



FY2025 FINANCIAL RESULTS ANALYST BRIEFING

Strategic focus on customer experience to reinforce resilience and future-proof growth

PRESENTED BY

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FY2025 in Review: Key Highlights

Financial Performance

Strategic Priorities and Updates

Key Takeaways

Appendices





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Strategic Priorities and Updates

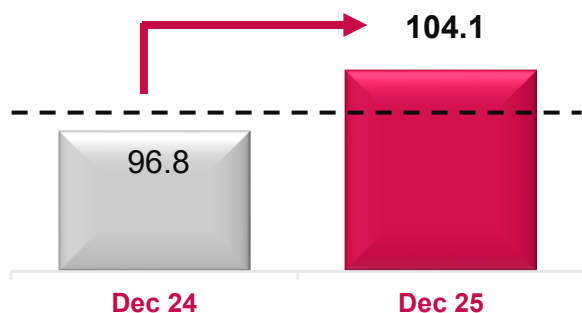
Key Takeaways

Appendices

FY2025 IN REVIEW: KEY HIGHLIGHTS (1/3)

Total Assets surpassed RM100 billion mark, with stronger Net Income growth and sustained resilience in Asset Quality, Liquidity and Capital positions

Total Assets (RM billion)



- ☐ Grew 7.6% YoY
- ☐ Reached LEAP25's RM100 billion asset target ahead of the December 2025 timeline.

Growth was attributed by:



Detail on page 8 to 9

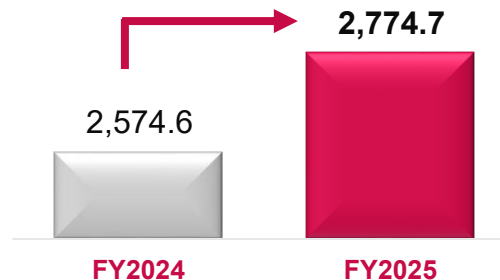


Supported by:



Detail on page 12

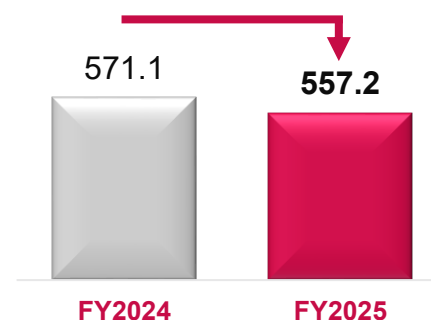
Net Income (RM million)



Detail on page 13 & 14

- ☐ Resilient net income growth at 7.8% YoY
- ☐ Attributed by: Fund based income growth of 3.5% YoY and Non-Fund based income expansion of 60.5% YoY.
- ☐ NIM: 2.07%
- ☐ NFB ratio: 12.5%

Net Profit (RM million)



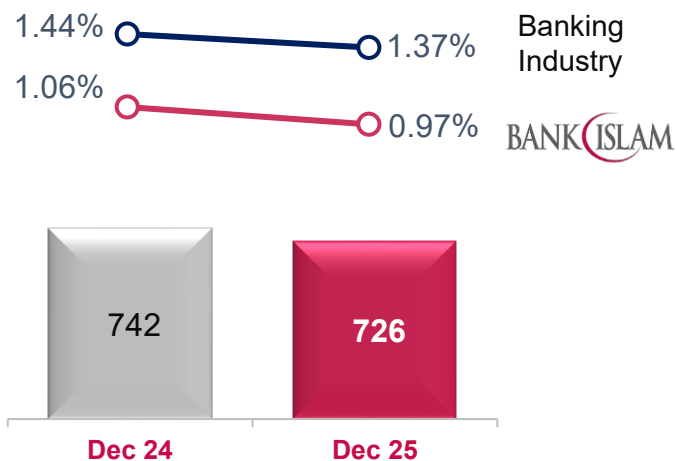
Detail on page 13, 15 & 16

- ☐ Net profit for FY2025 was RM557.2 million, marginally lower by 2.4% y-o-y, due to higher overheads as the Group continues to invest strategically in people and technology to elevate customer experience and strengthen business resilience, as well as higher impairment allowances aligned with financing expansion
- ☐ ROE: 7.1%

FY2025 IN REVIEW: KEY HIGHLIGHTS (2/3)

Effective risk management – GIF ratio remained better than industry average, while liquidity and capital indicators remained stable and robust

Gross Impaired Financing (“GIF”) (RM million)

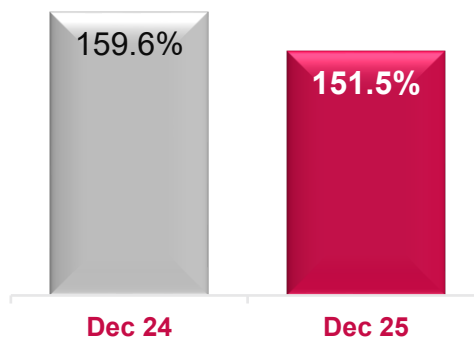


Both GIF and GIF Ratio improved compared to Dec 24 and GIF ratio remained well better than industry average.

Detail on page 10 to 11

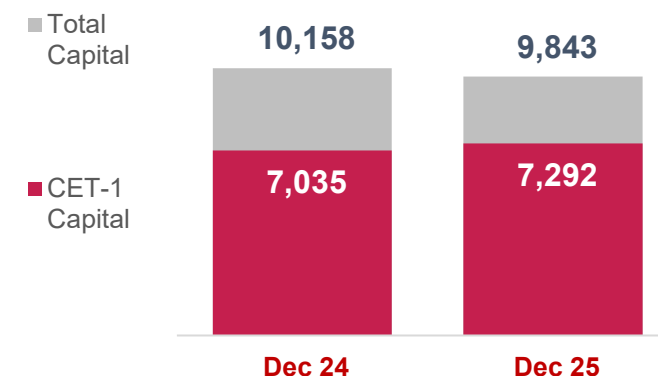
Banking industry data @ Dec 2025

Liquidity Coverage Ratio (“LCR”) (%)



LCR using rolling 12 months average based on Bank Negara Malaysia (BNM) guidelines on Liquidity Risk disclosure

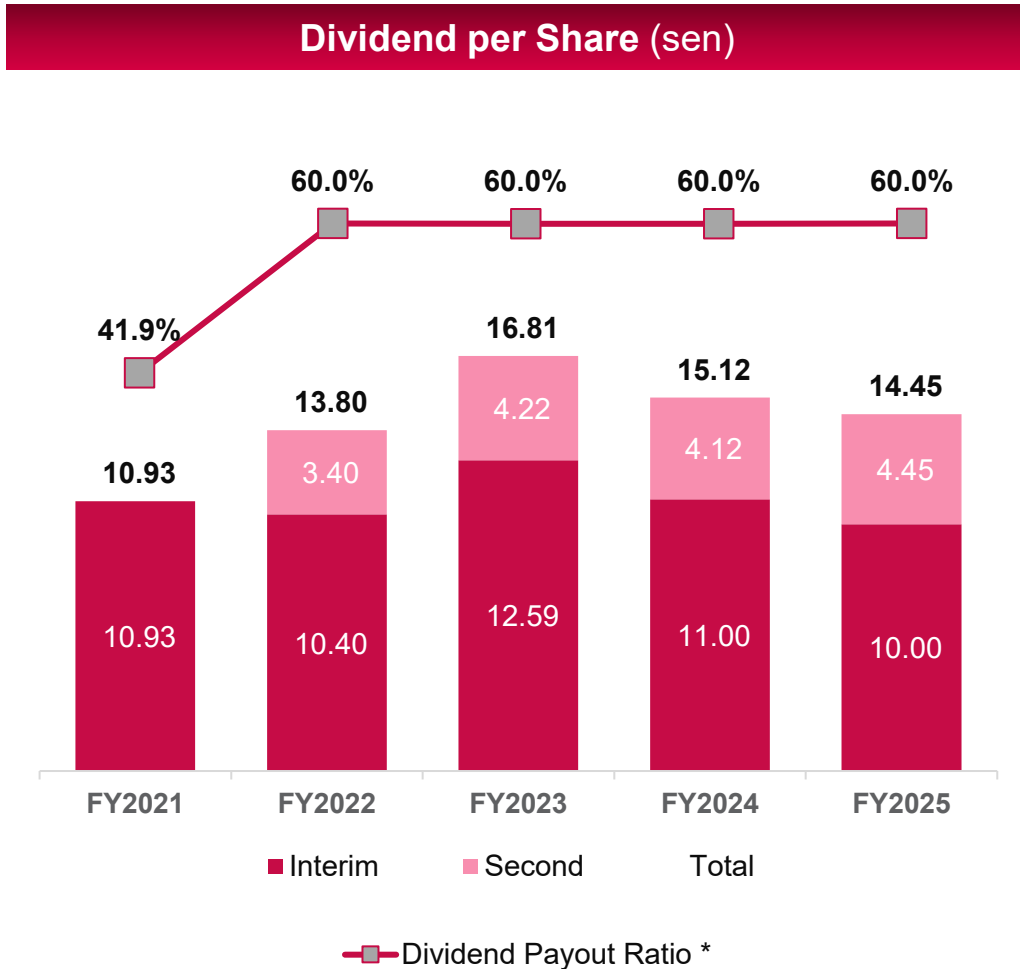
Capital Adequacy (RM million)



CET-1 Ratio	13.8%	13.6%
Total Capital Ratio	20.0%	18.3%

FY2025 IN REVIEW: KEY HIGHLIGHTS (3/3)

Shareholders' value: Declares second interim cash dividend of 4.45 sen per share



- **Maintain healthy dividend payout to reward shareholders**
- Declares second interim cash dividend of 4.45 sen per share for FY2025 (Second Interim FY2024: 4.12 sen).
- **Total annual cash dividend of 14.45 sen for FY2025.**
- **Dividend Yield of 6.3%** (2024: 6.1%)

* Against Bank Islam's Net Profit



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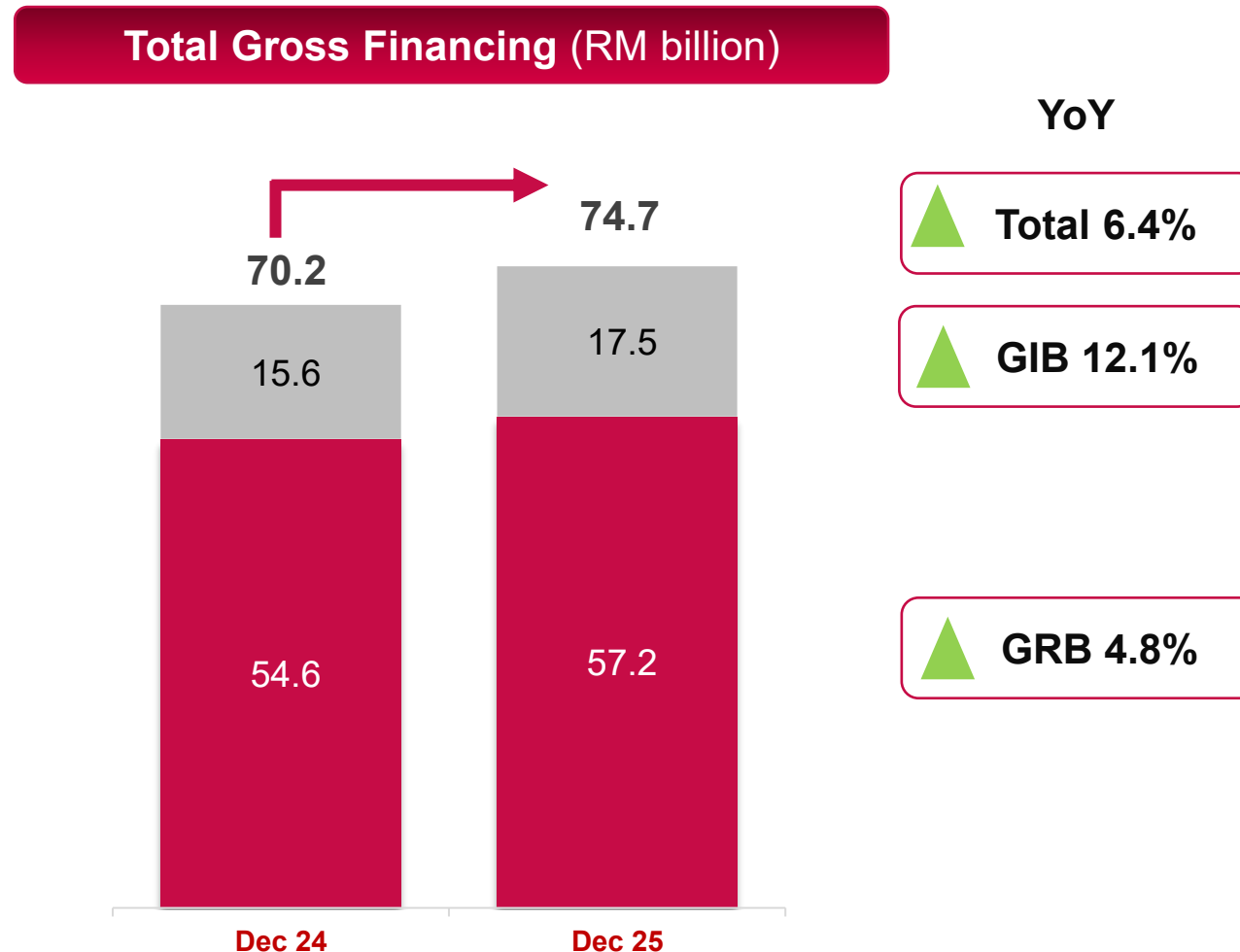
Appendices

Financing Growth Momentum Remains Strong

Outperforming the banking industry average of 4.8% with 6.4% YoY gross financing growth

Continued focus on customer centricity resulted in stronger performance in both Group Retail Banking and Group Institutional Banking

Demonstrating increased market demand for our offerings

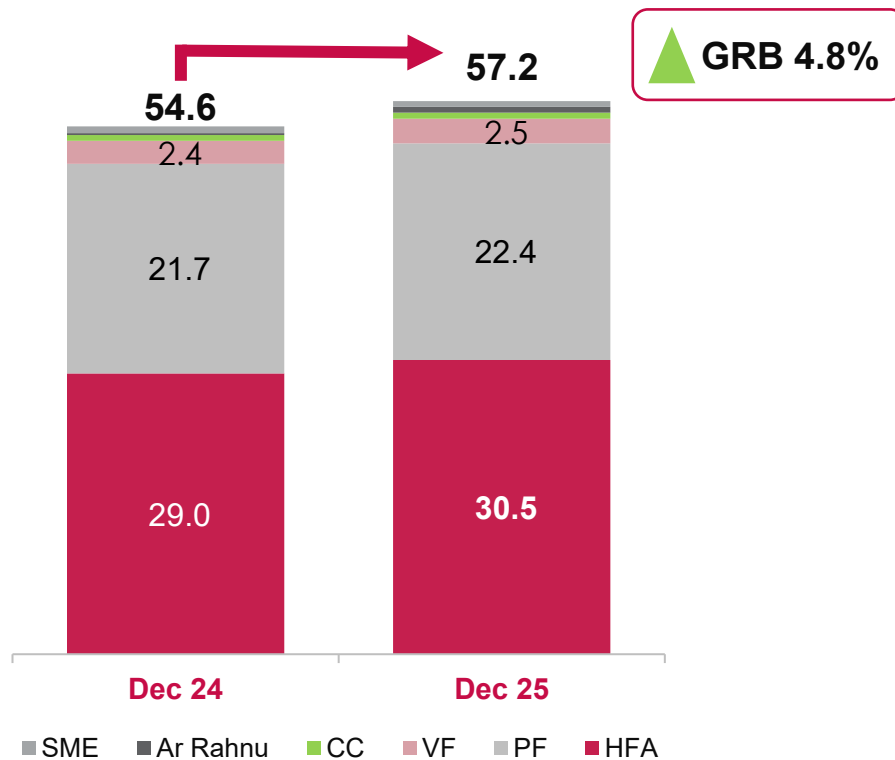


Group Retail Banking:

Sustained resilience on our HFA and PF.
Positive growth trajectory for Vehicle Financing,
Credit Cards and Ar-Rahnu

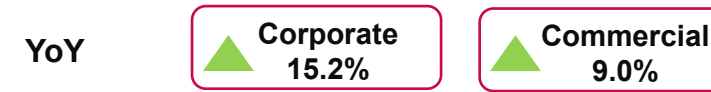


RM billion

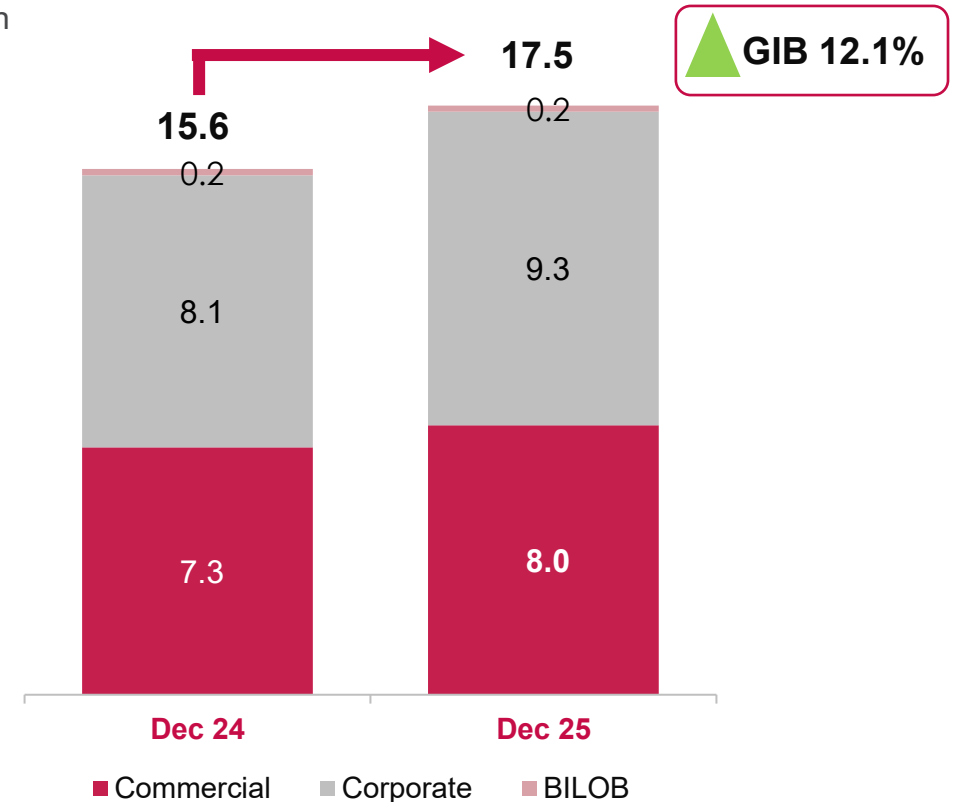


Group Institutional Banking:

Corporate portfolio rebounded, while
Commercial Banking registered strong growth



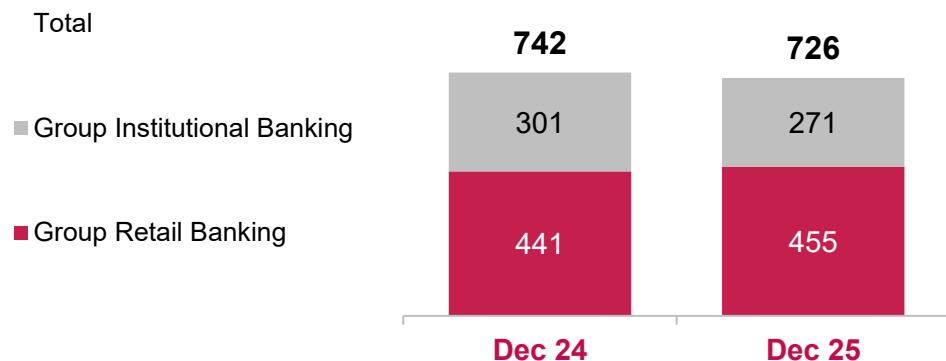
RM billion



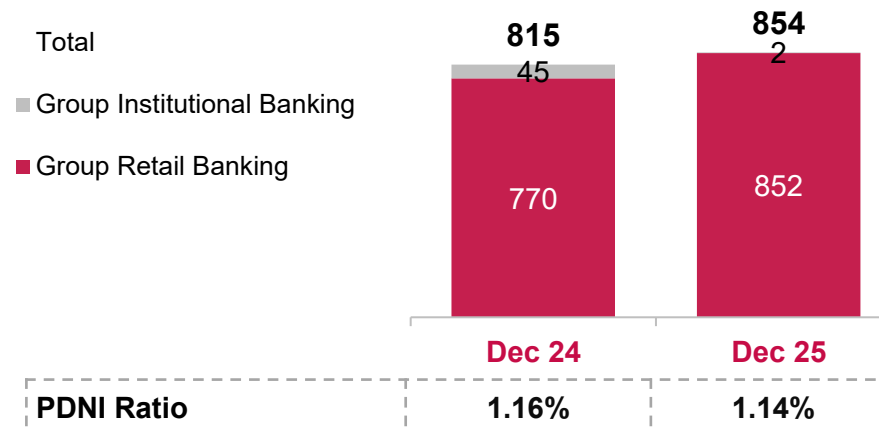
Disciplined Asset Expansion Underpinned by Strong Asset Quality

GIF registered well better than industry average

Gross Impaired Financing (“GIF”) (RM million)



Past Due But Not Impaired Financing (“PDNI”) (RM million)

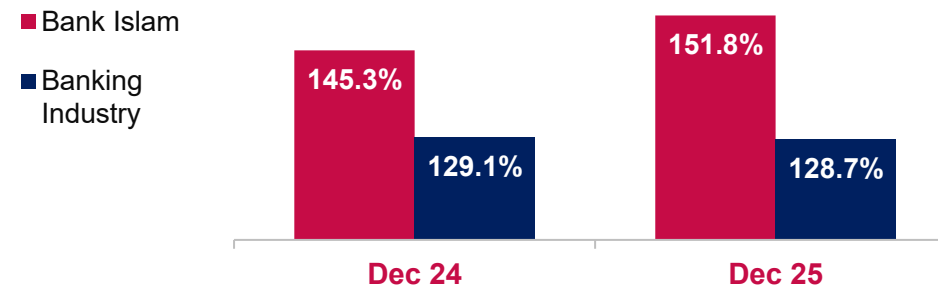


GIF Ratio Trend (%)

	Dec 24	Dec 25
BIMB	1.06%	0.97%
Group Institutional Banking	1.93%	1.55%
Group Retail Banking	0.81%	0.79%
Banking Industry	1.44%	1.37%

GIF Ratio trend remained well better than industry average.

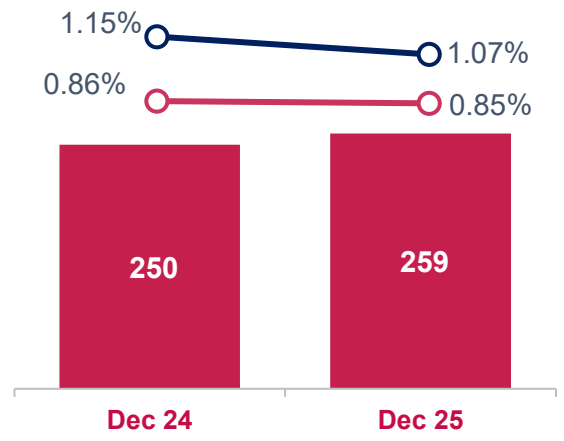
Financing Loss Coverage (“FLC”) (%) – includes regulatory reserves



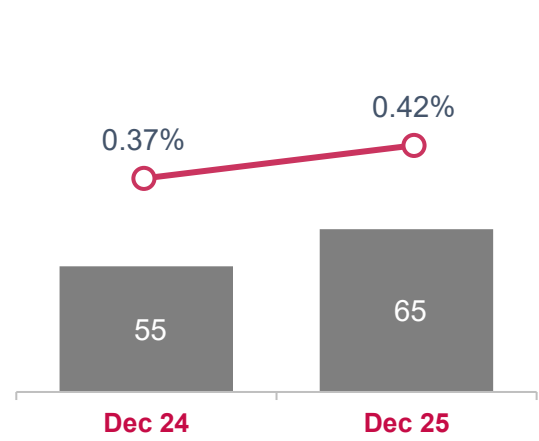
Robust financing asset quality with ample provisioning with FLC consistently above industry.

Retail GIF Sustained at Healthy Levels Driven by Proactive Asset Quality Oversight

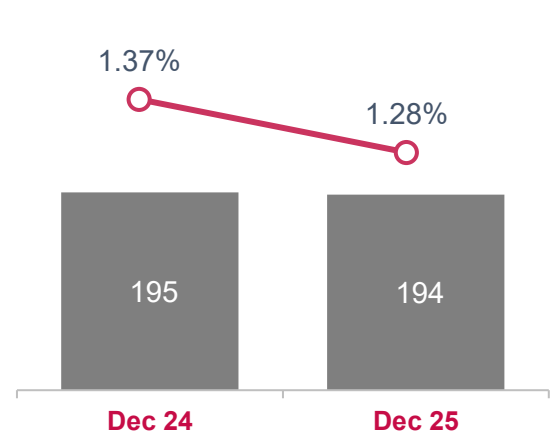
Total House Financing ("HF") GIF



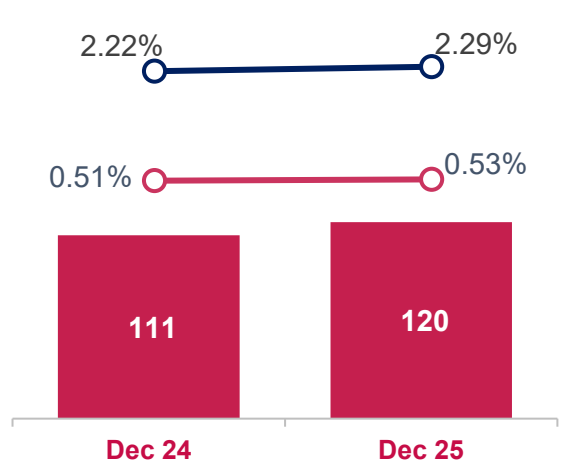
of which Package HF GIF



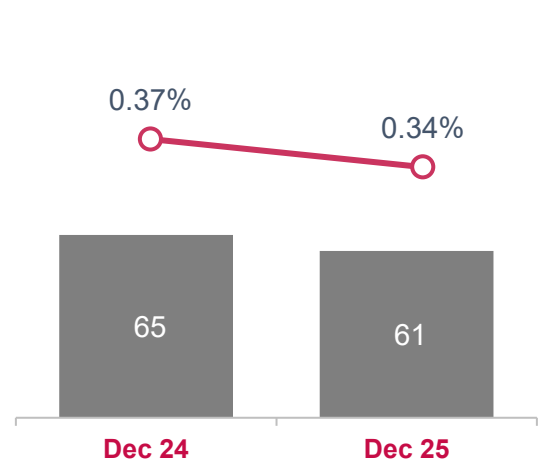
Non Package HF GIF



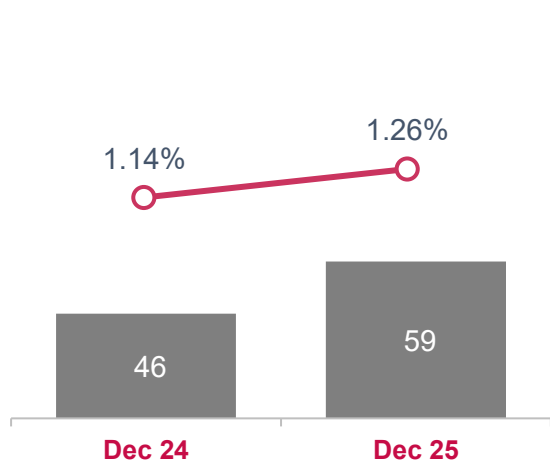
Total Personal Financing ("PF") GIF



of which Package PF GIF



Non Package PF GIF

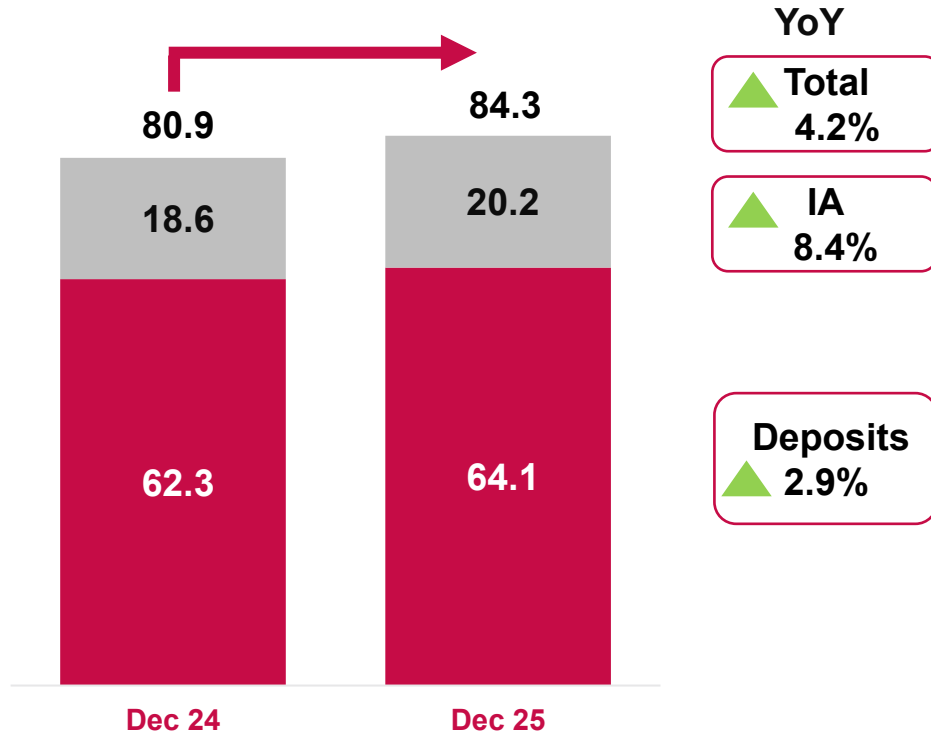


GIF (RM million)
 Industry's GIF ratio (%)
 Bank's GIF ratio (%)

Robust Deposits and Investment Account growth at 4.2% YoY

IA growth aligned with market demand while CASATIA ratio consistently outperforming industry

Total Deposits & Investment Accounts (RM billion)



CASATIA Ratio

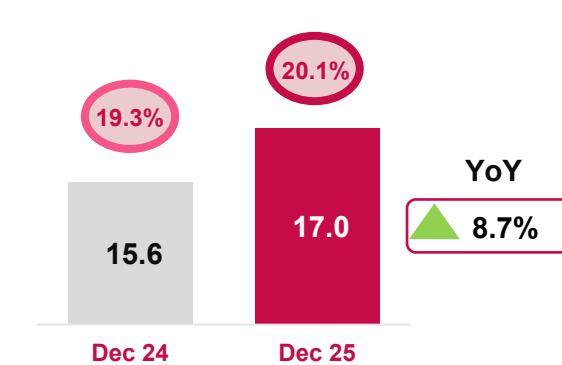
39.7%

40.2%

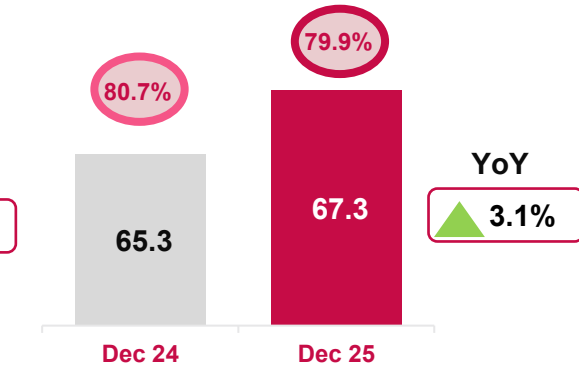
CASATIA ▲ 5.5% YoY to RM33.9 billion

Composition & Mix (RM billion)

Individuals



Non Individuals



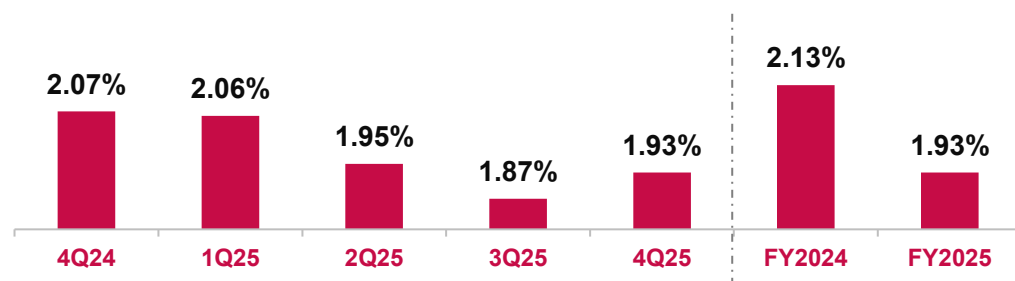
- 1 Rebalance our segment composition and funding profile mix to drive CASATIA, operational accounts and Retail, while reducing dependency on non-retail short term deposits.
- 2 Increase in IA of 8.4% YoY to RM20.2 billion in line with market demand shift to term deposit.
- 3 Various touchpoints available for both retail and non-retail customers' convenience through digital channels e.g., **BIMB Mobile, Be U, e-Banker Pro**

Commendable Fund-Based Income growth with resilient funding mix and strategic IA Positioning. NIM sustained above 2%.

RM million	FY2025	FY2024	Y-o-Y %
Fund-based income	4,451.2	4,301.9	3.5
Profit attributable to depositors and investment account holders (PATD)	(2,315.0)	(2,125.0)	-8.9
Net fund based income	2,136.2	2,176.9	-1.9
Finance cost on Subordinated sukuk & Capital securities	(164.3)	(119.2)	-37.8
Net fund based income with Finance cost	1,971.9	2,057.7	-4.2

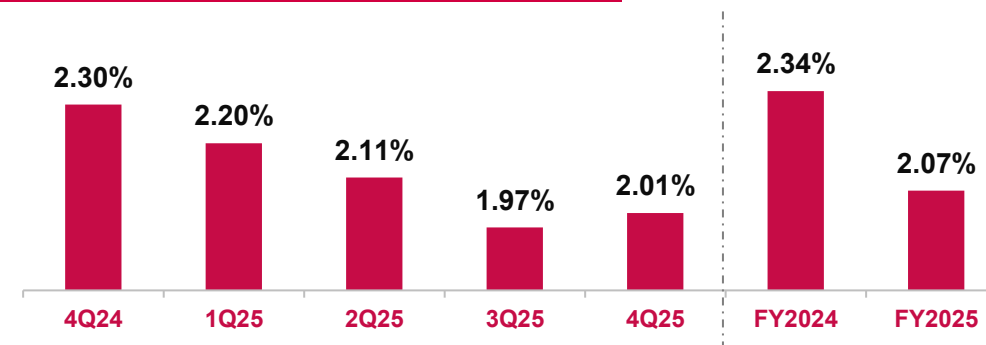
- **Fund-based income rose 3.5%** YoY, underpinned by healthy growth in financing and investment securities.
- Despite higher PATD, it reflected **funding cost dynamics, as market demand shifted towards non-CASA deposits** with higher profit rates to support growth.
- These factors, combined with OPR revision in July 25, led to a moderation in net-fund-based income, NIS and NIM. **For FY2025, NIS and NIM moderated to 1.93% and 2.07% respectively, as assets yield repriced faster than liabilities costs.**
- The Bank's differentiated **Investment Account (IA)** proposition continues to deliver **stable liquidity and capital**, providing **strategic flexibility** in funding cost management.

Net income spread (NIS)



NIS: Average assets rate less average liabilities rate

Net income margin (NIM) trend

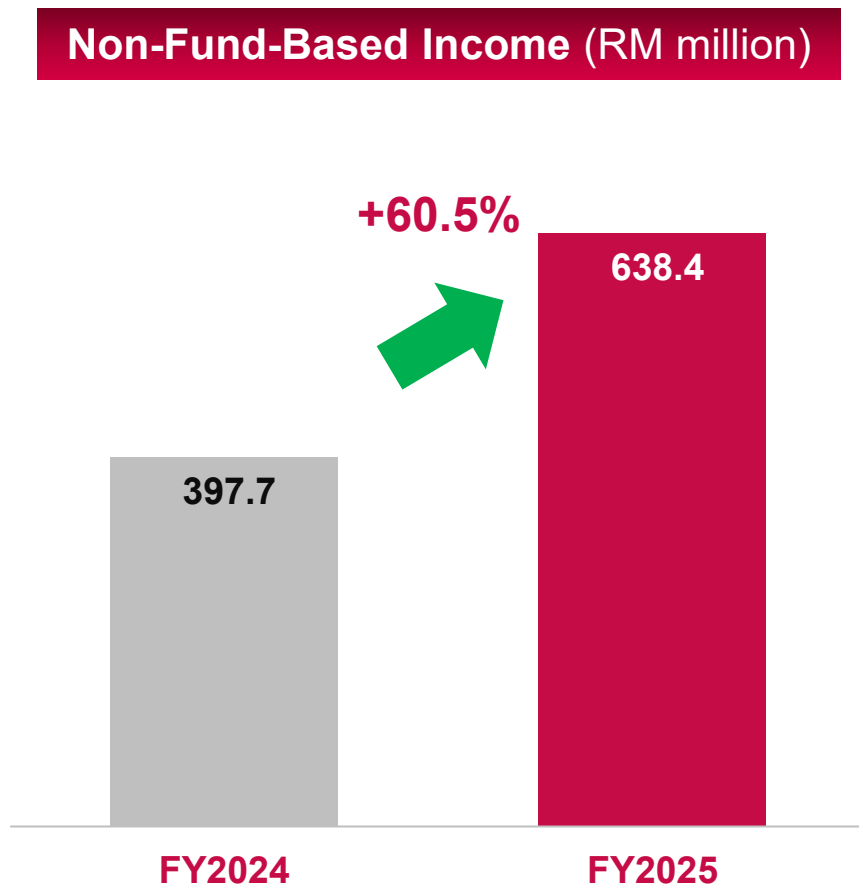


NIM: Net fund-based income with Finance Cost/ Average Earnings Assets

Non-Fund-Based Income Ratio outpaced LEAP25 target

Underscoring Our Strategic Focus on Revenue Diversification

Non-Fund-Based Income (RM million)



Non-Fund Based
Income Ratio

8.5%



12.5%

▲ YoY

RM

41.1mil

14.6%

FEES & COMMISSIONS

Driven by:

- BancaTakaful income
- Gold Account-i commissions
- Credit card fees
- Share margin financing

▲ YoY

RM

85.0mil

>100%

INVESTMENT INCOME

- Investment income surged >100% YoY, driven by proactive portfolio management amidst strong demand.

▲ YoY

RM

48.7mil

83.2%

FOREX INCOME

Driven by:

- Higher FX revaluation, sales desk, trading income and BDC business.

▲ YoY

RM

66.6mil

>100%

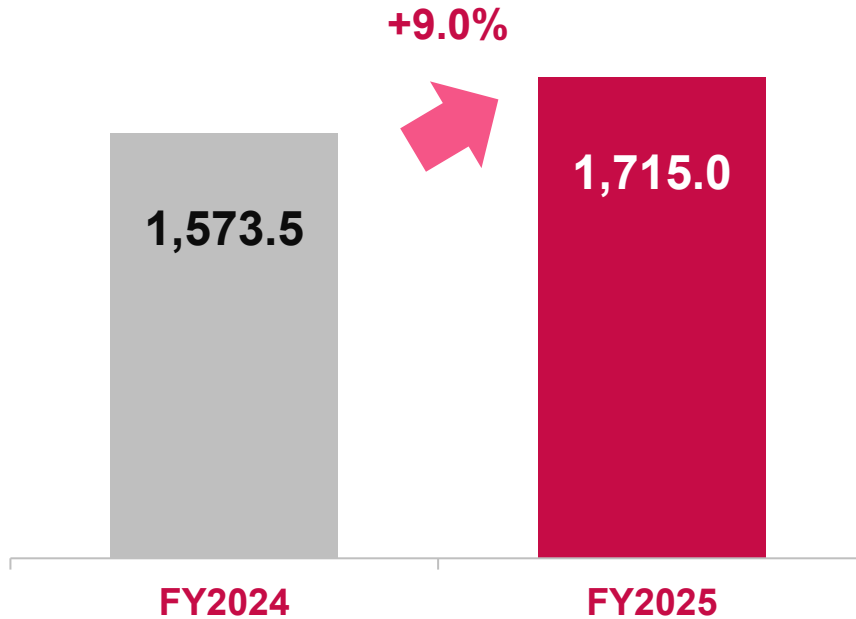
OTHER INCOME

- Mainly from land disposal gains aligned with portfolio optimization

Cost uptick driven by strategic investments in talent & technology to enhance customer service delivery and strengthen business resilience

Cost efficiency programme remains on track

Total Overheads (RM million)



Cost to Income Ratio

64.5%

66.1%

Normalised CIR without non-Business As Usual (BAU) – Digital Advancement OPEX = 62.8% (FY2024: 61.7%)



PERSONNEL

▲ 7.4%

- Headcount grew 4.5% YoY, to support **business growth and technology** capability building.
- **Union** salary adjustment



ESTABLISHMENT

▲ 22.2%

Primarily from **strategic IT spend** to upgrade infrastructure, strengthen risk & compliance, and enhance client experience.



ADMIN & GENERAL

▲ 0.5%

Increment **remains contained**, underscoring disciplined cost management despite targeted spending.



CORE PROGRAMME

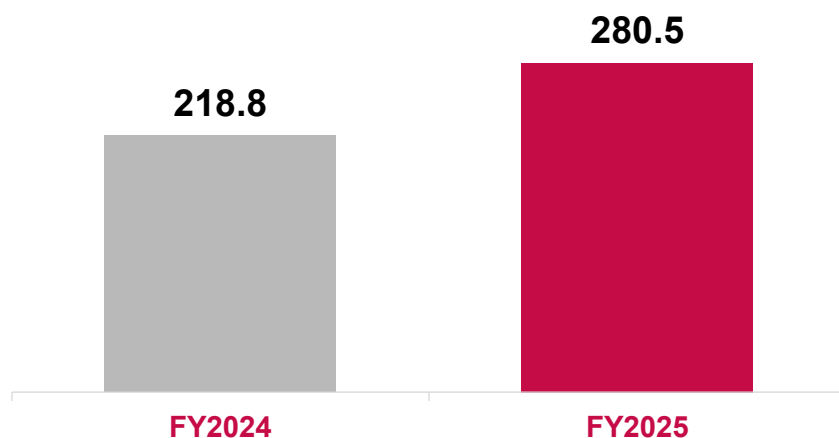
Implemented a three-year **cost management programme** that addresses **operational and resource efficiency** to better enable our **future business** imperatives. This programme is showing good traction to meet its RM100 million three-year savings target. At end Dec 2025, **achieved two-year cumulative realised benefits of RM64.1 million.**

ECL expanded in line with higher financing growth

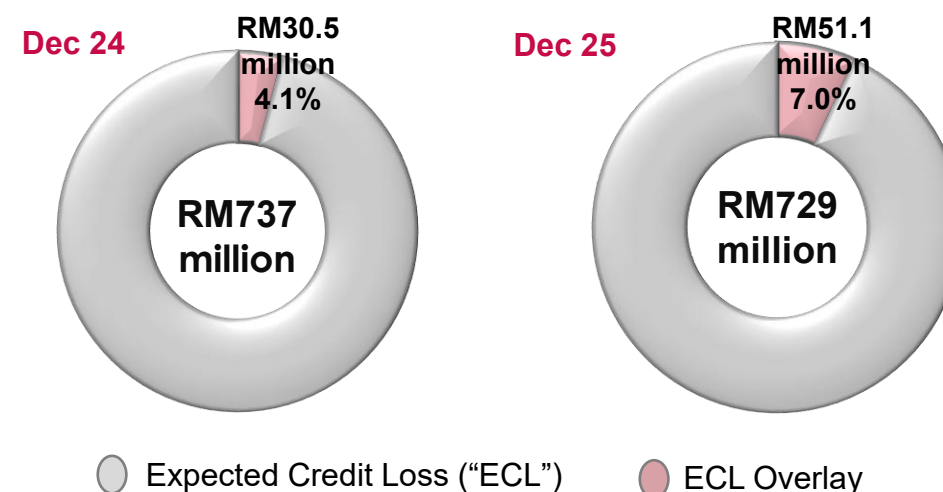
RM million	FY2025	FY2024	Y-o-Y %
Allowance for impairment on financing (ECL)	280.5	218.8	28.2
Bad debts and financing recovered	(128.6)	(124.2)	-3.5
Net allowance	151.9	94.6	60.6
Financing credit cost	0.21%	0.14%	

- The increase in net ECL was mainly driven by financing growth and prudent pre-emptive provisioning. This was partially offset by higher recoveries and writebacks, lower net new impaired financing, and a reduction in Stage 2 exposures, supported by continuous proactive asset quality management.

Allowance for impairment on financing (RM million)



Total Allowance for Impairment on Financing (RM million)



LEAP25 Delivering the Final Chapter of our 5-year Plan

KEY INDICATORS	TARGETS	AS AT 31 DEC 2025	
Total Assets	Surpass RM100 billion asset size through organic growth and expansion into digital banking space	RM104.1 billion	✓
Sustainable Finance	Initial target to achieve Double ESG- rated financing assets: RM4.0 billion of green financing to bolster the green economy by 2025	Surpassed Target at end Dec 2023: RM4.5 billion	✓
	In line with the strategic shift and recalibration of sustainable financing in FY2024, the new aspirational target is to grow to RM28.0 billion by end of 2025	RM31.3 billion	✓
ROE (%) – Net Profit (Return on Equity – Profit After Zakat & Tax)	Target of above 10% <i>Management's revised guidance* of 7.0%</i>	7.1% (Group ROE [Net Profit])	✓
NFBI (%) (Non-Fund Based Income ratio)	At least 8% - 9%	12.5% (Group NFBI Ratio)	✓
CIR (%) (Cost-to-Income ratio)	Improve CIR ≤57% <i>Management's guidance* of 63% - 64%</i>	66.1% (Group CIR)	Not achieved
Social Finance Beneficiaries	3,000	5,318	✓
Employee Engagement (Employee Engagement Index)	At par with Malaysia Best Employer norm (within the 75 th percentile index score)	91.0%^ ^re-based to FY2024	✓

* Heightened macroeconomic uncertainty, lower GDP forecast, and OPR cuts necessitating the revised guidance, as shared during 1H2025 Analyst Briefing on 26 August 2025

Leveraging strength and staying resilient

Key Indicators	Achieved FY2025	Guidance 2026
Gross financing growth	6.4% Y-o-Y growth	8% - 9% Y-o-Y growth
Asset quality	0.97%	GIF below 1.1%
Net income margin	2.07%	NIM \geq 2.1%
Return on Equity (based on PAZT)	7.1%	\geq 7.0%



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Staying focus of our strategic priorities while continue to embark upon new growth opportunities to broaden our propositions and drive value for our customers

Group Retail Banking

- 1 Financing portfolio diversification towards high yielding assets**
 - **Home Financing:** Continued focus on Primary sector and collaboration in promoting homeownership
 - **Personal Financing:** Enhancement of non-package and professional segments offering
 - **Vehicle Financing:** Expand penetration into non-national markets.
 - **Cards & Ar Rahn**u as catalysts for growth
- 2 Wealth Management**
 - **2 New partnerships in 2025 (Total: 9)**
 - ✓ AHAM Asset Management Berhad
 - ✓ OPUS Asset Management Berhad
 - Onboarding of additional products and solutions – Unit trusts, Takaful and Structured product.
 - Expansion of Bank's HNW customer **segment (▲ 343% in HNW customers from Dec'24)**. Significant increase propelled by the opening of 2 new Premier Wealth Centers in 2025 to bring total of 3 Premier Wealth Centers in operation.
- 3 Gold Investment Account**
 - Overwhelming response with **more than 700kg gold purchased** in 2025.
 - Expanded the **service delivery via online banking in 1Q2025**.
- 4 Ar-Rahn**u
 - **51 new Ar Rahn counter services** has commenced in 2025.
 - **Achieved target of 97 branches with Ar Rahn services.**

Group Institutional Banking

- 1 SME & Mid Cap Growth**
 - Untapped opportunities specifically in the areas that have been identified as key sectors.
 - We continue to manage asset quality via program based and structured financing facilities e.g., Vendor Financing Program.
- 2 Liquidity Management Channel**

Provide solutions to ensure clients' payments, collections and liquidity-related needs are catered for
- 3 Grow ESG / Sustainable Led** solutions across customer segments, products and economic sectors by championing **“Just Transition”** and supporting the country's ESG agenda in addressing the SME segment:
 - **Unveiled IHSAN Financing for Business Resilience, Sustainability and Green Transition (iFiRST)**, at the inaugural Bank Islam Sustainability Conference 2025.
 - Collaboration with Pengurusan Aset Air Berhad (PAAB) – enhance access to tailored financing and banking solutions for PAAB contractors enabling them to execute awarded contracts more effectively and unlock their growth potential.
- 4 Diversifying Non-Fund-based-income generators and solutions-led propositions**
 - Creation of **new BDCs** in 2025 to bring **total to 10**, helps **encourage FX sales income**
 - **BIMB Investment** to expand Shariah and ESG product offerings.
 - **BIMB Securities** continue to pursue for Share Margin Financing and brokerage fees.

Driving digital first: enhancing customer experience towards consistency across touchpoints

RETAIL



Achievements

- The enhanced cloud based app, BIMB Mobile delivers a more streamlined and modern banking experience, with faster performance, an intuitive interface, and improved navigation.
- 100% successful migration rate within 6 months from launching** by end July 2025 with encouraging growth in users.

	Dec 24 (BIMB Mobile & Go Mobile)	Dec 25 (BIMB Mobile)
Total Users	2.3 mil	2.2 mil

- The strategic focus is to **drive customer growth and product holding via a frictionless digital onboarding journey** that is secure - with the new journey design with **eKYC capability**.
- Continue extending more product suites that is relevant to the customer needs.

Future Forward

- Bespoke and digital-only** product and services offering on the app to deliver instant value differentiation.
- Implementation of Stronger Customer Authentication (SCA) and **Digital Identity Verification Platform** as a level-up in our eKYC to make banking more secure.
- Shift from product pushing to **hyper-personalisation** by leveraging on our AI capability. Customer will be nudged on highly relevant offers and actions
- Embarked on a **Lift and Shift strategy** to move relevant service requests and activities over-the-counter, onto BIMB Mobile – **new queue management system** to reduce customer wait time.

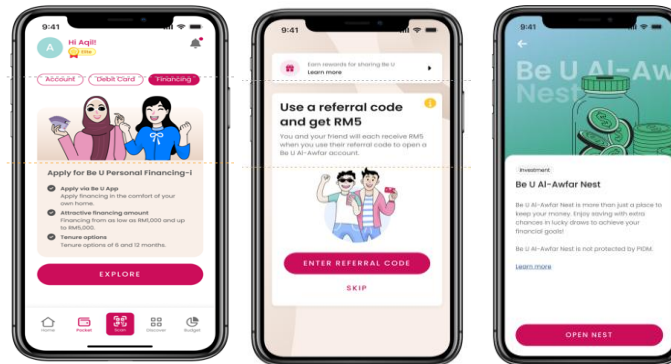


Achievements

- Reinventing Banking at its CORE - to continue to lead innovation on next gen technology, new business models, and user experience.
- As **more services being rolled out** on the app, has since attracted **significant growth in users**

	Dec 24	Dec 25
Total Users	104k	327k

- Total Deposits accumulated at end Dec 25: **RM146.7 million >100%** (vs Dec 24: RM108.7 million).



NON-RETAIL



Achievements

- Our enhanced e-Banker Pro has gained traction with **15.2% YoY increase of total users**

	Dec 24	Dec 25
Total Users	31.0k	35.7k

Our commitment to create impact as at December 2025

Aligning our strategic pillars, anchored on Sustainability Commitments (“SC”)



SC1: Mitigate Exposure to High Sustainability Risk Sectors by FY2030

- Bank Islam has developed and established the **Climate Transition Plan** (“CTP”):
 - **The development of Climate and Transition Finance Framework** is ongoing.
 - The Bank has enhanced the roles and responsibilities across the 3-Lines of Defense to support climate transition.
- For CRST, the climate stress test guideline is currently being developed.
- H2FY2025 CCPT report data collection is ongoing with respective BUs.



SC2: To grow Sustainable Finance to RM28 billion by FY2025

- Bank Islam has **achieved RM31.3 billion sustainable finance, surpassing** the RM28 billion **by 12%**.
- Breakdown of Sustainable Finance by Category:
 - **Green:** RM7.81 billion i.e., 25%
 - **Social:** RM23.14 billion i.e., 74%
 - **Sustainability Sukuk:** RM0.39 billion i.e., 1%



SC3: Achieve a carbon neutral position in operational conduct by 2030 and carbon Net Zero by 2050

- **Continuous reduction** in operational carbon emissions, well below 2023 baseline.
- **Electricity cost savings** recorded a **substantial y-o-y increase in FY2025, supported by our solar generation and LED retrofitting initiatives**, reflecting the strengthening impact of our energy efficiency investments.



SC4: Advocate real economy and nurture community upward mobility through entrepreneurship, ecosystem play and social finance

- A total of **RM49.59 million has been disbursed under our Blended Finance** programmes (iTEKAD Maju and iTEKAD BangKIT) and funding escalator programmes, **surpassing the LEAP2025 RM45 million target.**
- **A total of 5,318 beneficiaries have been reached through social finance initiatives** such as iTEKAD, funding escalator, and education programme, exceeding 6% of the cumulative target.



SC5: Embody Value-based Culture in our People

- Bank Islam has been recognised **as one of the Top 50 ASEAN Public Listed Companies (PLCs)** under the ASEAN Corporate Governance Scorecard (ACGS) Regional Assessment.
- Inclusion in **UNGC Network Malaysia & Brunei ESG Select List** as a 2-Star lister for Sustainable Finance and Future-fit & Responsible Workforce Categories”
- S&P rating improvement to 37 (2024: 35).
- The Bank has established its Sustainability Sukuk Framework in December 2025 to serve as a guiding document for Bank Islam’s Sustainability Sukuk issuances.

Awards & Recognition 2025

ISLAMIC FINANCE NEWS AWARDS 2024 (IFN2024)

- Most Innovative Islamic Bank

INLAND REVENUE BOARD OF MALAYSIA (IRBM) 29TH REVENUE DAY

- Best Tax Payer Award 2024

2024 ASEAN CORPORATE GOVERNANCE CONFERENCE & AWARDS NIGHT

- Top 50 ASEAN Public Listed Companies

THE STAR: ESG POSITIVE IMPACT AWARDS 2024

- Silver Award in Sustainable Products & Service

SELANGOR ZAKAT STRATEGIC PARTNERS APPRECIATION CEREMONY (GRASIAZ) 2025

- Award for Outstanding Commitment & Best Management Performance 2024

PURE//ACCELERATE 2025 SINGAPORE

- Cloud Innovator Award

ASEAN CFO SUSTAINABILITY LEADERSHIP SUMMIT 2025

- ASEAN Excellence in Financial Stewardship Award

15TH GLOBAL ISLAMIC FINANCE AWARD (GIFA) 2025

- Pioneer in Islamic Banking Award 2025

THE EDGE ESG AWARDS 2025

- Best S & G

PAYNET: MALAYSIA EXCELLENCE IN E-PAYMENTS AWARDS (MEEA)

- Best Innovation in Digital Enablement Award
- Outstanding Governance Advancement

JABATAN WAKAF, ZAKAT DAN HAJI (JAWHAR): ANUGERAH ZAKAT KEBANGSAAN 2025

- Kategori Syarikat Awam Berhad

INTERNATIONAL CENTRE FOR EDUCATION IN ISLAMIC FINANCE (INCEIF)

- Philanthropic Contributor

UNITED NATIONS GLOBAL COMPACT NETWORK MALAYSIA & BRUNEI (UNGCMYB)

- 2-Star Lister for The North Star ESG Target Setting and Future-Fit & Responsible Workforce

GRADUAN BRAND AWARDS

- No. 1 in Overall Ranking among Malaysia's Most Preferred Employer 2025
- No. 1 in Banking & Finance sector 2025

GTI MEDIA MALAYSIA: MALAYSIA'S 100 LEADING GRADUATE EMPLOYERS (M100 AWARDS)

- No. 1 in Overall Ranking among Malaysia's 100 Leading Graduate Employers 2025
- No. 1 in Banking sector 2025

TALENTBANK: GRADUATES' CHOICE AWARD (GCA)

- 1st in Islamic Banking
- 2nd Runner-Up in Investment Banking
- 4th in Banking
- 13th Overall (Top 25 Most Preferred Graduate Employers)





FY2025 in Review: Key Highlights

Financial Performance

Strategic Priorities and Updates

Key Takeaways

Appendices

PERFORMANCE HIGHLIGHTS

- **Total Assets, surpassed LEAP 25's target** of RM100 billion asset size **to close at RM104.1 billion at end December 2025.**
- **Robust Financing growth (6.4% YoY)**, driven by **steady Consumer and Commercial momentum**, as well as **Corporate portfolio rebound**. Growth is supported by **robust Deposits & IA increase**, continued **resilience of asset quality management**, and **stable liquidity and capital positions**.
- **Strong Net Income growth at 7.8% YoY**, attributed by **Fund based income (3.5% YoY)** and particularly from **Non-Fund based income expansion (60.5% YoY)**. **Non-Fund-based income ratio** stood at **12.5%**. **NIM sustained above 2% at 2.07%** aligning to market dynamics and reduction in OPR
- **Earnings moderated** from **higher overheads on purposeful investments on people and technology to elevate customer experience and strengthen business resilience**, as well as **higher ECL in line with asset growth**.
- Declares a **second interim cash dividend of 4.45 sen per ordinary share**, bringing **total dividends for FY2025 to 14.45 sen per ordinary share**, reflecting a **consistent 60% payout** based on Bank Islam's Net Profit for FY2025.
- **Sustainable finance mobilisation reached RM31.3 billion**, exceeding RM28.0 billion target
- **LEAP25: Exceeding most of our internal business strategic targets; reflecting the strength, resilience, and adaptability in navigating an evolving economic landscape**

STRATEGIC PRIORITIES

- **Strengthen profitability and financial resilience:**
 - **Enhance margins through high-yielding asset growth and effective balance sheet management – with a focus on expanding higher yielding Retail, Commercial and SME segments. Drive disciplined portfolio optimization to support sustainable margin uplift.**
 - **Accelerate non-fund-based income expansion:** Anchored on **client-centric, digital-led propositions** and **cross-segment synergies** to diversify revenue streams and strengthen franchise income.
 - **Maintain disciplined cost management, while enhancing operational agility and vigilance in navigating the external environment** to ensure proactive margin management, resilient asset quality, and stable capital and liquidity positions
- **Expand financial inclusion and digital Shariah leadership – advance financial accessibility, accelerating the Shariah digital financial ecosystem, and deliver innovative solutions that meet the evolving needs of our customers.**
- **Stay the course of our Sustainability commitments** to create meaningful impact that uplifts society, empowers communities, and supports national development.

Q&A SESSION



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APPENDIX: KEY FINANCIAL INDICATORS

	FY2025	FY2024	Banking Industry at Dec 2025
PROFITABILITY			
Return on equity (%) – based on PAT	7.1	7.6	10.2 @
Return on assets (%) – based on PAT	0.6	0.6	NA
Cost Income Ratio (%)	66.1	64.5	45.2 @
Earnings per Share (sen)	24.59	25.20	NA
Net Assets per Share (RM)	3.56	3.38	NA
ASSET QUALITY			
Gross impaired financing ratio (%)	0.97	1.06	1.37 #
Financing loss coverage ratio (%)	151.8	145.3	128.7 #
Financing credit cost ratio (%)	0.21	0.14	0.11 @
LIQUIDITY			
Financing to Available Fund ratio (%)	77.4	75.6	82.3 #
Liquidity Coverage Ratio (LCR) (%)	151.5 ^	159.6 ^	154.8 #
CASATIA ratio (%)	40.2	39.7	31.1 #
Net Stable Funding Ratio (NSFR) (%)	105.9	107.5	115.7 ##
CAPITAL ADEQUACY			
CET 1 Capital ratio (%)	13.6	13.8	14.2 #
Total Capital ratio (%)	18.3	20.0	17.8 #

^ Group's LCR using rolling 12 months average based on Bank Negara Malaysia (BNM) guidelines on Liquidity Risk disclosure
 @ BNM Quarterly Bulletin 4Q 2025
 # BNM Monthly Statistical Bulletin December 2025
 ## BNM Financial Stability Review – First Half 2025

APPENDIX: PROFIT & LOSS STATEMENT

Higher year-on-year net income spurred by increase in non-fund-based income and strong growth in financing

RM million	FY2025	FY2024	YoY %	4Q25	3Q25	QoQ %	4Q24	YoY %
Net fund-based income	2,136.2	2,176.9	-1.9	538.7	519.2	3.8	559.6	-3.7
Non-fund-based income	638.4	397.7	60.5	186.8	159.8	16.8	138.3	35.0
Net income	2,774.6	2,574.6	7.8	725.5	679.0	6.8	697.9	4.0
Total overheads	(1,715.0)	(1,573.5)	-9.0	(465.0)	(419.2)	-10.9	(442.8)	-5.0
Finance costs	(179.2)	(134.9)	-32.8	(47.6)	(50.1)	5.0	(41.5)	-14.7
Share of profits in associates	1.9	1.4	35.7	0.3	0.6	-50.0	0.5	-40.0
Profit before allowance for impairments	882.3	867.6	1.7	213.2	210.3	1.4	214.1	-0.4
Net allowance for impairment on financing & advances, net of recoveries	(151.9)	(94.6)	-60.6	0.3	(30.0)	>100	20.9	-98.6
Net allowance for impairment on other financial assets	5.7	0.1	>100	2.9	0.5	>100	(0.3)	>100
Profit before zakat and tax ("PBZT")	736.1	773.1	-4.8	216.4	180.8	19.7	234.7	-7.8
Profit after zakat and tax ("PAZT")	557.2	571.1	-2.4	175.1	129.2	35.5	172.6	1.4

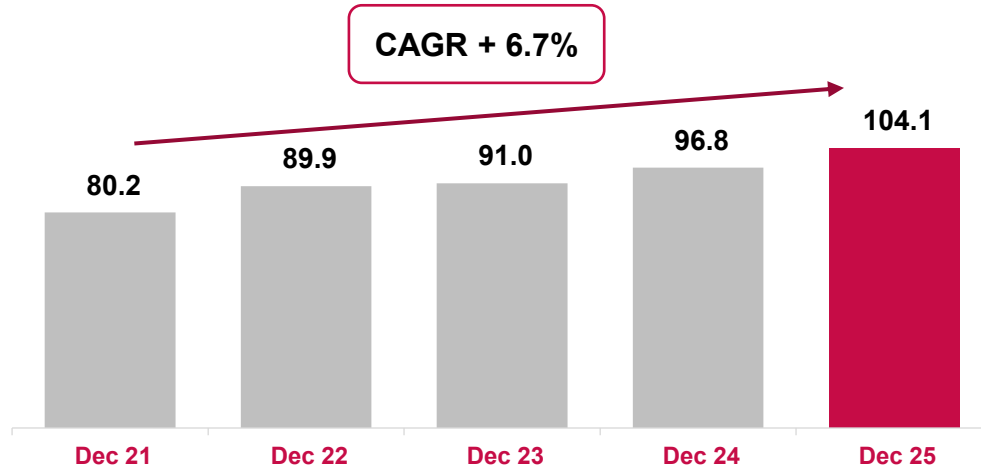
APPENDIX: KEY FINANCIAL POSITION ITEMS

Total assets has surpassed the RM100 billion mark, spurred by growth in financing and investment securities

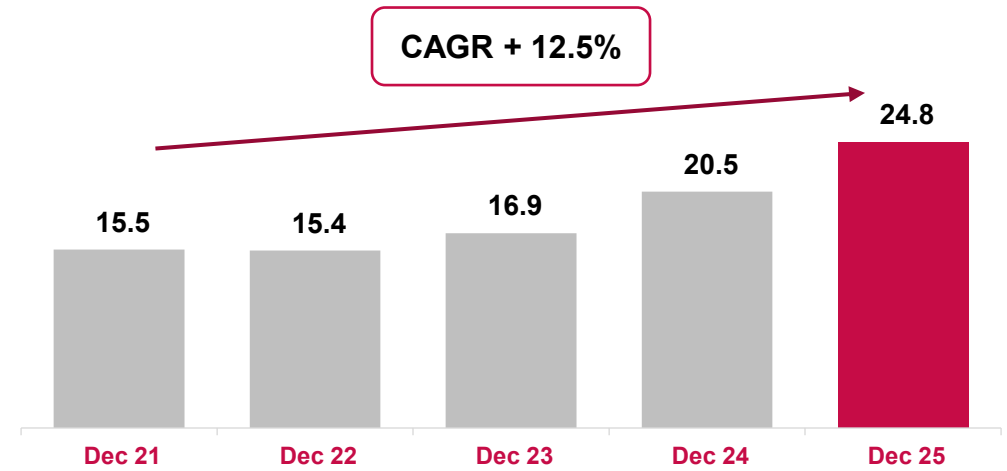
RM million	Dec 25	Dec 24	YTD %
Total Assets	104,120	96,803	7.6
<i>of which:</i>			
Cash & short-term funds	2,872	4,325	-33.6
Investment securities (FVOCI, FVTPL & AC)	24,805	20,472	21.2
Net financing, advances and others	73,997	69,481	6.5
of which Gross financing and advances	74,726	70,218	6.4
Total Liabilities	96,047	89,147	7.7
<i>of which:</i>			
Deposits from customers & Investments accounts of customers	84,324	80,947	4.2
Recourse obligation on financing sold to Cagamas	1,504	1,504	0.0
Subordinated sukuk and capital securities	4,007	3,595	11.5
Total Equity	8,073	7,656	5.4

5 YEARS TREND

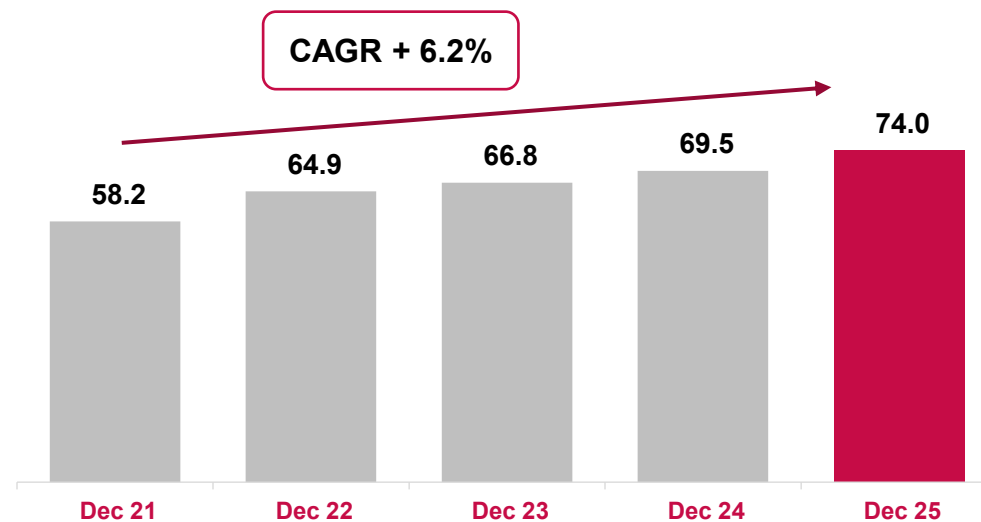
Total assets
RM billion



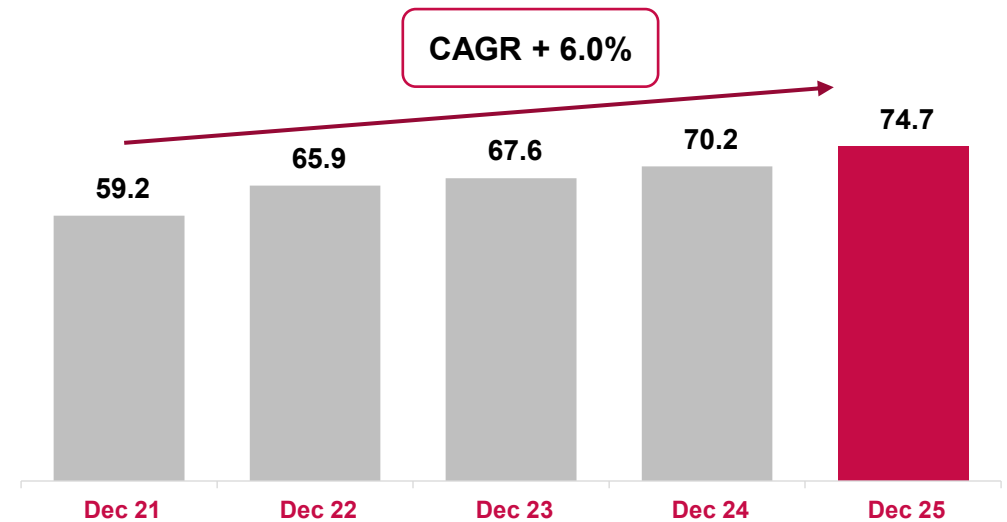
Investment securities
RM billion



Net financing
RM billion

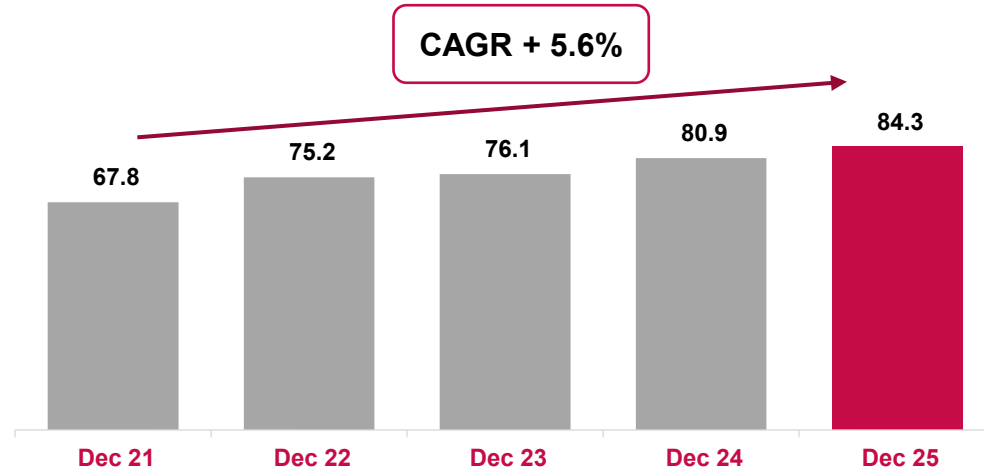


Gross financing
RM billion

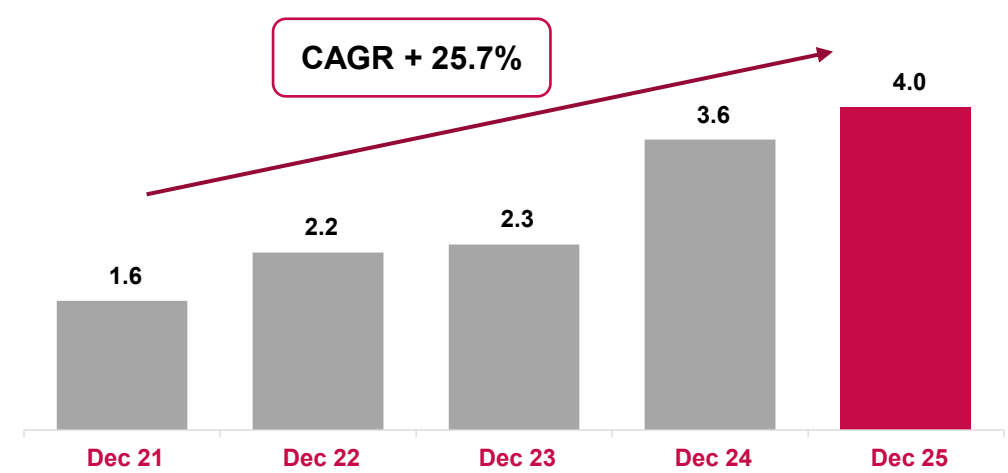


5 YEARS TREND *continued*

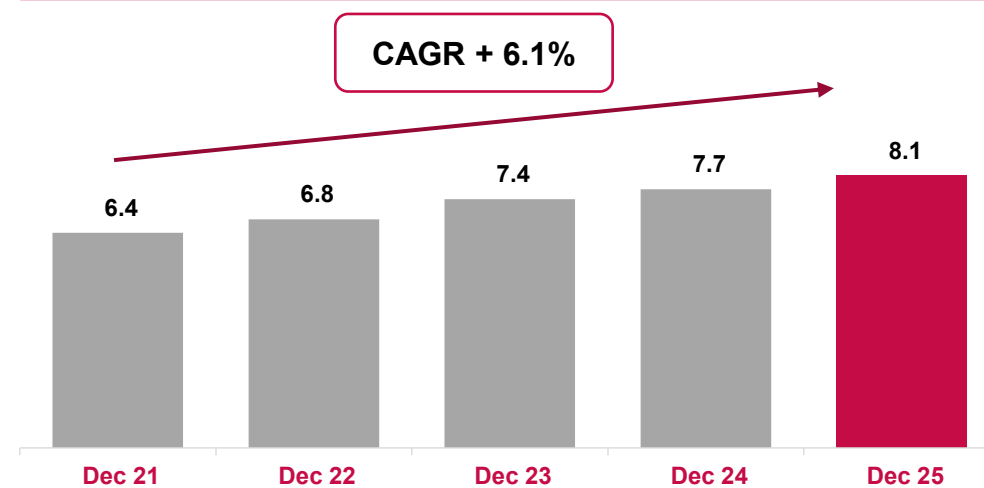
Deposits from customers & investment accounts of customers
RM billion



Subordinated sukuk & capital securities
RM billion



Shareholders' equity
RM billion





Thank You

DISCLAIMER

Throughout this presentation, we have used forward-looking statements that relate to the plans, objectives, goals, strategies, future operations and performance of our Group. Such statements usually contain words like 'anticipates', 'believes', 'estimates', 'expects', 'intends', 'may', 'plans', 'projects', 'should', 'would' and 'will', amongst others. We do not intend for these statements to be guarantees of future operating, financial or other results, as they involve risks, uncertainties and assumptions in their representation of various possible scenarios. As such, actual results and outcomes could differ significantly from those expressed or implied. Our Group makes no express or implied representation or warranty that the results anticipated by these forward-looking statements will be achieved. We are under no obligation to update either these forward-looking statements or the historical information presented in this presentation.

