

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

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS**

**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

Domiciled in Malaysia  
Registered office:  
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50050 Kuala Lumpur

OCBC BANK (MALAYSIA) BERHAD  
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**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 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 31 MARCH 2026**

	Note	Group		Bank	
		31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b>ASSETS</b>					
Cash and cash equivalents	10	1,411,982	1,572,662	851,664	1,215,617
Deposits and placements with banks and other financial institutions	11	1,116,953	687,132	2,288,660	1,696,450
Investment account placements	12	-	-	6,433,237	6,460,137
Financial assets at fair value through profit or loss ("FVTPL")	13	3,777,073	2,283,340	3,777,073	2,283,340
Financial investments at fair value through other comprehensive income ("FVOCI")	14	31,330,813	32,646,385	26,922,641	27,487,241
Loans, advances and financing	15	71,268,042	69,756,173	52,614,547	51,447,138
Derivative financial assets	17	1,367,220	1,031,101	1,375,279	1,051,964
Other assets	18	569,948	594,945	684,416	671,680
Statutory deposits with Bank Negara Malaysia		509,595	508,595	385,595	390,595
Investments in subsidiaries		-	-	557,051	557,051
Property and equipment		185,705	177,425	183,004	174,902
Right-of-use ("ROU") assets		27,201	25,311	25,647	24,149
Tax recoverable		-	12,523	-	12,163
Deferred tax assets		219,783	192,576	188,426	166,389
<b>Total assets</b>		<b>111,784,315</b>	<b>109,488,168</b>	<b>96,287,240</b>	<b>93,638,816</b>
<b>LIABILITIES</b>					
Deposits from customers	19	77,655,442	76,789,275	65,324,022	64,133,636
Deposits and placements of banks and other financial institutions	20	12,766,924	12,345,669	12,598,641	12,307,074
Obligations on securities sold under repurchase agreements		3,286,069	2,112,223	2,843,434	1,472,812
Bills and acceptances payable		22,087	201,754	12,729	192,790
Derivative financial liabilities	17	1,042,208	1,336,863	1,061,601	1,337,160
Other liabilities	21	5,153,404	4,572,032	5,002,783	4,442,486
Tax payable and zakat		57,406	77,809	42,552	52,270
Subordinated bonds	22	1,050,000	1,050,000	1,050,000	1,050,000
<b>Total liabilities</b>		<b>101,033,540</b>	<b>98,485,625</b>	<b>87,935,762</b>	<b>84,988,228</b>
<b>EQUITY</b>					
Share capital		754,000	754,000	754,000	754,000
Reserves		9,996,775	10,248,543	7,597,478	7,896,588
<b>Total equity</b>		<b>10,750,775</b>	<b>11,002,543</b>	<b>8,351,478</b>	<b>8,650,588</b>
<b>Total liabilities and equity</b>		<b>111,784,315</b>	<b>109,488,168</b>	<b>96,287,240</b>	<b>93,638,816</b>
<b>Commitments and contingencies</b>	31	<b>164,919,955</b>	<b>162,002,392</b>	<b>159,159,403</b>	<b>156,144,183</b>

*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.*

OCBC BANK (MALAYSIA) BERHAD  
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**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS  
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

	Note	Group		Bank	
		Year to date ended		Year to date ended	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Interest income		872,066	932,245	929,074	995,498
Interest income for financial assets at FVTPL		24,540	23,076	24,540	23,076
Interest expense		(409,751)	(490,442)	(458,550)	(552,215)
Net interest income	23	486,855	464,879	495,064	466,359
Income from Islamic banking operations	24	155,003	145,290	-	-
Net fee and commission income	25	85,499	81,635	84,776	78,992
Net trading income	26	144,338	107,865	144,338	107,865
Other operating income	27	48,281	12,266	89,927	53,271
<b>Operating income</b>		919,976	811,935	814,105	706,487
Operating expenses	28	(392,451)	(347,110)	(375,001)	(332,457)
<b>Operating profit before impairment allowances and provisions</b>		527,525	464,825	439,104	374,030
Impairment allowances and provisions (charge)/writeback	29	(43,015)	48,987	(33,609)	30,555
<b>Profit before income tax and zakat</b>		484,510	513,812	405,495	404,585
Income tax expense	30	(117,764)	(124,536)	(98,704)	(98,242)
Zakat		(9)	(12)	-	-
<b>Profit for the financial period</b>		366,737	389,264	306,791	306,343
<b>Items that are or may be reclassified subsequently to profit or loss</b>					
FVOCI reserve (debt instruments)					
- Change in fair value		(121,363)	42,870	(105,032)	40,319
- Amount transferred to profit or loss		(37,317)	(1,801)	(37,317)	(1,801)
- Related tax		38,083	(9,856)	34,164	(9,244)
Change in expected credit losses ("ECL") reserve on debt instruments at FVOCI		(533)	(342)	(341)	(280)
<b>Other comprehensive (expense)/income for the financial period</b>		(121,130)	30,871	(108,526)	28,994
<b>Total comprehensive income for the financial period</b>		245,607	420,135	198,265	335,337
<b>Profit attributable to owner of the Bank</b>		366,737	389,264	306,791	306,343
<b>Total comprehensive income attributable to owner of the Bank</b>		245,607	420,135	198,265	335,337
<b>Basic earnings per ordinary share (sen)</b>		127.6	135.4	106.7	106.6

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

<u>Group</u>	<i>Non-distributable</i>			<i>Distributable</i>		<b>Total equity RM'000</b>
	<b>Share capital RM'000</b>	<b>Regulatory reserve RM'000</b>	<b>ECL reserve RM'000</b>	<b>Fair value reserve RM'000</b>	<b>Retained earnings RM'000</b>	
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	-	-	-	(121,363)	-	(121,363)
- Transferred to profit or loss	-	-	-	(37,317)	-	(37,317)
- Related tax	-	-	-	38,083	-	38,083
Changes in ECL reserve	-	-	(533)	-	-	(533)
<b>Total other comprehensive expense for the financial period</b>	-	-	(533)	(120,597)	-	(121,130)
Profit for the financial period	-	-	-	-	366,737	366,737
<b>Total comprehensive (expense)/income for the financial period</b>	-	-	(533)	(120,597)	366,737	245,607
<b>Contributions by and distributions to owner of the Bank</b>						
Final 2025 ordinary dividend payable	-	-	-	-	(497,375)	(497,375)
At 31 March 2026	<b>754,000</b>	<b>300,000</b>	<b>5,909</b>	<b>108,769</b>	<b>9,582,097</b>	<b>10,750,775</b>
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	-	-	-	42,870	-	42,870
- Transferred to profit or loss	-	-	-	(1,801)	-	(1,801)
- Related tax	-	-	-	(9,856)	-	(9,856)
Changes in ECL reserve	-	-	(342)	-	-	(342)
<b>Total other comprehensive (expense)/income for the financial period</b>	-	-	(342)	31,213	-	30,871
Profit for the financial period	-	-	-	-	389,264	389,264
<b>Total comprehensive (expense)/income for the financial period</b>	-	-	(342)	31,213	389,264	420,135
<b>Contributions by and distributions to owner of the Bank</b>						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
At 31 March 2025	<b>754,000</b>	<b>600,000</b>	<b>2,973</b>	<b>144,081</b>	<b>8,781,358</b>	<b>10,282,412</b>

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

	Share capital RM'000	Non-distributable		Fair value reserve RM'000	Distributable	Total equity RM'000
		Regulatory reserve RM'000	ECL reserve RM'000		Retained earnings RM'000	
<b>Bank</b>						
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	-	-	-	(105,032)	-	(105,032)
- Transferred to profit or loss	-	-	-	(37,317)	-	(37,317)
- Related tax	-	-	-	34,164	-	34,164
Changes in ECL reserve	-	-	(341)	-	-	(341)
<b>Total other comprehensive expense for the financial period</b>	-	-	(341)	(108,185)	-	(108,526)
Profit for the financial period	-	-	-	-	306,791	306,791
<b>Total comprehensive (expense)/income for the financial period</b>	-	-	(341)	(108,185)	306,791	198,265
<b>Contributions by and distributions to owner of the Bank</b>						
Final 2025 ordinary dividend payable	-	-	-	-	(497,375)	(497,375)
At 31 March 2026	754,000	209,000	5,561	103,258	7,279,659	8,351,478
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	-	-	-	40,319	-	40,319
- Transferred to profit or loss	-	-	-	(1,801)	-	(1,801)
- Related tax	-	-	-	(9,244)	-	(9,244)
Changes in ECL reserve	-	-	(280)	-	-	(280)
<b>Total other comprehensive (expense)/income for the financial period</b>	-	-	(280)	29,274	-	28,994
Profit for the financial period	-	-	-	-	306,343	306,343
<b>Total comprehensive (expense)/income for the financial period</b>	-	-	(280)	29,274	306,343	335,337
<b>Contributions by and distributions to owner of the Bank</b>						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
At 31 March 2025	754,000	509,000	2,784	140,814	6,818,780	8,225,378

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.

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

	Group		Bank	
	Year to date ended		Year to date ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>Cash flows from operating activities</b>				
Profit before income tax and zakat	484,510	513,812	405,495	404,585
<i>Adjustments for:</i>				
Depreciation of property and equipment	6,464	4,583	6,287	4,335
Depreciation of right-of-use assets	4,714	4,484	4,399	4,112
Dividends received from financial assets at FVTPL	(170)	(1)	(170)	(1)
Impairment allowances and provisions	54,009	(31,593)	40,966	(19,755)
Interest/Finance expense on lease liabilities	219	244	205	222
Interest expense on subordinated bonds	9,986	9,986	9,986	9,986
Net (gain)/loss on disposal of:				
- Financial investments at FVOCI	(37,317)	(1,801)	(37,317)	(1,801)
- Property and equipment	(16)	-	(16)	-
Share-based costs	3,094	2,658	3,026	2,586
Unrealised (gain)/loss on:				
- Financial assets at FVTPL	17,683	(7,072)	17,683	(7,072)
- Hedging derivatives	(152)	(625)	(152)	(625)
- Trading derivatives	(639,942)	(63,625)	(609,132)	(63,343)
Operating profit before changes in working capital	(96,918)	431,050	(158,740)	333,229
<i>Changes in operating assets and operating liabilities:</i>				
Deposits and placements with banks and other financial institutions	(429,799)	661,069	(592,188)	833,419
Investment account placements	-	-	27,527	104,260
Financial assets at FVTPL	(1,511,246)	(1,120,361)	(1,511,246)	(1,120,361)
Loans, advances and financing	(1,576,302)	(368,455)	(1,219,018)	(578,202)
Other assets	25,095	(315,406)	(12,638)	(471,143)
Statutory deposits with Bank Negara Malaysia	(1,000)	(30,500)	5,000	(37,000)
Derivative financial assets and liabilities	21,007	738	22,097	782
Deposits from customers	866,167	(1,217,501)	1,190,386	(592,206)
Deposits and placements of banks and other financial institutions	421,255	2,153,631	291,567	2,173,037
Obligations on securities sold under repurchase agreements	1,173,846	2,214,023	1,370,622	2,138,738
Bills and acceptances payable	(179,667)	13,697	(180,061)	16,370
Other liabilities	78,177	265,126	57,342	190,728
<b>Cash (used in)/generated from operations</b>	(1,209,385)	2,687,111	(709,350)	2,991,651
Income tax and zakat paid	(114,777)	(111,745)	(84,132)	(88,314)
<b>Net cash (used in)/generated from operating activities</b>	(1,324,162)	2,575,366	(793,482)	2,903,337
<b>Cash flows from investing activities</b>				
Acquisition of financial investments at FVOCI	(8,016,923)	(9,403,959)	(7,276,923)	(7,183,959)
Acquisition of property and equipment	(14,747)	(8,133)	(14,392)	(8,114)
Proceeds from disposal of financial investments at FVOCI	9,199,445	6,744,481	7,724,804	5,379,113
Proceeds from disposal of property and equipment	19	-	19	-
<b>Net cash generated from/(used in) investing activities</b>	1,167,794	(2,667,611)	433,508	(1,812,960)

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

	<b>Group</b>		<b>Bank</b>	
	<b>Year to date ended</b>		<b>Year to date ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Cash flows from financing activities</b>				
Payment of lease liabilities	(4,312)	(4,688)	(3,979)	(4,294)
<b>Net cash used in financing activities</b>	<b>(4,312)</b>	<b>(4,688)</b>	<b>(3,979)</b>	<b>(4,294)</b>
<b>Net decrease in cash and cash equivalents</b>	<b>(160,680)</b>	<b>(96,933)</b>	<b>(363,953)</b>	<b>1,086,083</b>
<b>Cash and cash equivalents at 1 January</b>	<b>1,572,662</b>	<b>1,961,740</b>	<b>1,215,617</b>	<b>1,090,003</b>
<b>Cash and cash equivalents at 31 March</b>	<b>1,411,982</b>	<b>1,864,807</b>	<b>851,664</b>	<b>2,176,086</b>

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.*

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

**Changes in liabilities arising from financing activities**

<b>Group</b>	<b>At 1 January RM'000</b>	<b>Net Cash outflows RM'000</b>	<b>Acquisition of new leases* RM'000</b>	<b>Finance cost RM'000</b>	<b>At 31 March RM'000</b>
<b>2026</b>					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	-	-	9,986	16,960
Lease liabilities	17,889	(4,312)	6,604	219	20,400
<b>Total liabilities from financing activities</b>	<b>1,074,863</b>	<b>(4,312)</b>	<b>6,604</b>	<b>10,205</b>	<b>1,087,360</b>
<b>2025</b>					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	-	-	9,986	16,960
Lease liabilities	28,357	(4,688)	1,644	244	25,557
<b>Total liabilities from financing activities</b>	<b>1,085,331</b>	<b>(4,688)</b>	<b>1,644</b>	<b>10,230</b>	<b>1,092,517</b>
<b>Bank</b>					
<b>2026</b>					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	-	-	9,986	16,960
Lease liabilities	16,699	(3,979)	5,897	205	18,822
<b>Total liabilities from financing activities</b>	<b>1,073,673</b>	<b>(3,979)</b>	<b>5,897</b>	<b>10,191</b>	<b>1,085,782</b>
<b>2025</b>					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable of subordinated bonds	6,974	-	-	9,986	16,960
Lease liabilities	25,350	(4,294)	1,645	222	22,923
<b>Total liabilities from financing activities</b>	<b>1,082,324</b>	<b>(4,294)</b>	<b>1,645</b>	<b>10,208</b>	<b>1,089,883</b>

\* Acquisition of new leases includes changes in lease terms.

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

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## NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 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 net profit of RM367 million for the financial period ended 31 March 2026, supported by resilient business performance and broad-based operating income growth on year-on-year basis, driven mainly by stronger net trading income (+34%), continued growth in Islamic Banking income (+7%), net interest income growth (+5%) from balance sheet expansion, and gains on disposal of financial investments held at fair value through other comprehensive income (FVOCI).

Net profit was nevertheless 6% lower year-on-year, primarily due to RM43 million charge for impairment allowances, compared with RM49 million writeback in the preceding period, prudently undertaken amid heightened geopolitical and macroeconomic uncertainties.

The Group and the Bank remain well capitalised with Common Equity Tier 1 capital ratios of 14.679% and 12.487% and Total capital ratios of 16.797% and 14.898% respectively.

### ECONOMIC PERFORMANCE AND PROSPECTS

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

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

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

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

### 1 BASIS OF PREPARATION

The accounting policies set out below have been applied consistently to the periods presented in 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.

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

### 1 BASIS OF PREPARATION (continued)

#### (a) Statement of compliance (continued)

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

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).

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

### 3 AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

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

### 4 SEASONALITY OF OPERATIONS

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

### 5 DEBT AND EQUITY SECURITIES

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

### 6 CHANGES IN COMPOSITION OF THE GROUP

There were no changes in the composition of the Group during the financial period ended 31 March 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.

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

### 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 31 March 2026.

### 10 CASH AND CASH EQUIVALENTS

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Cash and balances with banks and other financial institutions	625,818	1,103,354	566,450	1,028,826
Money at call and deposit placements with financial institutions maturing within one month	182,194	146,157	285,251	186,957
Deposit placements with Bank Negara Malaysia	604,012	323,321	-	-
	1,412,024	1,572,832	851,701	1,215,783
Stage 1 ECL allowance	(a) (42)	(170)	(37)	(166)
	1,411,982	1,572,662	851,664	1,215,617

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 RM103 million (31 December 2025: RM236 million), which are unsecured and profit bearing.

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

### 10 CASH AND CASH EQUIVALENTS (continued)

(a) Movements in ECL allowance

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b>Stage 1 ECL</b>				
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	(95)	38	(96)	42
Other movements	21	(6)	21	(6)
At 31 March/31 December	42	170	37	166

### 11 DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	Note	Group		Bank	
		31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Bank Negara Malaysia		6,249	160	6,249	160
Licensed banks		1,110,790	687,080	2,282,497	1,696,398
		1,117,039	687,240	2,288,746	1,696,558
ECL allowance	(a)	(86)	(108)	(86)	(108)
		1,116,953	687,132	2,288,660	1,696,450

Included in the Bank's deposits and placements with licensed banks are deposits and placements with its Islamic Banking subsidiary, OCBC Al-Amin, amounting to RM1,172 million (31 December 2025: RM1,009 million), which are unsecured and profit bearing.

(a) Movements in ECL allowance

	31 March 2026			31 December 2025		
	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit- impaired RM'000	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit- impaired RM'000
<b>Group and Bank</b>						
At 1 January	108	-	108	180	-	180
New financial assets originated or purchased	57	-	57	223	-	223
Financial assets derecognised	(52)	-	(52)	(125)	-	(125)
Net remeasurement during the financial period/year	(27)	-	(27)	(164)	-	(164)
Other movements	-	-	-	(6)	-	(6)
At 31 March/31 December	86	-	86	108	-	108

### 12 INVESTMENT ACCOUNT PLACEMENTS

	Note	31 March 2026 RM'000	31 December 2025 RM'000
<b>Bank</b>			
Restricted Profit Sharing Investment Accounts ("RPSIA")		6,449,158	6,476,685
ECL allowance	(a)	(15,921)	(16,548)
		6,433,237	6,460,137

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**12 INVESTMENT ACCOUNT PLACEMENTS (continued)**

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

(a) Movements in ECL allowance

<b>Bank</b>	<i>Non credit-impaired</i>		<i>Credit-</i>	<b>Total</b>
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	
	<b>12 months</b>	<b>Lifetime</b>	<b>Lifetime</b>	
	<b>ECL</b>	<b>ECL</b>	<b>ECL</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>2026</b>				
At 1 January	16,548	-	-	16,548
New financial assets originated or purchased	168	-	-	168
Financial assets derecognised	(167)	-	-	(167)
Net remeasurement during the financial period	(622)	-	-	(622)
Other movements	(6)	-	-	(6)
At 31 March	15,921	-	-	15,921
<b>2025</b>				
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

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

<b>At fair value</b>	<b>Group and Bank</b>	
	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
Malaysian Government Investment Issues	1,021,515	844,364
Malaysian Government Securities	1,793,687	674,728
Malaysian Government Treasury Bills	97,210	49,358
Foreign Government Debt Securities	473	4,235
Corporate Bonds and Sukuk	730,479	586,997
Quoted shares outside Malaysia	133,709	123,658
	<b>3,777,073</b>	<b>2,283,340</b>

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

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

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
<b>At fair value</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysian Government Investment Issues	6,096,969	5,291,493	2,826,746	2,382,310
Malaysian Government Securities	9,249,586	10,932,014	9,249,586	10,932,014
Malaysian Treasury Bills and Islamic Treasury Bills	-	19,922	-	19,922
Foreign Government Debt Securities and Sukuk	1,110,707	1,247,061	1,110,707	1,247,061
Negotiable Instruments of Deposit ("NIDs") and Islamic NIDs	5,234,707	6,387,509	5,134,707	5,292,122
Corporate and Islamic Corporate Bonds, Sukuk and Sanadat Mudharabah Cagamas	9,524,922	8,654,464	8,486,973	7,499,890
Unquoted shares in Malaysia				
- Cagamas Holdings Berhad	85,596	85,596	85,596	85,596
- Others	28,326	28,326	28,326	28,326
	<b>31,330,813</b>	<b>32,646,385</b>	<b>26,922,641</b>	<b>27,487,241</b>

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 RM3,351 million and RM2,901 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:

<b>Group</b>	<b>31 March 2026</b>			<b>31 December 2025</b>		
	<b>Stage 1 12 months ECL RM'000</b>	<b>Stage 2 Lifetime ECL RM'000</b>	<b>Total ECL non credit- impaired RM'000</b>	<b>Stage 1 12 months ECL RM'000</b>	<b>Stage 2 Lifetime ECL RM'000</b>	<b>Total ECL non credit- impaired RM'000</b>
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	(36)	36	-	(373)	373	-
New financial assets originated or purchased	829	-	829	7,359	-	7,359
Financial assets derecognised	(144)	(41)	(185)	(943)	(1,096)	(2,039)
Net remeasurement during the financial period/year	(1,132)	(71)	(1,203)	(3,183)	1,072	(2,111)
Other movements	20	6	26	(84)	2	(82)
At 31 March/31 December	<b>5,614</b>	<b>295</b>	<b>5,909</b>	<b>5,835</b>	<b>607</b>	<b>6,442</b>
<b>Bank</b>						
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	(36)	36	-	(300)	300	-
New financial assets originated or purchased	794	-	794	6,180	-	6,180
Financial assets derecognised	(119)	(41)	(160)	(446)	(1,096)	(1,542)
Net remeasurement during the financial period/year	(940)	(61)	(1,001)	(2,799)	1,081	(1,718)
Other movements	20	6	26	(84)	2	(82)
At 31 March/31 December	<b>5,266</b>	<b>295</b>	<b>5,561</b>	<b>5,337</b>	<b>565</b>	<b>5,902</b>

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

## 15 LOANS, ADVANCES AND FINANCING

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b>At amortised cost</b>				
Overdrafts	2,879,424	2,821,559	2,127,453	2,060,617
Term loans/financing				
- Housing loans/financing	16,654,547	16,661,248	13,983,196	14,105,831
- Syndicated term loans/financing	11,520,094	10,728,729	7,336,092	6,687,872
- Hire purchase receivables	131,837	151,638	29,571	33,699
- Other term loans/financing	20,752,593	20,863,404	14,104,585	14,258,213
Credit cards	466,326	493,352	466,326	493,352
Bills receivable	124,385	153,447	114,227	121,181
Trust receipts	11,342	14,900	11,188	12,192
Claims on customers under acceptance credits	10,568	85,417	10,568	72,025
Revolving credit	13,173,287	12,507,272	9,111,409	8,628,361
Staff loans/financing	36,956	37,443	36,956	37,443
Other loans/financing	6,403,935	6,094,683	6,003,700	5,626,145
Gross loans, advances and financing	72,165,294	70,613,092	53,335,271	52,136,931
ECL allowance	(897,252)	(856,919)	(720,724)	(689,793)
Net loans, advances and financing	71,268,042	69,756,173	52,614,547	51,447,138

## (a) By type of customer

Domestic non-bank financial institutions	5,679,398	5,413,693	3,640,581	3,342,235
Domestic business enterprises				
- Small and medium enterprises	13,579,719	13,588,619	9,551,684	9,700,945
- Others	32,259,464	31,314,982	22,366,887	21,543,730
Individuals	18,624,958	18,483,755	16,008,800	15,961,594
Foreign entities	2,021,755	1,812,043	1,767,319	1,588,427
	72,165,294	70,613,092	53,335,271	52,136,931

## (b) By interest/profit rate sensitivity

Fixed rate				
- Housing loans/financing	114,628	113,239	87,057	83,977
- Hire purchase receivables	70,735	84,135	23,116	26,681
- Other fixed rate loans/financing	9,594,606	9,136,507	8,696,089	8,138,364
Variable rate				
- Base rate/base lending rate/base financing rate plus/standardised base rate	28,080,747	27,948,424	21,767,678	21,963,241
- Cost plus	33,962,701	32,992,025	22,425,500	21,594,756
- Other variable rates	341,877	338,762	335,831	329,912
	72,165,294	70,613,092	53,335,271	52,136,931

## (c) By sector

Agriculture, hunting, forestry and fishing	1,616,496	1,626,367	1,161,481	1,143,989
Mining and quarrying	109,987	102,150	95,969	90,718
Manufacturing	9,295,593	8,752,940	7,899,900	7,341,048
Electricity, gas and water	993,489	985,434	620,513	624,811
Construction	2,760,312	2,625,306	1,858,217	1,806,776
Real estate	6,338,325	6,414,074	5,470,736	5,485,339
Wholesale & retail trade and restaurants & hotels	8,260,764	8,225,430	6,039,618	6,163,386
Transport, storage and communication	3,773,815	3,319,423	2,253,973	1,956,141
Finance, insurance and business services	16,489,316	16,270,454	9,090,795	8,793,120
Community, social and personal services	2,554,419	2,474,926	1,730,543	1,660,793
Household				
- Purchase of residential properties	17,171,300	17,197,903	14,494,468	14,636,926
- Purchase of non-residential properties	512,364	522,443	457,482	469,066
- Others	2,289,114	2,096,242	2,161,576	1,964,818
	72,165,294	70,613,092	53,335,271	52,136,931

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## 15 LOANS, ADVANCES AND FINANCING (continued)

	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(d) By geography determined based on where the credit risk resides				
Malaysia	70,382,132	68,794,748	51,804,830	50,541,496
Singapore	909,174	921,477	781,022	802,836
Other ASEAN countries	300,412	298,303	293,219	293,260
Rest of the world	573,576	598,564	456,200	499,339
	<b>72,165,294</b>	<b>70,613,092</b>	<b>53,335,271</b>	<b>52,136,931</b>
(e) By residual contractual maturity				
Up to one year	23,771,295	22,438,712	19,264,310	18,133,668
Over one year to three years	9,117,268	8,924,902	4,706,700	4,777,096
Over three years to five years	8,264,117	8,503,340	5,536,893	5,295,899
Over five years	31,012,614	30,746,138	23,827,368	23,930,268
	<b>72,165,294</b>	<b>70,613,092</b>	<b>53,335,271</b>	<b>52,136,931</b>

## 16 IMPAIRED LOANS, ADVANCES AND FINANCING

## (i) Movements in impaired loans, advances and financing

	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
At 1 January	928,334	1,485,498	780,257	1,156,271
Impaired during the financial period/year	184,305	751,098	159,456	671,631
Reclassified as non-credit impaired	(79,579)	(508,002)	(68,735)	(391,850)
Amount recovered	(73,064)	(521,421)	(66,131)	(438,342)
Amount written off	(21,724)	(278,839)	(18,720)	(217,453)
At 31 March/31 December	938,272	928,334	786,127	780,257
Stage 3 ECL allowance	(218,425)	(206,827)	(179,053)	(167,358)
Net impaired loans, advances and financing	<b>719,847</b>	<b>721,507</b>	<b>607,074</b>	<b>612,899</b>

## a) By sector

Agriculture, hunting, forestry and fishing	1,484	1,492	1,014	1,022
Mining and quarrying	6,439	6,617	6,439	6,617
Manufacturing	148,587	162,174	136,638	147,586
Electricity, gas and water	4,723	4,304	4,300	4,035
Construction	27,140	24,264	17,070	17,535
Real estate	92,357	67,948	91,549	67,142
Wholesale & retail trade and restaurants & hotels	147,763	144,549	93,248	92,637
Transport, storage and communication	10,645	13,610	5,759	8,365
Finance, insurance and business services	18,785	20,039	13,265	17,494
Community, social and personal services	2,174	6,646	1,636	6,098
Household				
- Purchase of residential properties	432,656	429,430	375,345	372,024
- Purchase of non-residential properties	5,924	7,228	5,924	5,768
- Others	39,595	40,033	33,940	33,934
	<b>938,272</b>	<b>928,334</b>	<b>786,127</b>	<b>780,257</b>

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

Malaysia	909,796	899,334	761,327	756,546
Singapore	15,447	17,120	15,141	15,441
Other ASEAN countries	498	498	498	498
Rest of the world	12,531	11,382	9,161	7,772
	<b>938,272</b>	<b>928,334</b>	<b>786,127</b>	<b>780,257</b>

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**16 IMPAIRED LOANS, ADVANCES AND FINANCING (continued)**

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

<u>Group</u>	<i>Non credit-impaired</i>			<i>Credit-</i>	31 March	<i>Non credit-impaired</i>			<i>Credit-</i>	31 December
	Stage 1	Stage 2	Stage 3	<i>impaired</i>	2026	Stage 1	Stage 2	Stage 3	<i>impaired</i>	2025
	12 months	Lifetime	Lifetime		Total	12 months	Lifetime	Lifetime		Total
	ECL	ECL	ECL		RM'000	ECL	ECL	ECL		RM'000
	RM'000	RM'000	RM'000		RM'000	RM'000	RM'000	RM'000		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	65,423	(62,447)	(2,976)		-	222,520	(211,060)	(11,460)		-
Transferred to Stage 2	(10,159)	15,359	(5,200)		-	(56,088)	111,806	(55,718)		-
Transferred to Stage 3	(44)	(41,880)	41,924		-	(285)	(132,294)	132,579		-
New financial assets originated or purchased	81,749	49,813	-		131,562	294,283	227,170	-		521,453
Financial assets derecognised	(49,212)	(75,213)	(6,671)		(131,096)	(204,670)	(244,295)	(42,339)		(491,304)
Net remeasurement during the financial period/year	(10,252)	64,065	8,622		62,435	(215,783)	239,075	42,566		65,858
Written off	-	-	(21,724)		(21,724)	-	-	(278,839)		(278,839)
Other movements	(4,159)	5,692	(2,377)		(844)	(3,314)	(7,218)	(12,031)		(22,563)
At 31 March/31 December	341,842	336,985	218,425		897,252	268,496	381,596	206,827		856,919
<b><u>Bank</u></b>										
At 1 January	200,895	321,540	167,358		689,793	182,377	329,566	323,916		835,859
Transferred to Stage 1	50,030	(47,536)	(2,494)		-	165,020	(154,972)	(10,048)		-
Transferred to Stage 2	(7,280)	11,578	(4,298)		-	(44,232)	82,626	(38,394)		-
Transferred to Stage 3	(44)	(34,645)	34,689		-	(257)	(114,442)	114,699		-
New financial assets originated or purchased	73,122	44,669	-		117,791	247,537	201,355	-		448,892
Financial asset derecognised	(43,500)	(69,385)	(4,729)		(117,614)	(185,971)	(212,284)	(25,047)		(423,302)
Net remeasurement during the financial period/year	(2,836)	43,525	9,206		49,895	(160,688)	197,006	30,210		66,528
Written off	-	-	(18,720)		(18,720)	-	-	(217,453)		(217,453)
Other movements	(4,155)	5,693	(1,959)		(421)	(2,891)	(7,315)	(10,525)		(20,731)
At 31 March/31 December	266,232	275,439	179,053		720,724	200,895	321,540	167,358		689,793

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

## 17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

Group	31 March 2026			31 December 2025		
	Contract or underlying principal amount RM'000	Fair value		Contract or underlying principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
<b>Trading</b>						
Foreign exchange derivatives						
- Forwards	13,249,335	155,304	144,421	13,907,472	98,957	287,137
- Swaps	36,133,554	696,611	356,116	41,714,178	592,918	648,945
- Options	877,188	10,256	3,668	519,743	2,534	813
Interest rate derivatives						
- Forwards	178,759	1,834	-	271,583	1,641	-
- Swaps	64,451,261	183,776	191,443	54,780,516	195,550	221,355
- Options	143,326	1,560	1,559	170,645	2,048	2,048
- Futures	601,959	-	2,474	194,438	3	84
Equity and other derivatives						
- Swaps	2,291,128	139,101	139,101	2,007,468	63,465	63,465
- Options	3,745,923	133,517	163,599	2,826,340	47,127	79,716
- Commodity related contracts	10,644	39	30	4,495	51	47
- Credit linked notes	1,328,771	36,756	36,756	1,378,864	21,183	21,183
	<u>123,011,848</u>	<u>1,358,754</u>	<u>1,039,167</u>	<u>117,775,742</u>	<u>1,025,477</u>	<u>1,324,793</u>
<b>Hedging</b>						
Interest rate derivatives						
- Swaps	1,102,324	8,466	3,041	3,732,799	5,624	12,070
	<u>124,114,172</u>	<u>1,367,220</u>	<u>1,042,208</u>	<u>121,508,541</u>	<u>1,031,101</u>	<u>1,336,863</u>

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## 17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES (continued)

	31 March 2026			31 December 2025		
	Contract or underlying principal amount RM'000	Fair value		Contract or underlying principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
<b>Bank</b>						
<b>Trading</b>						
Foreign exchange derivatives						
- Forwards	13,215,627	155,125	143,692	13,924,989	98,844	287,176
- Swaps	37,482,999	704,849	376,238	42,758,301	613,894	649,203
- Options	877,188	10,256	3,668	519,743	2,534	813
Interest rate derivatives						
- Forwards	178,759	1,834	-	271,583	1,641	-
- Swaps	64,451,261	183,776	191,443	54,780,516	195,550	221,355
- Options	143,326	1,560	1,559	170,645	2,048	2,048
- Futures	601,959	-	2,474	194,438	3	84
Equity and other derivatives						
- Swaps	2,291,128	139,101	139,101	2,007,468	63,465	63,465
- Options	3,745,923	133,517	163,599	2,826,340	47,127	79,716
- Commodity related contracts	10,644	39	30	4,495	51	47
- Credit linked notes	1,328,771	36,756	36,756	1,378,864	21,183	21,183
	124,327,585	1,366,813	1,058,560	118,837,382	1,046,340	1,325,090
<b>Hedging</b>						
Interest rate derivatives						
- Swaps	1,102,324	8,466	3,041	3,732,799	5,624	12,070
	125,429,909	1,375,279	1,061,601	122,570,181	1,051,964	1,337,160

## 18 OTHER ASSETS

	Note	Group		Bank	
		31 March 2026	31 December 2025	31 March 2026	31 December 2025
		RM'000	RM'000	RM'000	RM'000
Amount due from subsidiaries	(a)	-	-	136,303	113,244
Amount due from holding company		3,302	3,459	2,981	3,155
Interest/Profit receivable		282,568	259,387	264,879	227,527
Other receivables, deposits and prepayments		284,078	332,099	280,253	327,754
		569,948	594,945	684,416	671,680

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

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**19 DEPOSITS FROM CUSTOMERS**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
a) By type of deposit				
Demand deposits	28,984,600	28,687,381	23,459,525	22,725,602
Saving deposits	11,567,471	11,459,688	10,805,805	10,723,576
Fixed/General investment deposits	30,875,989	32,555,772	26,579,818	27,796,324
Negotiable instruments of deposit	4,207,318	2,793,869	3,400,963	1,989,366
Short-term money market deposits	2,020,064	1,292,565	1,077,911	898,768
	<b>77,655,442</b>	<b>76,789,275</b>	<b>65,324,022</b>	<b>64,133,636</b>
b) By type of customer				
Government and statutory bodies	292,420	52,424	38,716	45,637
Non-bank financial institutions	3,134,527	2,722,622	1,811,492	1,507,754
Business enterprises	31,360,931	31,632,207	25,598,847	25,450,543
Individuals	32,500,126	33,774,153	29,102,907	29,994,621
Foreign entities	9,474,033	7,723,215	7,935,432	6,314,700
Others	893,405	884,654	836,628	820,381
	<b>77,655,442</b>	<b>76,789,275</b>	<b>65,324,022</b>	<b>64,133,636</b>
c) By residual maturity for fixed/general investment deposits, negotiable instruments of deposit and short-term money market deposits				
Up to six months	33,594,632	32,629,180	28,211,297	27,262,837
Over six months to one year	3,404,314	3,953,909	2,750,347	3,366,291
Over one year to three years	99,396	52,319	92,780	49,233
Over three years to five years	5,029	6,798	4,268	6,097
	<b>37,103,371</b>	<b>36,642,206</b>	<b>31,058,692</b>	<b>30,684,458</b>

**20 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Licensed banks and other financial institutions	12,766,924	12,345,669	12,598,641	12,307,074

**21 OTHER LIABILITIES**

	<b>Note</b>	<b>Group</b>		<b>Bank</b>	
		<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Amount due to subsidiary	(a)	-	-	197	2,244
Equity compensation benefits		24,553	21,518	23,898	20,926
Interest/Profit payable		332,574	352,215	299,118	318,939
Structured investments		3,404,468	3,288,369	3,404,468	3,288,369
Lease liabilities		20,400	17,889	18,822	16,699
Dividend payable		497,375	-	497,375	-
Other payables and accruals		626,660	634,896	554,570	581,419
ECL allowance for loan commitments and financial guarantees	(b)	247,374	257,145	204,335	213,890
		<b>5,153,404</b>	<b>4,572,032</b>	<b>5,002,783</b>	<b>4,442,486</b>

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

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(b) ECL allowance for loan commitments and financial guarantees

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

	<i>Non credit-impaired</i>		<i>Credit-impaired</i>	<b>Total</b>
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	
<b>Group</b>	<b>12 months ECL</b>	<b>Lifetime ECL</b>	<b>Lifetime ECL</b>	<b>RM'000</b>
<b>2026</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
At 1 January	127,011	114,812	15,322	257,145
Transferred to Stage 1	17,785	(17,785)	-	-
Transferred to Stage 2	(1,170)	1,170	-	-
Transferred to Stage 3	(7)	(259)	266	-
New financial assets originated or purchased	20,186	2,956	-	23,142
Financial assets derecognised	(8,532)	(3,273)	-	(11,805)
Net remeasurement during the financial period	(32,483)	12,348	(266)	(20,401)
Other movements	(211)	(496)	-	(707)
At 31 March	<u>122,579</u>	<u>109,473</u>	<u>15,322</u>	<u>247,374</u>
<b>2025</b>				
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	<u>127,011</u>	<u>114,812</u>	<u>15,322</u>	<u>257,145</u>
<b>Bank</b>				
<b>2026</b>				
At 1 January	109,658	103,907	325	213,890
Transferred to Stage 1	16,076	(16,076)	-	-
Transferred to Stage 2	(919)	919	-	-
Transferred to Stage 3	(7)	(259)	266	-
New financial assets originated or purchased	17,634	2,733	-	20,367
Financial assets derecognised	(6,727)	(2,786)	-	(9,513)
Net remeasurement during the financial period	(29,757)	10,289	(266)	(19,734)
Other movements	(188)	(487)	-	(675)
At 31 March	<u>105,770</u>	<u>98,240</u>	<u>325</u>	<u>204,335</u>
<b>2025</b>				
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	<u>109,658</u>	<u>103,907</u>	<u>325</u>	<u>213,890</u>

**22 SUBORDINATED BONDS**

	<b>Group and Bank</b>	
	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
RM550 million Redeemable Subordinated Bond 2020/2030	550,000	550,000
RM500 million Redeemable Subordinated Bond 2022/2032	500,000	500,000
	<u>1,050,000</u>	<u>1,050,000</u>

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**23 NET INTEREST INCOME**

	Group		Bank	
	Year to date ended		Year to date ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b>Interest income</b>				
Loans, advances and financing				
- Interest income other than recoveries	602,518	645,000	602,518	645,000
- Recoveries from impaired loans, advances and financing	7,889	13,718	7,889	13,718
- Discount unwind from impaired loans, advances and financing	1,959	2,808	1,959	2,808
Money at call and deposit placements with banks and other financial institutions	8,652	20,624	65,660	83,877
Financial investments at FVOCI	238,331	219,971	238,331	219,971
Others	12,717	30,124	12,717	30,124
	872,066	932,245	929,074	995,498
Financial assets at FVTPL	24,540	23,076	24,540	23,076
	896,606	955,321	953,614	1,018,574
<b>Interest expense</b>				
Deposits from customers	(303,969)	(376,542)	(304,083)	(376,644)
Deposits and placements of banks and other financial institutions	(82,010)	(80,867)	(99,050)	(102,452)
Subordinated bonds	(9,986)	(9,986)	(9,986)	(9,986)
Lease liabilities	(205)	(222)	(205)	(222)
Others	(13,581)	(22,825)	(45,226)	(62,911)
	(409,751)	(490,442)	(458,550)	(552,215)
<b>Net interest income</b>	486,855	464,879	495,064	466,359

**24 INCOME FROM ISLAMIC BANKING OPERATIONS**

	Group	
	Year to date ended	
	31 March	31 March
	2026	2025
	RM'000	RM'000
Income derived from investment of depositors' funds and others	153,972	137,971
Income derived from investment of investment account funds	69,550	88,101
Income derived from investment of shareholder's funds	48,239	44,216
Income attributable to depositors and others	(66,998)	(63,326)
Income attributable to investment account holder	(49,760)	(61,672)
	155,003	145,290

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**25 NET FEE AND COMMISSION INCOME**

	<b>Group</b>		<b>Bank</b>	
	<b>Year to date ended</b>		<b>Year to date ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Commission	50,083	42,978	50,083	40,335
Service charges and fees	33,715	36,734	32,992	36,734
Other fee income	1,701	1,923	1,701	1,923
	<b>85,499</b>	<b>81,635</b>	<b>84,776</b>	<b>78,992</b>

**26 NET TRADING INCOME**

	<b>Group and Bank</b>	
	<b>Year to date ended</b>	
	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
Foreign exchange (loss)/gain	(11,398)	31,845
Realised (loss)/gain on financial assets at FVTPL	(5,070)	5,525
Realised (loss)/gain on trading derivatives	(430,643)	80
Unrealised (loss)/gain on financial assets at FVTPL	(17,683)	7,072
Unrealised gain on trading derivatives	609,132	63,343
	<b>144,338</b>	<b>107,865</b>

**27 OTHER OPERATING INCOME**

	<b>Group</b>		<b>Bank</b>	
	<b>Year to date ended</b>		<b>Year to date ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Gain on disposal from:				
- Financial investments at FVOCI	37,317	1,801	37,317	1,801
- Property and equipment	16	-	16	-
Gross dividends from financial assets at FVTPL outside Malaysia	170	1	170	1
Rental of premises	1,282	1,291	1,431	1,310
Rental of safe deposit boxes	2,196	2,204	2,196	2,204
Shared services income received from subsidiaries	-	-	41,497	40,986
Shared services income received from holding company and related companies	7,385	6,346	7,385	6,346
Unrealised gain on hedging derivatives	152	625	152	625
Others	(237)	(2)	(237)	(2)
	<b>48,281</b>	<b>12,266</b>	<b>89,927</b>	<b>53,271</b>

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**28 OPERATING EXPENSES**

	Group		Bank	
	Year to date ended		Year to date ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Note	RM'000	RM'000	RM'000	RM'000
<b>Personnel expenses</b>				
Wages, salaries and bonus	157,218	139,856	153,036	136,039
Employees Provident Fund contributions	24,297	20,654	23,553	19,934
Share-based expenses	3,094	2,658	3,026	2,586
Others	16,027	15,372	14,886	14,591
	<u>200,636</u>	<u>178,540</u>	<u>194,501</u>	<u>173,150</u>
<b>Establishment expenses</b>				
Depreciation of property and equipment	6,464	4,583	6,287	4,335
Depreciation of ROU assets	4,714	4,484	4,399	4,112
Rental of premises (a)	227	7	220	8
Repair and maintenance	5,374	3,766	5,082	3,653
Information technology costs	6,982	6,280	6,856	6,154
Hire of equipment (a)	322	244	301	223
Others	4,153	4,306	3,653	3,785
	<u>28,236</u>	<u>23,670</u>	<u>26,798</u>	<u>22,270</u>
<b>Marketing expenses</b>				
Advertisement and business promotion	4,894	3,734	4,877	3,698
Transport and travelling	965	1,059	953	1,034
Others	552	1,216	549	1,211
	<u>6,411</u>	<u>6,009</u>	<u>6,379</u>	<u>5,943</u>
<b>General administrative expenses</b>				
Transaction processing fees	115,880	101,989	109,343	97,232
Others	41,288	36,902	37,980	33,862
	<u>157,168</u>	<u>138,891</u>	<u>147,323</u>	<u>131,094</u>
<b>Total operating expenses</b>	<u>392,451</u>	<u>347,110</u>	<u>375,001</u>	<u>332,457</u>

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

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

	<b>Group</b>		<b>Bank</b>	
	<b>Year to date ended</b>		<b>Year to date ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Loans, advances, financing and commitments</b>				
Stage 1 and 2 ECL net charge/(writeback) during the financial period	18,964	(53,257)	9,681	(39,680)
Stage 3 ECL				
- Made during the financial period	55,952	49,119	47,322	42,812
- Writeback during the financial period	(20,254)	(27,041)	(14,949)	(21,237)
- Recovered during the financial period	(10,994)	(17,394)	(7,357)	(10,800)
<b>Investment account placements</b>				
Stage 1 and 2 ECL net writeback during the financial period	-	-	(627)	(1,302)
<b>Financial investments at FVOCI</b>				
Stage 1 and 2 ECL net writeback during the financial period	(533)	(342)	(341)	(280)
<b>Other financial assets</b>				
Stage 1 and 2 ECL net writeback during the financial period	(151)	(97)	(151)	(93)
Stage 3 ECL net charge during the financial period	31	25	31	25
	<b>43,015</b>	<b>(48,987)</b>	<b>33,609</b>	<b>(30,555)</b>

**30 INCOME TAX EXPENSE**

	<b>Group</b>		<b>Bank</b>	
	<b>Year to date ended</b>		<b>Year to date ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysian income tax				
- Current financial period	106,887	91,919	86,576	67,303
Deferred Tax				
- Origination and reversal of temporary differences	10,877	32,617	12,128	30,939
	<b>117,764</b>	<b>124,536</b>	<b>98,704</b>	<b>98,242</b>

**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.

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**31 COMMITMENTS AND CONTINGENCIES (continued)**

<u>Group</u>	<u>Principal amount</u>	<u>Credit equivalent amount</u>	<u>Risk weighted amount</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b>31 March 2026</b>			
Direct credit substitutes	4,909	4,909	839
Transaction-related contingent items	4,901,680	2,494,853	1,389,557
Short-term self-liquidating trade-related contingencies	248,805	53,516	31,903
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	1,067,039	1,067,038	157
Foreign exchange related contracts			
- One year or less	45,334,522	820,256	288,311
- Over one year to five years	4,688,598	599,783	236,623
- Over five years	236,957	33,531	10,205
Interest rate contracts			
- One year or less	17,880,275	7,438	2,141
- Over one year to five years	47,756,210	499,693	132,713
- Over five years	841,144	59,092	13,333
Equity and commodity related contracts	6,047,695	181,542	36,545
Credit derivative contracts	1,328,771	-	-
Formal standby facilities and credit lines			
- Original maturity up to one year	141,361	106,021	89,808
- Original maturity over one year	6,691,756	5,503,499	3,674,275
Other unconditionally cancellable commitments	27,750,233	2,624,499	387,017
Total	<u>164,919,955</u>	<u>14,055,670</u>	<u>6,293,427</u>
<b>31 December 2025</b>			
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			
- Original maturity up to one year	60,906	46,178	41,569
- Original maturity over one year	6,512,583	5,332,118	3,657,357
Other unconditionally cancellable commitments	27,863,935	2,537,551	362,689
Total	<u>162,002,392</u>	<u>13,194,581</u>	<u>5,994,139</u>

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**31 COMMITMENTS AND CONTINGENCIES (continued)**

<b>Bank</b>	<b>Principal amount</b>	<b>Credit equivalent amount</b>	<b>Risk weighted amount</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>31 March 2026</b>			
Direct credit substitutes	4,909	4,909	839
Transaction-related contingent items	4,472,143	2,272,533	1,246,876
Short-term self-liquidating trade-related contingencies	234,823	49,291	30,120
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	602,768	602,767	157
Foreign exchange related contracts			
- One year or less	46,593,520	835,612	287,879
- Over one year to five years	4,745,336	599,783	219,034
- Over five years	236,958	33,531	10,205
Interest rate contracts			
- One year or less	17,880,275	7,438	2,141
- Over one year to five years	47,756,210	499,693	132,713
- Over five years	841,144	59,092	13,333
Equity and commodity related contracts	6,047,695	181,542	36,545
Credit derivative contracts	1,328,771	-	-
Formal standby facilities and credit lines			
- Original maturity up to one year	139,361	104,521	89,028
- Original maturity over one year	4,747,475	3,926,034	2,689,391
Other unconditionally cancellable commitments	23,528,015	2,239,566	311,674
Total	<u>159,159,403</u>	<u>11,416,311</u>	<u>5,069,935</u>
<b>31 December 2025</b>			
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			
- Original maturity up to one year	59,988	45,489	41,086
- Original maturity over one year	4,523,175	3,730,673	2,654,160
Other unconditionally cancellable commitments	24,075,240	2,196,361	293,945
Total	<u>156,144,183</u>	<u>10,382,421</u>	<u>4,747,059</u>

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2026 (continued)****31 COMMITMENTS AND CONTINGENCIES (continued)**

## (b) Litigation

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

**32 CAPITAL COMMITMENTS**

	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Capital expenditure commitments in respect of property and equipment contracted but not provided for	52,136	38,958	51,414	37,978

**33 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.

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**33 FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)**

**Fair value hierarchy of financial instruments measured at fair value**

<u>Group</u>	<b>Level 1 RM'000</b>	<b>Level 2 RM'000</b>	<b>Level 3 RM'000</b>	<b>Total RM'000</b>
<b>31 March 2026</b>				
<b>Financial assets</b>				
Financial assets at FVTPL	3,777,073	-	-	3,777,073
Financial investments at FVOCI	25,536,014	5,680,877	113,922	31,330,813
Derivative financial assets	1,600	1,101,047	264,573	1,367,220
	<u>29,314,687</u>	<u>6,781,924</u>	<u>378,495</u>	<u>36,475,106</u>
<b>Financial liabilities</b>				
Derivative financial liabilities	4,362	841,028	196,818	1,042,208
	<u>4,362</u>	<u>841,028</u>	<u>196,818</u>	<u>1,042,208</u>
<b>31 December 2025</b>				
<b>Financial assets</b>				
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
	<u>28,156,059</u>	<u>7,567,983</u>	<u>236,784</u>	<u>35,960,826</u>
<b>Financial liabilities</b>				
Derivative financial liabilities	348	1,228,387	108,128	1,336,863
	<u>348</u>	<u>1,228,387</u>	<u>108,128</u>	<u>1,336,863</u>
<b>Bank</b>				
<b>31 March 2026</b>				
<b>Financial assets</b>				
Financial assets at FVTPL	3,777,073	-	-	3,777,073
Financial investments at FVOCI	21,227,842	5,580,877	113,922	26,922,641
Derivative financial assets	1,574	1,109,269	264,436	1,375,279
	<u>25,006,489</u>	<u>6,690,146</u>	<u>378,358</u>	<u>32,074,993</u>
<b>Financial liabilities</b>				
Derivative financial liabilities	4,561	860,248	196,792	1,061,601
	<u>4,561</u>	<u>860,248</u>	<u>196,792</u>	<u>1,061,601</u>
<b>31 December 2025</b>				
<b>Financial assets</b>				
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
	<u>24,092,249</u>	<u>6,493,537</u>	<u>236,759</u>	<u>30,822,545</u>
<b>Financial liabilities</b>				
Derivative financial liabilities	395	1,228,637	108,128	1,337,160
	<u>395</u>	<u>1,228,637</u>	<u>108,128</u>	<u>1,337,160</u>

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### 33 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	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b>Financial assets</b>				
At 1 January	236,784	200,114	236,759	200,082
Realised loss				
- Recognised in net trading income	(30,768)	(64,736)	(30,743)	(64,704)
Unrealised gain				
- Recognised in net trading income	172,479	100,945	172,342	100,920
- Recognised in other comprehensive income	-	461	-	461
At 31 March/31 December	<u>378,495</u>	<u>236,784</u>	<u>378,358</u>	<u>236,759</u>
<b>Financial liabilities</b>				
At 1 January	108,128	75,368	108,128	75,109
Realised gain				
- Recognised in net trading income	(34,646)	(53,452)	(34,646)	(53,193)
Unrealised loss				
- Recognised in net trading income	123,336	86,212	123,310	86,212
At 31 March/31 December	<u>196,818</u>	<u>108,128</u>	<u>196,792</u>	<u>108,128</u>

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

<u>Group</u>	31 March 2026 Fair value RM'000	31 December 2025 Fair value RM'000	Classification	Valuation technique	Unobservable input
<b>Assets</b>					
Financial investments at FVOCI	113,922	113,922	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	264,573	122,862	Hedge for trading	Option pricing model	Standard deviation
	<u>378,495</u>	<u>236,784</u>			
<b>Liabilities</b>					
Derivative financial liabilities	196,818	108,128	Hedge for trading	Option pricing model	Standard deviation
<b>Bank</b>					
<b>Assets</b>					
Financial investments at FVOCI	113,922	113,922	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	264,436	122,837	Hedge for trading	Option pricing model	Standard deviation
	<u>378,358</u>	<u>236,759</u>			
<b>Liabilities</b>					
Derivative financial liabilities	196,792	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.

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

### 34 CAPITAL ADEQUACY (continued)

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

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b><u>CET1/Tier 1 Capital</u></b>				
Paid-up ordinary share capital	754,000	754,000	754,000	754,000
Retained earnings	9,215,360	9,712,735	6,972,868	7,470,243
Other reserves	408,769	529,366	312,258	420,443
Regulatory adjustment for CET 1 capital	(615,183)	(629,863)	(1,044,567)	(1,059,636)
<b>Total CET1/Tier 1 capital</b>	<b>9,762,946</b>	<b>10,366,238</b>	<b>6,994,559</b>	<b>7,585,050</b>
<b><u>Tier 2 Capital</u></b>				
Stage 1 and Stage 2 ECL and qualifying regulatory reserves under the Standardised Approach	32,077	31,314	30,880	30,135
Surplus eligible provisions over expected losses	325,998	322,399	270,093	266,294
Subordinated bonds	1,050,000	1,050,000	1,050,000	1,050,000
<b>Total Tier 2 Capital</b>	<b>1,408,075</b>	<b>1,403,713</b>	<b>1,350,973</b>	<b>1,346,429</b>
<b>Capital base</b>	<b>11,171,021</b>	<b>11,769,951</b>	<b>8,345,532</b>	<b>8,931,479</b>
<b>Before proposed dividend</b>				
CET 1 capital ratio	14.679%	16.064%	12.487%	14.044%
Tier 1 capital ratio	14.679%	16.064%	12.487%	14.044%
Total capital ratio	16.797%	18.239%	14.898%	16.537%
<b>After proposed dividend</b>				
CET 1 capital ratio	14.679%	15.293%	12.487%	13.123%
Tier 1 capital ratio	14.679%	15.293%	12.487%	13.123%
Total capital ratio	16.797%	17.469%	14.898%	15.616%

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

Total RWA for credit risk	56,899,608	56,238,898	47,486,421	46,793,629
Total RWA for market risk	3,167,915	1,944,487	3,167,226	1,931,640
Total RWA for operational risk	6,440,300	6,347,343	5,362,642	5,282,595
	<b>66,507,823</b>	<b>64,530,728</b>	<b>56,016,289</b>	<b>54,007,864</b>

The capital adequacy ratios of OCBC AI-Amin, OCBC Malaysia's Islamic Banking subsidiary, are computed in accordance with BNM's Capital Adequacy Framework for Islamic Banks (Capital Components). OCBC AI-Amin adopted the Internal Ratings Based Approach for Credit Risk for its major credit portfolios, whilst the other credit portfolios and market risk are on the Standardised Approach. With effect from 1 January 2025, operational risk is computed based on BNM's Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued on 15 December 2023, which supersedes the previously adopted Basic Indicator Approach. (Operational Risk for 2024 was based on Basic Indicator Approach).

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

	31 March 2026	31 December 2025
CET 1/Tier 1 capital ratio	26.348%	26.374%
Total capital ratio	26.904%	26.930%