AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 31 MARCH 2026

Registered Office

Level 8, Integra Tower, The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 31 MARCH 2026

	Note	Group		Bank	
		Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
ASSETS					
Cash and short-term funds		816,726	221,564	816,726	221,564
Deposits and placements with banks and other financial institutions	9	39,117	55,654	39,117	55,654
Financial investment at amortised cost	10	4,616,507	4,604,265	4,616,507	4,604,265
Financial investments at fair value through other comprehensive income ("FVOCI")	11	2,947,727	3,109,050	2,947,727	3,109,050
Financial investments at fair value through profit or loss ("FVTPL")	12	727,817	516,514	727,817	516,514
Financing and advances	13	10,432,406	10,890,772	10,432,406	10,890,772
Other assets		54,246	42,942	53,926	42,805
Statutory deposit with Bank Negara Malaysia		97,433	97,482	97,433	97,482
Deferred tax assets		622	622	622	622
Investment in a subsidiary		-*	-*	-*	-*
Investment properties		100,609	100,609	100,609	100,609
Property and equipment		38,670	38,341	38,670	38,341
Intangible assets		208,145	211,875	208,145	211,875
Right-of-use assets		52,463	54,918	52,463	54,918
Total Assets		**20,132,488**	**19,944,608**	**20,132,168**	**19,944,471**
Liabilities					
Deposits from customers	14	14,629,659	14,800,840	14,629,659	14,800,840
Deposits and placements of banks and other financial institutions	15	1,693,796	1,214,827	1,693,796	1,214,827
Derivative liabilities		59,187	127,292	59,187	127,292
Bills and acceptances payable		672	3,416	672	3,416
Recourse obligations on financing sold to Cagamas		654,077	654,195	654,077	654,195
Other liabilities		99,514	166,157	105,484	170,967
Lease liabilities		56,355	58,639	56,355	58,639
Subordinated Sukuk	16	1,249,735	1,255,517	1,249,735	1,255,517
Total Liabilities		**18,442,995**	**18,280,883**	**18,448,965**	**18,285,693**

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 31 MARCH 2026 (CONTINUED)

	Note	Group		Bank	
		Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Shareholder's equity					
Share capital		1,541,868	1,541,868	1,541,868	1,541,868
Reserves		147,625	121,857	141,335	116,910
Total Shareholder's Equity		**1,689,493**	**1,663,725**	**1,683,203**	**1,658,778**
Total Liabilities and Shareholder's Equity		**20,132,488**	**19,944,608**	**20,132,168**	**19,944,471**
COMMITMENTS AND CONTINGENCIES	23	**12,671,895**	**10,650,004**	**12,671,895**	**10,650,004**
CAPITAL ADEQUACY	25				
CET I/ Core capital ratio		12.037%	12.058%	12.000%	12.021%
Tier I Capital		14.502%	14.534%	14.465%	14.496%
Risk-weighted capital ratio		22.541%	22.641%	22.504%	22.603%

The interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

*The amount is significantly below the rounding threshold.

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF PROFIT OR LOSS
FOR THE QUARTER ENDED 31 MARCH 2026

		Quarter Ended		Period Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
Group	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Operating revenue		**276,239**	**267,055**	**276,239**	**267,055**
Income derived from investment of depositors' funds and others	17	252,371	245,016	252,371	245,016
Income derived from investment of shareholder's funds	18	23,868	22,039	23,868	22,039
Allowance for expected credit losses on financial assets	19	(6,544)	(4,126)	(6,544)	(4,126)
Total distributable income		**269,695**	**262,929**	**269,695**	**262,929**
Income attributable to depositors	20	(145,010)	(142,231)	(145,010)	(142,230)
Total Net Income		**124,685**	**120,699**	**124,685**	**120,699**
Personnel expenses		(42,931)	(34,572)	(42,931)	(34,572)
Other overheads and expenditures		(37,032)	(33,032)	(37,032)	(33,032)
Profit before zakat and taxation		**44,722**	**53,096**	**44,722**	**53,096**
Taxation		(6,672)	-	(6,672)	-
Zakat		-	-	-	-
Net profit for the financial period		**38,050**	**53,096**	**38,050**	**53,096**
Other comprehensive income					
Items that may be reclassified subsequently to profit or loss					
Financial investment held at fair value through other comprehensive income:					
- Net unrealised gain on changes in fair value		(12,282)	10,311	(12,282)	554
Net change in cash flow hedges		-	(259)	-	363
Other comprehensive income for the net of tax		(12,282)	10,052	(12,282)	917
Total comprehensive income for the financial period		25,768	63,148	25,768	54,013
Total comprehensive income for the financial period attributable to equity holder of the Bank		**25,768**	**63,148**	**25,768**	**54,013**

The interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF PROFIT OR LOSS
FOR THE QUARTER ENDED 31 MARCH 2026

		Quarter Ended		Period Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
Bank	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Operating revenue		**276,239**	**267,055**	**276,239**	**267,055**
Income derived from investment of depositors' funds and others	17	252,371	245,016	252,371	245,016
Income derived from investment of shareholder's funds	18	23,868	22,039	23,868	22,039
Allowance for expected credit losses on financial assets	19	(6,544)	(4,126)	(6,544)	(4,126)
Total distributable income		**269,695**	**262,929**	**269,695**	**262,929**
Income attributable to depositors	20	(145,010)	(142,231)	(145,010)	(142,231)
Total Net Income		**124,685**	**120,699**	**124,685**	**120,699**
Personnel expenses		(42,900)	(34,546)	(42,900)	(34,546)
Other overheads and expenditures		(38,406)	(34,116)	(38,406)	(34,116)
Profit before zakat and taxation		**43,379**	**52,037**	**43,379**	**52,037**
Taxation		(6,672)	-	(6,672)	-
Zakat		-	-	-	-
Net profit for the financial period		**36,707**	**52,037**	**36,707**	**52,037**
Other comprehensive income					
Items that may be reclassified subsequently to profit or loss					
Financial investment held at fair value through other comprehensive income:					
- Net unrealised gain on changes in fair value		(12,282)	10,311	(12,282)	10,311
Net change in cash flow hedges		-	(259)	-	(259)
Other comprehensive income for the net of tax		(12,282)	10,052	(12,282)	10,052
Total comprehensive income for the financial period		24,425	62,089	24,425	62,089
Total comprehensive income attributable to equity holder of the Bank		**24,425**	**62,089**	**24,425**	**62,089**

The interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY
FOR THE QUARTER ENDED 31 MARCH 2026

	Share capital RM'000	Statutory reserve RM'000	Regulatory reserve RM'000	Fair value reserve of financial investments at ("FVOCI") RM'000	Cash flow hedge Reserve RM'000	Accumulated losses RM'000	Total RM'000
Group							
At 1 January 2025	1,541,868	13,206	54,480	4,299	259	(127,877)	1,486,235
Transfer to Regulatory reserve	-	-	8,587	-	-	(8,587)	-
Total comprehensive income for the financial year	-	-	-	18,581	(259)	159,168	177,490
Transfer from statutory reserve	-	- 13,206	-		-	13,206	-
At 31 December 2025	**1,541,868**	**-**	**63,067**	**22,880**	**-**	**35,910**	**1,663,725**
Group							
At 1 January 2026	1,541,868	-	63,067	22,880	-	35,910	1,663,725
Issue of share capital	-	-	-	-	-	-	-
Total comprehensive income for the financial period	-	-	-	(12,282)	-	38,050	25,768
Transfer to Regulatory reserve	-	-	1,833	-	-	(1,833)	-
At 31 March 2026	**1,541,868**	**-**	**64,900**	**10,598**	**-**	**72,127**	**1,689,493**

The interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY
FOR THE QUARTER ENDED 31 MARCH 2026 (CONTINUED)

	Share capital RM'000	Statutory reserve RM'000	Regulatory reserve RM'000	Fair value reserve of financial investments at at ("FVOCI") RM'000	Cash flow hedge Reserve RM'000	Accumulated losses RM'000	Total RM'000
Bank							
At 1 January 2025	1,541,868	13,206	54,480	4,299	259	(131,185)	1,482,927
Transfer to Regulatory reserve	-	-	8,587	-	-	(8,587)	-
Total comprehensive income for the financial year	-	-	-	18,581	(259)	157,529	175,851
Transfer from statutory reserve	-	(13,206)	-	-	-	13,206	-
At 31 December 2025	**1,541,868**	**-**	**63,067**	**22,880**	**-**	**30,963**	**1,658,778**

	Share capital RM'000	Statutory reserve RM'000	Regulatory reserve RM'000	Fair value reserve of financial investments at at ("FVOCI") RM'000	Cash flow hedge Reserve RM'000	Accumulated losses RM'000	Total RM'000
Bank							
At 1 January 2026	1,541,868	-	63,067	22,880	-	30,963	1,658,778
Issue of share capital	-	-	-	-	-	-	-
Total comprehensive income for the financial period	-	-	-	(12,282)	-	36,707	24,425
Transfer to Regulatory reserve	-	-	1,833	-	-	(1,833)	-
At 31 March 2026	**1,541,868**	**-**	**64,900**	**10,598**	**-**	**65,837**	**1,683,203**

The interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

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

	Group		Bank	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before zakat and taxation	44,722	53,096	43,379	52,037
Adjustments for:				
Depreciation of property and equipment	2,156	838	2,156	838
Depreciation of right-of-use ("ROU") assets	2,318	2,055	2,318	2,055
Amortisation of intangible assets	7,426	6,298	7,426	6,298
Finance charges on lease liabilities	595	277	596	277
Finance charges paid on Recourse Obligation Financing sold to Cagamas	(117)	3,558	(117)	3,558
Net loss on disposal/write-off of equipment	24	8	24	8
Allowance for expected credit losses on financial assets	6,544	4,126	6,544	4,126
Allowance for doubtful debt	223	457	223	457
Gain on disposal of financial investment at FVOCI	(4,996)	(5,479)	(4,996)	(5,479)
Unrealised gain from foreign exchange translations	(12,543)	(4,274)	(12,543)	(4,274)
Operating cashflow before workings capital changes	46,354	60,960	45,011	59,900
(Increase)/decrease in operating activities				
Deposits and placements with banks and other financial institutions	29,080	123,669	29,080	123,669
Derivative assets	2,118	(2,463)	2,118	(2,463)
Financing and advances	451,600	50,242	451,600	50,241
Other assets	(23,713)	(17,628)	(23,531)	(17,372)
Statutory deposit with Bank Negara Malaysia	49	(67,308)	49	(67,308)
(Increase)/decrease in operating liabilities				
Deposits from customers	(171,181)	(296,697)	(171,181)	(296,697)
Deposits and placements of banks and other financial institutions	478,969	499,872	478,969	499,872

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE QUARTER ENDED 31 MARCH 2026 (CONTINUED)

	Group		Bank	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES (Continued)				
(Increase)/decrease in operating liabilities				
Bills and acceptances payable	(2,744)	1,004	(2,744)	1,004
Derivative liabilities	(70,222)	-	(70,222)	-
Other liabilities	(72,736)	(31,953)	(71,574)	(31,149)
Cash generated from operating activities	667,574	319,698	667,574	319,698
Tax paid	(6,672)	-	(6,672)	-
Net cash generated from operating activities	660,901	319,698	660,901	319,698
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of property and equipment	(2,510)	(1,160)	(2,510)	(1,160)
Purchase of intangible assets and work-in-progress	(3,696)	(3,931)	(3,696)	(3,931)
Purchase of right of use assets ("ROU")	-	(54,356)	-	(54,356)
Purchase of financial investment at amortised cost	(12,242)	(756,787)	(12,242)	(756,787)
Net disposal/ (purchase) of financial investment at FVOCI	154,037	(27,276)	154,037	(27,276)
Purchase of financial investment at FVTPL	(211,303)	(2,048)	(211,303)	(2,048)
Net cash used in investing activities	(75,714)	(845,558)	(75,714)	(845,558)
CASH FLOWS FROM FINANCING				
Recourse obligations on financing sold to Cagamas	-	(19,338)	-	(19,338)
Lease payments	(2,568)	(2,108)	(2,568)	(2,108)
Net cash used in financing activities	(2,568)	(21,446)	(2,568)	(21,446)
NET INCREASE/(DECREASE) IN CASH AND SHORT-TERM FUNDS	**582,619**	**(547,306)**	**582,619**	**(547,306)**
Effects of exchange rate changes	12,543	4,274	12,543	4,274
Cash and cash equivalents at 1 January	221,564	870,620	221,564	870,620
Cash and cash equivalents at 31 March	**816,726**	**327,588**	**816,726**	**327,588**

INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE QUARTER ENDED 31 MARCH 2026 (CONTINUED)

	Group		Bank	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Cash and cash equivalents comprise:				
Cash and short-term funds	816,726	327,588	816,726	327,588
Deposits and placements with banks and other financial institutions	39,117	27,793	39,117	27,793
	855,843	355,381	855,843	355,381
Less:				
Deposits and placements with banks and other financial institutions, with original maturity of more than three months	(39,117)	(27,793)	(39,117)	(27,793)
Cash and cash equivalents at 31 March	**816,726**	**327,588**	**816,726**	**327,588**

The Interim Financial Statements should be read in conjunction with the audited financial statements of for the year ended 31 December 2025.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

1. BASIS OF PREPARATION

The unaudited condensed interim financial statements have been prepared in accordance with the applicable requirements of MFRS 134: Interim Financial Reporting in Malaysia issued by Malaysian Accounting Standards Board (MASB), Financial Reporting for Islamic Banking Institution policy issued by Bank Negara Malaysia (BNM) and Shariah requirements.

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the year ended 31 December 2025. The explanatory notes attached to the consolidated condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and of the Bank since the year ended 31 December 2025.

2. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of the condensed interim financial statement are consistent with those adopted in the preparation of the Group's audited financial statements for the year ended 31 December 2025, except for the adoption of new standards effective as of 1 January 2026.

New standards, interpretations and amendments issued has been applied consistently in the preparation of these interim financial statements effective 1 January 2026.

MFRSs, Amendments to MFRSs and Interpretations	**Effective for financial period beginning on or after**
Amendments to MFRS 9 and MFRS 7: Classification and Measurement of Financial Instruments	1 January 2026
Annual Improvements to MFRS Accounting Standards - Volume 11	1 January 2026

The adoption of the new pronouncements did not result in material impact to the financial statements of the Group and of the Bank.

The following are the accounting standards, interpretations and amendments of MFRS Accounting Standards that are issued, but not yet effective up to the date of issuance of the Group's and the Bank's financial statements as disclosed below. The Group and the Bank intend to adopt these standards, if applicable, when they become effective.

MFRS 18 – Presentation and Disclosure in Financial Statements	1 January 2027

2. ACCOUNTING POLICIES (Continued)

MFRSs, Amendments to MFRSs and Interpretations (Continued)

	Effective for financial period beginning on or after
MFRS 19 – Subsidiaries without Public Accountability: Disclosures	1 January 2027
Amendments to MFRS 10 and MFRS 128: Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Deferred

Except for MFRS 18, the adoption of amendments to MFRS Accounting Standards is expected to have no significant financial impact to the financial statements of the Group and of the Bank. The Group and the Bank is currently in the process of assessing the effects, if any, upon the effective date of MFRS 18.

3. AUDITORS' REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2025 was not qualified.

4. COMMENTS ABOUT SEASONAL OR CYCLICAL FACTORS

The operations of the Group and the Bank were not materially affected by any seasonal or cyclical factors in the 1st Quarter ended 31 March 2026.

5. 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 in the 1st Quarter ended 31 March 2026.

6. CHANGES IN ESTIMATE

There were no changes in estimates of amounts reported in prior financial years that have a material effect in the 1st Quarter ended 31 March 2026.

7. DEBT AND EQUITY SECURITIES

There were no issuance, cancellation, repurchase, resale or repayments of debt and equity securities in the 1st Quarter ended 31 March 2026.

8. DIVIDENDS PAID

There were no dividends paid during the 1st Quarter ended 31 March 2026.

9. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
Licensed banks	22,460	38,160
Foreign financial institutions	16,657	17,494
	39,117	55,654

10. FINANCIAL INVESTMENT AT AMORTISED COST

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
At amortised cost		
Unquoted :		
Islamic government securities in Malaysia	3,047,278	3,048,642
Islamic private debt securities outside Malaysia	1,570,459	1,556,454
	4,617,737	4,605,096
Expected credit loss ("ECL")	(1,230)	(831)
	4,616,507	4,604,265

Movements in ECL for financial investments at amortised cost are as follows:

Group and Bank

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2026	831	-	-	831
Net charge in allowance for expected credit losses for the period	399	-	-	399
Closing balance	1,230	-	-	1,230

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

10. FINANCIAL INVESTMENT AT AMORTISED COST (CONTINUED)

Movements in ECL for financial investments at amortised cost are as follows (Continued):

Group and Bank

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2025	428	-	-	428
Net charge in allowance for expected credit losses for the year	403	-	-	403
At 31 December 2025	831	-	-	831

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

	Group and Bank	
	Unaudited 31 March 2026	Audited 31 December 2025
At fair value	RM'000	RM'000
Quoted :		
Islamic government securities in Malaysia	1,180,781	1,540,944
Private debt securities in Malaysia	1,541,911	1,342,345
Private debt securities outside Malaysia	225,035	225,761
Total Financial Investments at FVOCI	2,947,727	3,109,050

The following expected credit losses ("ECL") for financial investment quoted for government securities and treasury bills were not recognised in the statement of financial position as the carrying amount of financial investment is equivalent to their fair value.

Movements in ECL for financial investments at FVOCI is as follows:

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2026	2,581	-	-	2,581
Net write back in allowance for expected credit losses for the period	(6)	-	-	(6)
Closing balance	2,575	-	-	2,575

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
At 1 January 2025	2,351	-	-	2,351
Net charge in allowance for expected credit losses for the year	230	-	-	230
At 31 December 2025	2,581	-	-	2,581

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

12. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT & LOSS ("FVTPL")

	Group and Bank	
	2026	**2025**
	RM'000	**RM'000**
At fair value		
Private treasury bills:	112,470	111,107
Private debt securities		
Money market instruments:		
Negotiable instruments of deposit and negotiable Islamic debt certificates	615,347	405,407
	727,817	516,514

13. FINANCING AND ADVANCES

(a) Financing and advances analysed by types and Shariah contracts are as follows:

Group and Bank	**Murabahah RM'000**	**Qard RM'000**	**Unaudited 31 March 2026 Total financing and advances RM'000**
At amortised cost			
Term Financing:			
Corporate financing	8,642,556	-	8,642,556
Personal financing	805,826	-	805,826
Home financing	835,458	-	835,458
Cash line	199,338	-	199,338
Shop-house financing	49,268	-	49,268
SME financing	7,789	-	7,789
Vehicle financing	1,433	-	1,433
Charge cards	-	40	40
Credit cards-i	-	3	3
Gross financing and advances	10,541,668	43	10,541,711
Less : Modification loss			(7,635)
			10,534,076
Less: Impairment allowance			
- Stage 1			(27,644)
- Stage 2			(30,795)
- Stage 3			(43,231)
Total net financing and advances			10,432,406

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

13. FINANCING AND ADVANCES (Continued)

(a) Financing and advances analysed by types and Shariah contracts are as follows (Continued):

Movement in gross financing and advances

	Group and Bank 2026			
	Stage 1 RM'000	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
Gross carrying amount at 1 January 2026	10,418,589	510,681	60,926	10,990,196
Transfer to stage 1	31,852	(30,786)	(1,066)	-
Transfer to stage 2	(46,190)	50,366	(4,176)	-
Transfer to stage 3	(2,793)	(14,423)	17,216	-
Financing derecognised during the period (other than write-off)	(3,800,700)	(196,138)	(12)	(3,996,850)
Write off	-	-	(6,251)	(6,251)
New financing originated or purchased	3,606,207	155,064	-	3,761,271
Changes to contractual cash flow (excluding derecognition)*	(211,351)	(2,740)	(198)	(214,290)
Gross carrying amount as at 31 March 2026	9,995,614	472,024	66,439	10,534,076

* Included in the changes to contractual cash flow (excluding derecognition) are the effects of modification loss of RM7,635,000.

All gross financing and advances are within Malaysia except for those under foreign entities in Note 13(b).

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

13 FINANCING AND ADVANCES (Continued)

(a) Financing and advances analysed by types and Shariah contracts are as follows (Continued):

	Group and Bank 2025		
			Audited December 2025
	Murabahah RM'000	Qard RM'000	Total financing and advances RM'000
At amortised cost			
Term Financing:			
Corporate financing	9,131,886	-	9,131,886
Personal financing	793,126	-	793,126
Home financing	818,354	-	818,354
SME financing	7,765	-	7,765
Vehicle financing	1,967	-	1,967
Shop-house financing	48,876	-	48,876
Cash Line	195,821	-	195,821
Credit Card-I	-	3	3
Charge cards	-	42	42
Gross financing and advances	10,997,795	45	10,997,840
Less : Modification loss			(7,644)
			10,990,196
Less: ECL			
- Stage 1			(30,001)
- Stage 2			(33,424)
- Stage 3			(35,999)
Total net financing and advances			10,890,772

13 FINANCING AND ADVANCES (Continued)

(a) Financing and advances analysed by types and Shariah contracts are as follows (Continued):

Movement in gross financing and advances:

	Group and Bank 2025			
	Stage 1 RM'000	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
Gross carrying amount at 1 January 2025	10,266,491	448,420	59,595	10,774,506
Transfer to stage 1	65,241	(61,615)	(3,626)	-
Transfer to stage 2	(79,321)	83,875	(4,554)	-
Transfer to stage 3	(17,083)	(7,287)	24,370	-
Financing derecognised during the period (other than write-off)	(5,889,166)	(212,193)	(1,125)	(6,102,484)
Write off	-	-	(35,068)	(35,068)
New financing originated	6,565,801	305,727	4,711	6,876,240
Changes to contractual cash flow (excluding derecognition)*	(493,374)	(46,246)	16,623	(522,997)
Gross carrying amount as at 31 December 2024	10,418,589	510,681	60,926	10,990,196

* Included in the changes to contractual cash flow (excluding derecognition) are the effects of modification loss of RM7,644,000.

All gross financing and advances are within Malaysia except for those under foreign entities in Note 13(b).

(b) The gross financing and advances analysed by type of customers are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited December 2025 RM'000**
Domestic business enterprise	7,948,375	8,423,624
Individuals	1,684,452	1,654,783
Foreign entities	895,514	905,820
Domestic non-bank financial institutions	5,735	5,969
	10,534,076	10,990,196

13 FINANCING AND ADVANCES (Continued)

(c) The gross financing and advances analysed by profit rate sensitivity are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited December 2025 RM'000**
Fixed rate:		
Personal financing	803,159	790,514
SME financing	5,735	5,969
Vehicle financing	1,216	1,721
Home financing	1,437	1,512
Shop-house financing	190	202
Charge card	40	42
Credit Card-I	3	3
Variable rate:		
Corporate financing	8,642,499	9,131,827
Home financing	829,455	812,241
Cash Line	199,338	195,821
Shop-house financing	48,951	48,548
SME financing	2,053	1,796
	10,534,076	10,990,196

(d) The gross financing and advances analysed by maturity structure are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited December 2025 RM'000**
Due within three months	3,388,182	3,459,200
More than three months to one year	1,973,142	2,228,912
More than one year to five years	1,375,932	1,443,819
More than five years	3,796,820	3,858,265
	10,534,076	10,990,196

13 FINANCING AND ADVANCES (Continued)

(e) The gross financing and advances analysed by geographical distribution are as follows :

	Group and Bank	
	Unaudited 31 March 2026 RM'000	Audited December 2025 RM'000
Malaysia	9,840,876	10,084,376
Middle East	161,927	161,927
Other countries	531,273	743,893
	10,534,076	10,990,196

(f) The gross financing and advances analysed by economic purpose are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Working capital	7,104,796	7,386,145
Purchase of property - residential property	895,442	882,862
Personal use	813,453	798,455
Others	503,442	533,490
Purchase of land	519,126	615,539
Purchase of other non-residential property	250,308	291,955
Construction	225,890	261,679
Purchase of industrial buildings and factories	76,978	79,081
Purchase fixed assets (excluding land & building)	55,821	58,759
Purchase of commercial complex	43,038	46,993
Purchase of shophouses	44,523	33,472
Purchase of vehicles	1,216	1,721
Charge card	40	42
Credit Card-I	3	3
	10,534,076	10,990,196

13 FINANCING AND ADVANCES (Continued)

(g) The gross financing and advances analysed by sectors are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
Wholesale & Retail trade	1,294,494	1,496,902
Manufacturing	1,369,932	1,456,098
Household	1,684,452	1,654,783
Other business	2,007,119	2,077,648
Real estate, renting and business activities	1,683,025	1,739,459
Construction	1,573,028	1,591,219
Finance intermediation	332,891	332,161
Agriculture, hunting and related service activities	181,856	205,479
Education, Health and Others	169,120	171,552
Mining and Quarrying	72,785	126,935
Transportation	153,441	124,713
Hotel & restaurant	11,933	13,247
	10,534,076	10,990,196

(h) Movements in impaired financing and advances

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
At 1 January	60,926	59,595
Impaired during the financial period / year	15,444	56,767
Reclassified as non impaired	(1,334)	(8,180)
Recoveries	(2,345)	(12,188)
Write-off	(6,251)	(35,068)
At 31 March	66,439	60,926
Ratio of net impaired financing and advances to gross financing and advances less individual impairment allowances	0.22%	0.23%

All impaired financing are within Malaysia.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

13 FINANCING AND ADVANCES (Continued)

(i) Movements in ECL for financing and advances:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
ECL/ Collective assessment allowance- Stage 1 and 2		
At 1 January		
Stage 1 ECL	30,000	42,086
Stage 2 ECL	33,424	23,183
Net stage 1 ECL written back during the financial period/year	(2,356)	(12,085)
Net stage 2 ECL provided/ (written back) during the financial period/year	(2,629)	10,241
Closing Balance	58,439	63,425
As % of total gross financing and advances less individual	0.56%	0.58%
ECL/ Individual assessment allowance- Stage 3		
At 1 January	35,999	38,991
Net stage 3 ECL provided during the financial period/ year	12,991	32,076
Amount written off	(5,760)	(35,068)
Closing Balance	43,231	35,999

13. FINANCING AND ADVANCES (Continued)

(j) Movements in ECL for financing and advances:

	Group and Bank 2026			
Group and Bank	**Stage 1 RM'000**	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
At 1 January	30,001	33,425	35,998	99,424
Changes due to financial assets recognised in the opening balance :				
- Transferred to 12-mth ECL	8,242	(7,544)	(698)	-
- Transferred to Lifetime ECL not credit impaired	(1,859)	5,532	(3,673)	-
- Transferred to Lifetime ECL credit impaired	(961)	(4,967)	5,928	-
Financing derecognised during the period (other than write-offs)	(1,974)	(189)	(6)	(2,169)
Write-offs	-	-	(5,760)	(5,760)
New financing originated	3,172	-	-	3,172
Net remeasurement of allowance	(8,977)	4,538	11,441	7,002
Closing balance	27,644	30,795	43,231	101,670

(k) Impaired financing analysed by economic purpose are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
Personal use	26,748	21,682
Purchase of properties - residential properties	7,355	6,898
Charge card	40	42
Purchase of vehicles	12	13
Working capital	32,284	32,291
	66,439	60,926

13. FINANCING AND ADVANCES (Continued)

(l) Impaired financing analysed by sector are as follows:

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
Household	34,155	28,634
Construction	17,822	17,822
Other business	14,462	14,470
	66,439	60,926

14. DEPOSITS FROM CUSTOMERS

(a) By type of deposit

	Group and Bank	
	Unaudited 31 March 2026 RM'000	**Audited 31 December 2025 RM'000**
Savings deposits		
Qard	63,746	64,026
Commodity Murabahah	656,489	718,981
Demand deposits		
Qard	131,644	145,736
Commodity Murabahah	5,068,491	4,479,957
Term deposit		
Commodity Murabahah	8,696,343	9,379,088
General investment account		
Floating Rate Islamic Negotiable Instrument ("FRINI")	1,282	2,336
Other deposits	11,664	10,716
	14,629,659	14,800,840

14. DEPOSITS FROM CUSTOMERS (CONTINUED)

(b) By type of customer

	Group and Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Business enterprises	6,207,009	5,975,464
Government and statutory bodies	4,665,114	4,367,647
Non-bank financial institutions	371,007	1,232,207
Individuals	1,778,324	2,072,867
Non resident	1,339,187	897,392
Other entities	269,019	255,263
	14,629,659	14,800,840

(c) By maturity structure

	Group and Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Due within three months	13,155,854	11,799,510
More than three months to one year	1,457,157	2,988,200
More than one year to five years	16,648	13,130
	14,629,659	14,800,840

15. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group and Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Non-Mudharabah Funds		
Licensed Islamic banks	1,679,041	1,103,750
Licensed financial institutions	14,755	111,077
	1,693,796	1,214,827

16. SUBORDINATED SUKUK

	Group and Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Tier I		
Issued under the Sukuk Programme of up to SAR 300 million in nominal value		
Subordinated Sukuk - Tranche 1	107,736	108,234
Subordinated Sukuk - Tranche 2	107,736	108,234
Subordinated Sukuk - Tranche 3	107,736	108,234
	323,207	324,702
Tier II		
Issued under the Sukuk Programme of up to SAR 500 million in nominal value		
Subordinated Sukuk - Tranche 1	269,339	270,586
Subordinated Sukuk - Tranche 2	107,736	108,234
Subordinated Sukuk - Tranche 3	161,604	162,351
	538,679	541,171
Issued under the Sukuk Programme of up to SAR 360 million		
Subordinated Sukuk	387,849	389,644
	387,849	389,644
	1,249,735	1,255,517

16. SUBORDINATED SUKUK (CONTINUED)

The movements in the subordinated sukuk are as follows:

	Group and Bank	
	Unaudited 31 March 2026	Audited 31 December 2025
At 1 January	1,255,517	1,381,379
Non-cash changes:		
Exchange differences	(5,782)	(125,862)
At closing period/year	1,249,735	1,255,517

17. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

	Group and Bank Quarter Ended		Group and Bank Period Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Income derived from investment of:				
(i) General investment deposit	-	2	-	2
(ii) Other deposits	252,371	245,014	252,371	245,014
	252,371	245,016	252,371	245,016

(i) Income derived from investment of general investment deposits

	Group and Bank Quarter Ended		Group and Bank Period Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Finance income and hibah				
Financing and advances	-	2	-	2
Total finance income and hibah	-	2	-	2

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 (“MFRS 134”) AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

17. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

(ii) Income derived from investment of other deposits

	Group and Bank Quarter Ended		Group and Bank Period Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Finance income and hibah				
Financing and advances	160,000	166,402	160,000	166,402
Financial investment at amortised cost	42,216	35,295	42,216	35,295
Financial investments at fair value through other comprehensive income ("FVOCI")	26,960	29,774	26,960	29,774
Money at call and deposit with financial institutions	22,626	12,948	22,626	12,948
Accretion of discount	248	280	248	280
Effects of unwinding of modifications loss incurred during the financial period	321	315	321	315
	252,371	245,014	252,371	245,014

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

18. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS

	Group and Bank Quarter Ended		Group and Bank Period Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Finance income and hibah				
Money at call and deposit with financial institutions	765	595	765	595
Total finance income and hibah	765	595	765	595
Other operating income				
- Net gain from foreign exchange translations				
- Realised	(3)	5	(3)	5
- Unrealised	12,546	4,269	12,546	4,269
- Rental income	459	551	459	551
- Wakalah fees on gold trading	10	164	10	164
- Gain on disposal of financial investment at FVOCI	4,996	5,479	4,996	5,479
- Others	-	97	-	97
Other income				
- Structuring fees	1,404	6,947	1,404	6,947
- Others fees	670	433	670	433
- Service charges	391	572	391	572
- Commission received	2,630	2,927	2,630	2,927
	23,868	22,039	23,868	22,039

19. ALLOWANCE FOR EXPECTED CREDIT LOSSES ON FINANCIAL ASSETS

	Group and Bank			
	Quarter Ended		Period Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Financing and advances:				
(a) Stage 1				
- provided during the financial period	(13)	(6)	(13)	(6)
- written back during the financial period	2,369	2,899	2,369	2,899
Stage 2				
- provided during the financial period	(138)	(2,636)	(138)	(2,636)
- written back during the financial period	2,767	623	2,767	623
Stage 3				
- provided during the financial period	(12,995)	(9,841)	(12,995)	(9,841)
- written back during the financial period	5	1,735	5	1,735
	(8,005)	(7,226)	(8,005)	(7,226)
(b) Bad debts on financing:				
- recovered during the financial period	2,345	2,827	2,345	2,827
- written off during the financial period	(492)	-	(492)	-
	1,853	2,827	1,853	2,827
(c) Financial investment at amortised cost				
- provided in the financial period	(399)	-	(399)	-
- written back during the financial period	-	15	-	15
	(399)	15	(399)	15
(d) Financial investment at FVOCI				
- provided in the financial period	(223)	(8)	(223)	(8)
- written back during the financial period	228	348	228	348
	6	340	6	340
(e) Impairment allowance for off balance sheet				
- provided in the financial period	2	(82)	2	(82)
	2	(82)	2	(82)
	(6,544)	(4,126)	(6,544)	(4,126)

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

20. INCOME ATTRIBUTABLE TO DEPOSITORS

	Group and Bank Quarter Ended		Group and Bank Period Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Deposits from customers				
Savings deposits				
- Commodity Murabahah	-	3,264	-	3,264
Demand deposits				
- Commodity Murabahah	40,036	31,082	40,036	31,082
Term deposit				
- Commodity Murabahah	86,735	81,614	86,735	81,614
General investment account				
- Mudharabah	-	1	-	1
- Wakalah	-	1	-	1
- Floating Rate Islamic Negotiable Instrument ("FRINI")	13	276	13	276
	126,784	116,238	126,784	116,238
Deposits and placements of banks and other financial institutions				
Savings deposits				
- Non-Mudharabah	11,923	20,089	11,923	20,089
Recourse obligation on financing sold to Cagamas	6,303	5,904	6,303	5,904
	145,010	142,231	145,010	142,231

21. SUBSEQUENT EVENTS

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

22. CHANGES IN THE COMPOSITION OF THE GROUP

There were no changes in the composition of the Group since the last audited financial statements as at 31 December 2025.

23. COMMITMENTS AND CONTINGENCIES

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

The commitments and contingencies and the related risk-weighted exposures of the Group and the Bank as are as

	Unaudited 31 March 2026			Audited 31 December 2025		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Group and Bank						
Transaction-related contingent items	496,734	248,368	244,291	519,322	259,662	255,876
Trade-related contingencies	6,844	1,369	1,030	40,791	8,158	7,434
Irrevocable commitments to extend credit:						
- Maturity not exceeding one year	2,957,122	591,425	590,325	2,804,018	560,803	558,114
- Maturity exceeding one year	765,419	382,704	380,804	677,573	338,782	337,044
Foreign exchange-related contracts	8,444,506	37,310	7,462	6,605,965	125,931	27,692
Equity related contracts	1,270	76	15	2,335	140	28
	12,671,895	1,261,252	1,223,927	10,650,004	1,293,476	1,186,188

The Credit Equivalent and Risk Weighted for the Group and the Bank are computed in accordance with BNM's CAFIB: Standardised Approach for Credit and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II) respectively.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 (“MFRS 134”) AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

24. FINANCIAL RISK MANAGEMENT

Market Risk - Profit Rate Risk

The Group is exposed to various risks associated with the effects of fluctuations in the prevailing levels of yield/profit rate on its financial position. The rate of return risk is the potential impact of market factors affecting rates on returns in comparison with the expected rates of return for investment account holders. Yield/profit rate is monitored and managed by the ALCO to protect the income of its operations. The assets and liabilities at carrying amount are categorised by the earlier of the next contractual repricing dates and maturity dates as follows:

	Non-trading book							
Group								**Average**
Unaudited 31 March 2026	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**effective profit rate %**
Assets								
Cash and short term funds	816,726	-	-	-	-	-	816,726	2.81
Deposit and placement with other FI /Institutions	39,117	-	-	-	-	-	39,117	3.64
Financial assets at fair value through profit or loss ("FVTPL")	-	-	-	-	727,817	-	727,817	6.93
Financial investment at amortised cost	-	-	57,048	82,232	4,477,227	-	4,616,507	4.28
Financial investments at fair value through other comprehensive income ("FVOCI")	-	91,665	264,378	1,721,641	870,042	-	2,947,727	3.59
Financing and advances								
- Performing[(1)]	1,588,143	1,768,384	1,973,177	1,366,773	3,778,808	(58,452)	10,416,833	6.18
- Non performing	-	-	-	-	-	23,208	23,208	
- Modification loss	-	-	-	-	-	(7,635)	(7,635)	
Other assets[(2)]	-	-	-	-	-	499,724	499,724	
Right-of-use assets	-	71	923	3,932	47,538	-	52,463	
Total assets	2,443,987	1,860,120	2,295,526	3,174,578	9,901,433	456,845	20,132,488	

Note:

(1) This is arrived at after deducting the ECL from the outstanding gross financing.

(2) Other assets include property and equipment, intangible assets, deferred tax assets, investment properties and statutory deposits with Bank Negara Malaysia.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (Continued)

Group (Continued) **Unaudited (Continued)** **31 March 2026**	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Liabilities								
Deposits from customers	5,622,993	1,562,015	1,457,157	16,648	-	5,970,846	14,629,659	3.74
Deposits and placements of banks and other financial institutions	1,065,066	601,349	20,131	7,250	-	-	1,693,796	3.46
Hedging financial instruments	-	-	-	-	-	59,187	59,187	
Bills and acceptance payable	-	-	-	-	-	672	672	
Recourse Obligations on Financing Sold to Cagamas	-	-	-	654,077	-	-	654,077	
Other liabilities	-	-	-	-	-	99,514	99,514	
Lease Liabilities	-	75	967	4,007	51,307	-	56,355	
Subordinated Sukuk	-	-	-	-	1,249,735	-	1,249,735	
Total liabilities	6,688,059	2,163,439	1,478,254	681,982	1,301,042	6,130,219	18,442,995	
Shareholders' fund	-	-	-	-	-	1,689,493	1,689,493	
Total liabilities and shareholders' fund	6,688,059	2,163,439	1,478,254	681,982	1,301,042	7,819,712	20,132,488	
On-balance sheet profit sensitivity gap	(4,244,072)	(303,319)	817,272	2,492,595	8,600,391	(7,362,867)		
Off-balance sheet profit sensitivity gap	-	-	-	-	-	12,671,895		
Total profit sensitivity gap	(4,244,072)	(303,319)	817,272	2,492,595	8,600,391	5,309,028		

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (continued)

Bank	Non-trading book							
Unaudited 31 March 2026	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Assets								
Cash and short term funds	816,726	-	-	-	-	-	816,726	2.81
Deposit and placement with other FI / Institutions	39,117	-	-	-	-	-	39,117	3.64
Financial investment at amortised cost	-	-	57,048	82,232	4,477,227	-	4,616,507	4.28
Financial assets at fair value through profit or loss ("FVTPL")	-	-	-	-	727,817	-	727,817	6.93
Financial investments at fair value through other comprehensive income ("FVOCI")	-	91,665	264,378	1,721,641	870,042	-	2,947,727	3.59
Financing and advances								
- Performing[(1)]	1,588,143	1,768,384	1,973,177	1,366,773	3,778,807	(58,452)	10,416,832	6.18
- Non performing	-	-	-	-	-	23,208	23,208	
- Mod loss	-	-	-	-	-	(7,635)	(7,635)	
Other assets[(2)]	-	-	-	-	-	499,405	499,405	
Right-of-use assets	-	71	923	3,932	47,538	-	52,463	
Total assets	2,443,987	1,860,120	2,295,526	3,174,578	9,901,432	456,526	20,132,168	

Note:

(1) This is arrived at after deducting the ECL from the outstanding gross financing.

(2) Other assets include property and equipment, intangible assets, deferred tax assets, investment properties and statutory deposits with Bank Negara Malaysia.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (continued)

Bank (Continued)

Unaudited (Continued) 31 March 2026	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Liabilities								
Deposits from customers	5,622,993	1,562,015	1,457,157	16,648	-	5,970,846	14,629,659	3.74
Deposits and placements of banks and other financial institutions	1,065,066	601,349	20,131	7,250	-	-	1,693,796	3.46
Hedging financial instruments	-	-	-	-	-	59,187	59,187	
Bills and acceptance payable	-	-	-	-	-	672	672	
Recourse Obligations on Financing Sold to Cagamas	-	-	-	654,077	-	-	654,077	
Other liabilities	-	-	-	-	-	105,484	105,484	
Lease Liabilities	-	75	967	4,007	51,307	-	56,355	
Subordinated Sukuk	-	-	-	-	1,249,735	-	1,249,735	
Total liabilities	6,688,059	2,163,439	1,478,254	681,982	1,301,042	6,136,190	18,448,965	
Shareholders' fund	-	-	-	-	-	1,683,203	1,683,203	
Total liabilities and shareholders' fund	6,688,059	2,163,439	1,478,254	681,982	1,301,042	7,819,393	20,132,168	
On-balance sheet profit sensitivity gap	(4,244,072)	(303,319)	817,272	2,492,595	8,600,390	(7,362,867)		
Off-balance sheet profit sensitivity gap	-	-	-	-	-	12,671,895		
Total profit sensitivity gap	(4,244,072)	(303,319)	817,272	2,492,595	8,600,390	5,309,028		

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (continued)

Group	←		Non-trading book		→			
Audited 2025	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Assets								
Cash and short term funds	221,564	-	-	-	-	-	221,564	3.21
Deposits and placements with bank and other financial institutions	55,654	-	-	-	-	-	55,654	5.14
Financial assets at fair value through profit or loss ("FVTPL")					516,514	-	516,514	7.07
Financial investments at amortised cost	-	-	-	84,010	4,520,255	-	4,604,265	4.34
Financial investments at fair value through other comprehensive income ("FVOCI")	-	50,701	157,259	1,930,141	970,949	-	3,109,050	3.76
Financing and advances								
- Non-impaired(1)	1,413,206	2,014,314	2,229,255	1,437,773	3,842,490	(63,551)	10,873,487	6.42
- Impaired(1)	-	-	-	-	-	24,929	24,929	
- Modification loss	-	-	-	-	-	(7,644)	(7,644)	
Other assets(2)	-	-	-	-	-	491,871	491,871	
Right-of-use assets	-	47	1,207	4,625	49,039	-	54,918	
Total assets	1,690,424	2,065,062	2,387,720	3,456,548	9,899,248	445,605	19,944,608	

Note:

(1) This is arrived at after deducting the ECL from the outstanding gross financing.

(2) Other assets include property and equipment, intangible assets, deferred tax assets, investment properties and statutory deposits with Bank Negara Malaysia.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (continued)

Group (Continued) Audited (Continued) 31 December 2025 (Continued)	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Liabilities								
Deposits from customers	3,746,825	2,594,834	2,988,200	13,130	-	5,457,851	14,800,840	3.28
Deposits and placements of banks and other financial institutions	770,021	-	430,055	14,751	-	-	1,214,827	4.33
Derivative liabilities	-	-	-	-	-	127,292	127,292	
Bills and acceptance payable	-	-	-	-	-	3,416	3,416	
Recourse Obligations on Financing Sold to Cagamas	-	-	-	654,195	-	-	654,195	
Other liabilities	-	-	-	-	-	166,157	166,157	
Lease liabilities	-	49	1,261	4,702	52,627	-	58,639	
Subordinated Sukuk	-	-	-	-	1,255,517	-	1,255,517	
Total liabilities	4,516,846	2,594,883	3,419,516	686,778	1,308,144	5,754,716	18,280,883	
Shareholders' fund	-	-	-	-	-	1,663,725	1,663,725	
Total liabilities and shareholders' fund	4,516,846	2,594,883	3,419,516	686,778	1,308,144	7,418,441	19,944,608	
On-balance sheet profit sensitivity gap	(2,826,422)	(529,821)	(1,031,795)	2,769,770	8,591,103	(6,972,836)		
Off-balance sheet profit sensitivity gap	-	-	-	-	-	7,642,653		
Total profit sensitivity gap	(2,826,422)	(529,821)	(1,031,795)	2,769,770	8,591,103	669,817		

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (continued)

Bank	← Non-trading book →							
Audited 2025	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Assets								
Cash and short term funds	221,564	-	-	-	-	-	221,564	3.21
Deposits and placements with bank and other financial institutions	55,654	-	-	-	-	-	55,654	5.14
Financial assets at fair value through profit or loss ("FVTPL")					516,514	-	516,514	7.07
Financial investments at amortised cost	-	-	-	84,010	4,520,255	-	4,604,265	4.34
Financial investments at fair value through other comprehensive income ("FVOCI")	-	50,701	157,259	1,930,141	970,949	-	3,109,050	3.76
Financing and advances								
- Non-impaired(1)	1,413,206	2,014,314	2,229,255	1,437,773	3,842,490	(63,551)	10,873,487	6.42
- Impaired(1)	-	-	-	-	-	24,929	24,929	
- Modification loss	-	-	-	-	-	(7,644)	(7,644)	
Other assets[(2)]	-	-	-	-	-	491,734	491,734	
Right-of-use assets	-	47	1,207	4,625	49,039	-	54,918	
Total assets	1,690,424	2,065,062	2,387,721	3,456,549	9,899,247	445,468	19,944,471	

(1) This is arrived at after deducting the ECL from the outstanding gross financing.
(2) Other assets include property and equipment, intangible assets, deferred tax assets, investment properties and statutory deposits with Bank Negara Malaysia.

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 (“MFRS 134”) AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

24. FINANCIAL RISK MANAGEMENT (Continued)

Market Risk - Profit Rate Risk (continued)

Bank (Continued) **Audited (Continued)** **31 December 2025 (Continued)**	**Up to 1 month RM'000**	**> 1 -3 months RM'000**	**> 3 - 12 months RM'000**	**1 - 5 years RM'000**	**> 5 years RM'000**	**Non-profit sensitive RM'000**	**Total RM'000**	**Average effective profit rate %**
Liabilities								
Deposits from customers	3,746,825	2,594,834	2,988,200	13,130	-	5,457,851	14,800,840	3.93
Deposits and placements of banks and other financial institutions	770,021	-	430,055	14,751	-	-	1,214,827	3.42
Derivative liabilities	-	-	-	-	-	127,292	127,292	
Bills and acceptance payable	-	-	-	-	-	3,416	3,416	
Recourse obligations on financing sold to Cagamas				654,195		-	654,195	
Other liabilities	-	-	-	-	-	170,967	170,967	
Lease liabilities	-	49	1,261	4,702	52,627	-	58,639	
Subordinated Sukuk	-	-	-	-	1,255,517	-	1,255,517	
Total liabilities	4,516,846	2,594,883	3,419,516	686,778	1,308,144	5,759,526	18,285,693	
Shareholders' fund	-	-	-	-	-	1,658,778	1,658,778	
Total liabilities and shareholders' fund	4,516,846	2,594,883	3,419,516	686,778	1,308,144	7,418,305	19,944,471	
On-balance sheet profit sensitivity gap	(2,826,422)	(529,822)	(1,031,795)	2,769,771	8,591,102	(6,972,836)		
Off-balance sheet profit sensitivity gap	-	-	-	-	-	10,650,004		
Total profit sensitivity gap	(2,826,422)	(529,822)	(1,031,795)	2,769,771	8,591,102	3,677,168		

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING

25. CAPITAL ADEQUACY

a) The capital adequacy ratios of the Group and the Bank below are disclosed pursuant to the requirements of Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3):

	Group		Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
CET 1 / Tier 1 capital				
Paid-up share capital	1,541,868	1,541,868	1,541,868	1,541,868
Reserves	107,414	121,857	102,463	116,910
	1,649,282	1,663,725	1,644,331	1,658,778
Less: Regulatory adjustment applied on CET 1 Capital	(71,131)	(81,884)	(71,131)	(81,884)
Total CET 1 Capital	**1,578,151**	**1,581,842**	**1,573,200**	**1,576,895**
Subordinated Sukuk - Tier I	323,207	324,702	323,207	324,702
Total Tier 1 capital	**1,901,358**	**1,906,543**	**1,896,407**	**1,901,596**
Tier II capital				
General Provision	124,826	130,162	124,826	130,162
Subordinated Sukuk- Tier II	926,529	930,815	926,529	930,815
Regulatory adjustment applied on Tier 2 Capital	2,524	2,524	2,524	2,524
Total Tier II capital	**1,053,879**	**1,063,501**	**1,053,879**	**1,063,501**
Capital base	**2,955,237**	**2,970,044**	**2,950,286**	**2,965,097**
CET I/Core capital ratio	12.037%	12.058%	12.000%	12.021%
Tier I Capital	14.502%	14.534%	14.465%	14.496%
Risk-weighted capital ratio	22.541%	22.641%	22.504%	22.603%

(b) The breakdown of risk-weighted assets ("RWA") by each major risk category is as follows:

	Group		Bank	
	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000	Unaudited 31 March 2026 RM'000	Audited 31 December 2025 RM'000
Credit risk	12,177,849	12,221,776	12,177,524	12,221,639
Market risk	195,810	182,120	195,810	182,120
Operational risk	736,952	714,325	736,952	714,325
	13,110,611	13,118,221	13,110,286	13,118,084

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 (“MFRS 134”) AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING

25. CAPITAL ADEQUACY (Continued)

(b) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial period are as follows:

	Group 31 March 2026			
Exposure Class	**Gross exposures RM'000**	**Net exposures RM'000**	**Risk weighted assets RM'000**	**Capital requirements RM'000**
Credit Risk				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	5,775,216	5,775,216	-	-
Banks, Development Financial Institutions ("DFIs") & MDBs	1,381,753	1,561,099	793,871	63,510
Corporate	11,532,239	10,999,477	9,168,403	733,472
Regulatory Retail	511,689	528,233	391,847	31,348
Residential Real Estate (RRE) Fi	478,229	482,840	204,972	16,398
Higher risk asset	220	313	470	38
Other assets	370,239	347,048	345,624	27,650
Defaulted Exposures	25,526	23,192	18,661	1,493
Total for On-Balance Sheet Exposures	20,075,111	19,717,418	10,923,847	873,909
Off-Balance Sheet Exposures				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,394,758	1,394,758	1,254,002	100,319
Total for Off-Balance Sheet Exposures	1,394,758	1,394,758	1,254,002	100,319
Total On and Off-Balance Sheet Exposures	21,469,869	21,112,176	12,177,849	974,228
Market Risk	Long position	Short position		
Foreign Currency Risk	40,621	-	40,621	3,250
Inventory Risk	155,189	-	155,189	12,415
Operational Risk			736,952	58,956
Total RWA and Capital Requirements			13,110,611	1,048,849

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING

25. CAPITAL ADEQUACY (Continued)

(b) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (continued)

	Bank			
	31 March 2026			
Exposure Class	**Gross exposures RM'000**	**Net exposures RM'000**	**Risk weighted assets RM'000**	**Capital requirements RM'000**
Credit Risk				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	5,775,216	5,775,216	-	-
Banks, Development Financial Institutions ("DFIs") & MDBs	1,381,753	1,561,099	793,871	63,510
Corporate	11,532,239	10,999,477	9,168,403	733,472
Regulatory Retail	511,689	528,233	391,847	31,348
Residential Real Estate (RRE) Fi	478,229	482,840	204,972	16,398
Higher risk asset	220	313	470	38
Other assets	370,239	347,048	345,624	27,650
Defaulted Exposures	25,526	23,192	18,661	1,493
Total for On-Balance Sheet Exposures	20,075,111	19,717,418	10,923,847	873,909
Off-Balance Sheet Exposures				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,394,433	1,394,433	1,253,677	100,293
Total for Off-Balance Sheet Exposures	1,394,433	1,394,433	1,253,677	100,293
Total On and Off-Balance Sheet Exposures	21,469,544	21,111,851	12,177,524	974,202
Market Risk	Long position	Short position		
Foreign Currency Risk	40,621	-	40,621	3,250
Inventory Risk	155,189	-	155,189	12,415
Operational Risk			736,952	58,956
Total RWA and Capital Requirements			13,110,286	1,048,823

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING

25. CAPITAL ADEQUACY (Continued)

(b) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (continued)

	Group 31 December 2025			
Exposure Class	**Gross exposures RM'000**	**Net exposures RM'000**	**Risk weighted assets RM'000**	**Capital requirements RM'000**
Credit Risk				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	5,462,584	5,462,584	-	-
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Bank ("MDBs")	1,355,799	1,355,799	737,649	59,012
Corporate	11,057,682	10,665,427	8,854,413	708,353
Regulatory Retail	1,199,789	1,196,977	894,217	71,537
Residential Real Estate (RRE) Fi	459,111	459,112	179,682	14,375
Higher Risk Asset	220	220	330	26
Other assets	360,762	360,762	350,712	28,057
Defaulted Exposures	25,015	25,015	18,585	1,487
Total for On-Balance Sheet Exposures	19,920,962	19,525,896	11,035,588	882,847
Off-Balance Sheet Exposures				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,293,476	1,293,476	1,186,188	94,895
Total for Off-Balance Sheet Exposures	1,293,476	1,293,476	1,186,188	94,895
Total On and Off-Balance Sheet Exposures	21,214,438	20,819,372	12,221,776	977,742
Market Risk	Long position	Short position		
Foreign Currency Risk	29,572	-	29,572	2,366
Inventory Risk	152,548	-	152,548	12,204
Operational Risk			714,325	57,146
Total RWA and Capital Requirements			13,118,221	1,049,458

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING

25. CAPITAL ADEQUACY (Continued)

(b) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (continued)

	Bank 31 December 2025			
Exposure Class	**Gross exposures RM'000**	**Net exposures RM'000**	**Risk weighted assets RM'000**	**Capital requirements RM'000**
Credit Risk				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	5,462,584	5,462,584	-	-
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Bank ("MDBs")	1,355,799	1,355,799	737,649	59,012
Corporate	11,057,682	10,665,427	8,854,413	708,353
Regulatory Retail	1,199,789	1,196,977	894,217	71,537
Residential Real Estate (RRE) Fi	459,111	459,112	179,682	14,375
Higher Risk Asset	220	220	330	26
Other assets	360,625	360,625	350,575	28,046
Defaulted Exposures	25,015	25,015	18,585	1,487
Total for On-Balance Sheet Exposures	19,920,825	19,525,759	11,035,451	882,836
Off-Balance Sheet Exposures				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,293,476	1,293,476	1,186,188	94,895
Total for Off-Balance Sheet Exposures	1,293,476	1,293,476	1,186,188	94,895
Total On and Off-Balance Sheet Exposures	21,214,301	20,819,235	12,221,639	977,731
	Long position	Short position		
Market Risk				
Foreign Currency Risk	29,572	-	29,572	2,366
Inventory Risk	152,548	-	152,548	12,204
Operational Risk			714,325	57,146
Total RWA and Capital Requirements			13,118,084	1,049,447

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 (“MFRS 134”) AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

25. CAPITAL ADEQUACY (Continued)

(c) The breakdown of credit risk disclosed by risk-weights (including deducted exposures) are as follows:

Group

Unaudited 31 March 2026	**Exposures after netting and credit risk mitigation ("CRM")**								
Risk weights	**Sovereigns/ Central Bank RM'000**	**Banks, DFIs & MDBs RM'000**	**Corporate RM'000**	**Regulatory Retail RM'000**	**Residential Real Estate RM'000**	**Higher Risk Assets RM'000**	**Other assets RM'000**	**Total exposure after netting and CRM RM'000**	**Total weighted assets RM'000**
Performing Exposures									
0%	5,775,216	-	-	-	-	-	5,955	5,781,171	-
20%	-	252,094	1,466,867	-	-	-	-	1,718,961	343,792
35%	-	-	-	-	377,521	-	-	377,521	132,132
50%	-	1,131,105	1,544,980	-	62,071	-	-	2,738,156	1,369,078
75%	-	-	-	519,853	82	-	-	519,935	389,951
100%	-	177,900	9,343,024	-	38,556	-	364,285	9,923,765	9,923,765
150%	-	-	-	-	-	313	-	313	470
Total	5,775,216	1,561,099	12,354,871	519,853	478,230	313	370,240	21,059,822	12,159,188
Defaulted Exposures									
50%	-	-	2,873	80	2,847	-	-	5,800	2,900
100%	-	-	12,081	1,917	1,763	-	-	15,761	15,761
Total	-	-	14,954	1,997	4,610	-	-	21,561	18,661
Total Performing and Defaulted	**5,775,216**	**1,561,099**	**12,369,825**	**521,850**	**482,840**	**313**	**370,240**	**21,081,383**	**12,177,849**

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

25. CAPITAL ADEQUACY (Continued)

(c) The breakdown of credit risk disclosed by risk-weights (including deducted exposures) are as follows: (continued)

Bank

Unaudited 31 March 2026	**Exposures after netting and credit risk mitigation ("CRM")**								
Risk weights	**Sovereigns/ Central Bank RM'000**	**Banks, DFIs & MDBs RM'000**	**Corporate RM'000**	**Regulatory Retail RM'000**	**Residential Real Estate RM'000**	**Higher Risk Assets RM'000**	**Other assets RM'000**	**Total exposure after netting and CRM RM'000**	**Total weighted assets RM'000**
Performing Exposures									
0%	5,775,216	-	22,779	4,049	-	-	5,955	5,807,999	-
20%	-	252,094	1,466,867	-	-	-	-	1,718,961	343,792
35%	-	-	-	-	377,521	-	-	377,521	132,132
50%	-	1,131,105	1,544,980	-	62,071	-	-	2,738,156	1,369,078
75%	-	-	-	519,853	82	-	-	519,935	389,951
100%	-	177,900	9,343,024	-	38,556	-	363,960	9,923,440	9,923,440
150%	-	-	-	-	-	313	-	313	470
Total	5,775,216	1,561,099	12,377,650	523,902	478,230	313	369,915	21,086,325	12,158,863
Defaulted Exposures									
50%	-	-	12,081	80	2,847	-	-	15,008	2,900
100%	-	-	12,081	1,917	1,763	-	-	15,761	15,761
Total	-	-	24,162	1,997	4,610	-	-	30,769	18,661
Total Performing and Defaulted	**5,775,216**	**1,561,099**	**12,401,812**	**525,899**	**482,840**	**313**	**369,915**	**21,117,094**	**12,177,524**

25. CAPITAL ADEQUACY (Continued)

(c) The breakdown of credit risk disclosed by risk-weights (including deducted exposures) are as follows: (continued)

Group

Audited 31 December 2025	Exposures after netting and credit risk mitigation ("CRM")								
Risk weights	**Sovereigns/ Central Bank RM'000**	**Banks, DFIs & MDBs RM'000**	**Corporate RM'000**	**Regulatory Retail RM'000**	**Residential Real Estate RM'000**	**Higher Risk Assets RM'000**	**Other assets RM'000**	**Total exposure after netting and CRM RM'000**	**Total risk weighted assets RM'000**
Performing Exposures									
0%	5,462,584	-	24,393	4,660	-	-	10,050	5,501,687	-
20%	-	196,416	1,400,559	-	-	-	-	1,596,975	319,395
35%	-	-	-	-	375,991	-	-	375,991	131,597
50%	-	1,118,737	1,343,451	-	57,024	-	-	2,519,212	1,259,606
75%	-	-	-	1,206,128	26,097	-	-	1,232,225	924,169
100%	-	176,306	9,040,935	-	-	-	350,712	9,567,953	9,567,953
150%	-	-	-	-	-	313	-	313	470
Total	5,462,584	1,491,459	11,809,338	1,210,788	459,112	313	360,762	20,794,356	12,203,190
Defaulted Exposures									
50%	-	-	1,630	2,334	-	-	-	3,964	-
100%	-	-	1,441	1,316	2,176	-	-	4,933	2,467
150%	-	-	12,068	2,285	1,766	-	-	16,119	16,119
Total	-	-	15,139	5,935	3,942	-	-	25,016	18,586
Total Performing and Defaulted	**5,462,584**	**1,491,459**	**11,824,477**	**1,216,723**	**463,054**	**313**	**360,762**	**20,819,372**	**12,221,776**

25. CAPITAL ADEQUACY (Continued)

(c) The breakdown of credit risk disclosed by risk-weights (including deducted exposures) are as follows: (continued)

Bank

Audited 31 December 2025	**Exposures after netting and credit risk mitigation ("CRM")**								
Risk weights	**Sovereigns/ Central Bank RM'000**	**Banks, DFIs & MDBs RM'000**	**Corporate RM'000**	**Regulatory Retail RM'000**	**Residential Real Estate RM'000**	**Higher Risk Assets RM'000**	**Other assets RM'000**	**Total exposure after netting and CRM RM'000**	**Total risk weighted assets RM'000**
Performing Exposures									
0%	5,462,584	-	24,393	4,660	-	-	10,050	5,501,687	-
20%	-	196,416	1,400,559	-	-	-	-	1,596,975	319,395
35%	-	-	-	-	375,991	-	-	375,991	131,597
50%	-	1,118,737	1,343,451	-	57,024	-	-	2,519,212	1,259,606
75%	-	-	-	1,206,128	26,097	-	-	1,232,225	924,169
100%	-	176,306	9,040,935	-	-	-	350,575	9,567,816	9,567,816
150%	-	-	-	-	-	313	-	313	470
Total	5,462,584	1,491,459	11,809,338	1,210,788	459,112	313	360,625	20,794,219	12,203,053
Defaulted Exposures									
50%	-	-	1,630	2,334	-	-	-	3,964	-
100%	-	-	1,441	1,316	2,176	-	-	4,933	2,467
150%	-	-	12,068	2,285	1,766	-	-	16,119	16,119
Total	-	-	15,139	5,935	3,942	-	-	25,016	18,586
Total Performing and Defaulted	**5,462,584**	**1,491,459**	**11,824,477**	**1,216,723**	**463,054**	**313**	**360,625**	**20,819,235**	**12,221,639**

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC

25. CAPITAL ADEQUACY (Continued)

(d) The breakdown of risk-weighted assets by risk-weights are as follows:

	Group Unaudited 31 March 2026	
	Principal RM'000	**Risk-weighted RM'000**
0%	5,781,171	-
20%	1,718,961	343,792
35%	377,521	132,132
50%	2,743,956	1,371,978
75%	519,935	389,951
100%	9,939,526	9,939,526
150%	313	470
Risk-weighted assets for credit risk	21,081,383	12,177,849
Large exposure risk-weighted assets for equity holdings		
Risk-weighted assets for market risk		195,810
Risk-weighted assets for operational risk		736,952
Total risk-weighted assets		13,110,611

	Bank Unaudited 31 March 2026	
	Principal RM'000	**Risk-weighted RM'000**
0%	5,807,999	-
20%	1,718,961	343,792
35%	377,521	132,132
50%	2,753,164	1,371,978
75%	519,935	389,951
100%	9,939,201	9,939,201
150%	313	470
Risk-weighted assets for credit risk	21,117,094	12,177,524
Large exposure risk-weighted assets for equity holdings		
Risk-weighted assets for market risk		195,810
Risk-weighted assets for operational risk		736,952
Total risk-weighted assets		13,110,286

25. CAPITAL ADEQUACY (Continued)

(d) The breakdown of risk-weighted assets by risk-weights are as follows:

	Group Audited 31 December 2025	
	Principal RM'000	Risk-weighted RM'000
0%	5,505,651	-
20%	1,596,975	319,395
35%	375,991	131,597
50%	2,524,145	1,262,073
75%	1,232,225	924,169
100%	9,584,072	9,584,072
150%	313	470
Risk-weighted assets for credit risk	20,819,372	12,221,776
Large exposure risk-weighted assets for equity holdings		
Risk-weighted assets for market risk		182,120
Risk-weighted assets for operational risk		714,325
Total risk-weighted assets		13,118,221

	Bank Audited 31 December 2025	
	Principal RM'000	Risk-weighted RM'000
0%	5,505,651	-
20%	1,596,975	319,395
35%	375,991	131,597
50%	2,524,145	1,262,073
75%	1,232,225	924,169
100%	9,583,935	9,583,935
150%	313	470
Risk-weighted assets for credit risk	20,819,235	12,221,639
Large exposure risk-weighted assets for equity holdings		
Risk-weighted assets for market risk		182,120
Risk-weighted assets for operational risk		714,325
Total risk-weighted assets		13,118,084

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 (“MFRS 134”) AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKING INSTITUTIONS ISSUED BY BANK NEGARA MALAYSIA

25. CAPITAL ADEQUACY (Continued)

(e) Disclosure on off balance sheet and counterparty credit risk are as follows:

	Disclosure on Off Balance and Counterparty Credit Risk					
	Unaudited 31 March 2026			Audited 31 December 2025		
Group and Bank	**Principal amount RM'000**	**Credit equivalent amount RM'000**	**Risk weighted amount RM'000**	**Principal amount RM'000**	**Credit equivalent amount RM'000**	**Risk weighted amount RM'000**
Transaction-related contingent items	496,734	248,368	244,291	519,322	259,662	255,876
Short term self liquidating trade related contingencies	6,844	1,369	1,030	40,791	8,158	7,434
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	765,419	382,704	380,804	677,573	338,782	337,044
Other commitments, such as formal standby facilities and credit lines, with an original maturity up to one year	2,957,122	591,425	590,325	2,804,018	560,803	558,114
Equity related contracts	1,270	76	15	2,335	140	28
Foreign exchange related contracts	8,444,506	170,816	37,537	6,605,965	125,931	27,692
	12,671,895	1,394,758	1,254,002	10,650,004	1,293,476	1,186,188

AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD.
(Incorporated in Malaysia)
Co. Reg. No. 200501036909 (719057-X)

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC

26. SEGMENTAL INFORMATION

Group	Unaudited 31 March 2026				
	Retail banking RM'000	Treasury & money market RM'000	Corporate investment banking RM'000	Others RM'000	Total RM'000
Total revenue	65,324	128,166	82,290	459	276,239
Result					
Segment result	11,656	56,525	56,045	459	124,685
Unallocated corporate expenses	-	-	-	-	(79,963)
Profit before zakat and taxation					44,722
Zakat and taxation					(6,672)
Net profit for the financial period					**38,050**
Other information					
Segment assets	1,628,736	9,562,433	8,487,525	-	19,678,694
Unallocated corporate assets	-	-	-	-	453,794
Total assets					20,132,488
Segment liabilities	4,563,809	7,977,925	3,781,721	-	16,323,455
Unallocated corporate liabilities	-	-	-	-	2,119,540
Total liabilities					18,442,995
Other segment items					
Capital expenditure	1,114	742	3,336	-	5,192
Unallocated capital expenditure	-	-	-	-	3,809
					9,001
Depreciation and amortisation	5,818	301	108	-	6,227
Unallocated depreciation and amortisation	-	-	-	-	3,356
					9,583
Other non-cash (income)/expenses	8,215	391	(2,062)	-	6,544

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC

26. SEGMENTAL INFORMATION (Continued)

Bank	Unaudited 31 March 2026				
	Retail banking RM'000	Treasury & money market RM'000	Corporate investment banking RM'000	Others RM'000	Total RM'000
Total revenue	65,324	128,166	82,289	460	276,239
Result					
Segment result	11,655	56,525	56,045	460	124,685
Unallocated corporate expenses					(81,306)
Profit before zakat and taxation					43,379
Zakat and taxation					(6,672)
Net profit for the financial period					**36,707**
Other information					
Segment assets	1,628,736	9,562,433	8,487,371		19,678,540
Unallocated corporate assets					453,629
Total assets					20,132,168
Segment liabilities	4,563,809	7,977,925	3,781,721	-	16,323,455
Unallocated corporate liabilities	-	-	-	-	2,125,510
Total liabilities					18,448,965
Other segment items					
Capital expenditure	1,114	742	3,336	-	5,192
Unallocated capital expenditure	-	-	-	-	3,809
					9,001
Depreciation and amortisation	5,818	301	108	-	6,227
Unallocated depreciation and amortisation	-	-	-	-	3,355
					9,582
Other non-cash (income)/expenses	8,215	391	(2,062)	-	6,544

EXPLANATORY NOTES PERSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS 134 ("MFRS 134") AND GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC

26. SEGMENTAL INFORMATION (Continued)

Group	Unaudited 31 March 2025				
	Retail banking RM'000	Treasury & money market RM'000	Corporate investment banking RM'000	Others RM'000	Total RM'000
Total revenue	54,132	119,687	92,686	550	267,055
Result					
Segment result	14,503	43,045	62,602	550	120,700
Unallocated corporate expenses	-	-	-	-	(67,604)
Profit before zakat and taxation					53,096
Net profit for the financial period					**53,096**
Other information					
Segment assets	1,581,474	8,298,469	8,688,788	-	18,568,730
Unallocated corporate assets	-	-	-	-	428,747
Total assets					18,997,477
Segment liabilities	2,492,565	8,759,572	4,010,986	-	15,263,123
Unallocated corporate liabilities	-	-	-	-	2,184,971
Total liabilities					17,448,094
Other segment items					
Capital expenditure	697	-	2,636	-	3,333
Unallocated capital expenditure	-	-	-	-	327
					3,660
Depreciation and and amortisation	5,173	-	168	-	5,341
Unallocated depreciation and amortisation	-	-	-	-	1,794
					7,136
Other non-cash (income)/expenses	6,434	(126)	(2,183)	-	4,126

26. SEGMENTAL INFORMATION (Continued)

Bank	Unaudited 31 March 2025				
	Retail banking RM'000	Treasury & money market RM'000	Corporate investment banking RM'000	Others RM'000	Total RM'000
Total revenue	54,132	119,687	92,686	550	267,055
Result					
Segment result	14,502	43,044	62,603	550	120,699
Unallocated corporate expenses	-	-	-	-	(68,662)
Profit before zakat and taxation					52,037
Net profit for the financial period					**52,037**
Other information					
Segment assets	1,581,474	8,298,469	8,688,788	-	18,568,730
Unallocated corporate assets	-	-	-	-	428,371
Total assets					18,997,101
Segment liabilities	2,492,565	8,759,572	4,010,986	-	15,263,123
Unallocated corporate liabilities					
Unallocated corporate liabilities	-	-	-	-	2,188,962
Total liabilities					17,452,085
Other segment items					
Capital expenditure	697	-	2,636	-	3,333
Unallocated capital expenditure	-	-	-	-	327
					3,660
Depreciation and amortisation	5,173	-	168	-	5,341
Unallocated depreciation and amortisation	-	-	-	-	1,794
					7,136
Other non-cash (income)/expenses	6,434	(126)	(2,183)	-	4,126

27. REVIEW OF PERFORMANCE FOR THE FINANCIAL QUARTER ENDED 31 MARCH 2026 AGAINST THE CORRESPONDING FINANCIAL QUARTER OF THE PRECEDING YEAR

For the financial period ended 31 March 2026, the Group and Bank recorded a pre tax profit of RM44.7 million and RM43.4million respectively as compared to a pre tax profit of RM53.1 million and RM52.0 million respectively in the preceding year's corresponding period.

28. PROSPECTS FOR 2026

Malaysia’s economy is projected to sustain its growth momentum in 2026, expanding between 4.0% and 4.5%, supported by resilient domestic demand and structural reforms under the MADANI Economy framework. The services sector will continue to anchor growth, driven by tourism recovery and digital economy initiatives, while manufacturing benefits from sustained global demand. However, external risks such as rising U.S. tariff policy, slower global growth, and commodity price volatility could pose challenges to Malaysia’s economy and financial stability. Inflation continues to ease, reflecting stabilizing subsidy reforms and moderated wage pressures. The fiscal consolidation under Budget 2025 and the continuation of the 12th Malaysia Plan will remain critical in safeguarding macroeconomic stability and rebuilding fiscal buffers.

Malaysia’s strategic focus on digitalisation, sustainability, and regional integration will shape business opportunities in 2026. The implementation of the National Energy Transition Roadmap and ESG-linked financing initiatives is expected to accelerate investments in green technology and low-carbon solutions. Under Budget 2026, the government has allocated RM50 billion for Small and Medium Enterprises ("SMEs") financing and credit guarantees, alongside RM150 million for the National Energy Transition Facility to support renewable energy projects and sustainable infrastructure. These measures will foster entrepreneurship, strengthen the halal economy, and advance Islamic finance as a key growth driver. As chairman of the Association of Southern Asian Nation ("ASEAN") in 2025, Malaysia strengthens collaboration on energy security and connectivity, highlighted by commitments under the Kuala Lumpur Declaration on green finance and digital transformation. Malaysia’s leadership will enhance regional trade flows and reinforce its role as a hub for ethical and sustainable finance. These strategies aim to promote economic resilience and drive sustainable growth, with digital transformation, regional integration, and the advancement of green technology and ethical finance serving as pivotal enablers in achieving these goals.

ARBM is well-positioned to leverage the projected economic landscape and conducive market momentum in 2026. ARBM will strengthen its digital banking proposition through the MY alrajhi app, delivering an integrated, secure, and intuitive experience for customers, as consumer spending is expected to remain resilient in 2026. Central to ARBM’s strategy is reinforcing alignment with the Al Rajhi Group, enabling the Bank to leverage shared expertise and global capabilities to accelerate growth. A strong governance framework will continue to serve as the foundation for operational improvements and cost optimisation initiatives. ARBM aims to strengthen its competitive position and deliver sustainable value in Malaysia’s dynamic financial landscape by embedding customer focus at the core of its strategy and advancing innovation across its products and services.