



**CONSOLIDATED INTERIM
FINANCIAL STATEMENTS
FOR THE FIRST QUARTER
ENDED 31 MARCH 2026**

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

Group	Note	31 March 2026 RM'000	31 December 2025 RM'000
ASSETS			
Cash and bank balances		923,412	1,495,812
Deposits and placements with financial institutions		1,234,677	606,718
Financial investments at fair value through profit or loss	1	246,225	-
Financial investments at fair value through other comprehensive income	2	23,977,810	21,635,531
Financial investments at amortised cost	3	11,830,192	11,654,255
Financing and advances	4	94,414,703	91,419,589
Trade receivables		4,040	1,905
Other assets	5	960,281	1,005,305
Right-of-use assets		75,297	77,941
Inventories		30,395	31,285
Property and equipment		879,348	870,329
Intangible assets		535,849	537,483
Investment properties		1,559,064	1,559,064
Assets classified as held for sale		1,780	1,780
Assets classified as held for distribution		-	-
Prepaid lease payments		41,786	42,112
Tax recoverable		6,853	60,233
Deferred tax assets		1,332	39,333
TOTAL ASSETS		136,723,044	131,038,675

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

Group	Note	31 March 2026 RM'000	31 December 2025 RM'000
LIABILITIES			
Deposits from customers	6	91,006,888	87,550,734
Investment accounts of customers		1,009,406	939,686
Deposits and placements from banks and financial institutions		4,148,090	2,707,030
Obligation on financial assets sold under repurchase agreements		2,601,609	1,302,386
Trade payables		2,879	2,884
Recourse obligations on financing sold to Cagamas		2,850,021	3,327,278
Debt securities issued		6,608,049	6,542,467
Cashline facility		600,869	1,001,556
Other liabilities	7	1,617,023	1,637,143
Liabilities classified as held for distribution		-	-
Provision for tax		319	-
Deferred tax liabilities		25,175	11,175
TOTAL LIABILITIES		110,470,328	105,022,339
SHAREHOLDERS' FUND			
Share capital		2,986,030	2,986,030
Share redemption fund		53,804	50,000
Reserves	8	23,212,882	22,980,306
TOTAL SHAREHOLDERS' FUND		26,252,716	26,016,336
TOTAL LIABILITIES AND SHAREHOLDERS' FUND		136,723,044	131,038,675
COMMITMENTS AND CONTINGENCIES	14	4,600,629	3,809,316

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

Bank	Note	31 March 2026 RM'000	31 December 2025 RM'000
ASSETS			
Cash and bank balances		916,778	1,490,164
Deposits and placements with financial institutions		1,234,677	606,718
Financial investments at fair value through profit or loss	1	246,225	-
Financial investments at fair value through other comprehensive income	2	23,977,802	21,635,523
Financial investments at amortised cost	3	11,830,192	11,654,255
Financing and advances	4	94,722,484	91,746,277
Other assets	5	956,668	995,337
Right-of-use assets		121,523	122,329
Investment in subsidiaries		93,644	93,644
Property and equipment		761,128	752,259
Intangible assets		522,664	524,298
Investment properties		979,588	979,588
Prepaid lease payments		41,786	42,112
Tax recoverable		5,530	57,436
Deferred tax assets		-	38,000
TOTAL ASSETS		136,410,689	130,737,940

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

Bank	Note	31 March 2026 RM'000	31 December 2025 RM'000
LIABILITIES			
Deposits from customers	6	91,006,888	87,550,734
Investment accounts of customers		1,009,406	939,686
Deposits and placements from banks and financial institutions		4,148,090	2,707,030
Obligation on financial assets sold under repurchase agreements		2,601,609	1,302,386
Recourse obligations on financing sold to Cagamas		2,850,021	3,327,278
Debt securities issued		6,608,049	6,542,467
Cashline facility		600,869	1,001,556
Other liabilities	7	1,734,588	1,753,996
Deferred tax liabilities		14,000	-
TOTAL LIABILITIES		110,573,520	105,125,133
SHAREHOLDERS' FUND			
Share capital		2,986,030	2,986,030
Share redemption fund		53,804	50,000
Reserves	8	22,797,335	22,576,777
TOTAL SHAREHOLDERS' FUND		25,837,169	25,612,807
TOTAL LIABILITIES AND SHAREHOLDERS' FUND		136,410,689	130,737,940
COMMITMENTS AND CONTINGENCIES	14	4,600,629	3,809,316

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 2025.

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FIRST QUARTER AND THREE MONTHS ENDED 31 MARCH 2026**

Group	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Income	9	1,787,943	1,705,419	1,787,943	1,705,419
Expenditure	10	(909,058)	(899,473)	(909,058)	(899,473)
Net income		878,885	805,946	878,885	805,946
Allowances for impairment	11	(73,956)	(83,288)	(73,956)	(83,288)
Other operating income	12	113,510	186,701	113,510	186,701
Operating expenses	13	(495,420)	(528,074)	(495,420)	(528,074)
Profit before taxation and zakat		423,019	381,285	423,019	381,285
Taxation		(54,808)	(23,387)	(54,808)	(23,387)
Zakat		(11,733)	(9,545)	(11,733)	(9,545)
Profit after taxation and zakat		356,478	348,353	356,478	348,353
<u>Other comprehensive income/(loss)</u>					
Items that may be reclassified					
subsequently to profit or loss:					
Fair value reserve (debt instruments)					
- Change in fair value		(123,192)	125,107	(123,192)	125,107
- Amount transferred to profit or loss		(839)	(17,010)	(839)	(17,010)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI					
		129	33	129	33
Other comprehensive (loss)/income for the period					
		(123,902)	108,130	(123,902)	108,130
Total comprehensive income for the period					
		232,576	456,483	232,576	456,483

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FIRST QUARTER AND THREE MONTHS ENDED 31 MARCH 2026 (CONTINUED)**

Bank	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Income	9	1,751,703	1,677,030	1,751,703	1,677,030
Expenditure	10	(884,324)	(874,311)	(884,324)	(874,311)
Net income		867,379	802,719	867,379	802,719
Allowances for impairment	11	(78,707)	(82,845)	(78,707)	(82,845)
Other operating income	12	113,501	186,641	113,501	186,641
Operating expenses	13	(494,727)	(526,861)	(494,727)	(526,861)
Profit before taxation and zakat		407,446	379,654	407,446	379,654
Taxation		(52,000)	(22,000)	(52,000)	(22,000)
Zakat		(10,986)	(9,138)	(10,986)	(9,138)
Profit after taxation and zakat		344,460	348,516	344,460	348,516
<u>Other comprehensive income/(loss)</u>					
Items that may be reclassified					
subsequently to profit or loss:					
Fair value reserve (debt instruments)					
- Change in fair value		(123,192)	125,107	(123,192)	125,107
- Amount transferred to profit or loss		(839)	(17,010)	(839)	(17,010)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI					
		129	33	129	33
Other comprehensive (loss)/income for the period		(123,902)	108,130	(123,902)	108,130
Total comprehensive income for the period		220,558	456,646	220,558	456,646

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 2025.

**STATEMENTS OF CHANGES IN EQUITY
FOR THE FIRST QUARTER AND THREE MONTHS ENDED 31 MARCH 2026**

Group	← Non-distributable →			Distributable	Total equity RM'000
	Share capital RM'000	Share redemption fund RM'000	Other reserves RM'000	Retained profits RM'000	
At 1 January 2025	2,986,030	50,000	9,084,522	12,523,093	24,643,645
Total comprehensive income for the year	-	-	108,130	348,353	456,483
Issuance to new member	15,902	-	-	-	15,902
Share withdrawal	(7,203)	-	-	-	(7,203)
Transfer from share capital	(8,699)	8,699	-	-	-
Transfer from share redemption fund	-	(8,699)	-	8,699	-
At 31 March 2025	2,986,030	50,000	9,192,652	12,880,145	25,108,827
At 1 January 2026	2,986,030	50,000	9,707,445	13,272,861	26,016,336
Total comprehensive income for the year	-	-	(123,902)	356,478	232,576
Issuance to new member	12,743	-	-	-	12,743
Share withdrawal	(8,939)	-	-	-	(8,939)
Transfer from share capital	(3,804)	3,804	-	-	-
At 31 March 2026	2,986,030	53,804	9,583,543	13,629,339	26,252,716

**STATEMENTS OF CHANGES IN EQUITY
FOR THE FIRST QUARTER AND THREE MONTHS ENDED 31 MARCH 2026 (CONTINUED)**

Bank	← Non-distributable →			Distributable	Total equity RM'000
	Share capital RM'000	Share redemption fund RM'000	Other reserves RM'000	Retained profits RM'000	
At 1 January 2025	2,986,030	50,000	9,085,263	12,099,401	24,220,694
Total comprehensive income for the year	-	-	108,130	348,516	456,646
Issuance to new member	15,902	-	-	-	15,902
Share withdrawal	(7,203)	-	-	-	(7,203)
Transfer from share capital	(8,699)	8,699	-	-	-
Transfer from share redemption fund	-	(8,699)	-	8,699	-
At 31 March 2025	2,986,030	50,000	9,193,393	12,456,616	24,686,039
At 1 January 2026	2,986,030	50,000	9,708,186	12,868,591	25,612,807
Total comprehensive income for the year	-	-	(123,902)	344,460	220,558
Issuance to new member	12,743	-	-	-	12,743
Share withdrawal	(8,939)	-	-	-	(8,939)
Transfer from share capital	(3,804)	3,804	-	-	-
At 31 March 2026	2,986,030	53,804	9,584,284	13,213,051	25,837,169

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 2025.

**UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	Group		Bank	
	Three Months Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation and zakat	423,019	381,285	407,446	379,654
Adjustments for:				
Profit expense on debt securities issued	65,582	55,568	65,582	55,568
Allowance for impairment on financing and advances	73,834	83,272	78,585	82,829
Allowance for impairment on financial assets at fair value through other comprehensive income	130	33	130	33
Writeback for impairment on financial assets amortised	(8)	(17)	(8)	(17)
Depreciation of property and equipment	19,218	13,934	19,098	13,872
Depreciation of right-of-use assets	4,503	4,623	7,299	6,603
Amortisation of prepaid lease payment	326	333	326	333
Amortisation of intangible assets	17,643	16,941	17,643	16,941
Finance cost on lease liabilities	788	500	1,210	681
Property and equipment written off	19	5	19	5
Loss on financing written off	2,846	2,452	2,846	2,452
Net loss/(gain) on disposal of financial investments at fair value through profit or loss	2,071	(123)	2,071	(123)
Net loss on revaluation of financial investments at fair value through profit or loss	3,895	-	3,895	-
Net gain on disposal of financial investments at fair value through other comprehensive income	(839)	(17,010)	(839)	(17,010)
Profit expense on financing sold with recourse to Cagamas	29,378	25,161	29,378	25,161
Profit expense on cashline facility	4,690	4,424	4,690	4,424
Dividend from financial investments at fair value through profit or loss	(297)	-	(297)	-
Operating profit before working capital changes	646,798	571,381	639,074	571,406

**UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (CONTINUED)**

	Group		Bank	
	Three Months Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)				
Decrease/(Increase) in assets:				
Deposits and placements with financial institutions	(627,959)	138,667	(627,959)	139,223
Financing and advances	(3,071,794)	(1,973,914)	(3,057,638)	(1,970,055)
Other assets	43,911	4,880	32,620	7,812
Inventories	890	(2,506)	-	-
Trade receivables	(2,135)	(1,178)	-	-
Increase/(Decrease) in liabilities:				
Deposits from customers	3,456,154	2,360,717	3,456,154	2,360,717
Investment accounts of customers	69,720	113,997	69,720	113,997
Deposits and placements from banks and financial institutions	2,740,283	415,640	2,740,283	415,640
Trade payables	(5)	34	-	-
Recourse obligations on financing sold to Cagamas	(506,635)	1,089,317	(506,635)	1,089,317
Other liabilities	(29,799)	116,551	(25,263)	113,680
Cash generated from operations	2,719,429	2,833,586	2,720,356	2,841,737
Income tax paid	(1,014)	(1,013)	-	-
Income tax refund	51,906	7,981	51,906	7,981
Zakat paid	(7,474)	(2,036)	(7,474)	(2,035)
Net cash generated from operating activities	2,762,847	2,838,518	2,764,788	2,847,683

**UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (CONTINUED)**

	Group		Bank	
	Three Months Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchases of financial investments at fair value through profit or loss	(440,000)	(181,380)	(440,000)	(181,380)
Net proceed from disposal of financial investments at fair value through profit or loss	187,809	181,503	187,809	181,503
Purchases of financial investments at fair value through other comprehensive income	(3,191,000)	(3,305,000)	(3,191,000)	(3,305,000)
Net proceed from disposal of financial investments at fair value through other comprehensive income	725,528	1,868,228	725,528	1,868,228
Purchases of financial investments at amortised cost	(400,000)	(385,000)	(400,000)	(385,000)
Proceed from disposal of financial investments at amortised cost	224,071	363,629	224,071	363,629
Purchases of property and equipment	(28,256)	(26,064)	(27,986)	(17,951)
Purchases of intangible assets	(16,009)	(20,791)	(16,009)	(20,791)
Dividend from financial investments at fair value through profit or loss	297	-	297	-
Capital reduction	-	19,927	-	-
Net cash used in investing activities	(2,937,560)	(1,484,948)	(2,937,290)	(1,496,762)

**UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE THREE MONTHS ENDED 31 MARCH 2026 (CONTINUED)**

	Group		Bank	
	Three Months Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from issue of shares to members	12,743	15,902	12,743	15,902
Repayment of lease liabilities	(5,053)	(10,439)	(8,250)	(7,423)
Repayment of cashline facility	(405,377)	(1,208,470)	(405,377)	(1,208,470)
Net cash used in financing activities	(397,687)	(1,203,007)	(400,884)	(1,199,991)
Net (decrease)/increase in cash and cash equivalents	(572,400)	150,563	(573,386)	150,930
Cash and cash equivalents at beginning of period	1,495,812	1,102,099	1,490,164	1,101,504
Cash and cash equivalents at end of period	923,412	1,252,662	916,778	1,252,434

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 2025.

EXPLANATORY NOTES PURSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARD 134 (“MFRS 134”)

Basis of Preparation

The unaudited interim financial statements for the first quarter and three months ended 31 March 2026 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 2025. 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 2025.

Auditors’ Report on Preceding Annual Financial Statements

The auditors’ report on the audited financial statements for the financial year ended 31 December 2025 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 first quarter and three months ended 31 March 2026.

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 first quarter and three months ended 31 March 2026.

Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect in the first quarter and three months ended 31 March 2026.

Debt and Equity Securities

There was no new issuance of debt securities by the Bank during the period.

NOTE 1: FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	Group and Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
Debt instruments at fair value through profit or loss:		
Government investment issues	72,565	-
Quoted shares	24,107	-
Islamic Callable Range Accrual (CRA-i)	149,553	-
Total financial investments at fair value through profit or loss	246,225	-

NOTE 2: FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Debt instruments at fair value through other comprehensive income:				
Islamic debt securities	8,181,802	7,143,359	8,181,802	7,143,359
Government investment issues	5,930,949	5,218,022	5,930,949	5,218,022
Government sukuk	8,149,370	7,553,884	8,149,370	7,553,884
Cagamas sukuk	1,600,500	1,605,077	1,600,500	1,605,077
	23,862,621	21,520,342	23,862,621	21,520,342
Equity securities at fair value through other comprehensive income:				
Unquoted shares:				
In Malaysia *	115,189	115,189	115,181	115,181
	115,189	115,189	115,181	115,181
Total financial investments at fair value through other comprehensive income	23,977,810	21,635,531	23,977,802	21,635,523

* The Group and the Bank have elected to recognise these equity investments at fair value through other comprehensive income, these investments are held as long term strategic investments that are not expected to be sold in the short term to medium term. Gains or losses on the derecognition of these equity investments are not transferred to profit or loss.

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

Group and Bank	12-month ECL Stage 1 RM'000
At 1 January 2025	613
Changes in credit risk	390
At 31 December 2025/1 January 2026	1,003
Changes in credit risk	130
At 31 March 2026	1,133

NOTE 3: FINANCIAL INVESTMENTS AT AMORTISED COST

	Group and Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
At amortised cost		
Islamic debt securities	916,419	972,498
Government investment issues	7,986,313	7,975,633
Government sukuk	2,429,543	2,458,601
Cagamas sukuk	198,590	197,946
Negotiable Islamic debt certificates	299,430	-
Islamic commercial papers	-	49,688
	11,830,295	11,654,366
Less: Allowance for ECL		
Negotiable Islamic debt certificates	(3)	-
Islamic debt securities	(100)	(111)
Total financial investments at amortised cost	11,830,192	11,654,255

Movement of allowance for ECL by stage is as follows:

Group and Bank	12-month ECL Stage 1 RM'000
At 1 January 2025	56
Changes in credit risk	55
At 31 December 2025/1 January 2026	111
Changes in credit risk	(8)
At 31 March 2026	103

NOTE 4: FINANCING AND ADVANCES

(i) By type of financing

	Group		Bank	
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
Term financing				
- Personal financing	60,533,435	60,059,780	60,533,435	60,059,780
- House financing	12,639,674	12,451,289	13,010,895	12,822,510
- Hire-purchase receivables	4,184,657	4,011,472	4,184,657	4,011,472
- Syndicated financing	616,468	594,297	616,468	594,297
- Bridging financing	62,012	25,924	62,012	25,924
- Other term financing	8,659,439	7,938,689	8,659,439	7,938,689
Pawn broking	6,949,434	5,897,685	6,866,952	5,837,971
Cashline	1,166,483	1,074,399	1,194,834	1,094,138
Revolving credit	504,013	311,416	504,013	311,416
Credit card	447,023	451,403	447,023	451,403
Staff financing	520,021	520,212	520,021	520,212
	96,282,659	93,336,566	96,599,749	93,667,812
Allowance for ECL on financing and advances:				
Stage 1 - 12-months ECL	(305,855)	(364,694)	(315,164)	(369,252)
Stage 2 - lifetime ECL not credit impaired	(548,089)	(557,652)	(548,089)	(557,652)
Stage 3 - lifetime ECL credit impaired	(1,014,012)	(994,631)	(1,014,012)	(994,631)
Net financing and advances	94,414,703	91,419,589	94,722,484	91,746,277

NOTE 4: FINANCING AND ADVANCES (CONTINUED)

(ii) By type of customer

	Group		Bank	
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Individuals	86,825,534	84,865,687	86,743,052	84,805,972
Business enterprises	6,201,839	5,282,010	6,601,411	5,672,971
Non-bank financial institutions				
- Co-operatives	3,126,905	3,061,013	3,126,905	3,061,013
Foreign entities	-	-	-	-
Other entities	128,381	127,856	128,381	127,856
	96,282,659	93,336,566	96,599,749	93,667,812

(iii) By economic sector

Group	Group		Bank	
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Household	86,825,534	84,865,685	86,743,052	84,805,971
Agriculture	592,217	154,922	592,217	154,922
Mining & quarrying	53,887	48,705	53,887	48,705
Manufacturing	262,157	254,050	262,157	254,050
Electricity, gas and water	139,522	140,129	139,522	140,129
Construction	1,048,402	1,050,815	1,048,402	1,050,815
Wholesale & retail trade	1,250,809	1,138,030	1,250,809	1,138,030
Transportation & communication	1,964,477	1,397,907	1,964,477	1,397,907
Financial, takaful & business services	4,029,509	4,173,804	4,429,081	4,564,764
Community, social & personal services	116,145	112,519	116,145	112,519
	96,282,659	93,336,566	96,599,749	93,667,812

NOTE 4: FINANCING AND ADVANCES (CONTINUED)

(iv) Impaired financing and advances by economic sector

	Group and Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Household	752,265	682,487
Agriculture	12,810	12,377
Mining and quarrying	1,494	1,477
Manufacturing	35,179	33,905
Electricity, gas and water	84,077	86,635
Construction	78,964	77,402
Wholesale and retail trade	228,141	206,103
Transportation and communication	173,430	157,961
Financial, takaful and business services	450,807	457,772
Community, social and personal services	10,530	10,100
	1,827,697	1,726,219

(v) Movement in impaired financing and advances

	Group and Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
As of 1 January	1,726,219	1,670,418
Classified as impaired during the period	445,096	1,643,621
Amount written back in respect of recoveries	(220,763)	(1,161,696)
Amount written off during the period	(122,855)	(426,124)
	101,478	55,801
Closing balance	1,827,697	1,726,219
Group		
Gross impaired financing and advances as a percentage of gross financing and advances	1.90%	1.85%
Bank		
Gross impaired financing and advances as a percentage of gross financing and advances	1.89%	1.84%

NOTE 4: FINANCING AND ADVANCES (CONTINUED)

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

Group	12-month ECL	Lifetime ECL Not Credit Impaired	Lifetime ECL Credit Impaired	Total RM'000
	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	
ECL allowance				
As of 1 January 2025	386,211	715,797	1,069,390	2,171,398
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	122,936	(101,375)	(21,561)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(22,880)	127,171	(104,291)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(4,584)	(72,032)	76,616	-
New financial assets originated *	127,096	34,558	32,057	193,711
Changes in credit risk	(195,083)	(107,248)	403,115	100,784
Financial assets derecognised	(49,002)	(39,219)	(34,571)	(122,792)
Amount written off	-	-	(426,124)	(426,124)
At 31 December 2025	364,694	557,652	994,631	1,916,977
As of 1 January 2026	364,694	557,652	994,631	1,916,977
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	46,481	(39,591)	(6,890)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(8,216)	52,671	(44,455)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(705)	(37,801)	38,506	-
New financial assets originated *	56,249	723	472	57,444
Changes in credit risk	(141,352)	16,516	162,994	38,158
Financial assets derecognised	(11,296)	(2,081)	(8,391)	(21,768)
Amount written off	-	-	(122,855)	(122,855)
At 31 March 2026	305,855	548,089	1,014,012	1,867,956

NOTE 4: FINANCING AND ADVANCES (CONTINUED)

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

Bank	12-month ECL	Lifetime ECL Not Credit Impaired	Lifetime ECL Credit Impaired	Total
	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	
ECL allowance				
As of 1 January 2025	390,937	715,797	1,069,390	2,176,124
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	122,936	(101,375)	(21,561)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(22,880)	127,171	(104,291)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(4,584)	(72,032)	76,616	-
New financial assets originated *	127,096	34,558	32,057	193,711
Changes in credit risk	(195,251)	(107,248)	403,115	100,616
Financial assets derecognised	(49,002)	(39,219)	(34,571)	(122,792)
Amount written off	-	-	(426,124)	(426,124)
At 31 December 2025	369,252	557,652	994,631	1,921,535
As of 1 January 2026	369,252	557,652	994,631	1,921,535
Changes due to financing and advances movements:				
- Transfer to 12-month ECL (Stage 1)	46,481	(39,591)	(6,890)	-
- Transfer to lifetime ECL not credit impaired (Stage 2)	(8,216)	52,671	(44,455)	-
- Transfer to lifetime ECL credit impaired (Stage 3)	(705)	(37,801)	38,506	-
New financial assets originated *	56,249	723	472	57,444
Changes in credit risk	(136,601)	16,516	162,994	42,909
Financial assets derecognised	(11,296)	(2,081)	(8,391)	(21,768)
Amount written off	-	-	(122,855)	(122,855)
At 31 March 2026	315,164	548,089	1,014,012	1,877,265

* New financing and advances originated during the year which were not credit impaired at origination but subsequently the credit quality has deteriorated.

NOTE 5: OTHER ASSETS

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Amount due from subsidiaries	-	-	26,111	22,184
Other receivables	632,873	705,573	637,600	707,419
Allowance for ECL	(11,691)	(10,415)	(11,162)	(9,886)
Refundable deposits	46,679	46,143	12,610	12,599
Prepayments	92,420	64,004	91,509	63,021
Contribution to Central Liquidity Monetary Fund	200,000	200,000	200,000	200,000
	960,281	1,005,305	956,668	995,337

NOTE 6: DEPOSITS FROM CUSTOMERS

	Group and Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
At amortised cost		
Savings deposits		
Qard	6,294,722	6,126,472
Tawarruq	198,912	178,694
	6,493,634	6,305,166
Demand deposits		
Qard	3,536,850	3,753,924
Tawarruq	1,246,401	1,333,525
	4,783,251	5,087,449
Term deposits		
Tawarruq	77,445,003	73,853,119
Negotiable Islamic debt certificate	2,285,000	2,305,000
	91,006,888	87,550,734

Deposits from customers are sourced from the following type of customers:

	Group and Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
Government	42,090,507	39,895,636
Business enterprises	28,794,557	26,034,116
Co-operatives	2,166,341	2,464,990
Individuals	15,549,728	16,408,582
Others	2,405,755	2,747,410
	91,006,888	87,550,734

NOTE 7: OTHER LIABILITIES

	Group		Bank	
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Amount due to subsidiaries	-	-	88,940	104,855
Sundry creditors	349,513	158,352	341,514	137,176
Income payable	585,018	520,502	585,018	520,502
Other liabilities and accruals	272,605	522,058	263,460	540,856
Lease liabilities	77,559	110,244	125,699	126,245
Government fund	25,835	24,697	25,835	24,697
Amount due to BNM	240,942	239,997	240,942	239,997
Zakat payable	65,551	61,293	63,180	59,668
	1,617,023	1,637,143	1,734,588	1,753,996

NOTE 8: RESERVES

	Group		Bank	
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Retained profits	13,629,339	13,272,861	13,213,051	12,868,591
Statutory reserve	9,122,505	9,122,505	9,122,505	9,122,505
Capital reserve	14,617	14,617	15,358	15,358
ECL reserve	1,133	1,003	1,133	1,003
Fair value reserve	115,616	239,648	115,616	239,648
Regulatory reserve	329,672	329,672	329,672	329,672
	23,212,882	22,980,306	22,797,335	22,576,777

NOTE 9: INCOME

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,193,722	1,200,945	1,193,722	1,200,945
Income derived from investment of shareholders' fund (ii)	506,248	465,790	506,248	465,790
Income derived from investment account fund (iii)	48,660	6,829	48,660	6,829
Income generated by subsidiaries (iv)	39,313	31,855	39,313	31,855
	1,787,943	1,705,419	1,787,943	1,705,419

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,195,880	1,203,442	1,195,880	1,203,442
Income derived from investment of shareholders' fund (ii)	507,163	466,759	507,163	466,759
Income derived from investment account fund (iii)	48,660	6,829	48,660	6,829
	1,751,703	1,677,030	1,751,703	1,677,030

NOTE 9: INCOME (CONTINUED)

(i) Income derived from investment of depositors' fund

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	970,455	969,494	970,455	969,494
Income from deposits and placements with bank and financial institutions	5,853	5,989	5,853	5,989
Income from financial investments	217,414	225,462	217,414	225,462
	1,193,722	1,200,945	1,193,722	1,200,945

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	972,612	971,990	972,612	971,990
Income from deposits and placements with bank and financial institutions	5,853	5,989	5,853	5,989
Income from financial investments	217,415	225,463	217,415	225,463
	1,195,880	1,203,442	1,195,880	1,203,442

(ii) Income derived from investment of shareholders' fund

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	411,562	376,021	411,562	376,021
Income from deposits and placements with bank and financial institutions	2,482	2,323	2,482	2,323
Income from financial investments	92,204	87,446	92,204	87,446
	506,248	465,790	506,248	465,790

NOTE 9: INCOME (CONTINUED)

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

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	412,477	376,989	412,477	376,989
Income from deposits and placements with bank and financial institutions	2,482	2,323	2,482	2,323
Income from financial investments	92,204	87,447	92,204	87,447
	507,163	466,759	507,163	466,759

(iii) Income derived from investment account fund

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	38,130	4,591	38,130	4,591
Income from financial investments	10,530	2,238	10,530	2,238
	48,660	6,829	48,660	6,829

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	38,130	4,591	38,130	4,591
Income from financial investments	10,530	2,238	10,530	2,238
	48,660	6,829	48,660	6,829

NOTE 9: INCOME (CONTINUED)

(iv) Income generated by subsidiaries

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Pawning income	34,869	28,517	34,869	28,517
Rental income	238	306	238	306
Management fee	4,206	3,032	4,206	3,032
	39,313	31,855	39,313	31,855

NOTE 10: EXPENDITURE

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income attributable to depositors (i)	783,289	787,755	783,289	787,755
Income attributable to investment account holders	862	473	862	473
Profit expense on financing sold with recourse to Cagamas	29,378	25,161	29,378	25,161
Profit expense on debt securities issued	65,582	55,568	65,582	55,568
Profit expense on cashline facility	4,690	4,424	4,690	4,424
Cost of sales	25,257	26,092	25,257	26,092
	909,058	899,473	909,058	899,473

NOTE 10: EXPENDITURE (CONTINUED)

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income attributable to depositors (i)	783,812	788,685	783,812	788,685
Income attributable to investment account holders	862	473	862	473
Profit expense on financing sold with recourse to Cagamas	29,378	25,161	29,378	25,161
Profit expense on debt securities issued	65,582	55,568	65,582	55,568
Profit expense on cashline facility	4,690	4,424	4,690	4,424
	884,324	874,311	884,324	874,311

(i) Income attributable to depositors

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Deposits from customers				
Non-Mudarabah	746,854	761,748	746,854	761,748
Deposits and placements from banks and other financial institutions				
Non-Mudarabah	36,435	26,007	36,435	26,007
	783,289	787,755	783,289	787,755

NOTE 10: EXPENDITURE (CONTINUED)

(i) Income attributable to depositors (continued)

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Deposits from customers				
Non-Mudarabah	747,377	762,678	747,377	762,678
Deposits and placements from banks and other financial institutions				
Non-Mudarabah	36,435	26,007	36,435	26,007
	783,812	788,685	783,812	788,685

NOTE 11: ALLOWANCE FOR IMPAIRMENT

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment on financing and advances (i)	73,834	83,272	73,834	83,272
Allowance for impairment on financial investments (ii)	122	16	122	16
	73,956	83,288	73,956	83,288

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment on financing and advances (i)	78,585	82,829	78,585	82,829
Allowance for impairment on financial investments (ii)	122	16	122	16
	78,707	82,845	78,707	82,845

NOTE 11: ALLOWANCE FOR IMPAIRMENT (CONTINUED)

(i) Allowance for impairment on financing and advances

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Stage 1 - 12-months ECL	(58,839)	52,202	(58,839)	52,202
Stage 2 - lifetime ECL not credit impaired	(9,563)	(85,364)	(9,563)	(85,364)
Stage 3 - lifetime ECL credit impaired	142,236	116,434	142,236	116,434
	73,834	83,272	73,834	83,272

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Stage 1 - 12-months ECL	(54,088)	51,759	(54,088)	51,759
Stage 2 - lifetime ECL not credit impaired	(9,563)	(85,364)	(9,563)	(85,364)
Stage 3 - lifetime ECL credit impaired	142,236	116,434	142,236	116,434
	78,585	82,829	78,585	82,829

(ii) Allowance for impairment on financial investments

Group and Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Financial investments at fair value through other comprehensive income	130	33	130	33
Financial investments at amortised cost	(8)	(17)	(8)	(17)
	122	16	122	16

NOTE 12: OTHER OPERATING INCOME

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	56,568	79,528	56,568	79,528
Other income (ii)	56,942	107,173	56,942	107,173
	113,510	186,701	113,510	186,701

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	56,568	79,528	56,568	79,528
Other income (ii)	56,933	107,113	56,933	107,113
	113,501	186,641	113,501	186,641

(i) Fees and commission

Group and Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Takaful commission	39,655	68,630	39,655	68,630
ATM service fees	4	3	4	3
Wasiat commission	3,222	4,811	3,222	4,811
Other commission	6,076	1,166	6,076	1,166
Processing fees	3,663	2	3,663	2
MEPS fees	2,705	3,177	2,705	3,177
Other fees	1,243	1,739	1,243	1,739
	56,568	79,528	56,568	79,528

NOTE 12: OTHER OPERATING INCOME (CONTINUED)

(ii) Other income

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Other income from financial instruments				
Dividend from financial investments at fair value through profit or loss	297	-	297	-
Net (loss)/gain on disposal of financial investments at fair value through profit or loss	(2,071)	123	(2,071)	123
Net loss on revaluation of financial investments at fair value through profit or loss	(3,895)	-	(3,895)	-
Net gain on disposal of financial investments at fair value through other comprehensive income	839	17,010	839	17,010
Others				
Rental income	6,162	5,961	6,162	5,961
Compensation for late payment	2,668	2,460	2,668	2,460
Charges from credit card services	1,464	1,553	1,464	1,553
Other service charges	3,432	4,106	3,432	4,106
Recoveries from financing written off	34,776	59,889	34,776	59,889
Other income	13,270	16,071	13,270	16,071
	56,942	107,173	56,942	107,173

NOTE 12: OTHER OPERATING INCOME (CONTINUED)

(ii) Other income (continued)

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Other income from financial instruments				
Dividend from financial investments at fair value through profit or loss	297	-	297	-
Net gain on disposal of financial investments at fair value through profit or loss	(2,071)	123	(2,071)	123
Net gain on revaluation of financial investments at fair value through profit or loss	(3,895)	-	(3,895)	-
Net gain on disposal of financial investments at fair value through other comprehensive income	839	17,010	839	17,010
Others				
Rental income	6,314	6,114	6,314	6,114
Compensation for late payment	2,668	2,460	2,668	2,460
Charges from credit card services	1,464	1,553	1,464	1,553
Other service charges	3,432	4,106	3,432	4,106
Recoveries from financing written off	34,776	59,889	34,776	59,889
Other income	13,109	15,858	13,109	15,858
	56,933	107,113	56,933	107,113

NOTE 13: OPERATING EXPENSES

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Personnel expenses (i)	289,510	319,111	289,510	319,111
Other overheads and expenditure (ii)	205,910	208,963	205,910	208,963
	495,420	528,074	495,420	528,074

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Personnel expenses (i)	286,553	316,699	286,553	316,699
Other overheads and expenditure (ii)	208,174	210,162	208,174	210,162
	494,727	526,861	494,727	526,861

(i) Personnel expenses

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	164,112	155,169	164,112	155,169
Allowances and bonuses	59,504	90,907	59,504	90,907
Defined contribution plan - EPF	42,601	46,957	42,601	46,957
Social security contributions - SOCSO	2,046	2,019	2,046	2,019
Other staff related costs	21,247	24,059	21,247	24,059
	289,510	319,111	289,510	319,111

NOTE 13: OPERATING EXPENSES (CONTINUED)

(i) Personnel expenses (continued)

Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	162,776	153,995	162,776	153,995
Allowances and bonuses	58,212	89,966	58,212	89,966
Defined contribution plan - EPF	42,443	46,825	42,443	46,825
Social security contributions - SOCSO	2,029	2,002	2,029	2,002
Other staff related costs	21,093	23,911	21,093	23,911
	286,553	316,699	286,553	316,699

(ii) Other overheads and expenditures

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Establishment				
Rental	150	179	150	179
Depreciation of property and equipment	19,218	13,934	19,218	13,934
Depreciation of right-of-use assets	4,503	4,623	4,503	4,623
Amortisation of prepaid lease payment	326	333	326	333
Amortisation of intangible assets	17,643	16,941	17,643	16,941
Finance cost on lease liabilities	788	500	788	500
Repair and maintenance	39,986	47,280	39,986	47,280
Takaful	1,832	5,128	1,832	5,128
	84,446	88,918	84,446	88,918
Promotion				
Advertisement and publicity	10,524	11,310	10,524	11,310
	10,524	11,310	10,524	11,310

NOTE 13: OPERATING EXPENSES (CONTINUED)

(ii) Other overheads and expenditures (continued)

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
General expenses				
Legal and professional fees	6,768	4,835	6,768	4,835
Auditors' remuneration	493	444	493	444
Communication expenses	12,134	9,311	12,134	9,311
Utilities expenses	6,159	6,205	6,159	6,205
Printing and stationery	8,859	6,264	8,859	6,264
Postage and courier	1,434	5,137	1,434	5,137
Security expenses	4,386	6,910	4,386	6,910
Service charges	1,885	1,314	1,885	1,314
Loss on financing written off	2,846	2,452	2,846	2,452
Loss on property and equipment written off	19	5	19	5
Commission expenses	40,065	46,374	40,065	46,374
Travelling and transportation	4,764	6,882	4,764	6,882
Others	21,128	12,602	21,128	12,602
	110,940	108,735	110,940	108,735
	205,910	208,963	205,910	208,963
Bank				
Bank	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Rental	6	160	6	160
Depreciation of property and equipment	19,098	13,872	19,098	13,872
Depreciation of right-of-use assets	7,299	6,603	7,299	6,603
Amortisation of prepaid lease payment	326	333	326	333
Amortisation of intangible assets	17,643	16,941	17,643	16,941
Finance cost on lease liabilities	1,210	681	1,210	681
Repair and maintenance	39,163	46,057	39,163	46,057
Takaful	1,793	5,167	1,793	5,167
	86,538	89,814	86,538	89,814

NOTE 13: OPERATING EXPENSES (CONTINUED)

(ii) Other overheads and expenditures (continued)

	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Promotion				
Advertisement and publicity	10,524	11,294	10,524	11,294
	10,524	11,294	10,524	11,294
General expenses				
Legal and professional fees	6,634	5,092	6,634	5,092
Auditors' remuneration	425	397	425	397
Communication expenses	12,117	9,295	12,117	9,295
Utilities expenses	6,150	6,182	6,150	6,182
Printing and stationery	8,838	6,238	8,838	6,238
Postage and courier	1,426	5,122	1,426	5,122
Security expenses	4,386	6,910	4,386	6,910
Service charges	2,607	2,427	2,607	2,427
Loss on financing written off	2,846	2,452	2,846	2,452
Property and equipment written off	19	5	19	5
Commission expenses	40,065	46,374	40,065	46,374
Travelling and transportation	4,738	6,873	4,738	6,873
Others	20,861	11,687	20,861	11,687
	111,112	109,054	111,112	109,054
	208,174	210,162	208,174	210,162

NOTE 14: 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.

	Group and Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
Contingent liabilities		
Bank guarantee given in respect of banking facilities granted to customers	321,642	327,644
Claims for damages from litigation taken against the Bank	103,255	14,070
Commitments		
Undrawn financing	4,175,732	3,467,602
	4,600,629	3,809,316

NOTE 15: 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.

	Bank	
	31 March 2026	31 December 2025
Before proposed dividend		
Core capital ratio	23.260%	24.159%
Risk-weighted capital ratio	24.562%	25.575%
After proposed dividend		
Core capital ratio	22.757%	23.636%
Risk-weighted capital ratio	24.059%	25.052%

NOTE 15: 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:

	Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
Tier I capital		
Paid-up share capital	2,986,030	2,986,030
Retained profits	13,213,051	12,868,591
Other reserves	9,137,863	9,137,863
Less: Deferred tax assets	-	(38,000)
Total Tier I capital (core)	25,336,944	24,954,484
Tier II capital		
Subordinated sukuk	300,000	300,000
Collective impairment *	863,253	926,904
Regulatory reserve	329,672	329,672
Total Tier II capital	1,492,925	1,556,576
Total capital	26,829,869	26,511,060
Less: Investment in subsidiaries	(93,644)	(93,644)
Total capital base	26,736,225	26,417,416

* 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:

	Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
Total assets assigned 20% risk-weighted	696,550	566,061
Total assets assigned 50% risk-weighted	321,368	3,136,706
Total assets assigned 100% risk-weighted	101,639,680	97,917,853
Off-Balance Sheet claims assigned 100% risk-weighted	1,900,568	1,673,075
	104,558,166	103,293,695