

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026**

	Note	Group		Bank	
		31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b>ASSETS</b>					
Cash and balances with banks		17,874,284	16,828,730	11,171,101	10,906,844
Reverse repurchase agreements		2,636	1,642	2,636	1,642
Financial assets at fair value through profit or loss	A8	4,724,633	3,978,524	1,917,059	1,484,221
Derivative financial assets	A28	644,848	224,574	641,929	221,437
Financial investments at fair value through other comprehensive income	A9	50,424,948	50,198,502	31,070,569	30,756,059
Financial investments at amortised cost	A10	30,690,325	30,821,009	23,415,915	23,460,678
Reinsurance contract assets		939,615	957,827	-	-
Loans, advances and financing	A11	448,712,832	442,333,231	336,921,375	331,560,188
Other assets	A12	4,708,637	4,692,208	4,192,751	4,176,571
Statutory deposits with Central Banks		4,456,147	4,441,274	2,860,148	2,810,417
Deferred tax assets		404,921	426,913	236,356	270,095
Collective investments		-	-	6,986,805	6,929,594
Investment in subsidiary companies		-	-	8,981,661	8,981,661
Investment in associated companies		457,771	441,227	67,500	67,500
Investment properties		691,180	694,875	-	-
Right-of-use assets		1,196,675	1,215,244	993,521	1,004,196
Property and equipment		1,319,215	1,309,760	579,325	575,102
Intangible assets		3,063,986	3,085,617	695,393	695,393
<b>TOTAL ASSETS</b>		<b>570,312,653</b>	<b>561,651,157</b>	<b>430,734,044</b>	<b>423,901,598</b>
<b>LIABILITIES</b>					
Deposits from customers	A13	453,074,663	447,113,622	336,067,196	331,377,580
Investment accounts of customers		50,308	-	-	-
Deposits from banks and other financial institutions	A14	11,945,475	14,625,343	14,642,386	15,864,450
Obligations on securities sold under repurchase agreements		10,196,658	5,624,576	7,911,334	5,191,515
Bills and acceptances payable		238,327	155,667	238,224	154,739
Recourse obligations on loans and financing sold to Cagamas		6,200,017	6,200,017	5,200,017	5,200,017
Derivative financial liabilities	A28	400,096	641,642	404,761	637,745
Insurance contract liabilities		2,327,266	2,387,044	-	-
Debt securities issued and other borrowed funds	B9	14,321,171	12,649,937	11,381,740	9,710,537
Lease liabilities		895,340	906,189	1,073,804	1,081,534
Other liabilities	A15	8,258,151	8,135,734	6,338,190	6,160,519
Provision for tax expense and zakat		521,613	467,561	388,345	337,895
Deferred tax liabilities		305,366	302,217	-	-
<b>TOTAL LIABILITIES</b>		<b>508,734,451</b>	<b>499,209,549</b>	<b>383,645,997</b>	<b>375,716,531</b>

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	Note	Group		Bank	
		31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<b>EQUITY</b>					
Share capital		9,417,653	9,417,653	9,417,653	9,417,653
Regulatory reserves		2,411,465	2,257,273	1,900,771	1,794,651
Other reserves		1,258,471	1,492,268	667,025	805,105
Retained profits		46,485,078	47,205,232	35,102,598	36,167,658
Treasury shares		(434,752)	(434,752)	-	-
<b>Equity attributable to equity holders of the Bank</b>		<b>59,137,915</b>	<b>59,937,674</b>	<b>47,088,047</b>	<b>48,185,067</b>
Non-controlling interests		2,440,287	2,503,934	-	-
<b>TOTAL EQUITY</b>		<b>61,578,202</b>	<b>62,441,608</b>	<b>47,088,047</b>	<b>48,185,067</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>570,312,653</b>	<b>561,651,157</b>	<b>430,734,044</b>	<b>423,901,598</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	A27	<b>144,003,425</b>	138,683,553	<b>131,309,187</b>	124,814,332
<b>CAPITAL ADEQUACY</b>	A30				
<b>Before deducting dividends *</b>					
Common Equity Tier I Capital Ratio		13.726%	14.526%	11.892%	12.860%
Tier I Capital Ratio		13.741%	14.540%	11.892%	12.860%
Total Capital Ratio		16.429%	17.242%	14.770%	15.756%
<b>After deducting dividends *</b>					
Common Equity Tier I Capital Ratio		13.726%	13.894%	11.892%	12.040%
Tier I Capital Ratio		13.741%	13.909%	11.892%	12.040%
Total Capital Ratio		16.429%	16.611%	14.770%	14.936%
<b>Net assets per share attributable to ordinary equity holders of the Bank (RM)</b>		<b>3.06</b>	3.10		

\* Refer to dividends declared subsequent to the financial period / year end.

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF PROFIT OR LOSS**  
**FOR THE 1ST QUARTER AND FINANCIAL PERIOD ENDED 31 MARCH 2026**

<b>Group</b>	<b>Note</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
		<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Operating revenue		<b>7,319,767</b>	7,313,710	<b>7,319,767</b>	7,313,710
Interest income	A16	<b>4,633,733</b>	4,750,782	<b>4,633,733</b>	4,750,782
Interest expense	A17	<b>(2,246,189)</b>	(2,370,430)	<b>(2,246,189)</b>	(2,370,430)
Net interest income		<b>2,387,544</b>	2,380,352	<b>2,387,544</b>	2,380,352
Net income from Islamic banking business	A31 (b)	<b>469,158</b>	448,110	<b>469,158</b>	448,110
Insurance service result		<b>89,882</b>	78,703	<b>89,882</b>	78,703
Net finance expense from insurance contracts issued and reinsurance contracts held		<b>(9,027)</b>	(10,039)	<b>(9,027)</b>	(10,039)
		<b>2,937,557</b>	2,897,126	<b>2,937,557</b>	2,897,126
Fee and commission income	A18 (a)	<b>885,028</b>	847,583	<b>885,028</b>	847,583
Fee and commission expense	A18 (b)	<b>(342,885)</b>	(304,593)	<b>(342,885)</b>	(304,593)
Net fee and commission income	A18	<b>542,143</b>	542,990	<b>542,143</b>	542,990
Net gains and losses on financial instruments	A19	<b>22,504</b>	34,015	<b>22,504</b>	34,015
Other operating income	A20	<b>147,575</b>	126,439	<b>147,575</b>	126,439
Net income		<b>3,649,779</b>	3,600,570	<b>3,649,779</b>	3,600,570
Other operating expenses	A21	<b>(1,295,074)</b>	(1,259,473)	<b>(1,295,074)</b>	(1,259,473)
Operating profit before impairment losses		<b>2,354,705</b>	2,341,097	<b>2,354,705</b>	2,341,097
Allowance for impairment on loans, advances and financing	A22	<b>(52,083)</b>	(39,024)	<b>(52,083)</b>	(39,024)
Allowance for impairment on other assets	A23	<b>(3,945)</b>	(4,334)	<b>(3,945)</b>	(4,334)
		<b>2,298,677</b>	2,297,739	<b>2,298,677</b>	2,297,739
Share of profit after tax of equity accounted associated companies		<b>16,575</b>	14,812	<b>16,575</b>	14,812
Profit before tax expense and zakat		<b>2,315,252</b>	2,312,551	<b>2,315,252</b>	2,312,551
Tax expense and zakat	B5	<b>(521,538)</b>	(519,605)	<b>(521,538)</b>	(519,605)
Profit for the period		<b>1,793,714</b>	1,792,946	<b>1,793,714</b>	1,792,946
Profit for the period attributable to:					
- Equity holders of the Bank		<b>1,751,758</b>	1,745,320	<b>1,751,758</b>	1,745,320
- Non-controlling interests		<b>41,956</b>	47,626	<b>41,956</b>	47,626
		<b>1,793,714</b>	1,792,946	<b>1,793,714</b>	1,792,946
Earnings per share:					
- basic / diluted (sen)	B12	<b>9.07</b>	9.04	<b>9.07</b>	9.04

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE 1ST QUARTER AND FINANCIAL PERIOD ENDED 31 MARCH 2026**

<b>Group</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Profit for the period	<u>1,793,714</u>	<u>1,792,946</u>	<u>1,793,714</u>	<u>1,792,946</u>
<b>Other comprehensive income / (loss):</b>				
<u>Items that will not be reclassified subsequently to profit or loss:</u>				
Net change in revaluation of				
- Equity instruments	<u>6,181</u>	<u>73</u>	<u>6,181</u>	<u>73</u>
<u>Items that may be reclassified subsequently to profit or loss:</u>				
Currency translation differences in respect of:				
- Foreign operations	(57,464)	(96,619)	(57,464)	(96,619)
- Net investment hedge	11,499	24,871	11,499	24,871
Net finance income / (expense) from insurance contracts issued and reinsurance contracts held	2,380	(1,146)	2,380	(1,146)
Net change in revaluation of financial investments at fair value through other comprehensive income	(264,729)	96,198	(264,729)	96,198
Net change in cash flow hedges	<u>3,623</u>	<u>(25,919)</u>	<u>3,623</u>	<u>(25,919)</u>
	<u>(304,691)</u>	<u>(2,615)</u>	<u>(304,691)</u>	<u>(2,615)</u>
Income tax effect	55,314	(12,727)	55,314	(12,727)
Share of changes in associated companies' reserves	(32)	-	(32)	-
Other comprehensive loss for the period, net of tax	<u>(243,228)</u>	<u>(15,269)</u>	<u>(243,228)</u>	<u>(15,269)</u>
Total comprehensive income for the period	<u>1,550,486</u>	<u>1,777,677</u>	<u>1,550,486</u>	<u>1,777,677</u>
Total comprehensive income for the period attributable to:				
- Equity holders of the Bank	1,517,853	1,739,809	1,517,853	1,739,809
- Non-controlling interests	<u>32,633</u>	<u>37,868</u>	<u>32,633</u>	<u>37,868</u>
	<u>1,550,486</u>	<u>1,777,677</u>	<u>1,550,486</u>	<u>1,777,677</u>

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**FOR THE 1ST QUARTER AND FINANCIAL PERIOD ENDED 31 MARCH 2026**

<b><u>Bank</u></b>	<b>Note</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
		<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Operating revenue		<b>4,719,837</b>	4,762,488	<b>4,719,837</b>	4,762,488
Interest income	A16	<b>4,135,776</b>	4,180,870	<b>4,135,776</b>	4,180,870
Interest expense	A17	<b>(2,125,777)</b>	(2,198,788)	<b>(2,125,777)</b>	(2,198,788)
Net interest income		<b>2,009,999</b>	1,982,082	<b>2,009,999</b>	1,982,082
Fee and commission income	A18 (a)	<b>391,953</b>	377,150	<b>391,953</b>	377,150
Fee and commission expense	A18 (b)	<b>(197,746)</b>	(176,657)	<b>(197,746)</b>	(176,657)
Net fee and commission income	A18	<b>194,207</b>	200,493	<b>194,207</b>	200,493
Net gains and losses on financial instruments	A19	<b>15,450</b>	16,239	<b>15,450</b>	16,239
Other operating income	A20	<b>302,224</b>	344,585	<b>302,224</b>	344,585
Net income		<b>2,521,880</b>	2,543,399	<b>2,521,880</b>	2,543,399
Other operating expenses	A21	<b>(783,051)</b>	(767,685)	<b>(783,051)</b>	(767,685)
Operating profit before impairment losses		<b>1,738,829</b>	1,775,714	<b>1,738,829</b>	1,775,714
Writeback of allowance for impairment on loans, advances and financing	A22	<b>12,945</b>	5,742	<b>12,945</b>	5,742
Allowance for impairment on other assets	A23	<b>(3,079)</b>	(3,283)	<b>(3,079)</b>	(3,283)
Profit before tax expense		<b>1,748,695</b>	1,778,173	<b>1,748,695</b>	1,778,173
Tax expense	B5	<b>(378,277)</b>	(378,674)	<b>(378,277)</b>	(378,674)
Profit for the period		<b>1,370,418</b>	1,399,499	<b>1,370,418</b>	1,399,499

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**FOR THE 1ST QUARTER AND FINANCIAL PERIOD ENDED 31 MARCH 2026**

	1st Quarter Ended		Three Months Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b><u>Bank</u></b>				
Profit for the period	<u>1,370,418</u>	<u>1,399,499</u>	<u>1,370,418</u>	<u>1,399,499</u>
<b>Other comprehensive income / (loss):</b>				
<u>Items that will not be reclassified</u> <u>subsequently to profit or loss:</u>				
Net change in revaluation of equity instruments	<u>68</u>	<u>(12)</u>	<u>68</u>	<u>(12)</u>
<u>Items that may be reclassified</u> <u>subsequently to profit or loss:</u>				
Currency translation differences in respect of foreign operations	<u>(2,007)</u>	<u>(2,184)</u>	<u>(2,007)</u>	<u>(2,184)</u>
Net change in revaluation of financial investments at fair value through other comprehensive income	<u>(171,398)</u>	<u>60,287</u>	<u>(171,398)</u>	<u>60,287</u>
Net change in cash flow hedges	<u>(7,832)</u>	<u>(21,699)</u>	<u>(7,832)</u>	<u>(21,699)</u>
	<u>(181,237)</u>	<u>36,404</u>	<u>(181,237)</u>	<u>36,404</u>
Income tax effect	<u>43,014</u>	<u>(9,261)</u>	<u>43,014</u>	<u>(9,261)</u>
Other comprehensive (loss) / income for the period, net of tax	<u>(138,155)</u>	<u>27,131</u>	<u>(138,155)</u>	<u>27,131</u>
Total comprehensive income for the period	<u>1,232,263</u>	<u>1,426,630</u>	<u>1,232,263</u>	<u>1,426,630</u>

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

<----- Attributable to Equity Holders of the Bank ----->

<u>Group</u>	<u>Non-distributable Reserves</u>			<u>Distributable Reserve</u>	Treasury Shares RM'000	Total Shareholders' Equity RM'000	Non-controlling Interests RM'000	Total Equity RM'000
	Share Capital RM'000	Regulatory Reserves RM'000	Other Reserves RM'000	Retained Profits RM'000				
<b>At 1 January 2026</b>	<b>9,417,653</b>	<b>2,257,273</b>	<b>1,492,268</b>	<b>47,205,232</b>	<b>(434,752)</b>	<b>59,937,674</b>	<b>2,503,934</b>	<b>62,441,608</b>
Profit for the period	-	-	-	1,751,758	-	1,751,758	41,956	1,793,714
Other comprehensive loss for the period	-	-	(233,905)	-	-	(233,905)	(9,323)	(243,228)
Total comprehensive (loss) / income for the period	-	-	(233,905)	1,751,758	-	1,517,853	32,633	1,550,486
Transactions with owners / other equity movements:								
Net increase during the period	-	-	-	-	-	-	2,748	2,748
Transfer to statutory reserves	-	-	108	(108)	-	-	-	-
Transfer to regulatory reserves	-	154,192	-	(154,192)	-	-	-	-
Dividends paid	-	-	-	(2,317,612)	-	(2,317,612)	(99,028)	(2,416,640)
	-	154,192	108	(2,471,912)	-	(2,317,612)	(96,280)	(2,413,892)
<b>At 31 March 2026</b>	<b>9,417,653</b>	<b>2,411,465</b>	<b>1,258,471</b>	<b>46,485,078</b>	<b>(434,752)</b>	<b>59,137,915</b>	<b>2,440,287</b>	<b>61,578,202</b>

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**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

<----- Attributable to Equity Holders of the Bank ----->

<u>Group</u>	<u>Non-distributable Reserves</u>			<u>Distributable Reserve</u>	Treasury Shares RM'000	Total Shareholders' Equity RM'000	Non-controlling Interests RM'000	Total Equity RM'000
	Share Capital RM'000	Regulatory Reserves RM'000	Other Reserves RM'000	Retained Profits RM'000				
At 1 January 2025	9,417,653	1,591,435	1,949,712	44,811,446	(434,752)	57,335,494	2,594,117	59,929,611
Profit for the period	-	-	-	1,745,320	-	1,745,320	47,626	1,792,946
Other comprehensive loss for the period	-	-	(5,511)	-	-	(5,511)	(9,758)	(15,269)
Total comprehensive (loss) / income for the period	-	-	(5,511)	1,745,320	-	1,739,809	37,868	1,777,677
Transactions with owners / other equity movements:								
Net increase during the period	-	-	-	-	-	-	3,378	3,378
Transfer to statutory reserves	-	-	189	(189)	-	-	-	-
Transfer to regulatory reserves	-	90,046	-	(90,046)	-	-	-	-
Dividends paid	-	-	-	(2,124,477)	-	(2,124,477)	(100,311)	(2,224,788)
	-	90,046	189	(2,214,712)	-	(2,124,477)	(96,933)	(2,221,410)
At 31 March 2025	9,417,653	1,681,481	1,944,390	44,342,054	(434,752)	56,950,826	2,535,052	59,485,878

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**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

<----- Attributable to Equity Holders of the Bank ----->

	<u>Non-distributable Reserves</u>			<u>Distributable Reserve</u>	<u>Total Equity</u> RM'000
	<u>Share Capital</u> RM'000	<u>Regulatory Reserves</u> RM'000	<u>Other Reserves</u> RM'000	<u>Retained Profits</u> RM'000	
<b>Bank</b>					
<b>At 1 January 2026</b>	9,417,653	1,794,651	805,105	36,167,658	48,185,067
Profit for the period	-	-	-	1,370,418	1,370,418
Other comprehensive loss for the period	-	-	(138,155)	-	(138,155)
Total comprehensive (loss) / income for the period	-	-	(138,155)	1,370,418	1,232,263
Transactions with owners / other equity movements:					
Transfer to statutory reserves	-	-	75	(75)	-
Transfer to regulatory reserves	-	106,120	-	(106,120)	-
Dividends paid	-	-	-	(2,329,283)	(2,329,283)
	-	106,120	75	(2,435,478)	(2,329,283)
<b>At 31 March 2026</b>	<b>9,417,653</b>	<b>1,900,771</b>	<b>667,025</b>	<b>35,102,598</b>	<b>47,088,047</b>

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**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

<----- Attributable to Equity Holders of the Bank ----->

<u>Bank</u>	<u>Non-distributable Reserves</u>			<u>Distributable Reserve</u>	<u>Total Equity</u> RM'000
	<u>Share Capital</u> RM'000	<u>Regulatory Reserves</u> RM'000	<u>Other Reserves</u> RM'000	<u>Retained Profits</u> RM'000	
At 1 January 2025	9,417,653	1,263,013	653,841	34,537,427	45,871,934
Profit for the period	-	-	-	1,399,499	1,399,499
Other comprehensive income for the period	-	-	27,131	-	27,131
Total comprehensive income for the period	-	-	27,131	1,399,499	1,426,630
Transactions with owners / other equity movements:					
Transfer to statutory reserves	-	-	189	(189)	-
Transfer to regulatory reserves	-	66,639	-	(66,639)	-
Dividends paid	-	-	-	(2,135,176)	(2,135,176)
	-	66,639	189	(2,202,004)	(2,135,176)
At 31 March 2025	9,417,653	1,329,652	681,161	33,734,922	45,163,388

*The Condensed Interim Financial Statements should be read in conjunction with the annual audited financial statements of the Group and of the Bank for the year ended 31 December 2025.*

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

	Group		Bank	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>Cash Flows from Operating Activities</b>				
Profit before tax expense and zakat	2,315,252	2,312,551	1,748,695	1,778,173
Adjustments for non-cash items:				
Share of profit after tax of equity accounted associated companies	(16,575)	(14,812)	-	-
Allowance for impairment on loans, advances and financing	100,810	89,788	15,944	23,964
Depreciation of right-of-use assets and property and equipment	79,955	74,928	56,547	53,809
Net gain on financial instruments	(9,334)	(21,479)	(14,505)	(14,965)
Dividend income	(1,699)	(44)	(178,097)	(209,703)
Allowance for impairment on other assets	3,945	4,334	3,079	3,283
Other non-cash items	22,408	1,190	10,489	43
Operating profit before working capital changes	<u>2,494,762</u>	<u>2,446,456</u>	<u>1,642,152</u>	<u>1,634,604</u>
Changes in working capital:				
Increase in operating assets	(7,992,937)	(6,281,457)	(5,895,689)	(4,326,355)
Increase in operating liabilities	7,423,578	8,171,211	5,770,861	5,658,809
Cash generated from operations	<u>1,925,403</u>	<u>4,336,210</u>	<u>1,517,324</u>	<u>2,967,058</u>
Tax expense and zakat paid	(387,083)	(445,572)	(251,073)	(282,138)
Net cash generated from operating activities	<u>1,538,320</u>	<u>3,890,638</u>	<u>1,266,251</u>	<u>2,684,920</u>
<b>Cash Flows from Investing Activities</b>				
Purchase of property and equipment	(66,104)	(24,794)	(39,175)	(13,693)
Proceeds from disposal of properties	1,630	6,975	1,583	5,042
Net (purchase) / sale of financial investments	(340,922)	(499,002)	(425,814)	371,639
Investment in collective investments by the Bank	-	-	(57,211)	(57,045)
Investment in collective investments by the non-controlling interests	2,748	3,378	-	-
Dividends received	1,699	44	201,136	208,993
Net cash (used in) / generated from investing activities	<u>(400,949)</u>	<u>(513,399)</u>	<u>(319,481)</u>	<u>514,936</u>

*The Condensed Interim Financial Statements should be read in conjunction with the annual audited financial statements of the Group and of the Bank for the year ended 31 December 2025.*

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

	Group		Bank	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>Cash Flows from Financing Activities</b>				
Dividends paid	(2,416,640)	(2,224,788)	(2,329,283)	(2,135,176)
Repayment of borrowings	-	(626,822)	-	-
Net proceeds from issuance of debt securities	2,065,936	-	2,065,936	-
Repayment of lease liabilities	(25,365)	(26,575)	(18,222)	(17,260)
Redemption of debt securities	(400,000)	-	(400,000)	-
Net cash used in financing activities	<u>(776,069)</u>	<u>(2,878,185)</u>	<u>(681,569)</u>	<u>(2,152,436)</u>
Net change in cash and cash equivalents	361,302	499,054	265,201	1,047,420
Cash and cash equivalents at beginning of the year	15,281,603	13,244,091	10,847,808	9,269,579
Exchange differences on translation of opening balances	<u>(62,649)</u>	<u>(112,099)</u>	<u>-</u>	<u>-</u>
Cash and cash equivalents at end of the period	<u>15,580,256</u>	<u>13,631,046</u>	<u>11,113,009</u>	<u>10,316,999</u>
Note:				
Cash and balances with banks	17,874,284	15,549,587	11,171,101	10,376,999
Less: Balances with banks with original maturity more than three months	<u>(2,294,028)</u>	<u>(1,918,541)</u>	<u>(58,092)</u>	<u>(60,000)</u>
Cash and cash equivalents at end of the period	<u>15,580,256</u>	<u>13,631,046</u>	<u>11,113,009</u>	<u>10,316,999</u>

*The Condensed Interim Financial Statements should be read in conjunction with the annual audited financial statements of the Group and of the Bank for the year ended 31 December 2025.*

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**Part A - Explanatory Notes Pursuant to Malaysian Financial Reporting Standard ("MFRS") 134 and Policy Document on Financial Reporting Issued by Bank Negara Malaysia**

**A1. Basis of Preparation**

The unaudited condensed interim financial statements for the 1st quarter ended 31 March 2026 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"), derivative financial instruments and investment properties.

The unaudited condensed interim financial statements have been prepared in accordance with MFRS 134: Interim Financial Reporting issued by the Malaysian Accounting Standards Board ("MASB") and Chapter 9, Part K of the Listing Requirements of Bursa Malaysia Securities Berhad. The unaudited condensed interim financial statements should be read in conjunction with the annual audited financial statements of the Group and of the Bank for the financial year ended 31 December 2025. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and of the Bank since the financial year ended 31 December 2025.

The unaudited condensed interim financial statements incorporated those activities relating to the Islamic banking business which have been undertaken by the Group. Islamic banking business refers generally to the acceptance of deposits and granting of financing under the principles of Shariah.

The material accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent annual financial statements for the financial year ended 31 December 2025, except for the adoption of the following during the current financial period:

Effective for annual periods commencing on or after 1 January 2026

- Amendments to MFRS 9 Financial Instruments and MFRS 7 Financial Instruments: Disclosures - Contracts Referencing Nature-dependent Electricity

**Amendments to MFRS 9 Financial Instruments and MFRS 7 Financial Instruments: Disclosures - Contracts Referencing Nature-dependent Electricity** - The amendments include, but are not limited to, the following:

- clarify the application of the 'own-use' exception as per paragraph 2.4 of MFRS 9;
- permit an entity to apply hedge accounting in MFRS 9 when these contracts are used as hedging instruments; and
- introduce new disclosure requirements in MFRS 7 to help users of financial statements understand the effects these contracts have on the amount, timing and uncertainty of an entity's future cash flows and financial performance.

The adoption of the above Amendments to MFRS Accounting Standards did not have any financial impact on the financial statements of the Group and of the Bank.

The following MFRS Accounting Standards and Amendments to MFRS Accounting Standards have been issued by MASB that are applicable to the Group and the Bank but are not yet effective:

Effective for annual periods commencing on or after 1 January 2027

- MFRS 18 Presentation and Disclosure in Financial Statements
- Amendments to MFRS 19 Subsidiaries without Public Accountability: Disclosures
- Amendments to MFRS 121 The Effects of Changes in Foreign Exchange Rates - Translation to a Hyperinflationary Presentation Currency

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A1. Basis of Preparation** (continued)

The following MFRS Accounting Standards and Amendments to MFRS Accounting Standards have been issued by MASB that are applicable to the Group and the Bank but are not yet effective (continued):

Effective date of these Amendments to Standards has been deferred, pending further announcement

- Amendments to MFRS 10 Consolidated Financial Statements and MFRS 128 Investments in Associates and Joint Ventures - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture

**MFRS 18 Presentation and Disclosure in Financial Statements** - The new standard introduces new requirements on presentation within the statement of profit or loss. It also requires disclosure of management-defined performance measures and includes enhanced principles on aggregation and disaggregation of financial information which apply to the primary financial statements and the notes.

**Amendments to MFRS 19 Subsidiaries without Public Accountability: Disclosures** - Amendments to MFRS 19 incorporate reduced disclosure requirements for new and amended MFRS Accounting Standards issued by the MASB as listed below, which reflect the changes that take effect up to 1 January 2027, when MFRS 19 will be applicable:

- MFRS 18 Presentation and Disclosure in Financial Statements
- Supplier Finance Arrangements (Amendments to MFRS 107 and MFRS 7)
- International Tax Reform—Pillar Two Model Rules (Amendments to MFRS 112)
- Lack of Exchangeability (Amendments to MFRS 121)
- Amendments to the Classification and Measurement of Financial Instruments (Amendments to MFRS 9 and MFRS 7)

**Amendments to MFRS 121 The Effects of Changes in Foreign Exchange Rates - Translation to a Hyperinflationary Presentation Currency** - These amendments address how entities should translate financial statements from a non-hyperinflationary currency into a hyperinflationary presentation currency. This aims to improve consistency and clarity in financial reporting under such conditions.

**Amendments to MFRS 10 Consolidated Financial Statements and MFRS 128 Investments in Associates and Joint Ventures - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture** - The amendments clarify that a full gain or loss is recognised when a transaction involves a business (whether it is housed in a subsidiary or not), as defined in MFRS 3 Business Combinations. A partial gain or loss is recognised when a transaction involves assets that do not constitute a business, even if these assets are housed in a subsidiary.

The adoption of the above MFRS Accounting Standards and Amendments to MFRS Accounting Standards is not expected to have any financial impact on the financial statements of the Group and of the Bank.

**A2. Auditors' Report on Preceding Annual Financial Statements**

The auditors' report on the annual audited financial statements for the financial year ended 31 December 2025 was not qualified.

**A3. Comments about Seasonal or Cyclical Factors**

The operations of the Group and of the Bank were not materially affected by any seasonal or cyclical factors in the current financial period.

**A4. Unusual Items Due to Their Nature, Size or Incidence**

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Group and of the Bank in the current financial period.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A5. Changes in Estimates**

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

**A6. Debt and Equity Securities**

Saved as disclosed below, there were no issuances of shares, share buy-backs and repayment of debt and equity securities by the Group and the Bank in the current financial period.

**RM10.0 Billion Commercial Papers ("CPs") Programme**

During the current financial period ended 31 March 2026, the Bank issued a nominal value of RM2,100 million CPs in aggregate under its RM10.0 billion CPs Programme, as follows:

<u>Tranche</u>	<u>Date of Issuance</u>	<u>Amount (RM'Mil)</u>	<u>Maturity Date</u>
3rd tranche	28/01/2026	400	28/07/2026
4th tranche	13/03/2026	500	14/09/2026
5th tranche	19/03/2026	500	18/09/2026
6th tranche	19/03/2026	500	25/09/2026
7th tranche	27/03/2026	200	23/06/2026
		2,100	

On 10 March 2026, the Bank had redeemed the first (1st) tranche of CPs amounting to RM400 million in nominal value together with accrued interest.

Subsequent to financial period ended 31 March 2026 which have not been reflected in the financial statements for the current period:

**RM10.0 Billion CPs Programme**

Subsequent to financial period ended 31 March 2026, the Bank issued a nominal value of RM1,000 million CPs in aggregate under its RM10.0 billion CPs Programme, as follows:

<u>Tranche</u>	<u>Date of Issuance</u>	<u>Amount (RM'Mil)</u>	<u>Maturity Date</u>
8th tranche	03/04/2026	500	14/10/2026
9th tranche	17/04/2026	100	17/08/2026
10th tranche	24/04/2026	400	17/08/2026
		1,000	

The CPs issued under the CPs Programme bear interest rates ranging between 3.23% to 3.39% per annum.

**RM20.0 Billion Senior Medium Term Notes ("Senior MTNs") Programme**

On 22 April 2026, the Bank issued 10th tranche RM800 million (due on 22 April 2031) and 11th tranche RM400 million (due on 22 April 2033) respectively in nominal value of Senior MTNs under its Senior MTNs Programme. The Notes bear interest ranging from 3.79% to 3.86% per annum.

**A7. Dividends Paid and Distributed**

A second interim dividend of 12.0 sen per share for the financial year ended 31 December 2025 amounting to RM2,329,283,008 was paid on 26 March 2026.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A8. Financial Assets at Fair Value through Profit or Loss ("FVTPL")**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
<b>At fair value</b>				
<b>Government securities and treasury bills:</b>				
Malaysian Government Treasury Bills	518,803	-	518,803	-
Malaysian Government Securities	640,252	171,756	608,809	171,756
Malaysian Government Investment Issues	395,593	918,611	395,593	918,611
	<u>1,554,648</u>	<u>1,090,367</u>	<u>1,523,205</u>	<u>1,090,367</u>
<b>Money market instruments:</b>				
Negotiable instruments of deposit and negotiable Islamic debt certificates	<u>1,442,917</u>	<u>1,044,829</u>	<u>-</u>	<u>-</u>
<b>Non-money market instruments:</b>				
Equity securities:				
- Quoted shares, mutual funds and loan stocks in Malaysia	3,646	3,797	-	-
- Quoted shares, mutual funds and loan stocks outside Malaysia	9,253	9,454	-	-
- Unquoted shares in Malaysia	419,411	419,411	393,854	393,854
Unit trusts	1,011,197	1,116,736	-	-
Debt securities:				
- Cagamas bonds / sukuk	10,176	10,219	-	-
- Unquoted corporate bonds / sukuk	273,385	283,711	-	-
	<u>1,727,068</u>	<u>1,843,328</u>	<u>393,854</u>	<u>393,854</u>
Total financial assets at FVTPL	<u>4,724,633</u>	<u>3,978,524</u>	<u>1,917,059</u>	<u>1,484,221</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A9. Financial Investments at Fair Value through Other Comprehensive Income ("FVOCI")**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
<b>At fair value</b>				
<b>Government securities and treasury bills:</b>				
Malaysian Government Securities	17,435,820	15,289,266	16,573,029	14,543,341
Malaysian Government Investment Issues	24,872,069	26,104,447	13,246,444	13,967,642
Foreign Government Treasury Bills	1,449,086	1,734,306	-	-
Other foreign government securities	58,821	58,318	-	-
	<u>43,815,796</u>	<u>43,186,337</u>	<u>29,819,473</u>	<u>28,510,983</u>
<b>Money market instruments:</b>				
Negotiable instruments of deposit and negotiable Islamic debt certificates	<u>556,768</u>	<u>1,193,351</u>	<u>299,611</u>	<u>1,378,033</u>
<b>Non-money market instruments:</b>				
Equity securities:				
- Quoted shares, mutual funds and loan stocks in Malaysia	56,914	52,505	-	-
- Quoted shares, mutual funds and loan stocks outside Malaysia	1,462	1,758	-	-
- Unquoted shares in Malaysia	488,360	488,459	485,385	485,484
- Unquoted shares outside Malaysia	6,454	6,432	2,329	2,266
Debt securities:				
- Quoted corporate bonds / sukuk outside Malaysia	248,831	233,023	-	-
- Cagamas bonds / sukuk	252,804	254,834	180,140	182,434
- Unquoted corporate bonds / sukuk in Malaysia	4,432,730	4,216,763	283,631	196,859
- Unquoted corporate bonds / sukuk outside Malaysia	564,829	565,040	-	-
	<u>6,052,384</u>	<u>5,818,814</u>	<u>951,485</u>	<u>867,043</u>
Total financial investments at FVOCI	<u>50,424,948</u>	<u>50,198,502</u>	<u>31,070,569</u>	<u>30,756,059</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A9. Financial Investments at Fair Value through Other Comprehensive Income ("FVOCI") (continued)**

The following expected credit losses ("ECL") for debt instruments are recognised in other comprehensive income. Such ECL do not reduce the carrying amount in the statement of financial position as the carrying amount of debt instruments at FVOCI is equivalent to their fair value:

	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
<b>Group</b>				
At 1 January 2026	8,749	-	-	8,749
New financial investments purchased	1,642	-	-	1,642
Net allowance made	80	-	-	80
Amount derecognised	(1,629)	-	-	(1,629)
Exchange differences	(2)	-	-	(2)
At 31 March 2026	<u>8,840</u>	<u>-</u>	<u>-</u>	<u>8,840</u>
At 1 January 2025	11,445	-	-	11,445
New financial investments purchased	5,549	-	-	5,549
Net allowance written back	(1,319)	-	-	(1,319)
Amount derecognised	(6,228)	-	-	(6,228)
Change in models / risk parameters	(659)	-	-	(659)
Exchange differences	(39)	-	-	(39)
At 31 December 2025	<u>8,749</u>	<u>-</u>	<u>-</u>	<u>8,749</u>
<b>Bank</b>				
At 1 January 2026	5,128	-	-	5,128
New financial investments purchased	982	-	-	982
Net allowance made	18	-	-	18
Amount derecognised	(917)	-	-	(917)
At 31 March 2026	<u>5,211</u>	<u>-</u>	<u>-</u>	<u>5,211</u>
At 1 January 2025	5,483	-	-	5,483
New financial investments purchased	4,389	-	-	4,389
Net allowance written back	(50)	-	-	(50)
Amount derecognised	(4,694)	-	-	(4,694)
At 31 December 2025	<u>5,128</u>	<u>-</u>	<u>-</u>	<u>5,128</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A10. Financial Investments at Amortised Cost**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
<b>At amortised cost</b>				
<b>Government securities and treasury bills:</b>				
Malaysian Government Securities	7,171,739	7,162,584	7,033,918	7,025,179
Malaysian Government Investment Issues	10,403,673	11,023,871	6,129,614	6,380,279
Foreign Government Treasury Bills	63,503	64,376	27,386	27,928
Other foreign government securities	176,229	151,025	-	-
	<u>17,815,144</u>	<u>18,401,856</u>	<u>13,190,918</u>	<u>13,433,386</u>
<b>Money market instruments:</b>				
Negotiable instruments of deposit and negotiable Islamic debt certificates	<u>1,349,785</u>	<u>1,267,444</u>	<u>1,129,192</u>	<u>1,117,661</u>
<b>Non-money market instruments:</b>				
Debt securities:				
- Quoted corporate bonds / sukuk outside Malaysia	152,240	175,289	-	-
- Cagamas bonds / sukuk	8,347,347	8,328,668	7,025,485	7,017,619
- Unquoted corporate bonds / sukuk in Malaysia	2,619,886	2,385,229	2,074,311	1,896,010
- Unquoted corporate bonds / sukuk outside Malaysia	410,960	267,601	-	-
	<u>11,530,433</u>	<u>11,156,787</u>	<u>9,099,796</u>	<u>8,913,629</u>
Allowance for impairment	(5,037)	(5,078)	(3,991)	(3,998)
Total financial investments at amortised cost	<u>30,690,325</u>	<u>30,821,009</u>	<u>23,415,915</u>	<u>23,460,678</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A10. Financial Investments at Amortised Cost (continued)**

Movements in allowances for impairment on debt instruments which reflect the ECL model on impairment are as follows:

	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
<b>Group</b>				
At 1 January 2026	5,066	-	12	5,078
New financial investments purchased	177	-	-	177
Net allowance written back	(4)	-	-	(4)
Amount derecognised	(213)	-	-	(213)
Exchange differences	(1)	-	-	(1)
At 31 March 2026	<u>5,025</u>	<u>-</u>	<u>12</u>	<u>5,037</u>
At 1 January 2025	4,796	-	19	4,815
New financial investments purchased	1,089	-	-	1,089
Net allowance written back	(15)	-	-	(15)
Amount derecognised	(776)	-	-	(776)
Change in models / risk parameters	(9)	-	-	(9)
Amount written off	-	-	(7)	(7)
Exchange differences	(19)	-	-	(19)
At 31 December 2025	<u>5,066</u>	<u>-</u>	<u>12</u>	<u>5,078</u>
<b>Bank</b>				
At 1 January 2026	3,986	-	12	3,998
New financial investments purchased	53	-	-	53
Net allowance made	1	-	-	1
Amount derecognised	(61)	-	-	(61)
At 31 March 2026	<u>3,979</u>	<u>-</u>	<u>12</u>	<u>3,991</u>
At 1 January 2025	3,909	-	19	3,928
New financial investments purchased	644	-	-	644
Net allowance written back	(65)	-	-	(65)
Amount derecognised	(502)	-	-	(502)
Amount written off	-	-	(7)	(7)
At 31 December 2025	<u>3,986</u>	<u>-</u>	<u>12</u>	<u>3,998</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing**

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
	<b>At amortised cost</b>			
Overdrafts	9,078,463	9,027,894	5,750,815	5,594,082
Term loans / financing				
- Housing loans / financing	184,603,859	182,581,798	135,992,375	134,460,000
- Syndicated term loans / financing	3,462,946	3,245,374	1,477,425	1,263,510
- Hire purchase receivables	84,407,563	82,691,270	63,646,549	62,254,097
- Other term loans / financing	151,944,347	149,792,888	117,584,212	115,624,797
Credit card receivables	3,242,896	3,364,507	3,029,935	3,147,599
Bills receivables	89,790	100,779	87,886	94,883
Trust receipts	82,659	95,801	54,003	64,487
Claims on customers under acceptance credits	3,427,180	3,335,381	3,142,127	3,068,704
Revolving credits	9,566,111	9,304,489	6,581,369	6,451,497
Staff loans *	2,210,141	2,217,897	1,837,797	1,847,859
Gross loans, advances and financing	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>
Allowance for impairment on loans, advances and financing:				
- Expected credit losses	(3,403,123)	(3,424,847)	(2,263,118)	(2,311,327)
- Stage 1: 12-Month ECL	(806,252)	(810,646)	(479,202)	(496,196)
- Stage 2: Lifetime ECL not credit-impaired	(1,828,445)	(1,884,886)	(1,300,237)	(1,346,911)
- Stage 3: Lifetime ECL credit-impaired	(768,426)	(729,315)	(483,679)	(468,220)
Net loans, advances and financing	<u>448,712,832</u>	<u>442,333,231</u>	<u>336,921,375</u>	<u>331,560,188</u>

\* Included in staff loans of the Group and of the Bank are loans to Directors of subsidiary companies amounting to RM6,877,000 (2025: RM7,084,000) and RM6,367,000 (2025: RM6,560,000) respectively.

a) Gross loans, advances and financing analysed by class of financial instruments

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
	<b>Retail loans / financing *</b>			
- Housing loans / financing	184,603,859	182,581,798	135,992,375	134,460,000
- Hire purchase	84,214,772	82,417,934	63,646,549	62,254,097
- Credit cards	3,242,896	3,364,507	3,029,935	3,147,599
- Other loans / financing ^	130,521,532	128,168,983	97,788,885	95,813,203
	<u>402,583,059</u>	<u>396,533,222</u>	<u>300,457,744</u>	<u>295,674,899</u>
Corporate loans / financing	49,532,896	49,224,856	38,726,749	38,196,616
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

\* Included in retail loans/financing are loans/financing granted to individual borrowers and mid-market commercial enterprises.

^ Included in other loans/financing are term loans, trade financing, overdrafts and revolving credits.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing (continued)**

b) Gross loans, advances and financing analysed by type of customer

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Banking institutions	434	436	-	-
Non-bank financial institutions				
- Stock-broking companies	150,657	158,986	3,484	3,552
- Others	19,962,495	19,470,428	17,028,840	16,527,319
Business enterprises				
- Small and medium enterprises ("SME")	85,753,452	83,221,288	70,473,452	68,448,775
- Others	25,823,892	26,214,048	15,092,430	15,102,291
Government and statutory bodies	1,027,161	1,036,153	18,269	18,357
Individuals	309,439,255	305,794,976	228,301,782	225,545,532
Other entities	71,924	53,622	21,759	21,621
Foreign entities	9,886,685	9,808,141	8,244,477	8,204,068
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

c) Gross loans, advances and financing analysed by interest/profit rate sensitivity

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Fixed rate				
- Housing loans / financing	2,308,204	2,194,287	50,017	50,859
- Hire purchase receivables	76,258,379	77,977,847	57,889,207	59,953,769
- Other fixed rate loans / financing	23,494,614	23,786,288	11,560,978	11,708,606
Variable rate				
- Base rate / Base lending rate plus	296,074,068	288,301,563	236,565,282	229,557,552
- Cost plus	41,298,740	40,701,250	33,027,484	32,535,186
- Other variable rates	12,681,950	12,796,843	91,525	65,543
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

d) Gross loans, advances and financing analysed by residual contractual maturity

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Maturity within one year	35,112,082	35,075,782	25,027,914	25,246,653
More than one year to three years	29,280,088	29,518,189	23,565,210	23,624,973
More than three years to five years	38,969,211	38,085,253	30,956,267	29,978,142
More than five years	348,754,574	343,078,854	259,635,102	255,021,747
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing (continued)**

e) Gross loans, advances and financing analysed by geographical distribution

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Malaysia	427,699,744	421,024,390	339,086,464	333,778,966
Hong Kong SAR and the People's Republic of China	13,173,920	13,226,524	-	-
Cambodia	5,518,117	5,762,157	-	-
Other countries	5,724,174	5,745,007	98,029	92,549
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

f) Gross loans, advances and financing analysed by economic purpose

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Purchase of securities	3,733,463	3,599,964	3,112,036	2,988,193
Purchase of transport vehicles	84,628,098	82,914,320	63,852,520	62,463,582
Purchase of properties	288,265,871	283,959,268	221,813,900	218,377,288
(of which: - residential	<u>190,121,403</u>	<u>188,080,315</u>	<u>140,515,461</u>	<u>138,970,611</u>
- non-residential)	<u>98,144,468</u>	<u>95,878,953</u>	<u>81,298,439</u>	<u>79,406,677</u>
Purchase of fixed assets (excluding properties)	365,006	368,219	97,311	93,150
Personal use	14,404,615	14,721,755	8,322,814	8,630,944
Credit card	3,242,896	3,364,507	3,029,935	3,147,599
Purchase of consumer durables	551	534	88	71
Construction	7,359,946	7,242,667	4,803,092	4,454,177
Mergers and acquisitions	66,015	66,482	35,953	36,416
Working capital	48,364,269	47,792,466	32,638,443	32,172,836
Other purpose	1,685,225	1,727,896	1,478,401	1,507,259
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing (continued)**

g) Gross loans, advances and financing analysed by sector

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Agriculture, hunting, forestry and fishing	2,908,179	2,910,769	2,467,593	2,469,370
Mining and quarrying	230,061	251,600	160,371	171,918
Manufacturing	14,130,584	13,671,867	10,176,950	10,020,993
Electricity, gas and water	90,812	107,874	34,109	35,747
Construction	18,437,496	18,241,357	14,652,523	14,538,547
Wholesale & retail trade and restaurants & hotels	39,699,128	39,157,707	31,660,278	31,072,677
Transport, storage and communication	5,273,652	5,274,033	2,549,562	2,511,850
Finance, insurance and business services	25,058,036	24,301,583	21,437,285	20,746,445
Real estate	24,394,064	23,742,933	18,912,351	18,084,541
Community, social and personal services	3,636,185	3,557,545	2,110,423	2,015,513
Households	317,491,674	313,753,947	235,019,814	232,200,723
Others	766,084	786,863	3,234	3,191
	<u>452,115,955</u>	<u>445,758,078</u>	<u>339,184,493</u>	<u>333,871,515</u>

h) Movements in credit-impaired ("impaired") loans, advances and financing are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
At 1 January	2,284,573	2,225,493	1,259,611	1,243,812
Impaired during the period / year	504,909	2,283,749	261,858	1,264,043
Reclassified as non-impaired	(232,006)	(1,092,582)	(146,273)	(686,867)
Recoveries	(124,459)	(564,149)	(78,074)	(339,377)
Amount written off	(110,492)	(496,954)	(54,700)	(221,674)
Loans / Financing converted to foreclosed properties	(2,887)	(1,484)	(2,887)	(117)
Exchange differences	(5,052)	(69,500)	(81)	(209)
Closing balance	<u>2,314,586</u>	<u>2,284,573</u>	<u>1,239,454</u>	<u>1,259,611</u>
Gross impaired loans and financing as a percentage of gross loans, advances and financing	<u>0.51%</u>	<u>0.51%</u>	<u>0.37%</u>	<u>0.38%</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing (continued)**

i) Impaired loans, advances and financing analysed by geographical distribution

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Malaysia	1,497,810	1,521,919	1,235,205	1,255,273
Hong Kong SAR and the People's Republic of China	371,208	371,067	-	-
Cambodia	269,108	233,004	-	-
Other countries	176,460	158,583	4,249	4,338
	<u>2,314,586</u>	<u>2,284,573</u>	<u>1,239,454</u>	<u>1,259,611</u>

j) Impaired loans, advances and financing analysed by economic purpose

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Purchase of securities	2,572	2,566	-	-
Purchase of transport vehicles	295,980	273,066	154,601	146,827
Purchase of properties	1,381,901	1,416,730	939,557	960,648
(of which: - residential	687,590	717,365	376,226	388,701
- non-residential)	694,311	699,365	563,331	571,947
Purchase of fixed assets (excluding properties)	9,965	9,868	-	-
Personal use	155,973	152,838	23,365	21,478
Credit card	12,506	12,774	10,596	10,834
Purchase of consumer durables	1	1	1	1
Construction	13,833	10,658	964	714
Working capital	438,190	402,647	106,732	115,713
Other purpose	3,665	3,425	3,638	3,396
	<u>2,314,586</u>	<u>2,284,573</u>	<u>1,239,454</u>	<u>1,259,611</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing (continued)**

k) Impaired loans, advances and financing analysed by sector

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Agriculture, hunting, forestry and fishing	29,306	29,639	3,623	4,989
Mining and quarrying	339	490	339	490
Manufacturing	73,433	76,165	38,668	43,988
Electricity, gas and water	2,979	2,824	231	93
Construction	70,983	70,141	51,153	54,592
Wholesale & retail trade and restaurants & hotels	310,980	283,827	77,010	77,525
Transport, storage and communication	13,410	15,432	7,724	9,917
Finance, insurance and business services	37,879	31,734	7,785	13,721
Real estate	571,786	562,427	472,055	462,590
Community, social and personal services	5,455	4,320	2,703	2,309
Households	1,187,136	1,196,957	578,163	589,397
Others	10,900	10,617	-	-
	<b>2,314,586</b>	<b>2,284,573</b>	<b>1,239,454</b>	<b>1,259,611</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing** (continued)

l) Movements in loss allowance for loans/financing which reflect the ECL model on impairment are as follows:

	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
<b>Group</b>				
At 1 January 2026	810,646	1,884,886	729,315	3,424,847
Changes due to loans, advances and financing recognised as at 1 January 2026:	85,402	(77,798)	(7,604)	-
- Transfer to Stage 1: 12-Month ECL	92,673	(86,091)	(6,582)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(6,629)	29,673	(23,044)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(642)	(21,380)	22,022	-
New loans, advances and financing originated	30,752	11,226	342	42,320
Net remeasurement due to changes in credit risk	(106,729)	14,206	141,324	48,801
Loans, advances and financing derecognised (other than write-off)	(12,527)	(6,875)	(6,823)	(26,225)
Modifications to contractual cash flows of loans, advances and financing	(366)	2,971	23,197	25,802
Changes in models / risk parameters	(131)	-	-	(131)
Amount written off	-	-	(110,492)	(110,492)
Exchange differences	(795)	(171)	(833)	(1,799)
At 31 March 2026	<b>806,252</b>	<b>1,828,445</b>	<b>768,426</b>	<b>3,403,123</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing** (continued)

- l) Movements in loss allowance for loans/financing which reflect the ECL model on impairment are as follows (continued):

	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
<b>Group</b>				
At 1 January 2025	1,037,711	2,027,053	634,509	3,699,273
Changes due to loans, advances and financing recognised as at 1 January 2025:	178,441	(171,062)	(7,379)	-
- Transfer to Stage 1: 12-Month ECL	197,741	(181,721)	(16,020)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(16,347)	43,655	(27,308)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(2,953)	(32,996)	35,949	-
New loans, advances and financing originated	115,277	121,581	64,681	301,539
Net remeasurement due to changes in credit risk	(408,513)	22,729	488,324	102,540
Loans, advances and financing derecognised (other than write-off)	(47,853)	(60,580)	(26,875)	(135,308)
Modifications to contractual cash flows of loans, advances and financing	(1,392)	14,940	100,502	114,050
Changes in models / risk parameters	(50,111)	(63,146)	285	(112,972)
Amount written off	(669)	-	(496,954)	(497,623)
Amount transferred to allowance for impairment loss on foreclosed properties	-	-	(254)	(254)
Exchange differences	(12,245)	(6,629)	(27,524)	(46,398)
At 31 December 2025	810,646	1,884,886	729,315	3,424,847

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing** (continued)

l) Movements in loss allowance for loans/financing which reflect the ECL model on impairment are as follows (continued):

	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
<b>Bank</b>				
At 1 January 2026	496,196	1,346,911	468,220	2,311,327
Changes due to loans and advances recognised as at 1 January 2026:	56,669	(43,293)	(13,376)	-
- Transfer to Stage 1: 12-Month ECL	60,964	(57,447)	(3,517)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(4,255)	19,755	(15,500)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(40)	(5,601)	5,641	-
New loans and advances originated	15,162	9,075	6	24,243
Net remeasurement due to changes in credit risk	(83,276)	(11,614)	68,300	(26,590)
Loans and advances derecognised (other than write-off)	(5,172)	(4,982)	(5,297)	(15,451)
Modifications to contractual cash flows of loans and advances	(348)	4,140	20,526	24,318
Amount written off	-	-	(54,700)	(54,700)
Exchange differences	(29)	-	-	(29)
At 31 March 2026	479,202	1,300,237	483,679	2,263,118

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A11. Loans, Advances and Financing** (continued)

- l) Movements in loss allowance for loans/financing which reflect the ECL model on impairment are as follows (continued):

	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
<b>Bank</b>				
At 1 January 2025	692,802	1,493,720	409,529	2,596,051
Changes due to loans and advances recognised as at 1 January 2025:	137,430	(126,921)	(10,509)	-
- Transfer to Stage 1: 12-Month ECL	149,678	(139,866)	(9,812)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(11,789)	27,943	(16,154)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(459)	(14,998)	15,457	-
New loans and advances originated	64,401	71,990	5,378	141,769
Net remeasurement due to changes in credit risk	(332,377)	(12,141)	215,142	(129,376)
Loans and advances derecognised (other than write-off)	(21,676)	(47,392)	(14,939)	(84,007)
Modifications to contractual cash flows of loans and advances	(1,268)	15,852	85,097	99,681
Changes in models / risk parameters	(42,339)	(48,197)	196	(90,340)
Amount written off	(598)	-	(221,674)	(222,272)
Exchange differences	(179)	-	-	(179)
At 31 December 2025	496,196	1,346,911	468,220	2,311,327

**A12. Other Assets**

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Deferred handling fees	362,190	353,117	256,238	247,593
Interest / Income receivable	91,279	103,761	18,598	19,075
Other receivables, deposits and prepayments	3,318,892	3,098,662	2,835,709	2,649,061
Collateral pledged for derivative transactions	221,805	364,825	221,805	364,825
Employee benefits	53,803	75,991	52,971	74,817
Amount due from trust funds	242,857	294,008	-	-
Foreclosed properties	198,150	200,331	157,952	159,546
Outstanding contracts on clients' accounts	219,661	201,513	-	-
Amount due from subsidiary companies	-	-	51,731	40,868
Distribution receivable from collective investments	-	-	33,447	35,510
Dividend receivable from subsidiary companies	-	-	564,300	585,276
	4,708,637	4,692,208	4,192,751	4,176,571

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A13. Deposits from Customers**

a) By type of deposit

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
<b>At amortised cost</b>				
Core deposits:				
- Demand deposits	76,192,715	76,320,819	62,471,292	62,249,684
- Savings deposits	49,663,437	48,993,911	34,918,035	34,385,046
- Fixed deposits	258,699,506	256,854,259	177,784,863	177,377,673
	<u>384,555,658</u>	<u>382,168,989</u>	<u>275,174,190</u>	<u>274,012,403</u>
Money market deposits	68,463,822	64,855,573	60,866,779	57,311,653
Other deposits	55,183	89,060	26,227	53,524
	<u>453,074,663</u>	<u>447,113,622</u>	<u>336,067,196</u>	<u>331,377,580</u>

b) By type of customer

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Federal and state governments	4,138,712	5,224,098	490,289	692,049
Local government and statutory authorities	7,534,962	5,602,418	3,756,005	2,082,023
Business enterprises	129,255,454	129,445,019	104,127,265	101,801,571
Individuals	223,869,859	221,024,077	162,497,175	163,534,636
Foreign customers	23,944,071	23,665,681	18,341,811	18,867,683
Others	64,331,605	62,152,329	46,854,651	44,399,618
	<u>453,074,663</u>	<u>447,113,622</u>	<u>336,067,196</u>	<u>331,377,580</u>

c) The maturity structure of fixed deposits and money market deposits are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Due within six months	262,598,752	263,287,578	190,570,684	193,174,362
More than six months to one year	63,882,758	57,664,726	48,047,787	41,488,401
More than one year to three years	678,133	753,445	29,925	23,700
More than three years to five years	3,685	4,083	3,246	2,863
	<u>327,163,328</u>	<u>321,709,832</u>	<u>238,651,642</u>	<u>234,689,326</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A14. Deposits from Banks and Other Financial Institutions**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March</b>	<b>31 December</b>	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost</b>				
Licensed banks	<b>6,078,323</b>	8,347,429	<b>3,769,713</b>	5,174,731
Licensed Islamic banks	-	850,000	-	-
Licensed investment banks	<b>743,208</b>	780,557	<b>414,886</b>	378,147
Bank Negara Malaysia	<b>2,289,847</b>	2,276,169	<b>2,221,696</b>	2,208,533
Other financial institutions	<b>2,834,097</b>	2,371,188	<b>8,236,091</b>	8,103,039
	<b><u>11,945,475</u></b>	<u>14,625,343</u>	<b><u>14,642,386</u></b>	<u>15,864,450</u>

**A15. Other Liabilities**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March</b>	<b>31 December</b>	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Interest / Income payable	<b>2,828,974</b>	2,848,354	<b>1,962,894</b>	1,974,206
Other payables and accruals	<b>4,609,933</b>	4,550,391	<b>3,898,759</b>	3,828,322
Collateral received for derivative transactions	<b>218,860</b>	147,835	<b>218,860</b>	147,835
Amount due to trust funds	<b>103,470</b>	50,549	-	-
Unprocessed sales and / or redemptions	<b>101,792</b>	175,844	-	-
Accrued restoration costs	<b>72,623</b>	72,493	<b>71,056</b>	70,966
Outstanding contracts on clients' accounts	<b>192,295</b>	184,363	-	-
Allowance for impairment on loan / financing commitments and financial guarantees	<b>98,878</b>	88,634	<b>84,179</b>	74,755
Dividend payable to shareholders	<b>31,326</b>	17,271	<b>30,453</b>	8,768
Amount due to subsidiary companies	-	-	<b>71,989</b>	55,667
	<b><u>8,258,151</u></b>	<u>8,135,734</u>	<b><u>6,338,190</u></b>	<u>6,160,519</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A15. Other Liabilities (continued)**

Movements in the allowance for impairment on loan/financing commitments and financial guarantees are as follows:

Group	Lifetime ECL			Total RM'000
	12-Month ECL (Stage 1) RM'000	Not Credit- Impaired (Stage 2) RM'000	Credit- Impaired (Stage 3) RM'000	
At 1 January 2026	54,819	32,517	1,298	88,634
Changes due to loan / financing commitments and financial guarantees recognised as at 1 January 2026:	3,868	(3,676)	(192)	-
- Transfer to Stage 1: 12-Month ECL	4,327	(4,283)	(44)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(458)	665	(207)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(1)	(58)	59	-
New loan / financing commitments and financial guarantees originated	3,030	3,502	-	6,532
Net remeasurement due to changes in credit risk	1,794	2,708	(29)	4,473
Loan / Financing commitments and financial guarantees derecognised	(489)	(134)	(10)	(633)
Modifications to contractual cash flows of loan / financing commitments and financial guarantees	-	(112)	2	(110)
Changes in models / risk parameters	(19)	-	-	(19)
Exchange differences	2	(1)	-	1
At 31 March 2026	<b>63,005</b>	<b>34,804</b>	<b>1,069</b>	<b>98,878</b>
At 1 January 2025	62,247	25,090	1,504	88,841
Changes due to loan / financing commitments and financial guarantees recognised as at 1 January 2025:	4,460	(4,235)	(225)	-
- Transfer to Stage 1: 12-Month ECL	5,770	(5,624)	(146)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(1,304)	1,580	(276)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(6)	(191)	197	-
New loan / financing commitments and financial guarantees originated	9,843	5,357	71	15,271
Net remeasurement due to changes in credit risk	(13,496)	10,007	109	(3,380)
Loan / Financing commitments and financial guarantees derecognised	(2,019)	(994)	(111)	(3,124)
Modifications to contractual cash flows of loan / financing commitments and financial guarantees	(1)	(456)	(57)	(514)
Changes in models / risk parameters	(6,128)	(2,228)	7	(8,349)
Exchange differences	(87)	(24)	-	(111)
At 31 December 2025	<b>54,819</b>	<b>32,517</b>	<b>1,298</b>	<b>88,634</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A15. Other Liabilities (continued)**

Movements in the allowance for impairment on loan/financing commitments and financial guarantees are as follows (continued):

<b>Bank</b>	<b>Lifetime ECL</b>			<b>Total RM'000</b>
	<b>12-Month ECL (Stage 1) RM'000</b>	<b>Not Credit- Impaired (Stage 2) RM'000</b>	<b>Credit- Impaired (Stage 3) RM'000</b>	
At 1 January 2026	45,986	27,850	919	74,755
Changes due to loan commitments and financial guarantees recognised as at 1 January 2026:	2,980	(2,846)	(134)	-
- Transfer to Stage 1: 12-Month ECL	3,384	(3,351)	(33)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(403)	545	(142)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(1)	(40)	41	-
New loan commitments and financial guarantees originated	2,684	2,759	-	5,443
Net remeasurement due to changes in credit risk	1,430	3,145	15	4,590
Loan commitments and financial guarantees derecognised	(404)	(122)	(7)	(533)
Modifications to contractual cash flows of loan commitments and financial guarantees	-	(85)	9	(76)
At 31 March 2026	<b>52,676</b>	<b>30,701</b>	<b>802</b>	<b>84,179</b>
At 1 January 2025	54,491	20,464	1,081	76,036
Changes due to loan commitments and financial guarantees recognised as at 1 January 2025:	3,441	(3,322)	(119)	-
- Transfer to Stage 1: 12-Month ECL	4,544	(4,432)	(112)	-
- Transfer to Stage 2: Lifetime ECL not credit-impaired	(1,098)	1,250	(152)	-
- Transfer to Stage 3: Lifetime ECL credit-impaired	(5)	(140)	145	-
New loan commitments and financial guarantees originated	8,377	4,687	32	13,096
Net remeasurement due to changes in credit risk	(13,148)	8,897	49	(4,202)
Loan commitments and financial guarantees derecognised	(1,712)	(588)	(105)	(2,405)
Modifications to contractual cash flows of loan commitments and financial guarantees	(1)	(401)	(24)	(426)
Changes in models / risk parameters	(5,462)	(1,887)	5	(7,344)
At 31 December 2025	<b>45,986</b>	<b>27,850</b>	<b>919</b>	<b>74,755</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A16. Interest Income**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Group</u></b>				
Loans and advances	3,967,853	4,056,866	3,967,853	4,056,866
Balances with banks	85,525	94,019	85,525	94,019
Financial investments at fair value through other comprehensive income	319,331	338,839	319,331	338,839
Financial investments at amortised cost	230,699	232,116	230,699	232,116
Others	19,872	16,392	19,872	16,392
	<u>4,623,280</u>	<u>4,738,232</u>	<u>4,623,280</u>	<u>4,738,232</u>
Financial assets at fair value through profit or loss	10,453	12,550	10,453	12,550
	<u>4,633,733</u>	<u>4,750,782</u>	<u>4,633,733</u>	<u>4,750,782</u>
Of which:				
Interest income earned on impaired loans and advances	<u>22,024</u>	<u>24,348</u>	<u>22,024</u>	<u>24,348</u>
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Bank</u></b>				
Loans and advances	3,587,869	3,627,704	3,587,869	3,627,704
Balances with banks	50,117	52,886	50,117	52,886
Financial investments at fair value through other comprehensive income	250,480	259,921	250,480	259,921
Financial investments at amortised cost	219,702	219,239	219,702	219,239
Others	20,209	11,948	20,209	11,948
	<u>4,128,377</u>	<u>4,171,698</u>	<u>4,128,377</u>	<u>4,171,698</u>
Financial assets at fair value through profit or loss	7,399	9,172	7,399	9,172
	<u>4,135,776</u>	<u>4,180,870</u>	<u>4,135,776</u>	<u>4,180,870</u>
Of which:				
Interest income earned on impaired loans and advances	<u>12,137</u>	<u>12,197</u>	<u>12,137</u>	<u>12,197</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A17. Interest Expense**

	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b><u>Group</u></b>				
Deposits from banks and other financial institutions	99,067	90,629	99,067	90,629
Deposits from customers	1,978,131	2,130,632	1,978,131	2,130,632
Loans sold to Cagamas	55,906	45,732	55,906	45,732
Debt securities issued and other borrowed funds	93,337	85,112	93,337	85,112
Others	19,748	18,325	19,748	18,325
	<u>2,246,189</u>	<u>2,370,430</u>	<u>2,246,189</u>	<u>2,370,430</u>
	1st Quarter Ended	31 March	Three Months Ended	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
<b><u>Bank</u></b>				
Deposits from banks and other financial institutions	111,823	117,801	111,823	117,801
Deposits from customers	1,846,069	1,938,967	1,846,069	1,938,967
Loans sold to Cagamas	55,906	45,732	55,906	45,732
Debt securities issued and other borrowed funds	93,336	82,475	93,336	82,475
Others	18,643	13,813	18,643	13,813
	<u>2,125,777</u>	<u>2,198,788</u>	<u>2,125,777</u>	<u>2,198,788</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A18. Net Fee and Commission Income**

	1st Quarter Ended		Three Months Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>Group</b>				
(a) Fee and commission income:				
Commissions	258,543	246,741	258,543	246,741
Service charges and fees	81,005	83,012	81,005	83,012
Guarantee fees	9,042	9,216	9,042	9,216
Commitment fees	14,684	14,169	14,684	14,169
Unit trust management fees	347,122	329,295	347,122	329,295
Fee on sale of trust units	121,090	102,280	121,090	102,280
Brokerage and commissions from stockbroking activities	36,988	46,152	36,988	46,152
Other fee and commission income	16,554	16,718	16,554	16,718
	<u>885,028</u>	<u>847,583</u>	<u>885,028</u>	<u>847,583</u>
(b) Fee and commission expense:				
Unit trust agency fee	(136,652)	(120,634)	(136,652)	(120,634)
Debit / Credit card related fee	(191,446)	(169,688)	(191,446)	(169,688)
Loan related fee	(7,127)	(8,658)	(7,127)	(8,658)
Other fee and commission expense	(7,660)	(5,613)	(7,660)	(5,613)
	<u>(342,885)</u>	<u>(304,593)</u>	<u>(342,885)</u>	<u>(304,593)</u>
Net fee and commission income	<u>542,143</u>	<u>542,990</u>	<u>542,143</u>	<u>542,990</u>
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
<b>Bank</b>				
(a) Fee and commission income:				
Commissions	302,974	285,225	302,974	285,225
Service charges and fees	58,439	63,038	58,439	63,038
Guarantee fees	8,709	8,511	8,709	8,511
Commitment fees	13,584	13,017	13,584	13,017
Other fee and commission income	8,247	7,359	8,247	7,359
	<u>391,953</u>	<u>377,150</u>	<u>391,953</u>	<u>377,150</u>
(b) Fee and commission expense:				
Debit / Credit card related fee	(190,695)	(169,371)	(190,695)	(169,371)
Loan related fee	(4,873)	(5,259)	(4,873)	(5,259)
Other fee and commission expense	(2,178)	(2,027)	(2,178)	(2,027)
	<u>(197,746)</u>	<u>(176,657)</u>	<u>(197,746)</u>	<u>(176,657)</u>
Net fee and commission income	<u>194,207</u>	<u>200,493</u>	<u>194,207</u>	<u>200,493</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A19. Net Gains and Losses on Financial Instruments**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Group</u></b>				
Net gain / (loss) arising on financial assets at fair value through profit or loss:				
- net gain on disposal	869	1,274	869	1,274
- gross dividend income	10,602	11,218	10,602	11,218
- unrealised revaluation (loss) / gain	<u>(7,603)</u>	<u>4,808</u>	<u>(7,603)</u>	<u>4,808</u>
	<u>3,868</u>	<u>17,300</u>	<u>3,868</u>	<u>17,300</u>
Net gain arising on trading derivatives:				
- unrealised revaluation gain	<u>13</u>	<u>9</u>	<u>13</u>	<u>9</u>
Net gain arising on financial investments at fair value through other comprehensive income:				
- net gain on disposal	16,340	15,927	16,340	15,927
- gross dividend income	1,699	44	1,699	44
	<u>18,039</u>	<u>15,971</u>	<u>18,039</u>	<u>15,971</u>
Net (loss) / gain representing ineffective portions of hedging derivatives:				
- fair value hedge	(231)	147	(231)	147
- cash flow hedge	815	588	815	588
	<u>584</u>	<u>735</u>	<u>584</u>	<u>735</u>
Net gains and losses on financial instruments	<u>22,504</u>	<u>34,015</u>	<u>22,504</u>	<u>34,015</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A19. Net Gains and Losses on Financial Instruments (continued)**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Bank</u></b>				
Net gain / (loss) arising on financial assets at fair value through profit or loss:				
- net gain on disposal	945	1,274	945	1,274
- unrealised revaluation (loss) / gain	<u>(1,663)</u>	231	<u>(1,663)</u>	231
	<u>(718)</u>	<u>1,505</u>	<u>(718)</u>	<u>1,505</u>
Net gain arising on trading derivatives:				
- unrealised revaluation gain	<u>13</u>	-	<u>13</u>	-
Net gain arising on financial investments at fair value through other comprehensive income:				
- net gain on disposal	<u>15,340</u>	14,146	<u>15,340</u>	14,146
Net gain representing ineffective portions of hedging derivatives:				
- cash flow hedge	<u>815</u>	588	<u>815</u>	588
Net gains and losses on financial instruments	<u><u>15,450</u></u>	<u><u>16,239</u></u>	<u><u>15,450</u></u>	<u><u>16,239</u></u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A20. Other Operating Income**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Group</u></b>				
Other income:				
Foreign exchange income	98,508	95,018	98,508	95,018
Rental income from:				
- investment properties	4,339	5,434	4,339	5,434
- other properties	2,473	2,577	2,473	2,577
Net gain on disposal of property and equipment	130	39	130	39
Net gain on disposal of foreclosed properties	20	355	20	355
Others	42,105	23,016	42,105	23,016
Total other operating income	<u>147,575</u>	<u>126,439</u>	<u>147,575</u>	<u>126,439</u>
	<b>1st Quarter Ended</b>	<b>31 March</b>	<b>Three Months Ended</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Bank</u></b>				
Distribution income from collective investments	55,149	57,755	55,149	57,755
Dividend income from subsidiary companies				
- quoted in Malaysia	87,948	87,948	87,948	87,948
- unquoted in Malaysia	35,000	64,000	35,000	64,000
	<u>178,097</u>	<u>209,703</u>	<u>178,097</u>	<u>209,703</u>
Other income:				
Foreign exchange income	81,562	112,841	81,562	112,841
Rental income from other properties	2,867	2,962	2,867	2,962
Net gain on disposal of property and equipment	83	26	83	26
Net gain on disposal of foreclosed properties	20	355	20	355
Others	39,595	18,698	39,595	18,698
	<u>124,127</u>	<u>134,882</u>	<u>124,127</u>	<u>134,882</u>
Total other operating income	<u>302,224</u>	<u>344,585</u>	<u>302,224</u>	<u>344,585</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A21. Other Operating Expenses**

<b>Group</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Personnel costs				
- Salaries, allowances and bonuses	<b>786,566</b>	771,104	<b>786,566</b>	771,104
- Pension costs	<b>112,069</b>	110,023	<b>112,069</b>	110,023
- Others	<b>53,501</b>	51,226	<b>53,501</b>	51,226
	<b>952,136</b>	932,353	<b>952,136</b>	932,353
Establishment costs				
- Depreciation	<b>79,956</b>	74,928	<b>79,956</b>	74,928
- Insurance	<b>6,681</b>	6,016	<b>6,681</b>	6,016
- Water and electricity	<b>10,477</b>	12,790	<b>10,477</b>	12,790
- General repairs and maintenance	<b>17,987</b>	17,085	<b>17,987</b>	17,085
- Information technology expenses	<b>71,933</b>	73,006	<b>71,933</b>	73,006
- Others	<b>36,281</b>	24,971	<b>36,281</b>	24,971
	<b>223,315</b>	208,796	<b>223,315</b>	208,796
Marketing expenses				
- Advertisement and publicity	<b>11,079</b>	8,941	<b>11,079</b>	8,941
- Others	<b>28,713</b>	20,639	<b>28,713</b>	20,639
	<b>39,792</b>	29,580	<b>39,792</b>	29,580
Administration and general expenses				
- Communication expenses	<b>22,313</b>	15,284	<b>22,313</b>	15,284
- Legal and professional fees	<b>12,198</b>	16,140	<b>12,198</b>	16,140
- Others	<b>45,320</b>	57,320	<b>45,320</b>	57,320
	<b>79,831</b>	88,744	<b>79,831</b>	88,744
Total other operating expenses	<b>1,295,074</b>	1,259,473	<b>1,295,074</b>	1,259,473

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A21. Other Operating Expenses (continued)**

<b>Bank</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Personnel costs				
- Salaries, allowances and bonuses	595,578	580,761	595,578	580,761
- Pension costs	96,734	93,997	96,734	93,997
- Others	41,321	38,787	41,321	38,787
	<u>733,633</u>	<u>713,545</u>	<u>733,633</u>	<u>713,545</u>
Establishment costs				
- Depreciation	56,547	53,809	56,547	53,809
- Insurance	5,248	4,643	5,248	4,643
- Water and electricity	6,515	8,395	6,515	8,395
- General repairs and maintenance	11,136	10,670	11,136	10,670
- Information technology expenses	56,892	57,886	56,892	57,886
- Others	11,942	9,368	11,942	9,368
	<u>148,280</u>	<u>144,771</u>	<u>148,280</u>	<u>144,771</u>
Marketing expenses				
- Advertisement and publicity	5,117	3,781	5,117	3,781
- Others	17,534	10,466	17,534	10,466
	<u>22,651</u>	<u>14,247</u>	<u>22,651</u>	<u>14,247</u>
Administration and general expenses				
- Communication expenses	14,476	10,673	14,476	10,673
- Legal and professional fees	8,302	10,991	8,302	10,991
- Others	17,031	27,490	17,031	27,490
	<u>39,809</u>	<u>49,154</u>	<u>39,809</u>	<u>49,154</u>
Cost of resource sharing charged to Public Islamic Bank Berhad *	(161,322)	(154,032)	(161,322)	(154,032)
Total other operating expenses	<u>783,051</u>	<u>767,685</u>	<u>783,051</u>	<u>767,685</u>

\* The type of resource sharing rendered by the Bank to Public Islamic Bank Berhad in Malaysia are as follows:

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Credit related	(65,276)	(63,417)	(65,276)	(63,417)
Non-credit branch support	(59,707)	(59,079)	(59,707)	(59,079)
Other administration function	(36,339)	(31,536)	(36,339)	(31,536)
	<u>(161,322)</u>	<u>(154,032)</u>	<u>(161,322)</u>	<u>(154,032)</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A22. Allowance / (Writeback of Allowance) for Impairment on Loans, Advances and Financing**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Group</u></b>				
Expected credit losses made	100,810	89,788	100,810	89,788
Impaired loans and financing written off	126	36	126	36
Impaired loans and financing recovered	<u>(48,853)</u>	<u>(50,800)</u>	<u>(48,853)</u>	<u>(50,800)</u>
	<u><b>52,083</b></u>	<u><b>39,024</b></u>	<u><b>52,083</b></u>	<u><b>39,024</b></u>
	<b>1st Quarter Ended</b>	<b>31 March</b>	<b>Three Months Ended</b>	<b>31 March</b>
	<b>2026 RM'000</b>	<b>2025 RM'000</b>	<b>2026 RM'000</b>	<b>2025 RM'000</b>
<b><u>Bank</u></b>				
Expected credit losses made	15,944	23,964	15,944	23,964
Impaired loans written off	124	35	124	35
Impaired loans recovered	<u>(29,013)</u>	<u>(29,741)</u>	<u>(29,013)</u>	<u>(29,741)</u>
	<u><b>(12,945)</b></u>	<u><b>(5,742)</b></u>	<u><b>(12,945)</b></u>	<u><b>(5,742)</b></u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A23. Allowance for Impairment on Other Assets**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>Group</b>				
Expected credit losses made / (written back) on:				
- Financial investments at fair value through other comprehensive income	93	(182)	93	(182)
- Financial investments at amortised cost	(40)	186	(40)	186
- Deposits and placements with banks and other financial institutions	-	817	-	817
Allowance made on:				
- Foreclosed properties	3,668	3,513	3,668	3,513
- Other receivables	224	-	224	-
	<b>3,945</b>	<b>4,334</b>	<b>3,945</b>	<b>4,334</b>

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>Bank</b>				
Expected credit losses made / (written back) on:				
- Financial investments at fair value through other comprehensive income	83	(179)	83	(179)
- Financial investments at amortised cost	(7)	131	(7)	131
Allowance made on:				
- Foreclosed properties	3,003	3,331	3,003	3,331
	<b>3,079</b>	<b>3,283</b>	<b>3,079</b>	<b>3,283</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A24. Segment Information**

<b>Three Months Ended 31 March 2026</b>	<b>Hire Purchase RM'000</b>	<b>Retail Operations RM'000</b>	<b>Corporate Lending RM'000</b>	<b>Treasury and Capital Market Operations RM'000</b>	<b>Investment Banking RM'000</b>	<b>Fund Management RM'000</b>	<b>General Insurance RM'000</b>	<b>Head Office, Funding Center and Others RM'000</b>	<b>Total Domestic Operations RM'000</b>	<b>Total Overseas Operations RM'000</b>	<b>Inter- segment Elimination RM'000</b>	<b>Group Total RM'000</b>
External revenue	1,005,012	3,393,574	492,700	338,957	57,208	468,679	484,853	523,794	6,764,777	554,990	-	7,319,767
Revenue from other segments	3,337	247,204	13,091	702,510	605	16,247	1,207	146,921	1,131,122	62,881	(1,194,003)	-
	<b>1,008,349</b>	<b>3,640,778</b>	<b>505,791</b>	<b>1,041,467</b>	<b>57,813</b>	<b>484,926</b>	<b>486,060</b>	<b>670,715</b>	<b>7,895,899</b>	<b>617,871</b>	<b>(1,194,003)</b>	<b>7,319,767</b>
Net interest income and												
Islamic banking income	303,366	1,509,886	135,140	5,191	8,159	5,514	11,249	580,369	2,558,874	298,826	(998)	2,856,702
Other income	85	229,423	7,004	83,693	29,115	289,465	85,909	11,972	736,666	57,751	(1,340)	793,077
Net income	<b>303,451</b>	<b>1,739,309</b>	<b>142,144</b>	<b>88,884</b>	<b>37,274</b>	<b>294,979</b>	<b>97,158</b>	<b>592,341</b>	<b>3,295,540</b>	<b>356,577</b>	<b>(2,338)</b>	<b>3,649,779</b>
Other operating expenses	(92,971)	(650,923)	(6,632)	(17,817)	(21,022)	(78,514)	(4,263)	(215,932)	(1,088,074)	(209,338)	2,338	(1,295,074)
(Allowance) / Writeback of allowance for impairment on loans, advances and financing	(13,959)	(35,138)	41,866	-	(175)	1	-	-	(7,405)	(44,678)	-	(52,083)
(Allowance) / Writeback of allowance for impairment on other assets	-	(3,667)	-	225	(44)	-	-	(224)	(3,710)	(235)	-	(3,945)
Profit by segments	<b>196,521</b>	<b>1,049,581</b>	<b>177,378</b>	<b>71,292</b>	<b>16,033</b>	<b>216,466</b>	<b>92,895</b>	<b>376,185</b>	<b>2,196,351</b>	<b>102,326</b>	<b>-</b>	<b>2,298,677</b>
Reconciliation of segment profits to consolidated profits:												
Share of profit after tax of equity accounted associated companies									16,575	-		16,575
Profit before tax expense and zakat									<b>2,212,926</b>	<b>102,326</b>		<b>2,315,252</b>
Cost income ratio	<b>30.6%</b>	<b>37.4%</b>	<b>4.7%</b>	<b>20.0%</b>	<b>56.4%</b>	<b>26.6%</b>	<b>4.4%</b>	<b>36.5%</b>	<b>33.0%</b>	<b>58.7%</b>		<b>35.5%</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A24. Segment Information** (continued)

<b>Three Months Ended</b>	<b>Hire</b>	<b>Retail</b>	<b>Corporate</b>	<b>Treasury and</b>	<b>Investment</b>	<b>Fund</b>	<b>General</b>	<b>Head</b>	<b>Total</b>	<b>Total</b>	<b>Inter-</b>	<b>Group</b>
<b>31 March 2026</b>	<b>Purchase</b>	<b>Operations</b>	<b>Lending</b>	<b>Capital Market</b>	<b>Banking</b>	<b>Management</b>	<b>Insurance</b>	<b>Office,</b>	<b>Domestic</b>	<b>Overseas</b>	<b>segment</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Operations</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Center and</b>	<b>Operations</b>	<b>Operations</b>	<b>Elimination</b>	<b>Total</b>
				<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Others</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Gross loans, advances and financing	82,138,187	298,033,519	46,717,168	-	689,389	109,133	10,960	1,388	427,699,744	24,416,211		452,115,955
Loans / Financing growth	2.1%	1.5%	1.5%	-	5.0%	-0.9%	-4.7%	-1.8%	1.6%	-1.3%		1.4%
Impaired loans, advances and financing	199,658	848,062	449,162	-	-	928	-	-	1,497,810	816,776		2,314,586
Impaired loan and financing ratio	0.24%	0.28%	0.96%	-	-	0.85%	-	-	0.35%	3.35%		0.51%
Deposits from customers	-	326,477,332	193,794	96,727,145	974,493	-	-	-	424,372,764	28,701,899		453,074,663
Deposits growth	-	-0.2%	1.5%	6.5%	23.2%	-	-	-	1.3%	2.1%		1.3%
Segment assets	<b>81,841,510</b>	<b>333,980,750</b>	<b>46,118,612</b>	<b>114,428,925</b>	<b>3,053,431</b>	<b>542,413</b>	<b>4,492,205</b>	<b>70,756,454</b>	<b>655,214,300</b>	<b>43,930,010</b>	<b>(134,752,455)</b>	<b>564,391,855</b>
Reconciliation of segment assets to consolidated assets:												
Investment in associated companies									457,755	16		457,771
Unallocated assets									2,399,041	-		2,399,041
Intangible assets									1,831,900	1,232,086		3,063,986
Total assets									<u>659,902,996</u>	<u>45,162,112</u>		<u>570,312,653</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A24. Segment Information** (continued)

<b>Three Months Ended 31 March 2025</b>	<b>Hire Purchase RM'000</b>	<b>Retail Operations RM'000</b>	<b>Corporate Lending RM'000</b>	<b>Treasury and Capital Market Operations RM'000</b>	<b>Investment Banking RM'000</b>	<b>Fund Management RM'000</b>	<b>General Insurance RM'000</b>	<b>Head Office, Funding Center and Others RM'000</b>	<b>Total Domestic Operations RM'000</b>	<b>Total Overseas Operations RM'000</b>	<b>Inter- segment Elimination RM'000</b>	<b>Group Total RM'000</b>
External revenue	948,505	3,374,848	552,216	341,778	55,791	432,059	452,561	520,716	6,678,474	635,236	-	7,313,710
Revenue from other segments	1,614	334,451	14,517	686,843	931	16,053	1,187	139,032	1,194,628	57,056	(1,251,684)	-
	<u>950,119</u>	<u>3,709,299</u>	<u>566,733</u>	<u>1,028,621</u>	<u>56,722</u>	<u>448,112</u>	<u>453,748</u>	<u>659,748</u>	<u>7,873,102</u>	<u>692,292</u>	<u>(1,251,684)</u>	<u>7,313,710</u>
Net interest income / (expense) and												
Islamic banking income	299,184	1,551,013	146,183	(24,560)	7,556	5,543	12,391	505,143	2,502,453	326,872	(863)	2,828,462
Other (loss) / income	(89)	216,260	6,706	86,048	25,236	275,535	84,138	6,224	700,058	73,517	(1,467)	772,108
Net income	<u>299,095</u>	<u>1,767,273</u>	<u>152,889</u>	<u>61,488</u>	<u>32,792</u>	<u>281,078</u>	<u>96,529</u>	<u>511,367</u>	<u>3,202,511</u>	<u>400,389</u>	<u>(2,330)</u>	<u>3,600,570</u>
Other operating expenses	(79,530)	(667,957)	(6,068)	(17,462)	(14,755)	(73,061)	(4,694)	(179,138)	(1,042,665)	(219,138)	2,330	(1,259,473)
(Allowance) / Writeback of allowance for impairment on loans, advances and financing	(22,440)	(10,613)	46,610	-	(13)	1	-	-	13,545	(52,569)	-	(39,024)
(Allowance) / Writeback of allowance for impairment on other assets	-	(3,513)	-	234	(42)	-	-	(65)	(3,386)	(948)	-	(4,334)
Profit by segments	<u>197,125</u>	<u>1,085,190</u>	<u>193,431</u>	<u>44,260</u>	<u>17,982</u>	<u>208,018</u>	<u>91,835</u>	<u>332,164</u>	<u>2,170,005</u>	<u>127,734</u>	<u>-</u>	<u>2,297,739</u>
Reconciliation of segment profits to consolidated profits:												
Share of profit after tax of equity accounted associated companies									14,812	-		14,812
Profit before tax expense and zakat									<u>2,184,817</u>	<u>127,734</u>		<u>2,312,551</u>
Cost income ratio	26.6%	37.8%	4.0%	28.4%	45.0%	26.0%	4.9%	35.0%	32.6%	54.7%		35.0%

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A24. Segment Information** (continued)

<b>Three Months Ended</b>	<b>Hire</b>	<b>Retail</b>	<b>Corporate</b>	<b>Treasury and</b>	<b>Investment</b>	<b>Fund</b>	<b>General</b>	<b>Head</b>	<b>Total</b>	<b>Total</b>	<b>Inter-</b>	<b>Group</b>
<b>31 March 2025</b>	<b>Purchase</b>	<b>Operations</b>	<b>Lending</b>	<b>Capital Market</b>	<b>Banking</b>	<b>Management</b>	<b>Insurance</b>	<b>Office,</b>	<b>Domestic</b>	<b>Overseas</b>	<b>segment</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Operations</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Center and</b>	<b>Operations</b>	<b>Operations</b>	<b>Elimination</b>	<b>RM'000</b>
				<b>RM'000</b>				<b>Others</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Gross loans, advances and financing	75,825,607	280,275,216	47,085,914	-	585,457	113,381	12,895	1,341	403,899,811	26,165,403		430,065,214
Loans / Financing growth	3.8%	1.5%	-1.6%	-	4.5%	-1.1%	-5.8%	-8.3%	1.6%	-1.3%		1.4%
Impaired loans, advances and financing	170,773	879,977	410,723	-	-	315	-	-	1,461,788	825,878		2,287,666
Impaired loan and financing ratio	0.23%	0.31%	0.87%	-	-	0.28%	-	-	0.36%	3.16%		0.53%
Deposits from customers	-	314,084,290	225,890	91,750,718	1,080,885	-	-	-	407,141,783	29,914,117		437,055,900
Deposits growth	-	-1.9%	2.5%	11.5%	48.6%	-	-	-	0.9%	0.4%		0.9%
Segment assets	<u>75,586,808</u>	<u>322,784,040</u>	<u>46,276,334</u>	<u>108,761,605</u>	<u>2,855,422</u>	<u>489,756</u>	<u>4,264,258</u>	<u>65,424,349</u>	<u>626,442,572</u>	<u>44,802,720</u>	<u>(127,053,485)</u>	<u>544,191,807</u>
Reconciliation of segment assets to consolidated assets:												
Investment in associated companies									398,845	18		398,863
Unallocated assets									2,336,591	-		2,336,591
Intangible assets									1,444,964	1,341,388		2,786,352
Total assets									<u>630,622,972</u>	<u>46,144,126</u>		<u>549,713,613</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A24. Segment Information** (continued)

The Group's overseas operations includes its operations in Hong Kong SAR, the People's Republic of China, Sri Lanka, the Socialist Republic of Vietnam, Cambodia, the Lao People's Democratic Republic and Singapore.

**A25. Subsequent Events**

There were no material events subsequent to the end of the reporting date that require disclosure or adjustments to the unaudited interim financial statements.

**A26. Changes in the Composition of the Group**

There were no changes in the composition of the Group in the current financial period.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A27. 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. The commitments and contingencies are not secured against the Group's and the Bank's assets.

The notional amounts of the commitments and contingencies of the Group and of the Bank are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
<b>Contingent liabilities</b>				
Direct credit substitutes	<b>1,433,236</b>	1,275,603	<b>863,344</b>	863,555
Transaction-related contingent items	<b>4,726,868</b>	4,714,234	<b>4,055,618</b>	4,028,212
Short term self-liquidating trade-related contingencies	<b>359,771</b>	367,197	<b>81,765</b>	83,848
	<b>6,519,875</b>	6,357,034	<b>5,000,727</b>	4,975,615
<b>Commitments</b>				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
- exceeding one year	<b>42,541,069</b>	43,880,091	<b>35,390,666</b>	35,693,023
- not exceeding one year	<b>26,514,799</b>	25,816,561	<b>20,858,275</b>	20,694,123
Unutilised credit card lines	<b>12,030,496</b>	11,616,224	<b>11,195,862</b>	10,811,566
Forward asset purchases	<b>906,421</b>	352,456	<b>535,693</b>	72,414
	<b>81,992,785</b>	81,665,332	<b>67,980,496</b>	67,271,126
<b>Derivative financial instruments</b>				
Foreign exchange related contracts:				
- up to one year	<b>48,046,102</b>	43,461,964	<b>47,772,884</b>	42,159,007
Interest / Profit rate related contracts:				
- up to one year	<b>2,559,635</b>	810,915	<b>3,798,870</b>	2,150,000
- more than one year to five years	<b>3,461,599</b>	5,271,853	<b>5,578,069</b>	7,388,023
- more than five years	<b>1,420,288</b>	1,111,894	<b>1,175,000</b>	866,000
Commodity related contracts:				
- up to one year	<b>3,141</b>	4,561	<b>3,141</b>	4,561
	<b>55,490,765</b>	50,661,187	<b>58,327,964</b>	52,567,591
	<b>144,003,425</b>	138,683,553	<b>131,309,187</b>	124,814,332

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A28. Derivative Financial Instruments**

i) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts are as follows:

Group As at 31 March 2026	Contract / Notional Amount				Positive Fair Value				Negative Fair Value			
	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000
<b>Trading derivatives:</b>												
Foreign exchange contracts												
- Forwards	3,960,144	-	-	3,960,144	8,217	-	-	8,217	7,869	-	-	7,869
- Swaps	42,439,549	-	-	42,439,549	491,274	-	-	491,274	367,099	-	-	367,099
- Options	130,241	-	-	130,241	574	-	-	574	574	-	-	574
Interest / Profit rate related contracts												
- Swaps	-	78,900	510,169	589,069	-	516	5,615	6,131	-	516	5,615	6,131
Precious metal contracts												
- Forwards	3,141	-	-	3,141	7	-	-	7	3	-	-	3
	<u>46,533,075</u>	<u>78,900</u>	<u>510,169</u>	<u>47,122,144</u>	<u>500,072</u>	<u>516</u>	<u>5,615</u>	<u>506,203</u>	<u>375,545</u>	<u>516</u>	<u>5,615</u>	<u>381,676</u>
<b>Hedging Derivatives:</b>												
<b>Fair Value Hedge</b>												
Interest rate related contracts												
- Swaps	60,765	121,530	245,288	427,583	109	1,758	5,870	7,737	-	-	5,590	5,590
<b>Cash Flow Hedge</b>												
Foreign exchange contracts												
- Cross currency interest rate swaps	570,541	-	-	570,541	1,796	-	-	1,796	-	-	-	-
Interest / Profit rate related contracts												
- Swaps	2,498,870	698,000	3,228,000	6,424,870	28,596	2,841	9,444	40,881	9	628	12,193	12,830
<b>Net Investment Hedge</b>												
Foreign exchange contracts												
- Forwards	945,627	-	-	945,627	88,231	-	-	88,231	-	-	-	-
	<u>4,075,803</u>	<u>819,530</u>	<u>3,473,288</u>	<u>8,368,621</u>	<u>118,732</u>	<u>4,599</u>	<u>15,314</u>	<u>138,645</u>	<u>9</u>	<u>628</u>	<u>17,783</u>	<u>18,420</u>
<b>Total</b>	<u>50,608,878</u>	<u>898,430</u>	<u>3,983,457</u>	<u>55,490,765</u>	<u>618,804</u>	<u>5,115</u>	<u>20,929</u>	<u>644,848</u>	<u>375,554</u>	<u>1,144</u>	<u>23,398</u>	<u>400,096</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A28. Derivative Financial Instruments (continued)**

i) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts are as follows (continued):

Group As at 31 December 2025	Contract / Notional Amount				Positive Fair Value				Negative Fair Value			
	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000
<b>Trading derivatives:</b>												
Foreign exchange contracts												
- Forwards	1,056,566	-	-	1,056,566	4,025	-	-	4,025	3,298	-	-	3,298
- Swaps	40,788,243	-	-	40,788,243	96,199	-	-	96,199	618,430	-	-	618,430
- Options	88,773	-	-	88,773	293	-	-	293	293	-	-	293
Interest / Profit rate related contracts												
- Swaps	-	-	410,453	410,453	-	-	3,149	3,149	-	-	3,149	3,149
Precious metal contracts												
- Forwards	4,561	-	-	4,561	10	-	-	10	19	-	-	19
	<u>41,938,143</u>	<u>-</u>	<u>410,453</u>	<u>42,348,596</u>	<u>100,527</u>	<u>-</u>	<u>3,149</u>	<u>103,676</u>	<u>622,040</u>	<u>-</u>	<u>3,149</u>	<u>625,189</u>
<b>Hedging Derivatives:</b>												
<b>Fair Value Hedge</b>												
Interest rate related contracts												
- Swaps	60,915	121,830	245,894	428,639	423	877	5,486	6,786	-	-	7,594	7,594
<b>Cash Flow Hedge</b>												
Foreign exchange contracts												
- Cross currency interest rate swaps	573,514	-	-	573,514	-	-	-	-	621	-	-	621
Interest / Profit rate related contracts												
- Swaps	750,000	2,550,570	3,055,000	6,355,570	1,572	30,745	2,239	34,556	95	2,056	6,087	8,238
<b>Net Investment Hedge</b>												
Foreign exchange contracts												
- Forwards	954,868	-	-	954,868	79,556	-	-	79,556	-	-	-	-
	<u>2,339,297</u>	<u>2,672,400</u>	<u>3,300,894</u>	<u>8,312,591</u>	<u>81,551</u>	<u>31,622</u>	<u>7,725</u>	<u>120,898</u>	<u>716</u>	<u>2,056</u>	<u>13,681</u>	<u>16,453</u>
<b>Total</b>	<u>44,277,440</u>	<u>2,672,400</u>	<u>3,711,347</u>	<u>50,661,187</u>	<u>182,078</u>	<u>31,622</u>	<u>10,874</u>	<u>224,574</u>	<u>622,756</u>	<u>2,056</u>	<u>16,830</u>	<u>641,642</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A28. Derivative Financial Instruments (continued)**

i) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts are as follows (continued):

Bank	Contract / Notional Amount				Positive Fair Value				Negative Fair Value			
	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000
<b>As at 31 March 2026</b>												
<b>Trading derivatives:</b>												
Foreign exchange contracts												
- Forwards	3,927,504	-	-	3,927,504	8,205	-	-	8,205	7,858	-	-	7,858
- Swaps	42,198,971	-	-	42,198,971	490,667	-	-	490,667	367,099	-	-	367,099
- Options	130,241	-	-	130,241	574	-	-	574	574	-	-	574
Interest rate related contracts												
- Swaps	-	78,900	510,169	589,069	-	516	5,615	6,131	-	516	5,615	6,131
Precious metal contracts												
- Forwards	3,141	-	-	3,141	7	-	-	7	3	-	-	3
	<u>46,259,857</u>	<u>78,900</u>	<u>510,169</u>	<u>46,848,926</u>	<u>499,453</u>	<u>516</u>	<u>5,615</u>	<u>505,584</u>	<u>375,534</u>	<u>516</u>	<u>5,615</u>	<u>381,665</u>
<b>Hedging Derivatives:</b>												
<b>Cash Flow Hedge</b>												
Foreign exchange contracts												
- Cross currency interest rate swaps	570,541	-	-	570,541	1,796	-	-	1,796	-	-	-	-
Interest rate related contracts												
- Swaps	3,798,870	1,298,000	4,866,000	9,962,870	29,293	6,558	10,467	46,318	1,491	1,273	20,332	23,096
<b>Net Investment Hedge</b>												
Foreign exchange contracts												
- Forwards	945,627	-	-	945,627	88,231	-	-	88,231	-	-	-	-
	<u>5,315,038</u>	<u>1,298,000</u>	<u>4,866,000</u>	<u>11,479,038</u>	<u>119,320</u>	<u>6,558</u>	<u>10,467</u>	<u>136,345</u>	<u>1,491</u>	<u>1,273</u>	<u>20,332</u>	<u>23,096</u>
<b>Total</b>	<u><u>51,574,895</u></u>	<u><u>1,376,900</u></u>	<u><u>5,376,169</u></u>	<u><u>58,327,964</u></u>	<u><u>618,773</u></u>	<u><u>7,074</u></u>	<u><u>16,082</u></u>	<u><u>641,929</u></u>	<u><u>377,025</u></u>	<u><u>1,789</u></u>	<u><u>25,947</u></u>	<u><u>404,761</u></u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A28. Derivative Financial Instruments (continued)**

i) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts are as follows (continued):

Bank As at 31 December 2025	Contract / Notional Amount				Positive Fair Value				Negative Fair Value			
	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000
<b>Trading derivatives:</b>												
Foreign exchange contracts												
- Forwards	1,037,703	-	-	1,037,703	4,019	-	-	4,019	3,290	-	-	3,290
- Swaps	39,504,149	-	-	39,504,149	89,328	-	-	89,328	617,947	-	-	617,947
- Options	88,773	-	-	88,773	293	-	-	293	293	-	-	293
Interest rate related contracts												
- Swaps	-	-	410,453	410,453	-	-	3,149	3,149	-	-	3,149	3,149
Precious metal contracts												
- Forwards	4,561	-	-	4,561	10	-	-	10	19	-	-	19
	<u>40,635,186</u>	<u>-</u>	<u>410,453</u>	<u>41,045,639</u>	<u>93,650</u>	<u>-</u>	<u>3,149</u>	<u>96,799</u>	<u>621,549</u>	<u>-</u>	<u>3,149</u>	<u>624,698</u>
<b>Hedging Derivatives:</b>												
<b>Cash Flow Hedge</b>												
Foreign exchange contracts												
- Cross currency interest rate swaps	573,514	-	-	573,514	-	-	-	-	621	-	-	621
Interest rate related contracts												
- Swaps	2,150,000	3,150,570	4,693,000	9,993,570	3,264	36,343	5,475	45,082	2,589	2,283	7,554	12,426
<b>Net Investment Hedge</b>												
Foreign exchange contracts												
- Forwards	954,868	-	-	954,868	79,556	-	-	79,556	-	-	-	-
	<u>3,678,382</u>	<u>3,150,570</u>	<u>4,693,000</u>	<u>11,521,952</u>	<u>82,820</u>	<u>36,343</u>	<u>5,475</u>	<u>124,638</u>	<u>3,210</u>	<u>2,283</u>	<u>7,554</u>	<u>13,047</u>
<b>Total</b>	<u>44,313,568</u>	<u>3,150,570</u>	<u>5,103,453</u>	<u>52,567,591</u>	<u>176,470</u>	<u>36,343</u>	<u>8,624</u>	<u>221,437</u>	<u>624,759</u>	<u>2,283</u>	<u>10,703</u>	<u>637,745</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A28. Derivative Financial Instruments (continued)**

- ii) The Group's and the Bank's derivative financial instruments are subject to market, credit and liquidity risk, as follows:

**Market Risk**

Market risk on derivatives is the potential loss to the value of these contracts due to changes in price of the underlying items such as equities, interest rates, foreign exchange, credit spreads, commodities or other indices. The notional or contractual amounts provide only the volume of transactions outstanding at the reporting date and do not represent the amounts at risk. Exposure to market risk may be reduced through offsetting items from on and off-balance sheet positions.

**Credit Risk**

Credit risk arises from the possibility that a counterparty may be unable to meet the terms of a contract in which the Group and the Bank have a gain in a contract. As at the reporting date, the amounts of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, were RM644,848,000 (2025: RM224,574,000) and RM641,929,000 (2025: RM221,437,000) respectively. These amounts will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

**Liquidity Risk**

Liquidity risk on derivatives is the risk that the derivative position cannot be closed out promptly. Exposure to liquidity risk is reduced through contracting derivatives where the underlying items are widely traded.

- iii) Cash Requirements of the Derivatives

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as the fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at the reporting date, the Group and the Bank had posted cash collateral of RM221,805,000 (2025: RM364,825,000) on their derivative contracts.

- iv) There have been no changes since the end of the previous financial year in respect of the following:
- a) the types of derivative financial contracts entered into and the rationale for entering into such contracts, as well as the expected benefits accruing from these contracts;
  - b) the risk management policies in place for mitigating and controlling the risks associated with these financial derivative contracts; and
  - c) the related accounting policies.

The above information, policies and procedures in respect of derivative financial instruments of the Group and of the Bank are discussed in the annual audited financial statements for the financial year ended 31 December 2025 and Pillar 3 Disclosures section of the 2025 Annual Report.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements**

Determination of Fair Value and Fair Value Hierarchy

The Group and the Bank classify financial instruments and non-financial assets which are measured at fair value according to the following hierarchy, reflecting the significance of inputs used in making the fair value measurements:

Level 1 - Quoted market prices: quoted prices (unadjusted) in active markets for identical instruments;

Level 2 - Fair values based on observable inputs: inputs other than quoted prices included within Level 1 that are observable for the instrument, whether directly (i.e. prices) or indirectly (i.e. derived from prices), are used; and

Level 3 - Fair values derived using unobservable inputs: inputs used are not based on observable market data and the unobservable inputs may have a significant impact on the valuation of the financial instruments and non-financial assets.

The following tables show the Group's and the Bank's financial instruments and non-financial assets which are measured at fair value at the reporting date analysed by the various levels within the fair value hierarchy:

<b>Group</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>31 March 2026</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financial assets</b>				
Financial assets at fair value through profit or loss				
- Government securities and treasury bills	-	1,554,648	-	1,554,648
- Money market instruments	-	1,442,917	-	1,442,917
- Non-money market instruments	12,899	1,294,758	419,411	1,727,068
	<u>12,899</u>	<u>4,292,323</u>	<u>419,411</u>	<u>4,724,633</u>
Financial investments at fair value through other comprehensive income				
- Government securities and treasury bills	-	43,815,796	-	43,815,796
- Money market instruments	-	556,768	-	556,768
- Non-money market instruments	58,376	5,499,194	494,814	6,052,384
	<u>58,376</u>	<u>49,871,758</u>	<u>494,814</u>	<u>50,424,948</u>
Derivative financial assets	-	644,848	-	644,848
Total financial assets measured at fair value	<u>71,275</u>	<u>54,808,929</u>	<u>914,225</u>	<u>55,794,429</u>
<b>Non-financial assets</b>				
Investment properties	-	-	691,180	691,180
<b>Financial liabilities</b>				
Derivative financial liabilities	-	400,096	-	400,096
Total financial liabilities measured at fair value	-	<u>400,096</u>	-	<u>400,096</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements (continued)**

Determination of Fair Value and Fair Value Hierarchy (continued)

The following tables show the Group's and the Bank's financial instruments and non-financial assets which are measured at fair value at the reporting date analysed by the various levels within the fair value hierarchy (continued):

<b>Group</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>31 December 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financial assets</b>				
Financial assets at fair value through profit or loss				
- Government securities and treasury bills	-	1,090,367	-	1,090,367
- Money market instruments	-	1,044,829	-	1,044,829
- Non-money market instruments	13,251	1,410,666	419,411	1,843,328
	<u>13,251</u>	<u>3,545,862</u>	<u>419,411</u>	<u>3,978,524</u>
Financial investments at fair value through other comprehensive income				
- Government securities and treasury bills	-	43,186,337	-	43,186,337
- Money market instruments	-	1,193,351	-	1,193,351
- Non-money market instruments	54,263	5,269,660	494,891	5,818,814
	<u>54,263</u>	<u>49,649,348</u>	<u>494,891</u>	<u>50,198,502</u>
Derivative financial assets	-	224,574	-	224,574
Total financial assets measured at fair value	<u>67,514</u>	<u>53,419,784</u>	<u>914,302</u>	<u>54,401,600</u>
<b>Non-financial assets</b>				
Investment properties	-	-	694,875	694,875
<b>Financial liabilities</b>				
Derivative financial liabilities	-	641,642	-	641,642
Total financial liabilities measured at fair value	<u>-</u>	<u>641,642</u>	<u>-</u>	<u>641,642</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements (continued)**

Determination of Fair Value and Fair Value Hierarchy (continued)

The following tables show the Group's and the Bank's financial instruments and non-financial assets which are measured at fair value at the reporting date analysed by the various levels within the fair value hierarchy (continued):

<b>Bank</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>31 March 2026</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financial assets</b>				
Financial assets at fair value through profit or loss				
- Government securities and treasury bills	-	1,523,205	-	1,523,205
- Non-money market instruments	-	-	393,854	393,854
	-	1,523,205	393,854	1,917,059
Financial investments at fair value through other comprehensive income				
- Government securities and treasury bills	-	29,819,473	-	29,819,473
- Money market instruments	-	299,611	-	299,611
- Non-money market instruments	-	463,771	487,714	951,485
	-	30,582,855	487,714	31,070,569
Derivative financial assets	-	641,929	-	641,929
Total financial assets measured at fair value	-	32,747,989	881,568	33,629,557
<b>Financial liabilities</b>				
Derivative financial liabilities	-	404,761	-	404,761
Total financial liabilities measured at fair value	-	404,761	-	404,761

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements (continued)**

Determination of Fair Value and Fair Value Hierarchy (continued)

The following tables show the Group's and the Bank's financial instruments and non-financial assets which are measured at fair value at the reporting date analysed by the various levels within the fair value hierarchy (continued):

<b>Bank</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>31 December 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financial assets</b>				
Financial assets at fair value through profit or loss				
- Government securities and treasury bills	-	1,090,367	-	1,090,367
- Non-money market instruments	-	-	393,854	393,854
	-	1,090,367	393,854	1,484,221
Financial investments at fair value through other comprehensive income				
- Government securities and treasury bills	-	28,510,983	-	28,510,983
- Money market instruments	-	1,378,033	-	1,378,033
- Non-money market instruments	-	379,293	487,750	867,043
	-	30,268,309	487,750	30,756,059
Derivative financial assets	-	221,437	-	221,437
Total financial assets measured at fair value	-	31,580,113	881,604	32,461,717
<b>Financial liabilities</b>				
Derivative financial liabilities	-	637,745	-	637,745
Total financial liabilities measured at fair value	-	637,745	-	637,745

There were no transfers between Level 1 and Level 2 of the fair value hierarchy during the current financial period (2025: None).

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements (continued)**

Determination of Fair Value and Fair Value Hierarchy (continued)

Reconciliation of movements in Level 3 financial instruments and non-financial assets:

Group	<- Unquoted Equity Securities ->			Total RM'000
	Financial Assets at Fair Value Through Profit or Loss RM'000	Financial Investments at Fair Value Through Other Comprehensive Income RM'000	Investment Properties RM'000	
At 1 January 2026	419,411	494,891	694,875	1,609,177
Recognised in other comprehensive income				
- unrealised revaluation gain	-	68	-	68
Exchange differences	-	(145)	(3,695)	(3,840)
At 31 March 2026	<u>419,411</u>	<u>494,814</u>	<u>691,180</u>	<u>1,605,405</u>
At 1 January 2025	436,760	449,535	770,954	1,657,249
Recognised in profit or loss				
- unrealised revaluation loss	(17,349)	-	(38,236)	(55,585)
Recognised in other comprehensive income				
- unrealised revaluation gain	-	49,513	-	49,513
Addition	-	-	25,645	25,645
Transfer to owner occupied property				
- Right-of-use assets	-	-	(29,409)	(29,409)
- Property and equipment	-	-	(1,910)	(1,910)
Exchange differences	-	(4,157)	(32,169)	(36,326)
At 31 December 2025	<u>419,411</u>	<u>494,891</u>	<u>694,875</u>	<u>1,609,177</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements (continued)**

Determination of Fair Value and Fair Value Hierarchy (continued)

Reconciliation of movements in Level 3 financial instruments and non-financial assets (continued):

<b>Bank</b>	<b>&lt;- Unquoted Equity Securities -&gt;</b>		
	<b>Financial Assets at Fair Value Through Profit or Loss RM'000</b>	<b>Financial Investments at Fair Value Through Other Comprehensive Income RM'000</b>	<b>Total RM'000</b>
At 1 January 2026	393,854	487,750	881,604
Recognised in other comprehensive income			
- unrealised revaluation gain	-	68	68
Exchange differences	-	(104)	(104)
At 31 March 2026	<u>393,854</u>	<u>487,714</u>	<u>881,568</u>
At 1 January 2025	410,234	442,550	852,784
Recognised in profit or loss			
- unrealised revaluation loss	(16,380)	-	(16,380)
Recognised in other comprehensive income			
- unrealised revaluation gain	-	48,981	48,981
Exchange differences	-	(3,781)	(3,781)
At 31 December 2025	<u>393,854</u>	<u>487,750</u>	<u>881,604</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A29. a) Fair Value Measurements (continued)**

Determination of Fair Value and Fair Value Hierarchy (continued)

For financial instruments measured at fair value, where available, quoted and observable market prices in an active market or dealer price quotations are used to measure fair value. These include listed equity securities, price quotations from Bond Pricing Agency Malaysia and broker quotes on Bloomberg/Reuters.

Where such quoted and observable market prices are not available, fair values are determined using appropriate valuation techniques, which include the use of mathematical models, such as discounted cash flow models and option pricing models, comparison to similar instruments for which market observable prices exist and other valuation techniques. The valuation techniques used incorporate assumptions regarding discount rates, interest/profit rate yield curves, estimates of future cash flows and other factors, as applicable. Changes in these assumptions could materially affect the fair values derived. The Group and the Bank generally use widely recognised valuation techniques with market observable inputs, if available, for the determination of fair value, which require minimal management judgment and estimation, due to the low complexity of the financial instruments held.

The fair values of investment properties located in Malaysia and Singapore are determined using comparison method by reference to the recent sales prices of comparable properties, adjustments are made where dissimilarities exist. The fair values of investment properties located in Hong Kong are determined using comparison method by reference to recent sales prices of comparable properties on a price per square meter basis. A significant change in the price per square meter will result in a significant change in the fair value of the investment properties in Hong Kong.

**b) Gains/Losses Arising from Fair Value Changes of Financial Liabilities**

Other than derivative financial instruments where the fair value changes are recognised as derivative financial assets or liabilities, as disclosed in Note A28, there were no gains or losses arising from fair value changes of other financial liabilities.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A30. Capital Adequacy**

- a) The capital adequacy ratios of the Group and of the Bank below are disclosed pursuant to the requirements of Bank Negara Malaysia ("BNM")'s Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3):

	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
<u>Before deducting dividends *</u>				
Common Equity Tier I ("CET I") capital ratio	13.726%	14.526%	11.892%	12.860%
Tier I capital ratio	13.741%	14.540%	11.892%	12.860%
Total capital ratio	<u>16.429%</u>	<u>17.242%</u>	<u>14.770%</u>	<u>15.756%</u>
<u>After deducting dividends *</u>				
CET I capital ratio	13.726%	13.894%	11.892%	12.040%
Tier I capital ratio	13.741%	13.909%	11.892%	12.040%
Total capital ratio	<u>16.429%</u>	<u>16.611%</u>	<u>14.770%</u>	<u>14.936%</u>

\* Refer to dividends declared subsequent to the financial period / year end.

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Components of CET I, Tier I and Tier II capital:				
<u>CET I / Tier I capital:</u>				
Share capital	9,417,653	9,417,653	9,417,653	9,417,653
Other reserves	996,537	1,121,167	572,593	634,668
Retained profits	44,668,545	46,987,026	33,879,613	36,208,896
Treasury shares	(434,752)	(434,752)	-	-
Qualifying non-controlling interests	549,132	551,163	-	-
Less: Goodwill and other intangible assets	(2,913,979)	(2,933,098)	(695,393)	(695,393)
Less: Deferred tax assets, net	(404,921)	(426,913)	(236,356)	(270,095)
Less: Defined benefit pension fund assets	(53,803)	(75,991)	(53,040)	(74,912)
Less: Investment in banking / insurance subsidiary companies and associated companies deducted from CET I capital	(644,533)	(647,697)	(8,693,261)	(8,693,261)
Total CET I capital	<u>51,179,879</u>	<u>53,558,558</u>	<u>34,191,809</u>	<u>36,527,556</u>
Qualifying CET I and additional Tier I capital instruments held by third parties	54,582	54,372	-	-
Total Tier I capital	<u>51,234,461</u>	<u>53,612,930</u>	<u>34,191,809</u>	<u>36,527,556</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A30. Capital Adequacy (continued)**

a) The capital adequacy ratios of the Group and of the Bank (continued):

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
<u>Tier II capital:</u>				
Stage 1 and Stage 2 expected credit loss allowances	2,746,906	2,797,243	1,873,339	1,929,306
Qualifying regulatory reserves <sup>#</sup>	1,468,346	1,365,262	1,402,394	1,300,496
Subordinated notes	4,962,718	4,962,502	4,997,718	4,997,502
Qualifying CET I and additional Tier I and Tier II capital instruments held by third parties	717,087	706,544	-	-
Others	130,982	130,982	-	-
Total Tier II capital	<u>10,026,039</u>	<u>9,962,533</u>	<u>8,273,451</u>	<u>8,227,304</u>
Total capital	<u>61,260,500</u>	<u>63,575,463</u>	<u>42,465,260</u>	<u>44,754,860</u>

<sup>#</sup> Excludes regulatory reserves restricted from Tier II capital of the Group of RM788,927,000 (2025: RM892,011,000) and of the Bank of RM392,257,000 (2025: RM494,155,000) respectively.

In arriving at the total capital of the Group and of the Bank above, the dividends declared subsequent to the financial period / year end were not deducted.

The capital adequacy ratios of the Group consist of total capital and risk-weighted assets derived from consolidated balances of the Bank and its subsidiary companies. The capital adequacy ratios of the Bank consist of total capital and risk-weighted assets derived from the Bank and from its wholly-owned offshore banking subsidiary company, Public Bank (L) Ltd.

The total risk-weighted assets of the Group and of the Bank are computed based on Standardised Approach for Credit Risk, Market Risk and Operational Risk.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A30. Capital Adequacy (continued)**

- a) The capital adequacy ratios of the Group and of the Bank (continued):

Regulatory capital requirements

The capital adequacy ratios of the Group and of the Bank are computed in accordance with BNM's CAF on Capital Components, Basel II - Risk-Weighted Assets, Operational Risk and Exposures to Central Counterparties.

The minimum regulatory capital adequacy ratios before including capital conservation buffer ("CCB"), countercyclical capital buffer ("CCyB") and higher loss absorbency ("HLA") requirement for CET I capital ratio, Tier I capital ratio and total capital ratio are 4.5%, 6.0% and 8.0% respectively.

Banking institutions are also required to maintain a CCB of 2.5% and a CCyB above the minimum regulatory capital adequacy ratios. A CCyB is required to be maintained if this buffer is applied by regulators in countries which the Group and the Bank have exposures to, determined based on the weighted average of prevailing CCyB rates applied in those jurisdictions. The Group and the Bank have applied CCyB on their private sector credit exposures outside Malaysia in line with the respective jurisdictions' requirement to maintain their CCyB. The CCyB is not a requirement for exposures in Malaysia yet but may be applied by regulators in the future.

HLA requirement is applicable to financial institutions designated as domestic systemically important banks ("D-SIBs"). Arising from this, the Group which is designated as a D-SIB by BNM is required to maintain an additional capital buffer of 0.5% to the regulatory capital requirements, in line with the BNM's D-SIB Framework.

- b) The breakdown of risk-weighted assets by each major risk category of the Group and of the Bank is as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 December 2025 RM'000</b>
Credit risk	<b>337,220,154</b>	333,000,365	<b>262,058,674</b>	258,384,171
Market risk	<b>7,295,398</b>	7,580,753	<b>4,239,975</b>	4,614,408
Operational risk	<b>27,658,594</b>	27,438,111	<b>20,542,583</b>	20,374,940
Large exposure risk	<b>696,186</b>	696,114	<b>672,282</b>	672,209
	<b><u>372,870,332</u></b>	<u>368,715,343</u>	<b><u>287,513,514</u></b>	<u>284,045,728</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A30. Capital Adequacy (continued)**

c) The capital adequacy ratios of the banking subsidiary companies of the Bank are as follows:

	<b>Public Islamic Bank Berhad<sup>1</sup></b>	<b>Public Investment Bank Berhad<sup>2</sup></b>	<b>Public Bank (L) Ltd.<sup>3</sup></b>	<b>Public Bank (Hong Kong) Limited<sup>4</sup></b>	<b>Public Finance Limited<sup>4</sup></b>	<b>Cambodian Public Bank Plc<sup>5</sup></b>	<b>Public Bank Vietnam Limited<sup>6</sup></b>
<b>31 March 2026</b>							
<u>Before deducting dividends: *</u>							
CET I capital ratio	13.307%	26.745%	24.387%	25.286%	35.814%	41.050%	N/A
Tier I capital ratio	13.307%	26.745%	24.387%	25.286%	35.814%	41.050%	N/A
Total capital ratio	16.066%	27.354%	24.443%	26.137%	36.986%	41.650%	18.791%
<u>After deducting dividends: *</u>							
CET I capital ratio	13.307%	26.745%	24.387%	25.286%	35.814%	41.050%	N/A
Tier I capital ratio	13.307%	26.745%	24.387%	25.286%	35.814%	41.050%	N/A
Total capital ratio	16.066%	27.354%	24.443%	26.137%	36.986%	41.650%	18.791%
<b>31 December 2025</b>							
<u>Before deducting dividends: *</u>							
CET I capital ratio	13.549%	31.096%	25.239%	25.923%	36.284%	37.432%	N/A
Tier I capital ratio	13.549%	31.096%	25.239%	25.923%	36.284%	37.432%	N/A
Total capital ratio	16.331%	31.725%	25.415%	26.788%	37.452%	38.017%	18.343%
<u>After deducting dividends: *</u>							
CET I capital ratio	13.549%	28.623%	25.239%	25.691%	35.826%	37.432%	N/A
Tier I capital ratio	13.549%	28.623%	25.239%	25.691%	35.826%	37.432%	N/A
Total capital ratio	16.331%	29.251%	25.415%	26.556%	36.994%	38.017%	18.343%

\* Refer to dividends declared subsequent to the financial period / year end.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A30. Capital Adequacy (continued)**

c) The capital adequacy ratios of the banking subsidiary companies of the Bank are as follows (continued):

- <sup>1</sup> The risk-weighted assets of Public Islamic Bank Berhad ("PIBB") are computed based on Standardised Approach for Credit, Market and Operational Risk. The capital adequacy ratios are computed in accordance with BNM's CAF for Islamic Banks which cover Capital Components, Risk-Weighted Assets, Operational Risk and Exposures to Central Counterparties. The minimum regulatory capital adequacy requirements before including CCB and CCyB for CET I capital ratio, Tier I capital ratio and total capital ratio are 4.5%, 6.0% and 8.0% respectively. PIBB is required to maintain a CCB of 2.5% and a CCyB if this buffer is applied by regulators in countries which PIBB has exposures to.
- <sup>2</sup> The risk-weighted assets of Public Investment Bank Berhad ("PIVB") are computed based on Standardised Approach for Credit, Market and Operational Risk. The capital adequacy ratios are computed in accordance with BNM's CAF which cover Capital Components, Risk-Weighted Assets, Operational Risk and Exposures to Central Counterparties. The minimum regulatory capital adequacy requirements before including CCB and CCyB for CET I capital ratio, Tier I capital ratio and total capital ratio are 4.5%, 6.0% and 8.0% respectively. PIVB is required to maintain a CCB of 2.5% and a CCyB if this buffer is applied by regulators in countries which PIVB has exposures to.
- <sup>3</sup> The risk-weighted assets of Public Bank (L) Ltd are computed based on the Standardised Approach for Credit and Market Risk and the Basic Indicator Approach for Operational Risk. The capital adequacy ratios are computed in accordance with the Banking Capital Adequacy Framework - Guidelines on Capital Components and Risk Weighted Assets issued by the Labuan Financial Services Authority. The minimum regulatory capital adequacy requirements for CET I capital ratio, Tier I capital ratio and total capital ratio are 4.5%, 6.0% and 8.0% respectively.
- <sup>4</sup> These two subsidiary companies have adopted the Standardised Approach for Credit, Market and Operational Risk. The capital adequacy ratios of these two subsidiary companies are computed in accordance with the provisions of the Banking Ordinance relating to Basel III capital standards and the Banking (Capital) Rules. These two subsidiaries are required to maintain a CCB of 2.5% and a CCyB of 0.5% as imposed by Hong Kong Monetary Authority to their private sector exposures in Hong Kong.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A30. Capital Adequacy (continued)**

c) The capital adequacy ratios of the banking subsidiary companies of the Bank are as follows (continued):

- <sup>5</sup> The capital adequacy ratios of Cambodian Public Bank Plc ("Campu Bank") are computed in accordance with its local regulatory requirements. The minimum regulatory capital adequacy requirements for CET I capital ratio, Tier I capital ratio and total capital ratio are 8.0%, 11.0% and 15.0% respectively. Campu Bank is required to maintain a CCB of 2.5% (2025:1.25%) as imposed by the National Bank of Cambodia.
- <sup>6</sup> The ratio presented here is the capital adequacy ratio of Public Bank Vietnam Limited ("PBVN") and is computed in accordance with its local regulatory requirements. The ratio is derived as PBVN's capital divided by its risk-weighted assets for credit, market and operational risk. The minimum regulatory capital adequacy ratio requirement is 8.0%.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking**

**a) Statement of Financial Position As At 31 March 2026**

	Note	Group	
		31 March 2026 RM'000	31 December 2025 RM'000
<b>ASSETS</b>			
Cash and balances with banks		955,039	835,684
Financial assets at fair value through profit or loss		1,442,917	1,044,829
Derivative financial assets		10,266	4,188
Financial investments at fair value through other comprehensive income		11,138,603	11,711,224
Financial investments at amortised cost		5,716,964	6,023,200
Financing and advances	A31(d)	87,627,033	86,297,257
Other assets		317,423	303,594
Statutory deposits with Bank Negara Malaysia		1,005,740	943,400
Deferred tax assets		74,297	63,827
Collective investment		656,512	651,486
Investment in an associated company		67,500	67,500
Right-of-use assets		25,203	25,572
Property and equipment		3,475	3,549
<b>Total Assets</b>		<b>109,040,972</b>	<b>107,975,310</b>
<b>LIABILITIES AND ISLAMIC</b>			
<b>BANKING FUNDS</b>			
Deposits from customers	A31(e)	91,403,254	91,101,586
Investment accounts of customers	A31(f)	50,308	-
Deposits from banks and other financial institutions		2,114,942	2,990,347
Obligations on securities sold under repurchase agreements		1,372,939	-
Bills and acceptances payable		103	928
Recourse obligations on financing sold to Cagamas		1,000,000	1,000,000
Derivative financial liabilities		5,437	10,526
Senior Sukuk Murabahah		1,999,431	1,999,400
Subordinated Sukuk Murabahah		1,000,000	1,000,000
Lease liabilities		26,654	26,920
Other liabilities		834,491	790,611
Provision for zakat and taxation		57,113	30,001
<b>Total Liabilities</b>		<b>99,864,672</b>	<b>98,950,319</b>
Islamic Banking Funds		9,176,300	9,024,991
<b>Total Liabilities and Islamic Banking Funds</b>		<b>109,040,972</b>	<b>107,975,310</b>
<b>COMMITMENTS AND CONTINGENCIES</b>			
		<b>14,268,269</b>	<b>15,070,410</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking (continued)**

**b) Statement of Profit or Loss for the Three Months Ended 31 March 2026**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Group</u></b>				
Income derived from investment of depositors' funds and others	1,037,022	1,014,713	1,037,022	1,014,713
Income derived from investment of investment account funds	371	-	371	-
Income derived from investment of Islamic Banking Funds	99,557	92,170	99,557	92,170
Allowance for impairment on financing and advances	(4,759)	(12,316)	(4,759)	(12,316)
Allowance for impairment on other assets	(526)	(55)	(526)	(55)
<b>Total distributable income</b>	<b>1,131,665</b>	<b>1,094,512</b>	<b>1,131,665</b>	<b>1,094,512</b>
Income attributable to depositors and others	(689,379)	(689,851)	(689,379)	(689,851)
Income attributable to investment account holders	(235)	-	(235)	-
<b>Total net income</b>	<b>442,051</b>	<b>404,661</b>	<b>442,051</b>	<b>404,661</b>
Other operating expenses	(190,524)	(183,421)	(190,524)	(183,421)
<b>Profit before zakat and taxation</b>	<b>251,527</b>	<b>221,240</b>	<b>251,527</b>	<b>221,240</b>
Taxation	(59,302)	(51,983)	(59,302)	(51,983)
<b>Profit for the period</b>	<b>192,225</b>	<b>169,257</b>	<b>192,225</b>	<b>169,257</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking** (continued)

**b) Statement of Profit or Loss for the Three Months Ended 31 March 2026** (continued)

Net income from Islamic banking business as reported in the statement of profit or loss of the Group is derived as follows:

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Income derived from investment of depositors' funds and others	<b>1,037,022</b>	1,014,713	<b>1,037,022</b>	1,014,713
Income derived from investment of investment account funds	<b>371</b>	-	<b>371</b>	-
Income derived from investment of Islamic Banking Funds	<b>99,557</b>	92,170	<b>99,557</b>	92,170
Income attributable to depositors and others	<b>(689,379)</b>	(689,851)	<b>(689,379)</b>	(689,851)
Income attributable to investment account holders	<b>(235)</b>	-	<b>(235)</b>	-
	<b>447,336</b>	417,032	<b>447,336</b>	417,032
Elimination of inter-company income and expenses	<b>21,822</b>	31,078	<b>21,822</b>	31,078
Net income from Islamic banking business	<b>469,158</b>	448,110	<b>469,158</b>	448,110
Of which:				
Financing income earned on impaired financing	<b>2,336</b>	2,595	<b>2,336</b>	2,595

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking (continued)**

**c) Statement of Comprehensive Income for the Three Months Ended 31 March 2026**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
<b><u>Group</u></b>				
Profit for the period	<u>192,225</u>	<u>169,257</u>	<u>192,225</u>	<u>169,257</u>
Other comprehensive (loss) / income:				
<u>Items that may be reclassified subsequently to profit or loss:</u>				
Net change in revaluation of financial investments at fair value through other comprehensive income	(65,293)	14,801	(65,293)	14,801
Net change in cash flow hedges	<u>11,455</u>	<u>(4,220)</u>	<u>11,455</u>	<u>(4,220)</u>
	<u>(53,838)</u>	<u>10,581</u>	<u>(53,838)</u>	<u>10,581</u>
Income tax effect	12,922	(2,539)	12,922	(2,539)
Other comprehensive (loss) / income for the period, net of tax	<u>(40,916)</u>	<u>8,042</u>	<u>(40,916)</u>	<u>8,042</u>
Total comprehensive income for the period	<u><u>151,309</u></u>	<u><u>177,299</u></u>	<u><u>151,309</u></u>	<u><u>177,299</u></u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking (continued)**

**d) Financing and Advances**

By type and by Shariah contract

<b>Group</b>	<b>Bai' Bithaman Ajil RM'000</b>	<b>Ijarah ^ Thumma Al-Bai' RM'000</b>	<b>Bai' Inah RM'000</b>	<b>Musharakah Mutanaqisah RM'000</b>	<b>Murabahah RM'000</b>	<b>Others RM'000</b>	<b>Total Financing and Advances RM'000</b>
<b>31 March 2026</b>							
<b>At amortised cost</b>							
Cash line	1,090,194	-	775,608	-	-	-	1,865,802
Term financing							
- House financing	3,965,314	-	-	36,868,839	-	-	40,834,153
- Syndicated financing	-	-	-	-	287,083	349,753	636,836
- Hire purchase receivables	-	18,072,604	-	-	-	-	18,072,604
- Other term financing	837,498	-	3,697,564	16,183,046	2,878,631	2,095,077	25,691,816
Credit card receivables	-	-	-	-	-	188,529	188,529
Bills receivables	-	-	-	-	1,542	-	1,542
Trust receipts	-	-	-	-	689	-	689
Claims on customers under acceptance credits	-	-	-	-	275,711	-	275,711
Revolving credits	186,982	-	372,001	-	-	-	558,983
Staff financing	-	18,281	-	148,908	-	-	167,189
Gross financing and advances	<b>6,079,988</b>	<b>18,090,885</b>	<b>4,845,173</b>	<b>53,200,793</b>	<b>3,443,656</b>	<b>2,633,359</b>	<b>88,293,854</b>
Allowance for impairment on financing and advances:							
- Expected credit losses							(666,821)
- Stage 1: 12-Month ECL							(128,119)
- Stage 2: Lifetime ECL not credit-impaired							(465,959)
- Stage 3: Lifetime ECL credit-impaired							(72,743)
Net financing and advances							<b>87,627,033</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking (continued)**

**d) Financing and Advances (continued)**

By type and by Shariah contract (continued)

<b>Group</b>	<b>Bai' Bithaman Ajil RM'000</b>	<b>Ijarah ^ Thumma Al-Bai' RM'000</b>	<b>Bai' Inah RM'000</b>	<b>Musharakah Mutanaqisah RM'000</b>	<b>Murabahah RM'000</b>	<b>Others RM'000</b>	<b>Total Financing and Advances RM'000</b>
<b>31 December 2025</b>							
<b>At amortised cost</b>							
Cash line	1,085,138	-	696,249	-	-	-	1,781,387
Term financing							
- House financing	4,037,701	-	-	36,346,947	-	-	40,384,648
- Syndicated financing	-	-	-	-	239,049	351,141	590,190
- Hire purchase receivables	-	17,717,844	-	-	-	-	17,717,844
- Other term financing	878,049	-	3,605,939	15,981,432	2,802,958	2,257,594	25,525,972
Credit card receivables	-	-	-	-	-	191,843	191,843
Bill receivables	-	-	-	-	2,271	-	2,271
Trust receipts	-	-	-	-	545	-	545
Claims on customers under acceptance credits	-	-	-	-	261,583	-	261,583
Revolving credits	178,940	-	171,693	-	-	-	350,633
Staff financing	-	18,920	-	144,672	-	-	163,592
Gross financing and advances	6,179,828	17,736,764	4,473,881	52,473,051	3,306,406	2,800,578	86,970,508
Allowance for impairment on financing and advances:							
- Expected credit losses							(673,251)
- Stage 1: 12-Month ECL							(132,203)
- Stage 2: Lifetime ECL not credit-impaired							(470,958)
- Stage 3: Lifetime ECL credit-impaired							(70,090)
Net financing and advances							86,297,257

^ Public Islamic Bank Berhad ("PIBB"), a wholly-owned Islamic banking subsidiary of the Bank, is the owner of the asset throughout the tenure of the Ijarah financing. The ownership of the asset will be transferred to the customer via sale at the end of the Ijarah financing.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking** (continued)

**d) Financing and Advances** (continued)

Movements in credit-impaired ("impaired") financing and advances are as follows:

	Group	
	31 March 2026 RM'000	31 December 2025 RM'000
At 1 January	263,575	283,162
Impaired during the period / year	101,059	467,698
Reclassified as non-impaired	(69,937)	(328,076)
Recoveries	(17,655)	(87,585)
Amount written off	(17,512)	(70,257)
Financing converted to foreclosed properties	-	(1,367)
Closing balance	<u>259,530</u>	<u>263,575</u>
Gross impaired financing and advances as a percentage of gross financing and advances	<u>0.29%</u>	<u>0.30%</u>

**e) Deposits from Customers**

	Group	
	31 March 2026 RM'000	31 December 2025 RM'000
<b>By type of deposit and by Shariah contract</b>		
<b>At amortised cost</b>		
Savings deposits		
- Qard	42,090	9,741,782
- Commodity Murabahah	10,077,746	266,881
	<u>10,119,836</u>	<u>10,008,663</u>
Demand deposits		
- Qard	1,530,367	8,885,978
- Commodity Murabahah	7,484,278	509,243
	<u>9,014,645</u>	<u>9,395,221</u>
Term deposits		
- Commodity Murabahah	61,948,413	61,480,859
- Special term deposit account		
- Commodity Murabahah	10,320,360	10,216,843
	<u>91,403,254</u>	<u>91,101,586</u>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**A31. Operations of Islamic Banking (continued)**

**f) Investment Accounts of Customers**

i) Investment accounts of customers analysed by type, maturity structure and Shariah contract:

	<b>Group</b>	
	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Unrestricted investment accounts</b>		
<u>Wakalah with maturity</u>		
- Due within six months	22,796	-
- More than six months to one year	27,512	-
	<b>50,308</b>	-
	<b>50,308</b>	-

ii) By type of customer

	<b>Group</b>	
	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
Individuals	<b>50,308</b>	-
	<b>50,308</b>	-

iii) The allocation of investment assets is as follows:

	<b>Group</b>	
	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>
	<b>RM'000</b>	<b>RM'000</b>
Personal financing	<b>50,308</b>	-
	<b>50,308</b>	-

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**Part B - Explanatory Notes Pursuant to Appendix 9B of the Listing Requirements of Bursa Malaysia Securities Berhad**

**B1. Performance Review**

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

	<b>Group</b>			
	<b>Three Months Ended</b>			
	<b>31 March 2026</b>	<b>31 March 2025</b>	<b>Variance</b>	
<b>Key Profit or Loss Items:</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>%</b>
Profit before tax expense and zakat	2,315,252	2,312,551	2,701	0.1
Net profit attributable to equity holders of the Bank	1,751,758	1,745,320	6,438	0.4
Other comprehensive loss (net)	(243,228)	(15,269)	(227,959)	> (100.0)

	<b>Group</b>			
	<b>As At 31 March 2026</b>	<b>As At 31 December 2025</b>	<b>Variance</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>%</b>
<b>Key Balance Sheet Items:</b>				
Gross loans, advances and financing	452,115,955	445,758,078	6,357,877	1.4
Gross impaired loans and financing (%)	0.51%	0.51%	n/a	-
Deposits from customers	453,074,663	447,113,622	5,961,041	1.3

The Group recorded a pre-tax profit of RM2,315.3 million for the first quarter of 2026, a marginal increase of RM2.7 million or 0.1% as compared with the pre-tax profit in the previous year corresponding period of RM2,312.6 million. Net profit attributable to equity holders increased by 0.4% over the same period to RM1,751.8 million. In the current period, net interest and Islamic banking income increased by RM28.2 million (+1.0%), supported by healthy loans and financing growth. Non-interest income increased by RM21.0 million (+2.7%), mainly driven by higher unit trust related fee income, general insurance income and other income, partially offset by decline in investment income and banking fee income. For the period under review, other operating expenses increased by RM35.6 million (-2.8%) while impairment on loans/financing increased by RM13.1 million, with credit cost at 5 basis points.

Other comprehensive loss (net) of the Group for the current period increased by RM228.0 million to RM243.2 million, which was mainly due to loss on revaluation of financial investments in the current period as compared to gain reported in the previous year corresponding period. This was partially mitigated by gain on cash flow hedges in the current period and lower losses on foreign currency translation in respect of foreign operations.

The Group's profit continued to be supported by healthy loans and customer deposits growth. Gross loans grew by RM6.4 billion or at an annualised rate of 5.7% to RM452.1 billion as at 31 March 2026 as compared to RM445.8 billion as at 31 December 2025, mainly contributed by domestic SME financing, hire purchase financing and residential property financing which achieved annualised growth of 11.2%, 8.7% and 4.4% respectively. Total deposits from customers increased by RM6.0 billion or at an annualised rate of 5.3% over the same period to RM453.1 billion as at 31 March 2026. The Group's gross impaired loans ratio remained stable at 0.51% as at 31 March 2026, significantly lower than the industry's gross impaired loan ratio of 1.40%.

The Group's Common Equity Tier I capital ratio, Tier I capital ratio and total capital ratio stood at a healthy level of 13.7%, 13.7% and 16.4% respectively. The Group's liquidity position also remained stable and healthy with gross loans to fund and equity ratio maintained at 84.2% as at 31 March 2026.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B1. Performance Review (continued)**

**Current Year-to date vs. Previous Year-to-date** (continued)

The performance of the respective operating segments for the financial period ended 31 March 2026 as compared to the previous year corresponding period is analysed as follows:

<b>Profit Before Tax by Segments:</b>	<b>Group</b>		<b>Variance</b>	
	<b>Three Months Ended</b>			
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>RM'000</b>	<b>%</b>
Retail operations	<b>1,049,581</b>	1,085,190	(35,609)	(3.3)
Hire purchase	<b>196,521</b>	197,125	(604)	(0.3)
Corporate lending	<b>177,378</b>	193,431	(16,053)	(8.3)
Treasury and capital market operations	<b>71,292</b>	44,260	27,032	61.1
Investment banking	<b>16,033</b>	17,982	(1,949)	(10.8)
Fund management	<b>216,466</b>	208,018	8,448	4.1
General insurance	<b>92,895</b>	91,835	1,060	1.2
Head office, funding center and others	<b>392,760</b>	346,976	45,784	13.2
Total domestic operations	<b>2,212,926</b>	2,184,817	28,109	1.3
Overseas operations	<b>102,326</b>	127,734	(25,408)	(19.9)
	<b>2,315,252</b>	2,312,551	2,701	0.1

- 1) Retail operations – Pre-tax profit decreased by RM35.6 million (-3.3%) to RM1,049.6 million, mainly due to lower net interest/financing income and higher loan/financing impairment allowance arising from normalisation of credit charge. These were partially mitigated by lower other operating expenses and higher fee income.
- 2) Hire purchase – Pre-tax profit decreased marginally by RM0.6 million (-0.3%) to RM196.5 million, mainly due to higher other operating expenses but was partially mitigated by lower loan/financing impairment allowance and higher net interest/financing income on higher average hire purchase financing achieved.
- 3) Corporate lending – Pre-tax profit decreased by RM16.1 million (-8.3%) to RM177.4 million which was mainly due to lower net interest income and lower net writeback of loan/financing impairment allowance.
- 4) Treasury and capital market operations – Pre-tax profit increased by RM27.0 million (+61.1%) to RM71.3 million which was mainly due to improvement in interest gapping activities, but was partially offset by lower investment income.
- 5) Investment banking – Pre-tax profit decreased by RM1.9 million (-10.8%) to RM16.0 million, mainly due to higher other operating expenses, partially mitigated by higher non-interest income.
- 6) Fund management – Pre-tax profit increased by RM8.4 million (+4.1%) to RM216.5 million. The improved performance was mainly due to higher management fee from higher average net asset value of funds, partially offset by higher other operating expenses.
- 7) General insurance – Pre-tax profit increased by RM1.1 million (+1.2%) to RM92.9 million, mainly due to higher income from general insurance business, partially offset by lower investment income.
- 8) Head office, funding center and others – Pre-tax profit improved by RM45.8 million (+13.2%) to RM392.8 million which was mainly due to higher net interest/financing income from debt securities and higher investment income, partially offset by higher other operating expenses.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B1. Performance Review (continued)**

**Current Year-to date vs. Previous Year-to-date (continued)**

The performance of the respective operating segments for the financial period ended 31 March 2026 as compared to the previous year corresponding period is analysed as follows (continued):

- 9) Overseas operations – Pre-tax profit decreased by RM25.4 million (-19.9%) to RM102.3 million. Apart from the appreciation of Ringgit Malaysia which exerted pressure on profitability, overseas operations were also impacted by compression in net interest margins and decline in non-interest income.

**B2. Variation of Results Against Preceding Quarter**

Key Profit or Loss Items:	Group Quarter Ended		Variance	
	31 March 2026	31 December 2025		
	RM'000	RM'000	RM'000	%
Profit before tax expense and zakat	2,315,252	2,444,084	(128,832)	(5.3)
Net profit attributable to equity holders of the Bank	1,751,758	1,876,300	(124,542)	(6.6)
Other comprehensive loss (net)	(243,228)	(229,340)	(13,888)	(6.1)

The Group registered a pre-tax profit of RM2,315.3 million, a decrease of RM128.8 million or 5.3% as compared with the pre-tax profit of RM2,444.1 million for the immediate preceding quarter ended 31 December 2025. Net profit attributable to equity holders decreased by RM124.5 million or 6.6% over the same period to RM1,751.8 million. For the current quarter, net interest and Islamic banking income decreased by RM27.0 million (-0.9%) mainly due to shorter interest accrual period. Loan/financing impairment allowance increased to RM52.1 million as compared to a net writeback of RM17.1 million in the immediate preceding quarter which was due to normalisation of credit charge. Non-interest income decreased by RM41.4 million (-5.0%) mainly due to lower banking fee, unit trust related income and foreign exchange income. However, other operating expenses remained stable with a marginal decrease of RM6.0 million or 0.5%.

Other comprehensive loss (net) of the Group for the current quarter increased by RM13.9 million to RM243.2 million as compared with the immediate preceding quarter, which was mainly due to loss on revaluation of financial investments in the current quarter as compared to gain reported in the immediate preceding quarter. These were partially mitigated by lower losses on foreign currency translation in respect of foreign operations and gain on cash flow hedges in the current quarter.

**B3. Prospects for 2026**

In 2026, the global economy is expected to grow at a relatively moderate pace due to continued exposure to downside risks. The ongoing uncertainties surrounding geopolitical tensions, heightened volatility in global financial markets, trade tariffs and persistent fiscal imbalances are expected to pose challenges to global growth.

The Malaysian economy will continue to be anchored by domestic demand and supportive policies. The economic growth will be sustained by household spending, expansion in investments as well as steady exports and tourism activities. Household spending will be underpinned by healthy employment conditions, wage growth and income related policy measures. Strong investment activity will be supported by the realisation of approved projects as well as continued rollout of projects under the national masterplans.

Despite the ongoing uncertainties, the Malaysian banking sector remains resilient, underpinned by ample liquidity and healthy capital buffers. The Public Bank Group will continue to uphold its commitment to further strengthen its role as a financial intermediary in support of national development as well as sustain banking prudence and effective risk management to safeguard stakeholder value.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B3. Prospects for 2026 (continued)**

The Public Bank Group will strive to maintain its market leading position in the domestic retail consumer and SME segments through its multidelivery channels and efficient customer service. The Group will remain focused on its core financing segments, namely the residential property financing, passenger vehicles financing as well as the SME financing businesses.

In addition to its core financing and deposit businesses, non-interest income remains a key contributor to the Public Bank Group's performance and longer term growth. The Group continues to strengthen its private retail unit trust and wealth management segments through the diversification and enhancement of its product offerings.

The Public Bank Group established a strong market presence in the Malaysian general insurance segment with the acquisition of LPI Capital Bhd on 4 December 2024. The Group will actively deepen collaboration with LPI Group to offer a wide range of products in the market.

Amid a volatile capital market, the Public Bank Group will remain vigilant and prudent in growing the treasury business, while further enhancing its risk management capabilities to navigate ongoing market uncertainties.

The Public Bank Group's Islamic banking arm, Public Islamic Bank will continue to offer a comprehensive range of Shariah-compliant products and services, leveraging on the Group's well-established brand, extensive network of branches and operational infrastructure.

The Public Bank Group will also continue to expand and strengthen its regional presence while maintaining prudent management practices amidst the persistent headwinds in the global environment.

The Public Bank Group remains steadfast in embedding sustainability across its operations, while reinforcing its commitment to decarbonisation, climate resilience and inclusive growth. The Group is also focused on achieving Carbon Neutral position (Scope 1 and Scope 2) by 2030, Net Zero Carbon by 2050 and mobilising RM100 billion in sustainable financing by 2030. Looking ahead, the Group aims to continue expanding sustainable financing and innovative green solutions as well as to further integrate climate risk into its business and credit decisions. The Group will also continue to strengthen its supply chain and stakeholder engagement to support long term value creation.

Amidst intense competition among banks, the Public Bank Group remains committed to further strengthen its information and communication technology infrastructure for enhanced operational efficiency and resilience. The Group will continue to embrace modern technologies to enhance its service delivery standards to cater to evolving customer needs.

The Public Bank Group will also continue to enhance its cybersecurity efforts to manage risks of cyber frauds and scams. The Group is highly committed to safeguarding customers' information and reinforcing cyber resilience and operational integrity.

**B4. Profit Forecast or Profit Guarantee**

There was no profit forecast or profit guarantee issued by the Group and the Bank.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B5. Tax Expense and Zakat**

The analysis of the tax expense for the 1st quarter and financial period ended 31 March 2026 is as follows:

<b>Group</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Malaysian income tax	416,565	419,744	416,565	419,744
Overseas income tax	20,294	25,654	20,294	25,654
	<b>436,859</b>	<b>445,398</b>	<b>436,859</b>	<b>445,398</b>
Under / (Over) provision in prior years				
- Overseas income tax	4,276	(9,161)	4,276	(9,161)
	<b>441,135</b>	<b>436,237</b>	<b>441,135</b>	<b>436,237</b>
Deferred tax expense				
- Relating to origination and reversal of temporary differences	80,403	83,368	80,403	83,368
Tax expense	<b>521,538</b>	<b>519,605</b>	<b>521,538</b>	<b>519,605</b>

The Group's effective tax rate for the current period and previous year corresponding period were lower than the statutory tax rate mainly due to the effects of lower tax rates in other tax jurisdictions and certain income not subject to tax.

<b>Bank</b>	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>31 March 2026 RM'000</b>	<b>31 March 2025 RM'000</b>
Malaysian income tax	301,186	304,851	301,186	304,851
Overseas income tax	120	(119)	120	(119)
	<b>301,306</b>	<b>304,732</b>	<b>301,306</b>	<b>304,732</b>
Under provision in prior years				
- Overseas income tax	217	400	217	400
	<b>301,523</b>	<b>305,132</b>	<b>301,523</b>	<b>305,132</b>
Deferred tax expense				
- Relating to origination and reversal of temporary differences	76,754	73,542	76,754	73,542
Tax expense	<b>378,277</b>	<b>378,674</b>	<b>378,277</b>	<b>378,674</b>

The Bank's effective tax rate for the current period and previous year corresponding period were lower than the statutory tax rate mainly due to certain income not subject to tax.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B6. Status of Corporate Proposals Announced but Not Completed**

There were no corporate proposals announced but not completed as at end of the current period.

**B7. Status of Utilisation of Proceeds Raised from Corporate Proposals**

The proceeds raised from the issuance of all debt securities and borrowings have been used for working capital, general banking and other corporate purposes, as intended.

**B8. Financial Risk Management**

There have been no significant changes since the end of the previous financial year in respect of the following:

- i) risk management policies in place for mitigating and controlling the risks associated with foreign exchange, interest/profit rate, liquidity and funding.
- ii) the hedging policies in respect of foreign exchange and interest/profit rate exposures.

The above information are discussed in the Financial Risk Management section of the annual audited financial statements for the financial year ended 31 December 2025 and Pillar 3 Disclosures section of the 2025 Annual Report.

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B9. Debt Securities Issued and Other Borrowed Funds**

Group	More Than 1 Year		Less Than 1 Year		Sub-total		Total RM'000
	Foreign Currency RM'000	Local Currency RM'000	Foreign Currency RM'000	Local Currency RM'000	Foreign Currency RM'000	Local Currency RM'000	
<b>Unsecured</b>							
<b>As At 31 March 2026</b>							
RM commercial papers	-	-	-	2,477,743	-	2,477,743	2,477,743
United States Dollar ("USD") term loan	809,267	-	-	-	809,267	-	809,267
USD syndicated term loan	-	-	1,497,780	-	1,497,780	-	1,497,780
RM Senior Medium Term notes / sukuk murabahah	-	3,583,663	-	-	-	3,583,663	3,583,663
RM Subordinated notes / sukuk murabahah	-	5,952,718	-	-	-	5,952,718	5,952,718
	<b>809,267</b>	<b>9,536,381</b>	<b>1,497,780</b>	<b>2,477,743</b>	<b>2,307,047</b>	<b>12,014,124</b>	<b>14,321,171</b>
<b>As At 31 December 2025</b>							
RM commercial papers	-	-	-	801,513	-	801,513	801,513
USD term loan	811,111	-	-	-	811,111	-	811,111
USD syndicated term loan	1,501,209	-	-	-	1,501,209	-	1,501,209
RM Senior Medium Term notes / sukuk murabahah	-	3,583,602	-	-	-	3,583,602	3,583,602
RM Subordinated notes / sukuk murabahah	-	5,952,502	-	-	-	5,952,502	5,952,502
	<b>2,312,320</b>	<b>9,536,104</b>	<b>-</b>	<b>801,513</b>	<b>2,312,320</b>	<b>10,337,617</b>	<b>12,649,937</b>
<b>As At 31 March 2025</b>							
USD term loan	885,083	-	-	-	885,083	-	885,083
USD syndicated term loan	1,638,115	-	-	-	1,638,115	-	1,638,115
RM Senior Medium Term notes / sukuk murabahah	-	995,000	-	889,999	-	1,884,999	1,884,999
RM Subordinated notes / sukuk murabahah	-	5,951,843	-	-	-	5,951,843	5,951,843
	<b>2,523,198</b>	<b>6,946,843</b>	<b>-</b>	<b>889,999</b>	<b>2,523,198</b>	<b>7,836,842</b>	<b>10,360,040</b>

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B9. Debt Securities Issued and Other Borrowed Funds (continued)**

Bank	More Than 1 Year		Less Than 1 Year		Sub-total		Total RM'000
	Foreign Currency RM'000	Local Currency RM'000	Foreign Currency RM'000	Local Currency RM'000	Foreign Currency RM'000	Local Currency RM'000	
<b>Unsecured</b>							
<b>As At 31 March 2026</b>							
RM commercial papers	-	-	-	2,477,743	-	2,477,743	2,477,743
USD term loan	809,267	-	-	-	809,267	-	809,267
USD syndicated term loan	-	-	1,497,780	-	1,497,780	-	1,497,780
RM Senior Medium Term notes	-	1,599,232	-	-	-	1,599,232	1,599,232
RM Subordinated notes	-	4,997,718	-	-	-	4,997,718	4,997,718
	<u>809,267</u>	<u>6,596,950</u>	<u>1,497,780</u>	<u>2,477,743</u>	<u>2,307,047</u>	<u>9,074,693</u>	<u>11,381,740</u>
<b>As At 31 December 2025</b>							
RM commercial papers	-	-	-	801,513	-	801,513	801,513
USD term loan	811,111	-	-	-	811,111	-	811,111
USD syndicated term loan	1,501,209	-	-	-	1,501,209	-	1,501,209
RM Senior Medium Term notes	-	1,599,202	-	-	-	1,599,202	1,599,202
RM Subordinated notes	-	4,997,502	-	-	-	4,997,502	4,997,502
	<u>2,312,320</u>	<u>6,596,704</u>	<u>-</u>	<u>801,513</u>	<u>2,312,320</u>	<u>7,398,217</u>	<u>9,710,537</u>
<b>As At 31 March 2025</b>							
USD term loan	885,083	-	-	-	885,083	-	885,083
USD syndicated term loan	1,638,115	-	-	-	1,638,115	-	1,638,115
RM Senior Medium Term notes	-	-	-	889,999	-	889,999	889,999
RM Subordinated notes	-	4,996,843	-	-	-	4,996,843	4,996,843
	<u>2,523,198</u>	<u>4,996,843</u>	<u>-</u>	<u>889,999</u>	<u>2,523,198</u>	<u>5,886,842</u>	<u>8,410,040</u>
Exchange rates used:	HKD	USD					
As at 31 March 2026	0.51673	4.05100					
As at 31 December 2025	0.52178	4.06100					
As at 31 March 2025	0.56993	4.43325					

**PUBLIC BANK BERHAD**  
**Company Registration No.: 196501000672 (6463-H)**  
**(Incorporated in Malaysia)**

**B10. Changes in Material Litigation**

The Group and the Bank do not have any material litigation which would materially and adversely affect the financial position of the Group and of the Bank.

**B11. Dividends**

No dividend has been proposed for the 1st quarter ended 31 March 2026.

**B12. Earnings Per Share**

	<b>1st Quarter Ended</b>		<b>Three Months Ended</b>	
	<b>31 March 2026</b>	<b>31 March 2025</b>	<b>31 March 2026</b>	<b>31 March 2025</b>
Net profit attributable to equity holders (RM'000)	<u><b>1,751,758</b></u>	<u>1,745,320</u>	<u><b>1,751,758</b></u>	<u>1,745,320</u>
Weighted average number of ordinary shares in issue ('000)	<b>19,410,692</b>	19,410,692	<b>19,410,692</b>	19,410,692
Effects of treasury shares ('000)	<u><b>(97,260)</b></u>	<u>(97,260)</u>	<u><b>(97,260)</b></u>	<u>(97,260)</u>
Adjusted weighted average number of ordinary shares in issue ('000)	<u><b>19,313,432</b></u>	<u>19,313,432</u>	<u><b>19,313,432</b></u>	<u>19,313,432</u>
Basic earnings per share (sen)	<u><b>9.07</b></u>	<u>9.04</u>	<u><b>9.07</b></u>	<u>9.04</u>

**Diluted**

The Group has no dilution in its earnings per ordinary share in the current and the preceding financial period as there are no dilutive potential ordinary shares.