CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2026

UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2026

		Group		Bank	
		30 June	31 December	30 June	31 December
	Note	2026	2025	2026	2025
		RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and bank balances		**970,502**	1,495,812	**962,448**	1,490,164
Deposits and placements with financial institutions		**1,391,812**	606,718	**1,391,812**	606,718
Financial investments at fair value through profit or loss	1	**201,230**	-	**201,230**	-
Financial investments at fair value through other comprehensive income	2	**25,095,917**	21,635,531	**25,095,909**	21,635,523
Financial investments at amortised cost	3	**11,999,311**	11,654,255	**11,999,311**	11,654,255
Financing and advances	4	**95,917,182**	91,419,589	**96,230,745**	91,746,277
Trade receivables		**1,803**	1,905	**-**	-
Other assets	5	**967,959**	1,005,305	**963,570**	995,337
Right-of-use assets		**72,821**	77,941	**117,781**	122,329
Investment in subsidiaries		**-**	-	**93,644**	93,644
Inventories		**53,976**	31,285	**-**	-
Property and equipment		**874,291**	870,329	**754,063**	752,259
Intangible assets		**533,050**	537,483	**519,865**	524,298
Investment properties		**1,559,064**	1,559,064	**979,588**	979,588
Assets classified as held for sale		**1,780**	1,780	**-**	-
Prepaid lease payments		**41,459**	42,112	**41,459**	42,112
Tax recoverable		**6,815**	60,233	**5,530**	57,436
Deferred tax assets		**15,333**	39,333	**14,000**	38,000
TOTAL ASSETS		**139,704,305**	131,038,675	**139,370,955**	130,737,940

UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2026 (CONTINUED)

		Group		Bank	
		30 June	31 December	30 June	31 December
	Note	2026	2025	2026	2025
		RM'000	RM'000	RM'000	RM'000
LIABILITIES					
Deposits from customers	6	**93,683,977**	87,550,734	**93,683,977**	87,550,734
Investment accounts of customers		**1,220,223**	939,686	**1,220,223**	939,686
Deposits and placements from banks and financial institutions		**2,275,710**	2,707,030	**2,275,710**	2,707,030
Obligation on financial assets sold under repurchase agreements		**2,017,764**	1,302,386	**2,017,764**	1,302,386
Trade payables		**3,305**	2,884	**-**	-
Recourse obligations on financing sold to Cagamas		**4,465,029**	3,327,278	**4,465,029**	3,327,278
Debt securities issued		**8,250,026**	6,542,467	**8,250,026**	6,542,467
Cashline facility		**200,105**	1,001,556	**200,105**	1,001,556
Other liabilities	7	**1,508,042**	1,637,143	**1,606,504**	1,753,996
Provision for tax		**157**	-	**-**	-
Deferred tax liabilities		**11,175**	11,175	**-**	-
TOTAL LIABILITIES		**113,635,513**	105,022,339	**113,719,338**	105,125,133
SHAREHOLDERS' FUND					
Share capital		**2,986,030**	2,986,030	**2,986,030**	2,986,030
Share redemption fund		**54,060**	50,000	**54,060**	50,000
Reserves	8	**23,028,702**	22,980,306	**22,611,527**	22,576,777
TOTAL SHAREHOLDERS' FUND		**26,068,792**	26,016,336	**25,651,617**	25,612,807
TOTAL LIABILITIES AND SHAREHOLDERS' FUND		**139,704,305**	131,038,675	**139,370,955**	130,737,940
COMMITMENTS AND CONTINGENCIES	14	**4,729,290**	3,809,316	**4,729,290**	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 SECOND QUARTER AND SIX MONTHS ENDED 30 JUNE 2026

		2nd Quarter Ended		Six Months Ended	
		30 June	30 June	30 June	30 June
Group	**Note**	**2026**	**2025**	**2026**	**2025**
		RM'000	**RM'000**	**RM'000**	**RM'000**
Income	9	**1,816,054**	1,660,242	**3,603,997**	3,365,661
Expenditure	10	**(944,665)**	(927,053)	**(1,853,723)**	(1,826,526)
Net income		**871,389**	733,189	**1,750,274**	1,539,135
Allowances for impairment	11	**(115,611)**	(56,386)	**(189,567)**	(139,674)
Other operating income	12	**127,604**	259,642	**241,114**	446,343
Operating expenses	13	**(516,232)**	(513,600)	**(1,011,652)**	(1,041,674)
Profit before taxation and zakat		**367,150**	422,845	**790,169**	804,130
Taxation		**26,828**	42,412	**(27,980)**	19,025
Zakat		**(11,579)**	(10,577)	**(23,312)**	(20,122)
Profit after taxation and zakat		**382,399**	454,680	**738,877**	803,033
Other comprehensive income/(loss)					
Items that may be reclassified subsequently to profit or loss:					
Fair value reserve (debt instruments)					
- Change in fair value		**(22,819)**	221,683	**(146,011)**	346,790
- Amount transferred to profit or loss		**(9,495)**	(29,576)	**(10,334)**	(46,586)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI		**155**	29	**284**	62
Other comprehensive (loss)/income for the period		**(32,159)**	192,136	**(156,061)**	300,266
Total comprehensive income for the period		**350,240**	646,816	**582,816**	1,103,299

UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SECOND QUARTER AND SIX MONTHS ENDED 30 JUNE 2026 (CONTINUED)

		2nd Quarter Ended		Six Months Ended	
		30 June	30 June	30 June	30 June
Bank	**Note**	**2026**	**2025**	**2026**	**2025**
		RM'000	**RM'000**	**RM'000**	**RM'000**
Income	9	**1,801,358**	1,628,113	**3,553,061**	3,305,143
Expenditure	10	**(933,473)**	(899,374)	**(1,817,797)**	(1,773,685)
Net income		**867,885**	728,739	**1,735,264**	1,531,458
Allowances for impairment	11	**(115,890)**	(56,216)	**(194,597)**	(139,061)
Other operating income	12	**127,656**	259,892	**241,157**	446,533
Operating expenses	13	**(515,879)**	(511,064)	**(1,010,606)**	(1,037,925)
Profit before taxation and zakat		**363,772**	421,351	**771,218**	801,005
Taxation		**28,000**	44,000	**(24,000)**	22,000
Zakat		**(11,000)**	(10,000)	**(21,986)**	(19,138)
Profit after taxation and zakat		**380,772**	455,351	**725,232**	803,867
Other comprehensive income/(loss)					
Items that may be reclassified subsequently to profit or loss:					
Fair value reserve (debt instruments)					
- Change in fair value		**(22,819)**	221,683	**(146,011)**	346,790
- Amount transferred to profit or loss		**(9,495)**	(29,576)	**(10,334)**	(46,586)
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI		**155**	29	**284**	62
Other comprehensive (loss)/income for the period		**(32,159)**	192,136	**(156,061)**	300,266
Total comprehensive income for the period		**348,613**	647,487	**569,171**	1,104,133

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 SECOND QUARTER AND SIX MONTHS ENDED 30 JUNE 2026

Group	← Non-distributable Share capital RM'000	Share redemption fund RM'000	Other reserves → RM'000	Distributable Retained profits RM'000	Total equity 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	-	-	300,266	803,033	1,103,299
Issuance to new member	21,275	-	-	-	21,275
Share withdrawal	(13,722)	-	-	-	(13,722)
Transfer from share capital	(7,553)	7,553	-	-	-
Transfer from share redemption fund	-	(7,553)	-	7,553	-
Dividends	-	-	-	(486,236)	(486,236)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	1,289	1,289
At 30 June 2025	2,986,030	50,000	9,384,788	12,848,732	25,269,550
At 1 January 2026	**2,986,030**	**50,000**	**9,707,445**	**13,272,861**	**26,016,336**
Total comprehensive income for the year	**-**	**-**	**(156,061)**	**738,877**	**582,816**
Issuance to new member	**20,591**	**-**	**-**	**-**	**20,591**
Share withdrawal	**(16,531)**	**-**	**-**	**-**	**(16,531)**
Transfer from share capital	**(4,060)**	**4,060**	**-**	**-**	**-**
Dividends	**-**	**-**	**-**	**(534,619)**	**(534,619)**
Overprovision in contribution to Bank Rakyat Foundation				**199**	**199**
At 30 June 2026	**2,986,030**	**54,060**	**9,551,384**	**13,477,318**	**26,068,792**

STATEMENTS OF CHANGES IN EQUITY
FOR THE SECOND QUARTER AND SIX MONTHS ENDED 30 JUNE 2026 (CONTINUED)

Bank	Share capital RM'000	← Non-distributable → Share redemption fund RM'000	Other reserves RM'000	Distributable Retained profits RM'000	Total equity 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	-	-	300,266	803,867	1,104,133
Issuance to new member	21,275	-	-	-	21,275
Share withdrawal	(13,722)	-	-	-	(13,722)
Transfer from share capital	(7,553)	7,553	-	-	-
Transfer from share redemption fund	-	(7,553)	-	7,553	-
Dividends	-	-	-	(486,236)	(486,236)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	1,289	1,289
At 30 June 2025	2,986,030	50,000	9,385,529	12,425,874	24,847,433
At 1 January 2026	**2,986,030**	**50,000**	**9,708,186**	**12,868,591**	**25,612,807**
Total comprehensive income for the year	**-**	**-**	**(156,061)**	**725,231**	**569,170**
Issuance to new member	**20,591**	**-**	**-**	**-**	**20,591**
Share withdrawal	**(16,531)**	**-**	**-**	**-**	**(16,531)**
Transfer from share capital	**(4,060)**	**4,060**	**-**	**-**	**-**
Dividends	**-**	**-**	**-**	**(534,619)**	**(534,619)**
Overprovision in contribution to Bank Rakyat Foundation	**-**	**-**	**-**	**199**	**199**
At 30 June 2026	**2,986,030**	**54,060**	**9,552,125**	**13,059,402**	**25,651,617**

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 SIX MONTHS ENDED 30 JUNE 2026

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2026	30 June 2025	**30 June 2026**	30 June 2025
	RM'000	RM'000	**RM'000**	RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation and zakat	**790,169**	804,130	**771,218**	801,005
Adjustments for:				
Profit expense on debt securities issued	**140,604**	117,814	**140,604**	117,814
Allowance for impairment on financing and advances	**189,265**	139,564	**194,295**	138,951
Allowance for impairment on financial assets at fair value through other comprehensive income	**284**	62	**284**	62
Writeback for impairment on financial assets amortised	**18**	48	**18**	48
Depreciation of property and equipment	**39,560**	28,511	**39,262**	28,358
Depreciation of right-of-use assets	**9,145**	10,752	**14,630**	13,641
Amortisation of prepaid lease payment	**653**	664	**653**	664
Amortisation of intangible assets	**34,935**	34,572	**34,935**	34,572
Finance cost on lease liabilities	**1,565**	695	**2,369**	1,058
Property and equipment written off	**29**	68	**29**	18
Loss on financing written off	**6,362**	4,519	**6,362**	4,519
Net loss/(gain) on disposal of financial investments at fair value through profit or loss	**491**	(324)	**491**	(324)
Net loss on revaluation of financial investments at fair value through profit or loss	**2,800**	-	**2,800**	-
Net gain on disposal of financial investments at fair value through other comprehensive income	**(10,334)**	(46,586)	**(10,334)**	(46,586)
Profit expense on financing sold with recourse to Cagamas	**66,334**	53,631	**66,334**	53,631
Profit expense on cashline facility	**5,746**	4,756	**5,746**	4,756
Dividend from financial investments at fair value through profit or loss	**(671)**	-	**(671)**	-
Operating profit before working capital changes	**1,276,955**	1,152,876	**1,269,025**	1,152,187

UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (CONTINUED)

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)				
Decrease/(Increase) in assets:				
Deposits and placements with financial institutions	**(785,094)**	151,871	**(785,094)**	152,427
Financing and advances	**(4,693,220)**	(3,404,786)	**(4,685,125)**	(3,405,634)
Other assets	**33,884**	17,573	**22,998**	52,979
Inventories	**(22,691)**	7,775	**-**	-
Trade receivables	**102**	(949)	**-**	-
Increase/(Decrease) in liabilities:				
Deposits from customers	**6,133,243**	1,973,338	**6,133,243**	1,973,338
Investment accounts of customers	**280,537**	231,173	**280,537**	231,173
Deposits and placements from banks and financial institutions	**284,058**	1,200,318	**284,058**	1,200,318
Trade payables	**421**	1,214	**-**	-
Recourse obligations on financing sold to Cagamas	**1,071,417**	229,333	**1,071,417**	229,333
Other liabilities	**(149,986)**	(148,239)	**(161,837)**	(177,408)
Cash generated from operations	**3,429,626**	1,411,497	**3,429,222**	1,408,713
Income tax paid	**(2,311)**	(1,890)	**-**	-
Income tax refund	**51,906**	16,841	**51,906**	16,841
Zakat paid	**(11,126)**	(11,479)	**(11,127)**	(11,478)
Net cash generated from operating activities	**3,468,095**	1,414,969	**3,470,001**	1,414,076

UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (CONTINUED)

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2026	30 June 2025	**30 June 2026**	30 June 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	**(630,000)**	(471,380)	**(630,000)**	(471,380)
Net proceed from disposal of financial investments at fair value through profit or loss	**425,479**	471,704	**425,479**	471,704
Purchases of financial investments at fair value through other comprehensive income	**(5,288,000)**	(4,755,000)	**(5,288,000)**	(4,755,000)
Net proceed from disposal of financial investments at fair value through other comprehensive income	**1,681,604**	4,416,575	**1,681,604**	4,416,575
Purchases of financial investments at amortised cost	**(1,150,000)**	(2,040,000)	**(1,150,000)**	(2,040,000)
Proceed from disposal of financial investments at amortised cost	**804,926**	1,047,208	**804,926**	1,047,208
Purchases of property and equipment	**(43,551)**	(41,548)	**(41,095)**	(40,702)
Purchases of intangible assets	**(30,502)**	(34,701)	**(30,502)**	(34,701)
Proceeds of disposal of investment properties	**-**	1,500	**-**	-
Dividend from financial investments at fair value through profit or loss	**671**	-	**671**	-
Net cash used in investing activities	**(4,229,373)**	(1,405,642)	**(4,226,917)**	(1,406,296)

UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (CONTINUED)

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2026	30 June 2025	**30 June 2026**	30 June 2025
	RM'000	RM'000	**RM'000**	RM'000
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from issue of shares to members	**20,591**	21,275	**20,591**	21,275
Dividend paid	**(534,619)**	(486,236)	**(534,619)**	(486,236)
Proceeds from debt securities issued	**2,300,000**	1,000,000	**2,300,000**	1,000,000
Payment of debt securities issued	**(600,000)**	-	**(600,000)**	-
Payment of profit expenses on debt securities issued	**(133,045)**	(112,320)	**(133,045)**	(112,320)
Repayment of lease liabilities	**(9,762)**	(16,307)	**(16,530)**	(14,392)
Repayment of cashline facility	**(807,197)**	(658,470)	**(807,197)**	(658,470)
Net cash generated from/(used in) financing activities	**235,968**	(252,058)	**229,200**	(250,143)
Net decrease in cash and cash equivalents	**(525,310)**	(242,731)	**(527,716)**	(242,363)
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	**970,502**	859,368	**962,448**	859,141

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 second quarter and six months ended 30 June 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 second quarter and six months ended 30 June 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 second quarter and six months ended 30 June 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 second quarter and six months ended 30 June 2026.

Debt and Equity Securities

On 11 May 2026, the Bank issued the eighteenth, nineteenth, twentieth, twenty first and twenty second tranches of RM65 million, RM90 million, RM300 million, RM600 million and RM945 million, respectively. The eighteenth tranche bears a profit distribution rate of 3.65% maturing on 11 May 2029. The nineteenth tranche bears a profit distribution rate of 3.75% maturing on 10 May 2030. The twentieth tranche bears a profit distribution rate of 3.81% maturing on 9 May 2031. The twenty first tranche bears a profit distribution rate of 3.86% maturing on 11 May 2032. The twenty second tranche bears a profit distribution rate of 3.90% maturing on 11 May 2033. The profit is payable semi-annually each year, commencing on 11 November 2026.

On 19 June 2026, the Bank issued the third tranche of RM300 million on nominal value of the Tier II Subordinated Sukuk for a tenor of 10 years on a 10 non-callable 5 basis with profit distribution rate at 3.96% and maturing on 19 June 2036. The profit is payable semi-annually each year commencing 19 December 2026.

Dividends Paid and Distributed

During the six months ended 30 June 2026, final dividend for the year ended 31 December 2025 was paid amounting to RM534,619,228 comprising of 18% cash dividend.

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

	Group and Bank	
	30 June	31 December
	2026	2025
	RM'000	RM'000
Debt instruments at fair value through profit or loss:		
Quoted shares	**50,795**	-
Islamic Callable Range Accrual (CRA-i)	**150,435**	-
Total financial investments at fair value through profit or loss	**201,230**	-

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

	Group		Bank	
	30 June	31 December	**30 June**	31 December
	2026	2025	**2026**	2025
	RM'000	RM'000	**RM'000**	RM'000
Debt instruments at fair value through other comprehensive income:				
Islamic debt securities	**9,170,853**	7,143,359	**9,170,853**	7,143,359
Government investment issues	**6,405,856**	5,218,022	**6,405,856**	5,218,022
Government sukuk	**7,857,247**	7,553,884	**7,857,247**	7,553,884
Cagamas sukuk	**1,546,772**	1,605,077	**1,546,772**	1,605,077
	24,980,728	21,520,342	**24,980,728**	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	**25,095,917**	21,635,531	**25,095,909**	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:

	12-month ECL
	Stage 1
Group and Bank	**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	**284**
At 30 June 2026	**1,287**

NOTE 3: FINANCIAL INVESTMENTS AT AMORTISED COST

	Group and Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
At amortised cost		
Islamic debt securities	**693,441**	972,498
Government investment issues	**7,955,881**	7,975,633
Government sukuk	**2,409,697**	2,458,601
Cagamas sukuk	**197,599**	197,946
Negotiable Islamic debt certificates	**693,082**	-
Islamic commercial papers	**49,740**	49,688
	11,999,440	11,654,366
Less: Allowance for ECL		
Negotiable Islamic debt certificates	**(42)**	-
Islamic debt securities	**(87)**	(111)
Total financial investments at amortised cost	**11,999,311**	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	**18**
At 30 June 2026	**129**

NOTE 4: FINANCING AND ADVANCES

(i) By type of financing

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	**30 June 2026 RM'000**	31 December 2025 RM'000
At amortised cost				
Term financing				
- Personal financing	**60,712,669**	60,059,780	**60,712,669**	60,059,780
- House financing	**12,869,903**	12,451,289	**13,240,080**	12,822,510
- Hire-purchase receivables	**4,350,934**	4,011,472	**4,350,934**	4,011,472
- Syndicated financing	**637,185**	594,297	**637,185**	594,297
- Bridging financing	**79,016**	25,924	**79,016**	25,924
- Other term financing	**8,618,954**	7,938,689	**8,618,954**	7,938,689
Pawn broking	**7,626,758**	5,897,685	**7,530,044**	5,837,971
Cashline	**1,326,902**	1,074,399	**1,376,590**	1,094,138
Revolving credit	**573,572**	311,416	**573,572**	311,416
Credit card	**456,019**	451,403	**456,019**	451,403
Staff financing	**515,043**	520,212	**515,043**	520,212
	97,766,955	93,336,566	**98,090,106**	93,667,812
Allowance for ECL on financing and advances:				
Stage 1 - 12-months ECL	**(320,225)**	(364,694)	**(329,813)**	(369,252)
Stage 2 - lifetime ECL not credit impaired	**(535,190)**	(557,652)	**(535,190)**	(557,652)
Stage 3 - lifetime ECL credit impaired	**(994,358)**	(994,631)	**(994,358)**	(994,631)
Net financing and advances	**95,917,182**	91,419,589	**96,230,745**	91,746,277

NOTE 4: FINANCING AND ADVANCES (CONTINUED)

(ii) By type of customer

	Group		Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	**30 June 2026 RM'000**	31 December 2025 RM'000
Individuals	**88,022,765**	84,865,687	**87,926,051**	84,805,972
Business enterprises	**6,630,269**	5,282,010	**7,050,134**	5,672,971
Non-bank financial institutions				
- Co-operatives	**2,877,528**	3,061,013	**2,877,528**	3,061,013
Other entities	**236,393**	127,856	**236,393**	127,856
	97,766,955	93,336,566	**98,090,106**	93,667,812

(iii) By economic sector

	Group		Bank	
Group	**30 June 2026 RM'000**	31 December 2025 RM'000	**30 June 2026 RM'000**	31 December 2025 RM'000
Household	**88,022,765**	84,865,685	**87,926,051**	84,805,971
Agriculture	**614,464**	154,922	**614,464**	154,922
Mining & quarrying	**51,732**	48,705	**51,732**	48,705
Manufacturing	**421,123**	254,050	**421,123**	254,050
Electricity, gas and water	**140,654**	140,129	**140,654**	140,129
Construction	**1,130,929**	1,050,815	**1,130,929**	1,050,815
Wholesale & retail trade	**1,159,437**	1,138,030	**1,159,437**	1,138,030
Transportation & communication	**1,920,345**	1,397,907	**1,920,345**	1,397,907
Financial, takaful & business services	**4,186,366**	4,173,804	**4,606,231**	4,564,764
Community, social & personal services	**119,140**	112,519	**119,140**	112,519
	97,766,955	93,336,566	**98,090,106**	93,667,812

NOTE 4: FINANCING AND ADVANCES (CONTINUED)

(iv) Impaired financing and advances by economic sector

	Group and Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
Household	**767,229**	682,487
Agriculture	**20,810**	12,377
Mining and quarrying	**1,511**	1,477
Manufacturing	**34,696**	33,905
Electricity, gas and water	**21,140**	86,635
Construction	**98,633**	77,402
Wholesale and retail trade	**231,953**	206,103
Transportation and communication	**180,687**	157,961
Financial, takaful and business services	**424,371**	457,772
Community, social and personal services	**14,347**	10,100
	1,795,377	1,726,219

(v) Movement in impaired financing and advances

	Group and Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
As of 1 January	**1,726,219**	1,670,418
Classified as impaired during the period	**955,194**	1,643,621
Amount written back in respect of recoveries	**(629,567)**	(1,161,696)
Amount written off during the period	**(256,469)**	(426,124)
	69,158	55,801
Closing balance	**1,795,377**	1,726,219

Group		
Gross impaired financing and advances as a percentage of gross financing and advances	**1.84%**	1.85%
Bank		
Gross impaired financing and advances as a percentage of gross financing and advances	**1.83%**	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 Stage 1 RM'000**	**Lifetime ECL Not Credit Impaired Stage 2 RM'000**	**Lifetime ECL Credit Impaired Stage 3 RM'000**	**Total 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)	**62,777**	**(52,455)**	**(10,322)**	**-**
- Transfer to lifetime ECL not credit impaired (Stage 2)	**(11,731)**	**85,013**	**(73,282)**	**-**
- Transfer to lifetime ECL credit impaired (Stage 3)	**(1,795)**	**(59,471)**	**61,266**	**-**
New financial assets originated *	**94,292**	**4,377**	**5,142**	**103,811**
Changes in credit risk	**(169,359)**	**3,891**	**293,976**	**128,508**
Financial assets derecognised	**(18,653)**	**(3,817)**	**(20,584)**	**(43,054)**
Amount written off	**-**	**-**	**(256,469)**	**(256,469)**
At 30 June 2026	**320,225**	**535,190**	**994,358**	**1,849,773**

NOTE 4: 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
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)	**62,777**	**(52,455)**	**(10,322)**	**-**
- Transfer to lifetime ECL not credit impaired (Stage 2)	**(11,731)**	**85,013**	**(73,282)**	**-**
- Transfer to lifetime ECL credit impaired (Stage 3)	**(1,795)**	**(59,471)**	**61,266**	**-**
New financial assets originated *	**94,292**	**4,377**	**5,142**	**103,811**
Changes in credit risk	**(164,329)**	**3,891**	**293,976**	**133,538**
Financial assets derecognised	**(18,653)**	**(3,817)**	**(20,584)**	**(43,054)**
Amount written off	**-**	**-**	**(256,469)**	**(256,469)**
At 30 June 2026	**329,813**	**535,190**	**994,358**	**1,859,361**

* 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	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	RM'000	RM'000	**RM'000**	RM'000
Amount due from subsidiaries	**-**	-	**26,187**	22,184
Other receivables	**650,659**	705,573	**654,934**	707,419
Allowance for ECL	**(11,691)**	(10,415)	**(11,162)**	(9,886)
Refundable deposits	**47,036**	46,143	**12,667**	12,599
Prepayments	**81,955**	64,004	**80,944**	63,021
Contribution to Central Liquidity Monetary Fund	**200,000**	200,000	**200,000**	200,000
	967,959	1,005,305	**963,570**	995,337

NOTE 6: DEPOSITS FROM CUSTOMERS

	Group and Bank	
	30 June 2026	31 December 2025
	RM'000	RM'000
At amortised cost		
Savings deposits		
Qard	**6,377,625**	6,126,472
Tawarruq	**207,856**	178,694
	6,585,481	6,305,166
Demand deposits		
Qard	**3,903,608**	3,753,924
Tawarruq	**2,164,457**	1,333,525
	6,068,065	5,087,449
Term deposits		
Tawarruq	**78,855,431**	73,853,119
Negotiable Islamic debt certificate	**2,175,000**	2,305,000
	93,683,977	87,550,734

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

	Group and Bank	
	30 June 2026	31 December 2025
	RM'000	RM'000
Government	**44,682,213**	39,895,636
Business enterprises	**28,228,572**	26,034,116
Co-operatives	**2,572,329**	2,464,990
Individuals	**15,590,290**	16,408,582
Others	**2,610,573**	2,747,410
	93,683,977	87,550,734

NOTE 7: OTHER LIABILITIES

	Group		Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	RM'000	RM'000	**RM'000**	RM'000
Amount due to subsidiaries	**-**	-	**78,562**	104,855
Sundry creditors	**259,027**	158,352	**245,200**	137,176
Income payable	**573,155**	520,502	**573,155**	520,502
Other liabilities and accruals	**269,514**	522,058	**259,339**	540,856
Lease liabilities	**75,314**	110,244	**122,167**	126,245
Government fund	**36,547**	24,697	**36,547**	24,697
Amount due to BNM	**221,007**	239,997	**221,007**	239,997
Zakat payable	**73,478**	61,293	**70,527**	59,668
	1,508,042	1,637,143	**1,606,504**	1,753,996

NOTE 8: RESERVES

	Group		Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	RM'000	RM'000	**RM'000**	RM'000
Retained profits	**13,477,318**	13,272,861	**13,059,402**	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	**1,287**	1,003	**1,287**	1,003
Fair value reserve	**83,303**	239,648	**83,303**	239,648
Regulatory reserve	**329,672**	329,672	**329,672**	329,672
	23,028,702	22,980,306	**22,611,527**	22,576,777

NOTE 9: INCOME

Group	2nd Quarter Ended **30 June 2026 RM'000**	 30 June 2025 RM'000	Six Months Ended **30 June 2026 RM'000**	 30 June 2025 RM'000
Income derived from investment of depositors' fund (i)	**1,243,738**	1,156,993	**2,437,460**	2,357,938
Income derived from investment of shareholders' fund (ii)	**539,157**	457,788	**1,045,405**	923,578
Income derived from investment account fund (iii)	**14,438**	8,743	**63,098**	15,572
Income generated by subsidiaries (iv)	**18,721**	36,718	**58,034**	68,573
	1,816,054	1,660,242	**3,603,997**	3,365,661

Bank	2nd Quarter Ended **30 June 2026 RM'000**	 30 June 2025 RM'000	Six Months Ended **30 June 2026 RM'000**	 30 June 2025 RM'000
Income derived from investment of depositors' fund (i)	**1,246,548**	1,160,284	**2,442,428**	2,363,726
Income derived from investment of shareholders' fund (ii)	**540,372**	459,086	**1,047,535**	925,845
Income derived from investment account fund (iii)	**14,438**	8,743	**63,098**	15,572
	1,801,358	1,628,113	**3,553,061**	3,305,143

NOTE 9: INCOME (CONTINUED)

(i) Income derived from investment of depositors' fund

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Income from financing and advances	**1,001,430**	919,910	**1,971,885**	1,889,404
Income from deposits and placements with bank and financial institutions	**7,144**	6,059	**12,997**	12,048
Income from financial investments	**235,164**	231,024	**452,578**	456,486
	1,243,738	1,156,993	**2,437,460**	2,357,938

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Income from financing and advances	**1,004,241**	923,201	**1,976,853**	1,895,192
Income from deposits and placements with bank and financial institutions	**7,144**	6,059	**12,997**	12,048
Income from financial investments	**235,163**	231,024	**452,578**	456,486
	1,246,548	1,160,284	**2,442,428**	2,363,726

(ii) Income derived from investment of shareholders' fund

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Income from financing and advances	**434,162**	364,037	**845,724**	740,058
Income from deposits and placements with bank and financial institutions	**3,092**	2,396	**5,574**	4,719
Income from financial investments	**101,903**	91,355	**194,107**	178,801
	539,157	457,788	**1,045,405**	923,578

NOTE 9: INCOME (CONTINUED)

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

Bank	2nd Quarter Ended **30 June 2026 RM'000**	 30 June 2025 RM'000	Six Months Ended **30 June 2026 RM'000**	 30 June 2025 RM'000
Income from financing and advances	**435,377**	365,335	**847,854**	742,325
Income from deposits and placements with bank and financial institutions	**3,092**	2,396	**5,574**	4,719
Income from financial investments	**101,903**	91,355	**194,107**	178,801
	540,372	459,086	**1,047,535**	925,845

(iii) Income derived from investment account fund

Group	2nd Quarter Ended **30 June 2026 RM'000**	 30 June 2025 RM'000	Six Months Ended **30 June 2026 RM'000**	 30 June 2025 RM'000
Income from financing and advances	**11,260**	7,642	**49,390**	12,233
Income from financial investments	**3,178**	1,101	**13,708**	3,339
	14,438	8,743	**63,098**	15,572

Bank	2nd Quarter Ended **30 June 2026 RM'000**	 30 June 2025 RM'000	Six Months Ended **30 June 2026 RM'000**	 30 June 2025 RM'000
Income from financing and advances	**11,260**	7,642	**49,390**	12,233
Income from financial investments	**3,178**	1,101	**13,708**	3,339
	14,438	8,743	**63,098**	15,572

NOTE 9: INCOME (CONTINUED)

(iv) Income generated by subsidiaries

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Pawning income	**15,736**	33,659	**50,605**	62,176
Rental income	**(24)**	296	**214**	602
Management fee	**3,009**	2,763	**7,215**	5,795
	18,721	36,718	**58,034**	68,573

NOTE 10: EXPENDITURE

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Income attributable to depositors (i)	**818,911**	807,029	**1,602,200**	1,594,784
Income attributable to investment account holders	**911**	545	**1,773**	1,018
Profit expense on financing sold with recourse to Cagamas	**36,956**	28,470	**66,334**	53,631
Profit expense on debt securities issued	**75,022**	62,246	**140,604**	117,814
Profit expense on cashline facility	**1,056**	332	**5,746**	4,756
Cost of sales	**11,809**	28,431	**37,066**	54,523
	944,665	927,053	**1,853,723**	1,826,526

NOTE 10: EXPENDITURE (CONTINUED)

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Income attributable to depositors (i)	**819,528**	807,781	**1,603,340**	1,596,466
Income attributable to investment account holders	**911**	545	**1,773**	1,018
Profit expense on financing sold with recourse to Cagamas	**36,956**	28,470	**66,334**	53,631
Profit expense on debt securities issued	**75,022**	62,246	**140,604**	117,814
Profit expense on cashline facility	**1,056**	332	**5,746**	4,756
	933,473	899,374	**1,817,797**	1,773,685

(i) Income attributable to depositors

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Deposits from customers				
Non-Mudarabah	**784,428**	772,738	**1,531,282**	1,534,486
Deposits and placements from banks and other financial institutions				
Non-Mudarabah	**34,483**	34,291	**70,918**	60,298
	818,911	807,029	**1,602,200**	1,594,784

NOTE 10: EXPENDITURE (CONTINUED)

(i) Income attributable to depositors (continued)

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Deposits from customers				
Non-Mudarabah	**785,046**	773,490	**1,532,423**	1,536,168
Deposits and placements from banks and other financial institutions				
Non-Mudarabah	**34,482**	34,291	**70,917**	60,298
	819,528	807,781	**1,603,340**	1,596,466

NOTE 11: ALLOWANCE FOR IMPAIRMENT

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Allowance for impairment on financing and advances (i)	**115,431**	56,292	**189,265**	139,564
Allowance for impairment on financial investments (ii)	**180**	94	**302**	110
	115,611	56,386	**189,567**	139,674

Bank	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Allowance for impairment on financing and advances (i)	**115,710**	56,122	**194,295**	138,951
Allowance for impairment on financial investments (ii)	**180**	94	**302**	110
	115,890	56,216	**194,597**	139,061

NOTE 11: ALLOWANCE FOR IMPAIRMENT (CONTINUED)

(i) Allowance for impairment on financing and advances

Group	2nd Quarter Ended 30 June 2026 RM'000	 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	 30 June 2025 RM'000
Stage 1 - 12-months ECL	**14,370**	(99,669)	**(44,469)**	(47,467)
Stage 2 - lifetime ECL not credit impaired	**(12,899)**	33,888	**(22,462)**	(51,476)
Stage 3 - lifetime ECL credit impaired	**113,960**	122,073	**256,196**	238,507
	115,431	56,292	**189,265**	139,564

Bank	2nd Quarter Ended 30 June 2026 RM'000	 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	 30 June 2025 RM'000
Stage 1 - 12-months ECL	**14,649**	(99,839)	**(39,439)**	(48,080)
Stage 2 - lifetime ECL not credit impaired	**(12,899)**	33,888	**(22,462)**	(51,476)
Stage 3 - lifetime ECL credit impaired	**113,960**	122,073	**256,196**	238,507
	115,710	56,122	**194,295**	138,951

(ii) Allowance for impairment on financial investments

Group and Bank	2nd Quarter Ended 30 June 2026 RM'000	 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	 30 June 2025 RM'000
Financial investments at fair value through other comprehensive income	**154**	29	**284**	62
Financial investments at amortised cost	**26**	65	**18**	48
	180	94	**302**	110

NOTE 12: OTHER OPERATING INCOME

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Fees and commission (i)	**50,060**	108,275	**106,628**	187,803
Other income (ii)	**77,544**	151,367	**134,486**	258,540
	127,604	259,642	**241,114**	446,343

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Fees and commission (i)	**50,060**	108,275	**106,628**	187,803
Other income (ii)	**77,596**	151,617	**134,529**	258,730
	127,656	259,892	**241,157**	446,533

(i) Fees and commission

Group and Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Takaful commission	**35,961**	99,141	**75,616**	167,771
ATM service fees	**5**	4	**9**	7
Wasiat commission	**4,064**	4,057	**7,286**	8,868
Other commission	**1,353**	1,524	**7,429**	2,690
Processing fees	**2,525**	4	**6,188**	6
MEPS fees	**2,488**	2,719	**5,193**	5,896
Other fees	**3,664**	826	**4,907**	2,565
	50,060	108,275	**106,628**	187,803

NOTE 12: OTHER OPERATING INCOME (CONTINUED)

(ii) Other income

Group	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Other income from financial instruments				
Dividend from financial investments at fair value through profit or loss	**374**	-	**671**	-
Net (loss)/gain on disposal of financial investments at fair value through profit or loss	**1,580**	201	**(491)**	324
Net loss on revaluation of financial investments at fair value through profit or loss	**1,095**	-	**(2,800)**	-
Net gain on disposal of financial investments at fair value through other comprehensive income	**9,495**	29,576	**10,334**	46,586
Others				
Rental income	**5,251**	5,609	**11,413**	11,570
Compensation for late payment	**2,645**	2,645	**5,313**	5,105
Charges from credit card services	**1,555**	1,610	**3,019**	3,163
Other service charges	**4,402**	3,625	**7,834**	7,731
Recoveries from financing written off	**37,803**	74,674	**72,579**	134,563
Gain on disposal of property and equipment	**64**	-	**64**	-
Other income	**13,280**	33,427	**26,550**	49,498
	77,544	151,367	**134,486**	258,540

NOTE 12: OTHER OPERATING INCOME (CONTINUED)

(ii) Other income (continued)

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Other income from financial instruments				
Dividend from financial investments at fair value through profit or loss	**374**	-	**671**	-
Net (loss)/gain on disposal of financial investments at fair value through profit or loss	**1,580**	201	**(491)**	324
Net loss on revaluation of financial investments at fair value through profit or loss	**1,095**	-	**(2,800)**	-
Net gain on disposal of financial investments at fair value through other comprehensive income	**9,495**	29,576	**10,334**	46,586
Others				
Rental income	**5,290**	5,761	**11,604**	11,875
Compensation for late payment	**2,645**	2,645	**5,313**	5,105
Charges from credit card services	**1,555**	1,610	**3,019**	3,163
Other service charges	**4,402**	3,625	**7,834**	7,731
Recoveries from financing written off	**37,803**	74,674	**72,579**	134,563
Gain on disposal of property and equipment	**64**	-	**64**	-
Other income	**13,293**	33,525	**26,402**	49,383
	77,596	151,617	**134,529**	258,730

NOTE 13: OPERATING EXPENSES

Group	2nd Quarter Ended 30 June 2026 RM'000	 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	 30 June 2025 RM'000
Personnel expenses (i)	**316,275**	308,202	**605,785**	627,313
Other overheads and expenditure (ii)	**199,957**	205,398	**405,867**	414,361
	516,232	513,600	**1,011,652**	1,041,674

Bank	2nd Quarter Ended 30 June 2026 RM'000	 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	 30 June 2025 RM'000
Personnel expenses (i)	**312,864**	305,619	**599,417**	622,318
Other overheads and expenditure (ii)	**203,015**	205,445	**411,189**	415,607
	515,879	511,064	**1,010,606**	1,037,925

(i) Personnel expenses

Group	2nd Quarter Ended 30 June 2026 RM'000	 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	 30 June 2025 RM'000
Salaries and wages	**162,980**	153,213	**327,092**	308,382
Allowances and bonuses	**80,890**	87,652	**140,394**	178,559
Defined contribution plan - EPF	**46,691**	46,078	**89,292**	93,035
Social security contributions - SOCSO	**2,027**	1,985	**4,073**	4,004
Other staff related costs	**23,687**	19,274	**44,934**	43,333
	316,275	308,202	**605,785**	627,313

NOTE 13: OPERATING EXPENSES (CONTINUED)

(i) Personnel expenses (continued)

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Salaries and wages	**161,452**	151,899	**324,228**	305,894
Allowances and bonuses	**79,638**	86,707	**137,850**	176,673
Defined contribution plan - EPF	**46,515**	45,926	**88,958**	92,751
Social security contributions - SOCSO	**2,008**	1,969	**4,037**	3,971
Other staff related costs	**23,251**	19,118	**44,344**	43,029
	312,864	305,619	**599,417**	622,318

(ii) Other overheads and expenditures

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Establishment				
Rental	**55**	524	**205**	703
Depreciation of property and equipment	**20,342**	14,577	**39,560**	28,511
Depreciation of right-of-use assets	**4,642**	6,129	**9,145**	10,752
Amortisation of prepaid lease payment	**327**	331	**653**	664
Amortisation of intangible assets	**17,292**	17,631	**34,935**	34,572
Finance cost on lease liabilities	**777**	195	**1,565**	695
Repair and maintenance	**48,681**	40,274	**88,667**	87,554
Takaful	**2,790**	2,180	**4,622**	7,308
	94,906	81,841	**179,352**	170,759
Promotion				
Advertisement and publicity	**10,852**	9,809	**21,376**	21,119
	10,852	9,809	**21,376**	21,119

NOTE 13: OPERATING EXPENSES (CONTINUED)

(ii) Other overheads and expenditures (continued)

Group	2nd Quarter Ended 30 June 2026 RM'000	30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	30 June 2025 RM'000
General expenses				
Legal and professional fees	**4,597**	8,782	**11,365**	13,617
Auditors' remuneration	**492**	451	**985**	895
Communication expenses	**15,221**	9,699	**27,355**	19,010
Utilities expenses	**6,640**	7,288	**12,799**	13,493
Printing and stationery	**5,066**	7,306	**13,925**	13,570
Postage and courier	**1,784**	7,175	**3,218**	12,312
Security expenses	**4,533**	6,550	**8,919**	13,460
Service charges	**861**	945	**2,746**	2,259
Loss on financing written off	**3,516**	2,067	**6,362**	4,519
Loss on property and equipment written off	**10**	63	**29**	68
Commission expenses	**40,223**	41,157	**80,288**	87,531
Travelling and transportation	**5,120**	6,364	**9,884**	13,246
Others	**6,136**	15,901	**27,264**	28,503
	94,199	113,748	**205,139**	222,483
	199,957	205,398	**405,867**	414,361

Bank	2nd Quarter Ended 30 June 2026 RM'000	30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	30 June 2025 RM'000
Establishment				
Rental	**199**	524	**205**	684
Depreciation of property and equipment	**20,164**	14,486	**39,262**	28,358
Depreciation of right-of-use assets	**7,331**	7,038	**14,630**	13,641
Amortisation of prepaid lease payment	**327**	331	**653**	664
Amortisation of intangible assets	**17,292**	17,631	**34,935**	34,572
Finance cost on lease liabilities	**1,159**	377	**2,369**	1,058
Repair and maintenance	**47,766**	39,776	**86,929**	85,833
Takaful	**2,790**	2,139	**4,583**	7,306
	97,028	82,302	**183,566**	172,116

NOTE 13: OPERATING EXPENSES (CONTINUED)

(ii) Other overheads and expenditures (continued)

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Promotion				
Advertisement and publicity	**10,852**	9,808	**21,376**	21,102
	10,852	9,808	**21,376**	21,102
General expenses				
Legal and professional fees	**4,534**	8,355	**11,168**	13,447
Auditors' remuneration	**425**	396	**850**	793
Communication expenses	**15,200**	9,685	**27,317**	18,980
Utilities expenses	**6,629**	7,285	**12,779**	13,467
Printing and stationery	**5,037**	7,284	**13,875**	13,522
Postage and courier	**1,783**	7,167	**3,209**	12,289
Security expenses	**4,533**	6,550	**8,919**	13,460
Service charges	**2,184**	1,834	**4,791**	4,261
Loss on financing written off	**3,516**	2,067	**6,362**	4,519
Property and equipment written off	**10**	13	**29**	18
Commission expenses	**40,223**	41,157	**80,288**	87,531
Travelling and transportation	**5,097**	6,358	**9,835**	13,231
Others	**5,964**	15,184	**26,825**	26,871
	95,135	113,335	**206,247**	222,389
	203,015	205,445	**411,189**	415,607

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	
	30 June 2026 RM'000	31 December 2025 RM'000
Contingent liabilities		
Bank guarantee given in respect of banking facilities granted to customers	**378,056**	327,644
Claims for damages from litigation taken against the Bank	**187,546**	14,070
Commitments		
Undrawn financing	**4,163,688**	3,467,602
	4,729,290	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	
	30 June 2026	31 December 2025
Before proposed dividend		
Core capital ratio	**22.243%**	24.159%
Risk-weighted capital ratio	**23.518%**	25.575%
After proposed dividend		
Core capital ratio	**22.243%**	23.636%
Risk-weighted capital ratio	**23.518%**	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	
	30 June	31 December
	2026	2025
	RM'000	RM'000
Tier I capital		
Paid-up share capital	**2,986,030**	2,986,030
Retained profits	**13,059,402**	12,868,591
Other reserves	**9,137,863**	9,137,863
Less: Deferred tax assets	**(14,000)**	(38,000)
Total Tier I capital (core)	**25,169,295**	24,954,484
Tier II capital		
Subordinated sukuk	**300,000**	300,000
Collective impairment *	**865,003**	926,904
Regulatory reserve	**329,672**	329,672
Total Tier II capital	**1,494,675**	1,556,576
Total capital	**26,663,970**	26,511,060
Less: Investment in subsidiaries	**(93,644)**	(93,644)
Total capital base	**26,570,326**	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	
	30 June	31 December
	2026	2025
	RM'000	RM'000
Total assets assigned 20% risk-weighted	**795,940**	566,061
Total assets assigned 50% risk-weighted	**3,319,740**	3,136,706
Total assets assigned 100% risk-weighted	**103,807,030**	97,917,853
Off-Balance Sheet claims assigned 100% risk-weighted	**1,970,639**	1,673,075
	109,893,350	103,293,695