

FINANCIAL STATEMENTS FOR THE THREE MONTHS PERIOD ENDED 31 MARCH 2026

AAA / STABLE / P1
RAM Ratings

STATEMENT OF FINANCIAL POSITION					STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME					STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31ST MARCH 2026				
As at														
ASSETS					Interest Income					Cash flows from operating activities				
					Less: Interest Expenses					Profit Before Income Tax				
					Net Interest Income					Adjustment for:				
					Net Income from Islamic Banking Business					Depreciation and amortisation				
					Insurance service result					Allowance / (Writeback of allowance) for impaired loans and advances				
					Net finance expense from insurance contracts issued and reinsurance contracts held					Share of (profit) / loss after tax of equity accounted associated companies				
					Net Interest Income and net Income from Islamic Banking Business					Provision for retirement benefits				
					Fee and Commission Income					Dividend income				
					Less : Fee and Commission Expenses					Net gain on financial instruments				
					Net Fee and Commission Income					Allowances for impairment on other assets				
					Net Trading Income					Other non-cash items				
					Other Operating Income					Change in statutory deposits with Central Banks				
					Total Operating Income					Increase / (Decrease) in operating assets				
					(Allowance)/ Writeback of allowance for impairment on loans, advances and financing					Income tax expenses and zakat paid				
					Expected credit losses					Gratuity paid				
					Impaired loans and financing recovered					Net cash generated from operating activities				
					Impaired loans and financing written off					Net cash flows from investing activities				
					Others - net					Net (Purchase of) / Proceeds from sale of Sri Lanka Government Securities				
					Net Operating Income					Acquisition of property, plant and equipment				
					Personnel Expenses					Addition to investment properties				
					Depreciation and amortization					Proceeds from the sale of property, plant and equipment				
					Premises, Equipment and establishment Expenses					Acquisition of intangible assets				
					Other Overhead Expenses					Purchase of leasehold land				
					Operating Profit before VAT on financial service & Social Security Contribution Levy					Net (Purchase) / sale of financial investments				
					Value Added Tax (VAT) on Financial Services & Social Security Contribution Levy (SSCL)					Investment in collective investments by the non controlling interest				
					Operating Profit after VAT on financial service & Social Security Contribution Levy					Additional investment in an associated company				
					Shares of profit after tax of equity accounted associated companies					Net cash outflow on acquisition of LPI Capital Bhd				
					Profit before Tax					Dividends received				
					Income Tax expenses					Net cash outflow on acquisition of Public Bank Securities Vietnam Company Limited (formerly known as RHB Securities Vietnam Company Limited)				
					Profit for the Period					Net cash generated from / (used in) investing activities				
					Attributable to:					Cash flows from financing activities				
					Equity Holders of the Parent					Dividends paid				
					Non-Controlling Interest					Net proceeds from issuance of debt securities				
					Earnings per RM 1.00 share:					Net proceeds from term loan facility				
					- basic / diluted (sen)					Repayment of term loan facility				
					Bank (Rs. '000)					Repayment of lease liabilities				
					Group (RM. '000)					Redemption of debt securities				
					As at					Net cash used/(in) financing activities				
					Opening balance at 01 January 2026					Net increase/(decrease) in cash and cash equivalents				
					Net expected credit losses during the Period					Cash and cash equivalents at the beginning of the Period				
					Reversal of write-off during the Period					Exchange differences on translation of opening balances				
					Loans, advances and financing derecognised (other than write-off)					Cash and cash equivalents at end of the Period				
					New loans, advances and financing originated					Less: Balances with banks with original maturity more than three months				
					Net remeasurement due to changes in credit risk					Add : Allowances for expected credit losses				
					Modifications to contractual cash flows					Cash and cash equivalents at end of the Period				
					Changes in models / risk parameters					Income tax expenses				
					Amounts written off					Share of changes in associated companies' reserves				
					Amounts transferred to allowances for impairment					Other comprehensive income / (loss) for the Period net of tax				
					loss on foreclosed properties					Total comprehensive income for the Period				
					Exchange difference					Total comprehensive income for the Period attributable to:				
					Closing balance as at 31st March 2026					- Equity holders of the parent				
					Bank (Rs. '000)					- Non-controlling interests				
					Group (RM. '000)									
					As at									
					Gross loans, advances and financing at amortised cost									
					Less : Allowances for impairment									
					Expected credit losses									
					- stage 1									
					- stage 2									
					- stage 3									
					Net loans, advances and financing receivables									
					Bank (Rs. '000)									
					Group (RM. '000)									
					As at									
					Overdrafts									
					Housing loans / financing									
					Other term loans / financing									
					Credit card receivables									
					Bills receivables									
					Vehicle loans									
					Staff loans									
					Hire purchase receivables									
					Trust receipts									
					Claims on customers under acceptance credits									
					Revolving credits									

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