HSBC AMANAH MALAYSIA BERHAD
(Company No. 200801006421 (807705-X))
(Incorporated in Malaysia)
Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures
As at 30 June 2026

CHIEF EXECUTIVE OFFICER'S ATTESTATION

I, Raja Amir Shah bin Raja Azwa, being the Chief Executive Officer of HSBC Amanah Malaysia Berhad, do hereby state that, in my opinion, the Pillar 3 Interim Disclosures set out on pages 2 to 22 have been prepared according to the Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), and are accurate and complete.

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RAJA AMIR SHAH BIN RAJA AZWA

Chief Executive Officer
22 July 2026

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures

The Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures at 30 June 2026 do not include all of the information required for full (Basel II) Pillar 3 Disclosures, and should be read in conjunction with the unaudited condensed interim financial statements of HSBC Amanah Malaysia Berhad (the Bank) for the financial period ended 30 June 2026 as well as its audited financial statements for the year ended 31 December 2025 and the Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Disclosures as at 31 December 2025.

The tables attached in the Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures provide an understanding of the quantitative changes relating to Pillar 3 Disclosures of the Bank since the financial year ended 31 December 2025. There are no material changes relating to qualitative disclosures during the interim reporting period.

Stress Testing

The Bank operates a wide-ranging stress testing programme that is a key part of our risk management and capital and liquidity planning. Stress testing provides management with key insights into the impact of adverse events, and provides confidence to regulators on the Bank's financial stability.

As well as undertaking regulatory-driven stress tests, the Bank conducts internal stress tests, in order to understand the nature and level of all material risks, quantify the impact of such risks and develop plausible business-as-usual mitigating actions.

The stress testing programme assesses capital and liquidity strength through a rigorous examination of resilience to external shocks from a range of stress scenarios. They include potential adverse macroeconomic, geopolitical and operational risk events, and other potential events that are specific to the Bank. Stress testing analysis helps management to understand the nature and extent of vulnerabilities to which the Bank is exposed to and informed decisions about capital or liquidity levels.

Stress testing and scenario analysis form an integral part of Internal Capital Adequacy Assessment Process (ICAAP) to demonstrate that the Bank's capital position remains sufficient to sustain operations during an economic downturn.

Governance

The Stress Test Working Group (STWG) will actively manage and drive cohesion and consistency across all stress testing activities, including the execution of enterprise wide stress tests and enhancements to stress testing and data capability. Stress test results and the proposed mitigating actions (where applicable) will be recommended by Country Risk Management Forum (CRMF) and Risk Committee (RC) to the Board for approval.

Capital structure

The Bank’s regulatory capital comprises of 2 categories - Tier 1 and Tier 2.

- Tier 1 capital [1] is divided into Common Equity Tier 1 (CET1) Capital and Additional Tier 1 (AT1) Capital. CET1 Capital includes ordinary share capital [2], retained earnings, reserves and other regulatory adjustments relating to items that are included in equity but are treated differently for capital adequacy purposes, while AT1 Capital includes Wakalah Financing Facility.

- Tier 2 capital [1], which includes impairment allowances equal to 12-months and lifetime expected credit losses for non-credit impaired financing (commonly known as Stage 1 and 2 provisions) and regulatory reserve.

Refer to Note 33 of the unaudited condensed interim financial statements as at 30 June 2026 for the total capital ratio and Tier 1 capital ratio, and risk weighted assets for credit risk, market risk and operational risk.

[1] *Refer to Note 33 of the unaudited condensed interim financial statements as 30 June 2026 for the amount and breakdown of capital components.*

[2] *Refer to Note 26 of the unaudited condensed interim financial statements as at 30 June 2026 for further details on ordinary share capital. All ordinary shares in issue confer identical rights in respect of capital, dividends and voting.*

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

1) RWA and Capital Requirement

The table below discloses the gross and net exposures, risk weighted assets (RWA) and capital requirements for credit risk, market risk and operational risk of the Bank at reporting date.

30 Jun 2026
(RM'000)

Exposure Class		Gross Exposures	Net Exposures	Risk Weighted Assets (RWA)	Minimum Capital Requirement at 8%
Credit Risk (Standardised Approach)					
On-Balance Sheet Exposures					
Sovereigns/Central Banks		7,115,670	7,115,670	354,264	28,341
PSEs		355,399	355,399	117,485	9,399
Banks, DFIs & MDBs		2,825,261	2,366,751	822,274	65,782
Corporates		5,413,728	5,338,718	4,698,624	375,890
Regulatory Retail		1,805,211	1,800,893	1,413,337	113,067
House Financing		3,593,019	3,593,019	1,340,953	107,276
Higher Risk Assets		2,981	2,818	4,227	338
Other Assets		146,061	146,061	52,750	4,220
Securitisation Exposure		351,159	351,159	263,369	21,070
Defaulted Exposures		230,758	230,425	263,335	21,067
Total for On-Balance Sheet Exposures		21,839,247	21,300,913	9,330,618	746,450
Off-Balance Sheet Exposures					
OTC Derivatives		1,029,564	556,416	177,756	14,220
Off-balance sheet exposures other than OTC derivatives or credit derivatives		3,679,183	3,570,191	2,679,825	214,386
Defaulted Exposures		5,834	5,834	8,493	679
Total for Off-Balance Sheet Exposures		4,714,581	4,132,441	2,866,074	229,285
Total On and Off-Balance Sheet Exposures [1]		26,553,828	25,433,354	12,196,692	975,735
Market Risk (Standardised Approach)	Long position	Short position			
Profit Rate Risk	1,457,355	3,423,351	(1,965,996)	50,567	4,045
Foreign Currency Risk	2,359	2,227	2,359	2,359	189
	1,459,714	3,425,578	(1,963,637)	52,926	4,234
Operational Risk (Standardised Approach)	-	-	-	981,917	78,553
Total RWA and Capital Requirement	-	-	-	13,231,535	1,058,522

[1] *The variance between Gross Exposures and Net Exposures represents the 'Total On and Off-Balance Sheet Exposures covered by Eligible Collateral'. Refer to Note (3) (ii) Credit risk mitigation (CRM) within this disclosure document.*

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

1) RWA and Capital Requirement (Cont'd)

31 Dec 2025
(RM'000)

Exposure Class		Gross Exposures	Net Exposures	Risk Weighted Assets (RWA)	Minimum Capital Requirement at 8%
Credit Risk (Standardised Approach)					
On-Balance Sheet Exposures					
Sovereigns/Central Banks		9,303,203	9,303,203	367,881	29,430
PSEs		468,944	468,944	147,847	11,828
Banks, DFIs & MDBs		1,807,130	1,519,957	610,709	48,857
Corporates		5,742,087	5,659,854	5,116,643	409,331
Regulatory Retail		1,965,914	1,957,045	1,523,258	121,861
House Financing		3,664,615	3,664,615	1,390,556	111,244
Higher Risk Assets		2,436	2,277	3,416	273
Other Assets		167,208	167,208	62,739	5,019
Securitisation Exposure		350,792	350,792	263,094	21,048
Defaulted Exposures		239,229	238,820	276,314	22,105
Total for On-Balance Sheet Exposures		23,711,558	23,332,715	9,762,457	780,996
Off-Balance Sheet Exposures					
OTC Derivatives		1,292,762	324,913	125,132	10,011
Off-balance sheet exposures other than OTC derivatives or credit derivatives		3,964,478	3,841,045	2,932,314	234,585
Defaulted Exposures		5,787	5,787	8,459	677
Total for Off-Balance Sheet Exposures		5,263,027	4,171,745	3,065,905	245,273
Total On and Off-Balance Sheet Exposures [1]		28,974,585	27,504,460	12,828,362	1,026,269
Market Risk (Standardised Approach)	<u>Long position</u>	<u>Short position</u>			
Profit Rate Risk	2,911,316	4,510,464	(1,599,148)	55,422	4,434
Foreign Currency Risk	777	5,839	5,839	5,839	467
	2,912,093	4,516,303	(1,593,309)	61,261	4,901
Operational Risk (Basic Indicator Approach)	-	-	-	960,931	76,874
Total RWA and Capital Requirement	-	-	-	13,850,554	1,108,044

<u>*Note:*</u>

MDBs - Multilateral Development Banks

DFIs - Development Financial Institutions

PSEs - Public Sector Entities

OTC - Over the counter

[1] *The variance between Gross Exposures and Net Exposures represents the 'Total On and Off-Balance Sheet Exposures covered by Eligible Collateral'. Refer to Note (3) (ii) CRM within this disclosure document.*

Refer to Note 33 of the unaudited condensed interim financial statements as at 30 June 2026 for disclosure on RWA breakdown by various risk categories.

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

2) Risk Weight Profile and RWA

The tables below are disclosures on risk weights profile and RWA for credit risk of the Bank at reporting date.

30 Jun 2026
(RM'000)

Risk Weights	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, DFIs & MDBs	Corporates	Regulatory Retail	House Financing	Higher Risk Assets	Other Assets	Securitisation		
0%	5,344,350	-	-	53,827	9,837	-	-	93,311	-	5,501,325	-
20%	1,771,320	732,266	1,291,062	1,039,155	-	-	-	-	-	4,833,803	966,760
35%	-	-	-	-	-	3,634,175	-	-	-	3,634,175	1,271,961
50%	-	154,382	1,219,477	66,830	7,608	328,787	-	-	-	1,777,084	888,542
75%	-	-	-	-	2,179,079	118,943	-	-	351,159	2,649,181	1,986,886
100%	-	78,816	-	6,364,476	307,809	144,421	-	52,750	-	6,948,272	6,948,272
150%	-	-	-	1,830	69,668	14,568	3,448	-	-	89,514	134,271
Total										25,433,354	12,196,692
Average Risk Weight	5%	31%	35%	88%	80%	40%	150%	36%	75%	48%	

31 Dec 2025
(RM'000)

Risk Weights	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, DFIs & MDBs	Corporates	Regulatory Retail	House Financing	Higher Risk Assets	Other Assets	Securitisation		
0%	7,463,795	-	-	46,237	11,512	-	-	104,469	-	7,626,013	-
20%	1,839,407	632,516	543,834	662,061	30,974	-	-	-	-	3,708,792	741,758
35%	-	-	-	-	-	3,655,144	-	-	-	3,655,144	1,279,300
50%	-	163,508	1,113,405	504,340	6,762	352,168	-	-	-	2,140,183	1,070,092
75%	-	-	-	-	2,294,231	102,347	-	-	350,792	2,747,370	2,060,528
100%	-	118,700	-	6,826,020	335,948	184,099	-	62,739	-	7,527,506	7,527,506
150%	-	-	-	1,360	81,780	12,568	3,744	-	-	99,452	149,178
Total										27,504,460	12,828,362
Average Risk Weight	4%	36%	40%	90%	79%	40%	150%	38%	75%	47%	

Note:
MDBs - Multilateral Development Banks
DFIs - Development Financial Institutions
PSEs - Public Sector Entities

3) Credit Risk

Further details on the Bank's accounting policies and accounting estimates on impairment assessment for financing and advances can be found in Note 3(j) and 4(b) of the audited financial statements as at 31 December 2025. The disclosures on reconciliation of impairment allowances for financing and advances can be found in Note 18(i) of the unaudited condensed interim financial statements as at 30 June 2026.

Table 1: Geographical distribution of financing and advances breakdown by type

	30 Jun 2026				
RM'000	**Northern**	**Southern**	**Central**	**Eastern**	**Total**
Cash line-i	**17,874**	**30,148**	**38,095**	**15**	**86,132**
Term financing					
House financing	**414,220**	**354,280**	**2,768,074**	**77,113**	**3,613,687**
Syndicated term financing	**15,324**	**-**	**968,811**	**-**	**984,135**
Hire purchase receivables	**14,407**	**45,478**	**18,395**	**6,590**	**84,870**
Other term financing	**173,602**	**347,488**	**2,578,409**	**74,703**	**3,174,202**
Bills receivables	**103,904**	**267,723**	**984,383**	**-**	**1,356,010**
Trust receipts	**9,630**	**29,271**	**749,131**	**-**	**788,032**
Staff financing-i	**205**	**-**	**615**	**-**	**820**
Credit cards-i	**204,186**	**203,982**	**715,085**	**45,309**	**1,168,562**
Revolving financing	**204,971**	**20,533**	**1,005,097**	**-**	**1,230,601**
Other financing	**340**	**157**	**1,867**	**68**	**2,432**
	1,158,663	**1,299,060**	**9,827,962**	**203,798**	**12,489,483**

	31 Dec 2025				
RM'000	Northern	Southern	Central	Eastern	Total
Cash line-i	19,548	21,317	29,043	-	69,908
Term financing					
House financing	424,412	363,589	2,811,130	79,462	3,678,593
Syndicated term financing	20,736	-	561,738	-	582,474
Factoring receivables	-	-	100,028	-	100,028
Hire purchase receivables	20,774	57,333	19,467	8,887	106,461
Other term financing	205,017	379,400	2,907,530	80,391	3,572,338
Bills receivables	121,465	277,490	1,138,108	-	1,537,063
Trust receipts	26,228	24,216	639,085	-	689,529
Staff financing-i	234	-	624	-	858
Credit cards-i	214,383	211,381	753,864	48,664	1,228,292
Revolving financing	150,202	87,293	1,191,644	-	1,429,139
Other financing	374	227	1,993	53	2,647
	1,203,373	1,422,246	10,154,254	217,457	12,997,330

Concentration by location for financing and advances is based on the location of branches where facilities were captured.

The Northern region consists of the states of Perlis, Kedah, Penang, Perak, Pahang, Kelantan and Terengganu.

The Southern region consists of the states of Johor, Melaka and Negeri Sembilan.

The Central region consists of the states of Selangor, the Federal Territory of Kuala Lumpur and the Federal Territory of Putrajaya.

The Eastern region consists of the states of Sabah, Sarawak and the Federal Territory of Labuan.

3) Credit Risk (Cont'd)

Table 2: Geographical distribution of impaired financing and advances breakdown by type

	30 Jun 2026				
RM'000	**Northern**	**Southern**	**Central**	**Eastern**	**Total**
Cash line-i	**4,226**	**-**	**320**	**-**	**4,546**
Term financing					
House financing	**11,214**	**10,383**	**105,626**	**1,311**	**128,534**
Other term financing	**3,625**	**5,501**	**76,532**	**271**	**85,929**
Bills receivables	**2,042**	**-**	**799**	**-**	**2,841**
Credit cards-i	**1,376**	**1,907**	**4,235**	**378**	**7,896**
Revolving credit	**-**	**-**	**43,631**	**-**	**43,631**
Other financing	**272**	**100**	**1,615**	**61**	**2,048**
	22,755	**17,891**	**232,758**	**2,021**	**275,425**

	31 Dec 2025				
RM'000	Northern	Southern	Central	Eastern	Total
Cash line-i	4,523	-	434	-	4,957
Term financing					
House financing	12,483	9,996	89,995	304	112,778
Other term financing	3,153	2,665	67,657	190	73,665
Bills receivables	-	-	3,197	-	3,197
Credit cards-i	1,429	1,436	4,085	204	7,154
Revolving credit	-	-	43,508	-	43,508
Other financing	251	135	1,468	46	1,900
	21,839	14,232	210,344	744	247,159

3) Credit Risk (Cont'd)

Table 3: Residual contractual maturity of financing and advances breakdown by type

	30 Jun 2026				
RM'000	**Maturing within one year**	**More than one year to three years**	**More than three years to five years**	**More than five years**	**Total**
Cash line-i	**86,132**	**-**	**-**	**-**	**86,132**
Term financing					
House financing	**21,158**	**6,663**	**33,879**	**3,551,987**	**3,613,687**
Syndicated term financing	**17,750**	**956,762**	**9,623**	**-**	**984,135**
Hire purchase receivables	**6,251**	**43,451**	**35,168**	**-**	**84,870**
Other term financing	**180,703**	**983,040**	**899,495**	**1,110,964**	**3,174,202**
Bills receivables	**1,350,447**	**-**	**5,563**	**-**	**1,356,010**
Trust receipts	**772,972**	**-**	**15,060**	**-**	**788,032**
Staff financing-i	**4**	**75**	**293**	**448**	**820**
Credit cards-i	**1,168,562**	**-**	**-**	**-**	**1,168,562**
Revolving financing	**1,230,601**	**-**	**-**	**-**	**1,230,601**
Other financing	**2,432**	**-**	**-**	**-**	**2,432**
	4,837,012	**1,989,991**	**999,081**	**4,663,399**	**12,489,483**

	31 Dec 2025				
RM'000	Maturing within one year	More than one year to three years	More than three years to five years	More than five years	Total
Cash line-i	69,908	-	-	-	69,908
Term financing					
House financing	21,690	9,301	25,369	3,622,233	3,678,593
Syndicated term financing	-	572,852	9,622	-	582,474
Factoring receivables	100,028	-	-	-	100,028
Hire purchase receivables	5,409	58,842	42,210	-	106,461
Other term financing	50,282	1,010,857	1,370,279	1,140,920	3,572,338
Bills receivables	1,520,903	9,980	6,180	-	1,537,063
Trust receipts	679,483	-	10,046	-	689,529
Staff financing-i	12	35	354	457	858
Credit cards-i	1,228,292	-	-	-	1,228,292
Revolving financing	1,429,139	-	-	-	1,429,139
Other financing	2,647	-	-	-	2,647
	5,107,793	1,661,867	1,464,060	4,763,610	12,997,330

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

3) Credit Risk (Cont'd)

Table 4: Distribution of financing and advances by sector, breakdown by type

30 Jun 2026
RM'000

	Cash line-i	**House financing**	**Syndicated term financing**	**Factoring receivables**	**Hire purchase receivables**	**Other term financing**	**Bills receivables**	**Trust receipts**	**Staff financing-i**	**Credit cards-i**	**Revolving financing**	**Other financing**	**Total**
Agricultural, hunting, forestry and fishing	**-**	**-**	**-**	**-**	**434**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**434**
Mining and quarrying	**716**	**-**	**-**	**-**	**-**	**5**	**8,309**	**-**	**-**	**-**	**94,967**	**-**	**103,997**
Manufacturing	**26,512**	**-**	**42,697**	**-**	**33,819**	**474,059**	**460,861**	**129,103**	**-**	**-**	**175,008**	**-**	**1,342,059**
Electricity, gas and water	**-**	**-**	**-**	**-**	**-**	**221,796**	**-**	**-**	**-**	**-**	**58,191**	**-**	**279,987**
Construction	**8,226**	**-**	**-**	**-**	**89**	**132,506**	**119,344**	**4,767**	**-**	**-**	**419,403**	**-**	**684,335**
Real estate	**-**	**-**	**-**	**-**	**-**	**941,786**	**-**	**-**	**-**	**-**	**124,566**	**-**	**1,066,352**
Wholesale & retail trade and restaurants & hotels	**10,456**	**-**	**-**	**-**	**5,049**	**203,805**	**107,101**	**604,451**	**-**	**-**	**145,934**	**-**	**1,076,796**
Transport, storage and communication	**4,051**	**-**	**420,415**	**-**	**22,606**	**48,737**	**7,198**	**49,623**	**-**	**-**	**56,143**	**11**	**608,784**
Finance, takaful and business services	**13,472**	**-**	**521,023**	**-**	**-**	**370,020**	**635,060**	**-**	**-**	**-**	**152,372**	**-**	**1,691,947**
Household-retail	**9,731**	**3,613,687**	**-**	**-**	**-**	**769,014**	**2**	**-**	**820**	**1,168,562**	**-**	**2,421**	**5,564,237**
Others*	**12,968**	**-**	**-**	**-**	**22,873**	**12,474**	**18,135**	**88**	**-**	**-**	**4,017**	**-**	**70,555**
	86,132	**3,613,687**	**984,135**	**-**	**84,870**	**3,174,202**	**1,356,010**	**788,032**	**820**	**1,168,562**	**1,230,601**	**2,432**	**12,489,483**

31 Dec 2025
RM'000

	Cash line-i	House financing	Syndicated term financing	Factoring receivables	Hire purchase receivables	Other term financing	Bills receivables	Trust receipts	Staff financing-i	Credit cards-i	Revolving financing	Other financing	Total
Agricultural, hunting, forestry and fishing	-	-	-	-	712	-	-	-	-	-	-	-	712
Mining and quarrying	1,090	-	-	-	-	4	2,766	-	-	-	62,101	-	65,961
Manufacturing	19,255	-	62,797	-	45,867	459,913	443,137	154,393	-	-	96,426	-	1,281,788
Electricity, gas and water	-	-	-	-	-	225,950	-	-	-	-	70,451	-	296,401
Construction	8,048	-	-	-	163	160,727	121,060	11,806	-	-	446,733	-	748,537
Real estate	-	-	-	-	-	774,066	-	-	-	-	82,101	-	856,167
Wholesale & retail trade and restaurants & hotels	6,695	-	-	-	6,639	188,093	163,263	503,038	-	-	116,225	-	983,953
Transport, storage and communication	679	-	-	-	25,156	542,097	12,840	20,247	-	-	49,868	-	650,887
Finance, takaful and business services	13,524	-	519,677	-	-	371,498	772,658	-	-	-	501,217	-	2,178,574
Household-retail	8,437	3,678,593	-	-	-	842,187	4	-	858	1,228,292	-	2,647	5,761,018
Others	12,180	-	-	100,028	27,924	7,803	21,335	45	-	-	4,017	-	173,332
	69,908	3,678,593	582,474	100,028	106,461	3,572,338	1,537,063	689,529	858	1,228,292	1,429,139	2,647	12,997,330

3) Credit Risk (Cont'd)

Table 5: Distribution of impaired financing and advances by sector, breakdown by type

30 Jun 2026
RM'000

	Cash line-i	House financing	Other term financing	Bills receivables	Credit cards-i	Revolving financing	Other financing	Total
Mining and quarrying	**716**	**-**	**-**	**-**	**-**	**-**	**-**	**716**
Manufacturing	**17**	**-**	**1,900**	**303**	**-**	**-**	**-**	**2,220**
Electricity, gas and water	**-**	**-**	**-**	**-**	**-**	**43,631**	**-**	**43,631**
Construction	**312**	**-**	**2,602**	**-**	**-**	**-**	**-**	**2,914**
Wholesale & retail trade and restaurants & hotels	**-**	**-**	**2,121**	**1,659**	**-**	**-**	**-**	**3,780**
Transport, storage and communication	**-**	**-**	**-**	**879**	**-**	**-**	**12**	**891**
Finance, takaful and business services	**3,501**	**-**	**527**	**-**	**-**	**-**	**-**	**4,028**
Household-retail	**-**	**128,534**	**78,779**	**-**	**7,896**	**-**	**2,036**	**217,245**
	4,546	**128,534**	**85,929**	**2,841**	**7,896**	**43,631**	**2,048**	**275,425**

31 Dec 2025
RM'000

	Cash line-i	House financing	Other term financing	Bills receivables	Credit cards-i	Revolving financing	Other financing	Total
Mining and quarrying	876	-	-	-	-	-	-	876
Manufacturing	-	-	1,293	-	-	-	-	1,293
Electricity, gas and water	-	-	-	-	-	43,508	-	43,508
Construction	434	-	-	-	-	-	-	434
Wholesale & retail trade and restaurants & hotels	-	-	2,945	2,317	-	-	-	5,262
Transport, storage and communication	-	-	-	880	-	-	-	880
Finance, takaful and business services	3,647	-	527	-	-	-	-	4,174
Household-retail	-	112,778	68,900	-	7,154	-	1,900	190,732
	4,957	112,778	73,665	3,197	7,154	43,508	1,900	247,159

3) Credit Risk (Cont'd)

Table 6: All past due financing and advances breakdown by sector [1]

	30 Jun 2026	31 Dec 2025
	RM'000	RM'000
Mining and quarrying	**716**	-
Manufacturing	**2,045**	8,244
Electricity, gas and water	**43,631**	43,508
Construction	**4,393**	-
Wholesale & retail trade and restaurants & hotels	**1,732**	2,943
Transport, storage and communication	**285**	1,433
Finance, takaful and business services	**4,323**	4,158
Household-retail	**478,877**	508,922
	536,002	569,208

Table 7: All past due financing and advances breakdown by geographical location [1]

	30 Jun 2026	31 Dec 2025
	RM'000	RM'000
Northern region	**61,541**	63,036
Southern region	**60,641**	66,141
Central region	**399,050**	425,258
Eastern region	**14,770**	14,773
	536,002	569,208

Table 8: Impairment allowance breakdown by sector

	30 Jun 2026	31 Dec 2025
	RM'000	RM'000
Agricultural, hunting, forestry and fishing	**1**	1
Mining and quarrying	**9**	3
Manufacturing	**4,067**	4,269
Electricity, gas and water	**44,045**	43,806
Construction	**1,078**	955
Real estate	**1,800**	831
Wholesale & retail trade and restaurants & hotels	**5,163**	5,492
Transport, storage and communication	**972**	734
Finance, takaful and business services	**2,182**	1,747
Household-retail	**149,738**	145,196
Others	**212**	482
	209,267	203,516

[1] Past due financing and advances refers to financing and advances for which principal and/or profit repayments are due under contractual terms but are received either partially or after the contractual dates. The amounts impaired by sector and geographical location is disclosed in Note 17 (iii) and 17 (v) of the unaudited condensed interim financial statements as at 30 June 2026 respectively.

3) Credit Risk (Cont'd)

Table 9: Impairment allowance breakdown by geographical location

	30 Jun 2026	31 Dec 2025
	RM'000	RM'000
Northern region	**19,473**	17,940
Southern region	**22,036**	19,822
Central region	**162,847**	161,350
Eastern region	**4,911**	4,404
	209,267	203,516

The breakdown of financing impairment allowance during the period is disclosed in Note 18 (i) of the unaudited condensed interim financial statements as at 30 June 2026.

Table 10: Net impairment allowance in profit or loss for the period breakdown by sector

(Releases) / Charges	**30 Jun 2026**	30 Jun 2025
	RM'000	RM'000
Agricultural, hunting, forestry and fishing	**-**	(26)
Mining and quarrying	**5**	23
Manufacturing	**(206)**	(1,673)
Electricity, gas and water	**115**	167
Construction	**122**	(638)
Real estate	**965**	(241)
Wholesale & retail trade and restaurants & hotels	**(333)**	634
Transport, storage and communication	**236**	(1,245)
Finance, insurance/takaful and business services	**437**	123
Household-retail	**19,036**	11,585
Others	**(264)**	(28)
	20,113	8,681

The breakdown of financing net impairment allowance during the period is disclosed in Note 29 (i) of the unaudited condensed interim financial statements as at 30 June 2026.

3) Credit Risk (Cont'd)

i) External Credit Assessment Institutions (ECAIs)

The standardised approach requires banks to use risk assessments prepared by ECAIs to determine the risk weightings applied to rated counterparties.

ECAIs are used by the Bank as part of the determination of risk weightings for the following classes of exposure:

- Sovereigns and Central Banks
- Public sector entities
- Insurance companies, securities firms & fund managers
- Banks, multilateral development banks and development financial institutions
- Corporates
- Securitisation

For the purpose of Pillar 3 reporting to BNM, the Bank uses the external credit ratings from the following ECAIs:

- Standard & Poor's Rating Services (S&P)
- Moody's Investors Services (Moody's)
- Fitch Ratings (Fitch)
- RAM Rating Services Berhad (RAM)
- Malaysian Rating Corporation Berhad (MARC)

Data files of external ratings from the nominated ECAIs are matched with the customer records in the Bank's centralised credit database. When calculating the risk-weighted value of any exposure under the standardised approach, the customer in question is identified and matched to a rating, according to BNM's selection rules. The relevant risk weight is then derived using BNM's detailed risk weights and rating categories. All other exposure classes are assigned risk weightings as detailed in BNM Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets).

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

3) Credit Risk (Cont'd)

i) ECAIs (Cont'd)

The rated and unrated exposures according to ratings by ECAIs at reporting date are as follows:

30 Jun 2026
(RM '000)

Exposure Class	Ratings by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Caa1 to C	Unrated
	S & P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to BB3	B1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	C+ to D	Unrated
On and Off-Balance Sheet Exposures								
Sovereign and Central Banks [1]		**-**	**5,296,059**	**1,819,612**	**-**	**-**	**-**	**-**
Public Sector Entities		**497,949**	**91,306**	**-**	**-**	**-**	**-**	**376,208**
Banks, MDBs and DFIs		**1,716,799**	**1,252,091**	**167,395**	**439**	**-**	**-**	**305,472**
Corporates		**1,032,912**	**63,090**	**-**	**-**	**-**	**-**	**6,613,525**
Securitisation		**-**	**-**	**-**	**-**	**-**	**-**	**351,159**

31 Dec 2025
(RM '000)

Exposure Class	Ratings by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Caa1 to C	Unrated
	S & P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to BB3	B1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	C+ to D	Unrated
On and Off-Balance Sheet Exposures								
Sovereign and Central Banks [1]		-	7,411,147	1,892,056	-	-	-	-
Public Sector Entities		316,868	77,784	-	-	-	-	520,072
Banks, MDBs and DFIs		1,432,634	1,026,552	173,268	593	-	-	279,214
Corporates		657,230	482,512	-	-	-	-	7,102,644
Securitisation		-	-	-	-	-	-	350,792

Note:
MDBs - Multilateral Development Banks
DFIs - Development Financial Institutions
PSEs - Public Sector Entities

[1] Under the Risk Weighted Capital Adequacy Framework (Basel II), exposures denominated and funded in MYR and guaranteed by the Federal Government of Malaysia or BNM are accorded a preferential sovereign risk weight of 0%.

3) Credit Risk (Cont'd)

ii) Credit Risk Mitigation (CRM)

Financial assets and financial liabilities are offset and the net amount reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously.

The Bank’s policy when granting credit facilities is on the basis of the customer’s capacity to repay, rather than placing primary reliance on credit risk mitigants. Depending on the customer’s standing and the type of product, facilities may be provided unsecured. Mitigation of credit risk is nevertheless a key aspect of effective risk management in the Bank, and takes many forms.

The Bank’s general policy is to promote the use of credit risk mitigants, justified by commercial prudence and good practice as well as capital efficiency. Specific, detailed policies cover acceptability, structuring and terms of various types of business with regard to the availability of credit risk mitigants, for example in the form of collateral security, and these policies, together with the determination of suitable valuation parameters, are subject to regular review to ensure that they are supported by empirical evidence and continue to fulfil their intended purpose.

The most common method of mitigating credit risk is to take collateral. The principal collateral types employed by the Bank are as follows:

- under the residential and real estate business, the financed property will be taken as collateral;
- under the Retail Wealth Portfolio Financing-i, liquid marketable securities are accepted as collaterals;
- under certain Islamic specialised financing and leasing transactions (such as machinery financing) where physical assets form the principal source of facility repayment, physical collateral is typically taken;
- in the commercial and industrial sectors, charges over business assets such as premises, stock and debtors;
- facilities provided to small and medium enterprises are commonly granted against guarantees by their owners/directors; or by third party credit guarantee institutions;
- guarantees from third parties can arise where facilities are extended without the benefit of any alternative form of security, e.g. where the Bank issues a bid or performance sukuk in favour of a non-customer at the request of another bank;
- under the institutional sector, certain trading facilities are supported by charges over financial instruments such as cash, debt securities and equities;
- financial collateral in the form of cash and marketable securities are used in much of the over-the-counter (OTC) derivatives activities and in the Bank's securities financing business; and
- netting is used where appropriate, and supported by market standard documentation.

Settlement risk arises in any situation where a payment in cash, securities or equities is made in the expectation of a corresponding receipt of cash, securities or equities. Daily settlement limits are established for counterparties to cover the aggregate of all the settlement risk arising from all the transactions involved on a single day. Settlement risk on many transactions, particularly those involving securities and equities, is substantially mitigated by settling through assured payment systems or on a delivery-versus-payment basis.

Policies and procedures govern the protection of the Bank’s position from the outset of a customer relationship, for instance in requiring standard terms and conditions or specifically agreed documentation permitting the offset of credit balances against debt obligations and through controls over the integrity, current valuation and, if necessary, realisation of collateral security.

The valuation of credit risk mitigants seeks to monitor and ensure that they will continue to provide the secured payment/repayment source anticipated at the time they were taken. The Bank’s policy prescribes valuation annually, or more frequently as the need may arise, for impaired accounts. For property taken as collateral for new or additional facilities, a valuation report is required from a panel valuer. For auction purposes, full valuations are compulsory. This is to avoid the risk of the settlement sum being challenged by the customer/charger on the grounds that the correct valuation was not applied.

The appointment of panel valuers is conducted via Vendor Risk Management whereby due diligence is undertaken in accordance with Suppliers Risk Management and Third Party Associated Persons Bribery Risk Assessment and Due Diligence Policy at the origination of the relationship in accordance with Group Third Party Risk Management Policy.

3) Credit Risk (Cont'd)

ii) CRM (Cont'd)

The table below shows the on and off-balance sheet exposures before and after CRM:

30 Jun 2026
RM'000

Exposure Class	Exposures Before Credit Risk Mitigation	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral
Credit Risk			
On-Balance Sheet Exposures			
Sovereigns/Central Banks	7,115,670	-	-
PSEs	355,399	-	-
Banks, DFIs & MDBs	2,825,261	-	458,510
Corporates	5,413,728	291,709	75,010
Regulatory Retail	1,805,211	7,396	4,318
House Financing	3,593,019	-	-
Higher Risk Assets	2,981	-	163
Other Assets	146,061	-	-
Securitisation Exposures	351,159	-	-
Defaulted Exposures	230,758	3,528	333
Total for On-Balance Sheet Exposures	21,839,247	302,633	538,334
Off-Balance Sheet Exposures			
OTC Derivatives	1,029,564	-	473,148
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,679,183	51,462	108,992
Defaulted Exposures	5,834	-	-
Total for Off-Balance Sheet Exposures	4,714,581	51,462	582,140
Total On and Off-Balance Sheet Exposures	26,553,828	354,095	1,120,474

3) Credit Risk (Cont'd)

ii) CRM (Cont'd)

The table below shows the on and off-balance sheet exposures before and after CRM:

31 Dec 2025
RM'000

Exposure Class	Exposures Before Credit Risk Mitigation	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral
Credit Risk			
On-Balance Sheet Exposures			
Sovereigns/Central Banks	9,303,203	-	-
PSEs	468,944	-	-
Banks, DFIs & MDBs	1,807,130	-	287,173
Corporates	5,742,087	140,755	82,233
Regulatory Retail	1,965,914	32,675	8,869
House Financing	3,664,615	-	-
Higher Risk Assets	2,436	-	159
Other Assets	167,208	-	-
Securitisation Exposures	350,792	-	-
Defaulted Exposures	239,229	4,178	409
Total for On-Balance Sheet Exposures	23,711,558	177,608	378,843
Off-Balance Sheet Exposures			
OTC Derivatives	1,292,762	-	967,849
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,964,478	150,715	123,433
Defaulted Exposures	5,787	-	-
Total for Off-Balance Sheet Exposures	5,263,027	150,715	1,091,282
Total On and Off-Balance Sheet Exposures	28,974,585	328,323	1,470,125

Note:

MDBs - Multilateral Development Banks

DFIs - Development Financial Institutions

PSEs - Public Sector Entities

OTC - Over the Counter

3) Credit Risk (Cont'd)

iii) Counterparty Credit Risk (CCR)

Limits for CCR exposures are assigned within the overall credit risk management process. The credit risk function assigns a limit against each counterparty to cover exposure that may arise as a result of a counterparty default. The magnitude of this limit will depend on the overall risk appetite, type of derivatives and type of Secured Financing Transactions (SFTs) trading undertaken with a counterparty.

Models and methodologies used in the calculation of CCR are overseen and monitored by the Traded Risk Model Oversight Forum. Models are subject to ongoing monitoring and validation. Additionally, they are subject to independent review at inception and on an ongoing basis.

HSBC has established a measure, Cat F, specifically to monitor derivative financing and securities financing transactions at a counterparty level. This is ancillary to the existing Cat B counterparty credit risk measure.

The table below shows the credit equivalent amounts and risk weighted amounts of unmatured off-balance sheet transactions at reporting date.

(RM'000)	**30 Jun 2026**		31 Dec 2025	
Description	**Credit Equivalent Amount**	**Risk Weighted Assets**	Credit Equivalent Amount	Risk Weighted Assets
Direct credit substitutes	**66,035**	**37,416**	17,583	7,675
Transaction-related contingent items	**926,066**	**622,417**	971,768	635,029
Short-term self-liquidating trade-related contingencies	**14,748**	**9,706**	10,783	10,647
Formal standby facilities and credit lines				
- Maturity not exceeding one year	**217,281**	**197,482**	232,457	212,075
- Maturity exceeding one year	**1,835,494**	**1,352,252**	2,102,018	1,598,605
Unutilised credit card lines	**625,393**	**469,045**	635,655	476,742
Foreign exchange related contracts:				
- Less than one year	**846,337**	**158,289**	1,130,109	100,577
- Over one year to less than five years	**8,113**	**1,128**	11,946	1,932
Profit rate related contracts:				
- Less than one year	**1,449**	**-**	1,840	-
- Over one year to less than five years	**3,756**	**-**	6,469	-
- Over five years	**37,357**	**18,339**	42,470	22,623
Equity related contracts:				
- Less than one year	**28,443**	**-**	20,125	-
- Over one year to less than five years	**104,109**	**-**	79,804	-
	4,714,581	**2,866,074**	5,263,027	3,065,905

Refer to Note 34 and Note 19 of the unaudited condensed interim financial statements as at 30 June 2026 for disclosure on the principal amounts of the off-balance sheet transactions and positive fair value of derivatives contracts.

3) Credit Risk (Cont'd)

iv) Securitisation

The Bank is involved in the investment of Sukuk backed by securitisation by a pool of auto financing. The securitisation transaction entered is subject to independent risk assessment and approval. Special purpose entity has been established and managed by third party and is not controlled by the Bank.

The securitisation exposure is recognised as financial assets at amortised cost in the banking book. The accounting policy on financial instruments measured at amortised cost is disclosed in Note 3(g) of the audited financial statements as at 31 December 2025.

30 Jun 2026
(RM'000)

Securitisation Exposures by Exposure Type	Exposure Value of Positions Purchased or Retained	Eligible CRM	Exposure after CRM	Risk Weights of Unrated Securitisation Exposures 75% (Look-through)	
				Exposures	Risk Weighted Assets
Traditional Securitisation (Banking book exposures)					
Non-originating Banking Institution					
On-Balance Sheet Exposure - Most Senior	**350,277**	**-**	**351,159**	**351,159**	**263,369**

31 Dec 2025
(RM'000)

Securitisation Exposures by Exposure Type	Exposure Value of Positions Purchased or Retained	Eligible CRM	Exposure after CRM	Risk Weights of Unrated Securitisation Exposures 75% (Look-through)	
				Exposures	Risk Weighted Assets
Traditional Securitisation (Banking book exposures)					
Non-originating Banking Institution					
On-Balance Sheet Exposure - Most Senior	350,295	-	350,792	350,792	263,094

4) Rate of Return Risk

Sensitivity of projected Net Finance Income

The profit rate sensitivities set out in the table below are illustrative only and are based on simplified scenarios.

Change in projected net finance income in next 12 months arising from a shift in profit rates of:

	RM'000			
	30 Jun 2026		31 Dec 2025	
Basis point parallel shift in yield curves	*+ 100 bps*	*- 100 bps*	*+ 100 bps*	*- 100 bps*
MYR	**49,895**	**(30,193)**	55,647	(26,111)
USD	**8,120**	**(6,391)**	5,259	(5,533)
Others	**3,093**	**(3,224)**	1,800	(1,886)
	61,108	**(39,808)**	62,706	(33,530)

Sensitivity of projected Economic value of equity (EVE)

The increase/(decrease) in economic value for upward and downward rate shocks for measuring profit rate risk/rate of return risk in the banking book are set out in the table below.

Change in projected EVE arising from a shift in profit rates of:

	RM'000			
	30 Jun 2026		31 Dec 2025	
Basis point parallel shift in yield curves	*+ 200 bps*	*- 200 bps*	*+ 200 bps*	*- 200 bps*
MYR	**(80,508)**	**46,581**	(107,791)	62,223
USD	**116**	**26**	(1,237)	908
Others	**1,873**	**(3,226)**	919	(2,508)
	(78,519)	**43,381**	(108,109)	60,623

The sensitivity of reported reserves in 'other comprehensive income' to profit rate movements are monitored on a monthly basis by assessing the expected reduction in valuation of financial investments at fair value through other comprehensive income (FVOCI) portfolios to parallel movements of plus or minus 100 basis points in all yield curves.

Sensitivity of reported reserves in 'other comprehensive income' to profit rate movements:

	RM'000			
	30 Jun 2026		31 Dec 2025	
Basis point parallel shift in yield curves	*+ 100bps*	*- 100bps*	*+ 100bps*	*- 100bps*
MYR	**(22,491)**	**22,491**	(29,807)	29,807

5) Liquidity

The Bank monitors and reports Liquidity Coverage Ratio (LCR) based on the Bank Negara Malaysia (BNM) LCR Policy Document dated 25 August 2016 with the focus of ensuring a sufficient buffer of liquid assets that could be easily converted into cash to meet the liquidity needs for the next 30 calendar days.

The LCR% presented below indicate the rolling 12 months average based on BNM's guidelines on Liquidity Risk Disclosure dated 15 October 2024. As of 30 June 2026, the Group has maintained sound liquidity levels above regulatory requirements.

	30 Jun 2026	31 Dec 2025
LCR%, at rolling 12 months average	**263**	259

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

6) Shariah Governance

Overview

Shariah compliance is a cornerstone and is integral to the stability of Islamic banking and finance industry. An effective Shariah governance policy enhances the diligent oversight accountabilities of the Board of Directors (BOD), the Shariah Committee (SC) and the Management to ensure that the operations and business activities of the IFI remain consistent with Shariah principles and requirements.

To ensure Shariah compliance in all aspects of day-to-day Islamic finance activities, the Malaysian regulatory bodies such as BNM and Securities Commission Malaysia have outlined several laws and regulations on Shariah in particular the provisions on the establishment of a SC and internal Shariah control functions. The SC is an independent Shariah advisory body which plays a vital role in providing Shariah views and decisions and performs an oversight role on Shariah governance implementation related to the IFI's business operations and activities. At the institutional level, the Shariah Department acts as a delegated authority of the SC in providing Shariah advisory to the Management team of the IFI. The Shariah control functions have the role to assist the Management in ensuring that all activities of the IFI are in compliance with the Shariah rules and principles, and expectations for effective Shariah governance arrangements in accordance with the guidelines outlined by Shariah-Regulatory Framework Policy Documents (PDs) and BNM SGPD, respectively. However, the accountability to ensure Shariah compliance remains with the IFI's BOD.

Qualitative Disclosures - Key Components and Core Shariah Functions in Implementing and Monitoring the Shariah Governance Practices as per the SGPD

The governance structure of the Bank and the primary responsibilities of each function are set out below:

a. Board of Directors
To have the ultimate oversight accountability for the institutionalisation of overall Shariah governance framework and Shariah compliance of the Bank.

b. Shariah Committee
To have the oversight responsibility and accountability in providing objective and sound advice or decisions to ensure on the operations, affairs and business activities of the Bank are in compliance with Shariah.

c. CEO and Management
To be primarily responsible over the day-to-day management of the Bank in ensuring compliance with Shariah in all aspects of its operations, affairs and business activities by observing and implementing the Shariah rulings by the Shariah Advisory Council (SAC) of BNM and SAC of Securities Commission Malaysia, as well as decisions of the SC, and to identify and refer any Shariah issues to the SC for its decisions, views and opinions.

d. Shariah Audit
To provide independent assessment on the quality and effectiveness of the Bank's internal control, risk management systems, governance processes as well as the overall compliance of the Bank's operations, businesses, affairs and activities with Shariah.

e. Shariah Risk Management
To coordinate the identification, measurement, monitoring and reporting of Shariah non-compliance risks in the operations, businesses, affairs and activities of the Bank and to formulate and recommend appropriate Shariah non-compliance risk management policies and procedures and risk awareness programmes.

Risk Weighted Capital Adequacy Framework (Basel II) Pillar 3 Interim Disclosures (Cont'd)

(f) Risk management (Cont'd)

6) Shariah Governance (Cont'd)

Qualitative Disclosures - Key Components and Core Shariah Functions in Implementing and Monitoring the Shariah Governance Practices as per the SGPD (Cont'd)

f. Shariah Department

i) Shariah Review

To conduct regular assessment on the compliance of the operations, businesses, affairs and activities of the Bank with Shariah requirements.

To ensure that all procedural guidelines, rules and regulations issued by BNM and other regulatory bodies relating to Shariah as well as internal guidelines, policies and procedures, manuals and all Shariah rules and principles issued by the SC and Shariah Department are adhered to, with due regard to the business needs and Shariah requirements.

ii) Shariah Risk Stewardship

To implement the identification, measurement, monitoring and reporting of Shariah non-compliance risks in the operations, businesses, affairs and activities of the Bank, as well as to formulate and recommend appropriate Shariah compliance controls.

iii) Shariah Research and Advisory

To perform in-depth research as and when required by the SC on Shariah issues and to provide day-to-day Shariah advice and approval on Shariah matters based on the rulings of the SAC and decisions or advice of the SC to the relevant stakeholders, including the management, product development and business teams as well as the supporting functions.

iv) Shariah Secretariat

To serve and provide operational support for effective functioning of the SC which includes to coordinate, communicate and disseminate information among the SC, the Board and senior management, and to ensure proper dissemination of decisions or advice of the SC within the Bank.

v) Product and Skills Development

To assist/provide operational support to the control function within the Shariah Department in conducting research and development activities on feasible Shariah compliant structure and solution across all business lines within the Bank.

To assist/provide operational support to the control functions within the Shariah Department in monitoring and overseeing the Shariah knowledge and training within the Bank.

Quantitative Disclosure

a. Shariah Non-Compliant Events:

During the financial period ended 30 June 2026, one (1) actual Shariah non-compliant event was identified.

b. Shariah Non-Compliant Income:

During the financial period ended 30 June 2026, the following amounts were recorded:

i) RM129,110 income received from Shariah non-compliant activities have been transferred to the Shariah Penalty & Impure Income Account (the Account). The amount in the Account is reported net of income tax liabilities.

ii) RM442,120 was donated from the Account for charitable purposes.

For the financial period ended 30 June 2026, no Shariah non-compliant income was refunded directly to the affected customers (31 December 2025: RM641,334).