

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

	Note	The Group		The Bank	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
		RM'000	RM'000	RM'000	RM'000
Assets					
Cash and short-term funds	A6	21,491,607	26,218,269	17,408,159	17,801,178
Reverse repurchase agreements/reverse Collateralised Commodity Murabahah		11,155,410	10,433,820	9,849,858	8,574,863
Deposits and placements with banks and other financial institutions	A6	7,310,691	4,497,333	7,256,175	5,045,166
Investment account placement		-	-	2,837,889	2,927,281
Financial investments at fair value through profit or loss	A7	60,413,055	46,335,177	44,804,926	32,599,130
Debt instruments at fair value through other comprehensive income	A8	71,183,892	62,880,242	49,133,323	46,684,128
Equity instruments at fair value through other comprehensive income	A9	711,749	366,709	525,718	275,644
Debt instruments at amortised cost	A10	79,351,588	74,284,787	60,527,996	57,061,404
Derivative financial instruments	A25	13,903,688	14,703,828	6,769,078	7,591,511
Loans, advances and financing	A11	382,510,140	380,075,496	207,978,003	210,516,683
Other assets	A12	14,228,393	8,931,151	10,293,027	6,373,209
Amount due from holding company and ultimate holding company		1,164	7,237	1,164	7,227
Amount due from subsidiaries		-	-	4,344	11,378
Amount due from related companies		5,180,724	4,707,543	5,178,755	4,702,380
Tax recoverable		164,708	175,076	-	-
Deferred tax assets		1,039,301	1,291,929	759,718	879,346
Statutory deposits with central banks		4,668,760	7,875,409	3,040,294	5,051,789
Investment in subsidiaries		-	-	6,490,436	6,510,537
Investment in joint venture		135,714	146,208	125,000	125,000
Property, plant and equipment		1,753,183	859,672	1,500,493	588,095
Right-of-use assets		357,486	440,687	286,545	361,060
Investment properties		8,433	8,485	-	-
Goodwill		3,943,809	3,945,365	3,555,075	3,555,075
Intangible assets		1,367,908	1,317,748	1,204,711	1,153,649
Total Assets		680,881,403	649,502,171	439,530,687	418,395,733
Liabilities					
Deposits from customers	A13	411,939,688	408,230,634	261,504,106	257,056,372
Investment accounts of customers	A14	29,906,933	24,443,310	-	-
Deposits and placements of banks and other financial institutions	A15	48,552,305	43,872,150	42,293,104	39,290,714
Repurchase agreements/Collateralised Commodity Murabahah		49,200,309	44,093,953	36,714,603	34,489,619
Financial liabilities at fair value through profit or loss	A16	6,090,830	6,594,338	1,940,370	2,053,440
Derivative financial instruments	A25	15,523,650	14,182,348	7,266,942	7,019,986
Bills and acceptances payable		1,560,797	1,367,783	792,818	603,997
Other liabilities	A17	20,965,438	17,136,701	17,727,386	13,817,845
Lease liabilities		330,678	467,319	253,192	381,153
Recourse obligation on loans and financing sold to Cagamas		5,320,462	4,934,842	1,656,056	1,321,350
Amounts due to holding company and ultimate holding company		4,266	-	4,259	-
Amount due to subsidiaries		-	-	1,937,123	638,276
Amount due to related companies		13,368	8,694	8,293	4,731
Provision for taxation		103,505	74,722	87,014	73,623
Deferred tax liabilities		706	706	-	-
Bonds, Sukuk and debentures		14,473,974	13,938,972	5,817,877	5,851,900
Other borrowings		7,961,089	4,841,483	7,960,015	4,839,166
Subordinated obligations		12,813,025	10,292,623	12,152,151	9,628,945
Total Liabilities		624,761,023	594,480,578	398,115,309	377,071,117
Equity					
Capital and reserves attributable to owners of the Parent					
Ordinary share capital		24,539,214	24,539,214	24,539,214	24,539,214
Reserves		31,024,831	29,936,796	16,676,164	16,585,402
		55,564,045	54,476,010	41,215,378	41,124,616
Perpetual preference shares		200,000	200,000	200,000	200,000
Non-controlling interests		356,335	345,583	-	-
Total Equity		56,120,380	55,021,593	41,415,378	41,324,616
Total Equity and Liabilities		680,881,403	649,502,171	439,530,687	418,395,733
Commitments and contingencies	A26	2,105,103,162	1,909,082,278	1,307,358,763	1,150,671,012
Net assets per ordinary share attributable to owners of the Parent (RM)		8.26	8.10	6.13	6.11

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

<u>The Group</u>	Note	3rd Quarter Ended		Nine Months Ended	
		30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
Interest income	A18	4,513,164	4,940,247	13,837,337	14,783,408
Interest income for financial assets at fair value through profit or loss	A19	344,683	301,253	1,027,968	984,925
Interest expense	A20	(2,778,364)	(3,098,993)	(8,587,912)	(9,531,419)
Net interest income (before modification loss)		2,079,483	2,142,507	6,277,393	6,236,914
Modification loss	A21	(25,585)	(649)	(41,673)	(1,977)
Net interest income (after modification loss)		2,053,898	2,141,858	6,235,720	6,234,937
Income from Islamic Banking operations	A30(b)	1,094,853	950,596	3,169,073	2,819,642
Fee and commission income	A22 (a)	631,194	593,403	1,875,690	1,821,463
Fee and commission expense	A22 (b)	(180,949)	(177,107)	(544,394)	(546,951)
Net fee and commission income		450,245	416,296	1,331,296	1,274,512
Other non-interest income	A22 (c)	965,321	892,525	2,451,816	2,505,192
Net income		4,564,317	4,401,275	13,187,905	12,834,283
Overheads	A23	(2,167,493)	(2,150,500)	(6,037,162)	(5,772,091)
Profit before expected credit losses		2,396,824	2,250,775	7,150,743	7,062,192
Expected credit losses on loans, advances and financing	A24(a)	(299,639)	(193,229)	(895,984)	(755,776)
Expected credit losses for commitments and contingencies (made)/written back		(15,943)	43,225	4,639	151,095
Other expected credit losses and impairment allowances written back/(made)	A24(b)	124,165	(140,992)	76,659	(314,555)
		2,205,407	1,959,779	6,336,057	6,142,956
Share of results of joint venture		1,534	(6,619)	(10,494)	(8,015)
Profit before taxation		2,206,941	1,953,160	6,325,563	6,134,941
Taxation		(573,003)	(465,482)	(1,542,755)	(1,408,846)
Profit for the financial period		1,633,938	1,487,678	4,782,808	4,726,095
Profit for the financial period attributable to:					
Owners of the Parent		1,627,820	1,483,735	4,768,903	4,712,810
Non-controlling interests		6,118	3,943	13,905	13,285
		1,633,938	1,487,678	4,782,808	4,726,095
Earnings per share attributable to ordinary equity holders of the Parent - basic (sen)	B3	24.20	22.06	70.89	70.74

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CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

<u>The Group</u>	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
Profit for the financial period	1,633,938	1,487,678	4,782,808	4,726,095
Other comprehensive income/(expense):				
<i>Items that will not be reclassified to profit or loss</i>				
Remeasurement of post employment benefits obligations	34	(1)	(91)	(25)
- Currency translation difference	34	(1)	(91)	(25)
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	(12,234)	(3,276)	(13,610)	46,162
- Net (loss)/gain from change in fair value	(12,136)	(3,621)	(13,732)	55,285
- Income tax effects	(67)	14	42	(11,114)
- Currency translation difference	(31)	331	80	1,991
Equity instruments at fair value through other comprehensive income	55,310	3,893	55,128	1,982
- Net gain from change in fair value	68,255	1,332	67,068	955
- Income tax effects	(12,489)	(661)	(12,421)	(641)
- Currency translation difference	(456)	3,222	481	1,668
Net gain/(loss) on revaluation reserve	14	(10)	(35)	5,671
- Net (loss)/gain on revaluation reserve	-	(41)	-	5,745
- Currency translation difference	14	31	(35)	(74)
	43,124	606	41,392	53,790
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	161,035	184,519	641,644	257,444
- Net gain from change in fair value	627,023	261,950	1,463,886	511,894
- Realised gain transferred to statement of income on disposal	(445,740)	(47,032)	(715,011)	(207,352)
- Changes in expected credit losses	12,323	13,720	34,429	9,934
- Income tax effects	(31,435)	(43,151)	(138,898)	(56,185)
- Currency translation difference	(1,136)	(968)	(2,762)	(847)
Net investment hedge	34,722	497,792	159,474	380,634
Cash flow hedge	(3,978)	21,329	62,109	29,352
- Net (loss)/gain from change in fair value	(4,562)	21,262	62,005	29,535
- Income tax effects	584	67	104	(183)
Exchange fluctuation reserve	(95,114)	(1,497,374)	(595,823)	(1,617,398)
Deferred hedging cost	13,906	(47,024)	(86,716)	(94,531)
- Net gain/(loss) from change in fair value	13,906	(47,024)	(86,716)	(94,531)
	110,571	(840,758)	180,688	(1,044,499)
Other comprehensive income/(expense) the financial period, net of tax	153,695	(840,152)	222,080	(990,709)
Total comprehensive income for the financial period	1,787,633	647,526	5,004,888	3,735,386
Total comprehensive income for the financial period attributable to:				
Owners of the Parent	1,775,982	643,650	4,984,625	3,732,846
Non-controlling interests	11,651	3,876	20,263	2,540
	1,787,633	647,526	5,004,888	3,735,386

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

The Bank	Note	3rd Quarter Ended		Nine Months Ended	
		30 September 2025	30 September 2024	30 September 2025	30 September 2024
		RM'000	RM'000	RM'000	RM'000
Interest income	A18	3,996,071	4,344,477	12,255,627	12,982,110
Interest income for financial assets at fair value through profit or loss	A19	288,139	230,638	841,479	774,461
Interest expense	A20	(2,480,707)	(2,774,281)	(7,655,323)	(8,538,481)
Net interest income (before modification loss)		1,803,503	1,800,834	5,441,783	5,218,090
Modification loss	A21	-	-	-	-
Net interest income (after modification loss)		1,803,503	1,800,834	5,441,783	5,218,090
Income from Islamic Banking operations	A30(b)	51,458	15,473	159,130	142,673
Fee and commission income	A22 (a)	841,929	839,296	2,597,282	2,542,950
Fee and commission expense	A22 (b)	(176,744)	(174,400)	(532,414)	(540,845)
Net fee and commission income		665,185	664,896	2,064,868	2,002,105
Other non-interest income	A22 (c)	1,137,433	948,256	2,703,925	2,422,825
Net income		3,657,579	3,429,459	10,369,706	9,785,693
Overheads	A23	(1,833,693)	(1,845,411)	(5,094,688)	(4,870,862)
Profit before expected credit losses		1,823,886	1,584,048	5,275,018	4,914,831
Expected credit losses on loans, advances and financing	A24(a)	(71,150)	(61,136)	(411,661)	(380,459)
Expected credit losses for commitments and contingencies (made)/written back		(19,927)	15,302	3,410	66,720
Other expected credit losses and impairment allowances written back/(made)	A24(b)	137,483	(79,069)	118,437	(96,359)
Profit before taxation		1,870,292	1,459,145	4,985,204	4,504,733
Taxation		(422,491)	(319,310)	(1,096,020)	(1,011,294)
Profit for the financial period		1,447,801	1,139,835	3,889,184	3,493,439
Earnings per share - basic (sen)	B3	21.52	16.94	57.81	52.44

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CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<u>The Bank</u>				
Profit for the financial period	1,447,801	1,139,835	3,889,184	3,493,439
Other comprehensive income/(expense):				
<i>Items that will not be reclassified to profit or loss</i>				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk				
- Net (loss)/gain from change in fair value	(5,891)	214	(6,025)	547
Equity instruments at fair value through other comprehensive income	(21,781)	3,676	(21,091)	948
- Net (loss)/gain from change in fair value	(28,663)	1,155	(28,660)	1,156
- Income tax effects	6,882	(659)	6,883	(662)
- Currency translation difference	-	3,180	686	454
	(27,672)	3,890	(27,116)	1,495
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	139,787	141,884	478,687	195,265
- Net gain from change in fair value	271,407	204,997	800,810	383,347
- Realised gain transferred to statement of income on disposal	(116,036)	(37,694)	(231,451)	(150,985)
- Changes in expected credit losses	11,656	7,852	11,249	3,863
- Income tax effects	(26,104)	(32,303)	(99,159)	(40,113)
- Currency translation difference	(1,136)	(968)	(2,762)	(847)
Net investment hedge	33,492	374,122	100,093	282,822
Cash flow hedge	(3,917)	23,054	57,307	28,661
- Net (loss)/gain from change in fair value	(4,482)	23,375	55,998	28,624
- Income tax effects	565	(321)	1,309	37
Exchange fluctuation reserve	(102,269)	(1,232,839)	(433,430)	(1,106,990)
Deferred hedging cost	17,280	(61,763)	(78,291)	(80,099)
- Net gain/(loss) from change in fair value	17,280	(61,763)	(78,291)	(80,099)
	84,373	(755,542)	124,366	(680,341)
Other comprehensive income/(loss) for the financial period, net of tax	56,701	(751,652)	97,250	(678,846)
Total comprehensive income for the financial period	1,504,502	388,183	3,986,434	2,814,593

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CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	Attributable to owners of the Parent																			
	Fair value reserve																			
				debt instruments	equity instruments						Capital contribution by ultimate									
	Ordinary	Statutory	Exchange	through other	through other				Costs of		Own credit	Share-based	holding	benefits	Revaluation	Retained	Total	Perpetual	Non-	Total
The Group	share	reserve	fluctuation	comprehensive	comprehensive	Merger	Capital	Hedging	hedging	Regulatory	risk	payment	company	reserve	reserve	earnings		preference	controlling	Equity
	capital	reserve	reserve	income	income	deficit	reserve	reserve	reserve	reserve*	reserve	reserve	company	reserve	reserve	RM'000	RM'000	shares	interests	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	24,539,214	118,852	2,653,617	(336,413)	85,252	(1,085,928)	1,021,482	(1,795,761)	98,814	1,777,092	(11,966)	13,636	135,396	14,109	5,790	27,242,824	54,476,010	200,000	345,583	55,021,593
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,768,903	4,768,903	-	13,905	4,782,808
Other comprehensive (expenses)/ income (net of tax)	-	-	(593,317)	636,970	51,187	-	-	221,840	(86,716)	-	(13,605)	(47)	(469)	(86)	(35)	-	215,722	-	6,358	222,080
- debt instruments at fair value through other comprehensive income	-	-	-	636,970	-	-	-	-	-	-	-	-	-	-	-	-	636,970	-	4,674	641,644
- equity instruments at fair value through other comprehensive income	-	-	-	-	51,187	-	-	-	-	-	-	-	-	-	-	-	51,187	-	3,941	55,128
- net investment hedge	-	-	-	-	-	-	-	159,474	-	-	-	-	-	-	-	-	159,474	-	-	159,474
- cash flow hedge	-	-	-	-	-	-	-	62,366	-	-	-	-	-	-	-	-	62,366	-	(257)	62,109
- currency translation difference	-	-	(593,317)	-	-	-	-	-	-	-	-	(47)	(469)	-	-	-	(593,833)	-	(1,990)	(595,823)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	(86)	-	-	(86)	-	(5)	(91)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	-	(13,605)	-	-	-	-	-	(13,605)	-	(5)	(13,610)
- deferred hedging cost	-	-	-	-	-	-	-	-	(86,716)	-	-	-	-	-	-	-	(86,716)	-	-	(86,716)
Net loss on revaluation reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(35)	-	(35)	-	-	(35)
Total comprehensive (expenses)/income for the financial period	-	-	(593,317)	636,970	51,187	-	-	221,840	(86,716)	-	(13,605)	(47)	(469)	(86)	(35)	4,768,903	4,984,625	-	20,263	5,004,888
Second interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,641,481)	(1,641,481)	-	-	(1,641,481)
First interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2,252,999)	(2,252,999)	-	-	(2,252,999)
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,512)	(9,512)
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	-	20,640	(11,253)	-	-	-	9,387	-	-	9,387
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	-	(11,497)	-	-	-	-	(11,497)	-	1	(11,496)
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	-	-	-	-	-	9,143	(11,253)	-	-	(3,894,480)	(3,896,590)	-	(9,511)	(3,906,101)
Transfer to statutory reserve	-	29,461	-	-	-	-	-	-	-	-	-	-	-	-	-	(29,461)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	217,428	-	-	-	-	-	(217,428)	-	-	-	-
Transfer from own credit risk reserve	-	-	-	-	-	-	-	-	-	-	22	-	-	-	-	(22)	-	-	-	-
At 30 September 2025	24,539,214	148,313	2,060,300	300,557	136,439	(1,085,928)	1,021,482	(1,573,921)	12,098	1,994,520	(25,549)	22,732	123,674	14,023	5,755	27,870,336	55,564,045	200,000	356,335	56,120,380

*The regulatory reserve is maintained by the Bank and the banking subsidiaries in Malaysia to meet the local regulatory requirement.

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CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	Attributable to owners of the Parent																			
	Fair value reserve																			
			debt instruments at fair value through other comprehensive income		equity instruments at fair value through other comprehensive income								Capital contribution by ultimate holding company							
The Group	Ordinary share capital	Statutory reserve	Exchange fluctuation reserve			Merger deficit	Capital reserve	Hedging reserve	Costs of hedging reserve	Regulatory reserve*	Own credit risk reserve	Share-based payment reserve		Defined benefits reserve	Revaluation reserve	Retained earnings	Total	Perpetual preference shares	Non-controlling interests	Total Equity
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2024	23,039,242	101,216	3,400,876	(517,623)	(1,072)	(1,085,928)	916,232	(1,940,291)	192,182	1,102,571	(57,415)	11,794	119,941	570	-	27,144,779	52,427,074	200,000	328,009	52,955,083
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,712,810	4,712,810	-	13,285	4,726,095
Other comprehensive income/ (expenses) (net of tax)	-	-	(1,600,719)	256,343	1,929	-	-	410,116	(94,531)	-	43,761	(158)	(2,352)	(24)	5,671	-	(979,964)	-	(10,745)	(990,709)
- debt instruments at fair value through other comprehensive income	-	-	-	256,343	-	-	-	-	-	-	-	-	-	-	-	-	256,343	-	1,101	257,444
- equity instruments at fair value through other comprehensive income	-	-	-	-	1,929	-	-	-	-	-	-	-	-	-	-	-	1,929	-	53	1,982
- net investment hedge	-	-	-	-	-	-	-	380,634	-	-	-	-	-	-	-	-	380,634	-	-	380,634
- cash flow hedge	-	-	-	-	-	-	-	29,482	-	-	-	-	-	-	-	-	29,482	-	(130)	29,352
- currency translation difference	-	-	(1,600,719)	-	-	-	-	-	-	-	-	(158)	(2,352)	-	-	-	(1,603,229)	-	(14,169)	(1,617,398)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	(24)	-	-	(24)	-	(1)	(25)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	-	43,761	-	-	-	-	-	43,761	-	2,401	46,162
- deferred hedging cost	-	-	-	-	-	-	-	-	(94,531)	-	-	-	-	-	-	-	(94,531)	-	-	(94,531)
Net gain on revaluation reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,671	-	5,671	-	-	5,671
Total comprehensive (expenses)/income for the financial period	-	-	(1,600,719)	256,343	1,929	-	-	410,116	(94,531)	-	43,761	(158)	(2,352)	(24)	5,671	4,712,810	3,732,846	-	2,540	3,735,386
Second interim dividend for the financial year ending 31 December 2023	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,693,307)	(1,693,307)	-	-	(1,693,307)
First interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,876,939)	(1,876,939)	-	-	(1,876,939)
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(400)	(400)
Distribution of special dividend via issuance of new shares	1,499,972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,499,972)	-	-	-	-
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	-	10,798	11,429	-	-	-	22,227	-	-	22,227
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	-	(9,132)	-	-	-	-	(9,132)	-	(11)	(9,143)
Total transactions with owners recognised directly in equity	1,499,972	-	-	-	-	-	-	-	-	-	-	1,666	11,429	-	-	(5,070,218)	(3,557,151)	-	(411)	(3,557,562)
Transfer to statutory reserve	-	17,652	-	-	-	-	-	-	-	-	-	-	-	-	-	(17,652)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	752,287	-	-	-	-	-	(752,287)	-	-	-	-
Transfer to capital reserve	-	-	-	-	-	-	106,638	-	-	-	-	-	-	-	-	(106,638)	-	-	-	-
Transfer from own credit risk reserve	-	-	-	-	-	-	-	-	-	-	3,342	-	-	-	-	(3,342)	-	-	-	-
Transfer of realised loss upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	-	86,372	-	-	-	-	-	-	-	-	-	-	(86,372)	-	-	-	-
At 30 September 2024	24,539,214	118,868	1,800,157	(261,280)	87,229	(1,085,928)	1,022,870	(1,530,175)	97,651	1,854,858	(10,312)	13,302	129,018	546	5,671	25,821,080	52,602,769	200,000	330,138	53,132,907

*The regulatory reserve is maintained by the Bank and the banking subsidiaries in Malaysia to meet the local regulatory requirement.

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	Fair value reserve				Non-distributable							Distributable			
	debt instruments		equity instruments									Capital contribution			
	at fair value	through other	at fair value	through other								by ultimate	holding	Retained	Perpetual
The Bank	Ordinary	Exchange	comprehensive	comprehensive	Merger	Capital	Hedging	Costs of	Regulatory	Own credit	Share-based	holding	company	earnings	preference
	share	fluctuation	income	income	deficit	reserve	reserve	hedging	reserve*	risk	payment	reserve	company	RM'000	shares
	capital	reserve	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	24,539,214	1,211,835	(295,465)	112,683	(1,047,872)	746,852	(1,271,086)	134,818	1,379,870	(147)	12,427	111,010	15,490,477	200,000	41,324,616
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	-	3,889,184	-	3,889,184
Other comprehensive (expenses)/ income (net of tax)	-	(433,279)	478,687	(21,091)	-	-	157,400	(78,291)	-	(6,025)	(40)	(111)	-	-	97,250
- debt instruments at fair value through other comprehensive income	-	-	478,687	-	-	-	-	-	-	-	-	-	-	-	478,687
- equity instruments at fair value through other comprehensive income	-	-	-	(21,091)	-	-	-	-	-	-	-	-	-	-	(21,091)
- net investment hedge	-	-	-	-	-	-	100,093	-	-	-	-	-	-	-	100,093
- cash flow hedge	-	-	-	-	-	-	57,307	-	-	-	-	-	-	-	57,307
- currency translation difference	-	(433,279)	-	-	-	-	-	-	-	-	(40)	(111)	-	-	(433,430)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	(6,025)	-	-	-	-	(6,025)
- deferred hedging cost	-	-	-	-	-	-	(78,291)	-	-	-	-	-	-	-	(78,291)
Total comprehensive (expenses)/ income for the financial period	-	(433,279)	478,687	(21,091)	-	-	157,400	(78,291)	-	(6,025)	(40)	(111)	3,889,184	-	3,986,434
Second interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	-	(1,641,481)	-	(1,641,481)
First interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	-	(2,252,999)	-	(2,252,999)
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	19,261	(9,846)	-	-	9,415
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	(10,607)	-	-	-	(10,607)
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	-	-	-	-	8,654	(9,846)	(3,894,480)	-	(3,895,672)
Transfer to regulatory reserve	-	-	-	-	-	-	-	81,874	-	-	-	-	(81,874)	-	-
At 30 September 2025	24,539,214	778,556	183,222	91,592	(1,047,872)	746,852	(1,113,686)	56,527	1,461,744	(6,172)	21,041	101,053	15,403,307	200,000	41,415,378

*The regulatory reserve is maintained by the Bank to meet the local regulatory requirement.

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

The Bank	Non-distributable										Distributable				
	Ordinary share capital RM'000	Exchange fluctuation reserve RM'000	Fair value reserve debt instruments at fair value through other comprehensive income RM'000	Fair value reserve equity instruments at fair value through other comprehensive income RM'000	Merger deficit RM'000	Capital reserve RM'000	Hedging reserve RM'000	Costs of hedging reserve RM'000	Regulatory reserve* RM'000	Own credit risk reserve RM'000	Share-based payment reserve RM'000	Capital contribution by ultimate holding company RM'000	Retained earnings RM'000	Perpetual preference shares RM'000	Total Equity RM'000
At 1 January 2024	23,039,242	1,739,678	(400,630)	25,855	(1,047,872)	746,852	(1,392,089)	193,664	891,938	(122)	10,340	97,523	16,733,289	200,000	40,837,668
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	-	3,493,439	-	3,493,439
Other comprehensive (expenses)/ income (net of tax)	-	(1,105,613)	195,265	948	-	-	311,483	(80,099)	-	547	(95)	(1,282)	-	-	(678,846)
- debt instruments at fair value through other comprehensive income	-	-	195,265	-	-	-	-	-	-	-	-	-	-	-	195,265
- equity instruments at fair value through other comprehensive income	-	-	-	948	-	-	-	-	-	-	-	-	-	-	948
- net investment hedge	-	-	-	-	-	-	282,822	-	-	-	-	-	-	-	282,822
- cash flow hedge	-	-	-	-	-	-	28,661	-	-	-	-	-	-	-	28,661
- currency translation difference	-	(1,105,613)	-	-	-	-	-	-	-	-	(95)	(1,282)	-	-	(1,106,990)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	547	-	-	-	-	547
- deferred hedging cost	-	-	-	-	-	-	-	(80,099)	-	-	-	-	-	-	(80,099)
Total comprehensive (expenses)/ income for the financial period	-	(1,105,613)	195,265	948	-	-	311,483	(80,099)	-	547	(95)	(1,282)	3,493,439	-	2,814,593
Second interim dividend for the financial year ending 31 December 2023	-	-	-	-	-	-	-	-	-	-	-	-	(1,693,307)	-	(1,693,307)
First interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	-	(1,876,939)	-	(1,876,939)
Distribution of special dividend via issuance of new shares	1,499,972	-	-	-	-	-	-	-	-	-	-	-	(1,499,972)	-	-
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	9,944	9,938	-	-	19,882
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	(8,143)	-	-	-	(8,143)
Total transactions with owners recognised directly in equity	1,499,972	-	-	-	-	-	-	-	-	-	1,801	9,938	(5,070,218)	-	(3,558,507)
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	474,882	-	-	-	(474,882)	-	-
Transfer of realised loss upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	86,372	-	-	-	-	-	-	-	-	(86,372)	-	-
At 30 September 2024	24,539,214	634,065	(205,365)	113,175	(1,047,872)	746,852	(1,080,606)	113,565	1,366,820	425	12,046	106,179	14,595,256	200,000	40,093,754

*The regulatory reserve is maintained by the Bank to meet the local regulatory requirement.

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Group		The Bank	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
Profit before taxation	6,325,563	6,134,941	4,985,204	4,504,733
Adjustments for non-operating and non-cash items	(2,849,947)	(2,993,344)	(3,849,993)	(3,486,098)
Operating profit before changes in working capital	3,475,616	3,141,597	1,135,211	1,018,635
Net changes in operating assets	(19,525,420)	(12,205,756)	(14,143,073)	1,826,060
Net changes in operating liabilities	22,404,100	928,953	14,518,159	(1,097,551)
	2,878,680	(11,276,803)	375,086	728,509
Cash flows generated from/(used in) operations	6,354,296	(8,135,206)	1,510,297	1,747,144
Taxation paid	(1,402,147)	(1,399,224)	(1,024,166)	(949,808)
Net cash flows generated from/(used in) operating activities	4,952,149	(9,534,430)	486,131	797,336
Cash flows from investing activities				
Dividend income	59,905	65,269	532,719	64,234
Investment in subsidiary	-	-	-	(17,135)
Interest income received from financial investments	3,776,057	3,512,834	2,773,393	2,782,043
Net purchase of financial investments	(12,692,036)	(3,395,934)	(4,987,778)	(2,467,853)
Net purchase of property, plant and equipment	(834,353)	(92,257)	(823,647)	(65,401)
Net purchase of intangible assets	(337,196)	(373,796)	(286,260)	(328,061)
Other investing activities	(328,142)	(523,514)	(320,420)	(513,566)
Net cash flows used in investing activities	(10,355,765)	(807,398)	(3,111,993)	(545,739)
Cash flows from financing activities				
Dividend paid	(3,903,992)	(3,570,646)	(3,894,480)	(3,570,246)
Interest expense paid on bonds and debentures	(511,938)	(532,439)	(210,319)	(427,645)
Interest expense paid on other borrowings	(258,529)	(164,375)	(258,498)	(164,425)
Interest expense paid on subordinated obligations	(318,458)	(318,009)	(283,779)	(288,500)
Proceeds from issuance of bonds and debentures	1,470,960	8,164,711	200,000	1,038,780
Proceeds from issuance of other borrowings	4,272,057	999,175	4,272,057	999,175
Proceeds from issuance of subordinated obligations	2,500,000	2,000,000	2,500,000	2,000,000
Proceeds from issuance of recourse obligation on loans and financing sold to Cagamas	820,000	1,943,022	330,000	670,001
Repayment of bonds and debentures	(771,457)	(3,896,000)	-	(2,511,117)
Repayment of other borrowings	(864,271)	(2,350)	(863,116)	-
Repayment of subordinated obligations	-	(1,300,000)	-	(1,200,000)
Repayment of recourse obligation on loans and financing sold to Cagamas	(473,000)	(1,000,000)	-	(512,000)
Other financing activities	(204,610)	234,047	(84,233)	339,769
Net cash flows generated from/(used in) financing activities	1,756,762	2,557,136	1,707,632	(3,626,208)
Net decrease in cash and cash equivalents	(3,646,854)	(7,784,692)	(918,230)	(3,374,611)
Effects of exchange rate changes	(194,716)	(1,160,156)	(151,705)	(1,069,669)
Cash and cash equivalents at the beginning of the financial period	26,566,508	30,619,606	21,269,473	23,311,721
Cash and cash equivalents at end of the financial period	22,724,938	21,674,758	20,199,538	18,867,441
Cash and cash equivalents comprise:				
Cash and short-term funds	21,491,607	21,945,981	17,408,159	16,378,637
Deposits and placements with banks and other financial institutions	7,310,691	3,141,117	7,256,175	4,118,305
Investment account placement	-	-	2,837,889	2,956,559
	28,802,298	25,087,098	27,502,223	23,453,501
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	(5,521,898)	(2,885,642)	(6,747,223)	(4,059,362)
Restricted cash	(555,462)	(526,698)	(555,462)	(526,698)
Cash and cash equivalents at end of the financial period	22,724,938	21,674,758	20,199,538	18,867,441

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2024.

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 30 September 2025 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, equity instruments at fair value through other comprehensive income, derivative financial instruments and non-current assets/disposal groups held for sale and financial liabilities designated at fair value through profit or loss, that have been measured at fair value.

The unaudited condensed interim financial statements have been prepared in accordance with MFRS 134 “Interim Financial Reporting” issued by the Malaysian Accounting Standards Board and paragraph 9.22 of Bursa Malaysia Securities Berhad's Listing Requirements.

The unaudited condensed interim financial statements should be read in conjunction with the Group's and the Bank's audited financial statements for the financial year ended 31 December 2024. The explanatory notes attached to the 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 the Bank since the financial year ended 31 December 2024.

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 audited annual financial statements for the financial year ended 31 December 2024, and modified for the adoption of the following accounting standards and amendments to published standards applicable for financial periods beginning on or after 1 January 2025:

- Amendments to MFRS 121 “Lack of Exchangeability”

The adoption of the above amendments to published standards did not give rise to material financial impact to the Group's and the Bank's financial statements.

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

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

A2. CHANGES IN ESTIMATES

There were no material changes to financial estimates made in respect of the current financial period that had previously been announced or disclosed other than those disclosed under the basis of preparation.

A3. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

a) During the financial period, CIMB Thai Bank issued various unsecured structured debentures amounting to THB4.4 billion with tenures ranging between 1 month to 4 years from their respective issuance dates. The Bank will pay interest according to the conditions of the agreements.

During the financial period, CIMB Thai Bank had redeemed structured debentures amounting to THB4.9 billion.

b) During the financial period, CIMB Thai Bank had redeemed unsecured short term debentures amounting to THB1.0 billion.

c) The following are issuance and redemption under RM10.0 billion Commercial Papers Programme of the Bank:

- On 10 January 2025, the Bank issued a nominal value of RM25.3 million 202-day commercial papers, which bears a discount rate of 3.73% per annum. The commercial papers has matured on 31 July 2025.
- On 17 January 2025, the Bank issued a nominal value of RM95.2 million 361-day commercial papers, which bears a discount rate of 3.75% per annum. The commercial papers will mature on 13 January 2026.
- On 22 January 2025, the Bank issued a nominal value of RM441.9 million 358-day commercial papers, which bears a discount rate of 3.70% per annum. The commercial papers will mature on 15 January 2026.
- On 31 January 2025, the Bank issued a nominal value of RM430.5 million 356-day commercial papers, which bears a discount rate of 3.68% per annum. The commercial papers will mature on 22 January 2026.
- On 31 January 2025, the Bank issued a nominal value of RM30.0 million 174-day commercial papers, which bears a discount rate of 3.65% per annum. The commercial papers has matured on 24 July 2025.
- On 7 February 2025, the Bank issued a nominal value of RM530.0 million 363-day commercial papers, which bears a discount rate of 3.68% per annum. The commercial papers will mature on 5 February 2026.
- On 13 February 2025, the Bank issued a nominal value of RM530.0 million 363-day commercial papers, which bears a discount rate of 3.68% per annum. The commercial papers will mature on 11 February 2026.
- On 13 February 2025, the Bank issued a nominal value of RM62.0 million 190-day commercial papers, which bears a discount rate of 3.57% per annum. The commercial papers has matured on 22 August 2025.
- On 20 February 2025, the Bank issued a nominal value of RM65.0 million 89-day commercial papers, which bears a discount rate of 3.60% per annum. The commercial papers has matured on 20 May 2025.
- On 20 February 2025, the Bank issued a nominal value of RM29.6 million 182-day commercial papers, which bears a discount rate of 3.60% per annum. The commercial papers has matured on 21 August 2025.
- On 25 February 2025, the Bank issued a nominal value of RM56.9 million 352-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers will mature on 12 February 2026.
- On 25 February 2025, the Bank issued a nominal value of RM27.8 million 177-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 21 August 2025.
- On 5 March 2025, the Bank issued a nominal value of RM21.4 million 169-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 21 August 2025.

PART A - EXPLANATORY NOTES (CONTINUED)

A3 ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES (Continued)

c) The following are issuance and redemption under RM10.0 billion Commercial Papers Programme of the Bank: (Continued)

- On 11 March 2025, the Bank issued a nominal value of RM43.5 million 182-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 9 September 2025.
- On 11 March 2025, the Bank issued a nominal value of RM384.0 million 365-day commercial papers, which bears a discount rate of 3.71% per annum. The commercial papers will mature on 11 March 2026.
- On 14 March 2025, the Bank issued a nominal value of RM65.0 million 185-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers will mature on 15 September 2025.
- On 19 March 2025, the Bank issued a nominal value of RM31.6 million 183-day commercial papers, which bears a discount rate of 3.60% per annum. The commercial papers has matured on 18 September 2025.
- On 3 April 2025, the Bank issued a nominal value of RM73.4 million 197-day commercial papers, which bears a discount rate of 3.56% per annum. The commercial papers will mature on 17 October 2025.
- On 9 April 2025, the Bank issued a nominal value of RM30.7 million 203-day commercial papers, which bears a discount rate of 3.58% per annum. The commercial papers will mature on 29 October 2025.
- On 7 May 2025, the Bank issued a nominal value of RM430.0 million 365-day commercial papers, which bears a discount rate of 3.54% per annum. The commercial papers will mature on 7 May 2026.
- On 3 June 2025, the Bank issued a nominal value of RM100.0 million 183-day commercial papers, which bears a discount rate of 3.54% per annum. The commercial papers will mature on 3 December 2025.
- On 4 June 2025, the Bank issued a nominal value of RM125.9 million 356-day commercial papers, which bears a discount rate of 3.39% per annum. The commercial papers will mature on 26 May 2026.
- On 23 June 2025, the Bank issued a nominal value of RM400.0 million 92-day commercial papers, which bears a discount rate of 3.47% per annum. The commercial papers has matured on 23 September 2025.
- On 26 June 2025, a nominal value of RM50 million 195-day commercial papers issued on 13 December 2024 has matured.
- On 7 July 2025, the Bank issued a nominal value of RM300.0 million 365-day commercial papers, which bears a discount rate of 3.25% per annum. The commercial papers will mature on 7 July 2026.
- On 8 July 2025, a nominal value of RM18.6 million 202-day commercial papers issued on 18 December 2024 has matured.
- On 16 October 2025, the Bank issued a nominal value of RM100.0 million 273-day commercial papers, which bears a discount rate of 3.16% per annum. The commercial papers will mature on 16 July 2026.

d) On 25 March 2025, the Bank issued RM200 million senior medium term notes ("the MTN") under its RM20.0 billion Senior Medium Term Note Programme. The MTN, which bears a coupon rate of 4.00% per annum will mature on 23 March 2035.

e) On 25 March 2025, CIMB Islamic Bank issued RM500 million 10-year fixed rate senior sukuk under its RM10.0 billion Sukuk Wakalah Programme. The senior sukuk, which bears a profit rate of 3.97% per annum payable semi-annually will mature on 23 March 2035.

f) On 8 August 2025, CIMB Islamic Bank issued RM200 million 2.25-year floating rate senior sukuk under its RM10.0 billion Sukuk Wakalah Programme. The senior sukuk, which bears a profit rate of 3 month KLIBOR plus 0.30% per annum payable quarterly will mature on the profit payment date falling on or nearest to 8 November 2027.

g) On 12 August 2025, the Bank issued RM2,350 million 13-year non-callable 8-year Tier 2 Sukuk Wakalah to CIMB Group, bearing a periodic distribution rate of 4.00% per annum, payable on a semi-annual basis. The said Sukuk Wakalah was issued out of the RM15.0 billion Sukuk Wakalah programme.

h) On 12 August 2025, the Bank issued RM150 million 10-year non-callable 5-year Tier 2 Sukuk Wakalah to CIMB Group, bearing a periodic distribution rate of 3.71% per annum, payable on a semi-annual basis. The said Sukuk Wakalah was issued out of the RM15.0 billion Sukuk Wakalah programme.

i) On 27 October 2025, the Bank issued Renminbi 3.0 billion, 3-year bond in the China Inter-bank Bond Market. The bond bears a coupon rate of 2.18% per annum that will mature on 27 October 2028.

j) On 10 November 2025, CIMB Islamic Bank issued RM200 million Tier 2 Junior Sukuk under its RM5.0 billion Tier 2 Junior Sukuk Programme. The Sukuk, which bears a profit rate of 3.65% per annum payable semi-annually, will mature on 9 November 2035, with first call date on 11 November 2030.

k) On 12 November 2025, the Bank redeemed its existing RM2.45 billion 10-year non-callable 5-year Tier 2 Subordinated Debt issued under its RM10.0 billion Tier 2 Subordinated Debt Programme on the first call date.

A4. DIVIDENDS PAID

A single-tier second interim dividend in respect to the financial year ended 31 December 2024 amounting to RM1,641 million or approximately 24.40 sen per share on 6,727,379,733 ordinary shares, was paid on 17 March 2025. The single-tier second interim dividend was approved by the Board of Directors on 27 January 2025.

The Board of Directors have proposed a single-tier first interim dividend of 33.49 sen per ordinary share, on 6,727,379,733 ordinary shares amounting to RM2,253 million in respect of the financial year ending 31 December 2025. On 9 September 2025, the single-tier first interim dividend amounting to RM2,253 million was paid.

A5. EVENTS DURING THE REPORTING PERIOD/SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

There are no significant events that had occurred between 30 September 2025 and the date of this announcement other than those disclosed under issuance and repayment of debts and equity securities.

PART A - EXPLANATORY NOTES (CONTINUED)

A6. CASH AND SHORT-TERM FUNDS AND DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

As at 30 September 2025, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RM1,123,000 and RM580,000 (2024: RM536,000 and RM774,000) for the Group respectively and RMNil and RM241,000 (2024: RMNil and RM348,000) for the Bank respectively. The 12-month expected credit losses made/(written back) in the income statements of the Group and the Bank during the financial period amounting to RM467,000 and RM(102,000) respectively (30 September 2024: RM(2,141,000) and RM89,000 respectively).

A7. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Fair Value				
Money market instruments				
Unquoted:				
Malaysian Government Securities	5,758,763	4,869,610	5,758,763	4,869,610
Cagamas bonds	842,392	985,174	593,839	631,637
Malaysian Government treasury bills	665,162	445,427	520,586	167,997
Bank Negara Malaysia Monetary Notes	976,498	3,750,808	629,180	2,220,121
Negotiable instruments of deposit	1,796,119	2,591,400	498,996	799,949
Other Government securities	14,731,108	10,093,347	4,272,053	2,712,959
Government Investment Issues	7,663,404	4,209,007	6,834,376	3,870,462
Other Government treasury bills	12,241,074	7,350,836	12,241,074	7,350,836
Promissory Notes	283,228	301,267	283,228	301,267
Commercial papers	2,001,593	1,811,580	1,702,268	966,265
	<u>46,959,341</u>	<u>36,408,456</u>	<u>33,334,363</u>	<u>23,891,103</u>
Quoted securities:				
<u>In Malaysia</u>				
Shares	1,828,611	1,573,525	1,828,611	1,573,525
<u>Outside Malaysia</u>				
Shares	795,988	417,593	795,988	417,593
	<u>2,624,599</u>	<u>1,991,118</u>	<u>2,624,599</u>	<u>1,991,118</u>
Unquoted securities:				
<u>In Malaysia</u>				
Shares	1,214,758	1,133,741	1,199,119	1,118,920
Corporate bond and Sukuk	4,905,661	3,112,566	3,835,119	2,690,678
	<u>6,120,419</u>	<u>4,246,307</u>	<u>5,034,238</u>	<u>3,809,598</u>
<u>Outside Malaysia</u>				
Corporate bond	4,675,922	3,635,969	3,778,952	2,853,984
Private equity funds	32,774	53,327	32,774	53,327
	<u>4,708,696</u>	<u>3,689,296</u>	<u>3,811,726</u>	<u>2,907,311</u>
	<u>60,413,055</u>	<u>46,335,177</u>	<u>44,804,926</u>	<u>32,599,130</u>

A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Fair Value				
Money market instruments				
Unquoted:				
Malaysian Government Securities	5,640,565	6,720,835	5,640,565	6,720,835
Cagamas bonds	607,822	447,572	506,947	371,684
Other government treasury bills	551,941	227,371	551,941	227,371
Other government securities	13,911,793	9,802,445	5,079,856	3,228,573
Negotiable instruments of deposit	1,011,345	224,198	1,011,345	224,198
Government investment issues	9,660,515	9,087,127	6,274,637	6,823,731
	<u>31,383,981</u>	<u>26,509,548</u>	<u>19,065,291</u>	<u>17,596,392</u>
Unquoted securities:				
<u>In Malaysia</u>				
Corporate bond and Sukuk	26,448,416	24,138,853	18,744,166	19,244,639
<u>Outside Malaysia</u>				
Corporate bond and Sukuk	13,351,495	12,231,841	11,323,866	9,843,097
	<u>39,799,911</u>	<u>36,370,694</u>	<u>30,068,032</u>	<u>29,087,736</u>
	<u>71,183,892</u>	<u>62,880,242</u>	<u>49,133,323</u>	<u>46,684,128</u>

PART A - EXPLANATORY NOTES (CONTINUED)**A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (CONTINUED)****Expected credit losses movement for debt instruments at fair value through other comprehensive income:**

The carrying amount of debt instruments at fair value through other comprehensive income is equivalent to their fair value. The loss allowance is recognised in other comprehensive income and does not reduce the carrying amount in the statement of financial position.

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
The Group			
At 1 January 2025	47,171	17,149	64,320
Changes in expected credit losses due to transferred within stages:	(15)	15	-
Transferred to Stage 2	(15)	15	-
Total charge to Statement of Income:	15,383	19,046	34,429
New financial assets purchased	101,155	-	101,155
Financial assets that have been derecognised	(31,288)	(3,263)	(34,551)
Change in credit risk	(54,484)	22,309	(32,175)
Exchange fluctuation	(488)	(265)	(753)
At 30 September 2025	62,051	35,945	97,996

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
The Group			
At 1 January 2024	59,876	748	60,624
Changes in expected credit losses due to transferred within stages:	484	(484)	-
Transferred to Stage 1	721	(721)	-
Transferred to Stage 2	(237)	237	-
Total charge to Statement of Income:	(10,742)	16,799	6,057
New financial assets purchased	108,330	-	108,330
Financial assets that have been derecognised	(28,065)	(29)	(28,094)
Change in credit risk	(91,007)	16,828	(74,179)
Exchange fluctuation	(2,447)	86	(2,361)
At 31 December 2024	47,171	17,149	64,320

PART A - EXPLANATORY NOTES (CONTINUED)

A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (CONTINUED)

Expected credit losses movement for debt instruments at fair value through other comprehensive income:

The carrying amount of debt instruments at fair value through other comprehensive income is equivalent to their fair value. The loss allowance is recognised in other comprehensive income and does not reduce the carrying amount in the statement of financial position.

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
The Bank			
At 1 January 2025	44,582	2,022	46,604
Changes in expected credit losses due to transferred within stages:	(15)	15	-
Transferred to Stage 2	(15)	15	-
Total charge to Statement of Income:	13,221	(1,972)	11,249
New financial assets purchased	84,213	-	84,213
Financial assets that have been derecognised	(30,762)	(3,228)	(33,990)
Change in credit risk	(40,230)	1,256	(38,974)
Exchange fluctuation	(482)	(68)	(550)
At 30 September 2025	57,306	(3)	57,303

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
The Bank			
At 1 January 2024	57,409	686	58,095
Changes in expected credit losses due to transferred within stages:	484	(484)	-
Transferred to Stage 1	721	(721)	-
Transferred to Stage 2	(237)	237	-
Total charge to Statement of Income:	(10,888)	1,860	(9,028)
New financial assets purchased	96,082	-	96,082
Financial assets that have been derecognised	(27,088)	-	(27,088)
Change in credit risk	(79,882)	1,860	(78,022)
Exchange fluctuation	(2,423)	(40)	(2,463)
At 31 December 2024	44,582	2,022	46,604

Gross carrying amount movement for debt instruments at fair value through other comprehensive income classified as credit impaired:

	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
The Group and The Bank		
At 1 January 2025/30 September 2025	-	-

	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
The Group and The Bank		
At 1 January 2024/31 December 2024	-	-

PART A - EXPLANATORY NOTES (CONTINUED)

A9. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Quoted securities:				
<u>In Malaysia</u>				
Shares	113,867	-	113,867	-
<u>Outside Malaysia</u>				
Shares	183,206	1,265	141	54
Unquoted securities:				
<u>In Malaysia</u>				
Shares	406,012	270,908	405,649	270,546
<u>Outside Malaysia</u>				
Shares	8,664	94,536	6,061	5,044
	711,749	366,709	525,718	275,644

A10. DEBT INSTRUMENTS AT AMORTISED COST

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Money market instruments				
Unquoted:				
Malaysian Government securities	11,406,319	11,386,220	11,406,319	11,386,220
Cagamas bonds	520,872	554,784	435,354	534,633
Other Government treasury bills	10,938,056	10,493,897	10,938,056	10,493,897
Other Government's securities	6,026,856	5,096,374	2,367,278	1,593,959
Malaysian Government Investment Issue	23,491,636	17,990,472	14,446,142	12,012,361
Khazanah bonds	112,980	112,980	112,980	112,980
Commercial papers	339,924	317,573	159,299	136,888
	52,836,643	45,952,300	39,865,428	36,270,938
Unquoted securities:				
<u>In Malaysia</u>				
Corporate bond and Sukuk	22,560,053	24,373,857	17,039,560	17,476,694
Loan stock	20,900	20,900	20,900	20,900
	22,580,953	24,394,757	17,060,460	17,497,594
<u>Outside Malaysia</u>				
Corporate bond and Sukuk	4,140,339	4,596,045	3,753,493	3,953,322
Amortisation of premium net of accretion of discount	(194,106)	(70,838)	(136,260)	(59,832)
Less : Expected credit losses	(12,241)	(587,477)	(15,125)	(600,618)
	79,351,588	74,284,787	60,527,996	57,061,404

PART A - EXPLANATORY NOTES (CONTINUED)

A10. DEBT INSTRUMENTS AT AMORTISED COST (CONTINUED)

Expected credit losses movement for debt instruments at amortised cost:

The Group	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	6,868	1,198	579,411	587,477
Changes in expected credit losses due to transfer within stages:	(2)	2	-	-
Transferred to Stage 2	(2)	2	-	-
Total charge to Statement of Income:	4,788	(554)	(43,787)	(39,553)
New financial assets purchased	23,149	-	-	23,149
Financial assets that have been derecognised	(12,253)	-	(71,042)	(83,295)
Change in credit risk	(6,108)	(554)	27,255	20,593
Write-offs	-	-	(80,114)	(80,114)
Exchange fluctuation	(160)	(56)	-	(216)
Other movements	-	-	(455,353) *	(455,353)
At 30 September 2025	11,494	590	157	12,241

* The other movement which is in relation to sukuk restructuring adjustments amounting to RM454 million as at 30 September 2025.

The Group	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	11,650	-	606,306	617,956
Changes in expected credit losses due to transferred within stages:	(285)	285	-	-
Transferred to Stage 1	88	(88)	-	-
Transferred to Stage 2	(373)	373	-	-
Total charge to Statement of Income:	(4,244)	934	69,380	66,070
New financial assets purchased	39,405	-	-	39,405
Financial assets that have been derecognised	(10,359)	-	-	(10,359)
Change in credit risk	(33,290)	934	69,380	37,024
Write-offs	-	-	(134,535)	(134,535)
Exchange fluctuation	(253)	(21)	(4)	(278)
Other movements	-	-	38,264	38,264
At 31 December 2024	6,868	1,198	579,411	587,477

Gross carrying amount movement for debt instruments at amortised cost classified as credit impaired:

The Group	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2025	1,417,787	-	1,417,787
New financial assets purchased	-	134,429	134,429
Financial assets that have been derecognised	(715,155)	-	(715,155)
Other changes in debts instruments	(56,011)	-	(56,011)
Amount fully recovered	(510,741)	-	(510,741)
Write-offs	(108,262)	-	(108,262)
Exchange fluctuation	(27,461)	-	(27,461)
At 30 September 2025	157	134,429	134,586

The Group	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	1,457,754	1,457,754
Other changes in debts instruments	106,924	106,924
Write-offs	(134,535)	(134,535)
Exchange fluctuation	(12,356)	(12,356)
At 31 December 2024	1,417,787	1,417,787

PART A - EXPLANATORY NOTES (CONTINUED)

A10. DEBT INSTRUMENTS AT AMORTISED COST (CONTINUED)

Expected credit losses movement for debt instruments at amortised cost:

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	20,166	1,198	579,254	600,618
Changes in expected credit losses due to transfer within stages:	(2)	2	-	-
Transferred to Stage 2	(2)	2	-	-
Total charge to Statement of Income:	(5,471)	(554)	(43,787)	(49,812)
New financial assets purchased	22,731	-	-	22,731
Financial assets that have been derecognised	(12,253)	-	(71,042)	(83,295)
Change in credit risk	(15,949)	(554)	27,255	10,752
Write-offs	-	-	(80,114)	(80,114)
Exchange fluctuation	(158)	(56)	-	(214)
Other movements	-	-	(455,353) *	(455,353)
At 30 September 2025	14,535	590	-	15,125

* The other movement which is in relation to sukuk restructuring adjustments amounting to RM454 million as at 30 September 2025.

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	26,000	-	599,125	625,125
Changes in expected credit losses due to transfer within stages:	(285)	285	-	-
Transferred to Stage 1	88	(88)	-	-
Transferred to Stage 2	(373)	373	-	-
Total charge to Statement of Income:	(5,296)	934	69,380	65,018
New financial assets purchased	35,918	-	-	35,918
Financial assets that have been derecognised	(10,359)	-	-	(10,359)
Change in credit risk	(30,855)	934	69,380	39,459
Write-offs	-	-	(127,515)	(127,515)
Exchange fluctuation	(253)	(21)	-	(274)
Other movements	-	-	38,264	38,264
At 31 December 2024	20,166	1,198	579,254	600,618

Gross carrying amount movement for debt instruments at amortised cost classified as credit impaired:

The Bank	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2025	782,778	-	782,778
New financial assets purchased	-	134,429	134,429
Financial assets that have been derecognised	(715,155)	-	(715,155)
Other changes in debts instruments	40,639	-	40,639
Write-offs	(108,262)	-	(108,262)
At 30 September 2025	-	134,429	134,429

The Bank	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	855,895	855,895
Other changes in debts instruments	54,398	54,398
Write-offs	(127,515)	(127,515)
At 31 December 2024	782,778	782,778

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
(i) By type of financing				
<i>At amortised cost</i>				
Overdrafts	5,573,530	5,360,277	2,521,682	2,464,774
Term loans/financing				
- Housing loan/financing	140,326,275	137,137,039	66,502,794	66,075,757
- Syndicated term loan	24,724,792	23,799,374	22,772,292	22,533,986
- Other term loans/financing	127,969,446	133,047,351	69,472,323	74,746,889
- Factoring receivables	3,430	4,246	-	-
- Hire purchase receivables	26,551,825	25,982,336	814,056	1,086,851
Bills receivable	7,561,073	7,118,172	4,512,642	4,162,966
Trust receipts	1,823,163	2,065,795	727,750	832,630
Claim on customers under acceptance credit	3,202,726	3,278,450	1,843,341	2,021,173
Staff loans *	1,503,551	1,520,425	1,009,522	1,035,367
Credit card receivables	8,495,801	8,170,765	7,717,155	7,579,309
Revolving credit	40,729,568	39,215,819	33,160,748	31,694,172
Share margin financing	36,981	22,637	36,981	22,637
Gross loans, advances and financing, at amortised cost	388,502,161	386,722,686	211,091,286	214,256,511
Fair value changes arising from fair value hedges	18,182	(32,883)	11,183	(34,299)
	388,520,343	386,689,803	211,102,469	214,222,212
Less: Expected credit losses	(6,010,203)	(6,614,307)	(3,124,466)	(3,705,529)
Net loans, advances and financing at amortised cost	382,510,140	380,075,496	207,978,003	210,516,683
Total gross loans, advances and financing				
- At amortised cost	388,502,161	386,722,686	211,091,286	214,256,511

* Loans to Directors of the Group and the Bank (including Directors of subsidiary) amounting to RM6,942,515 (2024: RM7,692,182) and RM5,159,665 (2024: RM3,669,677) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(a) Included in the Group's and the Bank's loans, advances and financing balances are RM14,318,000 (2024: RM15,517,000) of reinstated loans which were previously impaired and written off prior to 2005. The reinstatement of these loans has been approved by BNM on 5 February 2010 and was done selectively on the basis of either full settlement of arrears or upon regularised payments of rescheduled loan repayments.

(b) The Group and the Bank have undertaken fair value hedge and cash flow hedge on the interest rate risk and foreign currency risk of loans, advances and financing of RM2,755,621,000 (2024: RM2,617,767,000) and RM2,211,711,000 (2024: RM1,994,302,000) respectively, using interest rate swaps.

(c) As part of an arrangement with CIMB Islamic in relation to the Restricted Profit Sharing Investment Accounts ("RPSIA"), the Bank records as Investment account placement, its exposure in the arrangement, whereas CIMB Islamic records its exposure as loans, advances and financing. The RPSIA arrangement exposes the Bank to the risks and rewards on the financing and accordingly, the Bank accounts for expected credit losses for financing arising thereon.

As at 30 September 2025, the gross exposure and expected credit losses relating to RPSIA financing are RM2,838,524,000 (2024: RM2,928,095,000) and RM245,000 (2024: RM352,000) respectively.

(d) Included in the loans, advances and financing of the Group and the Bank are financing which are disclosed as "Restricted Agency Investment Account" in the financial statements of CIMB Islamic. These details are as follows:

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Syndicated term loan	1,515,499	1,532,005	1,515,499	1,532,005
Other term loan	10,908,364	10,750,279	10,908,364	10,750,279
Revolving credit	1,600,634	-	1,600,634	-
	14,024,497	12,282,284	14,024,497	12,282,284

Restricted Agency Investment Account ("RAIA") arrangement is with the Bank's wholly owned subsidiary, CIMB Islamic, and the contract is based on the Wakalah principle where the Bank, solely provide the funds, whilst the assets are managed by CIMB Islamic (as the Wakeel or agent). In the arrangement, CIMB Islamic has transferred substantially all the risk and rewards of ownership of the Investment (i.e the financing facility) to CIMB Bank. Accordingly, the underlying assets (including the undisbursed portion of the financing commitment) and expected credit losses arising thereon, if any, are recognised and accounted for by the Bank.

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
(ii) By type of customers				
Domestic banking institutions	63,915	340,615	11,111	164,510
Domestic non-bank financial institutions				
- stockbroking companies	421,398	73,458	367,729	19,621
- others	7,293,399	7,261,730	3,697,102	3,731,198
Domestic business enterprises				
- small medium enterprises	46,468,011	45,234,629	19,982,497	20,029,528
- others	41,159,740	42,363,667	20,916,931	22,025,905
Government and statutory bodies	11,725,077	11,690,013	9,915,233	9,853,284
Individuals	229,840,366	223,868,726	107,742,663	105,592,502
Other domestic entities	2,570,560	2,998,253	560,519	889,693
Foreign entities	48,959,695	52,891,595	47,897,501	51,950,270
Gross loans, advances and financing	388,502,161	386,722,686	211,091,286	214,256,511
(iii) By interest rate sensitivity				
Fixed rate				
- Housing loans/ financing	6,739,493	5,085,535	631,801	568,818
- Hire purchase receivables	21,868,302	22,516,759	675,215	893,028
- Other fixed rate loans	42,667,623	41,931,546	31,680,793	30,836,236
Variable rate				
- BLR plus/BFR plus	67,696,848	68,687,644	36,650,671	39,438,060
- Cost-plus	58,839,125	58,437,463	41,033,281	40,764,701
- Other variable rates	190,690,770	190,063,739	100,419,525	101,755,668
Gross loans, advances and financing	388,502,161	386,722,686	211,091,286	214,256,511
(iv) By economic purpose				
Personal use	25,412,394	23,790,286	20,980,162	19,269,600
Credit cards	8,495,801	8,170,765	7,717,155	7,579,309
Purchase of consumer durables	712,079	752,192	29,013	28,955
Construction	10,490,966	9,016,985	5,781,443	5,246,613
Residential property (housing)	141,617,170	138,576,589	66,192,570	65,760,934
Non-residential property	44,895,509	41,866,500	27,436,712	25,521,742
Purchase of fixed assets other than land and buildings	3,207,088	3,787,395	2,093,971	2,634,881
Mergers and acquisitions	1,476,578	1,731,227	1,475,630	1,730,161
Purchase of securities	14,404,583	17,419,553	4,456,458	7,032,518
Purchase of transport vehicles	26,488,505	26,016,573	759,574	1,070,830
Working capital	83,941,938	87,340,181	56,140,455	59,646,795
Other purposes	27,359,550	28,254,440	18,028,143	18,734,173
Gross loans, advances and financing	388,502,161	386,722,686	211,091,286	214,256,511

PART A - EXPLANATORY NOTES (CONTINUED)**A11. LOANS, ADVANCES AND FINANCING (CONTINUED)**

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
(v) By geographical distribution				
Malaysia	279,432,320	273,805,487	139,523,881	140,279,142
Indonesia	2,843,007	2,699,426	2,843,007	2,699,426
Thailand	33,145,213	35,018,062	974,120	1,391,845
Singapore	46,864,108	47,506,861	46,864,108	47,506,861
United Kingdom	3,451,521	6,601,978	3,451,521	6,601,978
Hong Kong	2,232,674	2,173,007	2,232,674	2,173,007
China	5,501,362	4,657,391	5,501,362	4,657,391
Other countries	15,031,956	14,260,474	9,700,613	8,946,861
Gross loans, advances and financing	<u>388,502,161</u>	<u>386,722,686</u>	<u>211,091,286</u>	<u>214,256,511</u>
(vi) By economic sector				
Primary agriculture	6,305,655	7,804,965	2,995,306	4,228,496
Mining and quarrying	2,546,237	3,379,783	2,173,955	2,911,392
Manufacturing	16,280,727	18,024,438	8,169,072	10,009,048
Electricity, gas and water supply	5,805,130	6,703,164	3,636,233	4,246,631
Construction	12,373,701	11,508,866	7,178,298	6,997,433
Transport, storage and communications	8,426,420	8,769,635	4,034,356	4,575,710
Education, health and others	18,466,468	18,916,261	14,541,723	15,371,505
Wholesale and retail trade, and restaurants and hotels	27,790,712	29,917,494	14,534,154	16,686,342
Finance, insurance/takaful, real estate and business activities	59,751,885	57,448,457	43,515,861	41,560,314
Household	224,846,755	219,261,251	104,555,687	102,780,130
Others	5,908,471	4,988,372	5,756,641	4,889,510
	<u>388,502,161</u>	<u>386,722,686</u>	<u>211,091,286</u>	<u>214,256,511</u>
(vii) By residual contractual maturity				
Within one year	75,254,950	76,030,665	55,560,797	56,111,939
One year to less than three years	26,989,720	26,362,367	18,840,201	18,920,354
Three years to less than five years	36,175,302	38,692,087	21,458,384	24,745,361
Five years and more	250,082,189	245,637,567	115,231,904	114,478,857
Gross loans, advances and financing	<u>388,502,161</u>	<u>386,722,686</u>	<u>211,091,286</u>	<u>214,256,511</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
(viii) Credit impaired loans, advances and financing by economic purpose				
Personal use	371,931	333,804	266,843	228,609
Credit cards	158,655	153,964	143,436	143,575
Purchase of consumer durables	313	319	-	-
Construction	231,269	232,803	17,780	21,296
Residential property (housing)	2,419,418	2,384,001	943,129	927,609
Non-residential property	355,300	356,119	177,307	183,803
Purchase of fixed assets other than land and buildings	24,572	18,520	12,732	-
Purchase of securities	824	1,135	22	286
Purchase of transport vehicles	352,506	323,401	21,406	29,778
Working capital	959,427	1,563,578	616,688	1,262,542
Merger and acquisition	45,607	44,619	45,607	44,619
Other purposes	766,379	759,001	586,855	557,241
Gross credit impaired loans, advances and financing	<u>5,686,201</u>	<u>6,171,264</u>	<u>2,831,805</u>	<u>3,399,358</u>
(ix) Credit impaired loans, advances and financing by geographical distribution				
Malaysia	3,816,025	4,380,520	2,097,490	2,756,143
Indonesia	4,770	3,182	4,770	3,182
Thailand	987,926	1,036,970	170	110
Singapore	258,368	204,670	258,368	204,670
United Kingdom	46,846	45,862	46,846	45,862
Hong Kong	168,220	154,732	168,220	154,732
China	7,900	10,691	7,900	10,691
Other countries	396,146	334,637	248,041	223,968
Gross credit impaired loans, advances and financing	<u>5,686,201</u>	<u>6,171,264</u>	<u>2,831,805</u>	<u>3,399,358</u>
(x) Credit impaired loans, advances and financing by economic sector				
Primary agriculture	25,295	6,975	7,544	6,919
Mining and quarrying	174,111	936,147	136,474	926,260
Manufacturing	154,498	218,112	91,199	97,409
Electricity, gas and water supply	11,494	1,597	718	1,597
Construction	290,567	363,310	159,527	152,589
Transport, storage and communications	57,995	55,245	49,160	47,672
Education, health and others	110,417	109,374	21,537	31,065
Wholesale and retail trade, and restaurants and hotels	491,349	480,165	232,258	257,250
Finance, insurance/takaful, real estate and business activities	799,343	543,983	532,997	325,783
Household	3,417,329	3,330,259	1,448,608	1,428,606
Others	153,803	126,097	151,783	124,208
Gross credit impaired loans, advances and financing	<u>5,686,201</u>	<u>6,171,264</u>	<u>2,831,805</u>	<u>3,399,358</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(xi) Movements in the expected credit losses on loans, advances and financing are as follows:

The Group	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - Not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	2,065,265	1,313,007	3,236,035	-	6,614,307
Changes in expected credit losses due to transferred within stages:	326,058	(417,470)	91,412	-	-
Transferred to Stage 1	829,028	(790,292)	(38,736)	-	-
Transferred to Stage 2	(442,818)	1,119,918	(677,100)	-	-
Transferred to Stage 3	(60,152)	(747,096)	807,248	-	-
Total charge to Statement of Income:	(503,980)	517,626	1,463,605	24,273	1,501,524
New financial assets originated	719,775	116,783	473,790	24,273	1,334,621
Financial assets that have been derecognised	(496,049)	(252,716)	(90,283)	-	(839,048)
Writeback in respect of full recoveries	-	-	(212,713)	-	(212,713)
Change in credit risk	(727,706)	653,559	1,292,811	-	1,218,664
Write-offs	(774)	(1,639)	(1,477,272)	-	(1,479,685)
Disposal of loans, advances and financing	-	-	(58,492)	-	(58,492)
Exchange fluctuation	(13,007)	(3,415)	(32,549)	(121)	(49,092)
Other movements	(100)	166	(522,647) *	4,222	(518,359)
At 30 September 2025	1,873,462	1,408,275	2,700,092	28,374	6,010,203

* The other movement which is in relation to loan restructuring adjustments amounting to RM548 million as at 30 September 2025.

The Group	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - Not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2024	2,455,703	1,334,811	3,077,099	1,863	6,869,476
Changes in expected credit losses due to transferred within stages:	477,634	(445,886)	(31,748)	-	-
Transferred to Stage 1	1,050,982	(979,350)	(71,632)	-	-
Transferred to Stage 2	(503,562)	1,451,172	(947,610)	-	-
Transferred to Stage 3	(69,786)	(917,708)	987,494	-	-
Total charge to Statement of Income:	(833,887)	437,201	2,319,479	(587)	1,922,206
New financial assets originated	1,060,319	143,908	81,098	-	1,285,325
Financial assets that have been derecognised	(933,686)	(291,533)	-	-	(1,225,219)
Writeback in respect of full recoveries	-	-	(424,831)	(587)	(425,418)
Change in credit risk	(960,520)	584,826	2,663,212	-	2,287,518
Write-offs	(411)	(827)	(2,054,237)	(945)	(2,056,420)
Disposal of loans, advances and financing	-	-	(231,612)	-	(231,612)
Exchange fluctuation	(32,677)	(12,269)	(51,338)	(48)	(96,332)
Other movements	(1,097)	(23)	208,392	(283)	206,989
At 31 December 2024	2,065,265	1,313,007	3,236,035	-	6,614,307

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(xi) Movements in the expected credit losses on loans, advances and financing are as follows: (Continued)

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	1,097,670	589,055	2,018,804	3,705,529
Changes in expected credit losses due to transferred within stages:	184,998	(293,619)	108,621	-
Transferred to Stage 1	460,293	(444,155)	(16,138)	-
Transferred to Stage 2	(215,756)	547,495	(331,739)	-
Transferred to Stage 3	(59,539)	(396,959)	456,498	-
Total charge to Statement of Income:	(279,948)	358,393	766,618	845,063
New financial assets originated	558,676	60,681	462,531	1,081,888
Financial assets that have been derecognised	(391,772)	(98,872)	(90,283)	(580,927)
Writeback in respect of full recoveries	-	-	(100,778)	(100,778)
Change in credit risk	(446,852)	396,584	495,148	444,880
Write-offs	(769)	(430)	(937,144)	(938,343)
Exchange fluctuation	(9,040)	(1,511)	(26,256)	(36,807)
Other movements	(101)	166	(451,041) *	(450,976)
At 30 September 2025	992,810	652,054	1,479,602	3,124,466

* The other movement which is in relation to loan restructuring adjustments amounting to RM548 million as at 30 September 2025.

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	1,387,514	650,622	1,903,724	3,941,860
Changes in expected credit losses due to transferred within stages:	294,210	(296,332)	2,122	-
Transferred to Stage 1	587,375	(547,880)	(39,495)	-
Transferred to Stage 2	(224,301)	704,288	(479,987)	-
Transferred to Stage 3	(68,864)	(452,740)	521,604	-
Total charge to Statement of Income:	(556,361)	240,151	1,419,054	1,102,844
New financial assets originated	837,071	130,336	22,686	990,093
Financial assets that have been derecognised	(805,890)	(191,027)	-	(996,917)
Writeback in respect of full recoveries	-	-	(222,828)	(222,828)
Change in credit risk	(587,542)	300,842	1,619,196	1,332,496
Write-offs	(408)	(282)	(1,415,711)	(1,416,401)
Exchange fluctuation	(26,314)	(5,008)	(39,381)	(70,703)
Other movements	(971)	(96)	148,996	147,929
At 31 December 2024	1,097,670	589,055	2,018,804	3,705,529

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(xii) Movements in credit impaired loans, advances and financing

Gross carrying amount movement of loans, advances and financing at amortised cost classified as credit impaired:

	The Group		
	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2025	6,171,264	-	6,171,264
Transfer within stages	2,071,443	-	2,071,443
New financial assets originated	4,767	186,589	191,356
Write-offs	(1,489,209)	-	(1,489,209)
Amount fully recovered	(313,418)	-	(313,418)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	46,956	4,222	51,178
Disposal of loans, advances and financing	(94,914)	-	(94,914)
Exchange fluctuation	(37,789)	-	(37,789)
At 30 September 2025	5,495,390	190,811	5,686,201

	The Group		
	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2024	7,261,739	6,117	7,267,856
Transfer within stages	1,793,543	-	1,793,543
New financial assets originated	40,653	-	40,653
Write-offs	(2,054,237)	(945)	(2,055,182)
Amount fully recovered	(597,456)	-	(597,456)
Other changes in loans, advances and financing	209,387	(5,033)	204,354
Disposal of loans, advances and financing	(418,123)	-	(418,123)
Exchange fluctuation	(64,242)	(139)	(64,381)
At 31 December 2024	6,171,264	-	6,171,264

	The Group	
	30 September 2025	31 December 2024
Ratio of credit impaired loans to total loans, advances and financing	1.46%	1.60%

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(xii) Movements in credit impaired loans, advances and financing (continued)

Gross carrying amount movement of loans, advances and financing at amortised cost classified as credit impaired: (Continued)

	The Bank		
	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2025	3,399,358	-	3,399,358
Transfer within stages	1,148,710	-	1,148,710
New financial assets originated	592	162,437	163,029
Write-offs	(949,082)	-	(949,082)
Amount fully recovered	(182,235)	-	(182,235)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	140,267	-	140,267
Exchange fluctuation	(24,532)	-	(24,532)
At 30 September 2025	2,669,368	162,437	2,831,805

	The Bank	
	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	4,085,846	4,085,846
Transfer within stages	830,638	830,638
New financial assets originated	37,127	37,127
Write-offs	(1,415,711)	(1,415,711)
Amount fully recovered	(317,506)	(317,506)
Other changes in loans, advances and financing	211,360	211,360
Exchange fluctuation	(32,396)	(32,396)
At 31 December 2024	3,399,358	3,399,358

	The Bank	
	30 September 2025	31 December 2024
Ratio of credit impaired loans to total loans, advances and financing	1.34%	1.59%

PART A - EXPLANATORY NOTES (CONTINUED)

A12. OTHER ASSETS

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Foreclosed assets net of allowance for impairment losses of RM9,440,000 (2024: RM33,990,000)	130,344	139,494	-	-
Due from brokers	16,970	26,669	16,970	26,669
Structured financing	320,100	707,501	320,100	707,501
Collateral pledged for derivative transactions	4,826,197	4,318,096	2,517,278	2,775,071
Treasury related receivables	5,346,197	1,518,341	4,477,199	1,130,047
Settlement accounts	1,409,583	698,339	1,280,443	641,144
Other debtors net of expected credit losses *, deposits and prepayments	2,179,002	1,522,711	1,681,037	1,092,777
	14,228,393	8,931,151	10,293,027	6,373,209

* net of expected credit losses of RM612,244,000 (2024: RM611,853,000) for the Group and RM556,029,000 (2024: RM555,573,000) for the Bank.
Included in other debtors net of expected credit losses, deposits and prepayments are amounts related to receivables of settlement debit card balances.

A13. DEPOSITS FROM CUSTOMERS

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
(i) By type of deposit				
Demand deposits	102,590,431	101,372,822	74,957,592	77,780,571
Saving deposits	76,016,498	69,378,203	38,762,209	35,351,436
Fixed deposits	156,728,568	158,182,668	110,688,183	109,358,812
Negotiable instruments of deposit	2,499,322	1,027,496	-	-
Short term money market deposits	72,330,702	77,004,625	36,230,131	33,849,414
Others	1,774,167	1,264,820	865,991	716,139
	411,939,688	408,230,634	261,504,106	257,056,372
(ii) By type of customer				
Government and statutory bodies	21,192,193	14,335,545	12,350,962	8,282,816
Business enterprises	158,725,304	150,459,635	105,296,489	94,246,274
Individuals	165,211,533	170,813,840	103,432,922	110,602,548
Others	66,810,658	72,621,614	40,423,733	43,924,734
	411,939,688	408,230,634	261,504,106	257,056,372
(iii) Maturity structure of fixed deposits and negotiable instruments of deposit				
Due within six months	125,460,926	135,823,379	84,880,428	95,537,058
Six months to less than one year	28,325,698	21,928,080	21,435,920	13,643,825
One year to less than three years	5,399,622	1,435,580	4,331,392	157,119
Three years to less than five years	35,919	23,125	34,727	20,810
More than five years	5,725	-	5,716	-
	159,227,890	159,210,164	110,688,183	109,358,812

A14. INVESTMENT ACCOUNTS OF CUSTOMERS

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Unrestricted investment accounts	29,906,933	24,443,310	-	-

PART A - EXPLANATORY NOTES (CONTINUED)

A15. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Licensed banks	31,967,866	27,886,769	30,436,257	27,795,752
Licensed finance companies	4,110,974	4,912,434	2,790,588	3,200,655
Licensed investment banks	734,606	397,529	413,383	115,272
Bank Negara Malaysia	1,305,616	1,314,775	1,305,616	1,314,775
Other financial institutions	10,433,243	9,360,643	7,347,260	6,864,260
	48,552,305	43,872,150	42,293,104	39,290,714

The maturity structure of deposits and placements of banks and other financial institutions is as follows:

Due within six months	38,461,157	41,293,073	32,324,971	36,998,993
Six months to less than one year	9,217,625	1,156,673	9,269,401	982,861
One year to less than three years	249,875	772,719	75,084	659,175
Three years to less than five years	623,648	203,133	623,648	203,133
Five years and more	-	446,552	-	446,552
	48,552,305	43,872,150	42,293,104	39,290,714

A16. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
<u>Designated at fair value through profit or loss (Note a)</u>				
Deposits from customers - structured investments	3,957,782	5,179,163	1,895,642	2,053,440
Debentures	77,082	73,492	-	-
Bills payable	1,422,829	1,341,683	-	-
	5,457,693	6,594,338	1,895,642	2,053,440
<u>Held for trading</u>				
Malaysian Government Securities	9,933	-	10,611	-
Other Government Securities	589,087	-	-	-
Government investment issues	34,117	-	34,117	-
	633,137	-	44,728	-
	6,090,830	6,594,338	1,940,370	2,053,440

a) The Group and the Bank have issued structured investments, bills payable and debentures, and have designated them at fair value in accordance with MFRS9. The Group and the Bank have the ability to do this when designating these instruments at fair value reduces an accounting mismatch. These instruments are managed by the Group and the Bank on the basis of its fair value, and/or includes terms that have substantive derivative characteristics.

The carrying amount of financial liabilities designated at fair value of the Group and the Bank at 30 September 2025 were RM23,062,000 higher (2024: RM54,044,000 lower) and RM48,155,000 higher (2024: RM407,000 higher) respectively than the contractual amount at maturity for the structured investments, RM11,071,000 (2024: RM6,801,000) higher than the contractual amount at maturity for the debentures of the Group and RM160,276,000 (2024: RM106,786,000) higher than the contractual amount at maturity for bills payable of the Group.

A17. OTHER LIABILITIES

	Note	The Group		The Bank	
		30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Due to brokers and clients		20,432	23,586	20,432	23,586
Post employment benefit obligations		224,003	232,708	49,371	52,311
Sundry creditors		1,573,119	1,186,688	1,231,316	951,453
Expenditure payable		2,336,491	2,230,404	1,996,278	1,910,014
Expected credit losses for loan commitments and financial guarantee contracts	A17(a)	327,433	333,463	240,523	244,830
Provision for legal claims		50,322	50,601	35,588	35,955
Credit card expenditure payable		108,183	115,891	105,843	114,452
Collateral received for derivative transactions		2,936,452	3,657,287	1,461,597	2,121,968
Structured deposits		5,445,919	3,697,288	5,425,820	3,676,287
Treasury related payables		6,012,187	3,491,453	5,643,320	3,070,678
Settlement accounts		913,098	1,075,863	885,495	963,738
Others		1,017,799	1,041,469	631,803	652,573
		20,965,438	17,136,701	17,727,386	13,817,845

PART A - EXPLANATORY NOTES (CONTINUED)

A17. OTHER LIABILITIES (CONTINUED)

(a) Expected credit losses movement of loan commitments and financial guarantee contracts are as follows:

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
The Group				
At 1 January 2025	183,897	71,948	77,618	333,463
Changes in expected credit losses due to transferred within stages:	67,400	(64,356)	(3,044)	-
Transferred to Stage 1	86,928	(84,382)	(2,546)	-
Transferred to Stage 2	(19,343)	45,270	(25,927)	-
Transferred to Stage 3	(185)	(25,244)	25,429	-
Total charge to Statement of Income:	(69,016)	63,585	792	(4,639)
New exposures	154,040	6,902	670	161,612
Exposures derecognised or matured	(119,908)	(23,183)	(13,048)	(156,139)
Change in credit risk	(103,148)	79,866	13,170	(10,112)
Exchange fluctuation	(701)	(118)	(490)	(1,309)
Other movements	(75)	(6)	(1)	(82)
At 30 September 2025	181,505	71,053	74,875	327,433

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
The Group				
At 1 January 2024	300,347	61,943	170,922	533,212
Changes in expected credit losses due to transferred within stages:	86,539	(85,265)	(1,274)	-
Transferred to Stage 1	115,707	(113,968)	(1,739)	-
Transferred to Stage 2	(28,984)	63,590	(34,606)	-
Transferred to Stage 3	(184)	(34,887)	35,071	-
Total charge to Statement of Income:	(199,541)	96,370	(86,147)	(189,318)
New exposures	198,094	5,359	406	203,859
Exposures derecognised or matured	(194,323)	(25,341)	(34,509)	(254,173)
Change in credit risk	(203,312)	116,352	(52,044)	(139,004)
Exchange fluctuation	(4,028)	(634)	(1,989)	(6,651)
Other movements	580	(466)	(3,894)	(3,780)
At 31 December 2024	183,897	71,948	77,618	333,463

PART A - EXPLANATORY NOTES (CONTINUED)

A17. OTHER LIABILITIES (CONTINUED)

(a) Expected credit losses movement of loan commitments and financial guarantee contracts are as follows: (Continued)

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	150,148	62,116	32,566	244,830
Changes in expected credit losses due to transferred within stages:	67,564	(64,532)	(3,032)	-
Transferred to Stage 1	77,017	(74,498)	(2,519)	-
Transferred to Stage 2	(9,270)	30,046	(20,776)	-
Transferred to Stage 3	(183)	(20,080)	20,263	-
Total charge to Statement of Income:	(70,833)	62,044	5,379	(3,410)
New exposures	112,720	4,085	700	117,505
Exposures derecognised or matured	(99,508)	(18,184)	(6,351)	(124,043)
Change in credit risk	(84,045)	76,143	11,030	3,128
Exchange fluctuation	(605)	(58)	(153)	(816)
Other movements	(74)	(6)	(1)	(81)
At 30 September 2025	146,200	59,564	34,759	240,523

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	202,436	47,887	99,184	349,507
Changes in expected credit losses due to transferred within stages:	83,139	(79,157)	(3,982)	-
Transferred to Stage 1	102,691	(101,105)	(1,586)	-
Transferred to Stage 2	(19,373)	45,930	(26,557)	-
Transferred to Stage 3	(179)	(23,982)	24,161	-
Total charge to Statement of Income:	(132,647)	94,307	(58,710)	(97,050)
New exposures	141,674	4,901	-	146,575
Exposures derecognised or matured	(156,328)	(19,074)	(5,691)	(181,093)
Change in credit risk	(117,993)	108,480	(53,019)	(62,532)
Exchange fluctuation	(3,282)	(517)	(46)	(3,845)
Other movements	502	(404)	(3,880)	(3,782)
At 31 December 2024	150,148	62,116	32,566	244,830

As at 30 September 2025, the gross carrying amount of loan commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM224,588,000 (2024: RM254,143,000) and RM167,408,000 (2024: RM154,756,000) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A18. INTEREST INCOME

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
The Group				
Loans and advances				
- interest income	3,102,846	3,452,348	9,545,675	10,369,691
- unwinding income^	19,521	22,830	59,062	76,083
Money at call and deposits with financial institutions	180,910	192,678	604,231	627,728
Reverse repurchase agreements	116,995	139,022	302,361	343,343
Debt instruments at fair value through other comprehensive income	535,622	556,343	1,649,292	1,605,053
Debt instruments at amortised cost	502,569	466,476	1,451,793	1,410,593
Others	43,346	40,076	134,052	113,573
	<u>4,501,809</u>	<u>4,869,773</u>	<u>13,746,466</u>	<u>14,546,064</u>
Net accretion of discount less amortisation of premium	<u>11,355</u>	<u>70,474</u>	<u>90,871</u>	<u>237,344</u>
	<u>4,513,164</u>	<u>4,940,247</u>	<u>13,837,337</u>	<u>14,783,408</u>
The Bank				
Loans and advances				
- interest income	2,597,558	2,886,543	8,016,095	8,666,492
- unwinding income^	16,042	19,150	50,212	66,032
Money at call and deposits with financial institutions	227,669	227,486	732,175	726,594
Reverse repurchase agreements	116,181	138,008	297,654	335,288
Debt instruments at fair value through other comprehensive income	477,134	498,795	1,473,672	1,438,240
Debt instruments at amortised cost	495,282	459,254	1,431,285	1,391,623
Others	42,267	40,075	131,000	113,571
	<u>3,972,133</u>	<u>4,269,311</u>	<u>12,132,093</u>	<u>12,737,840</u>
Net accretion of discount less amortisation of premium	<u>23,938</u>	<u>75,166</u>	<u>123,534</u>	<u>244,270</u>
	<u>3,996,071</u>	<u>4,344,477</u>	<u>12,255,627</u>	<u>12,982,110</u>

^ Included in unwinding income is interest income earned on credit impaired financial assets.

A19. INTEREST INCOME FOR FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
The Group				
Financial investments at fair value through profit or loss	293,523	225,348	842,924	676,171
	<u>293,523</u>	<u>225,348</u>	<u>842,924</u>	<u>676,171</u>
Net accretion of discount less amortisation of premium	<u>51,160</u>	<u>75,905</u>	<u>185,044</u>	<u>308,754</u>
	<u>344,683</u>	<u>301,253</u>	<u>1,027,968</u>	<u>984,925</u>
The Bank				
Financial investments at fair value through profit or loss	223,468	151,517	626,944	457,072
	<u>223,468</u>	<u>151,517</u>	<u>626,944</u>	<u>457,072</u>
Net accretion of discount less amortisation of premium	<u>64,671</u>	<u>79,121</u>	<u>214,535</u>	<u>317,389</u>
	<u>288,139</u>	<u>230,638</u>	<u>841,479</u>	<u>774,461</u>

PART A - EXPLANATORY NOTES (CONTINUED)**A20. INTEREST EXPENSE**

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Deposits and placements of banks and other financial institutions	269,713	376,250	915,072	1,129,349
Deposits from other customers	1,800,076	1,896,096	5,534,622	5,912,341
Repurchase agreements	342,416	435,997	1,057,333	1,240,405
Financial liabilities designated at fair value through profit or loss	21,402	29,992	75,454	90,335
Negotiable certificates of deposits	16,711	19,339	70,334	57,247
Recourse obligation on loan and financing sold to Cagamas	16,127	13,453	43,188	39,523
Bonds, Sukuk and debentures	69,225	120,682	209,193	419,293
Subordinated obligations	116,495	90,130	325,208	305,993
Other borrowings	94,928	66,071	260,648	189,214
Structured deposits	22,642	39,932	68,776	115,393
Lease liabilities	3,130	4,650	11,127	14,033
Others	5,499	6,401	16,957	18,293
	<u>2,778,364</u>	<u>3,098,993</u>	<u>8,587,912</u>	<u>9,531,419</u>
The Bank				
Deposits and placements of banks and other financial institutions	245,619	351,760	844,616	1,061,509
Deposits from other customers	1,573,875	1,653,110	4,833,561	5,175,091
Repurchase agreements	315,345	390,307	959,298	1,120,055
Financial liabilities designated at fair value through profit or loss	13,805	13,846	50,925	39,002
Negotiable certificates of deposits	16,578	19,208	69,938	56,852
Recourse obligation on loan and financing sold to Cagamas	16,127	13,453	43,188	39,523
Bonds and debentures	67,818	119,535	204,839	409,892
Subordinated obligations	111,498	103,185	310,417	313,345
Other borrowings	94,920	66,049	260,616	195,873
Structured deposits	22,642	39,932	68,776	115,393
Lease liabilities	2,456	3,871	9,076	11,873
Others	24	25	73	73
	<u>2,480,707</u>	<u>2,774,281</u>	<u>7,655,323</u>	<u>8,538,481</u>

A21. MODIFICATION LOSS

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Loss on modification of cash flows	<u>25,585</u>	<u>649</u>	<u>41,673</u>	<u>1,977</u>
The Bank				
Loss on modification of cash flows	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A22. NET NON-INTEREST INCOME

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Group				
(a) Fee and commission income				
Commissions	255,399	231,570	739,328	666,296
Fee on loans and advances	161,486	142,611	494,603	460,247
Service charges and fees	150,313	162,544	460,221	471,566
Guarantee fees	15,565	9,467	44,363	35,439
Other fee income	48,431	47,211	137,175	187,915
Fee and commission income	631,194	593,403	1,875,690	1,821,463
(b) Fee and commission expense	(180,949)	(177,107)	(544,394)	(546,951)
Net fee and commission income	450,245	416,296	1,331,296	1,274,512
(c) Other non-interest income				
Gross dividend income from:				
Financial investments at fair value through profit or loss	26,863	24,484	56,732	61,124
Equity instruments at fair value through other comprehensive income	17	661	3,173	4,145
	26,880	25,145	59,905	65,269
Net gain arising from financial investments at fair value through profit or loss				
- realised	254,696	36,370	342,511	79,962
- unrealised	106,712	501,189	783,781	634,133
	361,408	537,559	1,126,292	714,095
Net (loss)/gain arising from derivative financial instrument				
- realised	(340,265)	(60,029)	(658,557)	1,370,161
- unrealised	1,072,560	(4,351,064)	(1,484,602)	(3,040,532)
	732,295	(4,411,093)	(2,143,159)	(1,670,371)
Net gain arising from loans, advances and financing at fair value through profit or loss				
- realised	-	(160)	-	12,259
- unrealised	-	328	-	-
	-	168	-	12,259
Net (loss)/gain arising from financial liabilities at fair value through profit or loss				
- realised	(5,697)	3,802	(13,772)	(66,395)
- unrealised	(21,458)	(21,871)	(98,829)	47,698
	(27,155)	(18,069)	(112,601)	(18,697)
Net (loss)/gain arising from hedging activities	(254,309)	(8,361)	(316,556)	9,751
Net gain from sale of investment in debt instruments at fair value through other comprehensive income	415,477	45,496	650,543	197,778
Net gain from redemption of debt instruments at amortised cost	-	332	189	365
Other income				
Foreign exchange (loss)/gain	(375,977)	4,703,709	3,042,011	3,105,825
Rental income	7,068	7,507	13,447	10,993
Gain on disposal of property, plant and equipment/assets held for sale	429	675	1,697	1,444
Gain/(loss) on disposal of foreclosed assets	76	(1,418)	346	(7,014)
Gain/(loss) on disposal of loans, advances and financing	70,315	(693)	71,918	44,040
Loss on liquidation of a subsidiary	-	-	-	(34)
Others	8,814	11,568	57,784	39,489
	(289,275)	4,721,348	3,187,203	3,194,743
Total other non interest income	965,321	892,525	2,451,816	2,505,192
Net non-interest income	1,415,566	1,308,821	3,783,112	3,779,704

PART A - EXPLANATORY NOTES (CONTINUED)

A22. NET NON-INTEREST INCOME (CONTINUED)

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
The Bank				
(a) Fee and commission income				
Commissions	198,300	168,742	573,179	493,295
Fee on loans and advances	156,273	138,617	480,373	445,544
Service charges and fees	425,211	480,610	1,374,292	1,398,146
Guarantee fees	13,519	7,464	37,726	29,408
Other fee income	48,626	43,863	131,712	176,557
Fee and commission income	841,929	839,296	2,597,282	2,542,950
(b) Fee and commission expense	(176,744)	(174,400)	(532,414)	(540,845)
Net fee and commission income	665,185	664,896	2,064,868	2,002,105
(c) Other non-interest income				
Gross dividend income from:				
Financial investments at fair value through profit or loss	26,840	24,462	56,642	61,034
Equity instruments at fair value through other comprehensive income	9	-	1,609	1,600
Subsidiary	300,000	-	474,467	1,600
	326,849	24,462	532,718	64,234
Net gain arising from financial investments at fair value through profit or loss				
- realised	52,794	(49,894)	(66,269)	(65,009)
- unrealised	82,909	206,590	186,915	326,445
	135,703	156,696	120,646	261,436
Net gain/(loss) arising from derivative financial instrument				
- realised	(338,606)	(416,638)	(855,927)	1,115,473
- unrealised	1,232,299	(3,478,718)	(414,343)	(2,422,849)
	893,693	(3,895,356)	(1,270,270)	(1,307,376)
Net gain arising from loans, advances and financing at fair value through profit or loss				
- realised	-	(160)	-	12,259
- unrealised	-	328	-	-
	-	168	-	12,259
Net (loss)/gain arising from financial liabilities at fair value through profit or loss				
- realised	(6,387)	(3,956)	(8,194)	(4,506)
- unrealised	(14,153)	5,962	(41,723)	1,907
	(20,540)	2,006	(49,917)	(2,599)
Net (loss)/gain arising from hedging activities	(3,860)	(12,000)	16,195	19,328
Net gain from sale of investment in debt instruments at fair value through other comprehensive income	115,349	37,694	230,764	150,985
Net gain from redemption of debt instruments at amortised cost	-	332	180	365
Other income				
Foreign exchange (loss)/gain	(392,720)	4,615,150	2,992,686	3,147,232
Rental income	6,646	5,952	12,116	8,782
Gain on disposal of property, plant and equipment/assets held for sale	17	244	559	521
Gain/(loss) on disposal of loans, advances and financing	70,394	(629)	70,394	32,331
Gain on liquidation of a subsidiary	-	-	-	17
Others	5,902	13,537	47,854	35,310
	(309,761)	4,634,254	3,123,609	3,224,193
Total other non-interest income	1,137,433	948,256	2,703,925	2,422,825
Net non-interest income	1,802,618	1,613,152	4,768,793	4,424,930

PART A - EXPLANATORY NOTES (CONTINUED)**A23. OVERHEADS**

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
The Group				
Personnel costs				
- Salaries, allowances and bonuses	1,149,813	1,123,760	3,002,956	2,843,336
- Pension cost	101,645	103,983	303,307	285,062
- Share-based expense ¹	4	4,553	(11,253)	11,429
- Overtime	4,592	4,706	13,525	15,137
- Staff incentives and other staff payments	57,021	63,593	155,454	152,789
- Medical expenses	25,426	24,269	73,667	72,988
- Others	38,975	33,261	113,106	95,218
	<u>1,377,476</u>	<u>1,358,125</u>	<u>3,650,762</u>	<u>3,475,959</u>
Establishment costs				
- Depreciation of property, plant and equipment	40,168	39,171	118,782	129,516
- Depreciation of right-of-use assets	45,993	50,338	146,949	159,374
- Rental	29,197	31,718	88,247	90,280
- Amortisation of intangible assets	83,715	97,212	277,986	295,065
- Repair and maintenance	177,162	181,085	558,941	523,233
- Outsourced services	23,316	20,815	55,627	55,790
- Security expenses	19,562	20,094	55,417	53,535
- Others	26,029	37,564	66,814	111,554
	<u>445,142</u>	<u>477,997</u>	<u>1,368,763</u>	<u>1,418,347</u>
Marketing expenses				
- Advertisement	37,863	38,827	108,072	91,688
- Others	62,250	42,405	201,724	106,795
	<u>100,113</u>	<u>81,232</u>	<u>309,796</u>	<u>198,483</u>
Administration and general expenses				
- Communication	30,706	27,672	75,313	62,875
- Consultancy and professional fees	32,139	25,897	77,864	79,233
- Legal expenses	6,851	12,214	14,760	25,078
- Stationery	4,271	5,507	13,513	14,307
- Postages	7,956	7,670	23,005	19,896
- Administrative travelling and vehicle expenses	6,307	7,028	18,833	19,803
- Incidental expenses on banking operations	11,783	11,540	38,333	37,449
- Insurance	3,420	3,231	10,485	9,988
- Others	141,329	132,387	435,735	410,673
	<u>244,762</u>	<u>233,146</u>	<u>707,841</u>	<u>679,302</u>
	<u>2,167,493</u>	<u>2,150,500</u>	<u>6,037,162</u>	<u>5,772,091</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A23. OVERHEADS (CONTINUED)

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Bank				
Personnel costs				
- Salaries, allowances and bonuses	981,793	960,554	2,491,205	2,342,437
- Pension cost	89,498	90,329	265,138	257,211
- Share-based expense ¹	2	3,724	(9,846)	9,938
- Overtime	3,318	3,159	9,599	10,246
- Staff incentives and other staff payments	49,336	55,140	134,681	130,153
- Medical expenses	23,493	22,453	68,103	67,348
- Others	30,720	23,655	88,136	73,332
	<u>1,178,160</u>	<u>1,159,014</u>	<u>3,047,016</u>	<u>2,890,665</u>
Establishment costs				
- Depreciation of property, plant and equipment	31,253	29,050	90,942	97,164
- Depreciation of right-of-use assets	38,750	42,633	124,768	134,763
- Rental	14,829	17,444	45,521	49,595
- Amortisation of intangible assets	67,733	80,572	230,391	246,553
- Repair and maintenance	162,273	165,522	513,932	481,918
- Outsourced services	12,590	10,437	34,093	33,306
- Security expenses	18,335	18,678	51,652	49,464
- Others	19,706	31,767	50,100	94,971
	<u>365,469</u>	<u>396,103</u>	<u>1,141,399</u>	<u>1,187,734</u>
Marketing expenses				
- Advertisement	31,246	31,160	88,375	70,868
- Others	61,717	40,164	199,615	101,632
	<u>92,963</u>	<u>71,324</u>	<u>287,990</u>	<u>172,500</u>
Administration and general expenses				
- Communication	18,737	26,579	46,891	58,810
- Consultancy and professional fees	27,981	22,368	72,120	68,256
- Legal expenses	3,890	8,385	5,200	12,929
- Stationery	3,176	3,799	9,893	9,887
- Postages	5,916	6,002	16,763	14,609
- Administrative travelling and vehicle expenses	4,411	4,677	12,886	13,318
- Incidental expenses on banking operations	6,085	6,508	20,274	20,840
- Insurance	2,378	2,319	7,117	6,845
- Others	124,527	138,333	427,139	414,469
	<u>197,101</u>	<u>218,970</u>	<u>618,283</u>	<u>619,963</u>
	<u>1,833,693</u>	<u>1,845,411</u>	<u>5,094,688</u>	<u>4,870,862</u>

¹ The long term incentive plan ("LTIP") was implemented by CIMB Group Holdings in June 2021. The LTIP awards ordinary shares and share options of CIMB Group to eligible employees of the Group and the Bank. The eligibility of participation in the LTIP shall be at the discretion of the LTIP Committee of CIMB Group Holdings Berhad, and the awarded shares and share options will be vested in stages at predetermined dates subject to continued employment and performance conditions.

PART A - EXPLANATORY NOTES (CONTINUED)**A24(a). EXPECTED CREDIT LOSSES ON LOANS, ADVANCES AND FINANCING**

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Expected credit losses on loans, advances and financing at amortised cost:				
- Expected credit losses on loans, advances and financing	574,974	419,475	1,501,524	1,290,390
Credit impaired (includes purchased credit impaired):				
- recovered	(296,396)	(238,667)	(649,537)	(555,370)
- written off	21,061	12,421	43,997	20,756
	<u>299,639</u>	<u>193,229</u>	<u>895,984</u>	<u>755,776</u>
The Bank				
Expected credit losses on loans, advances and financing at amortised cost:				
- Expected credit losses on loans, advances and financing	292,152	228,662	845,063	744,316
Credit impaired (includes purchased credit impaired):				
- recovered	(239,057)	(176,482)	(469,216)	(378,647)
- written off	18,055	8,956	35,814	14,790
	<u>71,150</u>	<u>61,136</u>	<u>411,661</u>	<u>380,459</u>

A24(b). OTHER EXPECTED CREDIT LOSSES AND IMPAIRMENT ALLOWANCES

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	12,323	13,720	34,429	9,934
- Debt instrument at amortised cost *	(143,391)	70,144	(143,164)	68,563
- Money at call and deposits and placements with banks and other financial institutions	1,055	22	467	(2,141)
- Other assets	5,848	57,106	31,609	238,199
	<u>(124,165)</u>	<u>140,992</u>	<u>(76,659)</u>	<u>314,555</u>
The Bank				
Expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	11,656	7,852	11,249	3,863
- Debt instrument at amortised cost *	(151,588)	71,138	(153,423)	67,072
- Money at call and deposits and placements with banks and other financial institutions	218	90	(102)	89
- Other assets	2,231	(11)	23,839	25,335
	<u>(137,483)</u>	<u>79,069</u>	<u>(118,437)</u>	<u>96,359</u>

* includes bad debt recovered and ECL written off amounting to RM103,611,000 and RM28,148,000 respectively, for the third quarter and financial period ended 30 September 2025.

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS

The following tables summarise the contractual underlying principal amounts of trading derivative and financial instruments held for hedging purposes. The principal or contractual amounts of these instruments reflect the volume of transactions outstanding at the end of the reporting period, and do not represent amounts at risk.

Trading derivative financial instruments are revalued on a gross position basis and the unrealised gains or losses are reflected in "Derivative financial instruments" Assets and Liabilities respectively.

	The Group			The Bank		
	Principal	Fair values		Principal	Fair values	
At 30 September 2025	RM'000	Assets RM'000	Liabilities RM'000	RM'000	Assets RM'000	Liabilities RM'000
<u>Trading derivatives</u>						
<u>Foreign exchange derivatives</u>						
Currency forward	74,795,174	304,998	(889,020)	46,724,014	202,059	(374,213)
- less than one year	72,991,846	271,784	(849,154)	45,329,283	186,308	(338,705)
- one year to three years	1,552,212	32,903	(16,995)	1,238,018	15,440	(14,229)
- more than three years	251,116	311	(22,871)	156,713	311	(21,279)
Currency swaps	550,811,529	2,416,648	(2,412,014)	379,173,534	1,273,036	(1,706,675)
- less than one year	542,928,950	2,369,761	(2,199,454)	373,758,581	1,257,436	(1,524,538)
- one year to three years	3,751,534	31,541	(105,813)	2,216,366	13,250	(76,234)
- more than three years	4,131,045	15,346	(106,747)	3,198,587	2,350	(105,903)
Currency spots	8,159,056	10,725	(11,335)	7,746,361	9,949	(11,219)
- less than one year	8,159,056	10,725	(11,335)	7,746,361	9,949	(11,219)
Currency options	9,921,259	53,817	(54,015)	9,781,200	53,506	(53,766)
- less than one year	8,746,006	50,571	(43,531)	8,605,947	50,260	(43,282)
- one year to three years	1,175,253	3,246	(10,484)	1,175,253	3,246	(10,484)
Cross currency interest rate swaps	119,040,816	3,505,247	(2,888,968)	35,335,663	1,126,398	(519,595)
- less than one year	38,416,334	1,049,785	(778,458)	13,311,127	418,345	(206,428)
- one year to three years	43,910,075	1,431,127	(818,624)	13,117,709	373,071	(223,848)
- more than three years	36,714,407	1,024,335	(1,291,886)	8,906,827	334,982	(89,319)
	762,727,834	6,291,435	(6,255,352)	478,760,772	2,664,948	(2,665,468)
<u>Interest rate derivatives</u>						
Interest rate swaps	1,075,176,166	6,494,466	(6,223,613)	631,262,269	3,263,722	(3,161,558)
- less than one year	532,118,380	685,889	(704,240)	303,740,118	495,301	(518,231)
- one year to three years	278,918,101	1,650,294	(1,668,225)	169,236,738	982,070	(921,843)
- more than three years	264,139,685	4,158,283	(3,851,148)	158,285,413	1,786,351	(1,721,484)
Interest rate futures	2,796,244	4,368	(3,991)	2,796,244	4,368	(3,991)
- less than one year	2,796,244	4,368	(3,991)	2,796,244	4,368	(3,991)
Interest rate options	3,532,158	14,224	(18,766)	3,532,158	14,224	(18,766)
- less than one year	374,838	1,548	(1,121)	374,838	1,548	(1,121)
- one year to three years	1,296,332	737	(5,706)	1,296,332	737	(5,706)
- more than three years	1,860,988	11,939	(11,939)	1,860,988	11,939	(11,939)
	1,081,504,568	6,513,058	(6,246,370)	637,590,671	3,282,314	(3,184,315)
<u>Equity related derivatives</u>						
Equity swaps	618,589	33,267	(24,685)	618,589	33,267	(24,685)
- less than one year	121,492	13,197	(10,867)	121,492	13,197	(10,867)
- one year to three years	497,097	20,070	(13,818)	497,097	20,070	(13,818)
Equity options	5,218,415	176,318	(471,439)	5,101,283	175,446	(470,567)
- less than one year	4,138,969	145,809	(467,170)	4,110,450	145,741	(467,102)
- one year to three years	990,833	29,718	(3,478)	990,833	29,705	(3,465)
- more than three years	88,613	791	(791)	-	-	-
Equity futures	9,853	89	-	9,853	89	-
- less than one year	9,853	89	-	9,853	89	-
	5,846,857	209,674	(496,124)	5,729,725	208,802	(495,252)

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

At 30 September 2025	The Group			The Bank		
	Principal	Fair values	Liabilities	Principal	Fair values	Liabilities
	RM'000	Assets	RM'000	RM'000	Assets	RM'000
<u>Commodity related derivatives</u>						
Commodity swaps	5,870,094	152,892	(150,608)	5,870,094	152,892	(150,608)
- less than one year	3,173,320	114,230	(114,506)	3,173,320	114,230	(114,506)
- one year to three years	2,696,774	38,662	(36,102)	2,696,774	38,662	(36,102)
Commodity futures	358,911	4,356	(6,155)	358,911	4,356	(6,155)
- less than one year	335,675	4,315	(6,020)	335,675	4,315	(6,020)
- one year to three years	23,236	41	(135)	23,236	41	(135)
Commodity options	10,643,348	200,125	(201,866)	10,643,348	200,125	(201,866)
- less than one year	10,639,192	199,962	(201,701)	10,639,192	199,962	(201,701)
- one year to three years	4,156	163	(165)	4,156	163	(165)
	16,872,353	357,373	(358,629)	16,872,353	357,373	(358,629)
<u>Credit related derivatives</u>						
Credit default swaps	2,766,460	15,496	(17,657)	2,768,390	15,496	(17,595)
- less than one year	820,792	1,156	(3,229)	821,137	1,160	(3,158)
- one year to three years	734,422	4,211	(3,884)	735,098	4,214	(3,887)
- more than three years	1,211,246	10,129	(10,544)	1,212,155	10,122	(10,550)
Total return swaps	19,900	-	(203)	19,900	-	(203)
- less than one year	19,900	-	(203)	19,900	-	(203)
	2,786,360	15,496	(17,860)	2,788,290	15,496	(17,798)
<u>Bond contract</u>						
Bond forward	8,907,043	36,379	(1,415,081)	212,158	7,299	-
- less than one year	3,380,135	4,057	(366,965)	-	-	-
- one year to three years	4,443,249	25,023	(944,398)	-	-	-
- more than three years	1,083,659	7,299	(103,718)	212,158	7,299	-
<u>Hedging derivatives</u>						
Currency swaps	7,323,350	40,053	(44,237)	6,666,941	38,010	(44,233)
- less than one year	6,606,246	40,053	(23,297)	5,949,837	38,010	(23,293)
- one year to three years	647	-	(9)	647	-	(9)
- more than three years	716,457	-	(20,931)	716,457	-	(20,931)
Cross currency interest rate swaps	4,980,035	12,051	(196,555)	2,365,878	-	(153,428)
- less than one year	2,325,609	11,392	(82,624)	884,315	-	(56,863)
- one year to three years	1,790,570	586	(73,946)	827,645	-	(63,665)
- more than three years	863,856	73	(39,985)	653,918	-	(32,900)
Interest rate swaps	59,825,071	428,169	(493,442)	41,169,748	194,836	(347,819)
- less than one year	14,070,039	40,172	(8,430)	13,926,411	39,454	(8,247)
- one year to three years	18,368,553	81,382	(171,263)	12,914,043	66,624	(144,313)
- more than three years	27,386,479	306,615	(313,749)	14,329,294	88,758	(195,259)
	72,128,456	480,273	(734,234)	50,202,567	232,846	(545,480)
Total derivatives assets/(liabilities)	1,950,773,471	13,903,688	(15,523,650)	1,192,156,536	6,769,078	(7,266,942)

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

	The Group			The Bank		
	Principal	Fair values	Liabilities	Principal	Fair values	Liabilities
At 31 December 2024	RM'000	Assets RM'000	RM'000	RM'000	Assets RM'000	RM'000
<u>Trading derivatives</u>						
<u>Foreign exchange derivatives</u>						
Currency forward	52,469,265	717,972	(616,384)	33,579,063	416,312	(425,804)
- less than one year	50,644,154	669,986	(568,198)	32,746,649	405,561	(382,782)
- one year to three years	1,584,993	43,895	(22,019)	643,009	9,944	(12,219)
- more than three years	240,118	4,091	(26,167)	189,405	807	(30,803)
Currency swaps	511,332,750	5,807,264	(5,398,516)	305,423,379	3,269,715	(3,097,955)
- less than one year	504,891,808	5,774,922	(5,268,335)	300,840,573	3,245,668	(3,022,143)
- one year to three years	2,756,816	15,608	(78,906)	1,184,927	8,152	(29,641)
- more than three years	3,684,126	16,734	(51,275)	3,397,879	15,895	(46,171)
Currency spots	4,557,256	6,761	(4,877)	4,432,611	6,498	(4,672)
- less than one year	4,557,256	6,761	(4,877)	4,432,611	6,498	(4,672)
Currency options	10,801,699	84,713	(83,609)	10,746,351	84,522	(83,560)
- less than one year	9,567,818	78,982	(73,512)	9,512,470	78,791	(73,463)
- one year to three years	1,233,881	5,731	(10,097)	1,233,881	5,731	(10,097)
Cross currency interest rate swaps	118,629,305	2,966,213	(3,159,143)	32,426,808	1,022,472	(936,516)
- less than one year	45,173,633	1,049,507	(1,089,902)	12,012,779	368,715	(432,740)
- one year to three years	38,965,787	901,955	(849,628)	10,623,873	336,712	(326,442)
- more than three years	34,489,885	1,014,751	(1,219,613)	9,790,156	317,045	(177,334)
	697,790,275	9,582,923	(9,262,529)	386,608,212	4,799,519	(4,548,507)
<u>Interest rate derivatives</u>						
Interest rate swaps	953,834,367	4,043,083	(3,342,046)	571,669,590	1,931,648	(1,654,000)
- less than one year	513,917,515	339,402	(309,877)	292,951,971	169,384	(158,235)
- one year to three years	218,422,473	954,388	(847,298)	128,636,721	609,189	(501,104)
- more than three years	221,494,379	2,749,293	(2,184,871)	150,080,898	1,153,075	(994,661)
Interest rate futures	1,138,409	14,425	(1,117)	1,138,409	14,425	(1,117)
- less than one year	1,138,409	14,425	(1,117)	1,138,409	14,425	(1,117)
Interest rate options	2,543,696	16,641	(16,696)	2,478,298	16,244	(16,696)
- less than one year	265,390	397	(1,130)	199,992	-	(1,130)
- one year to three years	298,788	832	(154)	298,788	832	(154)
- more than three years	1,979,518	15,412	(15,412)	1,979,518	15,412	(15,412)
	957,516,472	4,074,149	(3,359,859)	575,286,297	1,962,317	(1,671,813)
<u>Equity related derivatives</u>						
Equity swaps	587,820	30,533	(15,233)	587,820	30,533	(15,233)
- less than one year	246,242	19,709	(5,898)	246,242	19,709	(5,898)
- one year to three years	341,578	10,824	(9,335)	341,578	10,824	(9,335)
Equity options	3,930,115	94,785	(266,938)	3,760,538	93,843	(267,481)
- less than one year	3,557,387	83,645	(262,472)	3,481,629	83,227	(263,539)
- one year to three years	278,909	10,637	(3,963)	278,909	10,616	(3,942)
- more than three years	93,819	503	(503)	-	-	-
Equity futures	15,642	56	-	15,642	56	-
- less than one year	15,642	56	-	15,642	56	-
	4,533,577	125,374	(282,171)	4,364,000	124,432	(282,714)

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

	The Group			The Bank		
	Principal	Fair values	Liabilities	Principal	Fair values	Liabilities
At 31 December 2024	RM'000	Assets RM'000	RM'000	RM'000	Assets RM'000	RM'000
<u>Commodity related derivatives</u>						
Commodity swaps	1,758,630	29,463	(31,474)	1,758,630	29,463	(31,474)
- less than one year	1,582,116	28,310	(28,332)	1,582,116	28,310	(28,332)
- one year to three years	176,514	1,153	(3,142)	176,514	1,153	(3,142)
Commodity futures	277,899	2,703	(5,318)	277,899	2,703	(5,318)
- less than one year	263,967	2,552	(5,184)	263,967	2,552	(5,184)
- one year to three years	13,932	151	(134)	13,932	151	(134)
Commodity options	3,408,330	64,430	(36,947)	3,408,330	64,385	(36,947)
- less than one year	3,408,330	64,430	(36,947)	3,408,330	64,385	(36,947)
	5,444,859	96,596	(73,739)	5,444,859	96,551	(73,739)
<u>Credit related derivatives</u>						
Credit default swaps	2,659,303	14,513	(12,687)	2,666,040	14,514	(12,728)
- less than one year	889,891	3,477	(974)	891,709	3,477	(995)
- one year to three years	1,043,066	5,781	(7,679)	1,046,288	5,810	(7,662)
- more than three years	726,346	5,255	(4,034)	728,043	5,227	(4,071)
Total return swaps	19,900	-	(450)	19,900	-	(450)
- one year to three years	19,900	-	(450)	19,900	-	(450)
	2,679,203	14,513	(13,137)	2,685,940	14,514	(13,178)
Bond Forward	6,506,962	18,508	(600,678)	-	-	-
- less than one year	1,825,118	17,501	(177,798)	-	-	-
- one year to three years	3,121,652	-	(314,954)	-	-	-
- more than three years	1,560,192	1,007	(107,926)	-	-	-
<u>Hedging derivatives</u>						
Currency swaps	8,038,818	135,463	(127,581)	7,267,960	135,004	(109,387)
- less than one year	7,277,940	130,587	(121,300)	6,507,082	130,128	(103,106)
- more than three years	760,878	4,876	(6,281)	760,878	4,876	(6,281)
Cross currency interest rate swaps	3,450,533	80,483	(65,653)	1,739,363	-	(58,020)
- less than one year	240,943	842	(6,868)	-	-	-
- one year to three years	2,076,434	70,040	(51,597)	1,145,718	-	(50,832)
- more than three years	1,133,156	9,601	(7,188)	593,645	-	(7,188)
Interest rate swaps	48,921,030	575,819	(397,001)	31,534,564	459,174	(262,628)
- less than one year	5,063,866	13,415	(24,724)	5,046,941	13,132	(24,724)
- one year to three years	15,295,524	141,783	(188,627)	12,751,307	134,597	(182,672)
- more than three years	28,561,640	420,621	(183,650)	13,736,316	311,445	(55,232)
	60,410,381	791,765	(590,235)	40,541,887	594,178	(430,035)
Total derivatives assets/(liabilities)	1,734,881,729	14,703,828	(14,182,348)	1,014,931,195	7,591,511	(7,019,986)

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

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

Market Risk

Market risk is defined as any fluctuation in the value arising from changes in value of market risk factors such as interest rates, currency exchange rates, credit spreads, equity prices, commodity prices and their associated volatility. The contractual amounts provide only a measure of involvement in these types of transactions and do not represent the amounts subject to market risk. The Group's risk management department monitors and manages market risk exposure via stress testing of the Group's Value-at-Risk (VaR) model, in addition to reviewing and analysing its treasury trading strategy, positions and activities vis-à-vis changes in the financial market, monitoring limit usage, assessing limit adequacy, and verifying transaction prices.

Credit Risk

Credit risk arises when counterparties to derivative contracts, such as interest rate swaps, are not able to or willing to fulfill their obligation to pay the Group the positive fair value or receivable resulting from the execution of contract terms. As at 30 September 2025, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, was RM13,903,688,000 and RM6,769,078,000 respectively (2024: RM14,703,828,000 and RM7,591,511,000 respectively). This amount 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.

Cash requirements of the derivatives

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at 30 September 2025, the Group and the Bank has posted cash collateral of RM4,826,197,000 and RM2,517,278,000 respectively (2024: RM4,318,096,000 and RM2,775,071,000 respectively) on their derivative contracts.

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 the Bank are disclosed in the audited financial statements for the financial year ended 31 December 2024.

PART A - EXPLANATORY NOTES (CONTINUED)

A26. COMMITMENTS AND CONTINGENCIES

	30 September 2025 Principal RM'000	31 December 2024 Principal RM'000
The Group		
<u>Credit-related</u>		
Direct credit substitutes	4,397,188	4,090,893
Transaction-related contingent items	6,297,858	5,880,987
Short-term self-liquidating trade-related contingencies	4,896,623	5,764,298
Obligations under underwriting agreement	235,036	173,002
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	103,324,680	121,871,706
- maturity exceeding one year	34,216,793	33,039,876
Miscellaneous commitments and contingencies	961,513	3,379,787
Total credit-related commitments and contingencies	154,329,691	174,200,549
<u>Treasury-related</u>		
Foreign exchange related contracts :		
- less than one year	680,174,047	622,353,552
- one year to five years	76,736,442	72,785,685
- more than five years	18,120,730	14,140,389
	775,031,219	709,279,626
Interest rate related contracts :		
- less than one year	549,359,501	520,385,180
- one year to five years	482,534,018	394,000,186
- more than five years	109,436,120	92,052,136
	1,141,329,639	1,006,437,502
Equity related contracts:		
- less than one year	4,270,314	3,819,271
- one year to five years	1,576,543	626,997
- more than five years	-	87,309
	5,846,857	4,533,577
Credit related contracts:		
- less than one year	840,692	889,891
- one year to five years	1,104,379	1,665,053
- more than five years	841,289	124,259
	2,786,360	2,679,203
Commodity related contracts:		
- less than one year	14,148,187	5,254,413
- one year to five years	2,724,166	190,446
	16,872,353	5,444,859
Bond contracts:		
- less than one year	3,380,135	1,825,118
- one year to five years	5,314,750	4,681,844
- more than five years	212,158	-
	8,907,043	6,506,962
Total treasury-related commitments and contingencies	1,950,773,471	1,734,881,729
	2,105,103,162	1,909,082,278

PART A - EXPLANATORY NOTES (CONTINUED)

A26. COMMITMENTS AND CONTINGENCIES (CONTINUED)

	30 September 2025 Principal RM'000	31 December 2024 Principal RM'000
The Bank		
<u>Credit-related</u>		
Direct credit substitutes	3,722,494	3,499,250
Transaction-related contingent items	3,951,079	3,612,076
Short-term self-liquidating trade-related contingencies	3,409,125	4,276,914
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	79,879,116	98,974,924
- maturity exceeding one year	23,317,396	22,236,475
Miscellaneous commitments and contingencies	923,017	3,140,178
Total credit-related commitments and contingencies	115,202,227	135,739,817
<u>Treasury-related</u>		
Foreign exchange related contracts :		
- less than one year	455,585,451	366,052,164
- one year to five years	30,898,281	27,200,216
- more than five years	1,309,859	2,363,155
	487,793,591	395,615,535
Interest rate related contracts :		
- less than one year	320,837,611	299,337,313
- one year to five years	293,310,589	252,628,661
- more than five years	64,612,219	54,854,887
	678,760,419	606,820,861
Equity related contracts:		
- less than one year	4,241,795	3,743,513
- one year to five years	1,487,930	620,487
	5,729,725	4,364,000
Credit related contracts:		
- less than one year	841,037	891,709
- one year to five years	1,105,064	1,668,457
- more than five years	842,189	125,774
	2,788,290	2,685,940
Commodity related contracts:		
- less than one year	14,148,187	5,254,413
- one year to five years	2,724,166	190,446
	16,872,353	5,444,859
Bond contracts:		
- more than five years	212,158	-
	212,158	-
Total treasury-related commitments and contingencies	1,192,156,536	1,014,931,195
	1,307,358,763	1,150,671,012

Included under irrevocable commitments to extend credit are the amount related to the Restricted Agency Investment Account (refer to Note A11(d) for more details) as follows:

	The Group		The Bank	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Irrevocable commitments to extend credit :				
- maturity not exceeding one year	2,100,000	3,700,000	2,100,000	3,700,000
- maturity exceeding one year	200,000	500,000	200,000	500,000
	2,300,000	4,200,000	2,300,000	4,200,000

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework ("CAF") (Capital Components)/Capital Adequacy Framework for Islamic Banks ("CAFIB") (Capital Components), of which the latest revision was issued on 14 June 2024. The revised guidelines took effect on 14 June 2024 for all banking institutions and financial holding companies and sets out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III.

The risk-weighted assets of the Group and the Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets), of which the latest revision was issued on 18 December 2023.

The IRB Approach adopted by CIMB Bank and CIMB Islamic Bank is applied for the major credit exposures with retail exposures on Advanced IRB approach and non-retail exposures on Foundation IRB approach. The remaining credit exposures and Market Risk are on the Standardised Approach. With effect from 1 January 2025, Operational Risk for CIMB Bank and CIMB Islamic Bank is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023.

The capital adequacy ratios of CIMB Thai Bank is based on BOT Notification No. SorNorSor. 12/2555 Re: Regulations on Supervision of Capital for Commercial Banks, dated 8 November 2012. Credit Risk and Market Risk are based on Standardised Approach while Operational Risk is based on Basic Indicator Approach.

The capital adequacy ratios of CIMB Bank PLC are based on National Bank of Cambodia (NBC) Prakas B7-024-745, B7-023-337, B7-023-338, B7-024-471 and B7-024-299. Credit Risk and Operational Risk are based on Standardised Approach while Market Risk is based on Simplified Standardised Approach.

The capital adequacy ratio of CIMB Bank (Vietnam) Ltd. is calculated and managed according to local regulations as per the requirement of State Bank of Vietnam (SBV) in Circular 41/2016/TT-NHNN (dated 30 December 2016), which requires banks and branches of foreign banks to maintain the minimum CAR at 8% which covers credit, market and operational risk.

30 September 2025 - Basel III

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

	The Group	The Bank*
Common equity tier 1 ratio	14.556%	13.617%
Tier 1 ratio	14.934%	14.025%
Total capital ratio	19.083%	18.983%

(b) The breakdown of risk-weighted assets ("RWA") by each major risk category is as follows:

	The Group	The Bank*
	RM'000	RM'000
Credit risk ⁽¹⁾	254,741,868	154,487,082
Market risk	25,018,326	15,621,551
Large exposure risk requirements	1,373,210	1,373,210
Operational risk	31,768,091	24,592,214
Total risk-weighted assets	312,901,495	196,074,057

⁽¹⁾ The RWA for credit risk relating to the Restricted Agency Investment Account are as follows:

	The Group	The Bank*
	RM'000	RM'000
Under Restricted Agency Investment Account arrangement	1,544,215	1,544,215
	1,544,215	1,544,215

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

30 September 2025 - Basel III (Continued)

(c) Components of Common Equity Tier 1, Additional Tier 1 and Tier 2 capital are as follows:

	The Group RM'000	The Bank* RM'000
Common Equity Tier 1 capital		
Ordinary share capital	24,539,214	24,539,214
Other reserves	29,422,576	15,347,532
Qualifying non-controlling interests	164,537	-
Common Equity Tier 1 capital before regulatory adjustments	<u>54,126,327</u>	<u>39,886,746</u>
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,943,809)	(3,555,075)
Intangible assets	(1,266,908)	(1,109,668)
Deferred tax assets	(1,139,595)	(854,762)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(6,038,585)
Regulatory reserve	(1,994,520)	(1,461,744)
Others	(237,069)	(168,267)
Common Equity Tier 1 capital after regulatory adjustments	<u>45,544,426</u>	<u>26,698,645</u>
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Qualifying capital instruments held by third parties	33,974	-
	<u>1,183,974</u>	<u>1,150,000</u>
<u>Less: Regulatory adjustments</u>		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(350,000)
Additional Tier I capital after regulatory adjustments	<u>1,183,974</u>	<u>800,000</u>
Total Tier 1 capital	<u>46,728,400</u>	<u>27,498,645</u>
Tier 2 capital		
Subordinated obligations	10,900,000	10,900,000
Qualifying capital instruments held by third parties	222,785	-
Surplus of eligible provisions over expected loss	1,039,316	729,347
General provisions ^	821,174	401,448
Tier 2 capital before regulatory adjustments	<u>12,983,275</u>	<u>12,030,795</u>
<u>Less: Regulatory adjustments</u>		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(2,309,648)
Total Tier 2 capital	<u>12,983,275</u>	<u>9,721,147</u>
Total capital	<u>59,711,675</u>	<u>37,219,792</u>

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

	CIMB Islamic Bank	CIMB Thai Bank	CIMB Bank PLC	CIMB Bank (Vietnam) Ltd
Common equity tier 1 ratio	13.881%	16.695%	14.551%	N/A
Tier 1 ratio	14.361%	16.695%	14.551%	N/A
Total capital ratio	<u>16.744%</u>	<u>21.164%</u>	<u>17.501%</u>	<u>48.578%</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

31 December 2024 - Basel III

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

	The Group	The Bank*
Before deducting proposed dividend		
Common equity tier 1 ratio	15.642%	15.089%
Tier 1 ratio	16.042%	15.517%
Total capital ratio	<u>19.592%</u>	<u>19.353%</u>
After deducting proposed dividend		
Common equity tier 1 ratio	15.088%	14.210%
Tier I ratio	15.487%	14.638%
Total capital ratio	<u>19.037%</u>	<u>18.474%</u>

(b) The breakdown of risk-weighted assets ("RWA") by each major risk category is as follows:

	The Group	The Bank*
	RM'000	RM'000
Credit risk ⁽¹⁾	244,454,914	148,111,112
Market risk	21,471,826	15,864,820
Large exposure risk requirements	1,306,841	1,306,841
Operational risk	28,842,989	21,524,651
Total risk-weighted assets	<u>296,076,570</u>	<u>186,807,424</u>

⁽¹⁾ The RWA for credit risk relating to the Restricted Agency Investment Account are as follows:

	The Group	The Bank*
	RM'000	RM'000
Under Restricted Agency Investment Account arrangement	1,241,607	1,241,607
	<u>1,241,607</u>	<u>1,241,607</u>

(c) Components of Common Equity Tier 1, Additional Tier 1 and Tier 2 capital are as follows:

	The Group	The Bank*
	RM'000	RM'000
Common Equity Tier 1 capital		
Ordinary share capital	24,539,214	24,539,214
Other reserves	29,936,796	16,680,691
Qualifying non-controlling interests	162,120	-
Less: Proposed dividends	<u>(1,641,481)</u>	<u>(1,641,481)</u>
Common Equity Tier 1 capital before regulatory adjustments	52,996,649	39,578,424
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,945,365)	(3,555,075)
Intangible assets	(1,241,572)	(1,083,486)
Deferred tax assets	(1,367,399)	(949,509)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(6,058,685)
Regulatory reserve	(1,777,092)	(1,379,870)
Others	5,801	(6,018)
Common Equity Tier 1 capital after regulatory adjustments	<u>44,671,022</u>	<u>26,545,781</u>
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Qualifying capital instruments held by third parties	33,398	-
Additional Tier 1 capital before and after regulatory adjustments	<u>1,183,398</u>	<u>1,150,000</u>
<u>Less: Regulatory adjustments</u>		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(350,000)
Additional Tier 1 capital after regulatory adjustments	<u>1,183,398</u>	<u>800,000</u>
Total Tier 1 capital	<u>45,854,420</u>	<u>27,345,781</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

31 December 2024 - Basel III (Continued)

	The Group RM'000	The Bank* RM'000
Tier 2 capital		
Subordinated obligations	8,400,000	8,400,000
Qualifying capital instruments held by third parties	218,983	-
Surplus of eligible provisions over expected loss	1,074,626	707,665
General provisions ^	816,883	377,087
Tier 2 capital before regulatory adjustments	10,510,492	9,484,752
 Less: Regulatory adjustments		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(2,319,469)
Total Tier 2 capital	10,510,492	7,165,283
 Total capital	56,364,912	34,511,064

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

	CIMB Islamic Bank	CIMB Thai Bank	CIMB Bank PLC	CIMB Bank (Vietnam) Ltd
Common equity tier 1 ratio	14.543%	16.327%	N/A	N/A
Tier 1 ratio	15.065%	16.327%	N/A	N/A
Total capital ratio	17.749%	21.014%	18.766%	52.959%

* Includes the operations of CIMB Bank (L) Limited.

^ Total capital of the Group and the Bank has excluded general provisions/portfolio impairment allowance from Tier 2 capital of RM489 million (2024: RM433 million) and RM264 million (2024: RM226 million) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT

Definition of segments

Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision-maker. The chief operating decision-maker is the person or group that allocates resources to and assesses the performance of the operating segments of an entity. The Group has determined the Group Executive Committee as its chief operating decision-maker.

The business segment results are prepared based on the Group's internal management reporting, which reflect the organisation's management reporting structure.

Business segment reporting

Definition of segments:

The Group has four major operation divisions that form the basis on which the Group reports its segment information.

Consumer Banking

Consumer Banking provides everyday banking solutions to individual customers covering both conventional and Islamic financial products and services such as residential property loans, non-residential property loans, secured personal loans, motor vehicle financing, credit cards, unsecured personal financing, wealth management, bancassurance, remittance and foreign exchange, deposits and internet banking services.

Commercial Banking

Commercial Banking offers products and services for customer segments comprising small and medium-scale enterprises ("SMEs") and mid-sized corporations. Their products and services include banking credit facilities, trade financing, cash management, online business banking platform, remittance and foreign exchange, as well as general deposit products.

Wholesale Banking

Wholesale Banking comprises Investment Banking, Corporate Banking, Treasury and Markets, Transaction Banking, Equities and Private Banking.

Investment Banking includes end-to-end client coverage and advisory services. Client coverage focuses on marketing and delivering solutions to corporate and financial institutional clients whereas advisory offers financial advisory services to corporations on issuance of equity and equity-linked products, debt restructuring, initial public offerings, secondary offerings and general corporate advisory.

Corporate Banking offers a broad spectrum of both conventional and Islamic funding solutions ranging from trade, working capital lines and capital expenditure to leveraging, merger and acquisition, leveraged and project financing. Corporate Banking's client managers partner with product specialists within the Group to provide a holistic funding solution, from cash management, trade finance, foreign exchange, custody and corporate loans, to derivatives, structured products and debt capital market.

Treasury focuses on treasury activities and services which include foreign exchange, money market, derivatives and trading of capital market instruments. It includes the Group's equity derivative unit which develops and issues new equity derivative instruments such as structured warrants and over-the-counter options to provide investors with alternative investment avenues.

Transaction Banking comprises Trade Finance and Cash Management which provide various trade facilities and cash management solutions.

The equities business/unit provides broking services to corporate, institutional and retail clients.

Private Banking offers a full suite of wealth management solutions to high net worth individuals with access to a complete range of private banking services, extending from investment to securities financing to trust services.

CIMB Digital Assets & Group Funding

CIMB Digital Assets drives all strategic partnerships across business lines Group-wide and explores strategic equity joint ventures in the ecosystem space. Group Funding encompasses a wide range of activities from capital, balance sheet and fixed income investments and management, as well as the funding and incubation of corporate ventures and projects.

PART A - EXPLANATORY NOTES (CONTINUED)**A28. SEGMENTAL REPORT (CONTINUED)****The Group****30 September 2025**

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
Net interest income - after modification loss					
- external income	2,896,304	398,474	1,248,848	1,692,094	6,235,720
- inter-segment (expense)/income	(150,973)	792,146	(46,234)	(594,939)	-
	2,745,331	1,190,620	1,202,614	1,097,155	6,235,720
Income from Islamic Banking operations	1,321,176	835,559	495,587	516,751	3,169,073
Net non-interest income	1,194,538	375,803	1,877,443	335,328	3,783,112
Net income	5,261,045	2,401,982	3,575,644	1,949,234	13,187,905
Overheads	(2,774,448)	(1,065,142)	(1,445,363)	(752,209)	(6,037,162)
of which:					
Depreciation of property, plant and equipment	(33,018)	(1,516)	(4,940)	(79,308)	(118,782)
Amortisation of intangible assets	(73,326)	(8,783)	(47,181)	(148,696)	(277,986)
Profit before expected credit losses	2,486,597	1,336,840	2,130,281	1,197,025	7,150,743
Expected credit losses on loans, advances and financing (made)/written back	(625,728)	(128,403)	229,220	(371,073)	(895,984)
Expected credit losses for commitments and contingencies written back/(made)	4,816	(10,029)	9,852	-	4,639
Other expected credit losses and impairment allowances (made)/written back	(7,141)	(870)	117,192	(32,522)	76,659
Segment results	1,858,544	1,197,538	2,486,545	793,430	6,336,057
Share of results of joint venture	(10,494)	-	-	-	(10,494)
Profit before taxation	1,848,050	1,197,538	2,486,545	793,430	6,325,563
Taxation					(1,542,755)
Profit for the financial period					4,782,808

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group
30 September 2024

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
Net interest income - after modification loss					
- external income	2,703,510	363,673	1,553,350	1,614,404	6,234,937
- inter-segment income/(expense)	137,851	870,484	(490,243)	(518,092)	-
	2,841,361	1,234,157	1,063,107	1,096,312	6,234,937
Income from Islamic Banking operations	1,216,352	783,129	440,910	379,251	2,819,642
Net non-interest income	1,023,736	380,518	2,075,099	300,351	3,779,704
Net income	5,081,449	2,397,804	3,579,116	1,775,914	12,834,283
Overheads	(2,774,152)	(1,011,477)	(1,459,367)	(527,095)	(5,772,091)
of which:					
Depreciation of property, plant and equipment	(44,682)	(1,807)	(5,142)	(77,885)	(129,516)
Amortisation of intangible assets	(89,719)	(9,167)	(45,374)	(150,805)	(295,065)
Profit before expected credit losses	2,307,297	1,386,327	2,119,749	1,248,819	7,062,192
Expected credit losses on loans, advances and financing made	(457,735)	(20,867)	(1,578)	(275,596)	(755,776)
Expected credit losses for commitments and contingencies written back	95,837	4,313	50,945	-	151,095
Other expected credit losses and impairment allowances made	(175,698)	(989)	(73,836)	(64,032)	(314,555)
Segment results	1,769,701	1,368,784	2,095,280	909,191	6,142,956
Share of results of joint venture	(8,015)	-	-	-	(8,015)
Profit before taxation	1,761,686	1,368,784	2,095,280	909,191	6,134,941
Taxation					(1,408,846)
Profit for the financial period					4,726,095

PART A – EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group

30 September 2025

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
Segment assets	219,340,144	59,644,883	274,342,365	105,176,806	658,504,198
Unallocated assets					22,377,205
Total assets					680,881,403
Segment liabilities	169,299,755	76,553,348	299,720,944	57,872,497	603,446,544
Unallocated liabilities					21,314,479
Total liabilities					624,761,023
Other segment items					
Capital expenditure	315,071	22,248	82,822	764,773	1,184,914
Investment in joint venture	135,714	-	-	-	135,714

The Group

31 December 2024

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
Segment assets	213,822,663	57,825,663	266,480,139	94,175,933	632,304,398
Unallocated assets					17,197,773
Total assets					649,502,171
Segment liabilities	167,669,848	77,622,044	282,793,313	48,781,955	576,867,160
Unallocated liabilities					17,613,418
Total liabilities					594,480,578
Other segment items					
Capital expenditure	198,629	16,813	89,639	308,293	613,374
Investment in joint venture	146,208	-	-	-	146,208

PART A-EXPLANATORY NOTES (CONTINUED)

A29. FAIR VALUE ESTIMATION

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Determination of fair value and fair value hierarchy

The fair value hierarchy has the following levels:

Level 1 - Inputs to the valuation methodology are quoted prices (unadjusted) for identical assets or liabilities in active markets.

Level 2 - Inputs to the valuation methodology include:

- Quoted prices for similar assets and liabilities in active markets; or
- Quoted prices for identical or similar assets and liabilities in non-active markets; or
- Inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3 - One or more inputs to the valuation methodology are unobservable and significant to the fair value measurement.

Assets/liabilities are classified as Level 1 when the valuation is based on quoted prices for identical assets or liabilities in active markets.

Assets/liabilities are regarded as being quoted in an active market if the prices are readily available from a published and reliable source and those prices represent actual and regularly occurring market transactions on an arm's length basis.

When fair value is determined using quoted prices of similar assets/liabilities in active markets or quoted prices of identical or similar assets and liabilities in non-active markets, such assets/liabilities are classified as Level 2. In cases where quoted prices are generally not available, the Group determines fair value based upon valuation techniques that use market parameters as inputs. Most valuation techniques employ observable market data, including but not limited to yield curves, equity prices, volatilities and foreign exchange rates.

Assets/liabilities are classified as Level 3 if their valuations incorporate significant inputs that are not based on observable market data. Such inputs are determined based on observable inputs of a similar nature, historical observations or other analytical techniques.

If prices or quotes are not available for an instrument or a similar instrument, fair value will be established by using valuation techniques or Mark-to-Model. Judgment may be required to assess the need for valuation adjustments to appropriately reflect unobservable parameters. The valuation models shall also consider relevant transaction data such as maturity. The inputs are then benchmarked and extrapolated to derive the fair value.

Valuation Model Review and Approval

- Fair valuation of financial instruments is determined either through Mark-to-Market or Mark-to-Model methodology, as appropriate;
- Market Risk Management is mandated to perform mark-to-market, mark-to-model and rate reasonableness verification. Market price and/or rate sources for Mark-to-Market are validated by Market Risk Management as part and parcel of market data reasonableness verification;
- Valuation methodologies for the purpose of determining Mark-to-Model prices will be verified by Group Risk Management Quantitative analysts before submitting to the Group Market and Conduct Risks Committee ("GMCRC") for approval;
- Mark-to-Model process shall be carried out by Market Risk Management in accordance with the approved valuation methodologies. Group Risk Management Quantitative analysts are responsible for independent evaluation and validation of the Group's financial models used for valuation;
- Group Risk Management Quantitative analysts are the guardian of the financial models and valuation methodologies. Market rate sources and model inputs for the purpose of Mark-to-Model must be verified by Group Risk Management Quantitative analysts and approved by Regional Head, Market Risk Management and/or the GMCRC;
- Model risk and unobservable parameter reserve must be considered to provide for the uncertainty of the model assumptions;
- The Group's policy is to recognise transfers into and transfers out of fair value hierarchy levels as of the date of the event or change in circumstances that caused the transfer; and
- Independent price verification process shall be carried out by Market Risk Management to ensure that financial assets/liabilities are recorded at fair value.

PART A-EXPLANATORY NOTES (CONTINUED)

A29. FAIR VALUE ESTIMATION (CONTINUED)

(i) The following table represents assets and liabilities measured at fair value and classified by level with the following fair value hierarchy:

	Fair Value 30 September 2025			
The Group	Level 1	Level 2	Level 3	Total
<i>Recurring fair value measurements</i>	RM'000	RM'000	RM'000	RM'000
<u>Financial assets</u>				
Financial assets at fair value through profit or loss				
-Money market instruments	-	46,676,113	283,228	46,959,341
-Quoted securities	2,624,599	-	-	2,624,599
-Unquoted securities	-	9,581,583	1,247,532	10,829,115
Debt instruments at fair value through other comprehensive income				
-Money market instruments	-	31,383,981	-	31,383,981
-Unquoted securities	-	39,799,911	-	39,799,911
Equity instruments at fair value through other comprehensive income				
-Quoted securities	115,080	-	181,993*	297,073
-Unquoted securities	-	122,739	291,937	414,676
Derivative financial instruments				
-Trading derivatives	9,013	13,235,654	178,748	13,423,415
-Hedging derivatives	-	480,273	-	480,273
Total	2,748,692	141,280,254	2,183,438	146,212,384
<i>Recurring fair value measurements</i>				
<u>Financial liabilities</u>				
Derivative financial instruments				
- Trading derivatives	94,907	14,302,960	391,549	14,789,416
- Hedging derivatives	-	734,234	-	734,234
Financial liabilities at fair values through profit or loss	-	6,090,830	-	6,090,830
Total	94,907	21,128,024	391,549	21,614,480

* the quoted security is subject to trading restriction

The Group	Fair Value 31 December 2024			Total
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	
Recurring fair value measurements				
<u>Financial assets</u>				
Financial assets at fair value through profit or loss				
-Money market instruments	-	36,107,189	301,267	36,408,456
-Quoted securities	1,991,118	-	-	1,991,118
-Unquoted securities	-	6,748,535	1,187,068	7,935,603
Debt instruments at fair value through other comprehensive income				
-Money market instruments	-	26,509,548	-	26,509,548
-Unquoted securities	-	36,370,694	-	36,370,694
Equity instruments at fair value through other comprehensive income				
-Quoted securities	1,265	-	-	1,265
-Unquoted securities	-	86,352	279,092	365,444
Derivative financial instruments				
-Trading derivatives	17,514	13,799,238	95,311	13,912,063
-Hedging derivatives	-	791,765	-	791,765
Total	2,009,897	120,413,321	1,862,738	124,285,956
Recurring fair value measurements				
<u>Financial liabilities</u>				
Derivative financial instruments				
- Trading derivatives	122,577	13,314,786	154,750	13,592,113
- Hedging derivatives	-	590,235	-	590,235
Financial liabilities at fair values through profit or loss	-	6,594,338	-	6,594,338
Total	122,577	20,499,359	154,750	20,776,686

PART A-EXPLANATORY NOTES (CONTINUED)**A29. FAIR VALUE ESTIMATION (CONTINUED)**

(i) The following table represents assets and liabilities measured at fair value and classified by level with the following fair value hierarchy (Continued):

The Bank	Fair Value			
	30 September 2025			
	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial assets</u>				
Financial assets at fair value through profit or loss				
-Money market instruments	-	33,051,135	283,228	33,334,363
-Quoted securities	2,624,599	-	-	2,624,599
-Unquoted securities	-	7,614,071	1,231,893	8,845,964
Debt instruments at fair value through other comprehensive income				
-Money market instruments	-	19,065,291	-	19,065,291
-Unquoted securities	-	30,068,032	-	30,068,032
Equity instruments at fair value through other comprehensive income				
-Quoted securities	114,008	-	-	114,008
-Unquoted securities	-	122,739	288,971	411,710
Derivative financial instruments				
-Trading derivatives	9,013	6,351,200	176,019	6,536,232
-Hedging derivatives	-	232,846	-	232,846
Total	2,747,620	96,505,314	1,980,111	101,233,045
<i>Recurring fair value measurements</i>				
<u>Financial liabilities</u>				
Derivative financial instruments				
-Trading derivatives	94,907	6,235,043	391,512	6,721,462
-Hedging derivatives	-	545,480	-	545,480
Financial liabilities at fair values through profit or loss	-	1,940,370	-	1,940,370
Total	94,907	8,720,893	391,512	9,207,312

The Bank	Fair Value			
	31 December 2024			
	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial assets</u>				
Financial assets at fair value through profit or loss				
-Money market instruments	-	23,589,836	301,267	23,891,103
-Quoted securities	1,991,118	-	-	1,991,118
-Unquoted securities	-	5,544,662	1,172,247	6,716,909
Debt instruments at fair value through other comprehensive income				
-Money market instruments	-	17,596,392	-	17,596,392
-Unquoted securities	-	29,087,736	-	29,087,736
Equity instruments at fair value through other comprehensive income				
-Quoted securities	54	-	-	54
-Unquoted securities	-	-	275,590	275,590
Derivative financial instruments				
-Trading derivatives	17,514	6,885,416	94,403	6,997,333
-Hedging derivatives	-	594,178	-	594,178
Total	2,008,686	83,298,220	1,843,507	87,150,413
<i>Recurring fair value measurements</i>				
<u>Financial liabilities</u>				
Derivative financial instruments				
-Trading derivatives	122,577	6,308,743	158,631	6,589,951
-Hedging derivatives	-	430,035	-	430,035
Financial liabilities at fair values through profit or loss	-	2,053,440	-	2,053,440
Total	122,577	8,792,218	158,631	9,073,426

PART A-EXPLANATORY NOTES (CONTINUED)

A29. FAIR VALUE ESTIMATION (CONTINUED)

The following represents the changes in Level 3 instruments for the financial period/year ended 30 September 2025 and 31 December 2024 for the Group and the Bank:

	Financial Assets				Financial Liabilities	
	Financial assets at fair value through profit or loss	Equity instruments at fair value through other comprehensive income	Equity instruments at fair value through other comprehensive income	Derivative financial instruments	Total	Total
	Money market instruments and unquoted securities	Quoted securities	Unquoted securities	Trading derivatives	Trading derivatives	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
The Group						
2025						
At 1 January	1,488,335	-	279,092	95,311	1,862,738	(154,750)
Total gains/(losses) recognised in statement of income	69,919	-	-	78,423	148,342	(101,185)
Total gains recognised in other comprehensive income	-	96,652	12,861	-	109,513	-
Purchases	-	-	-	15,163	15,163	(400,580)
Transfer into level 3	-	86,255*	-	-	86,255	-
Sales and redemptions	(6,751)	-	-	-	(6,751)	-
Settlements	-	-	-	(7,578)	(7,578)	262,388
Exchange fluctuation	(20,743)	(914)	(16)	(2,571)	(24,244)	2,578
At 30 September	1,530,760	181,993	291,937	178,748	2,183,438	(391,549)
Total gains/(losses) recognised in statement of income for financial period ended 30 September 2025 under:						
- net non-interest income	69,919	-	-	78,423	148,342	(101,185)
Total gains recognised in other comprehensive income for financial period ended 30 September 2025 under "fair value reserve"	-	96,652	12,861	-	109,513	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 30 September 2025 under "net non-interest income"	69,959	-	-	370,310	440,269	(285,813)

* subject to trading restrictions

	Financial Assets			Financial Liabilities	
	Financial assets at fair value through profit or loss	Equity instruments at fair value through other comprehensive income	Derivative financial instruments	Total	Total
	Money market instruments and unquoted securities	Unquoted securities	Trading derivatives	Trading derivatives	
	RM'000	RM'000	RM'000	RM'000	RM'000
The Bank					
2025					
At 1 January	1,473,514	275,590	94,403	1,843,507	(158,631)
Total gains/(losses) recognised in statement of income	69,101	-	76,144	145,245	(97,182)
Total gains recognised in other comprehensive income	-	13,381	-	13,381	-
Purchases	-	-	15,060	15,060	(400,563)
Sales and redemptions	(6,751)	-	-	(6,751)	-
Settlements	-	-	(7,028)	(7,028)	262,300
Exchange fluctuation	(20,743)	-	(2,560)	(23,303)	2,564
At 30 September	1,515,121	288,971	176,019	1,980,111	(391,512)
Total gains/(losses) recognised in statement of income for financial period ended 30 September 2025 under:					
- net non-interest income	69,101	-	76,144	145,245	(97,182)
Total gains recognised in other comprehensive income for financial period ended 30 September 2025 under "fair value reserve"	-	13,381	-	13,381	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 30 September 2025 under "net non-interest income"	69,140	-	367,919	437,059	(281,784)

PART A-EXPLANATORY NOTES (CONTINUED)

A29. FAIR VALUE ESTIMATION (CONTINUED)

The following represents the changes in Level 3 instruments for the financial period/year ended 30 September 2025 and 31 December 2024 for the Group and the Bank:
(Continued)

	Financial Assets			Financial Liabilities		
	Financial assets at fair value through profit or loss	Equity instruments at fair value through other comprehensive income	Derivative financial instruments	Total	Derivative financial instruments	Total
	Money market instruments and unquoted securities RM'000	Unquoted securities RM'000	Trading derivatives RM'000	RM'000	Trading derivatives RM'000	RM'000
The Group						
2024						
At 1 January	1,433,306	277,282	128,102	1,838,690	(146,236)	(146,236)
Total gains/(losses) recognised in statement of income	82,531	-	(31,154)	51,377	(11,290)	(11,290)
Total gains recognised in other comprehensive income	-	1,915	-	1,915	-	-
Purchases	108	-	12,108	12,216	(318,489)	(318,489)
Sales and redemptions	(18,545)	-	-	(18,545)	-	-
Settlements	-	-	(11,989)	(11,989)	319,673	319,673
Exchange fluctuation	(9,065)	(105)	(1,756)	(10,926)	1,592	1,592
At 31 December	1,488,335	279,092	95,311	1,862,738	(154,750)	(154,750)
Total gains/(losses) recognised in statement of income for financial year ended 31 December 2024 under: - net non-interest income	82,531	-	(31,154)	51,377	(11,290)	(11,290)
Total gains recognised in other comprehensive income for financial year ended 31 December 2024 under "fair value reserve"	-	1,915	-	1,915	-	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 31 December 2024 under "net non-interest income"	82,875	-	186,610	269,485	(99,287)	(99,287)

	Financial Assets			Financial Liabilities		
	Financial assets at fair value through profit or loss	Equity instruments at fair value through other comprehensive income	Derivative financial instruments	Total	Derivative financial instruments	Total
	Money market instruments and unquoted securities RM'000	Unquoted securities RM'000	Trading derivatives RM'000	RM'000	Trading derivatives RM'000	RM'000
The Bank						
2024						
At 1 January	1,419,321	272,729	127,711	1,819,761	(151,337)	(151,337)
Total gains/(losses) recognised in statement of income	81,695	-	(31,227)	50,468	(10,138)	(10,138)
Total gains recognised in other comprehensive income	-	2,861	-	2,861	-	-
Purchases	108	-	11,603	11,711	(318,401)	(318,401)
Sales and redemptions	(18,545)	-	-	(18,545)	-	-
Settlements	-	-	(11,928)	(11,928)	319,653	319,653
Exchange fluctuation	(9,065)	-	(1,756)	(10,821)	1,592	1,592
At 31 December	1,473,514	275,590	94,403	1,843,507	(158,631)	(158,631)
Total gains/(losses) recognised in statement of income for financial year ended 31 December 2024 under: - net non-interest income	81,695	-	(31,227)	50,468	(10,138)	(10,138)
Total gains recognised in other comprehensive income for financial year ended 31 December 2024 under "fair value reserve"	-	2,861	-	2,861	-	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 31 December 2024 under "net non-interest income"	82,039	-	186,539	268,578	(98,111)	(98,111)

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING

A30a. UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

		The Group		The Bank	
	Note	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Assets					
Cash and short-term funds		7,322,504	9,934,285	2,370,753	2,419,051
Reverse Collateralised Commodity Murabahah		1,305,551	1,734,605	-	-
Deposits and placements with banks and other financial institutions		659,849	603,136	-	811,037
Financial assets at fair value through profit or loss		4,388,142	5,592,074	151,676	31,957
Debt instruments at fair value through other comprehensive income		11,242,084	7,317,641	54,611	87,673
Debt instruments at amortised cost		16,284,583	14,609,802	-	26,897
Islamic derivative financial instruments		1,066,474	793,338	5,171	9,972
Financing, advances and other financing/loans	A30c	143,420,407	136,454,694	5,596,380	5,040,609
Other assets		464,615	1,030,396	781,372	752,876
Deferred taxation		218,067	253,132	-	-
Tax recoverable		130,213	172,994	-	-
Amount due from conventional operations		3,196,844	1,906,937	-	-
Amount due from related companies		22,606,290	17,808,620	22,607,401	17,808,572
Statutory deposits with Bank Negara Malaysia		945,000	1,829,850	-	-
Goodwill		136,000	136,000	-	-
Intangible assets		8,432	1,182	242	7
Property, plant and equipment		809	712	23	330
Right-of-use assets		232	122	71	122
Total assets		213,396,096	200,179,520	31,567,700	26,989,103
Liabilities					
Deposits from customers	A30d	113,301,367	113,698,928	4,815,458	4,646,504
Investment accounts of customers	A30e	29,906,933	24,443,310	-	-
Deposits and placements of banks and other financial institutions		6,489,560	3,204,310	487,731	223,703
Collateralised Commodity Murabahah		4,711,766	4,349,732	-	-
Investment accounts due to designated financial institutions	A30f	2,837,889	2,927,281	-	-
Financial liabilities at fair value through profit or loss	A30g	2,062,140	3,125,723	-	-
Islamic derivative financial instruments		894,276	629,666	1,398	163
Amount due to conventional operations		23,774	77,751	23,774	77,751
Amount due to related company		384,624	380,906	283,449	275,067
Other liabilities		24,947,118	21,320,240	24,752,545	20,670,750
Lease liabilities		373	269	209	269
Recourse obligation on loans and financing sold to Cagamas		3,665,186	3,614,777	-	-
Sukuk		8,511,943	7,741,429	-	-
Subordinated Sukuk		1,505,832	1,513,741	-	-
Total liabilities		199,242,781	187,028,063	30,364,564	25,894,207
Equity					
Ordinary share capital		1,000,000	1,000,000	-	-
Perpetual preference shares		350,000	350,000	-	-
Reserves		12,803,315	11,801,457	1,203,136	1,094,896
Total equity		14,153,315	13,151,457	1,203,136	1,094,896
Total equity and liabilities		213,396,096	200,179,520	31,567,700	26,989,103
Restricted Agency Investment Account(*)		16,324,497	16,482,284	-	-
Total Islamic Banking Assets		229,720,593	216,661,804	31,567,700	26,989,103

* The disclosure is in accordance with the requirements of Bank Negara Malaysia's Guideline on Financial Reporting for Islamic Banking Institutions.

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30(b) UNAUDITED CONSOLIDATED STATEMENT OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Group			
	3rd Quarter Ended 30 September 2025 RM'000	30 September 2024 RM'000	Nine Months Ended 30 September 2025 RM'000	30 September 2024 RM'000
Income derived from investment of depositors' funds and others	1,591,813	1,943,699	4,822,693	4,898,709
Income derived from investment of investment accounts	397,811	307,472	1,192,845	931,088
Net income derived from investment of shareholders' funds	291,938	(149,759)	643,297	435,819
Modification loss	-	-	-	(1)
Expected credit losses made on financing, advances and other financing/loans	(156,063)	(26,469)	(254,399)	(248,473)
Expected credit losses written-back/(made) for commitments and contingencies	3,036	(1,030)	808	35,452
Expected credit losses (made)/written-back for other impairment losses	(425)	422	(1,359)	(36,172)
Total distributable income	2,128,110	2,074,335	6,403,885	6,016,422
Income attributable to depositors and others	(1,002,337)	(1,026,307)	(2,984,147)	(3,035,733)
Profit distributed to investment account holder	(275,130)	(203,446)	(766,724)	(631,398)
Total net income	850,643	844,582	2,653,014	2,349,291
Other operating expenses	(328,174)	(348,946)	(1,049,577)	(1,023,873)
Profit before taxation	522,469	495,636	1,603,437	1,325,418
Taxation	(117,238)	(120,409)	(362,070)	(317,546)
Profit for the financial period	405,231	375,227	1,241,367	1,007,872

UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Group			
	3rd Quarter Ended 30 September 2025 RM'000	30 September 2024 RM'000	Nine Months Ended 30 September 2025 RM'000	30 September 2024 RM'000
Profit for the financial period	405,231	375,227	1,241,367	1,007,872
Other comprehensive (expense)/ income:				
Items that will not be reclassified to profit or loss				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	(6,579)	(422)	(7,474)	2,510
	(6,579)	(422)	(7,474)	2,510
Items that may be reclassified to profit or loss				
Debt instruments at fair value through other comprehensive income	2,334	25,055	72,355	42,305
- Net gain from change in fair value	33,301	34,808	158,065	64,755
- Realised gain transferred to statement of income on disposal	(30,263)	(1,537)	(64,469)	(9,576)
- Changes in expected credit losses	194	(423)	1,266	29
- Income tax effects	(898)	(7,793)	(22,507)	(12,903)
Cash flow hedge	-	(2,163)	-	-
- Net loss from change in fair value	-	(2,163)	-	-
Exchange fluctuation reserve	(14,563)	(66,997)	(4,630)	(64,661)
	(12,229)	(44,105)	67,725	(22,356)
Other comprehensive (expense)/income for the financial period, net of tax	(18,808)	(44,527)	60,251	(19,846)
Total comprehensive income for the period	386,423	330,700	1,301,618	988,026
Total net income	850,643	844,582	2,653,014	2,349,291
Add:				
Expected credit losses made on financing, advances and other financing/loans	156,063	26,469	254,399	248,473
Expected credit losses (written-back)/ made for commitments and contingencies	(3,036)	1,030	(808)	(35,452)
Expected credit losses made/ (written-back) for other impairment losses	425	(422)	1,359	36,172
	1,004,095	871,659	2,907,964	2,598,484
Elimination for transactions with conventional operations	90,758	78,937	261,109	221,158
Income from Islamic operations (per page 2)	1,094,853	950,596	3,169,073	2,819,642

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30(b) UNAUDITED STATEMENT OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Bank			
	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	45,837	28,981	176,862	157,714
Net income derived from investment of shareholders' funds	23,506	6,589	38,641	45,202
Expected credit losses made on financing, advances and other financing/loans	(6,105)	(5,445)	(21,991)	(99,495)
Expected credit losses (made)/written-back for commitments and contingencies	(100)	(3,931)	390	(2,346)
Other expected credit losses and impairment allowances written-back	2	38	45	56
Total distributable income	63,140	26,232	193,947	101,131
Income attributable to depositors and others	(18,694)	(20,097)	(66,869)	(60,243)
Total net income	44,446	6,135	127,078	40,888
Other operating expenses	(2,821)	(2,466)	(7,810)	(4,423)
Profit for the financial period	41,625	3,669	119,268	36,465

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Bank			
	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	41,625	3,669	119,268	36,465
Other comprehensive income/(expense):				
<i>Items that may be reclassified to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	(705)	798	(188)	1,418
- Net (loss)/gain from change in fair value	(16)	799	503	1,417
- Realised gain transferred to statement of income on disposal	(687)	-	(687)	-
- Changes in expected credit losses	(2)	(1)	(4)	1
Cash flow hedge	-	(2,163)	-	-
- Net loss from change in fair value	-	(2,163)	-	-
Exchange fluctuation reserve	(14,563)	(81,044)	(10,841)	(75,638)
Other comprehensive expense for the financial period, net of tax	(15,268)	(82,409)	(11,029)	(74,220)
Total comprehensive income/(expense) for the period	26,357	(78,740)	108,239	(37,755)
Total net income	44,446	6,135	127,078	40,888
Add:				
Expected credit losses made on financing, advances and other financing/loans	6,105	5,445	21,991	99,495
Expected credit losses made/(written-back) for commitments and contingencies	100	3,931	(390)	2,346
Other expected credit losses and impairment allowances written-back	(2)	(38)	(45)	(56)
	50,649	15,473	148,634	142,673
Elimination for transactions with conventional operations	809	-	10,496	-
Income from Islamic operations (per page 4)	51,458	15,473	159,130	142,673

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS

i) By type and Shariah contract

The Group
At 30 September 2025

	Sale-based contracts					Lease-based contracts		Loan contract	Other	Total
	Murabahah	Bai' Bithaman Ajil	Bai' al-'inah	Bai' al-Dayn	Tawarruq	Muntahiah Bi al-Tamlik *	Al-Ijarah Thumma al-Bai #	Qard	Ujrah	
At amortised cost	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash line^	-	-	-	-	2,123,971	-	-	6,125	-	2,130,096
Term financing										
- House financing	-	3,019,081	-	-	54,085,359	874,173	-	-	-	57,978,613
- Syndicated financing	-	-	-	-	1,952,500	-	-	-	-	1,952,500
- Hire purchase receivables	-	-	-	-	-	-	21,090,618	-	-	21,090,618
- Other term financing	90,072	552,312	726,934	-	48,740,322	27,325	-	-	-	50,136,965
Bills receivable	-	-	-	94,379	1,355,153	-	-	105	-	1,449,637
Islamic trust receipts	-	-	-	-	14,644	-	-	-	-	14,644
Claims on customers under acceptance credits	-	-	-	-	1,305,512	-	-	-	-	1,305,512
Staff financing	-	-	-	-	357,667	-	-	-	-	357,667
Revolving credits	-	-	-	-	8,159,684	-	-	-	-	8,159,684
Credit card receivables	-	-	-	-	-	-	-	-	748,541	748,541
Gross financing, advances and other financing/loans, at amortised cost	90,072	3,571,393	726,934	94,379	118,094,812	901,498	21,090,618	6,230	748,541	145,324,477
Fair value changes arising from fair value hedge										(3)
										145,324,474
Less: Expected credit losses										(1,904,067)
Total net financing, advances and other financing/loans										143,420,407

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

i) By type and Shariah contract (Continued)

The Group
At 31 December 2024

	Sale-based contracts					Lease-based contracts		Loan contract	Other	Total
	Murabahah	Bai' Bithaman Ajil	Bai' al-'inah	Bai' al-Dayn	Tawarruq	Ijarah Muntahiah Bi al-Tamlik *	Al-Ijarah Thumma al-Bai #	Qard	Ujrah	
At amortised cost	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash line^	-	-	-	-	1,890,281	-	-	7,386	-	1,897,667
Term financing										
- House financing	-	3,269,654	-	-	50,904,382	921,601	-	-	-	55,095,637
- Syndicated financing	-	-	-	-	1,265,388	-	-	-	-	1,265,388
- Hire purchase receivables	-	-	-	-	-	-	19,830,538	-	-	19,830,538
- Other term financing	91,283	631,260	887,419	-	47,132,376	28,766	-	-	-	48,771,104
Bills receivable	-	-	-	102,171	1,097,863	-	-	-	-	1,200,034
Islamic trust receipts	-	-	-	-	15,826	-	-	-	-	15,826
Claims on customers under acceptance credits	-	-	-	-	1,208,563	-	-	-	-	1,208,563
Staff financing	-	-	-	-	338,903	-	-	-	-	338,903
Revolving credits	-	-	-	-	8,186,099	-	-	-	-	8,186,099
Credit card receivables	-	-	-	-	-	-	-	-	558,518	558,518
Gross financing, advances and other financing/loans, at amortised cost	91,283	3,900,914	887,419	102,171	112,039,681	950,367	19,830,538	7,386	558,518	138,368,277
Fair value changes arising from fair value hedge										(187)
Less: Expected credit losses										138,368,090
Total net financing, advances and other financing/loans										(1,913,396)
										136,454,694

^ Includes current account in excess

* CIMB Islamic is the beneficial owner of the asset. The ownership of the asset will be transferred to the customer via sale at the end of the Ijarah financing.

CIMB Islamic is the owner of the asset. The ownership of the asset will be transferred to the customer via sale at the end of the Ijarah financing.

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

i) By type and Shariah contract (Continued)

The Bank

At 30 September 2025

At amortised cost	Sale-based contracts			Total RM'000
	Murabahah RM'000	Bai' al-Dayn RM'000	Tawarruq RM'000	
Cash line [^]	-	-	250	250
Term financing				
- Other term financing	90,072	-	4,600,840	4,690,912
Bills receivable	-	94,379	45	94,424
Revolving credits	-	-	959,114	959,114
Gross financing, advances and other financing/loans, at amortised cost	90,072	94,379	5,560,249	5,744,700
Fair value changes arising from fair value hedges				-
				5,744,700
Less: Expected credit losses				(148,320)
Net financing, advances and other financing/loans				5,596,380

[^] Includes current account in excess

The Bank

At 31 December 2024

At amortised cost	Sale-based contracts			Total RM'000
	Murabahah RM'000	Bai' al-Dayn RM'000	Tawarruq RM'000	
Cash line [^]	-	-	152	152
Term financing				
- Other term financing	91,283	-	4,014,492	4,105,775
Bills receivable	-	102,171	46	102,217
Revolving credits	-	-	974,560	974,560
Gross financing, advances and other financing/loans, at amortised cost	91,283	102,171	4,989,250	5,182,704
Fair value changes arising from fair value hedge				-
				5,182,704
Less: Expected credit losses				(142,095)
Net financing, advances and other financing/loans				5,040,609

[^] Includes current account in excess

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

a) During the financial period, the Group has undertaken fair value hedges on the profit rate risk of RM2,592,000 (2024: RM17,195,000) financing using Islamic profit rate swaps.

b) Included in financing, advances and other financing/loans are exposures to Restricted Profit Sharing Investment Accounts ("RPSIA"), as part of an arrangement between CIMB Islamic Bank Berhad and CIMB Bank Berhad. CIMB Bank Berhad is exposed to risks and rewards on RPSIA financing and will account for expected credit losses for financing arising thereon.

As at 30 September 2025, the gross exposure and expected credit losses relating to RPSIA financing are RM2,838,524,000 (2024: RM2,928,095,000) and RM245,000 (2024: RM352,000) respectively.

c) Movement of Qard financing

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
As at 1 January	7,386	11,639
New disbursement	893	1,857
Repayment	(2,049)	(6,110)
As at 30 September/31 December	6,230	7,386
Sources of Qard fund:		
Depositors' fund	5,732	6,850
Shareholders' fund	498	536
	6,230	7,386
Uses of Qard fund:		
Personal use	311	446
Business purpose	5,919	6,940
	6,230	7,386

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

(v) Movements in the expected credit losses for financing, advances and other financing/loans are as follows:

Expected credit losses movement of financing, advances and other financing/loans at amortised cost:

The Group	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	609,001	494,010	810,385	1,913,396
Changes in expected credit losses due to transferred within stages:	154,763	(92,404)	(62,359)	-
Transferred to Stage 1	314,407	(300,927)	(13,480)	-
Transferred to Stage 2	(159,357)	471,641	(312,284)	-
Transferred to Stage 3	(287)	(263,118)	263,405	-
Total charge to Statement of Income:	(233,070)	99,761	476,629	343,320
New financial assets originated	91,562	40,624	1,829	134,015
Financial assets that have been derecognised	(58,982)	(108,153)	-	(167,135)
Writeback in respect of full recoveries	-	-	(19,372)	(19,372)
Change in credit risk	(265,650)	167,290	494,172	395,812
Write-offs	-	(916)	(362,158)	(363,074)
Exchange fluctuation	(88)	(20)	(16,165)	(16,273)
Other movements	-	-	26,698	26,698
At 30 September 2025	530,606	500,431	873,030	1,904,067

The Group	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	781,017	380,501	573,220	1,734,738
Changes in expected credit losses due to transferred within stages:	206,221	(87,561)	(118,660)	-
Transferred to Stage 1	384,972	(359,846)	(25,126)	-
Transferred to Stage 2	(178,369)	613,880	(435,511)	-
Transferred to Stage 3	(382)	(341,595)	341,977	-
Total charge to Statement of Income:	(377,497)	201,587	691,685	515,775
New financial assets originated	108,718	2,474	1,255	112,447
Financial assets that have been derecognised	(81,014)	(35,679)	-	(116,693)
Writeback in respect of full recoveries	-	-	(50,625)	(50,625)
Change in credit risk	(405,201)	234,792	741,055	570,646
Write-offs	-	(164)	(354,562)	(354,726)
Exchange fluctuation	(614)	(426)	(14,254)	(15,294)
Other movements	(126)	73	32,956	32,903
At 31 December 2024	609,001	494,010	810,385	1,913,396

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

(v) Movements in the expected credit losses for financing, advances and other financing/loans are as follows:

Expected credit losses movement of financing, advances and other financing/loans at amortised cost:

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
The Bank				
At 1 January 2025	11,979	3,128	126,988	142,095
Total charge to Statement of Income:	(54)	(357)	24,989	24,578
Change in credit risk	(54)	(357)	24,989	24,578
Write-offs	-	-	(5,421)	(5,421)
Exchange fluctuation	(84)	(18)	(16,165)	(16,267)
Other movements	-	-	3,335	3,335
At 30 September 2025	11,841	2,753	133,726	148,320

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
The Bank				
At 1 January 2024	8,908	12,338	23,634	44,880
Changes in expected credit losses due to transferred within stages:	-	(10,536)	10,536	-
Transferred to Stage 3	-	(10,536)	10,536	-
Total charge to Statement of Income:	3,707	1,752	108,101	113,560
Change in credit risk	3,707	1,752	108,101	113,560
Write-offs	-	-	(3,846)	(3,846)
Exchange fluctuation	(636)	(426)	(14,254)	(15,316)
Other movements	-	-	2,817	2,817
At 31 December 2024	11,979	3,128	126,988	142,095

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

Gross carrying amount movement of financing, advances and other financing/loans at amortised cost classified as credit impaired:

	The Group	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Total
	RM'000	RM'000
At 1 January 2025	1,742,224	1,742,224
Transfer within stages	622,660	622,660
New financial assets originated	3,579	3,579
Write-offs	(362,158)	(362,158)
Amount fully recovered	(72,072)	(72,072)
Other changes in financing, advances and other financing/loans	(70,846)	(70,846)
Exchange fluctuation	(5,742)	(5,742)
At 30 September 2025	1,857,645	1,857,645

	The Group	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Total
	RM'000	RM'000
At 1 January 2024	1,801,259	1,801,259
Transfer within stages	469,695	469,695
New financial assets originated	3,300	3,300
Write-offs	(354,562)	(354,562)
Amount fully recovered	(149,407)	(149,407)
Other changes in financing, advances and other financing/loans	(26,668)	(26,668)
Exchange fluctuation	(1,393)	(1,393)
At 31 December 2024	1,742,224	1,742,224

	The Group	
	30 September 2025	31 December 2024
Ratio of credit impaired financing, advances and other financing/loans to total financing, advances and other financing/loans	1.28%	1.26%

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

Gross carrying amount movement of financing, advances and other financing/loans at amortised cost classified as credit impaired:

	The Bank	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Total
	RM'000	RM'000
At 1 January 2025	129,993	129,993
Transfer within stages	23,596	23,596
Write-offs	(5,421)	(5,421)
Other changes in financing, advances and other financing/loans	6,938	6,938
Exchange fluctuation	(5,741)	(5,741)
At 30 September 2025	149,365	149,365

	The Bank	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Total
	RM'000	RM'000
At 1 January 2024	25,385	25,385
Transfer within stages	93,290	93,290
Write-offs	(3,846)	(3,846)
Amount recovered	(156)	(156)
Other changes in financing, advances and other financing/loans	16,713	16,713
Exchange fluctuation	(1,393)	(1,393)
At 31 December 2024	129,993	129,993

	The Bank	
	30 September 2025	31 December 2024
Ratio of credit impaired financing, advances and other financing/loans to total financing, advances and other financing/loans	2.60%	2.51%

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

ii) By geographical distribution

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Malaysia	139,580,148	133,186,206	371	633
Indonesia	1,630	245	1,630	245
Singapore	5,551,395	4,978,362	5,551,395	4,978,362
China	57,024	136,403	57,024	136,403
Other countries	134,280	67,061	134,280	67,061
	145,324,477	138,368,277	5,744,700	5,182,704

iii) By economic sector

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	3,100,138	3,362,171	50,123	55,547
Mining and quarrying	135,815	155,539	-	44,870
Manufacturing	5,643,212	5,308,371	507,644	428,501
Electricity, gas and water supply	1,128,713	1,302,068	638,644	663,127
Construction	5,286,475	4,374,672	573,908	412,705
Transport, storage and communications	3,850,735	3,622,835	112,947	105,815
Education, health and others	2,827,238	2,861,336	-	-
Wholesale and retail trade, and restaurants and hotels	10,909,892	10,392,549	1,449,303	1,134,339
Finance, insurance/takaful, real estate and business activities	14,942,716	13,784,845	1,936,761	1,818,564
Household	97,224,890	92,969,857	204,287	291,339
Others	274,653	234,034	271,083	227,897
	145,324,477	138,368,277	5,744,700	5,182,704

iv) Credit impaired financing, advances and other financing/loans by geographical distribution

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Malaysia	1,708,353	1,612,308	74	77
Singapore	59,147	38,564	59,147	38,564
Other countries	90,145	91,352	90,144	91,352
	1,857,645	1,742,224	149,365	129,993

v) Credit impaired financing, advances and other financing/loans by economic sector

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	17,698	4	-	-
Mining and quarrying	28,927	644	-	-
Manufacturing	47,680	106,677	1,287	481
Electricity, gas and water supply	5,776	1	-	-
Construction	130,506	213,875	91,111	91,283
Transport, storage and communications	8,424	6,544	587	-
Education, health and others	21,852	16,913	-	-
Wholesale and retail trade, and restaurants and hotels	125,759	114,904	1,964	1,397
Finance, insurance/takaful, real estate and business activities	134,202	76,444	19,640	3,913
Household	1,336,438	1,204,935	34,776	32,013
Others	383	1,283	-	906
	1,857,645	1,742,224	149,365	129,993

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30d DEPOSITS FROM CUSTOMERS

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
(i) By type of deposits				
Savings deposit				
Commodity Murabahah (via Tawarruq arrangement)*	11,544,332	10,831,142	1,188,427	1,060,694
Demand deposit				
Qard	23,410,724	19,521,051	3,681	6,689
Commodity Murabahah (via Tawarruq arrangement)*	4,085,192	4,437,070	2,271,627	2,465,044
Term deposit				
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	37,020,567	43,879,864	734,515	569,961
Fixed Deposits-i (via Tawarruq arrangement)*	33,869,177	33,489,634	617,192	544,116
Negotiable Islamic Debt Certificate (NIDC)				
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	2,463,249	991,570	-	-
Fixed Deposit-i				
Commodity Murabahah	16	-	16	-
Specific investment account				
Mudharabah	25,087	24,971	-	-
Others - Qard	883,023	523,626	-	-
	113,301,367	113,698,928	4,815,458	4,646,504

*Included Qard contract of the Group and of the Bank of RM4,235,235,000 and RM3,460,817,000 (2024: RM4,295,352,000 and RM3,538,390,000) respectively.

(ii) By maturity structures of term deposits and investment account

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Due within six months	65,833,792	64,014,348	1,106,313	1,041,279
Six months to less than one year	6,495,387	13,232,576	240,062	72,043
One year to less than three years	1,022,629	1,111,828	5,348	755
Three years to less than five years	15,773	16,888	-	-
Five years and more	10,515	10,399	-	-
	73,378,096	78,386,039	1,351,723	1,114,077

(iii) By type of customer

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Government and statutory bodies	8,759,710	6,046,635	283	195
Business enterprises	41,105,407	42,097,231	2,612,119	2,750,830
Individuals	38,211,562	37,757,761	1,916,181	1,683,533
Others	25,224,688	27,797,301	286,875	211,946
	113,301,367	113,698,928	4,815,458	4,646,504

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30e INVESTMENT ACCOUNTS OF CUSTOMERS

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Unrestricted investment accounts (Mudharabah)		
-without maturity		
Special Mudharabah Investment Account	2,214,038	2,007,761
Saving Mudharabah	198,514	178,745
-with maturity		
Term Investment Account-i	26,873,736	21,492,133
Unrestricted investment accounts (Wakalah)		
-without maturity		
Daily Investment Account-i	620,645	132,920
Restricted investment accounts (Mudharabah)		
-with maturity		
Restricted Profit Sharing Investment Account (RPSIA)	-	631,751
	29,906,933	24,443,310

The underlying assets for the investments are hire purchase, house financing, other term financing and marketable securities.

A30f INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTIONS

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Restricted investment accounts		
Mudharabah	2,837,889	2,927,281
By type of counterparty		
Licensed banks	2,837,889	2,927,281

The underlying assets for the investments are deposit placement with financial institutions, syndicated term financing, revolving credit and other term financing.

A30g FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Deposits from customers - structured investments	2,062,140	3,125,723

The Group have issued structured investments, and have designated them at fair value in accordance with MFRS9. The Group have the ability to do this when designating these instruments at fair value reduces an accounting mismatch. These instruments are managed by the Group on the basis of their fair value, and/or includes terms that have substantive derivative characteristics.

The carrying amount of the financial liabilities designated at fair value of the Group as at 30 September 2025 was RM25,094,000 (2024: RM54,450,000) lower than the contractual amount at maturity.

PART B

B1. GROUP PERFORMANCE REVIEW

The Group registered a pre-tax profit of RM6,325.6 million for the nine months period ended 30 September 2025, increased by 3.1% as compared to the pre-tax profit of RM6,134.9 million reported in the previous corresponding period. The Group's net profit (attributable to the owners of the Parent) increased by 1.2% to RM4,768.9 million, equivalent to net earnings per share (sen) of 70.89.

The Group's year-on-year increase in earnings was mainly contributed by the increase in income from Islamic Banking Operations by RM349.4 million, and other expected credit losses written back by RM76.7 million as opposed to expected credit losses made of RM314.6 million in the previous financial period. This is however offset by the increase in overhead by RM265.1 million, higher expected credit losses on loans, advances and financing by RM140.2 million, and lower expected credit losses on commitment and contingencies written back by RM146.5 million.

The Group's gross loans, advances and financing grew by RM1.8 billion to RM388.5 billion while deposits from customers increase by RM3.7 billion to RM411.9 billion, as compared to 31 December 2024.

The Group's Common Equity Tier 1 ratio as at 30 September 2025 stood at 14.556% as compared to 15.088% as at 31 December 2024.

B2. PROSPECTS FOR THE CURRENT FINANCIAL YEAR

The Bank remains positive on the macroeconomic and business outlook for the remainder of 2025 as the potential economic benefits from a tapering global interest rate environment are offset by continued geopolitical uncertainties, volatile markets and tariff-related developments. The Forward30 strategic plan will continue to guide the Bank's focus on CASA and balance sheet growth, Risk-Adjusted Return on Capital-driven capital reallocation strategies, disciplined cost management and ensuring sustained asset quality monitoring. Enhancing our digital capabilities and operational resilience will remain central to our objectives. At the same time, the Group will continue to enhance its sustainability agenda, with the aim to future-proof the franchise and deliver long-term value.

B3. COMPUTATION OF EARNINGS PER SHARE (EPS)

a) Basic EPS

The Group and Bank basic EPS is calculated by dividing the net profit for the financial period after non-controlling interests by the weighted average number of ordinary shares in issue during the financial period.

	The Group			
	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Net profit for the financial period after non-controlling interests (RM'000)	1,627,820	1,483,735	4,768,903	4,712,810
Weighted average number of ordinary shares in issue ('000)	6,727,380	6,727,380	6,727,380	6,661,792
Basic earnings per share (expressed in sen per share)	24.20	22.06	70.89	70.74

	The Bank			
	3rd Quarter Ended		Nine Months Ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
Net profit for the financial period (RM'000)	1,447,801	1,139,835	3,889,184	3,493,439
Weighted average number of ordinary shares in issue ('000)	6,727,380	6,727,380	6,727,380	6,661,792
Basic earnings per share (expressed in sen per share)	21.52	16.94	57.81	52.44

b) Diluted EPS

There were no dilutive potential ordinary shares outstanding as at 30 September 2025 and 30 September 2024.