

**ALLIANCE BANK MALAYSIA BERHAD**

**198201008390 (88103-W)**

(Incorporated in Malaysia)

**Condensed Interim Financial Statements**

**Unaudited Statements of Financial Position as at 31 December 2025**

	Note	GROUP		BANK	
		31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
<b>ASSETS</b>					
Cash and short-term funds		2,765,256	4,588,931	1,951,053	3,344,893
Deposits and placements with banks and other financial institutions		-	611,989	-	257,130
Financial assets at fair value through profit or loss	A11	633,982	305,999	633,982	305,999
Financial investments at fair value through other comprehensive income	A12	12,428,840	11,199,629	10,241,922	9,357,881
Financial investments at amortised cost	A13	5,246,275	4,065,023	4,177,763	3,397,964
Derivative financial assets	B9	356,868	151,261	356,772	151,261
Loans, advances and financing	A14	64,613,332	61,418,548	49,690,662	47,137,566
Other assets	A15	250,041	248,134	260,923	267,498
Tax recoverable		6,827	5,782	-	-
Statutory deposits		657,647	1,276,202	497,713	972,419
Investments in subsidiaries		-	-	731,222	731,222
Investment in joint venture		1,225	1,182	1,094	1,094
Right-of-use assets		141,493	116,929	141,493	116,929
Property, plant and equipment		601,168	491,572	600,883	491,369
Deferred tax assets		192,570	219,086	122,426	152,643
Intangible assets		514,401	517,038	512,994	515,385
<b>TOTAL ASSETS</b>		<b>88,409,925</b>	<b>85,217,305</b>	<b>69,920,902</b>	<b>67,201,253</b>
<b>LIABILITIES AND EQUITY</b>					
Deposits from customers	A16	68,063,770	65,834,954	51,359,031	49,776,588
Deposits and placements of banks and other financial institutions	A17	2,371,343	2,054,909	2,133,654	1,844,421
Financial liabilities designated at fair value through profit or loss	A18	1,705,258	1,883,460	1,705,258	1,883,460
Obligations on securities sold under repurchase agreements		1,417,034	1,724,476	1,417,034	1,724,476
Derivative financial liabilities	B9	557,105	247,625	557,105	247,625
Recourse obligations on loans and financing sold to Cagamas		703,100	905,646	703,100	604,096
Lease liabilities		144,520	117,124	144,532	117,124
Other liabilities	A19	2,311,547	2,381,446	2,141,821	2,166,273
Provision for taxation		9,260	22,843	15,740	26,189
Provision for zakat		1,309	1,427	-	-
Other borrowings		507,820	502,644	304,762	301,610
Subordinated obligations		1,965,880	1,872,304	1,763,209	1,772,176
<b>TOTAL LIABILITIES</b>		<b>79,757,946</b>	<b>77,548,858</b>	<b>62,245,246</b>	<b>60,464,038</b>
Share capital		2,150,903	1,548,106	2,150,903	1,548,106
Reserves		6,501,076	6,120,341	5,524,753	5,189,109
<b>TOTAL EQUITY</b>		<b>8,651,979</b>	<b>7,668,447</b>	<b>7,675,656</b>	<b>6,737,215</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>88,409,925</b>	<b>85,217,305</b>	<b>69,920,902</b>	<b>67,201,253</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	A27	<b>88,533,716</b>	<b>65,980,089</b>	<b>84,405,935</b>	<b>62,257,521</b>
<b>Net assets per share attributable to equity holders of the Bank (RM)*</b>		<b>5.00</b>	<b>4.95</b>	<b>4.44</b>	<b>4.35</b>

\* 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 31 December 2025**

<b>GROUP</b>	Note	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
		<b>31 December 2025</b>	31 December 2024	<b>31 December 2025</b>	31 December 2024
		<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Interest income	A20	<b>745,370</b>	730,546	<b>2,227,793</b>	2,126,264
Interest expense	A21	<b>(368,104)</b>	(361,152)	<b>(1,115,042)</b>	(1,046,499)
Net interest income		<b>377,266</b>	369,394	<b>1,112,751</b>	1,079,765
Net income from Islamic banking business	A22	<b>146,612</b>	138,082	<b>434,035</b>	405,644
		<b>523,878</b>	507,476	<b>1,546,786</b>	1,485,409
Fee and commission income	A23	<b>81,696</b>	67,391	<b>218,635</b>	208,672
Fee and commission expense	A23	<b>(36,462)</b>	(36,051)	<b>(104,564)</b>	(126,281)
Investment (expense)/income	A23	<b>(50,848)</b>	(85,487)	<b>105,464</b>	36,916
Other income	A23	<b>113,326</b>	107,946	<b>106,821</b>	101,982
Other operating income	A23	<b>107,712</b>	53,799	<b>326,356</b>	221,289
Net income		<b>631,590</b>	561,275	<b>1,873,142</b>	1,706,698
Other operating expenses	A24	<b>(298,194)</b>	(265,153)	<b>(874,469)</b>	(798,009)
Operating profit before allowances		<b>333,396</b>	296,122	<b>998,673</b>	908,689
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	<b>(50,282)</b>	(38,376)	<b>(197,602)</b>	(178,179)
(Allowance for)/write-back of expected credit losses on financial investments	A26	<b>(88)</b>	103	<b>614</b>	(593)
Operating profit after allowances		<b>283,026</b>	257,849	<b>801,685</b>	729,917
Share of results of joint venture		<b>22</b>	12	<b>42</b>	36
Profit before taxation and zakat		<b>283,048</b>	257,861	<b>801,727</b>	729,953
Taxation and zakat	B6	<b>(67,825)</b>	(71,188)	<b>(181,244)</b>	(176,720)
Net profit for the financial period		<b>215,223</b>	186,673	<b>620,483</b>	553,233
<b>Net profit for the financial period attributable to equity holders of the Bank</b>		<b>215,223</b>	186,673	<b>620,483</b>	553,233
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	<b>12.4</b>	12.1	<b>37.4</b>	35.7
- Diluted (sen)	(b)	<b>12.4</b>	12.1	<b>37.4</b>	35.7

**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 31 December 2025**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
<u>GROUP</u>	RM'000	RM'000	RM'000	RM'000
<b>Net profit for the financial period</b>	<b>215,223</b>	186,673	<b>620,483</b>	553,233
Other comprehensive (expense)/income: Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at fair value through other comprehensive income ("FVOCI")	(12,240)	(25,185)	71,396	18,659
- Net (loss)/gain from change in fair values	(11,959)	(45,440)	127,713	24,684
- Realised (gain)/loss transferred to statements of income on disposal	(4,174)	12,262	(33,742)	(287)
- Transfer from/(to) deferred tax	3,873	7,962	(22,553)	(5,855)
- Changes in expected credit losses	20	31	(22)	117
Other comprehensive (expense)/income, net of tax	(12,240)	(25,185)	71,396	18,659
<b>Total comprehensive income for the financial period</b>	<b>202,983</b>	161,488	<b>691,879</b>	571,892
Total comprehensive income for the financial period attributable to:				
Equity holders of the Bank	202,983	161,488	691,879	571,892

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 31 December 2025**

	Note	3rd Quarter Ended		Nine Months Ended	
		31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b>BANK</b>					
Interest income	A20	741,899	728,429	2,217,005	2,118,204
Interest expense	A21	(368,135)	(361,286)	(1,115,234)	(1,046,854)
Net interest income		373,764	367,143	1,101,771	1,071,350
Fee and commission income	A23	81,602	67,326	218,434	208,501
Fee and commission expense	A23	(36,462)	(36,051)	(104,564)	(126,281)
Investment (expense)/income	A23	(18,520)	(52,501)	197,662	130,498
Other income	A23	113,663	108,222	110,064	102,804
Other operating income	A23	140,283	86,996	421,596	315,522
Net income		514,047	454,139	1,523,367	1,386,872
Other operating expenses	A24	(232,952)	(208,073)	(689,164)	(633,837)
Operating profit before allowances		281,095	246,066	834,203	753,035
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	(25,328)	(25,225)	(106,799)	(99,525)
Write-back of/(allowance for) expected credit losses on financial investments	A26	30	111	1,224	(1,072)
Profit before taxation		255,797	220,952	728,628	652,438
Taxation	B6	(54,329)	(54,170)	(141,192)	(140,101)
Net profit for the financial period		201,468	166,782	587,436	512,337
<b>Net profit for the financial period attributable to equity holders of the Bank</b>		<b>201,468</b>	<b>166,782</b>	<b>587,436</b>	<b>512,337</b>
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	11.6	10.8	35.4	33.1
- Diluted (sen)	(b)	11.6	10.8	35.4	33.1

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements  
Unaudited Statements of Comprehensive Income  
for the Financial Period Ended 31 December 2025**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
<b><u>BANK</u></b>	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b>Net profit for the financial period</b>	<b>201,468</b>	166,782	<b>587,436</b>	512,337
Other comprehensive (expense)/income: Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at FVOCI	<b>(9,760)</b>	(19,516)	<b>61,726</b>	19,572
- Net (loss)/gain from change in fair values	<b>(9,993)</b>	(37,972)	<b>109,072</b>	22,933
- Realised (gain)/loss transferred to statements of income on disposal	<b>(2,875)</b>	12,262	<b>(27,195)</b>	2,031
- Transfer from/(to) deferred tax	<b>3,089</b>	6,170	<b>(19,651)</b>	(5,992)
- Changes in expected credit losses	<b>19</b>	24	<b>(500)</b>	600
Other comprehensive (expense)/income, net of tax	<b>(9,760)</b>	(19,516)	<b>61,726</b>	19,572
<b>Total comprehensive income for the financial period</b>	<b>191,708</b>	147,266	<b>649,162</b>	531,909
Total comprehensive income for the financial period attributable to:				
Equity holders of the Bank	<b>191,708</b>	147,266	<b>649,162</b>	531,909

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.

**Condensed Interim Financial Statements**  
**Unaudited Statements of Changes in Equity for the Financial Period Ended 31 December 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	Other 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	-	-	-	-	-	620,483	620,483
Other comprehensive income	-	-	-	71,396	-	-	71,396
Total comprehensive income for the financial period	-	-	-	71,396	-	620,483	691,879
Issuance of ordinary shares	602,797	-	-	-	-	-	602,797
Share-based payment under Long-term incentive plan ("LTIP")	-	-	-	-	1,866	-	1,866
Transfer from regulatory reserves	-	-	-	-	-	-	-
Effect of subsidiary's capital return	-	-	-	-	-	2,374	2,374
Dividends paid to shareholders	-	-	-	-	-	(315,384)	(315,384)
<b>At 31 December 2025</b>	<b>2,150,903</b>	<b>117,173</b>	<b>10,018</b>	<b>50,429</b>	<b>1,866</b>	<b>6,321,590</b>	<b>8,651,979</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	-	-	-	-	-	553,233	553,233
Other comprehensive income	-	-	-	18,659	-	-	18,659
Total comprehensive income for the financial period	-	-	-	18,659	-	553,233	571,892
Issuance of ordinary shares	-	-	-	-	-	-	-
Share-based payment under Long-term incentive plan ("LTIP")	-	-	-	-	-	-	-
Transfer from regulatory reserves	-	(68,312)	-	-	-	68,312	-
Effect of subsidiary's capital return	-	-	-	-	-	-	-
Dividends paid to shareholders	-	-	-	-	-	(324,328)	(324,328)
At 31 December 2024	1,548,106	87,173	10,018	(69,229)	-	5,846,624	7,422,692

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 31 December 2025 (Contd.)**

	← Non-Distributable reserves →				Distributable reserves		Total equity
	<u>Share capital</u>	<u>Regulatory reserves</u>	<u>Capital reserves</u>	<u>FVOCI reserves</u>	<u>Other reserves</u>	<u>Retained profits</u>	
<b><u>BANK</u></b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 April 2025	1,548,106	117,173	-	(20,316)	-	5,092,252	6,737,215
Net profit for the financial period	-	-	-	-	-	587,436	587,436
Other comprehensive income	-	-	-	61,726	-	-	61,726
Total comprehensive income for the financial period	-	-	-	61,726	-	587,436	649,162
Issuance of ordinary shares	602,797	-	-	-	-	-	602,797
Share-based payment under Long-term incentive plan ("LTIP")	-	-	-	-	1,866	-	1,866
Transfer from regulatory reserves	-	-	-	-	-	-	-
Dividends paid to shareholders	-	-	-	-	-	(315,384)	(315,384)
<b>At 31 December 2025</b>	<b>2,150,903</b>	<b>117,173</b>	<b>-</b>	<b>41,410</b>	<b>1,866</b>	<b>5,364,304</b>	<b>7,675,656</b>
At 1 April 2024	1,548,106	155,485	-	(83,022)	-	4,724,987	6,345,556
Net profit for the financial period	-	-	-	-	-	512,337	512,337
Other comprehensive income	-	-	-	19,572	-	-	19,572
Total comprehensive income for the financial period	-	-	-	19,572	-	512,337	531,909
Issuance of ordinary shares	-	-	-	-	-	-	-
Share-based payment under Long-term incentive plan ("LTIP")	-	-	-	-	-	-	-
Transfer from regulatory reserves	-	(68,312)	-	-	-	68,312	-
Dividends paid to shareholders	-	-	-	-	-	(324,328)	(324,328)
At 31 December 2024	1,548,106	87,173	-	(63,450)	-	4,981,308	6,553,137

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)**  
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**Condensed Interim Financial Statements**

**Unaudited Condensed Statements of Cash Flows for the Financial Period Ended 31 December 2025**

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b>Cash flows from operating activities</b>				
Profit before taxation and zakat	801,727	729,953	728,628	652,438
Adjustments for:				
Accretion of discount less amortisation of premium of financial investments	(47,406)	(38,113)	(47,406)	(38,113)
Allowance for expected credit losses on loans, advances and financing	238,630	215,602	138,091	125,645
Write-back of expected credit losses on commitments and contingencies	(4,321)	(7,716)	(4,775)	(6,747)
(Write-back of)/allowance for expected credit losses on financial investments	(614)	593	(1,224)	1,072
Allowance for expected credit losses on other receivables	4,020	3,089	3,786	3,421
(Write-back of)/allowance for expected credit losses on deposits and placements with banks	(16)	30	(16)	30
Amortisation of computer software	40,240	35,489	39,744	35,032
Depreciation of property, plant and equipment	26,859	16,979	26,782	16,904
Depreciation of right-of-use assets	24,933	22,940	24,933	22,940
Dividends from financial assets at fair value through profit or loss	(3,216)	(1,357)	(3,216)	(1,357)
Dividends from subsidiaries	-	-	(92,198)	(93,582)
Interest expense on lease liabilities	4,896	4,360	4,896	4,360
Interest expense on obligations of securities sold under repurchase agreements	-	84,084	-	84,084
Interest expense on other borrowings	6,868	4,762	6,868	4,762
Interest expense on subordinated obligations	55,378	48,811	55,451	48,897
Interest expense on recourse obligations on loans and financing sold to Cagamas	13,752	17,280	13,752	17,280
Interest income from financial investments at amortised cost	(108,790)	(89,812)	(113,149)	(94,171)
Interest income from financial investments at fair value through other comprehensive income	(281,347)	(254,576)	(282,452)	(255,750)
Gain on disposal of property, plant and equipment and leasehold land	(1,163)	-	(1,163)	-
Computer software written-off	-	82	-	82
Property, plant and equipment written-off	675	1	675	1
Net gain from sale of financial assets at fair value through profit or loss	(18,724)	(14,351)	(18,724)	(14,351)
Net (gain)/loss from sale of financial investments at fair value through other comprehensive income	(27,195)	2,031	(27,195)	2,031
Unrealised loss arising from derivative instruments	155,372	85,306	155,372	85,306
Unrealised gain arising from financial assets at fair value through profit or loss	(40,835)	(30,498)	(40,835)	(30,498)
Unrealised gain arising from hedging activities	(564)	-	(564)	-
Unrealised loss arising from financial liabilities designated at fair value through profit or loss	22,065	32,867	22,065	32,867
Shares based expenses under LTIP	1,866	-	1,866	-
Share of results of joint venture	(42)	(36)	-	-
Cash flows from operating activities before working capital changes carried forward	863,048	867,800	589,992	602,583

**ALLIANCE BANK MALAYSIA BERHAD**  
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**Condensed Interim Financial Statements**

**Unaudited Condensed Statements of Cash Flows for the Financial Period Ended 31 December 2025 (Contd.)**

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b>Cash flows from operating activities (contd.)</b>				
Cash flows from operating activities before working capital changes brought forward	863,048	867,800	589,992	602,583
Changes in working capital:				
Deposits from customers	2,228,816	4,261,205	1,582,443	4,007,139
Deposits and placements of banks and other financial institutions	316,434	(1,267)	289,233	(22,604)
Deposits and placements with banks and other financial institutions with original maturity more than three months	29,073	(798,091)	16	(798,091)
Derivative instruments	(39,307)	-	(40,898)	-
Financial assets at fair value through profit or loss	(268,425)	17,945	(268,425)	17,945
Financial liabilities designated at fair value through profit or loss	(202,838)	(52,524)	(202,838)	(52,524)
Loans, advances and financing	(3,433,414)	(5,397,117)	(2,691,187)	(4,758,370)
Other assets	(3,558)	782,065	2,787	881,029
Other liabilities	(66,716)	(650,577)	(27,715)	(589,543)
Obligations on securities sold under repurchase agreements	(307,442)	71,316	(307,442)	71,316
Statutory deposits	618,555	(115,496)	474,706	(98,161)
Cash used in operating activities	<u>(265,774)</u>	<u>(1,014,741)</u>	<u>(599,328)</u>	<u>(739,281)</u>
Taxation and zakat paid	(192,006)	(186,621)	(141,055)	(134,974)
Net cash used in operating activities	<u>(457,780)</u>	<u>(1,201,362)</u>	<u>(740,383)</u>	<u>(874,255)</u>
<b>Cash flows from investing activities</b>				
Dividends from financial assets at fair value through profit or loss	3,216	1,357	3,216	1,357
Dividends from subsidiaries	-	-	92,198	93,582
Interest received from financial assets at fair value through profit or loss	-	5,611	-	5,611
Interest received from financial investments at fair value through other comprehensive income	295,019	275,589	293,229	276,962
Interest received from financial investments at amortised cost	107,495	97,479	116,871	106,159
Interest paid for derivative instruments	-	(58,274)	-	(58,274)
Purchase of computer software	(37,603)	(78,676)	(37,353)	(78,581)
Purchase of property, plant and equipment	(137,886)	(85,782)	(137,707)	(85,714)
Subscription of subsidiary's ordinary shares	-	-	-	(89,566)
Proceeds from disposal of property, plant and equipment and leasehold land	2,075	-	2,075	-
Purchase of:				
- financial investments at fair value through other comprehensive income	(6,689,713)	(3,204,183)	(5,763,097)	(2,655,320)
- financial investments at amortised cost	(1,655,967)	(437,655)	(1,230,963)	(229,441)
Proceeds from disposal of:				
- financial investments at fair value through other comprehensive income	5,647,212	2,548,874	4,958,049	2,015,352
- financial investments at amortised cost	535,058	574,125	513,496	522,098
Proceeds from bad debt recovered of financial investments at amortised cost	609	-	609	-
Net cash used in investing activities	<u>(1,930,485)</u>	<u>(361,535)</u>	<u>(1,189,377)</u>	<u>(175,775)</u>

**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 31 December 2025 (Contd.)**

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December</b>	31 December	<b>31 December</b>	31 December
	<b>2025</b>	2024	<b>2025</b>	2024
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b>Cash flows from financing activities</b>				
Proceeds from issuance of ordinary shares	<b>602,797</b>	-	<b>602,797</b>	-
Dividends paid to shareholders of the company	<b>(315,384)</b>	(324,328)	<b>(315,384)</b>	(324,328)
Interest paid on obligations on securities sold under repurchase agreements	-	(78,220)	-	(78,220)
Interest paid on other borrowings	<b>(1,692)</b>	-	<b>(3,716)</b>	-
Interest paid on subordinated obligations	<b>(61,445)</b>	(55,757)	<b>(63,854)</b>	(57,015)
Interest paid on recourse obligations on loans and financing sold to Cagamas	<b>(16,268)</b>	-	<b>(14,753)</b>	-
Proceeds from issuance of other borrowings	-	503,058	-	300,000
Proceeds from issuance of subordinated obligations	-	300,000	-	300,000
(Repayment of)/proceeds from recourse obligations on loans and financing sold to Cagamas	<b>(200,030)</b>	(339,258)	<b>100,005</b>	(137,928)
Repayment of lease liabilities	<b>(26,305)</b>	(28,100)	<b>(26,305)</b>	(28,100)
Net cash (used in)/generated from financing activities	<b>(18,327)</b>	(22,605)	<b>278,790</b>	(25,591)
<b>Net change in cash and cash equivalents</b>	<b>(2,406,592)</b>	(1,585,502)	<b>(1,650,970)</b>	(1,075,621)
<b>Cash and cash equivalents at beginning of financial period</b>	<b>5,171,848</b>	4,596,653	<b>3,602,023</b>	3,280,522
<b>Cash and cash equivalents at end of financial period</b>	<b>2,765,256</b>	3,011,151	<b>1,951,053</b>	2,204,901
<b>Cash and cash equivalents comprise the following:</b>				
Cash and short-term funds	<b>2,765,256</b>	3,011,151	<b>1,951,053</b>	2,204,901
Deposits and placements with banks and other financial institutions	-	798,061	-	798,061
	<b>2,765,256</b>	3,809,212	<b>1,951,053</b>	3,002,962
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	-	(798,061)	-	(798,061)
	<b>2,765,256</b>	3,011,151	<b>1,951,053</b>	2,204,901

*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 31 December 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 31 December 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 31 December 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 31 December 2025.

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

The following are the changes in debt and equity securities for the Group and the Bank for 9 months financial period ended 31 December 2025:

**(i) Share Capital**

On 15 July 2025, the Bank increased its issued and paid-up capital from RM1,548,105,929 (comprising 1,548,105,929 ordinary shares) to RM2,150,903,329 (comprising 1,730,223,001 ordinary shares) via a rights issue exercise involving 182,117,072 new ordinary shares at RM3.33 per share, for a total consideration of RM602,797,400, after deducting directly attributable expenses of RM3,652,450.

**(ii) Debt securities**

- (a) The Bank had on 27 October 2025 fully redeemed its existing RM400.0 million Subordinated Medium Term Notes ("Sub-MTN") which were issued on 27 October 2020 under Sub-MTN Programme of up to RM2.0 billion in nominal value ("Sub-MTN Programme").
- (b) The Group had on 7 November 2025 issued RM200.0 million Subordinated Medium Term Notes ("Sub-MTN") in nominal value pursuant to existing Sub-MTN Programme as below:

Nominal Amount	Tenure	Call Date	Coupon Rate
RM200.0 million	Fifteen (15)-years Non-Callable Ten (10)-years	7 November 2035 and thereafter on every coupon payment date	4.04% p.a.

- (c) The Group had on 7 November 2025 issued RM200.0 million Additional Tier 1 Capital Securities ("AT1 Capital Securities") in nominal value pursuant to the existing AT1 Capital Securities Programme as below:

Nominal Amount	Tenure	Call Date	Coupon Rate
RM200.0 million	Perpetual Non-Callable Seven (7) Years	5 November 2032 and thereafter on every distribution payment date	4.18% p.a.

**A7 Dividend Paid**

- (i) 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.
- (ii) A single tier first interim dividend of 9.37 sen per share on 1,730,223,001 ordinary shares amounting to approximately RM162,122,000 in respect of financial year ending 31 March 2026 was paid on 30 December 2025.

**A8 Significant Events**

There were no significant events in the current financial period ended 31 December 2025.

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

There were no material events subsequent to the end of financial reporting period that require disclosure or adjustment to the condensed interim financial statements.

**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>31 December</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	197,880	253
Malaysian Government investment issues	98,518	591
	<u>296,398</u>	<u>844</u>
<u>Unquoted securities:</u>		
Shares	337,257	303,798
Corporate bonds and sukuk	327	1,357
	<u>337,584</u>	<u>305,155</u>
Total financial assets at FVTPL	<u>633,982</u>	<u>305,999</u>

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December</b>	<b>31 March</b>	<b>31 December</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	3,262,316	3,212,493	3,262,316	3,212,493
Malaysian Government investment issues	2,914,261	2,957,580	2,259,839	2,055,323
Negotiable instruments of deposits	198,743	-	-	-
Commercial papers	54,680	113,912	44,788	113,912
	<u>6,430,000</u>	<u>6,283,985</u>	<u>5,566,943</u>	<u>5,381,728</u>
<u>Quoted securities:</u>				
Shares	11	14	11	14
<u>Unquoted securities:</u>				
Corporate bonds and sukuk	5,998,829	4,915,630	4,674,968	3,976,139
Total financial investments at FVOCI	<u>12,428,840</u>	<u>11,199,629</u>	<u>10,241,922</u>	<u>9,357,881</u>

**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	421	26	447
Financial investments derecognised other than write-off	(201)	(29)	(230)
Changes due to change in credit risk	(235)	(4)	(239)
Total write-back from statements of income	(15)	(7)	(22)
<b>At 31 December 2025</b>	<b>1,058</b>	<b>55</b>	<b>1,113</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	330	25	355
Financial investments derecognised other than write-off	(623)	(29)	(652)
Changes due to change in credit risk	(200)	(3)	(203)
Total write-back from statements of income	(493)	(7)	(500)
<b>At 31 December 2025</b>	<b>868</b>	<b>54</b>	<b>922</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**

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
<b>At amortised cost</b>				
<u>Money market instruments:</u>				
Malaysian Government securities	1,034,129	770,667	1,034,129	770,667
Malaysian Government investment issues	2,216,074	2,059,671	1,409,848	1,372,750
Negotiable instruments of deposits	-	-	227,578	220,705
	<b>3,250,203</b>	<b>2,830,338</b>	<b>2,671,555</b>	<b>2,364,122</b>
<u>Unquoted securities:</u>				
Corporate bonds and sukuk	1,997,438	1,236,034	1,507,931	1,035,680
Allowance for expected credit losses	(1,366)	(1,349)	(1,723)	(1,838)
	<b>1,996,072</b>	<b>1,234,685</b>	<b>1,506,208</b>	<b>1,033,842</b>
Total financial investments at amortised cost	<b>5,246,275</b>	<b>4,065,023</b>	<b>4,177,763</b>	<b>3,397,964</b>

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

	12-Month ECL (Stage 1) RM'000	Lifetime ECL not-credit impaired (Stage 2) RM'000	Lifetime ECL credit impaired (Stage 3) RM'000	Total RM'000
<b>GROUP</b>				
At 1 April 2025	815	-	534	1,349
Transfer to Stage 2	-	-	-	-
New financial investments originated or purchased	286	-	-	286
Financial investments derecognised other than write-off	-	-	(517)	(517)
Changes due to change in credit risk	265	-	(17)	248
Total charge/(write-back from) to statements of income	551	-	(534)	17
<b>At 31 December 2025</b>	<b>1,366</b>	<b>-</b>	<b>-</b>	<b>1,366</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
At 31 March 2025	815	-	534	1,349
<b>BANK</b>				
At 1 April 2025	1,304	-	534	1,838
Transfer to Stage 2	-	-	-	-
New financial investments originated or purchased	148	-	-	148
Financial investments derecognised other than write-off	-	-	(517)	(517)
Changes due to change in credit risk	271	-	(17)	254
Total charge/(write-back from) to statements of income	419	-	(534)	(115)
<b>At 31 December 2025</b>	<b>1,723</b>	<b>-</b>	<b>-</b>	<b>1,723</b>

**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>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
At beginning of financial year	<b>534</b>	534	<b>534</b>	534
Financial investments derecognised other than write-off	<b>(517)</b>	-	<b>(517)</b>	-
Write-back during the financial period/year	<b>(17)</b>	-	<b>(17)</b>	-
At end of financial period/year	<u>-</u>	<u>534</u>	<u>-</u>	<u>534</u>

**A14 Loans, Advances and Financing**

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>At amortised cost</b>				
Overdrafts	2,729,547	2,904,097	1,589,761	1,676,300
Term loans/financing				
- Housing loans/financing	20,654,214	18,843,138	16,748,785	15,097,444
- Syndicated term loans/financing	573,679	541,091	573,679	541,091
- Hire purchase receivables	339,152	362,809	310,509	328,867
- Other term loans/financing	30,091,376	28,630,257	21,559,917	20,860,631
Bills receivables	785,107	957,332	725,200	912,043
Trust receipts	235,551	252,456	189,487	217,221
Claims on customers under acceptance credits	3,947,396	4,041,520	2,784,841	2,855,588
Staff loans/financing (Loan to Directors: RM Nil)	13,410	14,446	1,795	2,132
Credit/charge card receivables	920,044	813,671	920,044	813,671
Revolving credits	2,602,652	2,530,297	2,171,299	1,947,707
Share margin financing	2,870,709	2,554,238	2,870,709	2,554,238
Gross loans, advances and financing	65,762,837	62,445,352	50,446,026	47,806,933
Add: Sales commissions and handling fees	204,363	193,914	166,361	167,443
Less: Allowance for expected credit losses on loans, advances and financing	(1,353,868)	(1,220,718)	(921,725)	(836,810)
Total net loans, advances and financing	64,613,332	61,418,548	49,690,662	47,137,566

**A14a** By maturity structure:

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
Within one year	14,356,759	14,529,709	11,458,136	11,394,415
One year to three years	2,149,216	2,133,988	1,750,518	1,665,335
Three years to five years	4,468,559	4,439,433	3,572,830	3,748,080
Over five years	44,788,303	41,342,222	33,664,542	30,999,103
Gross loans, advances and financing	65,762,837	62,445,352	50,446,026	47,806,933

**A14b** By type of customers:

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
Domestic banking institutions	64	50	64	50
Domestic non-bank financial institutions	1,989,796	1,458,088	1,481,723	1,068,226
Domestic business enterprises				
- Small and medium enterprises	22,393,662	21,475,574	15,987,853	15,535,464
- Others	8,574,000	9,044,723	7,390,403	7,697,726
Government and statutory bodies	-	1	-	1
Individuals	31,765,141	29,616,082	24,638,025	22,733,044
Other domestic entities	11,245	2,899	2,837	2,663
Foreign entities	1,028,929	847,935	945,121	769,759
Gross loans, advances and financing	65,762,837	62,445,352	50,446,026	47,806,933

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

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

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
Fixed rate				
- Housing loans/financing	13,774	16,000	2,465	3,004
- Hire purchase receivables	338,880	362,380	310,237	328,438
- Other fixed rate loans/financing	9,368,409	9,336,972	5,846,344	6,052,458
Variable rate				
- Base lending rate plus	26,794,770	26,610,724	19,982,762	20,061,380
- Base rate plus	21,751,428	18,930,684	17,743,492	15,071,821
- Cost plus	7,495,576	7,188,592	6,560,726	6,289,832
Gross loans, advances and financing	<b>65,762,837</b>	<b>62,445,352</b>	<b>50,446,026</b>	<b>47,806,933</b>

**A14d** By economic purposes:

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
Purchase of securities	3,067,248	2,637,781	2,919,456	2,637,781
Purchase of transport vehicles	175,804	193,801	121,702	144,814
Purchase of landed property	33,909,872	31,115,143	26,988,368	24,507,782
of which: - Residential	21,228,378	19,475,903	17,268,231	15,671,174
- Non-residential	12,681,494	11,639,240	9,720,137	8,836,608
Purchase of fixed assets excluding land and buildings	531,428	465,111	457,207	419,627
Personal use	6,479,321	6,577,596	3,201,690	3,394,786
Credit card	920,044	813,671	920,044	813,671
Construction	2,150,059	1,875,779	1,727,415	1,539,012
Working capital	13,968,799	14,279,303	10,555,118	10,769,972
Others	4,560,262	4,487,167	3,555,026	3,579,488
Gross loans, advances and financing	<b>65,762,837</b>	<b>62,445,352</b>	<b>50,446,026</b>	<b>47,806,933</b>

**A14e** By economic sectors:

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
Primary agriculture	1,229,098	1,297,693	820,596	853,328
Mining and quarrying	156,934	162,707	142,636	149,968
Manufacturing	5,696,590	5,788,979	4,117,545	4,222,481
Electricity, gas and water	236,013	178,392	199,840	142,199
Construction	2,614,822	2,599,616	1,970,006	1,994,815
Wholesale, retail trade, restaurants and hotels	11,683,271	11,579,898	8,658,840	8,639,045
Transport, storage and communication	1,070,437	936,141	770,367	680,764
Financing, insurance, real estate and business services	9,601,405	8,864,375	7,641,022	7,162,180
Community, social and personal services	686,889	573,483	548,719	459,300
Household	32,787,154	30,464,017	25,576,231	23,502,802
Others	224	51	224	51
Gross loans, advances and financing	<b>65,762,837</b>	<b>62,445,352</b>	<b>50,446,026</b>	<b>47,806,933</b>

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

**A14f** By geographical distribution:

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
Northern region	5,976,702	5,750,764	3,921,871	3,800,041
Central region	46,632,082	43,967,424	36,296,654	34,404,901
Southern region	7,382,771	7,009,623	6,067,796	5,650,970
Sabah region	4,091,373	4,095,873	2,841,129	2,690,974
Sarawak region	1,679,909	1,621,668	1,318,576	1,260,047
Gross loans, advances and financing	<b>65,762,837</b>	<b>62,445,352</b>	<b>50,446,026</b>	<b>47,806,933</b>

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
At beginning of financial year	1,145,030	1,178,027	857,628	862,570
Impaired during the financial period/year	1,112,890	1,355,972	724,235	864,960
Recovered during the financial period/year	(143,853)	(105,252)	(121,800)	(78,338)
Reclassified as unimpaired during the financial period/year	(630,634)	(883,062)	(411,002)	(564,285)
Financial assets derecognised other than write-off during the financial period/year	(73,400)	(104,922)	(26,498)	(45,483)
Amount written-off	(167,967)	(295,733)	(95,674)	(181,796)
At end of financial period/year	<b>1,242,066</b>	<b>1,145,030</b>	<b>926,889</b>	<b>857,628</b>
Gross impaired loans ratio	1.89%	1.83%	1.84%	1.79%
Net impaired loans ratio	1.04%	1.02%	0.95%	0.94%

The credit impaired loans, advances and financing of RM1,242,064,000 for the Group and RM926,889,000 for the Bank are presented net of claim proceeds received from Credit Guarantee Corporation Malaysia Berhad ("CGC"), amounting to RM5,362,000 for the Group and RM4,388,000 for the Bank.

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
Purchase of securities	2,164	2,007	2,164	2,007
Purchase of transport vehicles	6,773	8,402	6,303	7,591
Purchase of landed property	536,418	406,657	391,615	271,303
of which: - Residential	405,810	304,190	276,917	189,839
- Non-residential	130,608	102,467	114,698	81,464
Purchase of fixed assets excluding land and buildings	8,388	8,788	8,224	8,637
Personal use	217,044	202,114	100,791	89,681
Credit card	11,942	7,393	11,942	7,393
Construction	2,037	2,126	2,037	2,126
Working capital	367,669	356,917	324,967	328,150
Others	89,631	150,626	78,846	140,740
Gross impaired loans	<b>1,242,066</b>	<b>1,145,030</b>	<b>926,889</b>	<b>857,628</b>

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

**A14i** Credit impaired loans analysed by economic sectors:

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December</b> <b>2025</b> <b>RM'000</b>	<b>31 March</b> <b>2025</b> <b>RM'000</b>	<b>31 December</b> <b>2025</b> <b>RM'000</b>	<b>31 March</b> <b>2025</b> <b>RM'000</b>
Primary agriculture	<b>1,291</b>	1,308	<b>9</b>	9
Mining and quarrying	<b>380</b>	556	<b>380</b>	556
Manufacturing	<b>88,021</b>	82,897	<b>62,993</b>	64,411
Electricity, gas and water	<b>464</b>	469	<b>464</b>	469
Construction	<b>187,232</b>	257,900	<b>175,598</b>	245,996
Wholesale, retail trade, restaurants and hotels	<b>221,034</b>	187,486	<b>198,285</b>	168,889
Transport, storage and communication	<b>7,753</b>	9,158	<b>7,107</b>	8,231
Financing, insurance, real estate and business services	<b>55,389</b>	52,824	<b>52,743</b>	50,899
Community, social and personal services	<b>11,189</b>	18,172	<b>7,333</b>	13,080
Household	<b>669,313</b>	534,260	<b>421,977</b>	305,088
Gross impaired loans	<b>1,242,066</b>	1,145,030	<b>926,889</b>	857,628

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December</b> <b>2025</b> <b>RM'000</b>	<b>31 March</b> <b>2025</b> <b>RM'000</b>	<b>31 December</b> <b>2025</b> <b>RM'000</b>	<b>31 March</b> <b>2025</b> <b>RM'000</b>
Northern region	<b>115,136</b>	107,547	<b>77,056</b>	69,133
Central region	<b>964,743</b>	903,382	<b>731,897</b>	689,628
Southern region	<b>104,655</b>	88,426	<b>81,543</b>	72,143
Sabah region	<b>44,285</b>	34,792	<b>23,996</b>	17,004
Sarawak region	<b>13,247</b>	10,883	<b>12,397</b>	9,720
Gross impaired loans	<b>1,242,066</b>	1,145,030	<b>926,889</b>	857,628

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

**A14k** Movements in the allowance for expected credit losses on loans, advances and financing 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	254,740	452,887	513,091	1,220,718
Transfer to Stage 1	87,049	(266,164)	(11,080)	(190,195)
Transfer to Stage 2	(132,644)	574,239	(130,327)	311,268
Transfer to Stage 3	(331)	(250,622)	296,635	45,682
New financial assets originated or purchased	99,193	97,411	2,147	198,751
Financial assets derecognised other than write-off	(66,543)	(109,440)	(15,501)	(191,484)
Changes due to change in credit risk	24,082	28,904	11,736	64,722
Other adjustments	(85)	(29)	-	(114)
	<b>10,721</b>	<b>74,299</b>	<b>153,610</b>	<b>238,630</b>
Unwinding of discount	-	-	37,898	37,898
Total charge to statements of income	<b>10,721</b>	<b>74,299</b>	<b>191,508</b>	<b>276,528</b>
Write-off	(49)	(2,584)	(140,745)	(143,378)
<b>At 31 December 2025</b>	<b>265,412</b>	<b>524,602</b>	<b>563,854</b>	<b>1,353,868</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
	<b>31,403</b>	<b>30,585</b>	<b>171,968</b>	<b>233,956</b>
Unwinding of discount	-	-	48,142	48,142
Total charge to statements of income	<b>31,403</b>	<b>30,585</b>	<b>220,110</b>	<b>282,098</b>
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>BANK</b>				
At 1 April 2025	159,037	266,133	411,640	836,810
Transfer to Stage 1	52,536	(154,420)	(10,619)	(112,503)
Transfer to Stage 2	(75,852)	340,287	(81,287)	183,148
Transfer to Stage 3	(71)	(148,713)	184,143	35,359
New financial assets originated or purchased	57,717	76,100	531	134,348
Financial assets derecognised other than write-off	(43,859)	(81,527)	(7,012)	(132,398)
Changes due to change in credit risk	14,799	7,794	7,659	30,252
Other adjustments	(86)	(29)	-	(115)
	5,184	39,492	93,415	138,091
Unwinding of discount	-	-	26,839	26,839
Total charge to statements of income	5,184	39,492	120,254	164,930
Write-off	(21)	(815)	(79,179)	(80,015)
<b>At 31 December 2025</b>	<b>164,200</b>	<b>304,810</b>	<b>452,715</b>	<b>921,725</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.

**A15 Other Assets**

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000
Other receivables	<b>92,426</b>	112,917	<b>92,401</b>	128,280
Collateral pledged for derivative transactions	<b>116,573</b>	104,225	<b>116,573</b>	104,225
Settlement account	<b>38,644</b>	28,113	<b>38,644</b>	28,113
Deposits	<b>5,580</b>	8,823	<b>5,357</b>	8,588
Prepayment	<b>50,078</b>	44,295	<b>48,381</b>	40,184
Amounts due from subsidiaries	-	-	<b>10,287</b>	5,046
	<b>303,301</b>	298,373	<b>311,643</b>	314,436
Less: Allowance for expected credit losses on other receivables [Note]	<b>(53,260)</b>	(50,239)	<b>(50,720)</b>	(46,938)
	<b>250,041</b>	248,134	<b>260,923</b>	267,498

Note:

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000
<u>Lifetime ECL</u>				
At beginning of financial year	<b>50,239</b>	45,363	<b>46,938</b>	41,681
New financial assets originated or purchased	<b>1,792</b>	2,343	<b>158</b>	175
Financial assets derecognised other than write-off	<b>(2,778)</b>	(3,982)	<b>(135)</b>	(285)
Changes due to change in credit risk	<b>5,006</b>	6,525	<b>3,763</b>	5,379
Total charge to statements of income	<b>4,020</b>	4,886	<b>3,786</b>	5,269
Write-off	<b>(999)</b>	(10)	<b>(4)</b>	(12)
<b>At end of financial period/year</b>	<b>53,260</b>	50,239	<b>50,720</b>	46,938

As at 31 December 2025, the Group's and the Bank's gross exposure of other receivables that are under lifetime expected credit losses were at RM53,260,000 and RM50,720,000 (31 March 2025: RM50,239,000 and RM46,938,000) respectively.

**A16 Deposits from Customers**

**A16a** By type of deposits:

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000
Demand deposits	<b>23,975,645</b>	25,073,745	<b>19,132,084</b>	20,085,712
Savings deposits	<b>1,894,054</b>	1,907,022	<b>1,523,551</b>	1,526,824
Fixed/investment deposits	<b>37,857,026</b>	36,027,072	<b>27,686,620</b>	26,094,424
Money market deposits	<b>3,685,096</b>	2,586,772	<b>2,364,827</b>	1,829,285
Negotiable instruments of deposits	<b>651,949</b>	240,343	<b>651,949</b>	240,343
	<b>68,063,770</b>	65,834,954	<b>51,359,031</b>	49,776,588

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000
Due within six months	<b>31,092,320</b>	29,101,409	<b>22,978,845</b>	20,592,810
Six months to one year	<b>11,075,744</b>	9,730,390	<b>7,699,901</b>	7,550,728
One year to three years	<b>24,011</b>	19,734	<b>23,084</b>	18,080
Three years to five years	<b>1,996</b>	2,654	<b>1,566</b>	2,434
	<b>42,194,071</b>	38,854,187	<b>30,703,396</b>	28,164,052

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000
Domestic financial institutions	<b>662,674</b>	250,491	<b>664,046</b>	251,866
Domestic non-bank financial institutions	<b>4,912,925</b>	4,296,458	<b>3,368,648</b>	3,165,629
Government and statutory bodies	<b>4,504,862</b>	7,431,767	<b>2,057,788</b>	4,996,976
Business enterprises	<b>24,704,643</b>	21,631,908	<b>18,767,051</b>	16,097,154
Individuals	<b>28,464,561</b>	27,780,773	<b>22,545,814</b>	21,581,156
Foreign entities	<b>1,181,865</b>	1,151,065	<b>1,045,842</b>	1,001,110
Others	<b>3,632,240</b>	3,292,492	<b>2,909,842</b>	2,682,697
	<b>68,063,770</b>	65,834,954	<b>51,359,031</b>	49,776,588

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

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
Licensed banks	692,110	508,197	692,110	508,197
Bank Negara Malaysia	1,679,233	1,546,712	1,441,544	1,336,224
	<b>2,371,343</b>	<b>2,054,909</b>	<b>2,133,654</b>	<b>1,844,421</b>

**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.

	<u>GROUP/BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000
Structured investments	1,765,859	1,966,126
Fair value changes arising from designation at fair value through profit or loss	(60,601)	(82,666)
	<b>1,705,258</b>	<b>1,883,460</b>

**A19 Other Liabilities**

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
Other payables	1,230,822	1,240,077	1,122,628	1,127,080
Bills payable	188,185	267,298	171,852	153,854
Collateral pledged for derivative transactions	71,844	21,056	71,844	21,056
Settlement account	22,765	77,850	22,765	77,850
Clearing account	141,612	162,583	118,890	129,720
Sundry deposits	88,132	72,716	73,694	60,555
Provision and accruals	213,792	247,508	207,218	237,261
Structured investments	322,719	256,278	322,719	256,278
Amounts due to subsidiaries	-	-	4,947	72,493
Amount due to joint venture	34	79	34	79
Allowance for expected credit losses on commitments and contingencies	31,642	36,001	25,230	30,047
	<b>2,311,547</b>	<b>2,381,446</b>	<b>2,141,821</b>	<b>2,166,273</b>

**A19 Other Liabilities (Contd.)**

(a) Movements in allowance for expected credit losses on commitments and contingencies 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	12,509	12,902	10,590	36,001
Transfer to Stage 1	768	(6,566)	(563)	(6,361)
Transfer to Stage 2	(1,314)	12,238	(1,175)	9,749
Transfer to Stage 3	(3)	(1,029)	5,101	4,069
New financial assets originated or purchased	7,548	2,813	17	10,378
Financial assets derecognised other than write-off	(4,375)	(7,662)	(7,873)	(19,910)
Changes due to change in credit risk	(1,879)	(42)	(290)	(2,211)
Other adjustments	(27)	(8)	-	(35)
	718	(256)	(4,783)	(4,321)
Unwinding of discount	-	-	(38)	(38)
Total charge to/(write-back from) statements of income	718	(256)	(4,821)	(4,359)
<b>At 31 December 2025</b>	<b>13,227</b>	<b>12,646</b>	<b>5,769</b>	<b>31,642</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	724	(5,899)	-	(5,175)
Transfer to Stage 2	(929)	9,082	(964)	7,189
Transfer to Stage 3	(3)	(633)	4,306	3,670
New financial assets originated or purchased	5,816	2,201	17	8,034
Financial assets derecognised other than write-off	(3,588)	(6,005)	(7,592)	(17,185)
Changes due to change in credit risk	(908)	(152)	(214)	(1,274)
Other adjustments	(26)	(8)	-	(34)
	<b>1,086</b>	<b>(1,414)</b>	<b>(4,447)</b>	<b>(4,775)</b>
Unwinding of discount	-	-	(42)	(42)
Total charge to/(write-back from) statements of income	<b>1,086</b>	<b>(1,414)</b>	<b>(4,489)</b>	<b>(4,817)</b>
<b>At 31 December 2025</b>	<b>10,933</b>	<b>9,009</b>	<b>5,288</b>	<b>25,230</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)
	<b>1,369</b>	<b>(19,311)</b>	<b>8,089</b>	<b>(9,853)</b>
Unwinding of discount	-	-	(10)	(10)
Total charge to/(write-back from) statements of income	<b>1,369</b>	<b>(19,311)</b>	<b>8,079</b>	<b>(9,863)</b>
<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 31 December 2025, the Group's and the Bank's gross exposure of commitments and contingencies that are credit impaired were at RM26,375,000 and RM24,253,000 (31 March 2025: RM20,854,000 and RM15,997,000) respectively.

**A20 Interest Income**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000
<b>GROUP</b>				
Loans, advances and financing	<b>584,740</b>	571,268	<b>1,747,728</b>	1,647,600
Money at call and deposit placements with financial institutions	<b>8,735</b>	29,311	<b>41,518</b>	92,898
Financial investments at fair value through other comprehensive income	<b>98,008</b>	86,051	<b>281,347</b>	254,576
Financial investments at amortised cost	<b>39,044</b>	28,976	<b>108,790</b>	89,812
Others	<b>151</b>	838	<b>1,004</b>	3,265
	<b>730,678</b>	716,444	<b>2,180,387</b>	2,088,151
Accretion of discount less amortisation of premium (net)	<b>14,692</b>	14,102	<b>47,406</b>	38,113
	<b>745,370</b>	730,546	<b>2,227,793</b>	2,126,264

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000
<b>BANK</b>				
Loans, advances and financing	<b>579,812</b>	566,634	<b>1,731,476</b>	1,633,996
Money at call and deposit placements with financial institutions	<b>8,735</b>	29,321	<b>41,518</b>	92,909
Financial investments at fair value through other comprehensive income	<b>98,007</b>	87,100	<b>282,452</b>	255,750
Financial investments at amortised cost	<b>40,502</b>	30,434	<b>113,149</b>	94,171
Others	<b>151</b>	838	<b>1,004</b>	3,265
	<b>727,207</b>	714,327	<b>2,169,599</b>	2,080,091
Accretion of discount less amortisation of premium (net)	<b>14,692</b>	14,102	<b>47,406</b>	38,113
	<b>741,899</b>	728,429	<b>2,217,005</b>	2,118,204

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 RM5,706,000 (31 December 2024: RM3,773,000).

**A21 Interest Expense**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000
<b>GROUP</b>				
Deposits and placements of banks and other financial institutions	<b>7,075</b>	6,362	<b>18,389</b>	21,226
Deposits from customers	<b>310,539</b>	291,044	<b>957,674</b>	843,934
Recourse obligations on loans and financing sold to Cagamas	<b>6,871</b>	4,492	<b>13,752</b>	17,280
Subordinated obligations	<b>18,426</b>	18,600	<b>55,378</b>	48,811
Lease liabilities	<b>1,447</b>	1,435	<b>4,896</b>	4,360
Obligations on securities sold under repurchase agreements	<b>14,053</b>	27,454	<b>37,031</b>	84,084
Others	<b>9,693</b>	11,765	<b>27,922</b>	26,804
	<b>368,104</b>	361,152	<b>1,115,042</b>	1,046,499

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000
<b>BANK</b>				
Deposits and placements of banks and other financial institutions	<b>7,075</b>	6,362	<b>18,389</b>	21,226
Deposits from customers	<b>310,557</b>	291,151	<b>957,792</b>	844,203
Recourse obligations on loans and financing sold to Cagamas	<b>6,871</b>	4,492	<b>13,752</b>	17,280
Subordinated obligations	<b>18,438</b>	18,627	<b>55,451</b>	48,897
Lease liabilities	<b>1,447</b>	1,435	<b>4,896</b>	4,360
Obligations on securities sold under repurchase agreements	<b>14,053</b>	27,454	<b>37,031</b>	84,084
Others	<b>9,694</b>	11,765	<b>27,923</b>	26,804
	<b>368,135</b>	361,286	<b>1,115,234</b>	1,046,854

**A22 Net Income from Islamic Banking Business**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000	<b>31 December 2025 RM'000</b>	31 December 2024 RM'000
<b>GROUP</b>				
Income derived from investment of depositors' funds and others	<b>247,371</b>	236,801	<b>738,713</b>	702,543
Income derived from investment of Islamic Banking funds	<b>23,118</b>	21,255	<b>68,119</b>	61,093
Income attributable to the depositors and financial institutions	<b>(123,877)</b>	(119,974)	<b>(372,797)</b>	(357,992)
	<b>146,612</b>	138,082	<b>434,035</b>	405,644

**Note:**

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

**A23 Other Operating Income**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b>GROUP</b>				
<b>(a) Fee and commission income:</b>				
Commissions	<b>38,026</b>	27,677	<b>97,923</b>	97,131
Service charges and fees	<b>6,890</b>	8,186	<b>20,308</b>	21,706
Guarantee fees	<b>3,745</b>	3,542	<b>11,497</b>	11,410
Processing fees	<b>2,522</b>	4,309	<b>11,468</b>	10,654
Commitment fees	<b>4,177</b>	4,357	<b>12,742</b>	12,767
Cards related income	<b>22,258</b>	17,053	<b>56,083</b>	48,058
Other fee income	<b>4,078</b>	2,267	<b>8,614</b>	6,946
	<b>81,696</b>	67,391	<b>218,635</b>	208,672
<b>(b) Fee and commission expense:</b>				
Commissions expense	<b>(4,371)</b>	(4,135)	<b>(13,645)</b>	(15,091)
Service charges and fees expense	<b>(772)</b>	(694)	<b>(2,345)</b>	(2,085)
Brokerage fees expense	<b>(70)</b>	(49)	<b>(162)</b>	(120)
Guarantee fees expense	<b>(4,355)</b>	(5,412)	<b>(13,525)</b>	(15,291)
Cards related expense	<b>(26,894)</b>	(25,761)	<b>(74,887)</b>	(93,694)
	<b>(36,462)</b>	(36,051)	<b>(104,564)</b>	(126,281)
<b>(c) Investment income:</b>				
Realised gain/(loss) arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	<b>3,454</b>	3,501	<b>18,724</b>	14,351
- Financial investments at fair value through other comprehensive income	<b>2,875</b>	(12,262)	<b>27,195</b>	(2,031)
- Derivative instruments	<b>54,581</b>	(146,466)	<b>192,367</b>	110,914
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	<b>3,580</b>	411	<b>40,835</b>	30,498
- Derivative instruments	<b>(131,200)</b>	(1,646)	<b>(155,372)</b>	(85,306)
- Financial liabilities designated at fair value through profit or loss	<b>15,298</b>	70,975	<b>(22,065)</b>	(32,867)
Unrealised gain arising from hedging activities	<b>564</b>	-	<b>564</b>	-
Gross dividend income from:				
- Financial assets at fair value through profit or loss	-	-	<b>3,216</b>	1,357
	<b>(50,848)</b>	(85,487)	<b>105,464</b>	36,916
<b>(d) Other income:</b>				
Foreign exchange gain	<b>105,885</b>	102,383	<b>91,327</b>	87,267
Rental income	<b>125</b>	22	<b>162</b>	65
Gain on disposal of property, plant and equipment and leasehold land	<b>818</b>	-	<b>1,163</b>	-
Others	<b>6,498</b>	5,541	<b>14,169</b>	14,650
	<b>113,326</b>	107,946	<b>106,821</b>	101,982
Total other operating income	<b>107,712</b>	53,799	<b>326,356</b>	221,289

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

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b>BANK</b>				
<b>(a) Fee and commission income:</b>				
Commissions	<b>38,026</b>	27,677	<b>97,923</b>	97,131
Service charges and fees	<b>6,796</b>	8,121	<b>20,107</b>	21,535
Guarantee fees	<b>3,745</b>	3,542	<b>11,497</b>	11,410
Processing fees	<b>2,522</b>	4,309	<b>11,468</b>	10,654
Commitment fees	<b>4,177</b>	4,357	<b>12,742</b>	12,767
Cards related income	<b>22,258</b>	17,053	<b>56,083</b>	48,058
Other fee income	<b>4,078</b>	2,267	<b>8,614</b>	6,946
	<b>81,602</b>	67,326	<b>218,434</b>	208,501
<b>(b) Fee and commission expense:</b>				
Commissions expense	<b>(4,371)</b>	(4,135)	<b>(13,645)</b>	(15,091)
Service charges and fees expense	<b>(772)</b>	(694)	<b>(2,345)</b>	(2,085)
Brokerage fees expense	<b>(70)</b>	(49)	<b>(162)</b>	(120)
Guarantee fees expense	<b>(4,355)</b>	(5,412)	<b>(13,525)</b>	(15,291)
Cards related expense	<b>(26,894)</b>	(25,761)	<b>(74,887)</b>	(93,694)
	<b>(36,462)</b>	(36,051)	<b>(104,564)</b>	(126,281)
<b>(c) Investment income:</b>				
Realised gain/(loss) arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	<b>3,454</b>	3,501	<b>18,724</b>	14,351
- Financial investments at fair value through other comprehensive income	<b>2,875</b>	(12,262)	<b>27,195</b>	(2,031)
- Derivative instruments	<b>54,581</b>	(146,466)	<b>192,367</b>	110,914
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	<b>3,580</b>	411	<b>40,835</b>	30,498
- Derivative instruments	<b>(131,200)</b>	(1,646)	<b>(155,372)</b>	(85,306)
- Financial liabilities designated at fair value through profit or loss	<b>15,298</b>	70,975	<b>(22,065)</b>	(32,867)
Unrealised gain arising from hedging activities	<b>564</b>	-	<b>564</b>	-
Gross dividend income from:				
- Financial assets at fair value through profit or loss	-	-	<b>3,216</b>	1,357
- Subsidiaries	<b>32,328</b>	32,986	<b>92,198</b>	93,582
	<b>(18,520)</b>	(52,501)	<b>197,662</b>	130,498
<b>(d) Other income:</b>				
Foreign exchange gain	<b>105,885</b>	102,383	<b>91,327</b>	87,267
Rental income	<b>398</b>	257	<b>897</b>	774
Gain on disposal of property, plant and equipment and leasehold land	<b>818</b>	-	<b>1,163</b>	-
Others	<b>6,562</b>	5,582	<b>16,677</b>	14,763
	<b>113,663</b>	108,222	<b>110,064</b>	102,804
Total other operating income	<b>140,283</b>	86,996	<b>421,596</b>	315,522

**A24 Other Operating Expenses**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b>GROUP</b>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	138,284	126,032	424,272	403,177
- Contribution to EPF	22,807	21,131	70,213	64,047
- Shares based expenses under LTIP	1,866	-	1,866	-
- Others	20,440	10,178	51,859	40,701
	<b>183,397</b>	<b>157,341</b>	<b>548,210</b>	<b>507,925</b>
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	12,175	5,518	26,859	16,979
- Depreciation of right-of-use assets	6,632	8,093	24,933	22,940
- Amortisation of computer software	14,331	11,564	40,240	35,489
- Rental of premises	1,735	53	2,130	507
- Water and electricity	2,366	1,689	6,115	5,342
- Repairs and maintenance	1,694	2,791	8,115	7,831
- Information technology expenses	32,628	33,096	96,784	86,495
- Others	884	6,125	7,199	11,833
	<b>72,445</b>	<b>68,929</b>	<b>212,375</b>	<b>187,416</b>
<u>Marketing expenses</u>				
- Promotion and advertisement	11,377	10,253	25,724	25,620
- Branding and publicity	2,608	3,243	9,419	8,288
- Others	3,712	3,110	9,710	8,810
	<b>17,697</b>	<b>16,606</b>	<b>44,853</b>	<b>42,718</b>
<u>Administration and general expenses</u>				
- Communication expenses	3,083	4,187	9,086	9,398
- Printing and stationery	646	409	1,792	1,363
- Insurance	4,142	3,298	12,374	9,522
- Professional fees	10,317	7,142	26,589	20,468
- Others	6,467	7,241	19,190	19,199
	<b>24,655</b>	<b>22,277</b>	<b>69,031</b>	<b>59,950</b>
Total other operating expenses	<b>298,194</b>	<b>265,153</b>	<b>874,469</b>	<b>798,009</b>

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

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b><u>BANK</u></b>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	105,044	96,902	325,874	314,829
- Contribution to EPF	17,495	16,610	54,870	50,416
- Shares based expenses under LTIP	1,866	-	1,866	-
- Others	16,171	8,158	41,039	33,476
	<b>140,576</b>	<b>121,670</b>	<b>423,649</b>	<b>398,721</b>
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	12,144	5,498	26,782	16,904
- Depreciation of right-of-use assets	6,632	8,093	24,933	22,940
- Amortisation of computer software	14,167	11,413	39,744	35,032
- Rental of premises	194	27	540	431
- Water and electricity	2,108	1,322	5,191	4,194
- Repairs and maintenance	1,643	2,452	7,536	6,454
- Information technology expenses	21,985	24,172	66,889	61,191
- Others	484	4,971	5,743	9,582
	<b>59,357</b>	<b>57,948</b>	<b>177,358</b>	<b>156,728</b>
<u>Marketing expenses</u>				
- Promotion and advertisement	10,769	9,792	21,963	23,602
- Branding and publicity	915	2,669	6,315	5,183
- Others	3,382	2,866	8,735	7,992
	<b>15,066</b>	<b>15,327</b>	<b>37,013</b>	<b>36,777</b>
<u>Administration and general expenses</u>				
- Communication expenses	2,516	3,741	7,436	8,104
- Printing and stationery	500	305	1,433	1,024
- Insurance	3,426	2,673	10,500	8,027
- Professional fees	6,582	4,443	17,167	12,687
- Others	4,929	1,966	14,608	11,769
	<b>17,953</b>	<b>13,128</b>	<b>51,144</b>	<b>41,611</b>
Total other operating expenses	<b>232,952</b>	<b>208,073</b>	<b>689,164</b>	<b>633,837</b>

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

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025 RM'000</b>	<b>31 December 2024 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>GROUP</b>				
Allowance for/(write-back of) expected credit losses on:				
(a) Loans, advances and financing	<b>71,017</b>	38,440	<b>238,630</b>	215,602
(b) Commitments and contingencies on loans, advances and financing	<b>(6,912)</b>	6,879	<b>(4,321)</b>	(7,716)
(c) Other assets	<b>1,343</b>	1,949	<b>4,020</b>	3,089
(d) Cash and short-term funds	<b>5</b>	8	<b>(25)</b>	(97)
(e) Deposits and placements with banks and other financial institutions	-	15	<b>(16)</b>	30
	<b>65,453</b>	47,291	<b>238,288</b>	210,908
(f) Credit impaired loans, advances and financing				
- Recovered during the financial period	<b>(25,704)</b>	(22,728)	<b>(70,216)</b>	(78,707)
- Written-off during the financial period	<b>10,533</b>	13,813	<b>29,530</b>	45,978
	<b>50,282</b>	38,376	<b>197,602</b>	178,179
<b>BANK</b>				
Allowance for/(write-back of) expected credit losses on:				
(a) Loans, advances and financing	<b>42,601</b>	24,947	<b>138,091</b>	125,645
(b) Commitments and contingencies on loans, advances and financing	<b>(7,961)</b>	5,733	<b>(4,775)</b>	(6,747)
(c) Other assets	<b>1,651</b>	1,885	<b>3,786</b>	3,421
(d) Cash and short-term funds	<b>5</b>	8	<b>(25)</b>	(97)
(e) Deposits and placements with banks and other financial institutions	-	15	<b>(16)</b>	30
	<b>36,296</b>	32,588	<b>137,061</b>	122,252
(f) Credit impaired loans, advances and financing				
- Recovered during the financial period	<b>(16,914)</b>	(15,460)	<b>(46,850)</b>	(53,407)
- Written-off during the financial period	<b>5,946</b>	8,097	<b>16,588</b>	30,680
	<b>25,328</b>	25,225	<b>106,799</b>	99,525

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

<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
<b>31 December</b>	31 December	<b>31 December</b>	31 December
<b>2025</b>	2024	<b>2025</b>	2024
<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000

**GROUP**

Allowance for/(write-back of) expected credit losses:

(a) Financial investments at fair value through other comprehensive income	<b>20</b>	31	<b>(22)</b>	117
(b) Financial investments at amortised cost	<b>68</b>	(134)	<b>17</b>	476
Bad debt recovered	-	-	<b>(609)</b>	-
	<b>88</b>	<b>(103)</b>	<b>(614)</b>	<b>593</b>

<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
<b>31 December</b>	31 December	<b>31 December</b>	31 December
<b>2025</b>	2024	<b>2025</b>	2024
<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000

**BANK**

Allowance for/(write-back of) expected credit losses:

(a) Financial investments at fair value through other comprehensive income	<b>19</b>	24	<b>(500)</b>	600
(b) Financial investments at amortised cost	<b>(49)</b>	(135)	<b>(115)</b>	472
Bad debt recovered	-	-	<b>(609)</b>	-
	<b>(30)</b>	<b>(111)</b>	<b>(1,224)</b>	<b>1,072</b>

**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:

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
<u>Credit-related exposures</u>				
Direct credit substitutes	569,529	536,155	477,854	448,167
Transaction-related contingent items	749,854	714,231	603,464	579,231
Short-term self-liquidating trade-related contingencies	181,502	118,673	156,030	103,660
Forward assets purchase	1,182	7,237	1,182	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	1,492,924	1,689,046	1,492,924	1,689,046
Irrevocable commitments to extend credit:				
- maturity exceeding one year	4,662,191	5,051,678	4,071,647	4,466,785
- maturity not exceeding one year	13,832,705	12,923,384	10,759,006	10,023,710
Unutilised credit card lines	2,325,742	2,115,549	2,325,742	2,115,549
	<b>23,815,630</b>	<b>23,155,953</b>	<b>19,887,849</b>	<b>19,433,385</b>
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	26,309,156	14,982,172	26,309,156	14,982,172
- over one year to three years	230,573	400,299	230,573	400,299
- over three years	-	8,862	-	8,862
Interest rate related contracts:				
- one year or less	3,062,923	4,118,349	3,062,923	4,118,349
- over one year to three years	12,149,030	8,601,276	11,949,030	8,601,276
- over three years	22,280,946	14,298,218	22,280,946	14,298,218
Equity related contracts				
- one year or less	503,056	316,353	503,056	316,353
- over one year to three years	182,402	98,607	182,402	98,607
	<b>64,718,086</b>	<b>42,824,136</b>	<b>64,518,086</b>	<b>42,824,136</b>
	<b>88,533,716</b>	<b>65,980,089</b>	<b>84,405,935</b>	<b>62,257,521</b>

## **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.

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**A28 Segment information (Contd.)**

**GROUP**

	Consumer <u>Banking</u> RM'000	Business <u>Banking</u> RM'000	Financial <u>Markets</u> RM'000	<u>Others</u> RM'000	Total <u>Operations</u> RM'000	Inter-segment <u>Elimination</u> RM'000	<u>Total</u> RM'000
<b>3rd Quarter ended 31 December 2025</b>							
Net interest income/(expense)							
- external income/(expense)	138,984	151,805	87,548	(4,575)	373,762	3,504	377,266
- inter-segment	(19,294)	30,397	(11,103)	-	-	-	-
	119,690	182,202	76,445	(4,575)	373,762	3,504	377,266
Net income from Islamic banking business	60,818	51,432	25,100	7,811	145,161	1,451	146,612
Other operating income	46,903	50,731	6,402	10,753	114,789	(7,077)	107,712
Net income	227,411	284,365	107,947	13,989	633,712	(2,122)	631,590
Other operating expenses	(128,707)	(113,365)	(13,664)	(9,389)	(265,125)	69	(265,056)
Depreciation and amortisation	(15,701)	(11,767)	(1,422)	(4,467)	(33,357)	219	(33,138)
Operating profit before allowance (Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	83,003	159,233	92,861	133	335,230	(1,834)	333,396
	(58,638)	8,200	(6)	162	(50,282)	-	(50,282)
Write-back of/(allowance) for expected credit losses on financial investments	-	150	(237)	-	(87)	(1)	(88)
Segment results	24,365	167,583	92,618	295	284,861	(1,835)	283,026
Share of results of joint venture							22
Taxation and zakat							(67,825)
Net profit for the financial period							215,223
Segment assets	33,643,678	32,718,277	21,540,966	417,780	88,320,701	(1,226,967)	87,093,734
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,225
Property, plant and equipment							601,168
Tax recoverable and deferred tax assets							199,397
Intangible assets							514,401
Total assets							88,409,925

**A28 Segment information (Contd.)**

**GROUP**

	Consumer <u>Banking</u> RM'000	Business <u>Banking</u> RM'000	Financial <u>Markets</u> RM'000	<u>Others</u> RM'000	Total <u>Operations</u> RM'000	Inter-segment <u>Elimination</u> RM'000	Total <u>Total</u> RM'000
<b>Nine months ended 31 December 2025</b>							
Net interest income/(expense)							
- external income/(expense)	408,174	424,788	275,011	(6,146)	1,101,827	10,924	1,112,751
- inter-segment	(43,492)	107,931	(64,439)	-	-	-	-
	364,682	532,719	210,572	(6,146)	1,101,827	10,924	1,112,751
Net income from Islamic banking business	187,025	151,817	74,875	14,902	428,619	5,416	434,035
Other operating income	111,189	155,426	50,949	29,569	347,133	(20,777)	326,356
Net income	662,896	839,962	336,396	38,325	1,877,579	(4,437)	1,873,142
Other operating expenses	(375,781)	(338,982)	(41,438)	(26,294)	(782,495)	58	(782,437)
Depreciation and amortisation	(46,143)	(36,413)	(4,270)	(5,829)	(92,655)	623	(92,032)
Operating profit before allowance	240,972	464,567	290,688	6,202	1,002,429	(3,756)	998,673
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(160,439)	(36,809)	48	(402)	(197,602)	-	(197,602)
Write-back of expected credit losses on financial investments	-	554	518	-	1,072	(458)	614
Segment results	80,533	428,312	291,254	5,800	805,899	(4,214)	801,685
Share of results of joint venture							42
Taxation and zakat							(181,244)
Net profit for the financial year							<u>620,483</u>
Segment assets	33,643,678	32,718,277	21,540,966	417,780	88,320,701	(1,226,967)	87,093,734
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,225
Property, plant and equipment							601,168
Tax recoverable and deferred tax assets							199,397
Intangible assets							514,401
Total assets							<u>88,409,925</u>

**A28 Segment information (Contd.)**

**GROUP**

<b>3rd Quarter ended 31 December 2024</b>	<u>Consumer Banking</u> RM'000	<u>Business Banking</u> RM'000	<u>Financial Markets</u> RM'000	<u>Others</u> RM'000	<u>Total Operations</u> RM'000	<u>Inter-segment Elimination</u> RM'000	<u>Total</u> RM'000
Net interest income/(expense)							
- external income/(expense)	154,386	148,198	65,631	(980)	367,235	2,159	369,394
- inter-segment	(38,626)	27,541	11,085	-	-	-	-
	115,760	175,739	76,716	(980)	367,235	2,159	369,394
Net income from Islamic banking business	57,346	48,478	23,829	5,884	135,537	2,545	138,082
Other operating income/(expense)	30,224	48,367	(24,866)	5,948	59,673	(5,874)	53,799
Net income	203,330	272,584	75,679	10,852	562,445	(1,170)	561,275
Other operating expenses	(108,851)	(102,857)	(11,906)	(16,407)	(240,021)	43	(239,978)
Depreciation and amortisation	(12,714)	(11,316)	(1,184)	(160)	(25,374)	199	(25,175)
Operating profit/(loss) before allowance	81,765	158,411	62,589	(5,715)	297,050	(928)	296,122
Allowance for expected credit losses on loans, advances and financing and other financial assets	(29,030)	(9,138)	(23)	(185)	(38,376)	-	(38,376)
Write-back of/(allowance for) expected credit losses on financial investments	-	134	(30)	-	104	(1)	103
Segment results	52,735	149,407	62,536	(5,900)	258,778	(929)	257,849
Share of results of joint venture							12
Taxation and zakat							(71,188)
Net profit for the financial period							<u>186,673</u>
Segment assets	31,059,010	32,029,242	18,250,463	404,779	81,743,494	(1,387,444)	80,356,050
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,170
Property, plant and equipment							302,896
Tax recoverable and deferred tax assets							239,846
Intangible assets							505,477
Total assets							<u>81,405,439</u>

**A28 Segment information (Contd.)**

**GROUP**

<b>Nine months ended 31 December 2024</b>	<u>Consumer Banking</u> RM'000	<u>Business Banking</u> RM'000	<u>Financial Markets</u> RM'000	<u>Others</u> RM'000	<u>Total Operations</u> RM'000	<u>Inter-segment Elimination</u> RM'000	<u>Total</u> RM'000
Net interest income/(expense)							
- external income/(expense)	444,489	411,348	217,890	(2,156)	1,071,571	8,194	1,079,765
- inter-segment	(109,726)	98,493	11,233	-	-	-	-
	334,763	509,841	229,123	(2,156)	1,071,571	8,194	1,079,765
Net income from Islamic banking business	173,406	141,924	73,890	10,787	400,007	5,637	405,644
Other operating income/(expense)	76,903	144,455	(944)	25,951	246,365	(25,076)	221,289
Net income	585,072	796,220	302,069	34,582	1,717,943	(11,245)	1,706,698
Other operating expenses	(332,687)	(299,552)	(32,534)	(57,965)	(722,738)	137	(722,601)
Depreciation and amortisation	(37,860)	(34,067)	(3,542)	(535)	(76,004)	596	(75,408)
Operating profit/(loss) before allowance (Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	214,525	462,601	265,993	(23,918)	919,201	(10,512)	908,689
Allowance for expected credit losses on financial investments	(136,052)	(42,422)	67	228	(178,179)	-	(178,179)
Segment results	-	(476)	(577)	-	(1,053)	460	(593)
Share of results of joint venture	78,473	419,703	265,483	(23,690)	739,969	(10,052)	729,917
Taxation and zakat							36
Net profit for the financial period							(176,720)
							<u>553,233</u>
Segment assets	31,059,010	32,029,242	18,250,463	404,779	81,743,494	(1,387,444)	80,356,050
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,170
Property, plant and equipment							302,896
Tax recoverable and deferred tax assets							239,846
Intangible assets							505,477
Total assets							<u>81,405,439</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:

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025	31 March 2025	31 December 2025	31 March 2025
<u>Before deducting proposed dividends</u>				
CET I capital ratio	<b>13.097%</b>	12.465%	<b>13.371%</b>	12.321%
Tier I capital ratio	<b>14.565%</b>	13.654%	<b>15.052%</b>	13.620%
Total capital ratio	<b>17.601%</b>	16.995%	<b>18.128%</b>	17.048%
<u>After deducting proposed dividends</u>				
CET I capital ratio	<b>13.097%</b>	12.184%	<b>13.371%</b>	11.959%
Tier I capital ratio	<b>14.565%</b>	13.374%	<b>15.052%</b>	13.258%
Total capital ratio	<b>17.601%</b>	16.714%	<b>18.128%</b>	16.686%

**A29 Capital Adequacy (Contd.)**

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

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
<b><u>CET I Capital/Tier I Capital</u></b>				
Paid-up share capital	2,150,903	1,548,106	2,150,903	1,548,106
Retained profits	6,106,367	6,014,117	5,162,836	5,092,252
Regulatory reserves	117,173	117,173	117,173	117,173
Other reserves	1,866	-	1,866	-
FVOCI reserves	49,316	(22,102)	40,488	(21,738)
Capital reserves	10,018	10,018	-	-
	<b>8,435,643</b>	<b>7,667,312</b>	<b>7,473,266</b>	<b>6,735,793</b>
(Less)/add: Regulatory adjustments				
- Goodwill and other intangibles	(514,401)	(517,038)	(512,994)	(515,385)
- Deferred tax assets	(192,570)	(219,086)	(122,426)	(152,643)
- 55% of FVOCI reserves	(27,124)	-	(22,268)	-
- Regulatory reserves	(117,173)	(117,173)	(117,173)	(117,173)
- Investment in subsidiaries and joint venture	(1,225)	(1,182)	(732,316)	(732,316)
Total CET I Capital	<b>7,583,150</b>	<b>6,812,833</b>	<b>5,966,089</b>	<b>5,218,276</b>
Additional Tier I Capital Securities	<b>850,000</b>	650,000	<b>750,000</b>	550,000
Total Additional Tier I Capital	<b>850,000</b>	650,000	<b>750,000</b>	550,000
Total Tier I Capital	<b>8,433,150</b>	<b>7,462,833</b>	<b>6,716,089</b>	<b>5,768,276</b>
<b><u>Tier II Capital</u></b>				
Subordinated obligations	1,100,000	1,199,871	1,000,000	1,199,799
Expected credit losses and regulatory reserves	657,898	625,926	502,680	482,166
Less: Regulatory adjustment - Investment in Tier II capital instruments	-	-	(130,000)	(230,000)
Total Tier II Capital	<b>1,757,898</b>	<b>1,825,797</b>	<b>1,372,680</b>	<b>1,451,965</b>
<b>Total Capital</b>	<b>10,191,048</b>	<b>9,288,630</b>	<b>8,088,769</b>	<b>7,220,241</b>

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

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
Credit risk	52,631,848	50,074,096	40,214,374	38,573,323
Market risk	1,327,981	973,124	1,297,784	961,274
Operational risk	3,939,962	3,609,152	3,107,408	2,817,142
Total RWA and capital requirements	<b>57,899,791</b>	<b>54,656,372</b>	<b>44,619,566</b>	<b>42,351,739</b>

**A29 Capital Adequacy (Contd.)**

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

	<b>Alliance Islamic Bank Berhad</b>	
	<b>31 December 2025</b>	31 March 2025
<u>Before deducting proposed dividends</u>		
CET I capital ratio	<b>12.417%</b>	13.334%
Tier I capital ratio	<b>13.175%</b>	14.146%
Total capital ratio	<b>16.099%</b>	17.195%
<u>After deducting proposed dividends</u>		
CET I capital ratio	<b>12.417%</b>	12.889%
Tier I capital ratio	<b>13.175%</b>	13.701%
Total capital ratio	<b>16.099%</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.

**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> 31 December 2025	<u>Level 1</u> RM'000	<u>Level 2</u> RM'000	<u>Level 3</u> RM'000	<u>Total</u> RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	296,398	-	296,398
- Unquoted securities	-	327	337,257	337,584
Financial investments at FVOCI				
- Money market instruments	-	6,430,000	-	6,430,000
- Quoted securities in Malaysia	11	-	-	11
- Unquoted securities	-	5,998,829	-	5,998,829
Derivative financial assets	-	356,868	-	356,868
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss				
	-	1,705,258	-	1,705,258
Derivative financial liabilities	-	557,105	-	557,105
<u>BANK</u> 31 December 2025	<u>Level 1</u> RM'000	<u>Level 2</u> RM'000	<u>Level 3</u> RM'000	<u>Total</u> RM'000
<u>Assets</u>				
Financial assets at FVTPL				
- Money market instruments	-	296,398	-	296,398
- Unquoted securities	-	327	337,257	337,584
Financial investments at FVOCI				
- Money market instruments	-	5,566,943	-	5,566,943
- Quoted securities in Malaysia	11	-	-	11
- Unquoted securities	-	4,674,968	-	4,674,968
Derivative financial assets	-	356,772	-	356,772
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss				
	-	1,705,258	-	1,705,258
Derivative financial liabilities	-	557,105	-	557,105

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

**A30 Fair Value Measurements (Contd.)**

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

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 December 2025 RM'000</b>	31 March 2025 RM'000	<b>31 December 2025 RM'000</b>	31 March 2025 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 gain recognised in statements of income				
- Revaluation gain from financial assets at FVTPL	<b>33,459</b>	25,625	<b>33,459</b>	25,625
At end of financial period/year	<b><u>337,257</u></b>	<u>303,798</u>	<b><u>337,257</u></b>	<u>303,798</u>

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 <u>financial assets</u> RM'000	Net amounts of financial assets 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
			Financial instruments RM'000	Cash collateral received RM'000	
<u>GROUP/BANK</u>					
31 December 2025					
Derivative financial assets	<u>356,868</u>	<u>356,868</u>	<u>(247,170)</u>	<u>(71,844)</u>	<u>37,854</u>
<u>GROUP/BANK</u>					
31 March 2025					
Derivative financial assets	<u>151,261</u>	<u>151,261</u>	<u>(104,027)</u>	<u>(21,056)</u>	<u>26,178</u>

**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 <u>amount</u> RM'000
			<u>Financial instruments</u> RM'000	Cash collateral <u>pledged</u> RM'000	
<u>GROUP/BANK</u>					
31 December 2025					
Derivative financial liabilities	557,105	557,105	(247,170)	(116,573)	193,362
<u>GROUP/BANK</u>					
31 March 2025					
Derivative financial liabilities	247,625	247,625	(104,027)	(104,225)	39,373

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>3rd Quarter Ended 31 December 2025 RM'000</b>	3rd Quarter Ended 31 December 2024 RM'000	Changes %
Net income/revenue	631,590	561,275	12.5
Operating profit before allowance	333,396	296,122	12.6
Operating profit after allowance	283,026	257,849	9.8
Profit before taxation and zakat	283,048	257,861	9.8
Profit after taxation and zakat	215,223	186,673	15.3
Profit attributable to ordinary equity holders of the Bank	215,223	186,673	15.3
	<b>Nine Months Ended 31 December 2025 RM'000</b>	Nine Months Ended 31 December 2024 RM'000	Changes %
Net income/revenue	1,873,142	1,706,698	9.8
Operating profit before allowance	998,673	908,689	9.9
Operating profit after allowance	801,685	729,917	9.8
Profit before taxation and zakat	801,727	729,953	9.8
Profit after taxation and zakat	620,483	553,233	12.2
Profit attributable to ordinary equity holders of the Bank	620,483	553,233	12.2
	<b>3rd Quarter Ended 31 December 2025 RM'000</b>	2nd Quarter Ended 30 September 2025 RM'000	Changes %
Net income/revenue	631,590	626,232	0.9
Operating profit before allowance	333,396	327,565	1.8
Operating profit after allowance	283,026	270,941	4.5
Profit before taxation and zakat	283,048	270,948	4.5
Profit after taxation and zakat	215,223	206,563	4.2
Profit attributable to ordinary equity holders of the Bank	215,223	206,563	4.2

**BANK**

	<b>3rd Quarter Ended 31 December 2025 RM'000</b>	3rd Quarter Ended 31 December 2024 RM'000	Changes %
Net income/revenue	514,047	454,139	13.2
Operating profit before allowance	281,095	246,066	14.2
Operating profit after allowance	255,797	220,952	15.8
Profit before taxation	255,797	220,952	15.8
Profit after taxation	201,468	166,782	20.8
Profit attributable to ordinary equity holders of the Bank	201,468	166,782	20.8
	<b>Nine Months Ended 31 December 2025 RM'000</b>	Nine Months Ended 31 December 2024 RM'000	Changes %
Net income/revenue	1,523,367	1,386,872	9.8
Operating profit before allowance	834,203	753,035	10.8
Operating profit after allowance	728,628	652,438	11.7
Profit before taxation	728,628	652,438	11.7
Profit after taxation	587,436	512,337	14.7
Profit attributable to ordinary equity holders of the Bank	587,436	512,337	14.7
	<b>3rd Quarter Ended 31 December 2025 RM'000</b>	2nd Quarter Ended 30 September 2025 RM'000	Changes %
Net income/revenue	514,047	472,661	8.8
Operating profit before allowance	281,095	234,425	19.9
Operating profit after allowance	255,797	206,165	24.1
Profit before taxation	255,797	206,165	24.1
Profit after taxation	201,468	157,681	27.8
Profit attributable to ordinary equity holders of the Bank	201,468	157,681	27.8

## **B2 Review Of Performance**

### **(a) Business Review for the Financial Period ended 31 December 2025**

#### Profitability

The Group recorded a net profit after taxation of RM620.5 million for the nine months ended 31 December 2025, a year-on-year (“YoY”) increase of RM67.2 million or 12.2%. This growth was primarily driven by increased revenue after taking into account higher operating expenses and allowances for expected credit losses.

Net interest income increased by RM50.4 million or 3.5% YoY, predominantly attributed to loan growth. The net interest margin (“NIM”) for the period was 2.36% (9MFY25: 2.46%).

The Group reported other operating income of RM372.3 million, an increase of RM116.0 million or 45.3% 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 credit card fee expenses.

Total revenue stood at RM1.9 billion, increased by RM166.4 million or 9.8% YoY.

#### Operating Expenses

Operating expenses rose by RM76.5 million, or 9.6% YoY. The cost-to-income ratio (“CIR”) stood at 46.7%.

#### Loan Growth

The implementation of the ACCELER8 strategic plan facilitated an expansion in the Group’s loans, advances, and financing, which increased by 7.9% YoY to reach RM65.8 billion. This growth was predominantly propelled by advancements in Consumer, Small and Medium Enterprises (“SME”), and Commercial Banking segments, which grew by 9.9%, 6.8% and 15.1% respectively.

#### Asset Quality

The Group’s allowance for expected credit losses on loans, advances, financing, and other financial assets posted a net charge of RM197.0 million, an increase of RM18.2 million YoY. The net credit cost stood at 30.7 basis points, while the loan loss coverage, including regulatory reserves, stood at 118.4%.

The Group will maintain a prudent approach with a robust credit risk framework applied 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, enhancing 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 RM68.1 billion. Our funding strategy has enabled the Group to maintain a robust liquidity coverage ratio and loans-to-funds ratio, which stood at 159.3% and 87.6%, respectively.

#### Proactive Capital Management

We maintained capital position with the Common Equity Tier-1 (“CET 1”) ratio at 13.1%, the Tier-1 Capital Ratio at 14.6%, and the Total Capital Ratio at 17.6%, 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 RM80.5 million, reflecting an increase of RM2.1 million YoY. Net income saw an increase of RM77.8 million or 13.3% to RM662.9 million, driven primarily by a rise in net interest income by RM44.2 million and increase in other operating income by RM33.6 million. Operating expenses increased by RM51.4 million or 13.9%, while the allowance for expected credit losses increased by RM24.4 million. Segment assets were recorded at RM33.6 billion.

For the Business Banking segment, comprising corporate, commercial, and SME banking, profit before tax recorded at RM428.3 million, an increase of RM8.6 million or 2.1% YoY. Net income increased by RM43.7 million or 5.5% to RM840.0 million, driven by higher net interest income by RM28.4 million and higher other operating income by RM15.4 million. Operating expenses increased by RM41.8 million or 12.5%, while the allowance for expected credit losses decreased by RM6.6 million. Segment assets were recorded at RM32.7 billion.

In the Financial Markets segment, profit before tax reached RM291.3 million, an increase of RM25.8 million or 9.7% YoY. Net income increased by RM34.3 million or 11.4%, primarily driven by higher other operating income of RM55.0 million, offset by a decrease in net interest income by RM20.7 million. Operating expenses rose by RM9.6 million. Segment assets recorded at RM21.5 billion.

The Islamic Banking segment, which includes consumer banking, business banking, and financial markets, recorded a net profit after taxation of RM127.2 million, which decreased by RM8.5 million, or 6.3% YoY. Net income increased by RM28.6 million, or 7.2%. Net profit income increased by RM17.6 million, while other operating income increased by RM11.0 million. Operating expenses increased by RM21.9 million, or 14.7%. The allowance for expected credit losses increased by RM12.3 million. Total assets stood at RM19.7 billion.

### **Current Quarter against Previous Year Corresponding Quarter (3QFY2026 vs 3QFY2025)**

The Group's profit after taxation of RM215.2 million for the quarter was RM28.5 million or 15.3% higher compared to the previous year corresponding quarter, mainly due to higher revenue and lower tax expenses, offset with higher operating expenses and higher allowance for expected credit losses.

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

- Net interest income recorded at RM506.9 million, increased by RM12.4 million or 2.5% mainly from loans, advances and financing.
- NIM was at 2.34% (3QFY2025: 2.45%).
- Other operating income increased by RM57.9 million or 86.8% mainly due to higher treasury and investment income, wealth management income and other fee income.
- Total revenue stood at RM631.6 million, increased by RM70.3 million or 12.5%.
- Operating expenses increased by RM33.0 million or 12.5% mainly from higher personnel expenses and establishment expenses.
- Net credit cost was at 7.5 basis points (3QFY2025: 6.1 basis points).

### **B3 Comparison with Immediate Preceding Quarter (3QFY2026 vs 2QFY2026)**

Compared to the immediate preceding quarter, the Group's profit after taxation for the quarter stood at RM215.2 million, increased by RM8.7 million or 4.2%, primarily attributed to higher revenue and lower allowance for expected credit losses, offset by higher tax expenses.

*Key Quarter-on-Quarter Performance Highlights:*

- Net interest income recorded at RM506.9 million, increased by RM11.9 million or 2.4% mainly from loans, advances and financing.
- NIM was at 2.34% (2QFY2026: 2.32%).
- Other operating income decreased by RM6.5 million or 5.0%, mainly due to lower treasury and investment income, offset by higher foreign exchange sales, wealth management income and service charges and fees.
- Total revenue stood at RM631.6 million, increased by RM5.4 million or 0.9%.
- Operating expenses decreased by RM0.5 million or 0.2%, mainly due to lower personnel expenses and establishment

### **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 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**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
<b><u>GROUP</u></b>				
- Income tax	78,688	80,611	197,499	197,166
- Deferred tax	(4,625)	(8,602)	3,810	(19,595)
- Real property gains tax	7	-	7	-
- Over provision for taxation in prior financial year	(6,245)	(821)	(19,958)	(821)
	<u>67,825</u>	<u>71,188</u>	<u>181,358</u>	<u>176,750</u>
- Zakat	-	-	(114)	(30)
	<u>67,825</u>	<u>71,188</u>	<u>181,244</u>	<u>176,720</u>
<b><u>BANK</u></b>				
- Income tax	63,936	58,758	150,159	150,739
- Deferred tax	(4,600)	(9,191)	10,155	(15,241)
- Real property gains tax	7	-	7	-
- Over provision for taxation in prior financial year	(5,014)	4,603	(19,129)	4,603
	<u>54,329</u>	<u>54,170</u>	<u>141,192</u>	<u>140,101</u>

The Bank's effective tax rate for the current financial period ended 31 December 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**

There was no corporate proposal announced but not completed as at the date of this report.

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

	<u>GROUP</u>		<u>BANK</u>	
	31 December 2025 RM'000	31 March 2025 RM'000	31 December 2025 RM'000	31 March 2025 RM'000
<b>(a) Deposits from customers</b>				
Fixed deposits, negotiable instruments of deposits and money market deposits:				
- One year or less (short term)	42,168,064	38,831,799	30,678,746	28,143,538
- More than one year (medium/long term)	26,007	22,388	24,650	20,514
	<u>42,194,071</u>	<u>38,854,187</u>	<u>30,703,396</u>	<u>28,164,052</u>
Others	25,869,699	26,980,767	20,655,635	21,612,536
	<u>68,063,770</u>	<u>65,834,954</u>	<u>51,359,031</u>	<u>49,776,588</u>
<b>(b) Deposits and placements of banks and other financial institutions</b>				
- One year or less (short term)	1,290,586	513,994	1,288,742	510,935
- More than one year (medium/long term)	1,080,757	1,540,915	844,912	1,333,486
	<u>2,371,343</u>	<u>2,054,909</u>	<u>2,133,654</u>	<u>1,844,421</u>
<b>(c) Subordinated obligations</b>				
Tier II Subordinated Medium Term Notes (unsecured)				
- One year or less (short term)	-	406,051	-	405,914
- More than one year (medium/long term)	1,107,712	813,323	1,006,354	813,387
Additional Tier 1 Capital Securities (unsecured)				
- More than one year (medium/long term)	858,168	652,930	756,855	552,875
	<u>1,965,880</u>	<u>1,872,304</u>	<u>1,763,209</u>	<u>1,772,176</u>

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

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

<b>GROUP</b>	<b>As at 31 December 2025 Fair value</b>			<b>As at 31 March 2025 Fair value</b>		
	<b>Contract/ notional amount RM'000</b>	<b>Assets RM'000</b>	<b>Liabilities RM'000</b>	<b>Contract/ notional amount RM'000</b>	<b>Assets RM'000</b>	<b>Liabilities RM'000</b>
<b>Trading derivatives</b>						
Foreign exchange contracts						
Currency forwards	<b>3,534,019</b>	<b>6,433</b>	<b>(138,891)</b>	4,028,657	30,514	(27,372)
- one year or less	<b>3,420,408</b>	<b>6,433</b>	<b>(125,973)</b>	3,802,689	30,514	(21,362)
- over one year to three years	<b>113,611</b>	-	<b>(12,918)</b>	217,107	-	(5,525)
- over three years	-	-	-	8,861	-	(485)
Currency swaps	<b>22,190,684</b>	<b>207,842</b>	<b>(201,424)</b>	10,335,193	41,377	(49,295)
- one year or less	<b>22,073,722</b>	<b>196,052</b>	<b>(201,424)</b>	10,152,001	37,432	(49,295)
- over one year to three years	<b>116,962</b>	<b>11,790</b>	-	183,192	3,945	-
- over three years	-	-	-	-	-	-
Currency spots						
- one year or less	<b>199,918</b>	<b>240</b>	<b>(117)</b>	230,687	75	(99)
Currency options						
- one year or less	<b>615,108</b>	<b>969</b>	<b>(123)</b>	796,796	885	(32)
	<b>26,539,729</b>	<b>215,484</b>	<b>(340,555)</b>	15,391,333	72,851	(76,798)
Interest rate related contracts						
Interest rate swaps	<b>36,067,899</b>	<b>140,766</b>	<b>(164,315)</b>	27,017,843	78,319	(105,236)
- one year or less	<b>3,062,923</b>	<b>9,116</b>	<b>(5,186)</b>	4,118,348	5,609	(7,423)
- over one year to three years	<b>10,724,030</b>	<b>36,587</b>	<b>(48,374)</b>	8,601,276	20,051	(43,008)
- over three years	<b>22,280,946</b>	<b>95,063</b>	<b>(110,755)</b>	14,298,219	52,659	(54,805)
Equity related contracts	<b>685,458</b>	<b>447</b>	<b>(51,541)</b>	414,960	91	(65,591)
- one year or less	<b>503,056</b>	<b>436</b>	<b>(39,944)</b>	316,353	91	(56,358)
- over one year to three years	<b>182,402</b>	<b>11</b>	<b>(11,597)</b>	98,607	-	(9,233)
<b>Hedging derivatives</b>						
Interest rate related contracts						
Interest rate swaps						
- over one year to three years	<b>1,425,000</b>	<b>171</b>	<b>(694)</b>	-	-	-
<b>Total derivatives assets/(liabilities)</b>	<b>64,718,086</b>	<b>356,868</b>	<b>(557,105)</b>	42,824,136	151,261	(247,625)

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

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

	As at 31 December 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><u>BANK</u></b>						
<b><u>Trading derivatives</u></b>						
Foreign exchange contracts						
Currency forwards	3,534,019	6,433	(138,891)	4,028,657	30,514	(27,372)
- one year or less	3,420,408	6,433	(125,973)	3,802,689	30,514	(21,362)
- over one year to three years	113,611	-	(12,918)	217,107	-	(5,525)
- over three years	-	-	-	8,861	-	(485)
Currency swaps	22,190,684	207,842	(201,424)	10,335,193	41,377	(49,295)
- one year or less	22,073,722	196,052	(201,424)	10,152,001	37,432	(49,295)
- over one year to three years	116,962	11,790	-	183,192	3,945	-
- over three years	-	-	-	-	-	-
Currency spots						
- one year or less	199,918	240	(117)	230,687	75	(99)
Currency options						
- one year or less	615,108	969	(123)	796,796	885	(32)
	26,539,729	215,484	(340,555)	15,391,333	72,851	(76,798)
Interest rate related contracts						
Interest rate swaps	36,067,899	140,766	(164,315)	27,017,843	78,319	(105,236)
- one year or less	3,062,923	9,116	(5,186)	4,118,348	5,609	(7,423)
- over one year to three years	10,724,030	36,587	(48,374)	8,601,276	20,051	(43,008)
- over three years	22,280,946	95,063	(110,755)	14,298,219	52,659	(54,805)
Equity related contracts	685,458	447	(51,541)	414,960	91	(65,591)
- one year or less	503,056	436	(39,944)	316,353	91	(56,358)
- over one year to three years	182,402	11	(11,597)	98,607	-	(9,233)
<b><u>Hedging derivatives</u></b>						
Interest rate related contracts						
Interest rate swaps						
- over one year to three years	1,225,000	75	(694)	-	-	-
<b>Total derivatives assets/(liabilities)</b>	<b>64,518,086</b>	<b>356,772</b>	<b>(557,105)</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 31 December 2025, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, were RM356,868,000 (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 31 December 2025, the Group and the Bank had posted cash collateral of RM116,573,000 (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 31 December 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>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December 2025</b>	31 December 2024	<b>31 December 2025</b>	31 December 2024
<b><u>GROUP</u></b>				
Net profit for the financial period attributable to equity holders of the Bank (RM'000)	<b>215,223</b>	186,673	<b>620,483</b>	553,233
Weighted average numbers of ordinary shares in issue ('000)	<b>1,730,223</b>	1,548,106	<b>1,660,687</b>	1,548,106
Basic earnings per share (sen)	<b>12.4</b>	12.1	<b>37.4</b>	35.7

**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>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>31 December</b>	31 December	<b>31 December</b>	31 December
	<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>201,468</b>	166,782	<b>587,436</b>	512,337
Weighted average numbers of ordinary shares in issue ('000)	<b>1,730,223</b>	1,548,106	<b>1,660,687</b>	1,548,106
Basic earnings per share (sen)	<b>11.6</b>	10.8	<b>35.4</b>	33.1

**(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 31 December 2025 and 31 December 2024 respectively. As a result, the dilutive earnings per share was equal to basic earnings per share for the financial period ended 31 December 2025 and 31 December 2024.

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

Group Company Secretary

Kuala Lumpur

25 February 2026