

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements**
**Unaudited Statements of Financial Position as at 30 June 2025**

	Note	<b>GROUP</b>		<b>BANK</b>	
		<b>30 June 2025</b>	<b>31 March 2025</b>	<b>30 June 2025</b>	<b>31 March 2025</b>
		<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>ASSETS</b>					
Cash and short-term funds		<b>3,092,189</b>	4,588,931	<b>1,828,933</b>	3,344,893
Deposits and placements with banks and other financial institutions		<b>122,820</b>	611,989	<b>122,820</b>	257,130
Financial assets at fair value through profit or loss	A11	<b>675,059</b>	305,999	<b>675,059</b>	305,999
Financial investments at fair value through other comprehensive income	A12	<b>11,801,865</b>	11,199,629	<b>10,077,669</b>	9,357,881
Financial investments at amortised cost	A13	<b>4,632,267</b>	4,065,023	<b>3,778,129</b>	3,397,964
Derivative financial assets	B9	<b>354,444</b>	151,261	<b>354,444</b>	151,261
Loans, advances and financing	A14	<b>61,650,522</b>	61,418,548	<b>47,290,824</b>	47,137,566
Other assets	A15	<b>223,582</b>	248,134	<b>230,637</b>	267,498
Tax recoverable		<b>29,701</b>	5,782	<b>11,400</b>	-
Statutory deposits		<b>635,710</b>	1,276,202	<b>483,957</b>	972,419
Investments in subsidiaries		-	-	<b>731,222</b>	731,222
Investment in joint venture		<b>1,196</b>	1,182	<b>1,094</b>	1,094
Right-of-use assets		<b>120,012</b>	116,929	<b>120,012</b>	116,929
Property, plant and equipment		<b>539,567</b>	491,572	<b>539,399</b>	491,369
Deferred tax assets		<b>176,511</b>	219,086	<b>111,670</b>	152,643
Intangible assets		<b>521,318</b>	517,038	<b>519,503</b>	515,385
<b>TOTAL ASSETS</b>		<b>84,576,763</b>	85,217,305	<b>66,876,772</b>	67,201,253
<b>LIABILITIES AND EQUITY</b>					
Deposits from customers	A16	<b>65,021,220</b>	65,834,954	<b>48,954,908</b>	49,776,588
Deposits and placements of banks and other financial institutions	A17	<b>2,372,708</b>	2,054,909	<b>2,195,415</b>	1,844,421
Financial liabilities designated at fair value through profit or loss	A18	<b>1,690,853</b>	1,883,460	<b>1,690,853</b>	1,883,460
Obligations on securities sold under repurchase agreements		<b>1,421,830</b>	1,724,476	<b>1,421,830</b>	1,724,476
Derivative financial liabilities	B9	<b>477,086</b>	247,625	<b>477,086</b>	247,625
Recourse obligations on loans and financing sold to Cagamas		<b>703,126</b>	905,646	<b>703,126</b>	604,096
Lease liabilities		<b>120,803</b>	117,124	<b>120,803</b>	117,124
Other liabilities	A19	<b>2,600,095</b>	2,381,446	<b>2,366,184</b>	2,166,273
Provision for taxation		-	22,843	-	26,189
Provision for zakat		<b>1,313</b>	1,427	-	-
Other borrowings		<b>507,655</b>	502,644	<b>304,661</b>	301,610
Subordinated obligations		<b>1,864,965</b>	1,872,304	<b>1,763,593</b>	1,772,176
<b>TOTAL LIABILITIES</b>		<b>76,781,654</b>	77,548,858	<b>59,998,459</b>	60,464,038
Share capital		<b>1,548,106</b>	1,548,106	<b>1,548,106</b>	1,548,106
Reserves		<b>6,247,003</b>	6,120,341	<b>5,330,207</b>	5,189,109
<b>TOTAL EQUITY</b>		<b>7,795,109</b>	7,668,447	<b>6,878,313</b>	6,737,215
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>84,576,763</b>	85,217,305	<b>66,876,772</b>	67,201,253
<b>COMMITMENTS AND CONTINGENCIES</b>	A27	<b>76,229,369</b>	65,980,089	<b>72,587,566</b>	62,257,521
<b>Net assets per share attributable to equity holders of the Bank (RM)*</b>		<b>5.04</b>	4.95	<b>4.44</b>	4.35

\* 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 2025.

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Consolidated Statements of Income****for the Financial Period Ended 30 June 2025**

<b>GROUP</b>	Note	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
		<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
		<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
		<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Interest income	A20	<b>746,893</b>	680,262	<b>746,893</b>	680,262
Interest expense	A21	<b>(377,147)</b>	(334,186)	<b>(377,147)</b>	(334,186)
Net interest income		<b>369,746</b>	346,076	<b>369,746</b>	346,076
Net income from Islamic banking business	A22	<b>143,591</b>	130,067	<b>143,591</b>	130,067
		<b>513,337</b>	476,143	<b>513,337</b>	476,143
Fee and commission income	A23	<b>66,234</b>	66,822	<b>66,234</b>	66,822
Fee and commission expense	A23	<b>(32,880)</b>	(33,989)	<b>(32,880)</b>	(33,989)
Investment income	A23	<b>84,111</b>	35,015	<b>84,111</b>	35,015
Other expense	A23	<b>(15,482)</b>	(4,216)	<b>(15,482)</b>	(4,216)
Other operating income	A23	<b>101,983</b>	63,632	<b>101,983</b>	63,632
Net income		<b>615,320</b>	539,775	<b>615,320</b>	539,775
Other operating expenses	A24	<b>(277,608)</b>	(259,293)	<b>(277,608)</b>	(259,293)
Operating profit before allowances		<b>337,712</b>	280,482	<b>337,712</b>	280,482
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	<b>(89,739)</b>	(45,820)	<b>(89,739)</b>	(45,820)
Allowance for expected credit losses on financial investments	A26	<b>(255)</b>	(129)	<b>(255)</b>	(129)
Operating profit after allowances		<b>247,718</b>	234,533	<b>247,718</b>	234,533
Share of results of joint venture		<b>13</b>	12	<b>13</b>	12
Profit before taxation and zakat		<b>247,731</b>	234,545	<b>247,731</b>	234,545
Taxation and zakat	B6	<b>(49,034)</b>	(57,894)	<b>(49,034)</b>	(57,894)
Net profit for the financial period		<b>198,697</b>	176,651	<b>198,697</b>	176,651
<b>Net profit for the financial period attributable to equity holders of the Bank</b>		<b>198,697</b>	176,651	<b>198,697</b>	176,651
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	<b>12.8</b>	11.4	<b>12.8</b>	11.4
- Diluted (sen)	(b)	<b>12.8</b>	11.4	<b>12.8</b>	11.4

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Consolidated Statements of Comprehensive Income****for the Financial Period Ended 30 June 2025**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
<b><u>GROUP</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Net profit for the financial period</b>	<b>198,697</b>	<b>176,651</b>	<b>198,697</b>	<b>176,651</b>
Other comprehensive income/(expense):				
Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at fair value through other comprehensive income ("FVOCI")	<b>78,256</b>	<b>(2,608)</b>	<b>78,256</b>	<b>(2,608)</b>
- Net gain from change in fair values	<b>121,412</b>	<b>2,708</b>	<b>121,412</b>	<b>2,708</b>
- Realised gain transferred to statements of income on disposal	<b>(18,440)</b>	<b>(6,248)</b>	<b>(18,440)</b>	<b>(6,248)</b>
- Transfer (to)/from deferred tax	<b>(24,713)</b>	<b>850</b>	<b>(24,713)</b>	<b>850</b>
- Changes in expected credit losses	<b>(3)</b>	<b>82</b>	<b>(3)</b>	<b>82</b>
Other comprehensive income/(expense), net of tax	<b>78,256</b>	<b>(2,608)</b>	<b>78,256</b>	<b>(2,608)</b>
<b>Total comprehensive income for the financial period</b>	<b>276,953</b>	<b>174,043</b>	<b>276,953</b>	<b>174,043</b>
Total comprehensive income for the financial period attributable to:				
Equity holders of the Bank	<b>276,953</b>	<b>174,043</b>	<b>276,953</b>	<b>174,043</b>

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 2025.

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Statements of Income****for the Financial Period Ended 30 June 2025**

		1st Quarter Ended		Three Months Ended	
		30 June	30 June	30 June	30 June
		2025	2024	2025	2024
<b><u>BANK</u></b>	Note	RM'000	RM'000	RM'000	RM'000
Interest income	A20	745,148	677,038	745,148	677,038
Interest expense	A21	(377,258)	(334,302)	(377,258)	(334,302)
Net interest income		367,890	342,736	367,890	342,736
Fee and commission income	A23	66,183	66,773	66,183	66,773
Fee and commission expense	A23	(28,580)	(33,989)	(28,580)	(33,989)
Investment income	A23	143,981	95,611	143,981	95,611
Other expense	A23	(12,815)	(3,965)	(12,815)	(3,965)
Other operating income	A23	168,769	124,430	168,769	124,430
Net income		536,659	467,166	536,659	467,166
Other operating expenses	A24	(217,976)	(205,456)	(217,976)	(205,456)
Operating profit before allowances		318,683	261,710	318,683	261,710
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	(51,764)	(13,703)	(51,764)	(13,703)
Allowance for expected credit losses on financial investments	A26	(253)	(154)	(253)	(154)
Profit before taxation		266,666	247,853	266,666	247,853
Taxation	B6	(38,379)	(46,226)	(38,379)	(46,226)
Net profit for the financial period		228,287	201,627	228,287	201,627
<b>Net profit for the financial period attributable to equity holders of the Bank</b>		<b>228,287</b>	<b>201,627</b>	<b>228,287</b>	<b>201,627</b>
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	14.7	13.0	14.7	13.0
- Diluted (sen)	(b)	14.7	13.0	14.7	13.0

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Statements of Comprehensive Income****for the Financial Period Ended 30 June 2025**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
<b><u>BANK</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Net profit for the financial period</b>	<b>228,287</b>	<b>201,627</b>	<b>228,287</b>	<b>201,627</b>
Other comprehensive income/(expense):				
Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at FVOCI	<b>66,073</b>	<b>(1,193)</b>	<b>66,073</b>	<b>(1,193)</b>
- Net gain from change in fair values	<b>103,051</b>	<b>3,202</b>	<b>103,051</b>	<b>3,202</b>
- Realised gain transferred to statements of income on disposal	<b>(16,113)</b>	<b>(4,915)</b>	<b>(16,113)</b>	<b>(4,915)</b>
- Transfer (to)/from deferred tax	<b>(20,866)</b>	<b>411</b>	<b>(20,866)</b>	<b>411</b>
- Changes in expected credit losses	<b>1</b>	<b>109</b>	<b>1</b>	<b>109</b>
Other comprehensive income/(expense), net of tax	<b>66,073</b>	<b>(1,193)</b>	<b>66,073</b>	<b>(1,193)</b>
<b>Total comprehensive income for the financial period</b>	<b>294,360</b>	<b>200,434</b>	<b>294,360</b>	<b>200,434</b>
Total comprehensive income for the financial period/attributable to:				
Equity holders of the Bank	<b>294,360</b>	<b>200,434</b>	<b>294,360</b>	<b>200,434</b>

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 2025.

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Statements of Changes in Equity for the Financial Period Ended 30 June 2025**

<b>GROUP</b>	← Attributable to equity holders of the Bank →					Total equity RM'000
	Share capital RM'000	Regulatory reserves RM'000	Capital reserves RM'000	FVOCI reserves RM'000	Retained profits RM'000	
At 1 April 2025	1,548,106	117,173	10,018	(20,967)	6,014,117	7,668,447
Net profit for the financial period	-	-	-	-	198,697	198,697
Other comprehensive income	-	-	-	78,256	-	78,256
Total comprehensive income for the financial period	-	-	-	78,256	198,697	276,953
Transfer to regulatory reserves	-	-	-	-	-	-
Effect of subsidiary's capital return	-	-	-	-	2,971	2,971
Dividends paid to shareholders	-	-	-	-	(153,262)	(153,262)
<b>At 30 June 2025</b>	<b>1,548,106</b>	<b>117,173</b>	<b>10,018</b>	<b>57,289</b>	<b>6,062,523</b>	<b>7,795,109</b>
At 1 April 2024	1,548,106	155,485	10,018	(87,888)	5,549,407	7,175,128
Net profit for the financial period	-	-	-	-	176,651	176,651
Other comprehensive expense	-	-	-	(2,608)	-	(2,608)
Total comprehensive (expense)/income for the financial period	-	-	-	(2,608)	176,651	174,043
Transfer to regulatory reserves	-	22,939	-	-	(22,939)	-
Effect of subsidiary's capital return	-	-	-	-	-	-
Dividends paid to shareholders	-	-	-	-	(177,258)	(177,258)
<b>At 30 June 2024</b>	<b>1,548,106</b>	<b>178,424</b>	<b>10,018</b>	<b>(90,496)</b>	<b>5,525,861</b>	<b>7,171,913</b>

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 2025.

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements**
**Unaudited Statements of Changes in Equity for the Financial Period 30 June 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
<b><u>BANK</u></b>					
At 1 April 2025	1,548,106	117,173	-	(20,316)	5,092,252
Net profit for the financial period	-	-	-	-	228,287
Other comprehensive income	-	-	-	66,073	-
Total comprehensive income for the financial period	-	-	-	66,073	228,287
Transfer to regulatory reserves	-	-	-	-	-
Dividends paid to shareholders	-	-	-	-	(153,262)
<b>At 30 June 2025</b>	<b>1,548,106</b>	<b>117,173</b>	<b>-</b>	<b>45,757</b>	<b>5,167,277</b>
At 1 April 2024	1,548,106	155,485	-	(83,022)	4,724,987
Net profit for the financial period	-	-	-	-	201,627
Other comprehensive expense	-	-	-	(1,193)	-
Total comprehensive (expense)/income for the financial period	-	-	-	(1,193)	201,627
Transfer to regulatory reserves	-	22,939	-	-	(22,939)
Dividends paid to shareholders	-	-	-	-	(177,258)
<b>At 30 June 2024</b>	<b>1,548,106</b>	<b>178,424</b>	<b>-</b>	<b>(84,215)</b>	<b>4,726,417</b>

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 2025.

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Condensed Statements of Cash Flows for the Financial Period Ended 30 June 2025**

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June 2025 RM'000</b>	<b>30 June 2024 RM'000</b>	<b>30 June 2025 RM'000</b>	<b>30 June 2024 RM'000</b>
<b>Cash flows from operating activities</b>				
Profit before taxation and zakat	<b>247,731</b>	234,545	<b>266,666</b>	247,853
Adjustments for:				
Accretion of discount less amortisation of premium of financial investments	<b>(16,921)</b>	(11,686)	<b>(16,921)</b>	(11,686)
Allowance for expected credit losses on loans, advances and financing	<b>101,599</b>	60,164	<b>61,155</b>	23,196
Write-back of expected credit losses on commitments and contingencies	<b>(725)</b>	(6,324)	<b>(252)</b>	(4,095)
Allowance for expected credit losses on financial investments	<b>255</b>	129	<b>253</b>	154
Allowance for expected credit losses on other receivables	<b>876</b>	1,106	<b>515</b>	836
Write-back of expected credit losses on deposits and placements with banks	<b>(4)</b>	-	<b>(4)</b>	-
Amortisation of computer software	<b>11,854</b>	12,074	<b>11,701</b>	11,921
Depreciation of property, plant and equipment	<b>5,721</b>	5,805	<b>5,698</b>	5,772
Depreciation of right-of-use assets	<b>8,891</b>	7,349	<b>8,891</b>	7,349
Dividends from financial assets at fair value through profit or loss	<b>(1,125)</b>	(1,077)	<b>(1,125)</b>	(1,077)
Dividends from subsidiaries	-	-	<b>(59,870)</b>	(60,596)
Interest expense on lease liabilities	<b>1,857</b>	1,486	<b>1,857</b>	1,486
Interest expense on obligations of securities sold under repurchase agreements	-	26,321	-	26,321
Interest expense on other borrowings	<b>1,749</b>	-	<b>1,749</b>	-
Interest expense on subordinated obligations	<b>18,403</b>	14,826	<b>18,430</b>	14,853
Interest expense on recourse obligations on loans and financing sold to Cagamas	<b>2,035</b>	6,311	<b>2,035</b>	6,311
Interest income from financial investments at amortised cost	<b>(33,413)</b>	(30,696)	<b>(34,855)</b>	(32,138)
Interest income from financial investments at fair value through other comprehensive income	<b>(87,183)</b>	(83,020)	<b>(88,220)</b>	(83,020)
Gain on disposal of property, plant and equipment and leasehold land	<b>(345)</b>	-	<b>(345)</b>	-
Property, plant and equipment written-off	<b>9</b>	1	<b>9</b>	1
Net gain from sale of financial assets at fair value through profit or loss	<b>(8,066)</b>	(4,109)	<b>(8,066)</b>	(4,109)
Net gain from sale of financial investments at fair value through other comprehensive income	<b>(16,113)</b>	(4,915)	<b>(16,113)</b>	(4,915)
Unrealised loss/(gain) arising from derivative instruments	<b>44,653</b>	(683)	<b>44,653</b>	(683)
Unrealised gain arising from financial assets at fair value through profit or loss	<b>(3,265)</b>	(1,691)	<b>(3,265)</b>	(1,691)
Unrealised loss arising from financial liabilities designated at fair value through profit or loss	<b>29,316</b>	13,338	<b>29,316</b>	13,338
Share of results of joint venture	<b>(13)</b>	(12)	-	-
Cash flows from operating activities before working capital changes carried forward	<b>307,776</b>	239,242	<b>223,892</b>	155,381



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

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**Condensed Interim Financial Statements****Unaudited Condensed Statements of Cash Flows for the Financial Period Ended 30 June 2025 (Contd.)**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2025</b>	2024	<b>2025</b>	2024
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b>Cash flows from operating activities (contd.)</b>				
Cash flows from operating activities before working capital changes brought forward	<b>307,776</b>	239,242	<b>223,892</b>	155,381
Changes in working capital:				
Deposits from customers	<b>(813,734)</b>	420,558	<b>(821,680)</b>	457,383
Deposits and placements of banks and other financial institutions	<b>317,799</b>	(183,218)	<b>350,994</b>	(193,743)
Deposits and placements with banks and other financial institutions with original maturity more than three months	<b>(55,750)</b>	(212,552)	<b>(84,823)</b>	(212,552)
Derivative instruments	<b>(16,302)</b>	-	<b>(16,442)</b>	-
Financial assets at fair value through profit or loss	<b>(357,729)</b>	(187,503)	<b>(357,729)</b>	(187,503)
Financial liabilities designated at fair value through profit or loss	<b>(221,591)</b>	111,209	<b>(221,591)</b>	111,209
Loans, advances and financing	<b>(333,572)</b>	(1,399,258)	<b>(214,412)</b>	(1,167,045)
Other assets	<b>26,630</b>	54,077	<b>36,328</b>	126,935
Other liabilities	<b>219,233</b>	(267,636)	<b>197,760</b>	(248,573)
Obligations on securities sold under repurchase agreements	<b>(302,646)</b>	1,556,657	<b>(302,646)</b>	1,556,657
Statutory deposits	<b>640,492</b>	(62,288)	<b>488,462</b>	(51,918)
Cash generated from operating activities	<b>(589,394)</b>	69,288	<b>(721,887)</b>	346,231
Taxation and zakat paid	<b>(78,008)</b>	(63,748)	<b>(55,841)</b>	(52,096)
Net cash generated from operating activities	<b>(667,402)</b>	5,540	<b>(777,728)</b>	294,135
<b>Cash flows from investing activities</b>				
Dividends from financial assets at fair value through profit or loss	<b>1,125</b>	1,077	<b>1,125</b>	1,077
Dividends from subsidiaries	-	-	<b>59,870</b>	60,596
Interest paid on financial assets at fair value through profit or loss	-	(328)	-	(328)
Interest received from financial investments at fair value through other comprehensive income	<b>115,676</b>	101,450	<b>113,250</b>	103,064
Interest received from financial investments at amortised cost	<b>33,021</b>	34,812	<b>39,429</b>	40,889
Interest paid for derivative instruments	-	(17,432)	-	(17,432)
Purchase of computer software	<b>(23,933)</b>	(16,427)	<b>(23,619)</b>	(16,395)
Purchase of property, plant and equipment	<b>(46,044)</b>	(7,736)	<b>(46,037)</b>	(7,736)
Subscription of subsidiary's ordinary shares	-	-	-	(57,954)
Proceeds from disposal of property, plant and equipment	<b>309</b>	-	<b>309</b>	-
Proceeds from disposal of leasehold land	<b>309</b>	-	<b>309</b>	-
Purchase of:				
- financial investments at fair value through other comprehensive income	<b>(2,314,671)</b>	(1,766,469)	<b>(2,220,032)</b>	(1,526,752)
- financial investments at amortised cost	<b>(562,361)</b>	(222,103)	<b>(387,817)</b>	(24,080)
Redemption/disposal of:				
- financial investments at fair value through other comprehensive income	<b>1,797,324</b>	931,246	<b>1,572,703</b>	795,050
- financial investments at amortised cost	<b>15,606</b>	74,504	<b>25,447</b>	73,822
Net cash used in investing activities	<b>(983,639)</b>	(887,406)	<b>(865,063)</b>	(576,179)

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**Condensed Interim Financial Statements**

**Unaudited Condensed Statements of Cash Flows for the Financial Period Ended 30 June 2025 (Contd.)**

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June 2025 RM'000</b>	<b>30 June 2024 RM'000</b>	<b>30 June 2025 RM'000</b>	<b>30 June 2024 RM'000</b>
<b>Cash flows from financing activities</b>				
Dividends paid to shareholders of the company	(153,262)	(177,258)	(153,262)	(177,258)
Interest paid on obligations on securities sold under repurchase agreements	-	(22,174)	-	(22,174)
Interest on other borrowings	3,263	-	1,303	-
Interest paid on subordinated obligations	(25,742)	(26,119)	(27,013)	(27,391)
Interest paid on recourse obligations	-	-	-	-
on loans and financing sold to Cagamas	(4,508)	(5,600)	(2,993)	(5,597)
(Repayment of)/proceeds from recourse obligations on loans and financing sold to Cagamas	(200,047)	100,020	99,988	100,015
Repayment of lease liabilities	(10,329)	(8,715)	(10,329)	(8,715)
Net cash generated from financing activities	<u>(390,625)</u>	<u>(139,846)</u>	<u>(92,306)</u>	<u>(141,120)</u>
<b>Net change in cash and cash equivalents</b>	<b>(2,041,666)</b>	<b>(1,021,712)</b>	<b>(1,735,097)</b>	<b>(423,164)</b>
<b>Cash and cash equivalents at beginning of financial period</b>	<b>5,171,848</b>	<b>4,596,653</b>	<b>3,602,023</b>	<b>3,280,522</b>
<b>Cash and cash equivalents at end of financial period</b>	<b><u>3,130,182</u></b>	<b><u>3,574,941</u></b>	<b><u>1,866,926</u></b>	<b><u>2,857,358</u></b>
<b>Cash and cash equivalents comprise the following:</b>				
Cash and short-term funds	3,092,189	3,574,941	1,828,933	2,857,358
Deposits and placements with banks and other financial institutions	122,820	212,552	122,820	212,552
	<u>3,215,009</u>	<u>3,787,493</u>	<u>1,951,753</u>	<u>3,069,910</u>
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	(84,827)	(212,552)	(84,827)	(212,552)
	<u>3,130,182</u>	<u>3,574,941</u>	<u>1,866,926</u>	<u>2,857,358</u>

*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 2025.*

**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 ended 30 June 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 2025. 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 2025.

The financial statements incorporate all activities relating to the Islamic banking business which have been undertaken by the Group. Islamic banking business refers generally to the acceptance of deposits and granting of financing under the Shariah principles.

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 2025 and modified for the adoption of the following accounting standards applicable for financial periods beginning on or after 1 April 2025:

- Amendments to MFRS 121 "Lack of Exchangeability"

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.

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 may differ from those estimates.

**A2 Auditors' Report on Preceding Annual Financial Statements**

The auditors' report on the audited annual financial statements for the financial year ended 31 March 2025 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 ended 30 June 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 ended 30 June 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 ended 30 June 2025.

**A6 Issuance and Repayment of Debt and Equity Securities**

There were no issuance nor repayment of debt and equity securities in the current financial period.

**A7 Dividend Paid**

A single tier 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, was paid on 26 June 2025.

**A8 Significant Events**

There were no significant events in the current financial period ended 30 June 2025.

**A9 Material Events Subsequent to the End of the Financial Reporting Period**

- (i) On 15 July 2025, RHB Investment Bank Berhad, on behalf of the Board of Directors of the Bank, announced the completion of the Rights Issue, following the listing and quotation of 182,117,072 Rights Shares on the Main Market of Bursa Malaysia Securities Berhad.
- (ii) On 15 July 2025, RHB Investment Bank Berhad, on behalf of the Board of Directors of the Bank, announced the following in relation to the Proposed Long-Term Incentive Plan ("Proposed LTIP"):
  - Bank Negara Malaysia (BNM), in a letter dated 7 July 2025, approved the Bank's proposal to increase its paid-up ordinary share capital by up to 3% through the issuance of new shares under the Proposed LTIP.
  - Bursa Malaysia Securities Berhad, in a letter dated 8 July 2025, approved the listing and quotation of these new shares, representing up to 3% of the Bank's total issued shares.
- (iii) On 30 July 2025, the Board of Directors of the Bank announced that the following Ordinary Resolutions set out in the Notice of Extraordinary General Meeting ("EGM") dated 15 July 2025 were duly passed at the EGM of the Bank held on 30 July 2025:
  - Ordinary Resolution 1: Proposed Establishment of a Long-Term Incentive Plan in the Form of a Share Issuance Scheme and a Share Grant Scheme;
  - Ordinary Resolution 2: Proposed Allocation to Kellee Kam Chee Khiong, the Group Chief Executive Officer of ABMB.

**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")**

	<b>GROUP/BANK</b>	
	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At fair value</b>		
<u>Money market instruments:</u>		
Malaysian Government securities	<b>91,250</b>	253
Malaysian Government investment issues	<b>279,635</b>	591
	<b>370,885</b>	844
 <u>Unquoted securities:</u>		
Shares	<b>303,789</b>	303,798
Corporate bonds and sukuk	<b>385</b>	1,357
	<b>304,174</b>	305,155
 Total financial assets at FVTPL	<b>675,059</b>	305,999

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At fair value - debt instruments</b>				
<u>Money market instruments:</u>				
Malaysian Government securities	<b>3,154,491</b>	3,212,493	<b>3,154,491</b>	3,212,493
Malaysian Government investment issues	<b>2,723,439</b>	2,957,580	<b>1,944,472</b>	2,055,323
Negotiable instruments of deposits	<b>502,063</b>	-	<b>581,912</b>	-
Commercial papers	<b>74,477</b>	113,912	<b>74,477</b>	113,912
Bank Negara Malaysia treasury bills	<b>41,703</b>	-	<b>41,703</b>	-
	<b>6,496,173</b>	6,283,985	<b>5,797,055</b>	5,381,728
 <u>Quoted securities:</u>				
Shares	<b>11</b>	14	<b>11</b>	14
 <u>Unquoted securities:</u>				
Corporate bonds and sukuk	<b>5,305,681</b>	4,915,630	<b>4,280,603</b>	3,976,139
Total financial investments at FVOCI	<b>11,801,865</b>	11,199,629	<b>10,077,669</b>	9,357,881

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

Movements in allowance for expected credit losses are as follows:

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Total RM'000</b>
<b>GROUP</b>			
At 1 April 2025	1,073	62	1,135
New financial investments originated or purchased	148	26	174
Financial investments derecognised other than write-off	(34)	(29)	(63)
Changes due to change in credit risk	(113)	(1)	(114)
Total charge to/(write-back from) statements of income	1	(4)	(3)
<b>At 30 June 2025</b>	<b>1,074</b>	<b>58</b>	<b>1,132</b>
At 1 April 2024	971	65	1,036
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/(write-back from) to statements of income	102	(3)	99
At 31 March 2025	1,073	62	1,135

Movements in allowance for expected credit losses are as follows:

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Total RM'000</b>
<b>BANK</b>			
At 1 April 2025	1,361	61	1,422
New financial investments originated or purchased	128	25	153
Financial investments derecognised other than write-off	(20)	(29)	(49)
Changes due to change in credit risk	(103)	-	(103)
Total charge/(write-back from) to statements of income	5	(4)	1
<b>At 30 June 2025</b>	<b>1,366</b>	<b>57</b>	<b>1,423</b>
At 1 April 2024	765	61	826
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

**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**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost</b>				
<u>Money market instruments:</u>				
Malaysian Government securities	971,776	770,667	971,776	770,667
Malaysian Government investment issues	2,316,581	2,059,671	1,479,211	1,372,750
Negotiable instruments of deposits	-	-	222,972	220,705
	<b>3,288,357</b>	<b>2,830,338</b>	<b>2,673,959</b>	<b>2,364,122</b>
<u>Unquoted securities:</u>				
Corporate bonds and sukuk	1,345,517	1,236,034	1,106,260	1,035,680
Allowance for expected credit losses	(1,607)	(1,349)	(2,090)	(1,838)
	<b>1,343,910</b>	<b>1,234,685</b>	<b>1,104,170</b>	<b>1,033,842</b>
Total financial investments at amortised cost	<b>4,632,267</b>	<b>4,065,023</b>	<b>3,778,129</b>	<b>3,397,964</b>

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

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>GROUP</b>				
At 1 April 2025	815	-	534	1,349
Transfer to Stage 2	-	-	-	-
New financial investments originated or purchased	29	-	-	29
Financial investments derecognised other than write-off	-	-	-	-
Changes due to change in credit risk	245	-	(16)	229
Total charge/(write-back from) to statements of income	274	-	(16)	258
<b>At 30 June 2025</b>	<b>1,089</b>	<b>-</b>	<b>518</b>	<b>1,607</b>
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
<b>At 31 March 2025</b>	<b>815</b>	<b>-</b>	<b>534</b>	<b>1,349</b>
<b>BANK</b>				
At 1 April 2025	1,304	-	534	1,838
Transfer to Stage 2	-	-	-	-
New financial investments originated or purchased	29	-	-	29
Financial investments derecognised other than write-off	-	-	-	-
Changes due to change in credit risk	239	-	(16)	223
Total charge/(write-back from) to statements of income	268	-	(16)	252
<b>At 30 June 2025</b>	<b>1,572</b>	<b>-</b>	<b>518</b>	<b>2,090</b>

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**A13 Financial Investments at Amortised Cost (Contd.)**

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

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b><u>BANK</u></b>				
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	<u>1,304</u>	<u>-</u>	<u>534</u>	<u>1,838</u>

**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:

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>30 June 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
At beginning of financial year	534	534	534	534
Write-back during the financial period/year	(16)	-	(16)	-
At end of financial period/year	<u>518</u>	<u>534</u>	<u>518</u>	<u>534</u>



**A14 Loans, Advances and Financing**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost</b>				
Overdrafts	2,859,496	2,904,097	1,682,745	1,676,300
Term loans/financing				
- Housing loans/financing	19,446,683	18,843,138	15,646,236	15,097,444
- Syndicated term loans/financing	534,517	541,091	534,517	541,091
- Hire purchase receivables	352,981	362,809	324,018	328,867
- Other term loans/financing	28,544,495	28,630,257	20,704,426	20,860,631
Bills receivables	638,548	957,332	597,358	912,043
Trust receipts	234,217	252,456	191,582	217,221
Claims on customers under acceptance credits	4,028,428	4,041,520	2,838,651	2,855,588
Staff loans/financing (Loan to Directors: RM Nil)	14,282	14,446	2,024	2,132
Credit/charge card receivables	849,780	813,671	849,780	813,671
Revolving credits	2,633,263	2,530,297	2,029,904	1,947,707
Share margin financing	2,591,140	2,554,238	2,591,140	2,554,238
Gross loans, advances and financing	62,727,830	62,445,352	47,992,381	47,806,933
Add: Sales commissions and handling fees	195,858	193,914	166,369	167,443
Less: Allowance for expected credit losses on loans, advances and financing	(1,273,166)	(1,220,718)	(867,926)	(836,810)
Total net loans, advances and financing	61,650,522	61,418,548	47,290,824	47,137,566

**A14a By maturity structure:**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Within one year	14,221,037	14,529,709	11,111,175	11,394,415
One year to three years	2,222,168	2,133,988	1,777,412	1,665,335
Three years to five years	4,330,011	4,439,433	3,659,012	3,748,080
Over five years	41,954,614	41,342,222	31,444,782	30,999,103
Gross loans, advances and financing	62,727,830	62,445,352	47,992,381	47,806,933

**A14b By type of customers:**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Domestic banking institutions	73	50	73	50
Domestic non-bank financial institutions	1,564,119	1,458,088	1,116,925	1,068,226
Domestic business enterprises				
- Small and medium enterprises	21,652,699	21,475,574	15,664,655	15,535,464
- Others	8,331,546	9,044,723	7,084,257	7,697,726
Government and statutory bodies	30	1	30	1
Individuals	30,284,821	29,616,082	23,311,715	22,733,044
Other domestic entities	2,945	2,899	2,728	2,663
Foreign entities	891,597	847,935	811,998	769,759
Gross loans, advances and financing	62,727,830	62,445,352	47,992,381	47,806,933

**A14 Loans, Advances and Financing (Contd.)**

**A14c** By interest/profit rate sensitivity:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Fixed rate				
- Housing loans/financing	14,811	16,000	2,586	3,004
- Hire purchase receivables	352,602	362,380	323,640	328,438
- Other fixed rate loans/financing	9,441,639	9,336,972	6,075,564	6,052,458
Variable rate				
- Base lending rate plus	26,561,703	26,610,724	20,014,755	20,061,380
- Base rate plus	19,791,197	18,930,684	15,883,735	15,071,821
- Cost plus	6,565,878	7,188,592	5,692,101	6,289,832
Gross loans, advances and financing	<b>62,727,830</b>	<b>62,445,352</b>	<b>47,992,381</b>	<b>47,806,933</b>

**A14d** By economic purposes:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Purchase of securities	2,660,773	2,637,781	2,660,773	2,637,781
Purchase of transport vehicles	181,420	193,801	134,956	144,814
Purchase of landed property	31,839,707	31,115,143	25,156,154	24,507,782
of which: - Residential	20,048,741	19,475,903	16,191,117	15,671,174
- Non-residential	11,790,966	11,639,240	8,965,037	8,836,608
Purchase of fixed assets excluding land and buildings	486,150	465,111	436,509	419,627
Personal use	6,575,406	6,577,596	3,353,805	3,394,786
Credit card	849,780	813,671	849,780	813,671
Construction	1,941,099	1,875,779	1,568,970	1,539,012
Working capital	13,732,726	14,279,303	10,257,998	10,769,972
Others	4,460,769	4,487,167	3,573,436	3,579,488
Gross loans, advances and financing	<b>62,727,830</b>	<b>62,445,352</b>	<b>47,992,381</b>	<b>47,806,933</b>

**A14e** By economic sectors:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Primary agriculture	1,202,688	1,297,693	783,913	853,328
Mining and quarrying	148,447	162,707	136,826	149,968
Manufacturing	5,520,166	5,788,979	3,985,636	4,222,481
Electricity, gas and water	174,092	178,392	138,012	142,199
Construction	2,547,220	2,599,616	1,910,550	1,994,815
Wholesale, retail trade, restaurants and hotels	11,502,880	11,579,898	8,590,690	8,639,045
Transport, storage and communication	970,850	936,141	703,544	680,764
Financing, insurance, real estate and business services	8,869,400	8,864,375	7,130,958	7,162,180
Community, social and personal services	615,551	573,483	488,422	459,300
Household	31,176,418	30,464,017	24,123,712	23,502,802
Others	118	51	118	51
Gross loans, advances and financing	<b>62,727,830</b>	<b>62,445,352</b>	<b>47,992,381</b>	<b>47,806,933</b>

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**A14 Loans, Advances and Financing (Contd.)****A14f** By geographical distribution:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Northern region	<b>5,624,196</b>	5,750,764	<b>3,632,313</b>	3,800,041
Central region	<b>44,288,603</b>	43,967,424	<b>34,647,191</b>	34,404,901
Southern region	<b>7,084,733</b>	7,009,623	<b>5,760,771</b>	5,650,970
Sabah region	<b>4,116,565</b>	4,095,873	<b>2,734,984</b>	2,690,974
Sarawak region	<b>1,613,733</b>	1,621,668	<b>1,217,122</b>	1,260,047
Gross loans, advances and financing	<b>62,727,830</b>	62,445,352	<b>47,992,381</b>	47,806,933

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
At beginning of financial year	<b>1,145,030</b>	1,178,027	<b>857,628</b>	862,570
Impaired during the financial period/year	<b>365,645</b>	1,355,972	<b>237,292</b>	864,960
Recovered during the financial period/year	<b>(42,890)</b>	(105,252)	<b>(34,781)</b>	(78,338)
Reclassified as unimpaired during the financial period/year	<b>(152,724)</b>	(883,062)	<b>(88,547)</b>	(564,285)
Financial assets derecognised other than write-off during the financial period/year	<b>(19,739)</b>	(104,922)	<b>(5,891)</b>	(45,483)
Amount written-off	<b>(68,182)</b>	(295,733)	<b>(41,432)</b>	(181,796)
At end of financial period/year	<b>1,227,140</b>	1,145,030	<b>924,269</b>	857,628
Gross impaired loans ratio	<b>1.96%</b>	1.83%	<b>1.93%</b>	1.79%
Net impaired loans ratio	<b>1.12%</b>	1.02%	<b>1.05%</b>	0.94%

The credit impaired loans, advances and financing of RM1,227,140,000 for the Group and RM924,269,000 for the Bank are offset by the claim proceeds received from Credit Guarantee Corporation Malaysia Berhad ("CGC"), amounting to RM4,570,000 for the Group and RM3,759,000 for the Bank.

**A14h** Credit impaired loans analysed by economic purposes:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Purchase of securities	<b>2,059</b>	2,007	<b>2,059</b>	2,007
Purchase of transport vehicles	<b>7,821</b>	8,402	<b>7,057</b>	7,591
Purchase of landed property	<b>485,361</b>	406,657	<b>339,050</b>	271,303
of which: - Residential	<b>372,128</b>	304,190	<b>245,664</b>	189,839
- Non-residential	<b>113,233</b>	102,467	<b>93,386</b>	81,464
Purchase of fixed assets excluding land and buildings	<b>8,505</b>	8,788	<b>8,343</b>	8,637
Personal use	<b>216,979</b>	202,114	<b>99,429</b>	89,681
Credit card	<b>10,517</b>	7,393	<b>10,517</b>	7,393
Construction	<b>2,089</b>	2,126	<b>2,089</b>	2,126
Working capital	<b>346,988</b>	356,917	<b>318,260</b>	328,150
Others	<b>146,821</b>	150,626	<b>137,465</b>	140,740
Gross impaired loans	<b>1,227,140</b>	1,145,030	<b>924,269</b>	857,628

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**A14 Loans, Advances and Financing (Contd.)****A14i** Credit impaired loans analysed by economic sectors:

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Primary agriculture	<b>1,478</b>	1,308	<b>190</b>	9
Mining and quarrying	<b>491</b>	556	<b>491</b>	556
Manufacturing	<b>78,701</b>	82,897	<b>60,031</b>	64,411
Electricity, gas and water	<b>455</b>	469	<b>455</b>	469
Construction	<b>231,350</b>	257,900	<b>220,001</b>	245,996
Wholesale, retail trade, restaurants and hotels	<b>201,627</b>	187,486	<b>185,133</b>	168,889
Transport, storage and communication	<b>8,621</b>	9,158	<b>7,729</b>	8,231
Financing, insurance, real estate and business services	<b>54,092</b>	52,824	<b>51,405</b>	50,899
Community, social and personal services	<b>19,641</b>	18,172	<b>14,782</b>	13,080
Household	<b>630,684</b>	534,260	<b>384,052</b>	305,088
Gross impaired loans	<b><u>1,227,140</u></b>	<u>1,145,030</u>	<b><u>924,269</u></b>	<u>857,628</u>

**A14j** Credit impaired loans by geographical distribution:

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Northern region	<b>112,790</b>	107,547	<b>71,312</b>	69,133
Central region	<b>961,434</b>	903,382	<b>740,615</b>	689,628
Southern region	<b>97,616</b>	88,426	<b>79,084</b>	72,143
Sabah region	<b>41,127</b>	34,792	<b>20,316</b>	17,004
Sarawak region	<b>14,173</b>	10,883	<b>12,942</b>	9,720
Gross impaired loans	<b><u>1,227,140</u></b>	<u>1,145,030</u>	<b><u>924,269</u></b>	<u>857,628</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
<b>GROUP</b>				
At 1 April 2025	254,740	452,887	513,091	1,220,718
Transfer to Stage 1	25,877	(82,050)	(3,404)	(59,577)
Transfer to Stage 2	(40,853)	189,406	(37,586)	110,967
Transfer to Stage 3	(29)	(83,551)	102,750	19,170
New financial assets originated or purchased	30,978	27,885	614	59,477
Financial assets derecognised other than write-off	(22,539)	(31,680)	(2,881)	(57,100)
Changes due to change in credit risk	10,510	12,957	5,263	28,730
Other adjustments	(52)	(16)	-	(68)
	3,892	32,951	64,756	101,599
Unwinding of discount	-	-	10,162	10,162
Total charge to statements of income	3,892	32,951	74,918	111,761
Write-off	(18)	(403)	(58,892)	(59,313)
<b>At 30 June 2025</b>	<b>258,614</b>	<b>485,435</b>	<b>529,117</b>	<b>1,273,166</b>
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)
<b>At 31 March 2025</b>	<b>254,740</b>	<b>452,887</b>	<b>513,091</b>	<b>1,220,718</b>

**A14 Loans, Advances and Financing (Contd.)**

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

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b><u>BANK</u></b>				
At 1 April 2025	<b>159,037</b>	<b>266,133</b>	<b>411,640</b>	<b>836,810</b>
Transfer to Stage 1	<b>14,789</b>	<b>(47,376)</b>	<b>(3,047)</b>	<b>(35,634)</b>
Transfer to Stage 2	<b>(23,602)</b>	<b>115,875</b>	<b>(22,252)</b>	<b>70,021</b>
Transfer to Stage 3	<b>(8)</b>	<b>(51,005)</b>	<b>64,280</b>	<b>13,267</b>
New financial assets originated or purchased	<b>17,849</b>	<b>22,084</b>	<b>75</b>	<b>40,008</b>
Financial assets derecognised other than write-off	<b>(14,831)</b>	<b>(24,644)</b>	<b>(930)</b>	<b>(40,405)</b>
Changes due to change in credit risk	<b>4,938</b>	<b>5,695</b>	<b>3,333</b>	<b>13,966</b>
Other adjustments	<b>(52)</b>	<b>(16)</b>	<b>-</b>	<b>(68)</b>
	<b>(917)</b>	<b>20,613</b>	<b>41,459</b>	<b>61,155</b>
Unwinding of discount	<b>-</b>	<b>-</b>	<b>5,818</b>	<b>5,818</b>
Total (write-back from)/charge to statements of income	<b>(917)</b>	<b>20,613</b>	<b>47,277</b>	<b>66,973</b>
Write-off	<b>(5)</b>	<b>(13)</b>	<b>(35,839)</b>	<b>(35,857)</b>
<b>At 30 June 2025</b>	<b>158,115</b>	<b>286,733</b>	<b>423,078</b>	<b>867,926</b>
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

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

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**A15 Other Assets**

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Other receivables	<b>94,045</b>	112,917	<b>95,401</b>	128,280
Collateral pledged for derivative transactions	<b>64,219</b>	104,225	<b>64,219</b>	104,225
Settlement account	<b>48,053</b>	28,113	<b>48,053</b>	28,113
Deposits	<b>9,520</b>	8,823	<b>9,298</b>	8,588
Prepayment	<b>57,862</b>	44,295	<b>53,040</b>	40,184
Amounts due from subsidiaries	-	-	<b>8,076</b>	5,046
	<b>273,699</b>	298,373	<b>278,087</b>	314,436
Less: Allowance for expected credit losses on other receivables [Note]	<b>(50,117)</b>	(50,239)	<b>(47,450)</b>	(46,938)
	<b>223,582</b>	248,134	<b>230,637</b>	267,498

Note:

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

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
<u>Lifetime ECL</u>	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
At beginning of financial year	<b>50,239</b>	45,363	<b>46,938</b>	41,681
New financial assets originated or purchased	<b>785</b>	2,343	<b>9</b>	175
Financial assets derecognised other than write-off	<b>(686)</b>	(3,982)	-	(285)
Changes due to change in credit risk	<b>777</b>	6,525	<b>506</b>	5,379
Total charge to statements of income	<b>876</b>	4,886	<b>515</b>	5,269
Write-off	<b>(998)</b>	(10)	<b>(3)</b>	(12)
<b>At end of financial period/year</b>	<b>50,117</b>	50,239	<b>47,450</b>	46,938

As at 30 June 2025, the Group's and the Bank's gross exposure of other receivables that are under lifetime expected credit losses were at RM50,117,000 and RM47,450,000 (31 March 2025: RM50,239,000 and RM46,938,000) respectively.

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

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Demand deposits	<b>22,778,531</b>	25,073,745	<b>18,269,312</b>	20,085,712
Savings deposits	<b>1,903,894</b>	1,907,022	<b>1,531,572</b>	1,526,824
Fixed/investment deposits	<b>36,797,000</b>	36,027,072	<b>26,978,026</b>	26,094,424
Money market deposits	<b>3,440,920</b>	2,586,772	<b>2,075,123</b>	1,829,285
Negotiable instruments of deposits	<b>100,875</b>	240,343	<b>100,875</b>	240,343
	<b>65,021,220</b>	65,834,954	<b>48,954,908</b>	49,776,588

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

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Due within six months	<b>31,280,444</b>	29,101,409	<b>22,821,529</b>	20,592,810
Six months to one year	<b>9,035,792</b>	9,730,390	<b>6,312,527</b>	7,550,728
One year to three years	<b>20,059</b>	19,734	<b>17,689</b>	18,080
Three years to five years	<b>2,500</b>	2,654	<b>2,279</b>	2,434
	<b>40,338,795</b>	38,854,187	<b>29,154,024</b>	28,164,052

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

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Domestic financial institutions	<b>120,981</b>	250,491	<b>122,356</b>	251,866
Domestic non-bank financial institutions	<b>4,736,374</b>	4,296,458	<b>3,006,353</b>	3,165,629
Government and statutory bodies	<b>6,238,812</b>	7,431,767	<b>3,665,158</b>	4,996,976
Business enterprises	<b>21,654,599</b>	21,631,908	<b>16,528,357</b>	16,097,154
Individuals	<b>27,921,323</b>	27,780,773	<b>22,023,355</b>	21,581,156
Foreign entities	<b>1,128,302</b>	1,151,065	<b>992,543</b>	1,001,110
Others	<b>3,220,829</b>	3,292,492	<b>2,616,786</b>	2,682,697
	<b>65,021,220</b>	65,834,954	<b>48,954,908</b>	49,776,588



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**A17 Deposits and Placements of Banks and Other Financial Institutions**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Licensed banks	<b>765,465</b>	508,197	<b>765,465</b>	508,197
Licensed merchant banks	<b>50,035</b>	-	<b>50,035</b>	-
Bank Negara Malaysia	<b>1,557,208</b>	1,546,712	<b>1,379,915</b>	1,336,224
	<b>2,372,708</b>	2,054,909	<b>2,195,415</b>	1,844,421

**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.

	<b>GROUP/BANK</b>	
	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
Structured investments	<b>1,744,203</b>	1,966,126
Fair value changes arising from designation at fair value through profit or loss	<b>(53,350)</b>	(82,666)
	<b>1,690,853</b>	1,883,460

**A19 Other Liabilities**

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	<b>31 March</b>	<b>30 June</b>	<b>31 March</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Other payables	<b>1,307,920</b>	1,240,077	<b>1,195,285</b>	1,127,080
Bills payable	<b>222,420</b>	267,298	<b>165,134</b>	153,854
Collateral pledged for derivative transactions	<b>69,126</b>	21,056	<b>69,126</b>	21,056
Settlement account	<b>8,056</b>	77,850	<b>8,056</b>	77,850
Clearing account	<b>273,876</b>	162,583	<b>219,835</b>	129,720
Sundry deposits	<b>81,988</b>	72,716	<b>68,172</b>	60,555
Provision and accruals	<b>158,888</b>	247,508	<b>154,715</b>	237,261
Structured investments	<b>442,408</b>	256,278	<b>442,408</b>	256,278
Amounts due to subsidiaries	-	-	<b>13,539</b>	72,493
Amount due to joint venture	<b>132</b>	79	<b>132</b>	79
Allowance for expected credit losses on commitments and contingencies	<b>35,281</b>	36,001	<b>29,782</b>	30,047
	<b>2,600,095</b>	2,381,446	<b>2,366,184</b>	2,166,273

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**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
<b>GROUP</b>				
At 1 April 2025	12,509	12,902	10,590	36,001
Transfer to Stage 1	150	(1,902)	(563)	(2,315)
Transfer to Stage 2	(507)	3,379	(160)	2,712
Transfer to Stage 3	-	(268)	1,706	1,438
New financial assets originated or purchased	2,577	1,263	8	3,848
Financial assets derecognised other than write-off	(1,441)	(2,095)	(546)	(4,082)
Changes due to change in credit risk	(844)	(1,275)	(197)	(2,316)
Other adjustments	(8)	(2)	-	(10)
	(73)	(900)	248	(725)
Unwinding of discount	-	-	5	5
Total (write-back from)/charge to statements of income	(73)	(900)	253	(720)
<b>At 30 June 2025</b>	<b>12,436</b>	<b>12,002</b>	<b>10,843</b>	<b>35,281</b>
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)
<b>At 31 March 2025</b>	<b>12,509</b>	<b>12,902</b>	<b>10,590</b>	<b>36,001</b>

**A19 Other Liabilities (Contd.)**

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

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b><u>BANK</u></b>				
At 1 April 2025	9,847	10,423	9,777	30,047
Transfer to Stage 1	130	(1,349)	-	(1,219)
Transfer to Stage 2	(190)	1,389	(63)	1,136
Transfer to Stage 3	-	(228)	1,313	1,085
New financial assets originated or purchased	2,286	1,252	8	3,546
Financial assets derecognised other than write-off	(1,274)	(1,477)	(386)	(3,137)
Changes due to change in credit risk	(347)	(1,172)	(134)	(1,653)
Other adjustments	(8)	(2)	-	(10)
	597	(1,587)	738	(252)
Unwinding of discount	-	-	(13)	(13)
Total charge to/(write-back from) statements of income	597	(1,587)	725	(265)
<b>At 30 June 2025</b>	<b>10,444</b>	<b>8,836</b>	<b>10,502</b>	<b>29,782</b>
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)
<b>At 31 March 2025</b>	<b>9,847</b>	<b>10,423</b>	<b>9,777</b>	<b>30,047</b>

**Note:**

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

(b) As at 30 June 2025, the Group's and the Bank's gross exposure of commitments and contingencies that are credit impaired were at RM19,684,000 and RM18,231,000 (31 March 2025: RM20,854,000 and RM15,997,000) respectively.

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**A20 Interest Income**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2025</b>	2024	<b>2025</b>	2024
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b><u>GROUP</u></b>				
Loans, advances and financing	<b>590,455</b>	522,228	<b>590,455</b>	522,228
Money at call and deposit placements with financial institutions	<b>18,080</b>	31,090	<b>18,080</b>	31,090
Financial investments at fair value through other comprehensive income	<b>87,183</b>	83,020	<b>87,183</b>	83,020
Financial investments at amortised cost	<b>33,413</b>	30,696	<b>33,413</b>	30,696
Others	<b>841</b>	1,542	<b>841</b>	1,542
	<b>729,972</b>	668,576	<b>729,972</b>	668,576
Accretion of discount less amortisation of premium (net)	<b>16,921</b>	11,686	<b>16,921</b>	11,686
	<b>746,893</b>	680,262	<b>746,893</b>	680,262

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2025</b>	2024	<b>2025</b>	2024
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b><u>BANK</u></b>				
Loans, advances and financing	<b>586,231</b>	517,561	<b>586,231</b>	517,561
Money at call and deposit placements with financial institutions	<b>18,080</b>	31,091	<b>18,080</b>	31,091
Financial investments at fair value through other comprehensive income	<b>88,220</b>	83,020	<b>88,220</b>	83,020
Financial investments at amortised cost	<b>34,855</b>	32,138	<b>34,855</b>	32,138
Others	<b>841</b>	1,542	<b>841</b>	1,542
	<b>728,227</b>	665,352	<b>728,227</b>	665,352
Accretion of discount less amortisation of premium (net)	<b>16,921</b>	11,686	<b>16,921</b>	11,686
	<b>745,148</b>	677,038	<b>745,148</b>	677,038

**Note:**

Included in interest income on loans, advances and financing was interest/profit accrued on impaired loans/financing of the Group and the Bank of RM2,681,000 (30 June 2024: RM1,775,000).

**A21 Interest Expense**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>GROUP</u></b>				
Deposits and placements of banks and other financial institutions	<b>6,383</b>	7,805	<b>6,383</b>	7,805
Deposits from customers	<b>324,996</b>	270,368	<b>324,996</b>	270,368
Recourse obligations on loans and financing sold to Cagamas	<b>2,035</b>	6,311	<b>2,035</b>	6,311
Subordinated obligations	<b>18,403</b>	14,826	<b>18,403</b>	14,826
Lease liabilities	<b>1,857</b>	1,486	<b>1,857</b>	1,486
Obligations on securities sold under repurchase agreements	<b>14,096</b>	26,320	<b>14,096</b>	26,320
Others	<b>9,377</b>	7,070	<b>9,377</b>	7,070
	<b>377,147</b>	334,186	<b>377,147</b>	334,186
	<b>1st Quarter Ended</b>	<b>30 June</b>	<b>Three Months Ended</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>BANK</u></b>				
Deposits and placements of banks and other financial institutions	<b>6,383</b>	7,805	<b>6,383</b>	7,805
Deposits from customers	<b>325,079</b>	270,457	<b>325,079</b>	270,457
Recourse obligations on loans and financing sold to Cagamas	<b>2,035</b>	6,311	<b>2,035</b>	6,311
Subordinated obligations	<b>18,430</b>	14,853	<b>18,430</b>	14,853
Lease liabilities	<b>1,857</b>	1,486	<b>1,857</b>	1,486
Obligations on securities sold under repurchase agreements	<b>14,096</b>	26,320	<b>14,096</b>	26,320
Others	<b>9,378</b>	7,070	<b>9,378</b>	7,070
	<b>377,258</b>	334,302	<b>377,258</b>	334,302

**A22 Net Income from Islamic Banking Business**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>GROUP</u></b>				
Income derived from investment of depositors' funds and others	<b>243,927</b>	223,067	<b>243,927</b>	223,067
Income derived from investment of Islamic Banking funds	<b>22,740</b>	22,493	<b>22,740</b>	22,493
Income attributable to the depositors and financial institutions	<b>(123,076)</b>	(115,493)	<b>(123,076)</b>	(115,493)
	<b>143,591</b>	130,067	<b>143,591</b>	130,067

**Note:**

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

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**A23 Other Operating Income**

	1st Quarter Ended		Three Months Ended	
	30 June	30 June	30 June	30 June
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>				
(a) <u>Fee and commission income:</u>				
Commissions	28,791	31,827	28,791	31,827
Service charges and fees	7,277	7,122	7,277	7,122
Guarantee fees	3,811	3,574	3,811	3,574
Processing fees	4,555	2,896	4,555	2,896
Commitment fees	4,122	4,090	4,122	4,090
Cards related income	15,410	15,313	15,410	15,313
Other fee income	2,268	2,000	2,268	2,000
	<b>66,234</b>	<b>66,822</b>	<b>66,234</b>	<b>66,822</b>
(b) <u>Fee and commission expense:</u>				
Commissions expense	(4,011)	(5,133)	(4,011)	(5,133)
Service charges and fees expense	(757)	(687)	(757)	(687)
Brokerage fees expense	(35)	(27)	(35)	(27)
Guarantee fees expense	(3,819)	(4,375)	(3,819)	(4,375)
Cards related expense	(24,258)	(23,767)	(24,258)	(23,767)
	<b>(32,880)</b>	<b>(33,989)</b>	<b>(32,880)</b>	<b>(33,989)</b>
(c) <u>Investment income:</u>				
Realised gain arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	8,066	4,109	8,066	4,109
- Financial investments at fair value through other comprehensive income	16,113	4,915	16,113	4,915
- Derivative instruments	129,511	35,878	129,511	35,878
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	3,265	1,691	3,265	1,691
- Derivative instruments	(44,653)	683	(44,653)	683
- Financial liabilities designated at fair value through profit or loss	(29,316)	(13,338)	(29,316)	(13,338)
Gross dividend income from:				
- Financial assets at fair value through profit or loss	1,125	1,077	1,125	1,077
	<b>84,111</b>	<b>35,015</b>	<b>84,111</b>	<b>35,015</b>
(d) <u>Other (expense)/income:</u>				
Foreign exchange loss	(20,442)	(7,688)	(20,442)	(7,688)
Rental income	22	22	22	22
Gain on disposal of property, plant and equipment and leasehold land	345	-	345	-
Others	4,593	3,450	4,593	3,450
	<b>(15,482)</b>	<b>(4,216)</b>	<b>(15,482)</b>	<b>(4,216)</b>
Total other operating income	<b>101,983</b>	<b>63,632</b>	<b>101,983</b>	<b>63,632</b>

**A23 Other Operating Income (Contd.)**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>BANK</u></b>				
(a) <u>Fee and commission income:</u>				
Commissions	28,791	31,827	28,791	31,827
Service charges and fees	7,226	7,073	7,226	7,073
Guarantee fees	3,811	3,574	3,811	3,574
Processing fees	4,555	2,896	4,555	2,896
Commitment fees	4,122	4,090	4,122	4,090
Cards related income	15,410	15,313	15,410	15,313
Other fee income	2,268	2,000	2,268	2,000
	<b>66,183</b>	<b>66,773</b>	<b>66,183</b>	<b>66,773</b>
(b) <u>Fee and commission expense:</u>				
Commissions expense	(4,011)	(5,133)	(4,011)	(5,133)
Service charges and fees expense	(757)	(687)	(757)	(687)
Brokerage fees expense	(35)	(27)	(35)	(27)
Guarantee fees expense	(3,819)	(4,375)	(3,819)	(4,375)
Cards related expense	(19,958)	(23,767)	(19,958)	(23,767)
	<b>(28,580)</b>	<b>(33,989)</b>	<b>(28,580)</b>	<b>(33,989)</b>
(c) <u>Investment income:</u>				
Realised gain arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	8,066	4,109	8,066	4,109
- Financial investments at fair value through other comprehensive income	16,113	4,915	16,113	4,915
- Derivative instruments	129,511	35,878	129,511	35,878
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	3,265	1,691	3,265	1,691
- Derivative instruments	(44,653)	683	(44,653)	683
- Financial liabilities designated at fair value through profit or loss	(29,316)	(13,338)	(29,316)	(13,338)
Gross dividend income from:				
- Financial assets at fair value through profit or loss	1,125	1,077	1,125	1,077
- Subsidiaries	59,870	60,596	59,870	60,596
	<b>143,981</b>	<b>95,611</b>	<b>143,981</b>	<b>95,611</b>
(d) <u>Other (expense)/income:</u>				
Foreign exchange loss	(20,442)	(7,688)	(20,442)	(7,688)
Rental income	276	258	276	258
Gain on disposal of property, plant and equipment and leasehold land	345	-	345	-
Others	7,006	3,465	7,006	3,465
	<b>(12,815)</b>	<b>(3,965)</b>	<b>(12,815)</b>	<b>(3,965)</b>
Total other operating income	<b>168,769</b>	<b>124,430</b>	<b>168,769</b>	<b>124,430</b>

**A24 Other Operating Expenses**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>GROUP</u></b>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	<b>141,352</b>	133,772	<b>141,352</b>	133,772
- Contribution to EPF	<b>23,933</b>	21,382	<b>23,933</b>	21,382
- Others	<b>14,118</b>	13,227	<b>14,118</b>	13,227
	<b>179,403</b>	168,381	<b>179,403</b>	168,381
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	<b>5,721</b>	5,805	<b>5,721</b>	5,805
- Depreciation of right-of-use assets	<b>8,891</b>	7,349	<b>8,891</b>	7,349
- Amortisation of computer software	<b>11,854</b>	12,074	<b>11,854</b>	12,074
- Rental of premises	<b>160</b>	398	<b>160</b>	398
- Water and electricity	<b>1,801</b>	1,705	<b>1,801</b>	1,705
- Repairs and maintenance	<b>3,549</b>	2,588	<b>3,549</b>	2,588
- Information technology expenses	<b>32,008</b>	26,486	<b>32,008</b>	26,486
- Others	<b>2,476</b>	2,658	<b>2,476</b>	2,658
	<b>66,460</b>	59,063	<b>66,460</b>	59,063
<u>Marketing expenses</u>				
- Promotion and advertisement	<b>5,860</b>	8,540	<b>5,860</b>	8,540
- Branding and publicity	<b>2,875</b>	1,999	<b>2,875</b>	1,999
- Others	<b>3,040</b>	2,666	<b>3,040</b>	2,666
	<b>11,775</b>	13,205	<b>11,775</b>	13,205
<u>Administration and general expenses</u>				
- Communication expenses	<b>3,550</b>	2,808	<b>3,550</b>	2,808
- Printing and stationery	<b>323</b>	457	<b>323</b>	457
- Insurance	<b>4,168</b>	2,901	<b>4,168</b>	2,901
- Professional fees	<b>6,606</b>	6,150	<b>6,606</b>	6,150
- Others	<b>5,323</b>	6,328	<b>5,323</b>	6,328
	<b>19,970</b>	18,644	<b>19,970</b>	18,644
Total other operating expenses	<b>277,608</b>	259,293	<b>277,608</b>	259,293



**A24 Other Operating Expenses (Contd.)**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>BANK</u></b>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	<b>107,738</b>	104,423	<b>107,738</b>	104,423
- Contribution to EPF	<b>18,776</b>	16,864	<b>18,776</b>	16,864
- Others	<b>11,295</b>	10,852	<b>11,295</b>	10,852
	<b>137,809</b>	132,139	<b>137,809</b>	132,139
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	<b>5,698</b>	5,772	<b>5,698</b>	5,772
- Depreciation of right-of-use assets	<b>8,891</b>	7,349	<b>8,891</b>	7,349
- Amortisation of computer software	<b>11,701</b>	11,921	<b>11,701</b>	11,921
- Rental of premises	<b>135</b>	363	<b>135</b>	363
- Water and electricity	<b>1,491</b>	1,309	<b>1,491</b>	1,309
- Repairs and maintenance	<b>3,078</b>	1,989	<b>3,078</b>	1,989
- Information technology expenses	<b>22,546</b>	18,125	<b>22,546</b>	18,125
- Others	<b>2,049</b>	2,126	<b>2,049</b>	2,126
	<b>55,589</b>	48,954	<b>55,589</b>	48,954
<u>Marketing expenses</u>				
- Promotion and advertisement	<b>4,638</b>	7,444	<b>4,638</b>	7,444
- Branding and publicity	<b>2,505</b>	1,783	<b>2,505</b>	1,783
- Others	<b>2,739</b>	2,408	<b>2,739</b>	2,408
	<b>9,882</b>	11,635	<b>9,882</b>	11,635
<u>Administration and general expenses</u>				
- Communication expenses	<b>2,945</b>	2,367	<b>2,945</b>	2,367
- Printing and stationery	<b>254</b>	342	<b>254</b>	342
- Insurance	<b>3,726</b>	2,656	<b>3,726</b>	2,656
- Professional fees	<b>3,934</b>	3,808	<b>3,934</b>	3,808
- Others	<b>3,837</b>	3,555	<b>3,837</b>	3,555
	<b>14,696</b>	12,728	<b>14,696</b>	12,728
<b>Total other operating expenses</b>	<b>217,976</b>	205,456	<b>217,976</b>	205,456

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**A25 Allowance for Expected Credit Losses on Loans, Advances and Financing and Other Financial Assets**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>GROUP</b>				
Allowance for/(write-back of) expected credit losses on:				
(a) Loans, advances and financing	<b>101,599</b>	60,164	<b>101,599</b>	60,164
(b) Commitments and contingencies on loans, advances and financing	<b>(725)</b>	(6,324)	<b>(725)</b>	(6,324)
(c) Other assets	<b>876</b>	1,106	<b>876</b>	1,106
(d) Cash and short-term funds	<b>(31)</b>	(118)	<b>(31)</b>	(118)
(e) Deposits and placements with banks and other financial institutions	<b>(4)</b>	-	<b>(4)</b>	-
	<b>101,715</b>	54,828	<b>101,715</b>	54,828
(f) Credit impaired loans, advances and financing				
- Recovered during the financial period	<b>(21,143)</b>	(20,258)	<b>(21,143)</b>	(20,258)
- Written-off during the financial period	<b>9,167</b>	11,250	<b>9,167</b>	11,250
	<b>89,739</b>	45,820	<b>89,739</b>	45,820
	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>BANK</b>				
Allowance for/(write-back of) expected credit losses on:				
(a) Loans, advances and financing	<b>61,155</b>	23,196	<b>61,155</b>	23,196
(b) Commitments and contingencies on loans, advances and financing	<b>(252)</b>	(4,095)	<b>(252)</b>	(4,095)
(c) Other assets	<b>515</b>	836	<b>515</b>	836
(d) Cash and short-term funds	<b>(31)</b>	(118)	<b>(31)</b>	(118)
(e) Deposits and placements with banks and other financial institutions	<b>(4)</b>	-	<b>(4)</b>	-
	<b>61,383</b>	19,819	<b>61,383</b>	19,819
(f) Credit impaired loans, advances and financing				
- Recovered during the financial period	<b>(14,200)</b>	(13,655)	<b>(14,200)</b>	(13,655)
- Written-off during the financial period	<b>4,581</b>	7,539	<b>4,581</b>	7,539
	<b>51,764</b>	13,703	<b>51,764</b>	13,703

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**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

1st Quarter Ended		Three Months Ended	
30 June	30 June	30 June	30 June
2025	2024	2025	2024
RM'000	RM'000	RM'000	RM'000
(3)	82	(3)	82
258	47	258	47
255	129	255	129

**1st Quarter Ended****30 June** 30 June**2025** 2024**RM'000** RM'000**Three Months Ended****30 June** 30 June**2025** 2024**RM'000** RM'000**BANK**

Allowance for expected credit losses:

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

(b) Financial investments at amortised cost

1	109	1	109
252	45	252	45
253	154	253	154

## **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:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>30 June 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
<u>Credit-related exposures</u>				
Direct credit substitutes	<b>574,687</b>	536,155	<b>488,645</b>	448,167
Transaction-related contingent items	<b>719,131</b>	714,231	<b>585,678</b>	579,231
Short-term self-liquidating trade-related contingencies	<b>117,154</b>	118,673	<b>100,411</b>	103,660
Forward assets purchase	<b>242,184</b>	7,237	<b>242,184</b>	7,237
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions.	<b>1,499,071</b>	1,689,046	<b>1,499,071</b>	1,689,046
Irrevocable commitments to extend credit:				
- maturity exceeding one year	<b>4,916,592</b>	5,051,678	<b>4,366,479</b>	4,466,785
- maturity not exceeding one year	<b>13,333,004</b>	12,923,384	<b>10,477,552</b>	10,023,710
Unutilised credit card lines	<b>2,228,281</b>	2,115,549	<b>2,228,281</b>	2,115,549
	<b>23,630,104</b>	23,155,953	<b>19,988,301</b>	19,433,385
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	<b>20,802,063</b>	14,982,172	<b>20,802,063</b>	14,982,172
- over one year to three years	<b>352,784</b>	400,299	<b>352,784</b>	400,299
- over three years	-	8,862	-	8,862
Interest rate related contracts:				
- one year or less	<b>4,259,851</b>	4,118,349	<b>4,259,851</b>	4,118,349
- over one year to three years	<b>9,164,123</b>	8,601,276	<b>9,164,123</b>	8,601,276
- over three years	<b>17,528,196</b>	14,298,218	<b>17,528,196</b>	14,298,218
Equity related contracts				
- one year or less	<b>335,097</b>	316,353	<b>335,097</b>	316,353
- over one year to three years	<b>157,151</b>	98,607	<b>157,151</b>	98,607
	<b>52,599,265</b>	42,824,136	<b>52,599,265</b>	42,824,136
	<b>76,229,369</b>	65,980,089	<b>72,587,566</b>	62,257,521

## **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 (discontinued since financial year 2024) and corporate advisory services.

**A28 Segment information (Contd.)**

**GROUP**

**1st Quarter and three months ended  
30 June 2025**

Net interest income/(expense)

- external income/(expense)

- inter-segment

Net income from Islamic banking business

Other operating income

Net income

Other operating expenses

Depreciation and amortisation

Operating profit before allowance

(Allowance for)/write-back of expected credit  
losses on loans, advances and

financing and other financial assets

(Allowance for)/write-back of expected credit  
losses on financial investments

Segment results

Share of results of joint venture

Taxation and zakat

Net profit for the financial period

Segment assets

Reconciliation of segment assets to  
consolidated assets:

Investment in joint venture

Property, plant and equipment

Tax recoverable and deferred tax assets

Intangible assets

Total assets

	Consumer Banking RM'000	Business Banking RM'000	Financial Markets RM'000	Others RM'000	Total Operations RM'000	Inter-segment Elimination RM'000	Total RM'000
Net interest income/(expense)							
- external income/(expense)	137,197	146,067	84,748	(60)	367,952	1,794	369,746
- inter-segment	(12,956)	32,312	(19,356)	-	-	-	-
	124,241	178,379	65,392	(60)	367,952	1,794	369,746
Net income from Islamic banking business	61,468	50,259	24,966	4,413	141,106	2,485	143,591
Other operating income	34,754	53,724	15,401	9,721	113,600	(11,617)	101,983
Net income	220,463	282,362	105,759	14,074	622,658	(7,338)	615,320
Other operating expenses	(118,204)	(110,321)	(15,188)	(7,474)	(251,187)	45	(251,142)
Depreciation and amortisation	(13,699)	(11,503)	(1,252)	(214)	(26,668)	202	(26,466)
Operating profit before allowance	88,560	160,538	89,319	6,386	344,803	(7,091)	337,712
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(68,340)	(21,060)	44	(383)	(89,739)	-	(89,739)
(Allowance for)/write-back of expected credit losses on financial investments	-	(274)	20	-	(254)	(1)	(255)
Segment results	20,220	139,204	89,383	6,003	254,810	(7,092)	247,718
Share of results of joint venture							13
Taxation and zakat							(49,034)
Net profit for the financial period							198,697
Segment assets	32,609,238	31,085,886	20,580,107	433,667	84,708,898	(1,400,428)	83,308,470
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,196
Property, plant and equipment							539,567
Tax recoverable and deferred tax assets							206,212
Intangible assets							521,318
Total assets							84,576,763

**A28 Segment information (Contd.)**

**GROUP**

**1st Quarter and three months ended  
30 June 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	<u>Total</u> RM'000
Net interest income							
- external income	135,161	131,588	76,320	(261)	342,808	3,268	346,076
- inter-segment	(34,180)	35,425	(1,245)	-	-	-	-
	100,981	167,013	75,075	(261)	342,808	3,268	346,076
Net income from Islamic banking business	54,592	46,430	25,315	2,253	128,590	1,477	130,067
Other operating income/(expense)	28,824	45,616	(11,214)	16,138	79,364	(15,732)	63,632
Net income	184,397	259,059	89,176	18,130	550,762	(10,987)	539,775
Other operating expenses	(112,914)	(99,085)	(10,504)	(11,594)	(234,097)	32	(234,065)
Depreciation and amortisation	(12,523)	(11,356)	(1,356)	(192)	(25,427)	199	(25,228)
Operating profit before allowance	58,960	148,618	77,316	6,344	291,238	(10,756)	280,482
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(57,534)	11,899	118	(303)	(45,820)	-	(45,820)
Allowance for expected credit losses on financial investments	-	(47)	(79)	-	(126)	(3)	(129)
Segment result	1,426	160,470	77,355	6,041	245,292	(10,759)	234,533
Share of results of joint venture							12
Taxation and zakat							(57,894)
Net profit for the financial period							<u>176,651</u>
Segment assets	30,101,470	29,347,605	19,060,416	408,126	78,917,617	(1,214,476)	77,703,141
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,146
Property, plant and equipment							236,024
Tax recoverable and deferred tax assets							231,785
Intangible assets							466,725
Total assets							<u>78,638,821</u>

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**A29 Capital Adequacy**

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:

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>30 June 2025</b>	<b>31 March 2025</b>	<b>30 June 2025</b>	<b>31 March 2025</b>
<u>Before deducting proposed dividends</u>				
CET I capital ratio	<b>12.397%</b>	12.465%	<b>12.165%</b>	12.321%
Tier I capital ratio	<b>13.591%</b>	13.654%	<b>13.466%</b>	13.620%
Total capital ratio	<b>16.934%</b>	16.995%	<b>16.891%</b>	17.048%
<u>After deducting proposed dividends</u>				
CET I capital ratio	<b>12.397%</b>	12.184%	<b>12.165%</b>	11.959%
Tier I capital ratio	<b>13.591%</b>	13.374%	<b>13.466%</b>	13.258%
Total capital ratio	<b>16.934%</b>	16.714%	<b>16.891%</b>	16.686%



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**A29 Capital Adequacy (Contd.)**

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b><u>CET I Capital/Tier I Capital</u></b>				
Paid-up share capital	<b>1,548,106</b>	1,548,106	<b>1,548,106</b>	1,548,106
Retained profits	<b>5,863,826</b>	6,014,117	<b>4,938,990</b>	5,092,252
Regulatory reserves	<b>117,173</b>	117,173	<b>117,173</b>	117,173
FVOCI reserves	<b>56,157</b>	(22,102)	<b>44,334</b>	(21,738)
Capital reserves	<b>10,018</b>	10,018	-	-
	<b>7,595,280</b>	7,667,312	<b>6,648,603</b>	6,735,793
(Less)/add: Regulatory adjustments				
- Goodwill and other intangibles	<b>(521,318)</b>	(517,038)	<b>(519,503)</b>	(515,385)
- Deferred tax assets	<b>(176,511)</b>	(219,086)	<b>(111,670)</b>	(152,643)
- 55% of FVOCI reserves	<b>(30,886)</b>	-	<b>(24,384)</b>	-
- Regulatory reserves	<b>(117,173)</b>	(117,173)	<b>(117,173)</b>	(117,173)
- Investment in subsidiaries and joint venture	<b>(1,196)</b>	(1,182)	<b>(732,316)</b>	(732,316)
Total CET I Capital	<b>6,748,196</b>	6,812,833	<b>5,143,557</b>	5,218,276
Additional Tier I Capital Securities	<b>650,000</b>	650,000	<b>550,000</b>	550,000
Total Additional Tier I Capital	<b>650,000</b>	650,000	<b>550,000</b>	550,000
Total Tier I Capital	<b>7,398,196</b>	7,462,833	<b>5,693,557</b>	5,768,276
<b><u>Tier II Capital</u></b>				
Subordinated obligations	<b>1,199,921</b>	1,199,871	<b>1,199,876</b>	1,199,799
Expected credit losses and regulatory reserves	<b>620,058</b>	625,926	<b>478,298</b>	482,166
Less: Regulatory adjustment				
- Investment in Tier II capital instruments	-	-	<b>(230,000)</b>	(230,000)
Total Tier II Capital	<b>1,819,979</b>	1,825,797	<b>1,448,174</b>	1,451,965
<b>Total Capital</b>	<b>9,218,175</b>	9,288,630	<b>7,141,731</b>	7,220,241

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Credit risk	<b>49,604,646</b>	50,074,096	<b>38,263,871</b>	38,573,323
Market risk	<b>1,140,142</b>	973,124	<b>1,128,058</b>	961,274
Operational risk	<b>3,689,793</b>	3,609,152	<b>2,888,720</b>	2,817,142
Total RWA and capital requirements	<b>54,434,581</b>	54,656,372	<b>42,280,649</b>	42,351,739

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**A29 Capital Adequacy (Contd.)**

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

	<b>Alliance Islamic Bank Berhad</b>	
	<b>30 June 2025</b>	<b>31 March 2025</b>
<u>Before deducting proposed dividends</u>		
CET I capital ratio	<b>13.093%</b>	13.334%
Tier I capital ratio	<b>13.914%</b>	14.146%
Total capital ratio	<b>16.981%</b>	17.195%
<u>After deducting proposed dividends</u>		
CET I capital ratio	<b>13.093%</b>	12.889%
Tier I capital ratio	<b>13.914%</b>	13.701%
Total capital ratio	<b>16.981%</b>	16.750%

## **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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**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>
30 June 2025	RM'000	RM'000	RM'000	RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	370,885	-	370,885
- Unquoted securities	-	385	303,789	304,174
Financial investments at FVOCI				
- Money market instruments	-	6,496,173	-	6,496,173
- Quoted securities in Malaysia	11	-	-	11
- Unquoted securities	-	5,305,681	-	5,305,681
Derivative financial assets	-	354,444	-	354,444
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss	-	1,690,853	-	1,690,853
Derivative financial liabilities	-	477,086	-	477,086
<u>BANK</u>				
30 June 2025	RM'000	RM'000	RM'000	RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	370,885	-	370,885
- Unquoted securities	-	385	303,789	304,174
Financial investments at FVOCI				
- Money market instruments	-	5,797,055	-	5,797,055
- Quoted securities in Malaysia	11	-	-	11
- Unquoted securities	-	4,280,603	-	4,280,603
Derivative financial assets	-	354,444	-	354,444
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss	-	1,690,853	-	1,690,853
Derivative financial liabilities	-	477,086	-	477,086

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**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 2025	RM'000	RM'000	RM'000	RM'000

Assets

## 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
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Liabilities

## Financial liabilities designated

at fair value through profit or loss	-	1,883,460	-	1,883,460
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Derivative financial liabilities	-	247,625	-	247,625
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<u>BANK</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

Assets

## 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
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Liabilities

## Financial liabilities designated

at fair value through profit or loss	-	1,883,460	-	1,883,460
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Derivative financial liabilities	-	247,625	-	247,625
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**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:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June</b>	31 March	<b>30 June</b>	31 March
	<b>2025</b>	2025	<b>2025</b>	2025
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
At beginning of financial period/year	<b>303,798</b>	277,973	<b>303,798</b>	277,973
Acquisition during the year	-	200	-	200
Total (loss)/gain recognised in statements of income				
- Revaluation (loss)/gain from financial assets at FVTPL	<b>(9)</b>	25,625	<b>(9)</b>	25,625
At end of financial period/year	<b>303,789</b>	303,798	<b>303,789</b>	303,798

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	Net amounts of financial assets presented in the statements of financial position	Related amounts not set off in the statements of financial position		Net amount
	RM'000	RM'000	Financial instruments	Cash collateral received	RM'000
			RM'000	RM'000	
<b>GROUP/BANK</b>					
30 June 2025					
Derivative financial assets	354,444	354,444	(227,682)	(69,126)	57,636
<b>GROUP/BANK</b>					
31 March 2025					
Derivative financial assets	151,261	151,261	(104,027)	(21,056)	26,178

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**A31 Offsetting Financial Assets And Financial Liabilities (Contd.)****(b) Financial liabilities**

	Gross amounts of recognised <u>financial liabilities</u> RM'000	Net amounts of financial liabilities presented in the statements of financial <u>position</u> RM'000	Related amounts not set off in the statements of financial position		Net amount RM'000
			<u>Financial instruments</u> RM'000	<u>Cash collateral pledged</u> RM'000	
<u>GROUP/BANK</u>					
30 June 2025					
Derivative financial liabilities	<u>477,086</u>	<u>477,086</u>	<u>(227,682)</u>	<u>(64,219)</u>	<u>185,185</u>
 <u>GROUP/BANK</u>					
31 March 2025					
Derivative financial liabilities	<u>247,625</u>	<u>247,625</u>	<u>(104,027)</u>	<u>(104,225)</u>	<u>39,373</u>

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.

**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**

	<b>1st Quarter and Three months Ended 30 June 2025 RM'000</b>	<b>1st Quarter and Three months Ended 30 June 2024 RM'000</b>	<b>Changes %</b>
Net income/revenue	615,320	539,775	14.0
Operating profit before allowance	337,712	280,482	20.4
Operating profit after allowance	247,718	234,533	5.6
Profit before taxation and zakat	247,731	234,545	5.6
Profit after taxation and zakat	198,697	176,651	12.5
Profit attributable to ordinary equity holders of the Bank	198,697	176,651	12.5

	<b>1st Quarter Ended 30 June 2025 RM'000</b>	<b>4th Quarter Ended 31 March 2025 RM'000</b>	<b>Changes %</b>
Net income/revenue	615,320	563,241	9.2
Operating profit before allowance	337,712	272,751	23.8
Operating profit after allowance	247,718	262,961	(5.8)
Profit before taxation and zakat	247,731	262,972	(5.8)
Profit after taxation and zakat	198,697	197,493	0.6
Profit attributable to ordinary equity holders of the Bank	198,697	197,493	0.6

**BANK**

	<b>1st Quarter and Ended 30 June 2025 RM'000</b>	<b>1st Quarter and Ended 30 June 2024 RM'000</b>	<b>Changes %</b>
Net income/revenue	536,659	467,166	14.9
Operating profit before allowance	318,683	261,710	21.8
Operating profit after allowance	266,666	247,853	7.6
Profit before taxation	266,666	247,853	7.6
Profit after taxation	228,287	201,627	13.2
Profit attributable to ordinary equity holders of the Bank	228,287	201,627	13.2

	<b>1st Quarter Ended 30 June 2025 RM'000</b>	<b>4th Quarter Ended 31 March 2025 RM'000</b>	<b>Changes %</b>
Net income/revenue	536,659	423,308	26.8
Operating profit before allowance	318,683	194,483	63.9
Operating profit after allowance	266,666	188,819	41.2
Profit before taxation	266,666	188,819	41.2
Profit after taxation	228,287	140,944	62.0
Profit attributable to ordinary equity holders of the Bank	228,287	140,944	62.0



## **B2 Review Of Performance**

### **(a) Business Review for the Financial Period ended 30 June 2025**

#### Profitability

The Group recorded a net profit after taxation of RM198.7 million for the first financial quarter ended 30 June 2025, a year-on-year ("YoY") increase of RM22.0 million or 12.5%. 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 RM34.3 million or 7.4% YoY, predominantly attributed to loan growth. The net interest margin ("NIM") for the period was 2.42% (30 June 2024: 2.45%).

The Group reported other operating income of RM116.3 million, an increase of RM41.2 million or 54.9% YoY. This growth primarily stemmed from increased revenue from treasury and investment income, foreign exchange sales and processing fee income, after taking into account lower wealth management income and lower credit card fee expenses.

Total revenue stood at RM615.3 million, increased by RM75.5 million or 14.0% YoY.

#### Operating Expenses

Operating expenses rose by RM18.3 million, or 7.1% YoY. The cost-to-income ratio ("CIR") stood at 45.1%.

#### Loan Growth

The implementation of the ACCELER8 strategic plan facilitated an expansion in the Group's loans, advances, and financing, which increased by 9.9% YoY to reach RM62.7 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 RM90.0 million, an increase of RM44.0 million YoY. The net credit cost stood at 14.4 basis points, while the loan loss coverage, including regulatory reserves, stood at 113.3%.

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. The Group continues to 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 38.0%, with customer deposits totalling RM65.0 billion. Our funding strategy has enabled the Group to maintain a robust liquidity coverage ratio and loans-to-funds ratio, which stood at 162.6% and 87.2%, respectively.

#### Proactive Capital Management

We maintained capital position with the Common Equity Tier-1 ("CET 1") ratio at 12.4%, the Tier-1 Capital Ratio at 13.6%, and the Total Capital Ratio at 16.9%, all comfortably surpassing regulatory thresholds.

## **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 RM20.2 million, reflecting an increase of RM18.8 million YoY. Net income saw an increase of RM36.1 million or 19.6% to RM220.5 million, driven primarily by a rise in net interest income by RM30.6 million and increase in other operating income by RM5.5 million. Operating expenses increased by RM6.5 million or 5.2%, while the allowance for expected credit losses increased by RM10.8 million. Segment assets were recorded at RM32.6 billion.

For the Business Banking segment, comprising corporate, commercial, and SME banking, profit before tax rose to RM139.2 million, a decrease of RM21.3 million or 13.3% YoY. Net income increased by RM23.3 million or 9.0% to RM282.4 million, driven by higher net interest income by RM15.1 million and higher other operating income by RM8.2 million. Operating expenses increased by RM11.4 million or 10.3%, while the allowance for expected credit losses increased by RM32.9 million. Segment assets were recorded at RM31.1 billion.

In the Financial Markets segment, profit before tax reached RM89.4 million, an increase of RM 12.0 million or 15.6% YoY. Net income increased by RM16.6 million or 18.6%, primarily driven by higher other operating income of RM27.7 million, offset by a decrease in net interest income by RM11.1 million. Operating expenses rose by RM4.6 million. Segment assets recorded at RM20.6 billion.

The Islamic Banking segment, which includes consumer banking, business banking, and financial markets, recorded a net profit after taxation of RM36.3 million, which increased by RM0.2 million, or 0.5% YoY. Net income increased by RM12.5 million, or 9.7%. Net profit income increased by RM9.7 million, while other operating income increased by RM2.9 million. Operating expenses increased by RM6.5 million, or 13.3%. The allowance for expected credit losses increased by RM5.9 million. Total assets stood at RM19.0 billion.

### **B3 Comparison with Immediate Preceding Quarter (1QFY2026 vs 4QFY2025)**

Compared to the immediate preceding quarter, the Group's profit after taxation for the quarter stood at RM198.7 million, increased by RM1.2 million or 0.6%, primarily attributed to higher revenue, lower operating expenses and tax expenses, offset by higher allowance for expected credit losses.

#### *Key Quarter-on-Quarter Performance Highlights*

- Net interest income increased by RM2.9 million mainly from loans, advances and financing.
- The net interest margin (NIM) was recorded at 2.42% (4QFY2025: 2.45%).
- Other operating income increased by RM49.2 million or 73.4%, primarily driven by higher treasury and investment income, offset by lower processing fee income and higher credit card fee expenses.
- Total revenue stood at RM615.3 million, increased by RM52.1 million or 9.2%.
- Operating expenses lower by RM12.9 million or 4.4%, mainly stemming from lower marketing expenses and administration and general expenses.
- The net credit cost was 14.4 basis points (4QFY2025: 1.3 basis points).

### **B4 Prospect for the Current Financial Year**

Malaysia's economy remains on a healthy growth trajectory as domestic demand is likely to stay resilient supported by sustained consumer spending and steady labour market dynamics. The country's sound fundamentals and diversified economic structure, coupled with renewed government focus to spur higher economic growth will help ensure Malaysia's growth stays intact. Nevertheless, we are mindful that growth has been uneven and there are pockets of stress in selected sectors. In addition, we remain cautious of downside risks to growth stemming from external uncertainties such as trade disruptions and geopolitical tensions.

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 in FY2026:

Pillar 1	<b>Maintain momentum in SME expansion:</b> Continue optimizing customer engagement and expanding digital channels.
Pillar 2	<b>Support business customers throughout their lifecycle:</b> Serve as the primary bank for businesses at all stages, from small SMEs to IPOs, with tailored financial solutions, driving recurring transactional fee income.
Pillar 3	<b>Expand the Consumer business:</b> Deepen relationships with young professionals and high-net-worth clients, including scaling up innovative digital propositions like the virtual credit card.
Pillar 4	<b>Ecosystem Partnerships:</b> Offer holistic solutions, particularly in sustainability, by collaborating with strategic partners.
Pillar 5	<b>Become the regional leader in selected economic corridors:</b> Capture growth in key economic corridors (Penang, Johor, East Malaysia).
Pillar 6	<b>Corporate &amp; Capital Markets:</b> Enhance client coverage and create value through synergies.
Pillar 7	<b>Islamic Banking:</b> Increase market share with unique offerings like Halal in One and sustainable financing.
Pillar 8	<b>Strategic Partnerships:</b> Expand product and distribution capabilities through collaborations.

The evolving global landscape including geopolitical tensions and trade uncertainties continues to present risks to economic stability and market sentiment. For FY2026, we remain vigilant and focused on enhancing our products, services, and technology; expanding lending with discipline; diversifying funding sources; and strengthening our risk management capabilities. These initiatives are aligned with our Acceler8 2027 strategy, reinforcing our commitment to sustainable growth and long-term value creation.

## B5 Profit Forecast

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

## B6 Taxation and Zakat

	1st Quarter Ended		Three Months Ended	
	30 June 2025 RM'000	30 June 2024 RM'000	30 June 2025 RM'000	30 June 2024 RM'000
<b><u>GROUP</u></b>				
- Income tax	45,380	47,705	45,380	47,705
- Deferred tax	17,481	10,189	17,481	10,189
- Over provision for taxation in prior financial year	(13,713)	-	(13,713)	-
	<u>49,148</u>	<u>57,894</u>	<u>49,148</u>	<u>57,894</u>
- Zakat	(114)	-	(114)	-
	<u>49,034</u>	<u>57,894</u>	<u>49,034</u>	<u>57,894</u>
<b><u>BANK</u></b>				
- Income tax	32,386	32,040	32,386	32,040
- Deferred tax	20,108	14,186	20,108	14,186
- Over provision for taxation in prior financial year	(14,115)	-	(14,115)	-
	<u>38,379</u>	<u>46,226</u>	<u>38,379</u>	<u>46,226</u>

The Bank's effective tax rate for the current financial period ended 30 June 2025 was lower than the current statutory tax rate of 24%, mainly due to an overprovision of income tax expense in prior years.

## B7 Status of Corporate Proposals

The following are the updates of corporate proposals announced as at the financial report date:

- (i) RHB Investment Bank Berhad, on behalf of the Board of Directors of the Bank, announced the completion of the Rights Issue on 15 July 2025, following the listing and quotation of 182,117,072 Rights Shares on the Main Market of Bursa Malaysia Securities Berhad.
- (ii) RHB Investment Bank Berhad, on behalf of the Board of Directors of the Bank, announced the following in relation to the Bank's Proposed LTIP:
  - BNM, in a letter dated 7 July 2025, approved the Bank's proposal to increase its paid-up ordinary share capital by up to 3% through the issuance of new shares under the Proposed LTIP.
  - Bursa Malaysia Securities Berhad, in a letter dated 8 July 2025, approved the listing and quotation of these new shares, representing up to 3% of the Bank's total issued shares.
- (iii) On 30 July 2025, the Board of Directors of the Bank announced that the following Ordinary Resolutions set out in the Notice of Extraordinary General Meeting ("EGM") dated 15 July 2025 were duly passed at the EGM of the Bank held on 30 July 2025:
  - Ordinary Resolution 1: Proposed Establishment of a Long-Term Incentive Plan in the Form of a Share Issuance Scheme and a Share Grant Scheme;
  - Ordinary Resolution 2: Proposed Allocation to Kellee Kam Chee Khiong, the Group Chief Executive Officer of ABMB.

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 June 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>30 June 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>(a) Deposits from customers</b>				
Fixed deposits, negotiable instruments of deposits and money market deposits:				
- One year or less (short term)	<b>40,316,236</b>	38,831,799	<b>29,134,056</b>	28,143,538
- More than one year (medium/long term)	<b>22,559</b>	22,388	<b>19,968</b>	20,514
	<b>40,338,795</b>	38,854,187	<b>29,154,024</b>	28,164,052
Others	<b>24,682,425</b>	26,980,767	<b>19,800,884</b>	21,612,536
	<b>65,021,220</b>	65,834,954	<b>48,954,908</b>	49,776,588
<b>(b) Deposits and placements of banks and other financial institutions</b>				
- One year or less (short term)	<b>1,350,438</b>	513,994	<b>1,347,771</b>	510,935
- More than one year (medium/long term)	<b>1,022,270</b>	1,540,915	<b>847,644</b>	1,333,486
	<b>2,372,708</b>	2,054,909	<b>2,195,415</b>	1,844,421
<b>(c) Subordinated obligations</b>				
Tier II Subordinated Medium Term Notes (unsecured)				
- One year or less (short term)	<b>402,446</b>	406,051	<b>402,401</b>	405,914
- More than one year (medium/long term)	<b>805,528</b>	813,323	<b>805,528</b>	813,387
Additional Tier 1 Capital Securities (unsecured)				
- More than one year (medium/long term)	<b>656,991</b>	652,930	<b>555,664</b>	552,875
	<b>1,864,965</b>	1,872,304	<b>1,763,593</b>	1,772,176

**B9 Derivative Financial Assets/(Liabilities)**

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

GROUP/BANK	As at 30 June 2025			As at 31 March 2025		
	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
<b>Trading derivatives</b>						
Foreign exchange contracts						
Currency forwards	3,689,353	5,836	(141,338)	4,028,657	30,514	(27,372)
- one year or less	3,499,768	5,836	(126,454)	3,802,689	30,514	(21,362)
- over one year to three years	189,585	-	(14,884)	217,107	-	(5,525)
- over three years	-	-	-	8,861	-	(485)
Currency swaps	16,368,334	182,613	(111,476)	10,335,193	41,377	(49,295)
- one year or less	16,205,134	171,251	(111,476)	10,152,001	37,432	(49,295)
- over one year to three years	163,200	11,362	-	183,192	3,945	-
Currency spots						
- one year or less	271,871	355	(260)	230,687	75	(99)
Currency options						
- one year or less	825,289	886	(61)	796,796	885	(32)
	21,154,847	189,690	(253,135)	15,391,333	72,851	(76,798)
Interest rate related contracts						
Interest rate swaps	30,952,170	164,369	(175,564)	27,017,843	78,319	(105,236)
- one year or less	4,259,851	7,429	(7,475)	4,118,348	5,609	(7,423)
- over one year to three years	9,164,123	36,348	(47,594)	8,601,276	20,051	(43,008)
- over three years	17,528,196	120,592	(120,495)	14,298,219	52,659	(54,805)
Equity related contracts	492,248	385	(48,387)	414,960	91	(65,591)
- one year or less	335,097	373	(38,260)	316,353	91	(56,358)
- over one year to three years	157,151	12	(10,127)	98,607	-	(9,233)
<b>Total derivatives assets/(liabilities)</b>	<b>52,599,265</b>	<b>354,444</b>	<b>(477,086)</b>	<b>42,824,136</b>	<b>151,261</b>	<b>(247,625)</b>

**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 30 June 2025, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, were RM354,444,000 (31 March 2025: RM151,261,000). 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 30 June 2025, the Group and the Bank had posted cash collateral of RM64,219,000 (31 March 2025: RM104,225,000) 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 2025.

**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 period ended 30 June 2025.

**B11 Dividend Declared**

No dividend has been declared for the quarter under review.

**B12 Earnings Per Share**

**(a) Basic**

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

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2025</b>	2024	<b>2025</b>	2024
<b><u>GROUP</u></b>				
Net profit for the financial period attributable to equity holders of the Bank (RM'000)	<b>198,697</b>	176,651	<b>198,697</b>	176,651
Weighted average numbers of ordinary shares in issue ('000)	<b>1,548,106</b>	1,548,106	<b>1,548,106</b>	1,548,106
Basic earnings per share (sen)	<b>12.8</b>	11.4	<b>12.8</b>	11.4



**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 attributable to equity holders of the Bank by the weighted average number of ordinary shares in issue during the financial period. (contd.)

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2025</b>	2024	<b>2025</b>	2024
<b><u>BANK</u></b>				
Net profit for the financial period attributable to equity holders of the Bank (RM'000)	<b>228,287</b>	201,627	<b>228,287</b>	201,627
Weighted average numbers of ordinary shares in issue ('000)	<b>1,548,106</b>	1,548,106	<b>1,548,106</b>	1,548,106
Basic earnings per share (sen)	<b>14.7</b>	13.0	<b>14.7</b>	13.0

**(b) Diluted**

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

There were no dilutive potential ordinary shares outstanding as at 30 June 2025 and 30 June 2024 respectively. As a result, the dilutive earnings per share was equal to basic earnings per share for the financial period ended 30 June 2025 and 30 June 2024.

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

Group Company Secretary

Kuala Lumpur

27 August 2025