# Condensed Financial Statements Unaudited Statements of Financial Position As At 30 June 2024

The Bank The Group 30/06/2023 30/06/2024 30/06/2023 30/06/2024 Note RM'000 RM'000 RM'000 RM'000 **ASSETS** Cash and short-term funds 5,790,159 8,206,803 3,866,491 6,362,228 Deposits and placements with banks and other financial institutions 661,521 436.877 1,034,791 1,343,553 Securities purchased under resale agreements 297,315 Financial assets at fair value through profit or loss Α8 3,415,191 5,654,937 3,390,256 4,916,952 Financial investments at fair value through other comprehensive income Α9 41,099,194 33,886,670 35,868,198 30,109,200 31,152,156 Financial investments at amortised cost A10 31,194,065 22,566,813 22,201,564 193,304,468 135,092,761 Loans, advances and financing A11 179,902,847 144,048,721 Other assets A12 4.243.571 2.454.415 4.190.388 2.398.503 Derivative financial instruments 1,362,654 2,168,424 1,309,701 2,071,669 Amount due from subsidiaries 104,124 143.862 Statutory deposits with Central Banks 3,214,478 3,396,920 2.320.111 2.509.021 Subsidiary companies 2,656,848 2,655,317 Investment in associated companies 9,639,404 8,712,976 2,087,699 2,087,699 441,329 Property and equipment 994,351 1,055,391 488,040 Intangible assets 353,477 362,435 318,725 326,216 Right-of-use assets 167,705 175,946 216,520 261,308 Goodwill 1,831,312 1,831,312 1,771,547 1,771,547 317,985 Deferred tax assets 262,116 410,436 187,679 **TOTAL ASSETS** 297,789,072 279,850,454 226,379,941 215,057,425 **LIABILITIES AND SHAREHOLDERS' EQUITY** Deposits from customers A13 220.432.800 211,651,819 165,753,434 162,732,948 Investment accounts of customers A14 2,166,534 2,250,513 Deposits and placements of banks and other financial institutions A15 11,370,939 9,593,826 10,786,903 8,269,491 Obligations on securities sold under repurchase agreements 9.823.649 7.399.583 9.823.649 7.399.583 Bills and acceptances payable 282,547 211,431 238,413 155,202 Lease liabilities 171,369 178,928 225,039 269,713 Other liabilities A16 7,223,979 5,946,050 6,988,164 5,566,750 Derivative financial instruments 1,805,207 2,387,886 1,698,702 2,301,936 Recourse obligation on loans/financing sold to Cagamas Berhad ("Cagamas") 3,277,003 1,728,635 2,972,220 1,514,646 Senior debts A17 549,912 344,204 Tier 2 subordinated bonds A18 1,500,545 1,501,750 1,500,545 1,501,750 1,719,509 Multi-currency Additional Tier 1 capital securities A19 1,719,509 1,718,671 1,718,671 Provision for taxation 171,829 50,287 124,845 39,545 **TOTAL LIABILITIES** 260,494,984 245,863,802 200,931,204 191,471,073 Share capital 7,739,063 7,739,063 7,739,063 7,739,063 Reserves 30.257.699 26,956,355 18,412,348 16.556.055 Less: Treasury shares (702,674)(708,766)(702,674)(708,766)**TOTAL SHAREHOLDERS' EQUITY** 37,294,088 33,986,652 25,448,737 23,586,352 **TOTAL LIABILITIES AND EQUITY** 297,789,072 279,850,454 226,379,941 215,057,425 311,897,584 294,327,279 **COMMITMENTS AND CONTINGENCIES** A31 260,170,634 246,285,659 Net asset per share attributable to ordinary

18.19

16.59

12.41

11.51

equity holders of the parent (RM)

<sup>\*</sup> The Net assets per share attributable to ordinary equity holders of the parent (RM) is computed as Total Shareholders' Equity (excluding Minority Interest) divided by total number of ordinary shares in circulation.

# Condensed Financial Statements Unaudited Statements of Income For The Financial Year Ended 30 June 2024

		The Group					
	Note	Current Quarter Ended 30/06/2024 RM'000	Corresponding Quarter Ended 30/06/2023 RM'000	Current Year Ended 30/06/2024 RM'000	Corresponding Year Ended 30/06/2023 RM'000		
Interest income	A20(a)	2,228,186	2,008,202	8,677,088	7,370,454		
Interest income for financial assets at fair value through profit or loss Interest expense	A20(b) A21	13,784 (1,260,910)	20,419 (1,135,396)	106,136 (4,961,438)	160,370 (3,846,739)		
Net interest income Net income from Islamic Banking business Other operating income	A22 A23	981,060 259,914 235,637	893,225 229,631 180,306	3,821,786 985,948 963,286	3,684,085 963,368 1,038,056		
Net income Other operating expenses	A24	1,476,611 (628,117)	1,303,162 (587,367)	5,771,020 (2,338,876)	5,685,509 (2,233,282)		
Operating profit before allowances Write back of/(allowance for) impairment		848,494	715,795	3,432,144	3,452,227		
losses on loans, advances and financing Write back of/(allowance for) impairment losses on financial investments and	A25	31,151	(14,399)	114,263	(115,382)		
other assets	A26	17	446	(1,100)	306		
Share of profit after tax of equity		879,662	701,842	3,545,307	3,337,151		
accounted associated companies		402,125	338,534	1,588,940	1,289,480		
Profit before taxation		1,281,787	1,040,376	5,134,247	4,626,631		
Taxation	B5	(247,790)	(175,699)	(938,035)	(808,435)		
Net profit for the financial year		1,033,997	864,677	4,196,212	3,818,196		
Attributable to:							
Owners of the parent		1,033,997	864,677	4,196,212	3,818,196		
Earnings per share - basic (sen)	B12(a)	50.5	42.2	204.7	186.4		
Earnings per share - fully diluted (sen)	B12(b)	50.4	42.2	204.7	186.3		

# Condensed Financial Statements Unaudited Statements of Comprehensive Income For The Financial Year Ended 30 June 2024

	Current Quarter Ended 30/06/2024 RM'000	The G Corresponding Quarter Ended 30/06/2023 RM'000	roup Current Year Ended 30/06/2024 RM'000	Corresponding Year Ended 30/06/2023 RM'000
Net profit for the financial year	1,033,997	864,677	4,196,212	3,818,196
Other comprehensive income in respect of:				
(i) Item that will not be reclassified to profit or loss: Equity instruments at fair value through other comprehensive income  Not fair value changes.	10.149	14.264	10.149	11.261
<ul> <li>Net fair value changes</li> <li>(i) Items that may be reclassified subsequently to profit</li> <li>(a) Share of other comprehensive income/(loss) of</li> </ul>	19,148 or loss:	14,264	19,148	14,264
associated company	80,579	(10,277)	103,739	(15,045)
<ul><li>(b) Currency translation differences</li><li>(c) Debt instruments at fair value through other comprehensive income</li></ul>	(96,130)	156,550	7,263	62,380
- Net fair value changes	11,137	22,226	330,559	406,406
<ul> <li>Changes in expected credit losses</li> </ul>	(74)	(11)	987	285
(d) Net fair value changes in cash flow hedge Income tax relating to components of other	-	-	-	362
comprehensive (income)/loss	(1,179)	6,136	(70,474)	(88,321)
Other comprehensive income				
for the financial year, net of tax	13,481	188,888	391,222	380,331
Total comprehensive income for the financial year	1,047,478	1,053,565	4,587,434	4,198,527
Attributable to: - Owners of the parent	1,047,478	1,053,565	4,587,434	4,198,527

# Condensed Financial Statements Unaudited Statements of Income For The Financial Year Ended 30 June 2024

#### The Bank

	Note	Current Quarter Ended 30/06/2024 RM'000	Corresponding Quarter Ended 30/06/2023 RM'000	Current Year Ended 30/06/2024 RM'000	Corresponding Year Ended 30/06/2023 RM'000
Interest income Interest income for financial assets at	A20(a)	2,164,169	1,938,611	8,391,870	7,115,026
fair value through profit or loss Interest expense	A20(b) A21	13,784 (1,233,362)	20,419 (1,096,407)	106,136 (4,812,987)	160,370 (3,727,577)
Net interest income Other operating income	A23	944,591 771,776	862,623 182,494	3,685,019 1,927,800	3,547,819 1,020,599
Net income Other operating expenses	A24	1,716,367 (521,140)	1,045,117 (487,257)	5,612,819 (1,925,051)	4,568,418 (1,854,063)
Operating profit before allowances Write back of impairment losses on		1,195,227	557,860	3,687,768	2,714,355
loans, advances and financing Write back of impairment losses on	A25	43,996	32,373	142,356	11,536
financial investments and other assets	A26	270	1,527	906	2,968
Profit before taxation Taxation	B5	1,239,493 (303,257)	591,760 (145,574)	3,831,030 (945,625)	2,728,859 (651,823)
Net profit for the financial year		936,236	446,186	2,885,405	2,077,036
Attributable to:					
Owners of the parent		936,236	446,186	2,885,405	2,077,036
Earnings per share - basic (sen)	B12(a)	45.7	21.8	140.8	101.4
Earnings per share - fully diluted (sen)	B12(b)	45.7	21.8	140.8	101.3

# Condensed Financial Statements Unaudited Statements of Comprehensive Income For The Financial Year Ended 30 June 2024

	The Bank				
	Current Quarter Ended 30/06/2024 RM'000	Corresponding Quarter Ended 30/06/2023 RM'000	Current Year Ended 30/06/2024 RM'000	Corresponding Year Ended 30/06/2023 RM'000	
Net profit for the financial year	936,236	446,186	2,885,405	2,077,036	
Other comprehensive income in respect of:					
<ul> <li>(i) Item that will not be reclassified to profit or loss: Equity instruments at fair value through other comprehensive income</li> </ul>					
<ul><li>Net fair value changes</li><li>(i) Items that may be reclassified subsequently to profit</li></ul>	19,148 or loss:	14,264	19,148	14,264	
<ul><li>(a) Currency translation differences</li><li>(b) Debt instruments at fair value through other comprehensive income</li></ul>	(8,101)	56,983	9,155	105,538	
- Net fair value changes	5,249	(39,566)	288,020	257,468	
- Changes in expected credit losses	(101)	(14)	966	283	
(c) Net fair value changes in cash flow hedge	-	-	_	362	
Income tax relating to components of other comprehensive loss/(income)	53	7,064	(60,311)	(66,479)	
Other comprehensive income					
for the financial year, net of tax	16,248	38,731	256,978	311,436	
Total comprehensive income for the					
financial year	952,484	484,917	3,142,383	2,388,472	

# Registration No: 193401000023 (97141-X)

#### (Incorporated in Malaysia)

#### **Condensed Financial Statements**

#### Unaudited Statements of Changes in Equity For The Financial Year Ended 30 June 2024

Attributable to owners of the parent

		P	ittibutable to owner	s or the parent		
The Group	Share Capital RM'000	Other Reserves RM'000	Regulatory Reserves * RM'000	Retained Profits RM'000	Treasury Shares RM'000	Total RM'000
At 1 July 2023	7,739,063	936,591	1,002,061	25,017,703	(708,766)	33,986,652
Comprehensive income					, , ,	
Net profit for the financial year	-	-	-	4,196,212	_	4,196,212
- Share of other comprehensive income				,,		,,
of associated company	-	103,739	_	-	-	103,739
- Financial assets measured at fair value through		,				,
other comprehensive income						
- Equity instruments						
- Net fair value changes	-	19,148	-	-	-	19,148
- Debt instruments		,				,
- Net fair value changes	-	260,085	-	-	-	260,085
- Changes in expected credit losses	-	987	-	-	-	987
- Currency translation differences	-	7,263	-	-	-	7,263
Total comprehensive income	-	391,222	-	4,196,212	-	4,587,434
Transactions with owners	<u> </u>				•	
Transfer to regulatory reserve	-	-	257,579	(257,579)	-	-
Dividends paid	-	-	-	(1,291,111)	-	(1,291,111)
ESS exercised	-	(15,749)	-	9,657	6,092	-
Option written back arising from ESS lapsed	-	11,113	-	· <u>-</u>	-	11,113
Total transactions with owners		(4,636)	257,579	(1,539,033)	6,092	(1,279,998)
At 30 June 2024	7,739,063	1,323,177	1,259,640	27,674,882	(702,674)	37,294,088
At 1 July 2022	7,739,063	581,235	654,386	22,727,982	(713,690)	30,988,976
Comprehensive income						
Net profit for the financial year	-	-	-	3,818,196	-	3,818,196
- Share of other comprehensive loss				, ,		, ,
of associated company	-	(15,045)	-	-	-	(15,045)
<ul> <li>Financial assets measured at fair value through</li> </ul>						
other comprehensive income						
- Equity instruments						
- Net fair value changes	-	14,264	-	-	-	14,264
- Debt instruments		040.470				040.470
<ul> <li>Net fair value changes</li> <li>Changes in expected credit losses</li> </ul>	-	318,173 285	-	-	-	318,173 285
Net fair value changes in	-	200	-	-	-	203
cash flow hedge	_	274	_	_	_	274
- Currency translation differences	_	62,380	_	_	_	62,380
Total comprehensive income		380,331		3,818,196		4,198,527
Transactions with owners				0,010,100		.,.00,02.
Transactions with owners  Transfer to regulatory reserve			347,675	(347,675)		
Dividends paid	_	_	347,073	(1,188,226)		(1,188,226)
ESS exercised	-	(12,350)	-	7,426	4,924	(1,100,220)
Option charge arising from ESS granted	-	(12,625)	_		-,524	(12,625)
Total transactions with owners		(24,975)	347,675	(1,528,475)	4,924	(1,200,851)
At 30 June 2023	7,739,063	936,591	1,002,061	25,017,703	(708,766)	33,986,652
					<del>`</del>	

<sup>\*</sup> Comprise regulatory reserves maintained by the Group's banking subsidiaries of RM1,245,616,000 (30 June 2023: RM990,816,000) in accordance with BNM's Guideline and the banking subsidiary in Vietnam with the State Bank of Vietnam of RM14,024,000 (30 June 2023: RM11,245,000)

The unaudited condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2023.

# Condensed Financial Statements Unaudited Statements of Changes in Equity For The Financial Year Ended 30 June 2024

#### Attributable to owners of the parent

	Attributable to owners of the parent					
<u>The Bank</u>	Share Capital RM'000	Other Reserves RM'000	Regulatory Reserve RM'000	Retained Profits RM'000	Treasury Shares RM'000	Total RM'000
At 1 July 2023	7,739,063	2,905	825,318	15,727,832	(708,766)	23,586,352
Comprehensive income  Net profit for the financial year  - Financial assets measured at fair value through other comprehensive income	-	-	-	2,885,405	-	2,885,405
<ul> <li>Equity instruments</li> <li>Net fair value changes</li> <li>Debt instruments</li> </ul>	-	19,148	-	-	-	19,148
Net fair value changes     Changes in expected credit losses	-	227,709 966	-	-	-	227,709 966
- Currency translation differences  Total comprehensive income	<u> </u>	9,155 256,978	<u> </u>	2.885.405	<u> </u>	9,155 3,142,383
Transactions with owners				, ,		5,: .2,500
Transfer to regulatory reserve Dividends paid	-	- (45.740)	194,359 -	(194,359) (1,291,111)	-	- (1,291,111)
ESS exercised Option written back arising from ESS lapsed Total transactions with owners	<u> </u>	(15,749) 11,113 (4,636)	- - 194,359	9,657 - (1,475,813)	6,092 - 6,092	11,113 (1,279,998)
At 30 June 2024	7,739,063	255,247	1,019,677	17,137,424	(702,674)	25,448,737
		(000.550)		45.400.400	(740,000)	
At 1 July 2022	7,739,063	(283,556)	536,432	15,120,482	(713,690)	22,398,731
Comprehensive income  Net profit for the financial year  - Financial assets measured at fair value through other comprehensive income  - Equity instruments	-	-	-	2,077,036	-	2,077,036
Net fair value changes     Debt instruments	-	14,264	-	-	-	14,264
<ul> <li>Net fair value changes</li> <li>Changes in expected credit losses</li> <li>Net fair value changes in</li> </ul>	-	191,077 283	-	-	-	191,077 283
cash flow hedge - Currency translation differences	<u>-</u>	274 105,538	- -	<u> </u>	<u> </u>	274 105,538
Total comprehensive income		311,436	<del>-</del> -	2,077,036	<u> </u>	2,388,472
Transactions with owners Transfer to regulatory reserve Dividends paid ESS exercised	-	- - (12,350)	288,886	(288,886) (1,188,226) 7,426	- - 4,924	- (1,188,226)
Option charge arising from ESS granted Total transactions with owners		(12,350) (12,625) (24,975)	288,886	(1,469,686)	4,924	(12,625) (1,200,851)
At 30 June 2023	7,739,063	2,905	825,318	15,727,832	(708,766)	23,586,352
					<u> </u>	

# Condensed Financial Statements Unaudited Condensed Statements of Cash Flows For The Financial Year Ended 30 June 2024

	The Group		The Bank	
	Financial Year Ended 30/06/2024 RM'000	Financial Year Ended 30/06/2023 RM'000	Financial Year Ended 30/06/2024 RM'000	Financial Year Ended 30/06/2023 RM'000
Profit before taxation Adjustments for non-cash items	5,134,247 (3,130,196)	4,626,631 (2,290,855)	3,831,030 (2,725,054)	2,728,859 (1,271,291)
Operating profit before working capital changes	2,004,051	2,335,776	1,105,976	1,457,568
Changes in working capital: Net changes in operating assets Net changes in operating liabilities Income taxes and zakat paid	(11,590,221) 13,839,505 (652,872)	(15,450,192) 21,766,988 (1,030,371)	(7,744,933) 8,980,999 (517,534)	(9,312,772) 15,283,857 (859,773)
Net cash generated from operating activities	3,600,463	7,622,201	1,824,508	6,568,880
Cash flows from investing activities				
Investment in subordinated facilities  Net purchases of financial investments at fair value through other comprehensive income	- (0.040.700)	- (0.054.470)	- (5.400.770)	(27,402)
Net proceeds/(purchases) of financial investments at amortised cost	(6,849,769) 42,096	(8,351,170) 1,164,402	(5,438,778)	(8,502,423) 942,981
Interest received from: - Financial investments at fair value through	42,090	1,104,402	(303,003)	942,901
other comprehensive income	1,398,668	871,880	1,398,586	871,573
<ul> <li>Financial investments at amortised cost</li> <li>Subordinated facilities</li> </ul>	698,639 -	669,395 -	697,912 41,422	668,660 41,718
Purchase of property and equipment	(82,468)	(132,069)	(77,611)	(129,203)
Net proceeds from sale of property and equipment	9,434	377	9,399	161
Purchase of intangible assets	(17,647)	(37,156)	(15,003)	(30,773)
Dividends received from: - Subsidiary company	-	-	-	330
- Associated company	-	-	367,565	-
<ul> <li>Financial assets at fair value through profit or loss</li> <li>Financial investments at fair value through</li> </ul>	49,735	88,826	48,773	89,277
other comprehensive income	435	2,175	435	2,175
Net cash used in investing activities	(4,750,877)	(5,723,340)	(3,332,363)	(6,072,926)

# Condensed Financial Statements Unaudited Condensed Statements of Cash Flows For The Financial Year Ended 30 June 2024

	The Gr	oup	The Bank		
	Financial Year Ended 30/06/2024 RM'000	Financial Year Ended 30/06/2023 RM'000	Financial Year Ended 30/06/2024 RM'000	Financial Year Ended 30/06/2023 RM'000	
Cash flows from financing activities					
Dividends paid Repayment of lease liabilities Repayment of recourse obligation on loans	(1,291,111) (44,356)	(1,188,226) (44,402)	(1,291,111) (68,081)	(1,188,226) (66,236)	
sold to Cagamas	- (95,000)	(962,930)	- (05 000)	(300,020)	
Repayment of Senior debts Repayment of Tier 2 subordinated loan Repayment of Multi-currency Additional Tier 1	(1,000,000)	(500,000)	(95,000) (1,000,000)	(500,000)	
capital securities	(400,000)	(400,000)	(400,000)	(400,000)	
Proceeds from debt issuance: - Recourse obligation on financing sold to Cagamas	300,000	2,300,000	210,000	1,300,000	
<ul> <li>Senior debts</li> <li>Tier 2 subordinated bonds</li> </ul>	645,000 1,000,000	- 500,000	440,000 1,000,000	- 500,000	
- Multi-currency Additional Tier 1 capital securities     Interest/profit paid:     - Recourse obligation on loans/financing sold to	400,000	400,000	400,000	400,000	
Cagamas - Senior debts	(122,738) (8,286)	(66,196) -	(62,204) (4,142)	(17,395)	
- Tier 2 subordinated bonds	(63,780)	(66,533)	(63,780)	(66,533)	
- Multi-currency Additional Tier 1 capital securities	(78,513)	(78,858)	(78,513)	(78,927)	
- Lease liabilities	(8,163)	(8,737)	(11,228)	(13,251)	
Net cash used in financing activities	(766,947)	(115,882)	(1,024,059)	(430,588)	
Net (decrease)/increase in cash and cash	(4.047.264)	4 702 070	(2 524 044)	CE 200	
equivalents Currency translation differences	(1,917,361) 7,431	1,782,979 160,892	(2,531,914) 9,671	65,366 104,577	
Cash and cash equivalents at the	7,431	100,032	3,071	104,577	
beginning of financial year	7,925,863	5,981,992	6,288,977	6,119,034	
Cash and cash equivalents at the end of	C 045 022	7.025.002	2.755.724	C 200 077	
financial year	6,015,933	7,925,863	3,766,734	6,288,977	
Cash and cash equivalents comprise the following: Cash and short-term funds	5,790,159	8,206,803	3,866,491	6,362,228	
Deposits and placements with banks and other financial institutions	661,521	436,877	1,034,791	1,343,553	
	6,451,680	8,643,680	4,901,282	7,705,781	
Less: Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than					
three months	(435,747)	(717,817)	(1,134,548)	(1,416,804)	
	6,015,933	7,925,863	3,766,734	6,288,977	

(Incorporated in Malaysia)

#### Explanatory Notes Pursuant to Malaysian Financial Reporting Standard ("MFRS") 134 and Policy Document on Financial Reporting Issued by Bank Negara Malaysia ("BNM")

#### NOTES TO THE UNAUDITED CONDENSED FINANCIAL STATEMENTS FOR FINANCIAL YEAR ENDED 30 JUNE 2024

#### A1 Basis of preparation

The unaudited condensed financial statements for the financial year ended 30 June 2024 have been prepared under the historical cost convention, except for the following assets and liabilities which are stated at fair values: financial assets at fair value through profit or loss ("FVTPL"), financial investments at fair value through other comprehensive income ("FVOCI") and derivative financial instruments.

The unaudited condensed financial statements have been prepared in accordance with MFRS 134: "Interim Financial Reporting" issued by the Malaysian Accounting Standard Board and paragraph 9.22 of the Bursa Malaysia Securities Berhad's ("Bursa Securities") Listing Requirements and should be read in conjunction with the audited annual financial statements for the Group and Hong Leong Bank Berhad ("HLB" or "the Bank") for the financial year ended 30 June 2023. The explanatory notes attached to the unaudited condensed financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Bank since the financial year ended 30 June 2023.

The unaudited condensed financial statements incorporate the activities relating to Islamic Banking which have been undertaken by the Group in compliance with Shariah principles. Islamic Banking business refers generally to the acceptance of deposits and granting of financing under the Shariah principles.

The significant accounting policies and methods of computation applied in the unaudited condensed financial statements are consistent with those adopted in the most recent annual audited financial statements for the financial year ended 30 June 2023, and modified for the adoption of the following accounting standards applicable for financial period beginning on or after 1 July 2023:

- (i) Amendments to MFRS 101 and MFRS Practice Statement 2 'Disclosure of Accounting Policies'
  - Amendments to MFRS 108 'Definition of Accounting Estimates'
  - Amendments to MFRS 112 'Deferred Tax related to Assets and Liabilities arising from a Single Transaction'
  - Amendments to MFRS 112 'International Tax Reform-Pillar Two Model Rules'

The adoption of the above amendments to published standards are not expected to have significant impact on the financial results of the Group and the Bank.

The preparation of unaudited condensed financial statements in conformity with the MFRS requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the unaudited condensed financial statements, and the reported amounts of income and expenses during the reported financial year. It also requires Directors to exercise their judgement in the process of applying the Group and the Bank's accounting policies. Although these estimates and judgement are based on the Directors' best knowledge of current events and actions, actual results may differ from those estimates.

#### A2 Status of matters giving rise to the auditor's qualified report in the preceding annual financial statements for the year ended 30 June 2023

There was no qualified report issued by the auditors in the preceding annual financial statements for the year ended 30 June 2023.

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#### A3 Seasonality or cyclicality of operations

The business operations of the Group and the Bank have not been affected by any material seasonal and cyclical factors in the current financial year.

#### A4 Exceptional items or unusual events affecting financial statements

There were no exceptional items or unusual events that materially affected the financial statements in the current financial year.

#### A5 Variation from financial estimates reported in preceding financial year

There were no changes in estimates of amounts reported in the prior financial year that may have a material effect in the current financial year.

#### A6 Issuance and repayment of debt and equity securities

Save as detailed below, there were no other new shares issuance, repayment of debt and equity securities, share buy-back and share cancellations, or resale of shares held as treasury shares during the financial year ended 30 June 2024:

#### a) Share Buy-back

The total number of shares bought back, all of which were held as treasury shares as at 30 June 2024 amounted to 81,101,700 shares, at an average price per share of RM5.32. None of the treasury shares were resold or cancelled to date.

#### b) Purchase of shares pursuant to Executive Share Scheme ("ESS")

A trust has been set up for the ESS of the Bank and it is administered by an appointed trustee. This trustee will be entitled from time to time to accept financial assistance from the Bank upon such terms and conditions as the Bank and the trustee may agree to purchase the Bank's shares from the open market for the purposes of this trust. In accordance with MFRS 132: Financial Statements: Presentation and Disclosure, the shares purchased for the benefit of the ESS holdings are recorded as "Treasury Shares for ESS", in addition to the Treasury Shares for share buy-back, in the Shareholders' Equity on the statements of financial position.

During the financial year ended 30 June 2024, the trust did not purchase any new shares. As at 30 June 2024, the total number of Treasury Shares for ESS was 36,769,053 pursuant to the Bank's ESS. The Treasury Shares have an average carrying value of RM7.37 per share.

The Bank has granted the following grant shares to eligible executives of the Bank and its subsidiary pursuant to the Bank's ESS:

On 21 March 2022, the Bank has granted 253,416 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 253,416 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 1 March 2023, the Bank has granted 124,944 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 124,944 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 15 May 2023, the Bank has granted 123,608 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 123,608 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

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#### A6 Issuance and repayment of debt and equity securities (continued)

On 29 November 2023, the Bank has granted 346,354 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 346,354 free ordinary shares in HLB will be done in tranches over a period of 2.5 years from the date of the grant.

On 20 February 2024, the Bank has granted 144,520 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 144,520 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 19 June 2024, the Bank has granted 6,459 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 6,459 free ordinary shares in HLB will be done in tranches over a period of 1.1 years from the date of the grant.

During the financial period ended 30 June 2024, a total of 5,562 grant shares lapsed and a total of 827,033 grant shares were vested and transferred pursuant to the Bank's ESS.

#### c) Issuance of Multi-currency Medium Term Notes

On 3 November 2023, the Bank issued its first tranche of RM100.0 million nominal value of medium term notes ("Senior MTN") out of its RM10.0 billion Multi-currency Medium Term Notes Programme ("Senior MTN Programme"). The coupon rate for this first tranche of the Senior MTN is 4.07% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior MTN is 3 years. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

#### d) Issuance of Multi-currency Islamic Medium Term Notes

On 3 November 2023, Hong Leong Islamic Bank Berhad ("HLISB"), a wholly owned subsidiary of the Bank, issued its first tranche of RM200.0 million nominal value of Islamic medium term notes (Senior IMTN) out of its RM5.0 billion Multi-currency Islamic Medium Term Notes programme (Senior IMTN Programme). The coupon rate for this first tranche of the Senior IMTN is 4.07% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior IMTN is 3 years. The proceeds from the issuance shall be utilised for the HLISB's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing Islamic financing obligations of HLISB.

#### e) Issuance of Multi-currency Commercial Papers

On 12 January 2024, the Bank issued its first tranche of RM5.0 million nominal value of commercial paper ("Senior CP") out of its RM10.0 billion Multi-currency Commercial Paper Programme ("Senior CP Programme"). The tenure for this Senior CP is 6 months, which was issued at a discount of 3.66% per annum. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

On 9 February 2024, the Bank issued its second tranche of RM95.0 million nominal value of Senior CP out of its RM10.0 billion Multi-currency Senior CP Programme. The tenure for this Senior CP is 3 months, which was issued at a discount of 3.47% per annum. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

On 9 May 2024, the Bank issued its third tranche of RM240.0 million nominal value of Senior CP out of its RM10.0 billion Multi-currency Senior CP Programme. The tenure for this Senior CP is 3 months, which was issued at a discount of 3.49% per annum. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

#### A6 Issuance and repayment of debt and equity securities (continued)

#### f) Issuance of Multi-currency Islamic Commercial Paper

On 12 January 2024, HLISB issued its first tranche of RM5.0 million nominal value of Islamic commercial paper ("Senior ICP") out of its RM5.0 billion Multi-currency Islamic Commercial Paper Programme ("Senior ICP Programme") based on the Shariah principle of Wakalah Bi Al-Istithmar. The tenure for this Senior ICP is 6 months, which was issued at a discount of 3.65% per annum. The proceeds from the issuance shall be utilised for the HLISB's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of HLISB.

#### g) Issuance of Multi-currency Additional Tier 1 capital securities

On 25 March 2024, the Bank issued a nominal value of RM400.0 million Additional Tier 1 capital securities ("HLB Capital Securities"), pursuant to its multi-currency Additional Tier 1 capital securities programme. The HLB Capital Securities, which qualify as Additional Tier 1 capital for the Bank, carry a distribution rate of 4.25% per annum. The Capital Securities are perpetual with an Issuer's call option to redeem at the end of year 5. The proceeds from the issuance shall be utilised to fulfill the requirements of Additional Tier 1 capital as per BNM's Capital Adequacy Framework (Capital Components) issued on 9 December 2020 and as updated from time to time and for the refinancing of an existing tranche of RM400.0 million in nominal value of HLB Capital Securities issued previously under the HLB AT1 Programme on 29 March 2019.

#### h) Issuance of Tier 2 Subordinated Notes

On 11 June 2024, the Bank issued a fifth tranche of RM1.0 billon nominal value of 10-years non-callable 5 years Sub-Notes callable on 11 June 2029 (and thereafter) and due on 11 June 2034 out of its its Multi-Currency Tier 2 Subordinated Notes Programme ("HLB T2 Programme"). The coupon rate for this fifth tranche of the Sub Notes is 4.05% per annum, which is payable semi-annually in arrears from the date of the issue. RM400.0 million of the proceeds from the Sub-Notes were used to subscribe for RM400.0 million Tier 2 subordinated sukuk murabahah ("HLISB T2 Sukuk Murabahah") issued by its wholly-owned subsidiary, Hong Leong Islamic Bank Berhad ("HLISB") on even date. The HLISB T2 Sukuk Murabahah were issued pursuant to HLISB's multi-currency perpetual subordinated sukuk programme. The remaining proceeds from the Sub-Notes shall be utilised, without limitation, for HLB's working capital, general banking and other corporate purposes, and the refinancing of any existing borrowings incurred, subordinated debt issued by HLB and/or any existing subordinated notes issued under the HLB T2 Programme.

#### i) Repayment of debt and equity securities

On 29 March 2024, the Bank had fully redeemed the RM400.0 million nominal value of HLB Capital Securities bearing coupon rate of 4.72% per annum.

On 9 May 2024, the Bank had fully redeemed the RM95.0 million nominal value of the Senior CP.

On 14 June 2024, the Bank had fully redeemed the RM1.0 billion nominal value of Tier 2 Subordinated Notes bearing coupon rate of 4.23% per annum.

### A7 Dividends paid

A final single tier dividend of 38 sen per share in respect of financial year ended 30 June 2023 amounting to RM792.9 million was paid on 22 November 2023.

An interim single tier dividend of 25 sen per share in respect of financial year ending 30 June 2024 amounting to RM521.7 million was paid on 26 March 2024.

#### A8 Financial assets at fair value through profit or loss ("FVTPL")

	The Gr	<u>oup</u>	The Bank		
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000	
Money market instruments:					
Bank Negara Malaysia bills	-	1,197,414	-	997,852	
Government treasury bills	277,607	620,126	277,607	225,937	
Malaysian Government securities	1,365,915	305,143	1,365,915	305,143	
Malaysian Government investment					
certificates	751,945	1,518,578	720,539	1,353,463	
Cagamas bonds	-	15,078	-	15,078	
	2,395,467	3,656,339	2,364,061	2,897,473	
Quoted securities:					
Shares in Malaysia	231,767	62,637	154,716	11,249	
Shares outside Malaysia	-	9,352	-	9,352	
Wholesale fund/unit trust	226,756	1,307,176	311,176	1,380,727	
Portfolio Investment Accounts (Note)	898	1,282	-	-	
Foreign currency bonds outside Malaysia	18,623	-	18,623	-	
Unquoted securities:					
Corporate bonds and sukuk	107,550	190,885	107,550	190,885	
Shares in Malaysia	384,329	364,985	384,329	364,985	
Foreign currency bonds outside Malaysia	49,801	37,281	49,801	37,281	
Redeemable preference shares	-	25,000	-	25,000	
Total financial assets at FVTPL	3,415,191	5,654,937	3,390,256	4,916,952	

#### Note:

Included in financial assets at FVTPL are the underlying assets for the Portfolio Investment Accounts ("PIA"). PIA is the restricted investment account offered to investors based on the Shariah principle of Wakalah bi Al-Istithmar, an agency contract where the investor authorises Hong Leong Islamic Bank to manage the customers' investment on their behalf.

The comparative balance of unquoted securities at the Group and the Bank of RM37,281,000 is reclassified from foreign currency bonds in Malaysia to foreign currency bonds outside Malaysia, to conform to current year's presentation to disclose the holding of foreign currency bonds based on the country of issuers.

#### A9 Financial investments at fair value through other comprehensive income ("FVOCI")

		The G	roup	The Bank		
		30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000	
At f	air value					
(a)	Debt instruments	40,982,397	33,789,020	35,751,401	30,011,550	
(b)	Equity instruments	116,797	97,650	116,797	97,650	
	Total financial investments at FVOCI	41,099,194	33,886,670	35,868,198	30,109,200	
(a)	Debt instruments					
	Money market instruments:					
	Government treasury bills	2,246,646	1,820,701	2,246,646	1,820,701	
	Malaysian Government securities	5,785,506	4,493,298	5,785,506	4,493,298	
	Malaysian Government investment					
	certificates	12,686,527	9,726,037	8,337,741	6,297,637	
	Negotiable instruments of deposit	675,809	1,306,322	78,759	1,306,322	
	Cagamas bonds	2,967,651	2,535,068	2,967,651	2,535,068	
	Khazanah bonds	279,463	363,416	279,463	363,416	
		24,641,602	20,244,842	19,695,766	16,816,442	
	Quoted securities:					
	Government sukuk	889,288	860,644	889,288	860,644	
	Foreign currency bonds in Malaysia	1,734,169	1,124,945	1,734,169	1,124,945	
	Foreign currency bonds outside Malaysia	2,929,890	2,451,262	2,929,890	2,451,262	
	Unquoted securities:					
	Government sukuk	-	30,768	-	30,768	
	Corporate bonds and sukuk	7,952,937	7,896,424	7,672,257	7,553,461	
	Foreign currency bonds outside Malaysia	2,834,511	1,180,135	2,830,031	1,174,028	
		40,982,397	33,789,020	35,751,401	30,011,550	

The comparative balances of quoted securities and unquoted securities at the Group and the Bank of RM748,090,000 and RM847,674,000 are reclassified from foreign currency bonds in Malaysia to foreign currency bonds outside Malaysia, to conform to current year's presentation to disclose the holding of foreign currency bonds based on the country of issuers.

(Incorporated in Malaysia)

# A9 Financial investments at fair value through other comprehensive income ("FVOCI") (continued)

Movements in expected credit losses of debt instruments at FVOCI are as follows:

Exchange differences

At 30 June

_	Stage 1	Stage 2	Stage 3	
		<b>Lifetime ECL</b>	Lifetime ECL	
	12 Months	not credit	credit	
The Group	ECL	impaired	impaired	Total ECL
30 June 2024	RM'000	RM'000	RM'000	RM'000
	• 01.1			
At 1 July	2,014	-	4,287	6,301
New financial assets originated or purchased	1,749	-	=	1,749
Financial assets derecognised	(1,076)	-	-	(1,076)
Changes due to change in credit risk	297	-	=	297
Exchange differences	17	-	-	17
At 30 June	3,001	-	4,287	7,288
-				
	a	G: •	g. •	
<u>-</u>	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Group	ECL	impaired	impaired	Total ECL
30 June 2023	RM'000	RM'000	RM'000	RM'000
At 1 July	1,729	_	4,287	6,016
New financial assets originated or purchased	959	-	4,207	959
-	(199)	-	-	
Financial assets derecognised	(199)	_	_	(199)
Changes due to change in credit risk	(576)			(576)

101

2,014

101

6,301

4,287

(Incorporated in Malaysia)

# A9 Financial investments at fair value through other comprehensive income ("FVOCI") (continued)

Movements in expected credit losses of debt instruments at FVOCI are as follows: (continued)

The Bank	Stage 1  12 Months ECL	Stage 2 Lifetime ECL not credit impaired	Stage 3 Lifetime ECL credit impaired	Total ECL
30 June 2024	RM'000	RM'000	RM'000	RM'000
-				
At 1 July	2,007	-	4,287	6,294
New financial assets originated or purchased	1,722	-	-	1,722
Financial assets derecognised	(1,078)	-	-	(1,078)
Changes due to change in credit risk	301	-	-	301
Exchange differences	21	-	- 4 207	21
At 30 June	2,973	_	4,287	7,260
	Stage 1	Stage 2	Stage 3	
-		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Bank	ECL	impaired	impaired	<b>Total ECL</b>
30 June 2023	RM'000	RM'000	RM'000	RM'000
A. 1.T.1	1.704		4.007	6.011
At 1 July	1,724	-	4,287	6,011
New financial assets originated or purchased	959	-	-	959
Financial assets derecognised	(193)	-	-	(193)
Changes due to change in credit risk Exchange differences	(581) 98	-	-	(581) 98
At 30 June	2,007		4,287	6,294
At 50 June	2,007		7,207	0,274
	The C	<u>Group</u>	The B	ank_
	30/06/2024	30/06/2023	30/06/2024	30/06/2023
<u>-</u>	RM'000	RM'000	RM'000	RM'000
Equity instruments				
TT 1				
Unquoted securities:				

(b)

Shares in Malaysia

116,797

97,650

116,797

97,650

#### A10 Financial investments at amortised cost

	The Group		The Bank	
<u>.</u>	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Money market instruments:				
Government treasury bills	60,785	60,676	60,785	60,676
Malaysian Government securities	5,473,628	5,427,423	5,473,628	5,427,423
Malaysian Government investment				
certificates	23,241,501	22,985,651	15,504,541	14,847,344
Cagamas bonds	1,517,030	1,658,260	813,594	954,692
Khazanah bonds	-	14,393	-	14,393
Other Government securities	362,242	421,343	303,837	357,609
-	30,655,186	30,567,746	22,156,385	21,662,137
Quoted securities:				
Foreign currency bonds outside Malaysia	-	19,117	-	19,117
Unquoted securities:				
Government sukuk	_	30,611	-	30,611
Corporate bonds and sukuk	496,984	576,609	410,428	489,699
Less: Expected credit losses	(14)	(18)	-	-
Total financial investments at amortised cost	31,152,156	31,194,065	22,566,813	22,201,564

Movements in expected credit losses of financial investments at amortised cost are as follows:

The Group 30 June 2024	Stage 1  12 Months ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total ECL RM'000
At 1 July Changes due to change in credit risk Exchange differences At 30 June	18 (1) (3) 14	- - -	- - - -	18 (1) (3) 14
The Group 30 June 2023	Stage 1  12 Months ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total ECL RM'000
At 1 July Changes due to change in credit risk Changes in models/risk parameters Exchange differences At 30 June	68 (52) (1) 3 18	- - -	- - - -	68 (52) (1) 3 18

(Incorporated in Malaysia)

# A10 Financial investments at amortised cost (continued)

Movements in expected credit losses of financial investments at amortised cost are as follows: (continued)

	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Bank	ECL	impaired	impaired	Total ECL
30 June 2024	RM'000	RM'000	RM'000	RM'000
At 1 July/30 June				
	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Bank	ECL	impaired	impaired	Total ECL
30 June 2023	RM'000	RM'000	RM'000	RM'000
At 1 July/30 June				

# A11 Loans, advances and financing

	The Group		The Bank	
-	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Overdrafts	3,858,994	4,077,891	2,468,545	2,603,155
Term loans/financing:				
- Housing and shop loans/financing	103,049,863	97,387,797	79,140,084	75,068,963
- Hire purchase receivables	22,250,979	19,914,072	15,322,144	14,287,272
- Ijarah receivables	249,051	249,054	-	-
- Other term loans/financing and syndicated term loans	37,367,992	35,065,848	25,096,607	23,546,880
Credit/charge card receivables	3,489,171	3,202,663	3,489,171	3,202,663
Bills receivable	2,947,444	1,936,868	2,513,500	1,522,981
Trust receipts	384,096	441,074	264,018	301,326
Claims on customers under				
acceptance credits	9,407,373	8,936,884	7,720,195	7,558,692
Revolving credit	11,802,126	10,339,502	9,050,514	8,142,773
Staff loans/financing	120,325	125,058	100,865	108,093
Gross loans, advances and financing	194,927,414	181,676,711	145,165,643	136,342,798
Fair value changes arising from fair value hedges and unamortised fair value changes arising from terminated fair value hedges	(0.042)	44.500	(F 055)	44 500
· · · · · · · · · · · · · · · · · · ·	(9,212)	(14,700)	(7,239)	(11,788)
Allowance for impairment losses: - Expected credit losses	(1,613,734)	(1,759,164)	(1,109,683)	(1,238,249)
Total net loans, advances and financing	193,304,468	179,902,847	144,048,721	135,092,761

Included in loans, advances and financing are housing loans sold to Cagamas with recourse to the Group and the Bank amounting to RM3,136,775,000 (2023: RM2,917,197,000) and RM1,640,761,000 (2023: RM1,463,428,000) respectively.

# A11 Loans, advances and financing (continued)

# A11a By type of customer

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Domestic non-bank financial institutions Domestic business enterprises:	1,862,581	2,228,815	1,639,598	1,878,916
- Small and medium enterprises ("SME")	37,538,518	33,030,609	25,837,011	23,810,665
- Others	28,606,782	27,819,048	22,523,710	20,975,027
Government and statutory bodies	816	1,108	-	-
Individuals	122,667,183	115,372,002	91,196,300	86,802,501
Other domestic entities	32,223	100,246	4,872	5,374
Foreign entities	4,219,311	3,124,883	3,964,152	2,870,315
Gross loans, advances and financing	194,927,414	181,676,711	145,165,643	136,342,798

# A11b By interest/profit rate sensitivity

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Fixed rate:			_	_
- Housing and shop loans/financing	5,422,715	4,875,610	4,105,549	3,661,786
- Hire purchase receivables	22,213,647	19,856,028	15,294,541	14,248,349
- Other fixed rate loans/financing	8,427,763	8,640,926	7,055,707	7,393,620
Variable rate:				
- Standardised base rate/base rate/				
base lending rate plus	131,252,699	123,357,618	99,387,683	93,672,546
- Cost plus	27,563,602	24,846,899	19,319,008	17,358,416
- Other variables rates	46,988	99,630	3,155	8,081
Gross loans, advances and financing	194,927,414	181,676,711	145,165,643	136,342,798

# A11 Loans, advances and financing (continued)

# A11c By economic purpose

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Purchase of securities	1,134,734	945,964	885,364	769,222
Purchase of transport vehicles	21,938,558	19,574,851	14,975,061	13,920,233
Purchase of landed properties				
- residential	94,770,034	89,114,464	71,872,713	67,773,624
- non-residential	23,825,854	21,976,096	17,402,417	16,577,973
Purchase of fixed assets				
(excluding landed properties)	1,719,202	1,672,034	1,193,949	1,140,245
Personal use	4,110,940	3,885,235	2,566,904	2,616,759
Credit card	3,489,171	3,202,663	3,489,171	3,202,663
Construction	5,836,501	4,197,939	4,086,722	2,886,552
Working capital	36,876,709	35,949,262	27,879,760	26,681,549
Other purpose	1,225,711	1,158,203	813,582	773,978
Gross loans, advances and financing	194,927,414	181,676,711	145,165,643	136,342,798

# A11d By geographical distribution

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Malaysia	180,917,221	167,711,542	135,503,347	126,928,323
Singapore	9,619,561	9,367,686	9,619,561	9,367,686
Hong Kong	42,735	46,789	42,735	46,789
Vietnam	2,127,381	1,956,082	-	-
Cambodia	2,220,516	2,594,612	-	-
Gross loans, advances and financing	194,927,414	181,676,711	145,165,643	136,342,798

# A11 Loans, advances and financing (continued)

# Alle By residual contractual maturity

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Within one year	36,339,322	32,945,837	28,716,634	26,641,266
One year to less than three years	6,441,024	7,231,435	5,182,551	5,321,960
Three years to less than five years	11,506,456	10,654,145	8,826,290	8,184,124
Five years and more	140,640,612	130,845,294	102,440,168	96,195,448
Gross loans, advances and financing	194,927,414	181,676,711	145,165,643	136,342,798

# A11f Movements in impaired loans, advances and financing are as follows:

	The Group		The Bank	
<del>-</del>	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
At 1 July Classified as impaired during the financial year	1,041,884 1,641,898	819,750 1,642,609	676,600 1,115,572	647,646 1,096,781
Reclassified as non-impaired during the financial year Amount written back in respect of	(1,065,120)	(890,911)	(715,970)	(645,002)
recoveries Amount written off	(291,734) (286,172)	(224,842) (305,601)	(201,002) (199,075)	(195,314) (227,589)
Exchange difference	443	879	9	78
At 30 June	1,041,199	1,041,884	676,134	676,600
Gross impaired loans and financing as a % of gross loans, advances and financing	0.53%	0.57%	0.47%	0.50%

# A11 Loans, advances and financing (continued)

# Allg Impaired loans, advances and financing by economic purpose

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Purchase of securities	62	125	-	-
Purchase of transport vehicles	76,078	42,881	45,385	27,129
Purchase of landed properties				
- residential	388,241	404,337	234,277	254,059
- non-residential	126,314	119,107	107,783	105,087
Purchase of fixed assets (excluding				
landed properties)	7,123	4,627	7,123	4,627
Personal use	28,490	47,205	17,740	27,991
Credit card	26,655	30,445	26,655	30,445
Construction	25,225	24,851	6,291	5,575
Working capital	294,711	274,325	222,896	201,728
Other purpose	68,300	93,981	7,984	19,959
Gross impaired loans, advances and financing	1,041,199	1,041,884	676,134	676,600

# A11h Impaired loans, advances and financing by geographical distribution

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Malaysia	963,209	982,267	675,675	675,119
Singapore	459	1,481	459	1,481
Vietnam	940	928	-	-
Cambodia	76,591	57,208	-	-
Gross impaired loans, advances and financing	1,041,199	1,041,884	676,134	676,600

#### A11 Loans, advances and financing (continued)

of financial asset

Amount written off

Other movements

At 30 June

Exchange difference

Changes in models/risk parameters

# Alli Movements in expected credit losses for loans, advances and financing are as follows:

	Stage 1	Stage 2 Lifetime ECL	Stage 3 Lifetime ECL	
	12 Months	not credit	credit	
The Group	ECL	impaired	impaired	Total ECL
30 June 2024	RM'000	RM'000	RM'000	RM'000
At 1 July	966,265	381,755	411,144	1,759,164
Changes in ECL due to transfer within stages	(55,354)	(132,819)	188,173	-
Transfer to Stage 1	14,515	(14,492)	(23)	_
Transfer to Stage 2	(69,094)	143,140	(74,046)	_
Transfer to Stage 3	(775)	(261,467)	262,242	_
New financial assets originated	51,454	700	118	52,272
Financial assets derecognised	(15,177)	(45,024)	(19,011)	(79,212)
Changes due to change in credit risk	(9,085)	169,144	88,159	248,218
Modifications to contractual cash flows	(,,,,,,,,	,	55,	,
of financial asset	26	2,039	5	2,070
Changes in models/risk parameters	(35,058)	(33,942)	-	(69,000)
Amount written off	-	-	(286,664)	(286,664)
Exchange difference	(248)	48	18	(182)
Other movements	-	-	(12,932)	(12,932)
At 30 June	902,823	341,901	369,010	1,613,734
			· <del></del> -	<u> </u>
	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Group	ECL	impaired	impaired	Total ECL
30 June 2023	RM'000	RM'000	RM'000	RM'000
At 1 July	976,919	423,876	335,647	1,736,442
Changes in ECL due to transfer within stages	(44,041)	(203,150)	247,191	1,750,112
Transfer to Stage 1	35,330	(35,233)	(97)	_
Transfer to Stage 2	(76,350)	145,877	(69,527)	_
Transfer to Stage 3	(3,021)	(313,794)	316,815	_
New financial assets originated	46,534	855	54	47,443
Financial assets derecognised	(15,723)	(30,658)	(25,835)	(72,216)
Changes due to change in credit risk	(5,294)	186,477	172,701	353,884
Modifications to contractual cash flows	(-, -, -,	,	. ,	- ,

366

5,747

1,757

966,265

1,078

2,706

571

381,755

203

(615)

(306,145)

(12,057)

411,144

1,647

8,453

1,713

(12,057)

1,759,164

(306,145)

Stage 1

Stage 2

Stage 3

# A11 Loans, advances and financing (continued)

# Alli Movements in expected credit losses for loans, advances and financing are as follows: (continued)

	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Bank	ECL	impaired	impaired	<b>Total ECL</b>
30 June 2024	RM'000	RM'000	RM'000	RM'000
			· <del></del> -	
At 1 July	712,146	265,808	260,295	1,238,249
Changes in ECL due to transfer within stages	(38,909)	(96,098)	135,007	-
Transfer to Stage 1	10,638	(10,620)	(18)	-
Transfer to Stage 2	(49,290)	96,592	(47,302)	-
Transfer to Stage 3	(257)	(182,070)	182,327	-
New financial assets originated	35,608	511	-	36,119
Financial assets derecognised	(10,912)	(28,913)	(12,226)	(52,051)
Changes due to change in credit risk	(6,357)	105,790	45,094	144,527
Modifications to contractual cash flows				
of financial asset	2	1,428	5	1,435
Changes in models/risk parameters	(26,307)	(24,806)	-	(51,113)
Amount written off	-	-	(199,175)	(199,175)
Exchange difference	73	3	-	76
Other movements	-	-	(8,384)	(8,384)
At 30 June	665,344	223,723	220,616	1,109,683
	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	Lifetime ECL not credit	Lifetime ECL credit	
The Bank	12 Months ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	Total ECL
The Bank 30 June 2023	12 Months	Lifetime ECL not credit	Lifetime ECL credit	Total ECL RM'000
30 June 2023	12 Months ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	RM'000
<b>30 June 2023</b> At 1 July	12 Months ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	
30 June 2023  At 1 July Changes in ECL due to transfer within stages	12 Months ECL RM'000 745,735 (33,871)	Lifetime ECL not credit impaired RM'000 296,203 (133,368)	Lifetime ECL credit impaired RM'000 259,157 167,239	RM'000
30 June 2023  At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1	12 Months ECL RM'000 745,735 (33,871) 23,273	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177)	Lifetime ECL credit impaired RM'000 259,157 167,239 (96)	RM'000
30 June 2023  At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401)	RM'000
30 June 2023  At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795)	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736	1,301,095 - - - - -
30 June 2023  At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795)	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736	1,301,095
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385)	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393)	RM'000  1,301,095  32,201 (47,027)
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795)	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736	1,301,095
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk Modifications to contractual cash flows	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249) (27,596)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385) 118,445	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393) 88,581	RM'000  1,301,095  32,201 (47,027) 179,430
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk Modifications to contractual cash flows of financial asset	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249) (27,596)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385) 118,445	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393)	32,201 (47,027) 179,430 1,393
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk Modifications to contractual cash flows of financial asset Changes in models/risk parameters	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249) (27,596)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385) 118,445	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393) 88,581 (76) -	32,201 (47,027) 1,393 7,023
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk Modifications to contractual cash flows of financial asset Changes in models/risk parameters Amount written off	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249) (27,596) 366 4,451	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385) 118,445 1,103 2,572	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393) 88,581 (76) - (227,681)	32,201 (47,027) 1,393 7,023 (227,681)
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk Modifications to contractual cash flows of financial asset Changes in models/risk parameters Amount written off Exchange difference	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249) (27,596)	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385) 118,445	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393) 88,581 (76) - (227,681) (160)	RM'000  1,301,095  32,201 (47,027) 179,430  1,393 7,023 (227,681) 1,189
At 1 July Changes in ECL due to transfer within stages Transfer to Stage 1 Transfer to Stage 2 Transfer to Stage 3 New financial assets originated Financial assets derecognised Changes due to change in credit risk Modifications to contractual cash flows of financial asset Changes in models/risk parameters Amount written off	12 Months ECL RM'000 745,735 (33,871) 23,273 (55,203) (1,941) 32,000 (10,249) (27,596) 366 4,451	Lifetime ECL not credit impaired RM'000 296,203 (133,368) (23,177) 102,604 (212,795) 199 (19,385) 118,445 1,103 2,572	Lifetime ECL credit impaired RM'000 259,157 167,239 (96) (47,401) 214,736 2 (17,393) 88,581 (76) - (227,681)	32,201 (47,027) 1,393 7,023 (227,681)

#### A12 Other assets

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Foreclosed properties	46	46	46	46
Sundry debtors and other prepayments	618,814	209,513	605,612	199,360
Settlement accounts	1,946,768	850,808	1,945,754	849,543
Treasury related receivables	622,028	159,021	609,026	159,021
Cash collateral pledged for derivative transactions	843,084	1,076,611	843,084	1,076,611
Other receivables	212,831	158,416	186,866	113,922
	4,243,571	2,454,415	4,190,388	2,398,503

#### A13 Deposits from customers

#### A13a By type of deposit

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Amortised cost				
Fixed deposits	115,136,963	112,228,229	86,974,344	82,199,282
Negotiable instruments of deposits	9,308,765	10,914,720	5,301,246	7,472,536
Short-term placements	18,479,033	19,449,279	11,270,297	15,682,791
	142,924,761	142,592,228	103,545,887	105,354,609
Demand deposits	47,695,760	42,617,712	38,940,998	35,491,124
Saving deposits	23,921,621	22,479,000	19,460,943	18,473,887
Others	340,249	398,549	216,875	255,610
	214,882,391	208,087,489	162,164,703	159,575,230
At fair value through profit and loss Structured deposits linked to interest rate				
derivatives Fair value changes arising from designation at	5,804,820	3,874,742	3,785,946	3,430,059
fair value through profit or loss *	(254,411)	(310,412)	(197,215)	(272,341)
	5,550,409	3,564,330	3,588,731	3,157,718
	220 422 900	211 651 910	165 753 424	162 732 049
	220,432,800	211,651,819	165,753,434	162,732,948

<sup>\*</sup> The Group and the Bank have issued structured deposits which are linked to interest rate derivatives and designated them at fair value through profit or loss. This designation is permitted under MFRS 9 as it significantly reduces accounting mismatch. These instruments are managed by the Group on the basis of fair value and includes terms that have substantive derivative characteristics.

The fair value changes of the structured deposits which are linked to interest rate derivatives that are attributable to the changes in own credit risk are not significant.

#### A13 Deposits from customers (continued)

#### A13b By type of customer

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Government and statutory bodies	3,217,463	4,821,242	363,053	1,041,589
Business enterprises	102,827,248	99,971,567	74,606,333	75,325,101
Individuals	111,914,422	104,615,970	88,903,682	84,671,220
Others	2,473,667	2,243,040	1,880,366	1,695,038
	220,432,800	211,651,819	165,753,434	162,732,948

#### A13c The maturity structure of fixed deposits, negotiable instruments of deposits and short-term placements are as follows:

	The C	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000	
Due within:		_	_	_	
- Six months	120,661,513	119,505,166	86,163,215	87,245,822	
- Six months to one year	19,092,939	20,115,668	15,427,941	16,140,440	
- One year to five years	2,264,001	2,196,854	1,053,722	1,204,005	
- More than five years	906,308	774,540	901,009	764,342	
	142,924,761	142,592,228	103,545,887	105,354,609	

#### A14 Investment accounts of customers

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Unrestricted investment accounts Mudarabah with maturity	2,165,636	2,249,231	-	-
Restricted investment accounts * Wakalah bi Al-Istithmar	898	1,282	-	-
	2,166,534	2,250,513	-	-

The underlying assets for the investment accounts are house financing, personal financing, other term financing, cash and cash equivalent and unit trusts.

<sup>\*</sup> Restricted Investment Account-i ("RIA") refers to a type of investment account where the Investment Account Holder (IAH), provides a specific investment mandate to the Bank such as purpose and/or period for investment. The RIA is based on shariah principle of Wakalah bi Al-Istithmar, an agency contract where the investor authorises the Bank as investment agent (Wakil) to manage the customers' investment on their behalf. Profit generated from the investment will be distributed to the IAH during the Profit Distribution Period.

#### A15 Deposits and placements of banks and other financial institutions

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Licensed banks	9,837,914	7,866,784	9,274,915	6,564,588
Licensed investment banks	-	230,021	-	230,021
Central banks (Note)	1,533,025	1,497,021	1,511,988	1,474,882
	11,370,939	9,593,826	10,786,903	8,269,491

#### Note:

Deposits and placements from central banks includes monies received by the Group and the Bank under the various government financing scheme as part of the government support measure in response to COVID-19 pandemic for the purpose of SME lending amounting to RM1,533,025,000 (2023: RM1,497,021,000) and RM1,511,988,000 (2023: RM1,474,882,000) respectively at concession rates.

#### A16 Other liabilities

	The Group		The Bank	
Note	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Zakat	350	350	-	-
Post employment benefits obligation				
- Defined contribution plan	277	300	277	300
Loan advance payment	3,515,763	3,666,443	2,909,342	3,016,782
Amount due to subsidiary companies	-	-	432,252	432,107
Treasury and cheque clearing	255,702	204,026	246,237	123,742
Cash collateral pledged for derivative transactions	316,352	298,332	316,352	299,063
Sundry creditors and accruals	524,041	418,352	504,548	401,350
Provision for bonus and staff related expenses	179,811	170,302	166,426	157,584
Expected credit losses on financial				
guarantee contracts (a)	8,089	8,110	7,528	7,413
Provision for reinstatement cost	20,820	21,137	26,150	26,360
Settlement accounts	2,115,051	889,467	2,114,945	885,337
Others	287,723	269,231	264,107	216,712
	7,223,979	5,946,050	6,988,164	5,566,750

# A16 Other liabilities (continued)

(a) Movements in expected credit losses of financial guarantee contracts are as follows:

	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12 Months	not credit	credit	
The Group	ECL	impaired	impaired	Total ECL
30 June 2024	RM'000	RM'000	RM'000	RM'000
At 1 July	6,718	1,392	-	8,110
Changes in ECL due to transfer within stages	(16)	16		
Transfer to Stage 1	36	(36)	-	-
Transfer to Stage 2	(52)	52	-	-
Transfer to Stage 3	-	-	-	-
New financial assets originated	446	-	_	446
Financial assets derecognised	(433)	(635)	-	(1,068)
Changes due to change in credit risk	812	(67)	-	745
Exchange difference	(150)	6	-	(144)
At 30 June	7,377	712		8,089

The Group 30 June 2023	Stage 1  12 Months ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total ECL RM'000
At 1 July	3,116	541	-	3,657
Changes in ECL due to transfer within stages	(4)	4	-	-
Transfer to Stage 1	41	(41)	_	-
Transfer to Stage 2	(45)	45	-	-
Transfer to Stage 3	-	-	-	-
New financial assets originated	8,386	-	_	8,386
Financial assets derecognised	(496)	-	-	(496)
Changes due to change in credit risk	(4,839)	833	-	(4,006)
Exchange difference	555	14	-	569
At 30 June	6,718	1,392		8,110

# A16 Other liabilities (continued)

(a) Movements in expected credit losses of financial guarantee contracts are as follows: (continued)

	Stage 1	Stage 2	Stage 3	
The Bank 30 June 2024	12 Months ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	Total ECL RM'000
At 1 July	6,051	1,362	-	7,413
Changes in ECL due to transfer within stages	(3)	3		-
Transfer to Stage 1	35	(35)	-	-
Transfer to Stage 2	(38)	38	-	-
Transfer to Stage 3	_	-	-	-
New financial assets originated	413	-	-	413
Financial assets derecognised	(430)	(635)	-	(1,065)
Changes due to change in credit risk	1,004	(92)	-	912
Exchange difference	(151)	6	-	(145)
At 30 June	6,884	644		7,528

	Stage 1	Stage 2	Stage 3	
The Bank 30 June 2023	12 Months ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	Total ECL RM'000
At 1 July	2,849	503	_	3,352
Changes in ECL due to transfer within stages	(1)	1	-	-
Transfer to Stage 1	28	(28)	_	-
Transfer to Stage 2	(29)	29	-	-
Transfer to Stage 3	-	-	-	-
New financial assets originated	8,386	-	-	8,386
Financial assets derecognised	(496)	-	-	(496)
Changes due to change in credit risk	(5,237)	844	-	(4,393)
Exchange difference	550	14	-	564
At 30 June	6,051	1,362	-	7,413

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#### A17 Senior debts

	The Group		The Bank	
Note	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
RM100.0 million Multi-currency Medium (a) Term Notes, at par	100,000	-	100,000	-
Add: Interest payable	658		658	
	100,658	-	100,658	-
Less: Unamortised discounts	(462)	-	(462)	-
Add: Fair value changes arising from fair value hedges	11		11	
	100,207		100,207	-
RM200.0 million Multi-currency Islamic Medium (b) Term Notes, at par	200,000	-	-	-
Add: Profit payable	1,316	-	-	_
1 7	201,316			
Less: Unamortised discounts	(524)	=	=	=
Add: Fair value changes arising from fair value hedges	21	-	-	_
	200,813			
RM245.0 million Multi-currency (c) Commercial Paper, at par	245,000	-	245,000	-
Less: Unamortised discounts	(1,003)	-	(1,003)	-
	243,997		243,997	_
RM5.0 million Multi-currency Islamic (d) Commercial Paper, at par	5,000	-	-	-
Less: Unamortised discounts	(105)	-	-	-
	4,895			_
	549,912		344,204	<u>-</u>

- (a) On 3 November 2023, the Bank issued its first tranche of RM100.0 million nominal value of medium term notes ("Senior MTN") out of its RM10.0 billion Multi-currency Medium Term Notes Programme ("Senior MTN Programme"). The coupon rate for this first tranche of the Senior MTN is 4.07% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior MTN is 3 years. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.
- (b) On 3 November 2023, Hong Leong Islamic Bank Berhad ("HLISB"), a wholly owned subsidiary of the Bank, issued its first tranche of RM200.0 million nominal value of Islamic medium term notes (Senior IMTN) out of its RM5.0 billion Multi-currency Islamic Medium Term Notes programme (Senior IMTN Programme). The coupon rate for this first tranche of the Senior IMTN is 4.07% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior IMTN is 3 years. The proceeds from the issuance shall be utilised for the HLISB's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing Islamic financing obligations of HLISB.
- (c) On 12 January 2024, the Bank issued its first tranche of RM5.0 million nominal value of commercial paper ("Senior CP") out of its RM10.0 billion Multi-currency Commercial Paper Programme ("Senior CP Programme"). The tenure for this Senior CP is 6 months, which was issued at a discount of 3.66% per annum. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

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#### A17 Senior debts (continued)

On 9 February 2024, the Bank issued its second tranche of RM95.0 million nominal value of Senior CP out of its RM10.0 billion Multi-currency Senior CP Programme. The tenure for this Senior CP is 3 months, which was issued at a discount of 3.47% per annum. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

On 9 May 2024, HLB had fully redeemed the RM95.0 million nominal value of this Senior CP.

On 9 May 2024, the Bank issued its third tranche of RM240.0 million nominal value of Senior CP out of its RM10.0 billion Multi-currency Senior CP Programme. The tenure for this Senior CP is 3 months, which was issued at a discount of 3.49% per annum. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

(d) On 12 January 2024, HLISB issued its first tranche of RM5.0 million nominal value of Islamic commercial paper ("Senior ICP") out of its RM5.0 billion Multi-currency Islamic Commercial Paper Programme ("Senior ICP Programme") based on the Shariah principle of Wakalah Bi Al-Istithmar. The tenure for this Senior ICP is 6 months, which was issued at a discount of 3.65% per annum. The proceeds from the issuance shall be utilised for the HLISB's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of HLISB.

#### A18 Tier 2 subordinated bonds

	The Group		The Bank	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
RM1.5 billion Tier 2 subordinated notes, at par	1,500,000	1,500,000	1,500,000	1,500,000
Add: Interest payable	2,910	2,661	2,910	2,661
	1,502,910	1,502,661	1,502,910	1,502,661
Less: Unamortised discounts	(2,365)	(911)	(2,365)	(911)
	1,500,545	1,501,750	1,500,545	1,501,750

On 14 June 2019, the Bank issued a third tranche of RM1.0 billion nominal value of 10-years non-callable 5 years Tier 2 Subordinated Notes ("Sub Notes") callable on 14 June 2024 (and thereafter) and due on 14 June 2029 out of its RM10.0 billion Multi-Currency Sub Notes Programme. The coupon rate for this third tranche of the Sub Notes is 4.23% per annum, which is payable semi-annually in arrears from the date of the issue.

On 14 June 2024, HLB had fully redeemed the RM1.0 billion nominal value of this Sub Notes.

On 19 June 2023, the Bank issued a fourth tranche of RM500.0 million nominal value of 10-years non-callable 5 years Sub Notes callable on 19 June 2028 (and thereafter) and due on 17 June 2033 out of its RM10.0 billion Multi-Currency Sub Notes Programme. The coupon rate for this fourth tranche of the Sub Notes is 4.20% per annum, which is payable semi-annually in arrears from the date of the issue.

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#### A18 Tier 2 subordinated bonds (continued)

On 11 June 2024, the Bank issued a fifth tranche of RM1.0 billon nominal value of 10-years non-callable 5 years Sub-Notes callable on 11 June 2029 (and thereafter) and due on 11 June 2034 out of its its Multi-Currency Tier 2 Subordinated Notes Programme ("HLB T2 Programme"). The coupon rate for this fifth tranche of the Sub Notes is 4.05% per annum, which is payable semi-annually in arrears from the date of the issue. RM400.0 million of the proceeds from the Sub-Notes were used to subscribe for RM400.0 million Tier 2 subordinated sukuk murabahah ("HLISB T2 Sukuk Murabahah") issued by its wholly-owned subsidiary, Hong Leong Islamic Bank Berhad ("HLISB") on even date. The HLISB T2 Sukuk Murabahah were issued pursuant to HLISB's multi-currency perpetual subordinated sukuk programme. The remaining proceeds from the Sub-Notes shall be utilised, without limitation, for HLB's working capital, general banking and other corporate purposes, and the refinancing of any existing borrowings incurred, subordinated debt issued by HLB and/or any existing subordinated notes issued under the HLB T2 Programme.

#### A19 Multi-currency Additional Tier 1 capital securities

The Group		The Bank	
30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
1,700,000	1,700,000	1,700,000	1,700,000
15,443	15,902	15,443	15,902
1,715,443	1,715,902	1,715,443	1,715,902
(1,890)	(1,508)	(1,890)	(1,508)
5,118	5,115	5,118	5,115
1,718,671	1,719,509	1,718,671	1,719,509
	30/06/2024 RM'000 1,700,000 15,443 1,715,443 (1,890) 5,118	30/06/2024 RM'000	30/06/2024 RM'000         30/06/2023 RM'000         30/06/2024 RM'000           1,700,000         1,700,000         1,700,000           15,443         15,902         15,443           1,715,443         1,715,902         1,715,443           (1,890)         (1,508)         (1,890)           5,118         5,115         5,118

On 29 March 2019, the Bank issued a second tranche nominal value of RM400.0 million perpetual Capital Securities fully subscribed by HLFG. The Capital Securities carry a distribution rate of 4.72% per annum and are perpetual with an Issuer's call option to redeem at the end of year 5. The proceeds from the issuance shall be utilised to fulfill the requirements of Additional Tier 1 capital as per BNM's *Capital Adequacy Framework (Capital Components)* issued on 2 February 2018 and without limitation, to on-lend to HLB's subsidiaries, for investment into HLB's subsidiaries, for working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of HLB and/or any existing capital securities issued under the Capital Securities Programme.

On 29 March 2024, HLB had fully redeemed the RM400.0 million nominal value of this Capital Securities.

On 29 April 2022, the Bank issued a nominal value of RM900.0 million Basel III-compliant Additional Tier 1 Green capital securities ("Green Capital Securities"), pursuant to its Multi-currency Additional Tier 1 capital securities programme. The Green Capital Securities carry a distribution rate of 4.45% per annum and are perpetual and non-callable for 5 years with an Issuer's call option to redeem at the end of year 5. Proceeds from the issuance of the Green Capital Securities shall be utilised for purposes that meet the criteria as set out in the HLB Green Bond Framework, which was established by HLB on 20 February 2022 and revised in April 2022 (as may be amended, revised and/or substituted from time to time) in accordance with the ASEAN Green Bond Standards issued by the ASEAN Capital Markets Forum in November 2017 and revised in October 2018 and the Green Bond Principles issued by the International Capital Market Association in June 2021.

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#### A19 Multi-currency Additional Tier 1 capital securities (continued)

On 14 October 2022, the Bank issued a nominal value of RM400.0 million Additional Tier 1 capital securities ("HLB Capital Securities"), pursuant to its multi-currency Additional Tier 1 capital securities programme. The HLB Capital Securities, which qualify as Additional Tier 1 capital for the Bank, carry a distribution rate of 4.70% per annum. The Capital Securities are perpetual with an Issuer's call option to redeem at the end of year 5. The proceeds from the issuance shall be utilised to fulfill the requirements of Additional Tier 1 capital as per BNM's Capital Adequacy Framework (Capital Components) issued on 9 December 2020 and as updated from time to time and for the refinancing of an existing tranche of RM400.0 million in nominal value of HLB Capital Securities issued previously under the HLB AT1 Programme on 30 November 2017.

On 25 March 2024, the Bank issued a nominal value of RM400.0 million Additional Tier 1 capital securities ("HLB Capital Securities"), pursuant to its multi-currency Additional Tier 1 capital securities programme. The HLB Capital Securities, which qualify as Additional Tier 1 capital for the Bank, carry a distribution rate of 4.25% per annum. The Capital Securities are perpetual with an Issuer's call option to redeem at the end of year 5. The proceeds from the issuance shall be utilised to fulfill the requirements of Additional Tier 1 capital as per BNM's Capital Adequacy Framework (Capital Components) issued on 9 December 2020 and as updated from time to time and for the refinancing of an existing tranche of RM400.0 million in nominal value of HLB Capital Securities issued previously under the HLB AT1 Programme on 29 March 2019.

# A20(a) Interest income

Group Loan, advances and financing Money at call and deposit placements with	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Loan, advances and financing	1 (10 100			
	1.612.108	1,494,547	6,365,025	5,566,975
	1,612,108	1,494,347	0,303,023	3,300,973
financial institutions	44,584	71,177	191,656	245,954
Securities purchased under resale	,	, 1,1,7,	1,000	2.0,50
agreements	167	227	318	867
Financial investments at FVOCI	386,516	271,892	1,398,668	871,880
Financial investments at amortised cost	178,426	165,167	698,639	669,395
Others	6,385	5,192	22,782	15,383
	2,228,186	2,008,202	8,677,088	7,370,454
Interest income earned on impaired loans, advances and financing				
during the financial year	17,103	15,155	54,367	41,342
	4th Quarte	er Ended	Cumulative Twelve Months Ended	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Bank	11111 000			1111 000
Loan, advances and financing  Money at call and deposit placements with	1,542,578	1,411,745	6,051,684	5,259,695
financial institutions Securities purchased under resale	50,441	84,851	221,046	299,163
agreements	167	227	318	867
Financial investments at FVOCI	386,573	271,823	1,398,586	871,573
Financial investments at amortised cost	178,252	164,980	697,912	668,660
Others	6,158	4,985	22,324	15,068
	2,164,169	1,938,611	8,391,870	7,115,026
Interest income earned on impaired loans, advances and financing				

#### A20(b) Interest income for financial assets at FVTPL

A21

Group         algologous (NTM)         30/06/2024 (NTM)	,	4th Quarter Ended		Cumulative Twelve Montl Ended		
Financial assets at FVTPL         13,784         20,419         106,136         160,370           4th Quart—Load         20,006,2024         20,006,2024         30,006,2023         30,006,2023         30,006,2023         20,006,2024         20,006,2024         30,006,2023 <th c<="" th=""><th></th><th></th><th></th><th></th><th></th></th>	<th></th> <th></th> <th></th> <th></th> <th></th>					
Bank plane         30/06/2024 RM 900         30/06/2023 RM 900         30/06/2024 RM 900 <t< td=""><td></td><td>13,784</td><td>20,419</td><td>106,136</td><td>160,370</td></t<>		13,784	20,419	106,136	160,370	
Bank         RNY000         RNY000         RNY000         RNY000         RNY000         106,136         160,370           Interest expense		4th Quarte	er Ended			
Interest expense         Cumulative Twe Months Ended           Atth Quarter Ended         Cumulative Twe Months Ended           Atth Quarter Ended         Cumulative Twe Months Ended           Caroup           Deposits from customers of banks and other financial institutions         148,273 and other financial institutions         16,141 and other financial institutions         1,260,910 and other financial institutions         Cumulative Worth Month Tended         Cumulative Worth Month Tended         Cumulative Worth Month Tended         Augustation of the financial institutions         Augustation of the financial institutions         Augustation of the financial institutions         166,117 and other financial institutions         Augustation and other financial institutions						
Cumulative Honths           Group         4th Quart         Lended         30/06/2024 RM'000         30/06/2023 RM'000         30/06/2024 RM'000         30/06/2023 RM'000         30/06/2023 RM'000         30/06/2023 RM'000         30/06/2023 RM'000         30/06/2023 RM'000         20/06/2023 RM'000         20/06/2023 RM'000         20/06/2024 RM'0000         20/06/2024 RM'000         20/06/2024 RM'0000		13,784	20,419	106,136	160,370	
4th Quart—Find In Quar	Interest expense					
Group         RM'000         30/06/2023 RM'000         30/06/2024 RM'000         30/06/2024 RM'000         30/06/2024 RM'000         30/06/2024 RM'000         SA3,521         370,036         370,036         SA5,251         370,006         SA5,251         370,006         SA5,251         370,006         SA5,251         370,006         SA5,251         370,007         SA5,251         370,007         370,007         370,007         370,007         370,007         370,007         370,007         370,007         370,007         370,007         370,007		4th Owant	ou Eudod			
Group         RM'000         RM'000<						
Group           Deposits and placements of banks and other financial institutions         148,273         90,896         543,521         370,036           Deposits from customers         948,742         843,830         3,702,712         2,667,726           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           Term currence         44th Quarter Ended         2,043         4,961,438         3,846,739           Bank         2,049         30/06/2024         30/06/2024         30/06/2024         30/06/2024         30/06/2024         30/06/2024         30/06/2024         2,040         2,040         2,040         2,040         2,040         2,040         2,040         2,040         2,040         2,040         2,040         2						
and other financial institutions         148,273         90,896         543,521         370,036           Deposits from customers         948,742         843,830         3,702,712         2,667,726           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           4th Quarter Ended         1,135,396         4,961,438         3,846,739           8 M'1000         1,135,396         4,961,438         3,846,739           1 M'1000         1,135,396         4,961,438         3,846,739           2 M'1000         1,135,396         4,961,438         3,846,739           3 M'1000         8 M'1000         8 M'1000         8 M'1000           4 M'1000         1,135,396         4,961,438         3,976,24      <	Group					
Deposits from customers         948,742         843,830         3,702,712         2,667,726           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           Term counties         1,260,910         1,135,396         4,961,438         3,846,739           Bank         1,260,910         1,135,396         4,961,438         3,006/2023           Rm'000         8,000         8,000         8,000         9,000         1,000         1,000						
Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas Others         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           # Ath Quarter Ended         Ended         Ended         Ended           RM'000         1,135,396         4,961,438         3,846,739           Pank         2,043         2,032         8,163         8,737           RM'000         1,135,396         4,961,438         3,846,739           RM'000         RM'000         RM'000         RM'000         RM'000           RM'000         RM'000         RM'000         RM'000         RM'000           Rank         10,0565         597,482         405,917         4,961,16         622,833           Senior debts         2,619         14,735         496,116         622,833						
Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas Others         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           1,260,910         1,135,396         4,961,438         3,846,739           Bank         Deposits and placements of banks and other financial institutions         166,117         100,565         597,482         405,917           Deposits from customers         902,767         794,146         3,497,235         2,508,100           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         1-         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas Others <td>-</td> <td></td> <td></td> <td></td> <td></td>	-					
Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas Others         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           1,260,910         1,135,396         4,961,438         3,846,739           Bank         Deposits and placements of banks         and other financial institutions         166,117         100,565         597,482         405,917           Deposits from customers         902,767         794,146         3,497,235         2,508,100           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263	<u> •</u>				622,833	
Multi-currency Additional Tier-1 capital securities         19,042 light of the part of the p					- 66 958	
capital securities         19,042         19,472         78,054         81,186           Recourse obligation on loans sold to Cagamas Others         16,315         14,469         64,043         29,263           Others         2,043         2,032         8,163         8,737           Image: The color of		10,111	10,502	01,025	00,550	
Others         2,043         2,032         8,163         8,737           1,260,910         1,135,396         4,961,438         3,846,739           4th Quarter Ended         Cumulative Twe Months Ended           4th Quarter Ended         Cumulative Twe Months Ended           8mW '000         RM'000         S97,482         405,917         Deposits from customers         902,767         794,146         3,497,235         2,508,100         Short-term placements         107,735         147,735         496,116         622,833         Senior debts         2,619         -         4,800         -         4,800         -         4,800         -         4,800         -         -         4,800         -         -         4,800         -		19,042	19,472	78,054	81,186	
1,260,910   1,135,396   4,961,438   3,846,739   4,961,438   3,846,739   4,961,438   3,846,739   4,961,438   3,846,739   4,961,438   3,846,739   4,961,438   3,846,739   4,961,438   3,846,739   4,961,438   4,961,438   4,961,438   4,961,2023   4,961,20	•	16,315	14,469	64,043		
Cumulative Twe Months Ended           4th Quarter Ended         Cumulative Twe Months Ended           30/06/2024 RM'000         30/06/2023 RM'000         30/06/2024 RM'000         30/06/2023 RM'000           Bank Deposits and placements of banks and other financial institutions         166,117         100,565         597,482         405,917           Deposits from customers         902,767         794,146         3,497,235         2,508,100           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,626         3,058         11,228         13,251	Others	2,043	2,032	8,163	8,737	
$ \begin{array}{ c c c c c } \hline & 4th  Quarter  Ended \\ \hline & 30/06/2024 \\ RM'000 \\ \hline & SP/42 \\ \hline & 405,917 $	- -	1,260,910	1,135,396	4,961,438	3,846,739	
Bank         New York         Authon         Authon<		44.0				
Bank         RM'000         RM'000         RM'000         RM'000           Deposits and placements of banks and other financial institutions         166,117         100,565         597,482         405,917           Deposits from customers         902,767         794,146         3,497,235         2,508,100           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1 capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,626         3,058         11,228         13,251		_				
Bank           Deposits and placements of banks           and other financial institutions         166,117         100,565         597,482         405,917           Deposits from customers         902,767         794,146         3,497,235         2,508,100           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1         capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,626         3,058         11,228         13,251						
and other financial institutions       166,117       100,565       597,482       405,917         Deposits from customers       902,767       794,146       3,497,235       2,508,100         Short-term placements       107,735       147,735       496,116       622,833         Senior debts       2,619       -       4,800       -         Tier 2 subordinated bonds       16,141       16,962       64,029       66,958         Multi-currency Additional Tier-1       capital securities       19,042       19,472       78,054       81,255         Recourse obligation on loans sold to Cagamas       16,315       14,469       64,043       29,263         Others       2,626       3,058       11,228       13,251	<u>Bank</u>					
Deposits from customers         902,767         794,146         3,497,235         2,508,100           Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1         capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,626         3,058         11,228         13,251	-					
Short-term placements         107,735         147,735         496,116         622,833           Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1         capital securities         19,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,626         3,058         11,228         13,251			,			
Senior debts         2,619         -         4,800         -           Tier 2 subordinated bonds         16,141         16,962         64,029         66,958           Multi-currency Additional Tier-1         20,042         19,472         78,054         81,255           Recourse obligation on loans sold to Cagamas         16,315         14,469         64,043         29,263           Others         2,626         3,058         11,228         13,251	•					
Tier 2 subordinated bonds       16,141       16,962       64,029       66,958         Multi-currency Additional Tier-1 capital securities       19,042       19,472       78,054       81,255         Recourse obligation on loans sold to Cagamas Others       16,315       14,469       64,043       29,263         Others       2,626       3,058       11,228       13,251	<u> •</u>		147,735		622,833	
Multi-currency Additional Tier-1       19,042       19,472       78,054       81,255         Recourse obligation on loans sold to Cagamas       16,315       14,469       64,043       29,263         Others       2,626       3,058       11,228       13,251			- 16 962		- 66 958	
capital securities       19,042       19,472       78,054       81,255         Recourse obligation on loans sold to Cagamas       16,315       14,469       64,043       29,263         Others       2,626       3,058       11,228       13,251		10,141	10,902	04,029	00,538	
Recourse obligation on loans sold to Cagamas       16,315       14,469       64,043       29,263         Others       2,626       3,058       11,228       13,251	· · · · · · · · · · · · · · · · · · ·	19,042	19,472	78,054	81,255	
Others 2,626 3,058 11,228 13,251	÷					
$\phantom{00000000000000000000000000000000000$	•	2,626		11,228		
	- -	1,233,362	1,096,407	4,812,987	3,727,577	

#### A22 Net income from Islamic Banking business

	4th Quarte	er Ended	Cumulative Tw End	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Group				
Income derived from investment of depositors' funds and others Income derived from investment of	571,871	507,635	2,243,099	1,894,039
shareholders' funds	83,931	76,252	325,902	259,365
Income derived from investment of investment account	31,899	32,241	119,680	118,629
Income attributable to depositors	(407,675)	(363,198)	(1,622,007)	(1,229,550)
Income attributable to depositors on investment account	(20,112)	(23,299)	(80,726)	(79,115)
	259,914	229,631	985,948	963,368
Financing income earned on impaired financing and advances during				
the financial year	2,754	2,752	10,285	6,556

#### A23 Other operating income

	4th Quarter Ended		Cumulative Ty End	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Group				
(a) Fee income:				
Commissions	76,533	50,809	245,388	185,374
Service charges and fees	9,276	9,468	38,903	38,491
Guarantee fees	6,075	7,750	25,188	27,807
Credit card related fees	57,918	53,167	233,042	210,975
Commitment fees	8,307	9,159	35,919	37,124
Fee on loans, advances and financing	11,600	10,792	47,237	50,576
Other fee income	14,132	5,811	53,886	48,506
	183,841	146,956	679,563	598,853
(b) Gain arising from sale of financial assets:				
Net gain from sale of financial assets at FVTPL Net gain/(loss) from sale of derivative	4,564	24,240	57,104	85,177
financial instruments  Net gain from sale of financial investments	45,378	(20,613)	(36,417)	(53,230)
at FVOCI	4,748	1,679	13,031	34,943
Net gain from sale of financial investments at amortised cost	186	-	186	-
	54,876	5,306	33,904	66,890
(c) Gross dividend income from:				
Financial assets at FVTPL	3,791	24,171	49,735	88,826
Financial investments at FVOCI	435	435	435	2,175
	4,226	24,606	50,170	91,001

#### A23 Other operating income (continued)

Authors   Auth		4th Quarter Ended		Cumulative Twelve Ended	
revaluation of:         25,299         (26,650)         47,707         (5,403)           - Derivatives financial instruments         (54,678)         62,956         (14,051)         111,379           (e) Net realised gain on fair value changes arising from fair value changes arising from terminated fair value hedges         1,986         2,217         8,025         8,265           (f) Net unrealised gain/(loss) on fair value changes arising from fair value hedges         1,986         2,217         8,025         8,265           (g) Other income:         24         (1,079)         (1,204)         853           (g) Other income:         5,167         4,599         19,536         17,042           Gain on disposal of property and equipment         6,911         2         8,742         233           Other non-operating income         1,963         1,280         4,950         4,379           20,063         (34,006)         159,172         166,218					
- Financial assets at FVTPL - Derivatives financial instruments  (54,678)  (52,956)  (14,051)  111,379  (29,379)  (39,387)  (3	· · · · · · · · · · · · · · · · · · ·				
- Derivatives financial instruments (54,678) 62,956 (14,051) 111,379  (e) Net realised gain on fair value changes arising from fair value changes arising from terminated fair value hedges 1,986 2,217 8,025 8,265  (f) Net unrealised gain/(loss) on fair value changes arising from fair value hedges 24 (1,079) (1,204) 853  (g) Other income:  Foreign exchange gain/(loss) 6,022 (39,887) 125,944 144,564 Rental income 5,167 4,599 19,536 17,042  Gain on disposal of property and equipment 6,911 2 8,742 233 Other non-operating income 1,963 1,280 4,950 4,379  Other non-operating income 1,963 1,280 4,950 4,379		25 200	(26.650)	47.707	(5.402)
(e) Net realised gain on fair value changes arising from fair value hedges and amortisation of fair value hedges and amortisation of fair value hedges       1,986       2,217       8,025       8,265         (f) Net unrealised gain/(loss) on fair value changes arising from terminated fair value hedges       24       (1,079)       (1,204)       853         (g) Other income: Foreign exchange gain/(loss)       6,022       (39,887)       125,944       144,564         Rental income       5,167       4,599       19,536       17,042         Gain on disposal of property and equipment       6,911       2       8,742       233         Other non-operating income       1,963       1,280       4,950       4,379         20,063       (34,006)       159,172       166,218		*		,	* ' '
(e) Net realised gain on fair value changes arising from fair value hedges and amortisation of fair value hedges and amortisation of fair value changes arising from terminated fair value hedges       1,986       2,217       8,025       8,265         (f) Net unrealised gain/(loss) on fair value changes arising from fair value hedges       24       (1,079)       (1,204)       853         (g) Other income:             Foreign exchange gain/(loss)       6,022       (39,887)       125,944       144,564         Rental income       5,167       4,599       19,536       17,042         Gain on disposal of property and equipment       6,911       2       8,742       233         Other non-operating income       1,963       1,280       4,950       4,379         20,063       (34,006)       159,172       166,218	- Derivatives illianciai ilistruments				
fair value changes arising from fair value hedges and amortisation of fair value changes arising from terminated fair value hedges         1,986         2,217         8,025         8,265           (f) Net unrealised gain/(loss) on fair value changes arising from fair value hedges         24         (1,079)         (1,204)         853           (g) Other income: Foreign exchange gain/(loss)         6,022         (39,887)         125,944         144,564           Rental income         5,167         4,599         19,536         17,042           Gain on disposal of property and equipment         6,911         2         8,742         233           Other non-operating income         1,963         1,280         4,950         4,379           20,063         (34,006)         159,172         166,218		(29,379)	36,306	33,656	105,976
terminated fair value hedges     1,986     2,217     8,025     8,265       (f) Net unrealised gain/(loss) on fair value changes arising from fair value hedges     24     (1,079)     (1,204)     853       (g) Other income:         Foreign exchange gain/(loss)     6,022     (39,887)     125,944     144,564 </td <td>fair value changes arising from fair value hedges and amortisation of</td> <td></td> <td></td> <td></td> <td></td>	fair value changes arising from fair value hedges and amortisation of				
arising from fair value hedges       24       (1,079)       (1,204)       853         (g) Other income:		1,986	2,217	8,025	8,265
Foreign exchange gain/(loss) 6,022 (39,887) 125,944 144,564 Rental income 5,167 4,599 19,536 17,042 Gain on disposal of property and equipment 6,911 2 8,742 233 Other non-operating income 1,963 1,280 4,950 4,379  20,063 (34,006) 159,172 166,218		24	(1,079)	(1,204)	853
Foreign exchange gain/(loss) 6,022 (39,887) 125,944 144,564 Rental income 5,167 4,599 19,536 17,042 Gain on disposal of property and equipment 6,911 2 8,742 233 Other non-operating income 1,963 1,280 4,950 4,379  20,063 (34,006) 159,172 166,218	(g) Other income:				
Rental income       5,167       4,599       19,536       17,042         Gain on disposal of property and equipment       6,911       2       8,742       233         Other non-operating income       1,963       1,280       4,950       4,379         20,063       (34,006)       159,172       166,218		6,022	(39,887)	125,944	144,564
and equipment 6,911 2 8,742 233 Other non-operating income 1,963 1,280 4,950 4,379  20,063 (34,006) 159,172 166,218		5,167	4,599	19,536	
Other non-operating income         1,963         1,280         4,950         4,379           20,063         (34,006)         159,172         166,218	Gain on disposal of property				
20,063 (34,006) 159,172 166,218	* *	6,911	2	8,742	233
	Other non-operating income	1,963	1,280	4,950	4,379
Total other operating income 235,637 180,306 963,286 1,038,056		20,063	(34,006)	159,172	166,218
	Total other operating income	235,637	180,306	963,286	1,038,056

#### A23 Other operating income (continued)

	4th Quarter Ended		Cumulative Twelve M Ended	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
<u>Bank</u>				
(a) Fee income:				
Commissions	75,754	50,073	242,020	182,954
Service charges and fees	8,977	9,189	37,668	37,434
Guarantee fees	6,058	7,703	25,085	27,684
Credit card related fees	57,918	53,167	233,042	210,975
Commitment fees	7,900	8,814	34,360	35,603
Fee on loans, advances and financing	8,614	9,386	36,174	42,517
Other fee income	13,994	5,689	53,432	48,100
	179,215	144,021	661,781	585,267
(b) Gain arising from sale of financial assets:				
Net gain from sale of financial assets at FVTPL Net gain/(loss) from sale of derivative	4,394	24,476	62,513	86,447
financial instruments  Net gain from sale of financial investments	45,378	(21,697)	(36,417)	(55,103)
at FVOCI Net gain from sale of financial investments	4,748	1,679	13,031	34,943
at amortised cost	186	-	186	-
	54,706	4,458	39,313	66,287
(c) Gross dividend income from:				
Subsidiary companies	-	-	-	330
Associated companies	541,669	5,992	994,999	5,992
Financial assets at FVTPL	3,323	23,989	48,773	89,277
Financial investments at FVOCI	435	435	435	2,175
	545,427	30,416	1,044,207	97,774

#### A23 Other operating income (continued)

	4th Quarter Ended		Cumulative Tw 4th Quarter Ended End	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
(d) Net unrealised (loss)/gain on				
revaluation of:				
- Financial assets at FVTPL	25,990	(26,553)	43,650	(6,631)
- Derivatives financial instruments	(54,678)	64,494	(14,051)	112,433
	(28,688)	37,941	29,599	105,802
(e) Net realised gain on fair value changes arising from				
fair value hedges and amortisation of				
fair value changes arising from				
terminated fair value hedges	1,986	2,217	8,025	8,265
(f) Net unrealised gain/(loss) on fair value changes				
arising from fair value hedges	24	(1,079)	(1,204)	853
(g) Other income:	7.221	(20.702)	101 570	1.42.257
Foreign exchange gain/(loss) Rental income	7,231 3,057	(38,793) 2,151	121,573 11,077	143,357 8,846
Gain on disposal of property	3,037	2,131	11,077	0,040
and equipment	6,877	2	8,708	138
Other non-operating income	1,941	1,160	4,721	4,010
	19,106	(35,480)	146,079	156,351
Total other operating income	771,776	182,494	1,927,800	1,020,599
operating mediae	.,,,,,	102,171	1,727,000	1,020,077

#### A24 Other operating expenses

4 Other operating expenses	4th Quart	4th Quarter Ended		welve Months ded
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Group				
Personnel costs	200 221	211 675	1 100 027	1 140 724
<ul><li>Salaries, allowances and bonuses</li><li>Medical expenses</li></ul>	308,231 9,608	311,675 6,480	1,188,037 34,563	1,140,724 31,483
- Training and convention expenses	314	7,547	11,592	16,794
- Staff welfare	6,906	2,137	15,248	9,507
- Others	13,799	7,383	34,994	4,481
	338,858	335,222	1,284,434	1,202,989
Establishment				
Establishment costs - Depreciation of property and equipment	24,615	26,136	101,524	110,039
- Depreciation of property and equipment - Depreciation of right-of-use assets	11,801	11,724	47,144	48,456
- Amortisation of intangible assets	16,997	15,567	67,217	58,132
- Rental of premises	533	501	2,083	2,438
- Information technology expenses	62,296	52,579	221,546	226,163
- Security services	5,790	5,116	24,052	20,937
- Electricity, water and sewerage	5,827	5,597	22,115	21,546
- Hire of plant and machinery	3,723	3,608	14,614	13,671
- Others	9,188	6,708	30,354	30,641
	140,770	127,536	530,649	532,023
Marketing expenses				
- Advertisement and publicity	13,278	8,546	21,240	31,092
- Sales commission and credit card related fees	30,482	30,844	135,583	146,393
- Others	8,715	5,170	24,094	18,490
	52,475	44,560	180,917	195,975
Administration and general expenses				
- Teletransmission expenses	4,433	4,649	17,386	20,410
- Stationery and printing expenses	2,034	2,578	10,113	10,579
- Professional fees	31,810	27,991	111,571	108,835
- Insurance fees	13,203	12,908	53,803	45,365
- Stamp, postage and courier	4,629	3,165	14,748	13,948
- Travelling and transport expenses	986	957	3,780	3,533
- Registration and license fees	2,293	2,075	9,151	8,774
- Brokerage and commission	2,860	2,965	12,784	11,926
- Credit card fees	29,499	21,844	99,362	74,168
- Others	4,267	917	10,178	4,757
	96,014	80,049	342,876	302,295
	628,117	587,367	2,338,876	2,233,282
			:======================================	

#### A24 Other operating expenses (continued)

4 Other operating expenses (continued)	4th Quarter Ended		Cumulative Twelve Mo Ended	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Bank				
Personnel costs	242.000	245.002	020 (12	000 446
- Salaries, allowances and bonuses	243,000	245,083	929,612	892,446
- Medical expenses	7,774	4,712	28,199	24,982
<ul><li>Training and convention expenses</li><li>Staff welfare</li></ul>	285	6,088	9,877	14,047
- Starr Welfare - Others	5,180 12,659	1,639 6,194	11,071 30,202	7,476 298
- Others				
	268,898	263,716	1,008,961	939,249
Establishment costs				
- Depreciation of property and equipment	20,816	22,121	86,102	92,850
- Depreciation of right-of-use assets	17,534	17,488	69,899	71,556
- Amortisation of intangible assets	15,167	13,752	59,983	50,869
- Rental of premises	583	456	2,195	2,237
- Information technology expenses	52,611	43,603	177,637	189,586
- Security services	4,442	3,865	18,300	15,705
- Electricity, water and sewerage	4,181	4,035	16,050	16,101
- Hire of plant and machinery	769	913	3,064	2,889
- Others	1,351	557	2,818	5,084
	117,454	106,790	436,048	446,877
Marketing expenses				
- Advertisement and publicity	11,905	7,343	17,531	27,926
- Sales commission and credit card related fees	25,256	27,019	117,260	127,933
- Others	4,748	4,081	14,751	13,294
	41,909	38,443	149,542	169,153
Administration and general expenses - Teletransmission expenses	4,317	4,526	16,921	19,858
- Stationery and printing expenses	1,883	2,440	9,557	10,006
- Professional fees	30,571	26,478	106,502	103,857
- Insurance fees	10,838	10,177	44,398	37,928
- Stamp, postage and courier	4,590	3,123	14,598	13,650
- Travelling and transport expenses	779	765	2,945	2,718
- Registration and license fees	1,977	1,757	7,913	7,562
- Brokerage and commission	1,632	2,030	7,417	7,700
- Credit card fees	29,499	21,844	99,362	74,168
- Others	6,793	5,168	20,887	21,337
	92,879	78,308	330,500	298,784
	521,140	487,257	1,925,051	1,854,063
		,	, -,	, , , ,

#### A25 (Write back of)/allowance for impairment losses on loans, advances and financing

	4th Quarter Ended		Cumulative Twelve Marter Ended Ended	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Group				
Allowance for impairment on loans, advances and financing:				
- expected credit losses	29,951	66,247	154,471	343,095
Impaired loans, advances and financing:				
- written off	6,696	6,836	24,475	29,519
- recovered from bad debt written off	(67,798)	(58,684)	(293,209)	(257,232)
	(31,151)	14,399	(114,263)	115,382
	4th Quart	er Ended	Cumulative Ty	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Bank	KWI 000	KWI 000	KWI 000	KWI UUU
Allowance for impairment on loans, advances and financing:				
- expected credit losses	5,488	12,237	79,177	176,517
Impaired loans, advances and financing:				
- written off	4,339	5,088	17,461	22,962
- recovered from bad debt written off	(53,823)	(49,698)	(238,994)	(211,015)
- recovered from bad debt written off	(53,823) (43,996)	(49,698)	(238,994) (142,356)	(211,015) (11,536)

#### A26 (Write back of)/allowance for impairment losses on financial investments and other assets

	4th Quarter Ended		Cumulative Ty	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Group		_		
Expected credit losses and impairment losses on:				
- Financial investments at FVOCI	(77)	(96)	970	184
- Financial investments at amortised cost	(3)	(3)	(1)	(53)
- Cash and short-term funds	(87)	30	32	(155)
- Deposits and placements with banks				
and other financial institutions	150	(377)	99	(282)
	(17)	(446)	1,100	(306)
	4th Quart	er Ended	Cumulative Ty End	welve Months led
	4th Quart 30/06/2024 RM'000	er Ended 30/06/2023 RM'000		
Bank	30/06/2024	30/06/2023	End 30/06/2024	30/06/2023
Bank Expected credit losses and impairment losses on:	30/06/2024	30/06/2023	End 30/06/2024	30/06/2023
	30/06/2024	30/06/2023	End 30/06/2024	30/06/2023
Expected credit losses and impairment losses on:	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Expected credit losses and impairment losses on: - Financial investments at FVOCI	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Expected credit losses and impairment losses on: - Financial investments at FVOCI - Cash and short-term funds	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Expected credit losses and impairment losses on: - Financial investments at FVOCI - Cash and short-term funds - Deposits and placements with banks	30/06/2024 RM'000 (105) 97	30/06/2023 RM'000 (97) (92)	30/06/2024 RM'000 945 (605)	30/06/2023 RM'000 185 (114)

(Incorporated in Malaysia)

#### A27 Capital adequacy

The Group's and the Bank's regulatory capital is governed by BNM's Capital Adequacy Framework guidelines. The capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework for Islamic Banks (Capital Components), which set out the approach for computing the regulatory capital adequacy ratios, the minimum levels of the ratios at which banking institutions are required to operate as well as requirements on Capital Conservation Buffer ("CCB") and Counter-Cyclical Capital Buffer ("CCyB"). The Group and the Bank are also required to maintain CCB of up to 2.5% of total risk-weighted assets ("RWA"). The CCyB, which could range from 0% up to 2.5%, is currently assessed at 0% in Malaysia. The minimum capital adequacy including CCB for Common Equity Tier I ("CET I") capital ratio, Tier I capital ratio and Total capital ratio for year 2019 onwards are 7.0%, 8.5% and 10.5% respectively.

The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk computation in deriving the RWA.

Individual entities within the Group comply with all externally imposed capital requirements to which they are subject to.

(a) The capital adequacy ratios of the Group and the Bank are as follows:

	The C	Group	The Bank		
	Financial Year Ended 30/06/2024	Financial Year Ended 30/06/2023	Financial Year Ended 30/06/2024	Financial Year Ended 30/06/2023	
Before deducting proposed dividends					
CET I capital ratio	13.855%	13.310%	13.621%	13.000%	
Tier I capital ratio	14.837%	14.353%	14.591%	14.029%	
Total capital ratio	16.828%	16.399%	16.515%	16.009%	
After deducting proposed dividends					
CET I capital ratio	13.336%	12.824%	12.950%	12.372%	
Tier I capital ratio	14.318%	13.866%	13.920%	13.401%	
Total capital ratio	16.309%	15.912%	15.844%	15.381%	

#### A27 Capital adequacy (continued)

(b) The components of CET I, Tier I and Tier II capital under the revised Capital Components Framework are as follows:

Financial Year   Fina		The C	Group	The Bank		
Share capital         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         15,727,832         15,727,832         15,727,832         15,727,832         15,727,832         15,727,832         25,017,703         17,137,424         15,727,832         25,247         2,905         255,247         2,905         231,985         333,210         333,210         337,213         331,243         331,243         331,243         331,243         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241	_	Financial Year Ended 30/06/2024	Financial Year Ended 30/06/2023	Year Ended 30/06/2024	Year Ended 30/06/2023	
Share capital         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         7,739,063         15,727,832         15,727,832         15,727,832         15,727,832         15,727,832         15,727,832         25,017,703         17,137,424         15,727,832         25,247         2,905         255,247         2,905         231,985         333,210         333,210         337,213         331,243         331,243         331,243         331,243         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241         331,241	CET I capital					
Other reserves         1,337,201         947,836         255,247         2,905           Less: Treasury shares         (702,674)         (708,766)         (702,674)         (708,766)         (702,674)         (708,766)           Less: Deferred tax assets         (262,116)         (410,436)         (187,679)         (317,985)           Less: Other intangible assets         (353,477)         (362,435)         (318,725)         (326,216)           Less: Goodwill         (1,831,312)         (1,771,547)         (1,771,547)         (1,771,547)           Less: Investment in subsidiary companies/ associated companies         (9,639,404)         (8,712,976)         (3,939,693)         (3,938,210)           Total CET I capital         23,962,163         21,678,677         18,211,416         16,407,076           Additional Tier I capital         1,698,110         1,698,491         1,698,110         1,698,491           Additional Tier I capital before regulatory adjustments         1,698,110         1,698,491         1,698,110         1,698,491           Less: Investment in Additional Tier I perpetual subordinated sukuk wakalah         -         -         (400,000)         (400,000)           Additional Tier I capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II cap	<del>-</del>	7,739,063	7,739,063	7,739,063	7,739,063	
Less: Treasury shares         (702,674)         (708,766)         (702,674)         (708,766)           Less: Deferred tax assets         (262,116)         (410,436)         (187,679)         (317,985)           Less: Other intangible assets         (353,477)         (362,435)         (318,725)         (326,216)           Less: Goodwill         (1,831,312)         (1,831,312)         (1,771,547)         (1,771,547)           Less: Investment in subsidiary companies/ associated companies         (9,639,404)         (8,712,976)         (3,939,693)         (3,938,210)           Total CET I capital         23,962,163         21,678,677         18,211,416         16,407,076           Additional Tier I capital           Multi-currency Additional Tier I capital         1,698,110         1,698,491         1,698,110         1,698,491           Additional Tier I capital before regulatory adjustments         1,698,110         1,698,491         1,698,110         1,698,491           Less: Investment in Additional Tier I capital after regulatory adjustments         1,698,110         1,698,491         1,298,110         1,298,491           Total Tier I capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         25,660,273         1,832,523	Retained profits	27,674,882	25,017,703	17,137,424	15,727,832	
Less: Deferred tax assets	Other reserves	1,337,201	947,836	255,247	2,905	
Less: Other intangible assets         (353,477)         (362,435)         (318,725)         (326,216)           Less: Goodwill         (1,831,312)         (1,831,312)         (1,771,547)         (1,771,547)           Less: Investment in subsidiary companies/ associated companies         (9,639,404)         (8,712,976)         (3,939,693)         (3,938,210)           Total CET I capital         23,962,163         21,678,677         18,211,416         16,407,076           Additional Tier I capital           Multi-currency Additional Tier I capital securities         1,698,110         1,698,491         1,698,110         1,698,491           Additional Tier I capital before regulatory adjustments         1,698,110         1,698,491         1,698,110         1,698,491           Less: Investment in Additional Tier I perpetual subordinated sukuk wakalah         -         -         (400,000)         (400,000)           Additional Tier I capital after regulatory adjustments         1,698,110         1,698,491         1,298,110         1,298,491           Total Tier I capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         1,497,635 <t< td=""><td>Less: Treasury shares</td><td>(702,674)</td><td>(708,766)</td><td>(702,674)</td><td>(708,766)</td></t<>	Less: Treasury shares	(702,674)	(708,766)	(702,674)	(708,766)	
Less: Goodwill   (1,831,312)   (1,831,312)   (1,771,547)   (1,771,547)	Less: Deferred tax assets	(262,116)	(410,436)	(187,679)	(317,985)	
Less: Investment in subsidiary companies associated companies (9,639,404) (8,712,976) (3,939,693) (3,938,210)     Total CET I capital 23,962,163 21,678,677 18,211,416 16,407,076     Additional Tier I capital     Multi-currency Additional Tier I capital     Capital securities   1,698,110   1,698,491   1,698,110   1,698,491     Additional Tier I capital before regulatory adjustments   1,698,110   1,698,491   1,698,110   1,698,491     Less: Investment in Additional Tier I perpetual subordinated sukuk wakalah   -	Less: Other intangible assets	(353,477)	(362,435)	(318,725)	(326,216)	
associated companies         (9,639,404)         (8,712,976)         (3,939,693)         (3,938,210)           Total CET I capital         23,962,163         21,678,677         18,211,416         16,407,076           Additional Tier I capital         Multi-currency Additional Tier I capital securities         1,698,110         1,698,491         1,698,110         1,698,491           Additional Tier I capital before regulatory adjustments         1,698,110         1,698,491         1,698,110         1,698,491           Less: Investment in Additional Tier I perpetual subordinated sukuk wakalah         -         -         (400,000)         (400,000)           Additional Tier I capital after regulatory adjustments         1,698,110         1,698,491         1,298,110         1,298,491           Total Tier I capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         1,946,326         1,832,523         1,474,029         1,399,403           Subordinated bonds         1,497,635         1,499,089         1,497,635         1,499,089           Less: Investment in Tier 2 Subordinated Sukuk Murabahah         -         -         (400,000)         (400,000)           T		(1,831,312)	(1,831,312)	(1,771,547)	(1,771,547)	
Additional Tier I capital           Multi-currency Additional Tier 1 capital securities         1,698,110         1,698,491         1,698,110         1,698,491           Additional Tier I capital before regulatory adjustments         1,698,110         1,698,491         1,698,110         1,698,491           Less: Investment in Additional Tier 1 perpetual subordinated sukuk wakalah         -         -         (400,000)         (400,000)           Additional Tier I capital after regulatory adjustments         1,698,110         1,698,491         1,298,110         1,298,491           Total Tier I capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         Stage 1 and Stage 2 expected credit loss allowances and regulatory reserves #         1,946,326         1,832,523         1,474,029         1,399,403           Subordinated bonds         1,497,635         1,499,089         1,497,635         1,499,089           Less: Investment in Tier 2 Subordinated Sukuk Murabahah         -         -         (400,000)         (400,000)           Total Tier II capital         3,443,961         3,331,612         2,571,664         2,498,492	· · · · · · · · · · · · · · · · · · ·	(9,639,404)	(8,712,976)	(3,939,693)	(3,938,210)	
Multi-currency Additional Tier 1 capital securities         1,698,110         1,698,491         1,698,110         1,698,491           Additional Tier I capital before regulatory adjustments         1,698,110         1,698,491         1,698,110         1,698,491           Less: Investment in Additional Tier 1 perpetual subordinated sukuk wakalah         -         -         (400,000)         (400,000)           Additional Tier I capital after regulatory adjustments         1,698,110         1,698,491         1,298,110         1,298,491           Total Tier I capital         25,660,273         23,377,168         19,509,526         17,705,567           Tier II capital         Stage 1 and Stage 2 expected credit loss allowances and regulatory reserves #         1,946,326         1,832,523         1,474,029         1,399,403           Subordinated bonds         1,497,635         1,499,089         1,497,635         1,499,089           Less: Investment in Tier 2 Subordinated Sukuk Murabahah         -         -         (400,000)         (400,000)           Total Tier II capital         3,443,961         3,331,612         2,571,664         2,498,492	Total CET I capital	23,962,163	21,678,677	18,211,416	16,407,076	
adjustments       1,698,110       1,698,491       1,698,110       1,698,491         Less: Investment in Additional Tier I perpetual subordinated sukuk wakalah       -       -       (400,000)       (400,000)         Additional Tier I capital after regulatory adjustments       1,698,110       1,698,491       1,298,110       1,298,491         Total Tier I capital       25,660,273       23,377,168       19,509,526       17,705,567         Tier II capital         Stage 1 and Stage 2 expected credit loss allowances and regulatory reserves #       1,946,326       1,832,523       1,474,029       1,399,403         Subordinated bonds       1,497,635       1,499,089       1,497,635       1,499,089         Less: Investment in Tier 2 Subordinated Sukuk Murabahah       -       -       (400,000)       (400,000)         Total Tier II capital       3,443,961       3,331,612       2,571,664       2,498,492	Multi-currency Additional Tier 1	1,698,110	1,698,491	1,698,110	1,698,491	
Perpetual subordinated sukuk wakalah   -   -   (400,000) (400,000)		1,698,110	1,698,491	1,698,110	1,698,491	
adjustments       1,698,110       1,698,491       1,298,110       1,298,491         Total Tier I capital       25,660,273       23,377,168       19,509,526       17,705,567         Tier II capital       Stage 1 and Stage 2 expected credit loss allowances and regulatory reserves #       1,946,326       1,832,523       1,474,029       1,399,403         Subordinated bonds       1,497,635       1,499,089       1,497,635       1,499,089         Less: Investment in Tier 2 Subordinated Sukuk Murabahah       -       -       (400,000)       (400,000)         Total Tier II capital       3,443,961       3,331,612       2,571,664       2,498,492		-	-	(400,000)	(400,000)	
Tier II capital         Stage 1 and Stage 2 expected credit loss         allowances and regulatory reserves *       1,946,326       1,832,523       1,474,029       1,399,403         Subordinated bonds       1,497,635       1,499,089       1,497,635       1,499,089         Less: Investment in Tier 2 Subordinated Sukuk Murabahah       -       -       (400,000)       (400,000)         Total Tier II capital       3,443,961       3,331,612       2,571,664       2,498,492	1 .	1,698,110	1,698,491	1,298,110	1,298,491	
Stage 1 and Stage 2 expected credit loss       1,946,326       1,832,523       1,474,029       1,399,403         Subordinated bonds       1,497,635       1,499,089       1,497,635       1,499,089         Less: Investment in Tier 2 Subordinated Sukuk Murabahah       -       -       (400,000)       (400,000)         Total Tier II capital       3,443,961       3,331,612       2,571,664       2,498,492	Total Tier I capital	25,660,273	23,377,168	19,509,526	17,705,567	
Subordinated bonds       1,497,635       1,499,089       1,497,635       1,499,089         Less: Investment in Tier 2 Subordinated Sukuk Murabahah       -       -       (400,000)       (400,000)         Total Tier II capital       3,443,961       3,331,612       2,571,664       2,498,492	Stage 1 and Stage 2 expected credit loss					
Less: Investment in Tier 2 Subordinated Sukuk Murabahah       -       -       (400,000)       (400,000)         Total Tier II capital       3,443,961       3,331,612       2,571,664       2,498,492	allowances and regulatory reserves #	1,946,326	1,832,523	1,474,029	1,399,403	
Sukuk Murabahah         -         -         (400,000)         (400,000)           Total Tier II capital         3,443,961         3,331,612         2,571,664         2,498,492	Subordinated bonds	1,497,635	1,499,089	1,497,635	1,499,089	
•		-	-	(400,000)	(400,000)	
Total capital         29,104,234         26,708,780         22,081,190         20,204,059	Total Tier II capital	3,443,961	3,331,612	2,571,664	2,498,492	
	Total capital	29,104,234	26,708,780	22,081,190	20,204,059	

<sup>#</sup> Includes the qualifying regulatory reserves for non-impaired loans of the Group and the Bank of RM1,245,616,000 (2023: RM990,816,000) and RM1,019,677,000 (2023: RM825,318,000) respectively.

#### A27 Capital adequacy (continued)

(c) The breakdown of RWA by each major risk category is as follows:

	The Group		The	Bank	
	Financial Year Ended 30/06/2024 RM'000	Financial Year Ended 30/06/2023 RM'000	Financial Year Ended 30/06/2024 RM'000	Financial Year Ended 30/06/2023 RM'000	
Credit risk *	155,706,094	146,601,855	117,922,342	111,952,229	
Market risk	6,756,645	6,124,089	7,391,831	6,120,834	
Operational risk	10,486,074	10,143,761	8,390,596	8,131,845	
Total RWA	172,948,813	162,869,705	133,704,769	126,204,908	

<sup>\*</sup> In accordance with BNM Investment Account Policy, the credit RWA of HLISB funded by Investment Account of RM1,540,749,000 (2023: RM1,588,912,000) is excluded from the calculation of capital adequacy ratio of the Group.

(d) The capital adequacy ratios of the banking subsidiary company of the Group are as follows:

	Hong Leong Islamic Bank Berhad			
	Financial Year	Financial Year		
	Ended 30/06/2024	Ended 30/06/2023		
Before deducting proposed dividends				
CET I capital ratio	11.540%	11.423%		
Tier I capital ratio	12.643%	12.653%		
Total capital ratio	14.908%	15.051%		
After deducting proposed dividends				
CET I capital ratio	11.540%	11.423%		
Tier I capital ratio	12.643%	12.653%		
Total capital ratio	14.908%	15.051%		

(Incorporated in Malaysia)

#### A28 Group segmental reporting on revenue, profit and assets

The business segment results are prepared based on the Group's internal management reporting reflective of the organisation's management reporting structure.

The various business segments are described below:

Personal Financial Services focuses mainly on servicing individual customers and small businesses. Products and services that are extended to customers include mortgages, credit cards, hire purchase and others.

Business & Corporate Banking focuses mainly on corporate and small medium enterprises. Products and services offered include trade financing, working capital facilities, other term financing and corporate advisory services.

Global Markets refers to the Group's domestic treasury and capital market operations and includes foreign exchange, money market operations as well as capital market securities trading and investments.

Overseas/International Operations refers to Hong Leong Bank Berhad Overseas Branches, Subsidiaries and Associates. The overseas operations are mainly in commercial banking and treasury business.

Other operations refers to head office and other business segments.

#### Financial quarter ended 30/06/2024

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
By business segment							
External revenue	931,407	322,990	132,540	118,511	520,632	(549,469)	1,476,611
Inter-segment revenue	(88,642)	149,260	(166,158)	4,782	100,758	-	-
Segment revenue	842,765	472,250	(33,618)	123,293	621,390	(549,469)	1,476,611
Segment profit before taxation	482,308	383,450	(63,669)	38,951	591,679	(553,057)	879,662
Share of profit after tax of equity accounted associated companie				402,125			402,125
Profit before taxation						_	1,281,787
Taxation							(247,790)
Profit after taxation						_	1,033,997

(Incorporated in Malaysia)

#### A28 Group segmental reporting on revenue, profit and assets (continued)

#### Financial year ended 30/06/2024

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
By business segment							
External revenue	3,650,177	1,169,269	694,955	423,697	858,704	(1,025,782)	5,771,020
Inter-segment revenue	(373,607)	662,315	(696,411)	8,729	398,974	-	-
Segment revenue	3,276,570	1,831,584	(1,456)	432,426	1,257,678	(1,025,782)	5,771,020
Segment profit before taxation	1,926,059	1,459,090	(116,971)	131,400	1,186,941	(1,041,212)	3,545,307
Share of profit after tax of equity accounted associated compani				1,588,940			1,588,940
Profit before taxation						•	5,134,247
Taxation							(938,035)
Profit after taxation							4,196,212
Segment assets Unallocated assets	126,166,208	54,096,369	73,475,949	27,006,571	-	-	280,745,097 17,043,975
Total assets							297,789,072

#### Corresponding quarter ended 30/06/2023

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
By business segment							
External revenue	871,126	249,527	165,225	83,389	(52,636)	(13,469)	1,303,162
Inter-segment revenue	(86,498)	172,140	(169,832)	3,014	81,176	-	-
Segment revenue	784,628	421,667	(4,607)	86,403	28,540	(13,469)	1,303,162
Segment profit before taxation	412,652	310,452	(33,282)	7,318	22,576	(17,874)	701,842
Share of profit after tax of equity accounted associated companion				338,534			338,534
Profit before taxation Taxation						_	1,040,376 (175,699)
Profit after taxation						=	864,677

(Incorporated in Malaysia)

#### A28 Group segmental reporting on revenue, profit and assets (continued)

#### Corresponding financial year ended 30/06/2023

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
By business segment							
External revenue	3,489,591	1,062,596	916,144	378,173	(125,409)	(35,586)	5,685,509
Inter-segment revenue	(277,500)	575,743	(638,327)	4,542	335,542	-	-
Segment revenue	3,212,091	1,638,339	277,817	382,715	210,133	(35,586)	5,685,509
Segment profit before taxation	1,769,585	1,177,358	164,511	94,721	182,826	(51,850)	3,337,151
Share of profit after tax of equity accounted associated companie				1,289,480			1,289,480
Profit before taxation Taxation						-	4,626,631 (808,435)
Profit after taxation						-	3,818,196
Segment assets Unallocated assets	117,470,664	49,536,437	73,326,625	24,149,486	-	-	264,483,212 15,367,242
Total assets						-	279,850,454

#### A29 Property and equipment

The valuations of land and building had been brought forward without amendment from the previous audited annual financial statements.

#### A30(a) Material events subsequent to the end of the reporting year

There are no material events subsequent to the end of the financial year ended 30 June 2024.

#### A30(b) Changes in the composition of the Group

There were no changes in the composition of the Group for the current financial year ended 30 June 2024 and up to the date of this report.

#### A31 Commitments and contingencies

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions. These commitments and contingencies are also not secured over the assets of the Group.

The notional amounts of the commitments and contingencies constitute the following:

	The Group		The Bank		
Principal amount	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000	
Direct credit substitutes	236,994	224,515	229,048	217,046	
Certain transaction related contingent items	3,065,445	2,594,402	2,241,323	1,819,394	
Short-term self liquidating trade	2,000,	2,000.,.02	2,2 .1,8 28	1,015,05	
related contingencies	1,135,592	1,063,924	988,962	849,981	
Irrevocable commitments to extend credit:	, ,	, ,-	,	,-	
- maturity more than one year	16,125,330	17,073,556	12,265,729	12,463,084	
- maturity less than one year	26,686,909	26,457,159	21,158,872	21,025,525	
Foreign exchange related contracts:					
- less than one year	80,918,753	63,906,468	71,947,524	60,747,086	
- one year to five years	7,228,599	7,321,941	7,228,601	7,321,941	
- over five years	725,481	737,005	725,481	737,005	
Interest rate related contracts:					
- less than one year	46,580,035	45,361,203	46,580,035	45,361,203	
- one year to five years	114,446,949	81,071,444	116,227,207	81,492,156	
- over five years	4,232,730	4,399,525	4,219,730	4,291,746	
Equity related contracts:					
- less than one year	495,443	487,429	495,443	487,429	
- one year to five years	1,045,424	668,393	1,045,424	668,393	
Credit related contracts:					
- less than one year	142,845	121,391	142,845	121,391	
- one year to five years	15,150	-	15,150	-	
- over five years	1,435,804	1,225,853	1,435,804	1,225,853	
Commodity related contracts:					
- less than one year	57,292	554,082	57,292	554,082	
Unutilised credit card lines	7,322,809	6,902,344	7,322,809	6,902,344	
Total	311,897,584	260,170,634	294,327,279	246,285,659	

#### A32 Related party transactions

All related party transactions within the Group had been entered into in the normal course of business and were carried out on normal commercial terms.

#### (a) Connected parties exposures

	The G	roup	The	Bank
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
Aggregate value of outstanding credit exposures with connected parties	3,335,256	3,478,898	2,898,081	3,108,181
Outstanding credit exposures to connected parties as a proportion of total credit exposures (%)	1.54%	1.72%	1.79%	2.03%
Outstanding credit exposures with connected parties which is non-performing or in default as a proportion of total credit exposures (%)	0.0000%	0.0000%	0.0000%	0.0000%

(Incorporated in Malaysia)

#### A33 Fair value of financial instruments

Financial instruments comprise of financial assets and financial liabilities. Fair value is the amount at which a financial asset could be exchanged or a financial liability settled, between knowledgeable and willing parties in an arm's length transaction. The information presented herein represents the estimates of fair values as at the statements of financial position date.

Where available, quoted and observable market prices are used as the measure of fair values. Where such quoted and observable market prices are not available, fair values are estimated based on a range of methodologies and assumptions regarding risk characteristics of various financial instruments, discount rates, estimates of future cash flows and other factors. Changes in the uncertainties and assumptions could materially affect these estimates and the resulting fair value estimates.

#### (a) Determination of fair value and fair value hierarchy

The Group and the Bank measure fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

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

#### Valuation techniques

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 are 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 such as discounted cash flow that uses inputs such as 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. These would include certain corporate bonds, government bonds and derivatives

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 value for shares held for socio-economic reasons are based on the net tangible assets of the affected companies.

#### A33 Fair value of financial instruments (continued)

Financial liabilities designated at fair value

- Structured deposits linked to interest rate derivatives

#### (a) Determination of fair value and fair value hierarchy (continued)

The table below analyses financial instruments carried at fair value analysed by level within the fair value hierarchy:

	Financial Year Ended 30/06/2024 Fair Value				
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000	
Recurring fair value measurements					
Financial Assets					
Financial assets at FVTPL					
- Money market instrument	-	2,395,467	-	2,395,467	
- Quoted securities	478,044	-	-	478,044	
- Unquoted securities	-	157,351	384,329	541,680	
Financial investments at FVOCI					
- Money market instrument	-	24,641,602	-	24,641,602	
- Quoted securities	5,553,347	-	-	5,553,347	
- Unquoted securities	-	10,787,448	116,797	10,904,245	
Derivative financial instruments	2,690	1,285,201	74,763	1,362,654	
	6,034,081	39,267,069	575,889	45,877,039	
Financial Liabilities					
Derivative financial instruments	11,409	1,712,643	81,155	1,805,207	

11,409

The Group

5,550,409

7,263,052

5,550,409

7,355,616

5,952,216

81,155

71,839

#### The Group Financial Year Ended 30/06/2023 Fair Value Level 1 Level 2 Level 3 **Total** RM'000 RM'000 RM'000 RM'000 Recurring fair value measurements **Financial Assets** Financial assets at FVTPL - Money market instrument 3,656,339 3,656,339 - Quoted securities 1,380,447 1,380,447 618,151 - Unquoted securities 253,166 364,985 Financial investments at FVOCI 20,244,842 - Money market instrument 20,244,842 4.436.851 - Quoted securities 4,436,851 9,107,327 - Unquoted securities 97,650 9,204,977 Derivative financial instruments 26,174 74,354 2,168,424 2,067,896 5,843,472 35,329,570 536,989 41,710,031 **Financial Liabilities** Derivative financial instruments 874 2,315,173 71,839 2,387,886 Financial liabilities designated at fair value - Structured deposits linked to interest rate derivatives 3,564,330 3,564,330

The Group recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer. There were no transfers between Level 1 and Level 2 of the fair value hierarchy during the financial year (2023: RM Nil).

874

5,879,503

#### A33 Fair value of financial instruments (continued)

#### (a) Determination of fair value and fair value hierarchy (continued)

The table below analyses financial instruments carried at fair value analysed by level within the fair value hierarchy: (continued)

The Bank

Total

RM'000

	Financial Year Ended 30/06/2024 Fair Value				
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000	
Recurring fair value measurements					
Financial Assets					
Financial assets at FVTPL					
- Money market instrument	-	2,364,061	-	2,364,061	
- Quoted securities	484,515	-	-	484,515	
- Unquoted securities	-	157,351	384,329	541,680	
Financial investments at FVOCI					
- Money market instrument	-	19,695,766	-	19,695,766	
- Quoted securities	5,553,347	-	-	5,553,347	
- Unquoted securities	-	10,502,288	116,797	10,619,085	
Derivative financial instruments	2,690	1,232,318	74,693	1,309,701	
	6,040,552	33,951,784	575,819	40,568,155	
Financial Liabilities					
Derivative financial instruments	11,409	1,606,209	81,084	1,698,702	
Financial liabilities designated at fair value					
- Structured deposits linked to					
interest rate derivatives	-	3,588,731	-	3,588,731	
	11,409	5,194,940	81,084	5,287,433	

# The Bank Financial Year Ended 30/06/2023 Fair Value Level 1 Level 2 Level 3 RM'000 RM'000 RM'000 Recurring fair value measurements

Recuiring jun value measurements				
Financial Assets				
Financial assets at FVTPL				
- Money market instrument	=	2,897,473	-	2,897,473
- Quoted securities	1,401,328	-	-	1,401,328
- Unquoted securities	-	253,166	364,985	618,151
Financial investments at FVOCI				
- Money market instrument	-	16,816,442	-	16,816,442
- Quoted securities	4,436,851	-	-	4,436,851
- Unquoted securities	-	8,758,257	97,650	8,855,907
Derivative financial instruments	26,174	1,981,501	63,994	2,071,669
	5,864,353	30,706,839	526,629	37,097,821
Financial Liabilities				
Derivative financial instruments	874	2,239,583	61,479	2,301,936
Financial liabilities designated at fair value				
- Structured deposits linked to				
interest rate derivatives	-	3,157,718	-	3,157,718
	874	5,397,301	61,479	5,459,654

The Bank recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer. There were no transfers between Level 1 and Level 2 of the fair value hierarchy during the financial year (2023: RM Nil).

#### A33 Fair value of financial instruments (continued)

#### (a) Determination of fair value and fair value hierarchy (continued)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy, is as below:

The Group 30 June 2024	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	364,985	97,650	74,354	71,839
Fair value changes recognised in				
statements of income	19,344	-	(2,207)	(2,207)
Net fair value changes recognised in other				
comprehensive income	-	19,147	-	-
Purchases	-	-	38,360	39,324
Settlements			(35,744)	(27,801)
At 30 June	384,329	116,797	74,763	81,155
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2024	19,344	<u> </u>	(2,207)	(2,207)
Total gain recognised in other comprehensive income relating to assets held on 30 June 2024		19,147	<u> </u> -	<u>-</u>

The Group 30 June 2023	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	355,620	83,386	104,802	103,510
Fair value changes recognised in statements of income	9,365	-	18,418	18,418
Net fair value changes recognised in other comprehensive income	_	14,264	-	_
Purchases	-	- -	57,400	56,257
Settlements	-	-	(106,266)	(106,346)
At 30 June	364,985	97,650	74,354	71,839
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2023	9,365	<u> </u>	18,418	18,418
Total gain recognised in other comprehensive income relating to assets held on 30 June 2023		14,264	<u> </u>	<u>-</u>

#### A33 Fair value of financial instruments (continued)

#### (a) Determination of fair value and fair value hierarchy (continued)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy, is as below: (continued)

The Bank 30 June 2024	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	364,985	97,650	63,994	61,479
Fair value changes recognised in				
statements of income	19,344	-	(2,207)	(2,207)
Net fair value changes recognised in other				
comprehensive income	-	19,147	-	-
Purchases	-	-	38,360	39,324
Settlements			(25,454)	(17,512)
At 30 June	384,329	116,797	74,693	81,084
Fair value changes recognised in statements				
of income relating to assets/liability held on 30 June 2024	19,344		(2,207)	(2,207)
Total gain recognised in other comprehensive income relating to assets		19,147		
held on 30 June 2024	<del></del>			<del></del> -

The Bank 30 June 2023	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	355,620	83,386	104,802	103,510
Fair value changes recognised in statements of income	9,365	-	18,418	18,418
Net fair value changes recognised in other comprehensive income	_	14,264	_	_
Purchases	_	14,204	47,039	45,897
Settlements	_	_	(106,265)	(106,346)
At 30 June	364,985	97,650	63,994	61,479
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2023	9,365	<del></del> .	18,418	18,418
Total gain recognised in other comprehensive income relating to assets held on 30 June 2023		14,264	<u> </u>	<u>-</u>

#### A34 Liquidity risk

Please refer to Appendix A.

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#### Part B - Explanatory Notes Pursuant to Appendix 9B of the Listing Requirements of Bursa Securities

#### **B1** Review of performance

#### Current Quarter vs. Previous Year Corresponding Quarter

The Group recorded a pre-tax profit of RM1,281.8 million for the current financial quarter ended 30 June 2024, an increase of RM241.4 million or 23.2% as compared to previous corresponding quarter. The increase in pre-tax profit was mainly due to higher net income of RM173.4 million, net write back of allowance for impairment losses on loans, advances and financing of RM45.6 million and higher share of profit from associated company of RM63.6 million. However, this was mitigated by higher operating expenses of RM40.8 million and lower write back of impairment losses on financial investments and other assets of RM0.4 million.

A detailed analysis of the performance of major operating segments of the group are as follows:

#### Personal Financial Services

The Personal Financial Services's segment recorded a pre-tax profit of RM482.3 million for the fourth quarter ended 30 June 2024 as compared to previous corresponding quarter of RM412.7 million. The increase in pre-tax profit was mainly contributed by higher total income and lower allowance for impairment losses on loans, advances and financing, partially offset by higher operating expenses.

#### **Business and Corporate Banking**

The Business and Corporate Banking's segment recorded a pre-tax profit of RM383.5 million for the fourth quarter ended 30 June 2024 as compared to previous corresponding quarter of RM310.5 million. The increase in pre-tax profit was mainly contributed by higher total income, lower allowance for impairment losses on loans, advances and financing and lower operating expenses.

#### Global Markets

The Global Markets's segment recorded a pre-tax loss of RM63.7 million for the fourth quarter ended 30 June 2024 as compared to previous corresponding quarter of RM33.3 million. The increase in pre-tax loss was mainly contributed by lower total income, higher impairment losses on financial investments and other assets and higher operating expenses.

#### **International Banking**

The International Banking's segment recorded a pre-tax profit of RM441.1 million for the fourth quarter ended 30 June 2024 as compared to previous corresponding quarter of RM345.9 million. The increase in pre-tax profit was mainly contributed by higher share of profit from associated company in China, higher total income and lower allowance for impairment losses on loans, advances and financing, partially offset by higher operating expenses.

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#### **B1** Review of performance (continued)

#### Current Year-to-date vs. Previous Year-to-date

The Group's pre-tax profit for the financial year ended 30 June 2024 stood at RM5,134.2 million, an increase of RM507.6 million or 11.0% as compared to RM4,626.6 million in the previous financial year. The increase was mainly due to higher net income of RM85.5 million, net write back of allowance for impairment losses on loans, advances and financing of RM229.6 million and higher share of profit from associated company of RM299.5 million. This was mitigated by higher operating expenses of RM105.6 million and allowance for impairment losses on financial investments and other assets of RM1.4 million.

A detailed analysis of the performance of major operating segments of the group are as follows:

#### Personal Financial Services

The Personal Financial Services's segment recorded a pre-tax profit of RM1,926.1 million for the financial year ended 30 June 2024 as compared to previous corresponding year of RM1,769.6 million. The increase in pre-tax profit was mainly contributed by lower allowance for impairment losses on loans, advances and financing and higher total income, partially offset by higher operating expenses.

Personal Financial Services's loan base increased from RM117.3 billion as at 30 June 2023 to RM126.0 billion as at 30 June 2024. Deposit base increased from RM104.4 billion to RM110.0 billion.

#### **Business and Corporate Banking**

The Business and Corporate Banking's segment recorded a pre-tax profit of RM1,459.1 million for the financial year ended 30 June 2024 as compared to previous corresponding year of RM1,177.4 million. The increase in pre-tax profit was mainly contributed by higher total income and lower allowance for impairment losses on loans, advances and financing, partially offset by higher operating expenses.

Business and Corporate Banking's loan base increased from RM49.5 billion as at 30 June 2023 to RM54.0 billion as at 30 June 2024. Deposit base increased from RM54.5 billion to RM55.4 billion.

#### Global Markets

The Global Markets's segment recorded a pre-tax loss of RM117.0 million for the financial year ended 30 June 2024 as compared to a pre-tax profit for previous corresponding year of RM164.5 million. The pre-tax loss was mainly contributed by lower total income, higher impairment losses on financial investments and other assets and higher operating expenses.

Treasury earning assets increased from RM69.4 billion as at 30 June 2023 to RM70.2 billion as at 30 June 2024.

#### International Banking

The International Banking's segment recorded a pre-tax profit of RM1,720.3 million for the financial year ended 30 June 2024 as compared to previous corresponding year of RM1,384.2 million. The increase in pre-tax profit was mainly contributed by higher share of profit from associated company in China, higher total income and lower allowance for impairment losses on loans, advances and financing, partially offset by higher operating expenses.

#### **B2** Current Quarter vs. Preceding Quarter

For the current financial quarter, the Group recorded a pre-tax profit of RM1,281.8 million as compared to RM1,268.4 million in the preceding quarter, an increase of RM13.4 million mainly contributed by higher net income of RM41.0 million, higher net write back of impairment losses on loans, advances and financing of RM4.8 million, writeback of impairment losses on financial investments and other assets of RM0.9 million and higher share of profit from associated company of RM18.0 million. This was mitigated by higher operating expenses of RM51.3 million.

#### B3 Prospects for the new financial year 2024/2025

Growth trajectory in the Malaysian economy is expected to improve over 2024 and 2025, expanding at a faster pace of 4-5% this and next year. Resilient domestic demand underpinned by continuous improvement in the labour market and policy support, along with more robust external demand riding on sustained growth in the world economy and upturn in the global tech cycle, will be the main growth catalysts. That said, ongoing geopolitical tension, delay in policy easing especially in the US, as well as real estate and structural slowdown in China, could potentially cloud and derail growth outlook going forward.

As the Bank pursues the ambition to become the best-run bank in Malaysia, we remain steadfast and nimble in the execution of our 3-5 Year Strategic Plan while reaffirming our commitment to our core values and prudent culture. Our focus has always been offering innovative products and customer-centric banking solution to customers that anchor on our brand promise of "Built Around You".

In order to drive the growth of our core businesses and build a strong ASEAN franchise in the backdrop of a dynamic business environment, we will focus on the execution of our key strategic priorities to deliver sustainable outcomes. In our journey towards carbon neutrality, the Bank remains committed to implement environmental, social and governance ("ESG") strategies and practices while working together with all stakeholders to make a positive impact for our customers and the community.

#### B4 Variance in profit forecast and shortfall in profit guarantee

This note is not applicable to the Group.

#### **B5** Taxation

			<b>Cumulative Twelve Months</b>			
	4th Quarte	er Ended	Ended			
	30/06/2024	30/06/2023	30/06/2024	30/06/2023		
	RM'000	RM'000	RM'000	RM'000		
The Group						
Income tax	264,615	156,545	860,203	778,365		
Transfer (to)/from deferred taxation	(16,825)	19,154	77,832	30,070		
	247,790	175,699	938,035	808,435		

			<b>Cumulative Twelve Months</b>			
	4th Quarte	er Ended	Ended			
	30/06/2024	30/06/2023	30/06/2024	30/06/2023		
	RM'000	RM'000	RM'000	RM'000		
The Bank						
Income tax	320,674	141,613	875,618	632,235		
Transfer (to)/from deferred taxation	(17,417)	3,961	70,007	19,588		
	303,257	145,574	945,625	651,823		

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#### **B6** Profit on sale of unquoted investments/properties

There were no material gains or losses on disposal of unquoted investments (other than in the ordinary course of business) and/or properties for the financial year under review.

#### B7 Purchase and disposal of quoted securities

There were no purchase or disposal of quoted securities for the financial year under review other than those purchased or disposed in the ordinary course of business.

#### **B8** Status of corporate proposals

There were no corporate proposals announced but not completed at the latest practicable date which was not earlier than 7 days from the issue of this report.

#### **B9** Off-balance sheet financial instruments

Details of financial instruments with off-balance sheet risk as at 30 June 2024:

#### The Group

		Fair	value
Items	Principal amount	Assets	Liabilities
	RM'000	RM'000	RM'000
Foreign exchange related contracts			
Forwards			
(i) Less than 1 year	60,853,578	181,483	(355,550)
(ii) 1 year to 3 years	1,559,477	41,548	(584)
(iii) More than 3 years	1,231,790	21,371	(902)
Swaps			
(i) Less than 1 year	11,566,735	125,738	(171,615)
(ii) 1 year to 3 years	3,322,891	26,369	(170,021)
(iii) More than 3 years	1,839,922	108,103	(98,157)
Options			
(i) Less than 1 year	8,498,440	14,737	(15,378)
Interest rate related contracts			
Futures			
(i) Less than 1 year	6,632,842	2,690	(11,409)
Swaps			
(i) Less than 1 year	39,947,193	37,570	(34,697)
(ii) 1 year to 3 years	56,619,764	234,477	(242,859)
(iii) More than 3 years	62,059,915	372,089	(501,252)
Equity related contracts			
(i) Less than 1 year	495,443	10,199	(17,974)
(ii) 1 year to 3 years	148,470	7,633	(6,249)
(iii) More than 3 years	896,954	56,862	(56,862)
Credit related contracts			
(i) Less than 1 year	142,845	3,666	(3,666)
(ii) More than 3 years	1,450,954	116,508	(116,508)
Commodity related contracts			
(i) Less than 1 year	57,292	1,611	(1,524)
Total	257,324,505	1,362,654	(1,805,207)

#### **B9** Off-balance sheet financial instruments (continued)

Details of financial instruments with off-balance sheet risk as at 30 June 2023:

#### The Group

		Fair value			
Items	Principal amount	Assets	Liabilities		
	RM'000	RM'000	RM'000		
Foreign exchange related contracts					
Forwards					
(i) Less than 1 year	48,268,440	937,992	(813,282)		
(ii) 1 year to 3 years	1,163,191	24,923	(313)		
(iii) More than 3 years	1,183,787	10,058	(3,855)		
Swaps					
(i) Less than 1 year	7,805,019	77,019	(172,815)		
(ii) 1 year to 3 years	4,002,015	108,116	(194,273)		
(iii) More than 3 years	1,622,660	52,454	(84,160)		
Options					
(i) Less than 1 year	7,833,009	45,087	(33,282)		
(ii) 1 year to 3 years	87,293	1,855	(633)		
Interest rate related contracts					
Futures					
(i) Less than 1 year	4,150,647	26,173	(874)		
Swaps					
(i) Less than 1 year	41,210,556	39,649	(70,619)		
(ii) 1 year to 3 years	34,984,278	193,875	(216,977)		
(iii) More than 3 years	50,486,691	493,482	(641,588)		
Equity related contracts					
(i) Less than 1 year	487,429	6,950	(6,838)		
(ii) 1 year to 3 years	102,556	8,289	(7,258)		
(iii) More than 3 years	565,837	48,755	(47,383)		
Credit related contracts					
(i) Less than 1 year	121,391	6,477	(6,477)		
(ii) More than 3 years	1,225,853	86,128	(86,128)		
Commodity related contracts					
(i) Less than 1 year	554,082	1,142	(1,131)		
Total	205,854,734	2,168,424	(2,387,886)		

#### **B9** Off-balance sheet financial instruments (continued)

Details of financial instruments with off-balance sheet risk as at 30 June 2024:

#### The Bank

		Fair value			
Items	Principal amount RM'000	Assets RM'000	Liabilities RM'000		
Foreign exchange related contracts					
Forwards					
(i) Less than 1 year	51,873,855	164,574	(342,532)		
(ii) 1 year to 3 years	1,559,477	41,548	(584)		
(iii) More than 3 years	1,231,790	21,371	(902)		
Swaps					
(i) Less than 1 year	11,566,734	125,738	(171,615)		
(ii) 1 year to 3 years	3,322,893	26,369	(170,021)		
(iii) More than 3 years	1,839,922	51,658	(42,336)		
Options					
(i) Less than 1 year	8,506,935	14,780	(15,421)		
Interest rate related contracts					
Futures					
(i) Less than 1 year	6,632,842	2,690	(11,409)		
Swaps					
(i) Less than 1 year	39,947,193	37,570	(34,697)		
(ii) 1 year to 3 years	57,254,054	235,766	(239,949)		
(iii) More than 3 years	63,192,883	391,160	(466,455)		
Equity related contracts					
(i) Less than 1 year	495,443	10,199	(17,974)		
(ii) 1 year to 3 years	148,470	7,633	(6,249)		
(iii) More than 3 years	896,954	56,861	(56,861)		
Credit related contracts					
(i) Less than 1 year	142,845	3,666	(3,666)		
(ii) More than 3 years	1,450,954	116,507	(116,507)		
Commodity related contracts					
(i) Less than 1 year	57,292	1,611	(1,524)		
Total	250,120,536	1,309,701	(1,698,702)		

#### **B9** Off-balance sheet financial instruments (continued)

Details of financial instruments with off-balance sheet risk as at 30 June 2023:

#### The Bank

		Fair value			
Items	Principal amount	Assets	Liabilities		
	RM'000	RM'000	RM'000		
Foreign exchange related contracts					
Forwards					
(i) Less than 1 year	45,104,873	837,009	(758,370)		
(ii) 1 year to 3 years	1,163,191	24,923	(313)		
(iii) More than 3 years	1,183,787	10,058	(3,855)		
Swaps					
(i) Less than 1 year	7,805,019	77,019	(172,815)		
(ii) 1 year to 3 years	4,002,015	108,116	(194,273)		
(iii) More than 3 years	1,622,660	52,454	(84,160)		
Options					
(i) Less than 1 year	7,837,194	45,120	(33,315)		
(ii) 1 year to 3 years	87,293	1,855	(633)		
Interest rate related contracts					
Futures					
(i) Less than 1 year	4,150,647	26,173	(874)		
Swaps					
(i) Less than 1 year	41,210,556	39,649	(70,619)		
(ii) 1 year to 3 years	34,984,278	193,875	(216,977)		
(iii) More than 3 years	50,799,624	497,677	(610,517)		
Equity related contracts					
(i) Less than 1 year	487,429	6,950	(6,838)		
(ii) 1 year to 3 years	102,556	8,289	(7,258)		
(iii) More than 3 years	565,837	48,755	(47,383)		
Credit related contracts					
(i) Less than 1 year	121,391	6,477	(6,477)		
(ii) More than 3 years	1,225,853	86,128	(86,128)		
Commodity related contracts					
(i) Less than 1 year	554,082	1,142	(1,131)		
Total	203,008,285	2,071,669	(2,301,936)		

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#### **B9** Off-balance sheet financial instruments (continued)

Foreign exchange, interest rate, equity and commodity related contracts are subject to market risk and credit risk.

#### Market risk

Market risk is the potential change in value caused by movement in market rates or prices. The contractual amounts stated above provide only a measure of involvement in these types of transactions and do not represent the amount subject to market risk. Exposure to market risk may be reduced through offsetting on and off-balance sheet positions. As at the end of the financial year, the amount of contracts which were not hedged effectively and hence, exposed to foreign exchange and interest rate market risk were RM453,288,000 (30 June 2023: RM522,107,000) and RM169,376,326,000 (30 June 2023: RM131,760,483,000) respectively.

#### Derivatives

Market risk arises from the impact on trading positions of changes in foreign exchange rates and interest rates. It also includes the impact from changes in the correlations and volatilities of other risk factors. The Group manages trading market risk in the course of market-making, structuring and packaging products for investors and other clients, as well as to benefit from market opportunities. The Group's market risk framework identifies the types of the market risk to be covered, the risk metrics and methodologies to be used to capture such risk and the standards governing the management of market risk within the Group including limit setting and independent model validation, monitoring and valuation. Management of derivatives risks is continually reviewed and enhanced to ensure that the complexities of the business are appropriately controlled.

#### Credit risk

Credit risk arises from the possibility that a counter-party may be unable to meet the terms of a contract in which the Group has a gain position. As at the end of the financial year, the amount of credit risk, measured in terms of the cost to replace the profitable contracts, was RM1,487,106,000 (30 June 2023: RM2,489,863,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

#### Derivatives

The amount subject to credit risk is limited to the current fair value of instruments that are favourable to the Group (i.e. assets where their fair value is positive), which in relation to derivatives is only a small fraction of the contract, or notional values used to express the volume of instruments outstanding. This credit risk exposure is managed as part of the overall lending limits with customers, together with potential exposures from market movements. Collateral or other security is not usually obtained for credit risk exposures on these instruments, except where the Group requires margin deposits from counterparties.

The Group uses the following derivative instruments for both hedging and non-hedging purposes:

Currency forwards represent commitments to purchase foreign and domestic currency, including undelivered spot transactions. Interest rate futures are contractual obligations to receive or pay a net amount based on changes in currency rates or interest rates, or to buy or sell foreign currency or a financial instrument on a future date at a specified price, established in an organised financial market. The credit risk of futures contracts is negligible, as futures contracts are collateralised by cash or marketable securities, and changes in the futures contract value are settled daily with the exchange.

Currency and interest rate swaps are commitments to exchange one set of cash flows for another. Swaps result in an economic exchange of currencies or interest rates (for example, fixed rate for floating rate) or a combination of all these (i.e. cross-currency interest rate swaps). No exchange of principal takes place, except for certain currency swaps. The Group's credit risk represents the potential cost to replace the swap contracts if counterparties fail to fulfil their obligation. This risk is monitored on an ongoing basis with reference to the current fair value, a proportion of the notional amount of the contracts and the liquidity of the market. To control the level of credit risk taken, the Group assesses counterparties using the same techniques as for its lending activities.

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#### **B9** Off-balance sheet financial instruments (continued)

#### Credit risk (continued)

#### Derivatives (continued)

Foreign currency and interest rate options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, either to buy (a call option) or sell (a put option) at or by a set date or during a set period, a specific amount of a foreign currency or a financial instrument at a predetermined price. The seller receives a premium from the purchaser in consideration for the assumption of foreign exchange or interest rate risk. Options may be either exchange-traded or negotiated between the Group and a customer (OTC). The Group is exposed to credit risk on purchased options only, and only to the extent of their carrying amount, which is their fair value.

The notional amounts of certain types of financial instruments provide a basis for comparison with instruments recognised on the statements of financial position but do not necessarily indicate the amounts of future cash flows involved or the current fair value of the instruments and, therefore, do not indicate the Group's exposure to credit or price risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates or foreign exchange rates relative to their terms. The aggregate contractual or notional amount of derivative financial instruments on hand, the extent to which instruments are favourable or unfavourable, and thus the aggregate fair values of derivative financial assets and liabilities, can fluctuate significantly from time to time.

#### Liquidity risk

#### **Derivatives**

Liquidity risk arises in any situation where a payment in cash, securities or equities is made in the expectation of a corresponding receipt in cash, securities or equities. Daily settlement limits are established for each counterparty to cover the aggregate of all settlement risk arising from the Group's market transactions on any single day.

#### Related accounting policies

Derivative financial instruments are measured at fair value and are carried as assets when the fair value is positive and as liabilities when the fair value is negative. Any gain or loss arising from a change in the fair value of the derivatives is recognised in the statements of income unless they are part of a hedging relationship which qualifies for hedge accounting where the gain or loss is recognised as follows:

#### Fair value hedge

Where a derivative financial instrument hedges the changes in fair value of a recognised asset or liability, any gain or loss on the hedging instrument is recognised in the statements of income. The hedged item is also stated at fair value in respect of the risk being hedged, with any gain or loss being recognised in the statements of income.

#### Cash flow hedge

Gains and losses on the hedging instrument, to the extent that the hedge is effective, are deferred in the separate component of equity. The ineffective part of any gain or loss is recognised in the statements of income. The deferred gains and losses are then released to the statements of income in the periods when the hedged items affects the statements of income.

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#### **B10** Material litigation

The Group does not have any material litigation which, in the opinion of the Directors, would have a material adverse impact on the financial results of the Group.

#### **B11 Dividend**

A final single tier dividend of 43.0 sen per share has been declared for the current quarter.

- (i) Amount per share: 43.0 sen.
- (ii) Previous corresponding quarter: single tier dividend of 38.0 sen per share.
- (iii) Entitlement date: To be announced later.
- (iv) Payment date: To be announced later.

#### **B12** Earnings per share

#### (a) Basic earnings per share

Basic earnings per share from operations is calculated by dividing the net profit attributable to ordinary equity holders of the Bank after taxation by the weighted average number of ordinary shares in issue during the financial year, excluding the average number of ordinary shares purchased by the Bank and held as treasury shares.

	4th Quarter Ended		Cumulative Twelve Months Ended		
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000	
The Group					
Net profit attributable to					
equity holders	1,033,997	864,677	4,196,212	3,818,196	
Weighted average number of					
ordinary shares in issue ('000)	2,167,718	2,167,718	2,167,718	2,167,718	
Less: Treasury shares held	(118,231)	(118,965)	(118,231)	(118,965)	
	2,049,487	2,048,753	2,049,487	2,048,753	
Basic earnings per share (sen)	50.5	42.2	204.7	186.4	
The Bank Net profit attributable to equity holders	936,236	446,186	2,885,405	2,077,036	
Weighted average number of					
ordinary shares in issue ('000)	2,167,718	2,167,718	2,167,718	2,167,718	
Less: Treasury shares held	(118,231)	(118,965)	(118,231)	(118,965)	
	2,049,487	2,048,753	2,049,487	2,048,753	
Basic earnings per share (sen)	45.7	21.8	140.8	101.4	

#### **B12** Earnings per share (continued)

#### (b) Fully diluted earnings per share

The Bank has two categories of dilutive potential ordinary shares, which are the share options and ordinary shares granted under the ESS. For the share options, a calculation is done to determine the number of shares that could have been acquired at fair value (determined as the average annual market share price of the Bank's shares) based on the monetary value of the subscription rights attached to outstanding share options. The number of shares calculated as below is compared with the number of shares that would have been issued assuming the exercise of the share options.

	4th Quarte	er Ended	Cumulative To End	
	30/06/2024 RM'000	30/06/2023 RM'000	30/06/2024 RM'000	30/06/2023 RM'000
The Group				
Net profit attributable to				
equity holders	1,033,997	864,677	4,196,212	3,818,196
Weighted average number of ordinary shares in issue (diluted) ('000):				
- During the period	2,049,487	2,048,753	2,049,487	2,048,753
- Adjustment for ESS	470	805	470	805
	2,049,957	2,049,558	2,049,957	2,049,558
Fully diluted earnings per				
share (sen)	50.4	42.2	204.7	186.3
The Bank Net profit attributable to				
equity holders	936,236	446,186	2,885,405	2,077,036
Weighted average number of ordinary shares in issue (diluted) ('000):				
- During the period	2,049,487	2,048,753	2,049,487	2,048,753
- Adjustment for ESS	470	805	470	805
	2,049,957	2,049,558	2,049,957	2,049,558
Fully diluted earnings per				
share (sen)	45.7	21.8	140.8	101.3

Dated this 29 August 2024

#### A34 Liquidity risk

Liquidity risk is defined as the current and prospective risk arising from the inability of the Group and the Bank to meet its contractual or regulatory obligations when they become due without incurring substantial losses. The liquidity risk is identified based on concentration, volatility of source of fund and funding maturity structure and it is measured primarily using Bank Negara Malaysia's New Liquidity Framework and depositor's concentration ratios. The Group and the Bank seek to project, monitor and manage its liquidity needs under normal as well as adverse circumstances.

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2024 based on the remaining contractual maturity:

The Group								
			30 June	2024				
	Up to	1 week to	1 to 3	3 to 6	6 to 12	Over 1	No specific	T-4-1
	1 week RM'000	1 month RM'000	months RM'000	months RM'000	months RM'000	year RM'000	maturity RM'000	Total RM'000
Assets	KIVI UUU	KWI UUU	KIVI UUU	KMI UUU	KM 000	KIVI UUU	KWI UUU	KMI 000
	4 670 122	1 111 026						5 700 150
Cash and short-term funds	4,679,123	1,111,036	-	-	-	-	-	5,790,159
Deposits and placements with banks and								
other financial institutions	-	-	661,521	-	-	-	-	661,521
Securities purchased under resale agreements	-	-	200,126	97,189	-	-	-	297,315
Financial assets at fair value through profit or loss	173,553	107,806	-	205	-	2,290,773	842,854	3,415,191
Financial investments at fair value through								
other comprehensive income	138,843	1,316,581	2,660,244	1,854,792	2,433,339	32,578,598	116,797	41,099,194
Financial investments at amortised cost	-	86,656	1,362,361	1,515,517	827,427	27,360,195	-	31,152,156
Loans, advances and financing	15,697,705	8,887,386	6,891,472	3,389,688	1,096,167	157,342,050	-	193,304,468
Other assets	3,486,861	17,749	33,066	41,853	11,325	1,452	651,265	4,243,571
Derivative financial instruments	54,738	49,421	81,573	92,214	99,748	984,960	-	1,362,654
Statutory deposits with Central Banks	-	-	-	-	-	-	3,214,478	3,214,478
Investment in associated companies	-	-	-	-	-	-	9,639,404	9,639,404
Property and equipment	-	-	-	-	-	-	994,351	994,351
Intangible assets	-	-	-	-	-	-	353,477	353,477
Right-of-use assets	-	-	-	-	-	-	167,705	167,705
Goodwill	-	-	-	-	-	-	1,831,312	1,831,312
Deferred tax assets		-	-	-	-	-	262,116	262,116
Total assets	24,230,823	11,576,635	11,890,363	6,991,458	4,468,006	220,558,028	18,073,759	297,789,072

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2024 based on the remaining contractual maturity: (continued)

			The Gr	roup				
			30 June	2024				
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	90,361,512	27,059,344	44,456,340	29,270,894	19,448,411	9,836,299	-	220,432,800
Investment accounts of customers	179,358	864,510	795,010	314,183	13,473	-	-	2,166,534
Deposits and placements of banks and other								
financial institutions	2,538,890	4,127,117	2,929,000	113,646	126,671	1,535,615	-	11,370,939
Obligations on securities sold								
under repurchase agreements	446,905	3,090,111	6,286,633	-	-	-	-	9,823,649
Bills and acceptances payable	339	6,538	40,859	42,152	5	-	192,654	282,547
Lease liabilities	-	3,548	7,182	10,488	20,102	130,049	-	171,369
Other liabilities	6,938,000	167,130	14,479	2,243	13,909	67	88,151	7,223,979
Derivative financial instruments	27,255	112,998	287,620	71,421	112,519	1,193,394	-	1,805,207
Recourse obligation on loans/financing sold to Cagamas	-	-	617,080	7,724	1,250,035	1,402,164	-	3,277,003
Senior debts	-	9,894	238,997	1,974	-	299,047	-	549,912
Tier 2 subordinated bonds	-	-	-	2,910	-	1,497,635	_	1,500,545
Multi-currency Additional Tier 1 capital securities	-	-	4,564	10,878	-	1,703,229	-	1,718,671
Provision for taxation	-	-	-	-	-	-	171,829	171,829
Total liabilities	100,492,259	35,441,190	55,677,764	29,848,513	20,985,125	17,597,499	452,634	260,494,984
Total equity	-	-	-	-	-	-	37,294,088	37,294,088
Total liabilities and equity	100,492,259	35,441,190	55,677,764	29,848,513	20,985,125	17,597,499	37,746,722	297,789,072
Net liquidity gap	(76,261,436)	(23,864,555)	(43,787,401)	(22,857,055)	(16,517,119)	202,960,529	17,621,125	37,294,088

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2023 based on the remaining contractual maturity:

			The G	roup				
			30 June	2023				
	Up to 1 week	1 week to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	Over 1 year	No specific maturity	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Assets								
Cash and short-term funds	7,005,872	1,200,931	-	-	-	-	-	8,206,803
Deposits and placements with banks and								
other financial institutions	-	-	289,248	147,629	-	-	-	436,877
Financial assets at fair value through profit or loss	103,473	1,372,049	-	272,331	342,852	1,893,633	1,670,599	5,654,937
Financial investments at fair value through								
other comprehensive income	291,161	1,424,461	1,664,600	244,175	1,715,650	28,448,973	97,650	33,886,670
Financial investments at amortised cost	787,556	387	22,048	98,358	876,173	29,409,543	-	31,194,065
Loans, advances and financing	14,373,246	7,321,276	7,192,416	2,685,273	979,177	147,351,459	-	179,902,847
Other assets	2,064,561	15,030	29,260	38,878	12,570	2,047	292,069	2,454,415
Derivative financial instruments	67,367	173,596	576,425	181,326	141,775	1,027,935	-	2,168,424
Statutory deposits with Central Banks	-	-	-	-	-	-	3,396,920	3,396,920
Investment in associated companies	-	-	-	-	-	-	8,712,976	8,712,976
Property and equipment	-	-	-	-	-	-	1,055,391	1,055,391
Intangible assets	-	-	-	-	-	-	362,435	362,435
Right-of-use assets	-	-	-	-	-	-	175,946	175,946
Goodwill	-	-	-	-	-	-	1,831,312	1,831,312
Deferred tax assets		-	-	-	-	-	410,436	410,436
Total assets	24,693,236	11,507,730	9,773,997	3,667,970	4,068,197	208,133,590	18,005,734	279,850,454

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2023 based on the remaining contractual maturity: (continued)

			The Gr	oup				
			30 June	2023				
	Up to	1 week to	1 to 3	3 to 6	6 to 12	Over 1	No specific	
	1 week	1 month	months	months	months	year	maturity	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Liabilities								
Deposits from customers	85,506,966	31,977,530	42,215,852	24,447,241	19,954,278	7,549,952	-	211,651,819
Investment accounts of customers	124,237	328,935	864,075	908,983	24,283	-	-	2,250,513
Deposits and placements of banks and other								
financial institutions	1,776,790	1,058,774	4,945,901	142,636	169,243	1,500,482	-	9,593,826
Obligations on securities sold								
under repurchase agreements	1,175,840	1,505,098	4,718,645	-	-	-	-	7,399,583
Bills and acceptances payable	314	4,000	29,963	30,168	-	-	146,986	211,431
Lease liabilities	-	3,512	6,785	9,972	19,504	139,155	-	178,928
Other liabilities	5,667,523	157,488	16,701	632	14,602	50	89,054	5,946,050
Derivative financial instruments	220,700	164,000	461,114	128,523	130,981	1,282,568	-	2,387,886
Recourse obligation on loans/financing sold to Cagamas	-	-	15,203	6,977	-	2,950,040	-	2,972,220
Tier 2 subordinated bonds	-	-	-	2,661	1,000,000	499,089	-	1,501,750
Multi-currency Additional Tier 1 capital securities	-	-	4,862	11,040	399,345	1,304,262	-	1,719,509
Provision for taxation	-	-	-	-	-	-	50,287	50,287
Total liabilities	94,472,370	35,199,337	53,279,101	25,688,833	21,712,236	15,225,598	286,327	245,863,802
Total equity	-	=	-	=	-	-	33,986,652	33,986,652
Total liabilities and equity	94,472,370	35,199,337	53,279,101	25,688,833	21,712,236	15,225,598	34,272,979	279,850,454
	·							
Net liquidity gap	(69,779,134)	(23,691,607)	(43,505,104)	(22,020,863)	(17,644,039)	192,907,992	17,719,407	33,986,652

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2024 based on the remaining contractual maturity:

## The Bank

			30 June	2024				
	Up to	1 week to	1 to 3	3 to 6	6 to 12	Over 1	No specific	
	1 week	1 month	months	months	months	year	maturity	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Assets								
Cash and short-term funds	3,606,081	260,410	-	-	-	-	-	3,866,491
Deposits and placements with banks and								
other financial institutions	-	-	585,286	-	-	449,505	-	1,034,791
Financial assets at fair value through profit or loss	173,553	107,113	-	-	-	2,259,369	850,221	3,390,256
Financial investments at fair value through								
other comprehensive income	138,843	1,017,322	2,262,345	1,685,989	2,433,339	28,213,563	116,797	35,868,198
Financial investments at amortised cost	-	71,366	1,067,828	1,167,108	671,106	19,589,405	-	22,566,813
Loans, advances and financing	12,180,013	7,326,296	5,989,906	2,446,179	444,183	115,662,144	-	144,048,721
Other assets	3,584,547	16,989	31,548	39,574	11,165	1,227	505,338	4,190,388
Derivative financial instruments	51,311	46,626	82,043	83,619	97,229	948,873	-	1,309,701
Amount due from subsidiaries	-	-	-	-	-	-	104,124	104,124
Statutory deposits with Central Banks	-	-	-	-	-	-	2,320,111	2,320,111
Subsidiary companies	-	-	-	-	-	-	2,656,848	2,656,848
Investment in associated companies	-	-	-	-	-	-	2,087,699	2,087,699
Property and equipment	-	-	-	-	-	-	441,329	441,329
Intangible assets	-	-	-	-	-	-	318,725	318,725
Right-of-use assets	-	-	-	-	-	-	216,520	216,520
Goodwill	-	-	-	-	-	-	1,771,547	1,771,547
Deferred tax assets						_	187,679	187,679
Total assets	19,734,348	8,846,122	10,018,956	5,422,469	3,657,022	167,124,086	11,576,938	226,379,941

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2024 based on the remaining contractual maturity: (continued)

	The Bank 30 June 2024							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	71,388,155	18,360,931	31,451,100	21,549,131	15,651,682	7,352,435	-	165,753,434
Deposits and placements of banks and other								
financial institutions	2,066,437	3,880,015	2,896,397	369,698	60,411	1,513,945	-	10,786,903
Obligations on securities sold								
under repurchase agreements	446,905	3,090,111	6,286,633	-	-	-	-	9,823,649
Bills and acceptances payable	271	5,171	36,023	35,303	5	-	161,640	238,413
Lease liabilities	-	5,809	11,667	17,499	34,762	155,302	-	225,039
Other liabilities	6,287,497	167,074	14,332	2,150	4,378	432,722	80,011	6,988,164
Derivative financial instruments	26,051	110,486	285,458	62,709	114,134	1,099,864	-	1,698,702
Recourse obligation on loans sold to Cagamas	-	-	424,223	2,262	900,013	402,137	-	1,728,635
Senior debts	-	5,000	238,997	658	-	99,549	-	344,204
Tier 2 subordinated bonds	-	-	-	2,910	-	1,497,635	-	1,500,545
Multi-currency Additional Tier 1 capital securities	-	-	4,564	10,878	-	1,703,229	-	1,718,671
Provision for taxation	-	-	-	-	-	-	124,845	124,845
Total liabilities	80,215,316	25,624,597	41,649,394	22,053,198	16,765,385	14,256,818	366,496	200,931,204
Total equity	-	-	-	-	-	-	25,448,737	25,448,737
Total liabilities and equity	80,215,316	25,624,597	41,649,394	22,053,198	16,765,385	14,256,818	25,815,233	226,379,941
Net liquidity gap	(60,480,968)	(16,778,475)	(31,630,438)	(16,630,729)	(13,108,363)	152,867,268	11,210,442	25,448,737

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2023 based on the remaining contractual maturity:

## The Bank

	30 June 2023							
	Up to	1 week to	1 to 3	3 to 6	6 to 12	Over 1	No specific	
	1 week	1 month	months	months	months	year	maturity	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Assets								
Cash and short-term funds	6,092,697	269,531	-	-	-	-	-	6,362,228
Deposits and placements with banks and								
other financial institutions	-	-	761,641	147,629	-	434,283	-	1,343,553
Financial assets at fair value through profit or loss	103,473	1,071,721	-	271,884	48,595	1,654,966	1,766,313	4,916,952
Financial investments at fair value through								
other comprehensive income	260,523	1,424,461	1,664,600	244,175	1,639,556	24,778,235	97,650	30,109,200
Financial investments at amortised cost	695,640	387	22,048	78,270	640,326	20,764,893	-	22,201,564
Loans, advances and financing	11,150,990	6,056,620	6,614,320	2,007,923	466,170	108,796,738	-	135,092,761
Other assets	2,200,934	14,302	27,828	36,731	12,496	2,047	104,165	2,398,503
Derivative financial instruments	66,881	150,143	526,732	155,706	140,077	1,032,130	-	2,071,669
Amount due from subsidiaries	-	-	-	-	-	-	143,862	143,862
Statutory deposits with Central Banks	-	-	-	-	-	-	2,509,021	2,509,021
Subsidiary companies	-	-	-	-	-	-	2,655,317	2,655,317
Investment in associated companies	-	-	-	-	-	-	2,087,699	2,087,699
Property and equipment	-	-	-	-	-	-	488,040	488,040
Intangible assets	-	-	-	-	-	-	326,216	326,216
Right-of-use assets	-	-	-	-	-	-	261,308	261,308
Goodwill	-	-	-	-	-	-	1,771,547	1,771,547
Deferred tax assets		-	-	-	-	-	317,985	317,985
Total assets	20,571,138	8,987,165	9,617,169	2,942,318	2,947,220	157,463,292	12,529,123	215,057,425

#### A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2023 based on the remaining contractual maturity: (continued)

	The Bank 30 June 2023							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	70,277,393	22,407,762	29,370,840	17,944,091	16,282,955	6,449,907	-	162,732,948
Deposits and placements of banks and other								
financial institutions	1,573,319	964,196	4,057,912	80,495	116,826	1,476,743	-	8,269,491
Obligations on securities sold								
under repurchase agreements	1,175,840	1,505,098	4,718,645	-	-	-	-	7,399,583
Bills and acceptances payable	274	3,396	23,655	24,410	-	-	103,467	155,202
Lease liabilities	-	5,567	11,137	16,637	33,313	203,059	-	269,713
Other liabilities	4,874,548	157,391	16,561	582	4,640	432,643	80,385	5,566,750
Derivative financial instruments	220,855	127,608	451,072	119,923	130,981	1,251,497	-	2,301,936
Recourse obligation on loans sold to Cagamas	-	-	12,359	2,268	-	1,500,019	-	1,514,646
Tier 2 subordinated bonds	-	-	-	2,661	1,000,000	499,089	-	1,501,750
Multi-currency Additional Tier 1 capital securities	-	-	4,862	11,040	399,345	1,304,262	-	1,719,509
Provision for taxation		-	-	-	-	-	39,545	39,545
Total liabilities	78,122,229	25,171,018	38,667,043	18,202,107	17,968,060	13,117,219	223,397	191,471,073
Total equity		-					23,586,352	23,586,352
Total liabilities and equity	78,122,229	25,171,018	38,667,043	18,202,107	17,968,060	13,117,219	23,809,749	215,057,425
Net liquidity gap	(57,551,091)	(16,183,853)	(29,049,874)	(15,259,789)	(15,020,840)	144,346,073	12,305,726	23,586,352