Registration No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Financial Position
as at 30 June 2026

		The Group		The Bank	
		As at	As at	**As at**	As at
		30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	Note	**RM'000**	RM'000	**RM'000**	RM'000
ASSETS					
Cash and short-term funds		**984,215**	742,298	**928,676**	737,460
Financial assets at fair value through profit or loss ("FVTPL")	12	**213,175**	324,266	**212,311**	322,918
Financial investments at fair value through other comprehensive income ("FVOCI")	12	**3,389,928**	3,726,346	**3,389,928**	3,726,346
Financial investments at amortised cost	12	**1,371,290**	1,009,923	**1,371,290**	1,009,923
Loans and advances	13	**2,543,675**	2,393,462	**2,543,675**	2,393,462
Amount due from clients & brokers	14	**535,983**	801,226	**535,983**	801,226
Derivative financial assets		**22,837**	20,499	**22,837**	20,499
Other assets	15	**98,106**	138,455	**97,826**	138,282
Statutory deposits with Bank Negara Malaysia		**59,302**	55,510	**59,200**	55,410
Amount due from subsidiaries		**-**	-	**594**	700
Investment in subsidiaries	16	**-**	-	**2,324**	1,794
Investment in an associate	17	**59**	-	**532**	372
Tax recoverable		**19,552**	29,395	**19,536**	29,374
Deferred tax assets		**33,658**	36,860	**33,658**	36,860
Property and equipment		**13,513**	12,293	**13,513**	12,293
Intangible assets		**307,414**	307,731	**307,414**	307,731
Right-of-use ("ROU") assets		**19,839**	5,106	**19,839**	5,106
TOTAL ASSETS		**9,612,546**	9,603,370	**9,559,136**	9,599,756
LIABILITIES AND EQUITY					
Deposits from customers	18	**4,216,511**	4,082,252	**4,216,511**	4,082,252
Deposits and placements of banks and other financial institutions	19	**2,838,243**	2,968,775	**2,838,243**	2,968,775
Amount due to clients & brokers	20	**549,031**	657,115	**549,031**	657,115
Derivative financial liabilities		**49,412**	47,914	**49,412**	47,914
Amount due to holding company		**45,623**	34,597	**45,623**	34,597
Lease liabilities		**20,103**	4,732	**20,103**	4,732
Other liabilities	21	**359,385**	325,086	**305,172**	320,781
Provision for taxation		**7**	5	**-**	-
TOTAL LIABILITIES		**8,078,315**	8,120,476	**8,024,095**	8,116,166
Share capital		**999,800**	999,800	**999,800**	999,800
Reserves	22	**534,431**	483,094	**535,241**	483,790
TOTAL EQUITY		**1,534,231**	1,482,894	**1,535,041**	1,483,590
TOTAL LIABILITIES AND EQUITY		**9,612,546**	9,603,370	**9,559,136**	9,599,756
COMMITMENTS AND CONTINGENCIES	31	**7,873,747**	8,383,491	**7,873,747**	8,383,491

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: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Income Statements
for the financial period ended 30 June 2026

The Group		**Individual Quarter**		**Cumulative Quarter**	
		Current Financial Period	Preceding Year Corresponding Period	**Current Financial Period-to-date**	Preceding Year Corresponding Period-to-date
		30-06-2026	30-06-2025	**30-06-2026**	30-06-2025
	Note	**RM'000**	RM'000	**RM'000**	RM'000
Interest income	23	**98,459**	90,077	**194,381**	180,610
Interest expense	24	**(67,469)**	(71,049)	**(137,850)**	(141,102)
Net interest income		**30,990**	19,028	**56,531**	39,508
Net fee and commission income	25	**44,121**	25,715	**88,816**	54,210
Net gains and losses on financial instruments	26	**14,234**	18,029	**58,014**	55,686
Other operating income/(loss)	27	**9,424**	8,907	**(9,245)**	(1,156)
Net income		**98,769**	71,679	**194,116**	148,248
Other operating expenses	28	**(54,372)**	(56,847)	**(104,262)**	(109,488)
Operating profit before allowances		**44,397**	14,832	**89,854**	38,760
Allowance for credit impairment losses on financial assets	29	**(5,887)**	1,806	**(6,353)**	(2,050)
Profit before zakat and taxation		**38,510**	16,638	**83,501**	36,710
Share of results of associates, net of tax		**(1)**	-	**(1)**	-
Profit before taxation		**38,509**	16,638	**83,500**	36,710
Taxation		**(9,401)**	(4,058)	**(20,248)**	(8,954)
Net profit after taxation		**29,108**	12,580	**63,252**	27,756
Attributable to the equity holder of the Bank		**29,108**	12,580	**63,252**	27,756
		29,108	12,580	**63,252**	27,756
Earnings per share (sen):					
Basic/fully diluted		**3.73**	1.61	**8.11**	3.56

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: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
for the financial period ended 30 June 2026

The Group	Individual Quarter		Cumulative Quarter	
	Current Financial Period 30-06-2026 RM'000	Preceding Year Corresponding Period 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Net profit after taxation	**29,108**	12,580	**63,252**	27,756
Other comprehensive income:				
Items that may be reclassified subsequently to profit or loss				
Net fair value change in financial investments at FVOCI (debt instruments)	**12,327**	52,175	**(14,634)**	72,678
Net credit impairment losses change in financial investments at FVOCI (debt instruments)	**-**	135	**(65)**	98
Net losses on financial investments at FVOCI reclassified to profit or loss on disposal (debt instruments)	**385**	(16,601)	**(3,215)**	(20,876)
Deferred tax on financial investments at FVOCI	**4,143**	(8,537)	**4,284**	(12,432)
Items that will not be reclassified subsequently to profit or loss				
Net fair value change in financial investments designated at FVOCI (equity instruments)	**1,715**	1,266	**1,715**	1,266
Other comprehensive income for the financial period, net of tax	**18,570**	28,438	**(11,915)**	40,734
Total comprehensive income for the financial period	**47,678**	41,018	**51,337**	68,490
Attributable to the equity holder of the Bank	**47,678**	41,018	**51,337**	68,490

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: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Income Statements
for the financial period ended 30 June 2026

The Bank		Individual Quarter		Cumulative Quarter	
		Current Financial Period	Preceding Year Corresponding Period	**Current Financial Period-to-date**	Preceding Year Corresponding Period-to-date
		30-06-2026	30-06-2025	**30-06-2026**	30-06-2025
	Note	**RM'000**	RM'000	**RM'000**	RM'000
Interest income	23	**98,448**	90,063	**194,350**	180,588
Interest expense	24	**(67,469)**	(71,049)	**(137,850)**	(141,102)
Net interest income		**30,979**	19,014	**56,500**	39,486
Net fee and commission income	25	**43,850**	25,374	**88,291**	53,700
Net gains and losses on financial instruments	26	**14,227**	18,016	**57,997**	55,661
Other operating income/(loss)	27	**9,419**	8,901	**(9,257)**	(1,170)
Net income		**98,475**	71,305	**193,531**	147,677
Other operating expenses	28	**(53,959)**	(56,372)	**(103,597)**	(108,455)
Operating profit before allowances		**44,516**	14,933	**89,934**	39,222
Allowance for credit impairment losses on financial assets	29	**(5,906)**	1,818	**(6,332)**	(2,040)
Profit before taxation		**38,610**	16,751	**83,602**	37,182
Taxation		**(9,398)**	(4,055)	**(20,236)**	(8,949)
Net profit after taxation		**29,212**	12,696	**63,366**	28,233
Attributable to the equity holder of the Bank		**29,212**	12,696	**63,366**	28,233
Earnings per share (sen):					
Basic/fully diluted		**3.75**	1.63	**8.12**	3.62

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.

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
for the financial period ended 30 June 2026

The Bank	**Individual Quarter**		**Cumulative Quarter**	
	Current Financial Period 30-06-2026 RM'000	Preceding Year Corresponding Period 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Net profit after taxation	**29,212**	12,696	**63,366**	28,233
Other comprehensive income:				
<u>Items that may be reclassified subsequently to profit or loss</u>				
Net fair value change in financial investments at FVOCI (debt instruments)	**12,327**	52,175	**(14,634)**	72,678
Net credit impairment losses change in financial investments at FVOCI (debt instruments)	**-**	135	**(65)**	98
Net losses on financial investments at FVOCI reclassified to profit or loss on disposal (debt instruments)	**385**	(16,601)	**(3,215)**	(20,876)
Deferred tax on financial investments at FVOCI	**4,143**	(8,537)	**4,284**	(12,432)
<u>Items that will not be reclassified subsequently to profit or loss</u>				
Net fair value change in financial investments designated at FVOCI (equity instruments)	**1,715**	1,266	**1,715**	1,266
Other comprehensive income for the financial period, net of tax	**18,570**	28,438	**(11,915)**	40,734
Total comprehensive income for the financial period	**47,782**	41,134	**51,451**	68,967
Attributable to the equity holder of the Bank	**47,782**	41,134	**51,451**	68,967

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.

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Changes in Equity
for the financial period ended 30 June 2026

	<---------------- Attributable to equity holder of the Bank ---------------->				
		<------ Non-distributable	------>	<- Distributable ->	
	Share Capital RM'000	**Regulatory reserves RM'000**	**FVOCI revaluation reserves RM'000**	**Retained profits RM'000**	**Total equity RM'000**
The Group					
At 1 January 2026	**999,800**	**55,087**	**(3,363)**	**431,370**	**1,482,894**
Comprehensive income:					
Net profit for the financial period	**-**	**-**	**-**	**63,252**	**63,252**
Other comprehensive loss (net of tax)					
- Financial investments at FVOCI	**-**	**-**	**(11,915)**	**-**	**(11,915)**
Total comprehensive income	**-**	**-**	**(11,915)**	**63,252**	**51,337**
Transfer from regulatory reserves	**-**	**(1,420)**	**-**	**1,420**	**-**
At 30 June 2026	**999,800**	**53,667**	**(15,278)**	**496,042**	**1,534,231**
At 1 January 2025	999,800	45,111	(22,419)	442,935	1,465,427
Comprehensive income:					
Net profit for the financial period	-	-	-	27,756	27,756
Other comprehensive income (net of tax)					
- Financial investments at FVOCI	-	-	40,734	-	40,734
Total comprehensive income	-	-	40,734	27,756	68,490
Transfer from regulatory reserves	-	(48)	-	48	-
Dividends paid	-	-	-	(80,000)	(80,000)
At 30 June 2025	999,800	45,063	18,315	390,739	1,453,917

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.

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Statements of Changes in Equity
for the financial period ended 30 June 2026

	<---------------- Attributable to equity holder of the Bank ---------------->				
		<------ Non-distributable	------>	<- Distributable ->	
	Share Capital RM'000	**Regulatory reserves RM'000**	**FVOCI revaluation reserves RM'000**	**Retained profits RM'000**	**Total equity RM'000**
<u>The Bank</u>					
At 1 January 2026	**999,800**	**55,087**	**(3,363)**	**432,066**	**1,483,590**
Comprehensive income:					
Net profit for the financial period	**-**	**-**	**-**	**63,366**	**63,366**
Other comprehensive loss (net of tax)					
- Financial investments at FVOCI	**-**	**-**	**(11,915)**	**-**	**(11,915)**
Total comprehensive income	**-**	**-**	**(11,915)**	**63,366**	**51,451**
Transfer from regulatory reserves	**-**	**(1,420)**	**-**	**1,420**	**-**
At 30 June 2026	**999,800**	**53,667**	**(15,278)**	**496,852**	**1,535,041**
At 1 January 2025	999,800	45,111	(22,419)	442,822	1,465,314
Comprehensive income:					
Net profit for the financial period	-	-	-	28,233	28,233
Other comprehensive income (net of tax)					
- Financial investments at FVOCI	-	-	40,734	-	40,734
Total comprehensive income	-	-	40,734	28,233	68,967
Transfer from regulatory reserves	-	(48)	-	48	-
Dividends paid	-	-	-	(80,000)	(80,000)
At 30 June 2025	999,800	45,063	18,315	391,103	1,454,281

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.

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Condensed Interim Financial Statements
Unaudited Condensed Statements of Cash Flows
for the financial period ended 30 June 2026

	The Group		The Bank	
	30-06-2026	30-06-2025	**30-06-2026**	30-06-2025
	RM'000	RM'000	**RM'000**	RM'000
Cash flow from operating activities				
Profit before taxation	**83,500**	36,710	**83,602**	37,182
Adjustments for non-operating and not involving the movement of cash and cash equivalents	**(144,252)**	(70,967)	**(144,276)**	(70,976)
Operating profit before changes in working capital	**(60,752)**	(34,257)	**(60,674)**	(33,794)
Net changes in operating assets	**323,524**	72,811	**323,278**	72,753
Net changes in operating liabilities	**(38,045)**	(210,723)	**(87,953)**	(205,045)
Cash generated from/(used in) operating activities	**224,727**	(172,169)	**174,651**	(166,086)
Tax paid	**(2,918)**	(32,406)	**(2,913)**	(32,401)
Net cash generated from/(used in) operating activities	**221,809**	(204,575)	**171,738**	(198,487)
Cash flow from investing activities				
Interest received from financial investments	**96,682**	96,801	**96,682**	96,801
Purchase of financial investments	**(1,472,508)**	(269,498)	**(1,472,508)**	(269,498)
Proceeds from redemption/disposal of financial investments	**1,400,400**	946,915	**1,400,400**	946,915
Dividend income received from:				
- financial assets	**612**	598	**612**	598
- financial investments	**113**	113	**113**	113
Capital injection/Investment in subsidiaries	**-**	-	**(530)**	-
Capital injection/Investment in associates	**(60)**	-	**(160)**	-
Purchase of property and equipment	**(2,223)**	(385)	**(2,223)**	(385)
Purchase of intangible assets	**(17)**	(269)	**(17)**	(269)
Net cash generated from investing activities	**22,999**	774,275	**22,369**	774,275
Cash flow from financing activities				
Lease payments	**(2,891)**	(4,902)	**(2,891)**	(4,902)
Dividend paid to holding company	**-**	(80,000)	**-**	(80,000)
Redemption of Commercial Paper	**-**	(5,000)	**-**	(5,000)
Net cash used in financing activities	**(2,891)**	(89,902)	**(2,891)**	(89,902)
Net (decrease)/increase in cash and cash equivalents	**241,917**	479,798	**191,216**	485,886
Cash and cash equivalents at beginning of the financial period	**742,298**	317,360	**737,460**	309,257
Cash and cash equivalents at end of the financial period	**984,215**	797,158	**928,676**	795,143

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.

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

Notes to the unaudited condensed interim financial statements for the financial period ended 30 June 2026

1. Review of financial performance

The Group recorded a profit before taxation ("PBT") of RM83.5 million for the 6 months period ended 30 June 2026 ("6M2026"), representing 127% increase as compared to the previous corresponding financial period ("6M2025") of RM36.7 million.

Analysis of the Group's 6M2026 financial performance is as follows:

- Net interest income of RM56.5 million in 6M2026 was 43% higher than 6M2025 primarily due to higher interest-earning assets in the current period.
- Net fee and commission income increased by 64% to RM88.8 million in 6M2026, primarily due to the higher net brokerage income in the current period.
- Net gains and losses on financial instruments of RM58.0 million in 6M2026 was 4% higher than 6M2025. This increase was primarily due to increase in gain on derivatives.
- Other operating loss increased in 6M2026, mainly due to higher foreign exchange losses.
- Operating expenses in 6M2026 were lower by 5% at RM104.3 million mainly due to lower personnel cost by RM8.1 million in the current period.
- Allowance for credit impairment losses on financial assets in 6M2026 at RM6.4 million (6M2025: RM2.1 million) mainly due to higher expected credit losses made in the current period.

2. Prospect for the current financial year

The Malaysian economy is projected to grow between 4.0% and 5.0%, supported by robust external demand, particularly in the electrical and electronics ('E&E') sector and accelerating investments in digital infrastructure and data centres. The economic outlook remains subject to external risks, notably potential energy price shocks and supply disruptions arising from the prolonged geopolitical tensions in the Middle East. Malaysia's inflation is expected to remain contained, partly insulated by targeted fuel subsidies and Bank Negara Malaysia is expected to maintain a cautious and data-dependent stance, with the Overnight Policy Rate ('OPR') steady at 2.75% p.a. in 2026.

The Group remains well-capitalised and maintains sufficient liquidity buffers to support its strategic growth initiatives. Despite ongoing geopolitical uncertainties and market volatility, Bursa Malaysia's capital market activities and the continued need for fundraising, restructuring and strategic advisory services are expected to provide opportunities for the Investment Banking sector. The Group will continue to pursue growth in its advisory and capital markets businesses while upholding disciplined risk management and prudent capital allocation. Maintaining a diversified revenue base, strong client franchise and sustainable profitability will remain key priorities in supporting long-term business resilience and shareholder value creation.

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Notes to the unaudited condensed interim financial statements for the financial period ended 30 June 2026

3. Basis of preparation

The unaudited interim financial statements for the period under review have been prepared in accordance with the applicable provisions of the Malaysian Financial Reporting Standards ("MFRS"), International Financial Reporting Standards ("IFRS"), and relevant Bank Negara Malaysia ("BNM") policy documents.

The unaudited condensed interim financial statements should be read in conjunction with the annual financial statements for the financial year ended 31 December 2025. The explanatory notes 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 Group and the Bank since the financial year ended 31 December 2025.

The material accounting policies and methods of computation applied in the condensed interim financial statements are consistent with those applied in the annual financial statements for the financial year ended 31 December 2025, except for the adoption of the following amendments and annual improvements to MFRS Accounting Standards that are effective for the Bank for the financial year beginning on 1 January 2026.

Amendments to MFRS 9 and MFRS 7 ‘Amendments to the Classification and Measurement of Financial Instruments’

The amendments clarify derecognition requirements for financial assets and financial liabilities, provide additional guidance on the assessment of the solely payments of principal and interest ('SPPI') criterion, introduce new disclosure requirements for financial instruments with contractual terms that may alter cash flows (including those linked to environmental, social and governance ('ESG') features), and update disclosures for equity instruments designated at fair value through other comprehensive income ('FVOCI').

Amendments to MFRS 9 and MFRS 7 ‘Contract Referencing Nature-dependent Electricity’

The amendments provide application guidance on the use of the MFRS 9 'own-use exemption' for certain electricity purchase contracts, permit such contracts to be designated as hedging instruments, and introduce new disclosure requirements to enhance transparency on their financial effects.

Annual improvements to MFRS Accounting Standards

The annual improvements include amendments to several MFRS Accounting Standards intended to enhance consistency, clarity and alignment across the standards:

- MFRS 1 on hedge accounting by a first-time adopter
- MFRS 7 on gain or loss on derecognition
- MFRS 9 on lessee derecognition of lease liabilities and transaction price
- MFRS 10 on determination of a ‘de facto agent’
- MFRS 107 on cost method

The adoption of amendments above did not have any impact on the amounts recognised in prior periods and are not expected to significantly affect the current or future periods.

4. Qualification of preceding annual financial statements

The Group's and the Bank's financial statements for financial year ended 31 December 2025 were not qualified by the auditors.

5. Seasonal or cyclical factors

The operations of the Group and the Bank are generally not affected by any seasonal or cyclical factors, but are in tandem with the domestic and global economy, and the performance of the capital markets.

6. 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 Group and the Bank during the financial period.

7. Changes in debt and equity securities

There were no issuances, cancellation, repurchases, or resale of debt and equity securities by the Group and the Bank during the financial period.

8. Material litigations

There is no material litigation during the financial period ended 30 June 2026.

9. Changes in the composition of the Group

There were no changes to the composition of the Group as at end of the financial period, except for the investment in an associate (30% economic interest in Pothos GP Sdn Bhd) amounting to RM60,000 and the investment in a subsidiary, Bunga Biru Capital Sdn Bhd at RM130,000.

10. Dividends

The Board of Directors has recommended the payment of an interim single-tier cash dividend of 10.256 sen per share amounting to RM80,000,000 for the financial year ending 31 December 2026, which is subject to the approval from Bank Negara Malaysia.

11. Significant event during and subsequent to the financial period

There is no significant event during and subsequent to the financial period.

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

Notes to the unaudited condensed interim financial statements for the financial period ended 30 June 2026

12. Securities portfolio

(i) Financial assets at fair value through profit or loss ("FVTPL")

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
At fair value				
Money market instruments				
Bank Negara bills	**53,013**	-	**53,013**	-
Malaysian government securities	**-**	20,272	**-**	20,272
Malaysian government islamic investment issues	**-**	10,473	**-**	10,473
Negotiable instruments of deposits	**-**	200,794	**-**	200,794
	53,013	231,539	**53,013**	231,539
Quoted securities				
Unit trusts in Malaysia	**864**	1,348	**-**	-
Shares and warrants in Malaysia	**148,490**	80,319	**148,490**	80,319
	149,354	81,667	**148,490**	80,319
Unquoted securities				
Corporate bonds and/or Sukuk in Malaysia	**10,808**	11,060	**10,808**	11,060
	10,808	11,060	**10,808**	11,060
	213,175	324,266	**212,311**	322,918

(ii) Financial investments at fair value through other comprehensive income ("FVOCI")

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
At fair value		
Money market instruments		
Malaysian government securities	**1,316,656**	1,378,648
Malaysian government islamic investment issues	**584,987**	661,961
Bank Negara bills	**99,992**	-
	2,001,635	2,040,609
Unquoted securities		
Corporate bonds and/or Sukuk in Malaysia	**943,126**	898,835
Corporate bonds and/or Sukuk outside Malaysia	**415,998**	759,448
Shares in Malaysia ^	**29,169**	27,454
	3,389,928	3,726,346

^ Equity securities designated at fair value through other comprehensive income.

(a) The Group and the Bank designated certain equity investments at FVOCI as shown in the following table. The FVOCI designation was made as the investments were made for strategic purposes rather than with a view to profit on a subsequent sale, these strategic investment is more of medium term investment.

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
Unquoted securities		
Shares in Malaysia:		
Cagamas Berhad	**27,640**	26,066
Malaysian Rating Corporation Berhad	**1,529**	1,388
	29,169	27,454

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Notes to the unaudited condensed interim financial statements for the financial period ended 30 June 2026

12. Securities portfolio (continued)

(ii) Financial investments at fair value through other comprehensive income ("FVOCI") (continued)

(b) Movements in allowance for impairment which reflect the expected credit losses ("ECL") model on impairment are as follows:

The Group and the Bank 30-06-2026	**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 beginning of the financial period	**224**	**146**	**-**	**370**
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	**-**	**-**	**-**	**-**
- Transfer to Lifetime ECL not credit impaired (Stage 2)	**-**	**-**	**-**	**-**
- Transfer to Lifetime ECL credit impaired (Stage 3)	**-**	**-**	**-**	**-**
Total transfer between stages	**-**	**-**	**-**	**-**
Derecognised during the financial period (other than write-offs)	**(96)**	**(36)**	**-**	**(132)**
New financial assets originated or purchased	**7**	**-**	**-**	**7**
Changes due to change in credit risk	**116**	**(57)**	**-**	**59**
Changes due to change in model/risk parameters	**-**	**-**	**-**	**-**
Write-offs	**-**	**-**	**-**	**-**
Other adjustments:				
- Foreign exchange and other adjustments	**1**	**-**	**-**	**1**
At end of the financial period	**252**	**53**	**-**	**305**

The Group and the Bank 31-12-2025	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 beginning of the financial year	288	24	-	312
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	(53)	53	-	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	-	-	-	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	-	-	-	-
Total transfer between stages	(53)	53	-	-
Derecognised during the financial period (other than write-offs)	(141)	-	-	(141)
New financial assets originated or purchased	336	-	-	336
Changes due to change in credit risk	(188)	69	-	(119)
Other adjustments:				
- Foreign exchange and other adjustments	(18)	-	-	(18)
At end of the financial year	224	146	-	370

The gross carrying amount of financial investments at FVOCI is at fair value. ECL are provided based on Exposure at Default ("EAD") of the assets. ECL is recognised in reserves with the corresponding entry to income statement.

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12. Securities portfolio (continued)

(ii) Financial investments at fair value through other comprehensive income ("FVOCI") (continued)

(c) Movements in the gross carrying amount of financial investments that contributed to changes in the expected credit losses ("ECL") are as follows:

The Group and the Bank 30-06-2026	**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 beginning of the financial period	**3,652,210**	**46,682**	**-**	**3,698,892**
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	**-**	**-**	**-**	**-**
- Transfer to Lifetime ECL not credit impaired (Stage 2)	**-**	**-**	**-**	**-**
- Transfer to Lifetime ECL credit impaired (Stage 3)	**-**	**-**	**-**	**-**
Total transfer between stages	**-**	**-**	**-**	**-**
Derecognised during the financial period (other than write-offs)	**(1,264,882)**	**(20,771)**	**-**	**(1,285,653)**
New financial assets originated or purchased	**1,082,457**	**-**	**-**	**1,082,457**
Changes in interest accruals and accretion/amortisation	**(129,171)**	**(4,747)**	**-**	**(133,918)**
Changes due to change in fair value	**-**	**-**	**-**	**-**
Write-offs	**-**	**-**	**-**	**-**
Other adjustments:				
- Foreign exchange and other adjustments	**(591)**	**(428)**	**-**	**(1,019)**
At end of the financial period	**3,340,023**	**20,736**	**-**	**3,360,759**

The Group and the Bank 31-12-2025	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 beginning of the financial year	3,963,761	40,856	-	4,004,617
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	(10,349)	10,349	-	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	-	-	-	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	-	-	-	-
Total transfer between stages	(10,349)	10,349	-	-
Derecognised during the financial year (other than write-offs)	(2,287,047)	(5,130)	-	(2,292,177)
New financial assets originated or purchased	1,994,241	-	-	1,994,241
Changes in interest accruals and accretion/amortisation	(2,216)	1,228	-	(988)
Changes due to change in fair value	22,649	683	-	23,332
Other adjustments:				
- Foreign exchange and other adjustments	(28,829)	(1,304)	-	(30,133)
At end of the financial year	3,652,210	46,682	-	3,698,892

The gross carrying amount of financial investments at FVOCI is at fair value. ECL is recognised in reserves with the corresponding entry to income statement.

12. Securities portfolio (continued)

(iii) Financial investments at amortised cost

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
At fair value		
Money market instruments		
Malaysian government islamic investment issues	**150,030**	149,898
Malaysian government securities	**190,649**	190,589
	340,679	340,487
Unquoted securities		
Corporate bonds and/or Sukuk in Malaysia	**716,820**	637,094
Corporate bonds and/or Sukuk outside Malaysia	**14,117**	32,732
	1,371,641	1,010,313
Less: expected credit losses	**(351)**	(390)
	1,371,290	1,009,923

(a) Movements in allowance for impairment which reflect the expected credit losses ("ECL") model on impairment are as follows:

The Group and the Bank 30-06-2026	**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 beginning of the financial period	**390**	**-**	**-**	**390**
Derecognised during the financial period (other than write-offs)	**(24)**	**-**	**-**	**(24)**
New financial assets originated or purchased	**-**	**-**	**-**	**-**
Changes due to change in credit risk	**(15)**	**-**	**-**	**(15)**
Changes due to change in model/risk parameters	**-**	**-**	**-**	**-**
Other adjustments	**-**	**-**	**-**	**-**
Write-offs	**-**	**-**	**-**	**-**
At end of the financial period	**351**	**-**	**-**	**351**

The Group and the Bank 31-12-2025	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 beginning of the financial year	258	-	-	258
New financial assets originated or purchased	21	-	-	21
Changes due to change in credit risk	111	-	-	111
Other adjustments				
- Foreign exchange and other adjustments	-	-	-	-
Write-offs	-	-	-	-
At end of the financial year	390	-	-	390

12. Securities portfolio (continued)

(iii) Financial investments at amortised cost (continued)

(b) Movements in the gross carrying amount of financial assets that contributed to changes in the expected credit losses ("ECL") are as follows:

The Group and the Bank 30-06-2026	**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 beginning of the financial period	**1,010,313**	**-**	**-**	**1,010,313**
Derecognised during the financial period (other than write-offs)	**(55,803)**	**-**	**-**	**(55,803)**
New originated or purchased	**390,051**	**-**	**-**	**390,051**
Changes due to interest accruals	**25,772**	**-**	**-**	**25,772**
Foreign exchange and other adjustments	**1,308**	**-**	**-**	**1,308**
At end of the financial period	**1,371,641**	**-**	**-**	**1,371,641**

The Group and the Bank 31-12-2025	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 beginning of the financial year	1,056,590	-	-	1,056,590
Derecognised during the financial year (other than write-offs)	(111,534)	-	-	(111,534)
New financial assets originated or purchased	66,618	-	-	66,618
Changes in interest accruals and accretion/amortisation	(530)	-	-	(530)
Write-offs	-	-	-	-
Foreign exchange and other adjustments	(831)	-	-	(831)
At end of the financial year	1,010,313	-	-	1,010,313

13. Loans and advances

	The Group and the Bank 30-06-2026 RM'000	The Group and the Bank 31-12-2025 RM'000
(i) By Type of Loans		
Term loans:		
- Syndicated term loans	**6,691**	7,866
- Other term loans	**40,516**	52,029
Revolving credits	**261,046**	143,573
Share margin financing	**2,234,966**	2,189,086
Staff loans	**1,678**	2,279
Gross loans and advances	**2,544,897**	2,394,833
Less: expected credit losses	**(1,222)**	(1,371)
Total net loans and advances	**2,543,675**	2,393,462
(ii) By Type of Customers		
Domestic business enterprises:		
- Small medium enterprises	**106,626**	104,401
- Others	**367,809**	392,720
Domestic non-bank financial institutions	**289,392**	366,691
Individuals	**1,734,775**	1,477,603
Foreign individuals	**95**	1,389
Foreign business enterprises	**46,200**	52,029
Total gross loans and advances	**2,544,897**	2,394,833

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13. Loans and advances (continued)

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
(iii) By Interest Rate Sensitivity		
Fixed rate		
- Housing loans	**1,515**	2,057
- Hire purchase receivables	**163**	223
Variable rate		
- Cost-plus	**2,460,287**	2,380,509
- BFR plus *	**82,932**	12,044
Total gross loans and advances	**2,544,897**	2,394,833

* refers to Base Financing Rate (“BFR”) from Affin Bank.

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
(iv) By Economic Purpose		
Purchase of securities	**2,275,495**	2,225,882
Purchase of landed properties of which		
- Residential	**1,515**	2,057
- Non-residential	**-**	-
Working capital	**151,718**	-
Construction	**1,849**	3,658
Purchase of transport vehicles	**2,108**	6,035
Merger and acquisition	**-**	12,044
Purchase of fixed assets	**15,851**	-
Others	**96,361**	145,157
Total gross loans and advances	**2,544,897**	2,394,833
(v) By Economic Sectors		
Household	**1,734,870**	1,480,839
Finance, insurance and business services	**536,332**	612,679
Real estate	**56,535**	82,289
Construction	**102,265**	121,939
Transport, storage and communication	**56,015**	34,770
Manufacturing	**33,940**	38,311
Wholesale, retail trade, hotels and restaurants	**463**	461
Education, health and others	**23,113**	22,317
Electricity, gas and water supply	**1,364**	1,228
Total gross loans and advances	**2,544,897**	2,394,833
(vi) By Geographical Distribution		
Wilayah Persekutuan	**1,911,812**	1,628,618
Selangor	**354,568**	489,120
Johor	**198,431**	188,102
Sarawak	**9,680**	8,554
Pulau Pinang	**19,011**	19,970
Sabah	**69**	58
Terengganu	**1,849**	3,658
Perak	**2,380**	2,431
Kedah	**948**	3,888
Negeri Sembilan	**1,894**	4,218
Labuan	**-**	27,375
Other countries	**44,255**	18,841
Total gross loans and advances	**2,544,897**	2,394,833

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13. Loans and advances (continued)

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
(vii) By Maturity Structure		
Maturing within one year	**2,409,375**	2,262,760
One year to three years	**115,192**	91,224
Three years to five years	**18,839**	38,841
Over five years	**1,491**	2,008
Total gross loans and advances	**2,544,897**	2,394,833
(viii) Movements of impaired loans and advances		
At beginning of the financial period/year	**-**	25,118
Classified as impaired during the financial period	**58**	-
Reclassified as non-impaired during the financial period	-	-
Amount written-off	-	(25,118)
Amount recovered	-	-
Interest on credit impaired loans and advances	-	-
At end of the financial period/year	**58**	-
Gross impaired loans as a percentage of gross loans and advances	**0.002%**	0.00%
(ix) Impaired loans and advances analysed by economic purpose		
Purchase of securities	**58**	-
Others	-	-
Total impaired loans and advances	**58**	-
(x) Impaired loans and advances analysed by economic sector		
Household	**58**	-
Total impaired loans and advances	**58**	-
(xi) Impaired loans and advances by geographical distribution		
Wilayah Persekutuan	**58**	-
Total impaired loans and advances	**58**	-

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13. Loans and advances (continued)

(xii) Movements in expected credit losses ("ECL") for loans and advances

The Group and the Bank 30-06-2026	**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 beginning of the financial period	**1,347**	**24**	**-**	**1,371**
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	**10**	**(10)**	**-**	**-**
- Transfer to Lifetime ECL not credit impaired (Stage 2)	**(21)**	**21**	**-**	**-**
- Transfer to Lifetime ECL credit impaired (Stage 3)	**-**	**-**	**-**	**-**
Total transfer between stages	**(11)**	**11**	**-**	**-**
Loans derecognised during the financial period (other than write-offs)	**(1,820)**	**-**	**-**	**(1,820)**
New loans originated or purchased	**1,737**	**-**	**-**	**1,737**
Changes due to change in credit risk	**(104)**	**(19)**	**58**	**(65)**
Changes due to change in model/risk parameters	**-**	**-**	**-**	**-**
Write-offs	**-**	**-**	**-**	**-**
Other adjustments:				
- Foreign exchange and other adjustments	**(1)**	**-**	**-**	**(1)**
At end of the financial period	**1,148**	**16**	**58**	**1,222**

The Group and the Bank 31-12-2025	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 beginning of the financial year	1,181	917	23,026	25,124
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	88	(88)	-	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(55)	55	-	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	-	-	-	-
Total transfer between stages	33	(33)	-	-
Loans derecognised during the financial year (other than write-offs)	(503)	(649)	-	(1,152)
New loans originated or purchased	60	-	-	60
Changes due to change in credit risk	591	(211)	-	380
Write-offs	-		(23,026)	(23,026)
Other adjustments:				
- Foreign exchange and other adjustments	(15)	-	-	(15)
At end of the financial year	1,347	24	-	1,371

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13. Loans and advances (continued)

(xiii) Movements in the gross carrying amount of financial assets that contributed to changes in the expected credit losses ("ECL")

The Group and the Bank 30-06-2026	**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 beginning of the financial period	**2,391,174**	**3,659**	**-**	**2,394,833**
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	**24,398**	**(24,398)**	**-**	**-**
- Transfer to Lifetime ECL not credit impaired (Stage 2)	**(46,259)**	**46,259**	**-**	**-**
- Transfer to Lifetime ECL credit impaired (Stage 3)	**(58)**	**-**	**58**	**-**
Total transfer between stages	**(21,919)**	**21,861**	**58**	**-**
Loans derecognised during the financial period (other than write-offs)	**(468,496)**	**-**	**-**	**(468,496)**
New loans originated or purchased	**883,424**	**4,467**	**-**	**887,891**
Changes due to additional drawdown/(partial settlement)	**(265,370)**	**(5,458)**	**-**	**(270,828)**
Changes in interest accrual	**641**	**(3)**		**638**
Other adjustments				
- Foreign exchange and other adjustments	**859**	**-**	**-**	**859**
At end of the financial period	**2,520,313**	**24,526**	**58**	**2,544,897**

The Group and the Bank 31-12-2025	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 beginning of the financial year	2,160,093	82,181	25,118	2,267,392
Transfer between stages due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	142,866	(142,866)	-	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(109,181)	109,181	-	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	-	-	-	-
Total transfer between stages	33,685	(33,685)	-	-
Loans derecognised during the financial year (other than write-offs)	(256,783)	(7,177)	-	(263,960)
New loans originated or purchased	1,025,387	-	-	1,025,387
Changes due to additional drawdown/(partial settlement)	(566,851)	(37,660)	-	(604,511)
Write-offs			(25,118)	(25,118)
Other adjustments				
- Foreign exchange and other adjustments	(4,357)	-	-	(4,357)
At end of the financial year	2,391,174	3,659	-	2,394,833

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14. Amount due from clients and brokers

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
Amount due from clients:		
- performing accounts	**345,654**	769,883
- impaired accounts (a)	**5,775**	114
Amount due from brokers	**190,406**	31,503
	541,835	801,500
Less: expected credit losses	**(5,852)**	(274)
	535,983	801,226

(a) Movement of impaired amount due from clients

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
At beginning of the financial period/year	**114**	151
Classified as impaired during the financial period/year	**5,883**	1,873
Amount recovered	**(222)**	(1,910)
At end of the financial period/year	**5,775**	114

(b) Movements in expected credit losses ("ECL") on amount due from clients and brokers

The Group and the Bank 30-06-2026	**Lifetime ECL not Credit Impaired RM'000**	**Lifetime ECL Credit Impaired RM'000**	**Total RM'000**
At beginning of financial period	**160**	**114**	**274**
Allowance made	**60**	**5,883**	**5,943**
Amount written back	**(143)**	**(222)**	**(365)**
At end of financial period	**77**	**5,775**	**5,852**

The Group and the Bank 31-12-2025	Lifetime ECL not Credit Impaired RM'000	Lifetime ECL Credit Impaired RM'000	Total RM'000
At beginning of the financial year	76	151	227
Allowance made	117	1,873	1,990
Amount written back	(33)	(1,910)	(1,943)
At end of the financial year	160	114	274

15. Other assets

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
Other debtors and deposits	**29,721**	25,115	**29,418**	24,941
Prepayments	**15,226**	15,195	**15,226**	15,195
Cash collaterals pledged for derivatives transactions	**10,326**	14,503	**10,326**	14,503
Cash collaterals pledged for securities borrowing transactions	**32,595**	71,874	**32,595**	71,874
Equity margin with Bursa	**10,016**	11,517	**10,016**	11,517
Clearing guarantee fund	**1,647**	1,573	**1,647**	1,573
Clearing fund	**3,225**	3,179	**3,225**	3,179
Transferable membership	**250**	250	**250**	250
	103,006	143,206	**102,703**	143,032
Less: expected credit losses	**(4,900)**	(4,751)	**(4,877)**	(4,750)
	98,106	138,455	**97,826**	138,282

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15. Other assets (continued)

(a) Movements in credit impaired accounts

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
At beginning of the financial period/year	**4,737**	4,867	**4,736**	4,849
Additional during the period/year	**615**	478	**553**	418
Amount recovered	**(420)**	(608)	**(375)**	(531)
At end of the financial period/year	**4,933**	4,737	**4,914**	4,736

(b) Movements in expected credit losses ("ECL") on other assets

The Group 30-06-2026	**Lifetime ECL not Credit Impaired RM'000**	**Lifetime ECL Credit Impaired RM'000**	**Total RM'000**
At beginning of the financial period	**36**	**4,715**	**4,751**
Allowance made	**66**	**615**	**681**
Amount written back	**(73)**	**(459)**	**(532)**
At end of the financial period	**29**	**4,871**	**4,900**

The Group 31-12-2025	Lifetime ECL not Credit Impaired RM'000	Lifetime ECL Credit Impaired RM'000	Total RM'000
At beginning of the financial year	22	4,839	4,861
Allowance made	84	478	562
Amount written back	(70)	(602)	(672)
At end of the financial year	36	4,715	4,751

The Bank 30-06-2026	**Lifetime ECL not Credit Impaired RM'000**	**Lifetime ECL Credit Impaired RM'000**	**Total RM'000**
At beginning of the financial period	**36**	**4,714**	**4,750**
Allowance made	**55**	**553**	**608**
Amount written back	**(67)**	**(414)**	**(481)**
At end of the financial period	**24**	**4,853**	**4,877**

The Bank 31-12-2025	Lifetime ECL not Credit Impaired RM'000	Lifetime ECL Credit Impaired RM'000	Total RM'000
At beginning of the financial year	21	4,822	4,843
Allowance made	74	418	492
Amount written back	(59)	(526)	(585)
Amount written off	-	-	-
At end of the financial year	36	4,714	4,750

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16. Investment in subsidiaries

	The Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
Cost at beginning/end of the financial year	5,310	5,310
Addition	530	-
Disposal	-	-
At the end of the financial period/year	**5,840**	5,310
Less: Accumulated impairment losses		
At beginning of the financial year	**3,516**	3,516
Impaired during the financial period/year (a)	-	-
Disposal	-	-
At the end of the financial period/year	**3,516**	3,516
Net carrying value		
At the end of the financial period/year	**2,324**	1,794

(a) During the financial period, no impairment losses was recognised (31.12.2025: RM Nil) for investments in Affin Hwang Nominees (Asing) Sdn. Bhd., Affin Hwang Nominees (Tempatan) Sdn. Bhd., AHC Global Sdn. Bhd. and AHC Associates Sdn. Bhd.

(b) Details of entities that holds interest in Affin Hwang Trustee Berhad ("AHTB") are as follows:

	Percentage of equity held	
	30-06-2026	31-12-2025
Held by the Bank -	**%**	%
Affin Hwang Investment Bank Berhad	**20**	20
Held by subsidiaries of the Bank -		
Affin Hwang Nominees (Asing) Sdn. Bhd.	**20**	20
Affin Hwang Nominees (Tempatan) Sdn. Bhd.	**20**	20
AHC Global Sdn. Bhd.	**20**	20
AHC Associates Sdn. Bhd.	**20**	20

At Group level, AHTB is deemed as a wholly-owned subsidiary of the Bank by virtue of its 100% effective equity interest in AHTB.

During the financial period, the Bank's subsidiaries subscribed for an additional 20,000 ordinary shares in AHTB at RM10 per share (of which RM5 per share remains uncalled), for a total cash consideration of RM100,000, increasing the aggregate investment to RM400,000.

(c) During the financial period, there is a new investment in subsidiary in Bunga Biru Capital Sdn Bhd with share capital of RM130,000.

17. Investment in an associate

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
Cost at beginning/end of the financial year	**-**	-	**1,332**	1,332
New investment during the financial period/year	60	-	**60**	-
Share of loss of associate, net of tax	(1)	-	**-**	-
Subscription of additional shares (a)	**-**	-	**100**	-
At the end of the financial period/year	**59**	-	**1,492**	1,332
Less: Accumulated impairment losses				
At beginning of the financial year	-	-	**960**	960
Impaired during the financial period/year (b)	-	-	**-**	-
At the end of the financial period/year	**-**	-	**960**	960
Net carrying value				
At the end of the financial period/year	**59**	-	**532**	372

(a) During the financial period, the Bank subscribed for an additional of 20,000 ordinary shares of RM10 each (out of which RM5 is uncalled) in AHTB for a cash consideration of RM100,000.

(b) During the financial period, no impairment losses was recognised (31.12.2025: RM Nil) for investment in AHTB. Recoverable amount is tested annually or more frequently if events, or changes in circumstances indicate that impairment might be required. Management has assessed the recoverable amount of AHTB based on its VIU, calculated based on the cash flow projections derived from the financial budgets and business plans prepared by management that were updated to reflect the most recent market developments. The impairment test has indicated no impairment loss for the financial year period.

(c) Information about the associate:

The Group		**Issued and paid**	**Percentage of equity held**	
Name	**Principal Activities**	**up share capital**	**30-06-2026**	31-12-2025
		RM'000	**%**	%
Pothos GP Sdn Bhd *	Portfolio management company	**200**	**0%**	0%

* AHIB holds RM60,000 redeemable preference shares in the company without voting rights, but deemed associated company pursuant to MFRS 128 Investments in Associates and Joint Ventures as AHIB has the right to appoint a director to the company.

The Bank		**Issued and paid**	**Percentage of equity held**	
Name	**Principal Activities**	**up share capital**	**30-06-2026**	31-12-2025
		RM'000	**%**	%
Affin Hwang Trustee Berhad ("AHTB") #	Provision of trustee services	**7,000** ^	**20%**	20%

^ There is an increase in share capital of AHTB of RM500,000 in Q2 (from RM6.5 million to RM7.0 million) arising from increase in issued share capital in AHTB from 1,300,000 ordinary shares to 1,400,000 ordinary shares by the creation of 100,000 additional ordinary shares of RM10.00 each (out of which RM5 is uncalled).

The associate company is deemed as a wholly-owned subsidiary of the Bank at Group level by virtue of the 20% shareholding by each of the subsidiary companies of the Bank as disclosed in Note 16 to the condensed interim financial statements.

18. Deposits from customers

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
(i) By Types of Deposits		
Fixed deposits	**4,190,837**	4,056,535
Other deposits	**25,674**	25,717
	4,216,511	4,082,252
(ii) By Maturity Structure		
Due within six months	**3,441,082**	2,013,157
Six months to one year	**775,429**	2,069,095
	4,216,511	4,082,252
(iii) By Types of Customers		
Domestic non-banking financial institutions	**3,016,714**	2,881,549
Business enterprises	**1,145,506**	1,148,452
Government and statutory bodies	**34,509**	32,901
Foreign entities	**8,437**	8,299
Other entities	**11,345**	11,051
	4,216,511	4,082,252

19. Deposits and placements of banks and other financial institutions

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
(i) By Types of Deposits		
Negotiable instruments of deposits	**403,528**	554,345
Other deposits	**2,434,715**	2,414,430
	2,838,243	2,968,775
(ii) By Maturity Structure		
Due within six months	**2,434,715**	2,414,430
One year to three years	**403,528**	554,345
	2,838,243	2,968,775
(iii) By Types of Customers		
Licensed banks	**2,457,350**	2,518,336
Licensed investment banks	**380,893**	450,439
	2,838,243	2,968,775

20. Amount due to clients and brokers

	The Group and the Bank	
	30-06-2026	31-12-2025
	RM'000	RM'000
Amount due to clients	**183,159**	196,335
Amount due to brokers	**260,017**	196,609
Amount due to Bursa Securities Clearing Sdn. Bhd.	**105,855**	264,171
	549,031	657,115

Trade payables include amount payable under outstanding contracts from the stock and share broking activities. The credit terms of amounts due to creditors range from 1 to 30 days (2025: 1 to 30 days).

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21. Other liabilities

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
Commissioned dealer's representative trust balances	**62,344**	60,789	**62,344**	60,789
Amounts payable to commissioned and salaried dealer's representatives	**38,954**	38,665	**38,954**	38,665
Accrued employee benefit	**12,019**	29,512	**11,876**	29,308
Securities borrowing	**97,936**	126,957	**97,936**	126,957
Other creditors and accruals	**141,823**	67,231	**87,753**	63,130
Collaterals pledged for derivatives transactions	**4,604**	1,059	**4,604**	1,059
	357,680	324,213	**303,467**	319,908
Add: expected credit losses - loans commitments and financial guarantees	**1,705**	873	**1,705**	873
	359,385	325,086	**305,172**	320,781

Movements in expected credit losses ("ECL") on loans commitments and financial guarantees are as follows:

The Group and the Bank **30-06-2026**	**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 beginning of the financial year	**873**	**-**	**-**	**873**
Changes due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	**-**	**-**	**-**	**-**
- Transfer to Lifetime ECL not credit impaired (Stage 2)	**-**	**-**	**-**	**-**
- Transfer to Lifetime ECL credit impaired (Stage 3)	**-**	**-**	**-**	**-**
Total transfer between stages	**-**	**-**	**-**	**-**
New loan commitments/financial guarantees issued	**-**	**-**	**-**	**-**
Changes due to change in credit risk	**(841)**	**1,673**	**-**	**832**
At end of the financial period	**32**	**1,673**	**-**	**1,705**

The Group and the Bank 31-12-2025	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 beginning of the financial year	50	-	-	50
Changes due to change in credit risk:				
- Transfer to 12-month ECL (Stage 1)	-	-	-	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	-	-	-	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	-	-	-	-
Total transfer between stages	-	-	-	-
New loan commitments/financial guarantees issued	42	-	-	42
Changes due to change in credit risk	781	-	-	781
At end of the financial year	873	-	-	873

22. Reserves

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
FVOCI revaluation reserves (a)	**(15,278)**	(3,363)	**(15,278)**	(3,363)
Regulatory reserves (b)	**53,667**	55,087	**53,667**	55,087
	38,389	51,724	**38,389**	51,724
Retained profits	**496,042**	431,370	**496,852**	432,066
	534,431	483,094	**535,241**	483,790

(a) The FVOCI revaluation reserves, net of deferred tax represent the unrealised gains or losses arising from a change in the fair value of investments classified as financial investments at FVOCI, as well as the expected credit loss allowance for financial investments at FVOCI. The gains or losses are transferred to the income statement upon disposal or when the securities becomes impaired.

(b) Pursuant to BNM Financial Reporting policy dated 29 April 2022, the Group and the Bank shall maintain, in aggregate, loss allowance for non-credit-impaired exposures and regulatory reserves of no less than 1% of all credit exposures, net of loss allowance for credit-impaired exposures.

23. Interest income

	The Group			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended	Preceding Year Corresponding Period Ended	**Current Financial Period-to-date**	Preceding Year Corresponding Period-to-date
	30-06-2026	30-06-2025	**30-06-2026**	30-06-2025
	RM'000	RM'000	**RM'000**	RM'000
Loans and advances	**43,295**	33,455	**81,334**	67,863
Money at call and deposit placements with financial institutions	**8,058**	8,560	**15,621**	14,601
Financial investments at FVOCI	**30,635**	34,354	**65,736**	70,718
Financial investments at amortised cost	**12,484**	12,059	**23,827**	24,026
Others	**3,987**	1,649	**7,863**	3,402
	98,459	90,077	**194,381**	180,610
of which:				
Interest income earned on impaired loans and advances	**-**	-	**-**	301

	The Bank			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended	Preceding Year Corresponding Period Ended	**Current Financial Period-to-date**	Preceding Year Corresponding Period-to-date
	30-06-2026	30-06-2025	**30-06-2026**	30-06-2025
	RM'000	RM'000	**RM'000**	RM'000
Loans and advances	**43,295**	33,455	**81,334**	67,863
Money at call and deposit placements with financial institutions	**8,047**	8,546	**15,590**	14,579
Financial investments at FVOCI	**30,635**	34,354	**65,736**	70,718
Financial invesments at amortised cost	**12,484**	12,059	**23,827**	24,026
Others	**3,987**	1,649	**7,863**	3,402
	98,448	90,063	**194,350**	180,588
of which:				
Interest income earned on impaired loans and advances	**-**	-	**-**	301

24. Interest expense

	The Group			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended	Preceding Year Corresponding Period Ended	**Current Financial Period-to-date**	Preceding Year Corresponding Period-to-date
	30-06-2026	30-06-2025	**30-06-2026**	30-06-2025
	RM'000	RM'000	**RM'000**	RM'000
Deposits from customers	**49,231**	53,391	**99,408**	105,032
Deposits and placements of banks and other financial institutions	**15,915**	14,449	**34,051**	27,851
Deposits on obligations on securities sold under repurchase agreements	**-**	1,026	**-**	3,401
Lease liabilities	**89**	87	**127**	190
Others	**2,234**	2,096	**4,264**	4,628
	67,469	71,049	**137,850**	141,102

24. Interest expense (continued)

	The Bank			
	Individual Quarter		**Cumulative Quarter**	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Deposits from customers	**49,231**	53,391	**99,408**	105,032
Deposits and placements of banks and other financial institutions	**15,915**	14,449	**34,051**	27,851
Obligations on securities sold under repurchase agreements	**-**	1,026	**-**	3,401
Lease liabilities	**89**	87	**127**	190
Others	**2,234**	2,096	**4,264**	4,628
	67,469	71,049	**137,850**	141,102

25. Net fee and commission income

	The Group			
	Individual Quarter		**Cumulative Quarter**	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
(a) Fee and commission Income				
Gross brokerage income	**29,942**	19,249	**61,196**	41,933
Corporate advisory fees	**1,322**	3,269	**2,419**	4,197
Loans related fees	**6,775**	5,376	**14,379**	10,917
Underwriting commissions	**270**	528	**1,039**	528
Arrangement fees	**570**	223	**832**	788
Placement fees	**3,654**	776	**7,155**	1,366
Discretionary financing fee income	**3,461**	2,460	**6,780**	3,318
Securities borrowing and lending transaction income	**4,541**	3,810	**8,407**	7,414
Others	**2,236**	(566)	**3,818**	794
	52,771	35,126	**106,025**	71,255
(b) Fee and commission expense				
Brokerage expenses	**(5,672)**	(7,306)	**(11,647)**	(12,570)
Securities borrowing and lending transaction expenses	**(2,978)**	(2,105)	**(5,562)**	(4,475)
Net fee and commission income	**44,121**	**25,715**	**88,816**	54,210

	The Bank			
	Individual Quarter		**Cumulative Quarter**	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
(a) Fee and commission Income				
Gross brokerage income	**29,942**	19,249	**61,196**	41,933
Corporate advisory fees	**1,322**	3,269	**2,419**	4,197
Loans related fees	**6,775**	5,376	**14,379**	10,917
Underwriting commissions	**270**	528	**1,039**	528
Arrangement fees	**570**	223	**832**	788
Placement fees	**3,654**	776	**7,155**	1,366
Discretionary financing fee income	**3,461**	2,460	**6,780**	3,318
Securities borrowing and lending transaction income	**4,541**	3,810	**8,407**	7,414
Others	**1,966**	(907)	**3,293**	284
	52,501	34,785	**105,500**	70,745
(b) Fee and commission expense				
Brokerage expenses	**(5,673)**	(7,306)	**(11,647)**	(12,570)
Securities borrowing and lending transaction expenses	**(2,978)**	(2,105)	**(5,562)**	(4,475)
Net fee and commission income	**43,850**	25,374	**88,291**	53,700

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26. Net gains and losses on financial instruments

	The Group			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	Current Financial Period-to-date 30-06-2026 RM'000	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Gains/(Losses) arising on financial assets at FVTPL				
- net gains on disposal	**6,601**	1,406	**9,648**	24,399
- unrealised gains/(losses)	**1,897**	6,234	**(1,153)**	(7,007)
- gross dividend income	**436**	439	**612**	598
- interest income	**6,944**	6,863	**13,827**	13,034
Gains/(Losses) on derivative instruments				
- net gains/(losses) on disposal	**5,410**	(4,080)	**10,889**	4,770
- unrealised (losses)/gains	**(7,124)**	(10,135)	**21,776**	(2,586)
- interest income	**3,988**	1,517	**5,227**	6,785
- interest expense	**(3,646)**	(929)	**(6,140)**	(5,296)
Gains/(Losses) arising on financial investments at FVOCI				
- net (losses)/gains on disposal	**(385)**	16,601	**3,215**	20,876
- gross dividend income	**113**	113	**113**	113
	14,234	18,029	**58,014**	55,686

	The Bank			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	Current Financial Period-to-date 30-06-2026 RM'000	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Gains/(Losses) arising on financial assets at FVTPL				
- net gains on disposal	**6,601**	1,407	**9,648**	24,400
- unrealised gains/(losses)	**1,898**	6,232	**(1,152)**	(7,010)
- gross dividend income	**436**	439	**612**	598
- interest income	**6,936**	6,851	**13,809**	13,011
Gains/(Losses) on derivative instruments				
- net gains/(losses) on disposal	**5,410**	(4,080)	**10,889**	4,770
- unrealised (losses)/gains	**(7,124)**	(10,135)	**21,776**	(2,586)
- interest income	**3,988**	1,517	**5,227**	6,785
- interest expense	**(3,646)**	(929)	**(6,140)**	(5,296)
Gains/(Losses) arising on financial investments at FVOCI				
- net (losses)/gains on disposal	**(385)**	16,601	**3,215**	20,876
- gross dividend income	**113**	113	**113**	113
	14,227	18,016	**57,997**	55,661

27. Other operating income/(loss)

	The Group			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	Current Financial Period-to-date 30-06-2026 RM'000	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Foreign exchange gains/(losses)				
- realised	**2,941**	22,744	**(28,907)**	53,840
- unrealised	**5,628**	(13,897)	**19,089**	(54,951)
Others	**855**	60	**573**	(45)
	9,424	8,907	**(9,245)**	(1,156)

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27. Other operating income/(loss) (continued)

	The Bank			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Foreign exchange (losses)/gains				
- realised	**2,943**	22,744	**(28,905)**	53,840
- unrealised	**5,628**	(13,897)	**19,089**	(54,951)
Others	**848**	54	**559**	(59)
	9,419	8,901	**(9,257)**	(1,170)

28. Other operating expenses

	The Group			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Personnel costs				
Salaries, allowances and bonuses	**18,120**	21,901	**34,869**	39,376
Defined contribution plan	**3,072**	3,277	**5,842**	5,449
Other personnel costs	**3,156**	3,285	**1,941**	5,947
	24,348	28,463	**42,652**	50,772
Marketing expenses				
Business promotion and advertisement	**335**	176	**468**	326
Brokerage related	**29**	122	**108**	232
Entertainment	**288**	152	**550**	361
Travelling and accomodation	**163**	305	**389**	602
	815	755	**1,515**	1,521
Establishment cost				
Repair and maintenance	**601**	1,002	**1,559**	2,557
Rental of premises and equipment	**1,582**	424	**3,580**	807
Depreciation of ROU assets	**1,794**	2,282	**3,027**	4,538
Depreciation of property and equipment	**491**	508	**1,003**	1,036
Electricity, water and sewerage	**177**	302	**363**	579
Insurance and indemnities	**1**	5	**43**	14
Amortisation of intangible assets	**166**	192	**334**	379
	4,812	4,715	**9,909**	9,910
Administration and general expenses				
Subscription fees	**3,715**	3,199	**8,431**	7,644
Telecommunication expenses	**1,838**	3,257	**3,504**	5,098
Professional fees	**1,738**	283	**3,124**	2,463
Directors' remuneration	**535**	595	**1,051**	1,176
Auditors' remuneration	**306**	188	**821**	577
Property and equipment written off	**-**	-	**-**	-
Management fees	**15,053**	14,678	**30,017**	28,438
Others	**1,212**	714	**3,238**	1,889
	24,397	22,914	**50,186**	47,285
Total other operating expenses	**54,372**	56,847	**104,262**	109,488

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28. Other operating expenses (continued)

	The Bank			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-to-date 30-06-2026 RM'000**	Preceding Year Corresponding Period-to-date 30-06-2025 RM'000
Personnel costs				
Salaries, allowances and bonuses	**17,832**	21,566	**34,413**	38,637
Defined contribution plan	**2,997**	3,202	**5,726**	5,322
Other personnel costs	**3,134**	3,253	**1,902**	5,881
	23,963	28,021	**42,041**	49,840
Marketing expenses				
Business promotion and advertisement	**335**	176	**468**	326
Brokerage related	**23**	108	**97**	183
Entertainment	**287**	152	**549**	361
Travelling and accomodation	**162**	304	**385**	601
	807	740	**1,499**	1,471
Establishment cost				
Repair and maintenance	**601**	1,002	**1,559**	2,557
Rental of premises and equipment	**1,582**	424	**3,580**	807
Depreciation of ROU assets	**1,794**	2,282	**3,027**	4,538
Depreciation of property and equipment	**491**	508	**1,003**	1,035
Electricity, water and sewerage	**177**	302	**363**	579
Insurance and indemnities	**1**	5	**43**	14
Amortisation of intangible assets	**166**	192	**334**	379
	4,812	4,715	**9,909**	9,909
Administration and general expenses				
Subscription fees	**3,709**	3,191	**8,415**	7,629
Telecommunication expenses	**1,838**	3,257	**3,504**	5,098
Professional fees	**1,731**	281	**3,117**	2,448
Directors' remuneration	**535**	595	**1,051**	1,176
Auditors' remuneration	**300**	183	**807**	564
Management fees	**15,053**	14,678	**30,017**	28,438
Others	**1,211**	711	**3,237**	1,882
	24,377	22,896	**50,148**	47,235
Total other operating expenses	**53,959**	56,372	**103,597**	108,455

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29. Allowances for credit impairment losses on financial assets

	The Group			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-To-Date 30-06-2026 RM'000**	Preceding Year Corresponding Period-To-Date 30-06-2025 RM'000
Expected credit losses (made)/written-back on:				
- loans and advances	**1,422**	320	**149**	70
- amount due from clients and brokers	**(5,503)**	1,585	**(5,578)**	(45)
- financial investments	**-**	(156)	**104**	(119)
- other assets	**(135)**	53	**(149)**	128
- loans commitments and financial guarantees	**(1,671)**	4	**(832)**	6
Bad debts recovered	**-**	-	**3**	-
Fees / Bad debts written off	**-**	-	**(50)**	(2,090)
	(5,887)	1,806	**(6,353)**	(2,050)

	The Bank			
	Individual Quarter		Cumulative Quarter	
	Current Financial Period Ended 30-06-2026 RM'000	Preceding Year Corresponding Period Ended 30-06-2025 RM'000	**Current Financial Period-To-Date 30-06-2026 RM'000**	Preceding Year Corresponding Period-To-Date 30-06-2025 RM'000
Expected credit losses (made)/written-back on:				
- loans and advances	**1,422**	320	**149**	70
- amount due from clients and brokers	**(5,503)**	1,585	**(5,578)**	(45)
- financial investments	**-**	(156)	**104**	(119)
- other assets	**(154)**	65	**(128)**	138
- loans commitments and financial guarantees	**(1,671)**	4	**(832)**	6
Bad debts recovered	**-**	-	**3**	-
Fees / Bad debts written off	**-**	-	**(50)**	(2,090)
	(5,906)	1,818	**(6,332)**	(2,040)

30. Capital adequacy

The total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia’s Capital Adequacy Framework (Capital Components) updated on 14 June 2024. The Group and the Bank are currently adopting Standardised Approach for Credit Risk and Market Risk and the Basic Indicator Approach for Operational Risk.

In line with Capital Adequacy Framework (Capital Components) Policy, the minimum capital adequacy requirement for Common Equity Tier 1 Capital Ratio (‘‘CET 1’’) and Tier 1 Capital Ratio are 7.0% (2025: 7.0%) and 8.5% (2025: 8.5%) respectively for the financial year ended 31 December 2026. The minimum regulatory Total Capital Ratio remains at 10.5% (2025: 10.5%).

The Group's and the Bank’s objectives when managing capital are:

- To comply with the capital requirements set by the regulators of the banking markets where the entities within the Group and the Bank operates;
- To safeguard the Group's and the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders; and
- To maintain a strong capital base to support the development of its business.

30. Capital adequacy (continued)

The table below summarises the composition of regulatory capital and the ratios of the Group and of the Bank:

	The Group		The Bank	
	30-06-2026	31-12-2025	**30-06-2026**	31-12-2025
	RM'000	RM'000	**RM'000**	RM'000
Basel III				
Common Equity Tier (CET) 1 Capital:				
Share capital	**999,800**	999,800	**999,800**	999,800
Other reserves	**53,667**	55,087	**53,667**	55,087
Retained profits	**496,042**	431,370	**496,852**	432,066
Unrealised loss on FVOCI instruments	**(15,278)**	(3,363)	**(15,278)**	(3,363)
	1,534,231	1,482,894	**1,535,041**	1,483,590
Less: Regulatory adjustments				
Goodwill and other intangible assets	**(306,661)**	(306,995)	**(306,661)**	(306,995)
Investment in subsidiaries/associates	**(59)**	-	**(2,856)**	(2,166)
Regulatory reserves	**(53,667)**	(55,087)	**(53,667)**	(55,087)
Deferred tax assets	**(34,411)**	(37,596)	**(34,410)**	(37,596)
Total CET 1 capital/Total Tier 1 Capital (a)	**1,139,433**	1,083,216	**1,137,447**	1,081,746
Tier 2 capital				
Qualifying loss provisions #	**27,007**	23,234	**26,861**	23,212
Total Tier 2 capital (b)	**27,007**	23,234	**26,861**	23,212
Total Capital (a) + (b)	**1,166,440**	1,106,450	**1,164,308**	1,104,958
Proposed dividends	**80,000**	-	**80,000**	-

Qualifying loss provisions are restricted to allowances on unimpaired portion of the loans and advances.

	The Group		The Bank	
Breakdown of risk-weighted assets in the various	**30-06-2026**	31-12-2025	**30-06-2026**	31-12-2025
categories of risk-weights:	**RM'000**	RM'000	**RM'000**	RM'000
Credit risk	**2,160,590**	1,858,823	**2,148,917**	1,856,994
Market risk	**535,267**	550,666	**535,267**	550,666
Operational risk	**540,079**	473,450	**538,096**	471,398
Total Risk-Weighted Assets	**3,235,936**	2,882,939	**3,222,280**	2,879,058
Capital Ratios:				
Before deducting proposed dividends:				
CET 1 capital ratio	**35.212%**	37.573%	**35.299%**	37.573%
Tier 1 capital ratio	**35.212%**	37.573%	**35.299%**	37.573%
Total capital ratio	**36.046%**	38.379%	**36.133%**	38.379%
After deducting proposed dividends:				
CET 1 capital ratio	**32.740%**	37.573%	**32.817%**	37.573%
Tier 1 capital ratio	**32.740%**	37.573%	**32.817%**	37.573%
Total capital ratio	**33.574%**	38.379%	**33.650%**	38.379%

31. Commitments and contingencies

	The Group and The Bank	
	30-06-2026	31-12-2025
	Principal amount	Principal amount
	RM'000	RM'000
Transaction related contingent items	**64,606**	64,606
Obligations under underwriting agreement	**-**	8,249
Irrevocable commitments to extend credit:		
- less than one year	**239,604**	285,275
- more than one year	**75,442**	45,885
Interest rate related contracts:		
- less than one year	**948,000**	700,000
- one year to less than five years	**2,428,481**	2,947,000
Foreign exchange related contracts:		
- less than one year	**1,125,688**	1,826,138
- one year to less than five years	**-**	75,576
Equity related contracts:		
- less than one year	**173,097**	116,128
Share margin financing	**2,818,829**	2,314,634
Total	**7,873,747**	8,383,491

32. Credit exposures arising from transactions with connected parties

In compliance with the requirement of BNM's guidelines on Credit Transactions and Exposures with Connected Parties for the Bank (Ref No: BNM/RH/GL 001-25), the following information as at 30 June 2026 are as follows:

(i)	The aggregate value of outstanding credit exposures with connected parties (RM'000)	**206,722**
(ii)	The percentage of outstanding credit exposures to connected parties as a proportion of credit exposures	**2.47%**
(iii)	The percentage of outstanding credit exposures with connected parties which is non-performing or in default	**Nil**

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33. Fair value measurements

The following table presents assets and liabilities measured at fair value and classified by level of the following fair value measurement hierarchy:

(a) Level 1 - Quoted prices (unadjusted) in active markets for identical assets and liabilities.
(b) Level 2 - Quoted prices for identical or similar instruments in markets that are not active and model-derived valuations in which inputs other prices included within level 1 that are observable for the asset or liability, either directly or indirectly.
(c) Level 3 - Valuations derived from valuation techniques in which one or more significant inputs are not based on observable market data.

The Group **30-06-2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Assets				
Financial assets at FVTPL				
- Money market instruments	**-**	**53,013**	**-**	**53,013**
- Corporate bonds or sukuk	**-**	**10,808**	**-**	**10,808**
- Shares, warrants and unit trusts	**149,354**	**-**	**-**	**149,354**
Financial investments at FVOCI				
- Money market instruments	**-**	**2,001,635**	**-**	**2,001,635**
- Corporate bonds or sukuk	**-**	**1,359,124**	**-**	**1,359,124**
- Shares	**-**	**-**	**29,169**	**29,169**
Derivative financial assets	**-**	**22,837**	**-**	**22,837**
Total	**149,354**	**3,447,417**	**29,169**	**3,625,940**
Liabilities				
Derivative financial liabilities	**-**	**49,412**	**-**	**49,412**
Total	**-**	**49,412**	**-**	**49,412**

The Group 31-12-2025	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Assets				
Financial assets at FVTPL				
- Money market instruments	-	231,539	-	231,539
- Corporate bonds or sukuk	-	11,060	-	11,060
- Shares, warrants and unit trusts	81,667	-	-	81,667
Financial investments at FVOCI				
- Money market instruments	-	2,040,609	-	2,040,609
- Corporate bonds or sukuk	-	1,658,283	-	1,658,283
- Shares	-	-	27,454	27,454
Derivative financial assets	-	20,499	-	20,499
Total	81,667	3,961,990	27,454	4,071,111
Liabilities				
Derivative financial liabilities	-	47,914	-	47,914
Total	-	47,914	-	47,914

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33. Fair value measurements (continued)

The following table presents assets and liabilities measured at fair value and classified by level of the following fair value measurement hierarchy (continued):

The Bank **30-06-2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Assets				
Financial assets at FVTPL				
- Money market instruments	**-**	**53,013**	**-**	**53,013**
- Corporate bonds or sukuk	**-**	**10,808**	**-**	**10,808**
- Shares, warrants and unit trusts	**148,490**	**-**	**-**	**148,490**
Financial investments at FVOCI				
- Money market instruments	**-**	**2,001,635**	**-**	**2,001,635**
- Corporate bonds or sukuk	**-**	**1,359,124**	**-**	**1,359,124**
- Shares	**-**	**-**	**29,169**	**29,169**
Derivative financial assets	**-**	**22,837**	**-**	**22,837**
Total	**148,490**	**3,447,417**	**29,169**	**3,625,076**
Liabilities				
Derivative financial liabilities	**-**	**49,412**	**-**	**49,412**
Total	**-**	**49,412**	**-**	**49,412**

The Bank 31-12-2025	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Assets				
Financial assets at FVTPL				
- Money market instruments	-	231,539	-	231,539
- Corporate bonds or sukuk	-	11,060	-	11,060
- Shares, warrants and unit trusts	80,319	-	-	80,319
Financial investments at FVOCI				
- Money market instruments	-	2,040,609	-	2,040,609
- Corporate bonds or sukuk	-	1,658,283	-	1,658,283
- Shares	-	-	27,454	27,454
Derivative financial assets	-	20,499	-	20,499
Total	80,319	3,961,990	27,454	4,069,763
Liabilities				
Derivative financial liabilities	-	47,914	-	47,914
Total	-	47,914	-	47,914

33. Fair value measurements (continued)

Financial instruments are classified as Level 1 if their value is observable in an active market. Such instruments are valued by reference to unadjusted quoted prices for identical assets or liabilities in active markets where the quoted prices is readily available, and the price represents actual and regularly occurring market transactions. An active market is one in which transactions occur with sufficient volume and frequency to provide pricing information on an on-going basis. These would include actively traded listed equities and actively exchange-traded derivatives.

Where fair value is determined using unquoted market prices in less active markets or quoted prices for similar assets and liabilities, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Group and the Bank then determine fair value based upon valuation techniques that use as inputs, market parameters including but not limited to yield curves, volatilities and foreign exchange rates. The majority of valuation techniques employ only observable market data and so reliability of the fair value measurement is high.

Financial instruments are classified as Level 3 if their valuation incorporates significant inputs that are not based on observable market data (unobservable inputs). Such inputs are generally determined based on observable inputs of a similar nature, historical observations on the level of the input or other analytical techniques.

This category includes unquoted shares held for socio economic reasons. Fair values for shares held for socio economic reasons are based on the net tangible assets of the affected companies. The Group's and the Bank's exposure to financial instruments classified as Level 3 comprised a small number of financial instruments which constitute an insignificant component of the Group's and the Bank's portfolio of financial instruments. Hence, changing one or more of the inputs to reasonable alternative assumptions would not change the value significantly for the financial assets in Level 3 of the fair value hierarchy.

The Group and the Bank recognise transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. Transfers between fair value hierarchy primarily due to change in the leval of trading activity, change in observable market activity related to an input, reassessment of available pricing information and change in the significance of the unobservable input. There were no transfers between Level 1, 2 and 3 of the fair value hierarchy during the financial period (2025: Nil).

The following table present the changes in Level 3 instruments for the financial period/year ended:

	The Group and The Bank	
	30-06-2026	31-12-2025
	RM’000	RM’000
Opening	**27,454**	26,188
FVOCI revaluation reserves	**1,715**	1,266
Closing	**29,169**	27,454

Effect of changes in significant unobservable assumptions to reasonably possible alternatives

As at end of the current reporting date and last financial year ended 31 December 2025, financial instruments measured with valuation techniques using significant unobservable inputs (Level 3) are unquoted shares held for socio economic purpose.

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34. Segment analysis

The segment analysis by activity for the individual quarter ended 30 June 2026 and 30 June 2025 are as follows:

The Group 30-06-2026	Securities RM'000	Investment Banking Advisory RM'000	Treasury and Markets RM'000	Others RM'000	Elimination RM'000	Group RM'000
Net interest income						
External income/(expense)	44,572	5,268	(18,812)	(38)	-	30,990
Intersegment (expense)/income	(17,123)	(2,126)	19,352	(103)	-	-
Total net interest income/(expense)	27,449	3,142	540	(141)	-	30,990
Net non-interest income	51,596	7,775	7,291	1,117	-	67,779
Total segment net income	79,045	10,917	7,831	976	-	98,769
Operating expenses	(37,821)	(10,200)	(5,294)	(1,057)	-	(54,372)
of which:						
Depreciation of property and equipment	(397)	(63)	(31)	-	-	(491)
Depreciation of right-of-use assets	(1,570)	(149)	(72)	(3)	-	(1,794)
Amortisation of intangible assets	(106)	(8)	(52)	-	-	(166)
Writeback /(Allowances for) credit impairment losses on financial instruments	(5,459)	(447)	-	19	-	(5,887)
Segment results	35,765	270	2,537	(62)	-	38,510
Share of results of associates (net of tax)	-	-	-	(1)	-	(1)
Profit before zakat and taxation	35,765	270	2,537	(63)	-	38,509
Zakat	-	-	-	-	-	-
Profit before taxation	35,765	270	2,537	(63)	-	38,509
Taxation						(9,401)
Net profit for the current individual quarter						29,108

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34. Segment analysis (continued)

The segment analysis by activity for the individual quarter ended 30 June 2026 and 30 June 2025 are as follows: (continued)

The Group 30-06-2025	Securities RM'000	Investment Banking Advisory RM'000	Treasury and Markets RM'000	Others RM'000	Elimination RM'000	Group RM'000
Net interest income						
External income/(expense)	30,494	2,965	(14,419)	(12)	-	19,028
Intersegment (expense)/income	(15,776)	(1,046)	16,822	-	-	-
Total net interest income/(expense)	14,718	1,919	2,403	(12)	-	19,028
Net non-interest income	28,640	4,853	18,673	485	-	52,651
Total segment net income	43,358	6,772	21,076	473	-	71,679
Operating expenses	(28,759)	(5,879)	(1,712)	(20,497)	-	(56,847)
of which:						
Depreciation of property and equipment	(353)	(9)	(9)	(137)	-	(508)
Depreciation of right-of-use assets	(1,617)	(238)	(10)	(417)	-	(2,282)
Amortisation of intangible assets	(95)	(6)	(45)	(46)	-	(192)
Writeback/(Allowances for) credit impairment losses on financial instruments	1,627	325	(135)	(11)	-	1,806
Profit before zakat and taxation	16,226	1,218	19,229	(20,035)	-	16,638
Zakat	-	-	-	-	-	-
Profit before taxation	16,226	1,218	19,229	(20,035)	-	16,638
Taxation						(4,058)
Net profit for the preceding individual quarter						12,580

34. Segment analysis

The segment analysis by activity for the cummulative quarters ended 30 June 2026 and 30 June 2025 are as follows:

The Group 30-06-2026	**Securities RM'000**	**Investment Banking Advisory RM'000**	**Treasury and Markets RM'000**	**Others RM'000**	**Elimination RM'000**	**Group RM'000**
Net interest income						
External income/(expense)	**84,794**	**9,397**	**(37,629)**	**(31)**	**-**	**56,531**
Intersegment (expense)/income	**(34,230)**	**(3,913)**	**38,342**	**(199)**	**-**	**-**
Total net interest income/(expense)	**50,564**	**5,484**	**713**	**(230)**	**-**	**56,531**
Net non-interest income	**95,266**	**15,939**	**25,031**	**1,349**	**-**	**137,585**
Total segment net income	**145,830**	**21,423**	**25,744**	**1,119**	**-**	**194,116**
Operating expenses	**(72,485)**	**(18,990)**	**(10,993)**	**(1,794)**	**-**	**(104,262)**
of which:						
Depreciation of property and equipment	**(813)**	**(127)**	**(63)**	**-**	**-**	**(1,003)**
Depreciation of right-of-use assets	**(2,782)**	**(161)**	**(81)**	**(3)**	**-**	**(3,027)**
Amortisation of intangible assets	**(214)**	**(17)**	**(103)**	**-**	**-**	**(334)**
(Allowances for)/write-back of credit impairment losses on financial instruments	**(5,284)**	**(1,156)**	**108**	**(21)**	**-**	**(6,353)**
Segment results	**68,061**	**1,277**	**14,859**	**(696)**	**-**	**83,501**
Share of results of associates (net of tax)	**-**	**-**	**-**	**(1)**	**-**	**(1)**
Profit before zakat and taxation	**68,061**	**1,277**	**14,859**	**(697)**	**-**	**83,500**
Zakat	**-**	**-**	**-**	**-**	**-**	**-**
Profit before taxation	**68,061**	**1,277**	**14,859**	**(697)**	**-**	**83,500**
Taxation						**(20,248)**
Net profit for the current cumulative quarter						**63,252**
Assets						
Segment assets	**3,384,111**	**408,196**	**5,616,276**	**91,452**	**-**	**9,500,035**
Unallocated assets						**112,511**
Total assets						**9,612,546**
Liabilities						
Segment liabilities	**2,874,476**	**346,723**	**4,770,484**	**86,625**	**-**	**8,078,308**
Unallocated liabilities						**7**
Total liabilities						**8,078,315**
Other information						
Capital expenditure	**1,618**	**133**	**489**	**-**	**-**	**2,240**

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34. Segment analysis (continued)

The segment analysis by activity for the cummulative quarters ended 30 June 2026 and 30 June 2025 are as follows: (continued)

The Group 30-06-2025	Securities RM'000	Investment Banking Advisory RM'000	Treasury and Markets RM'000	Others RM'000	Elimination RM'000	Group RM'000
Net interest income						
External income/(expense)	61,441	6,032	(27,938)	(27)	-	39,508
Intersegment (expense)/income	(32,563)	(2,257)	34,820	-	-	-
Total net interest income/(expense)	28,878	3,775	6,882	(27)	-	39,508
Net non-interest income	53,972	8,845	45,238	685	-	108,740
Total segment net income	82,850	12,620	52,120	658	-	148,248
Operating expenses	(56,809)	(12,500)	(3,525)	(36,654)	-	(109,488)
of which:						
Depreciation of property and equipment	(730)	(21)	(19)	(266)	-	(1,036)
Depreciation of right-of-use assets	(3,207)	(476)	(21)	(834)	-	(4,538)
Amortisation of intangible assets	(189)	(13)	(91)	(86)	-	(379)
(Allowances for)/write-back of credit impairment losses on financial instruments	(503)	(1,448)	(90)	(9)	-	(2,050)
Profit before zakat and taxation	25,538	(1,328)	48,505	(36,005)	-	36,710
Zakat	-	-	-	-	-	-
Profit before taxation	25,538	(1,328)	48,505	(36,005)	-	36,710
Taxation						(8,954)
Net profit for the preceding cumulative quarter						27,756
Assets						
Segment assets	3,143,537	107,569	5,062,385	339,600	-	8,653,091
Unallocated assets						123,034
Total Assets						8,776,125
Liabilities						
Segment liabilities	2,659,820	91,016	4,283,402	287,967	-	7,322,205
Unallocated liabilities						3
Total segment liabilities						7,322,208
Other information						
Capital expenditure	230	-	-	424	-	654

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35 Liquidity risk

Liquidity risk for assets and liabilities based on remaining contractual maturities

The maturities of on-balance sheet assets and liabilities as well as other off-balance sheet assets and liabilities, commitments and counter-guarantees are important factors in assessing the liquidity of the Group and the Bank. The table below provides analysis of assets and liabilities into relevant maturity tenures based on remaining contractual maturities:

The Group	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	No specific maturity RM'000	Total RM'000
30-06-2026							
Assets							
Cash and short-term funds	984,215	-	-	-	-	-	984,215
Financial assets at FVTPL	-	-	4,050	59,771	-	149,354	213,175
Financial investments at FVOCI	-	-	296,736	1,239,355	1,824,668	29,169	3,389,928
Financial investments at amortised cost	-	-	355,132	825,929	190,229	-	1,371,290
Loans and advances	2,233,957	3,917	167,588	133,904	4,309	-	2,543,675
Amount due from clients & brokers	535,983	-	-	-	-	-	535,983
Derivative financial assets	12,657	872	3,666	5,642	-	-	22,837
Other assets	54,246	2,873	8,506	10,777	-	6,477	82,880
Statutory deposits with Bank Negara Malaysia	59,302	-	-	-	-	-	59,302
Other non-financial assets (1)	-	-	473	14,753	-	394,035	409,261
Total assets	3,880,360	7,662	836,152	2,290,131	2,019,206	579,035	9,612,546
Liabilities							
Deposits from customers	1,407,772	1,324,033	1,484,706	-	-	-	4,216,511
Deposits and placements of banks and other financial institutions	1,903,672	10,049	673,377	251,145	-	-	2,838,243
Obligations on securities sold under repurchase agreements	-	-	-	-	-	-	-
Amount due to clients & brokers	549,031	-	-	-	-	-	549,031
Derivative financial liabilities	6,537	1,268	33,208	8,399	-	-	49,412
Other liabilities	235,166	64,186	48,450	7,020	-	-	354,823
Lease liabilities	847	1,591	6,830	10,835	-	-	20,103
Other financial liabilities (2)	45,623	-	-	-	-	-	45,623
Other non-financial liabilities (3)	-	-	4,569	-	-	-	4,569
Total liabilities	4,148,648	1,401,127	2,251,141	277,399	-	-	8,078,315
Net liquidity gap	(268,288)	(1,393,465)	(1,414,989)	2,012,732	2,019,206	579,035	1,534,231

(1) Other non-financial assets include prepayment, tax recoverable, deferred tax assets, property and equipment, intangible assets and right-of-use assets.
(2) Other financial liabilities include amount due to holding company.
(3) Other non-financial liabilities include provision for taxation and accrued employee benefits.

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35. Liquidity risk (continued)

The maturities of on-balance sheet assets and liabilities as well as other off-balance sheet assets and liabilities, commitments and counter-guarantees are important factors in assessing the liquidity of the Group and the Bank. The table below provides analysis of assets and liabilities into relevant maturity tenures based on remaining contractual maturities: (continued)

The Group	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	No specific maturity RM'000	Total RM'000
31-12-2025							
Assets							
Cash and short-term funds	742,298	-	-	-	-	-	742,298
Financial assets at FVTPL	-	200,794	-	11,060	30,745	81,667	324,266
Financial investments at FVOCI	-	242,768	229,801	1,290,774	1,935,550	27,453	3,726,346
Financial investments at amortised cost	-	5,072	29,250	785,544	190,057	-	1,009,923
Loans and advances	2,191,626	27,357	42,559	129,915	2,005	-	2,393,462
Amount due from clients and brokers	801,226	-	-	-	-	-	801,226
Derivative financial assets	10,429	77	712	9,281	-	-	20,499
Other assets	100,772	3,392	9,783	5,039	-	4,274	123,260
Statutory deposits with Bank Negara Malaysia	55,510	-	-	-	-	-	55,510
Other non-financial assets (1)	-	-	687	14,509	-	391,384	406,580
Total assets	3,901,861	479,460	312,792	2,246,122	2,158,357	504,778	9,603,370
Liabilities							
Deposits from customers	1,682,942	795,474	1,603,836	-	-	-	4,082,252
Deposits and placements of banks and other financial institutions	1,889,074	525,356	152,243	402,102	-	-	2,968,775
Amount due to clients and brokers	657,115	-	-	-	-	-	657,115
Derivative financial liabilities	6,213	2,209	21,877	17,615	-	-	47,914
Other liabilities	208,969	35,885	44,051	6,669	-	-	295,574
Lease liabilities	395	734	2,413	1,190	-	-	4,732
Other financial liabilities (2)	34,597	-	-	-	-	-	34,597
Other non-financial liabilities (3)	-	-	29,517	-	-	-	29,517
Total liabilities	4,479,305	1,359,658	1,853,937	427,576	-	-	8,120,476
Net liquidity gap	(577,444)	(880,198)	(1,541,145)	1,818,546	2,158,357	504,778	1,482,894

(1) Other non-financial assets include prepayment, tax recoverable, deferred tax assets, property and equipment, intangible assets and right-of-use
(2) Other financial liabilities include amount due to holding company.
(3) Other non-financial liabilities include provision for taxation and accrued employee benefits.

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35 Liquidity risk (continued)

The maturities of on-balance sheet assets and liabilities as well as other off-balance sheet assets and liabilities, commitments and counter-guarantees are important factors in assessing the liquidity of the Group and the Bank. The table below provides analysis of assets and liabilities into relevant maturity tenures based on remaining contractual maturities: (continued)

The Bank	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	No specific maturity RM'000	Total RM'000
30-06-2026							
Assets							
Cash and short-term funds	928,676	-	-	-	-	-	928,676
Financial assets at FVTPL	-	-	4,050	59,771	-	148,490	212,311
Financial investments at FVOCI	-	-	296,736	1,239,355	1,824,668	29,169	3,389,928
Financial investments at amortised cost	-	-	355,132	825,929	190,229	-	1,371,290
Loans and advances	2,233,957	3,917	167,588	133,904	4,309	-	2,543,675
Amount due from clients & brokers	535,983	-	-	-	-	-	535,983
Other assets	53,966	2,873	8,506	10,777	-	6,477	82,600
Derivative financial assets	12,657	872	3,666	5,642	-	-	22,837
Statutory deposits with Bank Negara Malaysia	59,200	-	-	-	-	-	59,200
Other financial assets (1)	594	-	-	-	-	-	594
Other non-financial assets (2)	-	-	473	14,753	-	396,816	412,042
Total assets	3,825,033	7,662	836,152	2,290,131	2,019,206	580,951	9,559,136
Liabilities							
Deposits from customers	1,407,772	1,324,033	1,484,706	-	-	-	4,216,511
Deposits and placements of banks and other financial institutions	1,903,672	10,049	673,377	251,145	-	-	2,838,243
Obligations on securities sold under repurchase agreements							-
Amount due to clients & brokers	549,031	-	-	-	-	-	549,031
Derivative financial liabilities	6,537	1,268	33,208	8,399	-	-	49,412
Other liabilities	180,953	64,186	48,450	7,020	-	-	300,610
Lease liabilities	847	1,591	6,830	10,835	-	-	20,103
Other financial liabilities (3)	45,623	-	-	-	-	-	45,623
Other non-financial liabilities (4)	-	-	4,562	-	-	-	4,562
Total liabilities	4,094,435	1,401,127	2,251,134	277,399	-	-	8,024,095
Net liquidity gap	(269,402)	(1,393,465)	(1,414,982)	2,012,732	2,019,206	580,951	1,535,041

(1) Other financial assets include amount due from subsidiaries.
(2) Other non-financial assets include prepayment, investment in subsidiaries and associate, tax recoverable, deferred tax assets, property and equipment, intangible assets and right-of-use assets.
(3) Other financial liabilities include amount due to holding company.
(4) Other non-financial liabilities include accrued employee benefits.

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35. Liquidity risk (continued)

The maturities of on-balance sheet assets and liabilities as well as other off-balance sheet assets and liabilities, commitments and counter-guarantees are important factors in assessing the liquidity of the Group and the Bank. The table below provides analysis of assets and liabilities into relevant maturity tenures based on remaining contractual maturities: (continued)

The Bank	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	No specific maturity RM'000	Total RM'000
31-12-2025							
Assets							
Cash and short-term funds	737,460	-	-	-	-	-	737,460
Financial assets at FVTPL	-	200,794	-	11,060	30,745	80,319	322,918
Financial investments at FVOCI	-	242,768	229,801	1,290,774	1,935,550	27,453	3,726,346
Financial investments at amortised cost	-	5,072	29,250	785,544	190,057	-	1,009,923
Loans and advances	2,191,626	27,357	42,559	129,915	2,005	-	2,393,462
Amount due from clients and brokers	801,226	-	-	-	-	-	801,226
Other assets	100,599	3,392	9,783	5,039	-	4,274	123,087
Derivative financial assets	10,429	77	712	9,281	-	-	20,499
Statutory deposits with Bank Negara Malaysia	55,410	-	-	-	-	-	55,410
Other financial assets [(1)]	700	-	-	-	-	-	700
Other non-financial assets [(2)]	-	-	687	14,509	-	393,529	408,725
Total assets	3,897,450	479,460	312,792	2,246,122	2,158,357	505,575	9,599,756
Deposits from customers	1,682,942	795,474	1,603,836	-	-	-	4,082,252
Deposits and placements of banks and other financial institutions	1,889,074	525,356	152,243	402,102	-	-	2,968,775
Amount due to clients and brokers	657,115	-	-	-	-	-	657,115
Derivative financial liabilities	6,213	2,209	21,877	17,615	-	-	47,914
Other liabilities	204,664	35,885	44,255	6,669	-	-	291,473
Lease liabilities	395	734	2,413	1,190	-	-	4,732
Other financial liabilities [(3)]	34,597	-	-	-	-	-	34,597
Other non-financial liabilities [(4)]	-	-	29,308	-	-	-	29,308
Total liabilities	4,475,000	1,359,658	1,853,932	427,576	-	-	8,116,166
Net liquidity gap	(577,550)	(880,198)	(1,541,140)	1,818,546	2,158,357	505,575	1,483,590

(1) Other financial assets include amount due from subsidiaries.

(2) Other non-financial assets include prepayment, investment in subsidiaries and associate, tax recoverable, deferred tax assets, property and equipment, intangible assets and right-of-use assets.

(3) Other financial liabilities include amount due to holding company.

(4) Other non-financial liabilities include accrued employee benefits.