

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

Bank	Note	2025 RM'000	2024 RM'000
Assets			
Cash and bank balances	5	1,634,200	1,386,786
Financial assets at fair value through profit or loss	6	508,622	553,541
Debt instruments at fair value through other comprehensive income	7(a)	673,879	867,152
Equity instruments at fair value through other comprehensive income	7(a)	1,382	1,421
Debt instruments at amortised cost	7(b)	454,420	521,018
Derivative financial assets	8	11,164	49,697
Loans, advances and financing	9	1,765,426	1,849,731
Balances due from clients and brokers	10	480,505	454,837
Other assets	11	158,222	219,144
Statutory deposit with Bank Negara Malaysia	12	36,484	73,768
Tax recoverable		24,174	24,716
Investment in subsidiaries	13	82,610	77,812
Investment in associates	14	91,844	91,844
Investment in joint venture	15	41,094	45,706
Property, plant and equipment	16	142,975	145,048
Intangible assets	17	329,686	333,576
Right-of-use assets	18	21,441	16,645
Deferred tax assets	19	-	11,169
Total assets		6,458,128	6,723,611
Liabilities			
Deposits from customers	20	3,565,230	3,904,816
Deposits and placements of banks and other financial institutions	21	803,996	729,835
Balances due to clients and brokers	22	352,093	360,633
Derivative financial liabilities	23	42,230	60,133
Other liabilities	24	278,031	338,078
Obligations on securities sold under repurchase agreements	25	226,631	69,514
Borrowings	26	123,500	180,500
Lease liabilities	27	21,807	17,161
Provision for taxation and zakat		578	17,071
Deferred tax liabilities	19	3,014	-
Total liabilities		5,417,110	5,677,741
Equity			
Share capital	28 (i)	253,834	253,834
Treasury shares	28 (ii)	(7,446)	(7,441)
Reserves	29	794,630	799,477
Total equity		1,041,018	1,045,870
Total liabilities and shareholders' equity		6,458,128	6,723,611
Commitments and contingencies	43	4,589,806	6,538,731

The accompanying notes form an integral part of these financial statements.

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Note	Group		Bank	
		2025 RM'000	2024 RM'000	2025 RM'000	2024 RM'000
Operating revenue	30	865,324	1,003,797	573,154	695,591
Interest income	31	267,378	268,510	255,748	257,504
Interest expense	32	(186,517)	(199,581)	(191,590)	(204,462)
Net interest income		80,861	68,929	64,158	53,042
Net income from Islamic banking operations	53(b)	26,281	27,698	26,281	27,698
Other operating income	33	553,060	702,938	307,254	456,607
Net income		660,202	799,565	397,693	537,347
Other operating expenses	34	(591,095)	(644,021)	(346,918)	(427,725)
Operating profit		69,107	155,544	50,775	109,622
Credit loss reversal/(expense)	35	4,618	(54,277)	2,329	(29,754)
Bad debts recovered	36	1,562	5,333	1,562	5,344
Impairment loss on investment in joint venture	15	-	-	(4,612)	-
Net reversal of impairment loss on investment in subsidiaries	13	-	-	4,798	-
		75,287	106,600	54,852	85,212
Share of results of associates and joint ventures		(1,723)	10,649	-	-
Profit before taxation and zakat		73,564	117,249	54,852	85,212
Taxation and zakat	41	(23,599)	(21,494)	(8,228)	(13,224)
Profit for the financial year		49,965	95,755	46,624	71,988
Other comprehensive income/(loss):					
Items that will not be reclassified subsequently to profit or loss:					
Fair value (loss)/gain on equity instruments at fair value through other comprehensive income ("FVOCI")		(40)	79	(40)	79
Share of other comprehensive (loss)/income in associates		(16,442)	6,223	-	-
Income tax relating to fair value (loss)/gain on equity instruments	19	10	(19)	10	(19)
Items that will be reclassified subsequently to profit or loss:					
Foreign exchange differences on consolidation		(11,861)	(3,774)	-	-
Other comprehensive (loss)/income carried forward:		(28,333)	2,509	(30)	60

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025 (CONT'D.)

	Note	Group		Bank	
		2025 RM'000	2024 RM'000	2025 RM'000	2024 RM'000
Other comprehensive (loss)/income brought forward:		(28,333)	2,509	(30)	60
Items that will be reclassified subsequently to profit or loss (cont'd.):					
Net change in revaluation of debt instruments at FVOCI		9,540	(3,141)	9,540	(3,141)
Income tax effect	19	(2,316)	534	(2,316)	534
Other comprehensive (loss)/income for the financial year, net of tax		(21,109)	(98)	7,194	(2,547)
Total comprehensive income for the financial year, net of tax		28,856	95,657	53,818	69,441
Earnings per share attributable to equity holders of the Bank:					
Basic (sen)	42	6.86	13.18		
Diluted (sen)	42	6.86	13.18		

The accompanying notes form an integral part of these financial statements.

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

	Non-distributable					Total attributable to equity holders			
	Ordinary shares (Note 28) RM'000	Capital reserve (Note 29) RM'000	Fair value reserve (Note 29) RM'000	Regulatory reserve (Note 29) RM'000	Exchange reserve (Note 29) RM'000	ESS reserve (Note 29) RM'000	Treasury shares (Note 28) RM'000	Retained profits (Note 29) RM'000	RM'000
At 1 January 2025	253,834	88,938	9,552	16,748	25,062	448	(7,441)	730,701	1,117,842
Net profit for the financial year	-	-	-	-	-	-	-	49,965	49,965
Share of other comprehensive (loss)/income of associates	-	-	(16,648)	-	-	-	-	206	(16,442)
Other comprehensive income/(loss)	-	-	7,194	-	(11,861)	-	-	-	(4,667)
Total comprehensive (loss)/income for the financial year	-	-	(9,454)	-	(11,861)	-	-	50,171	28,856
Share-based payment under ESS scheme	-	-	-	-	-	(124)	-	-	(124)
Transfer of shares pursuant to exercise of ESS	-	-	-	-	-	-	692	(274)	418
Buy-back of shares	-	-	-	-	-	-	(697)	-	(697)
Transfer to regulatory reserve	-	-	-	1,040	-	-	-	(1,040)	-
Transfer to retained profits	-	-	-	-	-	(105)	-	105	-
Dividend paid (Note 46)	-	-	-	-	-	-	-	(58,267)	(58,267)
Disposal of an associate (Note 14)	-	-	-	-	435	-	-	-	435
At 31 December 2025	253,834	88,938	98	17,788	13,636	219	(7,446)	721,396	1,088,463

The accompanying notes form an integral part of these financial statements.