SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

[Company No. 201001042446 (926374-U)]

(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

[Company No. 201001042446 (926374-U)]
(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026

	Note	As at 30 June 2026 RM'000	As at 31 March 2026 RM'000
Assets			
Cash and short-term funds	13	7,013,090	6,376,956
Deposits and placements with banks and other financial institutions	14	2,023,400	2,408,965
Debt instruments at fair value through other comprehensive income ("FVOCI")	15	3,220,057	2,862,496
Loans, advances and financing	16	12,481,865	12,223,496
Derivative financial assets		1,085,318	1,073,946
Other assets	17	863,436	750,834
Statutory deposits with Bank Negara Malaysia	18	34,450	31,450
Plant and equipment		18,089	17,190
Right-of-use assets		5,365	6,434
Tax recoverable		93,941	76,444
Total assets		26,839,011	25,828,211
Liabilities			
Deposits from customers	19	17,901,603	18,379,611
Deposits and placements of banks and other financial institutions	20	2,937,583	1,428,566
Bills and acceptances payable		382	712
Derivative financial liabilities		1,087,129	1,126,244
Other liabilities	21	121,349	163,499
Lease liabilities		5,641	6,858
Provision for credit commitments and contingencies	22	1,349	1,622
Deferred tax liabilities		22,340	16,691
Total liabilities		22,077,376	21,123,803
Equity			
Share capital		2,452,605	2,452,605
Reserves		2,309,030	2,251,803
Total equity attributable to owners of the Bank		4,761,635	4,704,408
Total liabilities and equity		26,839,011	25,828,211
Commitments and contingencies	33	46,560,261	41,510,101

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		1st Quarter Ended		3 Months Ended	
		30 June 2026	30 June 2025	30 June 2026	30 June 2025
	Note	RM'000	RM'000	RM'000	RM'000
Interest income	23	205,140	245,536	205,140	245,536
Interest expense	24	(135,200)	(176,793)	(135,200)	(176,793)
Net interest income		69,940	68,743	69,940	68,743
Other operating income	25	45,993	72,298	45,993	72,298
Net income from Islamic Banking operations	35(i)	9	128	9	128
Total net income		115,942	141,169	115,942	141,169
Other operating expenses	26	(42,133)	(38,788)	(42,133)	(38,788)
Operating profit		73,809	102,381	73,809	102,381
Writeback of / (Allowance for) impairment on loans, advances and financing	27	1,046	(2,394)	1,046	(2,394)
Writeback of impairment on other financial assets	28	400	202	400	202
Profit before taxation		75,255	100,189	75,255	100,189
Tax expense		(19,452)	(21,654)	(19,452)	(21,654)
Profit after taxation		55,803	78,535	55,803	78,535
Other comprehensive income for the financial period, net of income tax					
Items that may be reclassified subsequently to profit or loss					
Movement in fair value reserve (FVOCI debt instruments):					
- Debt instruments measured at FVOCI - net change in fair value		1,758	2,569	1,758	2,569
- Debt instruments measured at FVOCI - decrease in allowance for impairment		(334)	(179)	(334)	(179)
Total comprehensive income for the financial period		57,227	80,925	57,227	80,925
Basic earnings per ordinary share (sen)		2.28	3.20	2.28	3.20

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		Non-distributable reserves		*Distributable reserves*	
	Share capital RM'000	**Regulatory reserve RM'000**	**Fair value reserve RM'000**	**Retained earnings RM'000**	**Total RM'000**
At 1 April 2026	2,452,605	156,675	3,485	2,091,643	4,704,408
Profit for the period	-	-	-	55,803	55,803
Fair value change and increase in allowance for impairment of debt instruments measured at FVOCI	-	-	1,424	-	1,424
Total comprehensive income for the period	-	-	1,424	55,803	57,227
Transfer to regulatory reserve	-	5,163	-	(5,163)	-
At 30 June 2026	2,452,605	161,838	4,909	2,142,283	4,761,635
At 1 April 2025	2,452,605	155,926	4,198	1,805,889	4,418,618
Profit for the period	-	-	-	78,535	78,535
Fair value change and decrease in allowance for impairment of debt instruments measured at FVOCI	-	-	2,390	-	2,390
Total comprehensive income for the period	-	-	2,390	78,535	80,925
At 30 June 2025	2,452,605	155,926	6,588	1,884,424	4,499,543

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[Company No. 201001042446 (926374-U)]
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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities		
Profit from ordinary activities before taxation	75,255	100,189
Adjustments for non-cash items	11,844	(130)
Net increase in cash and cash equivalents	87,099	100,059
Changes in working capital:		
Net changes in operating assets	(48,169)	(1,090,589)
Net changes in operating liabilities	997,370	257,135
Cash generated from / (used in) operating activities	1,036,300	(733,395)
Tax paid	(31,855)	(29,590)
Net cash generated from / (used in) operating activities	1,004,445	(762,985)
Net cash (used in) / generated from investing activities	(366,686)	129,209
Net cash used in financing activities	(1,524)	(1,425)
Net increase / (decrease) in cash and cash equivalents during the financial period	636,235	(635,201)
Cash and cash equivalents at beginning of the financial period	6,377,030	5,777,276
Cash and cash equivalents at end of the financial period	7,013,265	5,142,075
Cash and cash equivalents comprise:		
Cash and balances with banks and other financial institutions	103,987	105,126
Money at call and deposit placements maturing within one month	6,909,278	5,036,949
	7,013,265	5,142,075

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

1. Basis of preparation

The unaudited condensed interim financial statements for the first quarter and financial period ended 30 June 2026 have been prepared in accordance with the requirements of Malaysian Financial Reporting Standard ("MFRS") 134, Interim Financial Reporting issued by the Malaysian Accounting Standards Board ("MASB").

The unaudited condensed interim financial statements have been prepared under the historical cost convention except for the following assets and liabilities which are stated at fair values: financial assets and liabilities at fair value through profit or loss ("FVTPL"), financial assets at fair value through other comprehensive income ("FVOCI") and derivative financial instruments.

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Bank for the financial year ended 31 March 2026. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Bank since the financial year ended 31 March 2026.

The unaudited condensed interim financial statements incorporated those activities relating to the Islamic banking business which have been undertaken by the Bank. Islamic banking business refers generally to the acceptance of deposits and granting of financing under the principles of Shariah.

The significant accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited financial statements for the financial year ended 31 March 2026, except for the adoption of the following new MFRSs, amendments to MFRSs and Issues Committee ("IC") Interpretations which are effective for annual periods beginning on or after 1 January 2026:

- Amendments to MFRS 9, *Financial Instruments* and MFRS 7*, Financial Instruments: Disclosures - Classification and Measurement of Financial Instruments*
- Amendments that are part of Annual Improvements ─ Volume 11:
  - Amendments to MFRS 1, *First-time Adoption of Malaysian Financial Reporting Standards*
  - Amendments to MFRS 7, *Financial Instruments: Disclosures*
  - Amendments to MFRS 9, *Financial Instruments*
  - Amendments to MFRS 10, *Consolidated Financial Statements*
  - Amendments to MFRS 107, *Statement of Cash Flows*
- Amendments to MFRS 9, *Financial Instruments* and MFRS 7, *Financial Instruments: Disclosures – Contracts Referencing Nature-dependent Electricity*

The initial application of the abovementioned accounting standards, amendments and interpretations do not have any material financial impact to the financial statements of the Bank.

1. Basis of preparation (continued)

The following MFRSs and amendments have been issued by the MASB and are not yet effective to the Bank.

Effective for annual periods beginning on or after 1 January 2027

- MFRS 18, *Presentation and Disclosure in Financial Statements*
- MFRS 19, *Subsidiaries without Public Accountability: Disclosures*
- Amendments to MFRS 121, *The Effects of Changes in Foreign Exchange Rates* - Translation to a Hyperinflationary Presentation Currency
- Amendments to MFRS 128, *Investments in Associates and Joint Ventures – Amendments to the Fair Value Option for Investments in Associates and Joint Ventures*

MFRS Accounting Standards, interpretations and amendments effective for annual periods beginning on or after 1 January 2029

- MFRS 20, *Regulatory Assets and Regulatory Liabilities*

Effective for annual periods beginning on or after a date yet to be confirmed

- Amendments to MFRS 10, *Consolidated Financial Statements* and MFRS 128, *Investments in Associates and Joint Ventures - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture*

The Bank plans to apply the abovementioned accounting standards, interpretations and amendments, where applicable.

2. Auditors' Report on Preceding Annual Financial Statements

The auditors' report on the audited annual financial statements for the financial year ended 31 March 2026 was not qualified.

3. Seasonal or Cyclical Factors

The business operations of the Bank were not materially affected by any seasonal or cyclical factors in the first quarter and financial period ended 30 June 2026.

4. Unusual Items Due to Their Nature, Size or Incidence

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Bank in the first quarter and financial period ended 30 June 2026.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

5. Changes in Estimates

There were no material changes in estimates of amounts reported that have a material effect on the unaudited condensed interim financial statements in the first quarter and financial period ended 30 June 2026.

6. Debt and Equity Securities

There were no issuance, cancellation, repurchase, resale and repayment of debt and equity securities in the first quarter and financial period ended 30 June 2026.

7. Dividend

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

8. Segmental Reporting on Revenue, Profit and Assets

Segmental reporting has not been prepared as there are no other segments other than the commercial banking segment.

9. Subsequent Events

There were no significant events subsequent to the statement of financial position date that require disclosure or adjustments to the unaudited condensed interim financial statements.

10. Changes in the Composition of the Bank

There were no changes in the composition of the Bank during the first quarter and financial period ended 30 June 2026.

11. Review of Performance

For the first quarter ended 30 June 2026, the Bank registered a profit before taxation of RM75.3 million, a decrease of 24.9% (3 months ended June 2025: RM100.2 million). Consequentially, profit after taxation decreased by 28.9% to RM55.8 million (3 months ended June 2025: RM78.5 million).

The decrease was mainly attributed to the decrease in other operating income of 36.4% to RM46.0 million (3 months ended June 2025: RM72.3 million) largely from decrease in net gain from foreign exchange transactions and increase in other operating expenses of 8.5% to RM42.1 million (3 months ended June 2025: RM38.8 million). This was partially offset by the writeback of impairment on loans, advances and financing amounting to RM1.0 million (3 months ended June 2025: allowance for impairment of RM2.4 million) and increase in net interest income of RM1.2 million to RM69.9 million for the financial period ended 30 June 2026 (30 June 2025: RM68.7 million).

Total assets recorded an increase of 3.9% to RM26,839.0 million as at 30 June 2026 (31 March 2026: RM25,828.2 million). This was mainly attributed to a 10.0% increase in cash and short-term funds amounting to RM7,013.1 million (31 March 2026: RM6,377.0 million), 12.5% increase in debt instruments measured at fair value through other comprehensive income amounting to RM3,220.1 million (31 March 2026: RM2,862.5 million), and 2.1% increase in loans, advances and financing amounting to RM12,481.9 million (31 March 2026: RM12,223.5 million). The increase was partially offset by a 16.0% decrease in deposits and placements with banks and other financial institutions amounting to RM2,023.4 million (31 March 2026: RM2,409.0 million).

Total liabilities recorded an increase of 4.5% to RM22,077.4 million as at 30 June 2026 (31 March 2026: RM21,123.8 million). This was largely attributed to a 105.6% increase in deposits and placements of banks and other financial institutions amounting to RM2,937.6 million (31 March 2026: RM1,428.6 million).The increase was partially offset by a 2.6% decrease in deposits from customers amounting to RM17,901.6 million (31 March 2026: RM18,379.6 million) and 3.5% decrease in derivative financial liabilities amounting to RM1,087.1 million (31 March 2026: RM1,126.2 million).

12. Current Year Prospects

Malaysia's Gross Domestic Product ("GDP") expanded by 5.4% in the Q1 2026 following a revised growth rate of 6.2% in the Q4 2025. Despite the moderation in growth, the outcome exceeded both the Department of Statistics Malaysia ("DOSM") and Bloomberg's median forecast of 5.3% for Q1 2026. Domestic demand, which grew by 5.2%, remained the primary driver of economic expansion, supported by resilient household spending, a robust labour market, and stronger consumer demand during the Chinese New Year and Hari Raya festive periods. These factors helped mitigate the impact of a broader economic slowdown. Furthermore, according to Prime Minister and Finance Minister YAB Dato' Seri Anwar Ibrahim, prudent fiscal management has enabled the Government to cushion the effects of higher global fuel prices on both households and businesses through targeted initiatives such as BUDI MADANI RON95 ("BUDI95") and enhanced assistance under the BUDI Diesel programme, while continuing to support household consumption and sustain economic growth.

On the production side, the manufacturing sector continued to record robust growth of 5.9% in Q1 2026 (Q4 2025: 6.0%), driven by the ongoing global technology upcycle and strong demand for Artificial Intelligence ("AI") - related components and advanced semiconductors. The expansion in Electrical and Electronic ("E&E") production supported gross exports growth of 12.7% (Q4 2025: 11.0%) and contributed to a sharp rebound in net exports to 13.5% (Q4 2025: -32.9%). Strong E&E exports partly offset weaker shipments of crude petroleum, LNG and agricultural products. Despite ongoing geopolitical uncertainties stemming from the Middle East conflict, Malaysia's external sector remained resilient. However, higher commodity prices and potential supply chain disruptions continue to pose downside risks to growth. In response, the Government has announced measures to secure fuel and industrial input supplies, maintain targeted assistance programmes and provide financing support through BNM's RM5 billion SME Stabilisation Relief Facility.

Bank Negara Malaysia ("BNM")'s Monetary Policy Committee ("MPC") left Overnight Policy Rate ("OPR") unchanged at 2.75% for the 4th consecutive meetings, following a 25-basis-point cut in July 2025. According to the MPC, the economy outperformed expectations with a 5.2% in 2025, supported by resilient domestic demand, continued strength in E&E exports and robust tourism activity. Domestic demand is expected to remain the key driver of growth, underpinned by favourable labour market conditions, steady wage growth and ongoing policy support. Investment activity should continue to benefit from the implementation of multi-year projects, a high realisation rate of approved investments and the rollout of national master plans. While geopolitical tensions and slower global trade pose downside risks to the growth outlook, BNM expects inflationary pressures to remain manageable. Thus, the MPC decided to remain the OPR unchanged.

With the country's economic recovery continue to remain in traction, providing supportive environment for businesses, the Bank remains steadfast in building sustainable portfolio with inclusive growth and focuses on strengthening its business resilience. The Bank continues to maintain its business agenda with both Japanese and Non-Japanese clients while acknowledging the challenges ahead and continue to remain responsive to changing environment by adopting prudent approach in managing costs.

12. Current Year Prospects (Continued)

Islamic Finance Outlook

The Islamic Banking industry in Malaysia continues to grow in the first quarter of 2026, whereby in the month of March 2026 total Islamic Banking assets has grown to RM1,321.6 billion which was contributed mainly by stand-alone Islamic Banks recording a total assets of RM1,291.1 billion (97.7%), followed by Islamic Banking Window ("IBW") operations with a total assets of RM30.5 billion (2.3%). This is an increase of 2% from fourth quarter of 2025's total assets of RM1,296.0 billion (stand-alone Islamic Banks' assets of RM1,268.0 billion and IBW assets of RM27.991 billion). Financing makes up the largest contribution at RM987.3 billion which is an increase of 1.9% from the fourth quarter of 2025 of RM963.2 billion.

The Bank's IBW has been in operation since early 2023 which has since offered Islamic financing products. Currently the Bank has also extended MYR green and sustainability facilities to new and existing clients.

The Bank has rolled out Islamic Ringgit deposits in third quarter of 2025 to meet market demands for both Japanese and non-Japanese customers. Apart from that, the Bank will continuously enhance Islamic Ringgit products covering Treasury and Trade Finance products and services. This development of products will be done in stages with the next rollout expected in the third quarter of 2027 . This will ensure the Bank's new and existing clients will be able to enjoy a more comprehensive products and services, which are competitive and relevant to meet their business needs and requirements. Notwithstanding this, the current economic scenario locally and abroad, plus potential movement in the profit rate environment will have a direct impact on the demand for the Bank's products under ICBU and IBW.

13. Cash and short-term funds

	30 June 2026 RM'000	31 March 2026 RM'000
Cash and balances with banks and other financial institutions	103,987	78,367
Money at call and deposit placements maturing within one month	6,909,278	6,298,663
	7,013,265	6,377,030
Less: Allowance for expected credit losses ("ECL")	(175)	(74)
	7,013,090	6,376,956

Movement in allowance for ECL on cash and short-term funds

	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
At 1 April 2026	74	-	-	74
Charge to profit or loss				
- Increase in ECL	101	-	-	101
At 30 June 2026	175	-	-	175
At 1 April 2025	1,784	-	-	1,784
Charge to profit or loss				
- Decrease in ECL	(1,710)	-	-	(1,710)
At 31 March 2026	74	-	-	74

14. Deposits and placements with banks and other financial institutions

	30 June 2026 RM'000	31 March 2026 RM'000
Money at call and deposit placements maturing more than one month	2,023,530	2,409,261
Less: Allowance for ECL	(130)	(296)
	2,023,400	2,408,965

Movement in allowance for ECL on deposits and placements with banks and other financial institutions

	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
At 1 April 2026	296	-	-	296
Charge to profit or loss				
- Decrease in ECL	(166)	-	-	(166)
At 30 June 2026	130	-	-	130
At 1 April 2025	1,444	-	-	1,444
Charge to profit or loss				
- Decrease in ECL	(1,148)	-	-	(1,148)
At 31 March 2026	296	-	-	296

15. Debt instruments measured at fair value through other comprehensive income ("FVOCI")

	30 June 2026 RM'000	31 March 2026 RM'000
At fair value		
Negotiable Instruments of Deposits	455,388	452,580
Malaysian Government Securities	1,480,663	1,272,187
Malaysian Government Investment Issues	1,284,006	1,137,729
	3,220,057	2,862,496

Movement in allowance for ECL on debt instruments measured at FVOCI

	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
At 1 April 2026	2,190	-	-	2,190
- Decrease in ECL	(334)	-	-	(334)
At 30 June 2026	1,856	-	-	1,856
At 1 April 2025	636	-	-	636
- Increase in ECL	1,554	-	-	1,554
At 31 March 2026	2,190	-	-	2,190

The carrying amount of a debt instrument measured at FVOCI is its fair value. Accordingly, the recognition of an impairment loss does not affect the carrying amount of those assets, but is reflected as a debit to profit or loss and credit to other comprehensive income.

16. Loans, advances and financing

	30 June 2026 RM'000	31 March 2026 RM'000
(a) By type:		
At amortised cost:		
Overdraft	10,572	-
Term loans / financing		
- Syndicated loans / Syndicated Islamic financing	2,411,446	2,482,444
- Factoring receivables	87,600	132,600
- Other term loans / Islamic term financing	4,457,080	4,211,285
Trade bills discounted	4,789	12,357
Revolving credits / Revolving credit-I	5,565,751	5,440,956
Gross loans, advances and financing	12,537,238	12,279,642
Less: Allowance for ECL		
- 12-month ECL (Stage 1)	(8,002)	(7,194)
- Lifetime ECL not credit impaired (Stage 2)	(2,524)	(3,719)
- Lifetime ECL credit impaired (Stage 3)	(44,847)	(45,233)
Net loans, advances and financing	12,481,865	12,223,496
(b) By geographical distribution:		
Malaysia	12,058,785	11,798,787
Other countries:		
- Australia	178,978	178,770
- Japan	254,628	256,852
- Hong Kong	44,847	45,233
Gross loans, advances and financing	12,537,238	12,279,642
(c) By type of customer:		
Domestic non-bank financial institutions	4,291,474	4,316,133
Domestic business enterprises	8,200,917	7,918,276
Foreign entities	44,847	45,233
Gross loans, advances and financing	12,537,238	12,279,642

16. Loans, advances and financing (continued)

	30 June 2026 RM'000	31 March 2026 RM'000
(d) By interest rate sensitivity:		
Fixed rate		
- Other fixed rate loans	941,197	945,886
Variable rate		
- Cost-plus	6,210,199	5,778,960
- Other variable rates	5,385,842	5,554,796
Gross loans, advances and financing	12,537,238	12,279,642
(e) By sector:		
Primary agriculture	6,335	6,460
Mining and quarrying	384,389	396,092
Manufacturing	1,019,590	1,051,760
Electricity, gas and water	1,132,830	1,160,260
Construction	445,477	533,323
Wholesale and retail trade, and restaurants and hotels	615,677	529,642
Transport, storage and communication	1,673,559	1,319,593
Finance, insurance and business services	4,930,592	5,032,484
Real estate	1,737,756	1,676,700
Education, health and other services	591,033	573,328
Gross loans, advances and financing	12,537,238	12,279,642
(f) By economic purpose:		
Purchase of non-residential property		
- Purchase of land	32,473	32,474
Construction	7,033	6,175
Working capital	4,862,457	4,748,353
Mergers and acquisition	165,703	165,703
Other purpose	7,469,572	7,326,937
Gross loans, advances and financing	12,537,238	12,279,642

16. Loans, advances and financing (continued)

	30 June 2026 RM'000	31 March 2026 RM'000
(g) By residual contractual maturity:		
Maturing within one year	4,217,211	4,493,195
One year to three years	4,436,575	3,993,633
Three years to five years	1,455,312	1,772,070
More than five years	2,428,140	2,020,744
Gross loans, advances and financing	12,537,238	12,279,642

(h) Movements in credit-impaired loans, advances and financing are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
At 1 April 2026 / 1 April 2025	45,233	50,279
Recoveries during the financial year	(712)	(655)
Other adjustments	326	(4,391)
At 30 June 2026 / 31 March 2026	44,847	45,233
Less: Lifetime ECL credit impaired (Stage 3)	(44,847)	(45,233)
Net impaired loans, advances and financing	-	-
Gross credit-impaired loans and financing as a percentage of gross loans, advances and financing	0.36%	0.37%

(i) Credit-impaired loans, advances and financing by geographical distribution:

Hong Kong	44,847	45,233

(j) Credit-impaired loans, advances and financing by sector:

Wholesale and retail trade, and restaurants and hotels	44,847	45,233

(k) Credit-impaired loans, advances and financing by economic purpose:

Other purpose	44,847	45,233

16. Loans, advances and financing (continued)

(l) Change in gross loans, advances and financing carrying amount

	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
At 1 April 2026	10,079,803	2,154,606	45,233	12,279,642
Transfer to 12-month ECL (Stage 1)	89,519	(89,519)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(222,574)	222,574	-	-
Loans, advances and financing derecognised	(1,248,631)	(230,601)	(712)	(1,479,944)
New loans, advances and financing originated or purchased	1,705,617	10,151	-	1,715,768
Other adjustments	27,508	(6,062)	326	21,772
At 30 June 2026	10,431,242	2,061,149	44,847	12,537,238
At 1 April 2025	10,338,400	3,170,322	50,279	13,559,001
Transfer to 12-month ECL (Stage 1)	1,278,630	(1,278,630)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(738,382)	738,382	-	-
Loans, advances and financing derecognised	(4,515,115)	(816,772)	(655)	(5,332,542)
New loans, advances and financing originated or purchased	4,176,550	388,028	-	4,564,578
Other adjustments	(460,280)	(46,724)	(4,391)	(511,395)
At 31 March 2026	10,079,803	2,154,606	45,233	12,279,642

16. Loans, advances and financing (continued)

(m) Movements in allowance for ECL on loans, advances and financing measured at amortised cost

	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
At 1 April 2026	7,194	3,719	45,233	56,146
Transfer to 12-month ECL (Stage 1)	16	(16)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(30)	30	-	-
Loans, advances and financing derecognised	(88)	(94)	(712)	(894)
New loans, advances and financing originated or purchased	998	2	-	1,000
Net remeasurement of allowance	(88)	(1,117)	326	(879)
At 30 June 2026	8,002	2,524	44,847	55,373
At 1 April 2025	4,915	26,982	50,279	82,176
Transfer to 12-month ECL (Stage 1)	9,747	(9,747)	-	-
Transfer to lifetime ECL not credit-impaired (Stage 2)	(747)	747	-	-
Loans, advances and financing derecognised	(1,352)	(2,340)	(655)	(4,347)
New loans, advances and financing originated or purchased	1,817	1,310	-	3,127
Net remeasurement of allowance	(7,186)	(13,233)	(4,391)	(24,810)
At 31 March 2026	7,194	3,719	45,233	56,146

17. Other assets

	30 June 2026 RM'000	31 March 2026 RM'000
Interest receivable	52,980	38,216
Amount due from related corporations	10,702	293
Cash collateral placements	792,510	706,599
Other receivables	1,751	2,242
Deposits	1,932	1,776
Prepayments	3,567	1,715
	863,442	750,841
Less: Allowance for ECL	(6)	(7)
	863,436	750,834

The cash collaterals are placed in respect of derivative balances pursuant to agreements in accordance with International Swaps and Derivatives Association ("ISDA") and Credit Support Annex ("CSA") entered into with respective counterparties amounting to RM792,510,000 (31 March 2026: RM706,599,000).

Movement in allowance for ECL on other assets

	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
At 1 April 2026	7	-	-	7
Charge to profit or loss				
- Decrease in ECL	(1)	-	-	(1)
At 30 June 2026	6	-	-	6
At 1 April 2025	144	-	-	144
Charge to profit or loss				
- Decrease in ECL	(137)	-	-	(137)
At 31 March 2026	7	-	-	7

18. Statutory deposits with Bank Negara Malaysia

The non-interest bearing statutory deposits are maintained with Bank Negara Malaysia in compliance with Sections 26(2)(c) and 26(3) of the Central Bank of Malaysia Act 2009, the amounts of which are determined as set percentages of total eligible liabilities.

19. Deposits from customers

	30 June 2026 RM'000	31 March 2026 RM'000
(a) By type of deposits:		
Demand deposits	2,850,311	3,482,649
Fixed deposits	12,118,484	11,320,377
Short-term deposits	2,932,808	3,576,585
	17,901,603	18,379,611
The maturity structure of fixed deposits and short-term deposits is as follows:		
Due within six months	7,806,663	8,151,171
Six months to one year	656,630	921,225
One year to three years	2,687,782	2,420,726
Three years to five years	1,026,382	1,072,261
Five years to ten years	2,756,968	2,217,334
Ten years and above	116,867	114,245
	15,051,292	14,896,962
(b) By type of customers:		
Domestic non-bank financial institutions	1,140,129	1,862,690
Domestic business enterprises	9,122,524	9,431,842
Branch of immediate holding corporation	7,464,633	6,825,800
Foreign non-bank entities	169,073	252,529
Domestic other entities	5,244	6,750
	17,901,603	18,379,611

20. Deposits and placements of banks and other financial institutions

	30 June 2026 RM'000	31 March 2026 RM'000
Foreign banks		
- Immediate holding corporation	2,937,583	1,428,566
	2,937,583	1,428,566

21. Other liabilities

	30 June 2026 RM'000	31 March 2026 RM'000
Interest payable	33,949	50,000
Amounts due to immediate holding corporation and related corporations/companies ^	31,985	42,697
Cash collateral placements *	10,900	5,090
Other payables	35,642	37,818
Accruals	8,873	27,894
	121,349	163,499

^ The amounts due to immediate holding corporation and related corporations / companies are unsecured, interest free and repayable on demand.

* The cash collaterals are received in respect of derivative balances pursuant to agreements in accordance with ISDA and CSA entered into with respective counterparties.

22. Provision for credit commitments and contingencies

	30 June 2026 RM'000	31 March 2026 RM'000
Provision for credit commitments and contingencies	1,349	1,622

Movement in allowance for ECL on credit commitments and contingencies

	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
At 1 April 2026	1,554	68	-	1,622
- (Decrease) / Increase in ECL	(309)	36	-	(273)
At 30 June 2026	1,245	104	-	1,349
At 1 April 2025	901	4,209	-	5,110
- Increase/(Decrease) in ECL	653	(4,141)	-	(3,488)
At 31 March 2026	1,554	68	-	1,622

23. Interest income

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Loans, advances and financing				
- Interest income	93,442	114,547	93,442	114,547
- Financing income	20,088	18,707	20,088	18,707
Money at call and deposit placements with banks and other financial institutions	66,138	84,533	66,138	84,533
Debt instruments measured at FVOCI	25,472	27,749	25,472	27,749
	205,140	245,536	205,140	245,536

24. Interest expense

	1st Quarter Ended		3 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	122,560	156,343	122,560	156,343
Deposits and placements of banks and other financial institutions	12,584	20,371	12,584	20,371
Lease liabilities	56	79	56	79
	135,200	176,793	135,200	176,793

25. Other operating income

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Fee and commission income				
- Service charges and guarantee fees	665	613	665	613
- Loan related fees	3,267	2,891	3,267	2,891
- Commitment fees	287	462	287	462
	4,219	3,966	4,219	3,966
Realised gain from derivative financial instruments	7,062	9,432	7,062	9,432
Unrealised loss on revaluation of derivatives	(2,914)	(16,126)	(2,914)	(16,126)
Unrealised (loss) / gain on hedging activities	(2,208)	16,127	(2,208)	16,127
Foreign exchange, net gain	27,943	46,121	27,943	46,121
Other income				
- Management fees	10,678	11,662	10,678	11,662
- Rental of fixed assets	7	18	7	18
- Miscellaneous income	1,206	1,098	1,206	1,098
	11,891	12,778	11,891	12,778
	45,993	72,298	45,993	72,298

26. Other operating expenses

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Personnel costs				
Salaries, allowances and bonuses	19,604	17,044	19,604	17,044
Employees' provident fund contributions	3,062	2,564	3,062	2,564
Staff training expenses	33	61	33	61
Staff welfare expenses	1	41	1	41
Other personnel expenses	1,641	2,436	1,641	2,436
	24,341	22,146	24,341	22,146
Establishment costs				
Depreciation - Plant and equipment	2,418	2,161	2,418	2,161
Depreciation - Right-of-use assets	1,320	1,226	1,320	1,226
Repair and maintenance	1,326	286	1,326	286
Other establishment expenses	5,184	4,083	5,184	4,083
	10,248	7,756	10,248	7,756
Marketing expenses				
Advertisement and publicity	126	32	126	32
Other marketing expenses	38	17	38	17
	164	49	164	49
Administration and general expenses				
Auditors' remuneration				
- Statutory audit	111	159	111	159
Professional fees	213	470	213	470
Communication expenses	25	297	25	297
Management fees	4,472	5,486	4,472	5,486
Licence fees and stamp duties	260	37	260	37
Non-executive directors' fees and allowances	249	257	249	257
Other administration and general expenses	2,050	2,131	2,050	2,131
	7,380	8,837	7,380	8,837
	42,133	38,788	42,133	38,788

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

27. (Writeback of) / Allowance for impairment on loans, advances and financing

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
(Writeback of) / Allowance for ECL				
Loans, advances and financing	(773)	2,231	(773)	2,231
Provision for credit commitments and contingencies	(273)	163	(273)	163
	(1,046)	2,394	(1,046)	2,394

28. Writeback of impairment on other financial assets

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Writeback of ECL				
Cash and short-term funds	101	188	101	188
Deposits and placements with banks and other financial institutions	(166)	(248)	(166)	(248)
Debt instruments measured at FVOCI	(334)	(179)	(334)	(179)
Other assets	(1)	37	(1)	37
	(400)	(202)	(400)	(202)

29. Use of Financial Instruments

Interest / profit rate risk

The tables below summarise the Bank's financial instruments at carrying amounts, categorised by contractual re-pricing or maturity dates.

	Non-trading book							
30 June 2026	**Up to 1 month RM'000**	**>1 - 3 months RM'000**	**>3 - 12 months RM'000**	**1 - 5 years RM'000**	**Over 5 years RM'000**	**Non-interest bearing # RM'000**	**Trading book RM'000**	**Total RM'000**
Assets								
Cash and short-term funds	6,909,278	-	-	-	-	103,812	-	7,013,090
Deposits and placements with banks and other financial institutions	-	2,023,530	-	-	-	(130)	-	2,023,400
Debt instruments measured at FVOCI	1,011,433	591,587	562,168	1,054,869	-	-	-	3,220,057
Loans, advances and financing								
- non-impaired	2,424,360	442,839	1,350,012	5,847,040	2,428,140	(10,526)	-	12,481,865
- impaired	-	-	44,847	-	-	(44,847)	-	-
Derivative financial assets	-	4	65	2,573	-	-	1,082,676	1,085,318
Other assets ^	810,529	6,179	30,159	-	-	13,002	-	859,869
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	34,450	-	34,450
Total assets	11,155,600	3,064,139	1,987,251	6,904,482	2,428,140	95,761	1,082,676	26,718,049

The negative balance represents allowance for expected credit losses on financial assets.

^ Other assets exclude prepayments as these items are classified as non-financial assets.

29. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	Non-trading book							
30 June 2026	**Up to 1 month RM'000**	**>1 - 3 months RM'000**	**>3 - 12 months RM'000**	**1 - 5 years RM'000**	**Over 5 years RM'000**	**Non-interest bearing RM'000**	**Trading book RM'000**	**Total RM'000**
Liabilities								
Deposits from customers	5,652,021	1,447,813	1,363,458	3,714,164	2,873,836	2,850,311	-	17,901,603
Deposits and placements of banks and other financial institutions	2,804,767	125,489	-	-	-	7,327	-	2,937,583
Bills and acceptances payable	-	-	382	-	-	-	-	382
Derivative financial liabilities	-	-	1,306	102,710	-	-	983,113	1,087,129
Other liabilities *	23,310	7,588	10,202	8,743	3,380	23,798	-	77,021
Lease liabilities	1,461	2,592	1,011	577	-	-	-	5,641
Total liabilities	8,481,559	1,583,482	1,376,359	3,826,194	2,877,216	2,881,436	983,113	22,009,359
On balance sheet interest rate gap	2,674,041	1,480,657	610,892	3,078,288	(449,076)	(2,785,675)	99,563	4,708,690
Off balance sheet interest rate gap	-	914,673	(23,452)	(698,835)	(192,386)	-	-	-
Total interest rate gap	2,674,041	2,395,330	587,440	2,379,453	(641,462)	(2,785,675)	99,563	4,708,690

* Other liabilities exclude other provisions and accruals as well as deferred income as these items are classified as non-financial liabilities.

29. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	Non-trading book							
31 March 2026	**Up to 1 month RM'000**	**>1 - 3 months RM'000**	**>3 - 12 months RM'000**	**1 - 5 years RM'000**	**Over 5 years RM'000**	**Non-interest bearing # RM'000**	**Trading book RM'000**	**Total RM'000**
Assets								
Cash and short-term funds	6,298,663	-	-	-	-	78,293	-	6,376,956
Deposits and placements with banks and other financial institutions	-	2,409,261	-	-	-	(296)	-	2,408,965
Debt instruments measured at FVOCI	150,962	-	1,803,926	907,608	-	-	-	2,862,496
Loans, advances and financing								
- non-impaired	2,851,825	585,184	1,010,953	5,765,703	2,020,744	(10,913)	-	12,223,496
- impaired	-	-	45,233	-	-	(45,233)	-	-
Derivative financial assets	-	-	76	1,813	-	-	1,072,057	1,073,946
Other assets ^	716,314	10,476	19,583	-	-	2,746	-	749,119
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	31,450	-	31,450
Total assets	10,017,764	3,004,921	2,879,771	6,675,124	2,020,744	56,047	1,072,057	25,726,428

The negative balance represents allowance for expected credit losses on financial assets.

^ Other assets exclude prepayments as these items are classified as non-financial assets.

29. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	Non-trading book							
31 March 2026	**Up to 1 month RM'000**	**>1 - 3 months RM'000**	**>3 - 12 months RM'000**	**1 - 5 years RM'000**	**Over 5 years RM'000**	**Non-interest bearing RM'000**	**Trading book RM'000**	**Total RM'000**
Liabilities								
Deposits from customers	5,845,588	1,324,151	1,902,658	3,492,986	2,331,579	3,482,649	-	18,379,611
Deposits and placements of banks and other financial institutions	1,420,293	-	-	-	-	8,273	-	1,428,566
Bills and acceptances payable	-	-	712	-	-	-	-	712
Derivative financial liabilities	-	-	1,412	110,325	-	-	1,014,507	1,126,244
Other liabilities *	31,841	14,936	19,954	8,438	9,573	13,145	-	97,887
Lease liabilities	478	959	3,611	1,810	-	-	-	6,858
Total liabilities	7,298,200	1,340,046	1,928,347	3,613,559	2,341,152	3,504,067	1,014,507	21,039,878
On balance sheet interest rate gap	2,719,564	1,664,875	951,424	3,061,565	(320,408)	(3,448,020)	57,550	4,686,550
Off balance sheet interest rate gap	-	871,723	(150,294)	(534,650)	(186,779)	-	-	-
Total interest rate gap	2,719,564	2,536,598	801,130	2,526,915	(507,187)	(3,448,020)	57,550	4,686,550

* Other liabilities exclude other provisions and accruals as well as deferred income as these items are classified as non-financial liabilities.

30. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	30 June 2026		31 March 2026	
	MYR	USD	MYR	USD
	% p.a.	% p.a.	% p.a.	% p.a.
Financial assets				
Cash and short-term funds	2.92	3.75	2.74	3.83
Deposits and placements with banks and other financial institutions	3.34	4.02	3.20	3.94
Loans, advances and financing	4.48	4.63	4.44	4.72
Financial liabilities				
Deposits from customers	3.13	3.80	2.94	3.77
Deposits and placements of banks and other financial institutions	-	3.73	-	4.83

31. Credit Exposures to Connected Parties

The credit exposures of the Bank to connected parties, as defined by Bank Negara Malaysia's Guidelines on Credit Transactions and Exposures with Connected Parties' are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Aggregate value of outstanding credit exposures to connected parties	1,571,855	1,743,492
As a percentage of total credit exposures	4.68%	5.38%

There are currently no exposures to connected parties which are classified as impaired.

32. Capital Adequacy

The capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's Guidelines on Capital Adequacy Framework (Capital Components and Basel II - Risk Weighted Assets). The Bank adopted the Standardised Approach for credit risk and market risk and the Business Indicator Component for operational risk.
The capital adequacy ratios of the Bank are analysed as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Tier 1 capital		
Paid-up ordinary share capital	2,452,605	2,452,605
Retained earnings	2,091,643	2,091,643
Other reserves	166,747	160,160
	4,710,995	4,704,408
Less: 55% of fair value reserve	(2,700)	(1,917)
Regulatory reserve	(161,838)	(156,675)
Total Common Equity Tier 1 (CET 1) and Tier 1 Capital	4,546,457	4,545,816
Tier 2 capital		
General provision and regulatory reserves*	175,879	169,836
Tier 2 Capital	175,879	169,836
Total capital base	4,722,336	4,715,652
Capital ratios		
CET 1 and Tier 1 capital ratio	29.871%	31.013%
Total capital ratio	31.026%	32.172%

* Collective ECL on non-credit impaired exposure and regulatory reserves is subject to a maximum of 1.25% of total credit risk-weighted assets.

Breakdown of risk-weighted assets in the various categories of risk weights are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Credit risk	14,093,636	13,586,874
Market risk	364,358	307,334
Operational risk	762,484	763,478
Total risk-weighted assets	15,220,478	14,657,686

33. Commitments and contingencies

In the normal course of business, the Bank makes various commitments and incurs certain contigent liabilities with legal recourse to customers. No material losses are anticipated as a result of these transactions. The risk-weighted exposures of the Bank are as follows:

30 June 2026	**Principal amount RM'000**	**Credit equivalent amount * RM'000**	**Risk-weighted amount * RM'000**
Transaction-related contingent items	608,007	304,004	304,004
Short-term self-liquidating trade-related contingencies	365,143	73,029	38,309
Foreign exchange related contracts:			
- Less than one year	25,959,188	1,011,029	723,019
- One year to less than five years	7,541,612	1,114,039	507,715
- Five years and above	726,107	178,351	138,891
Interest / Profit rate related contracts:			
- Less than one year	164,518	1,158	633
- One year to less than five years	611,875	17,145	10,567
- Five years and above	186,779	27,343	19,742
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	163,599	32,720	32,720
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	10,233,433	5,116,717	4,738,103
Total	46,560,261	7,875,535	6,513,703

* The credit equivalent amount and risk-weighted amount are arrived at using the credit conversion factors and risk-weights respectively as specified by Bank Negara Malaysia for regulatory capital adequacy purposes.

33. Commitments and contingencies (continued)

31 March 2026	Principal amount RM'000	Credit equivalent amount * RM'000	Risk-weighted amount * RM'000
Transaction-related contingent items	618,945	309,473	309,473
Short-term self-liquidating trade-related contingencies	248,726	49,745	29,048
Foreign exchange related contracts:			
- Less than one year	20,724,881	880,633	610,111
- One year to less than five years	8,074,497	1,187,698	558,878
- Five years and above	727,804	179,830	138,784
Interest / Profit rate related contracts:			
- Less than one year	152,062	1,430	786
- One year to less than five years	534,650	12,991	9,713
- Five years and above	186,779	27,798	19,969
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	276,326	55,265	37,648
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	9,965,431	4,982,715	4,626,518
Total	41,510,101	7,687,578	6,340,928

* The credit equivalent amount and risk-weighted amount are arrived at using the credit conversion factors and risk-weights respectively as specified by Bank Negara Malaysia for regulatory capital adequacy purposes.

34. The operations of International Currency Business Unit (ICBU)

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

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

(a) Financing and advances

	30 June 2026 RM'000	31 March 2026 RM'000
(i) By type:		
At amortised cost:		
Term financing		
- Islamic term financing	43,044	56,963
Revolving credit-i	1,577,926	1,456,306
Gross financing and advances	1,620,970	1,513,269
Less: Allowance for ECL		
- 12-month ECL (Stage 1)	(289)	(83)
Net financing and advances	1,620,681	1,513,186
(ii) By contract:		
Murabahah	1,620,970	1,513,269
Gross financing and advances	1,620,970	1,513,269

35. The operations of Islamic Banking Window

Islamic Banking Window ("IBW") was launched on 10 January 2023 after obtaining BNM approval to expand Islamic businesses in Malaysian Ringgit. This initiative is part of the Bank's strategy to grow Shariah compliant assets and complement ICBU offerings in Malaysia market. IBW offers financing products and the Bank embarks in expanding more products to serve customers better. All Islamic operations are supervised by the independent Shariah Committee and will be reported on an annual basis.

During the financial period ended 30 June 2026, IBW offers Islamic financing products in Malaysian Ringgit and Japanese Yen to the customer.

The financial statement as at 30 June 2026 is summarised as follows:

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026

	Note	30 June 2026 RM'000	31 March 2026 RM'000
Assets			
Cash and short-term funds	(a)	283,916	175,762
Other assets	(b)	8,030	6,825
Total assets		291,946	182,587
Liabilities and Islamic banking funds			
Deposits from customers	(c)	240,022	141,342
Other liabilities	(d)	21,134	10,893
Tax payable		515	499
Total liabilities		261,671	152,734
Capital funds		30,275	29,853
Islamic banking funds		30,275	29,853
Total liabilities and Islamic banking funds		291,946	182,587

35. The operations of Islamic Banking Window (continued)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	Note	1st Quarter Ended 30 June 2026	30 June 2025	3 Months Ended 30 June 2026 RM'000	30 June 2025 RM'000
Income derived from investments of depositors' funds	(e)	1,779	-	1,779	-
Profit expense attributable to depositors	(f)	(1,928)	-	(1,928)	-
Income derived from investment of Islamic Banking funds	(g)	864	587	864	587
Total net income		715	587	715	587
Other operating expenses	(h)	(276)	(252)	(276)	(252)
Operating profit		439	335	439	335
Allowance for impairment on other financial assets	(i)	(1)	-	(1)	-
Profit before taxation		438	335	438	335
Tax expense		(16)	-	(16)	-
Profit for the period		422	335	422	335

STATEMENT OF CHANGES IN ISLAMIC BANKING FUNDS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	Capital funds RM'000	Accumulated Profit/(losses) RM'000	Total RM'000
At 1 April 2026	30,000	(147)	29,853
Profit for the period	-	422	422
At 30 June 2026	30,000	275	30,275
At 1 April 2025	30,000	(1,711)	28,289
Profit for the period	-	270	270
At 30 June 2025	30,000	(1,441)	28,559

35. The operations of Islamic Banking Window (continued)

STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities		
Profit from ordinary activities before taxation	438	335
Net increase in cash and cash equivalents	438	335
Changes in working capital:		
Net changes in operating assets	(1,205)	(459)
Net changes in operating liabilities	108,921	124
Cash generated from operating activities	108,154	-
Net increase in cash and cash equivalents during the financial period	108,154	-
Cash and cash equivalents at beginning of the financial period	175,762	30,000
Cash and cash equivalents at end of the financial period	283,916	30,000
Cash and cash equivalents comprise:		
Cash and balances with banks and other financial institutions	895	749
Money at call and deposit placements maturing within one month	283,021	-
	283,916	749

35. The operations of Islamic Banking Window (continued)

Basis of preparation

The financial statements of the Islamic Banking business have been prepared on the basis consistent with that of the Bank as disclosed in Notes 1 and 2.

(a) Cash and short-term funds

	30 June 2026 RM'000	31 March 2026 RM'000
Cash and balances with banks and other financial institutions	895	749
Money at call and deposit placements maturing within one month	283,021	175,013
	283,916	175,762

(b) Other assets

	30 June 2026 RM'000	31 March 2026 RM'000
Other receivables	88	513
Amounts due from conventional banking	7,942	6,312
	8,030	6,825

(c) Deposits from customers

	30 June 2026 RM'000	31 March 2026 RM'000
(i) By type and contracts:		
Demand deposits	687	607
Term deposits - Commodity Murabahah	218,835	99,835
Short-term deposits - Commodity Murabahah	20,500	40,900
	240,022	141,342

35. The operations of Islamic Banking Window (continued)

(c) Deposits from customers (continued)

	30 June 2026 RM'000	31 March 2026 RM'000
(i) By type of deposits (continued):		
The maturity structure of fixed deposits and short-term deposits is as follows:		
Due within six months	80,000	116,900
Six months to one year	159,335	23,835
	239,335	140,735
(ii) By type of customers:		
Domestic non-bank financial institutions	218,835	48,900
Domestic business enterprises	20,500	91,835
	239,335	140,735

(d) Other liabilities

	30 June 2026 RM'000	31 March 2026 RM'000
Other payables	6,981	5,582
Amounts due to conventional banking	14,153	5,311
	21,134	10,893

35. The operations of Islamic Banking Window (continued)

(e) Income derived from investments of depositors' funds

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Money at call and deposit placements with banks and other financial institutions	1,779	-	1,779	-

(f) Profit expense attributable to depositors

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Deposits and placements of banks and other financial institutions	1,928	-	1,928	-

(g) Income derived from investment of Islamic Banking funds

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Fee and commission income				
- Wakalah fee	706	459	706	459
- Upfront fee	158	128	158	128
	864	587	864	587

(h) Other operating expenses

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Salaries, allowances and bonuses	276	252	276	252

35. The operations of Islamic Banking Window (continued)

(i) Income derived from investment of Islamic Banking funds

For the consolidation with the Conventional Banking operations, income from Islamic Banking operations comprise the following:

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Income derived from investments of depositors' funds	1,779	-	1,779	-
Profit expense attributable to depositor	(1,928)	-	(1,928)	-
Income derived from investment of Islamic Banking funds	864	587	864	587
Less: Intra-company Wakalah fees	(706)	(459)	(706)	(459)
Net income from Islamic Banking operations	9	128	9	128

(j) Allowance for impairment on other financial assets

	1st Quarter Ended		3 Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Deposits and placements with banks and other financial institutions	1	-	1	-

35. The operations of Islamic Banking Window (continued)

(k) Assets under management

The details of asset under management in respect of the Internal Wakalah scheme are as below.

	30 June 2026 RM'000	31 March 2026 RM'000
Total gross financing and advances	1,064,995	1,075,062
Less: Allowance for ECL	(774)	(681)
Total net financing and advances	1,064,221	1,074,381

The operations of Islamic Banking are financed based on an internal funding arrangement through Wakalah. Whereby, IBW provides financing through an internal Wakalah (agency) arrangement with Conventional Banking ("Internal Wakalah Scheme"). The financing and income are reported at entity level as total risks associated with the financing are borne at entity level instead of at IBW. As part of the Internal Wakalah scheme, IBW will earn Wakalah fees for managing the internal Wakalah structure. Hence, the underlying assets and allowance for impairment arising thereon, if any, are recognised and accounted for at entity level only.

Islamic financing based on Commodity Murabahah of RM1,064,221,000 (31 March 2026: RM1,075,062,000) was financed under an Internal Wakalah scheme and is reported at the entity level.

35. The operations of Islamic Banking Window (continued)

(l) Shariah Committee

The Shariah Committee ("ShC") was established under BNM's Shariah Governance Policy Document ("the SGP").

The Board is ultimately responsible for the oversight over the functioning of the Bank's overall Shariah Governance structure and Shariah compliance. Additionally, the Board promotes Shariah compliance in accordance with the expectations set out in the Bank's Shariah governance policies and ensure its integration with the Bank's business and risk strategies.

The ShC is supported on a functional basis by the Shariah Secretariat and the Shariah control functions namely Shariah Review, Shariah Risk Management and Shariah Audit.

The main duties and responsibilities of the Shariah Secretariat are to provide a secretariat function to the ShC, conducting research on Shariah issues and providing day-to-day Shariah advice to the Bank's internal parties based on the rulings of the BNM's SAC and the decisions or advice of the ShC.

Meanwhile, the Shariah Review function conducts regular assessments on the compliance of the Bank's operations, business, affairs and activities with Shariah requirements.

The Shariah Risk Management systematically assesses, measures, monitors, and reports Shariah non-compliance risks in the operations, business, affairs and activities of the Bank.

Finally, the Shariah Audit provides an independent assessment of the adequacy and effectiveness of the Bank's internal control, risk management systems, and governance processes. The Shariah Audit scope covers the overall compliance of the Bank's operations, business, affairs and activities with Shariah.

In addition to the above, the Management of SMBCMY is responsible for providing adequate resources across every function involved in Shariah governance implementation to ensure end-to-end compliance with Shariah principles. The Management expects the various functions to be responsible for and to manage the implementation of any or all rulings of the BNM's SAC and they are complying with the said policy.

As of June 2026, Shariah Committee ("ShC") comprises: Assoc. Prof. Dr. Abdul Manan bin Ismail, Dr. Mohamad Rizal bin Mohamed Nor and Wan Rizaidy bin W Mamat Saufi.

35. The operations of Islamic Banking Window (continued)

(m) Capital adequacy

The capital adequacy ratios of the Islamic Banking Window are computed in accordance with the requirements of the Bank Negara Malaysia's Capital Framework for Islamic Banks (Capital Components) and Capital Adequacy Framework for Islamic Banks (Risk Weighted Assets).

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

	30 June 2026 RM'000	31 March 2026 RM'000
Tier 1 capital		
Capital funds	30,000	30,000
Accumulated losses	(147)	(147)
	29,853	29,853
Less: 55% of fair value reserve	-	-
Regulatory reserve	-	-
Total Common Equity Tier 1 (CET 1) and Tier 1 capital	29,853	29,853
Tier 2 capital		
General provision and regulatory reserves	-	-
Total Tier 2 capital	-	-
Total capital base	29,853	29,853
Capital ratios		
CET 1 and Tier 1 capital ratio	284.640%	340.166%
Total capital ratio	284.640%	340.166%

Breakdown of risk-weighted assets in the various categories of risk-weights are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Credit risk	8,031	6,825
Market risk	-	-
Operational risk	2,457	1,951
Total risk-weighted assets	10,488	8,776

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

[Company No. 201001042446 (926374-U)]
(Incorporated in Malaysia)

MANAGEMENT'S CERTIFICATION

I hereby certify that the attached unaudited condensed interim financial statements for the financial period ended 30 June 2026 have been prepared from the Bank's accounting and other records and they are in accordance with the requirements of MFRS 134, Interim Financial Reporting issued by the Malaysian Accounting Standards Board and the latest Revised Guidelines on Financial Reporting issued by Bank Negara Malaysia.

[Signed]
Atsuhide Shiojiri
Chief Executive Officer

Date: 28 July 2026