



**CONSOLIDATED INTERIM  
FINANCIAL STATEMENTS  
FOR THE THIRD QUARTER  
ENDED 30 SEPTEMBER 2025**

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**UNAUDITED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2025**

<b>Group</b>	<b>Note</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>ASSETS</b>			
Cash and bank balances		<b>934,670</b>	1,677,256
Deposits and placements with financial institutions		<b>1,322,998</b>	590,242
Financial investments at fair value through other comprehensive income	1	<b>21,199,924</b>	20,777,346
Financial investments at amortised cost	2	<b>12,454,532</b>	11,863,734
Financing and advances	3	<b>88,453,537</b>	83,790,814
Trade receivables		<b>2,644</b>	1,455
Other assets	4	<b>942,239</b>	964,049
Right-of-use assets		<b>84,633</b>	43,699
Inventories		<b>27,478</b>	29,975
Property and equipment		<b>846,675</b>	798,616
Intangible assets		<b>547,269</b>	541,850
Investment properties		<b>1,527,210</b>	1,516,475
Assets classified as held for sale		-	7,850
Assets classified as held for distribution		<b>1,142</b>	12,077
Prepaid lease payments		<b>42,439</b>	48,489
Tax recoverable		<b>137,939</b>	156,182
Deferred tax assets		<b>1,249</b>	100,249
<b>TOTAL ASSETS</b>		<b>128,526,578</b>	122,920,358

**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 SEPTEMBER 2025 (CONTINUED)**

<b>Group</b>	<b>Note</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>LIABILITIES</b>			
Deposits from customers	5	88,269,284	84,093,212
Investment accounts of customers		752,519	469,901
Deposits and placements from banks and financial institutions		3,415,220	2,369,175
Obligation on financial assets sold under repurchase agreements		656,168	1,005,142
Trade payables		3,171	2,046
Recourse obligations on financing sold to Cagamas		1,656,769	1,875,007
Debt securities issued		6,610,023	5,537,728
Cashline facility		-	1,204,046
Other liabilities	6	1,549,930	1,711,886
Liabilities classified as held for distribution		70	70
Provision for tax		-	1
Deferred tax liabilities		18,499	8,499
<b>TOTAL LIABILITIES</b>		<b>102,931,653</b>	<b>98,276,713</b>
<b>SHAREHOLDERS' FUND</b>			
Share capital		2,986,030	2,986,030
Share redemption fund		47,745	50,000
Reserves	7	22,561,150	21,607,615
<b>TOTAL SHAREHOLDERS' FUND</b>		<b>25,594,925</b>	<b>24,643,645</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUND</b>		<b>128,526,578</b>	<b>122,920,358</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	13	<b>3,790,372</b>	<b>3,146,474</b>

**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 SEPTEMBER 2025 (CONTINUED)**

<b>Bank</b>	<b>Note</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>ASSETS</b>			
Cash and bank balances		<b>876,426</b>	1,677,217
Deposits and placements with financial institutions		<b>1,322,998</b>	590,242
Financial investments at fair value through other comprehensive income	1	<b>21,199,916</b>	20,777,338
Financial investments at amortised cost	2	<b>12,454,532</b>	11,863,734
Financing and advances	3	<b>88,822,078</b>	84,156,265
Other assets	4	<b>924,269</b>	954,651
Right-of-use assets		<b>109,922</b>	62,528
Investment in subsidiaries		<b>93,644</b>	93,644
Property and equipment		<b>726,263</b>	679,020
Intangible assets		<b>534,084</b>	528,665
Investment properties		<b>947,013</b>	936,277
Assets classified as held for distribution		-	5,100
Prepaid lease payments		<b>42,439</b>	48,489
Tax recoverable		<b>135,270</b>	152,115
Deferred tax assets		-	99,000
<b>TOTAL ASSETS</b>		<b>128,188,854</b>	122,624,285

**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 SEPTEMBER 2025 (CONTINUED)**

<b>Bank</b>	<b>Note</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>LIABILITIES</b>			
Deposits from customers	5	88,269,284	84,093,212
Investment accounts of customers		752,519	469,901
Deposits and placements from banks and financial institutions		3,415,220	2,369,175
Obligation on financial assets sold under repurchase agreements		656,168	1,005,142
Recourse obligations on financing sold to Cagamas		1,656,769	1,875,007
Debt securities issued		6,610,023	5,537,728
Cashline facility		-	1,204,046
Other liabilities	6	1,637,963	1,849,380
Deferred tax liabilities		10,000	-
<b>TOTAL LIABILITIES</b>		<b>103,007,946</b>	<b>98,403,591</b>
<b>SHAREHOLDERS' FUND</b>			
Share capital		2,986,030	2,986,030
Share redemption fund		47,745	50,000
Reserves	7	22,147,133	21,184,664
<b>TOTAL SHAREHOLDERS' FUND</b>		<b>25,180,908</b>	<b>24,220,694</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUND</b>		<b>128,188,854</b>	<b>122,624,285</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	13	<b>3,790,372</b>	<b>3,146,474</b>

These 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 2024.

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2025**

Group	Note	3rd Quarter Ended		Nine Months Ended	
		30 September	30 September	30 September	30 September
		2025 RM'000	2024 RM'000	2025 RM'000	2024 RM'000
Income	8	<b>1,699,632</b>	1,681,681	<b>5,065,293</b>	5,005,162
Expenditure	9	<b>(889,421)</b>	(885,574)	<b>(2,715,947)</b>	(2,664,521)
<b>Net income</b>		<b>810,211</b>	796,107	<b>2,349,346</b>	2,340,641
Allowances for impairment	10	<b>(58,948)</b>	(120,587)	<b>(198,622)</b>	(146,189)
Other operating income	11	<b>201,939</b>	241,686	<b>648,282</b>	500,872
Operating expenses	12	<b>(481,034)</b>	(504,065)	<b>(1,522,708)</b>	(1,374,786)
<b>Profit before taxation and zakat</b>		<b>472,168</b>	413,141	<b>1,276,298</b>	1,320,538
Taxation		<b>(132,170)</b>	11,315	<b>(113,145)</b>	(90,792)
Zakat		<b>(10,572)</b>	(9,806)	<b>(30,694)</b>	(28,944)
<b>Profit after taxation and zakat</b>		<b>329,426</b>	414,650	<b>1,132,459</b>	1,200,802
<u>Other comprehensive income/(loss)</u>					
<b>Items that will not be reclassified to profit or loss:</b>					
Change in fair value reserve (equity instruments)		-	-	-	13,610
<b>Items that may be reclassified subsequently to profit or loss:</b>					
Fair value reserve (debt instruments)					
- Change in fair value		<b>36,852</b>	107,796	<b>383,642</b>	127,975
- Amount transferred to profit or loss		<b>(38,252)</b>	(57,855)	<b>(84,838)</b>	(62,643)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI		<b>11</b>	(33)	<b>73</b>	488
<b>Other comprehensive income/(loss) for the period</b>		<b>(1,389)</b>	49,908	<b>298,877</b>	79,430
<b>Total comprehensive income for the period</b>		<b>328,037</b>	464,558	<b>1,431,336</b>	1,280,232

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2025 (CONTINUED)**

Bank	Note	3rd Quarter Ended		Nine Months Ended	
		30 September	30 September	30 September	30 September
		2025 RM'000	2024 RM'000	2025 RM'000	2024 RM'000
Income	8	<b>1,682,375</b>	1,666,110	<b>4,987,518</b>	4,906,941
Expenditure	9	<b>(875,038)</b>	(869,626)	<b>(2,648,723)</b>	(2,571,417)
<b>Net income</b>		<b>807,337</b>	796,484	<b>2,338,795</b>	2,335,524
Allowances for impairment	10	<b>(58,696)</b>	(120,260)	<b>(197,757)</b>	(145,271)
Other operating income	11	<b>207,599</b>	241,800	<b>654,132</b>	488,746
Operating expenses	12	<b>(477,714)</b>	(503,474)	<b>(1,515,639)</b>	(1,373,789)
<b>Profit before taxation and zakat</b>		<b>478,526</b>	414,550	<b>1,279,531</b>	1,305,210
Taxation		<b>(131,000)</b>	11,000	<b>(109,000)</b>	(87,000)
Zakat		<b>(10,000)</b>	(9,290)	<b>(29,138)</b>	(26,919)
<b>Profit after taxation and zakat</b>		<b>337,526</b>	416,260	<b>1,141,393</b>	1,191,291
<b>Other comprehensive income/(loss)</b>					
<b>Items that will not be reclassified to profit or loss:</b>					
Change in fair value reserve (equity instruments)		-	-	-	13,610
<b>Items that may be reclassified subsequently to profit or loss:</b>					
Fair value reserve (debt instruments)					
- Change in fair value		<b>36,852</b>	107,796	<b>383,642</b>	127,975
- Amount transferred to profit or loss		<b>(38,252)</b>	(57,855)	<b>(84,838)</b>	(62,643)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI		<b>11</b>	(33)	<b>73</b>	488
<b>Other comprehensive income/(loss) for the period</b>		<b>(1,389)</b>	49,908	<b>298,877</b>	79,430
<b>Total comprehensive income for the period</b>		<b>336,137</b>	466,168	<b>1,440,270</b>	1,270,721

These 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 2024.

**STATEMENTS OF CHANGES IN EQUITY  
FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2025**

Group	Non-distributable		Distributable		Total equity
	Share capital	Share redemption fund	Other reserves	Retained profits	
	RM'000	RM'000	RM'000	RM'000	RM'000
<b>At 1 January 2024</b>	2,986,030	50,000	8,681,191	11,776,143	23,493,364
Total comprehensive income for the year	-	-	79,430	1,200,802	1,280,232
Issuance to new member	77,385	-	-	-	77,385
Share withdrawal	(30,407)	-	-	-	(30,407)
Transfer from share capital	(46,978)	46,978	-	-	-
Dividends	-	-	-	(481,193)	(481,193)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	789	789
<b>At 30 September 2024</b>	2,986,030	96,978	8,760,621	12,496,541	24,340,170
<b>At 1 January 2025</b>	<b>2,986,030</b>	<b>50,000</b>	<b>9,084,522</b>	<b>12,523,093</b>	<b>24,643,645</b>
Total comprehensive income for the year	-	-	298,877	1,132,459	1,431,336
Issuance to new member	26,619	-	-	-	26,619
Share withdrawal	(21,728)	-	-	-	(21,728)
Transfer from share capital	(4,891)	4,891	-	-	-
Transfer from share redemption fund	-	(7,146)	-	7,146	-
Dividends	-	-	-	(486,236)	(486,236)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	1,289	1,289
<b>At 30 September 2025</b>	<b>2,986,030</b>	<b>47,745</b>	<b>9,383,399</b>	<b>13,177,751</b>	<b>25,594,925</b>



**STATEMENTS OF CHANGES IN EQUITY  
FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2025 (CONTINUED)**

Bank	← Non-distributable Share →		Distributable		Total equity RM'000
	Share capital RM'000	redemption fund RM'000	Other reserves RM'000	Retained profits RM'000	
<b>At 1 January 2024</b>	2,986,030	50,000	8,681,932	11,346,175	23,064,137
Total comprehensive income for the year	-	-	79,430	1,191,291	1,270,721
Issuance to new member	77,385	-	-	-	77,385
Share withdrawal	(30,407)	-	-	-	(30,407)
Transfer from share capital	(46,978)	46,978	-	-	-
Dividends	-	-	-	(481,193)	(481,193)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	789	789
<b>At 30 September 2024</b>	2,986,030	96,978	8,761,362	12,057,062	23,901,432
<b>At 1 January 2025</b>	<b>2,986,030</b>	<b>50,000</b>	<b>9,085,263</b>	<b>12,099,401</b>	<b>24,220,694</b>
Total comprehensive income for the year	-	-	298,877	1,141,393	1,440,270
Issuance to new member	26,619	-	-	-	26,619
Share withdrawal	(21,728)	-	-	-	(21,728)
Transfer from share capital	(4,891)	4,891	-	-	-
Transfer from share redemption fund	-	(7,146)	-	7,146	-
Dividends	-	-	-	(486,236)	(486,236)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	1,289	1,289
<b>At 30 September 2025</b>	<b>2,986,030</b>	<b>47,745</b>	<b>9,384,140</b>	<b>12,762,993</b>	<b>25,180,908</b>

These 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 2024.

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025**

	<b>Group</b>		<b>Bank</b>	
	<b>Nine Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
Profit before taxation and zakat	<b>1,276,298</b>	1,320,538	<b>1,279,531</b>	1,305,210
<b>Adjustments for:</b>				
Profit expense on debt securities issued	<b>184,615</b>	153,880	<b>184,615</b>	153,880
Allowance for impairment on financing and advances	<b>198,469</b>	145,683	<b>197,604</b>	144,765
Allowance for impairment on financial assets at fair value through other comprehensive income	<b>73</b>	489	<b>73</b>	489
Allowance for impairment on financial assets amortised	<b>80</b>	17	<b>80</b>	17
Depreciation of property and equipment	<b>37,907</b>	36,142	<b>37,654</b>	35,974
Depreciation of right-of-use assets	<b>18,136</b>	12,581	<b>20,928</b>	17,270
Amortisation of prepaid lease payment	<b>933</b>	1,703	<b>933</b>	1,703
Amortisation of intangible assets	<b>52,744</b>	45,524	<b>52,744</b>	45,524
Finance cost on lease liabilities	<b>2,034</b>	1,225	<b>2,364</b>	1,781
Property and equipment written off	<b>42</b>	34	<b>42</b>	34
Loss on financing written off	<b>7,483</b>	6,138	<b>7,483</b>	6,138
Allowance for impairment on trade receivables	<b>294</b>	168	-	-
Gain on disposal of property and equipment	-	(1,242)	-	(1,242)
Gain on revaluation of investment properties	-	(12,341)	-	-
Net gain on disposal of financial investments at fair value through profit or loss	<b>(339)</b>	(729)	<b>(339)</b>	(729)
Net gain on disposal of financial investments at fair value through other comprehensive income	<b>(84,838)</b>	(62,643)	<b>(84,838)</b>	(62,643)
Net (gain)/loss on redemption of financial assets at amortised cost	-	(62)	-	(62)
Profit expense on financing sold with recourse to Cagamas	<b>72,763</b>	46,450	<b>72,763</b>	46,450
Profit expense on cashline facility	<b>5,744</b>	3,781	<b>5,744</b>	3,781
Dividend from financial investments at fair value through profit or loss	-	(10,170)	-	(10,170)
<b>Operating profit before working capital changes</b>	<b>1,772,438</b>	1,687,166	<b>1,777,381</b>	1,688,170

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (CONTINUED)**

	<b>Group</b>		<b>Bank</b>	
	<b>Nine Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	30 September	<b>30 September</b>	30 September
	<b>2025</b>	2024	<b>2025</b>	2024
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)</b>				
<b>(Increase)/Decrease in assets:</b>				
Deposits and placements with financial institutions	<b>(157,599)</b>	(345,399)	<b>(157,043)</b>	(345,401)
Financing and advances	<b>(4,868,675)</b>	(1,872,832)	<b>(4,870,900)</b>	(1,912,569)
Other assets	<b>(19,358)</b>	41,899	<b>(20,034)</b>	67,277
Inventories	<b>2,497</b>	18,912	-	-
Trade receivables	<b>(1,483)</b>	335	-	-
<b>Increase/(Decrease) in liabilities:</b>				
Deposits from customers	<b>4,176,072</b>	1,990,402	<b>4,176,072</b>	1,990,402
Investment accounts of customers	<b>282,618</b>	149,404	<b>282,618</b>	149,404
Deposits and placements from banks and financial institutions	<b>697,071</b>	561,096	<b>697,071</b>	561,096
Trade payables	<b>1,125</b>	399	-	-
Recourse obligations on financing sold to Cagamas	<b>(291,001)</b>	253,552	<b>(291,001)</b>	253,552
Other liabilities	<b>(170,991)</b>	(301,862)	<b>(229,664)</b>	(308,392)
Cash generated from operations	<b>1,422,714</b>	2,183,072	<b>1,364,500</b>	2,143,539
Income tax paid	<b>(2,744)</b>	-	-	-
Income tax refund	<b>16,841</b>	29,837	<b>16,841</b>	33,377
Zakat paid	<b>(31,090)</b>	(41,013)	<b>(28,657)</b>	(38,554)
<b>Net cash generated from operating activities</b>	<b>1,405,721</b>	2,171,896	<b>1,352,684</b>	2,138,362

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (CONTINUED)**

	<b>Group</b>		<b>Bank</b>	
	<b>Nine Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchases of financial investments at fair value through profit or loss	(491,380)	(270,000)	(491,380)	(270,000)
Net proceed from disposal of financial investments at fair value through profit or loss	491,719	270,729	491,719	270,729
Purchases of financial investments at fair value through other comprehensive income	(6,540,000)	(6,820,000)	(6,540,000)	(6,820,000)
Net proceed from disposal of financial investments at fair value through other comprehensive income	6,501,064	5,003,072	6,501,064	5,003,072
Purchases of financial investments at amortised cost	(2,340,000)	(1,330,000)	(2,340,000)	(1,330,000)
Proceed from disposal of financial investments at amortised cost	1,749,122	1,842,682	1,749,122	1,842,682
Proceeds of disposal of investment properties	1,500	-	-	-
Purchases of investment properties	-	(39,314)	-	-
Purchases of property and equipment	(99,056)	(44,078)	(98,038)	(43,884)
Purchases of intangible assets	(50,683)	(36,165)	(50,683)	(36,165)
Proceeds from disposal of property and equipment	-	1,514	-	1,271
Dividend from financial investments at fair value through profit or loss	-	10,170	-	10,170
Capital reduction	-	-	5,100	-
<b>Net cash used in investing activities</b>	<b>(777,714)</b>	<b>(1,411,390)</b>	<b>(773,096)</b>	<b>(1,372,125)</b>

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2025 (CONTINUED)**

	<b>Group</b>		<b>Bank</b>	
	<b>Nine Months Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Proceeds from issue of shares to members	<b>26,619</b>	77,385	<b>26,619</b>	77,385
Dividend paid	<b>(486,236)</b>	(481,193)	<b>(486,236)</b>	(481,193)
Proceeds from debt securities issued	<b>1,000,000</b>	-	<b>1,000,000</b>	-
Payment of profit expenses on debt securities issued	<b>(112,320)</b>	(102,228)	<b>(112,320)</b>	(102,228)
Repayment of lease liabilities	<b>(13,709)</b>	(13,769)	<b>(22,939)</b>	(19,224)
Repayment of cashline facility	<b>(1,209,790)</b>	(205,177)	<b>(1,209,790)</b>	(205,177)
<b>Net cash used in financing activities</b>	<b>(795,436)</b>	(724,982)	<b>(804,666)</b>	(730,437)
Net (decrease)/increase in cash and cash equivalents	<b>(167,429)</b>	35,524	<b>(225,078)</b>	35,800
Cash and cash equivalents at beginning of period	<b>1,102,099</b>	1,102,099	<b>1,101,504</b>	1,101,504
<b>Cash and cash equivalents at end of period</b>	<b>934,670</b>	1,137,623	<b>876,426</b>	1,137,304

These 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 2024.

## **EXPLANATORY NOTES PURSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARD 134 ("MFRS 134")**

### **Basis of Preparation**

The unaudited interim financial statements for the third quarter and nine months ended 30 September 2025 have been prepared under historical cost convention except for the following assets and liabilities which are stated at fair values, i.e. financial investments at fair value through profit or loss, financial investments at fair value through other comprehensive income, and investment properties.

The unaudited interim financial statements have been prepared in accordance with MFRS 134, Interim Financial Reporting issued by Malaysian Accounting Standards Board ("MASB"). The unaudited interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024. The explanatory notes attached to the 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 the Bank since the year ended 31 December 2024.

### **Auditors' Report on Preceding Annual Financial Statements**

The auditors' report on the audited financial statements for the financial year ended 31 December 2024 was not qualified.

### **Comments on Seasonal or Cyclical Factors**

The operations of the Group and the Bank were not materially affected by any seasonal or cyclical factors in the third quarter and nine months ended 30 September 2025.

### **Unusual Items Due to Their Nature, Size or Incidence**

There were no unusual items affecting the assets, liabilities, shareholders' fund, net income or cash flows of the Group and the Bank in the third quarter and nine months ended 30 September 2025.

### **Changes in Estimates**

There were no material changes in estimates of amounts reported in prior financial years that have a material effect in the third quarter and nine months ended 30 September 2025.

### **Debt and Equity Securities**

On 5 May 2025, the Bank issued the fourteenth and fifteenth tranches of RM120 million and RM880 million, respectively. The fourteenth tranche bears a profit distribution rate at 3.85% maturing on 3 May 2030. The sixteenth tranche bears a profit distribution rate at 3.98% maturing on 5 May 2032. The profit is payable semi-annually each year.

### **Dividends Paid and Distributed**

During the nine months ended 30 September 2025, final dividend for the year ended 31 December 2024 was paid amounting to RM486,236,120 comprising of 17% cash dividend.

# **NOTE 1: FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**

	<b>Group</b>		<b>Bank</b>	
	<b>30 September</b>	<b>31 December</b>	<b>30 September</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Debt instruments at fair value</b>				
<b>through other comprehensive income:</b>				
Islamic debt securities	<b>6,516,266</b>	6,216,763	<b>6,516,266</b>	6,216,763
Government investment issues	<b>5,480,853</b>	5,614,196	<b>5,480,853</b>	5,614,196
Government sukuk	<b>7,217,227</b>	8,255,257	<b>7,217,227</b>	8,255,257
Cagamas sukuk	<b>1,870,389</b>	575,941	<b>1,870,389</b>	575,941
	<b>21,084,735</b>	20,662,157	<b>21,084,735</b>	20,662,157
<b>Equity securities at fair value</b>				
<b>through other comprehensive income:</b>				
Unquoted shares	<b>115,189</b>	115,189	<b>115,181</b>	115,181
	<b>115,189</b>	115,189	<b>115,181</b>	115,181
<b>Total financial investments at fair value</b>				
<b>through other comprehensive income</b>	<b>21,199,924</b>	20,777,346	<b>21,199,916</b>	20,777,338

Movement of allowance for Expected Credit Loss ("ECL") by stage for debt instruments at fair value through other comprehensive income is as follows:

<b>Group and Bank</b>	<b>12-month ECL Stage 1 RM'000</b>
At 1 January 2024	120
Changes in credit risk	493
At 31 December 2024/1 January 2025	<b>613</b>
Changes in credit risk	<b>73</b>
At 30 September 2025	<b>686</b>

## NOTE 2: FINANCIAL INVESTMENTS AT AMORTISED COST

	Group and Bank	
	30 September	31 December
	2025	2024
	RM'000	RM'000
<b>At amortised cost</b>		
Islamic debt securities	1,045,393	1,143,752
Government investment issues	8,310,833	7,827,210
Government sukuk	2,457,965	2,514,494
Cagamas sukuk	391,559	228,939
Negotiable Islamic debt certificates	199,237	99,758
Islamic commercial papers	49,681	49,637
	<b>12,454,668</b>	<b>11,863,790</b>
<b>Less: Allowance for ECL</b>		
Negotiable Islamic debt certificates	-	(2)
Islamic debt securities	(136)	(54)
<b>Total financial investments at amortised cost</b>	<b>12,454,532</b>	<b>11,863,734</b>

Movement of allowance for ECL by stage is as follows:

Group and Bank	Lifetime ECL		Total
	12-month ECL	Credit Impaired	
	Stage 1	Stage 3	
	RM'000	RM'000	RM'000
At 1 January 2024	36	10,605	10,641
Changes in credit risk	20	-	20
Amount written off during the period	-	(10,605)	(10,605)
At 31 December 2024/1 January 2025	<b>56</b>	<b>-</b>	<b>56</b>
Changes in credit risk	<b>80</b>	<b>-</b>	<b>80</b>
At 30 September 2025	<b>136</b>	<b>-</b>	<b>136</b>



### NOTE 3: FINANCING AND ADVANCES

(i) By type of financing

Group	30 September 2025 RM'000	31 December 2024 RM'000
<b>At amortised cost</b>		
Term financing		
- Personal financing	59,810,499	57,978,510
- House financing	12,116,783	11,483,768
- Hire-purchase receivables	3,802,288	3,468,722
- Syndicated financing	572,508	397,091
- Bridging financing	17,616	46,106
- Other term financing	7,192,305	6,840,602
Pawn broking	4,835,916	3,667,646
Cashline	929,747	845,895
Revolving credit	282,290	277,632
Credit card	442,368	433,541
Staff financing	518,640	522,699
	<b>90,520,960</b>	<b>85,962,212</b>
<b>Allowance for ECL on financing and advances:</b>		
Stage 1 - 12-months ECL	(313,371)	(386,211)
Stage 2 - lifetime ECL not credit impaired	(666,729)	(715,797)
Stage 3 - lifetime ECL credit impaired	(1,087,323)	(1,069,390)
<b>Net financing and advances</b>	<b>88,453,537</b>	<b>83,790,814</b>

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(i) By type of financing (continued)

	30 September 2025 RM'000	31 December 2024 RM'000
<b>Bank</b>		
<b>At amortised cost</b>		
Term financing		
- Personal financing	59,810,499	57,978,510
- House financing	12,489,185	11,853,945
- Hire-purchase receivables	3,802,288	3,468,722
- Syndicated financing	572,508	397,091
- Bridging financing	17,616	46,106
- Other term financing	7,192,305	6,840,602
Pawn broking	4,835,916	3,667,646
Cashline	929,747	845,895
Revolving credit	282,290	277,632
Credit card	442,368	433,541
Staff financing	518,640	522,699
	<b>90,893,362</b>	<b>86,332,389</b>
<b>Allowance for ECL on financing and advances:</b>		
Stage 1 - 12-months ECL	(317,232)	(390,937)
Stage 2 - lifetime ECL not credit impaired	(666,729)	(715,797)
Stage 3 - lifetime ECL credit impaired	(1,087,323)	(1,069,390)
<b>Net financing and advances</b>	<b>88,822,078</b>	<b>84,156,265</b>

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)****(ii) By type of customer**

<b>Group</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Individuals	<b>82,748,323</b>	78,509,601
Business enterprises	<b>4,829,948</b>	4,561,532
Non-bank financial institutions		
- Co-operatives	<b>2,938,057</b>	2,746,099
Foreign entities	-	3,763
Other entities	<b>4,632</b>	141,217
	<b>90,520,960</b>	85,962,212

  

<b>Bank</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Individuals	<b>82,748,323</b>	78,509,601
Business enterprises	<b>5,202,350</b>	4,931,709
Non-bank financial institutions		
- Co-operatives	<b>2,938,057</b>	2,746,099
Foreign entities	-	3,763
Other entities	<b>4,632</b>	141,217
	<b>90,893,362</b>	86,332,389

**(iii) By economic sector**

<b>Group</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Household	<b>82,748,323</b>	78,513,414
Agriculture	<b>158,173</b>	119,283
Mining & quarrying	<b>48,861</b>	62,409
Manufacturing	<b>246,916</b>	232,363
Electricity, gas and water	<b>146,570</b>	121,316
Construction	<b>984,585</b>	1,151,678
Wholesale & retail trade	<b>1,147,839</b>	1,145,080
Transportation & communication	<b>1,320,862</b>	1,050,510
Financial, takaful & business services	<b>3,603,839</b>	3,319,255
Community, social & personal services	<b>114,992</b>	246,904
	<b>90,520,960</b>	85,962,212

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(iii) By economic sector (continued)

<b>Bank</b>	<b>30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Household	<b>82,748,323</b>	78,513,414
Agriculture	<b>158,173</b>	119,283
Mining & quarrying	<b>48,861</b>	62,409
Manufacturing	<b>246,916</b>	232,363
Electricity, gas and water	<b>146,570</b>	121,316
Construction	<b>984,585</b>	1,151,678
Wholesale & retail trade	<b>1,147,839</b>	1,145,080
Transportation & communication	<b>1,320,862</b>	1,050,510
Financial, takaful & business services	<b>3,976,241</b>	3,689,432
Community, social & personal services	<b>114,992</b>	246,904
	<b>90,893,362</b>	86,332,389

(iv) Impaired financing and advances by economic sector

	<b>Group and Bank 30 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Household	<b>742,347</b>	745,595
Agriculture	<b>10,168</b>	6,488
Mining and quarrying	<b>1,459</b>	20,681
Manufacturing	<b>30,617</b>	23,389
Electricity, gas and water	<b>85,341</b>	13,323
Construction	<b>106,823</b>	104,174
Wholesale and retail trade	<b>223,202</b>	165,297
Transportation and communication	<b>161,852</b>	135,557
Financial, takaful and business services	<b>458,341</b>	451,595
Community, social and personal services	<b>10,555</b>	4,319
	<b>1,830,705</b>	1,670,418

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(v) Movement in impaired financing and advances

	<b>Group and Bank</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
As of 1 January	<b>1,670,418</b>	1,695,987
Classified as impaired during the period	<b>1,297,794</b>	1,755,498
Amount written back in respect of recoveries	<b>(835,063)</b>	(1,401,380)
Amount written off during the period	<b>(302,444)</b>	(379,687)
	<b>160,287</b>	(25,569)
Closing balance	<b>1,830,705</b>	1,670,418
<b>Group</b>		
Gross impaired financing and advances as a percentage of gross financing and advances	<b>2.02%</b>	1.94%
<b>Bank</b>		
Gross impaired financing and advances as a percentage of gross financing and advances	<b>2.01%</b>	1.93%

### NOTE 3: FINANCING AND ADVANCES (CONTINUED)

(vi) Movements in allowance for ECL on financing and advances are as follows:

Group	12-month ECL Stage 1 RM'000	Lifetime ECL Not Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	Total RM'000
<b>ECL allowance</b>				
<b>As of 1 January 2024</b>	653,488	677,545	1,078,480	2,409,513
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	129,632	(99,759)	(29,873)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(28,869)	159,409	(130,540)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(6,728)	(61,064)	67,792	-
New financial assets originated	110,636	29,447	18,091	158,174
Changes in credit risk	(421,566)	34,546	481,273	94,253
Financial assets derecognised	(50,382)	(24,327)	(36,146)	(110,855)
Amount written off	-	-	(379,687)	(379,687)
<b>At 31 December 2024</b>	386,211	715,797	1,069,390	2,171,398
<b>As of 1 January 2025</b>	386,211	715,797	1,069,390	2,171,398
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	108,203	(90,899)	(17,304)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(21,162)	123,394	(102,232)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(3,860)	(71,595)	75,455	-
New financial assets originated	91,197	37,762	27,786	156,745
Changes in credit risk	(204,380)	(10,659)	363,793	148,754
Financial assets derecognised	(42,838)	(37,071)	(27,121)	(107,030)
Amount written off	-	-	(302,444)	(302,444)
<b>At 30 September 2025</b>	313,371	666,729	1,087,323	2,067,423

### NOTE 3: FINANCING AND ADVANCES (CONTINUED)

(vi) Movements in allowance for ECL on financing and advances are as follows:

Bank	12-month ECL Stage 1 RM'000	Lifetime ECL Not Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	Total RM'000
<b>ECL allowance</b>				
<b>As of 1 January 2024</b>	659,388	677,545	1,078,480	2,415,413
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	129,632	(99,759)	(29,873)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(28,869)	159,409	(130,540)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(6,728)	(61,064)	67,792	-
New financial assets originated	110,636	29,447	18,091	158,174
Changes in credit risk	(422,740)	34,546	481,273	93,079
Financial assets derecognised	(50,382)	(24,327)	(36,146)	(110,855)
Amount written off	-	-	(379,687)	(379,687)
<b>At 31 December 2024</b>	390,937	715,797	1,069,390	2,176,124
<b>As of 1 January 2025</b>	390,937	715,797	1,069,390	2,176,124
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	108,203	(90,899)	(17,304)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(21,162)	123,394	(102,232)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(3,860)	(71,595)	75,455	-
New financial assets originated	91,197	37,762	27,786	156,745
Changes in credit risk	(205,245)	(10,659)	363,793	147,889
Financial assets derecognised	(42,838)	(37,071)	(27,121)	(107,030)
Amount written off	-	-	(302,444)	(302,444)
<b>At 30 September 2025</b>	317,232	666,729	1,087,323	2,071,284

#### NOTE 4: OTHER ASSETS

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Amount due from subsidiaries	-	-	12,453	22,929
Other receivables	649,945	646,592	653,574	645,782
Allowance for ECL	(14,047)	(14,905)	(13,519)	(14,376)
Refundable deposits	48,242	45,844	14,867	13,888
Prepayments	58,099	86,518	56,894	86,428
Contribution to Central Liquidity Monetary Fund	200,000	200,000	200,000	200,000
	<b>942,239</b>	<b>964,049</b>	<b>924,269</b>	<b>954,651</b>

#### NOTE 5: DEPOSITS FROM CUSTOMERS

(i) By type of deposit

	Group and Bank	
	30 September 2025 RM'000	31 December 2024 RM'000
<b>Savings deposits</b>		
Qard	6,433,820	6,552,121
<b>Demand deposits</b>		
Qard	4,017,554	3,710,015
<b>Term deposits</b>		
Tawarruq	73,742,910	71,456,076
<b>Negotiable Islamic debt certificate</b>	<b>4,075,000</b>	<b>2,375,000</b>
	<b>88,269,284</b>	<b>84,093,212</b>

(ii) By type of customer

	Group and Bank	
	30 September 2025 RM'000	31 December 2024 RM'000
Government	37,734,660	39,625,132
Business enterprises	29,848,073	22,245,134
Co-operatives	2,157,714	2,124,594
Individuals	15,624,756	18,073,018
Others	2,904,081	2,025,334
	<b>88,269,284</b>	<b>84,093,212</b>



## NOTE 6: OTHER LIABILITIES

	Group		Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Amount due to subsidiaries	-	-	89,186	136,529
Sundry creditors	212,793	268,040	203,664	263,039
Income payable	549,880	537,661	549,880	537,661
Other liabilities and accruals	399,410	481,938	394,013	475,760
Lease liabilities	98,467	51,072	113,287	65,540
Government fund	23,195	115,291	23,195	115,291
Amount due to BNM	212,128	203,431	212,128	203,431
Zakat payable	54,057	54,453	52,610	52,129
	<b>1,549,930</b>	<b>1,711,886</b>	<b>1,637,963</b>	<b>1,849,380</b>

## NOTE 7: RESERVES

Group	30 September 2025 RM'000	31 December 2024 RM'000
Retained profits	13,177,751	12,523,093
Statutory reserve	8,662,695	8,662,695
Capital reserve	14,617	14,617
ECL reserve	686	613
Fair value reserve	375,729	76,925
Regulatory reserve	329,672	329,672
	<b>22,561,150</b>	<b>21,607,615</b>

  

Bank	30 September 2025 RM'000	31 December 2024 RM'000
Retained profits	12,762,993	12,099,401
Statutory reserve	8,662,695	8,662,695
Capital reserve	15,358	15,358
ECL reserve	686	613
Fair value reserve	375,729	76,925
Regulatory reserve	329,672	329,672
	<b>22,147,133</b>	<b>21,184,664</b>

## NOTE 8: INCOME

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,194,349	1,203,925	3,552,287	3,558,174
Income derived from investment of shareholders' fund (ii)	473,991	452,939	1,397,569	1,323,816
Income derived from investment account fund (iii)	9,635	4,640	25,207	11,691
Income generated by subsidiaries (iv)	21,657	20,177	90,230	111,481
	1,699,632	1,681,681	5,065,293	5,005,162

  

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,197,500	1,207,272	3,561,226	3,567,838
Income derived from investment of shareholders' fund (ii)	475,240	454,198	1,401,085	1,327,412
Income derived from investment account fund (iii)	9,635	4,640	25,207	11,691
	1,682,375	1,666,110	4,987,518	4,906,941

**NOTE 8: INCOME (CONTINUED)****(i) Income derived from investment of depositors' fund**

<b>Group</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income from financing and advances	<b>962,915</b>	961,542	<b>2,852,319</b>	2,853,386
Income from deposits and placements with bank and financial institutions	<b>7,057</b>	5,537	<b>19,105</b>	15,301
Income from financial investments	<b>224,377</b>	236,846	<b>680,863</b>	689,487
	<b>1,194,349</b>	1,203,925	<b>3,552,287</b>	3,558,174

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income from financing and advances	<b>966,066</b>	964,889	<b>2,861,258</b>	2,863,050
Income from deposits and placements with bank and financial institutions	<b>7,057</b>	5,537	<b>19,105</b>	15,301
Income from financial investments	<b>224,377</b>	236,846	<b>680,863</b>	689,487
	<b>1,197,500</b>	1,207,272	<b>3,561,226</b>	3,567,838

**(ii) Income derived from investment of shareholders' fund**

<b>Group</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income from financing and advances	<b>382,125</b>	361,775	<b>1,122,183</b>	1,061,600
Income from deposits and placements with bank and financial institutions	<b>2,797</b>	2,081	<b>7,516</b>	5,693
Income from financial investments	<b>89,069</b>	89,083	<b>267,870</b>	256,523
	<b>473,991</b>	452,939	<b>1,397,569</b>	1,323,816

**NOTE 8: INCOME (CONTINUED)**

(ii) Income derived from investment of shareholders' fund (continued)

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income from financing and advances	<b>383,374</b>	363,033	<b>1,125,699</b>	1,065,196
Income from deposits and placements with bank and financial institutions	<b>2,797</b>	2,081	<b>7,516</b>	5,693
Income from financial investments	<b>89,069</b>	89,084	<b>267,870</b>	256,523
	<b>475,240</b>	454,198	<b>1,401,085</b>	1,327,412

(iii) Income derived from investment account fund

<b>Group</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income from financing and advances	<b>7,551</b>	3,690	<b>19,784</b>	9,289
Income from financial investments	<b>2,084</b>	950	<b>5,423</b>	2,402
	<b>9,635</b>	4,640	<b>25,207</b>	11,691

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income from financing and advances	<b>7,551</b>	3,690	<b>19,784</b>	9,289
Income from financial investments	<b>2,084</b>	950	<b>5,423</b>	2,402
	<b>9,635</b>	4,640	<b>25,207</b>	11,691

**NOTE 8: INCOME (CONTINUED)**

(iv) Income generated by subsidiaries

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Pawning income	18,021	17,562	80,197	103,535
Rental income	188	243	790	749
Management fee	3,448	2,372	9,243	7,197
	21,657	20,177	90,230	111,481

**NOTE 9: EXPENDITURE**

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Income attributable to depositors (i)	786,921	798,006	2,381,705	2,362,891
Income attributable to investment account holders	644	360	1,662	962
Profit expense on financing sold with recourse to Cagamas	19,132	17,297	72,763	46,450
Profit expense on debt securities issued	66,801	51,656	184,615	153,880
Profit expense on cashline facility	988	1,290	5,744	3,781
Cost of sales	14,935	16,965	69,458	96,557
	889,421	885,574	2,715,947	2,664,521

## NOTE 9: EXPENDITURE (CONTINUED)

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Income attributable to depositors (i)	<b>787,473</b>	799,023	<b>2,383,939</b>	2,366,344
Income attributable to investment account holders	<b>644</b>	360	<b>1,662</b>	962
Profit expense on financing sold with recourse to Cagamas	<b>19,132</b>	17,297	<b>72,763</b>	46,450
Profit expense on debt securities issued	<b>66,801</b>	51,656	<b>184,615</b>	153,880
Profit expense on cashline facility	<b>988</b>	1,290	<b>5,744</b>	3,781
	<b>875,038</b>	869,626	<b>2,648,723</b>	2,571,417

(i) Income attributable to depositors

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>Deposits from customers</b>				
Non-Mudarabah	<b>750,108</b>	777,002	<b>2,284,594</b>	2,305,286
<b>Deposits and placements from banks and other financial institutions</b>				
Non-Mudarabah	<b>36,813</b>	21,004	<b>97,111</b>	57,605
	<b>786,921</b>	798,006	<b>2,381,705</b>	2,362,891

**NOTE 9: EXPENDITURE (CONTINUED)**

(i) Income attributable to depositors (continued)

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Deposits from customers</b>				
Non-Mudarabah	<b>750,660</b>	778,019	<b>2,286,828</b>	2,308,739
<b>Deposits and placements from banks and other financial institutions</b>				
Non-Mudarabah	<b>36,813</b>	21,004	<b>97,111</b>	57,605
	<b>787,473</b>	799,023	<b>2,383,939</b>	2,366,344

**NOTE 10: ALLOWANCE FOR IMPAIRMENT**

<b>Group</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Allowance for impairment on financing and advances (i)	<b>58,905</b>	120,638	<b>198,469</b>	145,683
Allowance for impairment on financial investments (ii)	<b>43</b>	(51)	<b>153</b>	506
	<b>58,948</b>	120,587	<b>198,622</b>	146,189

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Allowance for impairment on financing and advances (i)	<b>58,653</b>	120,311	<b>197,604</b>	144,765
Allowance for impairment on financial investments (ii)	<b>43</b>	(51)	<b>153</b>	506
	<b>58,696</b>	120,260	<b>197,757</b>	145,271

**NOTE 10: ALLOWANCE FOR IMPAIRMENT (CONTINUED)****(i) Allowance for impairment on financing and advances**

<b>Group</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Stage 1 - 12-months ECL	<b>(25,373)</b>	6,529	<b>(72,840)</b>	(196,859)
Stage 2 - lifetime ECL not credit impaired	<b>2,408</b>	10,147	<b>(49,068)</b>	44,262
Stage 3 - lifetime ECL credit impaired	<b>81,870</b>	103,962	<b>320,377</b>	298,280
	<b>58,905</b>	120,638	<b>198,469</b>	145,683

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Stage 1 - 12-months ECL	<b>(25,625)</b>	6,202	<b>(73,705)</b>	(197,777)
Stage 2 - lifetime ECL not credit impaired	<b>2,408</b>	10,147	<b>(49,068)</b>	44,262
Stage 3 - lifetime ECL credit impaired	<b>81,870</b>	103,962	<b>320,377</b>	298,280
	<b>58,653</b>	120,311	<b>197,604</b>	144,765

**(ii) Allowance for impairment on financial investments**

<b>Group and Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Financial investments at fair value through other comprehensive income	<b>11</b>	(33)	<b>73</b>	489
Financial investments at amortised cost	<b>32</b>	(18)	<b>80</b>	17
	<b>43</b>	(51)	<b>153</b>	506



## NOTE 11: OTHER OPERATING INCOME

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	90,176	98,502	277,979	196,568
Other income (ii)	111,763	143,184	370,303	304,304
	201,939	241,686	648,282	500,872

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	90,176	98,502	277,979	196,568
Other income (ii)	117,423	143,298	376,153	292,178
	207,599	241,800	654,132	488,746

(i) Fees and commission

Group and Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Takaful commission	74,257	88,113	242,028	165,079
ATM service fees	7	3	14	9
Wasiat commission	4,218	4,269	13,086	12,624
Other commission	6,662	1,830	9,352	5,125
Processing fees	-	1	6	93
MEPS fees	2,722	3,405	8,618	10,660
Other fees	2,310	881	4,875	2,978
	90,176	98,502	277,979	196,568

## NOTE 11: OTHER OPERATING INCOME (CONTINUED)

(ii) Other income

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>Other income from financial instruments</b>				
Dividend from financial investments at fair value through profit or loss	-	-	-	10,170
Net gain on disposal of financial investments at fair value through profit or loss	15	80	339	729
Net gain on revaluation of financial investments at fair value through profit or loss	-	(72)	-	-
Net gain on disposal of financial investments at fair value through other comprehensive income	38,252	57,855	84,838	62,643
<b>Others</b>				
Rental income	5,633	5,805	17,203	17,377
Compensation for late payment	2,328	1,321	7,433	4,119
Charges from credit card services	1,550	1,477	4,713	4,124
Other service charges	3,014	3,608	10,745	9,186
Recoveries from financing written off	57,116	56,554	191,679	139,485
Writeback for impairment on trade receivables	294	-	294	168
Gain on revaluation of investment properties	-	-	-	12,341
Gain on disposal of property and equipment	-	1,242	-	1,242
Other income	3,561	15,252	53,059	42,658
	<b>111,763</b>	<b>143,184</b>	<b>370,303</b>	<b>304,304</b>

## NOTE 11: OTHER OPERATING INCOME (CONTINUED)

(ii) Other income (continued)

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>Other income from financial instruments</b>				
Dividend from financial investments at fair value through profit or loss	-	-	-	10,170
Net gain on disposal of financial investments at fair value through profit or loss	15	80	339	729
Net gain on revaluation of financial investments at fair value through profit or loss	-	(72)	-	-
Net gain on disposal of financial investments at fair value through other comprehensive income	38,252	57,855	84,838	62,643
<b>Others</b>				
Rental income	5,787	5,957	17,662	17,834
Compensation for late payment	2,328	1,321	7,433	4,119
Charges from credit card services	1,550	1,477	4,713	4,124
Other service charges	3,014	3,608	10,745	9,186
Recoveries from financing written off	57,116	56,554	191,679	139,485
Gain on disposal of property and equipment	-	1,242	-	1,242
Other income	9,361	15,214	58,744	42,584
	117,423	143,298	376,153	292,178

## NOTE 12: OPERATING EXPENSES

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Personnel expenses (i)	298,696	308,258	926,009	893,682
Other overheads and expenditure (ii)	182,338	195,807	596,699	481,104
	481,034	504,065	1,522,708	1,374,786

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Personnel expenses (i)	296,232	305,880	918,550	886,864
Other overheads and expenditure (ii)	181,482	197,594	597,089	486,925
	477,714	503,474	1,515,639	1,373,789

(i) Personnel expenses

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	157,581	145,045	465,963	434,290
Allowances and bonuses	70,968	91,831	249,527	256,475
Defined contribution plan - EPF	43,776	44,480	136,811	129,927
Social security contributions - SOCSO	2,016	1,683	6,020	5,052
Other staff related costs	24,355	25,219	67,688	67,938
	298,696	308,258	926,009	893,682

**NOTE 12: OPERATING EXPENSES (CONTINUED)****(i) Personnel expenses (continued)**

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Salaries and wages	<b>156,337</b>	144,012	<b>462,231</b>	431,107
Allowances and bonuses	<b>70,025</b>	90,831	<b>246,698</b>	253,563
Defined contribution plan - EPF	<b>43,632</b>	44,312	<b>136,383</b>	129,531
Social security contributions - SOCSO	<b>2,000</b>	1,673	<b>5,971</b>	5,021
Other staff related costs	<b>24,238</b>	25,052	<b>67,267</b>	67,642
	<b>296,232</b>	305,880	<b>918,550</b>	886,864

**(ii) Other overheads and expenditures**

<b>Group</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Establishment</b>				
Rental	<b>161</b>	(228)	<b>864</b>	1,369
Depreciation of property and equipment	<b>9,396</b>	11,992	<b>37,907</b>	36,142
Depreciation of right-of-use assets	<b>7,384</b>	4,214	<b>18,136</b>	12,581
Amortisation of prepaid lease payment	<b>269</b>	968	<b>933</b>	1,703
Amortisation of intangible assets	<b>18,172</b>	15,719	<b>52,744</b>	45,524
Finance cost on lease liabilities	<b>1,339</b>	449	<b>2,034</b>	1,225
Repair and maintenance	<b>42,026</b>	21,236	<b>129,580</b>	67,782
Takaful	<b>573</b>	1,126	<b>7,881</b>	6,246
	<b>79,320</b>	55,476	<b>250,079</b>	172,572
<b>Promotion</b>				
Advertisement and publicity	<b>8,231</b>	10,392	<b>29,350</b>	24,024
	<b>8,231</b>	10,392	<b>29,350</b>	24,024

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

(ii) Other overheads and expenditures (continued)

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>General expenses</b>				
Legal and professional fees	9,064	21,554	22,681	5,796
Auditors' remuneration	456	421	1,351	1,314
Communication expenses	8,944	11,370	27,954	25,077
Utilities expenses	7,457	7,163	20,950	21,041
Printing and stationery	5,464	6,521	19,034	17,938
Postage and courier	3,469	4,390	15,781	14,035
Security expenses	6,269	8,277	19,729	21,815
Service charges	738	11,309	2,997	35,528
Loss on financing written off	2,964	1,750	7,483	6,138
Loss on property and equipment written off	(26)	6	42	34
Commission expenses	36,922	25,552	124,453	77,925
Travelling and transportation	5,888	5,359	19,134	16,723
Others	7,178	26,267	35,681	41,144
	94,787	129,939	317,270	284,508
	182,338	195,807	596,699	481,104
Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>Establishment</b>				
Rental	154	(229)	838	1,366
Depreciation of property and equipment	9,296	11,944	37,654	35,974
Depreciation of right-of-use assets	7,287	5,984	20,928	17,270
Amortisation of prepaid lease payment	269	968	933	1,703
Amortisation of intangible assets	18,172	15,719	52,744	45,524
Finance cost on lease liabilities	1,306	659	2,364	1,781
Repair and maintenance	41,459	20,607	127,292	67,125
Takaful	574	1,126	7,880	6,238
	78,517	56,778	250,633	176,981

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

(ii) Other overheads and expenditures (continued)

<b>Bank</b>	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>	<b>30 September</b>
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Promotion</b>				
Advertisement and publicity	<b>8,150</b>	10,362	<b>29,252</b>	23,937
	<b>8,150</b>	10,362	<b>29,252</b>	23,937
<b>General expenses</b>				
Legal and professional fees	<b>8,887</b>	21,316	<b>22,334</b>	5,376
Auditors' remuneration	<b>410</b>	151	<b>1,203</b>	945
Communication expenses	<b>8,924</b>	11,354	<b>27,904</b>	25,028
Utilities expenses	<b>7,450</b>	7,153	<b>20,917</b>	21,012
Printing and stationery	<b>5,451</b>	6,503	<b>18,973</b>	17,869
Postage and courier	<b>3,453</b>	4,381	<b>15,742</b>	13,993
Security expenses	<b>6,269</b>	8,277	<b>19,729</b>	21,815
Service charges	<b>1,857</b>	12,332	<b>6,118</b>	38,217
Loss on financing written off	<b>2,964</b>	1,750	<b>7,483</b>	6,138
Property and equipment written off	<b>24</b>	6	<b>42</b>	34
Commission expenses	<b>36,922</b>	25,552	<b>124,453</b>	77,925
Travelling and transportation	<b>5,874</b>	5,352	<b>19,105</b>	16,696
Others	<b>6,330</b>	26,327	<b>33,201</b>	40,959
	<b>94,815</b>	130,454	<b>317,204</b>	286,007
	<b>181,482</b>	197,594	<b>597,089</b>	486,925

### NOTE 13: COMMITMENTS AND CONTINGENCIES

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

	<b>Group and Bank</b>	
	<b>30 September</b>	31 December
	<b>2025</b>	2024
	<b>RM'000</b>	RM'000
<b>Contingent liabilities</b>		
Bank guarantee given in respect of banking facilities granted to customers	<b>340,514</b>	227,430
Claims for damages from litigation taken against the Bank	<b>138,868</b>	111,017
<b>Commitments</b>		
Undrawn financing	<b>3,310,990</b>	2,808,027
	<b>3,790,372</b>	3,146,474

### NOTE 14: CAPITAL ADEQUACY

The Bank is required to comply with the core capital ratio and risk-weighted capital adequacy ratio prescribed by Bank Negara Malaysia. The Bank was in compliance with all prescribed capital ratios throughout the period.

	<b>Bank</b>	
	<b>30 September</b>	31 December
	<b>2025</b>	2024
<b>Before proposed dividend</b>		
Core capital ratio	<b>23.25%</b>	24.91%
Risk-weighted capital ratio	<b>24.76%</b>	26.63%
<b>After proposed dividend</b>		
Core capital ratio	<b>23.25%</b>	24.37%
Risk-weighted capital ratio	<b>24.76%</b>	26.09%



**NOTE 14: CAPITAL ADEQUACY (CONTINUED)**

The capital ratios are derived by taking into account the core capital and capital base against the risk weighted assets of the Bank. Components of the capital are as follows:

	<b>Bank</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Tier I capital</b>		
Paid-up share capital	<b>2,986,030</b>	2,986,030
Retained profits	<b>12,762,993</b>	12,099,401
Other reserves	<b>8,678,053</b>	8,678,053
Less: Deferred tax assets	-	(99,000)
<b>Total Tier I capital (core)</b>	<b>24,427,076</b>	23,664,484
<b>Tier II capital</b>		
Subordinated sukuk	<b>300,000</b>	300,000
Collective impairment *	<b>983,961</b>	1,106,734
Regulatory reserve	<b>329,672</b>	329,672
<b>Total Tier II capital</b>	<b>1,613,633</b>	1,736,406
Total capital	<b>26,040,709</b>	25,400,890
Less: Investment in subsidiaries	<b>(93,644)</b>	(93,644)
Less: Assets classified as held for distribution	-	(5,100)
<b>Total capital base</b>	<b>25,947,065</b>	25,302,146

\* This is surplus amount allowable after taking into account collective impairment allowance on impaired financing of the Bank.

Assets in various categories are risk-weighted as follows:

	<b>Bank</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
Total assets assigned 20% risk-weighted	<b>756,837</b>	432,927
Total assets assigned 50% risk-weighted	<b>2,971,134</b>	2,638,704
Total assets assigned 100% risk-weighted	<b>94,875,113</b>	90,757,339
Off-Balance Sheet claims assigned 100% risk-weighted	<b>1,570,497</b>	1,184,838
	<b>100,173,581</b>	95,013,808