

Industrial and Commercial Bank of China (Malaysia) Berhad

(Registration No. 201001000001 (839839 M))

(Incorporated in Malaysia)

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
31 MARCH 2026**

Industrial and Commercial Bank of China (Malaysia) Berhad

(Registration No. 201001000001 (839839 M))

(Incorporated in Malaysia)

MANAGEMENT'S CERTIFICATION

I hereby certify that the attached unaudited condensed financial statements for the 1st quarter and three months ended 31 March 2026 have been prepared from the Bank's accounting records and that they are in accordance with the requirements of Malaysian Financial Reporting Standards ("MFRS") 134: *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB") and the Guidelines on Financial Reporting for Financial Institutions (BNM/RH/PD 032-13) issued by Bank Negara Malaysia ("BNM") on 29 April 2022.

Geng Hao
Managing Director/Chief Executive Officer

Date: XX April 2026

CONTENTS	PAGE(S)
STATEMENT OF FINANCIAL POSITION	1
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	2
STATEMENT OF CHANGES IN EQUITY	3 - 4
STATEMENT OF CASH FLOWS	5 - 6
EXPLANATORY NOTES TO THE INTERIM FINANCIAL STATEMENTS	7 - 30

Industrial and Commercial Bank of China (Malaysia) Berhad

1

Registration No. 201001000001 (839839 M)

(Incorporated in Malaysia)

UNAUDITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Note	31 Mar 2026	31 Dec 2025
		RM'000	RM'000
ASSETS			
Cash and short-term funds	10	221,748	476,535
Deposits and placements with banks and other financial institutions	11	396,995	349,769
Financial investments measured at fair value through other comprehensive income ("FVOCI")	12	1,201,418	1,218,624
Financial investments measured at amortised cost	13	761,078	711,803
Loans, advances and financing	14	3,001,956	3,252,586
Derivative financial assets	15	8,134	4,965
Other assets	16	36,759	46,362
Statutory deposits with Bank Negara Malaysia		21,389	21,435
Tax recoverable		1,860	1,267
Property and equipment		3,987	4,409
Right-of-use assets		4,282	5,241
Intangible asset		-	-
Deferred tax assets		9,941	9,915
TOTAL ASSETS		5,669,547	6,102,911
LIABILITIES			
Deposits from customers	17	3,087,433	3,075,068
Deposits and placements of banks and other financial institutions	18	935,255	1,402,827
Derivative financial liabilities	15	8,091	4,676
Other liabilities	19	80,408	80,046
Lease liabilities		4,217	5,143
Provision for commitments and contingencies	20	2,564	2,778
Provision for taxation		303	218
TOTAL LIABILITIES		4,118,271	4,570,756
EQUITY			
Share capital		832,609	832,609
Reserves		718,667	699,546
EQUITY ATTRIBUTABLE TO OWNER OF THE BANK		1,551,276	1,532,155
TOTAL LIABILITIES AND EQUITY		5,669,547	6,102,911
COMMITMENTS AND CONTINGENCIES	26	2,971,221	2,712,765

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and accompanying accounting policies and explanatory notes form an integral part of the unaudited condensed interim financial statements.

The financial statements were approved by the Board of Directors on XX April 2026.

UNAUDITED CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

		1st quarter ended		Year-To-Date ended	
	Note	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
		RM'000	RM'000	RM'000	RM'000
Interest income	21	57,986	58,931	57,986	58,931
Interest expense	21	(24,171)	(25,669)	(24,171)	(25,669)
Net interest income	21	33,815	33,262	33,815	33,262
Net non-interest income	22	14,048	7,628	14,048	7,628
Net operating income		47,863	40,890	47,863	40,890
Other operating expenses	23	(18,536)	(17,198)	(18,536)	(17,198)
Operating profit		29,327	23,692	29,327	23,692
Write-back of impairment on loans, advances and financing	24	2,779	4,814	2,779	4,814
Write-back of impairment on other financial assets	25	(242)	4	(242)	4
Profit before taxation		31,864	28,510	31,864	28,510
Tax expense		(7,331)	(6,508)	(7,331)	(6,508)
Profit for the financial period		24,533	22,002	24,533	22,002
Other comprehensive income, net of tax					
Items that are or may be reclassified subsequently (from)/to profit or loss:					
Foreign currency translation reserve					
- Currency translation differences in respect of foreign operations		(311)	(454)	(311)	(454)
Fair value reserve					
- Changes in fair value		(6,711)	1,667	(6,711)	1,667
- Deferred tax adjustment		1,610	(400)	1,610	(400)
		(5,101)	1,267	(5,101)	1,267
Total other comprehensive income for the financial period		(5,412)	813	(5,412)	813
Total comprehensive income for the financial period		19,121	22,815	19,121	22,815
Basic earnings per ordinary share (sen):		2.95	2.64	2.95	2.64

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and accompanying accounting policies and explanatory notes form an integral part of the unaudited condensed interim financial statements.

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3

UNAUDITED CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	← Non-Distributable			→ Distributable		Total Equity RM'000
	Share capital RM'000	Foreign Currency Translation Reserve RM'000	Fair Value Reserve RM'000	Regulatory Reserve RM'000	Retained earnings RM'000	
At 1 January 2026	832,609	300	14,796	17,644	666,806	1,532,155
Total comprehensive (expense)/income for the financial period						
Other comprehensive (expense)/income, net of tax						
Items that are or may be reclassified subsequently (from)/to profit or loss:						
Foreign currency translation reserve						
- Currency translation differences in respect of foreign operations	-	(311)	-	-	-	(311)
Fair value reserve						
- Changes in fair value	-	-	(6,711)	-	-	(6,711)
- Deferred tax adjustment	-	-	1,610	-	-	1,610
	-	-	(5,101)	-	-	(5,101)
Total other comprehensive (expense)/income for the financial period	-	(311)	(5,101)	-	-	(5,412)
Profit for the financial period	-	-	-	-	24,533	24,533
Total comprehensive income for the financial period	-	(311)	(5,101)	-	24,533	19,121
At 31 March 2026	832,609	(11)	9,695	17,644	691,339	1,551,276

Industrial and Commercial Bank of China (Malaysia) Berhad

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4

UNAUDITED CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 *(continued)*

	← Non-Distributable			→ Distributable		Total Equity RM'000
	Share capital RM'000	Foreign Currency Translation Reserve RM'000	Fair Value Reserve RM'000	Regulatory Reserve RM'000	Retained Earnings RM'000	
At 1 January 2025	832,609	4,435	5,665	17,644	588,106	1,448,459
Total comprehensive income/(expense) for the financial period						
Other comprehensive income/(expense), net of tax						
Items that are or may be reclassified subsequently to/(from) profit or loss:						
Foreign currency translation reserve						
- Currency translation differences in respect of foreign operations	-	(454)	-	-	-	(454)
Fair value reserve						
- Changes in fair value	-	-	1,667	-	-	1,667
- Deferred tax adjustment	-	-	(400)	-	-	(400)
	-	-	1,267	-	-	1,267
Total other comprehensive income/(expense) for the financial period	-	(454)	1,267	-	-	813
Profit for the financial period	-	-	-	-	22,002	22,002
Total comprehensive income/(expense) for the financial period	-	(454)	1,267	-	22,002	22,815
At 31 March 2025	832,609	3,981	6,932	17,644	610,108	1,471,274

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and accompanying accounting policies and explanatory notes form an integral part of the unaudited condensed interim financial statements.

The financial statements were approved by the Board of Directors on XX April 2026.

UNAUDITED CONDENSED STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	Note	31 Mar 2026 RM'000	31 Mar 2025 RM'000
Cash flows from operating activities			
Profit before taxation		31,864	28,510
Adjustments for:			
Depreciation of property and equipment	23	422	271
Depreciation of right-of-use assets	23	959	979
Interest expense on lease liabilities	23	35	53
Loss on derecognition of right-of-use assets	22 (iii)	0	3
Write-back of impairment on loans, advances and financing	24	(2,779)	(4,814)
Allowance for/(write-back of) impairment on other financial assets	25	242	(4)
Net unrealised losses/(gain) arising from derivative trading	22 (ii)	246	(6,202)
Transfer to foreign currency translation reserve		(311)	(454)
Accretion of discounts net of amortisation of premiums of financial investments measured at FVOCI		495	349
Accretion of discounts net of amortisation of premiums of financial investments measured at amortised cost		743	11
Operating profit before working capital changes		31,916	18,702
Changes in operating assets			
Deposits and placements with banks and other financial institutions		209,960	20,361
Loans, advances and financing		253,196	(29,398)
Other assets		9,603	2,469
Statutory deposits with Bank Negara Malaysia		46	713
Changes in operating liabilities			
Deposits from customers		12,366	156,853
Deposits and placements of banks and other financial institutions		(467,572)	(52,971)
Other liabilities		356	20,852
Provision for credit commitments and contingencies		-	-
Cash from operations		49,871	137,581
Income taxes paid		(6,250)	(6,908)
Income taxes refund		0	233
Net cash generated from operating activities		43,621	130,906
Cash flows from investing activities			
Net proceed from/(purchases of) financial investments measured at FVOCI		10,000	(20,032)
Purchases of financial investments measured at amortised cost		(50,118)	(14,980)
Net cash used in investing activities		(40,118)	(35,012)
Cash flows from financing activity			
Net payment of lease liabilities		(961)	(981)
Net cash used in financing activity		(961)	(981)

UNAUDITED CONDENSED STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (continued)

	Note	31 Mar 2026 RM'000	31 Mar 2025 RM'000
Net increase in cash and cash equivalents		2,542	94,913
Cash and cash equivalents at beginning of the financial period		406,760	576,945
		<u>409,302</u>	<u>671,858</u>
Add: Write-back of expected credit loss for the financial period	10, 11	19	43
Cash and cash equivalents at end of the financial period		<u>409,321</u>	<u>671,901</u>
Cash and cash equivalents comprise:			
Cash and short-term funds	10	221,748	702,729
Deposits and placements with banks and other financial institutions	11	396,995	284,450
		<u>618,743</u>	<u>987,179</u>
Less: Deposits with original maturity more than 3 months		<u>(209,422)</u>	<u>(315,278)</u>
		<u>409,321</u>	<u>671,901</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and accompanying accounting policies and explanatory notes form an integral part of the unaudited condensed interim financial statements.

The financial statements were approved by the Board of Directors on XX April 2026.

EXPLANATORY NOTES TO THE INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**1. General information**

Industrial and Commercial Bank of China (Malaysia) Berhad is principally engaged in the provision of banking and other related financial services.

There were no significant changes in these activities during the financial period.

2. Basis of preparation

The unaudited condensed interim financial statements for the 1st quarter and three months ended 31 March 2026 have been prepared in accordance with the requirements of Malaysian Financial Reporting Standards Accounting Standards (“MFRS”) 134: *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board (“MASB”) and the Guidelines on Financial Reporting for Financial Institutions (BNM/RH/PD 032-13) issued by Bank Negara Malaysia (“BNM”) on 29 April 2022.

The unaudited condensed interim financial statements do not include all of the information required for full annual financial statements, and should be read in conjunction with the audited financial statements of the Bank as at and for the financial year ended 31 December 2025. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Bank since the financial year ended 31 December 2025.

All the significant accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the year ended 31 December 2025, except for the adoption of the following Amendments with effect from 1 January 2026 as follows:

Amendments to MFRSs effective for annual periods beginning on or after 1 January 2025

- Amendments to MFRS 121 – *The Effects of Changes in Foreign Exchange Rates - Lack of Exchangeability*

The initial application of the amendments to the above standards does not have any significant impact to the financial statements of the Bank.

As at the reporting date, the following are relevant amendments to standards and new standards issued by the Malaysian Accounting Standards Board (“MASB”) but not yet effective. The Bank intends to adopt these standards, if applicable, when they become effective:-

Amendments to MFRSs effective for annual periods beginning on or after 1 January 2026

- Amendments to MFRS 7 – *Financial Instruments: Disclosures* and MFRS 9 *Financial Instruments – Amendments to the Classification and Measurement of Financial Instruments*
- Amendments to MFRS 7 – *Financial Instruments: Disclosures* and MFRS 9 *Financial Instruments – Contracts Referencing Nature-dependent Electricity*
- Annual improvement to MFRS Accounting Standards - Volume 11
 - *Amendments to MFRS 1 First-time Adoption of MFRSs*
 - *Amendments to MFRS 7 Financial Instruments*
 - *Amendments to MFRS 10 Consolidated Financial Statements*
 - *Amendments to MFRS 107 Statement of Cash Flows*

2. Basis of preparation (continued)

Amendments to MFRSs effective for annual periods beginning on or after 1 January 2027

- Amendments to MFRS 19 – *Subsidiaries without Public Accountability: Disclosures*
- Amendments to MFRS 121 – *The Effects of Changes in Foreign Exchange Rates - Translation to a Hyper inflationary Presentation Currency*
- Amendments to MFRS 9 – *Financial Instruments - Amendments to the Classification and Measurement of Financial Instruments*
- Amendments to MFRS 9 – *Financial Instruments - Contracts Referencing Nature-dependent Electricity*
- Annual improvements to MFRS Accounting Standards - Volume 11

MFRSs effective for annual periods beginning on or after 1 January 2027

- MFRS 18 – *Presentation and Disclosure in Financial Statements*
- MFRS 19 – *Subsidiaries without Public Accountability: Disclosures*

Effective date of these Amendments to the Standards have been deferred, pending further announcement

- Amendments to MFRS 10 and MFRS 128 – *Investment in Associates and Joint Ventures - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture*

The Bank expects that the adoption of the above standards and amendments to standards would not have significant financial impact on the financial statements in the period of initial application.

3. Auditors' Report on Preceding Annual Financial Statements

The audit report on the audited annual financial statements for the financial year ended 31 December 2025 was not subject to any qualification.

4. Seasonality or Cyclical Factors

The business operations of the Bank are not subject to material seasonal or cyclical fluctuations.

5. Unusual Items due to Their Nature, Size or Incidence

There were no unusual items affecting assets, liabilities, equity, net income or cash flows of the Bank for the 1st quarter and three months ended 31 March 2026.

6. Changes in Estimates

There were no material changes in the estimates of amounts reported in the prior financial year that have a material effect on the financial results and position of the Bank for the 1st quarter and three months ended 31 March 2026.

7. Issue of Shares and Debentures

There was no issuance of shares and debentures during the 1st quarter and three months ended 31 March 2026.

8. Dividend Paid

No dividend was paid during the 1st quarter and three months ended 31 March 2026.

9. Significant Events

There were no material events subsequent to the statement of financial position date that require disclosure in or adjustments to the unaudited condensed interim financial statements.

10. Cash and short-term funds

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Cash and balances with banks and other financial institutions	83,946	189,647
Money at call and deposit placements maturing within one month	138,893	287,533
	<u>222,839</u>	<u>477,180</u>
Less: Allowance for expected credit loss	(1,091)	(645)
	<u>221,748</u>	<u>476,535</u>

An analysis of changes in the allowance for expected credit loss is as follows:-

	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Allowance for expected credit loss				
At 1 January 2026	645	-	-	645
New assets originated	479	-	-	479
Assets derecognised or repaid	(32)	-	-	(32)
Foreign exchange adjustments	(1)	-	-	(1)
At 31 March 2026	<u>1,091</u>	<u>-</u>	<u>-</u>	<u>1,091</u>
At 1 January 2025	252	-	-	252
New assets originated	399	-	-	399
Assets derecognised or repaid	(4)	-	-	(4)
Foreign exchange adjustments	(2)	-	-	(2)
At 31 December 2025	<u>645</u>	<u>-</u>	<u>-</u>	<u>645</u>

11. Deposits and placements with banks and other financial institutions

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Licensed Malaysian banks	232,347	160,000
Foreign banks	166,457	191,884
	<u>398,804</u>	<u>351,884</u>
Less: Allowance for expected credit loss	(1,809)	(2,115)
	<u>396,995</u>	<u>349,769</u>

11. Deposits and placements with banks and other financial institutions (continued)

An analysis of changes in the allowance for expected credit loss is as follows:-

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Allowance for expected credit loss				
At 1 January 2026	2,115	-	-	2,115
Assets derecognised or repaid	(304)	-	-	(304)
Foreign exchange adjustments	(2)			(2)
At 31 March 2026	1,809	-	-	1,809
At 1 January 2025	400	-	-	400
New assets originated	1,715	-	-	1,715
At 31 December 2025	2,115	-	-	2,115

12. Financial investments measured at fair value through other comprehensive income**(i) By type**

	31 Mar 2026 RM'000	31 Dec 2025 RM'000
Malaysian Government Securities	307,645	309,403
Malaysian Government Investment Issues	893,773	909,221
	1,201,418	1,218,624

(ii) By maturity structure

	31 Mar 2026 RM'000	31 Dec 2025 RM'000
Within one year	111,525	111,798
More than one year to three years	425,980	438,187
More than three years to five years	603,439	607,765
More than five years	60,474	60,874
	1,201,418	1,218,624

12. Financial investments measured at fair value through other comprehensive income (continued)**(iii) Movement of gross carrying amount and allowance for expected credit loss to other comprehensive income**

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Gross carrying amount				
At 1 January 2026	1,218,624	-	-	1,218,624
New assets originated or purchased	224	-	-	224
Assets derecognised or repaid	(10,719)	-	-	(10,719)
Changes in fair value	(6,711)	-	-	(6,711)
At 31 March 2026	<u>1,201,418</u>	<u>-</u>	<u>-</u>	<u>1,201,418</u>
At 1 January 2025	1,095,518	-	-	1,095,518
New assets originated or purchased	112,259	-	-	112,259
Assets derecognised or repaid	(1,168)	-	-	(1,168)
Changes in fair value	12,015	-	-	12,015
At 31 December 2025	<u>1,218,624</u>	<u>-</u>	<u>-</u>	<u>1,218,624</u>
	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Allowance for expected credit loss				
At 1 January/31 March 2026	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 1 January/31 December 2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The carrying amounts of financial investments measured at FVOCI are their respective fair values. Accordingly, the recognition of allowance for expected credit loss does not affect the carrying amount of those assets, but is reflected as a debit to profit or loss and credit to other comprehensive income.

13. Financial investments measured at amortised cost**(i) By type**

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Financial institutions' securities	117,202	87,146
Corporate bonds	531,829	527,510
Other debt securities		
- Cagamas bonds	115,059	100,058
	<u>764,090</u>	<u>714,714</u>
Less: Allowance for expected credit loss	(3,012)	(2,911)
	<u>761,078</u>	<u>711,803</u>

(ii) By maturity structure

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Within one year	130,182	159,359
More than one year to three years	553,618	475,063
More than three years to five years	80,290	80,292
	<u>764,090</u>	<u>714,714</u>

(iii) Movement of gross carrying amount and allowance for expected credit loss to profit or loss

	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Gross carrying amount				
At 1 January 2026	714,714	-	-	714,714
New assets originated or purchased	79,161	-	-	79,161
Assets derecognised or repaid	(29,785)	-	-	(29,785)
At 31 March 2026	<u>764,090</u>	<u>-</u>	<u>-</u>	<u>764,090</u>
At 1 January 2025	165,045	-	-	165,045
New assets originated or purchased	619,791	-	-	619,791
Assets derecognised or repaid	(70,122)	-	-	(70,122)
At 31 December 2025	<u>714,714</u>	<u>-</u>	<u>-</u>	<u>714,714</u>

13. Financial investments measured at amortised cost (continued)**(iii) Movement of gross carrying amount and allowance for expected credit loss to profit or loss (continued)**

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Allowance for expected credit loss				
At 1 January 2026	2,911	-	-	2,911
New assets originated or purchased	147	-	-	147
Assets derecognised or repaid	(48)	-	-	(48)
Foreign exchange adjustments	2	-	-	2
At 31 March 2026	3,012	-	-	3,012
At 1 January 2025	821	-	-	821
New assets originated or purchased	2,420	-	-	2,420
Assets derecognised or repaid	(600)	-	-	(600)
Changes due to change in credit risk	83	-	-	83
Changes in model/risk parameter	193	-	-	193
Foreign exchange adjustments	(6)	-	-	(6)
At 31 December 2025	2,911	-	-	2,911

14. Loans, advances and financing**(i) By type**

	31 Mar 2026 RM'000	31 Dec 2025 RM'000
Overdrafts	905	3,566
Term loans		
- Housing loans	113,586	116,614
- Syndicated term loans	640,845	941,592
- Other term loans	756,239	796,152
Bills receivable	44,026	63,336
Account receivable purchase	34,693	42,270
Revolving credits	1,366,644	1,250,573
Bankers' acceptances	93,358	89,390
Staff loans	1,583	1,608
Credit card loans	2,238	2,234
Gross loans, advances and financing	3,054,117	3,307,335
Less: Allowance for expected credit loss		
- Stage 1 (12-month ECL)	(22,440)	(23,947)
- Stage 2 (Lifetime ECL - non-credit impaired)	(19,106)	(30,735)
- Stage 3 (Lifetime ECL - credit impaired)	(10,615)	(67)
	(52,161)	(54,749)
Net loans, advances and financing	3,001,956	3,252,586

14. Loans, advances and financing (continued)**(ii) By type of customer**

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Domestic non-bank financial institutions		
- Others	334,739	311,836
Domestic business enterprises		
- Small medium enterprises	64,855	67,644
- Others	1,794,647	1,851,451
Individuals	37,450	37,981
Foreign entities	822,426	1,038,423
	<u>3,054,117</u>	<u>3,307,335</u>

(iii) By interest rate sensitivity

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Fixed rate loan	360,050	358,397
Variable rate		
- Base rate/base lending rate plus	117,851	94,884
- Cost plus	2,529,082	2,805,045
- Other variable rates	47,134	49,009
	<u>3,054,117</u>	<u>3,307,335</u>

(iv) By sector

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Agriculture, forestry and fishing	7,516	7,516
Manufacturing	494,310	467,739
Electricity, gas and water	114,580	117,382
Construction	422,238	457,179
Mining and quarrying	236,988	404,902
Real estate activities	513,438	491,431
Wholesale and retail trade; repair of motor vehicles and motorcycles	304,805	259,570
Information and communication	128,772	126,665
Finance and insurance	337,022	465,495
Education	196,097	196,175
Household	120,468	123,597
Transportation and Storage	167,810	170,570
Accommodation and Food Services	10,073	19,114
	<u>3,054,117</u>	<u>3,307,335</u>

14. Loans, advances and financing (continued)**(v) By purpose**

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Purchase of properties		
- Non-residential	426,089	426,619
- Residential	115,020	118,068
Construction	175,471	165,354
Credit card	2,238	2,234
Personal use	217	223
Working capital	2,055,890	2,127,531
Other purposes	279,192	467,306
	<u>3,054,117</u>	<u>3,307,335</u>

(vi) By geographical distribution

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Within Malaysia	2,364,770	2,354,521
Outside Malaysia	689,347	952,814
	<u>3,054,117</u>	<u>3,307,335</u>

Concentration by location for loans, advances and financing is based on the geographical location where the credit risk resides.

(vii) By residual contractual maturity

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Maturity within one year	1,859,438	2,005,890
More than one year to three years	357,427	368,237
More than three years to five years	484,644	575,689
More than five years	352,608	357,519
	<u>3,054,117</u>	<u>3,307,335</u>

14. Loans, advances and financing (continued)**(viii) Impaired loans, advances and financing****(a) Movement in impaired loans, advances and financing**

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
At 1 January 2026/1 January 2025	67	1,244
Impaired during the financial period	27,484	73
Reclassified as performing during the financial period	-	(43)
Write-off	-	(1,131)
Exchange differences	-	(76)
At 31 March 2026/31 December 2025	<u>27,551</u>	<u>67</u>
As % of gross loans, advances and financing	<u>0.90%</u>	<u>0.00%</u>

(b) By sector

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Real estate activities	27,461	-
Household	90	67
	<u>27,551</u>	<u>67</u>

(c) By purpose

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Working capital	27,461	-
Credit card	90	67
	<u>27,551</u>	<u>67</u>

(d) By geographical distribution

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Within Malaysia	<u>27,551</u>	<u>67</u>

Concentration by location for impaired loans, advances and financing is based on the geographical location where the credit risk resides.

14. Loans, advances and financing (continued)**(ix) Movements in gross loans, advances and financing**

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2026	3,035,703	271,565	67	3,307,335
New assets originated	274,215	957	229	275,401
Assets derecognised or repaid	(522,495)	(6,124)	-	(528,619)
Transfer to Stage 1	82	(82)	-	-
Transfer to Stage 2	(317)	317	-	-
Transfer to Stage 3	-	(27,255)	27,255	-
Foreign exchange adjustments	-	-	-	-
At 31 March 2026	<u>2,787,188</u>	<u>239,378</u>	<u>27,551</u>	<u>3,054,117</u>
At 1 January 2025	2,760,227	329,744	1,244	3,091,215
New assets originated	1,287,671	47,374	5	1,335,050
Assets derecognised or repaid	(1,012,196)	(105,528)	-	(1,117,724)
Transfer to Stage 1	445	(402)	(43)	-
Transfer to Stage 2	(444)	444	-	-
Transfer to Stage 3	-	(67)	67	-
Write-off	-	-	(1,131)	(1,131)
Foreign exchange adjustments	-	-	(75)	(75)
At 31 December 2025	<u>3,035,703</u>	<u>271,565</u>	<u>67</u>	<u>3,307,335</u>

(x) Movements in allowance for expected credit loss on loans, advances and financing

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2026	23,947	30,735	67	54,749
New assets originated	1,944	67	1	2,012
Assets derecognised or repaid	(3,763)	(2,825)	(1)	(6,589)
Transfer to Stage 1	1	(1)	-	-
Transfer to Stage 2	(2)	2	-	-
Transfer to Stage 3	-	(8,872)	8,872	-
Changes due to change in credit risk	331	4	1,676	2,011
Foreign exchange adjustments	(18)	(4)	-	(22)
At 31 March 2026	<u>22,440</u>	<u>19,106</u>	<u>10,615</u>	<u>52,161</u>
At 1 January 2025	24,579	32,447	1,244	58,270
New assets originated	9,497	14,683	5	24,185
Assets derecognised or repaid	(9,499)	(24,415)	-	(33,914)
Transfer to Stage 1	50	(7)	(43)	-
Transfer to Stage 2	(3)	3	-	-
Transfer to Stage 3	-	(1)	1	-
Changes due to change in credit risk	(207)	7,462	66	7,321
Changes in model/risk parameter	96	688	-	784
Write-off	-	-	(1,131)	(1,131)
Foreign exchange adjustments	(566)	(125)	(75)	(766)
At 31 December 2025	<u>23,947</u>	<u>30,735</u>	<u>67</u>	<u>54,749</u>

15. Derivative financial assets/liabilities

	31 Mar 2026		
	Contract/ Nominal value RM'000	Assets RM'000	Liabilities RM'000
Foreign exchange contracts			
- Currency forwards and spots	393,799	1,415	4,699
- Currency swaps	162,659	3,492	169
Interest rate contracts			
- Cross currency interest rate swap	409,200	3,227	3,223
- Interest rate swaps	-	-	-
Total recognised derivative assets/liabilities (Note 26)	<u>965,658</u>	<u>8,134</u>	<u>8,091</u>

	31 Dec 2025		
	Contract/ Nominal value RM'000	Assets RM'000	Liabilities RM'000
Foreign exchange contracts			
- Currency forwards and spots	514,222	4,930	1,710
- Currency swaps	102,874	-	2,931
Interest rate contracts			
- Interest rate swaps	50,000	35	35
Total recognised derivative assets/liabilities (Note 26)	<u>667,096</u>	<u>4,965</u>	<u>4,676</u>

16. Other assets

	31 Mar 2026 RM'000	31 Dec 2025 RM'000
Interest receivable	24,192	25,968
Deposits	1,367	1,307
Other receivables and prepayments	8,200	19,087
Collateral pledged for derivative transactions	3,000	
	<u>36,759</u>	<u>46,362</u>

17. Deposits from customers**(i) By type of deposits**

	31 Mar 2026 RM'000	31 Dec 2025 RM'000
Demand deposits	673,185	941,542
Fixed deposits	1,672,973	1,601,393
Savings deposits	174,632	176,089
Money market deposits	565,767	355,367
Others	876	677
	<u>3,087,433</u>	<u>3,075,068</u>

17. Deposits from customers (continued)**(ii) By type of customers**

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Business enterprises	1,445,040	1,505,710
Individuals	317,933	307,796
Foreign entities	1,324,122	1,261,231
Others	338	331
	<u>3,087,433</u>	<u>3,075,068</u>

(iii) By maturity structure of term deposits

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Due within six months	1,782,031	1,449,202
More than six months to one year	456,709	507,558
	<u>2,238,740</u>	<u>1,956,760</u>

18. Deposits and placements of banks and other financial institutions

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Licensed Malaysian banks	392,521	511,212
Licensed investment banks	20,000	20,000
Licensed Islamic banks	20,450	35,071
Other financial institutions	30,726	30,703
Foreign banks	471,558	805,841
	<u>935,255</u>	<u>1,402,827</u>

19. Other liabilities

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Interest payable	25,198	23,326
Other payables and accruals	55,210	56,720
	<u>80,408</u>	<u>80,046</u>

20. Provision for commitments and contingencies

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2026	2,777	1	-	2,778
New commitments originated	448	-	-	448
Commitments derecognised	(652)	-	-	(652)
Transfer to Stage 1	1	(1)	-	-
Transfer to Stage 2	-	-	-	-
Changes due to change in credit risk	(9)	-	-	(9)
Foreign exchange adjustments	(1)	-	-	(1)
At 31 March 2026	<u>2,564</u>	<u>-</u>	<u>-</u>	<u>2,564</u>
At 1 January 2025	3,480	272	-	3,752
New commitments originated	3,376	19	-	3,395
Commitments derecognised	(4,646)	(43)	-	(4,689)
Transfer to Stage 1	256	(256)	-	-
Transfer to Stage 2	(3)	3	-	-
Changes due to change in credit risk	419	5	-	424
Changes in model/risk parameter	(64)	-	-	(64)
Foreign exchange adjustments	(41)	1	-	(40)
At 31 December 2025	<u>2,777</u>	<u>1</u>	<u>-</u>	<u>2,778</u>

21. Net Interest income

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
Interest income				
Loans, advances and financing	34,370	38,423	34,370	38,423
Money at call and deposits and placements with financial institutions	6,123	8,328	6,123	8,328
Financial investments measured at fair value through other comprehensive income	11,211	10,392	11,211	10,392
Financial investments measured at amortised cost	6,282	1,788	6,282	1,788
	<u>57,986</u>	<u>58,931</u>	<u>57,986</u>	<u>58,931</u>
Interest expense				
Deposits and placements of banks and other financial institutions	(5,757)	(8,487)	(5,757)	(8,487)
Deposits from customers	(18,414)	(17,182)	(18,414)	(17,182)
	<u>(24,171)</u>	<u>(25,669)</u>	<u>(24,171)</u>	<u>(25,669)</u>
Net interest income	<u>33,815</u>	<u>33,262</u>	<u>33,815</u>	<u>33,262</u>

22. Net Non-interest income**(i) Net fee income**

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
Fee income:				
- Service charges and fees	764	1,134	764	1,134
- Loan processing fees	160	220	160	220
- Syndication fees	12	636	12	636
- Guarantee fees	841	1,142	841	1,142
- Commitment fees	176	202	176	202
- Other loan-related fee income	29	43	29	43
- Other fee income	433	2	433	2
	<u>2,415</u>	<u>3,379</u>	<u>2,415</u>	<u>3,379</u>
Fee expense:				
- Brokerage fees	(73)	(49)	(73)	(49)
- Other fee expense	(128)	(286)	(128)	(286)
	<u>(201)</u>	<u>(335)</u>	<u>(201)</u>	<u>(335)</u>
Net fee income	<u>2,214</u>	<u>3,044</u>	<u>2,214</u>	<u>3,044</u>

(ii) Net trading income

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
Net (losses)/gain from dealing in foreign exchange	15,615	(7,303)	15,615	(7,303)
Net gain/(losses) arising from derivative trading	(3,525)	5,521	(3,525)	5,521
Net unrealised revaluation gain/(losses) in foreign exchange	(46)	139	(46)	139
Net unrealised gain/(losses) arising from derivative trading	(246)	6,202	(246)	6,202
	<u>11,798</u>	<u>4,559</u>	<u>11,798</u>	<u>4,559</u>

(iii) Other income

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
Other operating income	36	28	36	28
Loss on derecognition of right-of-use assets	-	(3)	-	(3)
	<u>36</u>	<u>25</u>	<u>36</u>	<u>25</u>
Total net non-interest income	<u>14,048</u>	<u>7,628</u>	<u>14,048</u>	<u>7,628</u>

23. Other operating expenses

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
Personnel costs:				
- Salaries, allowance and bonuses	11,500	10,918	11,500	10,918
- Pension fund contributions	1,499	1,245	1,499	1,245
- Other staff costs	1,407	1,246	1,407	1,246
Promotion and marketing related expenses:				
- Advertising and promotion	16	94	16	94
- Others	53	104	53	104
Establishment costs:				
- Depreciation of property and equipment	422	271	422	271
- Depreciation of right-of-use assets	959	979	959	979
- Interest expense on lease liabilities	35	53	35	53
- Expenses relating to leases of low-value assets	85	65	85	65
- Others	674	664	674	664
Administrative expenses:				
- Auditors' remuneration				
• statutory audit fees	79	65	79	65
• audit related services	3	3	3	3
- Professional fees	274	48	274	48
- Licence fee	96	84	96	84
- Membership fee	22	25	22	25
- Communication expenses	634	601	634	601
- Insurance expenses	79	79	79	79
- Travelling expenses	83	76	83	76
- Security and defence costs	118	99	118	99
- Others	498	479	498	479
	<u>18,536</u>	<u>17,198</u>	<u>18,536</u>	<u>17,198</u>

24. Write-back of impairment on loans, advances and financing

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
(Write-back of)/Allowance for expected credit loss:				
- Loans, advances and financing (Note 14(x))	(2,566)	(5,255)	(2,566)	(5,255)
- Provision for commitments and contingencies (Note 20)	(213)	441	(213)	441
	<u>(2,779)</u>	<u>(4,814)</u>	<u>(2,779)</u>	<u>(4,814)</u>

25. Write-back of impairment on other financial assets

	1st quarter ended		Year-To-Date ended	
	31 Mar 2026	31 Mar 2025	31 Mar 2026	31 Mar 2025
	RM'000	RM'000	RM'000	RM'000
Allowance for/(Write-back of) expected credit loss:				
- Cash and short-term funds (Note 10)	447	(32)	447	(32)
- Deposit and placements with banks and other financial institutions (Note 11)	(304)	(11)	(304)	(11)
- Financial investments measured at amortised cost (Note 13(iii))	99	39	99	39
	<u>242</u>	<u>(4)</u>	<u>242</u>	<u>(4)</u>

26. Commitments and contingencies

The commitments and contingencies comprise the following:-

	31 Mar 2026		
	Principal amount	Credit equivalent amount*	Risk-weighted assets*
	RM'000	RM'000	RM'000
<u>Credit-related exposures</u>			
Direct credit substitutes	-	-	-
Transaction-related contingent items	894,759	447,380	233,493
Short-term self-liquidating trade-related Contingencies	82,927	16,585	5,851
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:			
- Exceeding one year	46,625	23,312	22,893
- Not exceeding one year	957,010	191,402	139,192
Unutilised credit card lines	24,517	4,904	3,678
<u>Derivative financial contracts (Note 15)</u>			
Foreign exchange related contracts:			
- Less than one year	556,183	11,451	4,403
Interest rate related contracts:			
- One year to five years	409,200	27,778	10,215
Total	<u>2,971,221</u>	<u>722,812</u>	<u>419,725</u>

26. Commitments and contingencies (continued)

	31 Dec 2025		
	Principal amount	Credit equivalent amount*	Risk-weighted assets*
	RM'000	RM'000	RM'000
<u>Credit-related exposures</u>			
Direct credit substitutes	101,498	101,498	20,300
Transaction-related contingent items	921,613	460,806	246,146
Short-term self-liquidating trade-related contingencies	41,398	8,280	3,133
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:			
- Exceeding one year	61,524	30,762	30,273
- Not exceeding one year	892,972	178,594	120,968
Unutilised credit card lines	26,664	5,333	4,000
<u>Derivative financial contracts (Note 15)</u>			
Foreign exchange related contracts:			
- Less than one year	617,096	11,321	6,778
Interest rate related contracts:			
- Less than one year	50,000	86	17
Total	2,712,765	796,680	431,615

* The credit equivalent and risk-weighted amounts are computed using credit conversion factors and risk-weighting rules as per BNM guidelines. The credit conversion factors and risk weighting rules are based on guidelines of the revised Capital Adequacy Framework on the Standardised Approach.

27. Capital adequacy

The total risk-weighted assets of the Bank are computed based on the following approaches:-

- (i) Standardised Approach for Credit risk;
- (ii) Standardised Approach for Market risk;
- (iii) Business Indicator Component for Operational risk.

The capital adequacy ratios of the Bank are analysed as follows:-

	31 Mar 2026	31 Dec 2025
	RM'000	RM'000
Common Equity Tier 1 (“CET1”) Capital/Tier 1 Capital		
Paid-up share capital	832,609	832,609
Retained earnings	666,806	666,806
Regulatory reserve	17,644	17,644
Foreign currency translation reserve	(11)	300
Unrealised gains on financial investments measured at FVOCI	9,695	14,795
	<u>1,526,743</u>	<u>1,532,154</u>
Less: Regulatory adjustments applied in the calculation of CET1 Capital		
- Deferred tax assets	(9,941)	(9,915)
- 55% cumulative gains of financial investments measured at FVOCI	(5,332)	(8,137)
- Regulatory reserve attributable to loans, advances and financing	(17,644)	(17,644)
	<u>(32,917)</u>	<u>(35,696)</u>
Total CET1 Capital/Tier 1 Capital	<u>1,493,826</u>	<u>1,496,458</u>
Tier 2 Capital		
Allowance for expected credit loss	27,183	30,594
Regulatory reserve	17,644	17,644
Total Tier 2 Capital	<u>44,827</u>	<u>48,238</u>
Total Capital	<u>1,538,653</u>	<u>1,544,696</u>
CET1 capital ratio	38.840%	36.334%
Tier 1 capital ratio	38.840%	36.334%
Total capital ratio	40.005%	37.505%

Breakdown of gross risk-weighted assets (“RWA”) in the various categories of risk-weights:-

	31 Mar 2026		31 Dec 2025	
	Exposures	Risk-weighted	Exposures	Risk-weighted
	RM'000	Assets	RM'000	Assets
	RM'000	RM'000	RM'000	RM'000
Total RWA for credit risk	6,421,743	3,575,615	6,945,063	3,859,055
Total RWA for market risk	-	23,497	-	18,962
Total RWA for operational risk	-	247,003	-	240,574
	<u>6,421,743</u>	<u>3,846,115</u>	<u>6,945,063</u>	<u>4,118,591</u>

27. Capital adequacy (continued)

- (a) The breakdown of RWA by exposures in each major risk category under the standardised approach as at the respective reporting dates are as follows:-

Risk Type	31 Mar 2026			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Capital Requirement RM'000
<i>Credit Risk</i>				
<u>On-balance sheet Exposures</u>				
Sovereigns/Central Banks	1,268,264	1,268,264	-	-
Banks, Development Financial Institutions and MDBs	790,371	790,371	227,452	18,196
Corporates	3,398,204	3,398,204	2,766,957	221,357
Regulatory Retail	78,259	78,259	74,619	5,969
Residential Mortgages	109,613	109,613	39,974	3,198
Other assets	54,220	54,220	46,888	3,751
Total On-Balance Sheet Exposures	5,698,931	5,698,931	3,155,890	252,471
<u>Off-balance sheet Exposures</u>				
Credit-related off-balance sheet exposures	683,583	683,583	405,107	32,409
OTC derivatives	39,229	39,229	14,618	1,169
Total Off-Balance Sheet Exposures	722,812	722,812	419,725	33,578
Total On and Off-Balance Sheet Exposures	6,421,743	6,421,743	3,575,615	286,049
Large exposure risk requirement*	-	-	-	-
<i>Market Risk</i>				
	<u>Long Position</u>	<u>Short Position</u>		
Foreign currency risk	20,938	-	-	1,675
Interest rate risk	409,200	409,200	-	205
Operational risk	-	-	-	19,760
Total RWA and Capital Requirements			3,846,115	307,689

Note:

MDBs - Multilateral Development Banks

OTC - Over the counter

- * The Bank does not need to fulfill the capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM's Risk-Weighted Capital Adequacy Framework ("RWCAF").

27. Capital adequacy (continued)

Risk Type	31 Dec 2025			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Capital Requirement RM'000
<i>Credit Risk</i>				
<u>On-balance sheet Exposures</u>				
Sovereigns/Central Banks	1,349,846	1,349,846	-	-
Banks, Development Financial Institutions and MDBs	902,082	902,082	310,274	24,822
Corporates	3,636,748	3,636,748	2,939,355	235,148
Regulatory Retail	82,163	82,163	78,946	6,316
Residential Mortgages	113,202	113,202	41,587	3,327
Other assets	64,342	64,342	57,279	4,582
Total On-Balance Sheet Exposures	6,148,383	6,148,383	3,427,441	274,195
<u>Off-balance sheet Exposures</u>				
Credit-related off-balance sheet exposures	785,274	785,274	424,819	33,985
OTC derivatives	11,406	11,406	6,795	544
Total Off-Balance Sheet Exposures	796,680	796,680	431,614	34,529
Total On and Off-Balance Sheet Exposures	6,945,063	6,945,063	3,859,055	308,724
Large exposure risk requirement*	-	-	-	-
<i>Market Risk</i>				
	<u>Long Position</u>	<u>Short Position</u>		
Foreign currency risk	18,962	-	18,962	1,517
Operational risk	-	-	240,574	19,246
Total RWA and Capital Requirements			4,118,591	329,487

Note:

MDBs - Multilateral Development Banks

OTC - Over the counter

* The Bank does not need to fulfill the capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM's RWCAF.

27. Capital adequacy (continued)

(b) The breakdown of credit risk exposures by risk weights as at the respective reporting dates are as follows:-

31 Mar 2026 Risk Weights	Exposures after Netting and Credit Risk Mitigation						Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk- Weighted Assets RM'000
	Sovereign/ Central Banks RM'000	Banks, MDBs, and DFIs RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000		
0%	1,268,264	-	20,291	1,716	60	7,332	1,297,663	-
20%	-	559,111	774,768	-	-	21,056	1,354,935	270,987
35%	-	-	-	-	98,679	-	98,679	34,538
50%	-	244,988	522,215	-	10,874	15,533	793,610	396,805
75%	-	-	-	14,284	-	-	14,284	10,713
100%	-	-	2,740,904	72,140	-	49,528	2,862,572	2,862,572
Total Exposures	1,268,264	804,099	4,058,178	88,140	109,613	93,449	6,421,743	3,575,615
Risk-Weighted Assets by Exposures	-	234,317	3,156,965	82,853	39,974	61,506	3,575,615	
Average Risk Weight	0.0%	29.1%	77.8%	94.0%	36.5%	65.8%	55.7%	
Deduction from Capital Base	-	-	-	-	-	-	-	

The above are disclosures as required by the guidelines in the RWCAF on Standardised Approach.

Note:

MDBs - Multilateral Development Banks

OTC - Over the counter

27. Capital adequacy (continued)

31 Dec 2025 Risk Weights	Exposures after Netting and Credit Risk Mitigation						Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk- Weighted Assets RM'000
	Sovereign/ Central Banks RM'000	Banks, MDBs, and DFIs RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000		
0%	1,349,846	-	22,495	1,442	80	7,063	1,380,926	-
20%	-	570,724	781,546	-	-	5,764	1,358,034	271,607
35%	-	-	-	-	99,824	-	99,824	34,938
50%	-	456,078	630,927	-	13,298	-	1,100,303	550,152
75%	-	-	-	14,476	-	-	14,476	10,857
100%	-	-	2,851,819	76,760	-	62,921	2,991,500	2,991,501
Total Exposures	1,349,846	1,026,802	4,286,787	92,678	113,202	75,748	6,945,063	<u>3,859,055</u>
Risk-Weighted Assets by Exposures	-	342,184	3,323,592	87,617	41,587	64,075	3,859,055	
Average Risk Weight	0.0%	33.3%	77.5%	94.5%	36.7%	84.6%	55.6%	
Deduction from Capital Base	-	-	-	-	-	-	-	

The above are disclosures as required by the guidelines in the RWCAF on Standardised Approach.

Note:

MDBs - Multilateral Development Banks

OTC - Over the counter

28. Performance Review

For the quarter ended 31 March 2026, the Bank recorded a net profit before tax of RM31.86 million, representing an increase of RM3.35 million or 11.8% compared to the same period in 2025. Operating income comprised net interest income of RM33.82 million and net non-interest income of RM14.05 million, versus RM33.26 million and RM7.63 million, respectively, in the corresponding period.

Net Interest income, which contributed 70.6% to the Bank's total operating income, increased by RM0.55 million or 1.7%. Net non-interest income, which contributed 29.4% to the Bank's total operating income, increased by RM6.42 million or 84.2% due to higher net trading income during the financial period.

The Bank's other operating expenses increased by RM1.34 million or 7.8% to RM18.54 million, attributable to higher staff costs and promotion and marketing related expenses. During the financial period, a write-back of impairment of RM2.78 million was made on loans, advances and financing due to repayments by borrowers of lower credit rating.

As at 31 March 2026, gross loans, advances and financing decreased by RM253.22 million or -7.7% to RM3,054.12 million as compared with RM3,307.34 million as at 31 December 2025. The Bank's deposits from customers improved by RM12.37 million or 0.4% to RM3,087.43 million as compared with RM3,075.07 million as at 31 December 2025.