

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

[Company No. 201001042446 (926374-U)]

(Incorporated in Malaysia)

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED
31 DECEMBER 2025**

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 31 DECEMBER 2025

	Note	As at 31 December 2025 RM'000	As at 31 March 2025 RM'000
Assets			
Cash and short-term funds	13	6,342,934	5,775,492
Deposits and placements with banks and other financial institutions	14	3,783,030	3,376,358
Debt instruments at fair value through other comprehensive income ("FVOCI")	15	3,159,307	3,362,258
Loans, advances and financing	16	12,821,725	13,476,825
Derivative financial assets		1,192,958	666,821
Other assets	17	737,823	344,724
Statutory deposits with Bank Negara Malaysia	18	31,450	8,450
Plant and equipment		17,432	15,249
Right-of-use assets		6,566	9,266
Tax recoverable		87,788	116,708
Total assets		<u>28,181,013</u>	<u>27,152,151</u>
Liabilities			
Deposits from customers	19	19,229,986	18,528,133
Deposits and placements of banks and other financial institutions	20	2,812,084	3,341,616
Bills and acceptances payable		1,547	318
Derivative financial liabilities		1,258,164	629,604
Other liabilities	21	198,835	213,321
Lease liabilities		6,569	9,649
Provision for credit commitments and contingencies	22	2,087	5,110
Deferred tax liabilities		11,935	5,782
Total liabilities		<u>23,521,207</u>	<u>22,733,533</u>
Equity			
Share capital		2,452,605	2,452,605
Reserves		2,207,201	1,966,013
Total equity attributable to owners of the Bank		<u>4,659,806</u>	<u>4,418,618</u>
Total liabilities and equity		<u>28,181,013</u>	<u>27,152,151</u>
Commitments and contingencies	33	<u>43,300,658</u>	<u>37,059,357</u>

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[Company No. 201001042446 (926374-U)]

(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

	Note	3rd Quarter Ended		Nine Months Ended	
		31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
Interest income	23	239,632	255,522	742,882	816,278
Interest expense	24	(171,493)	(188,045)	(541,083)	(612,605)
Net interest income		<u>68,139</u>	<u>67,477</u>	<u>201,799</u>	<u>203,673</u>
Other operating income	25	75,471	62,448	204,614	180,488
Net operating income		<u>143,610</u>	<u>129,925</u>	<u>406,413</u>	<u>384,161</u>
Other operating expenses	26	(56,612)	(38,449)	(136,409)	(112,184)
Operating profit		<u>86,998</u>	<u>91,476</u>	<u>270,004</u>	<u>271,977</u>
Writeback of / (Allowance for) impairment on loans, advances and financing	27	17,257	(1,921)	28,266	21,869
(Allowance for) / Writeback of impairment on other financial assets	28	(3)	303	(441)	2,088
Profit before taxation		<u>104,252</u>	<u>89,858</u>	<u>297,829</u>	<u>295,934</u>
Tax expense		(20,093)	(22,979)	(62,380)	(76,292)
Profit after taxation		<u>84,159</u>	<u>66,879</u>	<u>235,449</u>	<u>219,642</u>
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		1,960	(1,755)	2,976	428
- Debt instruments measured at FVOCI - increase / (decrease) in allowance for impairment		58	(105)	2,763	(432)
Total comprehensive income for the financial period		<u>86,177</u>	<u>65,019</u>	<u>241,188</u>	<u>219,638</u>
Basic earnings per ordinary share (sen)		<u>3.43</u>	<u>2.73</u>	<u>9.60</u>	<u>8.96</u>

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**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

	Share capital RM'000	Non-distributable reserves		Distributable reserves	Total RM'000
		Regulatory reserve RM'000	Fair value reserve RM'000	Retained earnings RM'000	
At 1 April 2025	2,452,605	155,926	4,198	1,805,889	4,418,618
Profit for the period	-	-	-	235,449	235,449
Fair value change and increase in allowance for impairment of debt instruments measured at FVOCI	-	-	5,739	-	5,739
Total comprehensive income for the period	-	-	5,739	235,449	241,188
Transfer to regulatory reserve	-	11,038	-	(11,038)	-
At 31 December 2025	2,452,605	166,964	9,937	2,030,300	4,659,806
At 1 April 2024	2,452,605	155,926	1,726	1,537,885	4,148,142
Profit for the period	-	-	-	219,642	219,642
Fair value change and decrease in allowance for impairment of debt instruments measured at FVOCI	-	-	(4)	-	(4)
Total comprehensive income for the period	-	-	(4)	219,642	219,638
Transfer to regulatory reserve	-	7,045	-	(7,045)	-
At 31 December 2024	2,452,605	162,971	1,722	1,750,482	4,367,780

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**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

	31 December 2025 RM'000	31 December 2024 RM'000
Cash flows from operating activities		
Profit from ordinary activities before taxation	297,829	295,934
Adjustments for non-cash items	(14,084)	6,311
Net increase in cash and cash equivalents	<u>283,745</u>	<u>302,245</u>
Changes in working capital:		
Net changes in operating assets	(34,901)	428,877
Net changes in operating liabilities	179,377	(1,539,934)
Cash generated from / (used in) operating activities	428,221	(808,812)
Tax paid	(28,248)	(72,614)
Net cash generated from / (used in) operating activities	399,973	(881,426)
Net cash generated from investing activities	170,204	373,039
Net cash used in financing activities	(4,273)	(4,251)
Net increase / (decrease) in cash and cash equivalents during the financial period	<u>565,904</u>	<u>(512,638)</u>
Cash and cash equivalents at beginning of the financial period	<u>5,777,276</u>	<u>5,769,489</u>
Cash and cash equivalents at end of the financial period	<u><u>6,343,180</u></u>	<u><u>5,256,851</u></u>
Cash and cash equivalents comprise:		
Cash and balances with banks and other financial institutions	102,986	119,102
Money at call and deposit placements maturing within one month	6,240,194	5,137,749
	<u><u>6,343,180</u></u>	<u><u>5,256,851</u></u>

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

1. Basis of preparation

The unaudited condensed interim financial statements for the third quarter and financial period ended 31 December 2025 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 2025. 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 2025.

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 2025, 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 2025:

- Amendments to MFRS 121, *The Effects of Changes in Foreign Exchange Rates – Lack of Exchangeability*

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.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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 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*

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*

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 2025 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 third quarter and financial period ended 31 December 2025.

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 third quarter and financial period ended 31 December 2025.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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 third quarter and financial period ended 31 December 2025.

6. Debt and Equity Securities

There were no issuance, cancellation, repurchase, resale and repayment of debt and equity securities in the third quarter and financial period ended 31 December 2025.

7. Dividend

No dividend was paid during the third quarter and financial period ended 31 December 2025.

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 third quarter and financial period ended 31 December 2025.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

11. Review of Performance

3rd quarter results ended 31 December 2025

For the third quarter ended 31 December 2025, the Bank registered a profit before taxation of RM104.3 million, an increase of 14.4% (Q3 Dec 2024: RM89.9 million) and profit after taxation of RM84.2 million, an increase of 25.9% in the quarter under review (Q3 Dec 2024: RM66.9 million).

The increase was mainly attributed to the writeback of impairment on loans, advances and financing amounting to RM17.3 million (Q3 Dec 2024: allowance for impairment on loans, advances and financing of RM1.9 million). The increase was partially offset by the decrease in operating profit of 4.5% to RM87.0 million (Q3 Dec 2024: RM91.5 million).

Nine months financial results ended 31 December 2025

For the nine months financial period ended 31 December 2025, the Bank registered a profit before taxation of RM297.8 million, an increase of 0.6% (9 months ended Dec 2024: RM295.9 million). Consequentially, profit after taxation increased by 7.2% to RM235.4 million (9 months ended Dec 2024: RM219.6 million).

The increase was mainly attributed to the increase in other operating income of 13.4% to RM204.6 million (9 months ended Dec 2024: RM180.5 million) largely from unrealised gain on revaluation of derivatives and writeback of impairment on loans, advances and financing amounting to RM28.3 million (9 months ended Dec 2024: RM21.9 million). This was partially offset by the increase in other operating expenses of 21.6% to RM136.4 million (9 months ended Dec 2024: RM112.2 million) and decrease in the net interest income of 0.9% to RM201.8 million (9 months ended Dec 2024: RM203.7 million).

Total assets recorded an increase of 3.8% to RM28,181 million as at 31 December 2025 (31 March 2025: RM27,152 million). This was mainly attributed to 9.8% increase in cash and short-term funds amounting to RM6,343 million (31 March 2025: RM5,775 million), 78.9% increase in derivative financial assets amounting to RM1,193 million (31 March 2025: RM667 million) and 12.1% increase in deposits and placements with banks and other financial institutions amounting to RM3,783 million (31 March 2025: RM3,376 million). The increase was partially offset by 4.9% decrease in loans, advances and financing amounting to RM12,822 million (31 March 2025: RM13,477 million).

Total liabilities recorded an increase of 3.5% to RM23,521 million as at 31 December 2025 (31 March 2025: RM22,734 million). This was largely attributed to the 3.8% increase in deposits from customers amounting to RM19,230 million (31 March 2025: RM18,528 million) and 99.7% increase in derivative financial liabilities amounting to RM1,258 million (31 March 2025: RM630 million). The increase was partially offset by the 15.9% decrease in deposits and placements of banks and other financial institutions amounting to RM2,812 million (31 March 2025: RM3,342 million).

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

12. Current Year Prospects

Malaysia's Gross Domestic Product (GDP) grew by 5.2% in Q3 2025, marking an improvement from the 4.4% growth recorded in the previous quarter. The Malaysian economy accelerated during this period, supported by broad-based sectoral performance and strong domestic fundamentals. This expansion was predominantly catalysed by robust domestic demand, with a significant uptick in tourism-related consumption coinciding with seasonal holiday periods. Furthermore, sustained capital expenditures and an appreciation in external demand provided a counterweight to prevailing volatility in global trade policies. Additionally, the SARA initiative played a strategic role in bolstering economic activity throughout the quarter under review.

A pivotal factor in the quarter's sustained momentum was the formalization of the Malaysia-US Agreement on Reciprocal Trade (ART) in October 2025. This agreement functioned as a critical defensive mechanism, allowing Malaysia to decouple from the 25% universal tariffs imposed on other surplus nations by securing a preferential 19% "reciprocal tariff" ceiling. A cornerstone of the pact was the protection of 1,711 specific tariff lines, which successfully preserved zero-duty access for approximately RM22 billion in annual exports across the palm oil, rubber, and aerospace sectors. This "trade truce" was essential given that the U.S. remains Malaysia's largest export market, absorbing RM166.38 billion (nearly 12% of total exports) from January to September 2025. This stability allowed the electrical and electronics sector to remain the powerhouse of Malaysia's 5.2% growth, proving that strategic diplomacy is now as vital to GDP as domestic production.

Bank Negara Malaysia ("BNM")'s Monetary Policy Committee ("MPC") left Overnight Policy Rate ("OPR") unchanged at 2.75 for the 2nd consecutive meetings after cut the OPR by 25 point cut in July 2025. According to the MPS, the economy performed better than expected in Q3 2025, with stable headline inflation, which averaging a low 1.4%. Nevertheless, the MPC emphasized the need to balance global uncertainties, specifically potential trade barriers and financial market instability. This neutral stance ensures that monetary policy continues to support local businesses and households, while giving the central bank enough "ammunition" to intervene if a global slowdown or tariff-driven trade shock begins to weaken Malaysia's export sector.

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.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

12. Current Year Prospects (Continued)

Islamic Finance Outlook

In the third quarter of 2025, total Islamic Banking assets has grown to RM1,273.8 billion which was contributed mainly by stand-alone Islamic Banks with total assets of RM1,248.1 billion (98.0%), followed by Islamic Banking Window ("IBW") operations with total assets of RM28.2 billion (2.0%). This is an increase of 1.1% from the second quarter of 2025's total assets of RM1,259.4 billion (stand-alone Islamic Banks assets of RM1,231.2 billion and IBW assets of RM28.2 billion). Financing makes up the largest contribution at RM941.1 billion which is an increase of 2.0% from the second quarter of 2025 with RM922.5 billion.

The Bank's IBW has been in operation since early 2023 which has since offered Islamic financing products. The Bank has deployed Islamic Ringgit deposits in July 2025 and has received placements from customers.

The Bank will continuously enhance Islamic Ringgit products covering Treasury and Trade Finance products and services which will be done in stages. 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 International Currency Business Unit ("ICBU") and IBW.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

13. Cash and short-term funds

	31 December 2025 RM'000	31 March 2025 RM'000
Cash and balances with banks and other financial institutions	102,986	144,409
Money at call and deposit placements maturing within one month	6,240,194	5,632,867
	<u>6,343,180</u>	<u>5,777,276</u>
Less: Allowance for expected credit losses ("ECL")	(246)	(1,784)
	<u><u>6,342,934</u></u>	<u><u>5,775,492</u></u>

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 2025	1,784	-	-	1,784
Charge to profit or loss				
- Decrease in ECL	(1,538)	-	-	(1,538)
At 31 December 2025	<u>246</u>	<u>-</u>	<u>-</u>	<u>246</u>
At 1 April 2024	1,595	-	-	1,595
Charge to profit or loss				
- Increase in ECL	189	-	-	189
At 31 March 2025	<u>1,784</u>	<u>-</u>	<u>-</u>	<u>1,784</u>

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

14. Deposits and placements with banks and other financial institutions

	31 December 2025 RM'000	31 March 2025 RM'000
Money at call and deposit placements maturing more than one month	3,783,829	3,377,802
Less: Allowance for ECL	(799)	(1,444)
	<u>3,783,030</u>	<u>3,376,358</u>

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 2025	1,444	-	-	1,444
Charge to profit or loss				
- Decrease in ECL	(645)	-	-	(645)
At 31 December 2025	<u>799</u>	<u>-</u>	<u>-</u>	<u>799</u>
At 1 April 2024	1,333	-	-	1,333
Charge to profit or loss				
- Increase in ECL	111	-	-	111
At 31 March 2025	<u>1,444</u>	<u>-</u>	<u>-</u>	<u>1,444</u>

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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

	31 December 2025 RM'000	31 March 2025 RM'000
At fair value		
Negotiable Instruments of Deposits	604,400	703,769
Malaysian Government Securities	923,849	888,571
Malaysian Government Investment Issues	1,631,058	1,769,918
	<u>3,159,307</u>	<u>3,362,258</u>

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 2025	636	-	-	636
- Increase in ECL	2,763	-	-	2,763
At 31 December 2025	<u>3,399</u>	<u>-</u>	<u>-</u>	<u>3,399</u>
At 1 April 2024	641	-	-	641
- Decrease in ECL	(5)	-	-	(5)
At 31 March 2025	<u>636</u>	<u>-</u>	<u>-</u>	<u>636</u>

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.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

16. Loans, advances and financing

	31 December 2025 RM'000	31 March 2025 RM'000
(a) By type:		
<u>At amortised cost:</u>		
Overdraft	-	42,181
Term loans / financing		
- Syndicated loans / Syndicated Islamic financing	2,696,530	2,936,572
- Factoring receivables	123,190	48,014
- Other term loans / Islamic term financing	4,826,514	5,557,714
Trade bills discounted	16,901	4,598
Revolving credits / Revolving credit-I	5,215,523	4,969,922
Gross loans, advances and financing	<u>12,878,658</u>	<u>13,559,001</u>
Less: Allowance for ECL		
- 12-month ECL (Stage 1)	(7,087)	(4,915)
- Lifetime ECL not credit impaired (Stage 2)	(4,423)	(26,982)
- Lifetime ECL credit impaired (Stage 3)	(45,423)	(50,279)
Net loans, advances and financing	<u><u>12,821,725</u></u>	<u><u>13,476,825</u></u>
(b) By geographical distribution:		
Malaysia	12,394,074	13,136,907
Other countries:		
- Australia	176,163	200,609
- Japan	262,998	171,206
- Hong Kong	45,423	50,279
Gross loans, advances and financing	<u><u>12,878,658</u></u>	<u><u>13,559,001</u></u>
(c) By type of customer:		
Domestic non-bank financial institutions	4,602,501	5,449,207
Domestic business enterprises	8,219,018	8,047,367
Foreign entities	45,423	50,279
Domestic other entities	11,716	12,148
Gross loans, advances and financing	<u><u>12,878,658</u></u>	<u><u>13,559,001</u></u>

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025****16. Loans, advances and financing (continued)**

	31 December 2025 RM'000	31 March 2025 RM'000
(d) By interest rate sensitivity:		
Fixed rate		
- Other fixed rate loans	881,320	857,293
Variable rate		
- Cost-plus	5,512,973	5,582,222
- Other variable rates	6,484,365	7,119,486
Gross loans, advances and financing	<u>12,878,658</u>	<u>13,559,001</u>
(e) By sector:		
Primary agriculture	6,585	6,963
Mining and quarrying	619,049	752,449
Manufacturing	992,298	1,392,311
Electricity, gas and water	1,114,177	969,111
Construction	537,529	16,008
Wholesale and retail trade, and restaurants and hotels	536,137	664,833
Transport, storage and communication	1,362,154	1,476,000
Finance, insurance and business services	5,396,212	6,067,547
Real estate	1,737,902	1,552,407
Education, health and other services	576,615	661,372
Gross loans, advances and financing	<u>12,878,658</u>	<u>13,559,001</u>
(f) By economic purpose:		
Purchase of non-residential property		
- Purchase of land	32,477	-
Construction	213,055	259,520
Working capital	5,065,378	6,035,314
Mergers and acquisition	179,726	231,108
Other purpose	7,388,022	7,033,059
Gross loans, advances and financing	<u>12,878,658</u>	<u>13,559,001</u>

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

[Company No. 201001042446 (926374-U)]

(Incorporated in Malaysia)

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

16. Loans, advances and financing (continued)

	31 December 2025 RM'000	31 March 2025 RM'000
(g) By residual contractual maturity:		
Maturing within one year	4,797,029	4,468,925
One year to three years	2,994,491	4,560,798
Three years to five years	3,048,289	2,454,147
More than five years	2,038,849	2,075,131
Gross loans, advances and financing	<u>12,878,658</u>	<u>13,559,001</u>

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

	31 December 2025 RM'000	31 March 2025 RM'000
At 1 April 2025 / 1 April 2024	50,279	53,585
Currency translation differences	(4,201)	(3,306)
Other adjustments	(655)	-
At 31 December 2025 / 31 March 2025	<u>45,423</u>	<u>50,279</u>
Less: Lifetime ECL credit impaired (Stage 3)	<u>(45,423)</u>	<u>(50,279)</u>
Net impaired loans, advances and financing	<u>-</u>	<u>-</u>
Gross credit-impaired loans and financing as a percentage of gross loans, advances and financing	<u>0.35%</u>	<u>0.37%</u>

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

Hong Kong	<u>45,423</u>	<u>50,279</u>
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(j) Credit-impaired loans, advances and financing by sector:

Wholesale and retail trade, and restaurants and hotels	<u>45,423</u>	<u>50,279</u>
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(k) Credit-impaired loans, advances and financing by economic purpose:

Other purpose	<u>45,423</u>	<u>50,279</u>
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SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

[Company No. 201001042446 (926374-U)]

(Incorporated in Malaysia)

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

16. Loans, advances and financing (continued)

(i) 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 2025	10,338,400	3,170,322	50,279	13,559,001
Transfer to 12-month ECL (Stage 1)	436,472	(436,472)	-	-
Transfer to lifetime ECL not credit- impaired (Stage 2)	(484,132)	484,132	-	-
Loans, advances and financing derecognised	(3,052,420)	(742,000)	(655)	(3,795,075)
New loans, advances and financing originated or purchased	3,514,248	353,848	-	3,868,096
Other adjustments	(733,131)	(16,032)	(4,201)	(753,364)
At 31 December 2025	<u>10,019,437</u>	<u>2,813,798</u>	<u>45,423</u>	<u>12,878,658</u>
At 1 April 2024	11,161,875	3,229,525	53,585	14,444,985
Transfer to 12-month ECL (Stage 1)	883,478	(883,478)	-	-
Transfer to lifetime ECL not credit- impaired (Stage 2)	(2,114,954)	2,114,954	-	-
Loans, advances and financing derecognised	(5,514,206)	(1,670,813)	-	(7,185,019)
New loans, advances and financing originated or purchased	6,334,296	372,144	-	6,706,440
Other adjustments	(412,089)	7,990	(3,306)	(407,405)
At 31 March 2025	<u>10,338,400</u>	<u>3,170,322</u>	<u>50,279</u>	<u>13,559,001</u>

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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 2025	4,915	26,982	50,279	82,176
Transfer to 12-month ECL (Stage 1)	8,137	(8,137)	-	-
Transfer to lifetime ECL not credit- impaired (Stage 2)	(426)	426	-	-
Loans, advances and financing derecognised	(1,031)	(2,337)	(655)	(4,023)
New loans, advances and financing originated or purchased	1,285	1,308	-	2,593
Changes due to change in credit risk	(5,793)	(13,819)	(4,201)	(23,813)
At 31 December 2025	<u>7,087</u>	<u>4,423</u>	<u>45,423</u>	<u>56,933</u>
At 1 April 2024	5,948	32,064	53,585	91,597
Transfer to 12-month ECL (Stage 1)	11,047	(11,047)	-	-
Transfer to lifetime ECL not credit- impaired (Stage 2)	(1,815)	1,815	-	-
Loans, advances and financing derecognised	(3,084)	(10,879)	-	(13,963)
New loans, advances and financing originated or purchased	3,387	5,307	-	8,694
Changes due to change in credit risk	(10,568)	9,722	(3,306)	(4,152)
At 31 March 2025	<u>4,915</u>	<u>26,982</u>	<u>50,279</u>	<u>82,176</u>

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

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17. Other assets

	31 December 2025 RM'000	31 March 2025 RM'000
Interest receivable	61,523	60,475
Amount due from related corporations	38,478	105
Cash collateral placements	633,077	280,013
Other receivables	1,540	965
Deposits	1,770	1,602
Prepayments	1,440	1,708
	<u>737,828</u>	<u>344,868</u>
Less: Allowance for ECL	(5)	(144)
	<u><u>737,823</u></u>	<u><u>344,724</u></u>

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 RM633,077,000 (31 March 2025: RM280,013,000).

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 2025	144	-	-	144
Charge to profit or loss				
- Decrease in ECL	(139)	-	-	(139)
At 31 December 2025	<u>5</u>	<u>-</u>	<u>-</u>	<u>5</u>
At 1 April 2024	38	-	-	38
Charge to profit or loss				
- Increase in ECL	106	-	-	106
At 31 March 2025	<u>144</u>	<u>-</u>	<u>-</u>	<u>144</u>

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.

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19. Deposits from customers

	31 December 2025 RM'000	31 March 2025 RM'000
(a) By type of deposits:		
Demand deposits	4,242,058	2,532,749
Fixed deposits	10,276,376	11,224,313
Short-term deposits	4,711,552	4,771,071
	<u>19,229,986</u>	<u>18,528,133</u>
The maturity structure of fixed deposits and short-term deposits is as follows:		
Due within six months	7,536,840	7,214,631
Six months to one year	1,353,190	2,178,472
One year to three years	1,995,092	3,041,847
Three years to five years	1,873,952	1,340,476
Five years to ten years	2,114,129	1,963,038
Ten years and above	114,725	256,920
	<u>14,987,928</u>	<u>15,995,384</u>
(b) By type of customers:		
Domestic non-bank financial institutions	2,096,708	569,453
Domestic business enterprises	9,522,786	9,623,955
Branch of immediate holding corporation	7,393,465	8,148,412
Foreign non-bank entities	214,567	176,322
Domestic other entities	2,460	9,991
	<u>19,229,986</u>	<u>18,528,133</u>

20. Deposits and placements of banks and other financial institutions

	31 December 2025 RM'000	31 March 2025 RM'000
Licensed Malaysian banks	77,767	103,128
Foreign banks		
- Immediate holding corporation	2,734,317	3,238,488
	<u>2,812,084</u>	<u>3,341,616</u>

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21. Other liabilities

	31 December 2025 RM'000	31 March 2025 RM'000
Interest payable	32,444	31,484
Amounts due to immediate holding corporation and related corporations/companies ^	93,897	103,227
Cash collateral placements *	6,520	5,340
Other payables	40,416	45,284
Accruals	25,558	27,986
	<u>198,835</u>	<u>213,321</u>

^ 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

	31 December 2025 RM'000	31 March 2025 RM'000
Provision for credit commitments and contingencies	<u>2,087</u>	<u>5,110</u>

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 2025	901	4,209	-	5,110
- Increase / (Decrease) in ECL	1,001	(4,024)	-	(3,023)
At 31 December 2025	<u>1,902</u>	<u>185</u>	<u>-</u>	<u>2,087</u>
At 1 April 2024	1,589	3,286	-	4,875
- (Decrease) / Increase in ECL	(688)	923	-	235
At 31 March 2025	<u>901</u>	<u>4,209</u>	<u>-</u>	<u>5,110</u>

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025****23. Interest income**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Loans, advances and financing				
- Interest income	103,639	132,408	328,398	436,743
- Financing income	20,939	19,747	58,341	62,033
Money at call and deposit placements with banks and other financial institutions	90,258	76,773	278,566	242,191
Debt instruments measured at FVOCI	24,796	26,594	77,577	75,311
	<u>239,632</u>	<u>255,522</u>	<u>742,882</u>	<u>816,278</u>

24. Interest expense

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Deposits from customers	151,049	143,004	475,573	481,893
Deposits and placements of banks and other financial institutions	20,380	44,948	65,295	130,405
Lease liabilities	64	93	215	307
	<u>171,493</u>	<u>188,045</u>	<u>541,083</u>	<u>612,605</u>

SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025****25. Other operating income**

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
Fee and commission income				
- Service charges and guarantee fees	730	460	1,933	1,506
- Loan related fees	3,787	3,012	10,011	8,795
- Commitment fees	382	354	1,250	1,174
	<u>4,899</u>	<u>3,826</u>	<u>13,194</u>	<u>11,475</u>
Realised gain from derivative financial instruments	<u>7,796</u>	<u>11,034</u>	<u>27,067</u>	<u>36,403</u>
Unrealised gain / (loss) on revaluation of derivatives	<u>16,286</u>	<u>(5,116)</u>	<u>600</u>	<u>(12,297)</u>
Unrealised (loss) / gain on hedging activities	<u>(5,369)</u>	<u>904</u>	<u>8,932</u>	<u>46</u>
Foreign exchange, net gain	<u>33,860</u>	<u>32,797</u>	<u>111,398</u>	<u>102,428</u>
Other income				
- Management fees	15,093	17,235	38,417	37,771
- Rental of fixed assets	(11)	162	25	480
- Miscellaneous income	2,917	1,606	4,981	4,182
	<u>17,999</u>	<u>19,003</u>	<u>43,423</u>	<u>42,433</u>
	<u>75,471</u>	<u>62,448</u>	<u>204,614</u>	<u>180,488</u>

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26. Other operating expenses

	3rd Quarter Ended		Nine Months Ended	
	31 December 2025 RM'000	31 December 2024 RM'000	31 December 2025 RM'000	31 December 2024 RM'000
Personnel costs				
Salaries, allowances and bonuses	20,138	17,965	57,101	52,246
Employees' provident fund contributions	3,200	2,743	8,847	7,822
Staff training expenses	126	38	271	184
Staff welfare expenses	88	123	129	167
Other personnel expenses	1,457	1,258	5,754	4,502
	<u>25,009</u>	<u>22,127</u>	<u>72,102</u>	<u>64,921</u>
Establishment costs				
Depreciation - Plant and equipment	2,111	1,473	6,218	4,170
Depreciation - Right-of-use assets	1,237	1,193	3,677	3,660
Repair and maintenance	1,015	704	1,722	1,482
Other establishment expenses	11,134	3,893	19,168	12,119
	<u>15,497</u>	<u>7,263</u>	<u>30,785</u>	<u>21,431</u>
Marketing expenses				
Advertisement and publicity	113	64	176	133
Other marketing expenses	34	44	77	87
	<u>147</u>	<u>108</u>	<u>253</u>	<u>220</u>
Administration and general expenses				
Auditors' remuneration				
- Statutory audit	185	106	502	317
Professional fees	101	216	1,194	650
Communication expenses	159	144	543	496
Management fees	4,685	5,452	15,319	16,462
Licence fees and stamp duties	37	37	112	112
Non-executive directors' fees and allowances	250	250	757	773
Plant and equipment written off	-	-	-	3
Other administration and general expenses	10,542	2,746	14,842	6,799
	<u>15,959</u>	<u>8,951</u>	<u>33,269</u>	<u>25,612</u>
	<u>56,612</u>	<u>38,449</u>	<u>136,409</u>	<u>112,184</u>

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>(Writeback of) / Allowance for ECL</u>				
Loans, advances and financing	(16,910)	2,463	(25,243)	(19,847)
Provision for credit commitments and contingencies	(347)	(542)	(3,023)	(2,022)
	<u>(17,257)</u>	<u>1,921</u>	<u>(28,266)</u>	<u>(21,869)</u>

28. Allowance for / (Writeback of) impairment on other financial assets

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<u>Allowance for / (Writeback of) ECL</u>				
Cash and short-term funds	(115)	(469)	(1,538)	(714)
Deposits and placements with banks and other financial institutions	60	294	(645)	(949)
Debt instruments measured at FVOCI	58	(105)	2,763	(432)
Other assets	-	(23)	(139)	7
	<u>3</u>	<u>(303)</u>	<u>441</u>	<u>(2,088)</u>

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

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						Trading book RM'000	Total RM'000
	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		
31 December 2025								
<u>Assets</u>								
Cash and short-term funds	6,208,744	-	-	-	-	134,190	-	6,342,934
Deposits and placements with banks and other financial institutions	-	3,593,237	190,592	-	-	(799)	-	3,783,030
Debt instruments measured at FVOCI	453,812	811,949	1,154,131	739,415	-	-	-	3,159,307
Loans, advances and financing								
- non-impaired	2,197,748	1,111,587	1,442,275	6,042,776	2,038,849	(11,510)	-	12,821,725
- impaired	-	-	45,423	-	-	(45,423)	-	-
Derivative financial assets	-	-	62	13	-	-	1,192,883	1,192,958
Other assets [^]	646,386	18,855	30,597	-	-	40,545	-	736,383
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	31,450	-	31,450
Total assets	9,506,690	5,535,628	2,863,080	6,782,204	2,038,849	148,453	1,192,883	28,067,787

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.

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

29. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	Non-trading book					Non- interest bearing RM'000	Trading book RM'000	Total RM'000
	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			
31 December 2025								
<u>Liabilities</u>								
Deposits from customers	4,464,273	2,103,957	2,321,800	3,869,044	2,228,854	4,242,058	-	19,229,986
Deposits and placements of banks and other financial institutions	2,113,715	530,095	162,369	-	-	5,905	-	2,812,084
Bills and acceptances payable	-	-	1,547	-	-	-	-	1,547
Derivative financial liabilities	-	-	-	111,057	-	-	1,147,107	1,258,164
Other liabilities *	28,815	35,137	39,163	9,918	3,928	16,059	-	133,020
Lease liabilities	168	337	1,516	4,548	-	-	-	6,569
Total liabilities	6,606,971	2,669,526	2,526,395	3,994,567	2,232,782	4,264,022	1,147,107	23,441,370
On balance sheet interest rate gap	2,899,719	2,866,102	336,685	2,787,637	(193,933)	(4,115,569)	45,776	4,626,417
Off balance sheet interest rate gap	-	914,673	(23,452)	(698,835)	(192,386)	-	-	-
Total interest rate gap	2,899,719	3,780,775	313,233	2,088,802	(386,319)	(4,115,569)	45,776	4,626,417

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

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

29. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	Non-trading book						Trading book RM'000	Total RM'000
	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		
31 March 2025								
<u>Assets</u>								
Cash and short-term funds	5,632,866	-	-	-	-	142,626	-	5,775,492
Deposits and placements with banks and other financial institutions	-	3,377,802	-	-	-	(1,444)	-	3,376,358
Debt instruments measured at FVOCI	302,046	401,724	1,996,340	662,148	-	-	-	3,362,258
Loans, advances and financing								
- non-impaired	2,643,634	442,385	1,604,803	6,742,768	2,075,132	(31,897)	-	13,476,825
- impaired	-	-	-	50,279	-	(50,279)	-	-
Derivative financial assets	-	-	-	2,525	-	-	664,296	666,821
Other assets [^]	296,432	14,843	32,373	-	-	(632)	-	343,016
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	8,450	-	8,450
Total assets	8,874,978	4,236,754	3,633,516	7,457,720	2,075,132	66,824	664,296	27,009,220

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.

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
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29. Use of Financial Instruments (continued)

Interest / profit rate risk (continued)

	Non-trading book						Trading book RM'000	Total RM'000
	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		
31 March 2025								
<u>Liabilities</u>								
Deposits from customers	4,894,072	1,485,122	3,013,909	4,382,323	2,219,958	2,532,749	-	18,528,133
Deposits and placements of banks and other financial institutions	2,196,701	213,919	743,153	177,266	-	10,577	-	3,341,616
Bills and acceptances payable	-	-	318	-	-	-	-	318
Derivative financial liabilities	-	-	-	38,068	-	-	591,536	629,604
Other liabilities *	50,531	17,145	28,825	20,538	8,317	14,711	-	140,067
Lease liabilities	381	762	3,430	5,076	-	-	-	9,649
Total liabilities	7,141,685	1,716,948	3,789,635	4,623,271	2,228,275	2,558,037	591,536	22,649,387
On balance sheet interest rate gap	1,733,293	2,519,806	(156,119)	2,834,449	(153,143)	(2,491,213)	72,760	4,359,833
Off balance sheet interest rate gap	-	1,321,273	(273,606)	(1,047,667)	-	-	-	-
Total interest rate gap	1,733,293	3,841,079	(429,725)	1,786,782	(153,143)	(2,491,213)	72,760	4,359,833

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

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	31 December 2025		31 March 2025	
	MYR % p.a.	USD % p.a.	MYR % p.a.	USD % p.a.
Financial assets				
Cash and short-term funds	2.69	3.78	3.10	4.39
Deposits and placements with banks and other financial institutions	3.22	4.12	3.62	4.57
Loans, advances and financing	4.48	4.87	4.67	5.46
Financial liabilities				
Deposits from customers	3.27	3.94	3.50	4.50
Deposits and placements of banks and other financial institutions	-	3.99	-	4.40

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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:

	31 December 2025 RM'000	31 March 2025 RM'000
Aggregate value of outstanding credit exposures to connected parties	1,093,751	289,687
As a percentage of total credit exposures	3.12%	0.83%

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

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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:

	31 December 2025 RM'000	31 March 2025 RM'000
<u>Tier 1 capital</u>		
Paid-up ordinary share capital	2,452,605	2,452,605
Retained earnings	1,805,889	1,805,889
Other reserves	176,901	160,124
	<u>4,435,395</u>	<u>4,418,618</u>
Less: 55% of fair value reserve	(5,466)	(2,309)
Regulatory reserve	<u>(166,964)</u>	<u>(155,926)</u>
Total Common Equity Tier 1 (CET 1) and Tier 1 Capital	<u>4,262,965</u>	<u>4,260,383</u>
<u>Tier 2 capital</u>		
Expected credit losses	18,046	41,015
Regulatory reserve *	157,227	125,936
Tier 2 Capital	<u>175,273</u>	<u>166,951</u>
Total capital base	<u>4,438,238</u>	<u>4,427,334</u>
<u>Capital ratios</u>		
CET 1 and Tier 1 capital ratio	28.224%	29.628%
Total capital ratio	29.385%	30.789%

* 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:

	31 December 2025 RM'000	31 March 2025 RM'000
Credit risk	14,021,879	13,356,094
Market risk	311,632	303,309
Operational risk	770,415	720,047
Total risk-weighted assets	<u>15,103,926</u>	<u>14,379,450</u>

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

33. Commitments and contingencies

In the ordinary course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

The commitment and contingencies are as follows:

	Principal amount RM'000	Credit equivalent amount * RM'000	Risk- weighted assets * RM'000
31 December 2025			
Transaction-related contingent items	765,249	382,624	382,624
Short-term self-liquidating trade-related contingencies	254,171	50,834	27,679
Foreign exchange related contracts:			
- Less than one year	20,743,681	835,999	512,307
- One year to less than five years	9,083,276	1,363,210	710,817
- Five years and above	743,428	187,428	143,374
Interest / Profit rate related contracts:			
- Less than one year	201,996	773	662
- One year to less than five years	698,835	20,895	15,470
- Five years and above	192,386	27,545	20,025
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	370,497	74,099	57,018
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	10,247,139	5,123,571	4,748,649
Total	43,300,658	8,066,978	6,618,625

* The credit equivalent amount and the risk-weighted amount are derived at using the credit conversion factors and risk weights respectively as per Bank Negara Malaysia Guidelines.

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33. Commitments and contingencies (continued)

	Principal amount RM'000	Credit equivalent amount * RM'000	Risk- weighted assets * RM'000
31 March 2025			
Transaction-related contingent items	505,992	252,996	252,996
Short-term self-liquidating trade-related contingencies	335,752	67,150	38,639
Foreign exchange related contracts:			
- Less than one year	13,305,428	556,606	295,645
- One year to less than five years	9,846,444	1,228,800	551,343
- Five years and above	750,328	141,841	53,185
Interest / Profit rate related contracts:			
- Less than one year	75,266	173	108
- One year to less than five years	1,246,007	39,497	26,854
- Five years and above	197,868	31,137	22,494
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	248,384	49,677	47,231
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	10,547,888	5,273,945	4,893,095
Total	37,059,357	7,641,822	6,181,590

* The credit equivalent amount and the risk-weighted amount are derived at using the credit conversion factors and risk weights respectively as per Bank Negara Malaysia Guidelines.

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

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

	31 December 2025 RM'000	31 March 2025 RM'000
(i) By type:		
<u>At amortised cost:</u>		
Term financing		
- Syndicated Islamic financing	206,880	256,004
- Islamic term financing	71,534	324,958
Revolving credit-i	1,395,162	1,119,144
Gross financing and advances	<u>1,673,576</u>	<u>1,700,106</u>
Less: Allowance for ECL		
- 12-month ECL (Stage 1)	(423)	(901)
Net financing and advances	<u><u>1,673,153</u></u>	<u><u>1,699,205</u></u>
(ii) By contract:		
Murabahah	1,673,576	1,700,106
Gross financing and advances	<u><u>1,673,576</u></u>	<u><u>1,700,106</u></u>

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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 annual basis.

During the financial period ended 31 December 2025, IBW offers Islamic financing products in Malaysian Ringgit and Japanese Yen to the customer.

The financial statement as at 31 December 2025 is summarised as follows:

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

		31 December 2025 RM'000	31 March 2025 RM'000
	Note		
Assets			
Cash and short-term funds	(a)	106,533	30,000
Other assets	(b)	6,219	4,045
Total assets		<u>112,752</u>	<u>34,045</u>
Liabilities and islamic banking funds			
Deposits from customers	(c)	75,346	-
Other liabilities	(d)	7,785	5,756
Tax payable		342	-
Total liabilities		<u>83,473</u>	<u>5,756</u>
Capital funds		<u>29,279</u>	<u>28,289</u>
Islamic banking funds		<u>29,279</u>	<u>28,289</u>
Total liabilities and islamic banking funds		<u>112,752</u>	<u>34,045</u>

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NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

35. The operations of Islamic Banking Window (continued)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

	Note	3rd Quarter Ended		Nine Months Ended	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
				RM'000	RM'000
Financing income	(e)	906	-	1,234	-
Financing expense	(f)	(891)	-	(1,289)	-
Net financing income / (expense)		15	-	(55)	-
Other operating income	(g)	734	70	2,195	104
Net operating income		749	70	2,140	104
Other operating expenses	(h)	(283)	(262)	(807)	(695)
Operating profit / (loss)		466	(192)	1,333	(591)
Allowance for impairment on other financial assets	(i)	-	-	(1)	-
Profit / (Loss) before taxation		466	(192)	1,332	(591)
Tax expense		(136)	-	(342)	-
Profit / (Loss) for the period		330	(192)	990	(591)

STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

	Capital funds RM'000	Accumulated losses RM'000	Total RM'000
At 1 April 2025	30,000	(1,711)	28,289
Profit for the period	-	990	990
At 31 December 2025	30,000	(721)	29,279
At 1 April 2024	30,000	(1,350)	28,650
Loss for the period	-	(591)	(591)
At 31 December 2024	30,000	(1,941)	28,059

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**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025****35. The operations of Islamic Banking Window (continued)****STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

	31 December 2025 RM'000	31 December 2024 RM'000
Cash flows from operating activities		
Profit / (loss) from ordinary activities before taxation	1,332	(591)
Net increase / (decrease) in cash and cash equivalents	<u>1,332</u>	<u>(591)</u>
Changes in working capital:		
Net changes in operating assets	(2,174)	(3,676)
Net changes in operating liabilities	77,375	(16,633)
Cash generated from / (used in) operating activities	<u>76,533</u>	<u>(20,900)</u>
Net increase / (decrease) in cash and cash equivalents during the financial period	76,533	(20,900)
Cash and cash equivalents at beginning of the financial period	30,000	50,900
Cash and cash equivalents at end of the financial period	<u>106,533</u>	<u>30,000</u>
Cash and cash equivalents comprise:		
Cash and balances with banks and other financial institutions	533	30,000
Money at call and deposit placements maturing within one month	106,000	-
	<u>106,533</u>	<u>30,000</u>

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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 Note 1.

(a) Cash and short-term funds

	31 December 2025 RM'000	31 March 2025 RM'000
Cash and balances with banks and other financial institutions	533	30,000
Money at call and deposit placements maturing within one month	106,000	-
	<u>106,533</u>	<u>30,000</u>

(b) Other assets

	31 December 2025 RM'000	31 March 2025 RM'000
Profit receivable	8	-
Wakalah fee receivable	64	324
Amounts due from conventional banking	6,147	3,721
	<u>6,219</u>	<u>4,045</u>

(c) Deposits from customers

	31 December 2025 RM'000	31 March 2025 RM'000
(i) By type and contracts:		
Fixed deposits - Tawarruq	75,000	-
Demand deposits - Qard	346	-
	<u>75,346</u>	<u>-</u>

35. The operations of Islamic Banking Window (continued)

(c) Deposits from customers (continued)

30 September	31 March
2025	2025
RM'000	RM'000

(i) By type of deposits (continued):

The maturity structure of fixed deposits and short-term deposits is as follows:

Six months to one year

75,000	-
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(ii) By type of customers:

Domestic non-bank financial institutions

75,346	-
--------	---

(d) Other liabilities

31 December	31 March
2025	2025
RM'000	RM'000

Profit payables

1,066	-
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Accruals

219	287
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Wakalah fee payable

3,602	3,446
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Amounts due to conventional banking

2,898	2,023
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7,785	5,756
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35. The operations of Islamic Banking Window (continued)

(e) Financing income

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Money at call and deposit placements with banks and other financial institutions	906	-	1,234	-

(f) Financing expense

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Deposits and placements of banks and other financial institutions	891	-	1,289	-

(g) Other operating income

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Fee and commission income				
- Wakalah fee	573	70	1,567	104
- Upfront fee	161	-	444	-
- Ibra commission	-	-	184	-
	<u>734</u>	<u>70</u>	<u>2,195</u>	<u>104</u>

(h) Other operating expenses

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Salaries, allowances and bonuses	283	262	807	695

35. The operations of Islamic Banking Window (continued)

(i) Allowance for impairment on other financial assets

	3rd Quarter Ended		Nine Months Ended	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Deposits and placements with banks and other financial institutions	-	-	1	-

(j) Assets under management

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

	31 December	31 March
	2025	2025
	RM'000	RM'000
Total gross financing and advances	977,529	693,713
Less: Allowance for ECL	(603)	(146)
Total net financing and advances	<u>976,926</u>	<u>693,567</u>

The IBW is financed based on Internal Wakalah scheme. Whereby, 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.

35. The operations of Islamic Banking Window (continued)

(k) 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 December 2025, 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)

(1) 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:

	31 December 2025 RM'000	31 March 2025 RM'000
<u>Tier 1 capital</u>		
Capital funds	30,000	30,000
Accumulated losses	(1,711)	(1,711)
	<u>28,289</u>	<u>28,289</u>
Less: 55% of fair value reserve	-	-
Regulatory reserve	-	-
Total Common Equity Tier 1 (CET 1) and Tier 1 capital	<u>28,289</u>	<u>28,289</u>
<u>Tier 2 capital</u>		
Expected credit losses (Stage 1 and Stage 2)	-	-
Regulatory reserve	-	-
Total Tier 2 capital	<u>-</u>	<u>-</u>
Total capital base	<u>28,289</u>	<u>28,289</u>
<u>Capital ratios</u>		
CET 1 and Tier 1 capital ratio	369.743%	651.070%
Total capital ratio	369.743%	651.070%

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

	31 December 2025 RM'000	31 March 2025 RM'000
Credit risk	6,211	4,045
Market risk	-	-
Operational risk	1,440	300
Total risk-weighted assets	<u>7,651</u>	<u>4,345</u>

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MANAGEMENT'S CERTIFICATION

I hereby certify that the attached unaudited condensed interim financial statements for the financial period ended 31 December 2025 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 January 2026