

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

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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025 (CONT'D.)

Group	Non-distributable						Total attributable to equity holders RM'000
	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	
At 1 January 2024	253,834	88,938	6,849	16,064	28,836	1,317	686,876
Net profit for the financial year	-	-	-	-	-	-	95,755
Share of other comprehensive income of associates	-	-	5,250	-	-	-	973
Other comprehensive loss	-	-	(2,547)	-	(3,774)	-	(6,321)
Total comprehensive income/(loss) for the financial year	-	-	2,703	-	(3,774)	-	96,728
Share-based payment under ESS scheme	-	-	-	-	-	(316)	(316)
Transfer of shares pursuant to exercise of ESS	-	-	-	-	-	-	(2,016)
Buy-back of shares	-	-	-	-	-	-	(576)
Transfer to regulatory reserve	-	-	-	684	-	-	(684)
Transfer to retained profits	-	-	-	-	-	(553)	553
Dividend paid (Note 46)	-	-	-	-	-	-	(50,756)
At 31 December 2024	253,834	88,938	9,552	16,748	25,062	448	730,701

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

Bank	Non-distributable						Total equity RM'000
	Ordinary shares (Note 28) RM'000	Regulatory reserve (Note 29) RM'000	Capital reserve (Note 29) RM'000	Fair value reserve (Note 29) RM'000	ESS reserve (Note 29) RM'000	Treasury shares (Note 28) RM'000	
At 1 January 2025	253,834	16,748	153,863	309	448	(7,441)	628,109
Net profit for the financial year	-	-	-	-	-	-	46,624
Other comprehensive income	-	-	-	7,194	-	-	7,194
Total comprehensive income for the financial year	-	-	-	7,194	-	-	53,818
Share-based payment under ESS scheme	-	-	-	-	(124)	-	(124)
Transfer of shares pursuant to exercise of ESS	-	-	-	-	-	692	(274)
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)
At 31 December 2025	253,834	17,788	153,863	7,503	219	(7,446)	615,257

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STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025 (CONT'D.)

	Non-distributable						Total equity RM'000
	Ordinary shares (Note 28) RM'000	Regulatory reserve (Note 29) RM'000	Capital reserve (Note 29) RM'000	Fair value reserve (Note 29) RM'000	ESS reserve (Note 29) RM'000	Treasury shares (Note 28) RM'000	
Bank							
At 1 January 2024	253,834	16,064	153,863	2,856	1,317	(11,739)	1,025,219
Net profit for the financial year	-	-	-	-	-	-	71,988
Other comprehensive loss	-	-	-	(2,547)	-	-	(2,547)
Total comprehensive (loss)/income for the financial year	-	-	-	(2,547)	-	-	69,441
Share-based payment under ESS scheme	-	-	-	-	(316)	-	(316)
Transfer of shares pursuant to exercise of ESS	-	-	-	-	-	4,874	2,858
Buy-back of shares	-	-	-	-	-	(576)	(576)
Transfer to regulatory reserve	-	684	-	-	-	-	(684)
Transfer to retained profits	-	-	-	-	(553)	-	553
Dividend paid (Note 46)	-	-	-	-	-	(50,756)	(50,756)
At 31 December 2024	253,834	16,748	153,863	309	448	(7,441)	1,045,870

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

STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Note	Group		Bank	
		2025 RM'000	2024 RM'000	2025 RM'000	2024 RM'000
Cash flows from operating activities					
Profit before taxation and zakat		73,564	117,249	54,852	85,212
Adjustments for:					
Depreciation of property, plant and equipment	34	10,313	10,925	8,411	9,209
Amortisation of intangible assets	34	9,985	9,086	6,704	7,082
Amortisation of right-of-use assets	34	7,320	8,054	5,888	6,432
Lease interest expenses	32	1,146	1,344	811	1,011
ESS reversal		(91)	(319)	(91)	(319)
Credit loss (reversal)/expense	35	(4,618)	54,277	(2,329)	29,754
Net reversal impairment allowance on investment in subsidiaries		-	-	(4,798)	-
Impairment allowance on investment in joint venture		-	-	4,612	-
Property, plant and equipment and computer software written-off	34	199	51	195	16
Reversal impairment allowance on intangible assets	34	(195)	-	(195)	-
Fixed assets expensed off		1,433	10	1,183	-
Bad debts written-off	36	-	4	-	-
(Gain)/loss on disposal of a joint venture	33(c)	-	(479)	-	2,360
Gain on disposal of associates	33(c)	(601)	-	-	-
Gross dividend income from investments	33(b)	(2,109)	(3,503)	(35,126)	(45,493)
Gain on disposal of property, plant and equipment	33(c)	(24)	-	(24)	-
Net gain from sale of financial assets at fair value through profit or loss and derivatives		(97,972)	(33,485)	(95,380)	(30,875)
Net gain from sale of financial instruments at FVOCI		(8,625)	(4,195)	(8,625)	(4,195)
Net (gain)/loss on derecognition of right-of-use assets and lease liabilities	18 & 27	(99)	(79)	17	70
Share of results of associates and joint venture		1,723	(10,649)	-	-
Unrealised loss/(gain) on revaluation of financial assets at fair value through profit or loss and derivatives	33(b)	28,791	(89,048)	28,450	(90,950)
Operating profit/(loss) before working capital changes		20,140	59,243	(35,445)	(30,686)
(Increase)/Decrease in operating assets:					
Deposits with banks and other financial institutions with original maturity of more than three months		(70,000)	-	(50,000)	-
Loans, advances and financing		72,390	(118,582)	83,920	(119,511)
Other assets		138,614	(291,199)	94,219	(25,535)
Statutory deposit with Bank Negara Malaysia		37,284	(13,148)	37,284	(13,148)
Balances due from clients and brokers		(29,250)	100,224	(29,177)	100,255
Trust monies and deposits	5	201,672	(260,189)	6,911	1,432
(Decrease)/Increase in operating liabilities:					
Other liabilities		(216,110)	229,255	(60,066)	76,020
Balances due to clients and brokers		(76,922)	237,423	(8,540)	15,914
Deposits from customers		(367,075)	151,999	(339,586)	140,102
Deposits and placements of banks and other financial institutions		74,161	398,032	74,161	398,032
Obligations on securities sold under repurchase agreements		157,117	(27,718)	157,117	(27,718)
Cash (used in)/generated from operations		(57,979)	465,340	(69,202)	515,157
Net income tax and zakat paid		(25,420)	(25,428)	(12,302)	(11,367)
Rental/lease payment (interest)	27	(1,146)	(1,344)	(811)	(1,011)
Net cash (used in)/generated from operating activities		(84,545)	438,568	(82,315)	502,779