

**ALLIANCE BANK MALAYSIA BERHAD**

**198201008390 (88103-W)**

(Incorporated in Malaysia)

**Condensed Interim Financial Statements**

**Unaudited Statements of Financial Position as at 31 March 2026**

	Note	<u>GROUP</u>		<u>BANK</u>	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>ASSETS</b>					
Cash and short-term funds		<b>3,139,796</b>	4,588,931	<b>2,415,492</b>	3,344,893
Deposits and placements with banks and other financial institutions		<b>802,949</b>	611,989	<b>452,056</b>	257,130
Investment account placements		-	-	<b>150,695</b>	-
Financial assets at fair value through profit or loss	A11	<b>704,656</b>	305,999	<b>704,656</b>	305,999
Financial investments at fair value through other comprehensive income	A12	<b>13,103,880</b>	11,199,629	<b>10,453,948</b>	9,357,881
Financial investments at amortised cost	A13	<b>5,473,468</b>	4,065,023	<b>4,413,375</b>	3,397,964
Derivative financial assets	B9	<b>348,763</b>	151,261	<b>349,556</b>	151,261
Loans, advances and financing	A14	<b>66,040,530</b>	61,418,548	<b>50,392,712</b>	47,137,566
Other assets	A15	<b>387,638</b>	248,134	<b>548,946</b>	267,498
Tax recoverable		<b>4,463</b>	5,782	-	-
Statutory deposits		<b>673,738</b>	1,276,202	<b>508,754</b>	972,419
Investments in subsidiaries		-	-	<b>731,357</b>	731,222
Investment in joint venture		<b>1,238</b>	1,182	<b>1,094</b>	1,094
Right-of-use assets		<b>148,584</b>	116,929	<b>148,584</b>	116,929
Property, plant and equipment		<b>602,997</b>	491,572	<b>602,746</b>	491,369
Deferred tax assets		<b>200,552</b>	219,086	<b>133,035</b>	152,643
Intangible assets		<b>522,762</b>	517,038	<b>521,264</b>	515,385
<b>TOTAL ASSETS</b>		<b>92,156,014</b>	85,217,305	<b>72,528,270</b>	67,201,253
<b>LIABILITIES AND EQUITY</b>					
Deposits from customers	A16	<b>71,611,798</b>	65,834,954	<b>53,848,137</b>	49,776,588
Deposits and placements of banks and other financial institutions	A17	<b>2,611,984</b>	2,054,909	<b>2,357,461</b>	1,844,421
Financial liabilities designated at fair value through profit or loss	A18	<b>1,791,930</b>	1,883,460	<b>1,791,930</b>	1,883,460
Obligations on securities sold under repurchase agreements		<b>858,647</b>	1,724,476	<b>858,647</b>	1,724,476
Derivative financial liabilities	B9	<b>580,873</b>	247,625	<b>580,873</b>	247,625
Recourse obligations on loans and financing sold to Cagamas		<b>703,048</b>	905,646	<b>703,048</b>	604,096
Lease liabilities		<b>150,430</b>	117,124	<b>150,456</b>	117,124
Other liabilities	A19	<b>2,539,307</b>	2,381,446	<b>2,365,608</b>	2,166,273
Provision for taxation		<b>15,984</b>	22,843	<b>22,527</b>	26,189
Provision for zakat		<b>2,009</b>	1,427	-	-
Other borrowings		<b>502,074</b>	502,644	<b>301,268</b>	301,610
Subordinated obligations		<b>1,967,064</b>	1,872,304	<b>1,767,518</b>	1,772,176
<b>TOTAL LIABILITIES</b>		<b>83,335,148</b>	77,548,858	<b>64,747,473</b>	60,464,038
Share capital		<b>2,150,903</b>	1,548,106	<b>2,150,903</b>	1,548,106
Reserves		<b>6,669,963</b>	6,120,341	<b>5,629,894</b>	5,189,109
<b>TOTAL EQUITY</b>		<b>8,820,866</b>	7,668,447	<b>7,780,797</b>	6,737,215
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>92,156,014</b>	85,217,305	<b>72,528,270</b>	67,201,253
<b>COMMITMENTS AND CONTINGENCIES</b>	A27	<b>88,741,446</b>	65,980,089	<b>85,588,384</b>	62,257,521
<b>Net assets per share attributable to equity holders of the Bank (RM)*</b>		<b>5.10</b>	4.95	<b>4.50</b>	4.35

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

The Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 March 2025.

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements**  
**Unaudited Consolidated Statements of Income**  
**for the Financial Period/Year Ended 31 March 2026**

	Note	4th Quarter Ended		Financial Year Ended	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>GROUP</b>					
Interest income	A20	742,662	738,880	2,970,455	2,865,144
Interest expense	A21	(371,218)	(367,518)	(1,486,260)	(1,414,017)
Net interest income		371,444	371,362	1,484,195	1,451,127
Net income from Islamic banking business	A22	148,350	141,434	582,385	547,078
		519,794	512,796	2,066,580	1,998,205
Fee and commission income	A23	68,932	62,166	287,567	270,838
Fee and commission expense	A23	(31,417)	(31,261)	(135,981)	(157,542)
Investment income	A23	20,809	30,900	126,273	67,816
Other income/(expense)	A23	14,964	(11,360)	121,785	90,622
Other operating income	A23	73,288	50,445	399,644	271,734
Net income		593,082	563,241	2,466,224	2,269,939
Other operating expenses	A24	(306,951)	(290,490)	(1,181,420)	(1,088,499)
Operating profit before allowances		286,131	272,751	1,284,804	1,181,440
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	(19,709)	(9,768)	(217,311)	(187,947)
(Allowance for)/write-back of expected credit losses on financial investments	A26	(76)	(22)	538	(615)
Operating profit after allowances		266,346	262,961	1,068,031	992,878
Share of results of joint venture		13	11	55	47
Profit before taxation and zakat		266,359	262,972	1,068,086	992,925
Taxation and zakat	B6	(60,317)	(65,479)	(241,561)	(242,199)
Net profit for the financial period/year		206,042	197,493	826,525	750,726
<b>Net profit for the financial period/year attributable to equity holders of the Bank</b>		<b>206,042</b>	<b>197,493</b>	<b>826,525</b>	<b>750,726</b>
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	11.9	12.8	49.3	48.5
- Diluted (sen)	(b)	11.9	12.8	49.3	48.5

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements****Unaudited Consolidated Statements of Comprehensive Income****for the Financial Period/Year Ended 31 March 2026**

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>GROUP</b>				
<b>Net profit for the financial period/year</b>	<b>206,042</b>	197,493	<b>826,525</b>	750,726
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")	(37,416)	48,262	33,980	66,921
- Net (loss)/gain from change in fair values	(56,452)	51,973	71,261	76,657
- Realised loss/(gain) transferred to statements of income on disposal	7,423	11,553	(26,319)	11,266
- Transfer from/(to) deferred tax	11,767	(15,246)	(10,786)	(21,101)
- Changes in expected credit losses	(154)	(18)	(176)	99
Other comprehensive (expense)/income, net of tax	(37,416)	48,262	33,980	66,921
<b>Total comprehensive income for the financial period/year</b>	<b>168,626</b>	245,755	<b>860,505</b>	817,647
Total comprehensive income for the financial period/ year attributable to:				
Equity holders of the Bank	168,626	245,755	860,505	817,647

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/Year Ended 31 March 2026**

	Note	4th Quarter Ended		Financial Year Ended	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>BANK</b>					
Interest income	A20	739,877	736,485	2,956,882	2,854,689
Interest expense	A21	(371,251)	(367,654)	(1,486,485)	(1,414,508)
Net interest income		368,626	368,831	1,470,397	1,440,181
Fee and commission income	A23	68,846	62,121	287,280	270,622
Fee and commission expense	A23	(31,417)	(31,261)	(135,981)	(157,542)
Investment income	A23	21,602	30,900	219,264	161,398
Other income	A23	15,239	(7,283)	125,303	95,521
Other operating income	A23	74,270	54,477	495,866	369,999
Net income		442,896	423,308	1,966,263	1,810,180
Other operating expenses	A24	(248,766)	(228,825)	(937,930)	(862,662)
Operating profit before allowances		194,130	194,483	1,028,333	947,518
Allowance for expected credit losses on loans, advances and financing and other financial assets	A25	(18,218)	(5,739)	(125,017)	(105,264)
(Allowance for)/write-back of expected credit losses on financial investments	A26	(87)	75	1,137	(997)
Profit before taxation		175,825	188,819	904,453	841,257
Taxation	B6	(39,174)	(47,875)	(180,366)	(187,976)
Net profit for the financial period/year		136,651	140,944	724,087	653,281
<b>Net profit for the financial period/year attributable to equity holders of the Bank</b>		<b>136,651</b>	<b>140,944</b>	<b>724,087</b>	<b>653,281</b>
Earnings per share attributable to:					
Equity holders of the Bank	B12				
- Basic (sen)	(a)	7.9	9.1	43.2	42.2
- Diluted (sen)	(b)	7.9	9.1	43.2	42.2

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

(Incorporated in Malaysia)

**Condensed Interim Financial Statements**  
**Unaudited Statements of Comprehensive Income**  
**for the Financial Period/Year Ended 31 March 2026**

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b><u>BANK</u></b>				
<b>Net profit for the financial period/year</b>	<b>136,651</b>	140,944	<b>724,087</b>	653,281
Other comprehensive (expense)/income: Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at FVOCI	<b>(31,771)</b>	43,134	<b>29,955</b>	62,706
- Net (loss)/gain from change in fair values	<b>(48,987)</b>	45,021	<b>60,085</b>	67,954
- Realised loss/(gain) transferred to statements of income on disposal	<b>7,339</b>	11,739	<b>(19,856)</b>	13,770
- Transfer from/(to) deferred tax	<b>9,996</b>	(13,622)	<b>(9,655)</b>	(19,614)
- Changes in expected credit losses	<b>(119)</b>	(4)	<b>(619)</b>	596
Other comprehensive (expense)/income, net of tax	<b>(31,771)</b>	43,134	<b>29,955</b>	62,706
<b>Total comprehensive income for the financial period/year</b>	<b>104,880</b>	184,078	<b>754,042</b>	715,987
Total comprehensive income for the financial period/ year attributable to:				
Equity holders of the Bank	<b>104,880</b>	184,078	<b>754,042</b>	715,987

The Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 March 2025.

**ALLIANCE BANK MALAYSIA BERHAD**  
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**Condensed Interim Financial Statements**  
**Unaudited Statements of Changes in Equity for the Financial Year Ended 31 March 2026**

	← Attributable to equity holders of the Bank →						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>GROUP</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	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 year	-	-	-	-	-	826,525	826,525
Other comprehensive income	-	-	-	33,980	-	-	33,980
Total comprehensive income for the financial year	-	-	-	33,980	-	826,525	860,505
Issuance of ordinary shares	602,797	-	-	-	-	-	602,797
Share-based payment expenses under Long-term Incentive Plan ("LTIP")	-	-	-	-	2,127	-	2,127
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 March 2026</b>	<b>2,150,903</b>	<b>117,173</b>	<b>10,018</b>	<b>13,013</b>	<b>2,127</b>	<b>6,527,632</b>	<b>8,820,866</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 year	-	-	-	-	-	750,726	750,726
Other comprehensive income	-	-	-	66,921	-	-	66,921
Total comprehensive income for the financial year	-	-	-	66,921	-	750,726	817,647
Issuance of ordinary shares	-	-	-	-	-	-	-
Share-based payment expenses under Long-term Incentive Plan ("LTIP")	-	-	-	-	-	-	-
Transfer from regulatory reserves	-	(38,312)	-	-	-	38,312	-
Effect of subsidiary's capital return	-	-	-	-	-	-	-
Dividends paid to shareholders	-	-	-	-	-	(324,328)	(324,328)
At 31 March 2025	1,548,106	117,173	10,018	(20,967)	-	6,014,117	7,668,447

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**

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**Condensed Interim Financial Statements**

**Unaudited Statements of Changes in Equity for the Financial Year 31 March 2026 (Contd.)**

	← Non-Distributable reserves →				Distributable reserves		Total equity
	Share capital	Regulatory reserves	Capital reserves	FVOCI reserves	Other reserves	Retained profits	
<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 year	-	-	-	-	-	724,087	724,087
Other comprehensive income	-	-	-	29,955	-	-	29,955
Total comprehensive income for the financial year	-	-	-	29,955	-	724,087	754,042
Issuance of ordinary shares	602,797	-	-	-	-	-	602,797
Share-based payment expenses under Long-term Incentive Plan ("LTIP")	-	-	-	-	2,127	-	2,127
Transfer from regulatory reserves	-	-	-	-	-	-	-
Dividends paid to shareholders	-	-	-	-	-	(315,384)	(315,384)
<b>At 31 March 2026</b>	<b>2,150,903</b>	<b>117,173</b>	<b>-</b>	<b>9,639</b>	<b>2,127</b>	<b>5,500,955</b>	<b>7,780,797</b>
At 1 April 2024	1,548,106	155,485	-	(83,022)	-	4,724,987	6,345,556
Net profit for the financial year	-	-	-	-	-	653,281	653,281
Other comprehensive income	-	-	-	62,706	-	-	62,706
Total comprehensive income for the financial year	-	-	-	62,706	-	653,281	715,987
Issuance of ordinary shares	-	-	-	-	-	-	-
Share-based payment expenses under Long-term Incentive Plan ("LTIP")	-	-	-	-	-	-	-
Transfer from regulatory reserves	-	(38,312)	-	-	-	38,312	-
Dividends paid to shareholders	-	-	-	-	-	(324,328)	(324,328)
At 31 March 2025	1,548,106	117,173	-	(20,316)	-	5,092,252	6,737,215

The Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 March 2025.

**ALLIANCE BANK MALAYSIA BERHAD**  
**198201008390 (88103-W)**  
(Incorporated in Malaysia)

**Condensed Interim Financial Statements**

**Unaudited Condensed Statements of Cash Flows for the Financial Year Ended 31 March 2026**

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>Cash flows from operating activities</b>				
Profit before taxation and zakat	<b>1,068,086</b>	992,925	<b>904,453</b>	841,257
Adjustments for:				
Accretion of discount less amortisation of premium of financial investments	<b>(62,477)</b>	(53,176)	<b>(62,477)</b>	(53,176)
Allowance for expected credit losses on loans, advances and financing	<b>255,485</b>	233,956	<b>152,255</b>	137,588
Write-back of expected credit losses on commitments and contingencies	<b>(3,360)</b>	(10,970)	<b>(3,020)</b>	(9,853)
(Write-back of)/allowance for expected credit losses on financial investments	<b>(538)</b>	615	<b>(1,137)</b>	997
Allowance for expected credit losses on other receivables	<b>14,577</b>	4,886	<b>10,295</b>	5,269
(Write-back of)/allowance for expected credit losses on deposits and placements with banks	<b>(16)</b>	16	<b>(16)</b>	16
Amortisation of computer software	<b>55,063</b>	47,056	<b>54,396</b>	46,445
Depreciation of property, plant and equipment	<b>38,035</b>	22,563	<b>37,925</b>	22,466
Depreciation of right-of-use assets	<b>32,002</b>	31,386	<b>32,002</b>	31,386
Dividends from financial assets at fair value through profit or loss	<b>(3,216)</b>	(1,357)	<b>(3,216)</b>	(1,357)
Dividends from subsidiaries	-	-	<b>(92,198)</b>	(93,582)
Interest expense on lease liabilities	<b>6,259</b>	5,131	<b>6,259</b>	5,131
Interest expense on other borrowings	<b>9,886</b>	7,097	<b>9,886</b>	7,097
Interest expense on subordinated obligations	<b>74,011</b>	67,039	<b>74,083</b>	67,158
Interest expense on recourse obligations on loans and financing sold to Cagamas	<b>20,572</b>	20,531	<b>20,572</b>	20,531
Interest income from financial investments at amortised cost	<b>(150,496)</b>	(118,041)	<b>(156,282)</b>	(123,826)
Interest income from financial investments at fair value through other comprehensive income	<b>(377,350)</b>	(340,209)	<b>(378,455)</b>	(342,408)
Interest income from investment account placements	-	-	<b>(695)</b>	-
Gain on disposal of property, plant and equipment and leasehold land	<b>(1,163)</b>	(34)	<b>(1,163)</b>	(34)
Computer software written-off	<b>140</b>	82	<b>140</b>	82
Property, plant and equipment written-off	<b>885</b>	1	<b>885</b>	1
Net (gain)/loss from sale of financial investments at fair value through other comprehensive income	<b>(19,856)</b>	13,770	<b>(19,856)</b>	13,770
Unrealised loss arising from derivative instruments	<b>204,814</b>	70,774	<b>204,021</b>	70,774
Unrealised gain arising from financial assets at fair value through profit or loss	<b>(41,124)</b>	(31,188)	<b>(41,124)</b>	(31,188)
Unrealised gain arising from hedging activities	<b>(5,542)</b>	-	<b>(5,542)</b>	-
Unrealised (gain)/loss arising from financial liabilities designated at fair value through profit or loss	<b>(69,399)</b>	451	<b>(69,399)</b>	451
Share-based payment expenses under LTIP	<b>2,127</b>	-	<b>1,992</b>	-
Share of results of joint venture	<b>(55)</b>	(47)	-	-
Cash flows from operating activities before working capital changes carried forward	<b>1,047,350</b>	963,257	<b>674,584</b>	614,995

**Condensed Interim Financial Statements**

**Unaudited Condensed Statements of Cash Flows for the Financial Year Ended 31 March 2026 (Contd.)**

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
<b>Cash flows from operating activities (contd.)</b>				
Cash flows from operating activities before working capital changes brought forward	<b>1,047,350</b>	963,257	<b>674,584</b>	614,995
Changes in working capital:				
Deposits from customers	<b>5,776,844</b>	8,437,459	<b>4,071,549</b>	7,250,119
Deposits and placements of banks and other financial institutions	<b>557,075</b>	(148)	<b>513,040</b>	(21,573)
Deposits and placements with banks and other financial institutions with original maturity more than three months	<b>(171,247)</b>	(29,088)	<b>(200,304)</b>	(16)
Derivative instruments	<b>(51,154)</b>	(63,252)	<b>(51,852)</b>	(63,814)
Financial assets at fair value through profit or loss	<b>(357,533)</b>	60,427	<b>(357,533)</b>	60,427
Financial liabilities designated at fair value through profit or loss	<b>(26,333)</b>	(47,563)	<b>(26,333)</b>	(47,563)
Loans, advances and financing	<b>(4,877,467)</b>	(6,931,755)	<b>(3,407,401)</b>	(6,038,677)
Other assets	<b>(151,708)</b>	767,797	<b>(291,744)</b>	850,761
Other liabilities	<b>160,916</b>	(741,790)	<b>192,018</b>	(779,899)
Obligations on securities sold under repurchase agreements	<b>(865,829)</b>	(298,250)	<b>(865,829)</b>	(298,250)
Statutory deposits	<b>602,464</b>	(150,789)	<b>463,665</b>	(120,606)
Cash generated from operating activities	<b>1,643,378</b>	1,966,305	<b>713,860</b>	1,405,904
Net Taxation and zakat paid	<b>(239,466)</b>	(257,857)	<b>(174,057)</b>	(192,143)
Net cash generated from operating activities	<b>1,403,912</b>	1,708,448	<b>539,803</b>	1,213,761
<b>Cash flows from investing activities</b>				
Dividends from financial assets at fair value through profit or loss	<b>3,216</b>	1,357	<b>3,216</b>	1,357
Dividends from subsidiaries	-	-	<b>92,198</b>	93,582
Interest received from financial investments at fair value through other comprehensive income	<b>380,796</b>	329,609	<b>380,628</b>	333,643
Interest received from financial investments at amortised cost	<b>152,104</b>	122,826	<b>157,379</b>	129,354
Investment account placements	-	-	<b>(150,000)</b>	-
Purchase of computer software	<b>(60,927)</b>	(101,804)	<b>(60,415)</b>	(101,693)
Purchase of property, plant and equipment	<b>(151,101)</b>	(280,043)	<b>(150,922)</b>	(279,928)
Proceeds from subsidiary	-	-	-	5,000
Subscription of subsidiary's ordinary shares	-	-	-	(89,566)
Proceeds from disposal of property, plant and equipment and leasehold land	<b>2,074</b>	34	<b>2,074</b>	34
Purchase of:				
- financial investments at fair value through other comprehensive income	<b>(9,316,978)</b>	(4,307,455)	<b>(7,564,876)</b>	(3,696,703)
- financial investments at amortised cost	<b>(2,051,034)</b>	(2,857,303)	<b>(1,635,985)</b>	(546,171)
Proceeds from disposal of:				
- financial investments at fair value through other comprehensive income	<b>7,543,872</b>	3,205,481	<b>6,498,085</b>	2,610,099
- financial investments at amortised cost	<b>718,973</b>	2,732,101	<b>706,836</b>	626,508
Proceeds from bad debt recovered of financial investments at amortised cost	<b>609</b>	-	<b>609</b>	-
Net cash used in investing activities	<b>(2,778,396)</b>	(1,155,197)	<b>(1,721,173)</b>	(914,484)

**Condensed Interim Financial Statements**

**Unaudited Condensed Statements of Cash Flows for the Financial Year Ended 31 March 2026 (Contd.)**

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
<b>Cash flows from financing activities</b>				
Dividends paid to shareholders of the company	<b>(315,384)</b>	(324,328)	<b>(315,384)</b>	(324,328)
Interest paid on other borrowings	<b>(9,886)</b>	(4,453)	<b>(9,886)</b>	(5,487)
Interest paid on subordinated obligations	<b>(73,478)</b>	(66,653)	<b>(73,541)</b>	(66,666)
Interest paid on recourse obligations on loans and financing sold to Cagamas	<b>(23,146)</b>	(22,605)	<b>(21,631)</b>	(21,262)
Repayment of lease liabilities	<b>(35,816)</b>	(40,064)	<b>(35,790)</b>	(40,064)
(Repayment of)/proceeds from recourse obligations on loans and financing sold to Cagamas	<b>(200,024)</b>	(319,954)	<b>100,011</b>	(119,969)
Proceeds from issuance of ordinary shares	<b>602,797</b>	-	<b>602,797</b>	-
Proceeds from issuance of other borrowings	-	500,000	-	300,000
Proceeds from issuance of subordinated obligations	-	300,000	-	300,000
Net cash (used in)/generated from financing activities	<b>(54,937)</b>	21,943	<b>246,576</b>	22,224
<b>Net change in cash and cash equivalents</b>	<b>(1,429,421)</b>	575,194	<b>(934,794)</b>	321,501
<b>Cash and cash equivalents at beginning of financial year</b>	<b>5,171,847</b>	4,596,653	<b>3,602,023</b>	3,280,522
<b>Cash and cash equivalents at end of financial year</b>	<b>3,742,426</b>	5,171,847	<b>2,667,229</b>	3,602,023
<b>Cash and cash equivalents comprise the following:</b>				
Cash and short-term funds	<b>3,139,796</b>	4,588,931	<b>2,415,492</b>	3,344,893
Deposits and placements with banks and other financial institutions	<b>802,949</b>	611,989	<b>452,056</b>	257,130
	<b>3,942,745</b>	5,200,920	<b>2,867,548</b>	3,602,023
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	<b>(200,319)</b>	(29,073)	<b>(200,319)</b>	-
	<b>3,742,426</b>	5,171,847	<b>2,667,229</b>	3,602,023

**ALLIANCE BANK MALAYSIA BERHAD**

**198201008390 (88103-W)**

(Incorporated in Malaysia)

**Explanatory Notes**

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

**A1 Basis of Preparation**

The unaudited condensed interim financial statements for the financial period/year ended 31 March 2026 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 year 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 year. 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 year ended 31 March 2026.

**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 year ended 31 March 2026.

**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 year ended 31 March 2026.

**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 during the financial year ended 31 March 2026:

**(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 which includes non-audit related auditors' remuneration of RM550,000.

**(ii) Debt securities**

- (a) The Group 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	Distribution 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**

Other than those disclosed under Note A6 for Issuance and Repayment of Debts and Equity Securities, there was no significant event that had occurred during the current reporting year.

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

There were no material events subsequent to the end of financial reporting year 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")**

	<u>GROUP/BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000
<b>At fair value</b>		
<u>Money market instruments:</u>		
Malaysian Government securities	287,776	253
Malaysian Government investment issues	79,234	591
	<u>367,010</u>	<u>844</u>
 <u>Unquoted securities:</u>		
Shares	337,256	303,798
Corporate bonds and sukuk	390	1,357
	<u>337,646</u>	<u>305,155</u>
 Total financial assets at FVTPL	<u><u>704,656</u></u>	<u><u>305,999</u></u>

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

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>At fair value - debt instruments</b>				
<u>Money market instruments:</u>				
Malaysian Government securities	3,211,000	3,212,493	3,211,000	3,212,493
Malaysian Government investment issues	2,879,400	2,957,580	2,097,165	2,055,323
Negotiable instruments of deposits	947,869	-	400,424	-
Bank Negara Malaysia treasury bills	40,308	-	40,308	-
Commercial papers	29,765	113,912	19,795	113,912
	<u>7,108,342</u>	<u>6,283,985</u>	<u>5,768,692</u>	<u>5,381,728</u>
 <u>Quoted securities:</u>				
Shares	10	14	10	14
 <u>Unquoted securities:</u>				
Corporate bonds and sukuk	5,995,528	4,915,630	4,685,246	3,976,139
Total financial investments at FVOCI	<u><u>13,103,880</u></u>	<u><u>11,199,629</u></u>	<u><u>10,453,948</u></u>	<u><u>9,357,881</u></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	487	57	544
Financial investments derecognised other than write-off	(216)	(61)	(277)
Changes due to change in credit risk	(434)	(9)	(443)
Total write-back from statements of income	(163)	(13)	(176)
<b>At 31 March 2026</b>	<b>910</b>	<b>49</b>	<b>959</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	381	57	438
Financial investments derecognised other than write-off	(632)	(61)	(693)
Changes due to change in credit risk	(355)	(9)	(364)
Total write-back from statements of income	(606)	(13)	(619)
<b>At 31 March 2026</b>	<b>755</b>	<b>48</b>	<b>803</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 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>At amortised cost</b>				
<u>Money market instruments:</u>				
Malaysian Government securities	1,039,215	770,667	1,039,215	770,667
Malaysian Government investment issues	2,040,759	2,059,671	1,239,091	1,372,750
Negotiable instruments of deposits	-	-	229,917	220,705
	<b>3,079,974</b>	<b>2,830,338</b>	<b>2,508,223</b>	<b>2,364,122</b>
<u>Unquoted securities:</u>				
Corporate bonds and sukuk	2,395,090	1,236,034	1,907,081	1,035,680
Allowance for expected credit losses	(1,596)	(1,349)	(1,929)	(1,838)
	<b>2,393,494</b>	<b>1,234,685</b>	<b>1,905,152</b>	<b>1,033,842</b>
Total financial investments at amortised cost	<b>5,473,468</b>	<b>4,065,023</b>	<b>4,413,375</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	380	-	-	380
Financial investments derecognised other than write-off	-	-	(518)	(518)
Changes due to change in credit risk	401	-	(16)	385
Total charge/(write-back from) to statements of income	781	-	(534)	247
<b>At 31 March 2026</b>	<b>1,596</b>	<b>-</b>	<b>-</b>	<b>1,596</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	242	-	-	242
Financial investments derecognised other than write-off	-	-	(518)	(518)
Changes due to change in credit risk	383	-	(16)	367
Total charge/(write-back from) to statements of income	625	-	(534)	91
<b>At 31 March 2026</b>	<b>1,929</b>	<b>-</b>	<b>-</b>	<b>1,929</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><u>GROUP</u></b>		<b><u>BANK</u></b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 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>(518)</b>	-	<b>(518)</b>	-
Write-back during the financial year	<b>(16)</b>	-	<b>(16)</b>	-
At end of financial year	<u>-</u>	<u>534</u>	<u>-</u>	<u>534</u>

**A14 Loans, Advances and Financing**

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>At amortised cost</b>				
Overdrafts	3,032,184	2,904,097	1,749,021	1,676,300
Term loans/financing				
- Housing loans/financing	21,098,421	18,843,138	17,173,060	15,097,444
- Syndicated term loans/financing	622,015	541,091	622,015	541,091
- Hire purchase receivables	335,328	362,809	307,894	328,867
- Other term loans/financing	30,085,114	28,630,257	21,267,187	20,860,631
Bills receivables	767,268	957,332	676,354	912,043
Trust receipts	199,928	252,456	162,053	217,221
Claims on customers under acceptance credits	4,104,516	4,041,520	2,875,519	2,855,588
Staff loans/financing (Loan to Directors: RM Nil)	12,935	14,446	1,753	2,132
Credit/charge card receivables	925,983	813,671	925,983	813,671
Revolving credits	2,998,477	2,530,297	2,394,150	1,947,707
Share margin financing	2,971,834	2,554,238	2,971,834	2,554,238
Gross loans, advances and financing	67,154,003	62,445,352	51,126,823	47,806,933
Add: Sales commissions and handling fees	199,926	193,914	165,955	167,443
Less: Allowance for expected credit losses on loans, advances and financing	(1,313,399)	(1,220,718)	(900,066)	(836,810)
Total net loans, advances and financing	66,040,530	61,418,548	50,392,712	47,137,566

**A14a** By maturity structure:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Within one year	15,202,746	14,529,709	11,897,836	11,394,415
One year to three years	2,394,135	2,133,988	1,995,755	1,665,335
Three years to five years	3,996,180	4,439,433	2,990,716	3,748,080
Over five years	45,560,942	41,342,222	34,242,516	30,999,103
Gross loans, advances and financing	67,154,003	62,445,352	51,126,823	47,806,933

**A14b** By type of customers:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Domestic banking institutions	95	50	95	50
Domestic non-bank financial institutions	2,365,994	1,458,088	1,708,169	1,068,226
Domestic business enterprises				
- Small and medium enterprises	22,887,423	21,475,574	16,014,172	15,535,464
- Others	8,667,598	9,044,723	7,306,824	7,697,726
Government and statutory bodies	4	1	4	1
Individuals	32,133,733	29,616,082	25,091,178	22,733,044
Other domestic entities	10,525	2,899	2,312	2,663
Foreign entities	1,088,631	847,935	1,004,069	769,759
Gross loans, advances and financing	67,154,003	62,445,352	51,126,823	47,806,933

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

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

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Fixed rate				
- Housing loans/financing	13,188	16,000	2,408	3,004
- Hire purchase receivables	335,078	362,380	307,643	328,438
- Other fixed rate loans/financing	9,448,536	9,336,972	5,939,295	6,052,458
Variable rate				
- Base lending rate plus	27,043,035	26,610,724	19,857,988	20,061,380
- Base rate plus	22,496,264	18,930,684	18,461,384	15,071,821
- Cost plus	7,817,902	7,188,592	6,558,105	6,289,832
Gross loans, advances and financing	<b>67,154,003</b>	<b>62,445,352</b>	<b>51,126,823</b>	<b>47,806,933</b>

**A14d** By economic purposes:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Purchase of securities	3,159,992	2,637,781	3,011,792	2,637,781
Purchase of transport vehicles	162,280	193,801	111,401	144,814
Purchase of landed property	34,451,075	31,115,143	27,296,061	24,507,782
of which: - Residential	21,648,184	19,475,903	17,667,504	15,671,174
- Non-residential	12,802,891	11,639,240	9,628,557	8,836,608
Purchase of fixed assets excluding land and buildings	547,220	465,111	466,473	419,627
Personal use	6,287,657	6,577,596	3,115,458	3,394,786
Credit card	925,983	813,671	925,983	813,671
Construction	2,190,839	1,875,779	1,746,886	1,539,012
Working capital	14,775,013	14,279,303	10,831,792	10,769,972
Others	4,653,944	4,487,167	3,620,977	3,579,488
Gross loans, advances and financing	<b>67,154,003</b>	<b>62,445,352</b>	<b>51,126,823</b>	<b>47,806,933</b>

**A14e** By economic sectors:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Primary agriculture	1,215,543	1,297,693	788,578	853,328
Mining and quarrying	169,092	162,707	151,513	149,968
Manufacturing	5,935,656	5,788,979	4,213,864	4,222,481
Electricity, gas and water	236,136	178,392	198,627	142,199
Construction	2,706,571	2,599,616	1,965,276	1,994,815
Wholesale, retail trade, restaurants and hotels	11,929,903	11,579,898	8,719,113	8,639,045
Transport, storage and communication	1,053,714	936,141	754,427	680,764
Financing, insurance, real estate and business services	9,995,847	8,864,375	7,702,202	7,162,180
Community, social and personal services	694,105	573,483	542,904	459,300
Household	33,217,313	30,464,017	26,090,196	23,502,802
Others	123	51	123	51
Gross loans, advances and financing	<b>67,154,003</b>	<b>62,445,352</b>	<b>51,126,823</b>	<b>47,806,933</b>

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

**A14f** By geographical distribution:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Northern region	6,130,471	5,750,764	4,006,153	3,800,041
Central region	47,545,509	43,967,424	36,795,280	34,404,901
Southern region	7,531,288	7,009,623	6,151,540	5,650,970
Sabah region	4,230,415	4,095,873	2,866,874	2,690,974
Sarawak region	1,716,320	1,621,668	1,306,976	1,260,047
Gross loans, advances and financing	<b>67,154,003</b>	<b>62,445,352</b>	<b>51,126,823</b>	<b>47,806,933</b>

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

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
At beginning of financial year	1,145,030	1,178,027	857,628	862,570
Impaired during the financial year	1,388,095	1,355,972	894,418	864,960
Recovered during the financial year	(171,095)	(105,252)	(144,426)	(78,338)
Reclassified as non-impaired during the financial year	(852,661)	(883,062)	(552,065)	(564,285)
Financial assets derecognised other than write-off during the financial year	(100,730)	(104,922)	(43,854)	(45,483)
Amount written-off	(246,932)	(295,733)	(147,474)	(181,796)
At end of financial year	<b>1,161,707</b>	<b>1,145,030</b>	<b>864,227</b>	<b>857,628</b>
Gross impaired loans ratio	1.73%	1.83%	1.69%	1.79%
Net impaired loans ratio	0.93%	1.02%	0.86%	0.94%

The credit impaired loans, advances and financing of RM1,161,707,000 for the Group and RM864,227,000 (2025:RM1,145,030,000 and RM857,628,000) for the Bank are presented net of claim proceeds received from Credit Guarantee Corporation Malaysia Berhad ("CGC"), amounting to RM4,655,000 for the Group and RM3,681,000 (2025:RM4,768,000 and RM3,957,000) for the Bank respectively.

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

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Purchase of securities	-	2,007	-	2,007
Purchase of transport vehicles	6,508	8,402	6,125	7,591
Purchase of landed property	480,772	406,657	356,740	271,303
of which: - Residential	352,098	304,190	242,188	189,839
- Non-residential	128,674	102,467	114,552	81,464
Purchase of fixed assets excluding land and buildings	8,503	8,788	8,337	8,637
Personal use	193,186	202,114	89,186	89,681
Credit card	9,967	7,393	9,967	7,393
Construction	2,016	2,126	2,016	2,126
Working capital	365,856	356,917	312,114	328,150
Others	94,899	150,626	79,742	140,740
Gross impaired loans	<b>1,161,707</b>	<b>1,145,030</b>	<b>864,227</b>	<b>857,628</b>

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

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Primary agriculture	<b>1,287</b>	1,308	<b>9</b>	9
Mining and quarrying	<b>354</b>	556	<b>354</b>	556
Manufacturing	<b>85,619</b>	82,897	<b>54,407</b>	64,411
Electricity, gas and water	<b>470</b>	469	<b>470</b>	469
Construction	<b>188,958</b>	257,900	<b>177,314</b>	245,996
Wholesale, retail trade, restaurants and hotels	<b>231,694</b>	187,486	<b>199,715</b>	168,889
Transport, storage and communication	<b>7,831</b>	9,158	<b>7,229</b>	8,231
Financing, insurance, real estate and business services	<b>47,117</b>	52,824	<b>44,483</b>	50,899
Community, social and personal services	<b>11,293</b>	18,172	<b>7,397</b>	13,080
Household	<b>587,084</b>	534,260	<b>372,849</b>	305,088
Gross impaired loans	<b>1,161,707</b>	1,145,030	<b>864,227</b>	857,628

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

	<b>GROUP</b>		<b>BANK</b>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Northern region	<b>124,281</b>	107,547	<b>82,644</b>	69,133
Central region	<b>884,383</b>	903,382	<b>673,253</b>	689,628
Southern region	<b>100,189</b>	88,426	<b>76,411</b>	72,143
Sabah region	<b>37,285</b>	34,792	<b>17,404</b>	17,004
Sarawak region	<b>15,569</b>	10,883	<b>14,515</b>	9,720
Gross impaired loans	<b>1,161,707</b>	1,145,030	<b>864,227</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	110,880	(358,877)	(11,091)	(259,088)
Transfer to Stage 2	(176,730)	754,901	(181,813)	396,358
Transfer to Stage 3	(414)	(328,800)	385,274	56,060
New financial assets originated or purchased	125,759	131,569	2,998	260,326
Financial assets derecognised other than write-off	(85,854)	(144,175)	(21,291)	(251,320)
Changes due to change in credit risk	7,620	30,092	15,537	53,249
Other adjustments	(69)	(31)	-	(100)
	(18,808)	84,679	189,614	255,485
Unwinding of discount	-	-	53,128	53,128
Total (write-back from)/charge to statements of income	(18,808)	84,679	242,742	308,613
Write-off	(70)	(4,188)	(211,674)	(215,932)
<b>At 31 March 2026</b>	<b>235,862</b>	<b>533,378</b>	<b>544,159</b>	<b>1,313,399</b>
At 1 April 2024	223,351	426,406	534,968	1,184,725
Transfer to Stage 1	138,821	(364,749)	(2,268)	(228,196)
Transfer to Stage 2	(140,015)	663,390	(193,859)	329,516
Transfer to Stage 3	(226)	(311,159)	382,537	71,152
New financial assets originated or purchased	133,337	100,806	4,463	238,606
Financial assets derecognised other than write-off	(79,211)	(112,061)	(21,868)	(213,140)
Changes due to change in credit risk	(21,415)	54,403	2,963	35,951
Other adjustments	112	(45)	-	67
	31,403	30,585	171,968	233,956
Unwinding of discount	-	-	48,142	48,142
Total charge to statements of income	31,403	30,585	220,110	282,098
Write-off	(14)	(4,104)	(241,987)	(246,105)
At 31 March 2025	254,740	452,887	513,091	1,220,718

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

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

	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not-credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b><u>BANK</u></b>				
At 1 April 2025	159,037	266,133	411,640	836,810
Transfer to Stage 1	64,702	(205,071)	(10,622)	(150,991)
Transfer to Stage 2	(102,460)	445,302	(114,085)	228,757
Transfer to Stage 3	(154)	(190,753)	233,337	42,430
New financial assets originated or purchased	75,067	101,963	596	177,626
Financial assets derecognised other than write-off	(57,212)	(108,105)	(11,002)	(176,319)
Changes due to change in credit risk	7,526	15,996	7,330	30,852
Other adjustments	(69)	(31)	-	(100)
	(12,600)	59,301	105,554	152,255
Unwinding of discount	-	-	38,751	38,751
Total (write-back from)/charge to statements of income	(12,600)	59,301	144,305	191,006
Write-off	(34)	(1,297)	(126,419)	(127,750)
<b>At 31 March 2026</b>	<b>146,403</b>	<b>324,137</b>	<b>429,526</b>	<b>900,066</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)
<b>At 31 March 2025</b>	<b>159,037</b>	<b>266,133</b>	<b>411,640</b>	<b>836,810</b>

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

**A15 Other Assets**

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Other receivables	<b>171,670</b>	112,917	<b>115,584</b>	128,280
Collateral pledged for derivative transactions	<b>207,230</b>	104,225	<b>207,230</b>	104,225
Settlement account	<b>10,668</b>	28,113	<b>10,668</b>	28,113
Deposits	<b>5,564</b>	8,823	<b>5,343</b>	8,588
Prepayment	<b>48,534</b>	44,295	<b>46,696</b>	40,184
Amounts due from subsidiaries	-	-	<b>216,554</b>	5,046
	<b>443,666</b>	298,373	<b>602,075</b>	314,436
Less: Allowance for expected credit losses on other receivables [Note]	<b>(56,028)</b>	(50,239)	<b>(53,129)</b>	(46,938)
	<b>387,638</b>	248,134	<b>548,946</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 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 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>2,340</b>	2,343	<b>158</b>	175
Financial assets derecognised other than write-off	<b>(3,520)</b>	(3,982)	<b>(293)</b>	(285)
Changes due to change in credit risk	<b>15,757</b>	6,525	<b>10,430</b>	5,379
Total charge to statements of income	<b>14,577</b>	4,886	<b>10,295</b>	5,269
Write-off	<b>(8,788)</b>	(10)	<b>(4,104)</b>	(12)
<b>At end of financial year</b>	<b>56,028</b>	50,239	<b>53,129</b>	46,938

As at 31 March 2026, the Group's and the Bank's gross exposure of other receivables that are under lifetime expected credit losses were at RM56,028,000 and RM53,129,000 (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 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Demand deposits	<b>24,946,458</b>	25,073,745	<b>20,130,656</b>	20,085,712
Savings deposits	<b>1,896,867</b>	1,907,022	<b>1,521,247</b>	1,526,824
Fixed/investment deposits	<b>41,094,066</b>	36,027,072	<b>29,607,877</b>	26,094,424
Money market deposits	<b>2,373,968</b>	2,586,772	<b>1,487,342</b>	1,829,285
Negotiable instruments of deposits	<b>1,300,439</b>	240,343	<b>1,101,015</b>	240,343
	<b>71,611,798</b>	65,834,954	<b>53,848,137</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 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Due within six months	<b>33,115,659</b>	29,101,409	<b>22,838,862</b>	20,592,810
Six months to one year	<b>11,630,543</b>	9,730,390	<b>9,336,753</b>	7,550,728
One year to three years	<b>20,393</b>	19,734	<b>19,173</b>	18,080
Three years to five years	<b>1,878</b>	2,654	<b>1,446</b>	2,434
	<b>44,768,473</b>	38,854,187	<b>32,196,234</b>	28,164,052

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Domestic financial institutions	<b>1,301,151</b>	250,491	<b>1,103,098</b>	251,866
Domestic non-bank financial institutions	<b>3,851,798</b>	4,296,458	<b>2,633,225</b>	3,165,629
Government and statutory bodies	<b>5,724,460</b>	7,431,767	<b>2,970,816</b>	4,996,976
Business enterprises	<b>24,767,247</b>	21,631,908	<b>18,723,981</b>	16,097,154
Individuals	<b>30,912,975</b>	27,780,773	<b>24,279,959</b>	21,581,156
Foreign entities	<b>1,245,677</b>	1,151,065	<b>1,096,059</b>	1,001,110
Others	<b>3,808,490</b>	3,292,492	<b>3,040,999</b>	2,682,697
	<b>71,611,798</b>	65,834,954	<b>53,848,137</b>	49,776,588

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

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Licensed banks	<b>895,188</b>	508,197	<b>895,188</b>	508,197
Bank Negara Malaysia	<b>1,716,796</b>	1,546,712	<b>1,462,273</b>	1,336,224
	<b><u>2,611,984</u></b>	<u>2,054,909</u>	<b><u>2,357,461</u></b>	<u>1,844,421</u>

**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>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Structured investments	<b>1,943,995</b>	1,966,126
Fair value changes arising from designation at fair value through profit or loss	<b>(152,065)</b>	(82,666)
	<b><u>1,791,930</u></b>	<u>1,883,460</u>

**A19 Other Liabilities**

	<u>GROUP</u>		<u>BANK</u>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Other payables	<b>536,864</b>	612,712	<b>515,462</b>	568,417
Bills payable	<b>407,224</b>	267,298	<b>389,179</b>	153,854
Collateral pledged for derivative transactions	<b>35,076</b>	21,056	<b>35,076</b>	21,056
Settlement account	<b>33,016</b>	77,850	<b>33,016</b>	77,850
Clearing account	<b>133,075</b>	162,583	<b>97,616</b>	129,720
Sundry deposits	<b>82,492</b>	72,716	<b>70,021</b>	60,555
Provision and accruals	<b>274,442</b>	247,508	<b>262,869</b>	237,261
Loan advance payment	<b>526,802</b>	496,823	<b>465,328</b>	437,243
Contract liabilities	<b>130,501</b>	130,542	<b>122,843</b>	121,420
Structured investments	<b>347,209</b>	256,278	<b>347,209</b>	256,278
Amounts due to subsidiaries	-	-	-	72,493
Amount due to joint venture	<b>44</b>	79	<b>44</b>	79
Allowance for expected credit losses on commitments and contingencies	<b>32,562</b>	36,001	<b>26,945</b>	30,047
	<b><u>2,539,307</u></b>	<u>2,381,446</u>	<b><u>2,365,608</u></b>	<u>2,166,273</u>

**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	<b>12,509</b>	<b>12,902</b>	<b>10,590</b>	<b>36,001</b>
Transfer to Stage 1	964	(7,792)	(563)	(7,391)
Transfer to Stage 2	(1,745)	14,939	(1,842)	11,352
Transfer to Stage 3	(3)	(1,416)	6,371	4,952
New financial assets originated or purchased	9,158	3,641	22	12,821
Financial assets derecognised other than write-off	(5,977)	(9,484)	(8,235)	(23,696)
Changes due to change in credit risk	(2,027)	742	(104)	(1,389)
Other adjustments	1	(10)	-	(9)
	<b>371</b>	<b>620</b>	<b>(4,351)</b>	<b>(3,360)</b>
Unwinding of discount	-	-	(79)	(79)
Total charge to/(write-back from) statements of income	<b>371</b>	<b>620</b>	<b>(4,430)</b>	<b>(3,439)</b>
<b>At 31 March 2026</b>	<b>12,880</b>	<b>13,522</b>	<b>6,160</b>	<b>32,562</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)
	<b>1,799</b>	<b>(21,403)</b>	<b>8,634</b>	<b>(10,970)</b>
Unwinding of discount	-	-	(31)	(31)
Total charge to/(write-back from) statements of income	<b>1,799</b>	<b>(21,403)</b>	<b>8,603</b>	<b>(11,001)</b>
<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	897	(6,883)	-	(5,986)
Transfer to Stage 2	(1,245)	11,179	(1,400)	8,534
Transfer to Stage 3	(3)	(840)	4,962	4,119
New financial assets originated or purchased	7,057	2,694	23	9,774
Financial assets derecognised other than write-off	(4,958)	(7,522)	(7,634)	(20,114)
Changes due to change in credit risk	(374)	1,151	(115)	662
Other adjustments	2	(11)	-	(9)
	<b>1,376</b>	<b>(232)</b>	<b>(4,164)</b>	<b>(3,020)</b>
Unwinding of discount	-	-	(82)	(82)
Total charge to/(write-back from) statements of income	<b>1,376</b>	<b>(232)</b>	<b>(4,246)</b>	<b>(3,102)</b>
<b>At 31 March 2026</b>	<b>11,223</b>	<b>10,191</b>	<b>5,531</b>	<b>26,945</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 March 2026, the Group's and the Bank's gross exposure of commitments and contingencies that are credit impaired were at RM25,892,000 and RM22,524,000 (31 March 2025: RM20,854,000 and RM15,997,000) respectively.

**A20 Interest Income**

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>				
Loans, advances and financing	579,039	584,137	2,326,767	2,231,737
Money at call and deposit placements with financial institutions	10,232	24,905	51,750	117,803
Financial investments at fair value through other comprehensive income	96,003	85,633	377,350	340,209
Financial investments at amortised cost	41,706	28,229	150,496	118,041
Others	611	913	1,615	4,178
	<b>727,591</b>	<b>723,817</b>	<b>2,907,978</b>	<b>2,811,968</b>
Accretion of discount less amortisation of premium (net)	15,071	15,063	62,477	53,176
	<b>742,662</b>	<b>738,880</b>	<b>2,970,455</b>	<b>2,865,144</b>

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>BANK</b>				
Loans, advances and financing	574,131	579,290	2,305,607	2,213,286
Money at call and deposit placements with financial institutions	10,233	24,906	51,751	117,815
Financial investments at fair value through other comprehensive income	96,003	86,658	378,455	342,408
Financial investments at amortised cost	43,133	29,655	156,282	123,826
Investment account placements	695	-	695	-
Others	611	913	1,615	4,178
	<b>724,806</b>	<b>721,422</b>	<b>2,894,405</b>	<b>2,801,513</b>
Accretion of discount less amortisation of premium (net)	15,071	15,063	62,477	53,176
	<b>739,877</b>	<b>736,485</b>	<b>2,956,882</b>	<b>2,854,689</b>

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 RM6,074,000 (31 March 2025: RM5,829,000).

**A21 Interest Expense**

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>				
Deposits and placements of banks and other financial institutions	7,276	6,222	25,665	27,448
Deposits from customers	322,814	316,411	1,280,488	1,160,345
Recourse obligations on loans and financing sold to Cagamas	6,820	3,251	20,572	20,531
Subordinated obligations	18,633	18,228	74,011	67,039
Lease liabilities	1,363	771	6,259	5,131
Obligations on securities sold under repurchase agreements	6,606	13,989	43,637	98,073
Others	7,706	8,646	35,628	35,450
	<b>371,218</b>	<b>367,518</b>	<b>1,486,260</b>	<b>1,414,017</b>

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>BANK</b>				
Deposits and placements of banks and other financial institutions	7,276	6,222	25,665	27,448
Deposits from customers	322,849	316,514	1,280,641	1,160,717
Recourse obligations on loans and financing sold to Cagamas	6,820	3,251	20,572	20,531
Subordinated obligations	18,632	18,261	74,083	67,158
Lease liabilities	1,363	771	6,259	5,131
Obligations on securities sold under repurchase agreements	6,606	13,989	43,637	98,073
Others	7,705	8,646	35,628	35,450
	<b>371,251</b>	<b>367,654</b>	<b>1,486,485</b>	<b>1,414,508</b>

**A22 Net Income from Islamic Banking Business**

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>				
Income derived from investment of depositors' funds and others	252,334	243,404	991,047	945,947
Income derived from investment of Islamic Banking funds	22,297	22,265	90,416	83,358
Income derived from investment of investment account funds	789	-	789	-
Income attributable to the depositors and financial institutions	(127,070)	(124,235)	(499,867)	(482,227)
	<b>148,350</b>	<b>141,434</b>	<b>582,385</b>	<b>547,078</b>

**Note:**

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

**A23 Other Operating Income**

	4th Quarter Ended		Financial Year Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>				
<b>(a) Fee and commission income:</b>				
Commissions	30,868	25,670	128,791	122,801
Service charges and fees	6,066	6,351	26,374	28,057
Guarantee fees	3,973	4,892	15,470	16,302
Processing fees	2,951	3,337	14,419	13,991
Commitment fees	4,083	4,169	16,825	16,936
Cards related income	18,724	15,479	74,807	63,537
Other fee income	2,267	2,268	10,881	9,214
	<b>68,932</b>	<b>62,166</b>	<b>287,567</b>	<b>270,838</b>
<b>(b) Fee and commission expense:</b>				
Commissions expense	(5,099)	(4,487)	(18,744)	(19,578)
Service charges and fees expense	(799)	(741)	(3,144)	(2,826)
Brokerage fees expense	(66)	(65)	(228)	(185)
Guarantee fees expense	(4,262)	(5,343)	(17,787)	(20,634)
Cards related expense	(21,191)	(20,625)	(96,078)	(114,319)
	<b>(31,417)</b>	<b>(31,261)</b>	<b>(135,981)</b>	<b>(157,542)</b>
<b>(c) Investment income:</b>				
Realised gain/(loss) arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	4,622	5,466	23,346	19,817
- Financial investments at fair value through other comprehensive income	(7,339)	(11,739)	19,856	(13,770)
- Derivative instruments	(23,763)	(10,465)	168,604	100,449
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	289	690	41,124	31,188
- Derivative instruments	(49,442)	14,532	(204,814)	(70,774)
- Financial liabilities designated at fair value through profit or loss	91,464	32,416	69,399	(451)
Unrealised gain arising from hedging activities	4,978	-	5,542	-
Gross dividend income from:				
- Financial assets at fair value through profit or loss	-	-	3,216	1,357
	<b>20,809</b>	<b>30,900</b>	<b>126,273</b>	<b>67,816</b>
<b>(d) Other income:</b>				
Foreign exchange gain/(loss)	18,576	(19,952)	109,903	67,315
Rental income	324	21	486	86
Gain on disposal of property, plant and equipment and leasehold land	-	34	1,163	34
Others	(3,936)	8,537	10,233	23,187
	<b>14,964</b>	<b>(11,360)</b>	<b>121,785</b>	<b>90,622</b>
Total other operating income	<b>73,288</b>	<b>50,445</b>	<b>399,644</b>	<b>271,734</b>

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

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b><u>BANK</u></b>				
<b>(a) <u>Fee and commission income:</u></b>				
Commissions	30,868	25,670	128,791	122,801
Service charges and fees	5,980	6,306	26,087	27,841
Guarantee fees	3,973	4,892	15,470	16,302
Processing fees	2,951	3,337	14,419	13,991
Commitment fees	4,083	4,169	16,825	16,936
Cards related income	18,724	15,479	74,807	63,537
Other fee income	2,267	2,268	10,881	9,214
	<b>68,846</b>	<b>62,121</b>	<b>287,280</b>	<b>270,622</b>
<b>(b) <u>Fee and commission expense:</u></b>				
Commissions expense	(5,099)	(4,487)	(18,744)	(19,578)
Service charges and fees expense	(799)	(741)	(3,144)	(2,826)
Brokerage fees expense	(66)	(65)	(228)	(185)
Guarantee fees expense	(4,262)	(5,343)	(17,787)	(20,634)
Cards related expense	(21,191)	(20,625)	(96,078)	(114,319)
	<b>(31,417)</b>	<b>(31,261)</b>	<b>(135,981)</b>	<b>(157,542)</b>
<b>(c) <u>Investment income:</u></b>				
Realised gain/(loss) arising from sale/redemption of:				
- Financial assets at fair value through profit or loss	4,622	5,466	23,346	19,817
- Financial investments at fair value through other comprehensive income	(7,339)	(11,739)	19,856	(13,770)
- Derivative instruments	(23,763)	(10,465)	168,604	100,449
Marked-to-market revaluation gain/(loss):				
- Financial assets at fair value through profit or loss	289	690	41,124	31,188
- Derivative instruments	(48,649)	14,532	(204,021)	(70,774)
- Financial liabilities designated at fair value through profit or loss	91,464	32,416	69,399	(451)
Unrealised gain arising from hedging activities	4,978	-	5,542	-
Gross dividend income from:				
- Financial assets at fair value through profit or loss	-	-	3,216	1,357
- Subsidiaries	-	-	92,198	93,582
	<b>21,602</b>	<b>30,900</b>	<b>219,264</b>	<b>161,398</b>
<b>(d) <u>Other income:</u></b>				
Foreign exchange gain/(loss)	18,576	(19,952)	109,903	67,315
Rental income	554	257	1,451	1,031
Gain on disposal of property, plant and equipment and leasehold land	-	34	1,163	34
Others	(3,891)	12,378	12,786	27,141
	<b>15,239</b>	<b>(7,283)</b>	<b>125,303</b>	<b>95,521</b>
Total other operating income	<b>74,270</b>	<b>54,477</b>	<b>495,866</b>	<b>369,999</b>

**A24 Other Operating Expenses**

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>GROUP</b>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	151,645	138,413	575,917	541,590
- Contribution to EPF	24,493	22,223	94,706	86,270
- Share-based payment expenses under LTIP	261	-	2,127	-
- Others	11,981	15,934	63,840	56,635
	<b>188,380</b>	<b>176,570</b>	<b>736,590</b>	<b>684,495</b>
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	11,176	5,584	38,035	22,563
- Depreciation of right-of-use assets	7,069	8,446	32,002	31,386
- Amortisation of computer software	14,823	11,567	55,063	47,056
- Rental of premises	1,264	153	3,394	660
- Water and electricity	1,846	1,651	7,961	6,993
- Repairs and maintenance	3,705	2,837	11,820	10,668
- Information technology expenses	43,106	37,143	139,890	123,638
- Others	4,085	2,515	11,284	14,348
	<b>87,074</b>	<b>69,896</b>	<b>299,449</b>	<b>257,312</b>
<u>Marketing expenses</u>				
- Promotion and advertisement	8,879	13,453	34,603	39,073
- Branding and publicity	2,490	2,469	11,909	10,757
- Others	4,302	3,441	14,012	12,251
	<b>15,671</b>	<b>19,363</b>	<b>60,524</b>	<b>62,081</b>
<u>Administration and general expenses</u>				
- Communication expenses	2,657	2,534	11,743	11,932
- Printing and stationery	88	455	1,880	1,818
- Insurance	4,095	3,723	16,469	13,245
- Professional fees	5,193	11,514	31,782	31,982
- Others	3,793	6,435	22,983	25,634
	<b>15,826</b>	<b>24,661</b>	<b>84,857</b>	<b>84,611</b>
Total other operating expenses	<b>306,951</b>	<b>290,490</b>	<b>1,181,420</b>	<b>1,088,499</b>

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

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b><u>BANK</u></b>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	115,327	106,174	441,201	421,003
- Contribution to EPF	18,889	17,203	73,759	67,619
- Share-based payment expenses under LTIP	126	-	1,992	-
- Others	9,038	12,154	50,077	45,630
	<b>143,380</b>	<b>135,531</b>	<b>567,029</b>	<b>534,252</b>
<u>Establishment costs</u>				
- Depreciation of property, plant and equipment	11,143	5,562	37,925	22,466
- Depreciation of right-of-use assets	7,069	8,446	32,002	31,386
- Amortisation of computer software	14,652	11,413	54,396	46,445
- Rental of premises	86	131	626	562
- Water and electricity	1,605	1,322	6,796	5,516
- Repairs and maintenance	3,386	2,282	10,922	8,736
- Information technology expenses	32,129	27,530	99,018	88,721
- Others	3,784	2,099	9,527	11,681
	<b>73,854</b>	<b>58,785</b>	<b>251,212</b>	<b>215,513</b>
<u>Marketing expenses</u>				
- Promotion and advertisement	7,760	12,287	29,723	35,889
- Branding and publicity	1,566	1,348	7,881	6,531
- Others	3,854	3,091	12,589	11,083
	<b>13,180</b>	<b>16,726</b>	<b>50,193</b>	<b>53,503</b>
<u>Administration and general expenses</u>				
- Communication expenses	2,102	2,003	9,538	10,107
- Printing and stationery	63	350	1,496	1,374
- Insurance	3,000	2,732	13,500	10,759
- Professional fees	4,365	7,811	21,532	20,498
- Others	8,822	4,887	23,430	16,656
	<b>18,352</b>	<b>17,783</b>	<b>69,496</b>	<b>59,394</b>
Total other operating expenses	<b>248,766</b>	<b>228,825</b>	<b>937,930</b>	<b>862,662</b>

**ALLIANCE BANK MALAYSIA BERHAD**

**198201008390 (88103-W)**

(Incorporated in Malaysia)

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

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>GROUP</b>				
Allowance for/(write-back of) expected credit losses on:				
(a) Loans, advances and financing	<b>16,855</b>	18,354	<b>255,485</b>	233,956
(b) Commitments and contingencies on loans, advances and financing	<b>961</b>	(3,254)	<b>(3,360)</b>	(10,970)
(c) Other assets	<b>10,557</b>	1,797	<b>14,577</b>	4,886
(d) Cash and short-term funds	<b>(11)</b>	14	<b>(36)</b>	(83)
(e) Deposits and placements with banks and other financial institutions	-	(14)	<b>(16)</b>	16
	<b>28,362</b>	16,897	<b>266,650</b>	227,805
(f) Credit impaired loans, advances and financing				
- Recovered during the financial period/year	<b>(19,744)</b>	(20,809)	<b>(89,960)</b>	(99,516)
- Written-off during the financial period/year	<b>11,091</b>	13,680	<b>40,621</b>	59,658
	<b>19,709</b>	9,768	<b>217,311</b>	187,947
<b>BANK</b>				
Allowance for/(write-back of) expected credit losses on:				
(a) Loans, advances and financing	<b>14,164</b>	11,943	<b>152,255</b>	137,588
(b) Commitments and contingencies on loans, advances and financing	<b>1,755</b>	(3,106)	<b>(3,020)</b>	(9,853)
(c) Other assets	<b>6,509</b>	1,848	<b>10,295</b>	5,269
(d) Cash and short-term funds	<b>(11)</b>	14	<b>(36)</b>	(83)
(e) Deposits and placements with banks and other financial institutions	-	(14)	<b>(16)</b>	16
	<b>22,417</b>	10,685	<b>159,478</b>	132,937
(f) Credit impaired loans, advances and financing				
- Recovered during the financial period/year	<b>(10,935)</b>	(12,459)	<b>(57,785)</b>	(65,866)
- Written-off during the financial period/year	<b>6,736</b>	7,513	<b>23,324</b>	38,193
	<b>18,218</b>	5,739	<b>125,017</b>	105,264

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

(Incorporated in Malaysia)

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

	<b>4th Quarter Ended</b>		<b>Financial Year Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>GROUP</b>				
(Write-back of)/allowance for expected credit losses:				
(a) Financial investments at fair value through other comprehensive income	<b>(154)</b>	(18)	<b>(176)</b>	99
(b) Financial investments at amortised cost	<b>230</b>	40	<b>247</b>	516
Bad debt recovered	-	-	<b>(609)</b>	-
	<b>76</b>	22	<b>(538)</b>	615

	<b>4th Quarter Ended</b>		<b>Financial Year Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>BANK</b>				
(Write-back of)/allowance for expected credit losses:				
(a) Financial investments at fair value through other comprehensive income	<b>(119)</b>	(4)	<b>(619)</b>	596
(b) Financial investments at amortised cost	<b>206</b>	(71)	<b>91</b>	401
Bad debt recovered	-	-	<b>(609)</b>	-
	<b>87</b>	(75)	<b>(1,137)</b>	997

**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>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
<u>Credit-related exposures</u>				
Direct credit substitutes	<b>574,267</b>	536,155	<b>482,358</b>	448,167
Transaction-related contingent items	<b>734,301</b>	714,231	<b>594,703</b>	579,231
Short-term self-liquidating trade-related contingencies	<b>135,651</b>	118,673	<b>109,994</b>	103,660
Forward assets purchase	<b>26,403</b>	7,237	<b>26,403</b>	7,237
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	<b>904,941</b>	1,689,046	<b>904,941</b>	1,689,046
Irrevocable commitments to extend credit:				
- maturity exceeding one year	<b>4,341,791</b>	5,051,678	<b>3,787,043</b>	4,466,785
- maturity not exceeding one year	<b>13,404,501</b>	12,923,384	<b>10,663,351</b>	10,023,710
Unutilised credit card lines	<b>2,344,608</b>	2,115,549	<b>2,344,608</b>	2,115,549
	<b>22,466,463</b>	23,155,953	<b>18,913,401</b>	19,433,385
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	<b>23,805,928</b>	14,982,172	<b>23,805,928</b>	14,982,172
- over one year to three years	<b>109,591</b>	400,299	<b>109,591</b>	400,299
- over three years	-	8,862	-	8,862
Interest rate related contracts:				
- one year or less	<b>2,675,335</b>	4,118,349	<b>2,675,335</b>	4,118,349
- over one year to three years	<b>12,864,101</b>	8,601,276	<b>13,264,101</b>	8,601,276
- over three years	<b>26,055,549</b>	14,298,218	<b>26,055,549</b>	14,298,218
Equity related contracts				
- one year or less	<b>592,600</b>	316,353	<b>592,600</b>	316,353
- over one year to three years	<b>171,879</b>	98,607	<b>171,879</b>	98,607
	<b>66,274,983</b>	42,824,136	<b>66,674,983</b>	42,824,136
	<b>88,741,446</b>	65,980,089	<b>85,588,384</b>	62,257,521

## **A28 Segment Information**

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

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

The Group is organised into the following key operating segments:

### **(i) Consumer Banking**

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

### **(ii) Business Banking**

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

### **(iii) Financial Markets**

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

### **(iv) Others**

Others refer to mainly other business operations such as alternative distribution channels, trustee services, head office, stockbroking (discontinued since financial year 2024) and corporate advisory services.

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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>4th Quarter ended 31 March 2026</b>							
Net interest income/(expense)							
- external income/(expense)	132,418	145,582	95,209	(4,575)	368,634	2,810	371,444
- inter-segment	(10,418)	30,026	(19,608)	-	-	-	-
	122,000	175,608	75,601	(4,575)	368,634	2,810	371,444
Net income from Islamic banking business	63,314	51,238	26,029	4,862	145,443	2,907	148,350
Other operating income/(loss)	30,115	46,696	(5,672)	7,793	78,932	(5,644)	73,288
Net income	215,429	273,542	95,958	8,080	593,009	73	593,082
Other operating expenses	(130,263)	(118,406)	(14,660)	(10,602)	(273,931)	48	(273,883)
Depreciation and amortisation	(16,159)	(12,315)	(1,509)	(3,305)	(33,288)	220	(33,068)
Operating profit/(loss) before allowance	69,007	142,821	79,789	(5,827)	285,790	341	286,131
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(2,743)	(16,717)	11	(260)	(19,709)	-	(19,709)
(Allowance for)/write-back of expected credit losses on financial investments	-	(230)	165	-	(65)	(11)	(76)
Segment results	66,264	125,874	79,965	(6,087)	266,016	330	266,346
Share of results of joint venture							13
Taxation and zakat							(60,317)
Net profit for the financial period							<u>206,042</u>
Segment assets	36,966,157	36,815,996	18,221,772	416,763	92,420,688	(1,596,686)	90,824,002
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,238
Property, plant and equipment							602,997
Tax recoverable and deferred tax assets							205,015
Intangible assets							522,762
Total assets							<u>92,156,014</u>

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**A28 Segment information (Contd.)**

**GROUP**

<b>Full Year ended 31 March 2026</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)	540,592	570,370	370,220	(10,721)	1,470,461	13,734	1,484,195
- inter-segment	(53,910)	137,957	(84,047)	-	-	-	-
	486,682	708,327	286,173	(10,721)	1,470,461	13,734	1,484,195
Net income from Islamic banking business	250,339	203,055	100,904	19,764	574,062	8,323	582,385
Other operating income	141,304	202,122	45,277	37,362	426,065	(26,421)	399,644
Net income	878,325	1,113,504	432,354	46,405	2,470,588	(4,364)	2,466,224
Other operating expenses	(506,044)	(457,388)	(56,098)	(36,896)	(1,056,426)	106	(1,056,320)
Depreciation and amortisation	(62,302)	(48,728)	(5,779)	(9,134)	(125,943)	843	(125,100)
Operating profit before allowance	309,979	607,388	370,477	375	1,288,219	(3,415)	1,284,804
(Allowance for)/write-back of expected credit losses on loans, advances and financing and other financial assets	(163,182)	(53,526)	59	(662)	(217,311)	-	(217,311)
Write-back of expected credit losses on financial investments	-	324	683	-	1,007	(469)	538
Segment results	146,797	554,186	371,219	(287)	1,071,915	(3,884)	1,068,031
Share of results of joint venture							55
Taxation and zakat							(241,561)
Net profit for the financial year							<u>826,525</u>
Segment assets	36,966,157	36,815,996	18,221,772	416,763	92,420,688	(1,596,686)	90,824,002
Reconciliation of segment assets to consolidated assets:							
Investment in joint venture							1,238
Property, plant and equipment							602,997
Tax recoverable and deferred tax assets							205,015
Intangible assets							522,762
Total assets							<u>92,156,014</u>

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**A28 Segment information (Contd.)**

**GROUP**

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

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**A28 Segment information (Contd.)**

**GROUP**

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

**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 Standard Computation Method for operational risk.

The Group and the Bank have sufficient capital as follows:

	<u>GROUP</u>		<u>BANK</u>	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
<u>Before deducting proposed dividends</u>				
CET I capital ratio	<b>13.438%</b>	12.465%	<b>13.787%</b>	12.321%
Tier I capital ratio	<b>14.871%</b>	13.654%	<b>15.436%</b>	13.620%
Total capital ratio	<b>17.864%</b>	16.995%	<b>18.477%</b>	17.048%
<u>After deducting proposed dividends</u>				
CET I capital ratio	<b>13.154%</b>	12.184%	<b>13.417%</b>	11.959%
Tier I capital ratio	<b>14.587%</b>	13.374%	<b>15.065%</b>	13.258%
Total capital ratio	<b>17.580%</b>	16.714%	<b>18.106%</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 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 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	6,527,632	6,014,117	5,500,955	5,092,252
Regulatory reserves	117,173	117,173	117,173	117,173
Other reserves	2,127	-	2,127	-
FVOCI reserves	12,054	(22,102)	8,836	(21,738)
Capital reserves	10,018	10,018	-	-
	<b>8,819,907</b>	<b>7,667,312</b>	<b>7,779,994</b>	<b>6,735,793</b>
(Less)/add: Regulatory adjustments				
- Goodwill and other intangibles	(522,762)	(517,038)	(521,264)	(515,385)
- Deferred tax assets	(200,552)	(219,086)	(133,035)	(152,643)
- 55% of FVOCI reserves	(6,630)	-	(4,860)	-
- Regulatory reserves	(117,173)	(117,173)	(117,173)	(117,173)
- Investment in subsidiaries and joint venture	(1,238)	(1,182)	(732,451)	(732,316)
Total CET I Capital	<b>7,971,552</b>	<b>6,812,833</b>	<b>6,271,211</b>	<b>5,218,276</b>
Additional Tier I Capital Securities	850,000	650,000	750,000	550,000
Total Additional Tier I Capital	<b>850,000</b>	<b>650,000</b>	<b>750,000</b>	<b>550,000</b>
Total Tier I Capital	<b>8,821,552</b>	<b>7,462,833</b>	<b>7,021,211</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	675,455	625,926	513,139	482,166
Less: Regulatory adjustment - Investment in Tier II capital instruments	-	-	(130,000)	(230,000)
Total Tier II Capital	<b>1,775,455</b>	<b>1,825,797</b>	<b>1,383,139</b>	<b>1,451,965</b>
<b>Total Capital</b>	<b>10,597,007</b>	<b>9,288,630</b>	<b>8,404,350</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 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Credit risk	54,036,361	50,074,096	41,051,095	38,573,323
Market risk	1,245,131	973,124	1,244,340	961,274
Operational risk	4,039,534	3,609,152	3,190,790	2,817,142
Total RWA and capital requirements	<b>59,321,026</b>	<b>54,656,372</b>	<b>45,486,225</b>	<b>42,351,739</b>

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**A29 Capital Adequacy (Contd.)**

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

	<b>Alliance Islamic Bank Berhad</b>	
	<b>31 March 2025</b>	<b>31 March 2025</b>
<u>Before deducting proposed dividends</u>		
CET I capital ratio	<b>12.745%</b>	13.334%
Tier I capital ratio	<b>13.471%</b>	14.146%
Total capital ratio	<b>16.333%</b>	17.195%
<u>After deducting proposed dividends</u>		
CET I capital ratio	<b>12.408%</b>	12.889%
Tier I capital ratio	<b>13.134%</b>	13.701%
Total capital ratio	<b>15.996%</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 year 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 March 2026	<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	-	367,010	-	367,010
- Unquoted securities	-	390	337,256	337,646
Financial investments at FVOCI				
- Money market instruments	-	7,108,342	-	7,108,342
- Quoted securities in Malaysia	10	-	-	10
- Unquoted securities	-	5,995,528	-	5,995,528
Derivative financial assets	-	348,763	-	348,763
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss				
	-	1,791,930	-	1,791,930
Derivative financial liabilities	-	580,873	-	580,873
<u>BANK</u> 31 March 2026	<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	-	367,010	-	367,010
- Unquoted securities	-	390	337,256	337,646
Financial investments at FVOCI				
- Money market instruments	-	5,768,692	-	5,768,692
- Quoted securities in Malaysia	10	-	-	10
- Unquoted securities	-	4,685,246	-	4,685,246
Derivative financial assets	-	349,556	-	349,556
<u>Liabilities</u>				
Financial liabilities designated at fair value through profit or loss				
	-	1,791,930	-	1,791,930
Derivative financial liabilities	-	580,873	-	580,873

**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 March 2026 RM'000</b>	31 March 2025 RM'000	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
At beginning of financial 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>33,458</b>	25,625	<b>33,458</b>	25,625
At end of financial year	<b>337,256</b>	303,798	<b>337,256</b>	303,798

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

**A31 Offsetting Financial Assets And Financial Liabilities**

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

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

**(a) Financial assets**

	Gross amounts of recognised financial assets RM'000	Net amounts of financial assets presented in the statements of financial position RM'000	Related amounts not set off in the statements of financial position		Net amount RM'000
			Financial instruments RM'000	Cash collateral received RM'000	
<u>GROUP</u> 31 March 2026					
Derivative financial assets	348,763	348,763	(252,813)	(34,072)	61,878
<u>GROUP</u> 31 March 2025					
Derivative financial assets	151,261	151,261	(104,027)	(21,056)	26,178

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

**(a) Financial assets (Contd.)**

	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 <u>amount</u> RM'000
			<u>Financial instruments</u> RM'000	Cash collateral <u>received</u> RM'000	
<u>BANK</u>					
31 March 2026					
Derivative financial assets	349,556	349,556	(252,813)	(34,072)	62,671
<u>BANK</u>					
31 March 2025					
Derivative financial assets	151,261	151,261	(104,027)	(21,056)	26,178

**(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</u>					
31 March 2026					
Derivative financial liabilities	580,873	580,873	(252,813)	(181,210)	146,850
<u>GROUP</u>					
31 March 2025					
Derivative financial liabilities	247,625	247,625	(104,027)	(104,225)	39,373
<u>BANK</u>					
31 March 2026					
Derivative financial liabilities	580,873	580,873	(252,813)	(181,210)	146,850
<u>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.

**A32 Credit Transactions And Exposures With Connected Parties**

	<b>BANK</b>	
	<b>31 March 2026 RM'000</b>	31 March 2025 RM'000
Outstanding credit exposures with connected parties	<b>350,940</b>	417,225
of which:		
Total credit exposure which is impaired or in default	-	-
Total credit exposures	<b>78,505,820</b>	72,706,206
Percentage of outstanding credit exposures to connected parties		
- as a proportion of total credit exposures	<b>0.45%</b>	0.57%
- which is impaired or in default	<b>0.00%</b>	0.00%

The disclosure on Credit Transactions and Exposures with Connected Parties above is presented in accordance with paragraph 9.1 of BNM's Guidelines on Credit Transactions and Exposures with Connected Parties.

**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>4th Quarter Ended 31 March 2026 RM'000</b>	4th Quarter Ended 31 March 2025 RM'000	Changes %
Net income/revenue	593,082	563,241	5.3
Operating profit before allowance	286,131	272,751	4.9
Operating profit after allowance	266,346	262,961	1.3
Profit before taxation and zakat	266,359	262,972	1.3
Profit after taxation and zakat	206,042	197,493	4.3
Profit attributable to ordinary equity holders of the Bank	206,042	197,493	4.3
	<b>Full Year Ended 31 March 2026 RM'000</b>	Full Year Ended 31 March 2025 RM'000	Changes %
Net income/revenue	2,466,224	2,269,939	8.6
Operating profit before allowance	1,284,804	1,181,440	8.7
Operating profit after allowance	1,068,031	992,878	7.6
Profit before taxation and zakat	1,068,086	992,925	7.6
Profit after taxation and zakat	826,525	750,726	10.1
Profit attributable to ordinary equity holders of the Bank	826,525	750,726	10.1
	<b>4th Quarter Ended 31 March 2026 RM'000</b>	3rd Quarter Ended 31 December 2025 RM'000	Changes %
Net income/revenue	593,082	631,590	(6.1)
Operating profit before allowance	286,131	333,396	(14.2)
Operating profit after allowance	266,346	283,026	(5.9)
Profit before taxation and zakat	266,359	283,048	(5.9)
Profit after taxation and zakat	206,042	215,223	(4.3)
Profit attributable to ordinary equity holders of the Bank	206,042	215,223	(4.3)

**BANK**

	<b>4th Quarter Ended 31 March 2026 RM'000</b>	4th Quarter Ended 31 March 2025 RM'000	Changes %
Net income/revenue	442,896	423,308	4.6
Operating profit before allowance	194,130	194,483	(0.2)
Operating profit after allowance	175,825	188,819	(6.9)
Profit before taxation	175,825	188,819	(6.9)
Profit after taxation	136,651	140,944	(3.0)
Profit attributable to ordinary equity holders of the Bank	136,651	140,944	(3.0)
	<b>Full Year Ended 31 March 2026 RM'000</b>	Full Year Ended 31 March 2025 RM'000	Changes %
Net income/revenue	1,966,263	1,810,180	8.6
Operating profit before allowance	1,028,333	947,518	8.5
Operating profit after allowance	904,453	841,257	7.5
Profit before taxation	904,453	841,257	7.5
Profit after taxation	724,087	653,281	10.8
Profit attributable to ordinary equity holders of the Bank	724,087	653,281	10.8
	<b>4th Quarter Ended 31 March 2026 RM'000</b>	3rd Quarter Ended 31 December 2025 RM'000	Changes %
Net income/revenue	442,896	514,047	(13.8)
Operating profit before allowance	194,130	281,095	(30.9)
Operating profit after allowance	175,825	255,797	(31.3)
Profit before taxation	175,825	255,797	(31.3)
Profit after taxation	136,651	201,468	(32.2)
Profit attributable to ordinary equity holders of the Bank	136,651	201,468	(32.2)

## **B2 Review Of Performance**

### **(a) Business Review for the Financial Period ended 31 March 2026**

#### Profitability

The Group recorded a net profit after taxation of RM826.5 million for the financial year ended 31 March 2026, a year-on-year (“YoY”) increase of RM75.8 million or 10.1%. 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 RM60.4 million or 3.1% YoY, predominantly attributed to growth in loan, advances, and financing and investment securities. The net interest margin (“NIM”) for the period was 2.34% (FY25: 2.45%).

The Group reported other operating income of RM459.2 million, an increase of RM135.9 million or 42.0% YoY. This growth primarily stemmed from increased revenue from treasury and investment income and wealth management income, after taking into account lower credit card fee expenses.

Total revenue stood at RM2.5 billion, increased by RM196.3 million or 8.6% YoY.

#### Operating Expenses

Operating expenses rose by RM92.9 million, or 8.5% YoY. The cost-to-income ratio (“CIR”) stood at 47.9%.

#### Loan Growth

The implementation of the ACCELER8 strategic plan facilitated an expansion in the Group’s loans, advances, and financing, which increased by 7.5% YoY to reach RM67.2 billion. This growth was predominantly propelled by advancements in Consumer, Small and Medium Enterprises (“SME”), and Commercial Banking segments, which grew by 9.0%, 7.4% and 13.2% respectively.

#### Asset Quality

The Group’s allowance for expected credit losses on loans, advances, financing, and other financial assets posted a net charge of RM216.8 million, an increase of RM28.2 million YoY. The net credit cost stood at 33.5 basis points, while the loan loss coverage, including regulatory reserves, stood at 123.1%.

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 37.5%, with customer deposits totalling RM71.6 billion. Our funding strategy has enabled the Group to maintain a robust liquidity coverage ratio and loans-to-funds ratio, which stood at 158.5% and 85.3%, respectively.

#### Proactive Capital Management

We maintained capital position with the Common Equity Tier-1 (“CET 1”) ratio at 13.2%, the Tier-1 Capital Ratio at 14.6%, and the Total Capital Ratio at 17.6%, all comfortably surpassing regulatory thresholds.

Additionally, for the financial year ended 31 March 2026, the Group declared a second interim dividend of 9.74 sen per share.

## **B2 Review Of Performance (Contd.)**

### **(b) Performance by Business Segment and Subsidiary**

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

In the Consumer Banking segment, profit before tax was recorded at RM146.8 million, reflecting an increase of RM16.2 million YoY. Net income saw an increase of RM86.1 million or 10.9% to RM878.3 million, driven primarily by a rise in net interest income by RM52.2 million and increase in other operating income by RM33.9 million. Operating expenses increased by RM46.2 million or 8.9%, while the allowance for expected credit losses increased by RM23.7 million. Segment assets were recorded at RM37.0 billion.

For the Business Banking segment, comprising corporate, commercial, and SME banking, profit before tax recorded at RM554.2 million, a decrease of RM7.7 million or 1.4% YoY. Net income increased by RM42.4 million or 4.0% to RM1.1 billion, driven by higher net interest income by RM25.1 million and higher other operating income by RM17.3 million. Operating expenses increased by RM46.1 million or 10.0%, while the allowance for expected credit losses increased by RM3.9 million. Segment assets were recorded at RM36.8 billion.

In the Financial Markets segment, profit before tax reached RM371.2 million, an increase of RM52.3 million or 16.4% YoY. Net income increased by RM62.9 million or 17.0%, primarily driven by higher other operating income of RM74.3 million, offset by a decrease in net interest income by RM11.4 million. Operating expenses rose by RM11.8 million. Segment assets recorded at RM18.2 billion.

The Islamic Banking segment, which includes consumer banking, business banking, and financial markets, recorded a net profit after taxation of RM196.9 million, which increased by RM4.8 million, or 2.5% YoY. Net income increased by RM35.1 million, or 6.5%. Net profit income increased by RM27.9 million, while other operating income increased by RM7.2 million. Operating expenses increased by RM18.1 million, or 8.8%. The allowance for expected credit losses increased by RM9.7 million. Total assets stood at RM21.2 billion.

### **Current Quarter against Previous Year Corresponding Quarter (4QFY2026 vs 4QFY2025)**

The Group's profit after taxation of RM206.0 million for the quarter was RM8.5 million or 4.3% higher compared to the previous year corresponding quarter, mainly due to higher revenue and lower tax expenses, offset by higher operating expenses and allowance for expected credit losses.

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

- Net interest income recorded at RM506.2 million, increased by RM10.0 million or 2.0%
- NIM was at 2.31% (4QFY2025: 2.43%).
- Other operating income increased by RM19.8 million or 29.6% mainly due to higher treasury and investment income, wealth management income offset by higher other expenses.
- Total revenue stood at RM593.1 million, increased by RM29.8 million or 5.3%.
- Operating expenses increased by RM16.5 million or 5.7% mainly from higher establishment expenses and personnel expenses.
- Net credit cost was at 2.8 basis points (4QFY2025: 1.3 basis points).

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### **B3 Comparison with Immediate Preceding Quarter (4QFY2026 vs 3QFY2026)**

Compared to the immediate preceding quarter, the Group's profit after taxation for the quarter stood at RM206.0 million, decreased by RM9.2 million or 4.3%, primarily attributed to lower revenue and higher operating expenses, offset by lower allowance for expected credit losses and lower tax expenses.

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

- Net interest income recorded at RM506.2 million, decreased by RM0.8 million or 0.2%
- NIM was at 2.31% (3QFY2026: 2.34%).
- Other operating income decreased by RM37.7 million or 30.3%, mainly due to lower treasury and investment income, wealth management income and higher other expenses.
- Total revenue stood at RM593.1 million, decreased by RM38.5 million or 6.1%.
- Operating expenses increased by RM8.8 million or 2.9%, mainly due to higher establishment expenses and personnel expenses, offset by lower administration and general expenses.
- The net credit cost was 2.8 basis points (3QFY2026: 7.5 basis points).

### **B4 Economic and Business Outlook for Next Financial Year**

Malaysia's economy remains on a growth trajectory, as domestic demand is expected to stay resilient, driven by sustained consumer spending and steady labour market conditions. The country's strong fundamentals and diversified economic structure, together with the government's push for faster economic expansion, continue to bolster the outlook. 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.

Against this backdrop, FY27 marks a transition year for the Group. As we enter the final phase of our Acceler8 2027 strategy, the Group has largely established its core growth engines with expanded market share across all lines of business, strengthened key technology capabilities, and reinforced its balance sheet to support sustainable growth. Accordingly, the focus for FY27 will shift from broad-based build-out towards value realisation, operational refinement and continued disciplined execution, while positioning the Group for its next stage of strategic evolution beyond Acceler8.

Overall, the Group remains cautiously optimistic in FY2027. While external uncertainties persist, our strengthened fundamentals, improved capital position and more resilient operating platform, position us well to navigate near-term volatility, deliver sustainable value, and lay the groundwork for the Group's post-Acceler8 strategic ambitions.

**B5 Profit Forecast**

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

**B6 Taxation and Zakat**

	4th Quarter Ended		Financial Year Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b><u>GROUP</u></b>				
- Income tax	56,495	73,691	253,994	270,857
- Deferred tax	3,307	(6,934)	7,117	(26,529)
- Real property gains tax	-	-	7	-
- Over provision for taxation in prior financial year	(185)	(2,054)	(20,143)	(2,875)
	<u>59,617</u>	<u>64,703</u>	<u>240,975</u>	<u>241,453</u>
- Zakat	700	776	586	746
	<u><u>60,317</u></u>	<u><u>65,479</u></u>	<u><u>241,561</u></u>	<u><u>242,199</u></u>
<b><u>BANK</u></b>				
- Income tax	39,788	53,169	189,947	203,908
- Deferred tax	(833)	(7,096)	9,322	(22,337)
- Real property gains tax	-	-	7	-
- Under/(over) provision for taxation in prior financial year	219	1,802	(18,910)	6,405
	<u>39,174</u>	<u>47,875</u>	<u>180,366</u>	<u>187,976</u>

The Bank's effective tax rate for the current financial period/year ended 31 March 2026 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 March 2025 RM'000	31 March 2025 RM'000	31 March 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)	<b>44,746,202</b>	38,831,799	<b>32,175,615</b>	28,143,538
- More than one year (medium/long term)	<b>22,271</b>	22,388	<b>20,619</b>	20,514
	<b>44,768,473</b>	38,854,187	<b>32,196,234</b>	28,164,052
Others	<b>26,843,325</b>	26,980,767	<b>21,651,903</b>	21,612,536
	<b>71,611,798</b>	65,834,954	<b>53,848,137</b>	49,776,588
<b>(b) Deposits and placements of banks and other financial institutions</b>				
- One year or less (short term)	<b>1,500,683</b>	513,994	<b>1,499,557</b>	510,935
- More than one year (medium/long term)	<b>1,111,301</b>	1,540,915	<b>857,904</b>	1,333,486
	<b>2,611,984</b>	2,054,909	<b>2,357,461</b>	1,844,421
<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)	<b>1,111,002</b>	813,323	<b>1,011,484</b>	813,387
Additional Tier 1 Capital Securities (unsecured)				
- More than one year (medium/long term)	<b>856,062</b>	652,930	<b>756,034</b>	552,875
	<b>1,967,064</b>	1,872,304	<b>1,767,518</b>	1,772,176

**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 March 2026</b>			<b>As at 31 March 2025</b>		
	<b>Contract/ notional amount RM'000</b>	<b>Fair value</b>		<b>Contract/ notional amount RM'000</b>	<b>Fair value</b>	
	<b>Assets RM'000</b>	<b>Liabilities RM'000</b>		<b>Assets RM'000</b>	<b>Liabilities RM'000</b>	
<b>Trading derivatives</b>						
Foreign exchange contracts						
Currency forwards	<b>3,554,833</b>	<b>24,654</b>	<b>(77,286)</b>	4,028,657	30,514	(27,372)
- one year or less	<b>3,490,145</b>	<b>24,654</b>	<b>(69,298)</b>	3,802,689	30,514	(21,362)
- over one year to three years	<b>64,688</b>	-	<b>(7,988)</b>	217,107	-	(5,525)
- over three years	-	-	-	8,861	-	(485)
Currency swaps	<b>19,272,778</b>	<b>193,375</b>	<b>(218,664)</b>	10,335,193	41,377	(49,295)
- one year or less	<b>19,227,875</b>	<b>188,518</b>	<b>(218,664)</b>	10,152,001	37,432	(49,295)
- over one year to three years	<b>44,903</b>	<b>4,857</b>	-	183,192	3,945	-
Currency spots						
- one year or less	<b>473,017</b>	<b>1,024</b>	<b>(908)</b>	230,687	75	(99)
Currency options						
- one year or less	<b>614,891</b>	<b>1,937</b>	<b>(1,057)</b>	796,796	885	(32)
	<b>23,915,519</b>	<b>220,990</b>	<b>(297,915)</b>	15,391,333	72,851	(76,798)
Interest rate related contracts						
Interest rate swaps	<b>39,669,985</b>	<b>127,131</b>	<b>(174,178)</b>	27,017,843	78,319	(105,236)
- one year or less	<b>2,675,335</b>	<b>6,697</b>	<b>(3,783)</b>	4,118,348	5,609	(7,423)
- over one year to three years	<b>10,939,101</b>	<b>25,065</b>	<b>(35,714)</b>	8,601,276	20,051	(43,008)
- over three years	<b>26,055,549</b>	<b>95,369</b>	<b>(134,681)</b>	14,298,219	52,659	(54,805)
Equity related contracts	<b>764,479</b>	<b>642</b>	<b>(102,591)</b>	414,960	91	(65,591)
- one year or less	<b>592,600</b>	<b>636</b>	<b>(89,827)</b>	316,353	91	(56,358)
- over one year to three years	<b>171,879</b>	<b>6</b>	<b>(12,764)</b>	98,607	-	(9,233)
<b>Hedging derivatives</b>						
Interest rate related contracts						
Interest rate swaps						
- over one year to three years	<b>1,925,000</b>	-	<b>(6,189)</b>	-	-	-
<b>Total derivatives assets/(liabilities)</b>	<b>66,274,983</b>	<b>348,763</b>	<b>(580,873)</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 March 2026			As at 31 March 2025		
	Contract/ notional amount RM'000	Fair value		Contract/ notional amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
<b><u>BANK</u></b>						
<b><u>Trading derivatives</u></b>						
Foreign exchange contracts						
Currency forwards	3,554,833	24,654	(77,286)	4,028,657	30,514	(27,372)
- one year or less	3,490,145	24,654	(69,298)	3,802,689	30,514	(21,362)
- over one year to three years	64,688	-	(7,988)	217,107	-	(5,525)
- over three years	-	-	-	8,861	-	(485)
Currency swaps	19,272,778	193,375	(218,664)	10,335,193	41,377	(49,295)
- one year or less	19,227,875	188,518	(218,664)	10,152,001	37,432	(49,295)
- over one year to three years	44,903	4,857	-	183,192	3,945	-
- over three years	-	-	-	-	-	-
Currency spots						
- one year or less	473,017	1,024	(908)	230,687	75	(99)
Currency options						
- one year or less	614,891	1,937	(1,057)	796,796	885	(32)
	23,915,519	220,990	(297,915)	15,391,333	72,851	(76,798)
Interest rate related contracts						
Interest rate swaps	40,469,985	127,924	(174,971)	27,017,843	78,319	(105,236)
- one year or less	2,675,335	6,697	(3,783)	4,118,348	5,609	(7,423)
- over one year to three years	11,739,101	25,858	(36,507)	8,601,276	20,051	(43,008)
- over three years	26,055,549	95,369	(134,681)	14,298,219	52,659	(54,805)
Equity related contracts	764,479	642	(102,591)	414,960	91	(65,591)
- one year or less	592,600	635	(89,827)	316,353	91	(56,358)
- over one year to three years	171,879	7	(12,764)	98,607	-	(9,233)
<b><u>Hedging derivatives</u></b>						
Interest rate related contracts						
Interest rate swaps						
- over one year to three years	1,525,000	-	(5,396)	-	-	-
<b>Total derivatives assets/(liabilities)</b>	<b>66,674,983</b>	<b>349,556</b>	<b>(580,873)</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 derivatives are subject to credit risk, market risk and liquidity risk as follow:

Credit Risk

Credit risk is the risk of financial loss resulting from the failure of the Group's borrowers or counterparties to fulfil their contractual obligations to repay their loans or settle commitments. Exposure to credit risk may be categorised as primary or secondary. This exposure is monitored on an on-going basis against predetermined counterparty limits. As at 31 March 2026, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, were RM348,763,000 (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 March 2026, the Group and the Bank had posted cash collateral of RM207,230,000 (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.

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**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 year ended 31 March 2026.

**B11 Dividend Declared**

- (a) The Board of Directors has declared a single tier second interim dividend of 9.74 sen per share on 1,730,223,001 ordinary shares amounting to approximately RM168,506,000 in respect of financial year ending 31 March 2026, to be paid on 29 June 2026 to shareholders registered in the Record of Depositors of the Bank as at 5pm on 12 June 2026. The Directors do not propose any final dividend in respect of the financial year ended 31 March 2026.
- (b) Total dividend declared for the financial year ended 31 March 2026 are as follows:
  - (i) A single tier first interim dividend of 9.37 sen per share declared on 25 November 2025 and paid on 30 December 2025; and
  - (ii) A single tier second interim dividend of 9.74 sen per share declared on 22 May 2026 to be paid on 29 June 2026.

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

(Incorporated in Malaysia)

**B12 Earnings Per Share****(a) Basic**

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

	<b>4th Quarter Ended</b>		<b>Financial Year Ended</b>	
	<b>31 March</b>	31 March	<b>31 March</b>	31 March
	<b>2026</b>	2025	<b>2026</b>	2025
<b><u>GROUP</u></b>				
Net profit for the financial period/year attributable to equity holders of the Bank (RM'000)	<b>206,042</b>	197,493	<b>826,525</b>	750,726
Weighted average numbers of ordinary shares in issue ('000)	<b>1,730,223</b>	1,548,106	<b>1,677,833</b>	1,548,106
Basic earnings per share (sen)	<b>11.9</b>	12.8	<b>49.3</b>	48.5
<b><u>BANK</u></b>				
Net profit for the financial period/year attributable to equity holders of the Bank (RM'000)	<b>136,651</b>	140,944	<b>724,087</b>	653,281
Weighted average numbers of ordinary shares in issue ('000)	<b>1,730,223</b>	1,548,106	<b>1,677,833</b>	1,548,106
Basic earnings per share (sen)	<b>7.9</b>	9.1	<b>43.2</b>	42.2

**(b) Diluted**

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

There were no dilutive potential ordinary shares outstanding as at 31 March 2026 and 31 March 2025 respectively. As a result, the dilutive earnings per share was equal to basic earnings per share for the financial period/year ended 31 March 2026 and 31 March 2025.

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

Group Company Secretary

Kuala Lumpur

22 May 2026