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 SEPTEMBER 2026

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

Registration No.199401009721 (295400-W)

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 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 SEPTEMBER 2026

		Group		Bank	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
	Note	RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and cash equivalents	10	2,299,632	1,572,662	1,833,615	1,215,617
Deposits and placements with banks and other financial institutions	11	6,050,036	687,132	6,484,636	1,696,450
Investment account placements	12	-	-	6,832,689	6,460,137
Financial assets at fair value through profit or loss ("FVTPL")	13	1,988,665	2,283,340	1,988,665	2,283,340
Financial investments at fair value through other comprehensive income ("FVOCI")	14	26,957,843	32,646,385	21,369,516	27,487,241
Loans, advances and financing	15	74,059,332	69,756,173	54,521,911	51,447,138
Derivative financial assets	17	1,106,065	1,031,101	1,106,658	1,051,964
Other assets	18	577,080	594,945	641,665	671,680
Statutory deposits with Bank Negara Malaysia		548,595	508,595	415,595	390,595
Investments in subsidiaries		-	-	557,051	557,051
Property and equipment		223,434	177,425	220,769	174,902
Right-of-use ("ROU") assets		30,191	25,311	29,001	24,149
Tax recoverable		625	12,523	-	12,163
Deferred tax assets		248,870	192,576	213,251	166,389
Total assets		114,090,368	109,488,168	96,215,022	93,638,816
LIABILITIES					
Deposits from customers	19	84,203,034	76,789,275	69,231,105	64,133,636
Deposits and placements of banks and other financial institutions	20	10,910,135	12,345,669	10,868,068	12,307,074
Obligations on securities sold under repurchase agreements		692,841	2,112,223	496,119	1,472,812
Bills and acceptances payable		111,419	201,754	88,215	192,790
Derivative financial liabilities	17	909,294	1,336,863	929,003	1,337,160
Other liabilities	21	5,171,343	4,572,032	5,013,442	4,442,486
Tax payable and zakat		71,049	77,809	68,285	52,270
Subordinated bonds	22	1,050,000	1,050,000	1,050,000	1,050,000
Total liabilities		103,119,115	98,485,625	87,744,237	84,988,228
EQUITY					
Share capital		754,000	754,000	754,000	754,000
Reserves		10,217,253	10,248,543	7,716,785	7,896,588
Total equity		10,971,253	11,002,543	8,470,785	8,650,588
Total liabilities and equity		114,090,368	109,488,168	96,215,022	93,638,816
Commitments and contingencies	31	174,512,225	162,002,392	167,337,215	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 SEPTEMBER 2026

		Quarter ended		Year to date ended	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Interest income		922,583	920,214	2,694,502	2,795,385
Interest income for financial assets at FVTPL		30,687	23,659	88,849	74,595
Interest expense		(437,687)	(462,936)	(1,283,509)	(1,450,147)
Net interest income	23	515,583	480,937	1,499,842	1,419,833
Income from Islamic banking operations	24	173,895	172,178	503,480	472,446
Net fee and commission income	25	103,441	80,345	291,153	274,306
Net trading income	26	169,824	135,107	475,267	371,950
Other operating (expense)/income	27	(12,237)	13,249	47,162	64,525
Operating income		950,506	881,816	2,816,904	2,603,060
Operating expenses	28	(443,053)	(404,626)	(1,231,478)	(1,145,504)
Operating profit before impairment allowances and provisions		507,453	477,190	1,585,426	1,457,556
Impairment allowances and provisions writeback/(charge)	29	14,519	56,060	(1,717)	58,324
Profit before income tax and zakat		521,972	533,250	1,583,709	1,515,880
Income tax expense	30	(127,236)	(129,698)	(384,685)	(367,970)
Zakat		23	(13)	-	(38)
Profit for the financial period		394,759	403,539	1,199,024	1,147,872
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
Items that are or may be reclassified subsequently to profit or loss					
FVOCI reserve (debt instruments)					
- Changes in fair value		(177,965)	21,402	(260,524)	218,302
- Amount transferred to profit or loss		22,071	(3,203)	(15,578)	(35,661)
- Related tax		37,415	(4,368)	66,265	(43,834)
Changes in expected credit losses ("ECL") reserve on debt instruments at FVOCI		(3,425)	(816)	2,156	(49)
Other comprehensive (expense)/income for the financial period		(121,904)	13,015	(206,814)	139,219
Total comprehensive income for the financial period		272,855	416,554	992,210	1,287,091
Profit attributable to owner of the Bank		394,759	403,539	1,199,024	1,147,872
Total comprehensive income attributable to owner of the Bank		272,855	416,554	992,210	1,287,091
Basic earnings per ordinary share (sen)		137.4	140.4	417.1	399.3

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 SEPTEMBER 2026

		Quarter ended		Year to date ended	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
Bank	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Interest income		988,144	986,237	2,881,070	2,990,602
Interest income for financial assets at FVTPL		30,687	23,659	88,849	74,595
Interest expense		(493,810)	(526,833)	(1,439,162)	(1,639,844)
Net interest income	23	525,021	483,063	1,530,757	1,425,353
Net fee and commission income	25	103,441	80,345	290,393	269,394
Net trading income	26	169,824	135,107	475,267	371,950
Other operating income	27	78,765	55,031	223,164	188,960
Operating income		877,051	753,546	2,519,581	2,255,657
Operating expenses	28	(425,038)	(388,461)	(1,177,583)	(1,097,857)
Operating profit before impairment allowances and provisions		452,013	365,085	1,341,998	1,157,800
Impairment allowances and provisions writeback/(charge)	29	14,327	7,620	(8,988)	(10,435)
Profit before income tax		466,340	372,705	1,333,010	1,147,365
Income tax expense	30	(102,628)	(91,062)	(313,031)	(279,232)
Profit for the financial period		363,712	281,643	1,019,979	868,133
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
Items that are or may be reclassified subsequently to profit or loss					
FVOCI reserve (debt instruments)					
- Changes in fair value		(156,130)	22,442	(222,802)	195,091
- Amount transferred to profit or loss		23,188	(3,060)	(13,722)	(33,288)
- Related tax		31,906	(4,652)	56,766	(38,833)
Changes in ECL reserve on debt instruments at FVOCI		(3,302)	(843)	2,609	(2)
Other comprehensive (expense)/income for the financial period		(104,338)	13,887	(176,282)	123,429
Total comprehensive income for the financial period		259,374	295,530	843,697	991,562
Profit attributable to owner of the Bank		363,712	281,643	1,019,979	868,133
Total comprehensive income attributable to owner of the Bank		259,374	295,530	843,697	991,562
Basic earnings per ordinary share (sen)		126.5	98.0	354.8	302.0

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.

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 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	-	-	-	(259,657)	-	(259,657)
- Transferred to profit or loss	-	-	-	(15,578)	-	(15,578)
- Related tax	-	-	-	66,265	-	66,265
Changes in ECL reserve	-	-	2,156	-	-	2,156
Total other comprehensive income/(expense) for the financial period	-	-	2,156	(208,970)	-	(206,814)
Profit for the financial period	-	-	-	-	1,199,024	1,199,024
Total comprehensive income/(expense) for the financial period	-	-	2,156	(208,970)	1,199,024	992,210
Contributions by and distributions to owner of the Bank						
Final 2025 ordinary dividend paid	-	-	-	-	(497,375)	(497,375)
Interim 2026 ordinary dividend paid	-	-	-	-	(526,125)	(526,125)
At 30 September 2026	754,000	300,000	8,598	20,396	9,888,259	10,971,253
At 1 January 2025	754,000	600,000	3,315	112,868	8,829,094	10,299,277
Fair value reserve						
- Changes in fair value	-	-	-	218,763	-	218,763
- Transferred to profit or loss	-	-	-	(35,661)	-	(35,661)
- Related tax	-	-	-	(43,834)	-	(43,834)
Changes in ECL reserve	-	-	(49)	-	-	(49)
Total other comprehensive (expense)/income for the financial period	-	-	(49)	139,268	-	139,219
Profit for the financial period	-	-	-	-	1,147,872	1,147,872
Total comprehensive (expense)/income for the financial period	-	-	(49)	139,268	1,147,872	1,287,091
Transfer from regulatory reserve	-	(300,000)	-	-	300,000	-
Contributions by and distributions to owner of the Bank						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
Interim 2025 ordinary dividend paid	-	-	-	-	(485,875)	(485,875)
At 30 September 2025	754,000	300,000	3,266	252,136	9,354,091	10,663,493

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 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	-	-	-	(221,935)	-	(221,935)
- Transferred to profit or loss	-	-	-	(13,722)	-	(13,722)
- Related tax	-	-	-	56,766	-	56,766
Changes in ECL reserve	-	-	2,609	-	-	2,609
Total other comprehensive income/(expense) for the financial period	-	-	2,609	(178,891)	-	(176,282)
Profit for the financial period	-	-	-	-	1,019,979	1,019,979
Total comprehensive income/(expense) for the financial period	-	-	2,609	(178,891)	1,019,979	843,697
Contributions by and distributions to owner of the Bank						
Final 2025 ordinary dividend paid	-	-	-	-	(497,375)	(497,375)
Interim 2026 ordinary dividend paid	-	-	-	-	(526,125)	(526,125)
At 30 September 2026	754,000	209,000	8,511	32,552	7,466,722	8,470,785
At 1 January 2025	754,000	509,000	3,064	111,540	6,949,437	8,327,041
Fair value reserve						
- Changes in fair value	-	-	-	195,552	-	195,552
- Transferred to profit or loss	-	-	-	(33,288)	-	(33,288)
- Related tax	-	-	-	(38,833)	-	(38,833)
Changes in ECL reserve	-	-	(2)	-	-	(2)
Total other comprehensive (expense)/income for the financial period	-	-	(2)	123,431	-	123,429
Profit for the financial period	-	-	-	-	868,133	868,133
Total comprehensive (expense)/income for the financial period	-	-	(2)	123,431	868,133	991,562
Transfer from regulatory reserve	-	(300,000)	-	-	300,000	-
Contributions by and distributions to owner of the Bank						
Final 2024 ordinary dividend paid	-	-	-	-	(437,000)	(437,000)
Interim 2025 ordinary dividend paid	-	-	-	-	(485,875)	(485,875)
At 30 September 2025	754,000	209,000	3,062	234,971	7,194,695	8,395,728

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
STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

	Group		Bank	
	Year to date ended		Year to date ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Cash flows from operating activities				
Profit before income tax and zakat	1,583,709	1,515,880	1,333,010	1,147,365
Adjustments for:				
Depreciation of property and equipment	23,134	16,121	22,477	15,411
Depreciation of ROU assets	13,484	13,219	12,537	12,102
Dividends received from financial assets at FVTPL	(448)	(38)	(448)	(38)
Dividends received from financial investments at FVOCI	(599)	(599)	(599)	(599)
Dividends received from subsidiaries	-	-	(46,250)	-
Impairment allowances and provisions	76,937	46,076	59,404	65,907
Interest/finance expense on lease liabilities	659	705	623	649
Interest expense on subordinated bonds	30,293	30,293	30,293	30,293
Net gain on disposal of:				
- Financial investments at FVOCI	(15,578)	(35,661)	(13,722)	(33,288)
- Property and equipment	(23)	(20)	(23)	(20)
Share-based costs	13,032	9,191	12,780	8,958
Unrealised loss/(gain) on:				
- Financial assets at FVTPL	2,458	(4,482)	2,458	(4,482)
- Hedging derivatives	(255)	241	(255)	241
- Trading derivatives	(433,924)	17,361	(401,422)	16,558
Operating profit before changes in working capital	1,292,879	1,608,287	1,010,863	1,259,057
Changes in operating assets and operating liabilities:				
Deposits and placements with banks and other financial institutions	(5,363,010)	1,227,141	(4,788,313)	1,399,491
Investment account placements	-	-	(366,840)	(87,870)
Financial assets at FVTPL	292,665	(471,565)	292,665	(471,565)
Loans, advances and financing	(4,380,077)	(1,099,012)	(3,139,869)	210,764
Other assets	17,940	(101,768)	30,125	(103,587)
Statutory deposits with Bank Negara Malaysia	(40,000)	431,500	(25,000)	338,000
Derivative financial assets and liabilities	(35,034)	9,331	(27,854)	8,962
Deposits from customers	7,413,759	(420,286)	5,097,469	(1,163,379)
Deposits and placements of banks and other financial institutions	(1,435,534)	311,906	(1,439,006)	323,215
Obligations on securities sold under repurchase agreements	(1,419,382)	2,072,121	(976,693)	1,971,749
Bills and acceptances payable	(90,335)	54,614	(104,575)	56,169
Other liabilities	574,229	243,336	546,574	291,958
Cash (used in)/generated from operations	(3,171,900)	3,865,605	(3,890,454)	4,032,964
Income tax and zakat paid	(369,576)	(330,452)	(274,949)	(255,320)
Net cash (used in)/generated from operating activities	(3,541,476)	3,535,153	(4,165,403)	3,777,644
Cash flows from investing activities				
Acquisition of financial investments at FVOCI	(21,471,116)	(20,669,321)	(17,512,976)	(14,729,321)
Acquisition of property and equipment	(71,345)	(41,844)	(70,547)	(41,810)
Dividends received from financial investments at FVOCI	599	599	599	599
Dividends received from subsidiaries	-	-	46,250	-
Proceeds from disposal of financial investments at FVOCI	26,866,681	17,297,824	23,375,446	11,715,265
Proceeds from disposal of property and equipment	2,225	2	2,226	2
Net cash generated from/(used in) investing activities	5,327,044	(3,412,740)	5,840,998	(3,055,265)

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

	Group		Bank	
	Year to date ended		Year to date ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Cash flows from financing activities				
Dividends paid to owner of the Bank	(1,023,500)	(922,875)	(1,023,500)	(922,875)
Interest paid on subordinated bonds	(20,152)	(20,152)	(20,152)	(20,152)
Payment of lease liabilities	(14,946)	(18,043)	(13,945)	(16,855)
Net cash used in financing activities	(1,058,598)	(961,070)	(1,057,597)	(959,882)
Net increase/(decrease) in cash and cash equivalents	726,970	(838,657)	617,998	(237,503)
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 September	2,299,632	1,123,083	1,833,615	852,500

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 of the Bank for the financial year ended 31 December 2025 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

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

Changes in liabilities arising from financing activities

	At 1 January RM'000	Net Cash outflows RM'000	Acquisition of new leases* RM'000	Finance cost RM'000	At 30 September RM'000
Group					
2026					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable on subordinated bonds	6,974	(20,152)	-	30,293	17,115
Lease liabilities	17,889	(14,946)	18,364	659	21,966
Total liabilities from financing activities	1,074,863	(35,098)	18,364	30,952	1,089,081
2025					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable on subordinated bonds	6,974	(20,152)	-	30,293	17,115
Lease liabilities	28,357	(18,043)	8,152	705	19,171
Total liabilities from financing activities	1,085,331	(38,195)	8,152	30,998	1,086,286
Bank					
2026					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable on subordinated bonds	6,974	(20,152)	-	30,293	17,115
Lease liabilities	16,699	(13,945)	17,389	623	20,766
Total liabilities from financing activities	1,073,673	(34,097)	17,389	30,916	1,087,881
2025					
Subordinated bonds	1,050,000	-	-	-	1,050,000
Other liabilities, of which:					
Interest payable on subordinated bonds	6,974	(20,152)	-	30,293	17,115
Lease liabilities	25,350	(16,855)	8,152	649	17,296
Total liabilities from financing activities	1,082,324	(37,007)	8,152	30,942	1,084,411

* 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 SEPTEMBER 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 RM1,199 million for the financial period ended 30 September 2026. Operating profit growth of 9%, underpinned by a strong continuous business growth trajectory across all its core businesses, was weighed down by impairment allowances and provisions charge of RM1.7 million against RM58.3 million writeback in the corresponding period last year.

Total operating income improved by 8% to RM2.8 billion, driven mainly by stronger net trading income (+28%), net interest income (+6%), Islamic Banking income (+7%) and net fee and commission income (+6%, largely from wealth and corporate loans related businesses).

Loans, advances and financing grew by RM4.3 billion to RM74.1 billion during the financial period ended 30 September 2026, self-funded by faster increase in current and savings deposits and fixed/general investment deposits by RM2.5 billion and RM2.4 billion respectively.

The Group and the Bank remain well capitalised with Common Equity Tier 1 capital ratios of 14.092% and 11.958% and Total capital ratios of 16.111% and 14.268% respectively.

ECONOMIC PERFORMANCE AND PROSPECTS

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

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

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

1 BASIS OF PREPARATION

The accounting policies set out below have been applied consistently to the periods presented, 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 has 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 related 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 SEPTEMBER 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 does 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 impact on 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, i.e. operating, investing and financing, based on the main business activities of the entity; and the two new required subtotals are to enable analysis, i.e. operating profit or loss and profit or loss before financing and income taxes. It also sets out new disclosure requirements of management-defined performance measures. Furthermore, MFRS 18 also provides enhanced guidance for aggregation and disaggregation of information in the financial statements.

The 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 SEPTEMBER 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 September 2026.

6 CHANGES IN COMPOSITION OF THE GROUP

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

Interim dividend of 183 sen per ordinary share amounting to RM526,125,000 in respect of the financial period ended 30 June 2026 was paid on 21 September 2026.

8 SUBSEQUENT EVENTS

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

9 UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Group and the Bank for the financial period ended 30 September 2026.

10 CASH AND CASH EQUIVALENTS

		Group		Bank	
	Note	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Cash and balances with banks and other financial institutions		672,562	1,103,354	611,862	1,028,826
Money at call and deposit placements with financial institutions maturing within one month		335,527	146,157	411,783	186,957
Deposit placements with Bank Negara Malaysia		1,291,577	323,321	810,000	-
		2,299,666	1,572,832	1,833,645	1,215,783
Stage 1 ECL allowance	(a)	(34)	(170)	(30)	(166)
		2,299,632	1,572,662	1,833,615	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 RM76 million (31 December 2025: RM41 million), which are unsecured and profit bearing.

(a) Movements in ECL allowance

	Group		Bank	
Stage 1 ECL	30 September 2026 RM'000	31 December 2025 RM'000	30 September 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	(56)	(58)	(56)	(58)
Net remeasurement during the financial period/year	(101)	38	(101)	42
Other movements	21	(6)	21	(6)
At 30 September/31 December	34	170	30	166

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

11 DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

		Group		Bank	
	Note	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Bank Negara Malaysia		-	160	-	160
Licensed banks		6,050,250	687,080	6,484,837	1,696,398
		6,050,250	687,240	6,484,837	1,696,558
ECL allowance	(a)	(214)	(108)	(201)	(108)
		6,050,036	687,132	6,484,636	1,696,450

Included in the Bank's deposits and placements with licensed banks as at 30 September 2026 are deposits and placements with its Islamic Banking subsidiary, OCBC Al-Amin, amounting to RM885 million (31 December 2025: RM1,009 million), which are unsecured and profit bearing.

(a) Movements in ECL allowance

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Stage 1 ECL				
At 1 January	108	180	108	180
New financial assets originated or purchased	387	223	387	223
Financial assets derecognised	(82)	(125)	(82)	(125)
Net remeasurement during the financial period/year	(202)	(164)	(215)	(164)
Other movements	3	(6)	3	(6)
At 30 September/31 December	214	108	201	108

12 INVESTMENT ACCOUNT PLACEMENTS

Bank	Note	30 September 2026 RM'000	31 December 2025 RM'000
Restricted Profit Sharing Investment Accounts ("RPSIA")		6,843,525	6,476,685
ECL allowance	(a)	(10,836)	(16,548)
		6,832,689	6,460,137

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

(a) Movements in ECL allowance

	30 September 2026			31 December 2025		
	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit-impaired RM'000	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit-impaired RM'000
At 1 January	16,548	-	16,548	14,728	122	14,850
Transferred to Stage 1	-	-	-	101	(101)	-
Transferred to Stage 2	-	-	-	(75)	75	-
New financial assets originated or purchased	3,337	-	3,337	9,062	-	9,062
Financial assets derecognised	(529)	-	(529)	(2,954)	(50)	(3,004)
Net remeasurement during the financial period/year	(8,546)	-	(8,546)	(4,086)	(46)	(4,132)
Other movements	26	-	26	(228)	-	(228)
At 30 September/31 December	10,836	-	10,836	16,548	-	16,548

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

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

	Group and Bank	
	30 September 2026	31 December 2025
At fair value	**RM'000**	**RM'000**
Malaysian Government Investment Issues	613,084	844,364
Malaysian Government Securities	525,902	674,728
Malaysian Government Treasury Bills	-	49,358
Foreign Government Debt Securities	1,322	4,235
Corporate Bonds and Sukuk	699,216	586,997
Quoted shares outside Malaysia	149,141	123,658
	1,988,665	2,283,340

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

	Group		Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
At fair value	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Malaysian Government Investment Issues	6,033,657	5,291,493	3,080,042	2,382,310
Malaysian Government Securities	6,439,118	10,932,014	6,439,118	10,932,014
Malaysian Treasury Bills and Islamic Treasury Bills	-	19,922	-	19,922
Foreign Government Debt Securities and Sukuk	1,227,214	1,247,061	1,227,214	1,247,061
Negotiable Instruments of Deposit ("NIDs") and Islamic NIDs	3,499,818	6,387,509	2,356,351	5,292,122
Corporate and Islamic Corporate Bonds, Sukuk and Sanadat Mudharabah Cagamas	9,643,247	8,654,464	8,152,002	7,499,890
Unquoted shares in Malaysia				
- Cagamas Holdings Berhad	85,596	85,596	85,596	85,596
- Others	29,193	28,326	29,193	28,326
	26,957,843	32,646,385	21,369,516	27,487,241

The above include the Group's and the Bank's Malaysian Government Investment Issues and corporate bonds, which are pledged as collateral for obligations on securities sold under repurchase agreements with nominal value amounting to RM742 million and RM542 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 September 2026			31 December 2025		
	Stage 1 12 months ECL	Stage 2 Lifetime ECL	Total ECL non credit-impaired	Stage 1 12 months ECL	Stage 2 Lifetime ECL	Total ECL non credit-impaired
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January	5,835	607	6,442	2,857	458	3,315
Transferred to Stage 1	268	(268)	-	202	(202)	-
Transferred to Stage 2	(174)	174	-	(373)	373	-
New financial assets originated or purchased	2,801	-	2,801	7,359	-	7,359
Financial assets derecognised	(1,690)	(2,597)	(4,287)	(943)	(1,096)	(2,039)
Net remeasurement during the financial period/year	(3,401)	6,879	3,478	(3,183)	1,072	(2,111)
Other movements	58	106	164	(84)	2	(82)
At 30 September/31 December	3,697	4,901	8,598	5,835	607	6,442

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

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

	30 September 2026			31 December 2025		
	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit-impaired RM'000	Stage 1 12 months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit-impaired RM'000
Bank						
At 1 January	5,337	565	5,902	2,606	458	3,064
Transferred to Stage 1	236	(236)	-	180	(180)	-
Transferred to Stage 2	(174)	174	-	(300)	300	-
New financial assets originated or purchased	2,718	-	2,718	6,180	-	6,180
Financial assets derecognised	(1,659)	(2,597)	(4,256)	(446)	(1,096)	(1,542)
Net remeasurement during the financial period/year	(2,906)	6,889	3,983	(2,799)	1,081	(1,718)
Other movements	58	106	164	(84)	2	(82)
At 30 September/31 December	3,610	4,901	8,511	5,337	565	5,902

15 LOANS, ADVANCES AND FINANCING

	Group		Bank	
At amortised cost	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Overdrafts	2,990,963	2,821,559	2,155,187	2,060,617
Term loans/financing				
- Housing loans/financing	16,853,575	16,661,248	13,958,133	14,105,831
- Syndicated term loans/financing	12,454,886	10,728,729	7,670,150	6,687,872
- Hire purchase receivables	96,693	151,638	21,784	33,699
- Other term loans/financing	21,253,948	20,863,404	14,237,934	14,258,213
Credit cards	496,239	493,352	496,239	493,352
Bills receivable	276,524	153,447	261,254	121,181
Trust receipts	10,814	14,900	8,782	12,192
Claims on customers under acceptance credits	2,563	85,417	2,563	72,025
Revolving credit	12,935,484	12,507,272	9,404,274	8,628,361
Staff loans/financing	36,804	37,443	36,804	37,443
Other loans/financing	7,513,668	6,094,683	6,965,548	5,626,145
Gross loans, advances and financing	74,922,161	70,613,092	55,218,652	52,136,931
ECL allowance	(862,829)	(856,919)	(696,741)	(689,793)
Net loans, advances and financing	74,059,332	69,756,173	54,521,911	51,447,138
(a) By type of customer				
Domestic non-bank financial institutions	5,475,172	5,413,693	3,773,937	3,342,235
Domestic business enterprises				
- Small and medium enterprises	15,002,477	13,588,619	10,138,709	9,700,945
- Others	33,113,471	31,314,982	23,062,240	21,543,730
Individuals	19,385,546	18,483,755	16,561,525	15,961,594
Foreign entities	1,945,100	1,812,043	1,681,846	1,588,427
	74,922,161	70,613,092	55,218,652	52,136,931

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

15 LOANS, ADVANCES AND FINANCING (continued)

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
(b) By interest/profit rate sensitivity				
Fixed rate				
- Housing loans/financing	113,200	113,239	85,002	83,977
- Hire purchase receivables	48,327	84,135	16,341	26,681
- Other fixed rate loans/financing	11,676,641	9,136,507	10,614,035	8,138,364
Variable rate				
- Base rate/base lending rate/base financing rate plus/standardised base rate	28,796,925	27,948,424	21,822,293	21,963,241
- Cost plus	33,967,901	32,992,025	22,368,131	21,594,756
- Other variable rates	319,167	338,762	312,850	329,912
	74,922,161	70,613,092	55,218,652	52,136,931
(c) By sector				
Agriculture, hunting, forestry and fishing	1,395,136	1,626,367	956,143	1,143,989
Mining and quarrying	131,217	102,150	116,312	90,718
Manufacturing	10,123,903	8,752,940	8,538,175	7,341,048
Electricity, gas and water	1,088,216	985,434	698,808	624,811
Construction	2,728,042	2,625,306	1,849,779	1,806,776
Real estate	6,427,111	6,414,074	5,778,592	5,485,339
Wholesale & retail trade and restaurants & hotels	9,180,231	8,225,430	6,725,003	6,163,386
Transport, storage and communication	4,504,457	3,319,423	3,096,941	1,956,141
Finance, insurance and business services	16,089,146	16,270,454	8,195,972	8,793,120
Community, social and personal services	2,460,207	2,474,926	1,555,706	1,660,793
Household				
- Purchase of residential properties	17,335,853	17,197,903	14,434,998	14,636,926
- Purchase of non-residential properties	513,932	522,443	449,066	469,066
- Others	2,944,710	2,096,242	2,823,157	1,964,818
	74,922,161	70,613,092	55,218,652	52,136,931
(d) By geography determined based on where the credit risk resides				
Malaysia	73,243,302	68,794,748	53,802,161	50,541,496
Singapore	917,018	921,477	771,529	802,836
Other ASEAN countries	252,913	298,303	244,146	293,260
Rest of the world	508,928	598,564	400,816	499,339
	74,922,161	70,613,092	55,218,652	52,136,931
(e) By residual contractual maturity				
Up to one year	27,055,190	22,438,712	21,726,255	18,133,668
Over one year to three years	8,204,181	8,924,902	4,764,477	4,777,096
Over three years to five years	7,111,679	8,503,340	4,500,057	5,295,899
Over five years	32,551,111	30,746,138	24,227,863	23,930,268
	74,922,161	70,613,092	55,218,652	52,136,931

16 IMPAIRED LOANS, ADVANCES AND FINANCING

(i) Movements in impaired loans, advances and financing

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 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	657,437	751,098	576,529	671,631
Reclassified as non credit-impaired	(229,634)	(508,002)	(200,668)	(391,850)
Amount recovered	(277,567)	(521,421)	(247,811)	(438,342)
Amount written off	(64,188)	(278,839)	(52,490)	(217,453)
At 30 September/31 December	1,014,382	928,334	855,817	780,257
Stage 3 ECL allowance	(258,877)	(206,827)	(219,451)	(167,358)
Net impaired loans, advances and financing	755,505	721,507	636,366	612,899
(a) By sector				
Agriculture, hunting, forestry and fishing	1,472	1,492	1,002	1,022
Mining and quarrying	5,970	6,617	5,970	6,617
Manufacturing	225,288	162,174	213,978	147,586
Electricity, gas and water	5,730	4,304	4,304	4,035
Construction	38,504	24,264	18,602	17,535
Real estate	89,899	67,948	88,932	67,142
Wholesale & retail trade and restaurants & hotels	161,189	144,549	100,765	92,637
Transport, storage and communication	12,231	13,610	8,591	8,365
Finance, insurance and business services	16,536	20,039	11,847	17,494
Community, social and personal services	3,257	6,646	2,593	6,098
Household				
- Purchase of residential properties	409,761	429,430	359,866	372,024
- Purchase of non-residential properties	5,105	7,228	5,105	5,768
- Others	39,440	40,033	34,262	33,934
	1,014,382	928,334	855,817	780,257
(b) By geography determined based on where the credit risk resides				
Malaysia	995,361	899,334	838,164	756,546
Singapore	10,046	17,120	9,437	15,441
Other ASEAN countries	-	498	-	498
Rest of the world	8,975	11,382	8,216	7,772
	1,014,382	928,334	855,817	780,257

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 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 September 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	181,819	(172,505)	(9,314)	-	222,520	(211,060)	(11,460)	-
Transferred to Stage 2	(30,961)	48,508	(17,547)	-	(56,088)	111,806	(55,718)	-
Transferred to Stage 3	(3,496)	(159,518)	163,014	-	(285)	(132,294)	132,579	-
New financial assets originated or purchased	235,666	125,261	-	360,927	294,283	227,170	-	521,453
Financial assets derecognised	(160,547)	(167,736)	(38,919)	(367,202)	(204,670)	(244,295)	(42,339)	(491,304)
Net remeasurement during the financial period/year	(164,159)	215,858	25,825	77,524	(215,783)	239,075	42,566	65,858
Written off	-	-	(64,188)	(64,188)	-	-	(278,839)	(278,839)
Other movements	(3,656)	9,326	(6,821)	(1,151)	(3,314)	(7,218)	(12,031)	(22,563)
At 30 September/31 December	323,162	280,790	258,877	862,829	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	130,208	(122,742)	(7,466)	-	165,020	(154,972)	(10,048)	-
Transferred to Stage 2	(21,518)	37,023	(15,505)	-	(44,232)	82,626	(38,394)	-
Transferred to Stage 3	(2,560)	(142,744)	145,304	-	(257)	(114,442)	114,699	-
New financial assets originated or purchased	206,328	111,099	-	317,427	247,537	201,355	-	448,892
Financial asset derecognised	(144,222)	(148,085)	(36,099)	(328,406)	(185,971)	(212,284)	(25,047)	(423,302)
Net remeasurement during the financial period/year	(111,940)	158,448	24,008	70,516	(160,688)	197,006	30,210	66,528
Written off	-	-	(52,490)	(52,490)	-	-	(217,453)	(217,453)
Other movements	(3,486)	9,046	(5,659)	(99)	(2,891)	(7,315)	(10,525)	(20,731)
At 30 September/31 December	253,705	223,585	219,451	696,741	200,895	321,540	167,358	689,793

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

17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

	30 September 2026			31 December 2025		
	Contract or underlying principal amount	Fair value		Contract or underlying principal amount	Fair value	
Group	**RM'000**	**Assets RM'000**	**Liabilities RM'000**	**RM'000**	**Assets RM'000**	**Liabilities RM'000**
Trading						
Foreign exchange derivatives						
- Forwards	13,350,274	149,141	29,468	13,907,472	98,957	287,137
- Swaps	30,011,619	305,728	247,467	41,714,178	592,918	648,945
- Options	654,264	5,014	266	519,743	2,534	813
Interest rate derivatives						
- Forwards	-	-	-	271,583	1,641	-
- Swaps	72,947,285	398,999	367,222	53,679,446	190,387	218,423
- Options	131,818	1,929	1,929	170,645	2,048	2,048
- Futures	1,602,200	477	2,155	194,438	3	84
- Others	530,120	12,324	2,744	1,101,070	5,163	2,932
Equity and other derivatives						
- Swaps	2,930,383	81,223	81,223	2,007,468	63,465	63,465
- Exchange traded futures	25,023	-	37	-	-	-
- Options	3,899,192	105,689	150,386	2,826,340	47,127	79,716
- Commodity related contracts	-	-	-	4,495	51	47
- Credit linked notes	1,290,283	26,397	26,397	1,378,864	21,183	21,183
	127,372,461	1,086,921	909,294	117,775,742	1,025,477	1,324,793
Hedging						
Interest rate derivatives						
- Swaps	823,702	19,144	-	3,732,799	5,624	12,070
	128,196,163	1,106,065	909,294	121,508,541	1,031,101	1,336,863

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

17 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES (continued)

	30 September 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	13,338,727	149,064	29,380	13,924,989	98,844	287,176
- Swaps	31,501,412	306,398	267,264	42,758,301	613,894	649,203
- Options	654,264	5,014	266	519,743	2,534	813
Interest rate derivatives						
- Forwards	-	-	-	271,583	1,641	-
- Swaps	72,947,285	398,999	367,222	53,679,446	190,387	218,423
- Options	131,818	1,929	1,929	170,645	2,048	2,048
- Futures	1,602,200	477	2,155	194,438	3	84
- Others	530,120	12,324	2,744	1,101,070	5,163	2,932
Equity and other derivatives						
- Swaps	2,930,383	81,223	81,223	2,007,468	63,465	63,465
- Exchange traded futures	25,023	-	37	-	-	-
- Options	3,899,192	105,689	150,386	2,826,340	47,127	79,716
- Commodity related contracts	-	-	-	4,495	51	47
- Credit linked notes	1,290,283	26,397	26,397	1,378,864	21,183	21,183
	128,850,707	1,087,514	929,003	118,837,382	1,046,340	1,325,090
Hedging						
Interest rate derivatives						
- Swaps	823,702	19,144	-	3,732,799	5,624	12,070
	129,674,409	1,106,658	929,003	122,570,181	1,051,964	1,337,160

18 OTHER ASSETS

		Group		Bank	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
	Note	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Amount due from subsidiaries	(a)	-	-	86,828	113,244
Amount due from holding company		12,106	3,459	11,934	3,155
Interest/profit receivable		264,679	259,387	246,422	227,527
Other receivables, deposits and prepayments		300,295	332,099	296,481	327,754
		577,080	594,945	641,665	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 SEPTEMBER 2026 (continued)

19 DEPOSITS FROM CUSTOMERS

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
(a) By type of deposit				
Demand deposits	31,652,613	28,687,381	25,769,813	22,725,602
Savings deposits	10,991,072	11,459,688	10,233,275	10,723,576
Fixed/General investment deposits	34,963,959	32,555,772	28,413,706	27,796,324
Negotiable instruments of deposit	4,446,029	2,793,869	3,836,178	1,989,366
Short-term money market deposits	2,149,361	1,292,565	978,133	898,768
	84,203,034	76,789,275	69,231,105	64,133,636
(b) By type of customer				
Government and statutory bodies	330,949	52,424	40,088	45,637
Non-bank financial institutions	3,387,164	2,722,622	1,813,681	1,507,754
Business enterprises	35,482,602	31,632,207	28,384,008	25,450,543
Individuals	34,194,849	33,774,153	29,574,306	29,994,621
Foreign entities	9,912,248	7,723,215	8,569,368	6,314,700
Others	895,222	884,654	849,654	820,381
	84,203,034	76,789,275	69,231,105	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	32,721,967	32,629,180	26,100,859	27,262,837
Over six months to one year	8,732,361	3,953,909	7,035,689	3,366,291
Over one year to three years	101,047	52,319	87,666	49,233
Over three years to five years	3,974	6,798	3,803	6,097
	41,559,349	36,642,206	33,228,017	30,684,458

20 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Licensed banks and other financial institutions	10,910,135	12,345,669	10,868,068	12,307,074

21 OTHER LIABILITIES

	Note	Group		Bank	
		30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Amount due to subsidiary	(a)	-	-	1,388	2,244
Equity compensation benefits		24,490	21,518	23,974	20,926
Interest/profit payable		373,609	352,215	314,038	318,939
Structured investments		3,696,773	3,288,369	3,696,773	3,288,369
Lease liabilities		21,966	17,889	20,766	16,699
Other payables and accruals		799,527	634,896	745,218	581,419
ECL allowance for loan/financing commitments and financial guarantees	(b)	254,978	257,145	211,285	213,890
		5,171,343	4,572,032	5,013,442	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 SEPTEMBER 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*	
	Stage 1 12 months ECL	**Stage 2 Lifetime ECL**	**Stage 3 Lifetime ECL**	**Total**
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
2026				
At 1 January	127,011	114,812	15,322	257,145
Transferred to Stage 1	61,404	(61,404)	-	-
Transferred to Stage 2	(8,036)	8,036	-	-
Transferred to Stage 3	(1,112)	(855)	1,967	-
New financial assets originated or purchased	70,738	19,910	1,103	91,751
Financial assets derecognised	(28,346)	(25,917)	-	(54,263)
Net remeasurement during the financial period	(97,807)	60,425	(2,292)	(39,674)
Other movements	(8)	27	-	19
At 30 September	123,844	115,034	16,100	254,978
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	55,112	(55,112)	-	-
Transferred to Stage 2	(7,273)	7,273	-	-
Transferred to Stage 3	(950)	(855)	1,805	-
New financial assets originated or purchased	63,114	18,036	1,103	82,253
Financial assets derecognised	(23,878)	(23,188)	-	(47,066)
Net remeasurement during the financial period	(89,301)	53,684	(2,130)	(37,747)
Other movements	(39)	(6)	-	(45)
At 30 September	106,443	103,739	1,103	211,285
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 September 2026	**31 December 2025**
	RM'000	**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 SEPTEMBER 2026 (continued)

23 NET INTEREST INCOME

	Quarter ended		Year to date ended	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Interest income				
Loans, advances and financing				
- Interest income other than recoveries	644,271	634,866	1,868,023	1,931,690
- Recoveries from impaired loans, advances and financing	8,476	12,341	25,793	38,685
- Discount unwind from impaired loans, advances and financing	1,830	2,213	5,659	7,651
Money at call and deposit placements with banks and other financial institutions	33,679	11,688	56,895	46,019
Financial investments at FVOCI	224,131	225,016	705,434	668,271
Others	10,196	34,090	32,698	103,069
	922,583	920,214	2,694,502	2,795,385
Financial assets at FVTPL	30,687	23,659	88,849	74,595
	953,270	943,873	2,783,351	2,869,980
Interest expense				
Deposits from customers	(350,721)	(343,619)	(983,295)	(1,086,274)
Deposits and placements of banks and other financial institutions	(68,894)	(80,597)	(227,235)	(247,688)
Subordinated bonds	(10,208)	(10,208)	(30,292)	(30,292)
Lease liabilities	(218)	(217)	(623)	(649)
Others	(7,646)	(28,295)	(42,064)	(85,244)
	(437,687)	(462,936)	(1,283,509)	(1,450,147)
Net interest income	515,583	480,937	1,499,842	1,419,833
Bank				
Interest income				
Loans, advances and financing				
- Interest income other than recoveries	644,271	634,866	1,868,023	1,931,690
- Recoveries from impaired loans, advances and financing	8,476	12,341	25,793	38,685
- Discount unwind from impaired loans, advances and financing	1,830	2,213	5,659	7,651
Money at call and deposit placements with banks and other financial institutions	99,240	77,711	243,463	241,236
Financial investments at FVOCI	224,131	225,016	705,434	668,271
Others	10,196	34,090	32,698	103,069
	988,144	986,237	2,881,070	2,990,602
Financial assets at FVTPL	30,687	23,659	88,849	74,595
	1,018,831	1,009,896	2,969,919	3,065,197
Interest expense				
Deposits from customers	(350,834)	(343,742)	(983,639)	(1,086,625)
Deposits and placements of banks and other financial institutions	(88,497)	(102,918)	(281,593)	(313,959)
Subordinated bonds	(10,208)	(10,208)	(30,292)	(30,292)
Lease liabilities	(218)	(217)	(623)	(649)
Others	(44,053)	(69,748)	(143,015)	(208,319)
	(493,810)	(526,833)	(1,439,162)	(1,639,844)
Net interest income	525,021	483,063	1,530,757	1,425,353

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

24 INCOME FROM ISLAMIC BANKING OPERATIONS

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	172,865	145,282	487,377	427,881
Income derived from investment of specific investment account funds	80,015	91,107	221,870	270,495
Income derived from investment of shareholder's fund	60,080	65,952	169,315	159,955
Income attributable to depositors	(79,906)	(66,058)	(212,732)	(195,716)
Income attributable to investment account holder	(59,159)	(64,105)	(162,350)	(190,169)
	173,895	172,178	503,480	472,446

25 NET FEE AND COMMISSION INCOME

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group	RM'000	RM'000	RM'000	RM'000
Commission	64,764	39,953	185,072	136,542
Service charges and fees	36,942	38,545	100,722	132,213
Other fee income	1,735	1,847	5,359	5,551
	103,441	80,345	291,153	274,306
Bank				
Commission	64,764	39,953	185,072	136,542
Service charges and fees	36,942	38,545	99,962	127,301
Other fee income	1,735	1,847	5,359	5,551
	103,441	80,345	290,393	269,394

26 NET TRADING INCOME

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group and Bank	RM'000	RM'000	RM'000	RM'000
Foreign exchange gain/(loss)	24,072	34,773	(61,279)	387,683
Realised gain on financial assets at FVTPL	3,880	28,261	10,957	67,921
Realised gain/(loss) on trading derivatives	417,195	(49,646)	126,625	(71,578)
Unrealised (loss)/gain on financial assets at FVTPL	(38,417)	(9,464)	(2,458)	4,482
Unrealised (loss)/gain on trading derivatives	(236,906)	131,183	401,422	(16,558)
	169,824	135,107	475,267	371,950

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

27 OTHER OPERATING (EXPENSE)/INCOME

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group	RM'000	RM'000	RM'000	RM'000
(Loss)/gain on disposal from:				
- Financial investments at FVOCI	(23,188)	3,060	13,722	33,288
- Property and equipment	15	33	23	20
Gross dividends from financial investments at FVOCI in Malaysia	149	149	599	599
Gross dividends from financial assets at FVTPL outside Malaysia	152	26	448	38
Rental of premises	1,206	839	4,234	3,366
Rental of safe deposit boxes	1,765	1,772	5,971	5,980
Shared services income received from holding company and related companies	7,872	7,417	22,472	21,385
Unrealised gain/(loss) on hedging derivatives	66	(57)	255	(241)
Others	(274)	10	(562)	90
	(12,237)	13,249	47,162	64,525
Bank				
(Loss)/gain on disposal from:				
- Financial investments at FVOCI	(23,188)	3,060	13,722	33,288
- Property and equipment	15	33	23	20
Gross dividends from financial investments at FVOCI in Malaysia	149	149	599	599
Gross dividends from financial assets at FVTPL outside Malaysia	152	26	448	38
Gross dividend from subsidiary	46,250	-	46,250	-
Rental of premises	1,301	864	4,574	3,431
Rental of safe deposit boxes	1,765	1,772	5,971	5,980
Shared services income received from subsidiaries	44,656	41,757	129,411	124,370
Shared services income received from holding company and related companies	7,872	7,417	22,472	21,385
Unrealised gain/(loss) on hedging derivatives	66	(57)	255	(241)
Others	(273)	10	(561)	90
	78,765	55,031	223,164	188,960

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

28 OPERATING EXPENSES

		Quarter ended		Year to date ended	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Personnel expenses					
Wages, salaries and bonus		176,537	162,187	506,531	456,542
Employees Provident Fund contributions		26,807	23,961	76,666	67,615
Share-based costs		7,501	5,152	13,032	9,191
Others		20,884	18,290	56,019	52,121
		231,729	209,590	652,248	585,469
Establishment expenses					
Depreciation of property and equipment		9,296	6,184	23,134	16,121
Depreciation of ROU assets		4,306	4,560	13,484	13,219
Rental of premises	(a)	630	129	1,411	143
Repair and maintenance		7,263	6,257	17,622	13,470
Information technology costs		10,364	11,175	26,676	28,102
Hire of equipment	(a)	417	288	1,108	803
Others		4,464	4,561	12,852	13,647
		36,740	33,154	96,287	85,505
Marketing expenses					
Advertisement and business promotion		6,939	7,070	17,681	14,324
Transport and travelling		1,613	1,419	3,984	3,508
Others		620	781	1,908	2,598
		9,172	9,270	23,573	20,430
General administrative expenses					
IT and transaction processing fees		121,045	109,865	355,631	330,433
Others		44,367	42,747	103,739	123,667
		165,412	152,612	459,370	454,100
Total operating expenses		443,053	404,626	1,231,478	1,145,504
Bank					
Personnel expenses					
Wages, salaries and bonus		172,069	157,653	492,995	443,537
Employees Provident Fund contributions		26,128	23,295	74,528	65,543
Share-based costs		7,365	5,038	12,780	8,958
Others		19,878	17,355	52,787	49,553
		225,440	203,341	633,090	567,591
Establishment expenses					
Depreciation of property and equipment		8,978	5,960	22,477	15,411
Depreciation of ROU assets		3,990	4,188	12,537	12,102
Rental of premises	(a)	624	127	1,390	142
Repair and maintenance		7,112	5,983	16,912	12,908
Information technology costs		10,217	11,037	26,240	27,707
Hire of equipment	(a)	381	263	1,016	735
Others		3,891	4,024	11,293	12,072
		35,193	31,582	91,865	81,077

(a) These expenses are in respect of short-term leases and/or low-value items 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 SEPTEMBER 2026 (continued)

28 OPERATING EXPENSES (continued)

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Bank (continued)	RM'000	RM'000	RM'000	RM'000
Marketing expenses				
Advertisement and business promotion	6,911	6,946	17,481	14,082
Transport and travelling	1,570	1,399	3,911	3,448
Others	475	705	1,719	2,428
	8,956	9,050	23,111	19,958
General administrative expenses				
IT and transaction processing fees	114,082	104,550	335,179	314,352
Others	41,367	39,938	94,338	114,879
	155,449	144,488	429,517	429,231
Total operating expenses	425,038	388,461	1,177,583	1,097,857

29 IMPAIRMENT ALLOWANCES AND PROVISIONS WRITEBACK/(CHARGE)

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 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	19,851	(18,089)	49,086	(54,265)
Stage 3 ECL				
- Made during the financial period	(49,587)	(72,023)	(269,858)	(163,423)
- Writeback during the financial period	23,584	72,552	146,022	171,458
- Recovered during the financial period	17,315	72,787	75,220	104,400
Financial investments at FVOCI				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	3,424	816	(2,157)	49
Other financial assets				
Stage 1 and 2 ECL net (charge)/writeback during the financial period	(59)	57	30	187
Stage 3 ECL net charge during the financial period	(9)	(40)	(60)	(82)
	14,519	56,060	(1,717)	58,324

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

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

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 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	15,634	(21,727)	48,529	(54,864)
Stage 3 ECL				
- Made during the financial period	(41,440)	(56,131)	(244,517)	(133,146)
- Writeback during the financial period	19,934	48,414	133,498	125,289
- Recovered during the financial period	12,739	34,410	50,416	55,472
Investment account placements				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	4,214	1,792	5,712	(3,291)
Financial investments at FVOCI				
Stage 1 and 2 ECL net writeback/(charge) during the financial period	3,302	843	(2,609)	2
Other financial assets				
Stage 1 and 2 ECL net (charge)/writeback during the financial period	(47)	59	43	185
Stage 3 ECL net charge during the financial period	(9)	(40)	(60)	(82)
	14,327	7,620	(8,988)	(10,435)

30 INCOME TAX EXPENSE

	Quarter ended		Year to date ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group	RM'000	RM'000	RM'000	RM'000
Malaysian income tax				
- Current financial period	135,059	144,899	374,715	370,394
Deferred tax				
- Origination and reversal of temporary differences	(7,823)	(15,201)	9,970	(2,424)
	127,236	129,698	384,685	367,970
Bank				
Malaysian income tax				
- Current financial period	110,611	104,302	303,127	278,979
Deferred tax				
- Origination and reversal of temporary differences	(7,983)	(13,240)	9,904	253
	102,628	91,062	313,031	279,232

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 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 (Capital I) - Internal Ratings Approach.

Group	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
30 September 2026			
Direct credit substitutes	5,147	5,147	1,850
Transaction-related contingent items	5,476,225	2,781,229	1,540,243
Short-term self-liquidating trade-related contingencies	267,964	56,823	41,157
Forward asset purchases, forward deposits, partly paid shares and securities	579,377	579,377	121,368
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	712,222	712,222	179
Foreign exchange related contracts			
- One year or less	37,124,484	693,567	346,065
- Over one year to five years	6,670,094	562,212	214,058
- Over five years	221,579	29,592	5,652
Interest rate contracts			
- One year or less	19,037,001	1,405	171
- Over one year to five years	56,208,227	712,623	168,376
- Over five years	789,897	66,170	17,963
Equity and commodity related contracts	6,854,598	167,269	35,679
Credit derivative contracts	1,290,283	-	-
Formal standby facilities and credit lines			
- Original maturity up to one year	553,540	421,134	287,235
- Original maturity over one year	7,921,521	6,397,889	4,704,500
Other unconditionally cancellable commitments	30,800,066	2,666,064	384,131
Total	174,512,225	15,852,723	7,868,627
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			
- 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	162,002,392	13,194,581	5,994,139

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

31 COMMITMENTS AND CONTINGENCIES (continued)

Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
30 September 2026			
Direct credit substitutes	5,147	5,147	1,850
Transaction-related contingent items	4,970,891	2,521,145	1,379,074
Short-term self-liquidating trade-related contingencies	242,879	51,932	37,436
Forward asset purchases, forward deposits, partly paid shares and securities	579,377	579,377	121,369
Lending of securities or the posting of securities as collateral, including instances where these arise out of repo-style transactions	508,340	508,340	179
Foreign exchange related contracts			
- One year or less	38,549,865	707,624	346,204
- Over one year to five years	6,722,959	562,212	180,404
- Over five years	221,579	29,592	5,652
Interest rate contracts			
- One year or less	19,037,001	1,405	171
- Over one year to five years	56,208,227	712,623	168,376
- Over five years	789,897	66,170	17,963
Equity and commodity related contracts	6,854,598	167,269	35,679
Credit derivative contracts	1,290,283	-	-
Formal standby facilities and credit lines			
- Original maturity up to one year	172,707	135,509	95,335
- Original maturity over one year	5,941,816	4,797,552	3,517,690
Other unconditionally cancellable commitments	25,241,649	2,238,375	303,788
Total	167,337,215	13,084,272	6,211,170
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			
- 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	156,144,183	10,382,421	4,747,059

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

32 CAPITAL COMMITMENTS

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Capital expenditure commitments in respect of property and equipment contracted but not provided for	49,113	38,958	48,926	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 techniques. 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 September 2026				
Financial assets				
Financial assets at FVTPL	1,936,906	51,759	-	1,988,665
Financial investments at FVOCI	22,948,415	3,894,639	114,789	26,957,843
Derivative financial assets	6,726	933,634	165,705	1,106,065
	24,892,047	4,880,032	280,494	30,052,573
Financial liabilities				
Derivative financial liabilities	7,531	751,247	150,516	909,294
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

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

33 FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

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

Bank	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
30 September 2026				
Financial assets				
Financial assets at FVTPL	1,936,906	51,759	-	1,988,665
Financial investments at FVOCI	18,503,555	2,751,172	114,789	21,369,516
Derivative financial assets	6,666	934,304	165,688	1,106,658
	20,447,127	3,737,235	280,477	24,464,839
Financial liabilities				
Derivative financial liabilities	7,530	770,958	150,515	929,003
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

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

	Note	Group		Bank	
		30 September 2026 RM'000	31 December 2025 RM'000	30 September 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	(a)	(5,918)	-	(5,918)	-
Realised loss					
- Recognised in net trading income		(76,567)	(64,736)	(76,542)	(64,704)
Unrealised gain					
- Recognised in net trading income		125,328	100,945	125,311	100,920
- Recognised in other comprehensive income		867	461	867	461
At 30 September/31 December		280,494	236,784	280,477	236,759
Financial liabilities					
At 1 January		108,128	75,368	108,128	75,109
Transferred from Level 3	(a)	(9)	-	(9)	-
Realised gain					
- Recognised in net trading income		(67,829)	(53,452)	(67,829)	(53,193)
Unrealised loss					
- Recognised in net trading income		110,226	86,212	110,225	86,212
At 30 September/31 December		150,516	108,128	150,515	108,128

(a) Relates to transfers from Level 3 to Level 2 due to use of inputs based on market observable data.

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

33 FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

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

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

	30 September 2026 Fair value RM'000	31 December 2025 Fair value RM'000	Classification	Valuation technique	Unobservable input
Group					
Financial assets					
Financial investments at FVOCI	114,789	113,922	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	165,705	122,862	Hedge for trading	Option pricing model	Standard deviation
	280,494	236,784			
Financial liabilities					
Derivative financial liabilities	150,516	108,128	Hedge for trading	Option pricing model	Standard deviation
Bank					
Financial assets					
Financial investments at FVOCI	114,789	113,922	FVOCI	Net asset value approach	Net asset value
Derivative financial assets	165,688	122,837	Hedge for trading	Option pricing model	Standard deviation
	280,477	236,759			
Financial liabilities					
Derivative financial liabilities	150,515	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.

34 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 compute 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 September 2026 RM'000	31 December 2025 RM'000	30 September 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	9,493,500	9,712,735	7,103,010	7,470,243
Other reserves	320,396	529,366	241,552	420,443
Regulatory adjustment for CET1 capital	(620,282)	(629,863)	(1,048,973)	(1,059,636)
	9,947,614	10,366,238	7,049,589	7,585,050

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

34 CAPITAL ADEQUACY (continued)

	Group		Bank	
	30 September 2026 RM'000	31 December 2025 RM'000	30 September 2026 RM'000	31 December 2025 RM'000
Tier 2 Capital				
Stage 1 and 2 ECL and qualifying regulatory reserves under the Standardised Approach	28,359	31,314	27,283	30,135
Surplus eligible provisions over expected losses	347,476	322,399	284,944	266,294
Subordinated bonds	1,050,000	1,050,000	1,050,000	1,050,000
	1,425,835	1,403,713	1,362,227	1,346,429
Capital base	11,373,449	11,769,951	8,411,816	8,931,479
Before proposed dividend				
CET1 capital ratio	14.092%	16.064%	11.958%	14.044%
Tier 1 capital ratio	14.092%	16.064%	11.958%	14.044%
Total capital ratio	16.111%	18.239%	14.268%	16.537%
After proposed dividend				
CET1 capital ratio	14.092%	15.293%	11.958%	13.123%
Tier 1 capital ratio	14.092%	15.293%	11.958%	13.123%
Total capital ratio	16.111%	17.469%	14.268%	15.616%
Risk-weighted assets ("RWA") by risk category:				
Total RWA for credit risk	60,182,330	56,238,898	49,674,255	46,793,629
Total RWA for market risk	3,593,735	1,944,487	3,594,429	1,931,640
Total RWA for operational risk	6,743,578	6,347,343	5,612,308	5,282,595
Large exposure risk RWA for equity holdings	72,964	-	72,964	-
	70,592,607	64,530,728	58,953,956	54,007,864

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 September 2026	31 December 2025
CET1/Tier 1 capital ratio	24.407%	26.374%
Total capital ratio	24.963%	26.930%