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

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

Domiciled in Malaysia
Registered Office:
19th Floor Menara OCBC
18 Jalan Tun Perak
50050 Kuala Lumpur

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026

	Note	30 September 2026 RM'000	31 December 2025 RM'000
ASSETS			
Cash and cash equivalents	9	542,273	397,845
Deposits and placements with financial institutions	10	449,987	-
Financial investments at fair value through other comprehensive income ("FVOCI")	11	5,588,327	5,159,144
Financing and advances	12	19,548,257	18,325,583
Derivative financial assets	14	76,134	60,995
Other assets	15	48,033	51,733
Statutory deposits with BNM		133,000	118,000
Property and equipment		2,665	2,523
Right-of-use ("ROU") assets		1,190	1,162
Deferred tax assets		35,437	26,133
Total assets		26,425,303	24,143,118
LIABILITIES			
Deposits from customers	16	14,990,257	12,674,782
Investment accounts due to designated financial institution	17	6,843,525	6,476,685
Deposits and placements of banks and other financial institutions	18	1,002,910	1,088,713
Obligations on securities sold under repurchase agreements		196,722	639,411
Bills and acceptances payable		23,204	8,964
Derivative financial liabilities	14	57,018	81,561
Other liabilities	19	270,335	258,175
Provision for taxation and zakat		2,764	25,196
Total liabilities		23,386,735	21,253,487
EQUITY			
Share capital		555,000	555,000
Reserves		2,483,568	2,334,631
Total equity		3,038,568	2,889,631
Total liabilities and equity		26,425,303	24,143,118
Commitments and contingencies	29	11,286,305	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.

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

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

		Quarter Ended		Year-To-Date Ended	
	Note	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Income derived from investment of depositors' funds and others	20	172,865	145,282	487,377	427,881
Income derived from investment of investment account funds	21	80,015	91,107	221,870	270,495
Income derived from investment of shareholder's funds	22	57,848	66,820	165,003	162,566
Impairment allowance and provisions writeback	23	192	48,440	7,271	68,759
Total distributable income		310,920	351,649	881,521	929,701
Income attributable to depositors and others	24	(89,457)	(68,307)	(243,991)	(201,587)
Income attributable to investment account holder	25	(56,011)	(64,105)	(155,309)	(190,169)
Total net income		165,452	219,237	482,221	537,945
Operating expenses	26	(63,175)	(58,390)	(184,720)	(173,306)
Profit before taxation and zakat		102,277	160,847	297,501	364,639
Taxation and zakat	27	(24,676)	(38,721)	(71,782)	(87,844)
Profit for the period		77,601	122,126	225,719	276,795
Items that may be subsequently reclassified to profit or loss					
Fair value reserve on FVOCI					
- Change in fair value		(21,835)	(1,040)	(37,722)	23,211
- Transferred to profit or loss		(1,117)	(143)	(1,856)	(2,373)
- Related tax		5,509	284	9,499	(5,001)
Change in expected credit loss ("ECL") reserve on FVOCI		(123)	27	(453)	(47)
Other comprehensive (expense)/income for the period, net of income tax		(17,566)	(872)	(30,532)	15,790
Total comprehensive income for the period		60,035	121,254	195,187	292,585
Profit attributable to the owner of the Bank		77,601	122,126	225,719	276,795
Total comprehensive income attributable to the owner of the Bank		60,035	121,254	195,187	292,585
Basic earnings per ordinary share (sen)		41.95	66.02	122.01	149.62

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.

OCBC AL-AMIN BANK BERHAD
Registration No. 200801017151 (818444-T)
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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 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	-	-	-	(37,722)	-	(37,722)
- Transferred to profit or loss	-	-	-	(1,856)	-	(1,856)
- Related tax	-	-	-	9,499	-	9,499
Change in ECL reserve	-	-	(453)	-	-	(453)
Total other comprehensive expense for the period	-	-	(453)	(30,079)	-	(30,532)
Profit for the period	-	-	-	-	225,719	225,719
Total comprehensive (expense)/income for the period	-	-	(453)	(30,079)	225,719	195,187
Contributions by and distributions to owner of the Bank						
Interim 2026 ordinary dividend paid	-	-	-	-	(46,250)	(46,250)
At 30 September 2026	555,000	91,000	87	(12,156)	2,404,637	3,038,568
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	-	-	-	23,211	-	23,211
- Transferred to profit or loss	-	-	-	(2,373)	-	(2,373)
- Related tax	-	-	-	(5,001)	-	(5,001)
Change in ECL reserve	-	-	(47)	-	-	(47)
Total other comprehensive (expense)/income for the period	-	-	(47)	15,837	-	15,790
Profit for the period	-	-	-	-	276,795	276,795
Total comprehensive (expense)/income for the period	-	-	(47)	15,837	276,795	292,585
At 30 September 2025	555,000	91,000	204	17,165	2,143,112	2,806,481

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 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 30 SEPTEMBER 2026

	30 September 2026 RM'000	30 September 2025 RM'000
Cash flows from operating activities		
Profit before taxation and zakat	297,501	364,639
Adjustments for:		
Net gain from disposal of:		
- Financial investments at FVOCI	(1,856)	(2,373)
Depreciation of equipment	657	710
Depreciation of ROU assets	947	1,117
Impairment allowance and provisions	17,533	(19,831)
Finance expense on lease liabilities	36	56
Share-based costs	252	233
Unrealised (gain)/loss on derivatives	(32,502)	803
Operating profit before changes in working capital	282,568	345,354
Changes in operating assets and operating liabilities:		
Deposits and placements with financial institutions	(449,987)	-
Financing and advances	(1,240,659)	(1,304,257)
Derivative financial assets	17,363	(33,640)
Other assets	3,699	(43,726)
Statutory deposits with BNM	(15,000)	93,500
Deposits from customers	2,315,475	746,848
Investment accounts due to designated financial institution	366,840	87,870
Deposits and placements of banks and other financial institutions	(85,803)	(15,949)
Obligations on securities sold under repurchase agreements	(442,689)	100,372
Bills and acceptances payable	14,240	(1,555)
Derivative financial liabilities	(24,543)	34,009
Other liabilities	11,898	(9,333)
Cash generated from/(used in) operations	753,402	(507)
Income tax and zakat paid	(94,019)	(74,279)
Net cash generated from/(used in) operating activities	659,383	(74,786)
Cash flows from investing activities		
Acquisition of financial investments at FVOCI	(3,958,140)	(5,940,000)
Proceeds from disposal of financial investments at FVOCI	3,491,234	5,582,559
Acquisition of equipment	(798)	(34)
Net cash used in investing activities	(467,704)	(357,475)
Cash flows from financing activity		
Payment of lease liabilities	(1,001)	(1,184)
Dividends paid to owner of the Bank	(46,250)	-
Net cash used in financing activity	(47,251)	(1,184)
Net increase/(decrease) in cash and cash equivalents	144,428	(433,445)
Cash and cash equivalents at 1 January	397,845	940,484
Cash and cash equivalents at 30 September	542,273	507,039

Change in liabilities arising from financing activity

	30 September 2026 RM'000	30 September 2025 RM'000
At 1 January	1,190	2,787
Payment of lease liabilities	(1,001)	(1,184)
Acquisition of new leases and changes in lease terms	1,064	-
Finance expense on lease liabilities	36	56
Other adjustments	(89)	-
At 30 September	1,200	1,659

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 conjunction 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 - 30 SEPTEMBER 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 profit after tax of RM225.7 million for the financial period ended 30 September 2026, decreased by RM51.1 million year-on-year mainly due to lower net writeback in allowances of RM61.5 million, higher profit attributable to depositors of RM42.4 million, lower net income from investment account funds of RM13.8 million and higher operating expenses of RM11.4 million partly offset by higher income derived from investment of depositors' funds and others of RM59.5 million, lower taxation and zakat of RM16.1 million and higher income from shareholder's funds of RM2.4 million.

Lower net writeback of RM61.5 million mainly due to higher ECL 3 net charge of RM28.7 million, lower other recoveries of RM24.1 million and higher Stage 1 & 2 expected credit losses ("ECL") net charge of RM8.7 million.

Gross financing and advances increased by RM1.2 billion or 7% to RM19.7 billion this year, mainly from finance, insurance and businesses of RM0.4 billion, wholesale retail trade of RM0.4 billion, household for purchase of residential properties RM0.3 billion and manufacturing of RM0.2 billion. Customer deposits increased by RM2.3 billion mainly from term deposits of RM1.8 billion, short-term deposits of RM0.8 billion partly offset by maturity of negotiable instrument of deposits issued of RM0.2 billion.

Shareholder's funds strengthened by RM149 million to RM3.0 billion. The Bank is well capitalised, after taking into account the effects of RPSIA, with Common Equity Tier 1/Tier 1 capital ratios of 24.407% and Total capital ratio of 24.963%.

ECONOMIC PERFORMANCE AND PROSPECTS

Malaysia’s economy is projected to grow by 4.8% to 5.3% in 2026, before moderating to between 4.2% to 5.2% in 2027. Growth is expected to be supported by resilient domestic demand, sustained investment activity, robust electrical and electronics (“E&E”) exports, continued strength in tech-related non-E&E exports and tourism spending. Downside risks remain from a prolonged Middle East conflict and lower commodity production.

Bank Negara Malaysia maintained the Overnight Policy Rate at 2.75%, with its monetary policy stance remaining consistent with continued price stability and sustainable economic growth.

Malaysia’s banking system remains resilient, supported by strong capital and liquidity buffers and sound asset quality, and continues to meet the financing needs of households and businesses. The continued development of Islamic finance will further broaden financing and investment opportunities as well as deepen the domestic financial ecosystem. The finance and insurance subsector grew by 2.4% in the first half of 2026 and is projected to grow by 2.0% in the second half of 2026 and 2.3% in 2027, supported by higher loan disbursements amid stronger financing demand, particularly for working capital.

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.

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.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

1 BASIS OF PREPARATION (continued)

(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

- Amendments to 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 from its mandatory 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.

(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.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

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 other issuances, cancellations, repurchases and repayments of debt securities by the Bank during the financial period ended 30 September 2026.

6 DIVIDEND

Interim dividend of 25 sen per ordinary share totalling RM46,250,000 in respect of the financial period ended 30 June 2026 was paid on 9 September 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 30 September 2026.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

9 CASH AND CASH EQUIVALENTS

	30 September 2026 RM'000	31 December 2025 RM'000
Cash and balances with banks and other financial institutions	60,700	74,528
Deposits and placements with BNM	481,577	323,321
	542,277	397,849
Stage 1 ECL allowance	(4)	(4)
	542,273	397,845

10 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	30 September 2026 RM'000	31 December 2025 RM'000
Licensed Banks	450,000	-
Stage 1 ECL allowance	(13)	-
	449,987	-

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

	30 September 2026 RM'000	31 December 2025 RM'000
At fair value		
Malaysian Government Investment Issues	2,953,615	2,909,183
Islamic Corporate Sukuk	1,241,278	909,329
Islamic Negotiable Instruments of Deposit	1,143,467	1,095,387
Cagamas Sukuk	249,967	245,245
	5,588,327	5,159,144

The above includes the Bank's Malaysian Government Investment issues which are pledged as collateral for obligations on securities sold under repurchase agreements with nominal value amounting to RM200 million (2025: RM650 million).

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

	30 September 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	83	-	83	1,179	-	1,179
Financial assets derecognised	(31)	-	(31)	(497)	-	(497)
Net remeasurement during the period/year	(495)	(10)	(505)	(384)	(9)	(393)
At 30 September/31 December	87	-	87	498	42	540

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

12 FINANCING AND ADVANCES

(i) By type and Shariah contract

	Sale based contracts					*Lease based contracts*			*Equity based contracts*			
30 September 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	-	1,294	9,324	-	-	-	823,726	-	-	-	1,432	835,776
Term Financing												
- House financing	-	1,320	1,712,718	-	-	-	-	1,143,518	37,886	-	-	2,895,442
- Syndicated term financing	-	-	4,634,374	-	-	-	-	-	-	150,362	-	4,784,736
- Hire purchase receivables	-	-	-	-	-	31,986	-	42,923	-	-	-	74,909
- Other term financing	7,601	14,453	6,551,461	-	-	-	-	402,162	40,337	-	-	7,016,014
Bills receivable	-	-	-	-	15,270	-	-	-	-	-	-	15,270
Trust receipts	-	-	-	2,032	-	-	-	-	-	-	-	2,032
Revolving credit	-	-	3,531,210	-	-	-	-	-	-	-	-	3,531,210
Other financing	-	-	548,120	-	-	-	-	-	-	-	-	548,120
Gross financing and advances	7,601	17,067	16,987,207	2,032	15,270	31,986	823,726	1,588,603	78,223	150,362	1,432	19,703,509
ECL allowance												(155,252)
Net financing and advances												19,548,257

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 17). 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 30 September 2026, the gross exposure and ECL relating to RPSIA financing amounted to RM5,766 million (31 December 2025: RM6,117 million) and RM11 million (31 December 2025: RM17 million) respectively.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

12 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 - 30 SEPTEMBER 2026

12 FINANCING AND ADVANCES (continued)

	30 September 2026 RM'000	31 December 2025 RM'000
(ii) By type of customer		
Domestic non-bank financial institutions	1,701,235	2,071,458
Domestic business enterprises		
- Small and medium enterprises	4,863,768	3,887,674
- Others	10,051,231	9,771,252
Individuals	2,824,021	2,522,161
Foreign entities	263,254	223,616
	19,703,509	18,476,161
(iii) By profit rate sensitivity		
Fixed rate		
- House financing	28,198	29,262
- Hire purchase receivables	31,986	57,454
- Other fixed rate financing	1,062,606	998,143
Variable rate		
- Base rate/Base financing rate plus/Standardised base rate	6,974,632	5,985,183
- Cost plus	11,599,770	11,397,269
- Other variable rate	6,317	8,850
	19,703,509	18,476,161
(iv) By sector		
Agriculture, hunting, forestry and fishing	438,993	482,378
Mining and quarrying	14,905	11,432
Manufacturing	1,585,728	1,411,892
Electricity, gas and water	389,408	360,623
Construction	878,263	818,530
Real estate	648,519	928,735
Wholesale & retail trade and restaurants & hotels	2,455,228	2,062,044
Transport, storage and communication	1,407,516	1,363,282
Finance, insurance and business services	7,893,174	7,477,334
Community, social and personal services	904,501	814,133
Household		
- Purchase of residential properties	2,900,855	2,560,977
- Purchase of non-residential properties	64,866	53,377
- Others	121,553	131,424
	19,703,509	18,476,161
(v) By geographical distribution determined based on where the credit risk resides		
Malaysia	19,441,141	18,253,252
Singapore	145,489	118,641
Other ASEAN countries	8,767	5,043
Rest of the world	108,112	99,225
	19,703,509	18,476,161
(vi) By residual contractual maturity		
Up to one year	5,328,935	4,305,044
Over one year to three years	3,439,704	4,147,806
Over three years to five years	2,611,622	3,207,441
Over five years	8,323,248	6,815,870
	19,703,509	18,476,161

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

13 IMPAIRED FINANCING AND ADVANCES

(a) Movements in credit-impaired financing and advances

	30 September 2026 RM'000	31 December 2025 RM'000
At 1 January	148,077	329,227
Impaired during the period/year	80,908	79,467
Reclassified as non credit-impaired	(28,966)	(116,152)
Amount recovered	(29,756)	(83,079)
Amount written off	(11,698)	(61,386)
At 30 September/31 December	158,565	148,077
Stage 3 ECL allowance	(39,426)	(39,469)
Net impaired financing and advances	119,139	108,608

	30 September 2026 RM'000	31 December 2025 RM'000
(i) By sector		
Agriculture, hunting, forestry and fishing	470	470
Manufacturing	11,310	14,588
Electricity, gas and water	1,426	269
Construction	19,902	6,729
Real estate	967	806
Wholesale & retail trade and restaurants & hotels	60,424	51,912
Transport, storage and communication	3,640	5,245
Finance, insurance and business services	4,689	2,545
Community, social and personal services	664	548
Household		
- Purchase of residential properties	49,895	57,406
- Purchase of non-residential properties	-	1,460
- Others	5,178	6,099
	158,565	148,077
(ii) By geographical distribution determined based on where the credit risk resides		
Malaysia	157,197	142,788
Singapore	609	1,679
Rest of the world	759	3,610
	158,565	148,077

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

13 IMPAIRED FINANCING AND ADVANCES (continued)

(b) Movements in ECL allowance for financing and advances

	Non credit-impaired		*Credit-impaired*	**30 September 2026**	*Non credit-impaired*		*Credit-impaired*	**31 December 2025**
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**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	51,611	(49,763)	(1,848)	-	57,399	(55,987)	(1,412)	-
Transferred to Stage 2	(9,443)	11,485	(2,042)	-	(11,781)	29,105	(17,324)	-
Transferred to Stage 3	(936)	(16,774)	17,710	-	(28)	(17,852)	17,880	-
New financial assets originated or purchased	26,001	14,162	-	40,163	37,684	25,815	-	63,499
Financial assets derecognised	(15,796)	(19,651)	(2,820)	(38,267)	(15,745)	(31,961)	(17,292)	(64,998)
Net remeasurement during the period/year	(43,673)	57,410	1,818	15,555	(51,009)	42,115	12,356	3,462
Written-off	-	-	(11,699)	(11,699)	-	-	(61,386)	(61,386)
Other movements	(196)	280	(1,162)	(1,078)	(195)	97	(1,506)	(1,604)
At 30 September/31 December	58,621	57,205	39,426	155,252	51,053	60,056	39,469	150,578

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

14 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

	30 September 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	88,058	109	120	69,441	196	44
- Swaps	2,544,991	76,025	56,898	2,054,855	60,799	81,517
	2,633,049	76,134	57,018	2,124,296	60,995	81,561

15 OTHER ASSETS

	30 September 2026 RM'000	31 December 2025 RM'000
Profit receivable	42,664	45,324
Other receivables, deposits and prepayments	3,809	3,794
Amount due from immediate holding company	1,388	2,244
Amount due from ultimate holding company	172	304
Amount due from related company	-	67
	48,033	51,733

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

16 DEPOSITS FROM CUSTOMERS

	30 September 2026 RM'000	31 December 2025 RM'000
(a) By type of deposit		
Savings deposits		
- Tawarruq	568,278	546,015
- Qard	189,519	190,097
Demand deposits		
- Tawarruq	1,318,164	1,549,936
- Qard	4,573,744	4,421,766
Term deposits		
- Tawarruq	6,523,127	4,767,503
- Qard	36,346	1,165
Negotiable instruments of deposits		
- Tawarruq	609,851	804,503
Short-term deposits		
- Tawarruq	1,171,228	393,797
	14,990,257	12,674,782

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

16 DEPOSITS FROM CUSTOMERS (continued)

	30 September 2026 RM'000	31 December 2025 RM'000
(b) By type of customer		
Government and statutory bodies	290,861	6,787
Non-bank financial institutions	1,591,811	1,234,011
Business enterprises	7,098,594	6,181,664
Individuals	4,620,543	3,779,532
Foreign entities	1,342,880	1,408,515
Others	45,568	64,273
	14,990,257	12,674,782
(c) By residual maturity for term deposits, negotiable instruments of deposits and short-term deposits		
Up to six months	6,630,328	5,375,563
Over six months to one year	1,696,672	587,618
Over one year to three years	13,381	3,086
Over three years to five years	171	701
	8,340,552	5,966,968

17 INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTION

	30 September 2026 RM'000	31 December 2025 RM'000
Mudharabah RPSIA		
Licensed bank	6,843,525	6,476,685

The placements are from its immediate holding company, OCBC Bank (Malaysia) Berhad and are used to fund specific financing (Note 12). These deposits follow the principle of Mudharabah which states that profits will be shared with the Bank as mudarib and losses borne by depositors.

18 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	30 September 2026 RM'000	31 December 2025 RM'000
Non-Mudharabah		
Licensed banks	981,251	1,067,969
Other financial institutions	21,659	20,744
	1,002,910	1,088,713

Included in the above are deposits and placements of its immediate holding company of RM961 million (2025: RM1,050 million), which are unsecured and profit-bearing.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

19 OTHER LIABILITIES

		30 September 2026 RM'000	31 December 2025 RM'000
Profit payable		83,991	46,754
Other payables and accruals		53,870	52,912
Amount due to immediate holding company	(a)	86,828	113,244
Amount due to ultimate holding company	(a)	237	228
Equity compensation benefits		516	592
Lease liabilities		1,200	1,190
ECL Allowances for financing commitments and financial guarantees	(b)	43,693	43,255
		270,335	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:

30 September 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	6,291	(6,291)	-	-
Transferred to Stage 2	(763)	763	-	-
Transferred to Stage 3	(162)	-	162	-
New financial assets originated or purchased	7,624	1,874	-	9,498
Financial assets derecognised	(4,468)	(2,729)	-	(7,197)
Net remeasurement during the period	(8,506)	6,741	(162)	(1,927)
Other movements	31	33	-	64
	17,400	11,296	14,997	43,693

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 year	(14,299)	15,561	(1)	1,261
Other movements	(286)	(126)	(57)	(469)
	17,353	10,905	14,997	43,255

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

20 INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Income derived from investment of:				
(i) Term deposits	70,898	55,577	172,075	174,262
(ii) Other deposits	101,967	89,705	315,302	253,619
	172,865	145,282	487,377	427,881
(i) Income derived from investment of term deposits				
Finance income and hibah				
Financing and advances				
- Finance income earned other than recoveries	53,782	42,298	132,683	129,047
- Recoveries from credit-impaired financing	413	657	925	2,374
- Discount unwind from credit-impaired financing	131	101	338	358
Financial investments at FVOCI	15,100	12,055	35,803	40,450
Deposits and placements with banks and other financial institutions	1,014	346	1,576	1,028
	70,440	55,457	171,325	173,257
Other operating income				
Net gain from sale of financial investments at FVOCI	385	45	586	802
Others	73	75	164	203
	70,898	55,577	172,075	174,262
(ii) Income derived from investment of other deposits				
Finance income and hibah				
Financing and advances				
- Finance income earned other than recoveries	77,345	68,272	243,646	188,085
- Recoveries from credit-impaired financing	594	1,059	1,661	3,428
- Discount unwind from credit-impaired financing	189	163	626	517
Financial investments at FVOCI	21,718	19,458	65,451	58,665
Deposits and placements with banks and other financial institutions	1,459	559	2,658	1,500
	101,305	89,511	314,042	252,195
Other operating income				
Net gain from sale of financial investments at FVOCI	554	72	962	1,127
Others	108	122	298	297
	101,967	89,705	315,302	253,619

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

21 INCOME DERIVED FROM INVESTMENT OF INVESTMENT ACCOUNT FUNDS

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Finance income and hibah				
Financing and advances				
- Finance income earned other than recoveries	72,750	85,782	208,329	255,118
Deposits and placements with banks and other financial institutions	2,706	2,033	7,214	7,971
Financial investments at FVOCI	4,559	3,292	6,327	7,406
	80,015	91,107	221,870	270,495

22 INCOME DERIVED FROM INVESTMENT OF SHAREHOLDER'S FUND

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Finance income and hibah				
Financing and advances				
- Finance income earned other than recoveries	24,912	25,021	77,123	72,100
- Recoveries from credit-impaired financing	191	388	527	1,318
- Discount unwind from credit-impaired financing	61	60	198	199
Financial investments at FVOCI	6,995	7,132	20,717	22,534
Deposits and placements with banks and other financial institutions	470	205	844	575
	32,629	32,806	99,409	96,726
Other operating income				
Commission	4,783	3,627	17,058	13,784
Service charges and fees	13,455	20,810	24,312	26,277
Shared services income received from immediate holding company	916	868	2,729	2,611
Shared services income received from ultimate holding company	35	13	99	39
Net gain from sale of financial investments at FVOCI	178	26	308	444
Others	35	45	95	113
Other trading income				
Net trading (loss)/gain				
- Foreign currency	(672)	2,097	(22,043)	(7,660)
- Derivatives	24,285	7,414	10,534	31,035
- Revaluation of derivatives	(17,796)	(886)	32,502	(803)
	57,848	66,820	165,003	162,566

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

23 IMPAIRMENT ALLOWANCE AND PROVISIONS

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Financing, advances and commitments				
Stage 1 and Stage 2 ECL net (writeback)/charge during the period	(3)	(1,846)	5,155	(3,890)
Stage 3 ECL				
- Made during the period	8,147	15,892	25,341	30,277
- Written back	(3,650)	(24,138)	(12,524)	(46,169)
Credit-impaired financing recovered	(4,576)	(38,377)	(24,804)	(48,928)
Financial investments at FVOCI				
Stage 1 and Stage 2 ECL net (write back)/charge during the period	(122)	27	(452)	(47)
Other assets				
Stage 1 ECL net charge/(writeback) during the period	12	2	13	(2)
	(192)	(48,440)	(7,271)	(68,759)

24 INCOME ATTRIBUTABLE TO DEPOSITORS AND OTHERS

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Deposits from customers				
- Non-Mudharabah	80,437	63,653	209,619	185,566
Deposits and placements of banks and other financial institutions				
- Non-Mudharabah	9,009	4,638	34,336	15,965
Lease liabilities	11	16	36	56
	89,457	68,307	243,991	201,587

25 INCOME ATTRIBUTABLE TO INVESTMENT ACCOUNT HOLDER

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Investment accounts due to designated financial institution				
- Mudharabah	56,011	64,105	155,309	190,169

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

26 OPERATING EXPENSES

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Personnel expenses				
Wages, salaries and bonus	4,108	4,229	12,287	11,987
Employees Provident Fund contributions	621	617	1,939	1,910
Share-based costs	136	114	252	233
Others	999	924	3,215	2,536
	5,864	5,884	17,693	16,666
Establishment expenses				
Depreciation of equipment	318	224	657	710
Depreciation of ROU assets	316	372	947	1,117
Rental of premises	101	27	361	66
Repair and maintenance	151	274	710	562
Information technology costs	147	138	436	395
Hire of equipment	36	25	92	68
Others	573	537	1,559	1,575
	1,642	1,597	4,762	4,493
Marketing expenses				
Advertising and business promotion	28	124	196	241
Transport and travelling	39	14	63	43
Others	136	72	178	159
	203	210	437	443
General administrative expenses				
Shared service fees to immediate holding company	44,621	41,723	129,304	124,267
IT and transaction processing fees to related companies	6,957	5,306	20,431	16,052
Others	3,888	3,670	12,093	11,385
	55,466	50,699	161,828	151,704
Total operating expenses	63,175	58,390	184,720	173,306

27 TAXATION AND ZAKAT

	Quarter Ended		Year-To-Date Ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Malaysian income tax				
- Current period charge	24,448	40,655	71,588	90,508
Deferred tax				
- Origination and reversal of temporary differences	251	(1,947)	194	(2,702)
	24,699	38,708	71,782	87,806
Zakat	(23)	13	-	38
	24,676	38,721	71,782	87,844

28 CAPITAL COMMITMENTS

	30 September 2026 RM'000	31 December 2025 RM'000
Capital expenditure in respect of equipment		
- Contracted but not provided for	187	980

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

29 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.

	30 September 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	505,334	260,247	163,645	437,326	226,488	155,230
Short-term self-liquidating trade-related contingencies	25,085	5,436	3,783	31,892	6,379	4,146
Lending of banks' securities or the posting of securities as collateral by banks	203,882	203,882	-	671,610	671,610	-
Foreign exchange related contracts						
- Up to one year	1,600,734	34,293	1,705	1,094,515	13,904	779
- Over one year to five years	1,032,315	118,325	43,824	1,029,781	122,627	33,048
Formal standby facilities and credit lines						
- Original maturity up to one year	380,833	285,625	191,900	918	689	483
- Original maturity over one year	1,979,705	1,600,968	1,186,531	1,989,408	1,602,392	1,002,734
Other unconditionally cancellable commitments	5,558,417	451,545	83,697	3,788,695	354,057	71,124
	11,286,305	2,960,321	1,675,085	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 14.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

30 FAIR VALUE OF FINANCIAL INSTRUMENTS

(a) Fair value hierarchy of financial instruments

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

- 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 carried at fair value

	Level 1	Level 2	Level 3	Total
30 September 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets at fair value				
Financial investments at FVOCI	4,444,860	1,143,467	-	5,588,327
Derivative financial assets	92	76,025	17	76,134
	4,444,952	1,219,492	17	5,664,461
Financial liabilities at fair value				
Derivative financial liabilities	33	56,984	1	57,018
31 December 2025				
Financial assets at fair value				
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 at fair value				
Derivative financial liabilities	12	81,549	-	81,561

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

30 FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

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

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

	30 September 2026 RM'000	31 December 2025 RM'000
Financial assets at fair value		
At 1 January	25	32
Net unrealised loss recognised in profit or loss	(8)	(7)
At 30 September/31 December	17	25
Financial liabilities at fair value		
At 1 January	-	259
Net unrealised loss/(gain) recognised in profit or loss	1	(259)
At 30 September/31 December	1	-

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				
Bank	**30 September 2026 RM'000**	**31 December 2025 RM'000**	**Classification**	**Valuation technique**	**Unobservable input**
Financial asset					
Derivative financial assets	17	25	Non-hedging	Option pricing model	Standard deviation
Financial liability					
Derivative financial liabilities	1	-	Non-hedging	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.

31 CAPITAL ADEQUACY

The capital ratios are computed in accordance with the requirements of BNM's Capital Adequacy Framework for Islamic Banks (Capital Components).

	30 September 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	2,327,036	2,225,168
Other reserves	78,844	108,923
Regulatory adjustment	(128,181)	(127,957)
	2,832,699	2,761,134

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2026

31 CAPITAL ADEQUACY (continued)

	30 September 2026 RM'000	31 December 2025 RM'000
Tier 2 capital		
Stage 1 and 2 ECL and qualifying regulatory reserves under the Standardised Approach	1,088	1,243
Surplus eligible provisions over expected losses	63,387	56,942
	64,475	58,185
Capital base	2,897,174	2,819,319

	30 September 2026	31 December 2025
Capital ratios		
Before proposed dividend		
CET 1/Tier 1 capital ratio	24.407%	26.374%
Total capital ratio	24.963%	26.930%
After proposed dividend		
CET 1/Tier 1 capital ratio	24.407%	26.374%
Total capital ratio	24.963%	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 30 September 2026, credit risks relating to RPSIA assets excluded from the total capital ratio calculation amounted to RM4,041 million (31 December 2025: RM4,079 million).

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

	30 September 2026 RM'000	31 December 2025 RM'000
Total RWA for credit risk	10,651,446	9,589,824
Total RWA for market risk	82,417	67,640
Total RWA for operational risk	872,195	811,596
	11,606,058	10,469,060