Registration No.: 200001008645 (511251-V)
BANK OF CHINA (MALAYSIA) BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS

UNAUDITED CONDENSED STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

		Group		Bank
		30 September	**30 September**	31 December
		2026	**2026**	2025
	Note	**RM'000**	**RM'000**	RM'000
ASSETS				
Cash and short-term funds		**3,720,792**	**3,720,772**	4,354,394
Deposits and placements with banks and other financial institutions		**2,986,147**	**2,986,147**	2,378,862
Derivative financial assets		**67,049**	**67,049**	75,738
Debt instruments at fair value through other comprehensive income ("FVOCI")	10	**4,103,458**	**4,103,458**	3,118,774
Equity instruments at FVOCI	11	**14,351**	**14,351**	14,145
Debt instruments at amortised cost	12	**70,812**	**70,812**	70,169
Loans and advances	13	**12,807,173**	**12,807,173**	11,467,972
Other assets	14	**112,890**	**112,890**	86,841
Right-of-use assets		**31,963**	**31,963**	37,355
Deferred tax assets		**35,517**	**35,517**	19,975
Statutory deposits with Bank Negara Malaysia		**80,000**	**80,000**	65,000
Investment in subsidiaries	15	**-**	**20**	-
Property and equipment		**39,574**	**39,574**	40,875
Intangible assets		**817**	**817**	1,138
TOTAL ASSETS		**24,070,543**	**24,070,543**	21,731,238
LIABILITIES AND EQUITY				
Deposits from customers	16	**12,446,881**	**12,446,881**	12,545,357
Deposits and placements of banks and other financial institutions	17	**6,899,874**	**6,899,874**	4,493,955
Derivative financial liabilities		**65,271**	**65,271**	75,084
Other liabilities	18	**700,931**	**700,931**	630,316
Other borrowing	19	**-**	**-**	175,120
Provision for taxation		**12,998**	**12,998**	641
Subordinated loan	20	**1,278,717**	**1,278,717**	1,273,508
TOTAL LIABILITIES		**21,404,672**	**21,404,672**	19,193,981
Share capital		**814,734**	**814,734**	814,734
Reserves		**1,851,137**	**1,851,137**	1,722,523
TOTAL EQUITY		**2,665,871**	**2,665,871**	2,537,257
TOTAL LIABILITIES AND EQUITY		**24,070,543**	**24,070,543**	21,731,238
COMMITMENTS AND CONTINGENCIES	27	**18,020,539**	**18,020,539**	16,739,908

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2025.

Registration No.: 200001008645 (511251-V)
BANK OF CHINA (MALAYSIA) BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS

UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

		3rd Quarter Ended		Nine Months Ended	
		Group and Bank	Bank	Group and Bank	Bank
		30 September	30 September	**30 September**	30 September
		2026	2025	**2026**	2025
	Note	**RM'000**	RM'000	**RM'000**	RM'000
Interest income	21	**209,857**	200,844	**589,835**	607,162
Interest expense	22	**(103,019)**	(117,412)	**(303,723)**	(347,915)
Net interest income		**106,838**	83,432	**286,112**	259,247
Other operating income	23	**38,165**	40,235	**122,263**	105,519
Other operating expenses	24	**(49,552)**	(44,452)	**(137,648)**	(128,030)
Operating profit before expected credit losses ("ECL")		**95,451**	79,215	**270,727**	236,736
ECL charge of ECL for loans, advances and other financial assets	25	**(22,210)**	(28,990)	**(27,731)**	(22,179)
Profit before taxation		**73,241**	50,225	**242,996**	214,557
Taxation		**(17,436)**	(11,755)	**(58,558)**	(51,675)
Net profit for the financial period		**55,805**	38,470	**184,438**	162,882
Other comprehensive income:					
Items that will be reclassified subsequently to profit or loss when specific conditions are met:					
- Net fair value changes in debt instrument at FVOCI, net of tax		**(69,346)**	1,732	**(56,224)**	31,163
- Net changes in ECL in debt instruments at FVOCI		**357**	444	**320**	498
- Net gain on foreign exchange translation		**25**	-	**80**	-
Other comprehensive (expense)/ income, net of tax		**(68,964)**	2,176	**(55,824)**	31,661
Total comprehensive income for the financial period, net of tax		**(13,159)**	40,646	**128,614**	194,543
Earnings per share					
- Basic/fully diluted (sen)				**22.64**	19.99

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2025.

Registration No.: 200001008645 (511251-V)
BANK OF CHINA (MALAYSIA) BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS

UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

	← Non-distributable →				Distributable	
	Share capital	Foreign exchange reserve	Fair value through other comprehensive reserve	Regulatory reserve	Retained profits	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Group and Bank						
As at 1 January 2026	**814,734**	**3**	**38,665**	**110,000**	**1,573,855**	**2,537,257**
Profit for the financial period	**-**	**-**	**-**	**-**	**184,438**	**184,438**
Other comprehensive income/(expense), net of tax	**-**	**80**	**(55,904)**	**-**	**-**	**(55,824)**
Total comprehensive income/(expense) for the financial period, net of tax	**-**	**80**	**(55,904)**	**-**	**184,438**	**128,614**
Transfer from retained profits to regulatory reserve	**-**	**-**	**-**	**15,000**	**(15,000)**	**-**
As at 30 June 2026	**814,734**	**83**	**(17,239)**	**125,000**	**1,743,293**	**2,665,871**
Bank						
As at 1 January 2025	760,518	-	10,164	55,000	1,403,206	2,228,888
Profit for the financial year	-	-	-	-	225,649	225,649
Other comprehensive income, net of tax	-	3	28,501	-	-	28,504
Total comprehensive income for the financial year, net of tax	-	3	28,501	-	225,649	254,153
Issue of share capital	54,216	-	-	-	-	54,216
Transfer from retained profits to regulatory reserve	-	-	-	55,000	(55,000)	-
As at 31 December 2025	814,734	3	38,665	110,000	1,573,855	2,537,257

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2025.

INTERIM FINANCIAL STATEMENTS

UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

	Group		Bank
	30 September 2026	**30 September 2026**	30 September 2025
	RM'000	**RM'000**	RM'000
Profit before taxation	**242,996**	**242,996**	214,557
Adjustments for non cash items	**17,929**	**17,929**	14,422
Operating profit before changes in working capital	**260,925**	**260,925**	228,979
Changes in working capital:			
Net changes in operating assets	**(2,049,806)**	**(2,049,806)**	(2,151,196)
Net changes in operating liabilities	**2,352,330**	**2,352,330**	3,378,541
Taxes recovered	**-**	**-**	1,973
Taxes paid	**(43,988)**	**(43,988)**	(43,959)
Net cash generated from operating activities	**519,461**	**519,461**	1,414,338
Net cash used in investing activities	**(927,021)**	**(927,041)**	(524,670)
Net cash (used in)/ generated from financing activities	**(226,042)**	**(226,042)**	263,570
Net (decrease)/increase in cash and cash equivalents during the financial period	**(633,602)**	**(633,622)**	1,153,238
Cash and cash equivalents at beginning of the financial period	**4,354,394**	**4,354,394**	3,331,258
Cash and cash equivalents at end of the financial period	**3,720,792**	**3,720,772**	4,484,496

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

1 Performance Review

The Group's operating income grew by 11.96% or RM43.61 million to RM408.38 million compared to the corresponding period. This was due to an increase in net interest income of RM26.87 million. Profit after tax increased by 13.23% or RM21.56 million to RM184.44 million compared to the corresponding period.

Total assets increased by 10.76% or RM2.34 billion to RM24.07 billion compared to 31 December 2025, mainly due to increase in loans and advances and debt instruments at fair value through other comprehensive income. Total liabilities increased by 11.52% or RM2.21 billion to RM21.40 billion compared to 31 December 2025, largely due to an increase in deposits and placements of banks and other financial institutions.

2 Economic Outlook

The global economy remains resilient, supported by strong global tech expansion, improving supply conditions and stable labour markets. The IMF's latest estimate of global growth is 3.0% in 2026 and 3.4% for 2027. Downside risks to global growth remain, stemming from a prolonged geopolitical tensions of the Middle East conflict, rising inflation risks, tighter global financial conditions and concerns over valuations in financial market repricing.

The US real GDP increased at an annual rate of 2.2% in the second quarter of 2026, primarily underpinned by investment, consumer spending, and government spending. US Treasury yields have stayed elevated, driven by a combination of resilient economic growth, sticky inflation, heavy government debt issuance, and a rising term premium. The Federal Reserve has raised its policy rate by 25 basis points to 3.75%-4.00% as of September 2026 meeting.

China's key economic indicators showed a modest return to growth in manufacturing and services. Amid the global uncertainty and softening domestic demand, China's medium-term growth path will be largely driven by innovation and high-quality development. During first half of 2026, capital allocation towards technological advancement and industrial upgrading accelerated, leading to rapid expansion in key areas and a sustained optimisation of the overall investment structure.

The Malaysian economy expanded by 5.7% in the first half of 2026, driven by stronger-than-expected export performance amid sustained domestic demand despite the challenging global environment. The labour market conditions remain stable (unemployment rate at 2.9% in August) while inflation remains manageable (1.8% in Jan-Aug). The Ministry of Finance, in the tabling of 2027 Budget, has estimated GDP to grow by between 4.8% and 5.3% in 2026 and between 4.2% and 5.2% for 2027. Bank Negara Malaysia (BNM) has maintained the overnight policy rate ("OPR") unchanged at 2.75% as of September 2026 with the outlook of stable and sustainable economic growth.

The Bank upholds its position as the "preferred bank for China-related business" by focusing on long-term strategies in responding to global economic developments and seizing new business opportunities. The Bank, as the Renminbi ("RMB") clearing bank in Malaysia, aims to continuously enrich the cross-border RMB services and integrated financial solutions.

3 Group Accounting Policies

The unaudited condensed consolidated interim financial statements for the financial period ended 30 September 2026 have been prepared in accordance with MFRS134 Interim Financial Reporting issued by the Malaysian Accounting Standard Board (MASB). The unaudited interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2025.

The accounting policies adopted by the Bank for the interim financial report are consistent with those adopted in the audited financial statements for the financial year ended 31 December 2025.

4 Audit Report

The audit report for the financial year ended 31 December 2025 was not qualified.

5 Seasonal or Cyclical Factors

The business operations of the Bank have not been affected by any material seasonal cyclical factors.

6 Exceptional or Extraordinary Items

There were no exceptional or extraordinary items in the financial period ended 30 September 2026.

7 Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect in the financial period ended 30 September 2026.

8 Changes in Debt and Equity Securities

There were no issuance and repayment of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares and resale of treasury shares for the period under review.

9 Dividend Paid

No dividend was paid during the financial period ended 30 September 2026.

10 Debt Instruments at Fair Value Through Other Comprehensive Income ("FVOCI")

	Group and Bank	**Bank**
	30 September	31 December
	2026	2025
	RM'000	RM'000
Money market instrument:		
Malaysian Government Securities ("MGS")	**1,612,954**	1,198,885
Malaysian Government Investment Issue ("MGII") quoted securities	**1,799,163**	1,575,822
Unquoted securities:		
Corporate bond	**325,279**	227,915
Foreign bond	**366,062**	116,152
	4,103,458	3,118,774

Movements in ECL on corporate bond

	Group and Bank	**Bank**
	30 September	31 December
	2026	2025
	RM'000	RM'000
Stage 1 (12-month ECL):		
As at 1 January 2026/1 January 2025	**570**	278
ECL made during the financial period/year (Note 25)	**320**	292
As at 30 September 2026/31 December 2025	**890**	570

11 Equity Instruments at FVOCI

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
At fair value:		
Unquoted securities in Malaysia of which:		
- Cagamas Holdings Berhad	**10,912**	10,794
- Credit Guarantee Corporation ("CGC")	**3,439**	3,351
	14,351	14,145

12 Debt Instruments at Amortised Cost

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
At amortised cost:		
Unquoted corporate bond	**70,812**	70,169

13 Loans and Advances

(i) By type

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
At amortised cost		
Overdrafts	**157,918**	164,906
Terms loans		
- Housing loans	**1,292,002**	1,216,924
- Syndicated term loans	**4,050,283**	3,684,261
- Other term loans	**1,890,977**	1,831,081
Bills receivables	**968,753**	749,728
Trust receipts	**-**	61
Claims on customers under acceptance credits	**745,126**	626,633
Revolving credits	**3,923,346**	3,420,812
Staff loans	**394**	438
Gross loans and advances	**13,028,799**	11,694,844
Less: Allowance for ECL	**(221,626)**	(226,872)
Total net loans and advances	**12,807,173**	11,467,972

(ii) By geographical distribution

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
At		
Malaysia	**9,660,819**	8,368,732
Other countries	**3,367,980**	3,326,112
Gross loans and advances	**13,028,799**	11,694,844

13 Loans and Advances (continued)

(iii) By interest rate sensitivity

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Fixed rate		
- Other fixed rate loans	**2,721,092**	2,374,406
Variable rate		
- Base lending rate/base rate plus	**1,843,838**	1,842,963
- Cost of funds plus	**8,142,064**	7,241,811
- Other variable rates	**321,805**	235,664
Gross loans and advances	**13,028,799**	11,694,844

(iv) By economic sector

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Agriculture, forestry and fishing	**132,758**	353,880
Mining and quarrying	**123,540**	312,484
Manufacturing	**2,206,851**	1,953,222
Electricity, gas, steam and air conditioning supply	**889,208**	910,315
Water supply; sewerage, waste management and remediation activities	**42,988**	43,484
Construction	**947,631**	691,470
Wholesale and retail trade; repair of motor vehicles and motocycles	**625,073**	490,781
Transportation and storage	**955,177**	998,101
Accommodation and food service activities	**33,473**	31,957
Information and communication	**179,563**	79,876
Financial and insurance/takaful activities	**2,927,791**	2,204,333
Real estate activities	**1,562,669**	1,576,414
Professional, scientific and technical activities	**492,246**	138,036
Administrative and support service activities	**142,162**	172,394
Activities of Extraterritorial Organisations and Bodies	**9**	-
Education	**193,096**	209,038
Arts, entertainment and recreation	**74,582**	76,171
Household	**1,499,982**	1,452,888
Gross loans and advances	**13,028,799**	11,694,844

(v) By residual contractual maturity

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Maturing within one month	**2,226,863**	1,811,309
More than one month to three months	**1,768,726**	1,792,379
More than three months to six months	**377,161**	379,174
More than six months to twelve months	**396,829**	316,782
More than twelve months	**8,259,220**	7,395,200
Gross loans and advances	**13,028,799**	11,694,844

13 Loans and Advances (continued)

(vi) Changes in gross loans and advances carrying amount

	12-month ECL (Stage 1)	Lifetime ECL (non-credit impaired) (Stage 2)	Lifetime ECL (credit impaired) (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Group and Bank				
As at 1 January 2026	**11,215,215**	**184,830**	**294,799**	**11,694,844**
Transferred to 12-month ECL (Stage 1)	**8,420**	**(8,420)**	**-**	**-**
Transferred to lifetime ECL (non-credit impaired) (Stage 2)	**(15,558)**	**15,558**	**-**	**-**
Transferred to lifetime ECL (credit impaired) (Stage 3)	**(93,819)**	**(2,945)**	**96,764**	**-**
Net repayment/reduction in exposure	**361,676**	**(20,351)**	**(30,731)**	**310,594**
New loans and advances originated	**1,652,070**	**-**	**-**	**1,652,070**
Full settlement	**(578,152)**	**-**	**(14,843)**	**(592,995)**
Amount written off	**-**	**-**	**(35,714)**	**(35,714)**
Gross carrying amount as at 30 September 2026	**12,549,852**	**168,672**	**310,275**	**13,028,799**
Bank				
As at 1 January 2025	11,210,073	210,731	350,710	11,771,514
Transferred to 12-month ECL (Stage 1)	11,854	(11,589)	(265)	-
Transferred to lifetime ECL (non-credit impaired) (Stage 2)	(42,015)	42,059	(44)	-
Transferred to lifetime ECL (credit impaired) (Stage 3)	(998)	(3,244)	4,242	-
Net repayment/reduction in exposure	(915,444)	(45,396)	(13,907)	(974,747)
New loans and advances originated	1,610,608	805	-	1,611,413
Full settlement	(658,863)	(8,536)	(20,741)	(688,140)
Amount written off	-	-	(25,196)	(25,196)
Gross carrying amount as at 31 December 2025	11,215,215	184,830	294,799	11,694,844

13 Loans and Advances (continued)

(vii) Movements in ECL on loans and advances measured at amortised cost

	12-month ECL (Stage 1)	Lifetime ECL (non-credit impaired) (Stage 2)	Lifetime ECL (credit impaired) (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Group and Bank				
As at 1 January 2026	**25,733**	**24,455**	**176,684**	**226,872**
Transferred to 12-month ECL (Stage 1)	**1,605**	**(1,605)**	**-**	**-**
Transferred to lifetime ECL (non-credit impaired) (Stage 2)	**(276)**	**276**	**-**	**-**
Transferred to lifetime ECL (credit impaired) (Stage 3)	**(213)**	**(402)**	**615**	**-**
New loans and advances originated	**5,076**	**-**	**-**	**5,076**
ECL (written-back)/made during the financial period	**(1,054)**	**(3,693)**	**42,682**	**37,935**
Full settlement	**(1,796)**	**-**	**(14,033)**	**(15,829)**
Amount written-off	**-**	**-**	**(35,714)**	**(35,714)**
Other movement	**-**	**-**	**3,286**	**3,286**
Allowance for ECL as at 30 September 2026	**29,075**	**19,031**	**173,520**	**221,626**
Bank				
As at 1 January 2025	38,507	32,420	160,049	230,976
Transferred to 12-month ECL (Stage 1)	969	(961)	(8)	-
Transferred to lifetime ECL (non-credit impaired) (Stage 2)	(262)	262	-	-
Transferred to lifetime ECL (credit impaired) (Stage 3)	(46)	(600)	646	-
New loans and advances originated	5,344	236	-	5,580
ECL (written-back)/made during the financial year	(14,107)	(4,481)	52,692	34,104
Full settlement	(4,672)	(2,421)	(15,266)	(22,359)
Amount written-off	-	-	(25,196)	(25,196)
Other movement	-	-	3,767	3,767
Allowance for ECL as at 31 December 2025	25,733	24,455	176,684	226,872

13 Loans and Advances (continued)

(viii) Gross credit impaired loans and advances

(a) Movements in credit impaired loans and advances

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
As at 1 January	**294,799**	350,710
Classified as credit impaired during the financial period/year	**69,810**	16,881
Reclassified as non-credit impaired during the financial period/ year	**-**	(309)
Amount recovered	**(18,620)**	(47,287)
Amount written-off	**(35,714)**	(25,196)
As at 30 September 2026/31 December 2025	**310,275**	294,799
Less: Lifetime ECL (credit impaired) (Stage 3)	**(173,520)**	(176,684)
	136,755	118,115

(b) By geographical distribution

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
Malaysia	**310,275**	294,799

(c) By economic sector

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
Agriculture, forestry and fishing	**42,128**	42,128
Manufacturing	**82,275**	58,235
Construction	**515**	495
Wholesale and retail trade; repair of motor vehicles and motocycles	**94**	121
Accommodation and food service activities	**20,564**	19,900
Financial and insurance/takaful activities	**43,599**	41,134
Real estate activities	**1,341**	1,653
Arts, entertainment and recreation	**74,582**	76,171
Household	**45,177**	54,962
	310,275	294,799

14 Other Assets

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
Settlements	**64,166**	13,222
Margin deposits	**34,450**	57,371
Other receivables	**9,213**	12,917
Sundry deposits	**2,602**	2,611
Prepayment	**5,511**	5,091
	115,942	91,212
Less: ECL	**(3,052)**	(4,371)
	112,890	86,841

Movements in ECL on other assets

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
Stage 1 (12-month ECL):		
As at 1 January 2026/1 January 2025	**4,371**	3,704
(Reversal of ECL)/ECL charge during the financial period/year (Note 25)	**(1,285)**	1,586
Amount written-off	**(34)**	(919)
As at 30 September 2026/31 December 2025	**3,052**	4,371

15 Investment in Subsidiaries

	Bank	
	30 September 2026	31 December 2025
	RM'000	RM'000
Unquoted shares, at cost, in Malaysia	**20**	**-**

The details of the subsidiaries of the Bank are as follows:

		Ownership interest		Share capital	
		30 September	31 December	**30 September**	31 December
Name	Principal activities	**2026**	2025	**2026**	2025
		%	%	**RM'000**	RM'000
China Bridge (Malaysia) Sdn. Bhd.	Dissolved	**-**	**-**	**-**	**-**
BOC Nominees (Asing) Sdn. Bhd.	Nominee services	**100**	**-**	**10**	**-**
BOC Nominees (Tempatan) Sdn. Bhd	Nominee services	**100**	**-**	**10**	**-**

On 24 November 2025, the Bank has completed the liquidation of the subsidiary, China Bridge (Malaysia) Sdn. Bhd. and recorded a gain on liquidation of subsidiary amounting to RM2,629,000. On 31 March 2026, the subsidiary was dissolved pursuant to section 459 (5) of the Companies Act 2016.

On 30 March 2026, two new wholly-owned subisdiaries, BOC Nominees (Asing) Sdn. Bhd. and BOC Nominees (Tempatan) Sdn. Bhd. have been incorporated under the Companies Act 2016. All income and expenditure arising from the activities of the subsidiaries have been recognised in the Bank's statement of profit or loss and other comprehensive income.

16 Deposits From Customers

(i) By type of deposits

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Demand deposits	**5,619,097**	5,324,875
Savings deposits	**725,338**	613,445
Fixed deposits	**6,099,896**	6,604,487
Other	**2,550**	2,550
	12,446,881	12,545,357

(ii) By type of customers

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Government and statutory bodies	**2,550**	2,550
Business enterprises	**6,742,045**	6,686,537
Individuals	**4,789,035**	5,052,515
Others	**913,251**	803,755
	12,446,881	12,545,357

(iii) The maturity structure of fixed deposits are as follows:

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Due within six months	**4,118,161**	5,077,091
Six months to one year	**1,958,109**	1,474,802
One year to three years	**23,626**	52,594
	6,099,896	6,604,487

17 Deposits and Placements of Banks and Other Financial Institutions

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
Bank Negara Malaysia	**15,521**	14,780
Licensed banks	**6,878,312**	4,463,268
Licensed investment banks	**757**	6,012
Licensed Islamic banks	**5,279**	9,889
Other financial institutions	**5**	6
	6,899,874	4,493,955

18 Other Liabilities

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
Accrued expenses	**44,541**	58,693
Margin deposits	**110,714**	150,136
Interest advances from loans	**15,889**	15,441
Remittances	**445,143**	325,047
Other liabilities	**39,123**	34,914
Lease liabilities	**33,511**	38,678
Allowance for ECL on commitments and contingencies (Note 18 (i))	**12,010**	7,407
	700,931	630,316

(i) Movements in ECL on commitment and contingencies:

	12-month ECL (Stage 1)	Lifetime ECL (non-credit impaired) (Stage 2)	Lifetime ECL (credit impaired) (Stage 3)	Total
	RM'000	**RM'000**	**RM'000**	**RM'000**
Group and Bank				
As at 1 January 2026	**5,792**	**1,615**	**-**	**7,407**
Transferred to lifetime ECL (credit impaired) (Stage 3)	**(6)**	**-**	**6**	**-**
New loans and advances originated	**1,139**	**83**	**-**	**1,222**
ECL made/(written-back) during the financial period	**4,353**	**(842)**	**(6)**	**3,505**
Full settlement	**(124)**	**-**	**-**	**(124)**
As at 30 September 2026	**11,154**	**856**	**-**	**12,010**
Bank				
As at 1 January 2025	8,181	2,759	-	10,940
Transferred to lifetime ECL (non-credit impaired) (Stage 2)	(28)	28	-	-
Transferred to lifetime ECL (credit impaired) (Stage 3)	-	(14)	14	-
New loans and advances originated	536	-	-	536
ECL written-back during the financial year	(2,616)	(793)	(14)	(3,423)
Full settlement	(281)	(365)	-	(646)
As at 31 December 2025	5,792	1,615	-	7,407

19 Other borrowing

	Group and Bank	Bank
	30 September 2026	31 December 2025
	RM'000	RM'000
Unsecured:		
Chinese Yuan Renminbi term loans	**-**	175,120

The unsecured Chinese Yuan Renminbi term loan is bearing interest rate equal to -0.95% plus one-year loan prime rate ("LPR1Y") with maturity in one (1) year.

20 Subordinated Loan

	Group and Bank	Bank
	30 September	31 December
	2026	2025
	RM'000	RM'000
At cost	**1,442,120**	1,442,120
Interest accrued	**14,165**	15,218
Foreign exchange difference	**(177,568)**	(183,830)
	1,278,717	1,273,508

On 5 July 2023, the Bank has drawndown a new subordinated loan facility ("Subordinated Loan 2") of USD310 million and redeemed the existing unsecured subordinated loan facility ("Subordinated Loan 1") of USD310 million via contra-off/set-off against the Subordinated Loan 2 simultaneously. The Subordinated Loan 2 is an USD310 million subordinated loan (ten (10) years maturity, non-callable five (5) years from the drawdown date) which bears interest rate equal to 0.97% plus SOFR Overnight at a 5 days lookback, interest payable at every 3 months and is prepayable after first five years subject to BNM's approval and other conditions.

The Subordinated Loan 2 was approved by BNM for inclusion as Tier-2 capital of the Bank under BNM's capital adequacy regulations.

The subordinated loan constitutes a direct, unsecured and subordinated obligation of the Bank.

21 Interest Income

	3rd Quarter Ended		Nine Months Ended	
	Group and Bank	**Bank**	**Group and Bank**	**Bank**
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	RM'000	RM'000	**RM'000**	RM'000
Loans and advances				
- Interest income on non-credit impaired loans and advances	**141,532**	124,034	**373,836**	394,902
- Interest income on credit impaired loans and advances	**(2,733)**	1,869	**3,286**	4,390
Money at call and deposit placement with financial institutions	**35,948**	48,854	**121,409**	137,384
Debt instruments at FVOCI	**36,332**	27,198	**95,095**	73,547
Debt instruments at fair value through profit or loss ("FVTPL")	**69**	-	**69**	-
Debt instruments at amortised cost	**650**	650	**1,927**	1,927
Others	**156**	201	**453**	687
	211,954	202,806	**596,075**	612,837
Amortisation of premium less accretion of discount	**(2,097)**	(1,962)	**(6,240)**	(5,675)
	209,857	200,844	**589,835**	607,162

22 Interest Expense

	3rd Quarter Ended		Nine Months Ended	
	Group and Bank	**Bank**	**Group and Bank**	**Bank**
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	RM'000	RM'000	**RM'000**	RM'000
Deposits and placements of banks and other financial institutions	**25,532**	19,592	**66,458**	70,352
Deposits from customers	**61,980**	76,134	**191,875**	213,118
Other borrowing	**-**	3,151	**78**	8,362
Subordinated loan	**14,950**	17,859	**43,673**	54,153
Others	**557**	676	**1,639**	1,930
	103,019	117,412	**303,723**	347,915

23 Other Operating Income

	3rd Quarter Ended		Nine Months Ended	
	Group and Bank	**Bank**	**Group and Bank**	**Bank**
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	RM'000	RM'000	**RM'000**	RM'000
Fee income:				
- Fee on loans and advances	**2,046**	1,666	**6,924**	5,466
- Service charges and fees	**649**	1,337	**3,723**	2,221
- Guarantee fees	**4,701**	3,764	**12,947**	11,595
Net fee income	**7,396**	6,767	**23,594**	19,282
Foreign exchange gain/(loss):				
- Realised	**28,457**	41,503	**126,168**	73,682
- Unrealised	**1,868**	(7,634)	**(29,178)**	11,981
Net gain/(loss) on revaluation of derivatives	**310**	(705)	**1,123**	(1,045)
Gain from derivative financial instrument	**79**	194	**377**	1,028
Gain on disposal of equity instrument at FVTPL	**-**	-	**-**	181
Revenue from sale of precious metal products	**-**	44	**-**	74
Net loss on disposal of property and equipment	**-**	-	**-**	(1)
Dividend income:				
- Equity instruments at FVOCI	**15**	15	**60**	60
Other income	**40**	51	**119**	277
	38,165	40,235	**122,263**	105,519

24 Other Operating Expenses

	3rd Quarter Ended		Nine Months Ended	
	Group and Bank	**Bank**	**Group and Bank**	**Bank**
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	RM'000	RM'000	**RM'000**	RM'000
Personnel expenses				
Salaries & wages	**18,350**	17,700	**54,304**	52,683
Bonuses	**10,909**	7,671	**28,751**	23,487
Defined contribution plan ("EPF")	**4,354**	3,684	**12,477**	10,981
Staff welfare expenses	**773**	660	**3,082**	2,660
Other personnel costs	**5,327**	4,852	**11,433**	10,365
	39,713	34,567	**110,047**	100,176
Marketing expenses				
Advertising, marketing and communication	**131**	93	**432**	390
Others	**572**	534	**977**	924
	703	627	**1,409**	1,314
Establishment costs				
Rental of premises	**-**	1	**-**	280
Depreciation of property and equipment	**757**	1,239	**2,272**	3,719
Depreciation of right-of-use assets	**1,872**	1,867	**5,542**	5,544
Amortisation of intangible assets	**171**	270	**498**	881
Finance cost on lease liabilities	**314**	159	**988**	524
Repairs and maintenance	**450**	610	**1,373**	1,266
Property and equipment written-off	**-**	13	**3**	35
Information technology expenses	**1,022**	947	**3,295**	3,062
Electronic device and software expenses	**629**	615	**2,035**	1,426
Other establishment costs	**53**	57	**113**	186
	5,268	5,778	**16,119**	16,923
Administration and general expenses				
Insurance premium	**593**	364	**1,719**	1,539
Auditors' remuneration				
- statutory audit	**57**	63	**192**	191
- regulatory related service	**53**	48	**158**	143
Travelling and accommodation	**259**	219	**424**	394
Telecommunication and utilities	**422**	446	**1,278**	1,180
Printing, stationery and postage	**236**	432	**795**	939
Legal and professional fees	**260**	174	**635**	560
Other administration and general expenses	**1,988**	1,717	**4,872**	4,644
	3,868	3,463	**10,073**	9,590
Other expenses				
Cost of sales of precious metal products	**-**	17	**-**	27
	-	17	**-**	27
	49,552	44,452	**137,648**	128,030

25 ECL on Loans and Advances and Other Financial Assets

	3rd Quarter Ended		Nine Months Ended	
	Group and Bank	**Bank**	**Group and Bank**	**Bank**
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	RM'000	RM'000	**RM'000**	RM'000
Allowance/(write-back) for impairment on:				
Cash and short-term funds				
- Stage 1	**189**	(94)	**198**	81
Deposits and placements with banks and other financial institutions				
- Stage 1	**258**	(82)	**456**	214
Debt instruments at FVOCI (Note 10)				
- Stage 1	**357**	444	**320**	498
Other assets (Note 14)				
- Stage 1	**(218)**	909	**(1,285)**	1,848
Loans and advances (Note 13(vii))				
- Stage 1	**1,774**	(1,536)	**2,226**	(3,453)
- Stage 2	**(6,220)**	10,840	**(3,693)**	11,067
- Stage 3	**23,654**	18,055	**28,649**	14,000
Commitments and contingencies (Note 18(i))				
- Stage 1	**3,848**	1,113	**5,362**	510
- Stage 2	**(236)**	435	**(759)**	(572)
Bad debt recovered during the financial period	**(1,196)**	(1,094)	**(3,743)**	(2,014)
	22,210	28,990	**27,731**	22,179

26 Capital Adequacy

(a) The capital adequacy ratios of the Bank are as follows:

	Group	Bank	
	30 September 2026	**30 September 2026**	31 December 2025
	RM'000	**RM'000**	RM'000
Common Equity Tier 1 ("CET1") Capital			
Paid-up ordinary share capital	**814,734**	**814,734**	814,734
Retained profits	**1,573,855**	**1,573,855**	1,573,855
Regulatory reserve	**125,000**	**125,000**	110,000
Fair value through other comprehensive reserve	**(17,239)**	**(17,239)**	38,665
Foreign exchange reserve	**83**	**83**	3
	2,496,433	**2,496,433**	2,537,257
Regulatory adjustment applied in the calculation of CET 1 Capital			
- Deferred tax assets	**(35,517)**	**(35,517)**	(19,975)
- Intangible assets	**(817)**	**(817)**	(1,138)
- 55% of cumulative gains of debt instruments at FVOCI	**-**	**-**	(21,266)
- Regulatory reserve attributable to financial assets	**(125,000)**	**(125,000)**	(110,000)
	(161,334)	**(161,334)**	(152,379)
Total CET1 capital/Total Tier 1 capital	**2,335,099**	**2,335,099**	2,384,878
Tier-2 capital			
General provision^	**184,950**	**184,950**	161,782
Subordinated loan	**1,264,552**	**1,264,552**	1,258,290
Less: Investment in subsidiary companies	**-**	**(20)**	-
Total Tier-2 capital	**1,449,502**	**1,449,482**	1,420,072
Total capital base	**3,784,601**	**3,784,581**	3,804,950
Capital ratio			
CET 1 capital ratio	15.005%	15.009%	17.479%
Tier 1 capital ratio	15.005%	15.009%	17.479%
Total capital ratio	24.320%	24.326%	27.887%

^ General provision is subject to a maximum of 1.25% of total credit risk-weighted assets determined under the Standardised Approach for credit risk.

26 Capital Adequacy (continued)

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

	Group		Bank
	30 September 2026	**30 September 2026**	31 December 2025
	RM'000	**RM'000**	RM'000
Credit risk	**14,795,967**	**14,795,967**	12,942,591
Market risk	**17,697**	**17,697**	14,119
Operational risk	**748,105**	**743,888**	687,299
Total risk-weighted assets	**15,561,769**	**15,557,552**	13,644,009

The total capital and capital adequacy ratio of the Group and Bank are computed in accordance with Bank Negara Malaysia's revised Capital Adequacy Framework (Capital Components) Policy dated 14 June 2024. The Framework sets the approach for computing regulatory capital adequacy ratios, as well as the levels of those ratios at which a financial institution is required to operate. The framework has been developed based on internationally-agreed standards on capital adequacy promulgated by the Basel Committee on Banking Supervision ("BCBS").

The Group and Bank adopt Standardised Approach in computing capital requirement for credit risk and market risk, and adopt Business Indicator Component for operational risk.

The Bank maintains, in aggregate, loss allowance for non-credit impaired exposures and regulatory reserves of no less than 1% of total credit exposures, net of loss allowance for credit impaired exposures in accordance with BNM's revised Financial Reporting Policy Document issued on 29 April 2022.

27 Commitments and Contingencies

	Group and Bank			Bank		
	30 September 2026			31 December 2025		
	Principal	**Credit equivalent**	**Risk weighted**	Principal	Credit equivalent	Risk weighted
	RM'000	**RM'000**	**RM'000**	RM'000	RM'000	RM'000
Direct credit substitutes	**-**	**-**	**-**	58,107	58,107	-
Transaction-related contingent items	**3,064,839**	**1,532,420**	**682,741**	2,701,265	1,350,633	668,351
Short-term self-liquidation trade related contingencies	**56,383**	**11,277**	**10,286**	54,808	10,961	7,557
Irrevocable commitments to extend credit:						
- Maturity not exceeding one year	**1,482,062**	**592,824**	**352,492**	3,694,830	738,966	668,330
- Maturity exceeding one year	**3,981,858**	**1,592,743**	**1,386,356**	448,758	224,379	142,498
Foreign exchange related contracts:						
- Less than one year	**9,263,889**	**213,485**	**101,046**	8,328,249	111,449	49,978
Interest rate related contracts:						
- Less than one year	**171,508**	**5,574**	**2,564**	597,880	6,680	5,197
- More than one year to five year	**-**	**-**	**-**	856,011	38,866	29,445
Total	**18,020,539**	**3,948,323**	**2,535,485**	16,739,908	2,540,041	1,571,356

28 Operations of Islamic Banking

There were no Islamic banking operations for the financial period ended 30 September 2026.

29 Valuation of Property, Plant and Equipment

The Bank's property and equipment are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Cost includes expenditure that is directly attributable to the acquisition of the items. There was no change in the valuation of property and equipment that were brought forward from the previous audited annual financial statements.

30 Events Subsequent to Reporting Date

There were no material events subsequent to the end of reporting date that require disclosure or adjustments to the unaudited condensed interim financial statements.

31 Changes in the Composition of the Group

There were no significant changes in the composition of the Group for the financial period ended 30 September 2026.