

ALLIANCE BANK MALAYSIA BERHAD
198201008390 (88103-W)

(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Financial Position as at 31 March 2025

		GROUP		BANK	
		31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
	Note				
ASSETS					
Cash and short-term funds		4,588,931	4,596,653	3,344,893	3,280,522
Deposits and placements with banks and other financial institutions		611,989	-	257,130	-
Financial assets at fair value through profit or loss	A11	305,999	335,238	305,999	335,238
Financial investments at fair value through other comprehensive income	A12	11,199,629	10,047,311	9,357,881	8,228,402
Financial investments at amortised cost	A13	4,065,023	3,870,445	3,397,964	3,400,709
Derivative financial assets	B9	151,261	183,035	151,261	183,035
Loans, advances and financing	A14	61,418,548	54,720,750	47,137,566	41,236,476
Other assets	A15	248,134	1,020,815	267,498	1,123,527
Tax recoverable		5,782	10,639	-	-
Statutory deposits		1,276,202	1,125,413	972,419	851,813
Investments in subsidiaries		-	-	731,222	646,656
Investment in joint venture		1,182	1,135	1,094	1,094
Right-of-use assets		116,929	120,970	116,929	120,970
Property, plant and equipment		491,572	234,093	491,369	233,908
Deferred tax assets		219,086	217,253	152,643	153,468
Intangible assets		517,038	462,372	515,385	460,219
TOTAL ASSETS		85,217,305	76,946,122	67,201,253	60,256,037
LIABILITIES AND EQUITY					
Deposits from customers	A16	65,834,954	57,397,495	49,776,588	42,526,469
Deposits and placements of banks and other financial institutions	A17	2,054,909	2,055,057	1,844,421	1,865,994
Financial liabilities designated at fair value through profit or loss	A18	1,883,460	1,928,111	1,883,460	1,928,111
Obligations on securities sold under repurchase agreements		1,724,476	2,022,726	1,724,476	2,022,726
Derivative financial liabilities	B9	247,625	287,067	247,625	287,067
Recourse obligations on loans and financing sold to Cagamas		905,646	1,227,674	604,096	724,796
Lease liabilities		117,124	124,712	117,124	124,712
Other liabilities	A19	2,381,446	3,134,385	2,166,273	2,947,355
Provision for taxation		22,843	20,933	26,189	11,567
Provision for zakat		1,427	916	-	-
Other borrowings		502,644	-	301,610	-
Subordinated obligations		1,872,304	1,571,918	1,772,176	1,471,684
TOTAL LIABILITIES		77,548,858	69,770,994	60,464,038	53,910,481
Share capital		1,548,106	1,548,106	1,548,106	1,548,106
Reserves		6,120,341	5,627,022	5,189,109	4,797,450
TOTAL EQUITY		7,668,447	7,175,128	6,737,215	6,345,556
TOTAL LIABILITIES AND EQUITY		85,217,305	76,946,122	67,201,253	60,256,037
COMMITMENTS AND CONTINGENCIES	A27	65,980,089	58,359,769	62,257,521	54,726,409
Net assets per share attributable to equity holders of the Bank (RM)*					
		4.95	4.63	4.35	4.10

* The net assets per share attributable to Equity holders of the Bank is computed as total capital and reserves attributable to the equity holders of the Bank divided by total number of ordinary shares in circulation.

The 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 March 2024.

ALLIANCE BANK MALAYSIA BERHAD
198201008390 (88103-W)

(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Consolidated Statements of Income
for the Financial Period/Year Ended 31 March 2025

GROUP	Note	4th Quarter Ended		Financial Year Ended	
		31 March	31 March	31 March	31 March
		2025	2024	2025	2024
		RM'000	RM'000	RM'000	RM'000
Interest income	A20	738,880	655,381	2,865,144	2,465,837
Interest expense	A21	(367,518)	(312,532)	(1,414,017)	(1,156,265)
Net interest income		371,362	342,849	1,451,127	1,309,572
Net income from Islamic banking business	A22	141,434	114,411	547,078	440,111
		512,796	457,260	1,998,205	1,749,683
Fee and commission income	A23	62,166	74,322	270,838	276,743
Fee and commission expense	A23	(31,261)	(44,909)	(157,542)	(129,446)
Investment income/(expense)	A23	30,900	(13,783)	67,816	142,398
Other (expense)/income	A23	(11,360)	43,279	90,622	(18,928)
Other operating income	A23	50,445	58,909	271,734	270,767
Net income		563,241	516,169	2,269,939	2,020,450
Other operating expenses	A24	(290,490)	(249,181)	(1,088,499)	(973,729)
Operating profit before allowances		272,751	266,988	1,181,440	1,046,721
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	(9,768)	(35,844)	(187,947)	(134,895)
Allowance for expected credit losses on financial investments	A26	(22)	(315)	(615)	(545)
Operating profit after allowances		262,961	230,829	992,878	911,281
Share of results of joint venture		11	15	47	41
Profit before taxation and zakat		262,972	230,844	992,925	911,322
Taxation and zakat	B6	(65,479)	(53,102)	(242,199)	(220,847)
Net profit for the financial period/year		197,493	177,742	750,726	690,475
Net profit for the financial period/year attributable to equity holders of the Bank		197,493	177,742	750,726	690,475
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	12.8	11.5	48.5	44.6
- Diluted (sen)	(b)	12.8	11.5	48.5	44.6

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

Condensed Interim Financial Statements**Unaudited Consolidated Statements of Comprehensive Income****for the Financial Period/Year Ended 31 March 2025**

	4th Quarter Ended		Financial Year Ended	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
<u>GROUP</u>				
Net profit for the financial period/year	197,493	177,742	750,726	690,475
Other comprehensive income:				
Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at fair value through other comprehensive income ("FVOCI")	48,262	14,048	66,921	60,785
- Net gain from change in fair values	51,973	21,410	76,657	82,696
- Realised loss/(gain) transferred to statements of income on disposal	11,553	(3,306)	11,266	(3,293)
- Transfer to deferred tax	(15,246)	(4,346)	(21,101)	(19,056)
- Changes in expected credit losses	(18)	290	99	438
Other comprehensive income, net of tax	48,262	14,048	66,921	60,785
Total comprehensive income for the financial period/year	245,755	191,790	817,647	751,260
Total comprehensive income for the financial period/ year attributable to:				
Equity holders of the Bank	245,755	191,790	817,647	751,260

The 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 March 2024.

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

Condensed Interim Financial Statements**Unaudited Statements of Income****for the Financial Period/Year Ended 31 March 2025**

		4th Quarter Ended		Financial Year Ended	
		31 March	31 March	31 March	31 March
		2025	2024	2025	2024
<u>BANK</u>	Note	RM'000	RM'000	RM'000	RM'000
Interest income	A20	736,485	652,503	2,854,689	2,455,990
Interest expense	A21	(367,654)	(312,792)	(1,414,508)	(1,157,102)
Net interest income		368,831	339,711	1,440,181	1,298,888
Fee and commission income	A23	62,121	74,329	270,622	276,548
Fee and commission expense	A23	(31,261)	(44,909)	(157,542)	(129,446)
Investment income	A23	30,900	10,717	161,398	204,375
Other (expense)/income	A23	(7,283)	44,200	95,521	(12,869)
Other operating income	A23	54,477	84,337	369,999	338,608
Net income		423,308	424,048	1,810,180	1,637,496
Other operating expenses	A24	(228,825)	(197,079)	(862,662)	(777,934)
Operating profit before allowances		194,483	226,969	947,518	859,562
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	(5,739)	(32,341)	(105,264)	(96,631)
Allowance for expected credit losses on financial investments	A26	75	(256)	(997)	(447)
Profit before taxation		188,819	194,372	841,257	762,484
Taxation	B6	(47,875)	(35,659)	(187,976)	(163,541)
Net profit for the financial period/year		140,944	158,713	653,281	598,943
Net profit for the financial period/year attributable to equity holders of the Bank		140,944	158,713	653,281	598,943
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	9.1	10.3	42.2	38.7
- Diluted (sen)	(b)	9.1	10.3	42.2	38.7

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

Condensed Interim Financial Statements**Unaudited Statements of Comprehensive Income****for the Financial Period/Year Ended 31 March 2025**

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
<u>BANK</u>	RM'000	RM'000	RM'000	RM'000
Net profit for the financial period/year	140,944	158,713	653,281	598,943
Other comprehensive income:				
Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at FVOCI	43,134	11,477	62,706	53,461
- Net gain from change in fair values	45,021	17,298	67,954	71,599
- Realised loss transferred to statements of income on disposal	11,739	(2,527)	13,770	(2,016)
- Transfer to deferred tax	(13,622)	(3,545)	(19,614)	(16,487)
- Changes in expected credit losses	(4)	251	596	365
Other comprehensive income, net of tax	43,134	11,477	62,706	53,461
Total comprehensive income for the financial period/year	184,078	170,190	715,987	652,404
Total comprehensive income for the financial period/ year attributable to:				
Equity holders of the Bank	184,078	170,190	715,987	652,404

The 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 March 2024.

Condensed Interim Financial Statements
Unaudited Statements of Changes in Equity for the Financial Year Ended 31 March 2025

	← Attributable to equity holders of the Bank →					Total equity
	Share capital	Regulatory reserves	Capital reserves	FVOCI reserves	Retained profits	
<u>GROUP</u>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 April 2024	1,548,106	155,485	10,018	(87,888)	5,549,407	7,175,128
Net profit for the financial year	-	-	-	-	750,726	750,726
Other comprehensive income	-	-	-	66,921	-	66,921
Total comprehensive income for the financial year	-	-	-	66,921	750,726	817,647
Transfer from regulatory reserves	-	(38,312)	-	-	38,312	-
Dividends paid to shareholders	-	-	-	-	(324,328)	(324,328)
At 31 March 2025	1,548,106	117,173	10,018	(20,967)	6,014,117	7,668,447
At 1 April 2023	1,548,106	257,241	100,150	(148,673)	4,989,825	6,746,649
Net profit for the financial year	-	-	-	-	690,475	690,475
Other comprehensive income	-	-	-	60,785	-	60,785
Total comprehensive income for the financial year	-	-	-	60,785	690,475	751,260
Transfer from regulatory reserves	-	(101,756)	-	-	101,756	-
Effect of subsidiary's capital return	-	-	(90,132)	-	90,132	-
Dividends paid to shareholders	-	-	-	-	(322,781)	(322,781)
At 31 March 2024	1,548,106	155,485	10,018	(87,888)	5,549,407	7,175,128

The 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 March 2024.

ALLIANCE BANK MALAYSIA BERHAD
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Condensed Interim Financial Statements
Unaudited Statements of Changes in Equity for the Financial Year Ended 31 March 2025 (Contd.)

	← Non-Distributable reserves		→ Distributable reserves		
	Share capital	Regulatory reserves	Capital reserves	FVOCI reserves	Retained profits
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>BANK</u>					
At 1 April 2024	1,548,106	155,485	-	(83,022)	4,724,987
Net profit for the financial year	-	-	-	-	653,281
Other comprehensive income	-	-	-	62,706	-
Total comprehensive income for the financial year	-	-	-	62,706	653,281
Transfer from regulatory reserves	-	(38,312)	-	-	38,312
Dividends paid to shareholders	-	-	-	-	(324,328)
At 31 March 2025	1,548,106	117,173	-	(20,316)	5,092,252
At 1 April 2023	1,548,106	231,857	15,515	(135,652)	4,324,216
Net profit for the financial year	-	-	-	-	598,943
Other comprehensive income	-	-	-	53,461	-
Total comprehensive income for the financial year	-	-	-	53,461	598,943
Transfer from regulatory reserves	-	(82,417)	-	-	82,417
Effect of business transfer from subsidiary	-	6,045	-	(831)	26,677
Effect of subsidiary's capital return	-	-	(15,515)	-	15,515
Dividends paid to shareholders	-	-	-	-	(322,781)
At 31 March 2024	1,548,106	155,485	-	(83,022)	4,724,987

The 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 March 2024.

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

Condensed Interim Financial Statements**Unaudited Condensed Statements of Cash Flows for the Financial Year Ended 31 March 2025**

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Cash flows from operating activities				
Profit before taxation and zakat	992,925	911,322	841,257	762,484
Adjustments for:				
Accretion of discount less amortisation of premium of financial investments	(53,176)	(41,557)	(53,176)	(41,557)
Allowance for expected credit losses on loans, advances and financing	233,956	122,929	137,588	93,716
(Write-back of)/allowance for expected credit losses on commitments and contingencies	(10,970)	17,706	(9,853)	13,701
Allowance for expected credit losses on financial investments	615	545	997	447
Allowance for expected credit losses on other receivables	4,886	1,993	5,269	1,699
Allowance for expected credit losses on deposits and placements with banks	16	-	16	-
Amortisation of computer software	47,056	47,626	46,445	47,051
Depreciation of property, plant and equipment	22,563	22,386	22,466	22,199
Depreciation of right-of-use assets	31,386	27,660	31,386	27,660
Dividends from financial assets at fair value through profit or loss	(1,357)	(1,356)	(1,357)	(1,356)
Dividends from subsidiaries	-	-	(93,582)	(64,330)
Interest expense on lease liabilities	5,131	5,520	5,131	5,520
Interest expense on obligations of securities sold under repurchase agreements	-	48,860	-	48,860
Interest expense on other borrowings	7,097	-	7,097	-
Interest expense on subordinated obligations	67,039	60,436	67,158	60,551
Interest expense on recourse obligations on loans and financing sold to Cagamas	20,531	25,340	20,531	25,340
Interest income from financial investments at amortised cost	(118,041)	(115,334)	(123,826)	(121,135)
Interest income from financial investments at fair value through other comprehensive income	(340,209)	(290,086)	(342,408)	(290,086)
Gain on disposal of property, plant and equipment	(34)	-	(34)	-
Computer software written-off	82	2	82	2
Property, plant and equipment written-off	1	40	1	40
Net loss/(gain) from sale of financial investments at fair value through other comprehensive income	13,770	(2,016)	13,770	(2,016)
Unrealised loss arising from derivative instruments	70,774	4,886	70,774	7,239
Unrealised gain arising from financial assets at fair value through profit or loss	(31,188)	(25,562)	(31,188)	(25,562)
Unrealised loss arising from financial liabilities designated at fair value through profit or loss	451	36,021	451	36,021
Share of results of joint venture	(47)	(41)	-	-
Cash flows from operating activities before working capital changes carried forward	963,257	857,320	614,995	606,488

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Condensed Interim Financial Statements**Unaudited Condensed Statements of Cash Flows for the Financial Year Ended 31 March 2025 (Contd.)**

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Cash flows from operating activities (contd.)				
Cash flows from operating activities before working capital changes brought forward	963,257	857,320	614,995	606,488
Changes in working capital:				
Deposits from customers	8,437,459	6,548,465	7,250,119	5,630,116
Deposits and placements of banks and other financial institutions	(148)	335,773	(21,573)	329,792
Deposits and placements with banks and other financial institutions with original maturity more than three months	(29,088)	88,553	(16)	88,553
Derivative instruments	(63,252)	-	(63,814)	-
Financial assets at fair value through profit or loss	60,427	(49,231)	60,427	(49,231)
Financial liabilities designated at fair value through profit or loss	(47,563)	106,933	(47,563)	106,933
Loans, advances and financing	(6,931,755)	(6,917,674)	(6,038,677)	(5,539,429)
Other assets	767,797	(474,162)	850,761	(435,952)
Other liabilities	(741,790)	956,099	(779,899)	913,413
Obligations on securities sold under repurchase agreements	(298,250)	1,339,468	(298,250)	1,339,468
Statutory deposits	(150,789)	(145,812)	(120,606)	(123,702)
Cash generated from operating activities	1,966,305	2,645,732	1,405,904	2,866,449
Taxation and zakat paid	(257,857)	(228,191)	(192,143)	(179,027)
Net cash generated from operating activities	1,708,448	2,417,541	1,213,761	2,687,422
Cash flows from investing activities				
Dividends from financial assets at fair value through profit or loss	1,357	1,356	1,357	1,356
Dividends from subsidiaries	-	-	93,582	64,330
Interest received on financial assets at fair value through profit or loss	-	4,752	-	4,752
Interest received from financial investments at fair value through other comprehensive income	329,609	255,987	333,643	254,762
Interest received from financial investments at amortised cost	122,826	94,932	129,354	104,774
Interest paid for derivative instruments	-	(45,853)	-	(45,735)
Purchase of goodwill	-	-	-	(20,722)
Purchase of computer software	(101,804)	(69,562)	(101,693)	(69,224)
Purchase of property, plant and equipment	(280,043)	(198,875)	(279,928)	(198,807)
Purchase of joint venture	-	-	-	(1,094)
Proceeds from subsidiary	-	-	5,000	226,745
Subscription of subsidiary's ordinary shares	-	-	(89,566)	(37,500)
Proceeds from disposal of property, plant and equipment	34	9	34	4
Purchase of:				
- financial investments at fair value through other comprehensive income	(4,307,455)	(6,242,319)	(3,696,703)	(4,116,172)
- financial investments at amortised cost	(2,857,303)	(867,513)	(546,171)	(602,543)
Redemption/disposal of:				
- financial investments at fair value through other comprehensive income	3,205,481	4,774,851	2,610,099	2,157,133
- financial investments at amortised cost	2,732,101	477,479	626,508	425,090
Net cash used in investing activities	(1,155,197)	(1,814,756)	(914,484)	(1,852,851)

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(Incorporated in Malaysia)

Condensed Interim Financial Statements**Unaudited Condensed Statements of Cash Flows for the Financial Year Ended 31 March 2025 (Contd.)**

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Cash flows from financing activities				
Dividends paid to shareholders of the company	(324,328)	(322,781)	(324,328)	(322,781)
Interest paid on obligations on securities sold under repurchase agreements	-	(41,242)	-	(41,242)
Interest paid on other borrowings	(4,453)	-	(5,487)	-
Interest paid on subordinated obligations	(66,653)	(60,020)	(66,666)	(60,119)
Interest paid on recourse obligations on loans and financing sold to Cagamas	(22,605)	(19,182)	(21,262)	(21,913)
Repayment of lease liabilities	(40,064)	(33,595)	(40,064)	(33,595)
(Repayment of)/proceeds from recourse obligations on loans and financing sold to Cagamas	(319,954)	900,032	(119,969)	500,017
Proceeds from issuance of other borrowings	500,000	-	300,000	-
Proceeds from issuance of subordinated obligations	300,000	-	300,000	-
Net cash generated from financing activities	21,943	423,212	22,224	20,367
Net change in cash and cash equivalents	575,194	1,025,997	321,501	854,938
Cash and cash equivalents at beginning of financial year	4,596,653	3,570,656	3,280,522	2,425,584
Cash and cash equivalents at end of financial year	5,171,847	4,596,653	3,602,023	3,280,522
Cash and cash equivalents comprise the following:				
Cash and short-term funds	4,588,931	4,596,653	3,344,893	3,280,522
Deposits and placements with banks and other financial institutions	611,989	-	257,130	-
	5,200,920	4,596,653	3,602,023	3,280,522
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	(29,073)	-	-	-
	5,171,847	4,596,653	3,602,023	3,280,522

The 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 March 2024.

Explanatory Notes

PART A - Explanatory Notes Pursuant to Malaysian Financial Reporting Standard ("MFRS") 134 and Guidelines on Financial Reporting Issued by Bank Negara Malaysia ("BNM")

A1 Basis of Preparation

The unaudited condensed interim financial statements for the financial period/year ended 31 March 2025 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, financial investment at fair value through other comprehensive income, derivative financial instruments and financial liabilities designated at fair value through profit or loss that are measured at fair value.

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 9.22 of Bursa Malaysia Securities Berhad's Listing Requirements and should be read in conjunction with the audited annual financial statements of the Group and the Bank for the financial year ended 31 March 2024. The explanatory notes attached 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 March 2024.

The significant accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 March 2024 and modified for the adoption of the following accounting standards applicable for financial periods beginning on or after 1 April 2024:

- Amendments to MFRS 101 "Classification of Liabilities as Current or Non-current"
- Amendments to MFRS 101 "Non-current Liabilities with Covenants"
- Amendments to MFRS 16 "Lease Liability in a Sales and Leaseback"
- IFRIC agenda decision on disclosure of revenues and expenses for reportable segments (MFRS 8 Operating Segment)

The adoption of the above standards, amendments to published standards and interpretations to existing standards did not give rise to any significant impact on the financial statements of the Group and the Bank, except for the IFRIC agenda decision which the Group and the Bank are in the mist of assessing the impacts on the financial statements.

The preparation of unaudited condensed interim financial statements in conformity with the Malaysian Financial Reporting Standards requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the unaudited condensed interim financial statements, and the reported amounts of revenues and expenses during the reported period. It also requires Directors to exercise their judgement in the process of applying the Group's and the Bank's accounting policies. Although these estimates and judgement are based on the Directors' best knowledge of current events and actions, actual results

A2 Auditors' Report on Preceding Annual Financial Statements

The auditors' report on the audited annual financial statements for the financial year ended 31 March 2024 was not qualified.

A3 Seasonality or Cyclicity of Operations

The operations of the Group and the Bank were not materially affected by any seasonal or cyclical fluctuations during the financial period/year ended 31 March 2025.

A4 Unusual Items Due to Their Nature, Size or Incidence

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/year ended 31 March 2025.

A5 Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect during the financial period/year ended 31 March 2025.

A6 Issuance and Repayment of Debt and Equity Securities

The issuance of debt securities during the financial year ended 31 March 2025 are disclosed as below:

- (i) The Group had on 12 August 2024 issued RM150.0 million Seven (7)-years Senior Medium Term Notes ("Senior-MTN") (A1 rating by RAM Rating Services Berhad ("RAM")) pursuant to the Bank's existing Senior MTN Programme of up to RM1.5 billion in nominal value as below:

Issuance Date	Nominal Amount	Tenure	Discount Rate
12 August 2024	RM150.0 million	Seven (7)-years	4.06% p.a.

- (ii) The Group had on 12 August 2024 issued RM150.0 million Ten (10)-years Senior MTN (A1 rating by RAM) pursuant to the Bank's existing Senior MTN Programme of up to RM1.5 billion in nominal value as below:

Issuance Date	Nominal Amount	Tenure	Discount Rate
12 August 2024	RM150.0 million	Ten (10)-years	4.10% p.a.

- (iii) The Group had on 12 August 2024 issued RM200.0 million Five (5)-years Senior Islamic Medium Term Notes (A1 rating by RAM) pursuant to the existing Alliance Islamic Bank's Perpetual Sukuk Programme as below:

Issuance Date	Nominal Amount	Tenure	Discount Rate
12 August 2024	RM200.0 million	Five (5)-years	3.93% p.a.

- (iv) The Group had on 20 September 2024 issued RM300.0 million Additional Tier 1 Capital Securities ("AT1 Capital Securities") in nominal value pursuant to the Bank's existing AT1 Capital Securities Programme as below:

Nominal Amount	Tenure	Call Date	Coupon Rate
RM150.0 million	Perpetual Non-Callable Five (5) years	20 September 2029 and thereafter on every distribution payment date.	4.65% p.a.
RM150.0 million	Perpetual Non-Callable Seven (7) years	19 September 2031 and thereafter on every distribution payment date.	4.85% p.a.

- (v) The Group had on 20 September 2024 issued RM100.0 million Tier 2 Subordinated Sukuk Murabahah ("T2 Sub-sukuk Murabahah") in nominal value pursuant to the existing Alliance Islamic Bank's Perpetual Sukuk Programme as below:

Nominal Amount	Tenure	Call Date	Coupon Rate
RM100.0 million	Ten (10)-years Non-Callable Five (5)-years	20 September 2029 and thereafter on every profit payment date.	4.16% p.a.

A7 Dividend Paid

- (i) A single tier second interim dividend of 11.45 sen per share, on 1,548,105,929 ordinary shares amounting to approximately RM177,258,000 in respect of financial year ended 31 March 2024, was paid on 28 June 2024.
- (ii) A single tier first interim dividend of 9.50 sen per share, on 1,548,105,929 ordinary shares amounting to approximately RM147,070,000 in respect of financial year ended 31 March 2025, was paid on 30 December 2024.

A8 Significant Event

The Bank has proposed to undertake a Renounceable Rights Issue of new ordinary shares to the entitled shareholders of Alliance Bank Malaysia Berhad ("ABMB") to raise a gross proceed of approximately RM600.0 million ("Proposed Rights Issue") for the Group's general banking, financing and investing activities. The entitlement basis and the issue price for the Proposed Rights Issue have not been fixed at this juncture and will be determined by the Board closer to the implementation of the Proposed Rights Issue.

A9 Material Event Subsequent to the End of the Financial Reporting Year

The Bank has announced that it proposed to establish and implement a Long-Term Incentive Plan to be offered to eligible employees and Executive Directors, if any, of the Bank and its subsidiaries who fulfil the eligibility criteria as set out in the by-laws. This is intended to attract, retain, motivate and reward eligible employees through the award of the Bank's shares that will be vested to them upon meeting certain performance conditions and any other vesting conditions as may be determined by the Board.

A10 Related Party Transactions

All related party transactions within the Group and the Bank have been entered into in the normal course of business.

A11 Financial Assets at Fair Value Through Profit or Loss ("FVTPL")

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
At fair value				
<u>Money market instruments:</u>				
Malaysian Government securities	253	50,567	253	50,567
Malaysian Government investment issues	591	5,271	591	5,271
	844	55,838	844	55,838
 <u>Unquoted securities:</u>				
Shares	303,798	277,973	303,798	277,973
Corporate bonds and sukuk	1,357	1,427	1,357	1,427
	305,155	279,400	305,155	279,400
 Total financial assets at FVTPL	305,999	335,238	305,999	335,238

A12 Financial Investments at Fair Value Through Other Comprehensive Income ("FVOCI")

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
At fair value - debt instruments				
<u>Money market instruments:</u>				
Malaysian Government securities	3,212,493	3,073,753	3,212,493	3,073,753
Malaysian Government investment issues	2,957,580	2,488,031	2,055,323	1,786,955
Commercial papers	113,912	-	113,912	-
	6,283,985	5,561,784	5,381,728	4,860,708
 <u>Quoted securities:</u>				
Shares	14	16	14	16
 <u>Unquoted securities:</u>				
Corporate bonds and sukuk	4,915,630	4,485,511	3,976,139	3,367,678
Total financial investments at FVOCI	11,199,629	10,047,311	9,357,881	8,228,402

A12 Financial Investments at Fair Value Through Other Comprehensive Income ("FVOCI") (Contd.)

Movements in allowance for expected credit losses are as follows:

	12-Month ECL (Stage 1) RM'000	Lifetime ECL not-credit impaired (Stage 2) RM'000	Total RM'000
GROUP			
At 1 April 2024	971	65	1,036
Transfer to Stage 2	-	-	-
New financial investments originated or purchased	445	34	479
Financial investments derecognised other than write-off	(142)	(31)	(173)
Changes due to change in credit risk	(201)	(6)	(207)
Total charge to/(write-back from) statements of income	102	(3)	99
At 31 March 2025	1,073	62	1,135
At 1 April 2023	598	-	598
Transfer to Stage 2	(6)	65	59
New financial investments originated or purchased	576	-	576
Financial investments derecognised other than write-off	(50)	-	(50)
Changes due to change in credit risk	(147)	-	(147)
Total charge to statements of income	373	65	438
At 31 March 2024	971	65	1,036

Movements in allowance for expected credit losses are as follows:

	12-Month ECL (Stage 1) RM'000	Lifetime ECL not-credit impaired (Stage 2) RM'000	Total RM'000
BANK			
At 1 April 2024	765	61	826
Transfer to Stage 2	-	-	-
New financial investments originated or purchased	872	34	906
Financial investments derecognised other than write-off	(104)	(31)	(135)
Changes due to change in credit risk	(172)	(3)	(175)
Total charge to statements of income	596	-	596
At 31 March 2025	1,361	61	1,422
At 1 April 2023	407	-	407
Effect of business transfer	54	-	54
Transfer to Stage 2	(4)	61	57
New financial investments originated or purchased	502	-	502
Financial investments derecognised other than write-off	(33)	-	(33)
Changes due to change in credit risk	(161)	-	(161)
Total charge to statements of income	304	61	365
At 31 March 2024	765	61	826

Note:

- (a) The transfers between stages are inclusive of net remeasurement of allowances.
- (b) There were no credit impaired exposures of financial investments at FVOCI.

A13 Financial Investments at Amortised Cost

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
At amortised cost				
<u>Money market instruments:</u>				
Malaysian Government securities	770,667	893,129	770,667	893,129
Malaysian Government investment issues	2,059,671	2,269,415	1,372,750	1,612,531
Negotiable instruments of deposits	-	-	220,705	211,862
	2,830,338	3,162,544	2,364,122	2,717,522
<u>Unquoted securities:</u>				
Corporate bonds and sukuk	1,236,034	708,734	1,035,680	684,624
Allowance for expected credit losses	(1,349)	(833)	(1,838)	(1,437)
	1,234,685	707,901	1,033,842	683,187
Total financial investments at amortised cost	4,065,023	3,870,445	3,397,964	3,400,709

(a) Movements in allowance for expected credit losses 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
GROUP				
At 1 April 2024	299	-	534	833
Transfer to Stage 2	(96)	459	-	363
New financial investments originated or purchased	1,264	-	-	1,264
Financial investments derecognised other than write-off	-	(499)	-	(499)
Changes due to change in credit risk	(652)	40	-	(612)
Total charge to statements of income	516	-	-	516
At 31 March 2025	815	-	534	1,349
At 1 April 2023	47	-	649	696
Transfer to Stage 2	-	-	-	-
New financial investments originated or purchased	143	-	-	143
Financial investments derecognised other than write-off	-	-	(39)	(39)
Changes due to change in credit risk	109	-	(76)	33
Total charge to/(write-back from) statements of income	252	-	(115)	137
At 31 March 2024	299	-	534	833
BANK				
At 1 April 2024	903	-	534	1,437
Transfer to Stage 2	(96)	459	-	363
New financial investments originated or purchased	1,160	-	-	1,160
Financial investments derecognised other than write-off	-	(499)	-	(499)
Changes due to change in credit risk	(663)	40	-	(623)
Total charge to statements of income	401	-	-	401
At 31 March 2025	1,304	-	534	1,838

A13 Financial Investments at Amortised Cost (Contd.)

(a) Movements in allowance for expected credit losses are as follows: (contd.)

	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
<u>BANK</u>				
At 1 April 2023	676	-	426	1,102
Effect of business transfer	-	-	223	223
Transfer to Stage 2	-	-	-	-
New financial investments originated or purchased	143	-	-	143
Financial investments derecognised other than write-off	-	-	(39)	(39)
Changes due to change in credit risk	84	-	(76)	8
Total charge to/(write-back from) statements of income	227	-	(115)	112
At 31 March 2024	903	-	534	1,437

Note:

The transfers between stages are inclusive of net remeasurement of allowances.

(b) The Group's and the Bank's movement on gross exposure of financial investments at amortised cost that are credit impaired are as follows:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
At beginning of financial year	534	649	534	426
Effect of business transfer	-	-	-	223
Write-back during the financial period/year	-	(115)	-	(115)
At end of financial period/year	534	534	534	534

A14 Loans, Advances and Financing

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
At amortised cost				
Overdrafts	2,904,097	3,051,545	1,676,300	1,752,814
Term loans/financing				
- Housing loans/financing	18,843,138	16,251,542	15,097,444	12,702,773
- Syndicated term loans/financing	541,091	492,012	541,091	492,012
- Hire purchase receivables	362,809	372,128	328,867	321,237
- Other term loans/financing	28,630,257	25,996,109	20,860,631	18,689,252
Bills receivables	957,332	661,649	912,043	624,816
Trust receipts	252,456	241,794	217,221	198,477
Claims on customers under acceptance credits	4,041,520	3,758,156	2,855,588	2,692,155
Staff loans/financing (Loan to Directors: RM Nil)	14,446	14,660	2,132	2,428
Credit/charge card receivables	813,671	711,270	813,671	711,270
Revolving credits	2,530,297	1,993,170	1,947,707	1,521,180
Share margin financing	2,554,238	2,196,038	2,554,238	2,196,038
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452
Add: Sales commissions and handling fees	193,914	165,402	167,443	144,571
Less: Allowance for expected credit losses on loans, advances and financing	(1,220,718)	(1,184,725)	(836,810)	(812,547)
Total net loans, advances and financing	61,418,548	54,720,750	47,137,566	41,236,476

A14a By maturity structure:

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Within one year	14,529,709	12,929,813	11,394,415	9,972,566
One year to three years	2,133,988	2,868,806	1,665,335	2,339,720
Three years to five years	4,439,433	4,008,867	3,748,080	3,236,278
Over five years	41,342,222	35,932,587	30,999,103	26,355,888
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452

A14b By type of customers:

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Domestic banking institutions	50	31	50	31
Domestic non-bank financial institutions	1,458,088	1,204,534	1,068,226	917,382
Domestic business enterprises				
- Small and medium enterprises	21,475,574	19,227,995	15,535,464	13,863,981
- Others	9,044,723	8,214,826	7,697,726	6,828,906
Government and statutory bodies	1	39,102	1	39,102
Individuals	29,616,082	26,348,375	22,733,044	19,630,418
Other domestic entities	2,899	13,062	2,663	3,616
Foreign entities	847,935	692,148	769,759	621,016
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452

A14 Loans, Advances and Financing (Contd.)

A14c By interest/profit rate sensitivity:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Fixed rate				
- Housing loans/financing	16,000	17,461	3,004	3,334
- Hire purchase receivables	362,380	370,746	328,438	319,856
- Other fixed rate loans/financing	9,336,972	8,918,659	6,052,458	5,861,484
Variable rate				
- Base lending rate plus	26,610,724	25,660,627	20,061,380	19,447,961
- Base rate plus	18,930,684	14,624,343	15,071,821	10,992,926
- Cost plus	7,188,592	6,148,237	6,289,832	5,278,891
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452

A14d By economic purposes:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Purchase of securities	2,637,781	2,312,204	2,637,781	2,312,204
Purchase of transport vehicles	193,801	231,061	144,814	166,486
Purchase of landed property	31,115,143	26,834,144	24,507,782	20,800,537
of which: - Residential	19,475,903	16,866,335	15,671,174	13,258,012
- Non-residential	11,639,240	9,967,809	8,836,608	7,542,525
Purchase of fixed assets excluding land and buildings	465,111	379,009	419,627	322,084
Personal use	6,577,596	6,438,217	3,394,786	3,237,243
Credit card	813,671	711,270	813,671	711,270
Construction	1,875,779	1,503,479	1,539,012	1,280,232
Working capital	14,279,303	13,141,260	10,769,972	9,834,392
Others	4,487,167	4,189,429	3,579,488	3,240,004
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452

A14e By economic sectors:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Primary agriculture	1,297,693	1,158,922	853,328	706,104
Mining and quarrying	162,707	311,375	149,968	293,974
Manufacturing	5,788,979	5,312,583	4,222,481	3,791,231
Electricity, gas and water	178,392	145,420	142,199	128,314
Construction	2,599,616	2,085,754	1,994,815	1,551,404
Wholesale, retail trade, restaurants and hotels	11,579,898	10,146,645	8,639,045	7,557,328
Transport, storage and communication	936,141	964,128	680,764	733,402
Financing, insurance, real estate and business services	8,864,375	7,905,111	7,162,180	6,362,556
Community, social and personal services	573,483	669,049	459,300	528,142
Household	30,464,017	27,040,523	23,502,802	20,251,434
Others	51	563	51	563
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452

A14 Loans, Advances and Financing (Contd.)

A14f By geographical distribution:

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Northern region	5,750,764	4,746,609	3,800,041	2,991,942
Central region	43,967,424	39,821,126	34,404,901	30,658,017
Southern region	7,009,623	6,128,907	5,650,970	4,755,553
Sabah region	4,095,873	3,636,286	2,690,974	2,409,822
Sarawak region	1,621,668	1,407,145	1,260,047	1,089,118
Gross loans, advances and financing	62,445,352	55,740,073	47,806,933	41,904,452

A14g Movements in credit impaired loans, advances and financing ("impaired loans") in Stage 3:

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
At beginning of financial year	1,178,027	1,232,773	862,570	879,717
Impaired during the financial period/year	1,355,972	1,369,715	864,960	894,772
Recovered during the financial period/year	(105,252)	(147,837)	(78,338)	(121,593)
Reclassified as unimpaired during the financial period/year	(883,062)	(844,482)	(564,285)	(515,008)
Financial assets derecognised other than write-off during the financial period/year	(104,922)	(134,710)	(45,483)	(85,663)
Amount written-off	(295,733)	(297,432)	(181,796)	(189,655)
At end of financial period/year	1,145,030	1,178,027	857,628	862,570
Gross impaired loans ratio	1.83%	2.11%	1.79%	2.06%
Net impaired loans ratio	1.02%	1.16%	0.94%	1.07%

The credit impaired loans, advances and financing of RM1,145,030,000 for the Group and RM857,628,000 for the Bank are offset by the claim proceeds received from Credit Guarantee Corporation Malaysia Berhad ("CGC"), amounting to RM4,768,000 for the Group and RM3,957,000 for the Bank.

A14h Credit impaired loans analysed by economic purposes:

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Purchase of securities	2,007	-	2,007	-
Purchase of transport vehicles	8,402	10,218	7,591	8,557
Purchase of landed property	406,657	478,773	271,303	325,158
of which: - Residential	304,190	368,533	189,839	240,593
- Non-residential	102,467	110,240	81,464	84,565
Purchase of fixed assets excluding land and buildings	8,788	8,747	8,637	8,589
Personal use	202,114	239,158	89,681	116,619
Credit card	7,393	10,202	7,393	10,202
Construction	2,126	3,438	2,126	3,438
Working capital	356,917	289,128	328,150	262,618
Others	150,626	138,363	140,740	127,389
Gross impaired loans	1,145,030	1,178,027	857,628	862,570

A14 Loans, Advances and Financing (Contd.)

A14i Credit impaired loans analysed by economic sectors:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Primary agriculture	1,308	1,745	9	9
Mining and quarrying	556	816	556	816
Manufacturing	82,897	74,255	64,411	52,469
Electricity, gas and water	469	95	469	95
Construction	257,900	207,535	245,996	196,471
Wholesale, retail trade, restaurants and hotels	187,486	182,659	168,889	162,708
Transport, storage and communication	9,158	8,016	8,231	7,039
Financing, insurance, real estate and business services	52,824	53,938	50,899	52,235
Community, social and personal services	18,172	16,494	13,080	11,607
Household	534,260	632,474	305,088	379,121
Gross impaired loans	<u>1,145,030</u>	<u>1,178,027</u>	<u>857,628</u>	<u>862,570</u>

A14j Credit impaired loans by geographical distribution:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Northern region	107,547	103,907	69,133	63,187
Central region	903,382	907,287	689,628	682,833
Southern region	88,426	113,765	72,143	83,492
Sabah region	34,792	43,833	17,004	25,060
Sarawak region	10,883	9,235	9,720	7,998
Gross impaired loans	<u>1,145,030</u>	<u>1,178,027</u>	<u>857,628</u>	<u>862,570</u>

A14 Loans, Advances and Financing (Contd.)

A14k Movements in the allowance for expected credit losses on loans, advances and financing 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
GROUP				
At 1 April 2024	223,351	426,406	534,968	1,184,725
Transfer to Stage 1	138,821	(364,749)	(2,268)	(228,196)
Transfer to Stage 2	(140,015)	663,390	(193,859)	329,516
Transfer to Stage 3	(226)	(311,159)	382,537	71,152
New financial assets originated or purchased	133,337	100,806	4,463	238,606
Financial assets derecognised other than write-off	(79,211)	(112,061)	(21,868)	(213,140)
Changes due to change in credit risk	(21,415)	54,403	2,963	35,951
Other adjustments	112	(45)	-	67
	31,403	30,585	171,968	233,956
Unwinding of discount	-	-	48,142	48,142
Total charge to statements of income	31,403	30,585	220,110	282,098
Write-off	(14)	(4,104)	(241,987)	(246,105)
At 31 March 2025	254,740	452,887	513,091	1,220,718
At 1 April 2023	171,832	523,852	571,790	1,267,474
Transfer to Stage 1	137,220	(331,584)	(1,926)	(196,290)
Transfer to Stage 2	(118,337)	542,981	(194,146)	230,498
Transfer to Stage 3	(933)	(275,270)	362,341	86,138
New financial assets originated or purchased	112,549	104,043	8,394	224,986
Financial assets derecognised other than write-off	(40,643)	(131,613)	(29,954)	(202,210)
Changes due to change in credit risk	(38,351)	(2,063)	20,158	(20,256)
Other adjustments	14	49	-	63
	51,519	(93,457)	164,867	122,929
Unwinding of discount	-	29	29,136	29,165
Total charge to/(write-back from) statements of income	51,519	(93,428)	194,003	152,094
Write-off	-	(4,018)	(230,825)	(234,843)
At 31 March 2024	223,351	426,406	534,968	1,184,725

A14 Loans, Advances and Financing (Contd.)

A14k Movements in the allowance for expected credit losses on loans, advances and financing are as follows: (contd.)

	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
<u>BANK</u>				
At 1 April 2024	133,745	260,560	418,242	812,547
Transfer to Stage 1	75,037	(212,218)	(1,352)	(138,533)
Transfer to Stage 2	(78,332)	384,365	(120,503)	185,530
Transfer to Stage 3	(208)	(190,632)	234,299	43,459
New financial assets originated or purchased	88,001	71,981	1,346	161,328
Financial assets derecognised other than write-off	(53,439)	(77,504)	(9,650)	(140,593)
Changes due to change in credit risk	(5,874)	31,952	253	26,331
Other adjustments	111	(45)	-	66
	25,296	7,899	104,393	137,588
Unwinding of discount	-	-	36,427	36,427
Total charge to statements of income	25,296	7,899	140,820	174,015
Write-off	(4)	(2,326)	(147,422)	(149,752)
At 31 March 2025	159,037	266,133	411,640	836,810
At 1 April 2023	105,782	302,859	440,987	849,628
Effect of business transfer	5	1,373	57	1,435
Transfer to Stage 1	81,383	(202,069)	(1,905)	(122,591)
Transfer to Stage 2	(69,675)	329,596	(113,567)	146,354
Transfer to Stage 3	(104)	(155,493)	225,551	69,954
New financial assets originated or purchased	70,950	78,108	4,453	153,511
Financial assets derecognised other than write-off	(27,214)	(90,134)	(18,807)	(136,155)
Changes due to change in credit risk	(27,396)	(1,409)	11,385	(17,420)
Other adjustments	14	49	-	63
	27,958	(41,352)	107,110	93,716
Unwinding of discount	-	29	20,810	20,839
Total charge to/(write-back from) statements of income	27,958	(41,323)	127,920	114,555
Write-off	-	(2,349)	(150,722)	(153,071)
At 31 March 2024	133,745	260,560	418,242	812,547

Note: The transfers between stages are inclusive of net remeasurement of allowances.

ALLIANCE BANK MALAYSIA BERHAD
198201008390 (88103-W)

(Incorporated in Malaysia)

A15 Other Assets

	<u>GROUP</u>		<u>BANK</u>	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Other receivables	112,917	85,586	128,280	98,690
Collateral pledged for derivative transactions	104,225	154,394	104,225	154,394
Settlement account	28,113	767,126	28,113	767,126
Deposits	8,823	8,633	8,588	8,400
Prepayment	44,295	50,344	40,184	44,629
Amounts due from subsidiaries	-	-	5,046	91,874
Amount due from joint venture	-	95	-	95
	298,373	1,066,178	314,436	1,165,208
Less: Allowance for expected credit losses on other receivables [Note]	(50,239)	(45,363)	(46,938)	(41,681)
	248,134	1,020,815	267,498	1,123,527

Note:

Movements in allowance for expected credit losses on other receivables are as follows:

	<u>GROUP</u>		<u>BANK</u>	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
<u>Lifetime ECL</u>	RM'000	RM'000	RM'000	RM'000
At beginning of financial year	45,363	43,467	41,681	38,725
Effect of business transfer	-	-	-	1,305
New financial assets originated or purchased	2,343	1,155	175	151
Financial assets derecognised other than write-off	(3,982)	(3,106)	(285)	(1,766)
Changes due to change in credit risk	6,525	3,944	5,379	3,314
Total charge to statements of income	4,886	1,993	5,269	1,699
Write-off	(10)	(97)	(12)	(48)
At end of financial period/year	50,239	45,363	46,938	41,681

As at 31 March 2025, the Group's and the Bank's gross exposure of other receivables that are under lifetime expected credit losses were at RM50,239,000 and RM46,938,000 (31 March 2024: RM45,363,000 and RM41,681,000) respectively.

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A16 Deposits from Customers**A16a** By type of deposits:

	<u>GROUP</u>		<u>BANK</u>	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Demand deposits	25,073,745	21,935,407	20,085,712	17,343,745
Savings deposits	1,907,022	1,928,980	1,526,824	1,551,648
Fixed/investment deposits	36,027,072	30,037,326	26,094,424	21,225,496
Money market deposits	2,586,772	3,473,714	1,829,285	2,383,512
Negotiable instruments of deposits	240,343	22,068	240,343	22,068
	65,834,954	57,397,495	49,776,588	42,526,469

A16b The maturity structure of fixed deposits, money market deposits and negotiable instruments of deposits are as follows:

	<u>GROUP</u>		<u>BANK</u>	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Due within six months	29,101,409	28,093,836	20,592,810	19,711,889
Six months to one year	9,730,390	5,152,363	7,550,728	3,891,044
One year to three years	19,734	283,962	18,080	25,196
Three years to five years	2,654	2,947	2,434	2,947
	38,854,187	33,533,108	28,164,052	23,631,076

A16c The deposits are sourced from the following types of customers:

	<u>GROUP</u>		<u>BANK</u>	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Domestic financial institutions	250,491	22,159	251,866	24,164
Domestic non-bank financial institutions	4,296,458	5,375,559	3,165,629	3,690,375
Government and statutory bodies	7,431,767	4,907,717	4,996,976	3,352,213
Business enterprises	21,631,908	19,876,183	16,097,154	15,078,413
Individuals	27,780,773	23,627,846	21,581,156	17,527,626
Foreign entities	1,151,065	1,020,122	1,001,110	873,248
Others	3,292,492	2,567,909	2,682,697	1,980,430
	65,834,954	57,397,495	49,776,588	42,526,469

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A17 Deposits and Placements of Banks and Other Financial Institutions

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Licensed banks	508,197	279,189	508,197	279,189
Licensed merchant banks	-	60,143	-	60,143
Bank Negara Malaysia	1,546,712	1,715,725	1,336,224	1,526,662
	2,054,909	2,055,057	1,844,421	1,865,994

A18 Financial Liabilities Designated at Fair Value Through Profit or Loss

Structured investments designated at fair value for the Group and the Bank include investments with embedded equity linked options, interest rate index linked options and foreign currency options.

The Group and the Bank designated certain structured investments at fair value through profit or loss. The structured investments are recorded at fair value.

The fair value changes of the structured investments that are attributable to the changes in own credit risk are not significant.

	GROUP/BANK	
	31 March	31 March
	2025	2024
	RM'000	RM'000
Structured investments	1,966,126	2,011,228
Fair value changes arising from designation at fair value through profit or loss	(82,666)	(83,117)
	1,883,460	1,928,111

A19 Other Liabilities

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Other payables	1,240,077	1,776,754	1,127,080	1,667,901
Bills payable	267,298	355,840	153,854	338,981
Collateral pledged for derivative transactions	21,056	7,042	21,056	7,042
Settlement account	77,850	119,813	77,850	119,813
Clearing account	162,583	200,823	129,720	166,475
Sundry deposits	72,716	60,507	60,555	53,441
Provision and accruals	247,508	176,489	237,261	163,694
Structured investments	256,278	390,098	256,278	390,098
Amounts due to subsidiaries	-	-	72,493	-
Amount due to joint venture	79	17	79	-
Allowance for expected credit losses on commitments and contingencies	36,001	47,002	30,047	39,910
	2,381,446	3,134,385	2,166,273	2,947,355

ALLIANCE BANK MALAYSIA BERHAD
198201008390 (88103-W)

(Incorporated in Malaysia)

A19 Other Liabilities (Contd.)

(a) Movements in allowance for expected credit losses on commitments and contingencies 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
GROUP				
At 1 April 2024	10,710	34,305	1,987	47,002
Transfer to Stage 1	3,184	(22,385)	-	(19,201)
Transfer to Stage 2	(2,240)	13,406	(2,533)	8,633
Transfer to Stage 3	(118)	(11,294)	16,831	5,419
New financial assets originated or purchased	7,531	6,041	529	14,101
Financial assets derecognised other than write-off	(5,242)	(9,319)	(5,837)	(20,398)
Changes due to change in credit risk	(1,305)	2,147	(356)	486
Other adjustments	(11)	1	-	(10)
	1,799	(21,403)	8,634	(10,970)
Unwinding of discount	-	-	(31)	(31)
Total charge to/(write-back from) statements of income	1,799	(21,403)	8,603	(11,001)
At 31 March 2025	12,509	12,902	10,590	36,001
At 1 April 2023	5,005	22,447	1,849	29,301
Transfer to Stage 1	1,069	(11,421)	-	(10,352)
Transfer to Stage 2	(736)	12,654	(1,241)	10,677
Transfer to Stage 3	-	(454)	2,732	2,278
New financial assets originated or purchased	5,867	16,287	26	22,180
Financial assets derecognised other than write-off	(2,705)	(14,977)	(3,354)	(21,036)
Changes due to change in credit risk	2,207	9,760	1,980	13,947
Other adjustments	3	9	-	12
	5,705	11,858	143	17,706
Unwinding of discount	-	-	(5)	(5)
Total charge to statements of income	5,705	11,858	138	17,701
At 31 March 2024	10,710	34,305	1,987	47,002

A19 Other Liabilities (Contd.)

(a) Movements in allowance for expected credit losses on commitments and contingencies are as follows: (contd.)

	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
<u>BANK</u>				
At 1 April 2024	8,478	29,734	1,698	39,910
Transfer to Stage 1	2,221	(18,310)	-	(16,089)
Transfer to Stage 2	(1,699)	10,490	(2,283)	6,508
Transfer to Stage 3	(118)	(11,195)	16,184	4,871
New financial assets originated or purchased	5,727	5,442	3	11,172
Financial assets derecognised other than write-off	(4,489)	(8,807)	(5,173)	(18,469)
Changes due to change in credit risk	(265)	3,068	(642)	2,161
Other adjustments	(8)	1	-	(7)
	1,369	(19,311)	8,089	(9,853)
Unwinding of discount	-	-	(10)	(10)
Total charge to/(write-back from) statements of income	1,369	(19,311)	8,079	(9,863)
At 31 March 2025	9,847	10,423	9,777	30,047
At 1 April 2023	4,296	20,290	1,629	26,215
Transfer to Stage 1	892	(9,622)	-	(8,730)
Transfer to Stage 2	(581)	10,457	(1,134)	8,742
Transfer to Stage 3	-	(304)	1,856	1,552
New financial assets originated or purchased	4,327	15,465	26	19,818
Financial assets derecognised other than write-off	(2,118)	(10,350)	(2,881)	(15,349)
Changes due to change in credit risk	1,660	3,789	2,208	7,657
Other adjustments	2	9	-	11
	4,182	9,444	75	13,701
Unwinding of discount	-	-	(6)	(6)
Total charge to statements of income	4,182	9,444	69	13,695
At 31 March 2024	8,478	29,734	1,698	39,910

Note:

(a) The transfers between stages are inclusive of net remeasurement of allowances.

(b) As at 31 March 2025, the Group's and the Bank's gross exposure of commitments and contingencies that are credit impaired were at RM20,854,000 and RM15,997,000 (31 March 2024: RM6,406,000 and RM4,983,000) respectively.

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A20 Interest Income

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>GROUP</u>				
Loans, advances and financing	584,137	509,469	2,231,737	1,920,710
Money at call and deposit placements with financial institutions	24,905	31,012	117,803	91,684
Financial investments at fair value through other comprehensive income	85,633	74,492	340,209	290,086
Financial investments at amortised cost	28,229	28,426	118,041	115,334
Others	913	1,409	4,178	6,466
	723,817	644,808	2,811,968	2,424,280
Accretion of discount less amortisation of premium (net)	15,063	10,573	53,176	41,557
	738,880	655,381	2,865,144	2,465,837

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>BANK</u>				
Loans, advances and financing	579,290	505,149	2,213,286	1,905,011
Money at call and deposit placements with financial institutions	24,906	31,012	117,815	91,735
Financial investments at fair value through other comprehensive income	86,658	74,492	342,408	290,086
Financial investments at amortised cost	29,655	29,868	123,826	121,135
Others	913	1,409	4,178	6,466
	721,422	641,930	2,801,513	2,414,433
Accretion of discount less amortisation of premium (net)	15,063	10,573	53,176	41,557
	736,485	652,503	2,854,689	2,455,990

Note:

Included in interest income on loans, advances and financing is interest/profit on impaired loans/financing of the Group and the Bank of RM5,829,000 (31 March 2024: RM5,511,000).

A21 Interest Expense

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>GROUP</u>				
Deposits and placements of banks and other financial institutions	6,222	5,795	27,448	22,505
Deposits from customers	316,411	260,039	1,160,345	967,337
Recourse obligations on loans and financing sold to Cagamas	3,251	4,986	20,531	25,340
Subordinated obligations	18,228	14,989	67,039	60,436
Lease liabilities	771	1,514	5,131	5,520
Obligations on securities sold under repurchase agreements	13,989	18,836	98,073	48,860
Others	8,646	6,373	35,450	26,267
	367,518	312,532	1,414,017	1,156,265

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000

BANK

Deposits and placements of banks and other financial institutions	6,222	5,794	27,448	22,614
Deposits from customers	316,514	260,269	1,160,717	967,950
Recourse obligations on loans and financing sold to Cagamas	3,251	4,986	20,531	25,340
Subordinated obligations	18,261	15,020	67,158	60,551
Lease liabilities	771	1,514	5,131	5,520
Obligations on securities sold under repurchase agreements	13,989	18,836	98,073	48,860
Others	8,646	6,373	35,450	26,267
	367,654	312,792	1,414,508	1,157,102

A22 Net Income from Islamic Banking Business

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>GROUP</u>				
Income derived from investment of depositors' funds and others	243,404	210,404	945,947	808,999
Income derived from investment of Islamic Banking funds	22,265	20,801	83,358	79,425
Income attributable to the depositors and financial institutions	(124,235)	(116,794)	(482,227)	(448,313)
	141,434	114,411	547,078	440,111

Note:

Net income from Islamic banking business comprises income generated from AISB, a wholly-owned subsidiary of the Bank.

A23 Other Operating Income

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
GROUP				
(a) <u>Fee and commission income:</u>				
Commissions	25,670	34,118	122,801	105,439
Service charges and fees	6,351	6,523	28,057	30,392
Guarantee fees	4,892	3,350	16,302	14,397
Processing fees	3,337	5,929	13,991	24,276
Commitment fees	4,169	4,383	16,936	16,994
Cards related income	15,479	18,019	63,537	63,662
Other fee income	2,268	2,000	9,214	21,583
	62,166	74,322	270,838	276,743
(b) <u>Fee and commission expense:</u>				
Commissions expense	(4,487)	(839)	(19,578)	(2,156)
Service charges and fees expense	(741)	(645)	(2,826)	(2,422)
Brokerage fees expense	(65)	(50)	(185)	(132)
Guarantee fees expense	(5,343)	(4,773)	(20,634)	(17,941)
Cards related expense	(20,625)	(38,602)	(114,319)	(106,795)
	(31,261)	(44,909)	(157,542)	(129,446)
(c) <u>Investment income:</u>				
Realised gain/(loss) arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	5,466	892	19,817	8,828
- Financial investments at fair value through other comprehensive income	(11,739)	2,527	(13,770)	2,016
- Financial investments at amortised cost	-	(31)	-	-
- Derivative instruments	(10,465)	(14,940)	100,449	145,543
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	690	2,500	31,188	25,562
- Derivative instruments	14,532	(5,547)	(70,774)	(4,886)
- Financial liabilities designated at fair value through profit or loss	32,416	816	(451)	(36,021)
Gross dividend income from:				
- Financial assets at fair value through profit or loss	-	-	1,357	1,356
	30,900	(13,783)	67,816	142,398
(d) <u>Other (expense)/income:</u>				
Foreign exchange (loss)/gain	(19,952)	34,488	67,315	(43,736)
Rental income	21	22	86	86
Gain on disposal of property, plant and equipment	34	-	34	-
Others	8,537	8,769	23,187	24,722
	(11,360)	43,279	90,622	(18,928)
Total other operating income	50,445	58,909	271,734	270,767

A23 Other Operating Income (Contd.)

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>BANK</u>				
(a) <u>Fee and commission income:</u>				
Commissions	25,670	34,118	122,801	105,439
Service charges and fees	6,306	6,480	27,841	30,197
Guarantee fees	4,892	3,350	16,302	14,397
Processing fees	3,337	5,979	13,991	24,276
Commitment fees	4,169	4,383	16,936	16,994
Cards related income	15,479	18,019	63,537	63,662
Other fee income	2,268	2,000	9,214	21,583
	62,121	74,329	270,622	276,548
(b) <u>Fee and commission expense:</u>				
Commissions expense	(4,487)	(839)	(19,578)	(2,156)
Service charges and fees expense	(741)	(645)	(2,826)	(2,422)
Brokerage fees expense	(65)	(50)	(185)	(132)
Guarantee fees expense	(5,343)	(4,773)	(20,634)	(17,941)
Cards related expense	(20,625)	(38,602)	(114,319)	(106,795)
	(31,261)	(44,909)	(157,542)	(129,446)
(c) <u>Investment income:</u>				
Realised gain/(loss) arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	5,466	892	19,817	8,828
- Financial investments at fair value through other comprehensive income	(11,739)	2,527	(13,770)	2,016
- Financial investments at amortised cost	-	(31)	-	-
- Derivative instruments	(10,465)	(14,940)	100,449	145,543
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	690	2,500	31,188	25,562
- Derivative instruments	14,532	(5,547)	(70,774)	(7,239)
- Financial liabilities designated at fair value through profit or loss	32,416	816	(451)	(36,021)
Gross dividend income from:				
- Financial assets at fair value through profit or loss	-	-	1,357	1,356
- Subsidiaries	-	24,500	93,582	64,330
	30,900	10,717	161,398	204,375
(d) <u>Other (expense)/income:</u>				
Foreign exchange (loss)/gain	(19,952)	34,488	67,315	(43,736)
Rental income	257	259	1,031	1,025
Gain on disposal of property, plant and equipment	34	-	34	-
Others	12,378	9,453	27,141	29,842
	(7,283)	44,200	95,521	(12,869)
Total other operating income	54,477	84,337	369,999	338,608

A24 Other Operating Expenses

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>GROUP</u>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	138,413	130,176	541,590	497,534
- Contribution to EPF	22,223	20,539	86,270	80,714
- Others	15,934	9,517	56,635	51,568
	176,570	160,232	684,495	629,816
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	5,584	6,088	22,563	22,386
- Depreciation of right-of-use assets	8,446	7,152	31,386	27,660
- Amortisation of computer software	11,567	11,996	47,056	47,626
- Rental of premises	153	224	660	1,233
- Water and electricity	1,651	1,786	6,993	7,166
- Repairs and maintenance	2,837	2,858	10,668	9,713
- Information technology expenses	37,143	25,140	123,638	89,133
- Others	2,515	2,710	14,348	10,807
	69,896	57,954	257,312	215,724
<u>Marketing expenses</u>				
- Promotion and advertisement	13,453	6,668	39,073	27,698
- Branding and publicity	2,469	1,351	10,757	7,798
- Others	3,441	2,941	12,251	11,576
	19,363	10,960	62,081	47,072
<u>Administration and general expenses</u>				
- Communication expenses	2,534	2,915	11,932	11,648
- Printing and stationery	455	525	1,818	2,104
- Insurance	3,723	3,716	13,245	14,489
- Professional fees	11,514	6,950	31,982	30,437
- Others	6,435	5,929	25,634	22,439
	24,661	20,035	84,611	81,117
Total other operating expenses	290,490	249,181	1,088,499	973,729

A24 Other Operating Expenses (Contd.)

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>BANK</u>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	106,174	101,974	421,003	384,683
- Contribution to EPF	17,203	16,164	67,619	62,769
- Others	12,154	6,084	45,630	40,125
	135,531	124,222	534,252	487,577
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	5,562	6,049	22,466	22,199
- Depreciation of right-of-use assets	8,446	7,152	31,386	27,660
- Amortisation of computer software	11,413	11,835	46,445	47,051
- Rental of premises	131	305	562	1,125
- Water and electricity	1,322	1,394	5,516	5,623
- Repairs and maintenance	2,282	2,534	8,736	7,861
- Information technology expenses	27,530	17,556	88,721	60,458
- Others	2,099	2,375	11,681	8,905
	58,785	49,200	215,513	180,882
<u>Marketing expenses</u>				
- Promotion and advertisement	12,287	6,569	35,889	26,713
- Branding and publicity	1,348	628	6,531	3,353
- Others	3,091	2,577	11,083	10,319
	16,726	9,774	53,503	40,385
<u>Administration and general expenses</u>				
- Communication expenses	2,003	2,299	10,107	9,460
- Printing and stationery	350	401	1,374	1,591
- Insurance	2,732	2,710	10,759	10,536
- Professional fees	7,811	4,631	20,498	23,304
- Others	4,887	3,842	16,656	24,199
	17,783	13,883	59,394	69,090
Total other operating expenses	228,825	197,079	862,662	777,934

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A26 Allowance for Expected Credit Losses on Financial Investments**GROUP**

(Write-back of)/allowance for expected credit losses:

(a) Financial investments at fair value through
other comprehensive income

(b) Financial investments at amortised cost

Bad debt recovered

4th Quarter Ended		Financial Year Ended	
31 March	31 March	31 March	31 March
2025	2024	2025	2024
RM'000	RM'000	RM'000	RM'000
(18)	290	99	438
40	55	516	137
-	(30)	-	(30)
22	315	615	545

4th Quarter Ended		Financial Year Ended	
31 March	31 March	31 March	31 March
2025	2024	2025	2024
RM'000	RM'000	RM'000	RM'000

BANK

(Write-back of)/allowance for expected credit losses:

(a) Financial investments at fair value through
other comprehensive income

(b) Financial investments at amortised cost

Bad debt recovered

(4)	251	596	365
(71)	35	401	112
-	(30)	-	(30)
(75)	256	997	447

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A27 Commitments and Contingencies

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

The off-balance sheet notional exposures of the Group and the Bank are as follows:

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
<u>Credit-related exposures</u>				
Direct credit substitutes	536,155	504,102	448,167	415,371
Transaction-related contingent items	714,231	716,707	579,231	624,324
Short-term self-liquidating trade-related contingencies	118,673	242,230	103,660	225,444
Forward assets purchase	7,237	90,285	7,237	80,783
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions.	1,689,046	2,117,331	1,689,046	2,117,331
Irrevocable commitments to extend credit:				
- maturity exceeding one year	5,051,678	5,165,112	4,466,785	4,472,982
- maturity not exceeding one year	12,923,384	11,640,352	10,023,710	8,906,524
Unutilised credit card lines	2,115,549	1,889,873	2,115,549	1,889,873
	23,155,953	22,365,992	19,433,385	18,732,632
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	14,982,172	16,304,813	14,982,172	16,304,813
- over one year to three years	400,299	987,439	400,299	987,439
- over three years	8,862	120,483	8,862	120,483
Interest rate related contracts:				
- one year or less	4,118,349	1,633,954	4,118,349	1,633,954
- over one year to three years	8,601,276	6,177,524	8,601,276	6,177,524
- over three years	14,298,218	10,316,175	14,298,218	10,316,175
Equity related contracts				
- one year or less	316,353	311,349	316,353	311,349
- over one year to three years	98,607	142,040	98,607	142,040
	42,824,136	35,993,777	42,824,136	35,993,777
	65,980,089	58,359,769	62,257,521	54,726,409

A28 Segment Information

The following segment information has been prepared in accordance with MFRS 8 "Operating Segments", which defines the requirements for the disclosure of financial information of an entity's operating segments. The operating segments results are prepared and provided to the chief operating decision-maker based on the Group's internal management reporting reflective of the organisation's management reporting structure.

Based on the results presented to chief operating decision-maker, funds are allocated between segments and inter-segment funding cost transfers are reflected in net interest income. In addition to the operating segments, the segment information disclosed also includes inter-segment eliminations. Transactions between reportable segments are eliminated based on principles of consolidation as described in accounting policy. Intercompany transactions, balances and unrealised gains and losses on transactions between the Group's companies are eliminated in inter-segment eliminations.

The Group is organised into the following key operating segments:

(i) Consumer Banking

Consumer Banking provides a wide range of personal banking solutions covering mortgages, term loans, personal loans, hire purchase facilities, credit cards and wealth management (cash management, investment services, share trading and bancassurance). Consumer Banking customers are serviced via branch network, call centre, electronic/internet banking channels, and direct sales channels.

(ii) Business Banking

Business Banking segment covers Small and Medium Enterprises ("SME"), and Corporate and Commercial Banking. SME Banking customers comprise the self-employed, and small and medium scale enterprises. Corporate and Commercial Banking serves the public listed and large corporate business customers including family-owned businesses. Business Banking provides a wide range of products and services including loans, trade finance, cash management, treasury and structured solutions.

(iii) Financial Markets

Financial Markets provides foreign exchange, money market, hedging and investment (capital market instruments) solutions for banking customers. It also manages the assets and liabilities, liquidity and statutory reserve requirements of the banking entities in the Group.

(iv) Others

Others refer to mainly other business operations such as alternative distribution channels, trustee services, head office, stockbroking and corporate advisory services.

A28 Segment information (Contd.)

GROUP

	Consumer <u>Banking</u> RM'000	Business <u>Banking</u> RM'000	Financial <u>Markets</u> RM'000	<u>Others</u> RM'000	Total <u>Operations</u> RM'000	Inter-segment <u>Elimination</u> RM'000	<u>Total</u> RM'000
4th Quarter ended 31 March 2025							
Net interest income/(expense)							
- external income/(expense)	137,648	147,106	84,691	(427)	369,018	2,344	371,362
- inter-segment	(17,042)	32,764	(15,722)	-	-	-	-
	120,606	179,870	68,969	(427)	369,018	2,344	371,362
Net income from Islamic banking business	56,873	49,182	23,393	9,511	138,959	2,475	141,434
Other operating income/(loss)	29,645	45,877	(24,949)	2,869	53,442	(2,997)	50,445
Net income	207,124	274,929	67,413	11,953	561,419	1,822	563,241
Other operating expenses	(138,558)	(115,020)	(12,828)	1,470	(264,936)	43	(264,893)
Depreciation and amortisation	(13,024)	(11,355)	(1,213)	(204)	(25,796)	199	(25,597)
Operating profit before allowance	55,542	148,554	53,372	13,219	270,687	2,064	272,751
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(3,437)	(6,371)	1	39	(9,768)	-	(9,768)
(Allowance for)/write-back of expected credit losses on financial investments	-	(40)	31	-	(9)	(13)	(22)
Segment results	52,105	142,143	53,404	13,258	260,910	2,051	262,961
Share of results of joint venture							11
Taxation and zakat							(65,479)
Net profit for the financial period							197,493
Segment assets	32,822,280	33,257,142	18,834,862	477,327	85,391,611	(1,408,966)	83,982,645
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,182
Property, plant and equipment							491,572
Tax recoverable and deferred tax assets							224,868
Intangible assets							517,038
Total assets							85,217,305

A28 Segment information (Contd.)

GROUP

	Consumer <u>Banking</u> RM'000	Business <u>Banking</u> RM'000	Financial <u>Markets</u> RM'000	<u>Others</u> RM'000	Total <u>Operations</u> RM'000	Inter-segment <u>Elimination</u> RM'000	<u>Total</u> RM'000
Full Year ended 31 March 2025							
Net interest income/(expense)							
- external income/(expense)	582,137	558,454	302,581	(2,583)	1,440,589	10,538	1,451,127
- inter-segment	(126,768)	131,257	(4,489)	-	-	-	-
	455,369	689,711	298,092	(2,583)	1,440,589	10,538	1,451,127
Net income from Islamic banking business	230,279	191,106	97,283	20,298	538,966	8,112	547,078
Other operating income/(loss)	106,548	190,332	(25,893)	28,820	299,807	(28,073)	271,734
Net income	792,196	1,071,149	369,482	46,535	2,279,362	(9,423)	2,269,939
Other operating expenses	(471,245)	(414,572)	(45,362)	(56,495)	(987,674)	180	(987,494)
Depreciation and amortisation	(50,884)	(45,422)	(4,755)	(739)	(101,800)	795	(101,005)
Operating profit/(loss) before allowance	270,067	611,155	319,365	(10,699)	1,189,888	(8,448)	1,181,440
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(139,489)	(48,793)	68	267	(187,947)	-	(187,947)
(Allowance for)/write-back of expected credit losses on financial investments	-	(516)	(546)	-	(1,062)	447	(615)
Segment results	130,578	561,846	318,887	(10,432)	1,000,879	(8,001)	992,878
Share of results of joint venture							47
Taxation and zakat							(242,199)
Net profit for the financial year							<u>750,726</u>
Segment assets	32,822,280	33,257,142	18,834,862	477,327	85,391,611	(1,408,966)	83,982,645
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,182
Property, plant and equipment							491,572
Tax recoverable and deferred tax assets							224,868
Intangible assets							517,038
Total assets							<u>85,217,305</u>

A28 Segment information (Contd.)

GROUP

	Consumer <u>Banking</u> RM'000	Business <u>Banking</u> RM'000	Financial <u>Markets</u> RM'000	<u>Others</u> RM'000	Total <u>Operations</u> RM'000	Inter-segment <u>Elimination</u> RM'000	Total <u>Total</u> RM'000
4th Quarter ended 31 March 2024							
Net interest income							
- external income	124,433	142,639	72,084	766	339,922	2,927	342,849
- inter-segment	(30,248)	31,354	(1,106)	-	-	-	-
	94,185	173,993	70,978	766	339,922	2,927	342,849
Net income from Islamic banking business	41,072	43,217	24,333	4,280	112,902	1,509	114,411
Other operating income/(loss)	32,834	41,060	(15,484)	16,310	74,720	(15,811)	58,909
Net income	168,091	258,270	79,827	21,356	527,544	(11,375)	516,169
Other operating expenses	(111,340)	(88,422)	(9,042)	(15,248)	(224,052)	107	(223,945)
Depreciation and amortisation	(12,801)	(10,849)	(1,417)	(368)	(25,435)	199	(25,236)
Operating profit/(loss) before allowance	43,950	158,999	69,368	5,740	278,057	(11,069)	266,988
Write-back of/(allowance for) expected credit losses on loans, advances and financing and other financial assets	22,546	(58,371)	31	(50)	(35,844)	-	(35,844)
Allowance for expected credit losses on financial investments	-	(54)	(241)	-	(295)	(20)	(315)
Segment result	66,496	100,574	69,158	5,690	241,918	(11,089)	230,829
Share of results of joint venture							15
Taxation and zakat							(53,102)
Net profit for the financial period							<u>177,742</u>
Segment assets	28,771,731	28,954,989	19,099,699	420,074	77,246,493	(1,225,863)	76,020,630
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,135
Property, plant and equipment							234,093
Tax recoverable and deferred tax assets							227,892
Intangible assets							462,372
Total assets							<u>76,946,122</u>

A28 Segment information (Contd.)

GROUP

Full Year ended 31 March 2024

	Consumer <u>Banking</u> RM'000	Business <u>Banking</u> RM'000	Financial <u>Markets</u> RM'000	<u>Others</u> RM'000	Total <u>Operations</u> RM'000	Inter-segment <u>Elimination</u> RM'000	Total RM'000
Net interest income							
- external income	464,196	546,361	290,477	(1,461)	1,299,573	9,999	1,309,572
- inter-segment	(103,986)	110,965	(6,979)	-	-	-	-
	360,210	657,326	283,498	(1,461)	1,299,573	9,999	1,309,572
Net income from Islamic banking business	169,773	165,580	91,836	9,055	436,244	3,867	440,111
Other operating income/(loss)	125,643	180,564	(40,441)	27,860	293,626	(22,859)	270,767
Net income	655,626	1,003,470	334,893	35,454	2,029,443	(8,993)	2,020,450
Other operating expenses	(434,904)	(350,799)	(39,349)	(51,256)	(876,308)	251	(876,057)
Depreciation and amortisation	(49,071)	(42,365)	(5,551)	(1,694)	(98,681)	1,009	(97,672)
Operating profit/(loss) before allowance (Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	171,651	610,306	289,993	(17,496)	1,054,454	(7,733)	1,046,721
	(23,032)	(112,587)	(32)	756	(134,895)	-	(134,895)
(Allowance for)/write-back of expected credit losses on financial investments	-	(252)	(400)	132	(520)	(25)	(545)
Segment results	148,619	497,467	289,561	(16,608)	919,039	(7,758)	911,281
Share of results of joint venture							41
Taxation and zakat							(220,847)
Net profit for the financial year							690,475
Segment assets	28,771,731	28,954,989	19,099,699	420,074	77,246,493	(1,225,863)	76,020,630
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,135
Property, plant and equipment							234,093
Tax recoverable and deferred tax assets							227,892
Intangible assets							462,372
Total assets							76,946,122

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A29 Capital Adequacy

BNM's Transitional Arrangements for Regulatory Capital Treatment of Accounting Provisions which took effect on 9 December 2020 has ended on 31 March 2024.

Effective from 1 April 2024, the capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework. The Framework sets out the approach for computing regulatory ratios, as well as the levels of those ratios at which banking institutions are required to operate. The framework is to strengthen capital adequacy standards, in line with the requirements set forth under Basel III. The risk-weighted assets of the Bank and the Group are computed using the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk.

The Group and the Bank have sufficient capital as follows:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2025	31 March 2024	31 March 2025	31 March 2024
(i) With transitional arrangements				
<u>Before deducting proposed dividends</u>				
CET I capital ratio	12.465%	13.268%	12.321%	13.443%
Tier I capital ratio	13.654%	13.979%	13.620%	14.111%
Total capital ratio	16.995%	17.559%	17.048%	18.100%
<u>After deducting proposed dividends</u>				
CET I capital ratio	12.184%	12.907%	11.959%	12.970%
Tier I capital ratio	13.374%	13.619%	13.258%	13.637%
Total capital ratio	16.714%	17.199%	16.686%	17.627%
(ii) Without transitional arrangements				
<u>Before deducting proposed dividends</u>				
CET I capital ratio	12.465%	12.890%	12.321%	13.152%
Tier I capital ratio	13.654%	13.602%	13.620%	13.820%
Total capital ratio	16.995%	17.182%	17.048%	17.809%
<u>After deducting proposed dividends</u>				
CET I capital ratio	12.184%	12.530%	11.959%	12.679%
Tier I capital ratio	13.374%	13.242%	13.258%	13.346%
Total capital ratio	16.714%	16.822%	16.686%	17.336%

ALLIANCE BANK MALAYSIA BERHAD
198201008390 (88103-W)

(Incorporated in Malaysia)

A29 Capital Adequacy (Contd.)

(a) Components of CET I, Tier I and Tier II capital are as follows:

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>CET I Capital/Tier I Capital</u>				
Paid-up share capital	1,548,106	1,548,106	1,548,106	1,548,106
Retained profits	6,014,117	5,549,407	5,092,252	4,724,987
Regulatory reserves	117,173	155,485	117,173	155,485
FVOCI reserves	(22,102)	(88,924)	(21,738)	(83,848)
Capital reserves	10,018	10,018	-	-
	7,667,312	7,174,092	6,735,793	6,344,730
(Less)/add: Regulatory adjustments				
- Goodwill and other intangibles	(517,038)	(462,372)	(515,385)	(460,219)
- Deferred tax assets	(219,086)	(217,253)	(152,643)	(153,468)
- Regulatory reserves	(117,173)	(155,485)	(117,173)	(155,485)
- Investment in subsidiaries and joint venture	(1,182)	(1,135)	(732,316)	(647,750)
- Transitional arrangements	-	185,468	-	109,029
Total CET I Capital	6,812,833	6,523,315	5,218,276	5,036,837
Additional Tier I Capital Securities	650,000	350,000	550,000	250,000
Total Additional Tier I Capital	650,000	350,000	550,000	250,000
Total Tier I Capital	7,462,833	6,873,315	5,768,276	5,286,837
<u>Tier II Capital</u>				
Subordinated obligations	1,199,871	1,199,662	1,199,799	1,199,470
Expected credit losses and regulatory reserves	625,926	560,485	482,166	425,185
Less: Regulatory adjustment				
- Investment in Tier II capital instruments	-	-	(230,000)	(130,000)
Total Tier II Capital	1,825,797	1,760,147	1,451,965	1,494,655
Total Capital	9,288,630	8,633,462	7,220,241	6,781,492

(b) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category are as follows:

	GROUP		BANK	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Credit risk	50,074,096	44,838,827	38,573,323	34,014,770
Market risk	973,124	560,041	961,274	559,800
Operational risk	3,609,152	3,768,311	2,817,142	2,892,670
Total RWA and capital requirements	54,656,372	49,167,179	42,351,739	37,467,240

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

A29 Capital Adequacy (Contd.)

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

	Alliance Islamic Bank <u>Berhad</u>			
	With transitional arrangements		Without transitional arrangements	
	31 March 2025	31 March 2024	31 March 2025	31 March 2024
<u>Before deducting proposed dividends</u>				
CET I capital ratio	13.334%	12.938%	13.334%	12.287%
Tier I capital ratio	14.146%	13.785%	14.146%	13.134%
Total capital ratio	17.195%	16.049%	17.195%	15.398%
<u>After deducting proposed dividends</u>				
CET I capital ratio	12.889%	12.930%	12.889%	12.279%
Tier I capital ratio	13.701%	13.778%	13.701%	13.127%
Total capital ratio	16.750%	16.042%	16.750%	15.391%

A30 Fair Value Measurements

(a) Determination of fair value and fair value hierarchy

MFRS 13 "Fair Value Measurement" requires disclosure of financial instruments measured at fair value to be categorised according to a hierarchy of valuation techniques, whether the inputs used are observable or unobservable. The following levels of hierarchy are used for determining and disclosing the fair value of the financial instruments:

Level 1 - quoted prices (unadjusted) in active markets for identical assets or liabilities;

Level 2 - inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and

Level 3 - inputs for the asset or liability that are not based on observable market data (unobservable inputs).

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. The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer.

(i) Financial instruments in Level 1

The fair value of financial instruments traded in active markets is based on quoted market prices at the statements of financial position date. A market is regarded as active if quoted prices are readily and regularly available from an exchange and those prices represent actual and regularly occurring market transactions on an arm's length basis. This includes listed equities and corporate debt securities which are actively traded.

(ii) Financial instruments in Level 2

Where fair value is determined using quoted 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 market parameters, including but not limited to yield curves, volatilities and foreign exchange rates, as inputs. The majority of valuation techniques employ only observable market data and so reliability of the fair value measurement is high. These would include government securities, corporate private debt securities, corporate notes and most of the Group's and the Bank's derivatives.

(iii) Financial instruments in Level 3

The Group and the Bank classify financial instruments as Level 3 when there is reliance on unobservable inputs to the valuation model attributing to a significant contribution to the instrument value. Valuation reserves or pricing adjustments where applicable will be used to converge to fair value.

The valuation techniques and inputs used generally depend on the contractual terms and the risks inherent in the instrument as well as the availability of pricing information in the market. Principal techniques used include net tangible assets, net asset value, discounted cash flows, and other appropriate valuation models. These include private equity investments.

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(Incorporated in Malaysia)

A30 Fair Value Measurements (Contd.)**(b) Financial instruments measured at fair value and the fair value hierarchy**

The following tables show the Group's and the Bank's financial instruments which are measured at fair value at the reporting date analysed by the various levels within the fair value hierarchy:

<u>GROUP</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
31 March 2025	RM'000	RM'000	RM'000	RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	844	-	844
- Unquoted securities	-	1,357	303,798	305,155
Financial investments at FVOCI				
- Money market instruments	-	6,283,985	-	6,283,985
- Quoted securities in Malaysia	14	-	-	14
- Unquoted securities	-	4,915,630	-	4,915,630
Derivative financial assets	-	151,261	-	151,261
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss	-	1,883,460	-	1,883,460
Derivative financial liabilities	-	247,625	-	247,625
<u>BANK</u>				
31 March 2025	RM'000	RM'000	RM'000	RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	844	-	844
- Unquoted securities	-	1,357	303,798	305,155
Financial investments at FVOCI				
- Money market instruments	-	5,381,728	-	5,381,728
- Quoted securities in Malaysia	14	-	-	14
- Unquoted securities	-	3,976,139	-	3,976,139
Derivative financial assets	-	151,261	-	151,261
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss	-	1,883,460	-	1,883,460
Derivative financial liabilities	-	247,625	-	247,625

A30 Fair Value Measurements (Contd.)

(b) Financial instruments measured at fair value and the fair value hierarchy (contd.)

The following tables show the Group's and the Bank's financial instruments which are measured at fair value at the reporting date analysed by the various levels within the fair value hierarchy (contd.):

<u>GROUP</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
31 March 2024	RM'000	RM'000	RM'000	RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	55,838	-	55,838
- Unquoted securities	-	1,427	277,973	279,400
Financial investments at FVOCI				
- Money market instruments	-	5,561,784	-	5,561,784
- Quoted securities in Malaysia	16	-	-	16
- Unquoted securities	-	4,485,511	-	4,485,511
Derivative financial assets	-	183,035	-	183,035
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss	-	1,928,111	-	1,928,111
Derivative financial liabilities	-	287,067	-	287,067
<u>BANK</u>				
31 March 2024	RM'000	RM'000	RM'000	RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	55,838	-	55,838
- Unquoted securities	-	1,427	277,973	279,400
Financial investments at FVOCI				
- Money market instruments	-	4,860,708	-	4,860,708
- Quoted securities in Malaysia	16	-	-	16
- Unquoted securities	-	3,367,678	-	3,367,678
Derivative financial assets	-	183,035	-	183,035
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss	-	1,928,111	-	1,928,111
Derivative financial liabilities	-	287,067	-	287,067

A30 Fair Value Measurements (Contd.)

(b) Financial instruments measured at fair value and the fair value hierarchy (contd.)

The table below outlines the reconciliation of movements in Level 3 financial instruments:

	GROUP		BANK	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
At beginning of financial period/year	277,973	257,206	277,973	257,206
Acquisition during the year	200	-	200	-
Total gains recognised in statements of income				
- Revaluation gain from financial assets at FVTPL	25,625	20,767	25,625	20,767
At end of financial period/year	303,798	277,973	303,798	277,973

The Group's and the Bank's exposure to financial instruments measured using unobservable inputs ("Level 3") constitutes a small component of the Group's and the Bank's portfolio of financial instruments. Changing one or more of the inputs to reasonable alternative assumptions would not change the value significantly for Level 3 financial instruments.

A31 Offsetting Financial Assets And Financial Liabilities

In accordance with MFRS 132 Financial Instruments: Presentation, the Group and the Bank report financial assets and financial liabilities on a net basis on the statements of financial position, only if there is a legally enforceable right to set off the recognised amounts and there is intention to settle on a net basis, or to realise the asset and settle the liability simultaneously. The following table shows the impact of netting arrangements on:

- (i) all financial assets and liabilities that are reported net on the statements of financial position; and
- (ii) all financial assets and liabilities that are subject to enforceable master netting arrangements or similar agreements, but do not qualify for statements of financial position netting.

(a) Financial assets

	Gross amounts of recognised financial assets RM'000	Net amounts of financial assets presented in the statements of financial position RM'000	Related amounts not set off in the statements of financial position	Cash collateral received RM'000	Net amount RM'000
GROUP/BANK					
31 March 2025					
Derivative financial assets	<u>151,261</u>	<u>151,261</u>	<u>(104,027)</u>	<u>(21,056)</u>	<u>26,178</u>
GROUP/BANK					
31 March 2024					
Derivative financial assets	<u>183,035</u>	<u>183,035</u>	<u>(95,755)</u>	<u>(7,042)</u>	<u>80,238</u>

A31 Offsetting Financial Assets And Financial Liabilities (Contd.)

(b) Financial liabilities

	Gross amounts of recognised financial liabilities RM'000	Net amounts of financial liabilities presented in the statements of financial position RM'000	Related amounts not set off in the statements of financial position		Net amount RM'000
			Financial instruments RM'000	Cash collateral pledged RM'000	
<u>GROUP/BANK</u>					
31 March 2025					
Derivative financial liabilities	247,625	247,625	(104,027)	(104,225)	39,373
<u>GROUP/BANK</u>					
31 March 2024					
Derivative financial liabilities	287,067	287,067	(95,755)	(154,394)	36,918

For the financial assets and liabilities subject to enforceable master netting arrangements or similar arrangements, each agreement between the Group and the Bank and the counterparty allows for net settlement of the relevant financial assets and liabilities when both elect to settle on a net basis. In the absence of such an election, financial assets and liabilities will be settled on a gross basis, however, each party to the master netting agreement or similar agreement will have the option to settle all such amounts on a net basis in the event of default of the other party.

A32 Credit Transactions And Exposures With Connected Parties

	BANK	
	31 March 2025 RM'000	31 March 2024 RM'000
Outstanding credit exposures with connected parties	417,225	386,896
of which:		
Total credit exposure which is impaired or in default	-	-
Total credit exposures	72,706,206	65,570,062
Percentage of outstanding credit exposures to connected parties		
- as a proportion of total credit exposures	0.57%	0.59%
- which is impaired or in default	0.00%	0.00%

The disclosure on Credit Transactions and Exposures with Connected Parties above is presented in accordance with paragraph 9.1 of BNM's Guidelines on Credit Transactions and Exposures with Connected Parties, which became effective on 1 January 2008.

PART B - Explanatory Notes Pursuant To Appendix 9B Of Bursa Securities' Listing Requirements

B1 Financial Review for Financial Quarter and Financial Year to Date

GROUP

	4th Quarter Ended 31 March 2025 RM'000	4th Quarter Ended 31 March 2024 RM'000	Changes %
Net income/revenue	563,241	516,169	9.1
Operating profit before allowance	272,751	266,988	2.2
Operating profit after allowance	262,961	230,829	13.9
Profit before taxation and zakat	262,972	230,844	13.9
Profit after taxation and zakat	197,493	177,742	11.1
Profit attributable to ordinary equity holders of the Bank	197,493	177,742	11.1
	Full Year Ended 31 March 2025 RM'000	Full Year Ended 31 March 2024 RM'000	Changes %
Net income/revenue	2,269,939	2,020,450	12.3
Operating profit before allowance	1,181,440	1,046,721	12.9
Operating profit after allowance	992,878	911,281	9.0
Profit before taxation and zakat	992,925	911,322	9.0
Profit after taxation and zakat	750,726	690,475	8.7
Profit attributable to ordinary equity holders of the Bank	750,726	690,475	8.7
	4th Quarter Ended 31 March 2025 RM'000	3rd Quarter Ended 31 December 2024 RM'000	Changes %
Net income/revenue	563,241	561,275	0.4
Operating profit before allowance	272,751	296,122	(7.9)
Operating profit after allowance	262,961	257,849	2.0
Profit before taxation and zakat	262,972	257,861	2.0
Profit after taxation and zakat	197,493	186,673	5.8
Profit attributable to ordinary equity holders of the Bank	197,493	186,673	5.8

B1 Financial Review for Financial Quarter and Financial Year to Date (Contd.)

BANK

	4th Quarter Ended 31 March 2025 RM'000	4th Quarter Ended 31 March 2024 RM'000	Changes %
Net income/revenue	423,308	424,048	(0.2)
Operating profit before allowance	194,483	226,969	(14.3)
Operating profit after allowance	188,819	194,372	(2.9)
Profit before taxation	188,819	194,372	(2.9)
Profit after taxation	140,944	158,713	(11.2)
Profit attributable to ordinary equity holders of the Bank	140,944	158,713	(11.2)
	Full Year Ended 31 March 2025 RM'000	Full Year Ended 31 March 2024 RM'000	Changes %
Net income/revenue	1,810,180	1,637,496	10.5
Operating profit before allowance	947,518	859,562	10.2
Operating profit after allowance	841,257	762,484	10.3
Profit before taxation	841,257	762,484	10.3
Profit after taxation	653,281	598,943	9.1
Profit attributable to ordinary equity holders of the Bank	653,281	598,943	9.1
	4th Quarter Ended 31 March 2025 RM'000	3rd Quarter Ended 31 December 2024 RM'000	Changes %
Net income/revenue	423,308	454,139	(6.8)
Operating profit before allowance	194,483	246,066	(21.0)
Operating profit after allowance	188,819	220,952	(14.5)
Profit before taxation	188,819	220,952	(14.5)
Profit after taxation	140,944	166,782	(15.5)
Profit attributable to ordinary equity holders of the Bank	140,944	166,782	(15.5)

B2 Review Of Performance

(a) Business Review for the Financial Year ended 31 March 2025

Profitability

The Group recorded a net profit after taxation of RM750.7 million for the financial year ended 31 March 2025, a year-on-year ("YoY") increase of RM60.3 million or 8.7%. This growth was primarily driven by increased revenue after taking into account higher allowances for expected credit losses and operating expenses.

Net interest income increased by RM226.4 million or 13.2% YoY, predominantly attributed to loan growth. The net interest margin ("NIM") for the period was 2.45% (31 March 2024: 2.48%).

The Group reported other operating income of RM323.4 million, an increase of RM23.0 million or 7.7% YoY. This growth primarily stemmed from increased revenue from treasury and investment income and trade fees, after taking into account lower wealth management income and higher credit card fee expenses.

Total revenue stood at RM2.3 billion, increased by RM249.5 million or 12.3% YoY.

Operating Expenses

Operating expenses rose by RM114.8 million, or 11.8% YoY. The cost-to-income ratio ("CIR") stood at 48.0%.

Loan Growth

The implementation of the ACCELER8 strategic plan facilitated an expansion in the Group's loans, advances, and financing, which increased by 12.0% YoY to reach RM62.4 billion. This growth was predominantly propelled by advancements across all business lines.

Asset Quality

The Group's allowance for expected credit losses on loans, advances, financing, and other financial assets posted a net charge of RM188.6 million, an increase of RM53.1 million YoY. The net credit cost stood at 31.9 basis points, while the loan loss coverage, including regulatory reserves, stood at 116.8%.

The Group will maintain a prudent approach by implementing the credit risk framework across all business lines. This involves stratifying customers based on their risk profiles and engaging with them accordingly. Additionally, the Group will focus on controlling credit costs by refining credit policies, robust credit underwriting standards, and intensifying collection efforts.

Healthy Funding and Liquidity Position

The Group's current/savings account ("CASA") ratio was 41.0%, with customer deposits totalling RM65.8 billion. Our funding strategy has enabled the Group to maintain a robust liquidity coverage ratio and loans-to-funds ratio, which stood at 171.6% and 85.6%, respectively.

Proactive Capital Management

We maintained capital position with the Common Equity Tier-1 ("CET 1") ratio at 12.2%, the Tier-1 Capital Ratio at 13.4%, and the Total Capital Ratio at 16.7%, all comfortably surpassing regulatory thresholds.

Additionally, for the financial year ended 31 March 2025, the Group declared a second interim dividend of 9.9 sen per share.

B2 Review Of Performance (Contd.)

(b) Performance by Business Segment and Subsidiary

The Group's business segments encompass Consumer Banking, Business Banking, and Financial Markets.

In the Consumer Banking segment, profit before tax was recorded at RM130.6 million, reflecting a decrease of RM18.0 million YoY. Net income saw an increase of RM136.6 million or 20.8% to RM792.2 million, driven primarily by a rise in net interest income by RM155.3 million offset by a decrease in other operating income by RM18.7 million. Operating expenses increased by RM38.2 million or 7.9%, while the allowance for expected credit losses increased by RM116.5 million. Segment assets were recorded at RM32.8 billion.

For the Business Banking segment, comprising corporate, commercial, and SME banking, profit before tax rose to RM561.8 million, an increase of RM64.4 million or 12.9% YoY. Net income increased by RM67.7 million or 6.7% to RM1.1 billion, driven by higher net interest income by RM50.8 million and higher other operating income by RM16.9 million. Operating expenses increased by RM66.8 million or 17.0%, while the allowance for expected credit losses decreased by RM63.5 million. Segment assets were recorded at RM33.3 billion.

In the Financial Markets segment, profit before tax reached RM318.9 million, up by RM 29.3 million or 10.1% YoY. Net income increased by RM34.6 million or 10.3%, primarily due to higher net interest income by RM19.1 million and lower other operating loss by RM15.5 million. Operating expenses rose by RM5.2 million. Segment assets recorded at RM18.8 billion.

The Islamic Banking segment, which includes consumer banking, business banking, and financial markets, recorded a net profit after taxation of RM192.2 million, which increased by RM30.4 million, or 18.8% YoY. Net income increased by RM102.8 million, or 23.6%. Net profit income increased by RM83.1 million, while other operating income increased by RM19.7 million. Operating expenses increased by RM26.2 million, or 14.6%. The allowance for expected credit losses increased by RM44.3 million. Total assets stood at RM19.4 billion.

Current Quarter against Previous Year Corresponding Quarter (4QFY2025 vs 4QFY2024)

The Group's profit after taxation of RM197.5 million for the quarter was RM19.8 million, or 11.1% higher, compared to the previous year's corresponding quarter, mainly due to higher revenue and lower allowances for expected credit losses, offset by higher operating expenses.

Key Quarter-on-Quarter Performance Highlights

- Net interest income recorded at RM496.2 million, higher by RM49.5 million or 11.1% mainly due to higher loan growth.
- NIM was at 2.45% (4QFY2024: 2.48%).
- Other operating income decreased by RM2.4 million or 3.5% mainly due to lower wealth management income and lower treasury and investment income, offset by lower credit card fee expenses.
- Total revenue stood at RM563.2 million, increased by RM47.1 million or 9.1%.
- Operating expenses increased by RM41.3 million or 16.6% mainly from higher personnel expenses, establishment expenses and marketing expenses.
- Net credit cost was 1.3 basis points (4QFY2024: 6.5 basis points).

B3 Comparison with Immediate Preceding Quarter (4QFY2025 vs 3QFY2025)

Compared to the immediate preceding quarter, the Group's profit after taxation for the quarter stood at RM197.5 million, increased by RM10.8 million or 5.8%, primarily attributed to lower allowance for expected credit losses and lower tax expenses, offset with higher operating expenses.

Key Quarter-on-Quarter Performance Highlights

- Net interest income increased by RM1.6 million mainly from loans, advances and financing.
- The net interest margin (NIM) was recorded at 2.45% (3QFY2025: 2.46%).
- Other operating income increased by RM0.4 million or 0.5%, primarily driven by higher processing fee income, offset by lower credit card fee expenses and lower treasury and investment income.
- Total revenue stood at RM563.2 million, increased by RM2.0 million or 0.4%.
- Operating expenses higher by RM25.3 million or 9.6%, mainly stemming from higher personnel expenses, marketing expenses and administration and general expenses.
- The net credit cost was 1.3 basis points (3QFY2025: 6.1 basis points).

B4 Economic and Business Outlook for Next Financial Year

Malaysia's Ministry of Finance forecasts GDP growth of 4.5%–5.5% for 2025. While domestic demand and government initiatives are expected to drive this growth, external global developments uncertainties remain a potential risk.

As we reach the midpoint of our Acceler8 2027 strategy, we will continue to pursue the eight growth pillars to ensure sustainable expansion and strengthen our market position:

- **Maintain momentum in SME expansion:** Continue optimizing customer engagement and expanding digital channels.
- **Support business customers throughout their lifecycle:** Serve as the primary bank for businesses at all stages, from small SMEs to IPOs, with tailored financial solutions, driving recurring transactional fee income.
- **Expand the Consumer business:** Deepen relationships with young professionals and high-net-worth clients, including scaling up innovative digital propositions like the virtual credit card.
- **Ecosystem Partnerships:** Offer holistic solutions, particularly in sustainability, by collaborating with strategic partners.
- **Become the regional leader in selected economic corridors:** Capture growth in key economic corridors (Penang, Johor, East Malaysia).
- **Corporate & Capital Markets:** Enhance client coverage and create value through synergies.
- **Islamic Banking:** Increase market share with unique offerings like Halal in One and sustainable financing.
- **Strategic Partnerships:** Expand product and distribution capabilities through collaborations.

We will remain vigilant of the evolving global developments, particularly the potential escalation of US-China trade tensions, which could weigh on global trade activity and economic growth. Notwithstanding this, we will continue to upgrade our products, services, and technology to drive future growth, prudently expand lending, diversify deposit sources, and strengthen risk management in FY2026.

B5 Profit Forecast

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

B6 Taxation and Zakat

	4th Quarter Ended		Financial Year Ended	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
<u>GROUP</u>				
- Income tax	73,691	73,996	270,857	261,436
- Deferred tax	(6,934)	(16,443)	(26,529)	(36,686)
- Over provision for taxation in prior financial year	(2,054)	(4,731)	(2,875)	(4,183)
	<u>64,703</u>	<u>52,822</u>	<u>241,453</u>	<u>220,567</u>
- Zakat	776	280	746	280
	<u>65,479</u>	<u>53,102</u>	<u>242,199</u>	<u>220,847</u>
<u>BANK</u>				
- Income tax	53,169	49,645	203,908	195,880
- Deferred tax	(7,096)	(9,929)	(22,337)	(28,282)
- Under/(over) provision for taxation in prior financial year	1,802	(4,057)	6,405	(4,057)
	<u>47,875</u>	<u>35,659</u>	<u>187,976</u>	<u>163,541</u>

The Bank's effective tax rate for the current financial year ended 31 March 2025 was lower than the current statutory tax rate of 24%, mainly due to an increase in income not subject to tax.

B7 Status of Corporate Proposals

The following are the corporate proposals announced but not completed as at the financial report date:

- (i) RHB Investment Bank Berhad ("RHB Investment Bank"), on behalf of the Board of Directors of the Bank, announced that the Bank proposes to undertake a renounceable rights issue of new ordinary shares in ABMB ("ABMB Shares") ("Rights Shares") to raise gross proceeds of approximately RM600.0 million ("Proposed Rights Issue").

On 22 April 2025, BNM had vide its letter dated 21 April 2025 granted its approval to ABMB to issue the Rights Shares pursuant to the Proposed Rights Issue.

On 30 April 2025, Bursa Securities had vide its letter dated 30 April 2025 approved the listing of and quotation for up to 215,014,712 Rights Shares.

The entitlement basis and the issue price for the Proposed Rights Issue have not been fixed at this juncture and will be determined by the Board closer to the implementation of the Proposed Rights Issue.

- (ii) RHB Investment Bank, on behalf of the Board of ABMB, announced that ABMB proposes to establish and implement a Long-Term Incentive Plan ("LTIP") to be offered to employees and Executive Directors, if any, of ABMB and its subsidiaries who fulfil the eligibility criteria as set out in the by-laws governing it.

Barring any unforeseen circumstances and subject to the relevant approvals being obtained, the Proposed LTIP is expected to be implemented by the end of 2025.

B8 Deposits from Customers, Deposits and Placements of Banks and Other Financial Institutions and Debts Securities

	GROUP		BANK	
	31 March 2024 RM'000	31 March 2024 RM'000	31 March 2024 RM'000	31 March 2024 RM'000
(a) Deposits from customers				
Fixed deposits, negotiable instruments of deposits and money market deposits:				
- One year or less (short term)	38,831,799	33,246,199	28,143,538	23,602,933
- More than one year (medium/long term)	22,388	286,909	20,514	28,143
	38,854,187	33,533,108	28,164,052	23,631,076
Others	26,980,767	23,864,387	21,612,536	18,895,393
	65,834,954	57,397,495	49,776,588	42,526,469
(b) Deposits and placements of banks and other financial institutions				
- One year or less (short term)	513,994	687,065	510,935	676,561
- More than one year (medium/long term)	1,540,915	1,367,992	1,333,486	1,189,433
	2,054,909	2,055,057	1,844,421	1,865,994
(c) Subordinated obligations				
Tier II Subordinated Medium Term Notes (unsecured)				
- One year or less (short term)	406,051	-	405,914	-
- More than one year (medium/long term)	813,323	1,219,416	813,387	1,219,224
Additional Tier 1 Capital Securities (unsecured)				
- More than one year (medium/long term)	652,930	352,502	552,875	252,460
	1,872,304	1,571,918	1,772,176	1,471,684

B9 Derivative Financial Assets/(Liabilities)

Derivative financial instruments measured at fair value together with their corresponding contract/notional amounts:

GROUP/BANK	As at 31 March 2025			As at 31 March 2024		
	Fair value			Fair value		
	Contract/ notional amount RM'000	Assets RM'000	Liabilities RM'000	Contract/ notional amount RM'000	Assets RM'000	Liabilities RM'000
Trading derivatives						
Foreign exchange contracts						
Currency forwards	4,028,657	30,514	(27,372)	4,932,844	70,605	(11,415)
- one year or less	3,802,689	30,514	(21,362)	4,361,350	55,115	(11,370)
- over one year to three years	217,107	-	(5,525)	495,914	14,452	(25)
- over three years	8,861	-	(485)	75,580	1,038	(20)
Currency swaps	10,335,193	41,377	(49,295)	11,466,692	40,603	(117,437)
- one year or less	10,152,001	37,432	(49,295)	10,930,264	40,597	(88,562)
- over one year to three years	183,192	3,945	-	491,525	6	(28,100)
- over three years	-	-	-	44,903	-	(775)
Currency spots						
- one year or less	230,687	75	(99)	291,108	320	(284)
Currency options						
- one year or less	796,796	885	(32)	722,091	1,397	(519)
	15,391,333	72,851	(76,798)	17,412,735	112,925	(129,655)
Interest rate related contracts						
Interest rate swaps	27,017,843	78,319	(105,236)	18,127,653	69,121	(120,690)
- one year or less	4,118,348	5,609	(7,423)	1,633,954	10,782	(4,973)
- over one year to three years	8,601,276	20,051	(43,008)	6,177,524	31,758	(29,413)
- over three years	14,298,219	52,659	(54,805)	10,316,175	26,581	(86,304)
Equity related contracts	414,960	91	(65,591)	453,389	989	(36,722)
- one year or less	316,353	91	(56,358)	311,349	910	(33,195)
- over one year to three years	98,607	-	(9,233)	142,040	79	(3,527)
Total derivatives assets/(liabilities)	42,824,136	151,261	(247,625)	35,993,777	183,035	(287,067)

B9 Derivative Financial Assets/(Liabilities) (Contd.)

- (i) The Group's and the Bank's derivative are subject to credit risk, market risk and liquidity risk as follow:

Credit Risk

Credit risk is the risk of financial loss resulting from the failure of the Group's borrowers or counterparties to fulfil their contractual obligations to repay their loans or settle commitments. Exposure to credit risk may be categorised as primary or secondary. This exposure is monitored on an on-going basis against predetermined counterparty limits. As at 31 March 2025, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, were RM151,261,000 (31 March 2024: RM183,035,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Market Risk

Market Risk is the risk of loss of earnings arising from changes in interest rates, foreign exchange rates, equity prices, commodity prices and in their implied volatilities.

The Group has established a framework of approved risk policies, measurement methodologies and risk limits as approved by the Group Risk Management Committee to manage market risk. Market risk arising from the trading activities is controlled via position limits, loss limits, sensitivity limits and valuation via daily mark-to-market, where available.

Liquidity Risk

Liquidity risk is the inability of the Group and the Bank to meet financial commitments when due.

The Group's and the Bank's liquidity risk profile are managed using liquidity risk management strategies set in the Liquidity Risk Management Policy. Liquidity Risk Measures are monitored against approved threshold by Group Assets and Liabilities Management Committee and Group Risk Management Committee. A contingency funding plan is also established by the Group and the Bank as a forward-looking measure to ensure that liquidity risk can be addressed according to the degrees of key risk indicators, and which incorporates alternative funding strategies which are ready to be implemented on a timely basis to mitigate the impact of unforeseen adverse changes in liquidity in the market place.

- (ii) Cash Requirements 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 Group's and the Bank's credit ratings. As at 31 March 2025, the Group and the Bank had posted cash collateral of RM104,225,000 (31 March 2024: RM154,394,000) on their derivative contracts.

- (iii) Related Accounting Policies

Derivative financial instruments are initially recognised at fair value, which is normally zero or negligible at inception except for options and subsequently re-measured at their fair value. The fair value of options at inception is normally equivalent to the premium received (for options written) or paid (for options purchased). All derivatives are carried as assets when fair value is positive and as liabilities when fair value is negative. Changes in the fair value are recognised in the statement of comprehensive income.

Interest income and expenses associated with interest rate swaps are recognised over the life of the swap agreement as a component of investment income.

B9 Derivative Financial Assets/(Liabilities) (Contd.)

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

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

The credit risk, market risk and liquidity risk associated with the derivatives and the policies in place for mitigating or controlling the risks with these derivatives are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 March 2024.

B10 Changes in Material Litigation

The Group and the Bank do not have any material litigation which would materially and adversely affect the financial position of the Group and the Bank for the current financial year ended 31 March 2025.

B11 Dividend Declared

- (a) The Board of Directors has declared a second interim dividend of 9.90 sen per share on 1,548,105,929 ordinary shares amounting to approximately RM153,262,000 in respect of financial year ended 31 March 2025, to be paid on 26 June 2025 to shareholders registered in the Record of Depositors of the Bank as at 5pm on 13 June 2025. The Directors do not propose any final dividend in respect of the financial year ended 31 March 2025.
- (b) The total dividend declared for the current financial year ended 31 March 2025 is 19.40 sen (31 March 2024: 22.30 sen).

B12 Earnings Per Share

(a) Basic

Basic earnings per share is calculated by dividing profit for the financial period/year attributable to equity holders of the Bank by the weighted average number of ordinary shares in issue during the financial period/year.

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
<u>GROUP</u>				
Net profit for the financial period/year attributable to equity holders of the Bank (RM'000)	<u>197,493</u>	<u>177,742</u>	<u>750,726</u>	<u>690,475</u>
Weighted average numbers of ordinary shares in issue ('000)	<u>1,548,106</u>	<u>1,548,106</u>	<u>1,548,106</u>	<u>1,548,106</u>
Basic earnings per share (sen)	<u>12.8</u>	<u>11.5</u>	<u>48.5</u>	<u>44.6</u>

ALLIANCE BANK MALAYSIA BERHAD**198201008390 (88103-W)**

(Incorporated in Malaysia)

B12 Earnings Per Share (Contd.)**(a) Basic (contd.)**

Basic earnings per share is calculated by dividing profit for the financial period/year attributable to equity holders of the Bank by the weighted average number of ordinary shares in issue during the financial period/year. (contd.)

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
<u>BANK</u>				
Net profit for the financial period/year attributable to equity holders of the Bank (RM'000)	140,944	158,713	653,281	598,943
Weighted average numbers of ordinary shares in issue ('000)	1,548,106	1,548,106	1,548,106	1,548,106
Basic earnings per share (sen)	9.1	10.3	42.2	38.7

(b) Diluted

For the purpose of calculating diluted earnings per share, the profit for the financial period/year attributable to equity holders of the Bank and the weighted average number of ordinary shares in issue during the financial period/year have been adjusted for the dilutive effects of all potential ordinary shares (non-cumulative).

There were no dilutive potential ordinary shares outstanding as at 31 March 2025 and 31 March 2024 respectively. As a result, the dilutive earnings per share was equal to basic earnings per share for the financial period/year ended 31 March 2025 and 31 March 2024.

By Order of the Board**LEE WEI YEN (MAICSA 7001798) (SSM PC No. 202008002080)**

Group Company Secretary

Kuala Lumpur

27 May 2025