BANK PEMBANGUNAN MALAYSIA BERHAD

197301003074 (16562-K)
(Incorporated in Malaysia)

Unaudited Condensed Interim Financial Statements
30 June 2026

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Contents **Page**

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Financial Position
As at 30 June 2026

		Group		Bank	
	Note	**30 June 2026 RM'000**	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Assets					
Cash and short term deposits		2,570,513	2,547,916	1,273,636	1,025,718
Deposits and placements with financial institutions		1,056,741	860,157	240,820	145,275
Financial investments at fair value through profit or loss ("FVTPL")	9	82,152	67,446	28,186	10,619
Financial investments at fair value through other comprehensive income ("FVOCI")	10	12,965,210	15,268,051	10,209,200	12,293,798
Financial investment at amortised cost ("AC")	11	1,744,256	1,448,720	898,543	592,284
Loans, financing and advances	12	31,973,593	30,548,155	18,820,702	17,988,303
Financial guarantee recoverable		81,639	81,639	81,639	81,639
Financial guarantee fee receivables		144,377	159,497	144,377	159,497
Reinsurance contract assets		717	717	-	-
Other assets	13	452,618	413,234	544,332	488,668
Investments in subsidiaries		-	-	4,922,833	4,922,833
Interest in associates		657	657	-	-
Property, plant and equipment		192,711	197,104	20,280	24,323
Investment properties		100,589	102,451	-	-
Intangible assets		57,507	56,327	24,278	18,562
Right-of-use assets		67,425	72,593	49,697	52,771
Deferred tax assets		512,164	455,619	436,484	370,199
		52,002,869	52,280,283	37,695,007	38,174,489
Assets classified as held for sale		86,560	86,560	75,076	75,076
Total assets		52,089,429	52,366,843	37,770,083	38,249,565

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 December 2025.

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Financial Position
As at 30 June 2026 (cont'd.)

		Group		Bank	
		30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Liabilities					
Deposits from customers	14	15,996,787	16,841,720	9,729,908	11,006,238
Deposits and placements from financial institutions	15	4,274,270	3,070,244	3,148,834	3,008,710
Collateralised Commodity Murabahah		2,066,431	1,014,208	2,066,431	1,014,208
Financial guarantee deferred income		171,937	203,550	161,525	193,374
Insurance contract/takaful certificate liabilities		21,553	20,474	-	-
Takaful participants fund		7,733	7,484	-	-
Other liabilities	16	1,702,121	1,624,722	2,050,221	1,981,883
Redeemable notes and Islamic commercial papers	17	11,457,870	12,655,914	7,863,416	8,346,091
Borrowings and funding	18	2,613,696	3,288,068	152,480	152,540
Derivative financial instruments	19	45,024	48,862	-	-
Deferred income		851,886	875,466	365,463	370,382
Lease liabilities		76,859	80,368	58,764	60,330
Deferred tax liabilities		488	488	-	-
Total liabilities		39,286,655	39,731,568	25,597,042	26,133,756
Equity attributable to equity holders of the Bank					
Share capital		6,712,713	6,712,713	6,712,713	6,712,713
Reserves		6,078,415	5,911,084	5,460,328	5,403,096
		12,791,128	12,623,797	12,173,041	12,115,809
Non-controlling interests		11,646	11,478	-	-
Total equity		12,802,774	12,635,275	12,173,041	12,115,809
Total liabilities and equity		52,089,429	52,366,843	37,770,083	38,249,565
Commitments and contingencies	26	12,912,889	13,539,743	7,883,786	9,435,085

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 December 2025.

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Profit or Loss
For the Financial Half Year Ended 30 June 2026

Group	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Interest income	20	40,634	39,229	82,323	57,018
Interest expense	21	(27,122)	(24,104)	(57,668)	(30,153)
Net interest income (before modification gain)		13,512	15,125	24,655	26,865
Modification gain		453	751	917	1,340
Net interest income (after modification gain)		13,965	15,876	25,572	28,205
Insurance/takaful service results		402	(306)	620	(306)
Net income from Islamic finance business	28	426,785	311,977	840,919	535,354
Non-interest income	22	13,352	37,781	15,702	50,706
Net income		454,504	365,328	882,813	613,959
Overhead expenses	23	(147,787)	(115,142)	(290,563)	(163,866)
Loss arising from dissolution of subsidiaries		(556)	-	(556)	-
(Allowance for)/writeback of impairment losses on loans, financing and advances	24	(169,644)	69,861	(260,879)	68,181
Writeback of/(allowance for) impairment losses on financial guarantee	16(b)	39,701	(47,150)	36,281	(44,142)
(Allowance for)/writeback of impairment losses on other assets	25	(14,853)	372	(12,588)	19,067
Operating profit		161,365	273,269	354,508	493,199
(Deficit)/surplus attributable to takaful participants		(144)	596	(248)	596
Profit before taxation and zakat		161,221	273,865	354,260	493,795
Taxation		(21,143)	(56,375)	(63,070)	(108,936)
Zakat		(2,105)	(6,946)	(6,714)	(12,788)
Net profit for the period		137,973	210,544	284,476	372,071
Attributable to:					
Equity holders of the Bank		137,869	210,469	284,308	371,261
Non-controlling interests		104	75	168	810
		137,973	210,544	284,476	372,071
Earnings per share attributable to the equity holders of the Bank:					
Basic/diluted earnings per share (sen)		3.07	4.68	6.32	8.26

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 December 2025.

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
For the Financial Half Year Ended 30 June 2026

Group	**2nd Quarter Ended 30 June 2026 RM'000**	**2nd Quarter Ended 30 June 2025 RM'000**	**Half Year Ended 30 June 2026 RM'000**	**Half Year Ended 30 June 2025 RM'000**
Net profit for the period	137,973	210,544	284,476	372,071
Other comprehensive (loss)/income				
Items that will not be reclassified to profit or loss:				
Net change in revaluation of equity instruments at fair value through other comprehensive income	(1,876)	-	(5,745)	-
Items that may be reclassified to profit or loss:				
Translation difference in respect of foreign operations	845	(2)	845	(623)
Debt instruments at fair value through other comprehensive income:				
- Net change in fair value during the period	(14,963)	155,152	(143,916)	193,682
- Changes in expected credit losses	41	77	3	(18,807)
	(15,953)	155,227	(148,813)	174,252
Income tax effect	3,879	(35,030)	31,836	(44,277)
	3,879	(35,030)	31,836	(44,277)
Other comprehensive (loss)/income in subsequent periods, net of tax	(12,074)	120,197	(116,977)	129,975
Total comprehensive income for the period	125,899	330,741	167,499	502,046
Total comprehensive income attributable to:				
Equity holders of the Bank	125,795	330,668	167,331	501,859
Non-controlling interests	104	73	168	187
	125,899	330,741	167,499	502,046

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 December 2025.

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Profit or Loss
For the Financial Half Year Ended 30 June 2026

Bank	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Interest income	20	21,934	17,392	42,408	34,949
Interest expense	21	(5,775)	(6,056)	(10,793)	(12,105)
Net interest income (before modification gain)		16,159	11,336	31,615	22,844
Modification gain		446	735	897	1,229
Net interest income (after modification gain)		16,605	12,071	32,512	24,073
Net income from Islamic finance business	27	251,470	207,533	485,215	423,008
Non-interest income	22	6,135	4,282	12,572	17,011
Net income		274,210	223,886	530,299	464,092
Overhead expenses	23	(49,531)	(44,301)	(87,560)	(90,942)
(Allowance for)/writeback of impairment losses on loans, financing and advances	24	(175,751)	91,136	(241,279)	89,586
Writeback of/(allowance for) impairment losses on financial guarantee	16(b)	39,019	(46,449)	34,877	(43,441)
(Allowance for)/writeback of impairment losses on other assets	25	(19,135)	(2,121)	(24,105)	16,642
Profit before taxation and zakat		68,812	222,151	212,232	435,937
Taxation		(13,137)	(52,446)	(48,766)	(103,755)
Zakat		(1,773)	(5,632)	(5,470)	(11,142)
Net profit for the period		53,902	164,073	157,996	321,040

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 December 2025.

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
For the Financial Half Year Ended 30 June 2026

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Net profit for the period	53,902	164,073	157,996	321,040
Other comprehensive (loss)/income				
Items that may be reclassified to profit or loss:				
Debt instruments at fair value through other comprehensive income:				
- Net change in fair value during the period	(16,162)	145,957	(132,651)	184,487
- Changes in expected credit losses	41	77	51	(18,807)
	(16,121)	146,034	(132,600)	165,680
Income tax effect	3,879	(35,030)	31,836	(44,277)
	3,879	(35,030)	31,836	(44,277)
Other comprehensive (loss)/income in subsequent periods, net of tax	(12,242)	111,004	(100,764)	121,403
Total comprehensive income for the period	41,660	275,077	57,232	442,443
Total comprehensive income attributable to:				
Shareholders of the Bank	41,660	275,077	57,232	442,443
	41,660	275,077	57,232	442,443

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 December 2025.

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Consolidated Statement of Changes in Equity
For the Financial Half Year Ended 30 June 2026

	<---------- Attributable to equity holders of the Bank ---------->									
	<---------- Non-distributable ---------->									
Group	**Share capital RM'000**	**Capital reserve RM'000**	**Statutory reserve RM'000**	**Merger deficit RM'000**	**Unrealised FVOCI reserve RM'000**	**Exchange translation reserve RM'000**	**Distributable retained profits RM'000**	**Total RM'000**	**Non-controlling interest RM'000**	**Total equity RM'000**
At 1 January 2026	6,712,713	1,000	2,597,534	(46,968)	124,490	33	3,234,995	12,623,797	11,478	12,635,275
Profit for the period	-	-	-	-	-	-	284,308	284,308	168	284,476
Other comprehensive (loss)/income for the period	-	-	-	-	(117,822)	845	-	(116,977)	-	(116,977)
Total comprehensive (loss)/income for the period	-	-	-	-	(117,822)	845	284,308	167,331	168	167,499
At 30 June 2026	6,712,713	1,000	2,597,534	(46,968)	6,668	878	3,519,303	12,791,128	11,646	12,802,774
At 1 January 2025	4,018,781	1,000	2,344,763	(20,188)	210,504	445	2,823,513	9,378,818	12,878	9,391,696
Profit for the period	-	-	-	-	-	-	371,261	371,261	810	372,071
Other comprehensive income/(loss) for the period	-	-	-	-	130,598	-	-	130,598	(623)	129,975
Total comprehensive income for the period	-	-	-	-	130,598	-	371,261	501,859	187	502,046
Issuance of shares	2,693,932	-	-	-	-	-	-	2,693,932	-	2,693,932
Arising from acquisition of subsidiaries	-	-	-	678,461	-	-	-	678,461	-	678,461
Dividends paid	-	-	-	-	-	-	(151,000)	(151,000)	-	(151,000)
At 30 June 2025	6,712,713	1,000	2,344,763	658,273	341,102	445	3,043,774	13,102,070	13,065	13,115,135

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 December 2025.

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statement of Changes in Equity
For the Financial Half Year Ended 30 June 2026

Bank	Share capital RM'000	Statutory reserve RM'000	Unrealised FVOCI reserve RM'000	Distributable retained profits RM'000	Total RM'000
	<---------------Non-distributable	--------------	------------>		
At 1 January 2026	6,712,713	2,597,534	150,138	2,655,424	12,115,809
Profit for the period	-	-	-	157,996	157,996
Other comprehensive loss for the period	-	-	(100,764)	-	(100,764)
Total comprehensive (loss)/income for the period	-	-	(100,764)	157,996	57,232
At 30 June 2026	6,712,713	2,597,534	49,374	2,813,420	12,173,041
At 1 January 2025	4,018,781	2,344,763	228,012	2,553,653	9,145,209
Profit for the period	-	-	-	321,040	321,040
Other comprehensive income for the period	-	-	121,403	-	121,403
Total comprehensive income for the period	-	-	121,403	321,040	442,443
Issuance of shares	2,693,932	-	-	-	2,693,932
Dividends paid	-	-	-	(151,000)	(151,000)
At 30 June 2025	6,712,713	2,344,763	349,415	2,723,693	12,130,584

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 December 2025.

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Cash Flows
For the Financial Half Year Ended 30 June 2026

	Group		Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities				
Profit before taxation and zakat	354,260	493,795	212,232	435,937
Adjustment for:				
Depreciation of property, plant and equipment	10,964	8,597	3,947	5,602
Depreciation of investment properties	1,862	710	-	710
Amortisation of intangible assets	10,544	5,145	3,257	3,235
Depreciation of right-of-use assets	5,885	4,081	3,074	3,077
Gain on disposal of property, plant and equipment	(14)	-	-	-
Net gain on disposal of financial investments at FVTPL	-	(685)	-	(685)
Net gain on disposal of financial investments at FVOCI	(54,698)	(28,353)	(54,698)	(28,353)
Dividend income:				
Subsidiaries	-	-	(9,226)	-
RCCPS dividend income	-	-	(8,737)	(2,732)
Accretion of discount less amortisation of premium of financial investments	18,229	21,735	17,513	21,610
Impairment allowance for:				
Financial investments at FVOCI	3	(18,807)	51	(18,807)
Financial investments at AC	11,713	153	15,327	1
Loans, financing and advances	317,899	(27,063)	263,907	(54,422)
Financial guarantee recoverable	-	(547)	-	(547)
Financial guarantee	(36,281)	44,142	(34,877)	43,441
RCCPS dividend receivable	-	-	8,737	2,732
Letter of credits	(6)	-	-	-
Other assets at AC	888	145	-	-
Allowance sundry debtors	-	10	-	-
Tenants	(1)	-	(1)	-
Ex-staff loan/financing	(9)	(21)	(9)	(21)
Impaired loans/financing assets written off	777	364	777	219
Modification loss/(gain)	2,923	(8,970)	(2,202)	(7,869)
Unrealised (gain)/loss on:				
Foreign exchange	(10,660)	(34,899)	-	-
Derivatives, net	(2,474)	(5,000)	-	-
Financial investments at FVTPL	(15,513)	(242)	(17,567)	376
Unrealised fair value gain on MTN/ sukuk	(15,060)	(16,256)	-	-
Finance cost on lease liabilities	1,634	1,829	1,634	1,749
Balance carried forward	602,865	439,267	403,139	405,253

197301003074 (16562-K)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Cash Flows
For the Financial Half Year Ended 30 June 2026

	Group		Bank	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Cash flows from operating activities (cont'd.)				
Balance brought forward	602,865	439,267	403,139	405,253
Loss arising from dissolution of subsidiaries	556	-	-	-
Operating cash flows before working capital changes	603,421	439,267	403,139	405,253
(Increase)/decrease in operating assets:				
Deposits and placements with financial institutions	(196,584)	336,619	(95,545)	29
Financial investments	1,883,207	(43,076)	1,667,546	95,242
Loans, advances and financing	(1,747,037)	(130,469)	(1,094,880)	221,432
Financial guarantee fee receivables	15,120	7,380	15,120	7,380
Financial guarantee recoverable	-	16,717	-	16,717
Other assets	(40,837)	368,773	(48,633)	385,644
	(86,131)	555,944	443,608	726,444
(Decrease)/increase in operating liabilities:				
Deposits from customers	(844,933)	(2,891,579)	(1,276,330)	(3,086,171)
Deposits and placements from financial institutions	1,204,026	1,310,064	140,124	1,354,127
Increase in Collateralised Commodity Murabahah	1,052,223	354,574	1,052,223	354,574
Financial guarantee deferred income	(31,613)	(21,225)	(31,849)	(21,225)
Insurance contract/takaful certificates liabilities	1,079	718	-	-
Takaful participants funds	249	(596)	-	-
Redeemable notes/sukuk	(1,182,984)	1,879,361	(482,675)	(1,292)
Borrowings and funding	(674,372)	(1,895,913)	(60)	(60)
Other liabilities	85,090	(255,083)	94,130	(250,169)
	(391,235)	(1,519,679)	(504,437)	(1,650,216)
Cash generated from/(used in) operating activities	126,055	(524,468)	342,310	(518,519)
Dividend received	-	-	9,226	-
Income taxes paid	(87,114)	(117,611)	(90,141)	(113,187)
Zakat paid	(1,563)	(540)	(1,305)	(520)
Net cash generated from/(used in) operating activities	37,378	(642,619)	260,090	(632,226)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Cash Flows
For the Financial Half Year Ended 30 June 2026

	Group		Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from investing activities				
Acquisition of subsidiaries, net of cash and short term deposits	-	118,029	-	-
Purchase of property, plant and equipment	(1,444)	(3,535)	-	(339)
Purchase of intangible assets	(8,973)	(1,811)	(8,973)	-
Net cash (used in)/generated from investing activities	(10,417)	112,683	(8,973)	(339)
Cash flows from financing activities				
Payment of lease liabilities	(4,364)	(2,062)	(3,199)	(1,285)
Dividends paid	-	(151,000)	-	(151,000)
Net cash used in financing activities	(4,364)	(153,062)	(3,199)	(152,285)
Net increase/(decrease) in cash and cash equivalents	22,597	(682,998)	247,918	(784,850)
Cash and cash equivalents at beginning of period	2,547,916	1,919,059	1,025,718	1,904,930
Cash and cash equivalents at end of period	2,570,513	1,236,061	1,273,636	1,120,080

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

Notes to the unaudited condensed interim financial statements - 30 June 2026

Explanatory Notes pursuant to Malaysian Financial Reporting Standard 134 ("MFRS 134") and Policy Document on Financial Reporting for Development Financial Institutions ("DFI's") issued by Bank Negara Malaysia ("BNM")

1. Basis of Preparation

The unaudited condensed interim financial statements for the 2nd quarter and financial half year ended 30 June 2026 for the Group and for the Bank have been prepared under the historical cost convention except for the following assets and liabilities which are stated at fair value: financial assets at fair value through profit or loss ("FVTPL") and financial investments at fair value through other comprehensive income ("FVOCI").

The interim unaudited financial statements have been prepared in accordance with the requirements of MFRS 134 : Interim Financial Reporting issued by Malaysian Accounting Standards Board ("MASB"). The interim unaudited financial statements should be read in conjunction with the audited financial statements for the Group and the Bank for the financial year ended 31 December 2025. The explanatory notes attached to the interim unaudited 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 of the Bank since the financial year ended 31 December 2025.

2. Accounting Policies

The audited financial statements of the Group and of the Bank for the financial year ended 31 December 2025 were prepared in accordance with the Malaysian Financial Reporting Standards (“MFRS”) Accounting Standards, International Financial Reporting Standards ("IFRS") Accounting Standards and the requirements of the Companies Act 2016 in Malaysia. The material accounting policies adopted in these interim unaudited financial statements are consistent with those of the audited financial statements for the financial year ended 31 December 2025, except for the adoption of the following amendments to MFRS that are applicable to the Bank effective for the financial year beginning on 1 January 2026:

The annual improvement and amendments to MFRS Accounting Standards which are effective for the Group and the Bank for the financial year beginning 1 January 2026:

i. Amendments to the Classification and Measurement of Financial Instruments (Amendments to MFRS 9 and MFRS 7)
ii. Contracts Referencing Nature - dependent Electricity (Amendments to MFRS 9 and MFRS 7)
iii. Annual Improvements to MFRS Accounting Standards - Volume 11

The financial statements incorporate those activities relating to Islamic Financial Business, which have been undertaken by the Group and the Bank. Islamic Financial Business refers generally to the business activities in accordance with Shariah principles.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

3. Auditor's Report on Preceding Annual Financial Statements

The audited financial statements of the Group and of the Bank for the financial year ended 31 December 2025 were not qualified by the auditors.

4. Seasonal or Cyclical Factors

The operations of the Group and of the Bank were not materially affected by any seasonal or cyclical factors in the current financial period.

5. Extraordinary 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 of the Bank in the current financial period.

6. Changes in Estimates

There were no material changes in estimates in the current financial period.

7. Changes in Debt and Equity Securities

There were no changes including repayment of debt and equity securities by the Group and the Bank in the current financial period.

8. Dividends Paid

There was no dividend paid during the current financial period.

9. Financial Investments at FVTPL

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At fair value				
Equity Securities:				
Quoted shares	16,930	19,495	-	-
Unquoted shares	65,222	47,951	28,186	10,619
Total financial investments at FVTPL	82,152	67,446	28,186	10,619

10. Financial Investments at FVOCI

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At fair value				
Money market instruments:				
Government investment issues	7,986,437	9,289,181	5,881,629	7,349,356
Commercial papers	-	134,836	-	-
	7,986,437	9,424,017	5,881,629	7,349,356
Quoted securities:				
Sukuk	51,819	52,151	-	-
Unquoted securities:				
Corporate bonds and sukuk	4,922,050	5,787,087	4,327,571	4,944,442
Shares	4,313	4,313	-	-
Other investments	591	483	-	-
	4,926,954	5,791,883	4,327,571	4,944,442
Total financial investments at FVOCI	12,965,210	15,268,051	10,209,200	12,293,798

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

10. Financial Investments at FVOCI (cont'd.)

Movements in allowances for impairment which reflect the ECL allowance are as follows:

		Lifetime ECL		
Group	**12-Month ECL Stage 1 RM'000**	**Not Credit Impaired Stage 2 RM'000**	**Credit Impaired Stage 3 RM'000**	**Total RM'000**
At 1 January 2026	796	-	100,000	100,796
Net allowance made	3	-	-	3
New financial investments purchased	118	-	-	118
Financial investments derecognised	(80)	-	-	(80)
Net writeback	(35)	-	-	(35)
At 30 June 2026	799	-	100,000	100,799
At 1 January 2025	820	183,662	-	184,482
Acquisition of subsidiaries	188	-	110,000	110,188
Net write back	(212)	(183,662)	-	(183,874)
New financial investments purchased	308	-	-	308
Financial investments derecognised	(36)	(158,090)	-	(158,126)
Net write back	(484)	(25,572)	-	(26,056)
Written-off	-	-	(10,000)	(10,000)
At 31 December 2025	796	-	100,000	100,796

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

10. Financial Investments at FVOCI (cont'd.)

Movements in allowances for impairment which reflect the ECL allowance are as follows (cont'd.):

		Lifetime ECL		
	12-Month ECL	Not Credit Impaired	Credit Impaired	
	Stage 1	Stage 2	Stage 3	Total
Bank	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	716	-	-	716
Net allowance made	51	-	-	51
New financial investments purchased	118	-	-	118
Financial investments derecognised	(32)	-	-	(32)
Net writeback	(35)	-	-	(35)
At 30 June 2026	767	-	-	767
At 1 January 2025	820	183,662	-	184,482
Net writeback	(104)	(183,662)	-	(183,766)
New financial investments purchased	260	-	-	260
Financial investments derecognised	(36)	(158,090)		(158,126)
Net writeback	(328)	(25,572)	-	(25,900)
At 31 December 2025	716	-	-	716

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

11. Financial Investments at AC

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At amortised cost				
Debt Instruments:				
Money market instruments:				
Malaysian government securities	485,588	465,748	-	-
Quoted securities:				
Sukuk	20,157	20,164	-	-
Unquoted securities:				
Corporate bonds and sukuk	1,427,959	1,140,113	982,707	661,121
Peer-to-peer ("P2P")	5,035	5,037	-	-
	1,938,739	1,631,062	982,707	661,121
Less: ECL	(194,483)	(182,342)	(84,164)	(68,837)
	1,744,256	1,448,720	898,543	592,284

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

11. Financial Investments at AC (cont'd.)

Movement in allowances for impairment which reflect the ECL allowance are as follows:

Group	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 January 2026	2,417	66,838	113,087	182,342
Transfer to Lifetime ECL not credit impaired (Stage 2)	(33)	133	(100)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	-	(84)	84	-
Net allowance made/(writeback)	14,847	443	(3,577)	11,713
New financial investments purchased	15,319	-	-	15,319
Financial investments derecognised	(503)	-	-	(503)
Net allowance made/(writeback)	31	443	(3,577)	(3,103)
Exchange differences	-	-	428	428
At 30 June 2026	17,231	67,330	109,922	194,483
At 1 January 2025	2,337	64,106	-	66,443
Acquisition of subsidiaries	144	-	270,035	270,179
Transfer to Lifetime ECL not credit impaired (Stage 2)	(6)	6	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(13)	(20)	33	-
Net (writeback)/allowance made	(45)	2,746	(146,363)	(143,662)
New financial investments purchased	581	-	-	581
Financial investments derecognised	(509)	-	-	(509)
Net (writeback)/allowance made	(117)	2,746	(146,363)	(143,734)
Exchange differences	-	-	(10,618)	(10,618)
At 31 December 2025	2,417	66,838	113,087	182,342

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

11. Financial Investments at AC (cont'd.)

Movement in allowances for impairment which reflect the ECL allowance are as follows (cont'd.):

Bank	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 January 2026	2,035	66,802	-	68,837
Net allowance made	14,905	422	-	15,327
New financial investments purchased	14,816	-	-	14,816
Net allowance made	89	422	-	511
At 30 June 2026	16,940	67,224	-	84,164
At 1 January 2025	1,948	64,098	-	66,046
Net allowance made	87	2,704	-	2,791
New financial investments purchased	217	-	-	217
Net (write back)/allowance made	(130)	2,704	-	2,574
At 31 December 2025	2,035	66,802	-	68,837

12. Loans, Financing and Advances

	Group		Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
At amortised cost	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Loans, financing and advances	37,047,283	35,493,635	23,295,306	22,198,891
Amount due to Export Credit Refinancing ("ECR")* debtors	357,275	347,037	-	-
Staff loan/financing	10,082	9,773	920	1,029
Gross loans, financing and advances	37,414,640	35,850,445	23,296,226	22,199,920
Allowance for impairment on loans, financing and advances:				
- Stage 1: 12-Month ECL	(1,039,869)	(912,024)	(785,963)	(654,532)
- Stage 2: Lifetime ECL not credit impaired	(1,744,305)	(2,010,228)	(1,606,690)	(1,846,423)
- Stage 3: Lifetime ECL credit impaired	(2,656,873)	(2,380,038)	(2,082,871)	(1,710,662)
	(5,441,047)	(5,302,290)	(4,475,524)	(4,211,617)
Net loans, financing and advances	31,973,593	30,548,155	18,820,702	17,988,303

* The amount represents block discounting of bills facility provided to participating banks in Malaysia granted under ECR Scheme. The primary objective of the Scheme is for the promotion of Malaysian export by offering competitive rates to banks participating in the ECR Scheme for on-lending to exporters.

12. Loans, Financing and Advances (cont'd.)

(i) Loans, financing and advances analysed by type are as follows:

	Group		Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Buyer credit	129,792	143,641	-	-
Export Credit Refinancing	357,275	347,037	-	-
Factoring	70,920	79,492	-	-
Hire purchase	691,159	706,255	-	-
Leasing	14,917	23,102	-	-
Overseas financing	391,961	211,749	-	-
Revolving credit	273,637	133,722	207,462	133,448
Supplier financing	-	305,969	-	-
Term loan/financing	35,474,897	33,889,705	23,087,844	22,065,443
Staff loan/financing	10,082	9,773	920	1,029
Gross loans, financing and advances	37,414,640	35,850,445	23,296,226	22,199,920
Allowance for impairment on loans, financing and advances:				
- Stage 1: 12-Month ECL	(1,039,869)	(912,024)	(785,963)	(654,532)
- Stage 2: Lifetime ECL not credit impaired	(1,744,305)	(2,010,228)	(1,606,690)	(1,846,423)
- Stage 3: Lifetime ECL credit impaired	(2,656,873)	(2,380,038)	(2,082,871)	(1,710,662)
	(5,441,047)	(5,302,290)	(4,475,524)	(4,211,617)
Net loans, financing and advances	31,973,593	30,548,155	18,820,702	17,988,303

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

12. Loans, Financing and Advances (cont'd.)

(ii) Loans, financing and advances analysed by type of borrowers/customers are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Domestic business enterprises	36,161,879	34,622,045	23,295,306	22,198,891
Foreign entities	1,242,679	1,218,627	-	-
Individuals	10,082	9,773	920	1,029
	37,414,640	35,850,445	23,296,226	22,199,920

(iii) Loans, financing and advances analysed by interest/profit rate sensitivity are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Fixed rate:				
Staff loans/financing	10,082	9,773	920	1,029
Hire purchase receivables	367,510	387,175	-	-
Other fixed rate loans/ financing	9,289,100	8,983,221	4,118,843	4,226,985
Variable rate:				
Cost plus	12,424,075	10,602,430	9,563,770	8,515,915
Other variable rates	15,323,873	15,867,846	9,612,693	9,455,991
	37,414,640	35,850,445	23,296,226	22,199,920

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

12. Loans, Financing and Advances (cont'd.)

(iv) Loans, financing and advances analysed by industry are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Accommodation and food service activities	1,553,848	1,507,015	1,441,881	1,394,643
Administrative and support service activities	2,763,511	2,898,985	2,698,605	2,810,653
Agriculture, forestry and fishing	45,465	10,918	-	-
Arts, entertainment and recreation	55,047	54,882	55,047	54,882
Construction	3,618,359	3,555,037	1,215,121	1,220,109
Education	514,394	474,228	-	-
Electricity, gas, steam and air conditioning supply	451,912	445,900	127,891	128,482
Financial and insurance/ takaful activities	1,504,783	1,410,233	-	-
Information and communication	369,470	330,547	302,363	281,670
Manufacturing	4,218,790	4,108,466	959,053	953,096
Mining and quarrying	280,471	202,983	53,873	61,576
Professional, scientific and technical activities	15,183	12,664	-	-
Real estate activities	2,000,245	2,083,728	1,614,526	1,612,327
Transportation and storage	16,909,789	15,616,142	14,826,946	13,681,453
Water supply; sewerage, waste management and remediation activities	21,582	23,017	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	3,081,709	3,105,927	-	-
Others	10,082	9,773	920	1,029
	37,414,640	35,850,445	23,296,226	22,199,920

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

12. Loans, Financing and Advances (cont'd.)

(v) The maturity structure of loans, financing and advances is as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Maturity within one year	7,520,328	6,509,828	2,267,513	1,707,767
One year to three years	4,048,619	4,217,274	2,559,411	2,915,792
Three years to five years	7,152,189	6,201,903	4,561,364	3,544,621
Over five years	18,693,504	18,921,440	13,907,938	14,031,740
	37,414,640	35,850,445	23,296,226	22,199,920

(vi) Loans, financing and advances analysed by geographical distribution are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Malaysia	36,171,961	34,631,818	23,296,226	22,199,920
East Asia	189,128	899,769	-	-
South Asia	766,077	16,330	-	-
Middle East	132,023	134,069	-	-
Africa	6,004	7,791	-	-
Europe	111,377	115,507	-	-
Oceania	38,070	45,161	-	-
	37,414,640	35,850,445	23,296,226	22,199,920

12. Loans, Financing and Advances (cont'd.)

(vii) Movements in gross loans, financing and advances are as follows:

Group	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 January 2026	22,503,822	9,637,252	3,709,371	35,850,445
Transfer to 12-month ECL (Stage 1)	862,905	(862,731)	(174)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(192,650)	194,478	(1,828)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(382,373)	(328,714)	711,087	-
Remeasurement, net	48,148	21,872	(121,301)	(51,281)
Newly originated accounts	3,833,645	22,962	236	3,856,843
Settled accounts	(2,182,877)	(42,276)	(42,380)	(2,267,533)
Exchange differences	20,486	1,962	4,495	26,943
Written-off	-	-	(777)	(777)
At 30 June 2026	24,511,106	8,644,805	4,258,729	37,414,640
At 1 January 2025	12,218,630	7,867,120	2,269,398	22,355,148
Acquisition of subsidiaries	9,727,285	1,374,552	3,274,522	14,376,359
Transfer to 12-month ECL (Stage 1)	337,641	(328,909)	(8,732)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(511,085)	649,198	(138,113)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(102,054)	(287,454)	389,508	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(228,862)	41,854	(149,630)	(336,638)
Newly originated accounts	5,227,429	502,527	9,115	5,739,071
Settled accounts	(4,052,942)	(106,319)	(201,213)	(4,360,474)
Exchange differences	(112,220)	(75,317)	(3,998)	(191,535)
Written-off	-	-	(2,246,394)	(2,246,394)
At 31 December 2025	22,503,822	9,637,252	3,709,371	35,850,445

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

12. Loans, Financing and Advances (cont'd.)

(vii) Movements in gross loans, financing and advances are as follows (cont'd.):

Bank	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 January 2026	11,481,107	8,485,097	2,233,716	22,199,920
Transfer to 12-month ECL (Stage 1)	839,551	(839,551)	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(358,307)	(208,229)	566,536	-
Remeasurement, net	274,956	51,402	78,862	405,220
Newly originated accounts	706,761	-	-	706,761
Settled accounts	(14,898)	-	-	(14,898)
Written-off	-	-	(777)	(777)
At 30 June 2026	12,929,170	7,488,719	2,878,337	23,296,226
At 1 January 2025	11,950,224	7,860,932	2,245,707	22,056,863
Transfer to Lifetime ECL not credit impaired (Stage 2)	(188,960)	188,960	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	-	(73,351)	73,351	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(323,580)	101,797	(66,793)	(288,576)
Newly originated accounts	1,343,960	461,065	-	1,805,025
Settled accounts	(1,300,537)	(54,306)	(15,160)	(1,370,003)
Written-off	-	-	(518,297)	(518,297)
At 31 December 2025	11,481,107	8,485,097	2,233,716	22,199,920

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

12. Loans, Financing and Advances (cont'd.)

(viii) Impaired loans, financing and advances analysed by industry are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Accommodation and food service activities	1,010,939	803,583	909,868	702,604
Agriculture, forestry and fishing	497	629	-	-
Arts, entertainment and recreation	55,047	54,882	55,047	54,882
Construction	309,266	300,044	149,802	150,788
Education	41,939	48,487	-	-
Electricity, gas, steam and air conditioning supply	123,678	123,927	121,777	121,578
Financial and insurance/ takaful activities	68,746	95,781	-	-
Manufacturing	296,527	242,001	-	-
Mining and quarrying	46,200	12,616	-	-
Real estate activities	262,873	264,786	231,369	227,952
Transportation and storage	1,525,643	1,126,102	1,410,474	975,912
Wholesale and retail trade, repair of motor vehicles and motorcycles	517,374	636,533	-	-
	4,258,729	3,709,371	2,878,337	2,233,716
Gross impaired loans, financing and advances as a % of gross loans, financing and advances	11.38%	10.35%	12.36%	10.06%

12. Loans, Financing and Advances (cont'd.)

(ix) Movements in the allowance for impairment of loans, financing and advances are as follows:

Group	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 January 2026	912,024	2,010,228	2,380,038	5,302,290
Transfer to 12-Month ECL (Stage 1)	59,373	(59,372)	(1)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(1,874)	2,292	(418)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(100,385)	(149,665)	250,050	-
Remeasurement, net	170,731	(59,178)	206,346	317,899
Exchange differences	-	-	551	551
Amount written off	-	-	(179,693)	(179,693)
At 31 March 2026	1,039,869	1,744,305	2,656,873	5,441,047
At 1 January 2025	768,904	1,799,752	1,359,439	3,928,095
Acquisition of subsidiaries	226,266	171,394	2,055,374	2,453,034
Transfer to 12-Month ECL (Stage 1)	32,994	(26,570)	(6,424)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(59,526)	103,144	(43,618)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(2,075)	(74,962)	77,037	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(54,539)	37,470	165,215	148,146
Exchange differences	-	-	(79,169)	(79,169)
Amount written off	-	-	(1,662,724)	(1,662,724)
At 31 December 2025	912,024	2,010,228	2,380,038	5,302,290

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

12. Loans, Financing and Advances (cont'd.)

(ix) Movements in the allowance for impairment of loans, financing and advances are as follows (cont'd.):

Bank	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 January 2026	654,532	1,846,423	1,710,662	4,211,617
Transfer to 12-Month ECL (Stage 1)	56,805	(56,805)	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(100,188)	(102,634)	202,822	-
Remeasurement, net	174,814	(80,294)	169,387	263,907
At 30 June 2026	785,963	1,606,690	2,082,871	4,475,524
At 1 January 2025	761,341	1,799,132	1,335,748	3,896,221
Transfer to Lifetime ECL not credit impaired (Stage 2)	(50,153)	50,153	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	-	(34,518)	34,518	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(56,656)	31,656	156,064	131,064
Amount written off	-	-	(330,576)	(330,576)
At 31 December 2025	654,532	1,846,423	1,710,662	4,211,617

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

13. Other Assets

	Note	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Sundry receivables, deposits and prepayments		72,413	63,783	26,368	17,411
Less: Allowance for doubtful debts	(i)	(2,867)	(2,877)	(247)	(257)
		69,546	60,906	26,121	17,154
Amount due from subsidiaries		-	-	10,201	3,522
Advances to a subsidiary	(ii)	-	-	13,255	13,011
Redeemable Convertible Cumulative Preference Shares ("RCCPS") dividend receivable		-	-	113,782	113,782
Amount receivable from Government in respect of compensation for: Infrastructure projects and dedicated schemes		35,166	2,318	35,166	2,318
Tax recoverable		347,906	350,010	345,807	338,881
		452,618	413,234	544,332	488,668

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

13. Other Assets (cont'd.)

(i) Allowance for doubtful debts

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At 1 January	2,877	2,696	257	76
(Writeback)/allowance made during the period/financial year:				
- Tenant	(1)	220	(1)	220
Writeback of ex-staff loan/ financing:				
Stage 3 - Lifetime ECL credit impaired, net	(9)	(39)	(9)	(39)
At end of the financial period/year	2,867	2,877	247	257

(ii) The advances to a subsidiary is unsecured, bears interest at 3.79% per annum and is expected to be repayable in full within 1 year.

14. Deposits from Customers

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At amortised cost				
Fixed deposits and negotiable instruments of deposits:	15,996,787	16,841,720	9,729,908	11,006,238

(a) The deposits are sourced from the following types of deposit:

Tawarruq	15,996,787	16,841,720	9,729,908	11,006,238

14. Deposits from Customers (cont'd.)

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
(b) The deposits are sourced from the following types of customers:				
Business enterprises	5,202,943	7,113,146	3,360,885	5,088,611
Government and statutory bodies	8,911,384	8,270,083	6,369,023	5,917,627
Others	1,882,460	1,458,491	-	-
	15,996,787	16,841,720	9,729,908	11,006,238
(c) The deposits maturity structure are as follows:				
Less than six months	14,125,129	14,698,433	8,795,581	10,444,706
Six months to one year	1,871,658	2,143,287	934,327	561,532
	15,996,787	16,841,720	9,729,908	11,006,238

15. Deposits and Placements from Financial Institutions

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
At amortised cost				
Licensed banks	4,274,270	3,070,244	3,148,834	3,008,710
(a) The deposits maturity structure are as follows:				
Less than six months	3,756,535	2,884,115	3,148,834	3,008,710
Six months to one year	517,735	186,129	-	-
	4,274,270	3,070,244	3,148,834	3,008,710

16. Other Liabilities

	Group		Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Provision for taxation	-	1,439	-	-
Provision for zakat	6,780	16,316	5,470	13,059
Zakat payables	15,381	2,434	15,381	2,434
Fees received in advance	7,887	1,580	7,887	1,580
Trade creditors	324	2,737	-	-
Rental and security deposits	17,319	15,802	3,115	3,115
Sundry creditors and accruals	954,371	984,060	34,089	53,357
Islamic margin account (Note 16(a))	202,613	236,174	-	-
Sinking fund and debt services reserve accounts	246,776	183,803	-	-
Allowance for impairment losses on financial guarantee (Note 16(b))	73,984	110,265	69,276	104,153
Amount due to subsidiary (Note 16(c))	-	-	1,808,200	1,804,185
Amount due to Teraju (Note 16(d))	69,883	70,112	-	-
Amount due to government	106,803	-	106,803	-
	1,702,121	1,624,722	2,050,221	1,981,883

(a) Islamic margin account refers to the cash collateral pledged by the Islamic banking customers of the Group. The amount will be repaid to the customers at the end of the financing tenure or will be offset with any overdue amount. The Group will pay a hibah/profit rate at 0.25% per annum to the eligible customers.

16. Other Liabilities (cont'd.)

(b) Movements in the allowance for impairment losses on financial guarantee are as follows:

Group	**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 January 2026	79,953	30,312	-	110,265
Transfer to 12-month ECL				-
(Stage 1)	1	(1)	-	-
Remeasurement, net	(25,072)	(11,209)	-	(36,281)
At 30 June 2026	54,882	19,102	-	73,984
At 1 January 2025	67,974	28,478	463,994	560,446
Acquisition of subsidiaries	5,515	1	-	5,516
Transfer to Lifetime ECL not credit impaired (Stage 2)	(2,686)	2,686	-	-
Transfer to loans, financing and advances	-	-	(514,908)	(514,908)
Remeasurement, net	9,150	(853)	50,914	59,211
At 31 December 2025	79,953	30,312	-	110,265

Bank	**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 January 2026	73,841	30,312	-	104,153
Transfer to 12-month ECL (Stage 1)	1	(1)	-	-
Remeasurement, net	(23,668)	(11,209)	-	(34,877)
At 30 June 2026	50,174	19,102	-	69,276
At 1 January 2025	67,974	28,478	463,994	560,446
Transfer to Lifetime ECL not credit impaired (Stage 2)	(2,686)	2,686	-	-
Transfer to loans, financing and advances	-	-	(514,908)	(514,908)
Remeasurement, net	8,553	(852)	50,914	58,615
At 31 December 2025	73,841	30,312	-	104,153

16. Other Liabilities (cont'd.)

(c) The amount due to subsidiary is unsecured, interest free and repayable on demand.

(d) This fund represents advances received from The Bumiputera Agenda Steering Unit ("Teraju") under the Ministry of Economy as collateral for loan to be disbursed to Bumiputera Exporters and Small Medium Enterprise ("SMEs") companies as defined by the terms of the respective Teraju Programme. The collateral may be utilised to offset the outstanding loan balance. Conversely, if the collateral remains unutilised upon the maturity of the loan or upon completion of the programme, the Group is obligated to refund the unutilised amount to Teraju.

17. Redeemable Notes

	Note	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Redeemable non-guaranteed notes					
Sukuk Murabahah	(i)	2,527,059	2,527,508	2,527,059	2,527,508
Sukuk Wakalah	(ii)	2,199,994	2,681,156	2,199,994	2,681,156
Sustainable Development Sukuk Wakalah	(iii)	453,165	453,214	453,165	453,214
Sustainable Sukuk Wakalah	(iv)	2,111,643	2,112,038	601,850	602,049
Medium term notes	(v)	1,833,124	1,848,613	-	-
		9,124,985	9,622,529	5,782,068	6,263,927
Redeemable guaranteed notes					
Sukuk Murabahah	(vi)	1,825,781	1,826,492	1,825,781	1,826,492
Islamic medium term notes	(vii)	251,537	453,806	-	-
Medium term notes	(viii)	255,567	255,672	255,567	255,672
		2,332,885	2,535,970	2,081,348	2,082,164
Islamic commercial papers ("ICPs")		-	497,415	-	-
		11,457,870	12,655,914	7,863,416	8,346,091

(i) These sukuk carry profit rates ranging between 4.50% and 4.98% (2025: 4.50% and 4.98%) per annum and for tenures of 10 years and 19 years (2025: 10 years and 19 years). These sukuk will mature in March 2027, 2032 and November 2026, 2031 and 2035

17. Redeemable Notes (cont'd.)

(ii) These sukuk carry profit rates ranging between 3.00% and 4.05% (2025: 3.00% and 4.05%) per annum and for tenures of 3 years and 10 years (2025: 3 years and 10 years). These sukuk will mature in June 2028, 2031, September 2028 and October 2027 and 2030 respectively.

(iii) This sukuk carries a profit rate of 3.95% (2025: 3.95%) per annum with a tenure of 7 years (2025: 7 years). This sukuk will mature in October 2028.

(iv) These sukuk carry profit rates ranging between 3.10% and 4.05% (2025: 3.10% and 4.05%) per annum and for tenures of 5 years (2025: 5 years). These sukuk will mature in July 2026, May 2028 and December 2028 respectively.

(v) These notes carry coupon rates ranging between 1.83% and 4.25% (2025: 1.83% and 4.25%) per annum and for tenures of 5 years and 15 years (2025: 5 years and 15 years). These sukuk will mature in November 2026 and June 2029 respectively.

(vi) These sukuk carry profit rates ranging between 4.75% and 4.85% (2025: 4.75% and 4.85%) per annum and for tenures of 15 years and 20 years (2025: 15 years and 20 years). These sukuk will mature in September 2029 and 2034 respectively.

(vii) This notes carry profit rates ranging of 3.30% (2025: 3.30% and 4.10%) per annum and for tenure of 7 years (2025: 7 years). This notes will mature in April 2027.

(viii) This notes carry coupon rate of 5.08% (2025: 5.08%) per annum with a tenure of 15 years (2025: 15 years). This notes will mature in January 2031.

18. Borrowings and Funding

		30 June 2026		31 December 2025	
Group		**Due after twelve months RM'000**	**Due within twelve months RM'000**	**Due after twelve months RM'000**	**Due within twelve months RM'000**
Loans from Employees Provident Fund ("EPF")					
Unsecured:	18 (a)				
Principal		150,000	-	150,000	-
Interest		-	2,480	-	2,540
		150,000	2,480	150,000	2,540

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

18. Borrowings and Funding (cont'd.)

		30 June 2026		31 December 2025	
Group		**Due after twelve months RM'000**	**Due within twelve months RM'000**	**Due after twelve months RM'000**	**Due within twelve months RM'000**
Other borrowings and funding					
Unsecured:	18 (b)				
Principal		1,942,723	607,093	1,909,510	1,326,646
Interest		-	10,187	-	16,550
Fair value		(98,787)	-	(117,178)	-
		1,843,936	617,280	1,792,332	1,343,196
Total borrowings and funding			2,613,696		3,288,068

		30 June 2026		31 December 2025	
Bank		**Due after twelve months RM'000**	**Due within twelve months RM'000**	**Due after twelve months RM'000**	**Due within twelve months RM'000**
Loans from Employees Provident Fund ("EPF")					
Unsecured:	18 (a)				
Principal		150,000	-	150,000	-
Interest		-	2,480	-	2,540
		150,000	2,480	150,000	2,540
Total borrowings and funding			152,480		152,540

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

18. Borrowings and Funding (cont'd.)

The movements in borrowings and funding are as follows:

	Group Other borrowings and funding unsecured		Group and Bank Loans from EPF	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Unsecured:				
Principal				
At 1 January	3,236,156	-	150,000	150,000
Acquisition of subsidiaries	-	3,607,289	-	-
Issued during the period/year	332,694	162,143	-	-
Repayment during the period/ year	(1,051,762)	(484,928)	-	-
Exchange differences	32,728	(48,348)	-	-
At end of the financial period/ year	2,549,816	3,236,156	150,000	150,000
Accrued profit/interest payable				
At 1 January	(100,628)	-	2,540	2,540
Acquisition of subsidiaries	-	(116,244)	-	-
Charge for the period/year	21,327	49,614	3,620	7,299
Amortisation of fair value	18,391	28,670	-	-
Repayment during the period/ year	(27,823)	(40,070)	(3,680)	(7,299)
Reclassifciation to government funds (day-1 impact)	-	(18,007)	-	-
Exchange differences	133	(4,591)	-	-
At end of the financial period/ year	(88,600)	(100,628)	2,480	2,540
Total borrowings and funding	2,461,216	3,135,528	152,480	152,540

18. Borrowings and Funding (cont'd.)

(a) Loans from EPF

	Group and Bank Principal 30 June 2026 RM'000	31 December 2025 RM'000
Loan	150,000	150,000
	150,000	150,000

The above loan which is guaranteed by the Government of Malaysia was drawn in different tranches and bear different interest rates ranging from 4.60% to 5.23% (2025: 4.60% to 5.23%) per annum. The loan is repayable in 3 instalments over a period of 2 years, commencing 2028.

(b) Other borrowings and funding - unsecured

	Note	Group Principal 30 June 2026 RM'000	31 December 2025 RM'000
Government of Malaysia ("GOM")	(i)	776,269	803,850
Bank Negara Malaysia ("BNM")	(ii)	1,243,686	1,637,328
Others	(iii) - (xiv)	529,861	794,978
		2,549,816	3,236,156

(i) The weighted average interest/profit rate on the borrowings/funding from the GOM range from 0% to 2.75% (2025: 0% to 2.75%) per annum.

(ii) Included in borrowings and funding from BNM is to provide financing to eligible SME customers with weighted average interest/profit rates range from 0% to 1.00% per annum.

(iii) Revolving multi-currency loan up to an aggregate of USD50,000,000 (approximately RM203,875,000) (2025: USD50,000,000 (approximately RM203,050,000)). This facility is available for utilisation in USD, GBP, SGD and EUR.

The loan was obtained on 25 June 2009. The principal and interest of the loan was revised to USD100,000,000 and 0.80% respectively on March 2014, revised to USD150,000,000 on July 2014 and revised to USD50,000,000 on November 2022. Interest on the loan is charged at the rate of 0.80% (2025: 0.80%) per annum above Secured Overnight Financing Rate ("SOFR") for USD and 0.80% above Cost of Fund ("COF") for GBP, SGD and EUR.

18. Borrowings and Funding (cont'd.)

(b) Other borrowings and funding - unsecured (cont'd.)

(iv) Revolving multi-currency Islamic financing obtained on 10 November 2010 for USD30,000,000, renewed on 14 December 2011, 21 March 2014 and 2 March 2015 with additional amounts of USD10,000,000, USD30,000,000 and USD30,000,000 respectively. On 21 November 2019, the amount was reduced to USD50,000,000. Profit rate on the financing was charged at the rate of 0.80% and has been subsequently revised to 0.50% (2025: 0.50%) per annum above the Islamic COF since March 2014.

(v) Revolving Euro loan of one (1) year up to an aggregate of EUR30,000,000 (approximately RM139,371,000) (2025: EUR30,000,000 (approximately RM142,821,000)).

The loan was obtained on 12 March 2012. Interest rate on the loan is charged at the rate of 0.80% (2025: 0.80%) per annum above Euro Interbank Offer Rate ("EURIBOR").

(vi) Multi-Currency Murabahah Revolving Credit-i up to an aggregate of EUR120,000,000 (approximately RM557,484,000) (2025: EUR120,000,000 (approximately RM571,284,000).On 25 September 2024, the amount was reduced to EUR45,000,000 This facility is available for utilisation in EUR, USD and GBP.

The financing was obtained on 18 September 2013. Profit rate on the financing is charged at the rate of 0.80% (2025: 0.80%) per annum above EURIBOR for EUR and 0.80% above COF for USD and GBP.

(vii) Multi-currency Commodity Murabahah Revolving Credit-i up to an aggregate of USD75,000,000 (approximately RM305,812,500) (2025: USD75,000,000 (approximately RM304,575,000)). This facility is available for utilisation in USD, EUR and JPY.

The financing was obtained on 25 February 2016 and renewable yearly. Profit rate on the financing is charged at the rate of 0.75% (2024: 0.75%) per annum above the SOFR and CAS for USD, and 0.75% per annum above COF for EUR and JPY on 31 March 2026.

(viii) Commodity Murabahah Revolving Credit-i up to an aggregate of USD25,000,000 (approximately RM101,937,500) (2025: USD25,000,000 (approximately RM101,525,000)).

The financing was obtained on 16 December 2016. Profit rate on the financing is charged at the rate of 0.80% (2025: 0.80%) per annum above SOFR.

18. Borrowings and Funding (cont'd.)

(b) Other borrowings and funding - unsecured (cont'd.)

(ix) Commodity Murabahah Revolving Credit-i up to an aggregate of USD50,000,000 (approximately RM203,875,000) (2025: USD50,000,000 (approximately RM203,050,000)) renewable after one (1) year.

The financing was obtained on 14 November 2019. Profit rate on the financing is charged at the rate of 0.95% per annum above SOFR.

(x) Revolving US Dollar loan up to a maximum facility of USD50,000,000 (approximately RM203,875,000). (2025: USD50,000,000 (approximately RM203,050,000)).

The loan was obtained on 17 August 2023. Interest on loan is charged at the rate of 0.95% per annum above SOFR.

(xi) Revolving US Dollar loan up to a maximum facility of USD25,000,000 (approximately RM101,937,500). (2025: USD25,000,000 (RM101,525,000)).

The loan was obtained on 8 December 2023. Interest on loan is charged at the rate of 0.75% per annum above SOFR.

(xii) Commodity Murabahah Revolving Credit-i loan up to a maximum facility of RM50,000,000. (2025: RM50,000,000).

The loan was obtained on 21 June 2023. Interest on loan is charged at the rate of COF + 0.55%

19. Derivative financial instruments

The notional amounts, recorded at gross, is the amount of derivatives' underlying asset, reference rate or index and is the basis upon which changes in the value of derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the year end and are not indicative of the market risk nor the credit risk.

The following table shows the fair value of derivative financial instruments recorded as assets or liabilities together with their notional amounts. Derivative assets and derivative liabilities are disclosed on a gross basis as it is the Banks's practice to settle those derivative on a gross basis.

19. Derivative financial instruments (cont'd.)

As at 30 June 2026, the Group has entered into the following derivative financial instruments:

	Group 30 June 2026		
	Fair value		Notional
	Assets RM'000	Liabilities RM'000	amount RM'000
Derivatives used in fair value hedges			
Interest/profit rate swaps	-	45,024	1,834,875
Derivative held for trading			
Forward foreign exchange contract	-	-	-
Total	-	45,024	1,834,875

	Group 31 December 2025		
	Fair value		Notional
	Assets RM'000	Liabilities RM'000	amount RM'000
Derivatives used in fair value hedges			
Interest/profit rate swaps	-	47,071	1,827,450
Derivative held for trading			
Forward foreign exchange contract	-	1,791	64,976
Total	-	48,862	1,892,426

At their inception, derivatives often involve only mutual exchange of promises with little or no transfer of consideration. However, these instruments frequently involve a high degree of leverage and are very volatile. A relatively small movement in the value of assets, rate or index underlying a derivative contract may have a significant impact on the profit or loss of the Group.

Over-the-counter derivative may expose the Group to the risks associated with absence of an exchange market on which to close out an open position.

Swaps

Swaps are contractual agreements between two parties to exchange streams of payments over-time based on specified notional amounts, in relation to movements in a specified underlying index such an interest/profit rate, foreign currency rate or equity index.

19. Derivative financial instruments (cont'd.)

Interest/profit rate swaps relate to contracts taken out by the Group with other financial institutions in which the Group either receive or pay a floating rate of interest/profit, respectively, in return for paying or receiving a fixed rate of interest/profit. The payment flows are usually netted against each other with the difference being paid by one party to the other.

In a cross currency interest/profit rate swap, the Group swap their fixed coupon interest rate into a floating rate coupon in different currencies.

Forwards

The Group enter into Forward Exchange Contract to sell or buy a specific amount of currency at a specified exchange rate for settlement in the future. The contract is entered for the Group's own requirement or on behalf of customer based on approved foreign exchange line.

Fair value hedge

The financial instruments hedged for interest/profit rate risk and foreign currency risk consist of the Medium Term Notes ("MTN") and Multi-currency Sukuk Programme ("Sukuk") issued by the Group.

The unrealised (loss)/gain arising from the fair value hedges are as follows:

	Group	
	30 June 2025 RM'000	31 December 2025 RM'000
Unrealised fair value gain from hedging instruments	683	65,428
Unrealised fair value loss from hedged items	(2,207)	(65,559)
	(1,524)	(131)

20. Interest Income

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Loans and advances	27,797	22,817	57,008	32,162
Money at call and deposit placements with financial institutions	6,746	6,382	12,395	7,143
Financial investments at FVOCI	5,686	11,765	12,204	21,033
Financial investments at AC	431	-	859	-
	40,660	40,964	82,466	60,338
Amortisation of premium less accretion of discount	(26)	(1,735)	(143)	(3,320)
	40,634	39,229	82,323	57,018
Of which:				
Interest income earned on impaired loans and advances	2,353	4,941	3,358	6,228

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Loans and advances	15,670	9,531	30,144	18,649
Money at call and deposit placements with financial institutions	3,520	395	6,269	1,151
Financial investments at FVOCI	2,637	9,076	5,820	18,344
	21,827	19,002	42,233	38,144
Accretion of discount less amortisation of premium	107	(1,610)	175	(3,195)
	21,934	17,392	42,408	34,949
Of which:				
Interest income earned on impaired loans and advances	2,338	1,517	3,327	2,804

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

21. Interest Expense

Group	2nd Quarter Ended		Half Year Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Deposits and placements from financial institutions	788	35	875	127
Borrowings	4,091	4,198	8,345	5,998
Redeemable notes	14,166	11,946	28,125	16,103
Derivatives	8,077	7,925	20,323	7,925
	27,122	24,104	57,668	30,153

Bank	2nd Quarter Ended		Half Year Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Deposits and placements from financial institutions	788	34	875	126
Borrowings	1,820	1,820	3,620	3,620
Redeemable notes	3,167	4,202	6,298	8,359
	5,775	6,056	10,793	12,105

22. Non-Interest Income

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(a) Investment income:				
Net gain arising on financial investment at FVOCI:				
- net gain on disposal	-	-	949	11,168
	-	-	949	11,168
(b) Other income:				
Fee income	1,686	1,827	3,407	3,545
Rental income	6	4	13	4
Gain on disposal of property, plant and equipment	4	-	1	-
Foreign exchange (loss)/gain				
- unrealised	(12,782)	34,899	10,660	34,899
- realised	2,392	(21,340)	(16,897)	(21,340)
Unrealised fair value gain/(loss) on derivatives:				
- non-hedging derivatives	1,032	(482)	1,791	(482)
- hedging derivatives	1,711	5,482	683	5,482
Unrealised fair value gain on MTN/sukuk	19,281	16,256	15,060	16,256
Realised fair value gain on MTN/Sukuk	-	1,052	-	1,052
Others	22	83	35	122
	13,352	37,781	14,753	39,538
Total non-interest income	13,352	37,781	15,702	50,706

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

22. Non-Interest Income (cont'd.)

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(a) Investment income:				
Net gain arising on financial investment at FVOCI:				
- net gain on disposal	-	-	949	11,168
Subsidiary				
- RCCPS dividend income	4,684	2,732	8,737	2,732
	4,684	2,732	9,686	13,900
(b) Other income:				
Fee income	1,451	1,550	2,886	3,111
	1,451	1,550	2,886	3,111
Total non-interest income	6,135	4,282	12,572	17,011

23. Overhead Expenses

Group	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Personnel costs	(i)	98,370	74,736	196,806	108,510
Establishment related expenses	(ii)	27,313	22,543	54,245	31,970
Promotion and marketing expenses	(iii)	1,439	2,280	5,008	2,485
General administrative expenses	(iv)	20,665	15,583	34,504	20,901
		147,787	115,142	290,563	163,866

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

23. Overhead Expenses (cont'd.)

Group (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(i) Personnel costs				
Salaries, allowances and bonuses	68,648	59,383	144,607	83,568
Non-executive Directors' fees and remuneration	1,581	962	2,636	1,263
Shariah Committees' fees and remuneration	356	216	582	326
Social security cost	574	481	1,228	662
Pension costs - Defined contribution plan	9,669	7,969	19,918	11,258
Other staff related expenses	17,542	5,725	27,835	11,433
	98,370	74,736	196,806	108,510
(ii) Establishment related expenses				
Depreciation:				
Property, plant and equipment	5,668	5,771	10,964	8,597
Investment properties	771	357	1,862	710
Right-of-use assets	2,949	2,539	5,885	4,081
Amortisation of intangible assets	4,994	3,457	10,544	5,145
Rental of equipment	-	7	-	7
Repairs and maintenance of property, plant and equipment	9,282	7,062	18,386	7,223
Information technology expenses	3,649	3,350	6,604	6,207
	27,313	22,543	54,245	31,970
(iii) Promotion and marketing expenses				
Advertisement and publicity	1,439	2,280	5,008	2,485

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

23. Overhead Expenses (cont'd.)

Group (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	30 June 2025 RM'000
(iv) General administrative expenses				
General administrative expenses	19,644	14,074	32,467	18,974
Auditors' remuneration:				
- Statutory audit	930	1,458	1,859	1,852
- Tax fees	91	51	178	75
	20,665	15,583	34,504	20,901

Bank	Note	2nd Quarter Ended 30 June 2026 RM'000	30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	30 June 2025 RM'000
Personnel costs	(i)	37,061	28,901	66,175	62,136
Establishment related expenses	(ii)	8,721	9,926	16,690	18,857
Promotion and marketing expenses	(iii)	172	347	285	552
General administrative expenses	(iv)	4,222	5,954	5,687	11,047
		50,176	45,128	88,837	92,592
Overhead expenses charged to subsidiaries via Service Level Agreement		(645)	(827)	(1,277)	(1,650)
		49,531	44,301	87,560	90,942

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

23. Overhead Expenses (cont'd.)

Bank (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(i) Personnel costs				
Salaries, allowances and bonuses	23,129	24,558	45,624	48,366
Non-executive Directors' fees and remuneration	502	417	816	705
Shariah Committees' fees and remuneration	85	93	147	203
Social security cost	166	177	334	354
Pension costs - Defined contribution plan	3,197	3,391	6,313	6,629
Other staff related expenses	9,982	265	12,941	5,879
	37,061	28,901	66,175	62,136
(ii) Establishment related expenses				
Depreciation:				
Property, plant and equipment	1,983	2,817	3,947	5,602
Investment properties	-	357	-	710
Right-of-use assets	1,537	1,538	3,074	3,077
Amortisation of intangible assets	1,638	1,623	3,257	3,235
Repairs and maintenance of property, plant and equipment	180	555	320	716
Information technology expenses	3,383	3,036	6,092	5,517
	8,721	9,926	16,690	18,857
(iii) Promotion and marketing expenses				
Advertisement and publicity	172	347	285	552

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

23. Overhead Expenses (cont'd.)

Bank (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(iv) General administrative expenses				
General administrative expenses	3,973	4,863	5,188	9,635
Auditors' remuneration:				
- Statutory audit	241	1,083	482	1,396
- Tax fees	8	8	17	16
	4,222	5,954	5,687	11,047

24. Allowance for/(Writeback of) Impairment Losses on Loans, Financing and Advances (cont'd.)

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Stage 1 - 12-month ECL, net	12,868	(4,853)	127,845	(7,073)
Stage 2 - Lifetime ECL not credit impaired, net	(103,355)	(31,864)	(265,923)	(35,754)
Stage 3 - Lifetime ECL credit impaired, net	279,853	10,723	455,977	15,764
Impaired loans/financing:				
Written-off	675	(2,513)	777	364
Recovered	(20,397)	(41,354)	(57,797)	(41,482)
	169,644	(69,861)	260,879	(68,181)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

24. Allowance for/(Writeback of) Impairment Losses on Loans, Financing and Advances (cont'd.)

	2nd Quarter Ended		Half Year Ended	
Bank	**30 June 2026 RM'000**	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Stage 1 - 12-month ECL, net	23,088	(8,541)	131,431	(12,818)
Stage 2 - Lifetime ECL not credit impaired, net	(72,324)	(48,038)	(239,733)	(50,434)
Stage 3 - Lifetime ECL credit impaired, net	226,009	3,285	372,209	8,830
Impaired loans/financing:				
Written-off	675	(2,544)	777	219
Recovered	(1,697)	(35,298)	(23,405)	(35,383)
	175,751	(91,136)	241,279	(89,586)

25. Allowance for/(Writeback of) Impairment Losses on Other Assets

	2nd Quarter Ended		Half Year Ended	
Group	**30 June 2026 RM'000**	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Financial investments at FVOCI	41	77	3	(18,807)
Financial investments at AC	14,370	(594)	11,713	153
Financial guarantee recoverable	-	-	-	(547)
Letter of credits	6	-	(6)	-
Other assets at AC	439	145	888	145
Allowance sundry debtors	-	10	-	10
Writeback for tenants	-	-	(1)	-
Ex-staff loan/financing				
Stage 3 - Lifetime ECL credit impaired, net	(3)	(10)	(9)	(21)
	14,853	(372)	12,588	(19,067)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

25. Allowance for/(Writeback of) Impairment Losses on Other Assets

	2nd Quarter Ended		Half Year Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Bank				
Financial investments at FVOCI	41	77	51	(18,807)
Financial investments at AC	14,413	(678)	15,327	1
Financial guarantee recoverable	-	-	-	(547)
RCCPS dividend receivable	4,684	2,732	8,737	2,732
Writeback for tenants	-	-	(1)	-
Ex-staff loan/financing				
Stage 3 - Lifetime ECL credit impaired, net	(3)	(10)	(9)	(21)
	19,135	2,121	24,105	(16,642)

26. Commitments and Contingencies

Loan and financing related commitments and contingencies of the Group and the Bank not included in these financial statements are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Undisbursed loans/financing	9,575,446	9,773,488	5,174,010	6,356,010
Secured guarantees on behalf of borrowers/customers given to third parties	3,337,443	3,766,255	2,709,776	3,079,075
	12,912,889	13,539,743	7,883,786	9,435,085

27. Capital Adequacy

Capital management

Capital policy

The overall objective of capital management is to maintain an adequate and strong capital position to ensure sustainability and to further enable the Group and the Bank to understand its capacity to undertake further business activities in supporting its mandated roles.

Regulatory capital

In order to support its mandated roles, the Group and the Bank must have strong and adequate capital to support its business activities on an on-going basis. In line with this objective, Bank Negara Malaysia ("BNM") has imposed several regulatory capital requirements whereby, the Group and the Bank must have an absolute minimum capital of RM300,000,000 and a minimum Risk Weighted Capital Ratio ("RWCR") of 8% at all times as per BNM's Capital Framework for Development Financial Institutions. The minimum capital funds refer to paid-up capital and reserves as defined in Section 3 of Development Financial Institution Act 2002.

The following table sets forth capital resources and capital adequacy for the Group and the Bank as at reporting date.

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Tier 1 capital				
Paid-up share capital	6,712,713	6,712,713	6,712,713	6,712,713
Other reserves	5,851,860	5,958,052	5,252,958	5,403,096
Less: Deferred tax asset	(455,619)	(455,619)	(370,199)	(370,199)
Total Tier 1 capital	12,108,954	12,215,146	11,595,472	11,745,610
Tier 2 capital				
Government support funds	740,341	875,466	365,463	370,382
Stage 1 and Stage 2 ECL	2,876,129	3,032,517	2,461,929	2,605,108
Total Tier 2 capital	3,616,470	3,907,983	2,827,392	2,975,490
Total capital	15,725,424	16,123,129	14,422,864	14,721,100
Less: Investments in subsidiaries	-	-	(4,922,833)	(4,922,833)
Total capital base	15,725,424	16,123,129	9,500,031	9,798,267

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

27. Capital Adequacy (cont'd.)

Capital management (cont'd.)

Regulatory capital (cont'd.)

Breakdown of risk-weighted assets in the various categories of risk-weights:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
20%	867,680	749,269	375,702	327,447
50%	1,554,730	1,873,481	1,503,646	1,798,135
100%	39,351,653	38,675,064	26,561,114	25,743,207
	41,774,063	41,297,814	28,440,462	27,868,789

Without deducting proposed dividend:

	Group		Bank	
	30 June 2026 %	31 December 2025 %	30 June 2026 %	31 December 2025 %
Core capital ratio	28.987	29.578	33.403	35.159
RWCR	37.644	39.041	33.403	35.159

After deducting proposed dividend:

	Group		Bank	
	30 June 2026 %	31 December 2025 %	30 June 2026 %	31 December 2025 %
Core capital ratio	28.987	28.864	33.403	34.100
RWCR	37.644	38.327	33.403	34.100

Following the merger activities, the Group has synchronised the capital adequacy computation across all banking entities.

27. Capital Adequacy (cont'd.)

Capital management (cont'd.)

Capital monitoring

The Group's and the Bank's capital are closely monitored and actively managed. In addition to the regulatory capital requirement of 8%, the Group and the Bank set an internal capital requirement limit as additional triggers above the regulatory capital requirement to ensure they maintain their "well capitalised" status. The Group and the Bank capital adequacy, relative to both internal capital limit and regulatory capital requirements, are closely monitored, regularly reviewed and reported to management and Board of Directors.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business

The state of affairs as at 30 June 2026 and results for the financial year ended on this date under the Islamic financial business of the Group and the Bank included in the Group financial statements are summarised as follows:

Condensed Interim Financial Statements
Unaudited Statements of Financial Position
As at 30 June 2026

	Note	Group		Bank	
		30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Assets					
Cash and short term deposits		2,048,981	1,924,037	936,343	626,458
Deposits and placements with financial institutions		626,230	605,748	140,261	145,275
Financial investments at FVTPL	(a)	82,152	67,446	28,186	10,619
Financial investments at FVOCI	(b)	12,453,515	14,607,709	9,945,575	11,948,944
Financial investment at AC	(c)	1,703,461	1,407,868	898,543	592,284
Financing and advances	(d)	30,047,001	28,626,724	17,723,347	16,946,381
Financial guarantee recoverable		81,639	81,639	81,639	81,639
Financial guarantee fee receivables		135,332	150,450	135,332	150,450
Reinsurance contract asset		65	65	-	-
Other assets	(e)	258,800	204,505	233,303	184,569
Investments in subsidiaries		-	-	2,829,633	2,829,633
Property, plant and equipment		132,961	141,028	20,280	24,323
Investment properties		99,856	101,709	-	-
Intangible asset		54,104	52,941	24,278	18,562
Right-of-use asset		67,913	73,359	49,697	52,771
Deferred tax asset		500,690	445,394	428,480	363,073
		48,292,700	48,490,622	33,474,897	33,974,981
Assets classified as held for sale		86,560	86,560	75,076	75,076
Total assets		48,379,260	48,577,182	33,549,973	34,050,057

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Financial Position
As at 30 June 2026

	Note	Group		Bank	
		30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Liabilities					
Deposits from customers	(f)	15,996,787	16,841,720	9,729,908	11,006,238
Deposits and placements from financial institutions	(g)	4,223,854	3,070,244	3,098,418	3,008,710
Collateralised Commodity Murabahah		2,066,431	1,014,208	2,066,431	1,014,208
Financial guarantee deferred income		152,361	189,857	152,361	181,900
Insurance contract/takaful certificate liabilities		6,425	5,166	-	-
Takaful participants fund		7,732	7,484	-	-
Other liabilities	(h)	4,377,633	4,308,025	1,509,402	1,392,448
Sukuk and Islamic commercial papers	(i)	9,369,179	10,551,629	7,607,849	8,090,419
Funding	(j)	2,016,558	2,557,689	-	-
Deferred income		860,553	875,466	365,463	370,382
Lease liabilities		77,430	81,231	58,764	60,330
Total liabilities		39,154,943	39,502,719	24,588,596	25,124,635
Equity					
Capital funds		6,298,874	6,298,874	6,298,874	6,298,874
Reserves		2,925,443	2,775,589	2,662,503	2,626,548
Total equity		9,224,317	9,074,463	8,961,377	8,925,422
Total liabilities and equity		48,379,260	48,577,182	33,549,973	34,050,057
Commitments and contingencies	(s)	8,051,756	12,950,984	3,307,878	9,082,929

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Profit or Loss
For the Financial Half Year Ended 30 June 2026

Group	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Income derived from investment of depositors' funds	(k)	128,023	124,012	256,560	234,097
Income derived from investment of shareholders' funds	(l)	605,859	466,465	1,189,952	795,855
Modification (loss)/gain		(6,847)	2,980	(3,840)	7,630
(Allowance for)/writeback of impairment losses on financing and advances	(m)	(176,158)	59,975	(263,221)	55,023
Writeback of/(allowance for) impairment losses on financial guarantee	(h)(ii)	37,779	(51,480)	32,722	(49,629)
(Allowance for)/writeback of impairment losses on other assets	(n)	(14,851)	211	(12,587)	18,527
Total distributable income		573,805	602,163	1,199,586	1,061,503
Income attributable to depositors and others	(o)	(299,457)	(280,532)	(600,119)	(500,399)
Total net income		274,348	321,631	599,467	561,104
Overhead expenses	(p)	(139,766)	(99,188)	(275,203)	(147,768)
Finance cost	(q)	(793)	(948)	(1,634)	(1,829)
Profit before taxation and zakat		133,789	221,495	322,630	411,507
Taxation		(14,336)	(95,145)	(52,339)	(95,145)
Zakat	(r)	(2,114)	(6,941)	(6,713)	(12,783)
Net profit for the period		117,339	119,409	263,578	303,579

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
For the Financial Half Year Ended 30 June 2026

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Net profit for the period	117,339	119,409	263,578	303,579
Other comprehensive (loss)/ income				
Items that may be reclassified to profit or loss:				
Debt instruments at fair value through other comprehensive income:				
- Net change in fair value during the period	(16,241)	144,066	(144,727)	189,208
- Changes in expected credit losses	39	75	3	(18,806)
	(16,202)	144,141	(144,724)	170,402
Income tax effect	3,894	(32,680)	31,000	(43,514)
	3,894	(32,680)	31,000	(43,514)
Other comprehensive (loss)/ income in subsequent period, net of tax	(12,308)	111,461	(113,724)	126,888
Total comprehensive income for the period	105,031	230,870	149,854	430,467
Total comprehensive income attributable to:				
Equity holders of the Bank	105,031	230,870	149,854	430,467
	105,031	230,870	149,854	430,467

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Net income from Islamic finance business:				
Income derived from investment of depositors' funds	128,023	124,012	256,560	234,097
Income derived from investment of shareholders' funds	605,859	466,465	1,189,952	795,855
Modification (loss)/gain	(6,847)	2,980	(3,840)	7,630
Income attributable to depositors and others	(299,457)	(280,532)	(600,119)	(500,399)
Finance cost	(793)	(948)	(1,634)	(1,829)
Net income from Islamic finance business reported in the statements of profit or loss	**426,785**	**311,977**	**840,919**	**535,354**

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Financial Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Profit or Loss
For the Financial Half Year Ended 30 June 2026

Bank	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Income derived from investment of depositors' funds	(k)	80,690	98,448	166,104	208,533
Income derived from investment of shareholders' funds	(l)	384,484	323,519	743,949	647,291
Modification (loss)/gain		(1,779)	1,990	1,305	6,640
(Allowance for)/writeback of impairment losses on financing and advances	(m)	(175,102)	83,535	(232,914)	79,922
Writeback of/(allowance for) impairment losses on financial guarantee	(h)(ii)	37,365	(51,386)	31,792	(49,535)
(Allowance for)/writeback of impairment losses on other assets	(n)	(14,449)	612	(15,368)	18,823
Total distributable income		311,209	456,718	694,868	911,674
Income attributable to depositors and others	(o)	(211,116)	(215,556)	(424,509)	(437,707)
Total net income		100,093	241,162	270,359	473,967
Overhead expenses	(p)	(49,528)	(44,293)	(87,556)	(90,931)
Finance cost	(q)	(809)	(868)	(1,634)	(1,749)
Profit before taxation and zakat		49,756	196,001	181,169	381,287
Taxation		(8,981)	(91,521)	(41,628)	(91,521)
Zakat	(r)	(1,773)	(5,632)	(5,470)	(11,142)
Net profit for the period		39,002	98,848	134,071	278,624

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
For the Financial Half Year Ended 30 June 2026

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Net profit for the period	39,002	98,848	134,071	278,624
Other comprehensive (loss)/ income				
Items that may be reclassified to profit or loss:				
Debt instruments at fair value through other comprehensive income:				
- Net change in fair value during the period	(16,224)	136,165	(129,167)	181,307
- Changes in expected credit losses	39	75	51	(18,806)
	(16,185)	136,240	(129,116)	162,501
Income tax effect	3,894	(32,680)	31,000	(43,514)
	3,894	(32,680)	31,000	(43,514)
Other comprehensive (loss)/ income in subsequent period, net of tax	(12,291)	103,560	(98,116)	118,987
Total comprehensive income for the period	26,711	202,408	35,955	397,611
Total comprehensive income attributable to:				
Equity holders of the Bank	26,711	202,408	35,955	397,611
	26,711	202,408	35,955	397,611

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Net income from Islamic finance business:				
Income derived from investment of depositors' funds	80,690	98,448	166,104	208,533
Income derived from investment of shareholders' funds	384,484	323,519	743,949	647,291
Modification (loss)/gain	(1,779)	1,990	1,305	6,640
Income attributable to depositors and others	(211,116)	(215,556)	(424,509)	(437,707)
Finance cost	(809)	(868)	(1,634)	(1,749)
Net income from Islamic finance business reported in the statements of profit or loss	**251,470**	**207,533**	**485,215**	**423,008**

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Financial Business (cont'd.)

Condensed Interim Financial Statements -
Unaudited Consolidated Statement of Changes in Equity
For the Financial Half Year Ended 30 June 2026

	Capital funds RM'000	Statutory reserve RM'000	Merger deficit RM'000	Unrealised FVOCI reserve RM'000	Retained profits RM'000	Total RM'000
Group						
At 1 January 2026	6,298,874	443,483	(142,470)	139,915	2,334,661	9,074,463
Profit for the period	-	-	-	-	263,578	263,578
Other comprehensive loss for the period	-	-	-	(113,724)	-	(113,724)
Total comprehensive (loss)/income for the period	-	-	-	(113,724)	263,578	149,854
At 30 June 2026	6,298,874	443,483	(142,470)	26,191	2,598,239	9,224,317
At 1 January 2025	3,718,724	443,483	-	222,752	1,611,877	5,996,836
Profit for the period	-	-	-	-	303,579	303,579
Other comprehensive income for the period	-	-	-	126,888	-	126,888
Total comprehensive income for the period	-	-	-	126,888	303,579	430,467
Issuance of shares	2,580,150	-	-	-	-	2,580,150
Arising from acquisition of subsidiaries	-	-	362,207	-	-	362,207
Dividends paid	-	-	-	-	(151,000)	(151,000)
At 30 June 2025	6,298,874	443,483	362,207	349,640	1,764,456	9,218,660

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 December 2025.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Financial Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statement of Changes in Equity
For the Financial Half Year Ended 30 June 2026

	Capital funds RM'000	Statutory reserve RM'000	Unrealised FVOCI reserve RM'000	Retained profits RM'000	Total RM'000
Bank					
At 1 January 2026	6,298,874	443,483	141,983	2,041,082	8,925,422
Profit for the period	-	-	-	134,071	134,071
Other comprehensive loss for the period	-	-	(98,116)	-	(98,116)
Total comprehensive (loss)/income for the period	-	-	(98,116)	134,071	35,955
At 30 June 2026	6,298,874	443,483	43,867	2,175,153	8,961,377
At 1 January 2025	3,718,724	443,483	222,752	1,462,310	5,847,269
Profit for the period	-	-	-	278,624	278,624
Other comprehensive income for the period	-	-	118,987	-	118,987
Total comprehensive income for the period	-	-	118,987	278,624	397,611
Issuance of shares	2,580,150	-	-	-	2,580,150
Dividends paid	-	-	-	(151,000)	(151,000)
At 30 June 2025	6,298,874	443,483	341,739	1,589,934	8,674,030

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 December 2025.

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Cash Flows
For the Financial Half Year Ended 30 June 2026

	Group		Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities				
Profit before taxation and zakat	322,630	411,507	181,169	381,287
Adjustments for:				
Depreciation of property, plant and equipment	10,201	7,842	3,947	5,602
Depreciation of investment properties	1,853	710	-	710
Amortisation of intangible assets assets	9,238	5,145	3,257	3,235
Depreciation of right-of-use assets	5,253	3,855	3,074	3,077
Gain on disposal of property, plant and equipment	(13)	-	-	-
Net gain on disposal of financial investments at FVTPL	-	(685)	-	(685)
Net gain on disposal of financial investments at FVOCI	(53,749)	(17,185)	(53,749)	(17,185)
Dividend income:				
Subsidiaries	-	-	(9,226)	-
Accretion of discount less amortisation of premium of financial investments	18,086	18,415	17,688	18,415
Impairment allowance for:				
Financial investments at FVOCI	3	(18,806)	51	(18,806)
Financial investments at AC	11,712	151	15,327	1
Financing and advances	310,432	(15,164)	253,845	(44,680)
Financial guarantee	(32,722)	49,629	(31,792)	49,535
Letter of credits	(6)	-	-	-
Other assets at AC	888	145	-	-
Tenants	(1)	-	(1)	-
Ex-staff financing	(9)	(17)	(9)	(17)
Impaired financing written-off	69	15	69	-
Modification loss/(gain)	3,840	(7,630)	(1,305)	(6,640)
Balance carried forward	607,705	437,927	382,345	373,849

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Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Cash Flows
For the Financial Half Year Ended 30 June 2026

	Group		Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities (cont'd.)				
Balance brought forward	607,705	437,927	382,345	373,849
Unrealised (gain)/loss on:				
Foreign exchange	842	19,744	(181)	-
Financial investments at FVTPL	(15,513)	(242)	(17,567)	376
Finance cost on lease liabilities	1,634	1,829	1,634	1,749
Operating cash flows before working capital changes	594,668	459,258	366,231	375,974
(Increase)/decrease in operating assets:				
Deposits and placements with financial institutions	(20,482)	288,175	5,014	29
Financial investments	1,738,631	(129,382)	1,588,677	188,204
Financing and advances	(1,734,618)	(234,893)	(1,029,575)	132,371
Financial guarantee fee receivables	15,118	4,122	15,118	4,122
Other assets	(60,051)	(53,699)	(48,627)	68,787
	(61,402)	(125,677)	530,607	393,513
(Decrease)/increase in operating liabilities:				
Deposits from customers	(844,933)	(3,039,428)	(1,276,330)	(3,086,171)
Deposits and placements from financial institutions	1,153,610	1,310,151	89,708	1,304,092
Increase in Collateralised Commodity Murabahah	1,052,223	354,574	1,052,223	354,574
Financial guarantee deferred income	(37,496)	(14,965)	(29,539)	(14,965)
Insurance contract/takaful certificates liabilities	1,259	-	-	-
Takaful participants funds	248	-	-	-
Sukuk and islamic commercial papers	(1,182,450)	(6,088)	(482,570)	(1,378)
Funding	(541,131)	81,808	-	-
Other liabilities	35,628	509,746	94,272	268,645
	(363,042)	(804,202)	(552,236)	(1,175,203)

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

Condensed Interim Financial Statements
Unaudited Statements of Cash Flows
For the Financial Half Year Ended 30 June 2026

	Group		Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities (cont'd.)				
Cash generated from/(used in) operating activities	170,224	(470,621)	344,602	(405,716)
Dividend received	-	-	9,226	-
Income taxes paid	(28,936)	-	(30,466)	-
Zakat paid	(1,563)	(540)	(1,305)	(520)
Net cash generated from/(used in) operating activities	139,725	(471,161)	322,057	(406,236)
Cash flows from investing activities				
Acquisition of subsidiaries, net of cash and short term deposits	-	85,311	-	-
Purchase of property, plant and equipment	(1,444)	(339)	-	(339)
Purchase of intangible assets	(8,973)	(1,811)	(8,973)	-
Net cash (used in)/generated from investing activities	(10,417)	83,161	(8,973)	(339)
Cash flows from financing activities				
Payment of lease liabilities	(4,364)	(1,285)	(3,199)	(1,285)
Dividends paid	-	(151,000)	-	(151,000)
Net cash used in financing activities	(4,364)	(152,285)	(3,199)	(152,285)
Net increase/(decrease) in cash and cash equivalents	124,944	(540,285)	309,885	(558,860)
Cash and cash equivalents at beginning of period	1,924,037	1,560,043	626,458	1,554,983
Cash and cash equivalents at end of period	2,048,981	1,019,758	936,343	996,123

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

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(a) Financial Investments at FVTPL

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At fair value				
Equity Securities:				
Quoted shares	40,966	19,495	-	-
Unquoted shares	41,186	47,951	28,186	10,619
Total financial investments at FVTPL	82,152	67,446	28,186	10,619

(b) Financial Investments at FVOCI

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At fair value				
Money market instruments:				
Government investment issues	7,822,017	9,043,930	5,696,514	7,104,105
Commercial papers	-	134,836	-	-
	7,822,017	9,178,766	5,696,514	7,104,105
Quoted securities:				
Sukuk	51,819	52,151	-	-
Unquoted securities:				
Sukuk	4,574,775	5,371,996	4,249,061	4,844,839
Shares	4,313	4,313	-	-
Other investments	591	483	-	-
	4,579,679	5,376,792	4,249,061	4,844,839
Total financial investments at FVOCI	12,453,515	14,607,709	9,945,575	11,948,944

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(b) Financial Investments at FVOCI (cont'd.)

Movements in allowances for impairment which reflect the ECL allowance are as follows:

Group	12-Month ECL Stage 1 RM'000	Not Credit Impaired Stage 2 RM'000	Credit Impaired Stage 3 RM'000	Total RM'000
At 1 January 2026	787	-	100,000	100,787
Net writeback	4	-	-	4
New financial investments purchased	118	-	-	118
Financial investments derecognised	(80)	-	-	(80)
Net writeback	(34)	-	-	(34)
At 30 June 2026	791	-	100,000	100,791
At 1 January 2025	809	183,662	-	184,471
Acquisition of subsidiaries	188	-	110,000	110,188
Net writeback	(210)	(183,662)	-	(183,872)
New financial investments purchased	308	-	-	308
Financial investments derecognised	(36)	(158,090)	-	(158,126)
Net writeback	(482)	(25,572)	-	(26,054)
Written-off	-	-	(10,000)	(10,000)
At 31 December 2025	787	-	100,000	100,787

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(b) Financial Investments at FVOCI (cont'd.)

Movements in allowances for impairment which reflect the ECL allowance are as follows:

Bank	12-Month ECL Stage 1 RM'000	Not Credit Impaired Stage 2 RM'000	Credit Impaired Stage 3 RM'000	Total RM'000
At 1 January 2026	707	-	-	707
Net allowance made	52	-	-	52
New financial investments purchased	118	-	-	118
Financial investments derecognised	(32)	-	-	(32)
Net writeback	(34)	-	-	(34)
At 30 June 2026	759	-	-	759
At 1 January 2025	809	183,662	-	184,471
Net writeback	(102)	(183,662)	-	(183,764)
New financial investments purchased	260	-	-	260
Financial investments derecognised	(36)	(158,090)	-	(158,126)
Net writeback	(326)	(25,572)	-	(25,898)
At 31 December 2025	707	-	-	707

28. Islamic Finance Business (cont'd.)

(c) Financial Investments at AC

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At amortised cost				
Money market instruments:				
Malaysian government securities	284,044	284,004	-	-
Quoted securities:				
Sukuk	20,157	20,164	-	-
Unquoted securities:				
Sukuk	1,588,709	1,281,005	982,707	661,121
Peer-to-peer ("P2P")	5,036	5,037	-	-
	1,897,946	1,590,210	982,707	661,121
Less: ECL	(194,485)	(182,342)	(84,164)	(68,837)
Total financial investments at AC	1,703,461	1,407,868	898,543	592,284

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(c) Financial Investments at AC (cont'd.)

Movements in allowances for impairment which reflect the ECL allowance are as follows:

Group	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 January 2026	2,417	66,838	113,087	182,342
Transfer to Lifetime ECL not credit impaired (Stage 2)	(33)	133	(100)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	-	(84)	84	-
Net allowance made/ (writeback)	14,850	442	(3,577)	11,715
New financial investments purchased	15,320	-	-	15,320
Financial investments derecognised	(501)	-		(501)
Net allowance made/ (writeback)	31	442	(3,577)	(3,104)
Exchange differences	-	-	428	428
At 30 June 2026	17,234	67,329	109,922	194,485
At 1 January 2025	2,337	64,106	-	66,443
Acquisition of subsidiaries	144	-	270,035	270,179
Transfer to Lifetime ECL not credit impaired (Stage 2)	(6)	6	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(13)	(20)	33	-
Net (writeback)/allowance made	(45)	2,746	(146,363)	(143,662)
New financial investments purchased	581	-	-	581
Financial investments derecognised	(509)	-	-	(509)
Net (writeback)/allowance made	(117)	2,746	(146,363)	(143,734)
Exchange differences	-	-	(10,618)	(10,618)
At 31 December 2025	2,417	66,838	113,087	182,342

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(c) Financial Investments at AC (cont'd.)

Movements in allowances for impairment which reflect the ECL allowance are as follows (cont'd.):

		Lifetime ECL		
	12-Month ECL	Not Credit Impaired	Credit Impaired	
Bank	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
At 1 January 2026	2,035	66,802	-	68,837
Net allowance made	14,905	422	-	15,327
New financial investments purchased	14,816	-	-	14,816
Net allowance made	89	422	-	511
At 30 June 2026	16,940	67,224	-	84,164
At 1 January 2025	1,948	64,098	-	66,046
Net allowance made	87	2,704	-	2,791
New financial investments purchased	217	-	-	217
Net (writeback)/allowance made	(130)	2,704	-	2,574
At 31 December 2025	2,035	66,802	-	68,837

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Bai' Bithaman Ajil	-	23	-	-
Bai' 'Inah	3,419	4,867	-	-
Bai Dayn Bi Al-Sila'	70,210	71,578	-	-
Ijarah Muntahiyah bi Tamlik	14,889	23,074	-	-
Ijarah Thumma Al-Bai	688,742	702,334	-	-
Istisna'	324,324	389,204	299,670	362,179
Murabahah	664,017	640,347	-	-
Tawarruq	32,956,353	31,211,254	21,376,841	20,283,422
Wakalah	66,156	44,490	-	-
Staff financing	10,061	9,742	899	998
Gross financing and advances	34,798,171	33,096,913	21,677,410	20,646,599
Allowance for impairment on financing and advances:				
- Stage 1: 12-Month ECL	(944,488)	(812,470)	(733,614)	(604,887)
- Stage 2: Lifetime ECL not credit impaired	(1,706,857)	(1,958,597)	(1,569,324)	(1,794,959)
- Stage 3: Lifetime ECL credit impaired	(2,099,825)	(1,699,122)	(1,651,125)	(1,300,372)
	(4,751,170)	(4,470,189)	(3,954,063)	(3,700,218)
Net financing and advances	30,047,001	28,626,724	17,723,347	16,946,381

28. Islamic Financial Business (cont'd.)

(d) Financing and Advances (cont'd.)

(i) Financing and advances analysed by type and Shariah contract are as follows:

Group 30 June 2026	Bai' Bithaman Ajil RM'000	Bai'inah RM'000	Murabahah RM'000	Istisna' RM'000	Ijarah Muntahiyah bi Tamlik RM'000	Ijarah Thumma Al-Bai RM'000	Wakalah RM'000
At amortised cost							
Term facility							
Sale-based financing	-	3,351	600,049	324,011	-	-	-
Lease-based financing	-	-	40,125	-	14,889	664,258	66,156
Revolving facility							
Sale-based financing	-	68	23,843	313	-	-	-
Lease-based financing	-	-	-	-	-	24,484	-
Working capital facility	899	-	8,659	-	-	-	-
Gross financing and advances	899	3,419	672,676	324,324	14,889	688,742	66,156
Allowance for impairment on financing and advances:							
Stage 1: 12-Month ECL	-	(35)	(8,606)	(524)	(5)	(16,713)	(1,070)
Stage 2: Lifetime ECL not credit impaired	-	(10)	(7,059)	(25,380)	(1,082)	(4,240)	-
Stage 3: Lifetime ECL credit impaired	-	(200)	(22,543)	-	-	(4,658)	-
Net financing and advances	899	3,174	634,468	298,420	13,802	663,131	65,086

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Financial Business (cont'd.)

(d) Financing and Advances (cont'd.)

(i) Financing and advances analysed by type and Shariah contract are as follows:

Group

30 June 2026	**Tawarruq RM'000**	**Bai Dayn Bi Al-Sila' RM'000**	**Total RM'000**
At amortised cost			
Term facility			
Sale-based financing	26,336,684	70,210	27,334,305
Lease-based financing	882,638	-	1,668,066
Working capital facility			
Sale-based financing	969,016	-	969,016
Revolving facility			
Sale-based financing	4,745,027	-	4,769,251
Lease-based financing	22,988	-	47,472
Staff financing	503	-	10,061
Gross financing and advances	32,956,856	70,210	34,798,171
Allowance for impairment on financing and advances:			
Stage 1: 12-Month ECL	(913,598)	(3,933)	(944,484)
Stage 2: Lifetime ECL not credit impaired	(1,669,089)	-	(1,706,860)
Stage 3: Lifetime ECL credit impaired	(2,072,425)	-	(2,099,826)
Net financing and advances	28,301,744	66,277	30,047,001

28. Islamic Financial Business (cont'd.)

(d) Financing and advances (cont'd.)

(i) Financing and advances analysed by type and Shariah contract are as follows (cont'd.):

Group **31 December 2025**	**Bai' Bithaman Ajil RM'000**	**Bai'inah RM'000**	**Murabahah RM'000**	**Istisna' RM'000**	**Ijarah Muntahiyah bi Tamlik RM'000**	**Ijarah Thumma Al-Bai RM'000**	**Wakalah RM'000**
At amortised cost							
Term facility							
Sale-based financing	23	4,560	508,555	388,964	-	229,866	-
Lease-based financing	-	-	104,048	-	23,074	443,435	44,490
Revolving facility							
Sale-based financing	-	307	27,744	240	-	-	-
Lease-based financing	-					29,033	
Staff financing	998	-	8,437	-	-	-	-
Gross financing and advances	1,021	4,867	648,784	389,204	23,074	702,334	44,490
Allowance for impairment on financing and advances:							
Stage 1: 12-Month ECL	-	(45)	(50,689)	(597)	(59)	(16,583)	(1,794)
Stage 2: Lifetime ECL not credit impaired	-	(9)	(10,619)	(28,831)	(418)	(3,559)	-
Stage 3: Lifetime ECL credit impaired	(23)	(360)	(34,346)	(799)	-	(18,483)	-
Net financing and advances	998	4,453	553,130	358,977	22,597	663,709	42,696

Bank Pembangunan Malaysia Berhad
(Incorporated in Malaysia)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Financial Business (cont'd.)

(d) Financing and Advances (cont'd.)

(i) Financing and advances analysed by type and Shariah contract are as follows:

Group

31 December 2025	**Tawarruq RM'000**	**Bai Dayn Bi Al-Sila' RM'000**	**Total RM'000**
At amortised cost			
Term facility			
Sale-based financing	24,843,879	71,578	26,047,425
Lease-based financing	1,242,659	-	1,857,706
Working capital facility			
Sale-based financing	781,661	-	781,661
Revolving facility			
Sale-based financing	4,341,919	-	4,370,210
Lease-based financing	1,136	-	30,169
Staff financing	307	-	9,742
Gross financing and advances	31,211,561	71,578	33,096,913
Allowance for impairment on financing and advances:			
Stage 1: 12-Month ECL	(736,465)	(6,240)	(812,472)
Stage 2: Lifetime ECL not credit impaired	(1,915,149)	-	(1,958,585)
Stage 3: Lifetime ECL credit impaired	(1,645,121)	-	(1,699,132)
Net financing and advances	26,914,826	65,338	28,626,724

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Financial Business (cont'd.)

(d) Financing and advances (cont'd.)

(i) Financing and advances analysed by type and Shariah contract are as follows (cont'd.):

Bank **30 June 2026**	**Bai' Bithaman Ajil** **RM'000**	**Istisna'** **RM'000**	**Tawarruq** **RM'000**	**Total** **RM'000**
At amortised cost				
Term facility				
Sale-based financing	-	299,670	20,585,906	20,885,576
Lease-based financing	-	-	-	-
Working capital facility				
Sale-based financing	-	-	583,473	583,473
Revolving facility				
Sale-based financing	-	-	207,462	207,462
Staff financing	899	-	-	899
Gross financing and advances	899	299,670	21,376,841	21,677,410
Allowance for impairment on financing and advances:				
Stage 1: 12-Month ECL	-	(245)	(733,365)	(733,610)
Stage 2: Lifetime ECL not credit impaired	-	(25,215)	(1,544,112)	(1,569,327)
Stage 3: Lifetime ECL credit Impaired	-	-	(1,651,126)	(1,651,126)
Net financing and advances	899	274,210	17,448,238	17,723,347

28. Islamic Financial Business (cont'd.)

(d) Financing and advances (cont'd.)

(i) Financing and advances analysed by type and Shariah contract are as follows (cont'd.):

Bank **31 December 2025**	**Bai' Bithaman Ajil RM'000**	**Istisna' RM'000**	**Tawarruq RM'000**	**Total RM'000**
At amortised cost				
Term facility				
Sale-based financing	-	362,179	19,503,726	19,865,905
Working capital facility				
Sale-based financing	-	-	646,248	646,248
Revolving facility				-
Sale-based financing	-	-	133,448	133,448
Staff financing	998	-	-	998
Gross financing and advances	998	362,179	20,283,422	20,646,599
Allowance for impairment on financing and advances:				
Stage 1: 12-Month ECL	-	(295)	(604,592)	(604,887)
Stage 2: Lifetime ECL not credit impaired	-	(28,831)	(1,766,128)	(1,794,959)
Stage 3: Lifetime ECL credit Impaired	-	-	(1,300,372)	(1,300,372)
Net financing and advances	998	333,053	16,612,330	16,946,381

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(ii) Financing and advances analysed by type of customers are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Domestic business enterprises	33,940,418	32,280,636	21,676,511	20,645,601
Foreign entities	847,692	806,535	-	-
Individual	10,061	9,742	899	998
	34,798,171	33,096,913	21,677,410	20,646,599

(iii) Financing and advances analysed by profit rate sensitivity are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Fixed rate:				
Staff financing	10,061	9,742	899	998
Hire purchase receivable	365,093	383,407	-	-
Other fixed rate financing	8,456,423	8,211,957	3,461,426	3,562,736
Variable rate:				
Cost plus	11,048,159	9,460,557	8,602,392	7,626,874
Other variable rates	14,918,435	15,031,250	9,612,693	9,455,991
	34,798,171	33,096,913	21,677,410	20,646,599

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(iv) Financing and advances analysed by industry are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Accommodation and food service activities	885,921	1,166,878	875,025	821,061
Administrative and support service activities	2,626,174	2,639,349	2,561,977	2,634,018
Agriculture, forestry and fishing	45,465	10,888	-	
Construction	3,605,982	3,540,584	1,209,383	1,214,375
Education	514,394	472,586	-	
Electricity, gas, steam and air conditioning supply	322,120	325,276	127,891	128,482
Financial and insurance/ takaful activities	1,335,575	1,275,166	-	-
Information and communication	369,470	281,670	302,363	281,670
Manufacturing	4,047,349	3,902,197	959,053	953,096
Mining and quarrying	245,267	202,983	53,873	61,576
Professional, scientific and technical activities	15,183	13,025,488	-	13,012,824
Real estate activities	1,682,579	1,687,487	1,544,028	1,538,499
Transportation and storage	15,996,208	1,840,169	14,042,918	-
Water supply; sewerage, waste management and remediation activities	21,582	-	-	-
Wholesale and retail trade, repair of motor vehicles and motorcycles	3,074,841	2,633,784	-	-
Others	10,061	92,408	899	998
	34,798,171	33,096,913	21,677,410	20,646,599

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(v) The maturity structure of financing and advances are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Maturity within one year	6,499,907	5,481,558	1,757,708	1,189,761
One year to three years	3,781,394	3,999,184	2,427,774	2,774,474
Three years to five years	6,410,205	5,107,077	3,711,669	2,790,440
Over five years	18,106,665	18,509,094	13,780,259	13,891,924
	34,798,171	33,096,913	21,677,410	20,646,599

(vi) Financing and advances analysed by geographical distribution are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Malaysia	33,950,479	32,290,378	21,677,410	20,646,599
East Asia	189,128	496,259	-	-
South Asia	377,729	16,330	-	-
Middle East	131,388	133,278	-	-
Europe	111,377	115,507	-	-
Oceania	38,070	45,161	-	-
	34,798,171	33,096,913	21,677,410	20,646,599

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(vii) Movements in gross financing and advances are as follows:

Group	**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 January 2026	20,788,008	9,437,461	2,871,444	33,096,913
Transfer to 12-month ECL (Stage 1)	862,905	(862,731)	(174)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(200,441)	202,269	(1,828)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(382,373)	(255,834)	638,207	-
Remeasurement, net	22,239	23,320	32,508	78,067
Newly originated accounts	3,830,817	22,962	230	3,854,009
Settled accounts	(2,170,579)	(39,919)	(42,379)	(2,252,877)
Exchange differences	20,108	1,962	58	22,128
Written-off	-	-	(69)	(69)
At 30 June 2026	22,770,684	8,529,490	3,497,997	34,798,171
At 1 January 2025	11,765,646	7,778,926	1,365,838	20,910,410
Acquisition of subsidiaries	8,782,746	1,364,644	1,650,978	11,798,368
Transfer to 12-month ECL (Stage 1)	337,641	(328,909)	(8,732)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(362,542)	500,655	(138,113)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(102,054)	(287,454)	389,508	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(1,263,270)	469,693	(122,816)	(916,393)
Newly originated accounts	4,498,051	92,226	9,115	4,599,392
Settled accounts	(2,798,687)	(72,459)	(104,932)	(2,976,078)
Exchange differences	(69,523)	(79,861)	55,094	(94,290)
Written-off	-	-	(739,404)	(739,404)
At 31 December 2025	20,788,008	9,437,461	2,871,444	33,096,913

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(vii) Movements in gross financing and advances are as follows (cont'd.):

Bank	**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 January 2026	10,621,294	8,295,439	1,729,866	20,646,599
Transfer to 12-month ECL (Stage 1)	839,551	(839,551)	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(358,307)	(135,349)	493,656	-
Remeasurement, net	200,870	59,591	78,556	339,017
Newly originated accounts	706,761	-	-	706,761
Settled accounts	(14,898)	-	-	(14,898)
Written-off	-	-	(69)	(69)
At 30 June 2026	11,995,271	7,380,130	2,302,009	21,677,410
At 1 January 2025	11,514,426	7,778,758	1,349,378	20,642,562
Transfer to Lifetime ECL not credit impaired (Stage 2)	(40,417)	40,417	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	-	(73,351)	73,351	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(1,327,429)	524,333	(56,406)	(859,502)
Newly originated accounts	675,331	50,764	-	726,095
Settled accounts	(200,617)	(25,482)	(15,160)	(241,259)
Written-off	-	-	(136,205)	(136,205)
At 31 December 2025	10,621,294	8,295,439	1,729,866	20,646,599

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(viii) Impaired financing and advances analysed by industry are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Accommodation and food service activities	452,434	796,939	452,434	317,687
Administrative and support service activities	-	-	-	-
Agriculture, forestry and fishing	497	599	-	-
Construction	303,528	294,199	144,064	145,055
Education	41,939	46,845	-	-
Electricity, gas, steam and air conditioning supply	123,678	123,927	121,777	121,578
Financial and insurance/ takaful activities	70,191	67,471	-	-
Manufacturing	285,287	213,119	-	-
Mining and quarrying	10,996	12,616	-	-
Real estate activities	173,259	169,634	173,259	169,634
Transportation and storage	1,525,646	1,146,104	1,410,475	975,912
Wholesale and retail trade, repair of motor vehicles and motorcycles	510,542	-	-	-
	3,497,997	2,871,453	2,302,009	1,729,866
Gross impaired financing and advances as a % of gross financing and advances	10.05%	8.68%	10.62%	8.38%

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(ix) Movements in the allowance for impairment of 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
Group				
At 1 January 2026	812,470	1,958,597	1,699,122	4,470,189
Transfer to 12-Month ECL (Stage 1)	59,373	(59,372)	(1)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(1,922)	2,340	(418)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(100,385)	(138,297)	238,682	-
Remeasurement, net	174,952	(56,411)	191,891	310,432
Exchange differences	-	-	46	46
Amount written off	-	-	(29,497)	(29,497)
At 30 June 2026	944,488	1,706,857	2,099,825	4,751,170
At 1 January 2025	750,334	1,786,158	771,048	3,307,540
Acquisition of subsidiaries	158,318	171,307	714,595	1,044,220
Transfer to 12-Month ECL (Stage 1)	32,994	(26,570)	(6,424)	-
Transfer to Lifetime ECL not credit impaired (Stage 2)	(44,945)	88,563	(43,618)	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(2,076)	(74,961)	77,037	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(82,155)	14,100	165,859	97,804
Exchange differences	-	-	(15,912)	(15,912)
Written-off	-	-	(478,371)	(478,371)
At 31 December 2025	812,470	1,958,597	1,699,122	4,470,189

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(d) Financing and Advances (cont'd.)

(ix) Movements in the allowance for impairment of financing and advances are as follows (cont'd.):

Bank	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 January 2026	604,887	1,794,959	1,300,372	3,700,218
Transfer to 12-Month ECL (Stage 1)	56,805	(56,805)	-	-
Transfer to Lifetime ECL not credit impaired (Stage 2)			-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	(100,188)	(91,266)	191,454	-
Remeasurement, net	172,110	(77,564)	159,299	253,845
At 30 June 2026	733,614	1,569,324	1,651,125	3,954,063
At 1 January 2025	743,622	1,786,114	754,597	3,284,333
Transfer to Lifetime ECL not credit impaired (Stage 2)	(35,572)	35,572	-	-
Transfer to Lifetime ECL credit impaired (Stage 3)	-	(34,518)	34,518	-
Transfer from Bank Guarantee Lifetime ECL credit impaired (Stage 3)	-	-	514,908	514,908
Remeasurement, net	(103,163)	7,791	64,204	(31,168)
Written-off	-	-	(67,855)	(67,855)
At 31 December 2025	604,887	1,794,959	1,300,372	3,700,218

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(e) Other Assets

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Sundry receivables, deposits and prepayments	223,004	199,436	198,362	169,474
Less: Allowance for doubtful debts	(225)	(234)	(225)	(234)
	222,779	199,202	198,137	169,240
Advances to a subsidiary	-	-	-	13,011
Amount receivable from Government in respect of compensation for: Infrastructure projects and dedicated schemes	35,166	2,318	35,166	2,318
Tax recoverable	855	2,985	-	-
	258,800	204,505	233,303	184,569

(i) Allowance for doubtful debts

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At 1 January	234	47	234	47
Allowance made during the period/financial year				
- Tenant	-	220	-	220
Writeback of ex-staff financing				
Stage 3 - Lifetime ECL credit impaired, net	(9)	(33)	(9)	(33)
At end of the financial period/year	225	234	225	234

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(f) Deposits from Customers

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At amortised cost				
Fixed deposits and negotiable instruments of deposits	15,996,787	16,841,720	9,729,908	11,006,238
(a) The deposits are sourced from the following types of deposit:				
Tawarruq	15,996,787	16,841,720	9,729,908	11,006,238
(b) The deposits are sourced from the following types of customers:				
Business enterprises	5,202,943	7,113,146	3,360,885	5,088,611
Government and statutory bodies	8,911,384	8,270,083	6,369,023	5,917,627
Others	1,882,460	1,458,491	-	-
	15,996,787	16,841,720	9,729,908	11,006,238
(c) The deposits maturity structure are as follows:				
Less than six months	14,125,129	14,698,433	8,795,582	10,444,706
Six months to one year	1,871,658	2,143,287	934,326	561,532
	15,996,787	16,841,720	9,729,908	11,006,238

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(g) Deposits and Placements from Financial Institutions

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
At amortised cost				
Licensed banks	4,223,854	3,070,244	3,098,418	3,008,710

(a) The deposits maturity structure are as follows:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Less than six months	4,223,854	2,884,115	3,098,418	3,008,710
Six months to one year	-	186,129	-	-
	4,223,854	3,070,244	3,098,418	3,008,710

(h) Other Liabilities

		Group		Bank	
	Note	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Provision for taxation		45,569	-	45,569	-
Provision for zakat		6,466	16,305	5,470	13,059
Zakat payables		15,694	2,434	15,381	2,434
Fees received in advance		60,384	1,504	7,823	1,504
Security deposit		6,481	6,540	3,115	3,115
Islamic margin account	(i)	202,613	236,174	-	-
Sundry creditors and accruals		1,265,352	2,130,149	144,768	53,268
Allowance for impairment losses on financial guarantee	(ii)	54,578	87,300	49,869	81,661
Interfund payables	(iii)	2,703,174	1,757,507	1,237,407	1,237,407
Amount due to Teraju	(iv)	17,322	70,112	-	-
		4,377,633	4,308,025	1,509,402	1,392,448

28. Islamic Finance Business (cont'd.)

(h) Other Liabilities (cont'd)

(i) Islamic margin account refers to the cash collateral pledged by the Islamic banking customers of the Group. The amount will be repaid to the customers at the end of the financing tenure or will be offset with any overdue amount. The Group will pay a hibah/profit rate at 0.25% per annum to the eligible customers.

(ii) Movements in the allowance for impairment losses on financial guarantee are as follows:

Group	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 January 2026	77,947	9,353	-	87,300
Remeasurement, net	(25,347)	(7,375)	-	(32,722)
At 30 June 2026	52,600	1,978	-	54,578
At 1 January 2025	67,850	2,461	463,994	534,305
Acquisition of subsidiaries	4,496	1	-	4,497
Transfer to Lifetime ECL not credit impaired (Stage 2)	(2,686)	2,686	-	-
Transfer to loans, financing and advances	-	-	(514,908)	(514,908)
Remeasurement, net	8,287	4,205	50,914	63,406
At 31 December 2025	77,947	9,353	-	87,300

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(h) Other Liabilities (cont'd)

(ii) Movements in the allowance for impairment losses on financial guarantee are as follows (cont'd.):

Bank	**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 January 2026	72,308	9,353	-	81,661
- Transfer to 12-month ECL (Stage 1)	1	(1)	-	-
Remeasurement, net	(24,417)	(7,375)	-	(31,792)
At 30 June 2026	47,892	1,977	-	49,869
At 1 January 2025	67,850	2,461	463,994	534,305
Transfer to Lifetime ECL not credit impaired (Stage 2)	(2,686)	2,686	-	-
Transfer to loans, financing and advances	-	-	(514,908)	(514,908)
Remeasurement, net	7,144	4,206	50,914	62,264
At 31 December 2025	72,308	9,353	-	81,661

(iii) Interfund payables are unsecured, profit free and are repayable on demand.

(iv) This fund represents advances received from The Bumiputera Agenda Steering Unit ("Teraju") under the Ministry of Economy as collateral for loan to be disbursed to Bumiputera Exporters and Small Medium Enterprise ("SMEs") companies as defined by the terms of the respective Teraju Programme. The collateral may be utilised to offset the outstanding loan balance. Conversely, if the collateral remains unutilised upon the maturity of the loan or upon completion of the programme, the Group is obligated to refund the unutilised amount to Teraju.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(i) Sukuk

	Note	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Non-guaranteed					
Sukuk Murabahah	(i)	2,527,059	2,527,508	2,527,059	2,527,508
Sukuk Wakalah	(ii)	2,199,994	2,681,156	2,199,994	2,681,156
Sustainable Development Sukuk Wakalah	(iii)	453,165	453,214	453,165	453,214
Sustainable Sukuk Wakalah	(iv)	2,111,643	2,112,038	601,850	602,049
		7,291,861	7,773,916	5,782,068	6,263,927
Guaranteed					
Sukuk Murabahah	(v)	1,825,781	1,826,492	1,825,781	1,826,492
Islamic medium term notes	(vi)	251,537	453,806	-	-
		2,077,318	2,280,298	1,825,781	1,826,492
Islamic Commercial papers ("ICPs")	(vii)	-	497,415	-	-
		9,369,179	10,551,629	7,607,849	8,090,419

(i) These sukuk carry profit rates ranging between 4.50% and 4.98% (2025: 4.50% and 4.98%) per annum and for tenures of 10 years and 19 years (2025: 10 years and 19 years). These sukuk will mature in March 2027, 2032 and November 2026, 2031 and 2035 respectively.

(ii) These sukuk carry profit rates ranging between 3.00% and 4.05% (2024: 3.00% and 4.05%) per annum and for tenures of 3 years and 10 years (2025: 3 years and 10 years). These sukuk will mature in June 2028, 2031, September 2028 and October 2027 and 2030 respectively.

(iii) This sukuk carries a profit rate of 3.95% (2025: 3.95%) per annum with a tenure of 7 years (2025: 7 years). This sukuk will mature in October 2028.

(iv) These sukuk carry profit rates ranging between 3.10% and 4.05% (2025: 3.10% and 4.05%) per annum and for tenures of 5 years (2025: 5 years). These sukuk will mature in July 2026, May 2028 and December 2028 respectively.

(v) These sukuk carry profit rates ranging between 4.75% and 4.85% (2025: 4.75% and 4.85%) per annum and for tenures of 15 and 20 years (2025: 15 years and 20 years). These sukuk will mature in September 2029 and 2034 respectively.

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(i) Sukuk (cont'd.)

(vi) This notes carry profit rates ranging of 3.30% (2025: 3.30% and 4.10%) per annum and for tenure of 7 years (2025: 7 years). This notes will mature in April 2027.

(j) Funding

	30 June 2026		31 December 2025	
Group	**Due after twelve months RM'000**	**Due within twelve months RM'000**	**Due after twelve months RM'000**	**Due within twelve months RM'000**
Other financing				
Unsecured:				
Principal	1,656,941	452,367	1,597,945	1,065,799
Profit	-	5,363	-	10,423
Fair value	(98,113)	-	(116,478)	-
	1,558,828	457,730	1,481,467	1,076,222
Total funding		2,016,558		2,557,689

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(j) Funding (cont'd.)

The movements in funding are as follows:

	Group Other financing - unsecured	
	30 June 2026 RM'000	31 December 2025 RM'000
Unsecured:		
Principal		
At 1 January	2,663,744	-
Acquisition of subsidiaries	-	3,054,259
Issued during the period/year	332,694	690,520
Repayment during the period/year	(920,329)	(956,030)
Exchange differences	33,199	(125,005)
At end of the financial period/year	2,109,308	2,663,744
Accrued profit		
At 1 January	(106,055)	-
Acquisition of subsidiaries	-	(119,918)
Charge for the period/year	16,601	43,015
Amortisation of fair value	18,365	28,670
Repayment during the period/year	(21,862)	(36,840)
Reclassification to government funds (day-1 impact)	-	(18,007)
Exchange differences	201	(2,975)
At end of the financial period/year	(92,750)	(106,055)
Total funding	2,016,558	2,557,689

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(k) Income Derived from Investment of Depositors' Funds

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Finance Income				
Financing and advances	124,616	119,987	249,559	225,852
Other income:				
Fee income	3,403	3,971	6,991	8,131
Ta'widh	4	54	10	114
	128,023	124,012	256,560	234,097
Of which:				
Finance income earned on impaired financing and advances	3,137	2,689	5,419	6,335

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Finance Income				
Financing and advances	77,417	94,551	159,336	200,416
Other income:				
Fee income	3,269	3,843	6,758	8,003
Ta'widh	4	54	10	114
	80,690	98,448	166,104	208,533
Of which:				
Finance income earned on impaired financing and advances	3,265	3,434	5,873	7,080

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(l) Income Derived from Investment of Shareholders' Funds

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Finance Income				
Financing and advances	338,642	267,004	659,775	435,377
Compensation from the Government	26,775	23,220	53,088	45,612
Deposits and placements with financial institution	22,657	16,126	42,302	24,278
Financial investments at FVTPL	-	299	-	299
Financial investments at FVOCI	135,808	136,988	284,720	258,785
Financial investments at AC	7,499	7,531	18,330	7,649
	531,381	451,168	1,058,215	772,000
Accretion of discount less amortisation of premium	(8,494)	(9,271)	(18,086)	(18,415)
	522,887	441,897	1,040,129	753,585
Other income:				
Net gain arising on financial investment at FVTPL:				
- unrealised revaluation gain	4,404	572	15,513	242
- net gain on disposal	-	685	-	685
Net gain arising on financial investment at FVOCI :				
- net gain on disposal	30,670	6,854	53,749	17,185
Foreign exchange gain/(loss)				
- unrealised	10,833	(19,744)	(842)	(19,744)
- realised	3,469	13,309	15,842	13,309
Gain on disposal of property plant and equipment	13	-	13	-
Government fund released	8,730	6,931	19,123	6,931
Rental income	4,571	2,108	8,975	2,470
Fee income	16,350	10,926	29,852	18,097
Ta'widh	1,460	1,340	2,926	1,430
Others	2,472	1,587	4,672	1,665
	605,859	466,465	1,189,952	795,855
Of which:				
Finance income earned on impaired financing and advances	34,157	6,594	49,130	12,297

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(l) Income Derived from Investment of Shareholders' Funds (cont'd.)

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Finance Income				
Financing and advances	189,919	169,145	361,346	332,749
Compensation from the Government	24,912	21,691	49,347	44,083
Deposits and placements with financial institution	9,029	5,654	17,788	13,806
Financial investments at FVOCI	111,845	121,524	234,380	243,319
	335,705	318,014	662,861	633,957
Accretion of discount less amortisation of premium	(8,230)	(9,271)	(17,688)	(18,415)
	327,475	308,743	645,173	615,542
Other income:				
Dividend income	9,226	-	9,226	-
Net gain arising on financial investment at FVTPL:				
- unrealised revaluation gain/(loss)	7,482	(46)	17,567	(376)
- net gain on disposal	-	685	-	685
Net gain arising on financial investment at FVOCI :				
- net gain on disposal	30,670	6,854	53,749	17,185
Foreign exchange gain				
- unrealised	181	-	181	-
- realised	177	-	459	-
Rental income	1,170	44	2,117	444
Fee income	8,012	6,750	15,318	13,190
Ta'widh	10	108	23	196
Others	81	381	136	425
	384,484	323,519	743,949	647,291
Of which:				
Finance income earned on impaired financing and advances	7,531	5,849	13,073	11,552

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(m) Allowance for/(Writeback of) Impairment Losses on Financing and Advances

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Stage 1 - 12-month ECL, net	12,999	(2,204)	132,018	(4,809)
Stage 2 - Lifetime ECL not credit impaired, net	(101,913)	(27,259)	(251,740)	(27,262)
Stage 3 - Lifetime ECL credit impaired, net	276,741	12,016	430,154	16,907
Impaired financing:				
Written-off	35	(2,654)	69	15
Recovered	(11,704)	(39,874)	(47,280)	(39,874)
	176,158	(59,975)	263,221	(55,023)

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Stage 1 - 12-month ECL, net	20,426	(7,898)	128,727	(11,870)
Stage 2 - Lifetime ECL not credit impaired, net	(70,831)	(43,401)	(225,635)	(43,434)
Stage 3 - Lifetime ECL credit impaired, net	225,872	5,675	350,753	10,624
Impaired financing:				
Written-off	35	(2,669)	69	-
Recovered	(400)	(35,242)	(21,000)	(35,242)
	175,102	(83,535)	232,914	(79,922)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(n) Allowance for/(Writeback of) Impairment Losses on Other Assets

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Financial investments at FVOCI	39	75	3	(18,806)
Financial investments at AC	14,370	(423)	11,712	151
Letter of credit	6	-	(6)	-
Other asset at AC	439	145	888	145
Writeback for tenants	-	-	(1)	-
Ex-staff financing:				
- Stage 3 - Lifetime ECL credit impaired, net	(3)	(8)	(9)	(17)
	14,851	(211)	12,587	(18,527)

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Financial investments at FVOCI	39	75	51	(18,806)
Financial investments at AC	14,413	(678)	15,327	1
Writeback for tenants	-	-	(1)	-
Ex-staff financing:				
- Stage 3 - Lifetime ECL credit impaired, net	(3)	(9)	(9)	(18)
	14,449	(612)	15,368	(18,823)

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(o) Income Attributable to Depositors and Others

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Deposits from customers	144,498	141,984	291,039	261,355
Deposits and placements from financial institutions	22,307	17,187	47,562	30,773
Sukuk	104,743	87,574	213,335	174,484
Term financing/funding	11,652	17,950	23,169	17,950
Others	16,257	15,837	25,014	15,837
	299,457	280,532	600,119	500,399

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Deposits from customers	90,547	108,972	189,014	230,627
Deposits and placements from financial institutions	21,496	19,050	46,511	32,636
Sukuk	83,223	87,534	167,265	174,444
Collateralised Commodity Murabahah	15,850	-	21,719	-
	211,116	215,556	424,509	437,707

(p) Overhead Expenses

Group	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Personnel costs	(i)	100,054	64,208	198,394	97,982
Establishment related expenses	(ii)	23,787	19,712	47,742	28,995
Promotion and marketing expenses	(iii)	1,396	2,231	4,671	2,436
General administrative expenses	(iv)	14,529	13,037	24,396	18,355
		139,766	99,188	275,203	147,768

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(p) Overhead Expenses (cont'd.)

Group (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(i) Personnel costs				
Salaries, allowances and bonuses	69,614	51,547	145,573	75,732
Non-executive Directors' fees and remuneration	751	722	1,806	1,023
Shariah Committees' fees and remuneration	227	172	453	282
Social security cost	574	521	1,228	702
Pension costs - Defined contribution plan	9,669	6,779	19,918	10,068
Other staff related expenses	19,219	4,467	29,416	10,175
	100,054	64,208	198,394	97,982
(ii) Establishment related expenses				
Depreciation:				
Property, plant and equipment	5,120	5,016	10,201	7,842
Investment properties	932	357	1,853	710
Right-of-use assets	2,607	2,313	5,253	3,855
Amortisation of intangible assets	4,308	3,457	9,238	5,145
Repairs and maintenance of property, plant and equipment	7,405	5,640	15,058	5,801
Rental expenses	13	-	13	
Information technology expenses	3,402	2,929	6,126	5,642
	23,787	19,712	47,742	28,995

28. Islamic Finance Business (cont'd.)

(p) Overhead Expenses (cont'd.)

Group (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(iii) Promotion and marketing expenses				
Advertisement and publicity	1,396	2,231	4,671	2,436
(iv) General administrative expenses				
General administrative expenses	13,929	6,902	23,054	11,802
Auditors' remuneration:				
- Statutory audit	656	1,234	1,311	1,628
- Tax fees	(56)	4,901	31	4,925
	14,529	13,037	24,396	18,355

Bank	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Personnel costs	(i)	37,061	28,901	66,175	62,136
Establishment related expenses	(ii)	8,721	9,926	16,690	18,857
Promotion and marketing expenses	(iii)	172	347	285	552
General administrative expenses	(iv)	4,219	5,946	5,683	11,036
		50,173	45,120	88,833	92,581
Overhead expenses charged to subsidiaries via SLA		(645)	(827)	(1,277)	(1,650)
		49,528	44,293	87,556	90,931

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(p) Overhead Expenses (cont'd.)

Bank (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(i) Personnel costs				
Salaries, allowances and bonuses	23,129	24,558	45,624	48,366
Non-executive Directors' fees and remuneration	502	417	816	705
Shariah Committees' fees and remuneration	85	93	147	203
Social security cost	166	177	334	354
Pension costs - Defined contribution plan	3,197	3,391	6,313	6,629
Other staff related expenses	9,982	265	12,941	5,879
	37,061	28,901	66,175	62,136
(ii) Establishment related expenses				
Depreciation:				
Property, plant and equipment	1,983	2,817	3,947	5,602
Investment properties	-	357	-	710
Right-of-use assets	1,537	1,538	3,074	3,077
Amortisation of intangible assets	1,638	1,623	3,257	3,235
Repairs and maintenance of property, plant and equipment	180	555	320	716
Information technology expenses	3,383	3,036	6,092	5,517
	8,721	9,926	16,690	18,857
(iii) Promotion and marketing expenses				
Advertisement and publicity	172	347	285	552

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(p) Overhead Expenses (cont'd.)

Bank (cont'd.)	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
(iv) General administrative expenses				
General administrative expenses	3,970	4,855	5,184	9,624
Auditors' remuneration:				
- Statutory audit	241	1,083	482	1,396
- Tax fees	8	8	17	16
	4,219	5,946	5,683	11,036

(q) Finance Cost

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Lease	793	948	1,634	1,829
	793	948	1,634	1,829

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Lease	809	868	1,634	1,749
	809	868	1,634	1,749

28. Islamic Finance Business (cont'd.)

(r) Zakat

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Zakat	2,114	6,941	6,713	12,783

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Half Year Ended 30 June 2026 RM'000	Half Year Ended 30 June 2025 RM'000
Zakat	1,773	5,632	5,470	11,142

Zakat represents business zakat payable by the Group and the Bank to comply with the principles of Shariah and as endorsed by the Shariah Committee. The Group and the Bank only pays zakat on its business and does not pay zakat on behalf of depositors or shareholders. The zakat on business for the financial year has been computed using the capital growth computation method at the rate of 2.5775%.

The zakat amount is paid to the states' zakat management agencies and eligible beneficiaries (asnaf) in Malaysia. The proposals of distribution of zakat fund by the Group and the Bank to eligible beneficiaries (asnaf) were approved by the Shariah Committee.

(s) Commitments and Contingencies

Financing related commitments and contingencies of the Group and the Bank not included in these financial statements are as follows:

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Undisbursed of financing and advances	5,092,762	9,566,171	945,258	6,356,010
Secured guarantees on behalf of customers given to third parties	2,958,994	3,384,813	2,362,620	2,726,919
	8,051,756	12,950,984	3,307,878	9,082,929

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(t) Capital Adequacy

Capital management

Regulatory capital

The following table sets forth capital resources and capital adequacy for the Group and the Bank as at reporting date.

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Tier 1 capital				
Capital funds	6,298,874	6,298,874	6,298,874	6,298,874
Other reserves	2,920,576	2,918,059	2,484,565	2,626,548
Less: Deferred tax asset	(445,394)	(445,394)	(363,073)	(363,073)
Total Tier 1 capital	8,774,056	8,771,539	8,420,366	8,562,349
Tier 2 capital				
Government support funds	740,341	875,466	365,463	370,382
Stage 1 and Stage 2 ECL	2,706,714	2,858,367	2,352,807	2,481,507
Total Tier 2 capital	3,447,055	3,733,833	2,718,270	2,851,889
Total capital base	12,221,111	12,505,372	11,138,636	11,414,238
Less : Investments in subsidiaries	-	-	(2,829,633)	(2,829,633)
Total capital base	12,221,111	12,505,372	8,309,003	8,584,605

Breakdown of risk-weighted assets in the various categories of risk-weights:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
20%	649,166	501,766	288,138	246,723
50%	1,448,972	1,726,296	1,411,964	1,677,740
100%	36,768,616	35,775,820	24,617,888	23,851,247
	38,866,754	38,003,882	26,317,990	25,775,710

Notes to the unaudited condensed interim financial statements - 30 June 2026 (cont'd.)

28. Islamic Finance Business (cont'd.)

(t) Capital Adequacy (cont'd.)

	Group		Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	%	%	%	%
Core capital ratio	22.575	23.081	31.572	33.219
RWCR	31.444	32.906	31.572	33.305

Following the merger activities, the Group has synchronised the capital adequacy computation across all banking entities.

29. Significant Events

During the period ended June 2026, Open Fibre Network Sdn Bhd filed a RM2.2 billion lawsuit against the Bank. The Bank is currently assessing the claim together with its solicitors.

Subsequent to the reporting date, the ongoing geopolitical developments have contributed to increased economic uncertainty and market volatility affecting certain customer segments.

In response, the Group introduced the SME Relief Programme ("SRP") on 1 April 2026, to provide financial relief and support to SME segment customers impacted by the adverse effects of these developments. The Group and the Bank are closely monitoring the situation and assessing the potential financial impact of these developments. At this stage, the financial effects, if any, cannot be reliably estimated.