

**OCBC BANK (MALAYSIA) BERHAD
AND ITS SUBSIDIARY COMPANIES**
(Incorporated in Malaysia)

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

Domiciled in Malaysia
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50050 Kuala Lumpur

OCBC BANK (MALAYSIA) BERHAD
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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

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OCBC BANK (MALAYSIA) BERHAD
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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

	Note	Group		Bank	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
		RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and cash equivalents	10	1,123,083	1,961,740	852,500	1,090,003
Deposits and placements with banks and other financial institutions	11	260,888	1,487,913	260,888	1,660,263
Investment account placements	12	-	-	7,806,414	7,721,835
Financial assets at fair value through profit or loss ("FVTPL")	13	2,745,703	2,269,618	2,745,703	2,269,618
Financial investments at fair value through other comprehensive income ("FVOCI")	14	30,483,781	26,848,944	25,706,605	22,452,420
Loans, advances and financing	15	69,336,625	68,291,628	51,157,125	51,432,876
Derivative financial assets	17	795,513	952,689	797,668	953,005
Other assets	18	578,709	476,952	579,470	475,896
Statutory deposits with Bank Negara Malaysia		483,595	915,095	380,595	718,595
Investments in subsidiaries		-	-	557,051	557,051
Property and equipment		162,512	136,771	161,208	134,791
Right-of-use ("ROU") assets		27,220	32,287	25,387	29,337
Tax recoverable		12,523	12,542	12,163	12,163
Deferred tax assets		193,135	234,546	166,229	205,315
Total assets		106,203,287	103,620,725	91,209,006	89,713,168
LIABILITIES					
Deposits from customers	19	76,352,358	76,772,644	64,241,981	65,405,360
Deposits and placements of banks and other financial institutions	20	9,881,649	9,569,743	9,844,864	9,521,649
Obligations on securities sold under repurchase agreements		2,551,796	479,675	2,057,695	85,946
Bills and acceptances payable		161,828	107,214	152,488	96,319
Derivative financial liabilities	17	823,893	909,559	824,231	909,230
Other liabilities	21	4,600,635	4,354,938	4,562,808	4,262,071
Tax payable and zakat		117,635	77,675	79,211	55,552
Subordinated bonds	22	1,050,000	1,050,000	1,050,000	1,050,000
Total liabilities		95,539,794	93,321,448	82,813,278	81,386,127
EQUITY					
Share capital		754,000	754,000	754,000	754,000
Reserves		9,909,493	9,545,277	7,641,728	7,573,041
Total equity		10,663,493	10,299,277	8,395,728	8,327,041
Total liabilities and equity		106,203,287	103,620,725	91,209,006	89,713,168
Commitments and contingencies	31	166,575,039	130,084,924	161,146,177	125,785,167

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and Bank for the financial year ended 31 December 2024 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

OCBC BANK (MALAYSIA) BERHAD
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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Group	Note	Quarter ended		Year to date ended	
		30 September 2025	30 September 2024	30 September 2025	30 September 2024
		RM'000	RM'000	RM'000	RM'000
Interest income		920,214	921,341	2,795,385	2,695,095
Interest income for financial assets at FVTPL		23,659	29,423	74,595	78,219
Interest expense		(462,936)	(475,790)	(1,450,147)	(1,381,953)
Net interest income	23	480,937	474,974	1,419,833	1,391,361
Income from Islamic banking operations	24	172,178	141,742	472,446	419,811
Net fee and commission income	25	80,345	95,138	274,306	271,084
Net trading income	26	135,107	159,166	371,950	351,161
Other operating income	27	13,249	9,915	64,525	29,526
Operating income		881,816	880,935	2,603,060	2,462,943
Operating expenses	28	(404,626)	(382,754)	(1,145,504)	(1,100,002)
Operating profit before impairment allowances and provisions		477,190	498,181	1,457,556	1,362,941
Impairment allowances and provisions writeback/(charge)	29	56,060	(14,522)	58,324	(15,280)
Profit before income tax and zakat		533,250	483,659	1,515,880	1,347,661
Income tax expense	30	(129,698)	(116,623)	(367,970)	(327,481)
Zakat		(13)	(12)	(38)	(37)
Profit for the financial period		403,539	367,024	1,147,872	1,020,143
Other comprehensive income, net of income tax					
Items that will not be reclassified to profit or loss					
Changes in fair value reserve (equity instruments)		-	-	461	844
Items that are or may be reclassified subsequently to profit or loss					
FVOCI reserve (debt instruments)					
- Changes in fair value		21,402	103,793	218,302	108,381
- Amount transferred to profit or loss		(3,203)	(4,755)	(35,661)	(7,977)
- Related tax		(4,368)	(23,769)	(43,834)	(24,097)
Changes in expected credit losses ("ECL") reserve on debt instruments at FVOCI		(816)	(98)	(49)	1,059
Other comprehensive income for the financial period		13,015	75,171	139,219	78,210
Total comprehensive income for the financial period		416,554	442,195	1,287,091	1,098,353
Profit attributable to owner of the Bank		403,539	367,024	1,147,872	1,020,143
Total comprehensive income attributable to owner of the Bank		416,554	442,195	1,287,091	1,098,353
Basic earnings per ordinary share (sen)		140.4	127.6	399.3	354.8

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and of the Bank for the financial year ended 31 December 2024 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

		Quarter ended		Year to date ended	
		30 September 2025	30 September 2024	30 September 2025	30 September 2024
Bank	Note	RM'000	RM'000	RM'000	RM'000
Interest income		986,237	976,187	2,990,602	2,856,349
Interest income for financial assets at FVTPL		23,659	29,423	74,595	78,219
Interest expense		(526,833)	(527,025)	(1,639,844)	(1,532,191)
Net interest income	23	483,063	478,585	1,425,353	1,402,377
Net fee and commission income	25	80,345	92,046	269,394	265,646
Net trading income	26	135,107	159,166	371,950	351,161
Other operating income	27	55,031	49,108	188,960	139,259
Operating income		753,546	778,905	2,255,657	2,158,443
Operating expenses	28	(388,461)	(364,951)	(1,097,857)	(1,051,440)
Operating profit before impairment allowances and provisions		365,085	413,954	1,157,800	1,107,003
Impairment allowances and provisions writeback/(charge)	29	7,620	11,609	(10,435)	(23,904)
Profit before income tax		372,705	425,563	1,147,365	1,083,099
Income tax expense	30	(91,062)	(102,642)	(279,232)	(263,689)
Profit for the financial period		281,643	322,921	868,133	819,410
Other comprehensive income, net of income tax					
Items that will not be reclassified to profit or loss					
Changes in fair value reserve (equity instruments)		-	-	461	844
Items that are or may be reclassified subsequently to profit or loss					
FVOCI reserve (debt instruments)					
- Changes in fair value		22,442	91,277	195,091	90,822
- Amount transferred to profit or loss		(3,060)	(3,563)	(33,288)	(6,192)
- Related tax		(4,652)	(21,051)	(38,833)	(20,311)
Changes in expected credit losses ("ECL") reserve on debt instruments at FVOCI		(843)	(92)	(2)	1,014
Other comprehensive income for the financial period		13,887	66,571	123,429	66,177
Total comprehensive income for the financial period		295,530	389,492	991,562	885,587
Profit attributable to owner of the Bank		281,643	322,921	868,133	819,410
Total comprehensive income attributable to owner of the Bank		295,530	389,492	991,562	885,587
Basic earnings per ordinary share (sen)		98.0	112.3	302.0	285.0

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and of the Bank for the financial year ended 31 December 2024 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

<u>Group</u>	<i>Non-distributable</i>			<i>Distributable</i>		Total equity RM'000
	Share capital RM'000	Regulatory reserve RM'000	ECL reserve RM'000	Fair value reserve RM'000	Retained earnings RM'000	
At 1 January 2025	754,000	600,000	3,315	112,868	8,829,094	10,299,277
Fair value reserve						
- Changes in fair value	-	-	-	218,763	-	218,763
- Transferred to profit or loss	-	-	-	(35,661)	-	(35,661)
- Related tax	-	-	-	(43,834)	-	(43,834)
Changes in ECL reserve	-	-	(49)	-	-	(49)
Total other comprehensive (expense)/income for the financial period	-	-	(49)	139,268	-	139,219
Profit for the financial period	-	-	-	-	1,147,872	1,147,872
Total comprehensive (expense)/income for the financial period	-	-	(49)	139,268	1,147,872	1,287,091
Transfer from regulatory reserve	-	(300,000)	-	-	300,000	-
<i>Contributions by and distributions to owner of the Bank</i>						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
Interim 2025 ordinary dividend paid	-	-	-	-	(485,875)	(485,875)
At 30 September 2025	754,000	300,000	3,266	252,136	9,354,091	10,663,493
At 1 January 2024	754,000	600,000	1,544	76,360	8,189,412	9,621,316
Fair value reserve						
- Changes in fair value	-	-	-	109,225	-	109,225
- Transferred to profit or loss	-	-	-	(7,977)	-	(7,977)
- Related tax	-	-	-	(24,097)	-	(24,097)
Changes in ECL reserve	-	-	1,059	-	-	1,059
Total other comprehensive income for the financial period	-	-	1,059	77,151	-	78,210
Profit for the financial period	-	-	-	-	1,020,143	1,020,143
Total comprehensive income for the financial period	-	-	1,059	77,151	1,020,143	1,098,353
<i>Contributions by and distributions to owner of the Bank</i>						
Final 2023 ordinary dividend paid	-	-	-	-	(261,625)	(261,625)
Interim 2024 ordinary dividend paid	-	-	-	-	(425,500)	(425,500)
At 30 September 2024	754,000	600,000	2,603	153,511	8,522,430	10,032,544

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS**STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	Non-distributable				Distributable	
	Share capital	Regulatory reserve	ECL reserve	Fair value reserve	Retained earnings	Total equity
Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	754,000	509,000	3,064	111,540	6,949,437	8,327,041
Fair value reserve						
- Changes in fair value	-	-	-	195,552	-	195,552
- Transferred to profit or loss	-	-	-	(33,288)	-	(33,288)
- Related tax	-	-	-	(38,833)	-	(38,833)
Changes in ECL reserve	-	-	(2)	-	-	(2)
Total other comprehensive (expense)/income for the financial period	-	-	(2)	123,431	-	123,429
Profit for the financial period	-	-	-	-	868,133	868,133
Total comprehensive (expense)/income for the financial period	-	-	(2)	123,431	868,133	991,562
Transfer from regulatory reserve	-	(300,000)	-	-	300,000	-
Contributions by and distributions to owner of the Bank						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
Interim 2025 ordinary dividend paid	-	-	-	-	(485,875)	(485,875)
At 30 September 2025	754,000	209,000	3,062	234,971	7,194,695	8,395,728
At 1 January 2024	754,000	509,000	1,389	83,119	6,591,682	7,939,190
Fair value reserve						
- Changes in fair value	-	-	-	91,666	-	91,666
- Transferred to profit or loss	-	-	-	(6,192)	-	(6,192)
- Related tax	-	-	-	(20,311)	-	(20,311)
Changes in ECL reserve	-	-	1,014	-	-	1,014
Total other comprehensive income for the financial period	-	-	1,014	65,163	-	66,177
Profit for the financial period	-	-	-	-	819,410	819,410
Total comprehensive income for the financial period	-	-	1,014	65,163	819,410	885,587
Contributions by and distributions to owner of the Bank						
Final 2023 ordinary dividend paid	-	-	-	-	(261,625)	(261,625)
Interim 2024 ordinary dividend paid	-	-	-	-	(425,500)	(425,500)
At 30 September 2024	754,000	509,000	2,403	148,282	6,723,967	8,137,652

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	Group		Bank	
	Year to date ended		Year to date ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
Cash flows from operating activities				
Profit before income tax and zakat	1,515,880	1,347,661	1,147,365	1,083,099
<i>Adjustments for:</i>				
Depreciation of property and equipment	16,121	13,513	15,411	12,780
Depreciation of right-of-use assets	13,219	10,081	12,102	8,940
Dividends received from financial assets at FVTPL	(38)	-	(38)	-
Dividends received from financial investments at FVOCI	(599)	(599)	(599)	(599)
Impairment allowances and provisions	46,076	118,760	65,907	108,525
Finance expense on lease liabilities	705	720	649	644
Net (gain)/loss on disposal of:				
- Financial investments at FVOCI	(35,661)	(7,977)	(33,288)	(6,192)
- Property and equipment	(20)	15	(20)	13
Share-based costs	9,191	9,074	8,958	8,818
Unrealised (gain)/loss on:				
- Financial assets at FVTPL	(4,482)	(1,832)	(4,482)	(1,861)
- Hedging derivatives	241	2,251	241	2,251
- Trading derivatives	17,361	433,286	16,558	435,952
Operating profit before changes in working capital	1,577,994	1,924,953	1,228,764	1,652,370
<i>Changes in operating assets and operating liabilities:</i>				
Deposits and placements with banks and other financial institutions	1,227,141	(707,877)	1,399,491	(296,997)
Investment account placements	-	-	(87,870)	(901,640)
Financial assets at FVTPL	(471,565)	(1,268,379)	(471,565)	(1,273,371)
Loans, advances and financing	(1,099,012)	1,479,246	210,764	1,379,135
Other assets	(101,768)	(20,146)	(103,587)	56,011
Statutory deposits with Bank Negara Malaysia	431,500	156,500	338,000	179,000
Derivative financial assets and liabilities	9,331	(3,192)	8,962	(3,759)
Deposits from customers	(420,286)	(2,880,057)	(1,163,379)	(2,482,278)
Deposits and placements of banks and other financial institutions	311,906	2,717,567	323,215	2,698,094
Obligations on securities sold under repurchase agreements	2,072,121	(1,133,925)	1,971,749	(1,278,992)
Bills and acceptances payable	54,614	28,547	56,169	34,050
Other liabilities	253,477	(568,707)	302,099	(587,660)
Cash generated from/(used in) operations	3,845,453	(275,470)	4,012,812	(826,037)
Income tax and zakat paid	(330,452)	(277,145)	(255,320)	(224,237)
Net cash generated from/(used in) operating activities	3,515,001	(552,615)	3,757,492	(1,050,274)
Cash flows from investing activities				
Acquisition of financial investments at FVOCI	(20,669,321)	(21,446,809)	(14,729,321)	(17,136,809)
Acquisition of property and equipment	(41,844)	(10,888)	(41,810)	(10,799)
Dividends received from financial investments at FVOCI	599	599	599	599
Proceeds from disposal of financial investments at FVOCI	17,297,824	20,588,571	11,715,265	17,214,426
Proceeds from disposal of property and equipment	2	-	2	-
Net cash (used in)/generated from investing activities	(3,412,740)	(868,527)	(3,055,265)	67,417

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STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (continued)

	Group		Bank	
	Year to date ended		Year to date ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Cash flows from financing activities				
Dividends paid to owner of the Bank	(922,875)	(687,125)	(922,875)	(687,125)
Payment of lease liabilities	(18,043)	(10,730)	(16,855)	(9,537)
Net cash used in financing activities	(940,918)	(697,855)	(939,730)	(696,662)
Net decrease in cash and cash equivalents	(838,657)	(2,118,997)	(237,503)	(1,679,519)
Cash and cash equivalents at 1 January	1,961,740	3,626,979	1,090,003	2,525,095
Cash and cash equivalents at 30 September	1,123,083	1,507,982	852,500	845,576

Details of cash and cash equivalents are disclosed in Note 10 to the unaudited condensed interim financial statements.

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and Bank for the financial year ended 31 December 2024 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (continued)

Changes in liabilities arising from financing activities

<u>Group</u>	At 1 January RM'000	Net Cash outflows RM'000	Acquisition of new leases* RM'000	Finance cost RM'000	At 30 September RM'000
2025					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Lease liabilities	28,357	(18,043)	8,152	705	19,171
Total liabilities from financing activities	1,078,357	(18,043)	8,152	705	1,069,171
2024					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Lease liabilities	22,580	(10,730)	15,737	720	28,307
Total liabilities from financing activities	1,072,580	(10,730)	15,737	720	1,078,307
Bank					
2025					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Lease liabilities	25,350	(16,855)	8,152	649	17,296
Total liabilities from financing activities	1,075,350	(16,855)	8,152	649	1,067,296
2024					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Lease liabilities	18,898	(9,537)	14,926	644	24,931
Total liabilities from financing activities	1,068,898	(9,537)	14,926	644	1,074,931

* Acquisition of new leases includes changes in lease terms.

The accompanying notes form an integral part of the financial statements.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

GENERAL INFORMATION

The Bank is principally engaged in banking and related financial services, whilst its subsidiaries are principally engaged in the businesses of Islamic Banking, corporate finance and related advisory services, and the provision of nominee services. The Bank and its subsidiaries are collectively referred to as the "Group". There has been no significant change in the nature of these activities during the financial period.

FINANCIAL PERFORMANCE

The Group reported net profit of RM1,148 million for the financial period ended 30 September 2025. The 13% profit growth was driven by broad-based operating income growth of 6%, outpacing operating costs increase of 4% and RM58 million writeback of impairment allowance and provisions (2024: charge of RM15 million). Operating income growth was attributable mainly to better Islamic Banking income (+12%), net interest income (+2%), net trading income (+6%), gains on disposal of FVOCI financial investments which grew five-fold and corporate advisory fees.

The Group and the Bank remain well capitalised with Common Equity Tier 1 capital ratios of 15.323% and 13.208% and Total capital ratios of 17.544% and 15.727% respectively.

ECONOMIC PERFORMANCE AND PROSPECTS

Malaysia's economy expanded by 4.4% in the second quarter of 2025 (1Q 2025: 4.4%), supported by higher household spending, stronger investment activity and robust tourism activity. The economy remains on a stable footing, with full-year GDP growth projected between 4% and 4.8%. While the recent reduction in selected tariffs has provided some clarity, the broader higher-tariff environment poses challenges to external demand. Nevertheless, resilient domestic demand and ongoing demand for electrical and electronic goods are expected to support growth in the second half of the year.

Bank Negara Malaysia ("BNM") kept the Overnight Policy Rate ("OPR") unchanged at 2.75% in September 2025 following a pre-emptive 25-basis points cut in July 2025, viewing current stance as appropriate to support growth amid stable inflation. The banking system remains sound, supported by strong capital and liquidity buffers as well as prudent risk management, ensuring continued support for domestic financing needs.

1 BASIS OF PREPARATION

The accounting policies set out below have been applied consistently to the periods presented in these unaudited condensed interim financial statements and have been applied consistently, unless otherwise stated.

The unaudited condensed interim financial statements of the Group and the Bank have been prepared on the historical cost basis, 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 the Malaysian Financial Reporting Standard ("MFRS") 134, International Accounting Standards 34 and Shariah requirements (operations of Islamic Banking).

The unaudited condensed interim financial statements incorporate all activities relating to Islamic Banking which have been undertaken by the Group in compliance with Shariah principles. Islamic Banking refers generally to the acceptance of deposits and granting of financing under Shariah principles.

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

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

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

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2025 (continued)

1 BASIS OF PREPARATION (continued)

(a) Statement of compliance (continued)

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

Effective for annual periods commencing on or after 1 January 2026

- 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

Effective for annual periods commencing on or after 1 January 2027

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

Effective date to be announced by MASB

- Amendments to MFRS 10, *Consolidated Financial Statements* and MFRS 128, *Investments in Associates and Joint Ventures - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture*

The Group and the Bank plan to apply the abovementioned accounting standards and amendments when they become effective in the respective financial periods, except for MFRS 19 which is not applicable to the Group and the Bank. The initial application of the abovementioned accounting standards and amendments is not expected to have any material impact to the financial statements of the Group and the Bank except as described below:

MFRS 18 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 accounting 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 ie. operating, investing and financing, based on the main business activities of the entity; and the two new required subtotals are to enable analysis, ie. 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 Group and the Bank plan to apply MFRS 18 from its mandatory effective date of 1 January 2027 and MFRS 18 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 Group and the Bank are currently assessing the impact of MFRS 18 on presentation and disclosures in the Group's consolidated financial statements.

(b) Use of estimates and judgements

The preparation of the unaudited condensed interim financial statements in conformity with MFRS 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 these unaudited condensed interim financial statements, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those applied to the audited financial statements as at and for the financial year ended 31 December 2024.

2 MATERIAL ACCOUNTING POLICIES

The accounting policies applied by the Group and the Bank in these unaudited condensed interim financial statements are the same as those applied by the Group and the Bank in its audited financial statements as at 31 December 2024 and for the financial year then ended, except as disclosed in Note 1(a).

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2025 (continued)

3 AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditor's report on the financial statements for the financial year ended 31 December 2024 was not subject to any qualification.

4 SEASONALITY OF OPERATIONS

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

5 DEBT AND EQUITY SECURITIES

There were no other issuances, cancellations, repurchases and repayments of debt and securities by the Bank during the financial period ended 30 September 2025.

6 CHANGES IN COMPOSITION OF THE GROUP

There were no changes in the composition of the Group during the financial period ended 30 September 2025.

7 DIVIDENDS

Final dividend of 152 sen per ordinary share amounting to RM437,000,000 in respect of the financial year ended 31 December 2024 was paid on 17 April 2025.

An interim dividend of 169 sen per ordinary share totalling RM485,875,000 in respect of the financial period ended 30 June 2025 was paid on 11 September 2025.

8 SUBSEQUENT EVENTS

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

9 UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

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

10 CASH AND CASH EQUIVALENTS

	Note	Group		Bank	
		30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Cash and balances with banks and other financial institutions		714,893	676,688	616,055	597,218
Money at call and deposit placements with financial institutions maturing within one month		-	84,119	236,456	152,865
Deposit placements with Bank Negara Malaysia		408,207	1,201,021	-	340,000
		1,123,100	1,961,828	852,511	1,090,083
Stage 1 ECL allowance	(a)	(17)	(88)	(11)	(80)
		<u>1,123,083</u>	<u>1,961,740</u>	<u>852,500</u>	<u>1,090,003</u>

Included in the Bank's cash and cash equivalents are deposits and placements with its Islamic Banking subsidiary, OCBC Al-Amin Bank Berhad ("OCBC Al-Amin"), amounting to RM236 million (31 December 2024: RM69 million), which are unsecured and profit bearing.

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10 CASH AND CASH EQUIVALENTS (continued)

(a) Movements in ECL allowance

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Stage 1 ECL				
At 1 January	88	69	80	66
New financial assets originated or purchased	108	207	108	207
Financial assets derecognised	(58)	(157)	(58)	(157)
Net remeasurement during the financial period/year	(117)	(16)	(115)	(21)
Other movements	(4)	(15)	(4)	(15)
At 30 September/31 December	17	88	11	80

11 DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	Note	Group		Bank	
		30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Licensed banks		260,952	1,488,093	260,952	1,660,443
ECL allowance	(a)	(64)	(180)	(64)	(180)
		260,888	1,487,913	260,888	1,660,263

Included in the Bank's deposits and placements with licensed banks as at 31 December 2024 are deposits and placements with its Islamic Banking subsidiary, OCBC Al-Amin, amounting to RM172 million, which are unsecured and profit bearing.

(a) Movements in ECL allowance

	30 September 2025			31 December 2024		
	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
Group and Bank						
At 1 January	180	-	180	17	-	17
New financial assets originated or purchased	135	-	135	145	-	145
Financial assets derecognised	(141)	-	(141)	(68)	(1)	(69)
Net remeasurement during the financial period/year	(107)	-	(107)	87	4	91
Other movements	(3)	-	(3)	(1)	(3)	(4)
At 30 September/31 December	64	-	64	180	-	180

12 INVESTMENT ACCOUNT PLACEMENTS

		30 September 2025 RM'000	31 December 2024 RM'000
Bank	Note		
Restricted Profit Sharing Investment Accounts ("RPSIA")		7,824,555	7,736,685
ECL allowance	(a)	(18,141)	(14,850)
		7,806,414	7,721,835

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12 INVESTMENT ACCOUNT PLACEMENTS (continued)

The exposure to RPSIA is an arrangement with its Islamic banking subsidiary, OCBC Al-Amin, which contract is based on Mudharabah principle to fund a specific business venture whereby the Bank solely provides capital and the business venture is managed solely by OCBC Al-Amin. The profit of the business venture arrangement is shared between the Bank and OCBC Al-Amin based on a pre-agreed ratio with losses, if any, borne by the Bank.

(a) Movements in ECL allowance

	<i>Non credit-impaired</i>		<i>Credit-impaired</i>	Total
	Stage 1	Stage 2	Stage 3	
	12 months	Lifetime	Lifetime	
<u>Bank</u>	ECL	ECL	ECL	RM'000
	RM'000	RM'000	RM'000	
2025				
At 1 January	14,728	122	-	14,850
Transferred to Stage 1	101	(101)	-	-
Transferred to Stage 2	(75)	75	-	-
New financial assets originated or purchased	4,047	-	-	4,047
Financial assets derecognised	(1,296)	-	-	(1,296)
Net remeasurement during the financial period	744	(46)	-	698
Other movements	(158)	-	-	(158)
At 30 September	18,091	50	-	18,141
2024				
At 1 January	13,251	1,087	14,796	29,134
Transferred to Stage 1	299	(299)	-	-
Transferred to Stage 2	(92)	92	-	-
New financial assets originated or purchased	6,122	-	-	6,122
Financial assets derecognised	(456)	-	-	(456)
Net remeasurement during the financial year	(4,330)	(758)	(14,796)	(19,884)
Other movements	(66)	-	-	(66)
At 31 December	14,728	122	-	14,850

13 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	Group and Bank	
	30 September	31 December
	2025	2024
At fair value	RM'000	RM'000
Malaysian Government Investment Issues	1,258,143	512,384
Malaysian Government Securities	728,173	1,169,396
Malaysian Government Treasury Bills	111,745	-
Foreign Government Debt Securities	2,511	43
Corporate Bonds and Sukuk	563,874	586,865
Quoted shares outside Malaysia	81,257	930
	2,745,703	2,269,618

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

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
At fair value				
Malaysian Government Investment Issues	5,659,595	4,727,582	3,076,787	2,475,955
Malaysian Government Securities	10,630,933	10,753,229	10,630,933	10,753,229
Malaysian Treasury Bills and Islamic Treasury Bills	19,774	19,910	19,774	19,910
Foreign Government Debt Securities and Sukuk	1,356,023	886,575	1,356,023	886,575
Negotiable Instruments of Deposit and Islamic Negotiable Instruments of Deposit	5,865,119	5,272,425	4,623,777	4,080,421
Corporate and Islamic Corporate Bonds, Sukuk and Sanadat Mudharabah Cagamas	6,838,415	5,075,762	5,885,389	4,122,869
Unquoted shares in Malaysia				
- Cagamas Holdings Berhad	85,596	85,595	85,596	85,595
- Others	28,326	27,866	28,326	27,866
	30,483,781	26,848,944	25,706,605	22,452,420

Included in financial investments at FVOCI of the Group and the Bank are Malaysian Government Investment Issues, Malaysian Government Securities and corporate bonds, which are pledged as collateral for obligations on securities sold under repurchase agreements with nominal value amounting to RM2,605 million and RM2,105 million (31 December 2024: RM496 million and RM96 million) respectively.

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

	30 September 2025			31 December 2024		
	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
Group						
At 1 January	2,857	458	3,315	1,483	61	1,544
Transferred to Stage 1	202	(202)	-	36	(36)	-
Transferred to Stage 2	(349)	349	-	(73)	73	-
New financial assets originated or purchased	2,644	-	2,644	3,945	-	3,945
Financial assets derecognised	(429)	(1,096)	(1,525)	(888)	(5)	(893)
Net remeasurement during the financial period/year	(2,265)	1,111	(1,154)	(1,544)	399	(1,145)
Other movements	(27)	13	(14)	(102)	(34)	(136)
At 30 September/31 December	2,633	633	3,266	2,857	458	3,315
Bank						
At 1 January	2,606	458	3,064	1,328	61	1,389
Transferred to Stage 1	180	(180)	-	36	(36)	-
Transferred to Stage 2	(276)	276	-	(72)	72	-
New financial assets originated or purchased	2,357	-	2,357	3,504	-	3,504
Financial assets derecognised	(359)	(1,096)	(1,455)	(711)	(5)	(716)
Net remeasurement during the financial period/year	(1,995)	1,105	(890)	(1,377)	400	(977)
Other movements	(27)	13	(14)	(102)	(34)	(136)
At 30 September/31 December	2,486	576	3,062	2,606	458	3,064

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15 LOANS, ADVANCES AND FINANCING

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
At amortised cost				
Overdrafts	2,728,834	2,894,158	2,035,539	2,260,337
Term loans/financing				
- Housing loans/financing	16,684,794	16,998,380	14,302,190	15,232,362
- Syndicated term loans/financing	11,098,767	10,378,520	6,937,585	7,075,007
- Hire purchase receivables	172,584	215,407	38,677	51,463
- Other term loans/financing	21,767,090	21,080,645	14,605,548	14,293,450
Credit cards	476,903	513,093	476,903	513,093
Bills receivable	144,716	225,481	112,244	177,826
Trust receipts	12,623	16,919	12,321	16,613
Claims on customers under acceptance credits	467,484	1,920,350	404,756	1,756,801
Revolving credit	11,583,683	11,509,050	8,188,473	7,527,059
Staff loans/financing	38,763	39,461	38,763	39,461
Other loans/financing	5,033,168	3,562,478	4,709,576	3,325,263
Gross loans, advances and financing	70,209,409	69,353,942	51,862,575	52,268,735
ECL allowance	(872,784)	(1,062,314)	(705,450)	(835,859)
Net loans, advances and financing	69,336,625	68,291,628	51,157,125	51,432,876

(a) By type of customer

Domestic banking institutions	740,094	786,133	-	-
Domestic non-bank financial institutions	4,141,353	4,074,085	2,408,766	2,149,644
Domestic business enterprises				
- Small and medium enterprises	12,957,876	12,896,419	9,505,457	10,012,939
- Others	32,172,170	31,065,516	22,323,172	21,531,378
Individuals	18,521,631	18,889,687	16,152,909	17,061,061
Foreign entities	1,676,285	1,642,102	1,472,271	1,513,713
	70,209,409	69,353,942	51,862,575	52,268,735

(b) By interest/profit rate sensitivity

Fixed rate				
- Housing loans/financing	120,195	129,393	81,248	64,406
- Hire purchase receivables	97,534	145,361	30,688	45,219
- Other fixed rate loans/financing	8,243,111	6,838,094	7,441,254	6,066,029
Variable rate				
- Base rate/base lending rate/base financing rate plus/standardised base rate	27,862,685	29,369,865	22,378,998	25,133,807
- Cost plus	33,528,979	32,354,952	21,584,779	20,470,229
- Other variable rates	356,905	516,277	345,608	489,045
	70,209,409	69,353,942	51,862,575	52,268,735

(c) By sector

Agriculture, hunting, forestry and fishing	1,741,195	2,156,009	1,245,624	1,569,460
Mining and quarrying	70,398	57,272	60,077	47,575
Manufacturing	8,464,609	7,988,332	7,208,021	6,958,196
Electricity, gas and water	898,633	712,043	571,781	486,098
Construction	2,438,416	2,159,457	1,863,578	1,562,038
Real estate	6,222,907	6,211,864	5,447,617	5,353,388
Wholesale & retail trade and restaurants & hotels	7,907,117	7,631,245	6,117,890	6,156,583
Transport, storage and communication	3,060,550	2,960,285	1,723,408	1,941,927
Finance, insurance and business services	17,229,196	17,057,745	8,708,908	8,446,350
Community, social and personal services	2,325,282	2,187,298	1,637,301	1,471,744
Household				
- Purchase of residential properties	17,247,950	17,611,242	14,859,649	15,839,177
- Purchase of non-residential properties	534,156	558,358	483,252	512,101
- Others	2,069,000	2,062,792	1,935,469	1,924,098
	70,209,409	69,353,942	51,862,575	52,268,735

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15 LOANS, ADVANCES AND FINANCING (continued)

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
(d) By geography determined based on where the credit risk resides				
Malaysia	68,526,643	67,717,281	50,382,887	50,759,509
Singapore	934,899	985,079	826,766	902,612
Other ASEAN countries	315,685	297,792	311,747	293,694
Rest of the world	432,182	353,790	341,175	312,920
	<u>70,209,409</u>	<u>69,353,942</u>	<u>51,862,575</u>	<u>52,268,735</u>
(e) By residual contractual maturity				
Up to one year	21,547,948	21,086,624	17,337,567	16,805,760
Over one year to three years	9,550,005	9,613,472	4,983,560	4,703,444
Over three years to five years	8,466,638	8,298,834	5,276,869	5,380,839
Over five years	30,644,818	30,355,012	24,264,579	25,378,692
	<u>70,209,409</u>	<u>69,353,942</u>	<u>51,862,575</u>	<u>52,268,735</u>

16 IMPAIRED LOANS, ADVANCES AND FINANCING

(i) Movements in impaired loans, advances and financing

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
At 1 January	1,485,498	2,253,431	1,156,271	1,702,842
Impaired during the financial period/year	508,216	920,002	444,674	828,255
Reclassified as non-credit impaired	(427,025)	(769,324)	(322,821)	(685,366)
Amount recovered	(347,662)	(580,005)	(274,172)	(476,150)
Amount written off	(233,995)	(338,606)	(186,920)	(213,310)
At 30 September/31 December	985,032	1,485,498	817,032	1,156,271
Stage 3 ECL allowance	(201,619)	(432,069)	(156,334)	(323,916)
Net impaired loans, advances and financing	<u>783,413</u>	<u>1,053,429</u>	<u>660,698</u>	<u>832,355</u>
a) By sector				
Agriculture, hunting, forestry and fishing	2,871	2,411	1,343	843
Mining and quarrying	6,819	8,093	6,819	8,093
Manufacturing	178,842	241,729	160,386	205,529
Electricity, gas and water	4,360	4,515	4,091	4,394
Construction	24,468	77,235	17,392	70,077
Real estate	69,841	73,806	69,039	69,916
Wholesale & retail trade and restaurants & hotels	145,615	384,825	93,757	210,127
Transport, storage and communication	11,244	11,740	6,632	6,332
Finance, insurance and business services	15,298	26,310	13,221	24,805
Community, social and personal services	6,704	6,294	6,366	6,190
Household				
- Purchase of residential properties	465,832	576,393	394,136	493,876
- Purchase of non-residential properties	8,244	12,392	6,768	8,866
- Others	44,894	59,755	37,082	47,223
	<u>985,032</u>	<u>1,485,498</u>	<u>817,032</u>	<u>1,156,271</u>
b) By geography determined based on where the credit risk resides				
Malaysia	956,806	1,444,403	795,339	1,125,202
Singapore	16,521	20,639	13,603	17,818
Other ASEAN countries	498	1,464	498	1,464
Rest of the world	11,207	18,992	7,592	11,787
	<u>985,032</u>	<u>1,485,498</u>	<u>817,032</u>	<u>1,156,271</u>

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16 IMPAIRED LOANS, ADVANCES AND FINANCING (continued)

(ii) Movements in ECL allowance on loans, advances and financing

<u>Group</u>	30 September 2025				31 December 2024			
	<i>Non credit-impaired</i>		<i>Credit-impaired</i>	Total	<i>Non credit-impaired</i>		<i>Credit-impaired</i>	Total
	Stage 1	Stage 2	Stage 3		Stage 1	Stage 2	Stage 3	
	12 months ECL	Lifetime ECL	Lifetime ECL		12 months ECL	Lifetime ECL	Lifetime ECL	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January	231,833	398,412	432,069	1,062,314	188,322	320,834	755,192	1,264,348
Transferred to Stage 1	167,739	(159,221)	(8,518)	-	194,876	(167,567)	(27,309)	-
Transferred to Stage 2	(42,778)	90,271	(47,493)	-	(42,797)	104,908	(62,111)	-
Transferred to Stage 3	(269)	(79,084)	79,353	-	(2,034)	(107,738)	109,772	-
New financial assets originated or purchased	212,671	152,446	-	365,117	249,384	146,982	-	396,366
Financial assets derecognised	(152,990)	(164,133)	(36,005)	(353,128)	(175,554)	(164,838)	(29,512)	(369,904)
Net remeasurement during the financial period/year	(143,891)	165,653	25,758	47,520	(179,281)	266,000	42,725	129,444
Written off	-	-	(233,995)	(233,995)	-	-	(338,606)	(338,606)
Other movements	(1,788)	(3,706)	(9,550)	(15,044)	(1,083)	(169)	(18,082)	(19,334)
At 30 September/31 December	270,527	400,638	201,619	872,784	231,833	398,412	432,069	1,062,314
Bank								
At 1 January	182,377	329,566	323,916	835,859	145,190	254,233	497,729	897,152
Transferred to Stage 1	125,610	(117,981)	(7,629)	-	156,196	(132,515)	(23,681)	-
Transferred to Stage 2	(35,186)	66,992	(31,806)	-	(34,052)	85,462	(51,410)	-
Transferred to Stage 3	(241)	(66,635)	66,876	-	(1,951)	(85,871)	87,822	-
New financial assets originated or purchased	183,222	133,826	-	317,048	219,181	124,880	-	344,061
Financial asset derecognised	(140,086)	(140,154)	(21,401)	(301,641)	(157,866)	(137,818)	(27,390)	(323,074)
Net remeasurement during the financial period/year	(108,375)	141,432	21,774	54,831	(143,375)	221,301	69,626	147,552
Written off	-	-	(186,920)	(186,920)	-	-	(213,310)	(213,310)
Other movements	(1,553)	(3,698)	(8,476)	(13,727)	(946)	(106)	(15,470)	(16,522)
At 30 September/31 December	205,768	343,348	156,334	705,450	182,377	329,566	323,916	835,859

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17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

Group	30 September 2025			31 December 2024		
	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	16,118,513	46,469	123,138	9,392,620	138,301	140,811
- Swaps	47,220,397	394,661	282,579	30,368,065	472,313	443,122
- Options	428,845	2,853	140	473,453	3,517	1,275
- Others	3	-	-	4	-	1
Interest rate derivatives						
- Forwards	438,726	1,135	768	68,627	105	-
- Swaps	52,904,420	227,285	260,913	45,960,370	242,786	243,931
- Options	192,779	2,238	2,238	53,480	1,212	1,212
- Futures	80,790	102	-	952,116	81	78
- Others	3,074	-	52	12,913	20	73
Equity and other derivatives						
- Swaps	1,926,239	74,272	74,272	1,284,117	43,813	43,813
- Exchange traded futures	7,028	-	34	-	-	-
- Options	1,955,667	26,985	39,895	1,285,201	10,427	10,401
- Credit linked notes	1,433,573	17,209	17,209	1,280,070	22,585	22,585
	122,710,054	793,209	801,238	91,131,036	935,160	907,302
Hedging						
Interest rate derivatives						
- Swaps	3,859,094	2,304	22,655	3,235,991	17,529	2,257
	126,569,148	795,513	823,893	94,367,027	952,689	909,559

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17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES (continued)

	30 September 2025			31 December 2024		
	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
Bank						
Trading						
Foreign exchange derivatives						
- Forwards	16,129,691	46,353	123,136	9,386,800	138,238	140,460
- Swaps	48,104,991	396,932	282,919	30,542,396	472,692	443,144
- Options	428,845	2,853	140	473,453	3,517	1,275
- Others	3	-	-	4	-	1
Interest rate derivatives						
- Forwards	438,726	1,135	768	68,627	105	-
- Swaps	52,904,420	227,285	260,913	45,960,370	242,786	243,931
- Options	192,779	2,238	2,238	53,480	1,212	1,212
- Futures	80,790	102	-	952,116	81	78
- Others	3,074	-	52	12,913	20	73
Equity and other derivatives						
- Swaps	1,926,239	74,272	74,272	1,284,117	43,813	43,813
- Exchange traded futures	7,028	-	34	-	-	-
- Options	1,955,667	26,985	39,895	1,285,201	10,427	10,401
- Credit linked notes	1,433,573	17,209	17,209	1,280,070	22,585	22,585
	123,605,826	795,364	801,576	91,299,547	935,476	906,973
Hedging						
Interest rate derivatives						
- Swaps	3,859,094	2,304	22,655	3,235,991	17,529	2,257
	127,464,920	797,668	824,231	94,535,538	953,005	909,230

18 OTHER ASSETS

	Note	Group		Bank	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
		RM'000	RM'000	RM'000	RM'000
Amount due from subsidiaries	(a)	-	-	15,209	20,749
Interest/Profit receivable		295,335	251,647	285,381	234,083
Other receivables, deposits and prepayments		281,246	222,464	276,993	218,449
Amount due from holding company		2,128	2,841	1,887	2,615
		578,709	476,952	579,470	475,896

(a) The amount due from subsidiaries is unsecured, interest/profit free and repayable on demand.

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	Group		Bank	
	30 September	31 December	30 September	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
a) By type of deposit				
Demand deposits	26,166,097	25,504,250	20,601,517	19,745,700
Saving deposits	11,824,395	11,896,750	11,092,540	11,136,882
Fixed/General investment deposits	33,095,753	34,506,672	28,360,611	29,803,766
Negotiable instruments of deposit	3,739,271	2,905,520	3,113,798	2,905,520
Short-term money market deposits	1,526,842	1,959,452	1,073,515	1,813,492
	76,352,358	76,772,644	64,241,981	65,405,360
b) By type of customer				
Government and statutory bodies	48,675	127,105	44,809	37,850
Non-bank financial institutions	2,632,674	2,991,004	1,498,884	1,882,867
Business enterprises	29,660,087	28,441,210	23,891,931	22,658,081
Individuals	34,830,235	36,962,724	30,900,871	33,083,253
Foreign entities	8,298,484	7,384,665	7,087,446	6,945,403
Others	882,203	865,936	818,040	797,906
	76,352,358	76,772,644	64,241,981	65,405,360
c) By residual maturity for fixed/general investment deposits, negotiable instruments of deposit and short-term money market deposits				
Up to six months	34,268,058	33,101,449	28,828,016	29,200,675
Over six months to one year	3,973,739	6,187,282	3,609,087	5,245,983
Over one year to three years	111,897	76,370	104,850	72,277
Over three years to five years	8,172	6,543	5,971	3,843
	38,361,866	39,371,644	32,547,924	34,522,778

20 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group		Bank	
	30 September	31 December	30 September	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Licensed banks and other financial institutions	9,881,649	9,569,743	9,844,864	9,521,649

21 OTHER LIABILITIES

	Note	Group		Bank	
		30 September	31 December	30 September	31 December
		2025	2024	2025	2024
		RM'000	RM'000	RM'000	RM'000
Amount due to subsidiary	(a)	-	-	106,357	53,193
Equity compensation benefits		19,445	26,233	18,930	25,547
Interest/Profit payable		366,808	409,578	327,197	369,805
Structured investments		3,261,188	2,842,002	3,261,188	2,842,002
Lease liabilities		19,171	28,357	17,296	25,350
Other payables and accruals		667,854	774,540	608,777	720,628
ECL allowance for loan commitments and financial guarantees	(b)	266,169	274,228	223,063	225,546
		4,600,635	4,354,938	4,562,808	4,262,071

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

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21 OTHER LIABILITIES (continued)

(b) ECL allowance for loan commitments and financial guarantees

The movements in ECL allowance for loan commitments and financial guarantees are as follows:

	<i>Non credit-impaired</i>		<i>Credit-impaired</i>	Total RM'000
	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Stage 3 Lifetime ECL RM'000	
Group				
2025				
At 1 January	132,997	104,831	36,400	274,228
Transferred to Stage 1	54,327	(54,327)	-	-
Transferred to Stage 2	(11,764)	11,764	-	-
Transferred to Stage 3	(118)	(2,246)	2,364	-
New financial assets originated or purchased	69,690	6,049	-	75,739
Financial assets derecognised	(26,049)	(22,772)	(1,173)	(49,994)
Net remeasurement during the financial period	(64,973)	56,833	(22,321)	(30,461)
Other movements	(2,241)	(829)	(273)	(3,343)
At 30 September	<u>151,869</u>	<u>99,303</u>	<u>14,997</u>	<u>266,169</u>
2024				
At 1 January	108,478	107,671	44,105	260,254
Transferred to Stage 1	79,282	(79,282)	-	-
Transferred to Stage 2	(15,858)	15,858	-	-
Transferred to Stage 3	(33)	(1,826)	1,859	-
New financial assets originated or purchased	85,099	19,886	-	104,985
Financial assets derecognised	(38,146)	(31,449)	-	(69,595)
Net remeasurement during the financial year	(83,558)	74,063	(9,985)	(19,480)
Other movements	(2,267)	(90)	421	(1,936)
At 31 December	<u>132,997</u>	<u>104,831</u>	<u>36,400</u>	<u>274,228</u>
Bank				
2025				
At 1 January	115,565	89,808	20,173	225,546
Transferred to Stage 1	45,456	(45,456)	-	-
Transferred to Stage 2	(11,280)	11,280	-	-
Transferred to Stage 3	(118)	(2,246)	2,364	-
New financial assets originated or purchased	64,152	5,377	-	69,529
Financial assets derecognised	(23,750)	(13,112)	-	(36,862)
Net remeasurement during the financial period	(55,232)	45,430	(22,321)	(32,123)
Other movements	(2,107)	(704)	(216)	(3,027)
At 30 September	<u>132,686</u>	<u>90,377</u>	<u>-</u>	<u>223,063</u>
2024				
At 1 January	95,450	89,842	28,951	214,243
Transferred to Stage 1	72,133	(72,133)	-	-
Transferred to Stage 2	(13,528)	13,528	-	-
Transferred to Stage 3	(31)	(1,441)	1,472	-
New financial assets originated or purchased	74,283	17,669	-	91,952
Financial assets derecognised	(32,711)	(24,100)	-	(56,811)
Net remeasurement during the financial year	(77,884)	66,518	(10,596)	(21,962)
Other movements	(2,147)	(75)	346	(1,876)
At 31 December	<u>115,565</u>	<u>89,808</u>	<u>20,173</u>	<u>225,546</u>

22 SUBORDINATED BONDS

	Group and Bank	
	30 September 2025 RM'000	31 December 2024 RM'000
RM550 million Redeemable Subordinated Bond 2020/2030	550,000	550,000
RM500 million Redeemable Subordinated Bond 2022/2032	500,000	500,000
	<u>1,050,000</u>	<u>1,050,000</u>

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23 NET INTEREST INCOME

	Quarter ended		Year to date ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Group				
Interest income				
Loans, advances and financing				
- Interest income other than recoveries	634,866	662,070	1,931,690	1,992,659
- Recoveries from impaired loans, advances and financing	12,341	27,559	38,685	70,097
- Discount unwind from impaired loans, advances and financing	2,213	3,633	7,651	12,961
Money at call and deposit placements with banks and other financial institutions	11,688	21,306	46,019	56,472
Financial investments at FVOCI	225,016	190,920	668,271	537,863
Others	34,090	15,853	103,069	25,043
	<u>920,214</u>	<u>921,341</u>	<u>2,795,385</u>	<u>2,695,095</u>
Financial assets at FVTPL	<u>23,659</u>	<u>29,423</u>	<u>74,595</u>	<u>78,219</u>
	<u>943,873</u>	<u>950,764</u>	<u>2,869,980</u>	<u>2,773,314</u>
Interest expense				
Deposits from customers	(343,619)	(358,023)	(1,086,274)	(1,110,097)
Deposits and placements of banks and other financial institutions	(80,597)	(93,884)	(247,688)	(205,781)
Subordinated bonds	(10,208)	(10,208)	(30,292)	(30,403)
Lease liabilities	(217)	(271)	(649)	(644)
Others	(28,295)	(13,404)	(85,244)	(35,028)
	<u>(462,936)</u>	<u>(475,790)</u>	<u>(1,450,147)</u>	<u>(1,381,953)</u>
Net interest income	<u>480,937</u>	<u>474,974</u>	<u>1,419,833</u>	<u>1,391,361</u>
Bank				
Interest income				
Loans, advances and financing				
- Interest income other than recoveries	634,866	662,070	1,931,690	1,992,659
- Recoveries from impaired loans, advances and financing	12,341	27,559	38,685	70,097
- Discount unwind from impaired loans, advances and financing	2,213	3,633	7,651	12,961
Money at call and deposit placements with banks and other financial institutions	77,711	76,152	241,236	217,726
Financial investments at FVOCI	225,016	190,920	668,271	537,863
Others	34,090	15,853	103,069	25,043
	<u>986,237</u>	<u>976,187</u>	<u>2,990,602</u>	<u>2,856,349</u>
Financial assets at FVTPL	<u>23,659</u>	<u>29,423</u>	<u>74,595</u>	<u>78,219</u>
	<u>1,009,896</u>	<u>1,005,610</u>	<u>3,065,197</u>	<u>2,934,568</u>
Interest expense				
Deposits from customers	(343,742)	(358,100)	(1,086,625)	(1,110,311)
Deposits and placements of banks and other financial institutions	(102,918)	(111,789)	(313,959)	(258,289)
Subordinated bonds	(10,208)	(10,208)	(30,292)	(30,403)
Lease liabilities	(217)	(271)	(649)	(644)
Others	(69,748)	(46,657)	(208,319)	(132,544)
	<u>(526,833)</u>	<u>(527,025)</u>	<u>(1,639,844)</u>	<u>(1,532,191)</u>
Net interest income	<u>483,063</u>	<u>478,585</u>	<u>1,425,353</u>	<u>1,402,377</u>

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24 INCOME FROM ISLAMIC BANKING OPERATIONS

<u>Group</u>	Quarter ended		Year to date ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	145,282	136,642	427,881	407,607
Income derived from investment of specific investment account funds	91,107	73,514	270,495	214,752
Income derived from investment of shareholder's funds	65,952	43,552	159,955	130,724
Income attributable to depositors	(66,058)	(60,505)	(195,716)	(182,945)
Income attributable to investment account holder	(64,105)	(51,461)	(190,169)	(150,327)
	<u>172,178</u>	<u>141,742</u>	<u>472,446</u>	<u>419,811</u>

25 NET FEE AND COMMISSION INCOME

<u>Group</u>	Quarter ended		Year to date ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Commission	39,953	53,045	136,542	154,791
Service charges and fees	38,545	40,562	132,213	111,076
Other fee income	1,847	1,531	5,551	5,217
	<u>80,345</u>	<u>95,138</u>	<u>274,306</u>	<u>271,084</u>

Bank

Commission	39,953	49,953	136,542	154,791
Service charges and fees	38,545	40,562	127,301	105,638
Other fee income	1,847	1,531	5,551	5,217
	<u>80,345</u>	<u>92,046</u>	<u>269,394</u>	<u>265,646</u>

26 NET TRADING INCOME

<u>Group and Bank</u>	Quarter ended		Year to date ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Foreign exchange gain	34,773	686,216	387,683	630,222
Realised gain on financial assets at FVTPL	28,261	27,627	67,921	48,284
Realised (loss)/gain on trading derivatives	(49,646)	(69,521)	(71,578)	106,746
Unrealised (loss)/gain on financial assets at FVTPL	(9,464)	6,869	4,482	1,861
Unrealised gain/(loss) on trading derivatives	131,183	(492,025)	(16,558)	(435,952)
	<u>135,107</u>	<u>159,166</u>	<u>371,950</u>	<u>351,161</u>

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27 OTHER OPERATING INCOME

Group	Quarter ended		Year to date ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Gain/(loss) on disposal from:				
- Financial investments at FVOCI	3,060	3,563	33,288	6,192
- Property and equipment	33	-	20	(13)
Gross dividends from financial investments at FVOCI in Malaysia	149	149	599	599
Gross dividends from financial assets at FVTPL outside Malaysia	26	-	38	-
Rental of premises	839	1,114	3,366	3,211
Rental of safe deposit boxes	1,772	1,759	5,980	5,893
Shared services income received from holding company and related companies	7,417	5,588	21,385	16,491
Unrealised loss on hedging derivatives	(57)	(2,244)	(241)	(2,251)
Others	10	(14)	90	(596)
	13,249	9,915	64,525	29,526

Bank

Gain/(loss) on disposal from:				
- Financial investments at FVOCI	3,060	3,563	33,288	6,192
- Property and equipment	33	-	20	(13)
Gross dividends from financial investments at FVOCI in Malaysia	149	149	599	599
Gross dividends from financial assets at FVTPL outside Malaysia	26	-	38	-
Rental of premises	864	1,130	3,431	3,258
Rental of safe deposit boxes	1,772	1,759	5,980	5,893
Shared services income received from subsidiaries	41,757	39,176	124,370	109,686
Shared services income received from holding company and related companies	7,417	5,588	21,385	16,491
Unrealised loss on hedging derivatives	(57)	(2,244)	(241)	(2,251)
Others	10	(13)	90	(596)
	55,031	49,108	188,960	139,259

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28 OPERATING EXPENSES

<u>Group</u>	<u>Note</u>	<u>Quarter ended</u>		<u>Year to date ended</u>	
		<u>30 September</u>	<u>30 September</u>	<u>30 September</u>	<u>30 September</u>
		<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
		<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Personnel expenses					
Wages, salaries and bonus		162,187	160,632	456,542	449,310
Employees Provident Fund contributions		23,961	23,436	67,615	66,929
Share-based costs		5,152	3,067	9,191	9,074
Others		18,290	14,877	52,121	46,630
		<u>209,590</u>	<u>202,012</u>	<u>585,469</u>	<u>571,943</u>
Establishment expenses					
Depreciation of property and equipment		6,184	4,489	16,121	13,513
Depreciation of ROU assets		4,560	3,725	13,219	10,081
Rental of premises	(a)	129	55	143	245
Repair and maintenance		6,257	4,051	13,470	9,732
Information technology costs		11,175	9,959	28,102	27,721
Hire of equipment	(a)	288	232	803	717
Others		4,561	6,098	13,647	12,954
		<u>33,154</u>	<u>28,609</u>	<u>85,505</u>	<u>74,963</u>
Marketing expenses					
Advertisement and business promotion		7,070	5,426	14,324	12,463
Transport and travelling		1,419	1,289	3,508	3,541
Others		781	666	2,598	1,976
		<u>9,270</u>	<u>7,381</u>	<u>20,430</u>	<u>17,980</u>
General administrative expenses					
IT and Transaction processing fees		109,865	104,763	330,433	311,737
Others		42,747	39,989	123,667	123,379
		<u>152,612</u>	<u>144,752</u>	<u>454,100</u>	<u>435,116</u>
Total operating expenses		<u>404,626</u>	<u>382,754</u>	<u>1,145,504</u>	<u>1,100,002</u>
<u>Bank</u>					
Personnel expenses					
Wages, salaries and bonus		157,653	155,361	443,537	435,267
Employees Provident Fund contributions		23,295	22,729	65,543	64,779
Share-based cost		5,038	2,983	8,958	8,818
Others		17,355	14,164	49,553	44,203
		<u>203,341</u>	<u>195,237</u>	<u>567,591</u>	<u>553,067</u>
Establishment expenses					
Depreciation of property and equipment		5,960	4,243	15,411	12,780
Depreciation of ROU assets		4,188	3,354	12,102	8,940
Rental of premises		127	56	142	276
Repair and maintenance	(a)	5,983	3,882	12,908	9,353
Information technology costs		11,037	9,679	27,707	27,189
Hire of equipment	(a)	263	217	735	659
Others		4,024	5,382	12,072	11,510
		<u>31,582</u>	<u>26,813</u>	<u>81,077</u>	<u>70,707</u>

(a) These expenses are in respect of short-term and/or low-value items leases which the Group and the Bank elected not to recognise as ROU assets and lease liabilities under MFRS 16.

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28 OPERATING EXPENSES (continued)

	Quarter ended		Year to date ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<u>Bank</u> (continued)				
Marketing expenses				
Advertisement and business promotion	6,946	5,378	14,082	12,295
Transport and travelling	1,399	1,262	3,448	3,471
Others	705	561	2,428	1,866
	<u>9,050</u>	<u>7,201</u>	<u>19,958</u>	<u>17,632</u>
General administrative expenses				
IT and Transaction processing fees	104,550	99,045	314,352	294,788
Others	39,938	36,655	114,879	115,246
	<u>144,488</u>	<u>135,700</u>	<u>429,231</u>	<u>410,034</u>
Total operating expenses	<u>388,461</u>	<u>364,951</u>	<u>1,097,857</u>	<u>1,051,440</u>

29 IMPAIRMENT ALLOWANCES AND PROVISIONS WRITEBACK/(CHARGE)

	Quarter ended		Year to date ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<u>Group</u>				
Loans, advances, financing and commitments				
Stage 1 and 2 ECL net charge during the financial period	(18,089)	(16,074)	(54,265)	(104,527)
Stage 3 ECL				
- Made during the financial period	(72,023)	(100,042)	(163,423)	(195,696)
- Writeback during the financial period	72,552	42,181	171,458	182,682
- Recovered during the financial period	72,787	59,278	104,400	103,480
Financial investments at FVOCI				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	816	98	49	(1,059)
Other financial assets				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	57	49	187	(139)
Stage 3 ECL net charge during the financial period	(40)	(12)	(82)	(21)
	<u>56,060</u>	<u>(14,522)</u>	<u>58,324</u>	<u>(15,280)</u>

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29 IMPAIRMENT ALLOWANCES AND PROVISIONS WRITEBACK/(CHARGE) (continued)

	Quarter ended		Year to date ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<u>Bank</u>				
Loans, advances, financing and commitments				
Stage 1 and 2 ECL net charge during the financial period	(21,727)	(5,595)	(54,864)	(90,468)
Stage 3 ECL				
- Made during the financial period	(56,131)	(74,690)	(133,146)	(150,513)
- Writeback during the financial period	48,414	33,519	125,289	117,128
- Recovered during the financial period	34,410	53,336	55,472	84,621
Investment account placements				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	1,792	1,565	(3,291)	1,693
Stage 3 ECL net writeback during the financial period	-	3,336	-	14,796
Financial investments at FVOCI				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	843	92	2	(1,014)
Other financial assets				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	59	58	185	(126)
Stage 3 ECL net charge during the financial period	(40)	(12)	(82)	(21)
	<u>7,620</u>	<u>11,609</u>	<u>(10,435)</u>	<u>(23,904)</u>

30 INCOME TAX EXPENSE

	Quarter ended		Year to date ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<u>Group</u>				
Malaysian income tax				
- Current financial period	144,899	127,090	370,394	335,305
- Prior years under provision	-	-	-	731
Deferred Tax				
- Origination and reversal of temporary differences	(15,201)	(10,467)	(2,424)	(8,555)
	<u>129,698</u>	<u>116,623</u>	<u>367,970</u>	<u>327,481</u>
<u>Bank</u>				
Malaysian income tax				
- Current financial period	104,302	110,542	278,979	269,777
- Prior years under provision	-	-	-	475
Deferred Tax				
- Origination and reversal of temporary differences	(13,240)	(7,900)	253	(6,563)
	<u>91,062</u>	<u>102,642</u>	<u>279,232</u>	<u>263,689</u>

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31 COMMITMENTS AND CONTINGENCIES

- (a) In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transactions.

The credit equivalent and risk weighted amounts are computed using the credit conversion factors and risk weights as defined in BNM's Capital Adequacy Framework (Basel II) - Internal Ratings Approach.

<u>Group</u>	<u>Principal amount</u>	<u>Credit equivalent amount</u>	<u>Risk weighted amount</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
30 September 2025			
Direct credit substitutes	29,427	29,427	14,627
Transaction-related contingent items	4,563,828	2,320,909	1,408,192
Short-term self-liquidating trade-related contingencies	221,971	48,363	30,751
Forward asset purchases, forward deposits, partly paid shares and securities	79,677	79,677	7,986
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	1,249,370	1,249,370	743
Foreign exchange related contracts			
- One year or less	59,329,243	566,419	154,687
- Over one year to five years	4,093,668	358,358	91,175
- Over five years	344,847	82,305	65,081
Interest rate contracts			
- One year or less	12,082,159	14,617	6,943
- Over one year to five years	44,342,737	347,518	74,834
- Over five years	1,053,987	78,800	38,260
Equity and commodity related contracts	3,888,934	96,225	28,467
Credit derivative contracts	1,433,573	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	34,570	26,645	21,590
- Original maturity exceeding one year	6,133,630	5,038,359	3,598,201
Other unconditionally cancellable commitments	27,693,418	2,488,772	335,576
Total	<u>166,575,039</u>	<u>12,825,764</u>	<u>5,877,113</u>
31 December 2024			
Transaction-related contingent items	4,050,655	2,065,099	1,255,434
Short-term self-liquidating trade-related contingencies	297,976	62,476	36,608
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	519,677	519,677	242
Foreign exchange related contracts			
- One year or less	36,856,417	548,208	225,231
- Over one year to five years	2,937,067	312,785	75,617
- Over five years	440,658	92,822	63,382
Interest rate contracts			
- One year or less	9,178,215	4,722	3,263
- Over one year to five years	39,676,724	337,294	64,715
- Over five years	1,428,558	106,512	45,557
Equity and commodity related contracts	2,569,318	87,742	33,793
Credit derivative contracts	1,280,070	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	269,576	202,182	190,022
- Original maturity exceeding one year	4,819,986	4,026,381	2,591,996
Other unconditionally cancellable commitments	25,760,027	2,428,153	301,448
Total	<u>130,084,924</u>	<u>10,794,053</u>	<u>4,887,308</u>

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31 COMMITMENTS AND CONTINGENCIES (continued)

<u>Bank</u>	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
30 September 2025			
Direct credit substitutes	29,427	29,427	14,627
Transaction-related contingent items	4,125,973	2,094,971	1,257,203
Short-term self-liquidating trade-related contingencies	207,693	43,839	29,058
Forward asset purchases, forward deposits, partly paid shares and securities	48,963	48,964	7,987
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	735,712	735,712	743
Foreign exchange related contracts			
- One year or less	61,071,755	577,423	154,540
- Over one year to five years	3,246,928	358,358	71,890
- Over five years	344,847	82,305	65,081
Interest rate contracts			
- One year or less	12,082,159	14,617	6,943
- Over one year to five years	44,342,737	347,518	74,834
- Over five years	1,053,987	78,800	38,260
Equity and commodity related contracts	3,888,934	96,225	28,467
Credit derivative contracts	1,433,573	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	28,570	22,145	18,320
- Original maturity over one year	4,881,054	3,997,840	2,872,806
Other unconditionally cancellable commitments	23,623,865	2,167,523	275,778
Total	161,146,177	10,695,667	4,916,537
31 December 2024			
Transaction-related contingent items	3,642,401	1,856,576	1,111,126
Short-term self-liquidating trade-related contingencies	223,806	47,234	28,406
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	109,393	109,393	242
Foreign exchange related contracts			
- One year or less	37,018,742	548,290	225,083
- Over one year to five years	2,943,253	312,785	61,308
- Over five years	440,658	92,822	63,382
Interest rate contracts			
- One year or less	9,178,215	4,723	3,263
- Over one year to five years	39,676,724	337,294	64,715
- Over five years	1,428,558	106,512	45,557
Equity and commodity related contracts	2,569,318	87,742	33,793
Credit derivative contracts	1,280,070	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	268,757	201,568	189,751
- Original maturity exceeding one year	3,986,625	3,354,678	2,157,703
Other unconditionally cancellable commitments	23,018,647	2,180,062	265,273
Total	125,785,167	9,239,679	4,249,602

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2025 (continued)**31 COMMITMENTS AND CONTINGENCIES (continued)****(b) Litigation**

On 25 January 2019, a Borrower of the Bank, with outstanding credit facilities comprising loans of RM6.7 million and banker's acceptances of RM11.6 million including accrued interest at the time, filed a suit against the Bank alleging, inter alia, that the Bank had breached its contract and duty of care towards the Borrower. On 30 January 2023, the Court of Appeal ("CA") set aside the High Court's decision dated 22 January 2021 to award the Borrower with RM289 million as damages together with statutory interest as well as aggravated and exemplary damages and dismissed the Borrower's suit with a cost of RM80,000 in favour of the Bank. On 3 July 2023, the Federal Court ("FC") dismissed the Borrower's application to appeal against the CA's dismissal on 27 June 2023 of the Borrower's application to set aside the CA's decision on 30 January 2023, and awarded cost of RM30,000 (subject to allocator) to the Bank. The Borrower then filed an application to review the FC's decision to not grant leave for the Borrower to appeal against the CA decision ("Review Motion") and an application for leave to appeal to the FC against the CA's dismissal decision ("Leave Motion"). On 12 December 2023, the hearing date for the Leave Motion, the Borrower filed a Notice of Discontinuance. The FC ordered the Leave Motion to be struck out with costs of RM5,000 (subject to allocator) to the Bank. The hearing for the Review Motion initially fixed on 19 September 2024 was postponed to 6 November 2024 due to the Borrower's lawyer discharging herself from representing the Borrower because of her medical condition. A Winding up Order dated 25 September 2024 was subsequently made against the Borrower and the Borrower sought the Court's sanction to continue with the Review Motion ("the Sanction Application"). The hearing of the Sanction Application initially fixed on 16 January 2025 by the Winding-up Court was postponed to 4 February 2025 due to health reasons of the Borrower's lawyer. The Borrower obtained sanction from the Winding-up Court to proceed with the Review Motion on 4 February 2025. On 18 February 2025, the Federal Court unanimously dismissed the Review Motion with no order as to costs, given that the Borrower had been wound up. On 21 August 2025, the Borrower filed a Notice of Motion to review the CA's decision in allowing the Bank's appeal and setting aside the High Court's decision ("the 3rd Review Application"). During the case management held on 4 September 2025 for the 3rd Review Application, the CA directed the application to be re-filed under a new review application code number and instructed the Borrower's solicitors to file a Notice of Discontinuance. Further directions will be given by the CA once the review application has been re-filed. The Borrower has refiled the 3rd Review Application under a new review application code and a case management was held on 7 October 2025. During the case management, directions for the filing of the affidavits were given and the hearing for the 3rd Review Application was fixed for 11 February 2026. A further case management is fixed for 28 January 2026.

32 CAPITAL COMMITMENTS

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Capital expenditure commitments in respect of property and equipment contracted but not provided for	34,425	30,582	33,765	30,539

33 FAIR VALUE OF FINANCIAL INSTRUMENTS**Fair value hierarchy of financial instruments**

The Group and the Bank determine the fair values of financial assets and liabilities using various measurement. The different levels of fair value measurements are as follows:

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 (i.e. as prices) or indirectly (i.e. 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.

Level 3: Inputs for the valuation that are not based on observable market data.

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33 FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

Fair value hierarchy of financial instruments carried at fair value

<u>Group</u>	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
30 September 2025				
Financial assets at fair value				
Financial assets at FVTPL	2,745,703	-	-	2,745,703
Financial investments at FVOCI	24,091,554	6,278,305	113,922	30,483,781
Derivative financial assets	1,250	679,477	114,786	795,513
	<u>26,838,507</u>	<u>6,957,782</u>	<u>228,708</u>	<u>34,024,997</u>
Financial liabilities at fair value				
Derivative financial liabilities	470	718,548	104,875	823,893

31 December 2024

Financial assets at fair value				
Financial assets at FVTPL	2,269,618	-	-	2,269,618
Financial investments at FVOCI	21,070,436	5,665,047	113,461	26,848,944
Derivative financial assets	1,430	864,606	86,653	952,689
	<u>23,341,484</u>	<u>6,529,653</u>	<u>200,114</u>	<u>30,071,251</u>
Financial liabilities at fair value				
Derivative financial liabilities	844	833,347	75,368	909,559

Bank

30 September 2025

Financial assets at fair value				
Financial assets at FVTPL	2,745,703	-	-	2,745,703
Financial investments at FVOCI	20,555,720	5,036,963	113,922	25,706,605
Derivative financial assets	1,247	681,636	114,785	797,668
	<u>23,302,670</u>	<u>5,718,599</u>	<u>228,707</u>	<u>29,249,976</u>
Financial liabilities at fair value				
Derivative financial liabilities	491	718,877	104,863	824,231

31 December 2024

Financial assets at fair value				
Financial assets at FVTPL	2,269,618	-	-	2,269,618
Financial investments at FVOCI	17,865,916	4,473,043	113,461	22,452,420
Derivative financial assets	1,401	864,983	86,621	953,005
	<u>20,136,935</u>	<u>5,338,026</u>	<u>200,082</u>	<u>25,675,043</u>
Financial liabilities at fair value				
Derivative financial liabilities	850	833,271	75,109	909,230

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33 FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

Fair value hierarchy of financial instruments carried at fair value (continued)

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

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Financial assets at fair value				
At 1 January	200,114	207,633	200,082	207,630
Realised loss				
- Recognised in net trading income	(58,322)	(93,855)	(58,290)	(93,852)
Unrealised gain				
- Recognised in net trading income	86,455	85,492	86,454	85,460
- Recognised in other comprehensive income	461	844	461	844
At 30 September/31 December	<u>228,708</u>	<u>200,114</u>	<u>228,707</u>	<u>200,082</u>
Financial liabilities at fair value				
At 1 January	75,368	95,637	75,109	95,637
Realised gain				
- Recognised in net trading income	(47,029)	(94,476)	(46,819)	(94,476)
Unrealised loss				
- Recognised in net trading income	76,536	74,207	76,573	73,948
At 30 September/31 December	<u>104,875</u>	<u>75,368</u>	<u>104,863</u>	<u>75,109</u>

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:

<u>Group</u>	30 September 2025 Fair value RM'000	31 December 2024 Fair value RM'000	Classification	Valuation technique	Unobservable input
Assets					
Financial investments at FVOCI	113,922	113,461	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	<u>114,786</u>	<u>86,653</u>	Hedge for trading	Option pricing model	Standard deviation
	<u>228,708</u>	<u>200,114</u>			
Liabilities					
Derivative financial liabilities	<u>104,875</u>	<u>75,368</u>	Hedge for trading	Option pricing model	Standard deviation

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33 FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

Fair value hierarchy of financial instruments carried at fair value (continued)

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: (continued)

	30 September 2025 Fair value RM'000	31 December 2024 Fair value RM'000	Classification	Valuation technique	Unobservable input
Bank					
Assets					
Financial investments at FVOCI	113,922	113,461	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	114,785	86,621	Hedge for trading	Option pricing model	Standard deviation
	<u>228,707</u>	<u>200,082</u>			
Liabilities					
Derivative financial liabilities	104,863	75,109	Hedge for trading	Option pricing model	Standard deviation

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

34 CAPITAL ADEQUACY

The capital ratios are computed in accordance with BNM's Capital Adequacy Framework (Capital Components).

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
CET 1 capital				
Paid-up ordinary share capital	754,000	754,000	754,000	754,000
Retained earnings	8,950,552	8,829,094	6,913,052	6,949,437
Other reserves	552,136	712,869	443,971	620,541
Regulatory adjustment for CET 1 capital	(636,419)	(912,072)	(1,065,817)	(1,345,684)
Tier 1 capital	<u>9,620,269</u>	<u>9,383,891</u>	<u>7,045,206</u>	<u>6,978,294</u>
Stage 1 and Stage 2 ECL and qualifying regulatory reserves under the Standardised Approach	29,641	26,324	28,306	24,494
Surplus eligible provisions over expected losses	314,868	288,475	265,010	245,500
Subordinated bonds	1,050,000	1,050,000	1,050,000	1,050,000
Tier 2 capital	<u>1,394,509</u>	<u>1,364,799</u>	<u>1,343,316</u>	<u>1,319,994</u>
Capital base	<u>11,014,778</u>	<u>10,748,690</u>	<u>8,388,522</u>	<u>8,298,288</u>

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34 CAPITAL ADEQUACY (continued)

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Before proposed dividend				
CET 1 capital ratio	15.323%	16.319%	13.208%	14.197%
Tier 1 capital ratio	15.323%	16.319%	13.208%	14.197%
Total capital ratio	17.544%	18.692%	15.727%	16.883%
After proposed dividend				
CET 1 capital ratio	15.323%	15.559%	13.208%	13.308%
Tier 1 capital ratio	15.323%	15.559%	13.208%	13.308%
Total capital ratio	17.544%	17.932%	15.727%	15.994%

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

Total RWA for credit risk	54,849,983	50,185,027	46,433,530	42,876,130
Total RWA for market risk	1,631,832	939,089	1,609,134	933,020
Total RWA for operational risk	6,302,657	6,379,417	5,296,451	5,342,831
	62,784,472	57,503,533	53,339,115	49,151,981

The capital adequacy ratios of OCBC Al-Amin, OCBC Malaysia's Islamic Banking subsidiary, are computed in accordance with BNM's Capital Adequacy Framework for Islamic Banks (Capital Components), applying the transitional arrangements. OCBC Al-Amin adopted the Internal Ratings Based Approach for Credit Risk for its major credit portfolios, whilst the other credit portfolios are on the Standardised Approach. For market and operational risks, OCBC Al-Amin has adopted the Standardised Approach and the Basic Indicator Approach respectively.

The capital adequacy ratios of OCBC Al-Amin are as follows:

	30 September 2025	31 December 2024
CET 1/Tier 1 capital ratio	27.415%	28.540%
Total capital ratio	27.969%	29.081%