

ALLIANCE ISLAMIC BANK BERHAD**200701018870 (776882-V)**

(Incorporated in Malaysia)

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

		30 September 2025 RM'000	31 March 2025 RM'000
	Note		
ASSETS			
Cash and short-term funds		674,951	1,244,022
Deposits and placements with banks and other financial institutions		500,745	354,858
Financial investments at fair value through other comprehensive income	A12	2,201,411	1,940,992
Financial investments at amortised cost	A13	1,193,162	1,019,612
Financing and advances	A14	14,577,650	14,358,036
Other assets	A15	6,450	86,325
Statutory deposits		161,614	303,783
Tax recoverable		2,209	-
Right-of-use assets		-	238
Property, plant and equipment		191	182
Deferred tax assets		53,489	51,619
Intangible assets		1,624	1,653
TOTAL ASSETS		19,373,496	19,361,320
LIABILITIES AND EQUITY			
Deposits from customers	A16	16,653,057	16,300,395
Deposits and placements of banks and other financial institutions	A17	191,522	210,488
Recourse obligation on financing sold to Cagamas		-	301,550
Lease liabilities		-	284
Other liabilities	A18	258,838	314,655
Provision for taxation		-	1,948
Provision for zakat		1,313	1,427
Other Borrowings		201,077	201,034
Subordinated Sukuk		332,587	332,633
TOTAL LIABILITIES		17,638,394	17,664,414
Share capital		727,065	727,065
Reserves		1,008,037	969,841
TOTAL EQUITY		1,735,102	1,696,906
TOTAL LIABILITIES AND EQUITY		19,373,496	19,361,320
COMMITMENTS AND CONTINGENCIES	A26	3,768,587	3,722,568

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

ALLIANCE ISLAMIC BANK BERHAD**200701018870 (776882-V)**

(Incorporated in Malaysia)

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

	Note	2nd Quarter Ended		Six Months Ended	
		30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
Income derived from investment of depositors' funds and others	A19	247,405	242,651	491,301	465,663
Income derived from investment of shareholder's funds	A20	22,279	17,335	45,034	39,848
Allowance for expected credit losses on financing and advances and other financial assets	A21	(27,874)	(33,385)	(65,849)	(65,503)
(Allowance for)/Write-back of expected credit losses on financial investments	A22	(35)	(1)	(35)	27
Total distributable income		241,775	226,600	470,451	440,035
Income attributable to the depositors and financial institutions	A23	(127,332)	(124,108)	(252,877)	(241,043)
Total net income		114,443	102,492	217,574	198,992
Other operating expenses	A24	(55,443)	(48,121)	(110,433)	(96,651)
Profit before taxation and zakat		59,000	54,371	107,141	102,341
Taxation and zakat		(14,515)	(8,079)	(26,334)	(19,902)
Net profit for the financial period		44,485	46,292	80,807	82,439
Net profit for the financial period attributable to:					
Equity holder of the Bank		44,485	46,292	80,807	82,439
Earnings per share attributable to:					
Equity holder of the Bank					
- Basic/diluted (sen)	A25	8.9	9.6	16.1	17.8

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

ALLIANCE ISLAMIC BANK BERHAD**200701018870 (776882-V)**

(Incorporated in Malaysia)

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

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Net profit for the financial period	44,485	46,292	80,807	82,439
Other comprehensive income/(expense):				
Items that may be reclassified subsequently to profit or loss:				
Revaluation reserve on financial investments at fair value through other comprehensive income ("FVOCI")				
- Net gain from change in fair value	2,932	9,714	21,348	9,219
- Realised loss transferred to statement of income on disposal	(2,920)	(986)	(5,248)	(2,318)
- Transfer to deferred tax	(3)	(2,094)	(3,864)	(1,656)
- Changes in expected credit losses	24	1	19	(27)
Other comprehensive income, net of tax	33	6,635	12,255	5,218
Total comprehensive income for the financial period	44,518	52,927	93,062	87,657
Total comprehensive income for the financial period attributable to:				
Equity holder of the Bank	44,518	52,927	93,062	87,657

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

ALLIANCE ISLAMIC BANK BERHAD

200701018870 (776882-V)

(Incorporated in Malaysia)

Condensed Interim Financial Statements

Unaudited Statement of Changes in Equity for the Financial Period Ended 30 September 2025

		Non-distributable reserves		Distributable reserves	
	Share capital RM'000	Regulatory reserves RM'000	FVOCI reserves RM'000	Retained profits RM'000	Total equity RM'000
At 1 April 2025	727,065	-	(942)	970,783	1,696,906
Net profit for the financial period	-	-	-	80,807	80,807
Other comprehensive income	-	-	12,255	-	12,255
Total comprehensive income for the financial period	-	-	12,255	80,807	93,062
Dividend paid to shareholder	-	-	-	(54,866)	(54,866)
At 30 September 2025	727,065	-	11,313	996,724	1,735,102
At 1 April 2024	637,500	-	(5,420)	870,446	1,502,526
Net profit for the financial period	-	-	-	82,439	82,439
Other comprehensive income	-	-	5,218	-	5,218
Total comprehensive income for the financial period	-	-	5,218	82,439	87,657
Issue of ordinary shares	57,954	-	-	-	57,954
Dividend paid to shareholder	-	-	-	(58,847)	(58,847)
At 30 September 2024	695,454	-	(202)	894,038	1,589,290

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

ALLIANCE ISLAMIC BANK BERHAD**200701018870 (776882-V)**

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

	30 September 2025 RM'000	30 September 2024 RM'000
Profit before taxation and zakat	107,141	102,341
Adjustments for non-cash items	2,648	16,320
Operating profit before changes in working capital	109,789	118,661
Changes in working capital	237,478	(463,938)
Tax expense and zakat paid	(36,454)	(22,376)
Net cash generated from/(used in) operating activities	310,813	(367,653)
Net cash used in investing activities	(335,268)	(360,445)
Net cash (used in)/generated from financing activities	(369,656)	225,323
Net change in cash and cash equivalents	(394,111)	(502,775)
Cash and cash equivalents at beginning of financial period	1,569,807	1,315,522
Cash and cash equivalents at end of financial period	1,175,696	812,747
Cash and cash equivalents comprise the following:		
Cash and short-term funds	674,951	812,747
Deposits and placements with banks and other financial institutions	500,745	400,952
	1,175,696	1,213,699
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	-	(400,952)
Cash and cash equivalents at end of financial period	1,175,696	812,747

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

Explanatory Notes

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

A1 Basis of Preparation

The unaudited condensed interim financial statements for the financial period ended 30 September 2025 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss and financial investments at fair value through other comprehensive income 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 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 Bank since the financial year ended 31 March 2025.

The significant accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 March 2025 and modified for the adoption of the following accounting standards applicable for financial periods beginning on or after 1 April 2025:

- Amendments to MFRS 121 "Lack of Exchangeability"

The adoption of the above standards, amendments to published standards and interpretation to existing standards did not give rise to any significant impact on the financial statements of the Bank.

The preparation of unaudited condensed interim financial statements in conformity with the Malaysian Financial Reporting Standards requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the unaudited condensed interim financial statements, and the reported amounts of revenues and expenses during the reported period. It also requires Directors to exercise their judgement in the process of applying the 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 Bank was not materially affected by any seasonal or cyclical fluctuations during the financial period ended 30 September 2025.

A4 Unusual Items Due to Their Nature, Size or Incidence

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Bank during the financial period ended 30 September 2025.

A5 Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect during the financial period ended 30 September 2025.

A6 Issuance and Repayment of Debt and Equity Securities

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

A7 Dividend Paid

A single tier second interim dividend of 10.93 sen per share, on 501,977,592 ordinary shares amounting to approximately RM54,866,000 in respect of the financial year ended 31 March 2025, was paid on 18 June 2025.

A8 Significant Events

There were no significant event during the financial period ended 30 September 2025.

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

There were no material events subsequent to financial period ended 30 September 2025.

A10 Related Party Transactions

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

A11 Dividend Declared

The Directors of the Bank have proposed a single tier first interim dividend of 6.44 sen per share on 501,977,592 ordinary shares amounting to approximately RM32,323,000 in respect of the financial year ending 31 March 2026.

A12 Financial Investments at Fair Value Through Other Comprehensive Income

	30 September 2025 RM'000	31 March 2025 RM'000
At fair value - debt instruments		
<u>Money market instruments:</u>		
Malaysian Government investment issues	654,383	902,257
Negotiable instruments of deposits	246,872	-
	901,255	902,257
<u>Unquoted securities:</u>		
Sukuk	1,300,156	1,038,735
	1,300,156	1,038,735
 Total financial investments at FVOCI	 2,201,411	 1,940,992

Movements in allowance for expected credit losses are as follows:

	12-month ECL (Stage 1) RM'000	Lifetime ECL not-credit impaired (Stage 2) RM'000	Total RM'000
At 1 April 2025	169	1	170
New financial assets originated or purchased	60	-	60
Financial assets derecognised other than write-off	(20)	-	(20)
Changes due to change in credit risk	(20)	(1)	(21)
Total charge to/(write-back from) statement of income	20	(1)	19
At 30 September 2025	189	-	189

	12-month ECL (Stage 1) RM'000	Lifetime ECL not-credit impaired (Stage 2) RM'000	Total RM'000
At 1 April 2024	205	4	209
New financial assets originated or purchased	36	-	36
Financial assets derecognised other than write-off	(38)	-	(38)
Changes due to change in credit risk	(34)	(3)	(37)
Total write-back from statement of income	(36)	(3)	(39)
At 31 March 2025	169	1	170

Note:

- (a) The transfers between stages are inclusive of net remeasurement of allowances.
(b) There were no credit impaired exposures during the financial period.

A13 Financial Investments at Amortised Cost

	30 September 2025 RM'000	31 March 2025 RM'000
At amortised cost		
<u>Money market instruments:</u>		
Malaysian Government investment issues	823,035	686,921
	823,035	686,921
<u>Unquoted securities:</u>		
Sukuk	370,247	332,795
Less: Allowance for expected credit losses	(120)	(104)
	370,127	332,691
Total financial investments at amortised cost	1,193,162	1,019,612

Movements in allowance for expected credit losses are as follows:

	12-month ECL (Stage 1)	
	30 September 2025 RM'000	31 March 2025 RM'000
At beginning of financial period/year	104	-
New financial investments originated or purchased	-	104
Changes due to change in credit risk	16	-
Total charge to statement of income	16	104
At end of financial period/year	120	104

Note:

- (a) The transfers between stages are inclusive of net remeasurement of allowances.
(b) There were no credit impaired exposures during the financial period.

A14 Financing and Advances

By types and Shariah concepts:

	<u>Notes</u>	Bai` Bithaman Ajil RM'000	Tawarruq RM'000	Al-Ijarah Thumma Al-Bai`/ AITAB RM'000	Murabahah RM'000	Qard RM'000	Bai` Al-Dayn RM'000	Bai` 'Inah RM'000	Total Financing and Advances RM'000
30 September 2025									
At amortised cost									
Cash line financing		19,424	1,197,123	-	-	10,659	-	-	1,227,206
Term financing									
- Housing financing		2,608,479	1,236,624	-	-	-	-	-	3,845,103
- Hire purchase receivables	(a)	-	-	28,094	-	-	-	-	28,094
- Other term financing		1,343,623	6,699,965	-	-	-	-	24,849	8,068,437
Bills receivables		-	55,673	-	8,393	-	-	-	64,066
Trust receipts		-	-	-	47,095	-	-	-	47,095
Claims on customers under acceptance credits		-	-	-	1,013,971	-	88,886	-	1,102,857
Staff financing (including financing to Directors: RM Nil)		10,636	1,095	-	-	-	-	-	11,731
Revolving credits	(b)	64,054	427,318	-	-	-	-	-	491,372
Gross financing and advances		4,046,216	9,617,798	28,094	1,069,459	10,659	88,886	24,849	14,885,961
Add: Sales commission and handling fees									110,411
Less: Allowance for expected credit losses on financing and advances									(418,722)
Total net financing and advances									<u>14,577,650</u>

A14 Financing and Advances (Contd.)

By types and Shariah concepts: (contd.)

	Notes	Bai` Bithaman Ajil RM'000	Tawarrug RM'000	Al-Ijarah Thumma Al-Bai`/ AITAB RM'000	Murabahah RM'000	Qard RM'000	Bai` Al-Dayn RM'000	Bai` `Inah RM'000	Total Financing and Advances RM'000
31 March 2025									
At amortised cost									
Cash line financing		16,310	1,198,908	-	-	12,579	-	-	1,227,797
Term financing									
- Housing financing		2,838,180	907,514	-	-	-	-	-	3,745,694
- Hire purchase receivables	(a)	-	-	33,942	-	-	-	-	33,942
- Other term financing		1,451,478	6,287,055	-	-	-	-	31,093	7,769,626
Bills receivables		-	38,022	-	7,266	-	-	-	45,288
Trust receipts		-	-	-	35,235	-	-	-	35,235
Claims on customers under acceptance credits		-	-	-	1,095,728	-	90,204	-	1,185,932
Staff financing (including financing to Directors: RM Nil)		12,207	108	-	-	-	-	-	12,315
Revolving credits	(b)	54,081	528,509	-	-	-	-	-	582,590
Gross financing and advances		4,372,256	8,960,116	33,942	1,138,229	12,579	90,204	31,093	14,638,419
Add: Sales commission and handling fees									103,524
Less: Allowance for expected credit losses on financing and advances									(383,907)
Total net financing and advances									<u>14,358,036</u>

Notes:

(a) Included hire purchase receivables under Al-Ijarah Thumma Al-Bai` ("AITAB") which is the contract of lease ending transfer of ownership from the lessor to the lessee in the form of sale transaction, which may take place at the end of the Ijarah period or at any point of time during the period, subject to the agreed terms and conditions between the contracting parties.

(b) The total Financing and Advances under Bai` Bithaman Ajil ("BBA") includes Revolving Credit-I (Murabahah) which substantively adopts a BBA product structure.

(i) Purpose and source of fund for Qard Financing:

	30 September 2025 RM'000	31 March 2025 RM'000
At beginning of financial period/year	12,579	10,378
Sources of Qard fund:		
- Shareholders' fund	1,465	13,227
Uses of Qard fund:		
- Personal use	(395)	(2,222)
- Working capital	(2,990)	(8,804)
At end of financial period/year	<u>10,659</u>	<u>12,579</u>

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A14 Financing and Advances (Contd.)(ii) By maturity structure:

	30 September 2025 RM'000	31 March 2025 RM'000
Within one year	2,988,966	3,135,294
One year to three years	408,536	468,654
Three years to five years	815,844	691,352
Over five years	10,672,615	10,343,119
Gross financing and advances	14,885,961	14,638,419

(iii) By type of customers:

	30 September 2025 RM'000	31 March 2025 RM'000
Domestic non-bank financial institutions	329,300	389,862
Domestic business enterprises		
- Small and medium enterprises	6,192,749	5,940,110
- Others	1,216,510	1,346,997
Individuals	7,058,614	6,883,038
Other domestic entities	8,582	236
Foreign entities	80,206	78,176
Gross financing and advances	14,885,961	14,638,419

(iv) By profit rate sensitivity:

	30 September 2025 RM'000	31 March 2025 RM'000
Fixed rate		
- Housing financing	11,764	12,996
- Hire purchase receivables	28,094	33,941
- Other fixed rate financing	3,378,855	3,284,514
Variable rate		
- Base financing rate plus	6,685,807	6,549,344
- Base rate plus	3,947,721	3,858,863
- Cost plus	833,720	898,761
Gross financing and advances	14,885,961	14,638,419

(v) By economic purposes:

	30 September 2025 RM'000	31 March 2025 RM'000
Purchase of transport vehicles	48,903	48,987
Purchase of landed property	6,776,061	6,607,360
of which: - Residential	3,900,544	3,804,728
- Non-residential	2,875,517	2,802,632
Purchase of fixed assets excluding land & buildings	56,218	45,484
Personal use	3,264,556	3,182,811
Construction	399,709	336,767
Working capital	3,387,222	3,509,331
Others	953,292	907,679
Gross financing and advances	14,885,961	14,638,419

A14 Financing and Advances (Contd.)

(vi) By economic sectors:

	30 September 2025 RM'000	31 March 2025 RM'000
Primary agriculture	411,513	444,365
Mining and quarrying	12,514	12,739
Manufacturing	1,522,625	1,566,498
Electricity, gas and water	36,085	36,193
Construction	672,876	604,801
Wholesale, retail trade, restaurants and hotels	2,966,759	2,940,854
Transport, storage and communication	301,877	255,377
Financing, insurance, real estate and business services	1,709,868	1,702,195
Community, social and personal services	113,024	114,183
Household	7,138,820	6,961,214
Gross financing and advances	14,885,961	14,638,419

(vii) By geographical distribution:

	30 September 2025 RM'000	31 March 2025 RM'000
Northern region	2,057,231	1,950,723
Central region	9,927,562	9,562,523
Southern region	1,316,966	1,358,653
Sabah region	1,236,414	1,404,899
Sarawak region	347,788	361,621
Gross financing and advances	14,885,961	14,638,419

(viii) Movements in credit impaired financing and advances ("impaired financing") under Stage 3:

	30 September 2025 RM'000	31 March 2025 RM'000
At beginning of financial period/year	287,402	315,458
Impaired during the financial period/year	255,521	491,012
Reclassified as unimpaired during the financial period/year	(146,793)	(318,778)
Recovered during the financial period/year	(17,393)	(26,914)
Financial assets derecognised other than write-off during the financial period/year	(34,306)	(59,439)
Amount written-off	(50,190)	(113,937)
At end of financial period/year	294,241	287,402
Gross impaired financing ratio	1.98%	1.96%
Net impaired financing ratio	1.31%	1.28%

The credit impaired financing and advances of RM294,241,000 for the Bank are presented net of claim proceeds received from Credit Guarantee Corporation Malaysia Berhad ("CGC"), amounting to RM1,026,000 for the Bank.

ALLIANCE ISLAMIC BANK BERHAD**200701018870 (776882-V)**

(Incorporated in Malaysia)

A14 Financing and Advances (Contd.)(ix) Credit impaired financing and advances by economic purposes:

	30 September 2025 RM'000	31 March 2025 RM'000
Purchase of transport vehicles	649	811
Purchase of landed property	141,522	135,354
of which: - Residential	125,015	114,351
- Non-residential	16,507	21,003
Purchase of fixed assets excluding land & buildings	163	151
Personal use	113,220	112,433
Working capital	28,235	28,767
Others	10,452	9,886
Gross impaired financing and advances	294,241	287,402

(x) Credit impaired financing and advances by economic sectors:

	30 September 2025 RM'000	31 March 2025 RM'000
Primary agriculture	1,283	1,299
Manufacturing	18,733	18,486
Construction	11,554	11,904
Wholesale, retail trade, restaurants and hotels	14,646	18,597
Transport, storage and communication	689	928
Financing, insurance, real estate and business services	2,630	1,925
Community, social and personal services	3,754	5,091
Household	240,952	229,172
Gross impaired financing and advances	294,241	287,402

(xi) Credit impaired financing and advances by geographical distribution:

	30 September 2025 RM'000	31 March 2025 RM'000
Northern region	35,368	38,414
Central region	220,114	213,754
Southern region	15,546	16,283
Sabah region	22,110	17,788
Sarawak region	1,103	1,163
Gross impaired financing and advances	294,241	287,402

A14 Financing and Advances (Contd.)

(xii) Movements in allowance for expected credit losses on financing and advances 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
At 1 April 2025	95,704	186,754	101,449	383,907
Transfer to Stage 1	22,667	(73,215)	(374)	(50,922)
Transfer to Stage 2	(37,954)	152,414	(32,534)	81,926
Transfer to Stage 3	(249)	(61,620)	70,792	8,923
New financial assets originated or purchased	27,430	14,805	1,175	43,410
Financial assets derecognised other than write-off	(14,987)	(18,320)	(6,413)	(39,720)
Changes due to change in credit risk	13,844	12,093	2,570	28,507
	10,751	26,157	35,216	72,124
Unwinding of discount	-	-	7,383	7,383
Total charge to statement of income	10,751	26,157	42,599	79,507
Write-off	(20)	(1,272)	(43,400)	(44,692)
At 30 September 2025	106,435	211,639	100,648	418,722
At 1 April 2024	89,606	165,847	116,724	372,177
Transfer to Stage 1	63,784	(152,531)	(917)	(89,664)
Transfer to Stage 2	(61,683)	279,025	(73,355)	143,987
Transfer to Stage 3	(18)	(120,527)	148,238	27,693
New financial assets originated or purchased	45,337	28,825	3,118	77,280
Financial assets derecognised other than write-off	(25,772)	(34,557)	(12,218)	(72,547)
Changes due to change in credit risk	(15,541)	22,451	2,710	9,620
	6,107	22,686	67,576	96,369
Unwinding of discount	-	-	11,714	11,714
Total charge to statement of income	6,107	22,686	79,290	108,083
Write-off	(9)	(1,779)	(94,565)	(96,353)
At 31 March 2025	95,704	186,754	101,449	383,907

Note:

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

A15 Other Assets

	30 September 2025 RM'000	31 March 2025 RM'000
Other receivables	5,944	10,647
Deposits	94	94
Prepayment	3,258	4,111
Amount due from holding company	-	72,493
Amount due from related company	-	1,284
	9,296	88,629
Less:		
Allowance for expected credit losses on other receivables [Note]	(2,846)	(2,304)
	6,450	86,325

Note:

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

	Lifetime ECL	
	30 September 2025 RM'000	31 March 2025 RM'000
At beginning of financial period/year	2,304	2,687
New financial assets originated or purchased	1,086	2,167
Financial assets derecognised other than write-off	(1,289)	(3,697)
Changes due to change in credit risk	745	1,147
Total charge to/(write-back from) statement of income	542	(383)
At end of financial period/year	2,846	2,304

As at 30 September 2025, the Bank's gross exposure of other receivables that are under lifetime expected credit losses was at RM2,846,000 (31 March 2025: RM2,304,000).

A16 Deposits from Customers

A16a By type of deposits:

	30 September 2025 RM'000	31 March 2025 RM'000
Demand deposits		
- Qard	3,861,407	4,084,985
- Tawarruq	716,978	907,756
Savings deposits		
- Qard	362,779	369,983
- Tawarruq	11,345	10,215
Term deposits		
- Tawarruq	10,569,282	9,828,475
- Negotiable Islamic Debt Certificate		
- Bai' Inah	225,264	220,705
- Money market deposits		
- Tawarruq	649,793	774,104
- Other deposits		
- Mudharabah	53,482	55,562
- Wakalah	31,417	31,860
- Qard	171,310	16,750
	16,653,057	16,300,395

A16 Deposits from Customers (Contd.)

A16b The maturity structure of term deposits are as follows:

	30 September 2025 RM'000	31 March 2025 RM'000
Due within six months	7,375,677	8,525,215
Six months to one year	4,263,819	2,179,662
One year to three years	60,678	222,359
Three years to five years	374	220
	<u>11,700,548</u>	<u>10,927,456</u>

A16c By type of customers:

	30 September 2025 RM'000	31 March 2025 RM'000
Domestic financial institutions	225,263	220,705
Domestic non-bank financial institutions	932,952	1,130,828
Government and statutory bodies	2,728,200	2,434,791
Business enterprises	5,795,249	5,554,426
Individuals	6,103,684	6,199,617
Foreign entities	144,514	150,233
Others	723,195	609,795
	<u>16,653,057</u>	<u>16,300,395</u>

A17 Deposits and Placements of Banks and Other Financial Institutions

	30 September 2025 RM'000	31 March 2025 RM'000
Non-Mudharabah Fund		
Bank Negara Malaysia	191,522	210,488
	<u>191,522</u>	<u>210,488</u>

A18 Other Liabilities

	30 September 2025 RM'000	31 March 2025 RM'000
Other payables	110,210	137,062
Bills payable	24,134	113,444
Clearing account	29,693	32,835
Sundry deposits	14,209	12,161
Provision and accruals	14,025	13,200
Amount due to holding company	57,935	-
Amount due to related company	3,261	-
Allowance for expected credit losses on commitments and contingencies	5,371	5,953
	<u>258,838</u>	<u>314,655</u>

A18 Other Liabilities (Contd.)

Movements in allowance for expected credit losses on commitments and contingencies are as follows:

	12-month ECL (Stage 1) RM'000	Lifetime ECL not-credit impaired (Stage 2) RM'000	Lifetime ECL credit impaired (Stage 3) RM'000	Total RM'000
At 1 April 2025	2,661	2,479	813	5,953
Transfer to Stage 1	30	(578)	(563)	(1,111)
Transfer to Stage 2	(347)	2,480	(210)	1,923
Transfer to Stage 3	-	(65)	543	478
New financial assets originated or purchased	1,363	486	-	1,849
Financial assets derecognised other than write-off	(476)	(1,546)	(236)	(2,258)
Changes due to change in credit risk	(945)	(443)	(88)	(1,476)
	(375)	334	(554)	(595)
Unwinding of discount	-	-	13	13
Total (write-back from)/charge to statement of income	(375)	334	(541)	(582)
At 30 September 2025	2,286	2,813	272	5,371
At 1 April 2024	2,232	4,571	290	7,093
Transfer to Stage 1	962	(4,076)	-	(3,114)
Transfer to Stage 2	(541)	2,916	(250)	2,125
Transfer to Stage 3	-	(99)	647	548
New financial assets originated or purchased	1,803	600	526	2,929
Financial assets derecognised other than write-off	(753)	(512)	(665)	(1,930)
Changes due to change in credit risk	(1,040)	(921)	286	(1,675)
Other adjustment	(2)	-	-	(2)
	429	(2,092)	544	(1,119)
Unwinding of discount	-	-	(21)	(21)
Total charge to/(write-back from) statement of income	429	(2,092)	523	(1,140)
At 31 March 2025	2,661	2,479	813	5,953

Note:

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

(b) As at 30 September 2025, the Bank's gross exposures of commitments and contingencies that are credit impaired was at RM1,315,000 (31 March 2025: RM4,856,000).

A19 Income Derived from Investment of Depositors' Funds and Others

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of:				
(i) Term deposits	170,899	162,748	336,596	307,997
(ii) Other deposits	76,506	79,903	154,705	157,666
	247,405	242,651	491,301	465,663

(i) Income derived from investment of term deposits:

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing and advances	131,642	129,349	259,894	244,068
Financial investments at fair value through other comprehensive income	12,096	11,615	23,696	22,636
Financial investments at amortised cost	7,333	6,165	14,550	11,694
Money at call and deposit placements with financial institutions	5,583	4,120	10,229	6,883
	156,654	151,249	308,369	285,281
Accretion of discount less amortisation of premium	5,060	5,033	10,247	9,473
Total finance income and hibah	161,714	156,282	318,616	294,754
Other operating income				
- Fee income	7,277	5,673	14,528	11,578
- Investment gain	1,651	518	2,994	1,223
- Other income	257	275	458	442
	170,899	162,748	336,596	307,997

Note:

Included in financing income earned on financing and advances for the current financial period was unwinding of profit income on impaired financing of the Bank amounting to RM382,000 (Profit accrued for 30 September 2024: RM714,000).

A19 Income Derived from Investment of Depositors' Funds and Others (Contd.)

(ii) Income derived from investment of other deposits:

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing and advances	58,925	63,523	119,452	124,941
Financial investments at fair value through other comprehensive income	5,417	5,687	10,891	11,587
Financial investments at amortised cost	3,281	3,027	6,687	5,987
Money at call and deposit placements with financial institutions	2,508	2,044	4,701	3,523
	70,131	74,281	141,731	146,038
Accretion of discount less amortisation of premium	2,262	2,472	4,710	4,849
Total finance income and hibah	72,393	76,753	146,441	150,887
Other operating income				
- Fee income	3,255	2,765	6,677	5,927
- Investment gain	742	248	1,376	626
- Other income	116	137	211	226
	76,506	79,903	154,705	157,666

Note:

Included in financing income earned on financing and advances for the current financial period was unwinding of profit income on impaired financing of the Bank amounting to RM175,000 (Profit accrued for 30 September 2024: RM365,000).

A20 Income Derived from Investment of Shareholder's Funds

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing and advances	16,401	12,304	33,299	30,085
Financial investments at fair value through other comprehensive income	1,810	1,749	3,625	3,457
Financial investments at amortised cost	1,097	929	2,226	1,786
Money at call and deposit placements with financial institutions	838	622	1,565	1,051
	20,146	15,604	40,715	36,379
Accretion of discount less amortisation of premium	757	759	1,568	1,447
Total finance income and hibah	20,903	16,363	42,283	37,826
Other operating income				
- Fee income	1,089	853	2,223	1,768
- Investment gain	248	78	458	187
- Other income	39	41	70	67
	22,279	17,335	45,034	39,848

Notes:

Included in financing income earned on financing and advances for the current financial period was unwinding of profit income on impaired financing of the Bank amounting to RM58,000 (Profit accrued for 30 September 2024: RM109,000).

A21 Allowance for Expected Credit Losses on Financing and Advances and Other Financial Assets

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Allowance for/(write-back of) expected credit losses on:				
(a) Financing and advances	31,681	39,497	72,124	76,464
(b) Commitments and contingencies on financing and advances	(122)	114	(595)	(2,116)
(c) Other receivables	180	(666)	542	(396)
	31,739	38,945	72,071	73,952
(d) Credit impaired on financing and advances				
- Recovered during the financial period	(7,634)	(11,429)	(14,576)	(18,031)
- Write-off during the financial period	3,769	5,869	8,354	9,582
	27,874	33,385	65,849	65,503

A22 Allowance for/(Write-back of) Expected Credit Losses on Financial Investments

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Allowance for/(write-back of) expected credit losses on:				
(a) Financial investments at fair value through other comprehensive income	24	1	19	(27)
(b) Financial investments at amortised cost	11	-	16	-
	35	1	35	(27)

A23 Income Attributable to the Depositors and Financial Institutions

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Deposits from customers:				
- Mudharabah fund	321	411	671	838
- Non-Mudharabah fund	121,251	114,658	239,225	223,360
Deposits and placements of banks and other financial institutions:				
- Non-Mudharabah fund	13	42	27	90
Recourse obligation on financing sold to Cagamas	-	5,042	1,494	10,076
Other borrowings	1,981	1,077	3,941	1,077
Subordinated Sukuk Murabahah	3,792	2,869	7,543	5,583
Lease liabilities	(26)	9	(24)	19
	127,332	124,108	252,877	241,043

A24 Other Operating Expenses

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	27,725	26,025	57,740	51,328
- Contribution to EPF	4,334	4,038	8,960	7,981
- Others	3,576	2,755	6,335	5,076
	35,635	32,818	73,035	64,385
<u>Establishment costs</u>				
- Depreciation on property, plant and equipment	23	24	46	47
- Depreciation on right-of-use assets	119	119	238	238
- Amortisation of computer software	179	154	332	306
- Rental of premises	28	19	56	57
- Water and electricity	318	317	591	664
- Repairs and maintenance	36	406	468	954
- Information technology expenses	9,788	8,016	19,246	16,377
- Others [Note]	613	533	1,033	1,052
	11,104	9,588	22,010	19,695
<u>Marketing expenses</u>				
- Promotion and advertisement	1,929	461	3,152	1,557
- Branding and publicity	1,041	2,283	1,411	2,492
- Others	345	315	644	573
	3,315	3,059	5,207	4,622
<u>Administration and general expenses</u>				
- Communication expenses	455	378	1,046	811
- Printing and stationeries	117	80	173	164
- Insurance	716	625	1,158	870
- Professional fees	2,988	2,706	5,642	5,012
- Others	1,113	(1,133)	2,162	1,092
	5,389	2,656	10,181	7,949
Total other operating expenses	55,443	48,121	110,433	96,651

Note:

Included in the other operating expenses are the Shariah Committee members' remuneration of RM241,500 (30 September 2024: RM249,000).

A24 Other Operating Expenses (Contd.)

The following represents a detailed breakdown of the Bank's share of the holding company's other operating expenses included within the Bank's total other operating expenses:

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>Sharing of Other Operating Expenses</u>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	24,645	22,176	48,440	44,067
- Contribution to EPF	3,836	3,448	7,611	6,854
- Others	3,124	2,431	5,326	4,509
	31,605	28,055	61,377	55,430
<u>Establishment costs</u>				
- Rental of premises	28	19	56	57
- Water and electricity	311	307	581	646
- Repairs and maintenance	32	397	455	937
- Information technology expenses	9,624	7,860	18,938	16,125
- Others [Note]	586	530	1,005	1,049
	10,581	9,113	21,035	18,814
<u>Marketing expenses</u>				
- Promotion and advertisement	1,820	401	2,803	1,413
- Branding and publicity	1,031	2,305	1,418	2,510
- Others	275	263	542	492
	3,126	2,969	4,763	4,415
<u>Administration and general expenses</u>				
- Communication expenses	367	241	801	578
- Printing and stationeries	80	54	121	112
- Professional fees	1,468	1,372	3,073	2,804
- Others	215	(1,838)	430	(204)
	2,130	(171)	4,425	3,290
Total sharing of other operating expenses	47,442	39,966	91,600	81,949

Note:

Being substantially cross-charge amount for using the fixed assets of the holding company. This includes computer software, computer equipment and furniture and fittings.

A25 Earnings Per Share

Basic/Diluted

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

	2nd Quarter Ended		Six Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
Net profit for the financial period attributable to equity holder of the Bank (RM'000)	44,485	46,292	80,807	82,439
Weighted average numbers of ordinary shares in issue ('000)	501,978	480,152	501,978	463,098
Basic/diluted earnings per share (sen)	8.9	9.6	16.1	17.8

A26 Commitments and Contingencies

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

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

	30 September	31 March
	2025	2025
	RM'000	RM'000
<u>Credit-related exposures</u>		
Direct credit substitutes	87,359	87,989
Transaction-related contingent items	140,205	134,999
Short-term self-liquidating trade-related contingencies	23,048	15,013
Forward assets purchase	10,120	-
Irrevocable commitments to extend credit:		
- maturity exceeding one year	603,966	584,893
- maturity not exceeding one year	2,903,889	2,899,674
	3,768,587	3,722,568

A27 Capital Adequacy

The capital adequacy ratio of the Bank is 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 asset of the Bank is computed using the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk.

The Bank has sufficient capital as follows:

	30 September 2025	31 March 2025
<u>Before deducting proposed dividends</u>		
CET 1 capital ratio	13.319%	13.334%
Tier I capital ratio	14.115%	14.146%
Total capital ratio	17.128%	17.195%
<u>After deducting proposed dividends</u>		
CET 1 capital ratio	13.062%	12.889%
Tier 1 capital ratio	13.858%	13.701%
Total capital ratio	16.871%	16.750%

(a) Components of Common Equity Tier I ("CET I"), Tier I and Tier II capital under the Capital Adequacy Framework are as follows:

	30 September 2025 RM'000	31 March 2025 RM'000
<u>CET I Capital</u>		
Paid-up share capital	727,065	727,065
Retained profits	996,724	970,783
FVOCI reserves	11,124	(1,112)
	1,734,913	1,696,736
(Less)/add: Regulatory adjustments		
- Intangible assets	(1,624)	(1,653)
- Deferred tax assets	(53,489)	(51,619)
- 55% of FVOCI reserves	(6,117)	-
Total CET I Capital	1,673,683	1,643,464

A27 Capital Adequacy (Contd.)

- (a) Components of Common Equity Tier I ("CET I"), Tier I and Tier II capital under the Capital Adequacy Framework are as follows: (contd.)

	30 September 2025 RM'000	31 March 2025 RM'000
Additional Tier 1 Sukuk Wakalah	100,000	100,000
Total Additional Tier 1 Capital	100,000	100,000
Total Tier I Capital	1,773,683	1,743,464
<u>Tier II Capital</u>		
Subordinated Sukuk Murabahah	230,000	230,000
Expected credit losses	148,611	145,786
Total Tier II Capital	378,611	375,786
Total Capital	2,152,294	2,119,250

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

	30 September 2025 RM'000	31 March 2025 RM'000
Credit risk	11,888,840	11,662,851
Market risk	598	11,851
Operational risk	676,504	650,216
Total RWA and capital requirements	12,565,942	12,324,918

A28 Fair Value Measurements

(a) Determination of fair value and the 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 Bank recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer.

A28 Fair Value Measurements (Contd.)

(a) Determination of fair value and the fair value hierarchy (Contd.)

(i) Financial instruments in Level 1

The fair value of financial instruments traded in active markets is based on quoted market prices at the statement 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 Bank then determines 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 repurchase agreements.

(iii) Financial instruments in Level 3

The Bank classifies 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 discounted cash flows, and other appropriate valuation models.

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

The following tables show 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>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000
30 September 2025				
<u>Financial Assets</u>				
Financial investments at FVOCI				
- Money market instruments	-	901,255	-	901,255
- Unquoted securities	-	1,300,156	-	1,300,156
31 March 2025				
<u>Financial Assets</u>				
Financial investments at FVOCI				
- Money market instruments	-	902,257	-	902,257
- Unquoted securities	-	1,038,735	-	1,038,735

There were no transfers between Level 1 and 2 of the fair value hierarchy for the Bank during the financial period/year ended 30 September 2025 and 31 March 2025.

A29 Credit Transactions And Exposures With Connected Parties

	30 September 2025 RM'000	31 March 2025 RM'000
Outstanding credit exposures with connected parties	68,976	88,100
of which:		
Total credit exposure which is impaired or in default	642	716
Total credit exposures	20,635,454	20,562,802
Percentage of outstanding credit exposures to connected parties:		
- as a proportion of total credit exposures	0.33%	0.43%
- which is impaired or default	0.00%	0.00%

PART B - Review of Performance & Current Year Prospect

B1 Business Review for the Financial Period Ended 30 September 2025

Profitability

The Bank recorded a net profit after taxation of RM80.8 million for the first half ended 30 September 2025, a year-on-year (“YoY”) decrease of RM1.6 million or 2.0%. The decline was primarily driven by increased operating expenses after taking into account higher revenue during the period.

Net profit income increased by RM12.0 million or 5.0% YoY, predominantly attributed to financing growth. The net profit margin (“NPM”) for the period was 2.70% (30 September 2024: 2.76%).

The Bank reported other operating income of RM29.0 million, an increase of RM7.0 million or 31.5% YoY. This growth primarily stemmed from increased revenue from treasury and investment income, processing fees, corporate advisory fees and service charges and fees.

Total revenue stood at RM283.5 million, increased by RM19.0 million or 7.2% YoY.

Operating Expenses

Operating expenses rose by RM13.8 million, or 14.3% YoY. The cost-to-income ratio (“CIR”) stood at 39.0%.

Financing Growth

The implementation of the ACCELER8 strategic plan facilitated an expansion in the Bank’s financing and advances, which increased by 4.8% YoY to reach RM14.9 billion. This growth was predominantly propelled by advancements in Consumer, Small and Medium Enterprises (“SME”) and Commercial Banking segments, which grew by 3.6%, 8.3% and 5.4% respectively.

Asset Quality

The Bank’s allowance for expected credit losses on financing, advances and other financial assets posted a net charge of RM65.9 million, an increase of RM0.4 million YoY. The net credit cost stood at 44.6 basis points, while the financing loss coverage, including regulatory reserves, reached 142.3%.

The Bank 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 Bank’s current/savings account (“CASA”) ratio was 29.7%, with customer deposits totalling RM16.7 billion. Our funding strategy has enabled the Bank to maintain a robust liquidity coverage ratio and financing-to-funds ratio, which stood at 178.7% and 85.7%, respectively.

Proactive Capital Management

We maintained a robust capital position with the Common Equity Tier-1 (“CET 1”) ratio at 13.1%, the Tier-1 Capital Ratio at 13.9%, and the Total Capital Ratio at 16.9%, all comfortably surpassing regulatory thresholds.

The Bank declared a first interim dividend of 6.44 sen per share for the financial year ended 31 March 2026.

B2 Prospect for the Current Financial Year

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

As we reach the midpoint of our Acceler8 2027 strategy, we will continue to pursue the eight growth pillars to ensure sustainable expansion and strengthen our market position in FY2026:

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

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