Registration No.199401009721 (295400-W)

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

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

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

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

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

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

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		Group		Bank	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
	Note	RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and cash equivalents	10	2,129,004	1,572,662	1,504,205	1,215,617
Securities purchased under resale agreements		39,533	-	39,533	-
Deposits and placements with banks and other financial institutions	11	1,072,998	687,132	2,329,809	1,696,450
Investment account placements	12	-	-	7,037,130	6,460,137
Financial assets at fair value through profit or loss ("FVTPL")	13	4,004,640	2,283,340	4,004,640	2,283,340
Financial investments at fair value through other comprehensive income ("FVOCI")	14	29,753,711	32,646,385	24,666,884	27,487,241
Loans, advances and financing	15	72,279,282	69,756,173	53,300,676	51,447,138
Derivative financial assets	17	1,345,044	1,031,101	1,345,590	1,051,964
Other assets	18	654,057	594,945	626,704	671,680
Statutory deposits with Bank Negara Malaysia		531,595	508,595	406,595	390,595
Investments in subsidiaries		-	-	557,051	557,051
Property and equipment		196,314	177,425	193,636	174,902
Right-of-use ("ROU") assets		28,602	25,311	27,007	24,149
Tax recoverable		262	12,523	-	12,163
Deferred tax assets		203,635	192,576	173,363	166,389
Total assets		112,238,677	109,488,168	96,212,823	93,638,816
LIABILITIES					
Deposits from customers	19	80,099,627	76,789,275	67,229,443	64,133,636
Deposits and placements of banks and other financial institutions	20	12,578,280	12,345,669	12,529,017	12,307,074
Obligations on securities sold under repurchase agreements		1,348,490	2,112,223	703,097	1,472,812
Bills and acceptances payable		143,370	201,754	127,493	192,790
Derivative financial liabilities	17	924,570	1,336,863	958,680	1,337,160
Other liabilities	21	4,793,178	4,572,032	4,816,610	4,442,486
Tax payable and zakat		76,639	77,809	60,947	52,270
Subordinated bonds	22	1,050,000	1,050,000	1,050,000	1,050,000
Total liabilities		101,014,154	98,485,625	87,475,287	84,988,228
EQUITY					
Share capital		754,000	754,000	754,000	754,000
Reserves		10,470,523	10,248,543	7,983,536	7,896,588
Total equity		11,224,523	11,002,543	8,737,536	8,650,588
Total liabilities and equity		112,238,677	109,488,168	96,212,823	93,638,816
Commitments and contingencies	31	170,224,880	162,002,392	163,793,070	156,144,183

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 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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

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

		Quarter ended		Year to date ended	
		30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Interest income		899,853	942,926	1,771,919	1,875,171
Interest income for financial assets at FVTPL		33,622	27,860	58,162	50,936
Interest expense		(436,071)	(496,769)	(845,822)	(987,211)
Net interest income	23	497,404	474,017	984,259	938,896
Income from Islamic banking operations	24	174,582	154,978	329,585	300,268
Net fee and commission income	25	102,213	112,326	187,712	193,961
Net trading income	26	161,105	128,978	305,443	236,843
Other operating income	27	11,118	39,010	59,399	51,276
Operating income		946,422	909,309	1,866,398	1,721,244
Operating expenses	28	(395,974)	(393,768)	(788,425)	(740,878)
Operating profit before impairment allowances and provisions		550,448	515,541	1,077,973	980,366
Impairment allowances and provisions writeback/(charge)	29	26,779	(46,723)	(16,236)	2,264
Profit before income tax and zakat		577,227	468,818	1,061,737	982,630
Income tax expense	30	(139,685)	(113,736)	(257,449)	(238,272)
Zakat		(14)	(13)	(23)	(25)
Profit for the financial period		437,528	355,069	804,265	744,333
Other comprehensive income, net of income tax					
Items that will not be reclassified to profit or loss					
Changes in fair value reserve (equity instruments)		867	461	867	461
Items that are or may be reclassified subsequently to profit or loss					
FVOCI reserve (debt instruments)					
- Changes in fair value		38,804	154,030	(82,559)	196,900
- Amount transferred to profit or loss		(332)	(30,657)	(37,649)	(32,458)
- Related tax		(9,233)	(29,610)	28,850	(39,466)
Changes in expected credit losses ("ECL") reserve on debt instruments at FVOCI		6,114	1,109	5,581	767
Other comprehensive income/(expense) for the financial period		36,220	95,333	(84,910)	126,204
Total comprehensive income for the financial period		473,748	450,402	719,355	870,537
Profit attributable to owner of the Bank		437,528	355,069	804,265	744,333
Total comprehensive income attributable to owner of the Bank		473,748	450,402	719,355	870,537
Basic earnings per ordinary share (sen)		152.1	123.5	279.7	258.9

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 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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

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

		Quarter ended		Year to date ended	
		30 June 2026	30 June 2025	30 June 2026	30 June 2025
Bank	Note	RM'000	RM'000	RM'000	RM'000
Interest income		963,852	1,008,867	1,892,926	2,004,365
Interest income for financial assets at FVTPL		33,622	27,860	58,162	50,936
Interest expense		(486,802)	(560,796)	(945,352)	(1,113,011)
Net interest income	23	510,672	475,931	1,005,736	942,290
Net fee and commission income	25	102,176	110,057	186,952	189,049
Net trading income	26	161,105	128,978	305,443	236,843
Other operating income	27	54,472	80,658	144,399	133,929
Operating income		828,425	795,624	1,642,530	1,502,111
Operating expenses	28	(377,544)	(376,939)	(752,545)	(709,396)
Operating profit before impairment allowances and provisions		450,881	418,685	889,985	792,715
Impairment allowances and provisions writeback/(charge)	29	10,294	(48,610)	(23,315)	(18,055)
Profit before income tax		461,175	370,075	866,670	774,660
Income tax expense	30	(111,699)	(89,928)	(210,403)	(188,170)
Profit for the financial period		349,476	280,147	656,267	586,490
Other comprehensive income, net of income tax					
Items that will not be reclassified to profit or loss					
Changes in fair value reserve (equity instruments)		867	461	867	461
Items that are or may be reclassified subsequently to profit or loss					
FVOCI reserve (debt instruments)					
- Changes in fair value		38,360	132,330	(66,672)	172,649
- Amount transferred to profit or loss		407	(28,427)	(36,910)	(30,228)
- Related tax		(9,304)	(24,937)	24,860	(34,181)
Changes in expected credit losses ("ECL") reserve on debt instruments at FVOCI		6,252	1,121	5,911	841
Other comprehensive income/(expense) for the financial period		36,582	80,548	(71,944)	109,542
Total comprehensive income for the financial period		386,058	360,695	584,323	696,032
Profit attributable to owner of the Bank		349,476	280,147	656,267	586,490
Total comprehensive income attributable to owner of the Bank		386,058	360,695	584,323	696,032
Basic earnings per ordinary share (sen)		121.6	97.4	228.3	204.0

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 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

Registration No.199401009721 (295400-W)

OCBC BANK (MALAYSIA) BERHAD
AND ITS SUBSIDIARY COMPANIES
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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		Non-distributable			*Distributable*	
Group	**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	754,000	300,000	6,442	229,366	9,712,735	11,002,543
Fair value reserve						
- Changes in fair value	-	-	-	(81,692)	-	(81,692)
- Transferred to profit or loss	-	-	-	(37,649)	-	(37,649)
- Related tax	-	-	-	28,850	-	28,850
Changes in ECL reserve	-	-	5,581	-	-	5,581
Total other comprehensive income/(expense) for the financial period	-	-	5,581	(90,491)	-	(84,910)
Profit for the financial period	-	-	-	-	804,265	804,265
Total comprehensive income/(expense) for the financial period	-	-	5,581	(90,491)	804,265	719,355
Contributions by and distributions to owner of the Bank						
Final 2025 ordinary dividend paid	-	-	-	-	(497,375)	(497,375)
At 30 June 2026	754,000	300,000	12,023	138,875	10,019,625	11,224,523
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	-	-	-	197,361	-	197,361
- Transferred to profit or loss	-	-	-	(32,458)	-	(32,458)
- Related tax	-	-	-	(39,466)	-	(39,466)
Changes in ECL reserve	-	-	767	-	-	767
Total other comprehensive income for the financial period	-	-	767	125,437	-	126,204
Profit for the financial period	-	-	-	-	744,333	744,333
Total comprehensive income for the financial period	-	-	767	125,437	744,333	870,537
Contributions by and distributions to owner of the Bank						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
At 30 June 2025	754,000	600,000	4,082	238,305	9,136,427	10,732,814

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		Non-distributable			*Distributable*	
Bank	**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	754,000	209,000	5,902	211,443	7,470,243	8,650,588
Fair value reserve						
- Changes in fair value	-	-	-	(65,805)	-	(65,805)
- Transferred to profit or loss	-	-	-	(36,910)	-	(36,910)
- Related tax	-	-	-	24,860	-	24,860
Changes in ECL reserve	-	-	5,911	-	-	5,911
Total other comprehensive income/(expense) for the financial period	-	-	5,911	(77,855)	-	(71,944)
Profit for the financial period	-	-	-	-	656,267	656,267
Total comprehensive income/(expense) for the financial period	-	-	5,911	(77,855)	656,267	584,323
Contributions by and distributions to owner of the Bank						
Final 2025 ordinary dividend paid	-	-	-	-	(497,375)	(497,375)
At 30 June 2026	754,000	209,000	11,813	133,588	7,629,135	8,737,536
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	-	-	-	173,110	-	173,110
- Transferred to profit or loss	-	-	-	(30,228)	-	(30,228)
- Related tax	-	-	-	(34,181)	-	(34,181)
Changes in ECL reserve	-	-	841	-	-	841
Total other comprehensive income for the financial period	-	-	841	108,701	-	109,542
Profit for the financial period	-	-	-	-	586,490	586,490
Total comprehensive income for the financial period	-	-	841	108,701	586,490	696,032
Contributions by and distributions to owner of the Bank						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
At 30 June 2025	754,000	509,000	3,905	220,241	7,098,927	8,586,073

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 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	Group		Bank	
	Year to date ended		Year to date ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities				
Profit before income tax and zakat	1,061,737	982,630	866,670	774,660
Adjustments for:				
Depreciation of property and equipment	13,838	9,937	13,499	9,451
Depreciation of right-of-use assets	9,178	8,659	8,547	7,914
Dividends received from financial assets at FVTPL	(296)	(12)	(296)	(12)
Dividends received from financial investments at FVOCI	(450)	(450)	(450)	(450)
Impairment allowances and provisions	74,141	29,349	60,992	39,117
Interest/Finance expense on lease liabilities	430	472	405	432
Interest expense on subordinated bonds	20,084	20,084	20,084	20,084
Net (gain)/loss on disposal of:				
- Financial investments at FVOCI	(37,649)	(32,458)	(36,910)	(30,228)
- Property and equipment	(8)	13	(8)	13
Share-based costs	5,531	4,039	5,415	3,920
Unrealised (gain)/loss on:				
- Financial assets at FVTPL	(35,959)	(13,946)	(35,959)	(13,946)
- Hedging derivatives	(189)	184	(189)	184
- Trading derivatives	(688,626)	147,658	(638,328)	147,741
Operating profit before changes in working capital	421,762	1,156,159	263,472	958,880
Changes in operating assets and operating liabilities:				
Securities purchased under resale agreements	(39,533)	-	(39,533)	-
Deposits and placements with banks and other financial institutions	(385,844)	944,121	(633,359)	1,086,982
Investment account placements	-	-	(575,495)	(642,171)
Financial assets at FVTPL	(1,685,045)	(580,712)	(1,685,045)	(580,712)
Loans, advances and financing	(2,603,583)	(496,692)	(1,922,998)	234,602
Other assets	(59,096)	(87,564)	45,015	(81,716)
Statutory deposits with Bank Negara Malaysia	(23,000)	392,500	(16,000)	298,000
Derivative financial assets and liabilities	(24,836)	(4,384)	(21,004)	(4,552)
Deposits from customers	3,310,352	(2,484,700)	3,095,807	(2,616,687)
Deposits and placements of banks and other financial institutions	232,611	566,121	221,943	545,840
Obligations on securities sold under repurchase agreements	(763,733)	1,387,392	(769,715)	1,307,187
Bills and acceptances payable	(58,384)	52,515	(65,297)	45,611
Other liabilities	223,278	332,060	377,759	305,113
Cash (used in)/generated from operations	(1,455,051)	1,176,816	(1,724,450)	856,377
Income tax and zakat paid	(228,590)	(206,068)	(171,677)	(162,691)
Net cash (used in)/generated from operating activities	(1,683,641)	970,748	(1,896,127)	693,686
Cash flows from investing activities				
Acquisition of financial investments at FVOCI	(9,425,063)	(18,669,321)	(7,276,923)	(14,729,321)
Acquisition of property and equipment	(32,737)	(21,078)	(32,243)	(21,058)
Dividends received from financial investments at FVOCI	450	450	450	450
Proceeds from disposal of financial investments at FVOCI	12,223,460	17,694,300	10,018,890	14,221,772
Proceeds from disposal of property and equipment	18	-	18	-
Net cash generated from/(used in) investing activities	2,766,128	(995,649)	2,710,192	(528,157)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026 (continued)

	Group		Bank	
	Year to date ended		Year to date ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from financing activities				
Dividends paid to owner of the Bank	(497,375)	(437,000)	(497,375)	(437,000)
Interest paid on subordinated bonds	(20,152)	(20,152)	(20,152)	(20,152)
Payment of lease liabilities	(8,618)	(13,889)	(7,950)	(13,096)
Net cash used in financing activities	(526,145)	(471,041)	(525,477)	(470,248)
Net increase/(decrease) in cash and cash equivalents	556,342	(495,942)	288,588	(304,719)
Cash and cash equivalents at 1 January	1,572,662	1,961,740	1,215,617	1,090,003
Cash and cash equivalents at 30 June	2,129,004	1,465,798	1,504,205	785,284

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 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026 (continued)

Changes in liabilities arising from financing activities

Group	**At 1 January RM'000**	**Net Cash outflows RM'000**	**Acquisition of new leases* RM'000**	**Finance cost RM'000**	**At 30 June RM'000**
2026					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	(20,152)	-	20,084	6,906
Lease liabilities	17,889	(8,618)	12,469	430	22,170
Total liabilities from financing activities	1,074,863	(28,770)	12,469	20,514	1,079,076
2025					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	(20,152)	-	20,084	6,906
Lease liabilities	28,357	(13,889)	6,460	472	21,400
Total liabilities from financing activities	1,085,331	(34,041)	6,460	20,556	1,078,306
Bank					
2026					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	(20,152)	-	20,084	6,906
Lease liabilities	16,699	(7,950)	11,405	405	20,559
Total liabilities from financing activities	1,073,673	(28,102)	11,405	20,489	1,077,465
2025					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	(20,152)	-	20,084	6,906
Lease liabilities	25,350	(13,096)	6,460	432	19,146
Total liabilities from financing activities	1,082,324	(33,248)	6,460	20,516	1,076,052

* Acquisition of new leases includes changes in lease terms.

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

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

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 RM804 million net profit for the financial period ended 30 June 2026; the 8% profit growth arose mainly from broad-based revenue growth, fuelled by stronger net trading income (+29%), steady net interest income growth (+5%) on the back of 3.6% loan growth and active balance sheet management and continued growth in Islamic Banking income (+10%).

The Group and the Bank remain well capitalised with Common Equity Tier 1 capital ratios of 14.745% and 12.424% and Total capital ratios of 16.814% and 14.776% respectively, after proposed dividend.

ECONOMIC PERFORMANCE AND PROSPECTS

Malaysia’s economy expanded by 5.4% in the first quarter of 2026, supported by resilient household spending, steady investment activity, and continued growth in electrical and electronics (“E&E”) exports and information and communications technology (“ICT”) related services.

Bank Negara Malaysia (“BNM”) projects Malaysia’s gross domestic product (“GDP”) growth to be within the range of 4% to 5% in 2026, underpinned by firm domestic demand, sustained investment, tourism, and export performance. However, downside risks persist from the prolonged Middle East conflict and lower commodity production, with elevated global commodity prices posing potential inflationary pressures. Conversely, growth prospects could be supported by stronger E&E demand, higher tourism activity and de-escalation of geopolitical tensions.

BNM has maintained the Overnight Policy Rate (“OPR”) at 2.75% since July 2025, with the monetary policy stance remaining supportive of growth amid price stability.

Malaysia’s banking sector remains resilient and well-capitalised, with strong liquidity, stable asset quality and healthy loans growth, continuing to support the financing needs of the economy.

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 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*

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

1 BASIS OF PREPARATION (continued)

(a) Statement of compliance (continued)

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.

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 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. 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 with the comparative information for the financial year ending 31 December 2026 restated in accordance with the 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 2025.

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 2025 and for the financial year then ended, except as disclosed in Note 1(a).

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.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

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 June 2026.

6 CHANGES IN COMPOSITION OF THE GROUP

There were no changes in the composition of the Group during the financial period ended 30 June 2026.

7 DIVIDENDS

Final dividend of 173 sen per ordinary share amounting to RM497,375,000 in respect of the financial year ended 31 December 2025 was paid on 22 April 2026.

The Directors recommend an interim dividend of 183 sen per ordinary share in respect of the financial period ended 30 June 2026 amounting to RM526,125,000.

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 June 2026.

10 CASH AND CASH EQUIVALENTS

		Group		Bank	
	Note	**30 June 2026 RM'000**	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Cash and balances with banks and other financial institutions		568,305	1,103,354	485,869	1,028,826
Money at call and deposit placements with financial institutions maturing within one month		530,406	146,157	538,396	186,957
Deposit placements with Bank Negara Malaysia		1,030,359	323,321	480,000	-
		2,129,070	1,572,832	1,504,265	1,215,783
Stage 1 ECL allowance	(c)	(66)	(170)	(60)	(166)
		2,129,004	1,572,662	1,504,205	1,215,617

(a) By geographical distribution determined based on where the credit risk resides

Malaysia	1,183,118	977,567	625,689	678,877
Singapore	585,376	93,617	563,071	69,152
Other ASEAN countries	15,776	8,787	13,698	6,378
Rest of the world	344,800	492,861	301,807	461,376
	2,129,070	1,572,832	1,504,265	1,215,783

(b) 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 RM8 million (31 December 2025: RM41 million), which are unsecured and profit bearing.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

10 CASH AND CASH EQUIVALENTS (continued)

(c) Movements in ECL allowance

	Group		Bank	
Stage 1 ECL	**30 June 2026 RM'000**	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
At 1 January	170	88	166	80
New financial assets originated or purchased	-	108	-	108
Financial assets derecognised	(54)	(58)	(54)	(58)
Net remeasurement during the financial period/year	(71)	38	(73)	42
Other movements	21	(6)	21	(6)
At 30 June/31 December	66	170	60	166

11 DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

		Group		Bank	
	Note	**30 June 2026 RM'000**	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Bank Negara Malaysia		557	160	557	160
Licensed banks		1,072,564	687,080	2,329,375	1,696,398
		1,073,121	687,240	2,329,932	1,696,558
Stage 1 ECL allowance	(d)	(123)	(108)	(123)	(108)
		1,072,998	687,132	2,329,809	1,696,450

(a) By geographical distribution determined based on where the credit risk resides

Malaysia	1,027,261	654,279	2,284,072	1,663,597
Singapore	-	4,785	-	4,785
Rest of the world	45,860	28,176	45,860	28,176
	1,073,121	687,240	2,329,932	1,696,558

(b) By residual contractual maturity

Maturity within one year	1,073,121	687,240	2,329,932	1,696,558

(c) Included in the Bank's deposits and placements with licensed banks as at 30 June 2026 are deposits and placements with its Islamic Banking subsidiary, OCBC Al-Amin, amounting to RM1,257 million (31 December 2025: RM1,009 million), which are unsecured and profit bearing.

(d) Movements in ECL allowance

	Group and Bank	
Stage 1 ECL	**30 June 2026 RM'000**	**31 December 2025 RM'000**
At 1 January	108	180
New financial assets originated or purchased	129	223
Financial assets derecognised	(65)	(125)
Net remeasurement during the financial period/year	(49)	(164)
Other movements	-	(6)
At 30 June/31 December	123	108

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

12 INVESTMENT ACCOUNT PLACEMENTS

Bank	Note	30 June 2026 RM'000	31 December 2025 RM'000
Restricted Profit Sharing Investment Accounts ("RPSIA")		7,052,180	6,476,685
ECL allowance	(c)	(15,050)	(16,548)
		7,037,130	6,460,137

(a) By geographical distribution determined based on where the credit risk resides

Malaysia	7,052,180	6,476,685

(b) By residual contractual maturity

Within one year	7,052,180	6,476,685

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.

(c) Movements in ECL allowance

	Non credit-impaired		*Credit-impaired*	
Bank	**Stage 1 12 months ECL RM'000**	**Stage 2 Lifetime ECL RM'000**	**Stage 3 Lifetime ECL RM'000**	**Total RM'000**
2026				
At 1 January	16,548	-	-	16,548
New financial assets originated or purchased	2,319	-	-	2,319
Financial assets derecognised	(330)	-	-	(330)
Net remeasurement during the financial period	(3,513)	-	-	(3,513)
Other movements	26	-	-	26
At 30 June	15,050	-	-	15,050
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	9,062	-	-	9,062
Financial assets derecognised	(2,954)	(50)	-	(3,004)
Net remeasurement during the financial year	(4,086)	(46)	-	(4,132)
Other movements	(228)	-	-	(228)
At 31 December	16,548	-	-	16,548

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

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

	Group and Bank	
At fair value	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Malaysian Government Investment Issues	1,140,753	844,364
Malaysian Government Securities	1,805,135	674,728
Malaysian Government Treasury Bills	97,896	49,358
Foreign Government Debt Securities	5,786	4,235
Corporate Bonds and Sukuk	765,426	586,997
Quoted shares outside Malaysia	189,644	123,658
	4,004,640	2,283,340

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

	Group		Bank	
At fair value	**30 June 2026 RM'000**	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Malaysian Government Investment Issues	6,881,294	5,291,493	3,393,041	2,382,310
Malaysian Government Securities	7,798,597	10,932,014	7,798,597	10,932,014
Malaysian Treasury Bills and Islamic Treasury Bills	-	19,922	-	19,922
Foreign Government Debt Securities and Sukuk	1,253,298	1,247,061	1,253,298	1,247,061
Negotiable Instruments of Deposit and Islamic Negotiable Instruments of Deposit	3,333,932	6,387,509	2,938,584	5,292,122
Corporate and Islamic Corporate Bonds, Sukuk and Sanadat Mudharabah Cagamas	10,371,802	8,654,464	9,168,576	7,499,890
Unquoted shares in Malaysia				
- Cagamas Holdings Berhad	85,596	85,596	85,596	85,596
- Others	29,192	28,326	29,192	28,326
	29,753,711	32,646,385	24,666,884	27,487,241

The above include the Group's and the Bank's 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 RM1,387 million and RM737 million (31 December 2025: RM2,139 million and RM1,489 million) respectively.

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

	30 June 2026			31 December 2025		
Group	**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	5,835	607	6,442	2,857	458	3,315
Transferred to Stage 1	242	(242)	-	202	(202)	-
Transferred to Stage 2	(151)	151	-	(373)	373	-
New financial assets originated or purchased	1,776	-	1,776	7,359	-	7,359
Financial assets derecognised	(712)	(41)	(753)	(943)	(1,096)	(2,039)
Net remeasurement during the financial period/year	(2,303)	6,809	4,506	(3,183)	1,072	(2,111)
Other movements	43	9	52	(84)	2	(82)
At 30 June/31 December	4,730	7,293	12,023	5,835	607	6,442

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

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

	30 June 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
Bank						
At 1 January	5,337	565	5,902	2,606	458	3,064
Transferred to Stage 1	210	(210)	-	180	(180)	-
Transferred to Stage 2	(151)	151	-	(300)	300	-
New financial assets originated or purchased	1,709	-	1,709	6,180	-	6,180
Financial assets derecognised	(683)	(41)	(724)	(446)	(1,096)	(1,542)
Net remeasurement during the financial period/year	(1,945)	6,819	4,874	(2,799)	1,081	(1,718)
Other movements	43	9	52	(84)	2	(82)
At 30 June/31 December	4,520	7,293	11,813	5,337	565	5,902

15 LOANS, ADVANCES AND FINANCING

	Group		Bank	
At amortised cost	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Overdrafts	3,006,583	2,821,559	2,186,765	2,060,617
Term loans/financing				
- Housing loans/financing	16,731,702	16,661,248	13,945,881	14,105,831
- Syndicated term loans/financing	11,803,006	10,728,729	7,344,762	6,687,872
- Hire purchase receivables	112,985	151,638	25,358	33,699
- Other term loans/financing	20,862,504	20,863,404	14,077,035	14,258,213
Credit cards	472,922	493,352	472,922	493,352
Bills receivable	153,969	153,447	142,069	121,181
Trust receipts	9,097	14,900	8,682	12,192
Claims on customers under acceptance credits	2,564	85,417	2,564	72,025
Revolving credit	12,501,565	12,507,272	8,797,194	8,628,361
Staff loans/financing	37,126	37,443	37,126	37,443
Other loans/financing	7,473,358	6,094,683	6,980,614	5,626,145
Gross loans, advances and financing	73,167,381	70,613,092	54,020,972	52,136,931
ECL allowance	(888,099)	(856,919)	(720,296)	(689,793)
Net loans, advances and financing	72,279,282	69,756,173	53,300,676	51,447,138

(a) By type of customer

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Domestic non-bank financial institutions	5,300,869	5,413,693	3,499,932	3,342,235
Domestic business enterprises				
- Small and medium enterprises	14,621,991	13,588,619	10,166,297	9,700,945
- Others	32,292,963	31,314,982	22,377,216	21,543,730
Individuals	18,934,244	18,483,755	16,217,293	15,961,594
Foreign entities	2,017,314	1,812,043	1,760,234	1,588,427
	73,167,381	70,613,092	54,020,972	52,136,931

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

15 LOANS, ADVANCES AND FINANCING (continued)

	Group		Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
(b) By interest/profit rate sensitivity				
Fixed rate				
- Housing loans/financing	114,382	113,239	85,208	83,977
- Hire purchase receivables	58,123	84,135	19,420	26,681
- Other fixed rate loans/financing	11,066,409	9,136,507	10,073,411	8,138,364
Variable rate				
- Base rate/base lending rate/base financing rate plus/standardised base rate	28,425,362	27,948,424	21,844,551	21,963,241
- Cost plus	33,179,296	32,992,025	21,680,747	21,594,756
- Other variable rates	323,809	338,762	317,635	329,912
	73,167,381	70,613,092	54,020,972	52,136,931
(c) By sector				
Agriculture, hunting, forestry and fishing	1,435,191	1,626,367	1,041,463	1,143,989
Mining and quarrying	113,105	102,150	97,971	90,718
Manufacturing	9,930,108	8,752,940	8,407,161	7,341,048
Electricity, gas and water	1,029,278	985,434	659,017	624,811
Construction	2,684,537	2,625,306	1,802,930	1,806,776
Real estate	6,718,887	6,414,074	5,878,066	5,485,339
Wholesale & retail trade and restaurants & hotels	8,882,702	8,225,430	6,572,858	6,163,386
Transport, storage and communication	4,082,892	3,319,423	2,612,196	1,956,141
Finance, insurance and business services	15,670,034	16,270,454	8,125,288	8,793,120
Community, social and personal services	2,297,183	2,474,926	1,474,589	1,660,793
Household				
- Purchase of residential properties	17,232,734	17,197,903	14,441,584	14,636,926
- Purchase of non-residential properties	517,387	522,443	459,161	469,066
- Others	2,573,343	2,096,242	2,448,688	1,964,818
	73,167,381	70,613,092	54,020,972	52,136,931
(d) By geography determined based on where the credit risk resides				
Malaysia	71,390,203	68,794,748	52,499,975	50,541,496
Singapore	919,829	921,477	779,243	802,836
Other ASEAN countries	302,213	298,303	293,865	293,260
Rest of the world	555,136	598,564	447,889	499,339
	73,167,381	70,613,092	54,020,972	52,136,931
(e) By residual contractual maturity				
Up to one year	26,257,028	22,438,712	20,636,571	18,133,668
Over one year to three years	7,337,653	8,924,902	4,608,376	4,777,096
Over three years to five years	7,768,792	8,503,340	4,814,119	5,295,899
Over five years	31,803,908	30,746,138	23,961,906	23,930,268
	73,167,381	70,613,092	54,020,972	52,136,931

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

16 IMPAIRED LOANS, ADVANCES AND FINANCING

(i) Movements in impaired loans, advances and financing

	Group		Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
At 1 January	928,334	1,485,498	780,257	1,156,271
Impaired during the financial period/year	492,103	751,098	433,114	671,631
Reclassified as non-credit impaired	(162,999)	(508,002)	(143,556)	(391,850)
Amount recovered	(165,294)	(521,421)	(145,939)	(438,342)
Amount written off	(44,683)	(278,839)	(35,128)	(217,453)
At 30 June/31 December	1,047,461	928,334	888,748	780,257
Stage 3 ECL allowance	(254,588)	(206,827)	(217,136)	(167,358)
Net impaired loans, advances and financing	792,873	721,507	671,612	612,899

a) By sector

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Agriculture, hunting, forestry and fishing	1,471	1,492	1,001	1,022
Mining and quarrying	6,319	6,617	6,319	6,617
Manufacturing	259,767	162,174	248,835	147,586
Electricity, gas and water	4,720	4,304	4,302	4,035
Construction	41,276	24,264	17,953	17,535
Real estate	94,578	67,948	93,592	67,142
Wholesale & retail trade and restaurants & hotels	152,325	144,549	99,183	92,637
Transport, storage and communication	11,568	13,610	6,899	8,365
Finance, insurance and business services	16,749	20,039	11,584	17,494
Community, social and personal services	3,390	6,646	2,615	6,098
Household				
- Purchase of residential properties	413,030	429,430	359,672	372,024
- Purchase of non-residential properties	5,476	7,228	5,476	5,768
- Others	36,792	40,033	31,317	33,934
	1,047,461	928,334	888,748	780,257

b) By geography determined based on where the credit risk resides

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Malaysia	1,025,831	899,334	868,085	756,546
Singapore	12,426	17,120	12,215	15,441
Other ASEAN countries	498	498	498	498
Rest of the world	8,706	11,382	7,950	7,772
	1,047,461	928,334	888,748	780,257

c) By collateral type

	Group 30 June 2026 RM'000	Group 31 December 2025 RM'000	Bank 30 June 2026 RM'000	Bank 31 December 2025 RM'000
Property	662,797	660,863	558,938	566,676
Fixed deposits	450	450	450	450
Machinery	232	357	232	357
Secured - others	78,622	65,645	59,134	50,808
Unsecured - corporate and other guarantees	157,763	69,339	152,025	60,870
Unsecured - corporate clean	147,597	131,680	117,969	101,096
	1,047,461	928,334	888,748	780,257

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

16 IMPAIRED LOANS, ADVANCES AND FINANCING (continued)

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

	Non credit-impaired		*Credit-impaired*	30 June 2026	*Non credit-impaired*		*Credit-impaired*	31 December 2025
Group	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Stage 3 Lifetime ECL RM'000	Total RM'000	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Stage 3 Lifetime ECL RM'000	Total RM'000
At 1 January	268,496	381,596	206,827	856,919	231,833	398,412	432,069	1,062,314
Transferred to Stage 1	123,597	(117,643)	(5,954)	-	222,520	(211,060)	(11,460)	-
Transferred to Stage 2	(19,930)	31,714	(11,784)	-	(56,088)	111,806	(55,718)	-
Transferred to Stage 3	(2,597)	(129,239)	131,836	-	(285)	(132,294)	132,579	-
New financial assets originated or purchased	160,346	86,959	-	247,305	294,283	227,170	-	521,453
Financial assets derecognised	(98,877)	(122,817)	(32,768)	(254,462)	(204,670)	(244,295)	(42,339)	(491,304)
Net remeasurement during the financial period/year	(84,785)	151,157	15,724	82,096	(215,783)	239,075	42,566	65,858
Written off	-	-	(44,683)	(44,683)	-	-	(278,839)	(278,839)
Other movements	(3,723)	9,257	(4,610)	924	(3,314)	(7,218)	(12,031)	(22,563)
At 30 June/31 December	342,527	290,984	254,588	888,099	268,496	381,596	206,827	856,919
Bank								
At 1 January	200,895	321,540	167,358	689,793	182,377	329,566	323,916	835,859
Transferred to Stage 1	89,645	(84,409)	(5,236)	-	165,020	(154,972)	(10,048)	-
Transferred to Stage 2	(13,876)	24,101	(10,225)	-	(44,232)	82,626	(38,394)	-
Transferred to Stage 3	(2,546)	(117,264)	119,810	-	(257)	(114,442)	114,699	-
New financial assets originated or purchased	140,357	76,720	-	217,077	247,537	201,355	-	448,892
Financial asset derecognised	(88,010)	(107,059)	(30,052)	(225,121)	(185,971)	(212,284)	(25,047)	(423,302)
Net remeasurement during the financial period/year	(52,237)	109,853	14,438	72,054	(160,688)	197,006	30,210	66,528
Written off	-	-	(35,128)	(35,128)	-	-	(217,453)	(217,453)
Other movements	(3,605)	9,055	(3,829)	1,621	(2,891)	(7,315)	(10,525)	(20,731)
At 30 June/31 December	270,623	232,537	217,136	720,296	200,895	321,540	167,358	689,793

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

16 IMPAIRED LOANS, ADVANCES AND FINANCING (continued)

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

(a) By sector

ECL allowance on loans, advances and financing, including on loan/financing commitments and financial guarantees (Note 21)

	Group				Bank			
	Non credit-impaired	*Credit-impaired*	Stage 3 ECL		*Non credit-impaired*	*Credit-impaired*	Stage 3 ECL	
30 June 2026	**Stage 1 and 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Made during the financial period (Note 29) RM'000**	**Written off RM'000**	**Stage 1 and 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Made during the financial period (Note 29) RM'000**	**Written off RM'000**
Agriculture, hunting, forestry and fishing	12,318	708	20	-	11,827	526	20	-
Mining and quarrying	2,751	-	-	-	2,522	-	-	-
Manufacturing	222,499	77,509	127,729	5,402	198,429	70,226	127,044	4,690
Electricity, gas and water	16,517	1,722	139	96	13,514	1,571	90	96
Construction	112,245	26,633	5,454	887	84,912	7,770	3,072	788
Real estate	55,114	29,509	13,129	268	47,600	29,167	12,855	197
Wholesale & retail trade and restaurants & hotels	164,462	46,448	20,693	9,145	125,493	35,203	14,300	5,695
Transport, storage and communication	50,609	3,862	887	1,145	38,806	2,469	726	564
Finance, insurance and business services	108,570	5,255	2,431	1,707	73,779	4,057	1,702	1,459
Community, social and personal services	17,751	1,296	335	-	15,241	736	85	-
Household								
- Purchase of residential properties	44,328	58,815	38,124	19,382	37,437	49,522	33,172	16,188
- Purchase of non-residential properties	2,634	911	98	193	1,913	911	98	193
- Others	52,882	18,020	11,232	6,458	51,632	16,081	9,913	5,258
	862,680	270,688	220,271	44,683	703,105	218,239	203,077	35,128

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

16 IMPAIRED LOANS, ADVANCES AND FINANCING (continued)

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

(a) By sector (continued)

ECL allowance on loans, advances and financing, including on loan/financing commitments and financial guarantees (Note 21) (continued)

	Group				Bank			
	Non credit-impaired	*Credit-impaired*	Stage 3 ECL		*Non credit-impaired*	*Credit-impaired*	Stage 3 ECL	
31 December 2025	**Stage 1 and 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Made during the financial period (Note 29) RM'000**	**Written off RM'000**	**Stage 1 and 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Made during the financial period (Note 29) RM'000**	**Written off RM'000**
Agriculture, hunting, forestry and fishing	13,637	724	712	326	12,962	542	579	326
Mining and quarrying	1,610	-	9	-	1,259	-	-	-
Manufacturing	250,484	43,116	43,275	33,912	225,965	33,638	40,753	28,579
Electricity, gas and water	13,018	1,693	266	-	9,908	1,588	165	-
Construction	109,265	25,229	7,481	39,397	72,163	7,527	5,931	39,258
Real estate	53,159	16,825	1,722	1,369	45,901	16,666	1,672	1,369
Wholesale & retail trade and restaurants & hotels	162,530	38,307	62,440	130,533	131,746	28,184	44,773	95,430
Transport, storage and communication	45,045	5,299	5,561	1,277	31,807	3,451	3,934	915
Finance, insurance and business services	92,637	5,132	6,423	1,406	65,997	4,352	5,714	1,393
Community, social and personal services	16,086	1,791	1,178	-	13,510	1,461	831	-
Household								
- Purchase of residential properties	49,487	63,810	94,214	57,044	42,446	53,125	74,835	39,092
- Purchase of non-residential properties	2,757	1,383	2,008	963	2,053	1,086	1,868	963
- Others	82,200	18,840	22,762	12,612	80,283	16,063	19,898	10,128
	891,915	222,149	248,051	278,839	736,000	167,683	200,953	217,453

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

16 IMPAIRED LOANS, ADVANCES AND FINANCING (continued)

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

(b) By geographical distribution

ECL allowance on loans, advances and financing, including on loan/financing commitments and financial guarantees (Note 21) (continued)

	Group			Bank		
	Non credit-impaired	***Credit-impaired***		***Non credit-impaired***	***Credit-impaired***	
30 June 2026	**Stage 1 and 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Total RM'000**	**Stage 1 and 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Total RM'000**
Malaysia	847,168	266,192	1,113,360	690,637	213,870	904,507
Singapore	4,626	3,033	7,659	4,061	3,033	7,094
Other ASEAN countries	5,494	140	5,634	5,418	140	5,558
Rest of the world	5,392	1,323	6,715	2,989	1,196	4,185
	862,680	270,688	1,133,368	703,105	218,239	921,344

31 December 2025						
	875,276	215,274	1,090,550	722,251	162,712	884,963
Malaysia	4,747	4,404	9,151	4,265	3,377	7,642
Singapore	3,188	147	3,335	3,155	147	3,302
Other ASEAN countries	8,704	2,324	11,028	6,329	1,447	7,776
Rest of the world	891,915	222,149	1,114,064	736,000	167,683	903,683

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

	30 June 2026			31 December 2025		
	Contract or underlying principal	Fair value		Contract or underlying principal	Fair value	
Group	amount RM'000	Assets RM'000	Liabilities RM'000	amount RM'000	Assets RM'000	Liabilities RM'000
Trading						
Foreign exchange derivatives						
- Forwards	13,698,840	240,146	61,342	13,907,472	98,957	287,137
- Swaps	32,049,733	576,200	308,296	41,714,178	592,918	648,945
- Options	648,715	6,598	3,525	519,743	2,534	813
Interest rate derivatives						
- Forwards	207,160	163	-	271,583	1,641	-
- Swaps	69,268,630	188,550	185,665	54,780,516	195,550	221,355
- Options	149,330	604	604	170,645	2,048	2,048
- Futures	1,713,824	6	1,048	194,438	3	84
Equity and other derivatives						
- Swaps	2,954,202	156,030	156,030	2,007,468	63,465	63,465
- Exchange traded futures	30,305	-	402	-	-	-
- Options	3,945,814	147,883	185,154	2,826,340	47,127	79,716
- Commodity related contracts	2	-	-	4,495	51	47
- Credit linked notes	1,352,315	19,951	19,951	1,378,864	21,183	21,183
	126,018,870	1,336,131	922,017	117,775,742	1,025,477	1,324,793
Hedging						
Interest rate derivatives						
- Swaps	1,397,978	8,913	2,553	3,732,799	5,624	12,070
	127,416,848	1,345,044	924,570	121,508,541	1,031,101	1,336,863

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES (continued)

	30 June 2026			31 December 2025		
	Contract or underlying principal amount	Fair value		Contract or underlying principal amount	Fair value	
Bank	**RM'000**	**Assets RM'000**	**Liabilities RM'000**	**RM'000**	**Assets RM'000**	**Liabilities RM'000**
Trading						
Foreign exchange derivatives						
- Forwards	13,671,592	239,831	60,428	13,924,989	98,844	287,176
- Swaps	33,589,009	577,061	343,320	42,758,301	613,894	649,203
- Options	648,715	6,598	3,525	519,743	2,534	813
Interest rate derivatives						
- Forwards	207,160	163	-	271,583	1,641	-
- Swaps	69,268,630	188,550	185,665	54,780,516	195,550	221,355
- Options	149,330	604	604	170,645	2,048	2,048
- Futures	1,713,824	6	1,048	194,438	3	84
Equity and other derivatives						
- Swaps	2,954,202	156,030	156,030	2,007,468	63,465	63,465
- Exchange traded futures	30,305	-	402	-	-	-
- Options	3,945,814	147,883	185,154	2,826,340	47,127	79,716
- Commodity related contracts	2	-	-	4,495	51	47
- Credit linked notes	1,352,315	19,951	19,951	1,378,864	21,183	21,183
	127,530,898	1,336,677	956,127	118,837,382	1,046,340	1,325,090
Hedging						
Interest rate derivatives						
- Swaps	1,397,978	8,913	2,553	3,732,799	5,624	12,070
	128,928,876	1,345,590	958,680	122,570,181	1,051,964	1,337,160

18 OTHER ASSETS

		Group		Bank	
	Note	**30 June 2026 RM'000**	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Amount due from subsidiaries	(a)	-	-	10,186	113,244
Amount due from holding company		11,410	3,459	11,177	3,155
Interest/Profit receivable		252,199	259,387	219,905	227,527
Other receivables, deposits and prepayments		390,448	332,099	385,436	327,754
		654,057	594,945	626,704	671,680

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

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

19 DEPOSITS FROM CUSTOMERS

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
a) By type of deposit				
Demand deposits	29,971,015	28,687,381	24,119,168	22,725,602
Saving deposits	11,447,051	11,459,688	10,684,717	10,723,576
Fixed/General investment deposits	31,888,398	32,555,772	27,198,107	27,796,324
Negotiable instruments of deposit	5,050,812	2,793,869	4,447,258	1,989,366
Short-term money market deposits	1,742,351	1,292,565	780,193	898,768
	80,099,627	76,789,275	67,229,443	64,133,636
b) By type of customer				
Government and statutory bodies	294,113	52,424	38,752	45,637
Non-bank financial institutions	3,166,297	2,722,622	1,771,170	1,507,754
Business enterprises	31,411,483	31,632,207	25,397,087	25,450,543
Individuals	33,532,777	33,774,153	29,782,212	29,994,621
Foreign entities	10,805,313	7,723,215	9,397,871	6,314,700
Others	889,644	884,654	842,351	820,381
	80,099,627	76,789,275	67,229,443	64,133,636
c) By residual maturity for fixed/general investment deposits, negotiable instruments of deposit and short-term money market deposits				
Up to six months	33,415,800	32,629,180	27,967,562	27,262,837
Over six months to one year	5,157,178	3,953,909	4,356,819	3,366,291
Over one year to three years	104,018	52,319	97,073	49,233
Over three years to five years	4,565	6,798	4,104	6,097
	38,681,561	36,642,206	32,425,558	30,684,458

20 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Licensed banks and other financial institutions	12,578,280	12,345,669	12,529,017	12,307,074

21 OTHER LIABILITIES

		Group		Bank	
	Note	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Amount due to subsidiary	(a)	-	-	158,046	2,244
Equity compensation benefits		27,208	21,518	26,502	20,926
Interest/Profit payable		326,433	352,215	294,082	318,939
Structured investments		3,627,520	3,288,369	3,627,520	3,288,369
Lease liabilities		22,170	17,889	20,559	16,699
Other payables and accruals		544,578	634,896	488,853	581,419
ECL allowance for loan/financing commitments and financial guarantees	(b)	245,269	257,145	201,048	213,890
		4,793,178	4,572,032	4,816,610	4,442,486

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

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

21 OTHER LIABILITIES (continued)

(b) ECL allowance for loan/financing commitments and financial guarantees

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

	Non credit-impaired		*Credit-impaired*	
Group	**Stage 1 12 months ECL RM'000**	**Stage 2 Lifetime ECL RM'000**	**Stage 3 Lifetime ECL RM'000**	**Total RM'000**
2026				
At 1 January	127,011	114,812	15,322	257,145
Transferred to Stage 1	34,289	(34,289)	-	-
Transferred to Stage 2	(3,190)	3,190	-	-
Transferred to Stage 3	(940)	(560)	1,500	-
New financial assets originated or purchased	41,625	10,825	1,103	53,553
Financial assets derecognised	(18,542)	(17,633)	-	(36,175)
Net remeasurement during the financial period	(59,322)	31,919	(1,825)	(29,228)
Other movements	(10)	(16)	-	(26)
At 30 June	120,921	108,248	16,100	245,269
2025				
At 1 January	132,997	104,831	36,400	274,228
Transferred to Stage 1	69,028	(69,028)	-	-
Transferred to Stage 2	(16,349)	16,349	-	-
Transferred to Stage 3	(157)	(3,088)	3,245	-
New financial assets originated or purchased	89,845	17,585	325	107,755
Financial assets derecognised	(41,554)	(25,207)	(1,173)	(67,934)
Net remeasurement during the financial year	(103,234)	75,182	(23,201)	(51,253)
Other movements	(3,565)	(1,812)	(274)	(5,651)
At 31 December	127,011	114,812	15,322	257,145
Bank				
2026				
At 1 January	109,658	103,907	325	213,890
Transferred to Stage 1	29,774	(29,774)	-	-
Transferred to Stage 2	(2,609)	2,609	-	-
Transferred to Stage 3	(940)	(560)	1,500	-
New financial assets originated or purchased	36,688	9,037	1,103	46,828
Financial assets derecognised	(15,194)	(15,323)	-	(30,517)
Net remeasurement during the financial period	(53,373)	26,106	(1,825)	(29,092)
Other movements	(15)	(46)	-	(61)
At 30 June	103,989	95,956	1,103	201,048
2025				
At 1 January	115,565	89,808	20,173	225,546
Transferred to Stage 1	58,122	(58,122)	-	-
Transferred to Stage 2	(15,317)	15,317	-	-
Transferred to Stage 3	(157)	(3,087)	3,244	-
New financial assets originated or purchased	82,428	16,876	325	99,629
Financial assets derecognised	(38,769)	(14,820)	-	(53,589)
Net remeasurement during the financial year	(88,935)	59,621	(23,200)	(52,514)
Other movements	(3,279)	(1,686)	(217)	(5,182)
At 31 December	109,658	103,907	325	213,890

22 SUBORDINATED BONDS

	Group and Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
RM550 million Redeemable Subordinated Bond 2020/2030	550,000	550,000
RM500 million Redeemable Subordinated Bond 2022/2032	500,000	500,000
	1,050,000	1,050,000

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

23 NET INTEREST INCOME

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	RM'000	RM'000	RM'000	RM'000
Interest income				
Loans, advances and financing				
- Interest income other than recoveries	621,234	651,824	1,223,752	1,296,824
- Recoveries from impaired loans, advances and financing	9,428	12,626	17,317	26,344
- Discount unwind from impaired loans, advances and financing	1,870	2,630	3,829	5,438
Money at call and deposit placements with banks and other financial institutions	14,564	13,707	23,216	34,331
Financial investments at FVOCI	242,972	223,284	481,303	443,255
Others	9,785	38,855	22,502	68,979
	899,853	942,926	1,771,919	1,875,171
Financial assets at FVTPL	33,622	27,860	58,162	50,936
	933,475	970,786	1,830,081	1,926,107
Interest expense				
Deposits from customers	(328,605)	(366,113)	(632,574)	(742,655)
Deposits and placements of banks and other financial institutions	(76,331)	(86,224)	(158,341)	(167,091)
Subordinated bonds	(10,098)	(10,098)	(20,084)	(20,084)
Lease liabilities	(200)	(210)	(405)	(432)
Others	(20,837)	(34,124)	(34,418)	(56,949)
	(436,071)	(496,769)	(845,822)	(987,211)
Net interest income	497,404	474,017	984,259	938,896
Bank				
Interest income				
Loans, advances and financing				
- Interest income other than recoveries	621,234	651,824	1,223,752	1,296,824
- Recoveries from impaired loans, advances and financing	9,428	12,626	17,317	26,344
- Discount unwind from impaired loans, advances and financing	1,870	2,630	3,829	5,438
Money at call and deposit placements with banks and other financial institutions	78,563	79,648	144,223	163,525
Financial investments at FVOCI	242,972	223,284	481,303	443,255
Others	9,785	38,855	22,502	68,979
	963,852	1,008,867	1,892,926	2,004,365
Financial assets at FVTPL	33,622	27,860	58,162	50,936
	997,474	1,036,727	1,951,088	2,055,301
Interest expense				
Deposits from customers	(328,722)	(366,239)	(632,805)	(742,883)
Deposits and placements of banks and other financial institutions	(94,046)	(108,589)	(193,096)	(211,041)
Subordinated bonds	(10,098)	(10,098)	(20,084)	(20,084)
Lease liabilities	(200)	(210)	(405)	(432)
Others	(53,736)	(75,660)	(98,962)	(138,571)
	(486,802)	(560,796)	(945,352)	(1,113,011)
Net interest income	510,672	475,931	1,005,736	942,290

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

24 INCOME FROM ISLAMIC BANKING OPERATIONS

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	160,540	144,628	314,512	282,599
Income derived from investment of specific investment account funds	72,305	91,287	141,855	179,388
Income derived from investment of shareholder's funds	60,996	49,787	109,235	94,003
Income attributable to depositors	(65,828)	(66,332)	(132,826)	(129,658)
Income attributable to investment account holder	(53,431)	(64,392)	(103,191)	(126,064)
	174,582	154,978	329,585	300,268

25 NET FEE AND COMMISSION INCOME

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	RM'000	RM'000	RM'000	RM'000
Commission	70,225	58,523	120,308	101,501
Service charges and fees	30,065	52,022	63,780	88,756
Other fee income	1,923	1,781	3,624	3,704
	102,213	112,326	187,712	193,961
Bank				
Commission	70,225	56,254	120,308	96,589
Service charges and fees	30,028	52,022	63,020	88,756
Other fee income	1,923	1,781	3,624	3,704
	102,176	110,057	186,952	189,049

26 NET TRADING INCOME

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group and Bank	RM'000	RM'000	RM'000	RM'000
Foreign exchange (loss)/gain	(73,953)	321,065	(85,351)	352,910
Realised gain on financial assets at FVTPL	12,147	34,135	7,077	39,660
Realised gain/(loss) on trading derivatives	140,073	(22,012)	(290,570)	(21,932)
Unrealised gain on financial assets at FVTPL	53,642	6,874	35,959	13,946
Unrealised gain/(loss) on trading derivatives	29,196	(211,084)	638,328	(147,741)
	161,105	128,978	305,443	236,843

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

27 OTHER OPERATING INCOME

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	RM'000	RM'000	RM'000	RM'000
(Loss)/gain on disposal from:				
- Financial investments at FVOCI	(407)	28,427	36,910	30,228
- Property and equipment	(8)	(13)	8	(13)
Gross dividends from financial investments at FVOCI in Malaysia	450	450	450	450
Gross dividends from financial assets at FVTPL outside Malaysia	126	11	296	12
Rental of premises	1,746	1,236	3,028	2,527
Rental of safe deposit boxes	2,010	2,004	4,206	4,208
Shared services income received from holding company and related companies	7,215	7,622	14,600	13,968
Unrealised gain/(loss) on hedging derivatives	37	(809)	189	(184)
Others	(51)	82	(288)	80
	11,118	39,010	59,399	51,276
Bank				
(Loss)/gain on disposal from:				
- Financial investments at FVOCI	(407)	28,427	36,910	30,228
- Property and equipment	(8)	(13)	8	(13)
Gross dividends from financial investments at FVOCI in Malaysia	450	450	450	450
Gross dividends from financial assets at FVTPL outside Malaysia	126	11	296	12
Rental of premises	1,842	1,257	3,273	2,567
Rental of safe deposit boxes	2,010	2,004	4,206	4,208
Shared services income received from subsidiaries	43,258	41,627	84,755	82,613
Shared services income received from holding company and related companies	7,215	7,622	14,600	13,968
Unrealised gain/(loss) on hedging derivatives	37	(809)	189	(184)
Others	(51)	82	(288)	80
	54,472	80,658	144,399	133,929

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

28 OPERATING EXPENSES

		Quarter ended		Year to date ended	
		30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Personnel expenses					
Wages, salaries and bonus		172,776	154,499	329,994	294,355
Employees Provident Fund contributions		25,562	23,000	49,859	43,654
Share-based costs		2,437	1,381	5,531	4,039
Others		19,108	18,459	35,135	33,831
		219,883	197,339	420,519	375,879
Establishment expenses					
Depreciation of property and equipment		7,374	5,354	13,838	9,937
Depreciation of ROU assets		4,464	4,175	9,178	8,659
Rental of premises	(a)	554	7	781	14
Repair and maintenance		4,985	3,447	10,359	7,213
Information technology costs		9,330	10,647	16,312	16,927
Hire of equipment	(a)	369	271	691	515
Others		4,235	4,780	8,388	9,086
		31,311	28,681	59,547	52,351
Marketing expenses					
Advertisement and business promotion		5,848	3,520	10,742	7,254
Transport and travelling		1,406	1,030	2,371	2,089
Others		736	601	1,288	1,817
		7,990	5,151	14,401	11,160
General administrative expenses					
IT and Transaction processing fees		118,706	118,579	234,586	220,568
Others		18,084	44,018	59,372	80,920
		136,790	162,597	293,958	301,488
Total operating expenses		395,974	393,768	788,425	740,878
Bank					
Personnel expenses					
Wages, salaries and bonus		167,890	149,845	320,926	285,884
Employees Provident Fund contributions		24,847	22,314	48,400	42,248
Share-based cost		2,389	1,334	5,415	3,920
Others		18,023	17,607	32,909	32,198
		213,149	191,100	407,650	364,250
Establishment expenses					
Depreciation of property and equipment		7,212	5,116	13,499	9,451
Depreciation of ROU assets		4,148	3,802	8,547	7,914
Rental of premises		546	7	766	15
Repair and maintenance	(a)	4,718	3,272	9,800	6,925
Information technology costs		9,167	10,516	16,023	16,670
Hire of equipment	(a)	334	249	635	472
Others		3,749	4,263	7,402	8,048
		29,874	27,225	56,672	49,495

(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.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

28 OPERATING EXPENSES (continued)

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Bank (continued)	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Marketing expenses				
Advertisement and business promotion	5,693	3,438	10,570	7,136
Transport and travelling	1,388	1,015	2,341	2,049
Others	695	512	1,244	1,723
	7,776	4,965	14,155	10,908
General administrative expenses				
IT and Transaction processing fees	111,754	112,570	221,097	209,802
Others	14,991	41,079	52,971	74,941
	126,745	153,649	274,068	284,743
Total operating expenses	377,544	376,939	752,545	709,396

29 IMPAIRMENT ALLOWANCES AND PROVISIONS WRITEBACK/(CHARGE)

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Loans, advances, financing and commitments				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	48,199	(89,433)	29,235	(36,176)
Stage 3 ECL				
- Made during the financial period	(164,319)	(42,281)	(220,271)	(91,400)
- Writeback during the financial period	102,184	71,865	122,438	98,906
- Recovered during the financial period	46,911	14,219	57,905	31,613
Financial investments at FVOCI				
Stage 1 and 2 ECL net charge during the financial period	(6,114)	(1,109)	(5,581)	(767)
Other financial assets				
Stage 1 and 2 ECL net (charge)/writeback during the financial period	(62)	33	89	130
Stage 3 ECL net charge during the financial period	(20)	(17)	(51)	(42)
	26,779	(46,723)	(16,236)	2,264

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

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

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Bank	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Loans, advances, financing and commitments				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	42,576	(72,817)	32,895	(33,137)
Stage 3 ECL				
- Made during the financial period	(155,755)	(34,203)	(203,077)	(77,015)
- Writeback during the financial period	98,615	55,638	113,564	76,875
- Recovered during the financial period	30,320	10,262	37,677	21,062
Investment account placements				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	871	(6,385)	1,498	(5,083)
Financial investments at FVOCI				
Stage 1 and 2 ECL net charge during the financial period	(6,252)	(1,121)	(5,911)	(841)
Other financial assets				
Stage 1 and 2 ECL net (charge)/writeback during the financial period	(61)	33	90	126
Stage 3 ECL net charge during the financial period	(20)	(17)	(51)	(42)
	10,294	(48,610)	(23,315)	(18,055)

30 INCOME TAX EXPENSE

	Quarter ended		Year to date ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Malaysian income tax				
- Current financial period	132,769	133,576	239,656	225,495
Deferred Tax				
- Origination and reversal of temporary differences	6,916	(19,840)	17,793	12,777
	139,685	113,736	257,449	238,272
Bank				
Malaysian income tax				
- Current financial period	105,940	107,374	192,516	174,677
Deferred Tax				
- Origination and reversal of temporary differences	5,759	(17,446)	17,887	13,493
	111,699	89,928	210,403	188,170

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

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.

Group	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
30 June 2026			
Direct credit substitutes	9,792	9,792	1,836
Transaction-related contingent items	5,179,757	2,632,028	1,456,974
Short-term self-liquidating trade-related contingencies	373,701	81,040	57,065
Forward asset purchases, forward deposits, partly paid shares and securities	3,657	3,657	731
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	1,225,134	1,225,134	436
Foreign exchange related contracts			
- One year or less	40,631,755	1,003,287	429,072
- Over one year to five years	5,527,925	565,963	231,732
- Over five years	237,608	33,215	9,822
Interest rate contracts			
- One year or less	21,634,022	6,707	2,396
- Over one year to five years	50,319,316	573,754	169,375
- Over five years	783,584	59,295	16,528
Equity and commodity related contracts	6,930,323	185,545	35,750
Credit derivative contracts	1,352,315	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	115,942	86,956	61,043
- Original maturity exceeding one year	6,430,149	5,303,941	3,499,740
Other unconditionally cancellable commitments	29,469,900	2,636,374	386,455
Total	170,224,880	14,406,688	6,358,955
31 December 2025			
Direct credit substitutes	14,670	14,670	1,125
Transaction-related contingent items	4,735,061	2,409,720	1,399,139
Short-term self-liquidating trade-related contingencies	213,469	44,693	26,985
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	1,093,227	1,093,227	258
Foreign exchange related contracts			
- One year or less	51,764,598	686,742	177,852
- Over one year to five years	3,811,317	451,136	121,101
- Over five years	565,478	127,775	79,455
Interest rate contracts			
- One year or less	14,185,648	14,997	5,442
- Over one year to five years	44,140,905	258,332	80,761
- Over five years	823,428	53,582	11,464
Equity and commodity related contracts	4,838,303	123,860	28,942
Credit derivative contracts	1,378,864	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	60,906	46,178	41,569
- Original maturity exceeding one year	6,512,583	5,332,118	3,657,357
Other unconditionally cancellable commitments	27,863,935	2,537,551	362,689
Total	162,002,392	13,194,581	5,994,139

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

31 COMMITMENTS AND CONTINGENCIES (continued)

Bank	**Principal amount**	**Credit equivalent amount**	**Risk weighted amount**
	RM'000	**RM'000**	**RM'000**
30 June 2026			
Direct credit substitutes	9,792	9,792	1,836
Transaction-related contingent items	4,692,110	2,379,941	1,293,257
Short-term self-liquidating trade-related contingencies	350,356	74,708	54,037
Forward asset purchases, forward deposits, partly paid shares and securities	3,657	3,657	731
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	565,652	565,652	436
Foreign exchange related contracts			
- One year or less	42,090,800	1,022,587	429,045
- Over one year to five years	5,580,908	565,963	196,423
- Over five years	237,608	33,215	9,822
Interest rate contracts			
- One year or less	21,634,021	6,707	2,396
- Over one year to five years	50,319,317	573,754	169,375
- Over five years	783,584	59,295	16,528
Equity and commodity related contracts	6,930,323	185,545	35,750
Credit derivative contracts	1,352,315	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	77,951	58,464	37,210
- Original maturity over one year	4,754,872	3,928,721	2,719,705
Other unconditionally cancellable commitments	24,409,804	2,228,567	304,973
Total	163,793,070	11,696,568	5,271,524
31 December 2025			
Direct credit substitutes	14,670	14,670	1,125
Transaction-related contingent items	4,297,735	2,184,219	1,245,765
Short-term self-liquidating trade-related contingencies	181,577	38,720	22,866
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	421,617	421,617	257
Foreign exchange related contracts			
- One year or less	52,770,840	720,990	178,999
- Over one year to five years	3,866,715	451,136	102,791
- Over five years	565,478	127,775	79,455
Interest rate contracts			
- One year or less	14,185,648	14,997	5,442
- Over one year to five years	44,140,905	258,332	80,761
- Over five years	823,428	53,582	11,465
Equity and commodity related contracts	4,838,303	123,860	28,942
Credit derivative contracts	1,378,864	-	-
Formal standby facilities and credit lines			
- Maturity not exceeding one year	59,988	45,489	41,086
- Original maturity exceeding one year	4,523,175	3,730,673	2,654,160
Other unconditionally cancellable commitments	24,075,240	2,196,361	293,945
Total	156,144,183	10,382,421	4,747,059

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

32 CAPITAL COMMITMENTS

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Capital expenditure commitments in respect of property and equipment contracted but not provided for	38,030	38,958	37,779	37,978

33 CREDIT EXPOSURE ARISING FROM CREDIT TRANSACTIONS WITH CONNECTED PARTIES

The following disclosure is made pursuant to BNM's Guidelines on Credit Transactions and Exposures with Connected Parties:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Aggregate value of outstanding credit exposure to connected parties^:				
Credit facility and leasing (except guarantee)	765,705	671,370	643,223	668,928
Commitments and contingencies*	1,083,813	706,311	1,101,509	854,175
	1,849,518	1,377,681	1,744,732	1,523,103
Credit-impaired or in default	-	-	-	-
Outstanding credit exposures to connected parties:				
As a proportion of total credit exposures	1.93%	1.53%	2.30%	2.15%

^ Comprises total outstanding balances and unutilised limits.

* Commitments and contingencies transactions that give rise to credit and/or counterparty risk.

34 CREDIT RISK

Credit risk is the risk of a financial loss to the Group and the Bank if a customer or counterparty to a financial instrument fails to meet its contractual obligations. The Group's and the Bank's maximum credit exposure on the financial assets without taking into account any collateral held or other credit enhancements of the Group and the Bank equal their carrying amount as reported in the statements of financial position. For contingent liabilities, the maximum exposure to credit risk is the maximum amount that the Group and the Bank would have to pay if the obligations of the instruments issued are called upon. For credit commitments, the maximum exposure to credit risk is the full amount of the undrawn credit facilities granted to customers.

		Group		Bank	
	Note	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Cash and cash equivalents (excluding cash in hand)		2,006,548	1,447,597	1,396,809	1,106,721
Deposits and placements with banks and other financial institutions	11	1,072,998	687,132	2,329,809	1,696,450
Investment account placements	12	-	-	7,037,130	6,460,137
Financial assets at FVTPL	13	4,004,640	2,283,340	4,004,640	2,283,340
Financial investments at FVOCI (excluding unquoted shares)		29,638,923	32,532,463	24,552,096	27,373,319
Loans, advances and financing	15	72,279,282	69,756,173	53,300,676	51,447,138
Derivative financial assets	17	1,345,044	1,031,101	1,345,590	1,051,964
Other assets (excluding prepayments)		623,770	579,564	600,054	658,883
Contingent liabilities and commitments		42,808,032	40,493,851	34,864,194	33,574,002
		153,779,237	148,811,221	129,430,998	125,651,954

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(a) Credit quality analysis

Group	30 June 2026				31 December 2025			
	Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Derivative financial assets RM'000	Contingent liabilities and loan commitments RM'000	Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Derivative financial assets RM'000	Contingent liabilities and loan commitments RM'000
(i) By issuer/counterparty								
Government and Central Bank	3,043,784	14,679,891	-	717,057	1,568,450	16,243,429	-	723,284
Foreign governments	5,786	1,253,298	-	-	4,235	1,247,061	-	-
Public sector	268,506	3,116,617	-	-	219,627	2,710,711	-	-
Banking institutions	397,052	5,845,881	741,069	1,231,252	227,897	7,286,665	642,747	748,406
Non-bank financial institutions	50,445	1,862,840	226,913	435,276	50,417	2,432,280	124,217	310,259
Business enterprises	239,067	2,880,396	166,246	28,903,030	212,714	2,612,317	160,064	27,788,868
Small and medium enterprises	-	-	-	6,362,283	-	-	-	5,941,193
Individuals	-	-	210,816	5,159,134	-	-	104,073	4,981,841
	4,004,640	29,638,923	1,345,044	42,808,032	2,283,340	32,532,463	1,031,101	40,493,851
(ii) By geographical distribution								
Malaysia	3,809,015	24,155,045	1,147,137	41,019,785	2,155,421	27,781,071	853,865	39,064,382
Singapore	16	-	167,278	749,453	-	-	163,689	592,291
Other ASEAN countries	-	533,529	2	189,498	-	640,398	-	191,269
Rest of the world	195,609	4,950,349	30,627	849,296	127,919	4,110,994	13,547	645,909
	4,004,640	29,638,923	1,345,044	42,808,032	2,283,340	32,532,463	1,031,101	40,493,851

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(a) Credit quality analysis (continued)

	30 June 2026				**31 December 2025**			
Group (continued)	**Financial assets at FVTPL RM'000**	**Financial investments at FVOCI RM'000**	**Derivative financial assets RM'000**	**Contingent liabilities and loan commitments RM'000**	**Financial assets at FVTPL RM'000**	**Financial investments at FVOCI RM'000**	**Derivative financial assets RM'000**	**Contingent liabilities and loan commitments RM'000**
(iii) By sector								
Agriculture, hunting, forestry and fishing	-	-	125	874,858	-	-	-	871,156
Mining and quarrying	-	292,298	2	208,943	-	228,841	650	258,796
Manufacturing	110,269	39,115	29,882	7,600,308	81,591	46,855	9,253	8,160,790
Electricity, gas and water	44	1,001,174	1,980	624,692	-	881,464	-	285,147
Construction	268,498	2,322,999	225	6,679,788	149,564	1,982,323	575	5,959,681
Real estate	-	21,530	40,921	3,947,082	-	21,501	47,714	3,277,834
Wholesale & retail trade and restaurants & hotels	1,667	114,090	20,236	4,938,350	300	140,482	14,308	4,782,481
Transport, storage and communication	61,610	297,096	292	2,969,208	16,379	295,612	157	3,015,870
Finance, insurance and business services	512,907	9,028,475	1,040,565	7,798,960	462,734	11,019,119	854,368	6,999,769
Community, social and personal services	5,794	1,050,270	1	787,408	4,235	760,282	3	967,287
Household								
- Purchase of residential properties	-	-	-	1,957,357	-	-	-	1,966,986
- Purchase of non-residential properties	-	-	-	7,842	-	-	-	4,946
- Others	-	-	210,815	3,763,236	-	-	104,073	3,293,108
Others	3,043,851	15,471,876	-	650,000	1,568,537	17,155,984	-	650,000
	4,004,640	29,638,923	1,345,044	42,808,032	2,283,340	32,532,463	1,031,101	40,493,851
(iv) By residual maturity								
Within one year	1,136,665	9,134,377	935,949	30,785,952	625,717	11,794,173	612,875	28,465,252
One to five years	1,934,532	19,508,604	393,389	5,073,614	862,624	16,710,359	374,471	5,475,422
Over five years	933,443	995,942	15,706	6,948,466	794,999	4,027,931	43,755	6,553,177
	4,004,640	29,638,923	1,345,044	42,808,032	2,283,340	32,532,463	1,031,101	40,493,851

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(a) Credit quality analysis (continued)

	30 June 2026				31 December 2025			
Group (continued)	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
(v) By credit rating/internal grading and ECL stage								
Cash and cash equivalents	2,006,548	-	-	2,006,548	1,447,597	-	-	1,447,597
Deposits and placements with banks and other financial institutions	1,072,998	-	-	1,072,998	687,132	-	-	687,132
Financial assets at FVTPL*								
Government (AAA to BBB)	-	-	-	753,960	-	-	-	83,610
Government and central bank (unrated)	-	-	-	2,289,824	-	-	-	1,484,840
Foreign government (AAA to BBB)	-	-	-	6	-	-	-	4,223
Foreign government (unrated)	-	-	-	5,781	-	-	-	12
Investment grade (AAA to BBB)	-	-	-	397,179	-	-	-	227,913
Unrated	-	-	-	557,890	-	-	-	482,742
	-	-	-	4,004,640	-	-	-	2,283,340

* ECL stage is not disclosed for financial assets at FVTPL.

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Financial investments at FVOCI								
Government (AAA to BBB)	5,884,482	-	-	5,884,482	7,777,706	-	-	7,777,706
Government and central bank (unrated)	8,795,409	-	-	8,795,409	8,465,724	-	-	8,465,724
Foreign government (AAA to BBB)	1,198,627	54,671	-	1,253,298	1,247,061	-	-	1,247,061
Investment grade (AAA to BBB)	7,268,927	502,470	-	7,771,397	5,826,554	624,278	-	6,450,832
Unrated	5,934,337	-	-	5,934,337	8,591,140	-	-	8,591,140
	29,081,782	557,141	-	29,638,923	31,908,185	624,278	-	32,532,463
Contingent liabilities and loan commitments (excluding derivative assets)								
Pass	39,441,889	3,063,430	-	42,505,319	37,368,153	2,654,603	-	40,022,756
Special Mention	-	263,431	-	263,431	-	427,274	-	427,274
Credit-impaired	-	-	39,282	39,282	-	-	43,821	43,821
	39,441,889	3,326,861	39,282	42,808,032	37,368,153	3,081,877	43,821	40,493,851

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(a) Credit quality analysis (continued)

Bank	**30 June 2026** Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Derivative financial assets RM'000	Contingent liabilities and loan commitments RM'000	**31 December 2025** Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Derivative financial assets RM'000	Contingent liabilities and loan commitments RM'000
(i) By issuer/counterparty								
Government and Central Bank	3,043,784	11,191,638	-	57,575	1,568,450	13,334,246	-	51,674
Foreign governments	5,786	1,253,298	-	-	4,235	1,247,061	-	-
Public sector	268,506	2,443,023	-	-	219,627	2,040,646	-	-
Banking institutions	397,052	5,647,436	798,690	931,252	227,897	6,589,015	724,299	748,406
Non-bank financial institutions	50,445	1,385,824	226,913	434,844	50,417	1,789,298	124,217	281,016
Business enterprises	239,067	2,630,877	109,171	22,423,944	212,714	2,373,053	99,375	22,060,986
Small and medium enterprises	-	-	-	6,362,283	-	-	-	5,941,193
Individuals	-	-	210,816	4,654,296	-	-	104,073	4,490,727
	4,004,640	24,552,096	1,345,590	34,864,194	2,283,340	27,373,319	1,051,964	33,574,002
(ii) By geographical distribution								
Malaysia	3,809,015	19,068,218	1,147,683	33,170,038	2,155,421	22,621,927	874,728	32,219,574
Singapore	16	-	167,278	749,453	-	-	163,689	592,291
Other ASEAN countries	-	533,529	2	132,020	-	640,398	-	145,627
Rest of the world	195,609	4,950,349	30,627	812,683	127,919	4,110,994	13,547	616,510
	4,004,640	24,552,096	1,345,590	34,864,194	2,283,340	27,373,319	1,051,964	33,574,002

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(a) Credit quality analysis (continued)

	30 June 2026				31 December 2025			
Bank (continued)	**Financial assets at FVTPL RM'000**	**Financial investments at FVOCI RM'000**	**Derivative financial assets RM'000**	**Contingent liabilities and loan commitments RM'000**	**Financial assets at FVTPL RM'000**	**Financial investments at FVOCI RM'000**	**Derivative financial assets RM'000**	**Contingent liabilities and loan commitments RM'000**
(iii) By sector								
Agriculture, hunting, forestry and fishing	-	-	125	735,280	-	-	-	742,452
Mining and quarrying	-	292,298	2	203,859	-	228,841	650	249,205
Manufacturing	110,269	39,115	29,578	6,657,570	81,591	46,855	9,220	7,288,949
Electricity, gas and water	44	976,049	1,980	508,790	-	861,274	-	183,845
Construction	268,498	1,715,064	225	5,489,002	149,564	1,383,110	575	4,868,966
Real estate	-	21,530	40,921	3,218,943	-	21,501	47,714	2,782,010
Wholesale & retail trade and restaurants & hotels	1,667	114,090	20,218	4,036,185	300	140,482	14,221	4,129,368
Transport, storage and communication	61,610	287,114	292	2,468,735	16,379	295,612	156	2,621,816
Finance, insurance and business services	512,907	8,108,405	1,041,434	5,593,501	462,734	9,434,127	875,355	4,992,192
Community, social and personal services	5,794	1,014,808	-	728,732	4,235	714,716	-	941,273
Household								
- Purchase of residential properties	-	-	-	1,460,361	-	-	-	1,480,818
- Others	-	-	210,815	3,763,236	-	-	104,073	3,293,108
Others	3,043,851	11,983,623	-	-	1,568,537	14,246,801	-	-
	4,004,640	24,552,096	1,345,590	34,864,194	2,283,340	27,373,319	1,051,964	33,574,002
(iv) By residual maturity								
Within one year	1,136,665	7,490,569	936,273	25,067,869	625,717	9,255,665	633,670	24,057,151
One to five years	1,934,532	16,350,480	393,611	4,026,172	862,624	14,473,874	374,539	4,046,023
Over five years	933,443	711,047	15,706	5,770,153	794,999	3,643,780	43,755	5,470,828
	4,004,640	24,552,096	1,345,590	34,864,194	2,283,340	27,373,319	1,051,964	33,574,002

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(a) Credit quality analysis (continued)

	30 June 2026				31 December 2025			
Bank (continued)	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
(v) By credit rating/internal grading and ECL stage								
Cash and cash equivalents	1,396,809	-	-	1,396,809	1,106,721	-	-	1,106,721
Deposits and placements with banks and other financial institutions	2,329,809	-	-	2,329,809	1,696,450	-	-	1,696,450
Investment account placements	7,037,130	-	-	7,037,130	6,460,137	-	-	6,460,137
Financial assets at FVTPL*								
Government (AAA to BBB)	-	-	-	753,960	-	-	-	83,610
Government and central bank (unrated)	-	-	-	2,289,824	-	-	-	1,484,840
Foreign government (AAA to BBB)	-	-	-	6	-	-	-	4,223
Foreign government (Unrated)	-	-	-	5,781	-	-	-	12
Investment grade (AAA to BBB)	-	-	-	397,179	-	-	-	227,913
Unrated	-	-	-	557,890	-	-	-	482,742
	-	-	-	4,004,640	-	-	-	2,283,340

* ECL stage is not disclosed for financial assets at FVTPL.

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Financial investments at FVOCI								
Government (AAA to BBB)	4,783,438	-	-	4,783,438	6,746,149	-	-	6,746,149
Government and central bank (unrated)	6,408,200	-	-	6,408,200	6,588,098	-	-	6,588,098
Foreign government (AAA to BBB)	1,198,627	54,671	-	1,253,298	1,247,061	-	-	1,247,061
Investment grade (AAA to BBB)	6,718,187	502,470	-	7,220,657	5,481,006	489,028	-	5,970,034
Unrated	4,886,503	-	-	4,886,503	6,821,977	-	-	6,821,977
	23,994,955	557,141	-	24,552,096	26,884,291	489,028	-	27,373,319
Contingent liabilities and loan commitments (excluding derivative assets)								
Pass	31,869,520	2,735,117	-	34,604,637	30,671,503	2,465,999	-	33,137,502
Special Mention	-	237,519	-	237,519	-	409,893	-	409,893
Credit-impaired	-	-	22,038	22,038	-	-	26,607	26,607
	31,869,520	2,972,636	22,038	34,864,194	30,671,503	2,875,892	26,607	33,574,002

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(b) Credit quality of loans, advances and financing

Credit quality

Loans, advances and financing are categorised according to the Group's and the Bank's customer classification grades as Pass, Special Mention, Substandard, Doubtful and Loss.

Loans, advances and financing classified as Pass and Special Mention are not credit-impaired whereas Substandard, Doubtful and Loss are credit-impaired.

Past due but not credit-impaired are loans, advances and financing where the customer has failed to make a principal or interest/profit payment when contractually due, and includes financing which are past due one or more days after the contractual due date but less than 3 months.

Credit quality and ECL stage

	30 June 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Group	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Neither past due nor credit-impaired								
By internal grading								
Pass	66,064,975	5,228,213	-	71,293,188	62,031,807	6,582,753	-	68,614,560
Special Mention	-	417,293	-	417,293	-	633,713	-	633,713
	66,064,975	5,645,506	-	71,710,481	62,031,807	7,216,466	-	69,248,273
Past due but not credit-impaired								
By period overdue								
Less than 2 months	-	345,107	-	345,107	-	370,860	-	370,860
2 months to less than 3 months	-	64,332	-	64,332	-	65,625	-	65,625
	-	409,439	-	409,439	-	436,485	-	436,485
Credit-impaired								
Past due	-	-	747,012	747,012	-	-	662,673	662,673
Not past due	-	-	300,449	300,449	-	-	265,661	265,661
	-	-	1,047,461	1,047,461	-	-	928,334	928,334
Gross loans, advances and financing	66,064,975	6,054,945	1,047,461	73,167,381	62,031,807	7,652,951	928,334	70,613,092
ECL allowance	(342,527)	(290,984)	(254,588)	(888,099)	(268,496)	(381,596)	(206,827)	(856,919)
Net loans, advances and financing	65,722,448	5,763,961	792,873	72,279,282	61,763,311	7,271,355	721,507	69,756,173

Past due but not credit-impaired loans, advances and financing are classified as part of Special Mention.
The analysis of credit-impaired loans, advances and financing are disclosed in Note 16(i) to the financial statements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(b) Credit quality of loans, advances and financing (continued)

Credit quality and ECL stage (continued)

	30 June 2026				31 December 2025			
Bank	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
Neither past due nor credit-impaired								
By internal grading								
Pass	48,016,477	4,389,485	-	52,405,962	44,838,609	5,612,723	-	50,451,332
Special Mention	-	380,337	-	380,337	-	564,859	-	564,859
	48,016,477	4,769,822	-	52,786,299	44,838,609	6,177,582	-	51,016,191
Past due but not credit-impaired								
By period overdue								
Less than 2 months	-	290,319	-	290,319	-	289,887	-	289,887
2 months to less than 3 months	-	55,606	-	55,606	-	50,596	-	50,596
	-	345,925	-	345,925	-	340,483	-	340,483
Credit-impaired								
Past due	-	-	608,194	608,194	-	-	541,320	541,320
Not past due	-	-	280,554	280,554	-	-	238,937	238,937
	-	-	888,748	888,748	-	-	780,257	780,257
Gross loans, advances and financing	48,016,477	5,115,747	888,748	54,020,972	44,838,609	6,518,065	780,257	52,136,931
ECL allowance	(270,623)	(232,537)	(217,136)	(720,296)	(200,895)	(321,540)	(167,358)	(689,793)
Net loans, advances and financing	47,745,854	4,883,210	671,612	53,300,676	44,637,714	6,196,525	612,899	51,447,138

Past due but not credit-impaired loans, advances and financing are classified as part of Special Mention.
The analysis of credit-impaired loans, advances and financing are disclosed in Note 16(i) to the financial statements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

34 CREDIT RISK (continued)

(b) Credit quality of loans, advances and financing (continued)

Past due loans, advances and financing

	Group		Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
(i) By sector				
Agriculture, hunting, forestry and fishing	-	1,413	-	1,413
Manufacturing	15,522	21,630	10,545	12,468
Electricity, gas and water	1,580	1,443	437	545
Construction	11,050	35,395	8,225	7,553
Real estate	543	825	543	485
Wholesale & retail trade and restaurants & hotels	51,009	53,687	38,904	44,139
Transport, storage and communication	7,888	2,127	4,422	1,421
Finance, insurance and business services	9,649	6,778	7,477	2,606
Community, social and personal services	2,878	5,053	2,701	2,707
Household				
- Purchase of residential properties	241,365	239,392	219,289	213,806
- Purchase of non-residential properties	9,153	8,532	6,294	6,222
- Others	17,632	18,231	14,661	15,156
	368,269	394,506	313,498	308,521
(ii) By geographical distribution				
Malaysia	352,923	372,040	298,524	286,344
Singapore	10,442	13,177	10,442	13,177
Other ASEAN countries	372	289	-	-
Rest of the world	4,532	9,000	4,532	9,000
	368,269	394,506	313,498	308,521

Collateral

(i) The main types of collateral obtained by the Group and the Bank are as follows:

- For personal housing loans/financing, mortgages over residential properties.
- For commercial property loans/financing, charges over the properties being financed.
- For vehicle loans/financing, charges over the vehicles being financed.
- For other loans/financing, charges over business assets such as premises, inventories, trade receivables, shares, equipment or deposits.

(ii) The quantification of the extent to which collateral and other credit enhancements mitigate credit risk and that best represents the maximum exposure to credit risk for credit-impaired loans, advances and financing is as follows:

	Group		Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Fair value of collateral held against the covered portion of credit-impaired loans, advances and financing	1,458,617	1,333,237	1,141,736	1,156,529
Covered portion of credit-impaired loans, advances and financing	742,101	727,315	618,754	618,291
Uncovered portion of credit-impaired loans, advances and financing	305,360	201,019	269,994	161,966
	1,047,461	928,334	888,748	780,257

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

35 FAIR VALUES 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.

Fair value hierarchy of financial instruments measured at fair value

Group	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
30 June 2026				
Financial assets				
Financial assets at FVTPL	3,954,739	49,901	-	4,004,640
Financial investments at FVOCI	25,908,670	3,730,252	114,789	29,753,711
Derivative financial assets	1,807	1,076,501	266,736	1,345,044
	29,865,216	4,856,654	381,525	35,103,395
Financial liabilities				
Derivative financial liabilities	1,801	697,083	225,686	924,570
31 December 2025				
Financial assets				
Financial assets at FVTPL	2,283,340	-	-	2,283,340
Financial investments at FVOCI	25,872,226	6,660,237	113,922	32,646,385
Derivative financial assets	493	907,746	122,862	1,031,101
	28,156,059	7,567,983	236,784	35,960,826
Financial liabilities				
Derivative financial liabilities	348	1,228,387	108,128	1,336,863
Bank				
30 June 2026				
Financial assets				
Financial assets at FVTPL	3,954,739	49,901	-	4,004,640
Financial investments at FVOCI	21,217,191	3,334,904	114,789	24,666,884
Derivative financial assets	1,788	1,077,173	266,629	1,345,590
	25,173,718	4,461,978	381,418	30,017,114
Financial liabilities				
Derivative financial liabilities	1,812	731,185	225,683	958,680
31 December 2025				
Financial assets				
Financial assets at FVTPL	2,283,340	-	-	2,283,340
Financial investments at FVOCI	21,808,469	5,564,850	113,922	27,487,241
Derivative financial assets	440	928,687	122,837	1,051,964
	24,092,249	6,493,537	236,759	30,822,545
Financial liabilities				
Derivative financial liabilities	395	1,228,637	108,128	1,337,160

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

35 FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

Fair value hierarchy of financial instruments measured 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 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Financial assets				
At 1 January	236,784	200,114	236,759	200,082
Transferred from Level 3	(5,918)	-	(5,918)	-
Realised loss				
- Recognised in net trading income	(57,949)	(64,736)	(57,924)	(64,704)
Unrealised gain				
- Recognised in net trading income	207,741	100,945	207,634	100,920
- Recognised in other comprehensive income	867	461	867	461
At 30 June/31 December	381,525	236,784	381,418	236,759
Financial liabilities				
At 1 January	108,128	75,368	108,128	75,109
Transferred from Level 3	(9)	-	(9)	-
Realised gain				
- Recognised in net trading income	(52,480)	(53,452)	(52,480)	(53,193)
Unrealised loss				
- Recognised in net trading income	170,047	86,212	170,044	86,212
At 30 June/31 December	225,686	108,128	225,683	108,128

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:

Group	30 June 2026 Fair value RM'000	31 December 2025 Fair value RM'000	Classification	Valuation technique	Unobservable input
Assets					
Financial investments at FVOCI	114,789	113,922	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	266,736	122,862	Hedge for trading	Option pricing model	Standard deviation
	381,525	236,784			
Liabilities					
Derivative financial liabilities	225,686	108,128	Hedge for trading	Option pricing model	Standard deviation
Bank					
Assets					
Financial investments at FVOCI	114,789	113,922	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	266,629	122,837	Hedge for trading	Option pricing model	Standard deviation
	381,418	236,759			
Liabilities					
Derivative financial liabilities	225,683	108,128	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.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

36 CAPITAL ADEQUACY

The table below shows the composition of the Group's and the Bank's regulatory capital and capital adequacy ratios which are determined in accordance with the requirements of BNM's Capital Adequacy Framework (Capital Components). The Group and the Bank computes total risk-weighted assets based on the Internal Rating Based Approach for Credit Risk for their major credit portfolios and the Standardised Approach for Market Risk and Operational Risk.

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
CET1/Tier 1 Capital				
Paid-up ordinary share capital	754,000	754,000	754,000	754,000
Retained earnings	10,019,625	9,712,735	7,629,135	7,470,243
Other reserves	438,875	529,366	342,588	420,443
Regulatory adjustment for CET1 capital	(598,315)	(629,863)	(1,029,108)	(1,059,636)
	10,614,185	10,366,238	7,696,615	7,585,050
Tier 2 Capital				
Stage 1 and 2 ECL and qualifying regulatory reserves under the Standardised Approach	33,815	31,314	32,752	30,135
Surplus eligible provisions over expected losses	331,524	322,399	274,473	266,294
Subordinated bonds	1,050,000	1,050,000	1,050,000	1,050,000
	1,415,339	1,403,713	1,357,225	1,346,429
Capital base	12,029,524	11,769,951	9,053,840	8,931,479
Before proposed dividend				
CET1 capital ratio	15.514%	16.064%	13.336%	14.044%
Tier 1 capital ratio	15.514%	16.064%	13.336%	14.044%
Total capital ratio	17.583%	18.239%	15.688%	16.537%
After proposed dividend				
CET1 capital ratio	14.745%	15.293%	12.424%	13.123%
Tier 1 capital ratio	14.745%	15.293%	12.424%	13.123%
Total capital ratio	16.814%	17.469%	14.776%	15.616%

Risk-weighted assets (“RWA”) by risk category:

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Total RWA for credit risk	57,959,786	56,238,898	48,366,257	46,793,629
Total RWA for market risk	3,892,478	1,944,487	3,893,812	1,931,640
Total RWA for operational risk	6,564,630	6,347,343	5,453,351	5,282,595
	68,416,894	64,530,728	57,713,420	54,007,864

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 JUNE 2026 (continued)

36 CAPITAL ADEQUACY (continued)

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). OCBC Al-Amin adopted the Internal Ratings Based Approach for Credit Risk for its major credit portfolios, whilst the other credit portfolios and market risk and operational risk are on the Standardised Approach.

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

	30 June 2026	31 December 2025
Before proposed dividend		
CET1/Tier 1 capital ratio	27.038%	26.374%
Total capital ratio	27.590%	26.930%
After proposed dividend		
CET1/Tier 1 capital ratio	26.606%	26.374%
Total capital ratio	27.159%	26.930%