OCBC AL-AMIN BANK BERHAD
Registration No. 200801017151 (818444-T)
(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

Domiciled in Malaysia
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19th Floor, Menara OCBC
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50050 Kuala Lumpur

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Note	31 March 2026 RM'000	31 December 2025 RM'000
ASSETS			
Cash and cash equivalents	9	663,375	397,845
Financial investments at fair value through other comprehensive income ("FVOCI")	10	4,408,172	5,159,144
Financing and advances	11	18,669,416	18,325,583
Derivative financial assets	13	81,847	60,995
Other assets	14	35,407	51,733
Statutory deposits with BNM		124,000	118,000
Property and equipment		2,701	2,523
Right-of-use ("ROU") assets		1,554	1,162
Deferred tax assets		31,340	26,133
Total assets		24,017,812	24,143,118
LIABILITIES			
Deposits from customers	15	12,351,050	12,674,782
Investment accounts due to designated financial institution	16	6,449,158	6,476,685
Deposits and placements of banks and other financial institutions	17	1,443,047	1,088,713
Obligations on securities sold under repurchase agreements		442,635	639,411
Bills and acceptances payable		9,358	8,964
Derivative financial liabilities	13	70,513	81,561
Other liabilities	18	300,345	258,175
Provision for taxation and zakat		14,848	25,196
Total liabilities		21,080,954	21,253,487
EQUITY			
Share capital		555,000	555,000
Reserves		2,381,858	2,334,631
Total equity		2,936,858	2,889,631
Total liabilities and equity		24,017,812	24,143,118
Commitments and contingencies	28	9,632,122	9,044,145

The unaudited condensed interim financial statements should be read in conjuction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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

	Note	Year-To-Date Ended 31 March 2026 RM'000	31 March 2025 RM'000
Income derived from investment of depositors' funds and others	19	153,972	137,971
Income derived from investment of investment account funds	20	69,550	88,101
Income derived from investment of shareholder's funds	21	48,042	45,089
Impairment allowances writeback and provisions	22	(9,406)	18,432
Total distributable income		262,158	289,593
Income attributable to depositors	23	(75,321)	(64,908)
Income attributable to investment account holder	24	(48,684)	(61,672)
Total net income		138,153	163,013
Operating expenses	25	(59,290)	(55,970)
Profit before taxation and zakat		78,863	107,043
Income tax expense	26	(19,023)	(25,769)
Zakat		(9)	(12)
Profit for the financial period		59,831	81,262
Items that may be subsequently reclassified to profit or loss			
Fair value reserve (debt instruments)			
- Change in fair value		(16,331)	2,551
- Related tax		3,919	(612)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI		(192)	(62)
Other comprehensive income for the financial period, net of income tax		(12,604)	1,877
Total comprehensive income for the financial period		47,227	83,139
Profit attributable to the owner of the Bank		59,831	81,262
Total comprehensive income attributable to the owner of the Bank		47,227	83,139
Basic earnings per ordinary share (sen)		32.34	43.93

The unaudited condensed interim financial statements should be read in conjuction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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

	Non-distributable				*Distributable*	
2026	**Share Capital RM'000**	**Regulatory Reserve RM'000**	**ECL Reserve RM'000**	**Fair Value Reserve RM'000**	**Retained Earnings RM'000**	**Total Equity RM'000**
At 1 January 2026	555,000	91,000	540	17,923	2,225,168	2,889,631
Fair value reserve						
- Change in fair value	-	-	-	(16,331)	-	(16,331)
- Related tax	-	-	-	3,919	-	3,919
Change in ECL reserve	-	-	(192)	-	-	(192)
Total other comprehensive expense for the financial period	-	-	(192)	(12,412)	-	(12,604)
Profit for the financial period	-	-	-	-	59,831	59,831
Total comprehensive (expense)/income for the financial period	-	-	(192)	(12,412)	59,831	47,227
At 31 March 2026	555,000	91,000	348	5,511	2,284,999	2,936,858
2025						
At 1 January 2025	555,000	91,000	251	1,328	1,866,317	2,513,896
Fair value reserve						
- Change in fair value	-	-	-	2,551	-	2,551
- Related tax	-	-	-	(612)	-	(612)
Change in ECL reserve	-	-	(62)	-	-	(62)
Total other comprehensive (expense)/income for the financial period	-	-	(62)	1,939	-	1,877
Profit for the financial period	-	-	-	-	81,262	81,262
Total comprehensive (expense)/income for the financial period	-	-	(62)	1,939	81,262	83,139
At 31 March 2025	555,000	91,000	189	3,267	1,947,579	2,597,035

The unaudited condensed interim financial statements should be read in conjuction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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

	31 March 2026 RM'000	31 March 2025 RM'000
Cash flows from operating activities		
Profit before taxation and zakat	78,863	107,043
Adjustments for:		
Net gain from disposal of:		
Depreciation of equipment	177	248
Depreciation of ROU assets	315	372
Impairment allowances writeback	13,043	(11,838)
Finance expense on lease liabilities	14	22
Share-based costs	68	72
Unrealised gain on derivatives	(30,810)	(282)
Operating profit before changes in working capital	61,670	95,637
Changes in operating assets and operating liabilities:		
Financing and advances	(357,068)	217,676
Derivative financial assets	9,958	(3,127)
Other assets	16,325	49,620
Statutory deposits with BNM	(6,000)	6,500
Deposits from customers	(323,732)	(619,305)
Investment accounts due to designated financial institution	(27,527)	(104,260)
Deposits and placements of banks and other financial institutions	354,334	490,053
Obligations on securities sold under repurchase agreements	(196,776)	75,285
Bills and acceptances payable	394	(2,673)
Derivative financial liabilities	(11,048)	3,083
Other liabilities	41,714	168,571
Cash (used in)/generated from operations	(437,756)	377,060
Income tax and zakat paid	(30,667)	(23,223)
Net cash (used in)/generated from operating activities	(468,423)	353,837
Cash flows from investing activities		
Acquisition of financial investments at FVOCI	(740,000)	(2,220,000)
Proceeds from disposal of financial investments at FVOCI	1,474,641	1,365,368
Acquisition of equipment	(355)	(18)
Net cash generated from/(used in) investing activities	734,286	(854,650)
Cash flows from financing activities		
Payment of lease liabilities	(333)	(395)
Net cash used in financing activities	(333)	(395)
Net increase/(decrease) in cash and cash equivalents	265,530	(501,208)
Cash and cash equivalents at 1 January	397,845	940,484
Cash and cash equivalents at 31 March	663,375	439,276
Change in liabilities arising from financing activity		
At 1 January	1,190	2,787
Payment of lease liabilities	(333)	(395)
Acquisition of new leases and changes in lease terms	707	-
Finance expense on lease liabilities	14	22
At 31 March	1,578	2,414

Details of cash and cash equivalents are disclosed in Note 9 of the unaudited condensed interim financial statements.

The unaudited condensed interim financial statements should be read in conjuction with the audited financial statements of the Bank for the financial year ended 31 December 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026

GENERAL INFORMATION

The Bank is a licensed Islamic Bank principally engaged in Islamic Banking and related financial services. There were no significant changes in these activities during the financial period.

PERFORMANCE REVIEW

The Bank posted a profit after tax of RM59.8 million for the financial period ended 31 March 2026, 26% lower year-on-year mainly due to higher allowances of RM27.8 million, higher income attributable to depositors of RM10.4 million, lower net income from investment account funds of RM5.6 million and higher operating expenses of RM3.3 million partly offset by higher net income from investment of depositors' funds and others of RM16.0 million, lower tax expense of RM6.7m and income from shareholder's funds of RM3.0 million.

Higher income derived from investment of depositors' funds and others of RM16.0 million mainly due to higher income from financing of RM16.7 million.

Gross financing and advances increased by RM0.4 billion or 2% to RM18.8 billion in the first quarter of 2026 mainly from wholesale & retail trade and restaurants & hotels, transport, storage and communication and mortgages. Customer deposits decreased by RM0.3 billion or 3% lower mainly from business enterprises and individuals.

Shareholder's funds strengthened by RM47.2 million to RM2.9 billion. The Bank is well capitalised, after taking into account the effects of RPSIA, with Common Equity Tier 1/Tier 1 capital ratios of 26.348% and Total capital ratio of 26.904%.

ECONOMIC PERFORMANCE AND PROSPECTS

Bank Negara Malaysia (“BNM”) has projected Malaysia’s gross domestic product (“GDP”) to grow by 4% to 5% in 2026, underpinned by resilient household spending, sustained investment activity, continued strength in electrical and electronic (“E&E”) exports amid the technology upcycle, and steady tourism supported by Visit Malaysia Year 2026. Consistent with this outlook, the International Monetary Fund (“IMF”) has recently projected Malaysia’s GDP growth to strengthen to 4.7% in 2026 and 4.3% in 2027, supported by strong domestic demand and a resilient export base.

Looking ahead from the first quarter of 2026, Malaysia’s economic outlook is expected to remain resilient, supported by firm domestic demand, notwithstanding heightened global uncertainties arising from geopolitical tensions in Middle East and elevated energy prices, which may contribute to near-term volatility in the financial markets and external demand.

Domestically, growth momentum is expected to be sustained by favourable labour market conditions, wage growth and continued investment under multi-year public and private sector projects and national economic masterplans, including strategic sectors such as E&E, data centres and energy transition. External demand is expected to remain supported by E&E manufacturing and tourism-related activity, although export growth may moderate compared to 2025 amid a more challenging global trade environment. Inflationary pressures are expected to remain manageable, with core inflation remaining stable.

In this environment, BNM has maintained the Overnight Policy Rate at 2.75%, assessing the monetary policy stance as appropriate and supportive of economic activity amid price stability. Malaysia’s banking sector continues to operate with strong capitalisation, ample liquidity and prudent lending standards, providing a stable foundation for the economy.

1 BASIS OF PREPARATION

The accounting policies set out below have been applied consistently to the periods presented in the unaudited condensed interim financial statements, except as disclosed in Note 1(a) to the interim financial statements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

1 BASIS OF PREPARATION (continued)

The unaudited condensed interim financial statements of the Bank have been prepared under the historical cost convention except for the assets and liabilities which are stated at fair value as disclosed in the notes to the unaudited condensed interim financial statements: financial assets at FVTPL, financial investments at FVOCI and derivative financial instruments. The unaudited condensed interim financial statements are presented in Ringgit Malaysia ("RM"), which is the Bank's functional currency. All financial information presented in RM have been rounded to the nearest thousand, unless otherwise stated.

(a) Statement of compliance

The unaudited condensed interim financial statements have been prepared in accordance with Malaysian Financial Reporting Standard ("MFRS") 134, International Accounting Standard 34 and BNM's Shariah requirements.

The following amendments to accounting standards have been adopted by the Bank during the current period:

- Amendments to MFRS 9, *Financial Instruments* and MFRS 7, *Financial Instruments: Disclosures - The Classification and Measurement of Financial Instruments*
- Amendments to MFRS Accounting Standards which are part of Annual Improvements - Volume 11
- Amendments to MFRS 9, *Financial Instruments* and MFRS 7, *Financial Instruments: Disclosures - Contracts Referencing Nature-dependent Electricity*

The adoption of the abovementioned amendments to accounting standards did not have any material impact on the financial statements of the Bank.

The Bank has not adopted the following amendments to accounting standards issued by the Malaysian Accounting Standards Board ("MASB") as they are not yet effective:

Effective for annual periods commencing on or after 1 January 2027

- MFRS 18, *Presentation and Disclosure in Financial Statements*

The Bank plans to apply the abovementioned amendments to accounting standards, which are relevant to the Bank when they become effective in the respective financial periods. The initial application of the abovementioned amendments to accounting standards are not expected to have any material impact to the financial statements of the Bank except for MFRS 18 which is a new accounting standard for presentation and disclosure of information in the financial statements that replaces MFRS 101, *Presentation of Financial Statements.*

The new standard introduces a defined structure for the statement of profit or loss, which comprises new categories and subtotals. Income and expenses included in the statement of profit or loss are to be classified into three new distinct categories i.e., operating, investing and financing, based on the main business activities of the entity; and two new required subtotals to enable analysis, i.e., operating profit or loss and profit or loss before financing and income taxes. It also sets out new disclosure requirements of management-defined performance measures. Furthermore, MFRS 18 also provides enhanced guidance for aggregation and disaggregation of information in the financial statements.

The Bank plans to apply MFRS 18 effective from 1 January 2027, and will be applied retrospectively, whereby the comparative information for the financial year ending 31 December 2026 will be restated in accordance with requirements of MFRS 18. The Bank is currently assessing the impact of MFRS 18 on presentation and disclosures in the Bank's financial statements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

1 BASIS OF PREPARATION (continued)

(b) Use of estimates and judgements

The preparation of the unaudited condensed interim financial statements in conformity with MFRSs requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

In preparing the unaudited condensed interim financial statements, the significant judgements made by management in applying the Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the audited financial statements as at and for the financial year ended 31 December 2025.

2 SIGNIFICANT ACCOUNTING POLICIES

The accounting policies applied by the Bank in these unaudited condensed interim financial statements are the same as those applied by the Bank in its audited financial statements as at 31 December 2025 and for the financial year ended then, except as disclosed in Note 1(a) to the interim financial statements.

3 AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditor’s report on the financial statements for the financial year ended 31 December 2025 was not subject to any qualification.

4 SEASONALITY OF OPERATIONS

The business operations of the Bank are not materially affected by any seasonal factors.

5 DEBT SECURITIES

There were no issuances, cancellations, repurchases and repayments of debt securities by the Bank during the financial period ended 31 March 2026.

6 DIVIDEND

No dividend was proposed in respect of the financial period ended 31 March 2026.

7 SUBSEQUENT EVENTS

There was no material event subsequent to the end of the reporting period that requires disclosure or adjustments to the unaudited condensed interim financial statements.

8 UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There was no unusual items affecting the assets, liabilities, equity and net income or cash flows of the Bank for the financial period ended 31 March 2026.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

9 CASH AND CASH EQUIVALENTS

	31 March 2026 RM'000	31 December 2025 RM'000
Cash and balances with banks and other financial institutions	59,368	74,528
Deposits and placements with BNM	604,012	323,321
	663,380	397,849
Stage 1 ECL allowance	(5)	(4)
	663,375	397,845

10 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	31 March 2026 RM'000	31 December 2025 RM'000
At fair value		
Malaysian Government Investment Issues	3,270,223	2,909,183
Islamic Corporate Sukuk	732,878	909,329
Islamic Negotiable Instruments of Deposit	100,000	1,095,387
Cagamas Sukuk	305,071	245,245
	4,408,172	5,159,144

Included in the financial investments at FVOCI of the Bank, are Malaysian Government Investment issues which are pledged as collateral for obligations on securities sold under repurchase agreements with nominal value amounting to RM450 million (2025: RM650 million).

ECL allowance for financial investments at FVOCI is recognised in the ECL reserve.

	31 March 2026			31 December 2025		
	Stage 1 12 Months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit-impaired RM'000	Stage 1 12 Months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit-impaired RM'000
At 1 January	498	42	540	251	-	251
Transferred to Stage 1	32	(32)	-	22	(22)	-
Transferred to Stage 2	-	-	-	(73)	73	-
New financial assets originated or purchased	35	-	35	1,179	-	1,179
Financial assets derecognised	(25)	-	(25)	(497)	-	(497)
Net remeasurement during the period/year	(192)	(10)	(202)	(384)	(9)	(393)
At 31 March/31 December	348	-	348	498	42	540

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

11 FINANCING AND ADVANCES

(i) By type and Shariah contract

	Sale based contracts					*Lease based contracts*			*Equity based contracts*			
31 March 2026	**Bai' Inah RM'000**	**Bai' Bithaman Ajil RM'000**	**Tawarruq RM'000**	**Murabahah RM'000**	**Bai' Dayn RM'000**	**Ijarah Thumma Al- Bai RM'000**	**Ijarah RM'000**	**Ijarah Muntahiah Bi Al-Tamlik RM'000**	**Musharakah Mutanaqisah RM'000**	**Mudharabah RM'000**	**Others RM'000**	**Total RM'000**
At amortised cost and net of unearned income												
Cash line financing	-	1,653	5,522	-	-	-	743,563	-	-	-	1,233	751,971
Term Financing												
- House financing	-	1,411	1,435,224	-	-	-	-	1,195,295	39,421	-	-	2,671,351
- Syndicated term financing	-	-	4,000,580	-	-	-	-	-	-	183,422	-	4,184,002
- Hire purchase receivables	-	-	-	-	-	47,619	-	54,647	-	-	-	102,266
- Other term financing	10,058	15,368	6,105,816	-	-	-	-	472,286	44,480	-	-	6,648,008
Bills receivable	-	-	-	-	10,158	-	-	-	-	-	-	10,158
Trust receipts	-	-	-	154	-	-	-	-	-	-	-	154
Revolving credit	-	-	4,061,878	-	-	-	-	-	-	-	-	4,061,878
Other financing	-	-	400,235	-	-	-	-	-	-	-	-	400,235
Gross financing and advances	10,058	18,432	16,009,255	154	10,158	47,619	743,563	1,722,228	83,901	183,422	1,233	18,830,023
ECL allowance												(160,607)
Net financing and advances												18,669,416

Included in financing and advances are specific business ventures funded by the Restricted Profit Sharing Investment Account ("RPSIA") arrangements between the Bank and its immediate holding company, OCBC Bank (Malaysia) Berhad (Note 16). The immediate holding company, being the RPSIA investor, is exposed to the risks and rewards of the business venture and accounts for the impairment allowances arising thereon.

As at 31 March 2026, the gross exposure and ECL relating to RPSIA financing amounted to RM6,089 million (2025: RM6,117 million) and RM16 million (2025: RM17 million) respectively.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

11 FINANCING AND ADVANCES (continued)

(i) By type and Shariah contract (continued)

	Sale based contracts					*Lease based contracts*			*Equity based contracts*			
31 December 2025	**Bai' Inah RM'000**	**Bai' Bithaman Ajil RM'000**	**Tawarruq RM'000**	**Murabahah RM'000**	**Bai' Dayn RM'000**	**Ijarah Thumma Al- Bai RM'000**	**Ijarah RM'000**	**Ijarah Muntahiah Bi Al-Tamlik RM'000**	**Musharakah Mutanaqisah RM'000**	**Mudharabah RM'000**	**Others RM'000**	**Total RM'000**
At amortised cost and net of unearned income												
Cash line financing	-	2,193	3,300	-	-	-	754,209	-	-	-	1,240	760,942
Term Financing												
- House financing	-	1,504	1,295,473	-	-	-	-	1,217,918	40,522	-	-	2,555,417
- Syndicated term financing	-	-	3,857,430	-	-	-	-	-	-	183,427	-	4,040,857
- Hire purchase receivables	-	-	-	-	-	57,454	-	60,485	-	-	-	117,939
- Other term financing	11,566	17,722	6,041,410	-	-	-	-	487,820	46,673	-	-	6,605,191
Bills receivable	-	-	-	913	31,353	-	-	-	-	-	-	32,266
Trust receipts	-	-	-	2,708	-	-	-	-	-	-	-	2,708
Revolving credit	-	-	3,878,911	-	-	-	-	-	-	-	-	3,878,911
Claims on customers under acceptance credits	-	-	-	13,392	-	-	-	-	-	-	-	13,392
Other financing	-	-	468,538	-	-	-	-	-	-	-	-	468,538
Gross financing and advances	11,566	21,419	15,545,062	17,013	31,353	57,454	754,209	1,766,223	87,195	183,427	1,240	18,476,161
ECL allowance												(150,578)
Net financing and advances												18,325,583

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

11 FINANCING AND ADVANCES (continued)

	31 March 2026 RM'000	31 December 2025 RM'000
(ii) By type of customer		
Domestic non-bank financial institutions	2,038,817	2,071,458
Domestic business enterprises		
- Small and medium enterprises	4,028,035	3,887,674
- Others	9,892,577	9,771,252
Individuals	2,616,158	2,522,161
Foreign entities	254,436	223,616
	18,830,023	18,476,161
(iii) By profit rate sensitivity		
Fixed rate		
- House financing	27,571	29,262
- Hire purchase receivables	47,619	57,454
- Other fixed rate financing	898,517	998,143
Variable rate		
- Base rate/Base financing rate plus/Standardised base rate	6,313,069	5,985,183
- Cost plus	11,537,201	11,397,269
- Other variable rates	6,046	8,850
	18,830,023	18,476,161
(iv) By sector		
Agriculture, hunting, forestry and fishing	455,015	482,378
Mining and quarrying	14,018	11,432
Manufacturing	1,395,693	1,411,892
Electricity, gas and water	372,976	360,623
Construction	902,095	818,530
Real estate	867,589	928,735
Wholesale & retail trade and restaurants & hotels	2,221,146	2,062,044
Transport, storage and communication	1,519,842	1,363,282
Finance, insurance and business services	7,398,521	7,477,334
Community, social and personal services	823,881	814,133
Household		
- Purchase of residential properties	2,676,832	2,560,977
- Purchase of non-residential properties	54,882	53,377
- Others	127,533	131,424
	18,830,023	18,476,161
(v) By geographical distribution determined based on where the credit risk resides		
Malaysia	18,577,302	18,253,252
Singapore	128,152	118,641
Other ASEAN countries	7,193	5,043
Rest of the world	117,376	99,225
	18,830,023	18,476,161
(vi) By residual contractual maturity		
Up to one year	4,506,985	4,305,044
Over one year to three years	4,410,568	4,147,806
Over three years to five years	2,727,224	3,207,441
Over five years	7,185,246	6,815,870
	18,830,023	18,476,161

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

12 IMPAIRED FINANCING AND ADVANCES

(a) Movements in credit-impaired financing and advances

	31 March 2026 RM'000	31 December 2025 RM'000
At 1 January	148,077	329,227
Impaired during the period/year	24,849	79,467
Reclassified as non credit-impaired	(10,844)	(116,152)
Amount recovered	(6,933)	(83,079)
Amount written off	(3,004)	(61,386)
At 31 March/31 December	152,145	148,077
Stage 3 ECL allowance	(39,372)	(39,469)
Net impaired financing and advances	112,773	108,608

	31 March 2026 RM'000	31 December 2025 RM'000
(i) By sector		
Agriculture, hunting, forestry and fishing	470	470
Manufacturing	11,949	14,588
Electricity, gas and water	423	269
Construction	10,070	6,729
Real estate	808	806
Wholesale & retail trade and restaurants & hotels	54,515	51,912
Transport, storage and communication	4,886	5,245
Finance, insurance and business services	5,520	2,545
Community, social and personal services	538	548
Household		
- Purchase of residential properties	57,311	57,406
- Purchase of non-residential properties	-	1,460
- Others	5,655	6,099
	152,145	148,077
(ii) By geographical distribution determined based on where the credit risk resides		
Malaysia	148,469	142,788
Singapore	306	1,679
Rest of the world	3,370	3,610
	152,145	148,077

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

12 IMPAIRED FINANCING AND ADVANCES (continued)

(b) Movements in ECL allowance for financing and advances

	Non credit-impaired		*Credit-impaired*	**31 March 2026**	*Non credit-impaired*		*Credit-impaired*	**31 December 2025**
	Stage 1 RM'000	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
At 1 January	51,053	60,056	39,469	150,578	34,728	68,724	108,153	211,605
Transferred to Stage 1	15,393	(14,911)	(482)	-	57,399	(55,987)	(1,412)	-
Transferred to Stage 2	(2,879)	3,781	(902)	-	(11,781)	29,105	(17,324)	-
Transferred to Stage 3	-	(7,235)	7,235	-	(28)	(17,852)	17,880	-
New financial assets originated or purchased	8,459	5,144	-	13,603	37,684	25,815	-	63,499
Financial assets derecognised	(5,545)	(5,828)	(1,942)	(13,315)	(15,745)	(31,961)	(17,292)	(64,998)
Net remeasurement during the period/year	(6,794)	20,540	(584)	13,162	(51,009)	42,115	12,356	3,462
Written-off			(3,004)	(3,004)	-	-	(61,386)	(61,386)
Other movements	2	(1)	(418)	(417)	(195)	97	(1,506)	(1,604)
At 31 March/31 December	59,689	61,546	39,372	160,607	51,053	60,056	39,469	150,578

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

13 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

	31 March 2026			31 December 2025		
	Contract or underlying principal amount RM'000	Fair value		Contract or underlying principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
Trading						
Foreign exchange derivatives						
- Forwards	164,758	543	1,093	69,441	196	44
- Swaps	2,391,075	81,304	69,420	2,054,855	60,799	81,517
	2,555,833	81,847	70,513	2,124,296	60,995	81,561

14 OTHER ASSETS

	31 March 2026 RM'000	31 December 2025 RM'000
Profit receivable	31,074	45,324
Other receivables, deposits and prepayments	3,748	3,794
Amount due from immediate holding company	197	2,244
Amount due from ultimate holding company	321	304
Amount due from related company	67	67
	35,407	51,733

The amounts due from ultimate and immediate holding companies and related company are unsecured, profit-free and repayable on demand.

15 DEPOSITS FROM CUSTOMERS

	31 March 2026 RM'000	31 December 2025 RM'000
(a) By type of deposit		
Savings deposits		
- Tawarruq	567,540	546,015
- Qard	194,126	190,097
Demand deposits		
- Tawarruq	1,396,213	1,549,936
- Qard	4,139,272	4,421,766
Term deposits		
- Tawarruq	4,303,164	4,767,503
- Qard	2,227	1,165
Negotiable instruments of deposit		
- Tawarruq	806,355	804,503
Short-term deposits		
- Tawarruq	942,153	393,797
	12,351,050	12,674,782

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

15 DEPOSITS FROM CUSTOMERS (continued)

	31 March 2026 RM'000	31 December 2025 RM'000
(b) By type of customer		
Government and statutory bodies	253,704	6,787
Non-bank financial institutions	1,342,665	1,234,011
Business enterprises	5,762,084	6,181,664
Individuals	3,397,219	3,779,532
Foreign entities	1,538,601	1,408,515
Others	56,777	64,273
	12,351,050	12,674,782
(c) By residual maturity for term deposits and short-term deposits		
Up to six months	5,392,555	5,375,563
Over six months to one year	653,967	587,618
Over one year to three years	6,616	3,086
Over three years to five years	761	701
	6,053,899	5,966,968

16 INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTION

	31 March 2026 RM'000	31 December 2025 RM'000
Mudharabah RPSIA		
Licensed bank	6,449,158	6,476,685

The placements are from its immediate holding company, OCBC Bank (Malaysia) Berhad and are used to fund specific financing (Note 11). These investments follow the principle of Mudharabah which states that profits will be shared with the Bank as mudarib and losses borne by investors.

17 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	31 March 2026 RM'000	31 December 2025 RM'000
Non-Mudharabah		
Licensed banks	1,422,927	1,067,969
Other financial institutions	20,120	20,744
	1,443,047	1,088,713

Included in the above are deposits and placements of its immediate holding company of RM1,275 million (2025: RM1,050 million), which are unsecured and profit-bearing.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

18 OTHER LIABILITIES

		31 March 2026 RM'000	31 December 2025 RM'000
Profit payable		46,855	46,754
Other payables and accruals		71,683	52,912
Amount due to immediate holding company	(a)	136,303	113,244
Amount due to ultimate holding company	(a)	232	228
Equity compensation benefits		655	592
Lease liabilities		1,578	1,190
ECL Allowances for financing commitments and financial guarantees	(b)	43,039	43,255
		300,345	258,175

(a) The amount due to ultimate and immediate holding companies are unsecured, profit free and repayable on demand.

(b) The movements in ECL Stage 1, 2 and 3 allowances for financing commitments and financial guarantees are as follows:

31 March 2026	*Non credit-impaired*		*Credit-impaired*	
	Stage 1 RM'000	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
At 1 January	17,353	10,905	14,997	43,255
Transferred to Stage 1	1,709	(1,709)	-	-
Transferred to Stage 2	(251)	251	-	-
New financial assets originated or purchased	2,552	223	-	2,775
Financial assets derecognised	(1,805)	(487)	-	(2,292)
Net remeasurement during the financial period	(2,726)	2,059	-	(667)
Other movements	(23)	(9)	-	(32)
At 31 March	16,809	11,233	14,997	43,039

31 December 2025	*Non credit-impaired*		*Credit-impaired*	
	Stage 1 RM'000	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
At 1 January	17,432	15,023	16,227	48,682
Transferred to Stage 1	10,906	(10,906)	-	-
Transferred to Stage 2	(1,032)	1,032	-	-
Transferred to Stage 3	-	(1)	1	-
New financial assets originated or purchased	7,417	709	-	8,126
Financial assets derecognised	(2,785)	(10,387)	(1,173)	(14,345)
Net remeasurement during the financial year	(14,299)	15,561	(1)	1,261
Other movements	(286)	(126)	(57)	(469)
At 31 December	17,353	10,905	14,997	43,255

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

19 INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

	31 March 2026 RM'000	31 March 2025 RM'000
Income derived from investment of:		
(i) Term deposits	48,057	58,224
(ii) Other deposits	105,915	79,747
	153,972	137,971

(i) Income derived from investment of term deposits

Finance income and hibah		
Financing and advance		
- Finance income earned other than recoveries	37,109	42,426
- Recoveries from credit-impaired financing	183	939
- Discount unwind from credit-impaired financing	108	158
Financial investments at FVOCI	10,258	14,326
Deposits and placements with banks and other financial institutions	354	293
	48,012	58,142
Other operating income		
Others	45	82
	48,057	58,224

(ii) Income derived from investment of other deposits

Finance income and hibah		
Financing and advance		
- Finance income earned other than recoveries	81,786	58,112
- Recoveries from credit-impaired financing	402	1,286
- Discount unwind from credit-impaired financing	237	216
Financial investments at FVOCI	22,611	19,621
Deposits and placements with banks and other financial institutions	780	401
	105,816	79,636
Other operating income		
Others	99	111
	105,915	79,747

20 INCOME DERIVED FROM INVESTMENT OF INVESTMENT ACCOUNT FUNDS

	31 March 2026 RM'000	31 March 2025 RM'000
Finance income and hibah		
Financing and advance		
- Finance income earned other than recoveries	67,022	83,629
Deposits and placements with banks and other financial institutions	879	2,957
Financial investments at FVOCI	1,649	1,515
	69,550	88,101

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

21 INCOME DERIVED FROM INVESTMENT OF SHAREHOLDER'S FUNDS

	31 March 2026 RM'000	31 March 2025 RM'000
Finance income and hibah		
Financing and advance		
- Finance income earned other than recoveries	25,313	22,623
- Recoveries from credit-impaired financing	124	501
- Discount unwind from credit-impaired financing	73	84
Financial investments at FVOCI	6,999	7,639
Deposits and placements with banks and other financial institutions	241	156
	32,750	31,003
Other operating income		
Commission	4,102	3,454
Service charges and fees	4,396	2,685
Shared services income received from immediate holding company	879	873
Shared services income received from ultimate holding company	33	28
Others	31	43
Other trading income		
Net trading gain/(loss)		
- Foreign currency	333	(3,747)
- Trading derivatives	(25,292)	10,468
- Revaluation of derivatives	30,810	282
	48,042	45,089

22 IMPAIRMENT ALLOWANCES WRITEBACK AND PROVISIONS

	31 March 2026 RM'000	31 March 2025 RM'000
Financing, advances and commitments		
Stage 1 and Stage 2 ECL net charged/(writeback) during the financial period	9,910	(12,275)
Stage 3 ECL		
- Made during the period	8,630	6,307
- Written back	(5,305)	(5,804)
Credit-impaired financing recovered	(3,637)	(6,594)
Financial investments at FVOCI		
Stage 1 and Stage 2 ECL net writeback during the financial period	(192)	(62)
Other assets		
Stage 1 and Stage 2 ECL net writeback during the financial period	-	(4)
	9,406	(18,432)

* The RPSIA holder is the Bank's immediate holding company (Note 16).

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

23 INCOME ATTRIBUTABLE TO DEPOSITORS

	31 March 2026 RM'000	31 March 2025 RM'000
Deposits from customers		
- Non-Mudharabah	63,398	59,362
Deposits and placements of banks and other financial institutions		
- Non-Mudharabah	11,909	5,524
Lease liabilities	14	22
	75,321	64,908

24 INCOME ATTRIBUTABLE TO INVESTMENT ACCOUNT HOLDER

	31 March 2026 RM'000	31 March 2025 RM'000
Investment accounts due to designated financial institution		
- Mudharabah	48,684	61,672

25 OPERATING EXPENSES

	31 March 2026 RM'000	31 March 2025 RM'000
Personnel expenses		
Wages, salaries and bonus	3,641	3,397
Employees Provident Fund contributions	659	653
Share-based costs	68	72
Others	1,139	769
	5,507	4,891
Establishment expenses		
Depreciation of equipment	177	248
Depreciation of ROU assets	315	372
Rental of premises	156	18
Repair and maintenance	292	113
Information technology costs	126	126
Hire of equipment	21	21
Others	500	521
	1,587	1,419
Marketing expenses		
Advertising and business promotion	13	35
Transport and travelling	9	16
Others	2	3
	24	54
General administrative expenses		
Shared service fees to immediate holding company	41,461	40,952
IT and transaction processing fees to related companies	6,529	4,745
Others	4,182	3,909
	52,172	49,606
Total operating expenses	59,290	55,970

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

26 INCOME TAX EXPENSE

	31 March 2026 RM'000	31 March 2025 RM'000
Malaysian income tax		
- Current period	20,311	24,143
Deferred tax		
- Origination and reversal of temporary differences	(1,288)	1,626
	19,023	25,769

27 CAPITAL COMMITMENTS

	31 March 2026 RM'000	31 December 2025 RM'000
Capital commitments in respect of equipment		
- Contracted but not provided for	722	980

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

28 COMMITMENTS AND CONTINGENCIES

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

The credit equivalent and risk weighted amounts were computed using the credit conversion factors and risk weights as defined by BNM for regulatory capital adequacy purposes.

	31 March 2026			31 December 2025		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Transaction-related contingent items	429,537	222,410	144,997	437,326	226,488	155,230
Short-term self-liquidating trade-related contingencies	13,982	4,225	1,783	31,892	6,379	4,146
Lending of bank' s securities or the posting of securities as collaterals by banks	464,271	464,271	-	671,610	671,610	-
Foreign exchange related contracts						
- Up to one year	1,527,391	30,389	2,091	1,094,515	13,904	779
- Over one year to five years	1,028,442	123,197	31,004	1,029,781	122,627	33,048
Formal standby facilities and credit lines						
- Original maturity up to one year	2,000	1,500	780	918	689	483
- Original maturity over one year	1,944,281	1,578,051	984,784	1,989,408	1,602,392	1,002,734
Other unconditionally cancellable commitments	4,222,218	406,347	78,198	3,788,695	354,057	71,124
	9,632,122	2,830,390	1,243,637	9,044,145	2,998,146	1,267,544

Note: The fair value of derivatives have been recognised as derivative financial assets and liabilities in Note 13.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

29 FAIR VALUES OF FINANCIAL INSTRUMENTS

(a) Fair value hierarchy of financial instruments

The Bank measures the fair values of financial assets and liabilities using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements.

The valuation hierarchy and the types of instruments classified into each level within that hierarchy, are set out below:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: Inputs other than quoted prices included within Level 1 that are observable market data either directly (ie as prices) or indirectly (ie derived from observable market data). The valuation techniques that use market parameters as inputs include, but are not limited to, yield curves, volatilities and foreign exchange rates; and
- Level 3 Inputs for the valuation that are not based on observable market data.

(b) Financial instruments measured at fair value

31 March 2026	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Financial assets				
Financial investments at FVOCI	4,308,172	100,000	-	4,408,172
Derivative financial assets	346	81,364	137	81,847
	4,308,518	181,364	137	4,490,019
Financial liabilities				
Derivative financial liabilities	121	70,366	26	70,513
31 December 2025				
Financial assets				
Financial investments at FVOCI	4,063,757	1,095,387	-	5,159,144
Derivative financial assets	112	60,858	25	60,995
	4,063,869	1,156,245	25	5,220,139
Financial liabilities				
Derivative financial liabilities	12	81,549	-	81,561

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

29 FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(b) Financial instruments measured at fair value (continued)

Movements in the Bank's Level 3 financial assets and liabilities are as follows:

	31 March 2026 RM'000	31 December 2025 RM'000
Financial assets		
At 1 January	25	32
Net unrealised gain/(loss) recognised in profit or loss	112	(7)
At 31 March/31 December	137	25
Financial liabilities		
At 1 January	-	259
Net unrealised loss/(gain) recognised in profit or loss	26	(259)
At 31 March/31 December	26	-

The following table shows the valuation techniques used in the determination of fair value within Level 3, as well as the unobservable inputs used in the valuation model:

	Fair value 31 March 2026	Fair value 31 December 2025	Classification	Valuation technique	Unobservable input
Asset					
Derivative financial assets	137	25	Hedge for trading	Option pricing model	Standard deviation
Liability					
Derivative financial liabilities	26	-	Hedge for trading	Option pricing model	Standard deviation

The Bank considers that any reasonably possible changes to the unobservable input will not result in a significant financial impact.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)

30 CAPITAL ADEQUACY

	31 March 2026 RM'000	31 December 2025 RM'000
Common Equity Tier 1 ("CET 1") capital		
Paid-up ordinary share capital	555,000	555,000
Retained earnings	2,225,168	2,225,168
Other reserves	96,511	108,923
Regulatory adjustment	(128,361)	(127,957)
	2,748,318	2,761,134
Tier 2 capital		
Stage 1 and 2 ECL and qualifying regulatory reserves under the Standardised Approach	1,292	1,243
Surplus eligible provisions over expected losses	56,756	56,942
	58,048	58,185
Capital base	2,806,366	2,819,319

	31 March 2026	31 December 2025
Before the effects of PSIA		
CET 1/Tier 1 capital ratio	19.175%	18.980%
Total capital ratio	19.580%	19.380%
After the effects of PSIA		
CET 1/Tier 1 capital ratio	26.348%	26.374%
Total capital ratio	26.904%	26.930%

In accordance with BNM's Guidelines on the Recognition and Measurement of Profit Sharing Investment Account ("PSIA") as Risk Absorbent, the credit and market risks of the assets funded by the RPSIA which qualify as risk absorbent are excluded from the total capital ratio calculation. As at 31 March 2026, credit risks relating to RPSIA assets excluded from the total capital ratio calculation amounted to RM3,902 million (31 December 2025: RM4,079 million).

Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weights:

	31 March 2026 RM'000	31 December 2025 RM'000
Total RWA for credit risk	9,562,640	9,589,824
Total RWA for market risk	41,482	67,640
Total RWA for operational risk	826,911	811,596
	10,431,033	10,469,060