

 **MUFG MUFG BANK (MALAYSIA) BERHAD**
(Incorporated in Malaysia)

Company No : 199401016638 (302316-U)

**UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED
30 JUNE 2026**

MUFG BANK (MALAYSIA) BERHAD
(Incorporated in Malaysia)

Company No : 199401016638 (302316-U)

UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED
30 JUNE 2026

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MUFG BANK (MALAYSIA) BERHAD
Company No : 199401016638 (302316-U)
(Incorporated in Malaysia)

UNAUDITED STATEMENT OF FINANCIAL POSITION AT 30 JUNE 2026

	Note	2026 June RM'000	2026 March RM'000
ASSETS			
Cash and short-term funds	11	2,773,621	3,945,420
Reverse repurchase agreements	12	95,334	175,145
Deposits and placements with financial institutions	13	342,075	729,634
Financial assets at fair value through profit or loss	14	1,596,635	1,330,876
Financial investments at fair value through other comprehensive income ("FVOCI")	15	1,882,206	1,921,425
Loans, advances and financing	16	9,001,052	8,083,748
Embedded loans measured at fair value through profit or loss ("FVTPL")	17	11,179,627	11,743,969
Purchased receivables	18	231,035	231,030
Collateral deposits placed	19	528,134	679,490
Derivative financial assets	20	962,011	722,451
Statutory deposits with Bank Negara Malaysia		20,065	6,112
Other assets		83,130	48,205
Property, plant and equipment		21,498	22,702
Intangible assets		17,321	18,219
Rights-of-use assets		10,572	10,355
Current tax assets		42,709	44,278
Deferred tax assets		23,973	23,973
TOTAL ASSETS		28,810,998	29,737,032
LIABILITIES AND SHAREHOLDER'S FUNDS			
Deposits from customers	21	9,859,665	10,186,269
Deposits and placements of banks and other financial institutions	22	1,418,784	1,994,397
Financial liabilities at fair value through profit or loss	14	-	72,310
Collateral deposits received	19	10,709,750	10,701,018
Derivative financial liabilities	20	1,135,550	1,200,907
Other liabilities	23	152,211	215,076
Lease liabilities		10,596	10,170
Obligation on securities sold on repurchase agreements	12	94,244	-
TOTAL LIABILITIES		23,380,800	24,380,147
SHARE CAPITAL		200,000	200,000
RESERVES		5,230,198	5,156,885
SHAREHOLDER'S FUNDS		5,430,198	5,356,885
TOTAL LIABILITIES AND SHAREHOLDER'S FUNDS		28,810,998	29,737,032
COMMITMENTS AND CONTINGENCIES	25	148,020,921	126,411,752

MUFG BANK (MALAYSIA) BERHAD
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UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED 30 JUNE 2026

Note	1st Quarter Ended		Three Months Ended	
	2026 June RM'000	2025 June RM'000	2026 June RM'000	2025 June RM'000
Operating revenue	193,009	146,721	193,009	146,721
Interest income/Financing income	26 164,612	172,062	164,612	172,062
Interest expense/Profit distributed to depositors	27 (180,056)	(225,631)	(180,056)	(225,631)
Net interest/financing income	(15,444)	(53,569)	(15,444)	(53,569)
Net income from embedded loans measured at FVTPL	28 139,870	121,287	139,870	121,287
Net income from Islamic Banking Window operations	33 2,134	4,486	2,134	4,486
Other operating income	29 66,449	74,517	66,449	74,517
Operating income	193,009	146,721	193,009	146,721
Other operating expenses	30 (45,080)	(41,365)	(45,080)	(41,365)
Operating profit before allowance for impairment	147,929	105,356	147,929	105,356
Allowance for impairment on financial instruments	31 (19,412)	(18,391)	(19,412)	(18,391)
Profit before tax	128,517	86,965	128,517	86,965
Tax expense	(56,427)	(51,725)	(56,427)	(51,725)
Profit after tax for the period	72,090	35,240	72,090	35,240
Other comprehensive income net of tax				
<i>Items that are or may be reclassified subsequently to profit or loss</i>				
Change in fair value reserve:				
- Debt instruments measured at FVOCI	1,223	8,640	1,223	8,640
Change in expected credit loss reserve	(1)	2,690	(1)	2,690
Other comprehensive income for the period, net of tax	1,222	11,330	1,222	11,330
Total comprehensive income for the period	73,312	46,570	73,312	46,570
Profit attributable to :				
Owner of the Bank	72,090	35,240	72,090	35,240
Total comprehensive income attributable to :				
Owner of the Bank	73,312	46,570	73,312	46,570
Basic earnings per share (sen)	36.0	17.6	36.0	17.6

MUFG BANK (MALAYSIA) BERHAD

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**UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED 30 JUNE 2026**

	<----- Attributable to Shareholder of the Bank ----->					
	----- Non-distributable -----			Distributable		
	Share capital RM'000	Regulatory reserve RM'000	Defined benefit reserve RM'000	Fair value reserve RM'000	Retained profits RM'000	Total RM'000
2026 June						
At beginning of the period	200,000	172,231	(211)	29,746	4,955,119	5,356,885
Profit for the period	-	-	-	-	72,090	72,090
Other comprehensive gain	-	-	-	1,223	-	1,223
Total comprehensive income	-	-	-	1,223	72,090	73,313
Transfer of retained profits to regulatory reserve	-	34,727	-	-	(34,727)	-
At end of the period	200,000	206,958	(211)	30,969	4,992,482	5,430,198
2025 June						
At beginning of the period	200,000	96,383	(211)	29,867	4,622,482	4,948,521
Profit for the period	-	-	-	-	35,240	35,240
Other comprehensive gain	-	-	-	11,330	-	11,330
Total comprehensive income	-	-	-	11,330	35,240	46,570
At end of the period	200,000	96,383	(211)	41,197	4,657,722	4,995,091

MUFG BANK (MALAYSIA) BERHAD
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UNAUDITED STATEMENT OF CASH FLOWS
FOR THE QUARTER ENDED 30 JUNE 2026

	2026 June RM'000	2025 June RM'000
Cash Flows From Operating Activities		
Profit before tax	128,517	86,965
Adjustments for:		
Depreciation of property, plant and equipment	1,093	1,073
Amortisation of intangible assets	1,912	2,300
Loss on disposal of property, plant and equipment	162	-
Depreciation of right-of-use assets	985	990
Allowance for impairment on financial instruments	19,412	18,391
Defined benefit plan	511	555
Dividend income	(111)	(111)
Interest income from financial investments at fair value through other comprehensive income	(21,025)	(22,182)
Net (accretion of discount)/amortisation of premium on financial investments at fair value through other comprehensive income	(305)	886
Net loss from sale and redemption of financial investments at fair value through other comprehensive income	1,078	442
Finance cost on lease liabilities	76	91
Accretion expense on asset retirement obligation	3	3
Net loss/(gain) from sale of financial assets at fair value through profit or loss	1,434	(2,304)
Unrealised gain on changes in financial assets at fair value through profit or loss	(693)	(196)
Unrealised (gain)/loss on changes in fair value of embedded loans measured at fair value through profit or loss	(15,892)	24,453
Unrealised (gain)/loss on changes in fair value of derivative financial instruments	(248,645)	320,896
Unrealised (gain)/loss on changes in fair value of loans designated at fair value	(742)	363
Operating (loss)/profit before working capital changes	(132,230)	432,615
(Increase)/Decrease in operating assets:		
Reverse repurchase agreements	79,811	(121,938)
Financial assets at fair value through profit or loss	(338,810)	99,466
Loans, advances and financing	(938,157)	(2,554,207)
Embedded loans measured at fair value through profit or loss	551,396	(142,958)
Collateral deposits placed	151,356	(310,807)
Purchased receivables	(27)	125,065
Derivative financial instruments	(27,434)	323,511
Statutory deposits with Bank Negara Malaysia	(13,953)	(2,051)
Other assets	(32,340)	(109,719)
(Decrease)/Increase in operating liabilities:		
Deposits from customers	(326,604)	(564,377)
Deposits and placements of banks and other financial institutions	(575,613)	(897,786)
Collateral deposits received	8,732	2,005,927
Other liabilities	(59,606)	127,019
Obligation on securities sold on repurchase agreement	94,244	-
Cash used in operations	(1,559,235)	(1,590,240)
Income tax paid	(56,427)	(51,725)
Payment of staff benefits	-	(1,466)
Net cash used in operating activities	(1,615,662)	(1,643,431)

MUFG BANK (MALAYSIA) BERHAD**Company No : 199401016638 (302316-U)****(Incorporated in Malaysia)****UNAUDITED STATEMENT OF CASH FLOWS
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)**

	2026 June	2025 June
	RM'000	RM'000
Cash Flows From Investing Activities		
Purchase of property, plant and equipment	(51)	(1,122)
Purchase of intangible assets	(1,014)	(39)
Proceeds from disposals of property, plant and equipment	-	-
Proceeds from redemption and sales of financial assets at fair value through other comprehensive income	134,900	64,900
Purchase of financial assets at fair value through other comprehensive income	(95,230)	(348,799)
Interest received from financial assets at fair value through other comprehensive income	18,440	22,610
Dividend received	111	111
Net cash generated from/(used in) investing activities	<u>57,156</u>	<u>(262,339)</u>
Cash Flows From Financing Activities		
Payment of lease liabilities	(776)	(763)
Interest paid in relation to lease liabilities	(76)	(91)
Net cash used in financing activities	<u>(852)</u>	<u>(854)</u>
Net decrease in cash and cash equivalents	(1,559,358)	(1,906,624)
Cash and cash equivalents at beginning of quarter	4,675,054	6,994,844
Cash and cash equivalents at end of quarter	11 <u>3,115,696</u>	<u>5,088,220</u>
Cash and cash equivalents comprise of:		
Cash and short-term funds	11 2,773,621	4,500,785
Deposits and placements with financial institutions	13 <u>342,075</u>	<u>587,435</u>
	<u>3,115,696</u>	<u>5,088,220</u>

MUFG BANK (MALAYSIA) BERHAD

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(Incorporated in Malaysia)

NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT FOR THE QUARTER ENDED 30 JUNE 2026

1 BASIS OF PREPARATION

The unaudited condensed interim financial report for the quarter ended 30 June 2026 have been prepared under the historical cost convention except for financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income, embedded loans measured at fair value through profit or loss and derivative financial instruments which are stated at fair value.

The unaudited condensed interim financial report have been prepared in accordance with MFRS 134: *Interim Financial Reporting* issued by the Malaysian Accounting Standard Board ("MASB") and Bank Negara Malaysia's Guidelines on Financial Reporting. The unaudited interim financial report should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 March 2026. The explanatory notes attached to the interim financial report provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Bank since the financial year ended 31 March 2026.

Changes in Accounting Policies

As at the date of issuance of the financial statements, amendments of MFRS which are relevant to the operations of the Bank are as follows:

Amendments to:

MFRS 121	The Effects of Changes in Foreign Exchange Rates - Lack of Exchangeability
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The adoption of the above amendments does not have any material effect to the Bank.

Amendments Issued But Not Yet Effective

The Bank has not adopted the following relevant amendments that have been issued but not yet effective:

Accounting standard:

MFRS 18	Presentation and Disclosure in Financial Statements**
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Amendments to:

MFRS 7, MFRS 9,	Annual Improvements to MFRS Standards - Volume 11*
MFRS 10 and MFRS 107	
MFRS 9 and MFRS 7	Classification and Measurement of Financial Instruments*

** Effective for annual periods beginning on or after 1 January 2027

* Effective for annual periods beginning on or after 1 January 2026

The Bank will adopt the above accounting standard and amendments when they become effective. The adoption of these standards and amendments is not expected to result in any significant financial impact on the financial statements of the Bank.

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)**

2 AUDIT REPORT

The audit report on the audited financial statements for the financial year ended 31 March 2026 was not subject to any qualification.

3 SEASONAL OR CYCLICAL FACTORS

The business operations of the Bank have not been affected by any material seasonal cyclical factors.

4 EXCEPTIONAL OR EXTRAORDINARY ITEMS

There were no exceptional or extraordinary items for the financial period ended 30 June 2026.

5 CHANGES IN ESTIMATES

There were no significant changes in estimates of amounts reported in prior financial years that have a material effects on the financial results and position of the Bank for the financial period ended 30 June 2026.

6 CHANGES IN DEBT AND EQUITY SECURITIES

There were no issuance and repayment of debt and equity securities during the financial period ended 30 June 2026.

7 DIVIDEND PAID

No dividend was paid during the financial period ended 30 June 2026.

8 SUBSEQUENT EVENTS

There were no material events subsequent to the balance sheet date that require disclosure or adjustments to the unaudited condensed interim financial report.

9 REVIEW OF PERFORMANCE

The Bank's profit before taxation for the financial period ended 30 June 2026 was RM128.5 million, increase of 47.78% or RM41.6 million compared to the corresponding period last year. Operating income increased by RM46.3 million from RM146.7 million to RM193.0 million whilst operating expenses increases by RM3.7 million mainly attributed to higher administrative and other expenses during the financial period.

Total assets decreased from RM29.7 billion as at 31 March 2026 to RM28.8 billion as at 30 June 2026. The Bank's CET 1/Tier 1 capital ratio and total capital ratio remained strong at 28.772% and 29.759% respectively.

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NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)

10 BUSINESS STRATEGY AND OUTLOOK

Our business strategy new FY remains focused on capturing new growth opportunities as well as existing expansion arising from strengthening Japan–Malaysia economic collaboration, particularly in high priority sectors such as green transformation, digitalisation and supply chain resilience.

Leveraging solid government to government relations for both countries, we aim to facilitate increased Japanese investment flows into Malaysia, positioning the Bank as a key financial partner in strategic projects that support sustainability and industrial upgrading. This approach is further supported by Malaysia’s steady GDP growth outlook of approximately 4.0–4.5%, which provides a stable macroeconomic foundation for long-term investment expansion.

Despite external uncertainties, including geopolitical tensions such as the US–Iran conflict and the resulting elevated oil prices, we see emerging opportunities driven by supply chain reshoring and diversification. Malaysian industries stand to benefit from these shifts, attracting new investments from Japanese corporates seeking resilient and cost competitive production bases. Concurrently, global investments in artificial intelligence in both the US and China are expected to generate new growth momentum, further accelerating demand for digital infrastructure, advanced manufacturing, and innovation-led financing solutions which will continuously fuel our both Japanese and Global Corporate business strategy.

In addition, increasing global emphasis on energy security and economic resilience positions Malaysia—rich in natural resources and strategically located—as an attractive destination for capital deployment. The Bank will continue to play a proactive role in bridging cross-border investments, supporting clients in navigating evolving market dynamics while channeling funding into high-growth sectors. Through this aligned strategy, we aim to sustain portfolio expansion and reinforce our role as a key enabler of regional economic development.

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****11 CASH AND SHORT-TERM FUNDS**

	2026 June RM'000	2026 March RM'000
<i>Amortised cost</i>		
Cash and balances with banks and other financial institutions	541,541	605,351
Money at call and deposit placements maturing within three months	2,232,080	3,340,069
	<u>2,773,621</u>	<u>3,945,420</u>

12 REVERSE REPURCHASE AGREEMENTS AND OBLIGATION ON SECURITIES SOLD ON REPURCHASE AGREEMENT

	2026 June RM'000	2026 March RM'000
(i) Reverse repurchase agreements		
<i>Amortised cost</i>		
Money market instruments:		
Malaysian Government Securities	-	103,273
Government Investment Issues	95,334	71,872
	<u>95,334</u>	<u>175,145</u>
(ii) Obligation on securities sold on repurchase agreements		
Financial investments at amortised cost	<u>94,244</u>	<u>-</u>

13 DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	2026 June RM'000	2026 March RM'000
<i>Amortised cost</i>		
Licensed banks		
• Malaysia	91,045	603,019
• Other countries	251,030	126,615
	<u>342,075</u>	<u>729,634</u>

14 FINANCIAL INSTRUMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	2026 June RM'000	2026 March RM'000
Financial assets at fair value through profit or loss		
Money market instruments:		
Malaysian Government Securities	1,314,356	1,098,536
Government Investment Issues	282,279	232,340
	<u>1,596,635</u>	<u>1,330,876</u>
Financial liabilities at fair value through profit or loss		
Money market instruments:		
Malaysian Government Securities (short position)	<u>-</u>	<u>72,310</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****15 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")**

	2026 June RM'000	2026 March RM'000
Money market instruments		
Malaysian Government Securities	655,752	696,010
Government Investment Issues	321,832	322,336
Corporate Bond	298,669	297,898
Sukuk	577,291	576,519
	<u>1,853,544</u>	<u>1,892,763</u>
Non-money market instruments:		
Unquoted shares	<u>28,662</u>	<u>28,662</u>
Total	<u>1,882,206</u>	<u>1,921,425</u>

Movements in allowances for impairment which reflect the expected credit loss ("ECL") computed by impairment model and recognised in ECL reserve are as follows:

	12-month ECL Stage 1 RM'000	Life-time ECL Stage 2 RM'000	Total RM'000
At 1 April	-	4,380	4,380
Transfer to lifetime ECL not credit-impaired (Stage 2)	-	-	-
New financial assets originated	-	323	323
Allowance made due to changes in credit risk	-	-	-
Financial assets derecognised (other than write-off)	-	(324)	(324)
At 30 June 2026	<u>-</u>	<u>4,379</u>	<u>4,379</u>
At 1 April	1,728	-	1,728
Transfer to lifetime ECL not credit-impaired (Stage 2)	(1,728)	1,728	-
New financial assets originated	-	324	324
Allowance made due to changes in credit risk	-	4,056	4,056
Financial assets derecognised (other than write-off)	-	(1,728)	(1,728)
At 31 March 2026	<u>-</u>	<u>4,380</u>	<u>4,380</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****16 LOANS, ADVANCES AND FINANCING**

	2026 June RM'000	2026 March RM'000
(a) By type:		
<i>At amortised cost</i>		
Term loans		
• Housing loans	6,087	6,199
• Other term loans	5,174,831	5,149,231
Revolving credits	3,573,046	2,717,570
Overdrafts	6,199	13,559
Claims on customers under acceptance credits	83,296	24,154
Staff loans	7,435	7,575
	<u>8,850,894</u>	<u>7,918,288</u>
Unearned interest	(87)	-
Gross loans, advances and financing at amortised cost	<u>8,850,807</u>	<u>7,918,288</u>
Impairment allowances on loans, advances and financing		
• Stage 1 - 12-month ECL	(16,702)	(12,530)
• Stage 2 - lifetime ECL not credit-impaired	(37,473)	(20,729)
• Stage 3 - lifetime ECL credit-impaired	(198)	(194)
Net loans, advances and financing at amortised cost	<u>8,796,434</u>	<u>7,884,835</u>
<i>At fair value</i>		
Other term loans	204,618	198,913
Net loans, advances and financing	<u>9,001,052</u>	<u>8,083,748</u>
Gross loans, advances and financing		
<i>At amortised cost</i>	8,850,807	7,918,288
<i>At fair value</i>	204,618	198,913
	<u>9,055,425</u>	<u>8,117,201</u>
(b) By maturity structure:		
Maturing within one year	4,238,003	3,023,016
More than one year to three years	1,740,899	1,786,822
More than three years to five years	1,446,211	1,724,812
More than five years	1,630,312	1,582,551
	<u>9,055,425</u>	<u>8,117,201</u>
(c) By type of customer:		
Domestic non-bank financial institutions	380,399	412,630
Domestic business enterprises		
• Small medium enterprises	67,611	67,096
• Others	3,295,401	2,763,594
Individuals	13,521	13,774
Foreign entities	5,298,493	4,860,107
	<u>9,055,425</u>	<u>8,117,201</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****16 LOANS, ADVANCES AND FINANCING (CONTD)**

	2026 June RM'000	2026 March RM'000
(d) By underlying structure:		
Conventional loan	3,303,716	2,926,894
Islamic Financing		
• Islamic Banking Window - Internal Wakalah Scheme *	773,765	742,420
• International Currency Business Unit	4,977,944	4,447,887
	<u>9,055,425</u>	<u>8,117,201</u>
* Under the internal Wakalah Scheme (agent), the funding, risks and rewards are assumed by Conventional Banking Business Unit, with Islamic Banking Window (IBW) acting as an agent and earning agency fees. Such agency fees are recognised as Islamic Banking Window income and disclosed under Note 33.		
(e) By interest/profit rate sensitivity:		
Variable rates	9,053,540	8,115,099
Fixed rate		
• Staff loans	1,885	2,102
	<u>9,055,425</u>	<u>8,117,201</u>
(f) By economic sector:		
Mining and quarrying	204,618	198,913
Manufacturing	1,604,626	1,232,853
Electricity, gas and water	833,211	298,904
Construction	95,694	81,298
Wholesale, retail trade, restaurants and hotels	313,673	232,606
Transport, storage and communication	720,426	1,214,386
Finance, insurance, real estate and business services	5,269,656	4,844,467
Households	13,521	13,774
	<u>9,055,425</u>	<u>8,117,201</u>
(g) By geographical location:		
Malaysia	5,182,646	4,267,711
Other countries	3,872,779	3,849,490
	<u>9,055,425</u>	<u>8,117,201</u>
(h) Credit-impaired gross loans by economic sector are as follows:		
Household	<u>406</u>	<u>498</u>
(i) Credit-impaired gross loans by geographical location are as follows:		
Malaysia	<u>406</u>	<u>498</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****16 LOANS, ADVANCES AND FINANCING (CONTD)****(j) Movements in credit-impaired gross loans, advances and financing are as follows:**

	2026 June RM'000	2026 March RM'000
At beginning of the period	498	720
Classified as credit-impaired during the period	6	168
Amount recovered	(18)	(39)
Reclassified as performing	(80)	(351)
At end of the period	<u>406</u>	<u>498</u>

(k) Movements in impairment allowances on loans, advances and financing:

	12-month ECL Stage 1 RM'000	Lifetime ECL Not credit- impaired Stage 2 RM'000	Credit-impaired Stage 3 RM'000	Total RM'000
At 1 April 2026	12,530	20,729	194	33,453
Transfer to 12-Month ECL (Stage 1)	1,300	(1,300)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(1,866)	1,866	-	-
New financial assets originated	11,581	3,113	-	14,694
Financial assets derecognised (other than write-off)	(6,379)	(4,750)	-	(11,129)
Net remeasurement due to changes in credit risk	(464)	17,815	4	17,355
At 30 June 2026	<u>16,702</u>	<u>37,473</u>	<u>198</u>	<u>54,373</u>
At 1 April 2025	14,858	18,920	175	33,953
Transfer to lifetime ECL not credit-impaired (Stage 2)	(1,752)	1,752	-	-
Transfer to lifetime ECL credit-impaired (Stage 3)	(1)	(10)	11	-
New financial assets originated	9,779	6,618	-	16,397
Financial assets derecognised (other than write-off)	(8,586)	(3,744)	-	(12,330)
Net remeasurement due to changes in credit risk	(1,768)	(2,807)	8	(4,567)
At 31 March 2026	<u>12,530</u>	<u>20,729</u>	<u>194</u>	<u>33,453</u>

(l) Movements in gross loans, advances and financing:

	12-month ECL Stage 1 RM'000	Lifetime ECL Not credit- impaired Stage 2 RM'000	Credit-impaired Stage 3 RM'000	Total RM'000
At 1 April 2026	5,136,042	2,781,748	498	7,918,288
Transfer to 12-Month ECL (Stage 1)	199,479	(199,479)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(1,011,445)	1,011,525	(80)	-
New financial assets originated	4,158,890	340,420	6	4,499,316
Financial assets derecognised (other than write-off)	(2,723,521)	(843,258)	(18)	(3,566,797)
At 30 June 2026	<u>5,759,445</u>	<u>3,090,956</u>	<u>406</u>	<u>8,850,807</u>
At 1 April 2025	6,178,007	1,093,011	720	7,271,738
Transfer to 12-Month ECL (Stage 1)	99,447	(99,447)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(73,922)	74,273	(351)	-
Transfer to lifetime ECL credit-impaired (Stage 3)	(38)	(105)	143	-
New financial assets originated	3,843,999	2,005,537	25	5,849,561
Financial assets derecognised (other than write-off)	(4,911,451)	(291,521)	(39)	(5,203,011)
At 31 March 2026	<u>5,136,042</u>	<u>2,781,748</u>	<u>498</u>	<u>7,918,288</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
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	2026 June RM'000	2026 March RM'000
<i>At fair value</i>		
Embedded loans with term loans nature	8,475,918	8,392,726
Embedded loans with revolving credits nature	2,703,709	3,351,243
	<u>11,179,627</u>	<u>11,743,969</u>

Loans/Financing measured at FVTPL included RM10,645,006,000 (2026 March: RM11,089,545,000) of outstanding balance for loans, advances and financing, and net fair value for derivative financial assets and liabilities of RM490,177,000 (2026 March: RM594,998,000).

	2026 June RM'000	2026 March RM'000
(a) By maturity structure:		
Maturing within one year	3,628,375	4,512,359
More than one year to three years	5,423,790	5,354,950
More than three years to five years	1,852,196	1,695,964
More than five years	275,266	180,696
	<u>11,179,627</u>	<u>11,743,969</u>
(b) By type of customer:		
Domestic non-bank financial institutions	9,207,447	9,678,686
Domestic business enterprises		
• Others	1,972,180	2,065,283
	<u>11,179,627</u>	<u>11,743,969</u>
(c) By interest rate sensitivity:		
Variable rates	11,179,627	11,743,969
(d) By economic sector:		
Mining and quarrying	27,365	11,446
Manufacturing	109,556	76,866
Electricity, gas and water	-	142,360
Construction	709,419	720,416
Transport, storage and communication	1,063,673	1,029,007
Finance, insurance, real estate and business services	9,269,614	9,763,874
	<u>11,179,627</u>	<u>11,743,969</u>
(e) By geographical location:		
Malaysia	11,179,627	11,743,969
(f) By underlying structure:		
Conventional loan	10,143,793	10,889,355
Islamic Financing		
• Islamic Banking Window - Internal Wakalah Scheme *	1,035,834	854,614
	<u>11,179,627</u>	<u>11,743,969</u>

* Under the internal Wakalah Scheme (agent), the funding, risks and rewards are assumed by Conventional Banking Business Unit, with Islamic Banking Window (IBW) acting as an agent and earning agency fees. Such agency fees are recognised as Islamic Banking Window income and disclosed under Note 33.

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17 EMBEDDED LOANS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL") (CONTD)

(f) By notional amount of derivative financial assets and liabilities:

	2026 June			2026 March		
	Contract/ Notional Amount RM'000	Fair Value		Contract/ Notional Amount RM'000	Fair Value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
<i>At fair value</i>						
Embedded loans with term loans nature:						
Foreign currency swaps	9,515,811	503,267	40,507	8,102,744	584,329	5,951
Interest rate swaps	2,553,776	34,207	708	1,738,467	15,501	495
	<u>12,069,587</u>	<u>537,474</u>	<u>41,215</u>	<u>9,841,211</u>	<u>599,830</u>	<u>6,446</u>
Embedded loans with revolving credits nature:						
Foreign currency swaps	1,044,000	50	6,132	1,929,984	34,412	32,798
	<u>1,044,000</u>	<u>50</u>	<u>6,132</u>	<u>1,929,984</u>	<u>34,412</u>	<u>32,798</u>
	<u>13,113,587</u>	<u>537,524</u>	<u>47,347</u>	<u>11,771,195</u>	<u>634,242</u>	<u>39,244</u>
Set off		(47,347)	(47,347)		(39,244)	(39,244)
Net assets		<u>490,177</u>	<u>-</u>		<u>594,998</u>	<u>-</u>

18 PURCHASED RECEIVABLES

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Purchased receivables	231,178	231,151
Impairment allowances on purchased receivables		
Stage 1 - 12 month ECL	(143)	(121)
	<u>231,035</u>	<u>231,030</u>

Purchased receivables relate to receivables acquired by the Bank under the account receivables purchasing and vendors financing product. Included in purchased receivables are non-recourse bills receivables amounting to RM209,073,000 (2026 March: RM218,298,000).

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- (a) Movements in impairment allowances on purchased receivables which reflect the ECL model on impairment during the financial period are as follows:

	Lifetime ECL			Total RM'000
	12-month ECL	Not credit- impaired	Credit-impaired	
	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	
At 1 April 2026	121	-	-	121
New financial assets originated	33	-	-	33
Financial assets derecognised (other than write-off)	(21)	-	-	(21)
Net remeasurement due to changes in credit risk	10	-	-	10
At 30 June 2026	<u>143</u>	<u>-</u>	<u>-</u>	<u>143</u>
At 1 April 2025	347	-	-	347
New financial assets originated	48	-	-	48
Financial assets derecognised (other than write-off)	(220)	-	-	(220)
Net remeasurement due to changes in credit risk	(54)	-	-	(54)
At 31 March 2026	<u>121</u>	<u>-</u>	<u>-</u>	<u>121</u>

19 COLLATERAL DEPOSITS

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Cash collaterals placed	<u>528,134</u>	<u>679,490</u>

The cash collaterals placed are recognised at amortised cost. These deposits are placed in respect of derivative balances pursuant to agreements in accordance with International Swaps and Derivatives Association ("ISDA") and Credit Support Annex ("CSA") entered into with respective counterparties.

<i>At amortised cost</i>		
Cash collaterals received	<u>10,709,750</u>	<u>10,701,018</u>

The cash collaterals received are recognised at amortised cost. These are received in respect of derivative balances pursuant to agreements in accordance with ISDA and CSA entered into with respective counterparties and related companies, and Cash Collateral Scheme entered into with a branch of the holding company and related company amounting to RM10,693,182,000 (2026 March: RM10,653,631,000). Included in CSA balance are RM2,037,000 (2026 March: Nil) transacted with a related company. The remaining balances are placed with licensed banks.

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
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20 DERIVATIVE FINANCIAL ASSETS / LIABILITIES

The table below shows the Bank's derivative financial instruments measured at their fair value together with their corresponding contract/notional amounts as at the reporting date. The notional amounts of these derivative financial instruments refer to the underlying contract values on which changes in the fair value of the derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the end of the financial period but are not indicative of either the market risk or credit risk inherent in the derivative contracts.

	2026 June			2026 March		
	Contract/ Notional Amount RM'000	Fair Value		Contract/ Notional Amount RM'000	Fair Value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
<i>At fair value</i>						
Trading Derivatives*						
Foreign exchange related contracts						
• Forwards	49,471,832	544,219	445,921	35,450,983	347,313	497,093
• Swaps	18,754,287	322,372	584,727	18,459,332	286,758	602,988
Interest rate related contracts						
• Swaps	44,088,205	93,684	104,354	38,160,465	85,125	100,511
Other derivatives						
• Currency options	367,987	1,736	548	430,469	3,255	315
	<u>112,682,311</u>	<u>962,011</u>	<u>1,135,550</u>	<u>92,501,249</u>	<u>722,451</u>	<u>1,200,907</u>

* Included in trading derivatives are derivative financial assets and derivative financial liabilities transacted with the immediate holding company and related companies amounting to RM173,405,000 (2026 March: RM145,603,000) and RM179,524,000 (2026 March: RM159,386,000) respectively.

21 DEPOSITS FROM CUSTOMERS

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Demand deposits	5,429,891	4,874,290
Money market deposits	1,102,628	1,171,691
Savings deposits	13	13
Fixed deposits	<u>3,327,133</u>	<u>4,140,275</u>
	<u>9,859,665</u>	<u>10,186,269</u>

(a) The maturity structure of fixed deposits are as follows:

Due within six months	3,139,475	4,120,211
More than six months to one year	<u>187,658</u>	<u>20,064</u>
	<u>3,327,133</u>	<u>4,140,275</u>

(b) The deposits are sourced from the following customers:

Domestic non-bank financial institutions	115,026	321,945
Business enterprises	9,423,756	9,624,501
Individuals	1,096	1,090
Foreign entities/individuals	261,022	183,398
Others	<u>58,765</u>	<u>55,335</u>
	<u>9,859,665</u>	<u>10,186,269</u>

(c) By underlying structure:

Conventional deposits	9,767,220	9,963,890
Islamic deposits	<u>92,445</u>	<u>222,379</u>
	<u>9,859,665</u>	<u>10,186,269</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
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22 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Licensed banks	1,418,784	1,994,397

23 OTHER LIABILITIES

	2026 June RM'000	2026 March RM'000
Provision for retirement benefits	24,724	24,213
Impairment allowances on commitment and contingencies (a)		
• Stage 1 - 12-month ECL	16,767	7,399
• Stage 2 - lifetime ECL not credit-impaired	2,877	14,449
Accrued interest payable	22,621	33,703
Other payables and accruals	85,222	135,312
	152,211	215,076

(a) Movements in impairment allowances on commitments and contingencies which reflect the ECL model on impairment are as follows:

	12-month ECL Stage 1 RM'000	Lifetime ECL		Total RM'000
		Not credit- impaired Stage 2 RM'000	Credit- impaired Stage 3 RM'000	
At 1 April 2026	7,399	14,449	-	21,848
Transfer to 12-month ECL (Stage 1)	8,858	(8,858)	-	-
Transfer to Lifetime ECL not credit-impaired (Stage 2)	(67)	67	-	-
New financial assets originated	3,635	113	-	3,748
Financial assets derecognised (other than write-off)	(263)	(2,807)	-	(3,070)
Net remeasurement due to changes in credit risk	(2,795)	(87)	-	(2,882)
At 30 June 2026	16,767	2,877	-	19,644
At 1 April 2025	11,504	12,178	-	23,682
Transfer to 12-month ECL (Stage 1)	3,101	(3,101)	-	-
Transfer to Lifetime ECL not credit-impaired (Stage 2)	(18)	18	-	-
New financial assets originated	7,303	14,252	-	21,555
Financial assets derecognised (other than write-off)	(9,762)	(4,711)	-	(14,473)
Net remeasurement due to changes in credit risk	(4,729)	(4,187)	-	(8,916)
At 31 March 2026	7,399	14,449	-	21,848

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25 COMMITMENTS AND CONTINGENCIES

The commitments and contingencies exposures and their related counterparty credit risk of the Bank are as follows:

	2026 June				2026 March			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
<u>Credit-related Exposures</u>								
Direct credit substitutes	323,302		323,302	315,932	349,784		349,784	340,574
Transaction-related contingent items	1,615,350		807,675	421,614	1,620,192		810,096	466,038
Short-term self-liquidating trade-related contingencies	333,029		66,605	70,650	273,950		54,790	60,490
Other commitments, such as formal standby facilities and credit lines, with an original maturity of :								
- not exceeding one year	283,842		56,768	56,768	286,216		57,243	57,243
- exceeding one year	205		102	77	18,070		9,035	8,992
Any commitments that are unconditionally cancelled at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	19,853,288		-	-	19,806,329		-	-
	<u>22,409,016</u>		<u>1,254,452</u>	<u>865,041</u>	<u>22,354,541</u>		<u>1,280,948</u>	<u>933,337</u>
<u>Embedded loans</u>								
Foreign exchange related contracts								
- one year or less	3,135,649	129,901	152,862	64,286	3,937,922	153,957	178,899	74,687
- over one year to five years	7,424,162	373,416	618,696	482,629	5,998,181	462,079	618,708	432,555
- over five years	-	-	-	-	96,625	2,705	17,199	3,440
Interest rate related contracts								
- one year or less	493,553	631	763	279	553,869	1,400	1,596	551
- over one year to five years	1,376,500	12,353	36,939	30,718	946,750	9,372	32,508	28,201
- over five years	683,723	21,223	62,498	62,498	237,849	4,729	16,555	16,555
	<u>13,113,587</u>	<u>537,524</u>	<u>871,758</u>	<u>640,410</u>	<u>11,771,196</u>	<u>634,242</u>	<u>865,465</u>	<u>555,989</u>
<u>Derivative Financial Instruments:</u>								
Foreign exchange related contracts								
- one year or less	52,993,579	590,919	1,188,035	880,165	39,338,675	426,139	857,354	596,612
- over one year to five years	15,192,040	275,672	1,314,445	701,306	14,531,140	207,932	1,208,073	682,957
- over five years	40,500	-	3,205	1,603	40,500	-	2,643	1,321
Interest rate related contracts								
- one year or less	20,702,274	16,035	37,009	13,145	16,084,526	13,829	29,853	10,552
- over one year to five years	22,016,177	63,851	457,153	177,359	21,362,702	59,977	475,206	181,732
- over five years	1,369,754	13,798	108,552	66,070	713,237	11,319	30,492	12,376
Currency options *								
- one year or less	183,994	1,736	4,496	4,496	215,235	3,255	6,483	6,483
	<u>112,498,318</u>	<u>962,011</u>	<u>3,112,895</u>	<u>1,844,144</u>	<u>92,286,015</u>	<u>722,451</u>	<u>2,610,104</u>	<u>1,492,033</u>
Total	<u>148,020,921</u>	<u>1,499,535</u>	<u>5,239,105</u>	<u>3,349,595</u>	<u>126,411,752</u>	<u>1,356,693</u>	<u>4,756,517</u>	<u>2,981,359</u>

* Only buy legs are taken into account for counterparty credit risk purposes.

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	1st Quarter Ended		Three Months Ended	
	2026 June	2025 June	2026 June	2025 June
	RM'000	RM'000	RM'000	RM'000
26 INTEREST INCOME/FINANCING INCOME				
Loans, advances and financing measured at amortised cost	97,842	103,416	97,842	103,416
Loans, advances and financing designated at fair value	3,360	4,608	3,360	4,608
Money at call and deposit placements with financial institutions	20,826	39,516	20,826	39,516
Financial assets at FVTPL	14,601	2,001	14,601	2,001
Financial investments at FVOCI				
- Interest income	21,025	22,182	21,025	22,182
- Net accretion of discount/(amortisation of premium)	305	(886)	305	(886)
Other interest income	6,653	1,225	6,653	1,225
	<u>164,612</u>	<u>172,062</u>	<u>164,612</u>	<u>172,062</u>

Included in the above financing income is RM54,672,000 (June 2025: RM56,038,000) are originated from International Currency Business Unit (ICBU).

27 INTEREST EXPENSE/PROFIT DISTRIBUTED TO DEPOSITORS				
Deposits and placements of banks and other financial institutions	12,475	15,886	12,475	15,886
Deposits from other customers	46,177	68,413	46,177	68,413
Other interest expense	121,404	141,332	121,404	141,332
	<u>180,056</u>	<u>225,631</u>	<u>180,056</u>	<u>225,631</u>

Included in the above profit distributed to depositors is RM23,728,000 (June 2025: RM56,759,000) from Islamic deposits originated through the ICBU.

28 NET INCOME FROM EMBEDDED LOANS MEASURED AT FVTPL				
Interest income	127,477	172,133	127,477	172,133
Unrealised gain/(loss) in fair value of embedded loans	15,892	(24,453)	15,892	(24,453)
Realised loss in fair value of embedded loans	(3,499)	(26,393)	(3,499)	(26,393)
	<u>139,870</u>	<u>121,287</u>	<u>139,870</u>	<u>121,287</u>

29 OTHER OPERATING INCOME				
Fee income				
Commission	1,022	1,284	1,022	1,284
Guarantee fees	1,549	1,610	1,549	1,610
Service charges and fees	593	638	593	638
Commitment fees	901	473	901	473
Fees on credit facilities	4,933	8,660	4,933	8,660
Others	598	674	598	674
	<u>9,596</u>	<u>13,339</u>	<u>9,596</u>	<u>13,339</u>
Fee and commission expense	<u>(2,842)</u>	<u>(4,753)</u>	<u>(2,842)</u>	<u>(4,753)</u>
Net fee and commission income	<u>6,754</u>	<u>8,586</u>	<u>6,754</u>	<u>8,586</u>
Net investment income				
Gross dividends	111	111	111	111
Realised loss in fair value of derivative financial instruments	9,176	13,647	9,176	13,647
Realised (loss)/gain in fair value of financial assets at FVTPL	(1,434)	2,304	(1,434)	2,304
Unrealised gain/(loss) in fair value of derivative financial instruments	248,645	(320,896)	248,645	(320,896)
Unrealised gain in fair value of financial assets at FVTPL	693	196	693	196
Unrealised gain/(loss) in fair value of loans designated at fair value	742	(363)	742	(363)
Foreign exchange (loss)/gain	(199,199)	369,467	(199,199)	369,467
	<u>58,734</u>	<u>64,466</u>	<u>58,734</u>	<u>64,466</u>
Other income				
Management fees from related branch	907	1,464	907	1,464
Other operating income	54	1	54	1
	<u>961</u>	<u>1,465</u>	<u>961</u>	<u>1,465</u>
	<u>66,449</u>	<u>74,517</u>	<u>66,449</u>	<u>74,517</u>

Included in the above other operating income is RM1,748,000 (June 2025: RM9,084,000) are originated from ICBU.

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	1st Quarter Ended		Three Months Ended	
	2026 June	2025 June	2026 June	2025 June
	RM'000	RM'000	RM'000	RM'000
30 OTHER OPERATING EXPENSES				
Personnel expenses	29,584	28,445	29,584	28,445
Establishment related expenses	10,787	9,940	10,787	9,940
Promotion and marketing related expenses	741	509	741	509
Administrative and other expenses	3,968	2,471	3,968	2,471
	<u>45,080</u>	<u>41,365</u>	<u>45,080</u>	<u>41,365</u>
Personnel expenses				
- Wages, salaries and bonus	23,198	22,369	23,198	22,369
- Defined benefit plan	511	555	511	555
- Defined contribution plan	2,934	2,770	2,934	2,770
- Other employee benefits	2,941	2,751	2,941	2,751
	<u>29,584</u>	<u>28,445</u>	<u>29,584</u>	<u>28,445</u>
Establishment related expenses				
- Depreciation of property, plant and equipment	1,093	1,073	1,093	1,073
- Amortisation of intangible assets	1,912	2,300	1,912	2,300
- Depreciation of right-of-use assets	985	990	985	990
- Repair and maintenance	58	88	58	88
- Expenses relating to short-term leases and leases of low-value assets	471	369	471	369
- Interest expenses on lease liabilities	76	91	76	91
- Accretion expense on asset retirement obligation	3	3	3	3
- Technology project costs	6,066	4,842	6,066	4,842
- Others	123	184	123	184
	<u>10,787</u>	<u>9,940</u>	<u>10,787</u>	<u>9,940</u>
Promotion and marketing related expenses				
- Advertising and publicity	-	3	-	3
- Others	741	506	741	506
	<u>741</u>	<u>509</u>	<u>741</u>	<u>509</u>
Administrative and other expenses				
- Communication expenses	172	183	172	183
- Legal and professional fees	236	121	236	121
- Others	3,560	2,167	3,560	2,167
	<u>3,968</u>	<u>2,471</u>	<u>3,968</u>	<u>2,471</u>

Included in the above other operating expenses is RM993,000 (June 2025: RM932,000) are originated from ICBU.

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****31 ALLOWANCE FOR IMPAIRMENT ON FINANCIAL INSTRUMENTS**

	1st Quarter Ended		Three Months Ended	
	2026 June	2025 June	2026 June	2025 June
	RM'000	RM'000	RM'000	RM'000
Stage 1 and 2 expected credit losses made during the year	47,414	33,580	47,414	33,580
Stage 1 and 2 expected credit losses written back	(28,681)	(16,257)	(28,681)	(16,257)
Stage 3 expected credit losses made during the year	4	17	4	17
Stage 3 expected credit losses written back	-	(10)	-	(10)
Other movements	675	1,061	675	1,061
	<u>19,412</u>	<u>18,391</u>	<u>19,412</u>	<u>18,391</u>
(a) Allowance for impairment on loans, advances and financing				
Stage 1 and 2 expected credit losses made during the year	34,375	21,743	34,375	21,743
Stage 1 and 2 expected credit losses written back	(13,459)	(10,403)	(13,459)	(10,403)
Stage 3 expected credit losses made during the year	4	17	4	17
Stage 3 expected credit losses written back	-	(10)	-	(10)
Other movements	675	1,061	675	1,061
	<u>21,595</u>	<u>12,408</u>	<u>21,595</u>	<u>12,408</u>
(b) Allowance for impairment on purchased receivables				
Stage 1 and 2 expected credit losses made during the year	43	245	43	245
Stage 1 and 2 expected credit losses written back	(21)	(209)	(21)	(209)
	<u>22</u>	<u>36</u>	<u>22</u>	<u>36</u>
(c) (Reversal of)/Allowance for impairment on off-balance sheet exposures				
Stage 1 and 2 expected credit losses made during the year	12,673	8,736	12,673	8,736
Stage 1 and 2 expected credit losses written back	(14,877)	(5,479)	(14,877)	(5,479)
	<u>(2,204)</u>	<u>3,257</u>	<u>(2,204)</u>	<u>3,257</u>
(d) (Reversal of)/Allowance for impairment on financial investments at FVOCI				
Stage 1 and 2 expected credit losses made during the year	323	2,856	323	2,856
Stage 1 and 2 expected credit losses written back	(324)	(166)	(324)	(166)
	<u>(1)</u>	<u>2,690</u>	<u>(1)</u>	<u>2,690</u>

Included in the above allowance for impairment on financial instruments is RM14,577,000 (June 2025: RM6,000,000) are originated from ICBU.

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****31 CAPITAL ADEQUACY**

- (a) The capital adequacy ratios consist of total capital and risk-weighted assets derived from balances of the Bank and are computed in accordance with BNM's Guidelines on Capital Adequacy Framework (Capital Components and Basel II - Risk Weighted Assets) ("CAF"). The Bank adopted the Standardised Approach for Credit Risk and Market Risk, and the Business Indicator Approach for Operational Risk.

- (b) The capital adequacy ratios of the Bank are as follows:

	2026 June	2026 March
Common equity Tier 1 ("CET 1") capital ratio	28.772%	30.298%
Tier 1 capital ratio	28.772%	30.298%
Total capital ratio	29.759%	31.292%

- (c) The components of CET 1, Tier 1 and total capital of the Bank are as follows:

	2026 June RM'000	2026 March RM'000
<u>CET 1 and Tier 1 capital</u>		
• Paid-up share capital	200,000	200,000
• Retained profits	4,955,119	4,955,119
• Other reserves	233,337	197,386
	5,388,456	5,352,505
<u>Less</u>		
• Deferred tax assets	(23,973)	(23,973)
• Intangible assets	(17,321)	(18,219)
• 55% of fair value reserve	(14,625)	(13,951)
• Regulatory reserve	(206,958)	(172,231)
	5,125,579	5,124,131
<u>Tier 2 capital</u>		
• Stage 1 and 2 ECL and regulatory reserve	175,835	168,136
Total Capital	5,301,414	5,292,267

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32 CAPITAL ADEQUACY (CONTD)

(d) The components of risk-weighted assets of the Bank are as follows:

2026 June

Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Weighted Assets RM'000	Minimum Capital Requirements at 8% RM'000
(i) Credit Risk				
On-Balance Sheet Exposures :				
Sovereigns/Central Banks	3,751,439	3,751,439	10,041	803
Public Sector Entities	42,710	42,710	8,542	683
Banks, Development Financial Institutions & MDBs	4,208,499	4,208,499	1,190,433	95,235
Insurance Cos, Securities Firms & Fund Managers	1	1	1	-
Corporates	18,301,720	18,301,720	8,465,074	677,206
Regulatory Retail	621	621	621	50
Residential Mortgage	12,493	12,493	5,062	405
Equity Exposures	28,662	28,662	28,662	2,293
Other Assets	1,089,072	1,089,072	1,008,554	80,684
Defaulted Exposures	184	184	184	15
Total On-Balance Sheet Exposures	<u>27,435,401</u>	<u>27,435,401</u>	<u>10,717,174</u>	<u>857,374</u>
Off-Balance Sheet Exposures :				
Credit-related exposures	1,254,452	1,254,452	865,041	69,203
Derivatives financial instruments	3,984,653	3,984,653	2,484,554	198,764
Total Off-Balance Sheet Exposures	<u>5,239,105</u>	<u>5,239,105</u>	<u>3,349,595</u>	<u>267,967</u>
Total On and Off-Balance Sheet Exposures	<u>32,674,506</u>	<u>32,674,506</u>	<u>14,066,769</u>	<u>1,125,341</u>
(ii) Market Risk				
	Long Position RM'000	Short Position RM'000		
Interest Rate Risk	128,430,023	(126,449,414)	1,931,308	154,505
Foreign Exchange Risk	43,383	-	43,388	3,471
	<u>128,473,406</u>	<u>(126,449,414)</u>	<u>1,974,696</u>	<u>157,976</u>
(iii) Operational Risk			<u>1,772,978</u>	<u>141,838</u>
Total RWA and Capital Requirements	<u>32,674,506</u>	<u>32,674,506</u>	<u>17,814,443</u>	<u>1,425,155</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****32 CAPITAL ADEQUACY (CONTD)**

(d) The components of risk-weighted assets of the Bank are as follows:

2026 March

Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements at 8% RM'000
(i) Credit Risk				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	4,730,027	4,730,027	111,329	8,906
Banks, Development Financial Institutions & MDBs	4,798,742	4,798,742	1,242,393	99,391
Insurance Cos, Securities Firms & Fund Managers	1	1	1	-
Corporates	17,733,546	17,733,546	8,102,147	648,172
Regulatory Retail	775	775	775	62
Residential Mortgages	12,501	12,501	4,958	397
Equity Exposures	28,662	28,662	28,662	2,293
Other Assets	1,123,796	1,123,796	979,012	78,321
Defaulted Exposures	274	274	274	22
Total On-Balance Sheet Exposures	<u>28,428,324</u>	<u>28,428,324</u>	<u>10,469,551</u>	<u>837,564</u>
Off-Balance Sheet Exposures :				
Credit-related exposures	1,280,948	1,280,948	933,337	74,667
Derivatives financial instruments	3,475,569	3,475,569	2,048,022	163,842
Total Off-Balance Sheet Exposures	<u>4,756,517</u>	<u>4,756,517</u>	<u>2,981,359</u>	<u>238,509</u>
Total On and Off-Balance Sheet Exposures	<u>33,184,841</u>	<u>33,184,841</u>	<u>13,450,910</u>	<u>1,076,073</u>
(ii) Market Risk				
	Long Position RM'000	Short Position RM'000		
Interest Rate Risk	104,598,485	(103,055,696)	1,589,163	127,133
Foreign Exchange Risk	2,624	(128,829)	128,825	10,306
	<u>104,601,109</u>	<u>(103,184,525)</u>	<u>1,717,988</u>	<u>137,439</u>
(iii) Operational Risk			<u>1,743,699</u>	<u>139,496</u>
Total RWA and Capital Requirements	<u>33,184,841</u>	<u>33,184,841</u>	<u>16,912,597</u>	<u>1,353,008</u>

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****33 THE OPERATIONS OF ISLAMIC BANKING WINDOW****UNAUDITED STATEMENT OF FINANCIAL POSITION AT 30 JUNE 2026**

		2026 June RM'000	2026 March RM'000
ASSETS			
Cash and short-term funds	(a)	157,000	128,000
Deposits and placements with financial institutions	(b)	-	1,780
Other assets		24,801	18,916
TOTAL ASSETS		181,801	148,696
LIABILITIES AND ISLAMIC BANKING FUNDS			
Deposits from customers	(c)	44,624	14,205
Deposits and placements of financial institutions	(d)	572	-
Other liabilities	(e)	74	4
TOTAL LIABILITIES		45,270	14,209
CAPITAL FUNDS		25,000	25,000
RESERVE		111,531	109,487
ISLAMIC BANKING FUNDS		136,531	134,487
TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS		181,801	148,696
COMMITMENTS AND CONTINGENCIES		-	-

Islamic financing based on Commodity Murabahah (Tawarruq) of RM1,704,382,000 (2026 March: RM1,312,701,000) and Ijarah of RM91,538,000 (2026 March: RM96,017,000) were financed under an internal Wakalah scheme and is reported at the entity level.

Tawarruq structure for the Bank's Islamic financing product consists of three (3) sales and purchases transactions. The first involves the purchase of commodity by the Bank from Commodity Trader 1, on cash and spot basis. Secondly, the Bank will sell the commodity using Murabahah contract, to the customer on deferred basis. Subsequently, the customer will sell the commodity to Commodity Trader 2, on cash and spot basis. Finally, the customer will get cash to finance the customer's needs.

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NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)

33 THE OPERATIONS OF ISLAMIC BANKING WINDOW (CONTD)

UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 JUNE 2026

		1st Quarter Ended		Three Months Ended	
		2026 June	2025 June	2026 June	2025 June
		RM'000	RM'000	RM'000	RM'000
Income derived from investment of Islamic Banking Capital funds	(f)	950	1,019	950	1,019
Profit distributed to depositors	(g)	(68)	(74)	(68)	(74)
Other operating income	(h)	1,252	3,541	1,252	3,541
Total net income		2,134	4,486	2,134	4,486
Other operating expenses	(i)	(90)	(84)	(90)	(84)
Profit for the period		2,044	4,402	2,044	4,402

UNAUDITED STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 30 JUNE 2026

	Capital Fund	Regulatory Reserve	Retained Profits	Total
	RM'000	RM'000	RM'000	RM'000
2026 June				
At beginning of the period	25,000	3,852	105,635	134,487
Profit for the period	-	-	2,044	2,044
At end of the period	25,000	3,852	107,679	136,531
2025 June				
At beginning of the period	25,000	118	93,152	118,270
Profit for the period	-	-	4,402	4,402
At end of the period	25,000	118	97,554	122,672

UNAUDITED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30 JUNE 2026

	2026 June	2025 June
	RM'000	RM'000
Cash flows from operating activities		
Profit before tax	2,044	4,402
Decrease/(Increase) in operating assets:		
Other assets	(5,885)	(2,482)
	(3,841)	1,920
Increase in operating liabilities:		
Deposits from customers	30,419	44,092
Deposits and placements of financial institutions	572	-
Other liabilities	70	66
Net cash generated from operating activities	27,220	46,078
Net increase in cash and cash equivalents	27,220	46,078
Cash and cash equivalents at beginning of period	129,780	122,148
Cash and cash equivalents at end of period	157,000	168,226
Cash and cash equivalents comprise of:		
Cash and short-term funds	157,000	138,000
Deposits and placements with financial institutions	-	30,226
	157,000	168,226

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****33 THE OPERATIONS OF ISLAMIC BANKING WINDOW (CONTD)****Shariah Committee**

The Shariah Committee was established under BNM's "Shariah Governance Policy Document" ("the SGP") to advise the Board of Directors on Shariah matters in its Islamic Banking business operations and to provide technical assistance in ensuring the Islamic Banking products and services offered by the Bank and the relevant documentation are in compliance with Shariah principles.

As of March 2026, the committee comprises: Prof. Dr. Said Bouheraoua, Dr. Abdulkader Thomas and Assoc. Prof. Dr. Muhamad Firdaus Ab Rahman.

Basis of Preparation

The financial statements of the Islamic Banking business have been prepared on the basis consistent with that of the Bank as disclosed in Note 1 to the audited financial statements of the Bank for financial year ended 31 March 2026.

(a) Cash and short-term funds

	2026 June RM'000	2026 March RM'000
Cash and balances with banks and other financial institutions	157,000	128,000

(b) Deposits and placements with financial institutions

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Licensed bank		
• Malaysia	-	1,780

(c) Deposits from customers

	2026 June RM'000	2026 March RM'000
(i) By type of deposits:		
<i>At amortised cost</i>		
Current accounts - Qard	7,364	14,205
Money market deposits (Tawarruq)	23,760	-
Fixed deposits - Tawarruq	13,500	-
	44,624	14,205

(ii) The maturity structure of fixed deposits are as follows:

Due within six months	13,500	-
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(iii) By type of customer:

Domestic business enterprises	18,635	11,941
Foreign entities	25,989	2,264
	44,624	14,205

Qard is a contract of lending a fungible asset to a borrower who is bound to return an equivalent replacement. No profit expense from deposits shall be paid from the transactions.

(d) Deposits and placements of financial institutions

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Licensed bank		
• Malaysia	572	-

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FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****33 THE OPERATIONS OF ISLAMIC BANKING WINDOW (CONTD)****(e) Other liabilities**

	2026 June RM'000	2026 March RM'000
Accruals and provisions for operational expenses	74	6

(f) Income derived from investment of Islamic Banking Capital Funds

	1st Quarter Ended		Three Months Ended	
	2026 June RM'000	2025 June RM'000	2026 June RM'000	2025 June RM'000
Money at call and placements with financial institutions	950	1,019	950	1,019

(g) Profit distributed to depositors

	1st Quarter Ended		Three Months Ended	
	2026 June RM'000	2025 June RM'000	2026 June RM'000	2025 June RM'000
Deposits from customers	68	74	68	74

(h) Other operating income

	1st Quarter Ended		Three Months Ended	
	2026 June RM'000	2025 June RM'000	2026 June RM'000	2025 June RM'000
Net fee income	1,252	3,541	1,252	3,541

(i) Other operating expenses

	1st Quarter Ended		Three Months Ended	
	2026 June RM'000	2025 June RM'000	2026 June RM'000	2025 June RM'000
Personnel expenses	81	64	81	64
Other expenses	9	20	9	20
	90	84	90	84

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**NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)****33 THE OPERATIONS OF ISLAMIC BANKING WINDOW (CONTD)****(i) Capital Adequacy**

The capital adequacy ratios of the Islamic Banking business of the Bank are computed in accordance with the Capital Adequacy Framework for Islamic Banks ("CAFIB"). The Bank's Islamic Banking business has adopted the Standardised Approach for Credit Risk and Market Risk, and the Business Indicator Approach for Operational Risk.

The capital adequacy ratios of the Bank's Islamic Banking business are as follows:

	2026 June	2026 March
Common equity tier 1 ("CET 1") capital ratio	498.474%	457.518%
Tier 1 capital ratio	498.474%	457.518%
Total capital ratio	<u>498.474%</u>	<u>457.518%</u>

The components of CET 1, Tier 1 and total capital of the Bank's Islamic Banking business are as follows:

	2026 June RM'000	2026 March RM'000
<u>CET 1 and Tier 1 capital</u>		
• Capital funds	25,000	25,000
• Retained profits	105,635	105,635
• Other reserves	3,852	3,852
	<u>134,487</u>	<u>134,487</u>
<u>Less</u>		
• Regulatory reserve	(3,852)	(3,852)
Total capital	<u>130,635</u>	<u>130,635</u>

The breakdown of the risk-weighted assets by each major risk category is as follows:

	2026 June RM'000	2026 March RM'000
Credit risk	72	-
Operational risk	26,135	28,553
	<u>26,207</u>	<u>28,553</u>

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33 THE OPERATIONS OF ISLAMIC BANKING WINDOW (CONTD)

(j) Capital Adequacy (Contd)

The components of risk-weighted assets of the Bank's Islamic Banking business are as follows:

	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Capital Requirements at 8% RM'000
2026 June Exposure Class				
(i) Credit Risk				
On-Balance Sheet Exposures:				
Other Assets	181,801	181,801	72	6
Total On-Balance Sheet Exposures	<u>181,801</u>	<u>181,801</u>	<u>72</u>	<u>6</u>
(ii) Operational Risk			<u>26,135</u>	<u>2,091</u>
Total RWA and Capital Requirements	<u>181,801</u>	<u>181,801</u>	<u>26,207</u>	<u>2,097</u>
2026 March Exposure Class				
(i) Credit Risk				
On-Balance Sheet Exposures:				
Other Assets	148,626	148,626	-	-
Total On-Balance Sheet Exposures	<u>148,626</u>	<u>148,626</u>	<u>-</u>	<u>-</u>
(ii) Operational Risk			<u>28,553</u>	<u>2,284</u>
Total RWA and Capital Requirements	<u>148,626</u>	<u>148,626</u>	<u>28,553</u>	<u>2,284</u>

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FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)

34 THE OPERATIONS OF INTERNATIONAL CURRENCY BUSINESS UNIT ("ICBU")

The Bank has obtained approval from BNM to set up an International Currency Business Unit ("ICBU") to promote Islamic Banking business. The ICBU is permitted to conduct a wide range of Islamic banking business in international currencies other than Malaysian Ringgit and the currency of Israel as per the Guidelines on the Establishment of International Currency Business Unit issued by BNM.

The following breakdown shows the Bank's financing and advances and deposits from customers which are conducted through ICBU.

(a) Financing and advances

(i) By type:

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Term financing		
• Syndicated Islamic financing	3,251,919	3,238,358
Revolving credits	1,521,408	1,010,617
Gross financing and advances at amortised cost	<u>4,773,327</u>	<u>4,248,975</u>
Impairment allowances financing and advances		
• Stage 1 - 12-month ECL	(5,686)	(6,106)
• Stage 2 - lifetime ECL not credit-impaired	(24,034)	(7,475)
Net financing and advances at amortised cost	<u>4,743,607</u>	<u>4,235,394</u>
<i>At fair value</i>		
Syndicated Islamic financing	204,618	198,913
Net financing and advances	<u>4,948,225</u>	<u>4,434,307</u>
Gross financing and advances		
<i>At amortised cost</i>	4,773,327	4,248,975
<i>At fair value</i>	204,618	198,913
	<u>4,977,945</u>	<u>4,447,888</u>
(ii) By contract:		
Tawarruq Financing-i	4,742,120	4,212,063
Ijarah Financing-i	31,207	36,912
Wakalah Financing-i	204,618	198,913
	<u>4,977,945</u>	<u>4,447,888</u>

(b) Deposits from customers

(i) By type and contract:

	2026 June RM'000	2026 March RM'000
<i>At amortised cost</i>		
Fixed deposits - Tawarruq	<u>47,821</u>	<u>208,174</u>

NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)

34 THE OPERATIONS OF INTERNATIONAL CURRENCY BUSINESS UNIT ("ICBU") (CONTD)

(c) Operating income originated through ICBU

	1st Quarter Ended		Three Months Ended	
	2026 June	2025 June	2026 June	2025 June
	RM'000	RM'000	RM'000	RM'000
Financing income	54,672	56,038	54,672	56,038
Profit distributed to depositors	(23,728)	(56,759)	(23,728)	(56,759)
Other operating income	1,748	9,084	1,748	9,084
Total net operating income	32,692	8,363	32,692	8,363
Other operating expenses	(993)	(932)	(993)	(932)
Allowance for impairment on financial instruments	(14,577)	(6,000)	(14,577)	(6,000)
Profit for the year	17,122	1,431	17,122	1,431

35 RECLASSIFICATION OF COMPARATIVE FIGURES

During the financial year, the Bank revised the presentation of income and expenses relating to embedded loans, cash collateral and economic hedges to better reflect the economic substance of the transactions, internal market risk management and industry practice.

Under the revised presentation:

- (i) The mark to market (MTM) of cover deals, being derivatives entered into with external financial institutions to economically hedge embedded loans, is recognised and presented separately as derivative financial assets and derivative financial liabilities, rather than being offset against the carrying amount of the embedded loans. facing the customers.
- (ii) Interest expense arising from cash collateral used to fund embedded loans is presented separately as interest expense, consistent with balance sheet presentation, as the embedded loans and related collateral are with different counterparties and are not offset.
- (iii) Interest expense arising from cash collateral under derivatives CSAs is presented as interest expense rather than operating expenses.
- (iv) Interest income arising from cash collateral under derivatives CSAs is presented as interest income rather than operating income.
- (v) Fee expense has been reclassified to net fee income rather than operating expenses to align with industry practice.

MUFG BANK (MALAYSIA) BERHAD
Company No : 199401016638 (302316-U)
(Incorporated in Malaysia)

NOTES TO THE UNAUDITED INTERIM FINANCIAL REPORT
FOR THE QUARTER ENDED 30 JUNE 2026 (CONTD)

35 RECLASSIFICATION OF COMPARATIVE FIGURES (CONTD)

The changes has been applied retrospectively, and comparative information has been restated accordingly as follow:-

Statement of financial position

	As previously reported RM'000	Reclassification RM'000	As reclassified RM'000
As at 31 March 2025			
Embedded loans measured at fair value through profit or loss	13,963,724	(205,673)	13,758,051
Derivative financial assets	362,271	359,691	721,962
Derivative financial liabilities	308,190	154,018	462,208

Statement of profit or loss and other comprehensive income

	As previously reported RM'000	Reclassification RM'000	As reclassified RM'000
As at 30 June 2025			
Interest income/Financing income	170,837	1,225	172,062
Interest expense/Profit distributed to depositors	(76,622)	(149,009)	(225,631)
Net interest/financing income	94,215		(53,569)
Net income from embedded loans measured at FVTPL	(353,663)	474,950	121,287
Net income from Islamic Banking Window operations	4,493	(7)	4,486
Other operating income	408,137	(333,620)	74,517
Operating income	153,182		146,721
Other operating expenses	(47,826)	6,461	(41,365)
Operating profit before allowance for impairment	105,356		105,356
Allowance for impairment on financial instruments	(18,391)		(18,391)
Profit before tax	86,965		86,965
Tax expense	(51,725)		(51,725)
Profit after tax for the year	35,240	-	35,240

Financial Analysis for Submission to Bank Negara Malaysia

Name of Institution : **MUFG Bank (Malaysia) Berhad**
Financial Quarter Ended : **30-Jun-2026**

1. Financial Highlights for the Past Three Years

	30/06/2026 (RM'000)	30/06/2025 (RM'000)	30/06/2024 (RM'000)	△ 2026 -2025 (RM'000)	%	△ 2025 - 2024 (RM'000)	%
Profit/(Loss) before tax and extraordinary item [PBT]	128,517	86,965	119,784	41,552	47.78%	(32,819)	-27.40%
Taxation	56,427	51,725	51,725	4,702	9.09%	0	0.00%
Profit/(Loss) after tax before extraordinary item [PAT]	72,090	35,240	68,059	36,850	104.57%	(32,819)	-48.22%
Extraordinary item	0	0	0	0	0.00%	0	0.00%
Profit/(Loss) after tax and extraordinary item	72,090	35,240	68,059	36,850	104.57%	(32,819)	-48.22%
Interim Dividend - Amount	0	0	0	0	0.00%	0	0.00%
- Rate (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transfer to Statutory reserve	0	0	0	0	0.00%	0	0.00%
Total Assets	28,810,998	32,788,438	32,620,057	(3,977,440)	-12.13%	168,381	0.52%
Loans, advances and financing	9,001,052	10,032,918	9,722,075	(1,031,866)	-10.28%	310,843	3.20%
Net impaired loans	406	831	726	(425)	-51.14%	105	14.46%
Financial assets at FVOCI	1,882,206	2,032,979	1,486,725	(150,773)	-7.42%	546,254	36.74%
Loans measured at FVTPL	11,179,627	13,441,450	11,827,434	(2,261,823)	-16.83%	1,614,016	13.65%
Deposits and placement with financial institutions	342,075	587,435	1,822,370	(245,360)	-41.77%	(1,234,935)	-67.77%
Dealing securities	1,596,635	286,495	1,172,866	1,310,140	457.30%	(886,371)	-75.57%
Total Liabilities	23,380,800	27,793,347	28,020,393	(4,412,547)	-15.88%	(227,046)	-0.81%
Deposits from customers	9,859,665	10,944,520	11,782,181	(1,084,855)	-9.91%	(837,661)	-7.11%
Deposits and placement of banks and FIs	1,418,784	2,141,722	1,348,905	(722,938)	-33.75%	792,817	58.77%
Collateral deposits	10,709,750	13,813,973	14,171,943	(3,104,223)	-22.47%	(357,970)	-2.53%
Total shareholders' funds	5,430,198	4,995,091	4,599,664	435,107	8.71%	395,427	8.60%
Share capital	200,000	200,000	200,000	0	0.00%	0	0.00%
Regulatory reserve	206,958	96,383	96,383	110,575	114.72%	0	0.00%
Other reserves	5,023,240	4,698,708	4,303,281	324,532	6.91%	395,427	9.19%
Commitments and Contingencies	148,020,921	97,324,606	86,500,440	50,696,315	52.09%	10,824,166	12.51%
Return (PBT) on average shareholder's funds (pre-tax-annualised)	9.86%	7.25%	19.03%	2.61%	36.01%	-11.78%	-61.90%
Return (PAT) on average shareholder's funds (post-tax-annualised)	5.53%	2.94%	10.81%	2.59%	88.27%	-7.88%	-72.83%
Return (PBT) on average total assets (pre-tax-annualised)	1.67%	1.06%	3.35%	0.61%	56.92%	-2.28%	-68.21%
Return (PAT) on average total assets (post-tax-annualised)	0.94%	0.43%	1.90%	0.51%	117.22%	-1.47%	-77.33%
Earnings per share (sen)	36.0	17.6	34.0	18.4	104.57%	(16.4)	-48.22%

Note:

The information disclosed (where applicable) should be adjusted accordingly to the nature of business of that institution.