CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		The Group		The Bank	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
	Note	RM'000	RM'000	RM'000	RM'000
Assets					
Cash and short-term funds	A6	**23,051,769**	23,677,976	**20,552,320**	16,291,298
Reverse repurchase agreements/reverse Collateralised Commodity Murabahah		**20,593,062**	13,956,044	**16,029,848**	11,869,483
Deposits and placements with banks and other financial institutions	A6	**4,471,277**	4,205,170	**2,168,296**	4,351,433
Investment account placement		**-**	-	**2,726,378**	2,800,834
Financial investments at fair value through profit or loss	A7	**59,633,457**	58,852,520	**43,299,047**	46,028,882
Debt instruments at fair value through other comprehensive income	A8	**71,708,465**	72,125,609	**48,313,002**	49,693,181
Equity instruments at fair value through other comprehensive income	A9	**530,295**	576,029	**431,930**	454,069
Debt instruments at amortised cost	A10	**79,651,403**	77,630,872	**60,663,214**	60,594,402
Derivative financial instruments	A25	**16,226,435**	15,090,158	**8,179,756**	7,458,358
Loans, advances and financing	A11	**394,647,586**	387,504,148	**214,996,104**	208,740,242
Other assets	A12	**13,199,187**	10,460,829	**9,079,422**	6,710,327
Amount due from holding company and ultimate holding company		**8,986**	6,295	**8,986**	6,295
Amount due from subsidiaries		**-**	-	**30,970**	4,749
Amount due from related companies		**5,476,403**	5,313,223	**5,471,928**	5,308,120
Tax recoverable		**269,741**	285,972	**52,814**	49,416
Deferred tax assets		**1,211,544**	1,023,122	**703,178**	730,022
Statutory deposits with central banks		**4,910,086**	5,374,427	**3,255,303**	3,564,952
Investment in subsidiaries		**-**	-	**6,524,687**	6,523,544
Investment in joint venture		**154,643**	151,773	**125,000**	125,000
Property, plant and equipment		**1,691,020**	1,761,991	**1,462,520**	1,516,512
Right-of-use assets		**333,923**	361,857	**265,411**	288,892
Investment properties		**7,964**	8,338	**-**	-
Goodwill		**3,929,751**	3,940,946	**3,555,075**	3,555,075
Intangible assets		**1,519,734**	1,387,347	**1,376,581**	1,229,381
Total Assets		**703,226,731**	683,694,646	**449,271,770**	437,894,467
Liabilities					
Deposits from customers	A13	**430,157,032**	420,023,304	**275,186,739**	267,448,624
Investment accounts of customers	A14	**35,984,177**	32,291,771	**-**	-
Deposits and placements of banks and other financial institutions	A15	**40,372,410**	48,208,093	**34,249,328**	42,265,377
Repurchase agreements/Collateralised Commodity Murabahah		**43,336,479**	39,960,394	**34,151,952**	30,424,736
Financial liabilities at fair value through profit or loss	A16	**13,120,251**	7,755,679	**3,359,000**	2,154,758
Derivative financial instruments	A25	**14,636,295**	15,555,718	**7,602,366**	7,677,625
Bills and acceptances payable		**1,266,759**	1,531,794	**772,073**	825,606
Other liabilities	A17	**21,888,045**	20,768,971	**18,540,232**	16,206,860
Lease liabilities		**297,492**	326,433	**223,244**	247,256
Recourse obligation on loans and financing sold to Cagamas		**5,645,372**	5,071,980	**1,388,177**	1,422,481
Amounts due to holding company and ultimate holding company		**16**	17	**-**	-
Amount due to subsidiaries		**-**	-	**1,520,750**	1,219,073
Amount due to related companies		**3,495**	3,950	**2,392**	2,996
Provision for taxation		**208,782**	23,353	**-**	-
Deferred tax liabilities		**658**	658	**-**	-
Bonds, Sukuk and debentures		**19,334,546**	16,216,835	**10,755,780**	7,415,593
Other borrowings		**8,283,520**	7,729,397	**8,283,241**	7,728,804
Subordinated obligations		**11,236,081**	11,290,820	**10,577,385**	10,625,099
Total Liabilities		**645,771,410**	626,759,167	**406,612,659**	395,664,888
Equity					
Capital and reserves attributable to owners of the Parent					
Ordinary share capital		**25,538,903**	24,539,214	**25,538,903**	24,539,214
Reserves		**31,388,663**	31,844,960	**16,920,208**	17,490,365
		56,927,566	56,384,174	**42,459,111**	42,029,579
Perpetual preference shares		**200,000**	200,000	**200,000**	200,000
Non-controlling interests		**327,755**	351,305	**-**	-
Total Equity		**57,455,321**	56,935,479	**42,659,111**	42,229,579
Total Equity and Liabilities		**703,226,731**	683,694,646	**449,271,770**	437,894,467
Commitments and contingencies	A26	**2,090,979,148**	2,022,456,849	**1,401,981,547**	1,344,811,574
Net assets per ordinary share attributable to owners of the Parent (RM)		**8.27**	8.38	**6.16**	6.25

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 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		2nd Quarter Ended		**Six Months Ended**	
		30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
The Group	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Interest income	**A18**	**4,259,783**	4,589,713	**8,392,654**	9,324,173
Interest income for financial assets at fair value through profit or loss	**A19**	**335,474**	348,541	**655,800**	683,285
Interest expense	**A20**	**(2,489,217)**	(2,830,924)	**(4,893,526)**	(5,809,548)
Net interest income (before modification loss)		**2,106,040**	2,107,330	**4,154,928**	4,197,910
Modification loss	**A21**	**(10,352)**	(10,213)	**(18,869)**	(16,088)
Net interest income (after modification loss)		**2,095,688**	2,097,117	**4,136,059**	4,181,822
Income from Islamic Banking operations	**A30(b)**	**1,038,396**	1,069,039	**2,048,710**	2,074,220
Fee and commission income	**A22 (a)**	**624,440**	602,514	**1,227,058**	1,244,496
Fee and commission expense	**A22 (b)**	**(180,277)**	(179,291)	**(349,037)**	(363,445)
Net fee and commission income		**444,163**	423,223	**878,021**	881,051
Other non-interest income	**A22 (c)**	**870,088**	781,683	**1,619,584**	1,486,495
Net income		**4,448,335**	4,371,062	**8,682,374**	8,623,588
Overheads	**A23**	**(1,942,372)**	(1,928,790)	**(3,887,715)**	(3,869,669)
Profit before expected credit losses		**2,505,963**	2,442,272	**4,794,659**	4,753,919
Expected credit losses on loans, advances and financing	**A24(a)**	**(393,338)**	(290,510)	**(703,466)**	(596,345)
Expected credit losses for commitments and contingencies written back		**16,948**	19,521	**15,433**	20,582
Other expected credit losses and impairment allowances	**A24(b)**	**(25,469)**	(40,723)	**(27,333)**	(47,506)
		2,104,104	2,130,560	**4,079,293**	4,130,650
Share of results of joint venture		**(1,215)**	(13,346)	**2,870**	(12,028)
Profit before taxation		**2,102,889**	2,117,214	**4,082,163**	4,118,622
Taxation		**(440,439)**	(492,501)	**(911,402)**	(969,752)
Profit for the financial period		**1,662,450**	1,624,713	**3,170,761**	3,148,870
Profit for the financial period attributable to:					
Owners of the Parent		**1,658,129**	1,623,329	**3,160,022**	3,141,083
Non-controlling interests		**4,321**	1,384	**10,739**	7,787
		1,662,450	1,624,713	**3,170,761**	3,148,870
Earnings per share attributable to ordinary equity holders of the Parent - basic (sen)	**B3**	**24.08**	24.13	**46.33**	46.69

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 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
The Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Profit for the financial period	**1,662,450**	1,624,713	**3,170,761**	3,148,870
Other comprehensive income/(expense):				
Items that will not be reclassified to profit or loss				
Remeasurement of post employment benefits obligations	**(17)**	(80)	**(387)**	(125)
- Currency translation difference	**(17)**	(80)	**(387)**	(125)
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	**7,786**	(4,043)	**9,913**	(1,376)
- Net gain/(loss) from change in fair value	**5,310**	(5,066)	**6,862**	(1,596)
- Income tax effects	**2,336**	937	**2,220**	109
- Currency translation difference	**140**	86	**831**	111
Equity instruments at fair value through other comprehensive income	**(9,985)**	502	**(12,808)**	(182)
- Net loss from change in fair value	**(15,132)**	(248)	**(19,418)**	(1,187)
- Income tax effects	**5,349**	15	**6,451**	68
- Currency translation difference	**(202)**	735	**159**	937
Net loss on revaluation reserve	**(11)**	(31)	**(255)**	(49)
- Currency translation difference	**(11)**	(31)	**(255)**	(49)
	(2,227)	(3,652)	**(3,537)**	(1,732)
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income	**108,608**	372,424	**(378,625)**	480,609
- Net gain/(loss) from change in fair value	**193,821**	675,763	**(245,314)**	836,863
- Realised gain transferred to statement of income on disposal	**(57,824)**	(212,912)	**(208,638)**	(269,271)
- Changes in expected credit losses	**(47)**	21,730	**(1,749)**	22,106
- Income tax effects	**(28,131)**	(110,723)	**79,056**	(107,463)
- Currency translation difference	**789**	(1,434)	**(1,980)**	(1,626)
Net investment hedge	**(26,169)**	116,600	**6,737**	124,752
Cash flow hedge	**12,773**	61,850	**(36,641)**	66,087
- Net gain/(loss) from change in fair value	**16,008**	59,592	**(27,862)**	66,567
- Income tax effects	**(3,235)**	2,258	**(8,779)**	(480)
Exchange fluctuation reserve	**85,214**	(441,217)	**(298,936)**	(500,709)
Deferred hedging cost	**(9,920)**	(58,992)	**16,213**	(100,622)
- Net (loss)/gain from change in fair value	**(10,098)**	(58,992)	**16,594**	(100,622)
- Currency translation difference	**178**	-	**(381)**	-
	170,506	50,665	**(691,252)**	70,117
Other comprehensive income/(expense) the financial period, net of tax	**168,279**	47,013	**(694,789)**	68,385
Total comprehensive income for the financial period	**1,830,729**	1,671,726	**2,475,972**	3,217,255
Total comprehensive income for the financial period attributable to:				
Owners of the Parent	**1,823,464**	1,667,289	**2,486,521**	3,208,643
Non-controlling interests	**7,265**	4,437	**(10,549)**	8,612
	1,830,729	1,671,726	**2,475,972**	3,217,255

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 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		2nd Quarter Ended		**Six Months Ended**	
		30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
The Bank	**Note**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Interest income	**A18**	**3,808,916**	4,096,829	**7,482,833**	8,259,556
Interest income for financial assets at fair value through profit or loss	**A19**	**274,406**	284,817	**538,333**	553,340
Interest expense	**A20**	**(2,277,913)**	(2,522,860)	**(4,455,818)**	(5,174,616)
Net interest income (before modification loss)		**1,805,409**	1,858,786	**3,565,348**	3,638,280
Modification loss	**A21**	**-**	-	**-**	-
Net interest income (after modification loss)		**1,805,409**	1,858,786	**3,565,348**	3,638,280
Income from Islamic Banking operations	**A30(b)**	**48,069**	54,208	**97,305**	107,672
Fee and commission income	**A22 (a)**	**872,309**	853,174	**1,726,795**	1,755,353
Fee and commission expense	**A22 (b)**	**(176,624)**	(175,745)	**(340,011)**	(355,670)
Net fee and commission income		**695,685**	677,429	**1,386,784**	1,399,683
Other non-interest income	**A22 (c)**	**1,071,873**	928,809	**1,726,892**	1,566,492
Net income		**3,621,036**	3,519,232	**6,776,329**	6,712,127
Overheads	**A23**	**(1,642,676)**	(1,608,351)	**(3,309,980)**	(3,260,995)
Profit before expected credit losses		**1,978,360**	1,910,881	**3,466,349**	3,451,132
Expected credit losses on loans, advances and financing	**A24(a)**	**(30,832)**	(242,393)	**(220,371)**	(340,511)
Expected credit losses for commitments and contingencies written back		**7,847**	27,392	**10,122**	23,337
Other expected credit losses and impairment allowances (made)/written back	**A24(b)**	**(3,132)**	(15,194)	**11,015**	(19,046)
Profit before taxation		**1,952,243**	1,680,686	**3,267,115**	3,114,912
Taxation		**(346,067)**	(332,115)	**(664,575)**	(673,529)
Profit for the financial period		**1,606,176**	1,348,571	**2,602,540**	2,441,383
Earnings per share - basic (sen)	**B3**	**23.32**	20.05	**38.15**	36.29

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 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
The Bank	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	**1,606,176**	1,348,571	**2,602,540**	2,441,383
Other comprehensive income/(expense):				
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				
- Net gain/(loss) from change in fair value	**7,714**	(116)	**8,154**	(134)
Equity instruments at fair value through other comprehensive income	**(19,412)**	575	**(13,287)**	690
- Net (loss)/gain from change in fair value	**(25,432)**	(3)	**(18,141)**	3
- Income tax effects	**6,106**	1	**4,891**	1
- Currency translation difference	**(86)**	577	**(37)**	686
	(11,698)	459	**(5,133)**	556
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income	**34,010**	231,997	**(228,601)**	338,900
- Net gain/(loss) from change in fair value	**111,094**	366,653	**(97,498)**	529,403
- Realised gain transferred to statement of income on disposal	**(70,552)**	(83,684)	**(165,381)**	(115,415)
- Changes in expected credit losses	**1,155**	(2,036)	**(2,338)**	(407)
- Income tax effects	**(8,476)**	(47,502)	**38,596**	(73,055)
- Currency translation difference	**789**	(1,434)	**(1,980)**	(1,626)
Net investment hedge	**(18,669)**	68,036	**10,397**	66,601
Cash flow hedge	**10,846**	61,785	**(36,483)**	61,224
- Net gain/(loss) from change in fair value	**13,607**	59,934	**(27,618)**	60,480
- Income tax effects	**(2,761)**	1,851	**(8,865)**	744
Exchange fluctuation reserve	**85,088**	(311,855)	**2,858**	(331,161)
Deferred hedging cost	**(4,720)**	(64,368)	**27,659**	(95,571)
- Net (loss)/gain from change in fair value	**(4,898)**	(64,368)	**28,040**	(95,571)
- Currency translation difference	**178**	-	**(381)**	-
	106,555	(14,405)	**(224,170)**	39,993
Other comprehensive income/(expense) for the financial period, net of tax	**94,857**	(13,946)	**(229,303)**	40,549
Total comprehensive income for the financial period	**1,701,033**	1,334,625	**2,373,237**	2,481,932

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 2025.

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 JUNE 2026

The Group	← Attributable to owners of the Parent																→			
				Fair value reserve																
	Ordinary share capital RM'000	Statutory reserve RM'000	Exchange fluctuation reserve RM'000	debt instruments at fair value through other comprehensive income RM'000	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	Defined benefits reserve RM'000	Revaluation reserve RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Non-controlling interests RM'000	Total Equity RM'000
At 1 January 2026	**24,539,214**	**148,227**	**1,484,312**	**112,744**	**34,811**	**(1,085,928)**	**1,021,482**	**(1,347,143)**	**(16,819)**	**2,399,918**	**(23,436)**	**25,394**	**122,854**	**8,190**	**5,689**	**28,954,665**	**56,384,174**	**200,000**	**351,305**	**56,935,479**
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,160,022	3,160,022	-	10,739	3,170,761
Other comprehensive (expenses)/ income (net of tax)	-	-	(282,823)	(373,341)	(12,525)	-	-	(30,004)	16,213	-	10,329	(88)	(640)	(367)	(255)	-	(673,501)	-	(21,288)	(694,789)
- debt instruments at fair value through other comprehensive income	-	-	-	(373,341)	-	-	-	-	-	-	-	-	-	-	-	-	(373,341)	-	(5,284)	(378,625)
- equity instruments at fair value through other comprehensive income	-	-	-	-	(12,525)	-	-	-	-	-	-	-	-	-	-	-	(12,525)	-	(283)	(12,808)
- net investment hedge	-	-	-	-	-	-	-	6,737	-	-	-	-	-	-	-	-	6,737	-	-	6,737
- cash flow hedge	-	-	-	-	-	-	-	(36,741)	-	-	-	-	-	-	-	-	(36,741)	-	100	(36,641)
- currency translation difference	-	-	(282,823)	-	-	-	-	-	-	-	-	(88)	(640)	-	-	-	(283,551)	-	(15,385)	(298,936)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	(367)	-	-	(367)	-	(20)	(387)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	-	10,329	-	-	-	-	-	10,329	-	(416)	9,913
- deferred hedging cost	-	-	-	-	-	-	-	-	16,213	-	-	-	-	-	-	-	16,213	-	-	16,213
Net loss on revaluation reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(255)	-	(255)	-	-	(255)
Total comprehensive (expenses)/income for the financial period	-	-	(282,823)	(373,341)	(12,525)	-	-	(30,004)	16,213	-	10,329	(88)	(640)	(367)	(255)	3,160,022	2,486,521	-	(10,549)	2,475,972
Second interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,944,213)	(1,944,213)	-	-	(1,944,213)
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(12,984)	(12,984)
Distribution of special dividend via issuance of new shares	999,689	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(999,689)	-	-	-	-
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	-	9,340	7,973	-	-	-	17,313	-	-	17,313
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	-	(16,229)	-	-	-	-	(16,229)	-	(17)	(16,246)
Total transactions with owners recognised directly in equity	999,689	-	-	-	-	-	-	-	-	-	-	(6,889)	7,973	-	-	(2,943,902)	(1,943,129)	-	(13,001)	(1,956,130)
Transfer to statutory reserve	-	9,063	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,063)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	131,570	-	-	-	-	-	(131,570)	-	-	-	-
Transfer of realised gain upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	-	(7,479)	-	-	-	-	-	-	-	-	-	-	7,479	-	-	-	-
At 30 June 2026	**25,538,903**	**157,290**	**1,201,489**	**(260,597)**	**14,807**	**(1,085,928)**	**1,021,482**	**(1,377,147)**	**(606)**	**2,531,488**	**(13,107)**	**18,417**	**130,187**	**7,823**	**5,434**	**29,037,631**	**56,927,566**	**200,000**	**327,755**	**57,455,321**

**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 2025.

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 JUNE 2026

	←									Attributable to owners of the Parent							→			
				Fair value reserve																
The Group	**Ordinary share capital RM'000**	**Statutory reserve RM'000**	**Exchange fluctuation reserve RM'000**	**debt instruments at fair value through other comprehensive income RM'000**	**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**	**Defined benefits reserve RM'000**	**Revaluation reserve RM'000**	**Retained earnings RM'000**	**Total RM'000**	**Perpetual preference shares RM'000**	**Non-controlling interests RM'000**	**Total Equity 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,141,083	3,141,083	-	7,787	3,148,870
Other comprehensive (expenses)/income (net of tax)	-	-	(497,685)	476,876	(137)	-	-	190,950	(100,622)	-	(1,359)	(1)	(294)	(119)	(49)	-	67,560	-	825	68,385
- debt instruments at fair value through other comprehensive income	-	-	-	476,876	-	-	-	-	-	-	-	-	-	-	-	-	476,876	-	3,733	480,609
- equity instruments at fair value through other comprehensive income	-	-	-	-	(137)	-	-	-	-	-	-	-	-	-	-	-	(137)	-	(45)	(182)
- net investment hedge	-	-	-	-	-	-	-	124,752	-	-	-	-	-	-	-	-	124,752	-	-	124,752
- cash flow hedge	-	-	-	-	-	-	-	66,198	-	-	-	-	-	-	-	-	66,198	-	(111)	66,087
- currency translation difference	-	-	(497,685)	-	-	-	-	-	-	-	-	(1)	(294)	-	-	-	(497,980)	-	(2,729)	(500,709)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	(119)		-	(119)	-	(6)	(125)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	-	(1,359)	-	-	-	-	-	(1,359)	-	(17)	(1,376)
- deferred hedging cost	-	-	-	-	-	-	-	-	(100,622)	-	-	-	-	-	-	-	(100,622)	-	-	(100,622)
Net loss on revaluation reserve	-	-	-	-	-	-	-	-	-	-	-	-		-	(49)	-	(49)	-	-	(49)
Total comprehensive (expenses)/income for the financial period	-	-	(497,685)	476,876	(137)	-	-	190,950	(100,622)	-	(1,359)	(1)	(294)	(119)	(49)	3,141,083	3,208,643	-	8,612	3,217,255
Second interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,641,481)	(1,641,481)	-	-	(1,641,481)
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(9,512)	(9,512)
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	-	11,464	(11,257)	-	-	-	207	-	-	207
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	-	(11,059)	-	-	-	-	(11,059)	-	(16)	(11,075)
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	-	-	-	-	-	405	(11,257)	-	-	(1,641,481)	(1,652,333)	-	(9,528)	(1,661,861)
Transfer to statutory reserve	-	13,381	-	-	-	-	-	-	-	-	-	-	-	-	-	(13,381)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	216,131	-	-	-	-	-	(216,131)	-	-	-	-
Transfer from own credit risk reserve	-	-	-	-	-	-	-	-	-	-	22	-	-	-	-	(22)	-	-	-	-
At 30 June 2025	24,539,214	132,233	2,155,932	140,463	85,115	(1,085,928)	1,021,482	(1,604,811)	(1,808)	1,993,223	(13,303)	14,040	123,845	13,990	5,741	28,512,892	56,032,320	200,000	344,667	56,576,987

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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 2025.

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 JUNE 2026

	←					Non-distributable						→	Distributable		
			Fair value reserve												
The Bank	**Ordinary share capital RM'000**	**Exchange fluctuation reserve RM'000**	**debt instruments at fair value through other comprehensive income RM'000**	**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 2026	**24,539,214**	**330,095**	**50,106**	**37,548**	**(1,047,872)**	**746,852**	**(918,304)**	**25,941**	**1,756,998**	**(4,095)**	**23,649**	**100,532**	**16,388,915**	**200,000**	**42,229,579**
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	-	2,602,540	-	2,602,540
Other comprehensive income/ (expenses) (net of tax)	-	2,932	(228,601)	(13,287)	-	-	(26,086)	27,659	-	8,154	(41)	(33)	-	-	(229,303)
- debt instruments at fair value through other comprehensive income	-	-	(228,601)	-	-	-	-	-	-	-	-	-	-	-	(228,601)
- equity instruments at fair value through other comprehensive income	-	-	-	(13,287)	-	-	-	-	-	-	-	-	-	-	(13,287)
- net investment hedge	-	-	-	-	-	-	10,397	-	-	-	-	-	-	-	10,397
- cash flow hedge	-	-	-	-	-	-	(36,483)	-	-	-	-	-	-	-	(36,483)
- currency translation difference	-	2,932	-	-	-	-	-	-	-	-	(41)	(33)	-	-	2,858
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	8,154	-	-	-	-	8,154
- deferred hedging cost	-	-	-	-	-	-	-	27,659	-	-	-	-	-	-	27,659
Total comprehensive income/(expenses) for the financial period	-	2,932	(228,601)	(13,287)	-	-	(26,086)	27,659	-	8,154	(41)	(33)	2,602,540	-	2,373,237
Second interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	-	(1,944,213)	-	(1,944,213)
Distribution of special dividend via issuance of new shares	999,689	-	-	-	-	-	-	-	-	-	-	-	(999,689)	-	-
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	9,257	6,995	-	-	16,252
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	(15,744)	-	-	-	(15,744)
Total transactions with owners recognised directly in equity	999,689	-	-	-	-	-	-	-	-	-	(6,487)	6,995	(2,943,902)	-	(1,943,705)
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	133,010	-	-	-	(133,010)	-	-
Transfer of realised gain upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	(1,526)	-	-	-	-	-	-	-	-	1,526	-	-
At 30 June 2026	**25,538,903**	**333,027**	**(178,495)**	**22,735**	**(1,047,872)**	**746,852**	**(944,390)**	**53,600**	**1,890,008**	**4,059**	**17,121**	**107,494**	**15,916,069**	**200,000**	**42,659,111**

**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 2025.

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 JUNE 2026

	←			Non-distributable							→	Distributable		
			Fair value reserve											
The Bank	**Ordinary share capital RM'000**	**Exchange fluctuation reserve RM'000**	**debt instruments at fair value through other comprehensive income RM'000**	**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 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	-	-	-	-	-	-	-	-	-	-	-	-	2,441,383	-	2,441,383
Other comprehensive (expenses)/ income (net of tax)	-	(331,258)	338,900	690	-	-	127,825	(95,571)	-	(134)	8	89	-	-	40,549
- debt instruments at fair value through other comprehensive income	-	-	338,900	-	-	-	-	-	-	-	-	-	-	-	338,900
- equity instruments at fair value through other comprehensive income	-	-	-	690	-	-	-	-	-	-	-	-	-	-	690
- net investment hedge	-	-	-	-	-	-	66,601	-	-	-	-	-	-	-	66,601
- cash flow hedge	-	-	-	-	-	-	61,224	-	-	-	-	-	-	-	61,224
- currency translation difference	-	(331,258)	-	-	-	-	-	-	-	-	8	89	-	-	(331,161)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	-	(134)	-	-	-	-	(134)
- deferred hedging cost	-	-	-	-	-	-	-	(95,571)	-	-	-	-	-	-	(95,571)
Total comprehensive (expenses)/ income for the financial period	-	(331,258)	338,900	690	-	-	127,825	(95,571)	-	(134)	8	89	2,441,383	-	2,481,932
Second interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	-	(1,641,481)	-	(1,641,481)
Share-based payment expense	-	-	-	-	-	-	-	-	-	-	10,702	(9,848)	-	-	854
Share released under Equity Ownership Plan	-	-	-	-	-	-	-	-	-	-	(10,251)	-	-	-	(10,251)
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	-	-	-	-	451	(9,848)	(1,641,481)	-	(1,650,878)
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	51,655	-	-	-	(51,655)	-	-
At 30 June 2025	24,539,214	880,577	43,435	113,373	(1,047,872)	746,852	(1,143,261)	39,247	1,431,525	(281)	12,886	101,251	16,238,724	200,000	42,155,670

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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 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group		The Bank	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Profit before taxation	**4,082,163**	4,118,622	**3,267,115**	3,114,912
Adjustments for non-operating and non-cash items	**(1,391,047)**	(1,778,254)	**(2,178,569)**	(2,282,715)
Operating profit before changes in working capital	**2,691,116**	2,340,368	**1,088,546**	832,197
Net changes in operating assets	**(24,902,734)**	(8,658,679)	**(12,363,791)**	(5,387,870)
Net changes in operating liabilities	**16,767,849**	11,644,742	**8,475,153**	7,566,314
	(8,134,885)	2,986,063	**(3,888,638)**	2,178,444
Cash flows (used in)/generated from operations	**(5,443,769)**	5,326,431	**(2,800,092)**	3,010,641
Taxation paid	**(811,955)**	(927,515)	**(576,068)**	(668,489)
Net cash flows (used in)/generated from operating activities	**(6,255,724)**	4,398,916	**(3,376,160)**	2,342,152
Cash flows from investing activities				
Dividend income	**54,754**	33,025	**328,551**	205,869
Interest income received from financial investments	**2,581,846**	2,603,790	**1,823,562**	1,865,947
Net (purchase) /proceed of financial investments	**(2,593,107)**	(7,865,635)	**1,169,928**	(2,143,995)
Net purchase of property, plant and equipment	**(89,760)**	(66,388)	**(84,247)**	(52,901)
Net purchase of intangible assets	**(350,864)**	(214,401)	**(331,243)**	(187,503)
Other investing activities	**74,975**	(29,083)	**62,407**	(21,604)
Net cash flows (used in)/generated from investing activities	**(322,156)**	(5,538,692)	**2,968,958**	(334,187)
Cash flows from financing activities				
Dividend paid	**(1,957,197)**	(1,650,993)	**(1,944,213)**	(1,641,481)
Interest expense paid on bonds and debentures	**(282,700)**	(293,139)	**(130,333)**	(135,893)
Interest expense paid on other borrowings	**(146,988)**	(119,845)	**(146,982)**	(119,822)
Interest expense paid on subordinated obligations	**(224,462)**	(210,141)	**(216,718)**	(199,880)
Proceeds from issuance of bonds and debentures	**3,494,149**	1,084,489	**3,204,538**	200,000
Proceeds from issuance of other borrowings	**3,519,408**	3,841,851	**3,519,408**	3,841,851
Proceeds from issuance of recourse obligation on loans and financing sold to Cagamas	**730,001**	330,000	**300,001**	330,000
Repayment of bonds and debentures	**(516,814)**	(492,772)	**(79,045)**	-
Repayment of other borrowings	**(3,007,577)**	(49,985)	**(3,007,268)**	(48,998)
Repayment of recourse obligation on loans and financing sold to Cagamas	**(330,000)**	-	**(330,000)**	-
Other financing activities	**39,721**	(189,232)	**(89,806)**	(110,740)
Net cash flows generated from financing activities	**1,317,541**	2,250,233	**1,079,582**	2,115,037
Net (decrease)/increase in cash and cash equivalents	**(5,260,339)**	1,110,457	**672,380**	4,123,002
Effects of exchange rate changes	**89,415**	(361,766)	**119,075**	(357,724)
Cash and cash equivalents at the beginning of the financial period	**24,990,705**	26,566,508	**20,095,157**	21,269,473
Cash and cash equivalents at end of the financial period	**19,819,781**	27,315,199	**20,886,612**	25,034,751
Cash and cash equivalents comprise:				
Cash and short-term funds	**23,051,769**	25,043,570	**20,552,320**	20,402,707
Deposits and placements with banks and other financial institutions	**4,471,277**	5,496,699	**2,168,296**	5,687,584
Investment account placement	**-**	-	**2,726,378**	2,867,561
	27,523,046	30,540,269	**25,446,994**	28,957,852
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	**(7,164,964)**	(2,669,014)	**(4,022,081)**	(3,367,045)
Restricted cash	**(538,301)**	(556,056)	**(538,301)**	(556,056)
Cash and cash equivalents at end of the financial period	**19,819,781**	27,315,199	**20,886,612**	25,034,751

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 2025.

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 30 June 2026 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 financial liabilities 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 2025. 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 2025.

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 2025, 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 2026:

● Amendments to the Classification and Measurement of Financial Instruments – Amendments to MFRS 9 and MFRS 7

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

The unaudited condensed interim financial statements incorporate activities relating to Islamic banking which have been undertaken by the Group. The Islamic banking businessrefers 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 THB2,332.7 million, with tenures ranging from 1 month to 27 months from their respective issuance dates. The Bank will pay interest in accordance with the terms and conditions of the agreements.

During the financial period, CIMB Thai Bank redeemed unsecured structured debentures amounting to THB2,534.5 million.

Subsequent to the financial period, CIMB Thai Bank issued various unsecured structured debentures amounting to THB860 million and redeemed unsecured structured debentures amounting to THB633 million.

b) During the financial period, CIMB Thai Bank redeemed unsecured short-term debentures amounting to THB950.0 million. Subsequent to the financial period, CIMB Thai Bank issued various unsecured short-term debentures amounting to THB100 million.

c) In 2026, the Bank issued commercial papers with a nominal value of RM3.6 billion in aggregate under its RM10.0 billion Commercial Papers Programme. The commercial papers, which bear a discount rate ranging from 3.20% to 3.40% per annum, will mature between 3 months to 12 months from the respective issuance dates.

A total of RM3.0 billion commercial papers matured during the financial period.

d) On 9 February 2026, the Bank issued Renminbi 3.0 billion, 2-year bond in the China Inter-bank Bond Market. The bond bears a coupon rate of 1.98% per annum that will mature on 9 February 2028.

e) On 27 April 2026, the Bank redeemed its existing USD20 million 5-year fixed rate notes issued under its USD5.0 billion Euro Medium Term Note Programme.

f) On 22 May 2026, the Bank issued RM800.0 million senior medium term notes ("the MTN") under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 4.03% per annum that will mature on 21 May 2038.

g) On 19 June 2026, the Bank issued RM185.0 million senior medium term notes ("the MTN") under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 3.82% per annum that will mature on 24 June 2031.

h) On 19 June 2026, the Bank issued RM515.0 million senior medium term notes ("the MTN") under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 3.95% per annum that will mature on 24 June 2033.

i) On 26 June 2026, CIMB Islamic Bank issued RM300 million Tier 2 Junior Sukuk under its RM5.0 billion Tier 2 Junior Sukuk Programme. The Sukuk, which bears a profit rate of 3.88% per annum payable semi-annually, will mature on 26 June 2036, with first call date on 26 June 2031.

j) On 15 July 2026, the Bank issued RM1,450.0 million senior medium term notes ("the MTN") under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 4.19% per annum that will mature on 15 July 2041.

PART A - EXPLANATORY NOTES (CONTINUED)

A4. DIVIDENDS PAID

A single-tier second interim dividend in respect to the financial year ended 31 December 2025 amounting to RM1,944 million or approximately 28.90 sen per share on 6,727,379,733 ordinary shares, was paid on 17 March 2026. The single-tier second interim dividend was approved by the Board of Directors on 29 January 2026.

On 16 March 2026, the Bank distributed RM1,000 million in special dividends, settled via the issuance of 159,950,181 new shares at RM6.25 per share. The issuance resulted in a RM1,000 million increase in ordinary shares.

The Board of Directors has proposed a single-tier first interim dividend of 34.59 sen per ordinary share, on 6,887,329,914 ordinary shares amounting to RM2,382 million in respect of the financial year ending 31 December 2026.

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

There are no significant events that had occurred between 30 June 2026 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 June 2026, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RM662,000 and RM461,000 (2025: RM747,000 and RM710,000) for the Group respectively and RMNil and RM137,000 (2025: RMNil and RM416,000) for the Bank respectively. The 12-month expected credit losses written back in the income statements of the Group and the Bank during the financial period amounting to RM351,000 and RM296,000 respectively (30 June 2025: RM588,000 and RM320,000 respectively).

A7. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group		The Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Fair Value				
Money market instruments				
Unquoted:				
Malaysian Government Securities	**5,651,367**	5,500,573	**5,651,367**	5,500,573
Cagamas bonds	**1,075,031**	476,721	**586,301**	461,658
Malaysian Government treasury bills	**1,416,380**	759,385	**1,020,902**	587,907
Bank Negara Malaysia Monetary Notes	**3,642,291**	2,180,443	**2,430,784**	1,777,757
Negotiable instruments of deposit	**2,949,185**	2,144,803	**746,781**	800,039
Other Government securities	**12,788,979**	12,790,984	**4,133,154**	4,590,821
Government Investment Issues	**6,563,236**	7,239,105	**5,890,259**	6,813,967
Other Government treasury bills	**9,530,123**	12,997,307	**9,530,123**	12,997,307
Promissory Notes	**274,477**	273,451	**274,477**	273,451
Commercial papers	**2,114,036**	1,114,780	**808,095**	622,317
	46,005,105	45,477,552	**31,072,243**	34,425,797
Quoted securities:				
In Malaysia				
Shares	**2,235,489**	1,971,686	**2,235,489**	1,971,686
Outside Malaysia				
Shares	**1,105,474**	765,892	**1,105,474**	765,892
	3,340,963	2,737,578	**3,340,963**	2,737,578
Unquoted securities:				
In Malaysia				
Shares	**1,238,444**	1,186,625	**1,222,804**	1,170,985
Corporate bond and Sukuk	**3,781,243**	4,714,828	**3,007,067**	3,771,050
	5,019,687	5,901,453	**4,229,871**	4,942,035
Outside Malaysia				
Corporate bond	**5,235,725**	4,705,571	**4,623,993**	3,893,106
Private equity funds	**31,977**	30,366	**31,977**	30,366
	5,267,702	4,735,937	**4,655,970**	3,923,472
	59,633,457	58,852,520	**43,299,047**	46,028,882

A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Fair Value				
Money market instruments				
Unquoted:				
Malaysian Government Securities	**4,579,973**	5,665,469	**4,579,973**	5,665,469
Cagamas bonds	**999,351**	728,475	**555,817**	596,816
Other government treasury bills	**-**	277,999	**-**	277,999
Other government securities	**14,314,843**	14,494,576	**5,669,072**	5,487,319
Negotiable instruments of deposit	**444,753**	1,017,885	**444,753**	1,017,885
Government investment issues	**8,062,719**	9,034,785	**5,191,890**	5,824,669
Commercial papers	**20,164**	-	**20,164**	-
	28,421,803	31,219,189	**16,461,669**	18,870,157
Unquoted securities:				
In Malaysia				
Corporate bond and Sukuk	**28,469,157**	27,691,616	**18,364,034**	19,506,572
Outside Malaysia				
Corporate bond and Sukuk	**14,817,505**	13,214,804	**13,487,299**	11,316,452
	43,286,662	40,906,420	**31,851,333**	30,823,024
	71,708,465	72,125,609	**48,313,002**	49,693,181

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.

The Group	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
At 1 January 2026	**23,190**	**36,112**	**59,302**
Changes in expected credit losses due to transfer within stages:	**(3)**	**3**	**-**
Transferred to Stage 2	**(3)**	**3**	**-**
Total charge to Statement of Income:	**(1,701)**	**(48)**	**(1,749)**
New financial assets purchased	**51,963**	**-**	**51,963**
Financial assets that have been derecognised	**(9,953)**	**(7)**	**(9,960)**
Change in credit risk	**(43,711)**	**(41)**	**(43,752)**
Exchange fluctuation	**(50)**	**(1,610)**	**(1,660)**
At 30 June 2026	**21,436**	**34,457**	**55,893**

The Group	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
At 1 January 2025	47,171	17,149	64,320
Changes in expected credit losses due to transfer within stages:	(84)	84	-
Transferred to Stage 2	(84)	84	-
Total charge to Statement of Income:	(23,132)	19,515	(3,617)
New financial assets purchased	131,455	-	131,455
Financial assets that have been derecognised	(35,387)	(3,243)	(38,630)
Change in credit risk	(119,200)	22,758	(96,442)
Exchange fluctuation	(765)	(636)	(1,401)
At 31 December 2025	23,190	36,112	59,302

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.

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
At 1 January 2026	**20,409**	**176**	**20,585**
Changes in expected credit losses due to transfer within stages:	**(3)**	**3**	**-**
Transferred to Stage 2	**(3)**	**3**	**-**
Total charge to Statement of Income:	**(2,292)**	**(46)**	**(2,338)**
New financial assets purchased	**37,338**	**-**	**37,338**
Financial assets that have been derecognised	**(8,756)**	**(7)**	**(8,763)**
Change in credit risk	**(30,874)**	**(39)**	**(30,913)**
Exchange fluctuation	**(24)**	**-**	**(24)**
At 30 June 2026	**18,090**	**133**	**18,223**

The Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000	Total RM'000
At 1 January 2025	44,582	2,022	46,604
Changes in expected credit losses due to transfer within stages:	(84)	84	-
Transferred to Stage 2	(84)	84	-
Total charge to Statement of Income:	(23,333)	(1,843)	(25,176)
New financial assets purchased	109,588	-	109,588
Financial assets that have been derecognised	(34,596)	(3,208)	(37,804)
Change in credit risk	(98,325)	1,365	(96,960)
Exchange fluctuation	(756)	(87)	(843)
At 31 December 2025	20,409	176	20,585

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

The Group and The Bank	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026/30 June 2026	**-**	**-**

The Group and The Bank	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025/31 December 2025	**-**	**-**

PART A - EXPLANATORY NOTES (CONTINUED)

A9. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Quoted securities:				
In Malaysia				
Shares	**68,947**	79,393	**68,947**	79,393
Outside Malaysia				
Shares	**95,512**	119,515	**182**	125
Unquoted securities:				
In Malaysia				
Shares	**357,102**	368,852	**356,740**	368,490
Outside Malaysia				
Shares	**8,734**	8,269	**6,061**	6,061
	530,295	576,029	**431,930**	454,069

A10. DEBT INSTRUMENTS AT AMORTISED COST

	The Group		The Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Money market instruments				
Unquoted:				
Malaysian Government securities	**11,946,526**	11,951,942	**11,946,526**	11,951,942
Cagamas bonds	**398,227**	518,454	**312,301**	432,518
Malaysian Government treasury bills	**-**	65,184	**-**	-
Other Government treasury bills	**10,636,326**	10,771,493	**10,636,326**	10,771,493
Other Government's securities	**6,810,125**	6,056,454	**3,421,875**	2,511,532
Malaysian Government Investment Issue	**25,313,385**	22,312,726	**14,188,044**	14,206,937
Khazanah bonds	**112,980**	112,980	**112,980**	112,980
Commercial papers	**184,497**	184,521	**184,497**	184,521
	55,402,066	51,973,754	**40,802,549**	40,171,923
Unquoted securities:				
In Malaysia				
Corporate bond and Sukuk	**20,688,297**	21,801,948	**16,449,636**	16,881,815
Loan stock	**-**	20,900	**-**	20,900
	20,688,297	21,822,848	**16,449,636**	16,902,715
Outside Malaysia				
Corporate bond and Sukuk	**3,835,924**	4,027,545	**3,610,912**	3,655,594
Amortisation of premium net of accretion of discount	**(270,435)**	(188,904)	**(191,326)**	(129,284)
Less : Expected credit losses	**(4,449)**	(4,371)	**(8,557)**	(6,546)
	79,651,403	77,630,872	**60,663,214**	60,594,402

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 2026	**3,874**	**343**	**154**	**4,371**
Changes in expected credit losses due to transfer within stages:	**215**	**(215)**	**-**	**-**
Transferred to Stage 2	**215**	**(215)**	**-**	**-**
Total charge to Statement of Income:	**201**	**(108)**	**-**	**93**
New financial assets purchased	**3,690**	**-**	**-**	**3,690**
Financial assets that have been derecognised	**(226)**	**-**	**-**	**(226)**
Change in credit risk	**(3,263)**	**(108)**	**-**	**(3,371)**
Exchange fluctuation	**(7)**	**(1)**	**(7)**	**(15)**
At 30 June 2026	**4,283**	**19**	**147**	**4,449**

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:	(2,820)	(787)	(43,787)	(47,394)
New financial assets purchased	25,065	-	-	25,065
Financial assets that have been derecognised	(12,891)	-	(71,042)	(83,933)
Change in credit risk	(14,994)	(787)	27,255	11,474
Write-offs	-	-	(80,114)	(80,114)
Exchange fluctuation	(172)	(70)	(3)	(245)
Other movements	-	-	(455,353) *	(455,353)
At 31 December 2025	3,874	343	154	4,371

* The other movement which is in relation to sukuk restructuring adjustments amounting to RM454 million for the financial year ended 31 December 2025.

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 2026	**157**	**95,104**	**95,261**
Other changes in debts instruments	**-**	**2,070**	**2,070**
Amount fully recovered	**-**	**(4,583)**	**(4,583)**
Exchange fluctuation	**(8)**	**-**	**(8)**
At 30 June 2026	**149**	**92,591**	**92,740**

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)	1,273	(54,738)
Amount fully recovered	(510,741)	(40,598)	(551,339)
Write-offs	(108,262)	-	(108,262)
Exchange fluctuation	(27,461)	-	(27,461)
At 31 December 2025	157	95,104	95,261

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 2026	**6,203**	**343**	**-**	**6,546**
Changes in expected credit losses due to transfer within stages:	**215**	**(215)**	**-**	**-**
Transferred to Stage 2	**215**	**(215)**	**-**	**-**
Total charge to Statement of Income:	**2,127**	**(108)**	**-**	**2,019**
New financial assets purchased	**3,606**	**-**	**-**	**3,606**
Financial assets that have been derecognised	**(185)**	**-**	**-**	**(185)**
Change in credit risk	**(1,294)**	**(108)**	**-**	**(1,402)**
Exchange fluctuation	**(7)**	**(1)**	**-**	**(8)**
At 30 June 2026	**8,538**	**19**	**-**	**8,557**

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:	(13,789)	(787)	(43,787)	(58,363)
New financial assets purchased	24,646	-	-	24,646
Financial assets that have been derecognised	(12,891)	-	(71,042)	(83,933)
Change in credit risk	(25,544)	(787)	27,255	924
Write-offs	-	-	(80,114)	(80,114)
Exchange fluctuation	(172)	(70)	-	(242)
Other movements	-	-	(455,353) *	(455,353)
At 31 December 2025	6,203	343	-	6,546

* The other movement which is in relation to sukuk restructuring adjustments amounting to RM454 million for the financial year ended 31 December 2025.

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 2026	**-**	**95,104**	**95,104**
Other changes in debts instruments	**-**	**2,070**	**2,070**
Amount fully recovered	**-**	**(4,583)**	**(4,583)**
At 30 June 2026	**-**	**92,591**	**92,591**

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	1,273	41,912
Amount fully recovered	-	(40,598)	(40,598)
Write-offs	(108,262)	-	(108,262)
At 31 December 2025	-	95,104	95,104

A11. LOANS, ADVANCES AND FINANCING

	The Group		The Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
(i) By type of financing				
At amortised cost				
Overdrafts	**5,635,403**	5,506,743	**2,326,585**	2,397,524
Term loans/financing				
- Housing loan/financing	**142,667,569**	141,066,201	**67,840,273**	66,651,827
- Syndicated term loan	**26,739,924**	25,599,239	**24,767,729**	23,501,146
- Other term loans/financing	**130,814,288**	128,403,489	**70,257,080**	69,062,900
- Factoring receivables	**2,774**	4,777	**-**	-
- Hire purchase receivables	**26,832,809**	26,773,358	**604,617**	735,018
Bills receivable	**12,235,572**	8,239,619	**8,307,264**	5,233,973
Trust receipts	**2,059,656**	1,624,829	**1,008,992**	823,556
Claim on customers under acceptance credit	**3,209,609**	3,303,806	**1,945,282**	2,005,710
Staff loans *	**1,442,571**	1,487,772	**964,655**	997,866
Credit card receivables	**8,701,929**	8,742,045	**7,773,356**	7,885,565
Revolving credit	**39,865,468**	42,229,154	**31,841,600**	32,238,867
Share margin financing	**31,819**	34,019	**31,819**	34,019
Gross loans, advances and financing, at amortised cost	**400,239,391**	393,015,051	**217,669,252**	211,567,971
Fair value changes arising from fair value hedges	**(2,585)**	8,939	**(5,671)**	3,343
	400,236,806	393,023,990	**217,663,581**	211,571,314
Less: Expected credit losses	**(5,589,220)**	(5,519,842)	**(2,667,477)**	(2,831,072)
Net loans, advances and financing at amortised cost	**394,647,586**	387,504,148	**214,996,104**	208,740,242
Total gross loans, advances and financing				
- At amortised cost	**400,239,391**	393,015,051	**217,669,252**	211,567,971

* Loans to Directors of the Group and the Bank (including Directors of subsidiary) amounting to RM6,903,214 (2025: RM7,584,087) and RM4,283,343 (2025: RM5,524,244) respectively.

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(a) Included in the Group's and the Bank's loans, advances and financing balances are RM13,082,000 (2025: RM13,790,000) 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 RM2,108,699,000 (2025: RM6,185,841,000) and RM1,639,124,000 (2025: RM5,699,839,000) 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 June 2026, the gross exposure and expected credit losses relating to RPSIA financing are RM2,727,012,000 (2025: RM2,801,569,000) and RM209,000 (2025: RM198,000) 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 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Syndicated term loan	**1,531,728**	1,532,275	**1,531,728**	1,532,275
Other term loan	**10,849,935**	11,051,059	**10,849,935**	11,051,059
Revolving credit	**700,065**	1,606,445	**700,065**	1,606,445
	13,081,728	14,189,779	**13,081,728**	14,189,779

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.

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(ii) By type of customers				
Domestic banking institutions	**40,677**	40,317	**-**	10,605
Domestic non-bank financial institutions				
- stockbroking companies	**150,698**	201,303	**150,698**	201,303
- others	**7,393,307**	7,138,088	**2,871,374**	3,218,429
Domestic business enterprises				
- small medium enterprises	**48,184,283**	46,449,240	**20,896,181**	19,649,665
- others	**44,605,472**	43,961,124	**23,005,222**	21,458,052
Government and statutory bodies	**12,253,925**	12,416,001	**9,839,880**	9,820,805
Individuals	**234,074,590**	231,200,669	**110,155,172**	108,036,008
Other domestic entities	**1,760,290**	1,758,319	**541,678**	538,785
Foreign entities	**51,776,149**	49,849,990	**50,209,047**	48,634,319
Gross loans, advances and financing	**400,239,391**	393,015,051	**217,669,252**	211,567,971

(iii) By interest rate sensitivity

	The Group 30 June 2026 RM'000	The Group 31 December 2025 RM'000	The Bank 30 June 2026 RM'000	The Bank 31 December 2025 RM'000
Fixed rate				
- Housing loans/ financing	**7,045,873**	6,490,128	**698,209**	664,895
- Hire purchase receivables	**20,326,364**	21,472,093	**474,219**	601,154
- Other fixed rate loans	**42,551,187**	42,753,391	**30,603,333**	31,229,768
Variable rate				
- BLR plus/BFR plus	**67,190,543**	67,393,541	**33,932,571**	35,550,254
- Cost-plus	**62,917,702**	61,365,378	**43,037,659**	40,513,195
- Other variable rates	**200,207,722**	193,540,520	**108,923,261**	103,008,705
Gross loans, advances and financing	**400,239,391**	393,015,051	**217,669,252**	211,567,971

(iv) By economic purpose

	The Group 30 June 2026 RM'000	The Group 31 December 2025 RM'000	The Bank 30 June 2026 RM'000	The Bank 31 December 2025 RM'000
Personal use	**25,434,890**	25,136,890	**21,338,062**	20,741,338
Credit cards	**8,701,929**	8,742,045	**7,773,356**	7,885,565
Purchase of consumer durables	**765,163**	740,404	**25,030**	25,924
Construction	**9,914,467**	10,150,722	**5,237,896**	5,536,917
Residential property (housing)	**143,906,908**	142,381,763	**67,599,156**	66,444,519
Non-residential property	**45,624,389**	44,731,029	**27,350,745**	27,137,916
Purchase of fixed assets other than land and buildings	**3,582,072**	3,347,275	**2,474,740**	2,141,896
Mergers and acquisitions	**1,219,936**	1,413,185	**1,219,936**	1,413,072
Purchase of securities	**14,745,251**	14,161,061	**4,902,977**	4,193,950
Purchase of transport vehicles	**26,570,354**	26,704,270	**565,420**	686,881
Working capital	**83,799,629**	84,848,272	**54,889,220**	55,185,565
Other purposes	**35,974,403**	30,658,135	**24,292,714**	20,174,428
Gross loans, advances and financing	**400,239,391**	393,015,051	**217,669,252**	211,567,971

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(v) By geographical distribution				
Malaysia	**289,182,416**	285,340,665	**142,749,981**	139,793,765
Indonesia	**2,624,411**	2,709,245	**2,624,411**	2,709,245
Thailand	**31,670,582**	31,261,993	**1,827,065**	903,816
Singapore	**46,226,182**	46,681,155	**46,226,182**	46,681,155
United Kingdom	**4,641,203**	3,791,680	**4,641,203**	3,791,680
Hong Kong	**2,514,669**	1,941,670	**2,514,669**	1,941,670
China	**5,488,932**	4,945,698	**5,488,932**	4,945,698
Other countries	**17,890,996**	16,342,945	**11,596,809**	10,800,942
Gross loans, advances and financing	**400,239,391**	393,015,051	**217,669,252**	211,567,971

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(vi) By economic sector				
Primary agriculture	**5,900,921**	4,861,108	**2,869,159**	2,922,262
Mining and quarrying	**1,964,524**	1,893,880	**1,842,031**	1,756,415
Manufacturing	**16,389,291**	16,764,936	**8,622,948**	8,591,141
Electricity, gas and water supply	**5,068,659**	9,049,809	**2,870,025**	4,784,656
Construction	**13,166,177**	12,456,195	**7,833,273**	7,190,478
Transport, storage and communications	**11,206,532**	9,027,923	**6,819,063**	4,394,506
Education, health and others	**17,740,096**	18,832,702	**14,376,809**	14,299,411
Wholesale and retail trade, and restaurants and hotels	**31,124,848**	26,756,536	**16,840,581**	13,874,101
Finance, insurance/takaful, real estate and business activities	**62,532,990**	60,803,124	**42,769,704**	42,839,231
Household	**229,358,938**	226,495,466	**107,145,250**	104,959,258
Others	**5,786,415**	6,073,372	**5,680,409**	5,956,512
Gross loans, advances and financing	**400,239,391**	393,015,051	**217,669,252**	211,567,971

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(vii) By residual contractual maturity				
Within one year	**80,484,948**	77,318,038	**58,841,008**	55,270,414
One year to less than three years	**32,548,696**	28,819,716	**22,391,359**	19,457,781
Three years to less than five years	**37,335,971**	37,177,231	**23,152,898**	22,624,084
Five years and more	**249,869,776**	249,700,066	**113,283,987**	114,215,692
Gross loans, advances and financing	**400,239,391**	393,015,051	**217,669,252**	211,567,971

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(viii) Credit impaired loans, advances and financing by economic purpose				
Personal use	**290,138**	291,240	**193,392**	186,067
Credit cards	**161,415**	156,275	**143,436**	140,825
Purchase of consumer durables	**947**	431	**336**	-
Construction	**142,936**	164,764	**4,922**	13,060
Residential property (housing)	**2,379,589**	2,151,921	**904,495**	825,438
Non-residential property	**408,198**	372,696	**213,227**	189,955
Purchase of fixed assets other than land and buildings	**11,124**	19,954	**2,832**	12,972
Purchase of securities	**787**	557	**140**	137
Purchase of transport vehicles	**373,575**	353,313	**15,202**	18,130
Working capital	**1,091,945**	840,124	**567,865**	513,239
Merger and acquisition	**47,959**	45,254	**47,959**	45,254
Other purposes	**498,758**	704,518	**348,845**	563,508
Gross credit impaired loans, advances and financing	**5,407,371**	5,101,047	**2,442,651**	2,508,585

(ix) Credit impaired loans, advances and financing by geographical distribution

Malaysia	**3,917,385**	3,491,580	**1,932,257**	1,859,137
Indonesia	**1,908**	2,522	**1,908**	2,522
Thailand	**735,206**	802,702	**77**	31
Singapore	**231,296**	169,022	**231,296**	169,022
United Kingdom	**48,391**	45,573	**48,391**	45,573
Hong Kong	**-**	163,178	**-**	163,178
China	**15,610**	10,575	**15,610**	10,575
Other countries	**457,575**	415,895	**213,112**	258,547
Gross credit impaired loans, advances and financing	**5,407,371**	5,101,047	**2,442,651**	2,508,585

(x) Credit impaired loans, advances and financing by economic sector

Primary agriculture	**8,577**	13,154	**691**	259
Mining and quarrying	**230,374**	188,527	**190,219**	149,480
Manufacturing	**143,607**	184,497	**75,922**	91,041
Electricity, gas and water supply	**20,280**	5,112	**1,702**	63
Construction	**250,980**	222,599	**148,300**	141,342
Transport, storage and communications	**62,928**	59,484	**52,204**	49,430
Education, health and others	**29,909**	34,270	**7,634**	12,061
Wholesale and retail trade, and restaurants and hotels	**571,578**	430,497	**233,473**	197,122
Finance, insurance/takaful, real estate and business activities	**681,377**	771,147	**296,506**	490,180
Household	**3,287,686**	3,028,821	**1,319,048**	1,214,670
Others	**120,075**	162,939	**116,952**	162,937
Gross credit impaired loans, advances and financing	**5,407,371**	5,101,047	**2,442,651**	2,508,585

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) 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 2026	**1,522,506**	**1,457,720**	**2,539,616**	**5,519,842**
Changes in expected credit losses due to transferred within stages:	**159,761**	**(301,359)**	**141,598**	**-**
Transferred to Stage 1	**565,262**	**(524,787)**	**(40,475)**	**-**
Transferred to Stage 2	**(400,368)**	**841,081**	**(440,713)**	**-**
Transferred to Stage 3	**(5,133)**	**(617,653)**	**622,786**	**-**
Total charge to Statement of Income:	**(55,408)**	**290,846**	**878,418**	**1,113,856**
New financial assets originated	**364,159**	**174,299**	**74,542**	**613,000**
Financial assets that have been derecognised	**(204,452)**	**(322,276)**	**-**	**(526,728)**
Writeback in respect of full recoveries	**-**	**-**	**40,576**	**40,576**
Change in credit risk	**(215,115)**	**438,823**	**763,300**	**987,008**
Write-offs	**(177)**	**(346)**	**(992,864)**	**(993,387)**
Exchange fluctuation	**(16,217)**	**(15,304)**	**(24,277)**	**(55,798)**
Other movements	**(11)**	**(4)**	**4,722**	**4,707**
At 30 June 2026	**1,610,454**	**1,431,553**	**2,547,213**	**5,589,220**

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	2,065,265	1,313,007	3,236,035	6,614,307
Changes in expected credit losses due to transferred within stages:	459,633	(553,985)	94,352	-
Transferred to Stage 1	1,082,458	(1,028,335)	(54,123)	-
Transferred to Stage 2	(561,129)	1,481,137	(920,008)	-
Transferred to Stage 3	(61,696)	(1,006,787)	1,068,483	-
Total charge to Statement of Income:	(971,398)	710,263	2,309,459	2,048,324
New financial assets originated	905,547	214,519	99,064	1,219,130
Financial assets that have been derecognised	(667,435)	(376,351)	(90,283)	(1,134,069)
Writeback in respect of full recoveries	-	-	(298,366)	(298,366)
Change in credit risk	(1,209,510)	872,095	2,599,044	2,261,629
Write-offs	(893)	(1,724)	(2,356,151)	(2,358,768)
Disposal of loans, advances and financing	-	-	(105,510)	(105,510)
Exchange fluctuation	(29,922)	(9,979)	(88,923)	(128,824)
Other movements	(179)	138	(549,646) *	(549,687)
At 31 December 2025	1,522,506	1,457,720	2,539,616	5,519,842

* The other movement which is in relation to loan restructuring adjustments amounting to RM549 million for the financial year ended 31 December 2025.

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 2026	**681,118**	**694,741**	**1,455,213**	**2,831,072**
Changes in expected credit losses due to transferred within stages:	**25,905**	**(103,185)**	**77,280**	**-**
Transferred to Stage 1	**312,564**	**(291,375)**	**(21,189)**	**-**
Transferred to Stage 2	**(281,917)**	**477,669**	**(195,752)**	**-**
Transferred to Stage 3	**(4,742)**	**(289,479)**	**294,221**	**-**
Total charge to Statement of Income:	**34,758**	**75,149**	**378,244**	**488,151**
New financial assets originated	**301,686**	**97,529**	**71,203**	**470,418**
Financial assets that have been derecognised	**(158,630)**	**(229,109)**	**-**	**(387,739)**
Writeback in respect of full recoveries	**-**	**-**	**65,876**	**65,876**
Change in credit risk	**(108,298)**	**206,729**	**241,165**	**339,596**
Write-offs	**(174)**	**(107)**	**(663,237)**	**(663,518)**
Exchange fluctuation	**(2,650)**	**(2,020)**	**(8,515)**	**(13,185)**
Other movements	**10**	**(4)**	**24,951**	**24,957**
At 30 June 2026	**738,967**	**664,574**	**1,263,936**	**2,667,477**

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:	255,050	(383,167)	128,117	-
Transferred to Stage 1	596,261	(572,836)	(23,425)	-
Transferred to Stage 2	(280,317)	724,053	(443,736)	-
Transferred to Stage 3	(60,894)	(534,384)	595,278	-
Total charge to Statement of Income:	(650,055)	493,368	1,304,499	1,147,812
New financial assets originated	689,592	118,992	96,211	904,795
Financial assets that have been derecognised	(540,637)	(160,960)	(90,283)	(791,880)
Writeback in respect of full recoveries	-	-	(150,971)	(150,971)
Change in credit risk	(799,010)	535,336	1,449,542	1,185,868
Write-offs	(888)	(431)	(1,484,279)	(1,485,598)
Exchange fluctuation	(20,480)	(4,222)	(72,924)	(97,626)
Other movements	(179)	138	(439,004) *	(439,045)
At 31 December 2025	681,118	694,741	1,455,213	2,831,072

* The other movement which is in relation to loan restructuring adjustments amounting to RM549 million for the financial year ended 31 December 2025.

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 2026	**4,986,187**	**114,860**	**5,101,047**
Transfer within stages	**1,552,066**	-	**1,552,066**
New financial assets originated	**85,853**	-	**85,853**
Write-offs	**(993,024)**	-	**(993,024)**
Amount fully recovered	**(372,690)**	-	**(372,690)**
Other changes in loans, advances and financing	**78,843**	**(3,035)**	**75,808**
Exchange fluctuation	**(41,689)**	-	**(41,689)**
At 30 June 2026	**5,295,546**	**111,825**	**5,407,371**

	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	2,380,339	-	2,380,339
New financial assets originated	97,123	162,437	259,560
Write-offs	(2,368,089)	-	(2,368,089)
Amount fully recovered	(356,061)	(48,895)	(404,956)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	162,753	1,318	164,071
Disposal of loans, advances and financing	(159,643)	-	(159,643)
Exchange fluctuation	(77,789)	-	(77,789)
At 31 December 2025	4,986,187	114,860	5,101,047

	The Group	
	30 June 2026	**31 December 2025**
Ratio of credit impaired loans to total loans, advances and financing	**1.35%**	1.30%

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 2026	**2,393,725**	**114,860**	**2,508,585**
Transfer within stages	**788,652**	**-**	**788,652**
New financial assets originated	**71,824**	**-**	**71,824**
Write-offs	**(663,237)**	**-**	**(663,237)**
Amount fully recovered	**(309,158)**	**-**	**(309,158)**
Other changes in loans, advances and financing	**55,336**	**(3,035)**	**52,301**
Exchange fluctuation	**(6,316)**	**-**	**(6,316)**
At 30 June 2026	**2,330,826**	**111,825**	**2,442,651**

	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	1,193,840	-	1,193,840
New financial assets originated	92,043	162,437	254,480
Write-offs	(1,496,217)	-	(1,496,217)
Amount fully recovered	(177,240)	(48,895)	(226,135)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	294,963	1,318	296,281
Exchange fluctuation	(49,312)	-	(49,312)
At 31 December 2025	2,393,725	114,860	2,508,585

	The Bank	
	30 June 2026	**31 December 2025**
Ratio of credit impaired loans to total loans, advances and financing	**1.12%**	1.19%

PART A - EXPLANATORY NOTES (CONTINUED)

A12. OTHER ASSETS

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Foreclosed assets net of allowance for impairment losses of RM23,778,000 (2025: RM10,160,000)	**100,324**	123,556	**-**	-
Due from brokers	**9,033**	21,024	**9,033**	21,024
Structured financing	**373,938**	320,141	**373,938**	320,141
Cash collateral pledged for derivative transactions	**5,171,510**	5,119,436	**2,739,752**	2,789,518
Treasury related receivables	**5,237,019**	2,830,703	**4,043,100**	1,897,453
Settlement accounts	**308,245**	405,925	**272,722**	386,604
Other debtors net of expected credit losses *, deposits and prepayments	**1,999,118**	1,640,044	**1,640,877**	1,295,587
	13,199,187	10,460,829	**9,079,422**	6,710,327

* net of expected credit losses of RM609,880,000 (2025: RM610,059,000) for the Group and RM553,902,000 (2025: RM553,833,000) 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 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
(i) By type of deposit				
Demand deposits	**105,839,065**	101,764,664	**77,603,551**	75,826,483
Saving deposits	**74,910,069**	73,140,728	**38,558,377**	37,875,542
Fixed deposits	**154,623,694**	153,967,385	**114,459,276**	109,844,144
Negotiable instruments of deposit	**1,260,036**	2,182,054	**361,519**	52,353
Short term money market deposits	**91,351,418**	86,975,493	**43,283,013**	42,969,500
Others	**2,172,750**	1,992,980	**921,003**	880,602
	430,157,032	420,023,304	**275,186,739**	267,448,624
(ii) By type of customer				
Government and statutory bodies	**23,704,300**	19,940,051	**11,033,356**	10,295,582
Business enterprises	**172,259,338**	166,358,848	**113,560,467**	114,134,350
Individuals	**158,301,896**	161,865,864	**103,603,461**	101,412,303
Others	**75,891,498**	71,858,541	**46,989,455**	41,606,389
	430,157,032	420,023,304	**275,186,739**	267,448,624
(iii) Maturity structure of fixed deposits and negotiable instruments of deposit				
Due within six months	**126,775,599**	134,724,185	**96,158,282**	96,856,193
Six months to less than one year	**27,763,497**	20,062,666	**18,287,473**	12,703,813
One year to less than three years	**1,285,456**	1,321,288	**317,240**	297,403
Three years to less than five years	**59,171**	41,300	**57,800**	39,088
More than five years	**7**	-	**-**	-
	155,883,730	156,149,439	**114,820,795**	109,896,497

A14. INVESTMENT ACCOUNTS OF CUSTOMERS

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Unrestricted investment accounts	**35,984,177**	32,291,771	**-**	-

A15. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Licensed banks	**22,993,423**	30,914,525	**21,691,942**	28,751,733
Licensed finance companies	**4,065,918**	6,107,383	**2,458,839**	4,625,512
Licensed investment banks	**721,202**	392,887	**496,376**	228,266
Bank Negara Malaysia	**2,784,670**	1,317,899	**2,784,670**	1,317,899
Other financial institutions	**9,807,197**	9,475,399	**6,817,501**	7,341,967
	40,372,410	48,208,093	**34,249,328**	42,265,377

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

	The Group 30 June 2026	The Group 31 December 2025	The Bank 30 June 2026	The Bank 31 December 2025
Due within six months	**39,094,911**	46,916,733	**33,218,615**	41,160,017
Six months to less than one year	**534,352**	617,697	**377,388**	477,732
One year to less than three years	**98,111**	54,315	**8,289**	8,280
Three years to less than five years	**645,036**	619,348	**645,036**	619,348
	40,372,410	48,208,093	**34,249,328**	42,265,377

A16. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Designated at fair value through profit or loss (Note a)				
Deposits from customers - structured investments	**5,977,392**	4,304,767	**2,840,518**	2,136,963
Debentures	**563,144**	184,992	**-**	-
Bills payable	**1,354,791**	1,411,719	**-**	-
	7,895,327	5,901,478	**2,840,518**	2,136,963
Held for trading				
Malaysian Government Securities	**389,548**	3,984	**389,548**	3,984
Other Government Securities	**4,706,442**	1,836,406	**-**	-
Government investment issues	**128,934**	13,811	**128,934**	13,811
	5,224,924	1,854,201	**518,482**	17,795
	13,120,251	7,755,679	**3,359,000**	2,154,758

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 June 2026 were RM86,663,000 lower (2025: RM40,955,000 higher) and RM30,598,000 (2025: RM68,922,000) higher respectively than the contractual amount at maturity for the structured investments, RM21,186,000 lower (2025: RM7,898,000 higher) than the contractual amount at maturity for the debentures of the Group and RM129,948,000 (2025: RM152,251,000) higher than the contractual amount at maturity for bills payable of the Group.

A17. OTHER LIABILITIES

	Note	The Group		The Bank	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
		RM'000	RM'000	RM'000	RM'000
Due to brokers and clients		**68,674**	14,436	**68,674**	14,436
Post employment benefit obligations		**212,041**	229,696	**50,206**	54,806
Sundry creditors		**2,382,716**	1,248,864	**2,173,000**	1,165,096
Expenditure payable		**2,152,053**	2,474,226	**1,844,066**	2,061,018
Expected credit losses for loan commitments and financial guarantee contracts	**A17(a)**	**319,421**	335,137	**243,379**	252,891
Provision for legal claims		**45,437**	77,985	**7,502**	36,214
Credit card expenditure payable		**109,106**	112,986	**106,242**	110,030
Cash collateral received for derivative transactions		**3,960,297**	4,930,210	**1,921,663**	2,200,030
Structured deposits		**5,818,210**	4,817,813	**5,818,210**	4,797,715
Treasury related payables		**5,423,243**	4,935,183	**5,217,033**	4,321,590
Settlement accounts		**450,845**	517,899	**437,138**	501,398
Others		**946,002**	1,074,536	**653,119**	691,636
		21,888,045	20,768,971	**18,540,232**	16,206,860

PART A - EXPLANATORY NOTES (CONTINUED)

A17. OTHER LIABILITIES (CONTINUED)

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

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 2026	**150,807**	**96,329**	**88,001**	**335,137**
Changes in expected credit losses due to transferred within stages:	**41,702**	**(42,051)**	**349**	**-**
Transferred to Stage 1	**47,221**	**(46,958)**	**(263)**	**-**
Transferred to Stage 2	**(5,381)**	**19,726**	**(14,345)**	**-**
Transferred to Stage 3	**(138)**	**(14,819)**	**14,957**	**-**
Total charge to Statement of Income:	**(46,774)**	**17,410**	**13,931**	**(15,433)**
New exposures	**49,860**	**7,309**	**-**	**57,169**
Exposures derecognised or matured	**(64,967)**	**(14,822)**	**(12,537)**	**(92,326)**
Change in credit risk	**(31,667)**	**24,923**	**26,468**	**19,724**
Exchange fluctuation	**(402)**	**(42)**	**(712)**	**(1,156)**
Other movements	**29**	**(144)**	**988**	**873**
At 30 June 2026	**145,362**	**71,502**	**102,557**	**319,421**

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	183,897	71,948	77,618	333,463
Changes in expected credit losses due to transferred within stages:	87,245	(81,441)	(5,804)	-
Transferred to Stage 1	110,590	(107,548)	(3,042)	-
Transferred to Stage 2	(23,096)	59,578	(36,482)	-
Transferred to Stage 3	(249)	(33,471)	33,720	-
Total charge to Statement of Income:	(118,206)	106,077	17,088	4,959
New exposures	199,531	9,672	671	209,874
Exposures derecognised or matured	(172,906)	(32,632)	(16,804)	(222,342)
Change in credit risk	(144,831)	129,037	33,221	17,427
Exchange fluctuation	(1,879)	(245)	(900)	(3,024)
Other movements	(250)	(10)	(1)	(261)
At 31 December 2025	150,807	96,329	88,001	335,137

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 2026	**122,301**	**81,581**	**49,009**	**252,891**
Changes in expected credit losses due to transferred within stages:	**38,363**	**(37,071)**	**(1,292)**	**-**
Transferred to Stage 1	**42,554**	**(42,315)**	**(239)**	**-**
Transferred to Stage 2	**(4,057)**	**17,014**	**(12,957)**	**-**
Transferred to Stage 3	**(134)**	**(11,770)**	**11,904**	**-**
Total charge to Statement of Income:	**(38,929)**	**3,697**	**25,110**	**(10,122)**
New exposures	**39,613**	**1,118**	**-**	**40,731**
Exposures derecognised or matured	**(54,142)**	**(8,680)**	**(2,719)**	**(65,541)**
Change in credit risk	**(24,400)**	**11,259**	**27,829**	**14,688**
Exchange fluctuation	**(245)**	**(28)**	**10**	**(263)**
Other movements	**29**	**(144)**	**988**	**873**
At 30 June 2026	**121,519**	**48,035**	**73,825**	**243,379**

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:	85,368	(79,535)	(5,833)	-
Transferred to Stage 1	97,780	(94,766)	(3,014)	-
Transferred to Stage 2	(12,168)	42,296	(30,128)	-
Transferred to Stage 3	(244)	(27,065)	27,309	-
Total charge to Statement of Income:	(111,248)	99,173	22,518	10,443
New exposures	151,097	5,111	700	156,908
Exposures derecognised or matured	(145,779)	(23,904)	(9,057)	(178,740)
Change in credit risk	(116,566)	117,966	30,875	32,275
Exchange fluctuation	(1,715)	(163)	(241)	(2,119)
Other movements	(252)	(10)	(1)	(263)
At 31 December 2025	122,301	81,581	49,009	252,891

As at 30 June 2026, the gross carrying amount of loan commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM240,317,000 (2025: RM231,943,000) and RM186,355,000 (2025: RM171,158,000) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A18. INTEREST INCOME

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Loans and advances				
- interest income	**2,923,874**	3,136,039	**5,774,200**	6,442,829
- unwinding income^	**13,880**	19,924	**27,278**	39,541
Money at call and deposits with financial institutions	**171,735**	224,883	**321,124**	423,321
Reverse repurchase agreements	**124,590**	95,485	**232,757**	185,366
Debt instruments at fair value through other comprehensive income	**521,308**	557,520	**1,036,231**	1,113,670
Debt instruments at amortised cost	**486,443**	489,605	**966,906**	949,224
Others	**46,439**	46,765	**90,716**	90,706
	4,288,269	4,570,221	**8,449,212**	9,244,657
Net accretion of discount less amortisation of premium	**(28,486)**	19,492	**(56,558)**	79,516
	4,259,783	4,589,713	**8,392,654**	9,324,173
The Bank				
Loans and advances				
- interest income	**2,485,827**	2,654,233	**4,893,659**	5,418,537
- unwinding income^	**12,113**	16,970	**23,620**	34,170
Money at call and deposits with financial institutions	**200,563**	274,654	**375,680**	504,506
Reverse repurchase agreements	**123,333**	93,650	**231,112**	181,473
Debt instruments at fair value through other comprehensive income	**469,326**	499,060	**928,433**	996,538
Debt instruments at amortised cost	**483,910**	482,672	**960,947**	936,003
Others	**45,336**	44,792	**88,559**	88,733
	3,820,408	4,066,031	**7,502,010**	8,159,960
Net accretion of discount less amortisation of premium	**(11,492)**	30,798	**(19,177)**	99,596
	3,808,916	4,096,829	**7,482,833**	8,259,556

^ 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

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Loans and advances at fair value through profit or loss	**4,199**	-	**5,094**	-
Financial investments at fair value through profit or loss	**286,881**	288,833	**575,151**	549,401
	291,080	288,833	**580,245**	549,401
Net accretion of discount less amortisation of premium	**44,394**	59,708	**75,555**	133,884
	335,474	348,541	**655,800**	683,285
The Bank				
Loans and advances at fair value through profit or loss	**4,199**	-	**5,094**	-
Financial investments at fair value through profit or loss	**223,390**	214,621	**450,246**	403,476
	227,589	214,621	**455,340**	403,476
Net accretion of discount less amortisation of premium	**46,817**	70,196	**82,993**	149,864
	274,406	284,817	**538,333**	553,340

PART A - EXPLANATORY NOTES (CONTINUED)

A20. INTEREST EXPENSE

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Deposits and placements of banks and other financial institutions	**224,410**	298,320	**472,795**	645,359
Deposits from other customers	**1,607,069**	1,808,279	**3,187,864**	3,734,546
Repurchase agreements	**288,842**	365,858	**532,871**	714,917
Financial liabilities designated at fair value through profit or loss	**44,273**	26,864	**75,273**	54,052
Negotiable certificates of deposits	**5,631**	22,603	**11,651**	53,623
Recourse obligation on loan and financing sold to Cagamas	**13,279**	13,677	**26,796**	27,061
Bonds, Sukuk and debentures	**92,306**	69,495	**171,382**	139,968
Subordinated obligations	**112,905**	104,816	**223,920**	208,713
Other borrowings	**75,883**	88,399	**142,018**	165,720
Structured deposits	**20,657**	23,305	**39,159**	46,134
Lease liabilities	**2,626**	3,661	**5,328**	7,997
Others	**1,336**	5,647	**4,469**	11,458
	2,489,217	2,830,924	**4,893,526**	5,809,548
The Bank				
Deposits and placements of banks and other financial institutions	**211,256**	275,361	**436,068**	598,997
Deposits from other customers	**1,454,433**	1,579,423	**2,872,799**	3,259,686
Repurchase agreements	**271,893**	330,436	**497,185**	643,953
Financial liabilities designated at fair value through profit or loss	**22,866**	18,763	**41,372**	37,120
Negotiable certificates of deposits	**5,631**	22,471	**11,651**	53,360
Recourse obligation on loan and financing sold to Cagamas	**13,279**	13,677	**26,796**	27,061
Bonds and debentures	**91,370**	68,190	**169,573**	137,021
Subordinated obligations	**108,580**	99,872	**215,041**	198,919
Other borrowings	**75,881**	88,389	**142,013**	165,696
Structured deposits	**20,657**	23,305	**39,159**	46,134
Lease liabilities	**2,043**	2,948	**4,114**	6,620
Others	**24**	25	**47**	49
	2,277,913	2,522,860	**4,455,818**	5,174,616

A21. MODIFICATION LOSS

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Loss on modification of cash flows	**10,352**	10,213	**18,869**	16,088
The Bank				
Loss on modification of cash flows	**-**	-	**-**	-

A22. NET NON-INTEREST INCOME

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
(a) Fee and commission income				
Commissions	**259,673**	238,827	**515,066**	483,929
Fee on loans and advances	**138,369**	154,878	**269,394**	333,117
Service charges and fees	**155,695**	147,180	**309,969**	309,908
Guarantee fees	**19,688**	16,560	**28,384**	28,798
Other fee income	**51,015**	45,069	**104,245**	88,744
Fee and commission income	**624,440**	602,514	**1,227,058**	1,244,496
(b) Fee and commission expense	**(180,277)**	(179,291)	**(349,037)**	(363,445)
Net fee and commission income	**444,163**	423,223	**878,021**	881,051
(c) Other non-interest income				
Gross dividend income from:				
Financial investments at fair value through profit or loss	**26,643**	17,685	**47,383**	29,869
Equity instruments at fair value through other comprehensive income	**7,371**	3,156	**7,371**	3,156
	34,014	20,841	**54,754**	33,025
Net gain/(loss) arising from financial investments at fair value through profit or loss				
- realised	**(240,129)**	100,772	**(726,603)**	87,815
- unrealised	**519,148**	514,971	**(460,531)**	677,069
	279,019	615,743	**(1,187,134)**	764,884
Net gain/(loss) arising from derivative financial instrument				
- realised	**623,138**	(552,657)	**1,164,060**	(318,292)
- unrealised	**297,965**	(2,228,665)	**1,885,668**	(2,557,162)
	921,103	(2,781,322)	**3,049,728**	(2,875,454)
Net loss arising from financial liabilities at fair value through profit or loss				
- realised	**(10,260)**	(1,452)	**(24,142)**	(8,075)
- unrealised	**(240,417)**	(45,634)	**(100,044)**	(77,371)
	(250,677)	(47,086)	**(124,186)**	(85,446)
Net gain/(loss) arising from hedging activities	**15,694**	(64,158)	**(16,763)**	(62,247)
Net gain from sale of investment in debt instruments at fair value through other comprehensive income	**54,315**	178,706	**192,382**	235,066
Net gain from redemption of debt instruments at amortised cost	**-**	9	**-**	189
Other income				
Foreign exchange (loss)/gain	**(298,996)**	2,811,761	**(481,242)**	3,417,988
Rental income	**5,406**	4,275	**8,670**	6,379
Gain on disposal of property, plant and equipment/assets held for sale	**108**	(225)	**540**	1,268
Gain on disposal of foreclosed assets	**105**	102	**118**	270
Gain/(loss) on disposal of loans, advances and financing	**-**	1,603	**-**	1,603
Others	**109,997**	41,434	**122,717**	48,970
	(183,380)	2,858,950	**(349,197)**	3,476,478
Total other non interest income	**870,088**	781,683	**1,619,584**	1,486,495
Net non-interest income	**1,314,251**	1,204,906	**2,497,605**	2,367,546

PART A - EXPLANATORY NOTES (CONTINUED)

A22. NET NON-INTEREST INCOME (CONTINUED)

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Bank				
(a) Fee and commission income				
Commissions	**202,854**	186,906	**404,713**	374,879
Fee on loans and advances	**132,846**	150,386	**258,718**	324,100
Service charges and fees	**468,802**	459,805	**936,126**	949,081
Guarantee fees	**17,799**	14,329	**24,712**	24,207
Other fee income	**50,008**	41,748	**102,526**	83,086
Fee and commission income	**872,309**	853,174	**1,726,795**	1,755,353
(b) Fee and commission expense	**(176,624)**	(175,745)	**(340,011)**	(355,670)
Net fee and commission income	**695,685**	677,429	**1,386,784**	1,399,683
(c) Other non-interest income				
Gross dividend income from:				
Financial investments at fair value through profit or loss	**26,576**	17,618	**47,316**	29,802
Equity instruments at fair value through other comprehensive income	**1,714**	1,600	**1,714**	1,600
Subsidiary	**279,522**	174,467	**279,522**	174,467
	307,812	193,685	**328,552**	205,869
Net gain/(loss) arising from financial investments at fair value through profit or loss				
- realised	**(162,395)**	(39,773)	**(426,525)**	(119,063)
- unrealised	**328,859**	140,334	**47,779**	104,006
	166,464	100,561	**(378,746)**	(15,057)
Net gain/(loss) arising from derivative financial instrument				
- realised	**834,487**	(578,597)	**1,099,481**	(517,321)
- unrealised	**(117,928)**	(1,672,533)	**759,411**	(1,646,642)
	716,559	(2,251,130)	**1,858,892**	(2,163,963)
Net (loss)/gain arising from financial liabilities at fair value through profit or loss				
- realised	**(541)**	3,037	**(9,882)**	(1,807)
- unrealised	**(8,153)**	(29,716)	**30,170**	(27,570)
	(8,694)	(26,679)	**20,288**	(29,377)
Net (loss)/gain arising from hedging activities	**(3,388)**	9,388	**(13,327)**	20,055
Net gain from sale of investment in debt instruments at fair value through other comprehensive income	**70,534**	83,684	**165,363**	115,415
Net gain from redemption of debt instruments at amortised cost	**-**	-	**-**	180
Other income				
Foreign exchange (loss)/gain	**(289,383)**	2,776,955	**(378,326)**	3,385,406
Rental income	**5,275**	3,873	**8,152**	5,470
Gain on disposal of property, plant and equipment/assets held for sale	**29**	2	**59**	542
Others	**106,665**	38,470	**115,985**	41,952
	(177,414)	2,819,300	**(254,130)**	3,433,370
Total other non-interest income	**1,071,873**	928,809	**1,726,892**	1,566,492
Net non-interest income	**1,767,558**	1,606,238	**3,113,676**	2,966,175

PART A - EXPLANATORY NOTES (CONTINUED)

A23. OVERHEADS

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
The Group				
Personnel costs				
- Salaries, allowances and bonuses	**890,713**	934,815	**1,819,182**	1,852,391
- Pension cost	**119,470**	92,038	**228,902**	202,414
- Share-based expense[1]	**7,973**	(16,087)	**7,973**	(11,257)
- Overtime	**5,049**	4,369	**9,840**	8,933
- Staff incentives and other staff payments	**57,955**	44,353	**115,974**	98,433
- Medical expenses	**26,749**	21,348	**56,544**	48,241
- Others	**62,975**	42,273	**111,851**	74,131
	1,170,884	1,123,109	**2,350,266**	2,273,286
Establishment costs				
- Depreciation of property, plant and equipment	**42,180**	39,439	**82,397**	78,614
- Depreciation of right-of-use assets	**40,244**	49,553	**80,555**	100,956
- Rental	**27,192**	31,615	**54,241**	59,050
- Amortisation of intangible assets	**93,417**	86,840	**192,690**	194,271
- Repair and maintenance	**183,415**	189,986	**381,452**	381,779
- Outsourced services	**21,017**	20,516	**42,783**	32,311
- Security expenses	**12,728**	16,233	**32,827**	35,855
- Others	**30,391**	12,108	**60,656**	40,785
	450,584	446,290	**927,601**	923,621
Marketing expenses				
- Advertisement	**33,650**	46,535	**51,388**	70,209
- Others	**54,822**	88,473	**112,084**	139,474
	88,472	135,008	**163,472**	209,683
Administration and general expenses				
- Communication	**941**	21,018	**18,839**	44,607
- Consultancy and professional fees	**8,679**	28,728	**35,216**	45,725
- Legal expenses	**(17,740)**	3,746	**(17,758)**	7,909
- Stationery	**4,527**	4,376	**8,726**	9,242
- Postages	**6,871**	7,280	**13,585**	15,049
- Administrative travelling and vehicle expenses	**5,974**	6,875	**11,196**	12,526
- Incidental expenses on banking operations	**14,981**	14,163	**29,684**	26,550
- Insurance	**4,349**	3,317	**8,990**	7,065
- Others	**203,850**	134,880	**337,898**	294,406
	232,432	224,383	**446,376**	463,079
	1,942,372	1,928,790	**3,887,715**	3,869,669

A23. OVERHEADS (CONTINUED)

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Bank				
Personnel costs				
- Salaries, allowances and bonuses	**736,417**	760,484	**1,514,477**	1,509,412
- Pension cost	**107,591**	78,639	**204,466**	175,640
- Share-based expense[1]	**6,995**	(13,784)	**6,995**	(9,848)
- Overtime	**3,842**	3,100	**7,517**	6,281
- Staff incentives and other staff payments	**50,420**	38,153	**102,958**	85,345
- Medical expenses	**25,126**	19,796	**53,056**	44,610
- Others	**33,960**	33,126	**71,491**	57,416
	964,351	919,514	**1,960,960**	1,868,856
Establishment costs				
- Depreciation of property, plant and equipment	**34,281**	30,027	**66,572**	59,689
- Depreciation of right-of-use assets	**33,238**	41,943	**66,429**	86,018
- Rental	**13,539**	16,559	**25,268**	30,692
- Amortisation of intangible assets	**79,300**	71,920	**163,431**	162,658
- Repair and maintenance	**171,345**	173,519	**357,067**	351,659
- Outsourced services	**12,350**	10,655	**26,610**	21,503
- Security expenses	**11,728**	15,023	**30,724**	33,317
- Others	**24,671**	7,026	**49,818**	30,394
	380,452	366,672	**785,919**	775,930
Marketing expenses				
- Advertisement	**25,483**	37,582	**40,102**	57,129
- Others	**54,223**	87,476	**111,386**	137,898
	79,706	125,058	**151,488**	195,027
Administration and general expenses				
- Communication	**(1,641)**	13,785	**9,572**	28,154
- Consultancy and professional fees	**4,837**	25,604	**28,147**	44,139
- Legal expenses	**(20,568)**	347	**(20,480)**	1,310
- Stationery	**3,373**	3,074	**6,713**	6,717
- Postages	**5,063**	5,074	**9,593**	10,847
- Administrative travelling and vehicle expenses	**4,191**	4,778	**7,783**	8,475
- Incidental expenses on banking operations	**7,408**	7,306	**13,332**	14,189
- Insurance	**3,009**	2,297	**6,002**	4,739
- Others	**212,495**	134,842	**350,951**	302,612
	218,167	197,107	**411,613**	421,182
	1,642,676	1,608,351	**3,309,980**	3,260,995

[1] All awards under CIMB Group Holdings ("CIMBGH")'s long-term incentive plan ("LTIP 1.0"), which was implemented in June 2021, have fully vested on 31 March 2025. LTIP 1.0 remains effective only for the exercise of remaining share options until June 2028, with no new grants to be issued.

A new long-term incentive plan ("LTIP 2.0"), comprising share grants to eligible employees of the Group, was implemented in June 2026. Participation in LTIP 2.0 is at the discretion of CIMBGH's LTIP Committee, with awarded shares to be vested in stages on predetermined dates, subject to continued employment and the fulfilment of performance conditions.

PART A - EXPLANATORY NOTES (CONTINUED)

A24(a). EXPECTED CREDIT LOSSES ON LOANS, ADVANCES AND FINANCING

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
	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	**605,083**	465,471	**1,113,856**	926,550
Credit impaired (includes purchased credit impaired):				
- recovered	**(225,997)**	(183,459)	**(438,364)**	(353,141)
- written off	**14,252**	8,498	**27,974**	22,936
	393,338	290,510	**703,466**	596,345
The Bank				
Expected credit losses on loans, advances and financing at amortised cost:				
- Expected credit losses on loans, advances and financing	**172,116**	358,521	**488,151**	552,911
Credit impaired (includes purchased credit impaired):				
- recovered	**(151,333)**	(122,399)	**(286,922)**	(230,159)
- written off	**10,049**	6,271	**19,142**	17,759
	30,832	242,393	**220,371**	340,511

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

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
	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	**(47)**	19,660	**(1,749)**	22,106
- Debt instrument at amortised cost	**(445)**	(2,789)	**(12,950)**	227
- Money at call and deposits and placements with banks and other financial institutions	**(61)**	(226)	**(351)**	(588)
- Other assets	**24,969**	24,078	**41,330**	25,761
- Intangible assets	**169**	-	**169**	-
- Property, plant and equipment	**884**	-	**884**	-
	25,469	40,723	**27,333**	47,506
The Bank				
Expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	**1,155**	(2,036)	**(2,338)**	(407)
- Debt instrument at amortised cost	**1,354**	(4,044)	**(11,024)**	(1,835)
- Money at call and deposits and placements with banks and other financial institutions	**(212)**	(96)	**(296)**	(320)
- Other assets	**835**	21,370	**2,643**	21,608
	3,132	15,194	**(11,015)**	19,046

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		
		Fair values			Fair values	
	Principal	Assets	Liabilities	Principal	Assets	Liabilities
At 30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Trading derivatives						
Foreign exchange derivatives						
Currency forward	**89,239,946**	**1,274,080**	**(870,788)**	**47,987,772**	**684,940**	**(321,109)**
- less than one year	87,502,323	1,255,238	(835,160)	46,747,945	668,064	(290,909)
- one year to three years	1,423,484	16,274	(26,505)	1,000,302	15,573	(22,428)
- more than three years	314,139	2,568	(9,123)	239,525	1,303	(7,772)
Currency swaps	**558,269,176**	**5,621,171**	**(5,138,634)**	**424,613,639**	**2,857,623**	**(3,032,150)**
- less than one year	551,688,812	5,567,627	(4,875,289)	420,062,513	2,849,985	(2,785,972)
- one year to three years	2,534,795	23,724	(87,705)	1,359,169	6,681	(70,538)
- more than three years	4,045,569	29,820	(175,640)	3,191,957	957	(175,640)
Currency spots	**10,445,797**	**11,250**	**(12,740)**	**9,626,330**	**10,748**	**(11,927)**
- less than one year	10,445,797	11,250	(12,740)	9,626,330	10,748	(11,927)
Currency options	**4,829,064**	**32,111**	**(27,351)**	**4,667,619**	**31,403**	**(26,395)**
- less than one year	4,809,293	31,891	(27,351)	4,647,848	31,157	(26,369)
- one year to three years	19,771	220	-	19,771	246	(26)
Cross currency interest rate swaps	**131,715,918**	**3,359,911**	**(2,856,082)**	**38,408,804**	**1,359,221**	**(709,052)**
- less than one year	44,550,792	1,119,667	(639,589)	14,133,542	440,534	(212,008)
- one year to three years	44,852,369	1,175,991	(968,794)	14,347,836	582,415	(281,365)
- more than three years	42,312,757	1,064,253	(1,247,699)	9,927,426	336,272	(215,679)
	794,499,901	**10,298,523**	**(8,905,595)**	**525,304,164**	**4,943,935**	**(4,100,633)**
Interest rate derivatives						
Interest rate swaps	**1,014,630,788**	**3,923,522**	**(3,770,283)**	**669,168,466**	**2,075,117**	**(1,926,236)**
- less than one year	488,600,797	446,503	(426,349)	308,757,707	273,453	(264,351)
- one year to three years	273,253,686	1,165,543	(1,105,920)	192,043,295	718,370	(651,988)
- more than three years	252,776,305	2,311,476	(2,238,014)	168,367,464	1,083,294	(1,009,897)
Interest rate futures	**6,166,689**	**541**	**(24,097)**	**5,586,703**	**541**	**(23,998)**
- less than one year	5,351,139	541	(23,801)	4,771,153	541	(23,702)
- one year to three years	815,550	-	(296)	815,550	-	(296)
Interest rate options	**4,993,689**	**11,587**	**(22,172)**	**4,993,689**	**11,587**	**(22,172)**
- less than one year	2,147,511	2,125	(4,384)	2,147,511	2,125	(4,384)
- one year to three years	1,042,686	37	(8,363)	1,042,686	37	(8,363)
- more than three years	1,803,492	9,425	(9,425)	1,803,492	9,425	(9,425)
	1,025,791,166	**3,935,650**	**(3,816,552)**	**679,748,858**	**2,087,245**	**(1,972,406)**
Equity related derivatives						
Equity swaps	**652,695**	**54,555**	**(10,028)**	**652,695**	**54,555**	**(10,028)**
- less than one year	271,220	14,268	(2,446)	271,220	14,268	(2,446)
- one year to three years	381,475	40,287	(7,582)	381,475	40,287	(7,582)
Equity options	**6,316,979**	**303,672**	**(354,326)**	**6,231,189**	**302,532**	**(353,186)**
- less than one year	5,419,969	269,916	(351,610)	5,419,969	269,907	(351,601)
- one year to three years	811,220	32,625	(1,585)	811,220	32,625	(1,585)
- more than three years	85,790	1,131	(1,131)	-	-	-
Equity futures	**543,748**	**1,398**	**(993)**	**543,748**	**1,398**	**(993)**
- less than one year	543,748	1,398	(993)	543,748	1,398	(993)
	7,513,422	**359,625**	**(365,347)**	**7,427,632**	**358,485**	**(364,207)**

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

	The Group			The Bank		
		Fair values			Fair values	
	Principal	Assets	Liabilities	Principal	Assets	Liabilities
At 30 June 2026	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Commodity related derivatives						
Commodity swaps	**3,351,980**	**344,516**	**(420,900)**	**3,346,695**	**344,516**	**(420,904)**
- less than one year	3,047,046	335,051	(414,455)	3,041,761	335,051	(414,459)
- one year to three years	299,993	9,274	(6,366)	299,993	9,274	(6,366)
- more than three years	4,941	191	(79)	4,941	191	(79)
Commodity futures	**205,617**	**3,149**	**(16,754)**	**205,617**	**3,149**	**(16,754)**
- less than one year	99,285	3,057	(8,866)	99,285	3,057	(8,866)
- one year to three years	106,332	92	(7,888)	106,332	92	(7,888)
Commodity options	**5,102,080**	**32,635**	**(38,665)**	**5,102,080**	**32,635**	**(38,665)**
- less than one year	5,102,080	32,635	(38,665)	5,102,080	32,635	(38,665)
	8,659,677	**380,300**	**(476,319)**	**8,654,392**	**380,300**	**(476,323)**
Credit related derivatives						
Credit default swaps	**2,356,534**	**14,156**	**(12,754)**	**2,355,022**	**14,178**	**(12,671)**
- less than one year	579,104	1,515	(763)	578,396	1,515	(698)
- one year to three years	527,852	3,394	(3,554)	527,795	3,394	(3,554)
- more than three years	1,249,578	9,247	(8,437)	1,248,831	9,269	(8,419)
Bond contracts						
Bond forward	**14,144,027**	**563,675**	**(310,957)**	**251,956**	**9,547**	**(3,954)**
- less than one year	8,350,573	155,858	(164,987)	-	-	-
- one year to three years	3,481,507	225,514	(136,531)	-	-	-
- more than three years	2,311,947	182,303	(9,439)	251,956	9,547	(3,954)
Hedging derivatives						
Currency forward	**15,982**	**434**	**(71)**	**15,982**	**434**	**(71)**
- less than one year	12,041	367	(24)	12,041	367	(24)
- one year to three years	3,828	67	(42)	3,828	67	(42)
- more than three years	113	-	(5)	113	-	(5)
Currency swaps	**7,753,169**	**96,710**	**(222,218)**	**6,978,230**	**93,948**	**(200,172)**
- less than one year	7,059,951	96,710	(182,270)	6,285,012	93,948	(160,224)
- more than three years	693,218	-	(39,948)	693,218	-	(39,948)
Cross currency interest rate swaps	**9,915,472**	**174,122**	**(236,176)**	**7,356,378**	**138,923**	**(214,257)**
- less than one year	2,624,065	32,419	(101,511)	1,102,344	-	(93,917)
- one year to three years	6,845,764	139,856	(116,592)	6,033,034	138,923	(104,566)
- more than three years	445,643	1,847	(18,073)	221,000	-	(15,774)
Interest rate swaps	**54,751,937**	**403,240**	**(290,306)**	**35,737,582**	**152,761**	**(257,672)**
- less than one year	10,685,494	22,777	(14,670)	8,941,725	18,963	(12,077)
- one year to three years	14,456,422	81,217	(86,537)	10,470,090	59,827	(78,527)
- more than three years	29,610,021	299,246	(189,099)	16,325,767	73,971	(167,068)
	72,436,560	**674,506**	**(748,771)**	**50,088,172**	**386,066**	**(672,172)**
Total derivatives assets/(liabilities)	**1,925,401,287**	**16,226,435**	**(14,636,295)**	**1,273,830,196**	**8,179,756**	**(7,602,366)**

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

	The Group			The Bank		
		Fair values			Fair values	
	Principal	Assets	Liabilities	Principal	Assets	Liabilities
At 31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Trading derivatives						
Foreign exchange derivatives						
Currency forward	**75,654,583**	**366,027**	**(1,574,149)**	**46,073,882**	**222,551**	**(760,374)**
- less than one year	73,998,065	336,798	(1,538,036)	44,791,275	202,290	(728,923)
- one year to three years	1,376,375	27,646	(16,780)	1,075,947	18,678	(13,446)
- more than three years	280,143	1,583	(19,333)	206,660	1,583	(18,005)
Currency swaps	**472,721,773**	**3,943,070**	**(3,523,743)**	**316,472,317**	**2,378,285**	**(2,599,163)**
- less than one year	465,959,866	3,913,850	(3,203,119)	311,407,459	2,374,032	(2,323,423)
- one year to three years	2,692,875	16,330	(139,016)	1,873,843	2,956	(104,403)
- more than three years	4,069,032	12,890	(181,608)	3,191,015	1,297	(171,337)
Currency spots	**10,325,537**	**12,441**	**(8,586)**	**9,928,771**	**11,576**	**(6,270)**
- less than one year	10,325,537	12,441	(8,586)	9,928,771	11,576	(6,270)
Currency options	**7,588,027**	**38,675**	**(40,831)**	**7,417,611**	**37,724**	**(40,535)**
- less than one year	6,436,851	35,658	(29,529)	6,266,435	34,707	(29,233)
- one year to three years	1,151,176	3,017	(11,302)	1,151,176	3,017	(11,302)
Cross currency interest rate swaps	**124,840,029**	**4,686,603**	**(3,473,611)**	**37,615,484**	**1,481,363**	**(621,864)**
- less than one year	41,494,532	1,597,980	(877,286)	14,502,703	564,255	(159,053)
- one year to three years	45,174,586	1,648,456	(1,035,106)	13,066,082	436,279	(293,125)
- more than three years	38,170,911	1,440,167	(1,561,219)	10,046,699	480,829	(169,686)
	691,129,949	**9,046,816**	**(8,620,920)**	**417,508,065**	**4,131,499**	**(4,028,206)**
Interest rate derivatives						
Interest rate swaps	**1,066,660,634**	**4,682,042**	**(4,523,880)**	**731,536,367**	**2,325,670**	**(2,283,893)**
- less than one year	568,083,776	421,655	(457,762)	403,077,626	310,426	(340,595)
- one year to three years	266,915,382	1,359,287	(1,339,611)	181,705,755	781,885	(722,711)
- more than three years	231,661,476	2,901,100	(2,726,507)	146,752,986	1,233,359	(1,220,587)
Interest rate futures	**1,827,693**	**7,511**	**(324)**	**1,827,693**	**7,511**	**(324)**
- less than one year	1,827,693	7,511	(324)	1,827,693	7,511	(324)
Interest rate options	**3,639,625**	**11,744**	**(14,956)**	**3,639,625**	**11,744**	**(14,956)**
- less than one year	1,086,623	1,887	(3)	1,086,623	1,887	(3)
- one year to three years	756,255	41	(5,137)	756,255	41	(5,137)
- more than three years	1,796,747	9,816	(9,816)	1,796,747	9,816	(9,816)
	1,072,127,952	**4,701,297**	**(4,539,160)**	**737,003,685**	**2,344,925**	**(2,299,173)**
Equity related derivatives						
Equity swaps	**635,343**	**38,391**	**(18,765)**	**635,343**	**38,391**	**(18,765)**
- less than one year	128,487	13,702	(2,920)	128,487	13,702	(2,920)
- one year to three years	506,856	24,689	(15,845)	506,856	24,689	(15,845)
Equity options	**5,205,864**	**250,683**	**(356,391)**	**5,120,606**	**249,784**	**(355,492)**
- less than one year	4,488,904	236,154	(353,695)	4,488,904	236,143	(353,684)
- one year to three years	631,702	13,641	(1,808)	631,702	13,641	(1,808)
- more than three years	85,258	888	(888)	-	-	-
Equity futures	**239,167**	**19**	**(460)**	**239,167**	**19**	**(460)**
- less than one year	239,167	19	(460)	239,167	19	(460)
	6,080,374	**289,093**	**(375,616)**	**5,995,116**	**288,194**	**(374,717)**

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

	The Group			The Bank		
		Fair values			Fair values	
	Principal	Assets	Liabilities	Principal	Assets	Liabilities
At 31 December 2025	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Commodity related derivatives						
Commodity swaps	**5,616,022**	**156,397**	**(155,181)**	**5,616,022**	**156,397**	**(155,181)**
- less than one year	3,076,810	93,100	(89,714)	3,076,810	93,100	(89,714)
- one year to three years	2,539,212	63,297	(65,467)	2,539,212	63,297	(65,467)
Commodity futures	**249,612**	**1,141**	**(13,021)**	**249,612**	**1,141**	**(13,021)**
- less than one year	235,818	1,135	(12,100)	235,818	1,135	(12,100)
- one year to three years	13,794	6	(921)	13,794	6	(921)
Commodity options	**7,448,197**	**183,853**	**(174,260)**	**7,448,197**	**183,853**	**(174,321)**
- less than one year	7,434,957	183,406	(173,984)	7,434,957	183,406	(174,045)
- one year to three years	13,240	447	(276)	13,240	447	(276)
	13,313,831	**341,391**	**(342,462)**	**13,313,831**	**341,391**	**(342,523)**
Credit related derivatives						
Credit default swaps	**2,416,050**	**14,858**	**(18,786)**	**2,416,827**	**14,856**	**(18,706)**
- less than one year	731,476	1,700	(3,665)	731,842	1,700	(3,639)
- one year to three years	494,273	3,279	(3,347)	494,299	3,278	(3,347)
- more than three years	1,190,301	9,879	(11,774)	1,190,686	9,878	(11,720)
Total return swaps	**19,900**	**-**	**(436)**	**19,900**	**-**	**(436)**
- less than one year	19,900	-	(436)	19,900	-	(436)
	2,435,950	**14,858**	**(19,222)**	**2,436,727**	**14,856**	**(19,142)**
Bond contracts						
Bond forward	**10,480,291**	**118,529**	**(881,665)**	**205,296**	**15,392**	**-**
- less than one year	4,461,393	26,812	(175,026)	-	-	-
- one year to three years	4,480,299	64,362	(643,782)	-	-	-
- more than three years	1,538,599	27,355	(62,857)	205,296	15,392	-
Hedging derivatives						
Currency forward	**490,345**	**-**	**(38,946)**	**490,345**	**-**	**(38,946)**
- less than one year	488,671	-	(38,884)	488,671	-	(38,884)
- one year to three years	1,561	-	(58)	1,561	-	(58)
- more than three years	113	-	(4)	113	-	(4)
Currency swaps	**7,060,014**	**147,606**	**(77,928)**	**6,381,576**	**133,828**	**(77,928)**
- less than one year	6,369,389	147,606	(41,065)	5,690,951	133,828	(41,065)
- more than three years	690,625	-	(36,863)	690,625	-	(36,863)
Cross currency interest rate swaps	**6,729,474**	**6,666**	**(313,806)**	**4,184,624**	**4,677**	**(247,404)**
- less than one year	2,617,115	1,609	(115,605)	1,103,832	-	(97,491)
- one year to three years	3,235,193	5,057	(131,446)	2,426,874	4,677	(97,167)
- more than three years	877,166	-	(66,755)	653,918	-	(52,746)
Interest rate swaps	**57,945,228**	**423,902**	**(345,993)**	**39,501,239**	**183,596**	**(249,586)**
- less than one year	13,322,399	19,921	(10,460)	12,142,623	16,329	(7,522)
- one year to three years	19,666,953	116,500	(137,735)	14,172,246	79,132	(122,325)
- more than three years	24,955,876	287,481	(197,798)	13,186,370	88,135	(119,739)
	72,225,061	**578,174**	**(776,673)**	**50,557,784**	**322,101**	**(613,864)**
Total derivatives assets/(liabilities)	**1,867,793,408**	**15,090,158**	**(15,555,718)**	**1,227,020,504**	**7,458,358**	**(7,677,625)**

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 June 2026, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, was RM16,226,435,000 and RM8,179,756,000 respectively (2025: RM15,090,158,000 and RM7,458,358,000 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 June 2026, the Group and the Bank has posted cash collateral of RM5,171,510,000 and RM2,739,752,000 respectively (2025: RM5,119,436,000 and RM2,789,518,000 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 2025.

PART A - EXPLANATORY NOTES (CONTINUED)

A26. COMMITMENTS AND CONTINGENCIES

The Group	**30 June 2026 Principal RM'000**	**31 December 2025 Principal RM'000**
Credit-related		
Direct credit substitutes	**4,018,168**	4,225,410
Transaction-related contingent items	**6,019,965**	6,385,220
Short-term self-liquidating trade-related contingencies	**5,868,635**	5,167,707
Obligations under underwriting agreement	**428,428**	286,479
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	**107,119,105**	103,421,200
- maturity exceeding one year	**33,153,903**	34,784,548
Miscellaneous commitments and contingencies	**8,969,657**	392,877
Total credit-related commitments and contingencies	**165,577,861**	154,663,441
Treasury-related		
Foreign exchange related contracts :		
- less than one year	**708,693,074**	607,690,026
- one year to five years	**83,013,540**	79,221,633
- more than five years	**20,477,910**	18,498,123
	812,184,524	705,409,782
Interest rate related contracts :		
- less than one year	**506,784,941**	584,320,491
- one year to five years	**465,267,860**	442,473,457
- more than five years	**108,490,302**	103,279,232
	1,080,543,103	1,130,073,180
Equity related contracts:		
- less than one year	**6,234,937**	4,856,558
- one year to five years	**1,278,485**	1,223,816
	7,513,422	6,080,374
Credit related contracts:		
- less than one year	**579,104**	751,376
- one year to five years	**1,539,581**	1,451,504
- more than five years	**237,849**	233,070
	2,356,534	2,435,950
Commodity related contracts:		
- less than one year	**8,248,411**	10,747,585
- one year to five years	**411,266**	2,566,246
	8,659,677	13,313,831
Bond contracts:		
- less than one year	**8,350,573**	4,461,393
- one year to five years	**5,541,498**	5,813,602
- more than five years	**251,956**	205,296
	14,144,027	10,480,291
Total treasury-related commitments and contingencies	**1,925,401,287**	1,867,793,408
	2,090,979,148	2,022,456,849

A26. COMMITMENTS AND CONTINGENCIES (CONTINUED)

The Bank	30 June 2026 Principal RM'000	31 December 2025 Principal RM'000
Credit-related		
Direct credit substitutes	**3,259,227**	3,550,736
Transaction-related contingent items	**3,724,900**	4,056,721
Short-term self-liquidating trade-related contingencies	**4,120,439**	3,574,522
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	**84,153,126**	82,238,134
- maturity exceeding one year	**23,952,783**	24,225,477
Miscellaneous commitments and contingencies	**8,940,876**	145,480
Total credit-related commitments and contingencies	**128,151,351**	117,791,070
Treasury-related		
Foreign exchange related contracts :		
- less than one year	**502,617,575**	394,180,097
- one year to five years	**35,845,328**	32,817,798
- more than five years	**1,191,851**	1,566,715
	539,654,754	428,564,610
Interest rate related contracts :		
- less than one year	**324,618,096**	418,134,565
- one year to five years	**328,968,151**	296,368,750
- more than five years	**61,900,193**	62,001,609
	715,486,440	776,504,924
Equity related contracts:		
- less than one year	**6,234,937**	4,856,558
- one year to five years	**1,192,695**	1,138,558
	7,427,632	5,995,116
Credit related contracts:		
- less than one year	**578,396**	751,742
- one year to five years	**1,539,510**	1,451,537
- more than five years	**237,116**	233,448
	2,355,022	2,436,727
Commodity related contracts:		
- less than one year	**8,243,126**	10,747,585
- one year to five years	**411,266**	2,566,246
	8,654,392	13,313,831
Bond contracts:		
- more than five years	**251,956**	205,296
	251,956	205,296
Total treasury-related commitments and contingencies	**1,273,830,196**	1,227,020,504
	1,401,981,547	1,344,811,574

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 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Irrevocable commitments to extend credit :				
- maturity not exceeding one year	**3,000,000**	2,100,000	**3,000,000**	2,100,000
	3,000,000	2,100,000	**3,000,000**	2,100,000

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 are 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 June 2026 - 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	14.839%	13.930%
Tier 1 ratio	15.206%	14.316%
Total capital ratio	18.722%	18.059%
After deducting proposed dividend		
Common equity tier 1 ratio	14.100%	12.781%
Tier 1 ratio	14.467%	13.166%
Total capital ratio	17.983%	16.910%

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

	The Group RM’000	The Bank* RM’000
Credit risk [(1)]	260,440,944	160,217,877
Market risk	27,476,478	20,027,562
Large exposure risk requirements	1,403,001	1,403,001
Operational risk	33,006,153	25,668,124
Total risk-weighted assets	322,326,576	207,316,564

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

	The Group RM’000	The Bank* RM’000
Under Restricted Agency Investment Account arrangement	1,341,419	1,341,419
	1,341,419	1,341,419

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

30 June 2026 - 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	25,538,903	25,538,903
Other reserves	31,336,757	16,968,049
Qualifying non-controlling interests	159,679	-
Less: Proposed dividends	(2,382,327)	(2,382,327)
Common Equity Tier 1 capital before regulatory adjustments	54,653,012	40,124,625
Less: Regulatory adjustments		
Goodwill	(3,929,751)	(3,555,075)
Intangible assets	(1,399,106)	(1,261,972)
Deferred tax assets	(1,331,514)	(817,788)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(6,072,836)
Regulatory reserve	(2,531,488)	(1,890,008)
Others	(13,518)	(30,685)
Common Equity Tier 1 capital after regulatory adjustments	45,447,635	26,496,261
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Qualifying capital instruments held by third parties	32,110	-
	1,182,110	1,150,000
Less: Regulatory adjustments		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(350,000)
Additional Tier I capital after regulatory adjustments	1,182,110	800,000
Total Tier 1 capital	46,629,745	27,296,261
Tier 2 capital		
Subordinated obligations	9,400,000	9,400,000
Qualifying capital instruments held by third parties	222,855	-
Surplus of eligible provisions over expected loss	884,285	761,617
General provisions ^	825,700	406,628
Tier 2 capital before regulatory adjustments	11,332,840	10,568,245
Less: Regulatory adjustments		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(2,806,756)
Total Tier 2 capital	11,332,840	7,761,489
Total capital	57,962,585	35,057,750

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
Before deducting proposed dividend				
Common equity tier 1 ratio	15.125%	15.620%	15.449%	45.046%
Tier 1 ratio	15.600%	15.620%	15.449%	45.046%
Total capital ratio	18.580%	19.988%	18.614%	45.494%
After deducting proposed dividend				
Common equity tier 1 ratio	14.719%	15.620%	15.449%	45.046%
Tier 1 ratio	15.193%	15.620%	15.449%	45.046%
Total capital ratio	18.174%	19.988%	18.614%	45.494%

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

31 December 2025 - 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	15.202%	14.356%
Tier 1 ratio	15.578%	14.756%
Total capital ratio	19.259%	18.775%
After deducting proposed dividend		
Common equity tier I ratio	14.582%	13.383%
Tier I ratio	14.959%	13.783%
Total capital ratio	18.639%	17.803%

The Directors have proposed a single tier second interim dividend of approximately 28.90 sen per share on 6,727,379,733 ordinary shares, amounting to RM1,944 million in respect of the financial year ended 31 December 2025. The single tier second interim dividend was approved by the Board of Directors in a resolution dated 29 January 2026.

The Directors have proposed a single tier special dividend of RM1,000 million in respect of the financial year ended 31 December 2025. The proposed single tier special dividend was approved by the Board of Directors on 29 January 2026.

On 29 January 2026, the Directors have approved the proposed new issuance of 159,950,181 ordinary shares by CIMB Bank at an issue price of RM6.25 per ordinary share. The issuance is made in satisfaction of a dividend payable.

The proposed single tier special dividend and the proposed share issuance of new shares, collectively, do not have an impact on the capital ratios of CIMB Bank.

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

	The Group RM'000	The Bank* RM'000
Credit risk [1]	254,663,651	156,496,052
Market risk	25,576,105	17,099,354
Large exposure risk requirements	1,349,742	1,349,742
Operational risk	32,150,152	24,930,598
Total risk-weighted assets	313,739,650	199,875,746

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

	The Group RM'000	The Bank* RM'000
Under Restricted Agency Investment Account arrangement	1,550,186	1,550,186
	1,550,186	1,550,186

(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	31,844,960	17,578,590
Qualifying non-controlling interests	153,787	-
Less: Proposed dividends	(1,944,213)	(1,944,213)
Common Equity Tier 1 capital before regulatory adjustments	54,593,748	40,173,591
Less: Regulatory adjustments		
Goodwill	(3,940,946)	(3,555,075)
Intangible assets	(1,275,804)	(1,123,850)
Deferred tax assets	(1,134,007)	(835,553)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(6,071,693)
Regulatory reserve	(2,399,918)	(1,756,998)
Others	(93,681)	(81,097)
Common Equity Tier 1 capital after regulatory adjustments	45,749,392	26,749,325
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Qualifying capital instruments held by third parties	32,110	-
Additional Tier 1 capital before and after regulatory adjustments	1,182,110	1,150,000
Less: Regulatory adjustments		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(350,000)
Additional Tier 1 capital after regulatory adjustments	1,182,110	800,000
Total Tier 1 capital	46,931,502	27,549,325

A27. CAPITAL ADEQUACY (CONTINUED)

31 December 2025 - Basel III (Continued)	The Group RM'000	The Bank* RM'000
Tier 2 capital		
Subordinated obligations	9,400,000	9,400,000
Qualifying capital instruments held by third parties	207,822	-
Surplus of eligible provisions over expected loss	1,135,835	745,533
General provisions ^	803,372	394,199
Tier 2 capital before regulatory adjustments	11,547,029	10,539,732
Less: Regulatory adjustments		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	(2,505,764)
Total Tier 2 capital	11,547,029	8,033,968
Total capital	58,478,531	35,583,293

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	14.863%	16.825%	14.415%	42.701%
Tier 1 ratio	15.350%	16.825%	14.415%	42.701%
Total capital ratio	18.105%	21.384%	17.631%	43.125%

* 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 RM435 million (2025: RM434 million) and RM175 million (2025: RM172 million) respectively.

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 comprises CIMB's portfolio of digital businesses and ventures, which includes CIMB's digital banking businesses in the Philippines and Vietnam. This segment focuses on value creation in these franchises through equity and non-equity partnerships, in addition to driving strategy, growth and overseeing the execution of these businesses. 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 June 2026

	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	2,047,261	294,951	660,579	1,133,268	4,136,059
- inter-segment (expense)/income	(273,783)	476,225	239,815	(442,257)	-
	1,773,478	771,176	900,394	691,011	4,136,059
Income from Islamic Banking operations	806,146	577,853	306,630	358,081	2,048,710
Net non-interest income	842,725	271,215	1,189,041	194,624	2,497,605
Net income	3,422,349	1,620,244	2,396,065	1,243,716	8,682,374
Overheads	(1,782,026)	(704,643)	(976,976)	(424,070)	(3,887,715)
of which:					
Depreciation of property, plant and equipment	(18,211)	(1,061)	(5,348)	(57,777)	(82,397)
Amortisation of intangible assets	(63,314)	(4,951)	(42,317)	(82,108)	(192,690)
Profit before expected credit losses	1,640,323	915,601	1,419,089	819,646	4,794,659
Expected credit losses on loans, advances and financing (made)/written back	(524,957)	(23,711)	86,207	(241,005)	(703,466)
Expected credit losses for commitments and contingencies written back/(made)	9,250	(9,784)	15,968	(1)	15,433
Other expected credit losses and impairment allowances (made)/written back	(5,407)	(14,364)	13,772	(21,334)	(27,333)
Segment results	1,119,209	867,742	1,535,036	557,306	4,079,293
Share of results of joint venture	2,870	-	-	-	2,870
Profit before taxation	1,122,079	867,742	1,535,036	557,306	4,082,163
Taxation					(911,402)
Profit for the financial period					3,170,761

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group
30 June 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	1,922,793	264,679	849,023	1,145,327	4,181,822
- inter-segment (expense)/income	(127,508)	532,105	10,054	(414,651)	-
	1,795,285	796,784	859,077	730,676	4,181,822
Income from Islamic Banking operations	842,650	548,970	343,424	339,176	2,074,220
Net non-interest income	724,938	252,710	1,198,876	191,022	2,367,546
Net income	3,362,873	1,598,464	2,401,377	1,260,874	8,623,588
Overheads	(1,848,456)	(721,796)	(967,767)	(331,650)	(3,869,669)
of which:					
Depreciation of property, plant and equipment	(22,510)	(1,002)	(3,257)	(51,845)	(78,614)
Amortisation of intangible assets	(44,838)	(5,645)	(42,116)	(101,672)	(194,271)
Profit before expected credit losses	1,514,417	876,668	1,433,610	929,224	4,753,919
Expected credit losses on loans, advances and financing (made)/written back	(322,177)	(83,695)	34,448	(224,921)	(596,345)
Expected credit losses for commitments and contingencies written back/(made)	7,171	(8,801)	22,203	9	20,582
Other expected credit losses and impairment allowances	(3,495)	(596)	(17,295)	(26,120)	(47,506)
Segment results	1,195,916	783,576	1,472,966	678,192	4,130,650
Share of results of joint venture	(12,028)	-	-	-	(12,028)
Profit before taxation	1,183,888	783,576	1,472,966	678,192	4,118,622
Taxation					(969,752)
Profit for the financial period					3,148,870

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group
30 June 2026

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
Segment assets	**223,877,589**	**58,200,988**	**289,905,575**	**109,201,760**	**681,185,912**
Unallocated assets					**22,040,819**
Total assets					**703,226,731**
Segment liabilities	**190,711,486**	**82,445,115**	**319,870,348**	**30,219,094**	**623,246,043**
Unallocated liabilities					**22,525,367**
Total liabilities					**645,771,410**
Other segment items					
Capital expenditure	**116,828**	**10,134**	**126,734**	**189,970**	**443,666**
Investment in joint venture	**154,643**	**-**	**-**	**-**	**154,643**

The Group
31 December 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	221,250,630	57,487,696	281,233,963	104,705,707	664,677,996
Unallocated assets					19,016,650
Total assets					683,694,646
Segment liabilities	190,391,569	82,343,292	300,642,206	32,004,104	605,381,171
Unallocated liabilities					21,377,996
Total liabilities					626,759,167
Other segment items					
Capital expenditure	401,745	29,603	109,426	1,032,948	1,573,722
Investment in joint venture	151,773	-	-	-	151,773

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.

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 June 2026		
The Group	**Level 1**	**Level 2**	**Level 3**	**Total**
Recurring fair value measurements	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets				
Financial assets at fair value through profit or loss				
-Money market instruments	**-**	**45,730,628**	**274,477**	**46,005,105**
-Quoted securities	**3,340,963**	**-**	**-**	**3,340,963**
-Unquoted securities	**-**	**9,016,968**	**1,270,421**	**10,287,389**
Debt instruments at fair value through other comprehensive income				
-Money market instruments	**-**	**28,421,803**	**-**	**28,421,803**
-Unquoted securities	**-**	**43,286,662**	**-**	**43,286,662**
Equity instruments at fair value through other comprehensive income				
-Quoted securities	**83,182**	**-**	**81,277** *	**164,459**
-Unquoted securities	**-**	**73,416**	**292,420**	**365,836**
Derivative financial instruments				
-Trading derivatives	**5,811**	**15,243,837**	**302,281**	**15,551,929**
-Hedging derivatives	**-**	**674,506**	**-**	**674,506**
Total	**3,429,956**	**142,447,820**	**2,220,876**	**148,098,652**
Recurring fair value measurements				
Financial liabilities				
Derivative financial instruments				
- Trading derivatives	**144,381**	**13,487,860**	**255,283**	**13,887,524**
- Hedging derivatives	**-**	**748,771**	**-**	**748,771**
Financial liabilities at fair values through profit or loss	**-**	**13,120,251**	**-**	**13,120,251**
Total	**144,381**	**27,356,882**	**255,283**	**27,756,546**

		Fair Value 31 December 2025		
The Group	**Level 1**	**Level 2**	**Level 3**	**Total**
Recurring fair value measurements	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets				
Financial assets at fair value through profit or loss				
-Money market instruments	-	45,204,101	273,451	45,477,552
-Quoted securities	2,737,578	-	-	2,737,578
-Unquoted securities	-	9,420,399	1,216,991	10,637,390
Debt instruments at fair value through other comprehensive income				
-Money market instruments	-	31,219,189	-	31,219,189
-Unquoted securities	-	40,906,420	-	40,906,420
Equity instruments at fair value through other comprehensive income				
-Quoted securities	80,343	-	118,565 *	198,908
-Unquoted securities	-	85,579	291,542	377,121
Derivative financial instruments				
-Trading derivatives	8,738	14,250,653	252,593	14,511,984
-Hedging derivatives	-	578,174	-	578,174
Total	2,826,659	141,664,515	2,153,142	146,644,316
Recurring fair value measurements				
Financial liabilities				
Derivative financial instruments				
- Trading derivatives	103,416	14,402,953	272,676	14,779,045
- Hedging derivatives	-	776,673	-	776,673
Financial liabilities at fair values through profit or loss	-	7,755,679	-	7,755,679
Total	103,416	22,935,305	272,676	23,311,397

* the quoted security is subject to trading restriction

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):

	Fair Value 30 June 2026			
The Bank	**Level 1**	**Level 2**	**Level 3**	**Total**
Recurring fair value measurements	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets				
Financial assets at fair value through profit or loss				
-Money market instruments	**-**	**30,797,766**	**274,477**	**31,072,243**
-Quoted securities	**3,340,963**	**-**	**-**	**3,340,963**
-Unquoted securities	**-**	**7,631,060**	**1,254,781**	**8,885,841**
Debt instruments at fair value through other comprehensive income				
-Money market instruments	**-**	**16,461,669**	**-**	**16,461,669**
-Unquoted securities	**-**	**31,851,333**	**-**	**31,851,333**
Equity instruments at fair value through other comprehensive income				
-Quoted securities	**69,129**	**-**	**-**	**69,129**
-Unquoted securities	**-**	**73,416**	**289,385**	**362,801**
Derivative financial instruments				
-Trading derivatives	**5,811**	**7,485,685**	**302,194**	**7,793,690**
-Hedging derivatives	**-**	**386,066**	**-**	**386,066**
Total	**3,415,903**	**94,686,995**	**2,120,837**	**100,223,735**
Recurring fair value measurements				
Financial liabilities				
Derivative financial instruments				
-Trading derivatives	**144,282**	**6,530,651**	**255,261**	**6,930,194**
-Hedging derivatives	**-**	**672,172**	**-**	**672,172**
Financial liabilities at fair values through profit or loss	**-**	**3,359,000**	**-**	**3,359,000**
Total	**144,282**	**10,561,823**	**255,261**	**10,961,366**

	Fair Value 31 December 2025			
The Bank	**Level 1**	**Level 2**	**Level 3**	**Total**
Recurring fair value measurements	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets				
Financial assets at fair value through profit or loss				
-Money market instruments	-	34,152,346	273,451	34,425,797
-Quoted securities	2,737,578	-	-	2,737,578
-Unquoted securities	-	7,664,156	1,201,351	8,865,507
Debt instruments at fair value through other comprehensive income				
-Money market instruments	-	18,870,157	-	18,870,157
-Unquoted securities	-	30,823,024	-	30,823,024
Equity instruments at fair value through other comprehensive income				
-Quoted securities	79,518	-	-	79,518
-Unquoted securities	-	85,579	288,972	374,551
Derivative financial instruments				
-Trading derivatives	8,738	6,877,291	250,228	7,136,257
-Hedging derivatives	-	322,101	-	322,101
Total	2,825,834	98,794,654	2,014,002	103,634,490
Recurring fair value measurements				
Financial liabilities				
Derivative financial instruments				
-Trading derivatives	103,416	6,687,712	272,633	7,063,761
-Hedging derivatives	-	613,864	-	613,864
Financial liabilities at fair values through profit or loss	-	2,154,758	-	2,154,758
Total	103,416	9,456,334	272,633	9,832,383

A29. FAIR VALUE ESTIMATION (CONTINUED)

The following represents the changes in Level 3 instruments for the financial period/year ended 30 June 2026 and 31 December 2025 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	Derivative financial instruments	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	RM'000
The Group							
2026							
At 1 January	1,490,442	118,565	291,542	252,593	2,153,142	(272,676)	(272,676)
Total gains recognised in statement of income	54,264	-	-	47,490	101,754	16,167	16,167
Total (losses)/gains recognised in other comprehensive income	-	(11,847)	984	-	(10,863)	-	-
Purchases	81	-	-	12,075	12,156	(266,677)	(266,677)
Transfer out of level 3	-	(20,492) *	-	-	(20,492)	-	-
Sales and redemptions	(1,064)	-	-	-	(1,064)	-	-
Settlements	-	-	-	(9,282)	(9,282)	267,304	267,304
Exchange fluctuation	1,175	(4,949)	(106)	(595)	(4,475)	599	599
At 30 June	1,544,898	81,277	292,420	302,281	2,220,876	(255,283)	(255,283)
Total gains recognised in statement of income for financial period ended 30 June 2026 under: - net non-interest income	54,264	-	-	47,490	101,754	16,167	16,167
Total (losses)/gains recognised in other comprehensive income for financial period ended 30 June 2026 under "fair value reserve"	-	(11,847)	984	-	(10,863)	-	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 30 June 2026 under "net non-interest income"	54,264	-	-	407,593	461,857	(113,402)	(113,402)

* represent quoted security that was released upon the resumption of trading restriction

	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	Unquoted securities	Trading derivatives		Trading derivatives	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
The Bank						
2026						
At 1 January	1,474,802	288,972	250,228	2,014,002	(272,633)	(272,633)
Total gains recognised in statement of income	54,264	-	49,658	103,922	16,238	16,238
Total gains recognised in other comprehensive income	-	413	-	413	-	-
Purchases	81	-	12,075	12,156	(266,677)	(266,677)
Sales and redemptions	(1,064)	-	-	(1,064)	-	-
Settlements	-	-	(9,251)	(9,251)	267,293	267,293
Exchange fluctuation	1,175	-	(516)	659	518	518
At 30 June	1,529,258	289,385	302,194	2,120,837	(255,261)	(255,261)
Total gains recognised in statement of income for financial period ended 30 June 2026 under: - net non-interest income	54,264	-	49,658	103,922	16,238	16,238
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 30 June 2026 under "net non-interest income"	54,264	-	409,768	464,032	(115,599)	(115,599)

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 June 2026 and 31 December 2025 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	Quoted securities	Unquoted securities	Trading derivatives		Trading derivatives	
	RM'000	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)	(154,750)
Total gains/(losses) recognised in statement of income	41,767	-	-	157,709	199,476	(63,803)	(63,803)
Total gains recognised in other comprehensive income	-	34,171	12,226	-	46,397	-	-
Purchases	-	-	266	14,870	15,136	(424,745)	(424,745)
Sales and redemptions	(7,898)	-	-	-	(7,898)	-	-
Settlements	-	-	-	(8,733)	(8,733)	364,068	364,068
Transfers into level 3	-	86,003 *	-	-	86,003	-	-
Exchange fluctuation	(31,762)	(1,609)	(42)	(6,564)	(39,977)	6,554	6,554
At 31 December	1,490,442	118,565	291,542	252,593	2,153,142	(272,676)	(272,676)
Total gains/(losses) recognised in statement of income for financial year ended 31 December 2025 under: - net non-interest income	41,767	-	-	157,709	199,476	(63,803)	(63,803)
Total gains recognised in other comprehensive income for financial year ended 31 December 2025 under "fair value reserve"	-	34,171	12,226	-	46,397	-	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 31 December 2025 under "net non-interest income"	41,807	-	-	527,157	568,964	(313,420)	(313,420)

* the quoted security is subject to trading restriction

	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	Unquoted securities	Trading derivatives		Trading derivatives	
	RM'000	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)	(158,631)
Total gains/(losses) recognised in statement of income	40,948	-	155,527	196,475	(59,735)	(59,735)
Total gains recognised in other comprehensive income	-	13,382	-	13,382	-	-
Purchases	-	-	14,767	14,767	(424,728)	(424,728)
Sales and redemptions	(7,898)	-	-	(7,898)	-	-
Settlements	-	-	(7,936)	(7,936)	363,938	363,938
Exchange fluctuation	(31,762)	-	(6,533)	(38,295)	6,523	6,523
At 31 December	1,474,802	288,972	250,228	2,014,002	(272,633)	(272,633)
Total gains/(losses) recognised in statement of income for financial year ended 31 December 2025 under: - net non-interest income	40,948	-	155,527	196,475	(59,735)	(59,735)
Total gains recognised in other comprehensive income for financial year ended 31 December 2025 under "fair value reserve"	-	13,382	-	13,382	-	-
Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 31 December 2025 under "net non-interest income"	40,987	-	524,813	565,800	(309,388)	(309,388)

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING

A30a. UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		The Group		The Bank	
	Note	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Assets					
Cash and short-term funds		**5,596,795**	10,046,375	**2,354,578**	3,072,506
Reverse Collateralised Commodity Murabahah		**4,317,632**	1,681,048	**-**	-
Deposits and placements with banks and other financial institutions		**2,866,082**	787,353	**271,804**	609,419
Financial assets at fair value through profit or loss		**7,253,845**	3,972,798	**201,354**	176,661
Debt instruments at fair value through other comprehensive income		**13,448,659**	11,575,938	**32,703**	52,649
Debt instruments at amortised cost		**17,395,979**	14,833,648	**-**	-
Islamic derivative financial instruments		**919,317**	1,346,809	**4,013**	3,516
Financing, advances and other financing/loans	A30c	**150,556,312**	149,741,481	**6,339,678**	6,194,004
Other assets		**1,732,133**	974,889	**687,503**	626,931
Deferred taxation		**255,975**	218,955	**-**	-
Tax recoverable		**183,202**	202,819	**-**	-
Amount due from conventional operations		**2,799,944**	2,483,899	**-**	-
Amount due from related companies		**23,787,418**	21,412,581	**23,785,561**	21,410,688
Statutory deposits with Bank Negara Malaysia		**1,000,000**	987,000	**-**	-
Goodwill		**136,000**	136,000	**-**	-
Intangible assets		**7,701**	8,039	**150**	206
Property, plant and equipment		**663**	768	**13**	19
Right-of-use assets		**343**	53	**20**	53
Total assets		**232,258,000**	220,410,453	**33,677,377**	32,146,652
Liabilities					
Deposits from customers	A30d	**122,790,381**	119,946,174	**4,931,444**	5,392,344
Investment accounts of customers	A30e	**35,984,177**	32,291,771	**-**	-
Deposits and placements of banks and other financial institutions		**5,673,529**	5,419,475	**1,473,843**	2,157,407
Collateralised Commodity Murabahah		**4,720,397**	3,300,207	**-**	-
Investment accounts due to designated financial institutions	A30f	**2,726,378**	2,800,834	**-**	-
Financial liabilities at fair value through profit or loss	A30g	**3,136,874**	2,167,804	**-**	-
Islamic derivative financial instruments		**766,821**	1,191,350	**3,133**	1,999
Amount due to conventional operations		**11,885**	172,437	**11,885**	172,437
Amount due to related company		**411,368**	351,875	**326,404**	265,599
Other liabilities		**26,375,961**	24,523,784	**25,745,023**	23,007,074
Lease liabilities		**472**	184	**146**	184
Recourse obligation on loans and financing sold to Cagamas		**4,260,471**	3,651,597	**-**	-
Senior Sukuk		**8,462,245**	8,528,486	**-**	-
Subordinated Sukuk		**2,014,921**	1,714,781	**-**	-
Total liabilities		**217,335,880**	206,060,759	**32,491,878**	30,997,044
Equity					
Ordinary share capital		**1,000,000**	1,000,000	**-**	-
Perpetual preference shares		**350,000**	350,000	**-**	-
Reserves		**13,572,120**	12,999,694	**1,185,499**	1,149,608
Total equity		**14,922,120**	14,349,694	**1,185,499**	1,149,608
Total equity and liabilities		**232,258,000**	220,410,453	**33,677,377**	32,146,652
Restricted Agency Investment Account(*)		**16,081,728**	16,289,779	**-**	-
Total Islamic Banking Assets		**248,339,728**	236,700,232	**33,677,377**	32,146,652

** 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 JUNE 2026

	The Group			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Income derived from investment of depositors' funds and others	**1,516,340**	1,695,864	**2,952,383**	3,230,880
Income derived from investment of investment accounts	**437,003**	430,446	**900,099**	795,034
Net income derived from investment of shareholders' funds	**335,034**	94,872	**601,628**	351,359
Expected credit losses on financing, advances and other financing/loans (made)/written back	**(299,380)**	37,705	**(374,709)**	(98,336)
Expected credit losses for commitments and contingencies	**(1,638)**	(6,598)	**(2,381)**	(2,228)
Other expected credit losses and impairment allowances (made)/written back	**(314)**	1,563	**(2,075)**	(934)
Total distributable income	**1,987,045**	2,253,852	**4,074,945**	4,275,775
Income attributable to depositors and others	**(1,023,559)**	(993,038)	**(1,972,271)**	(1,981,810)
Profit distributed to investment account holder	**(291,141)**	(251,419)	**(560,228)**	(491,594)
Total net income	**672,345**	1,009,395	**1,542,446**	1,802,371
Other operating expenses	**(368,864)**	(357,529)	**(746,016)**	(721,403)
Profit before taxation	**303,481**	651,866	**796,430**	1,080,968
Taxation	**(69,866)**	(148,214)	**(185,905)**	(244,832)
Profit for the financial period	**233,615**	503,652	**610,525**	836,136

UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Profit for the financial period	**233,615**	503,652	**610,525**	836,136
Other comprehensive income/(expense):				
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	**9,276**	(246)	**9,806**	(895)
	9,276	(246)	**9,806**	(895)
Items that may be reclassified to profit or loss				
Debt instruments at fair value through other comprehensive income	**475**	46,345	**(47,917)**	70,021
- Net gain/(loss) from change in fair value	**4,830**	85,661	**(48,244)**	124,764
- Realised gain transferred to statement of income on disposal	**(3,493)**	(23,487)	**(16,240)**	(34,206)
- Changes in expected credit losses	**(534)**	(998)	**1,112**	1,072
- Income tax effects	**(328)**	(14,831)	**15,455**	(21,609)
Exchange fluctuation reserve	**4,869**	2,118	**(138)**	9,933
	5,344	48,463	**(48,055)**	79,954
Other comprehensive income/(expense) for the financial period, net of tax	**14,620**	48,217	**(38,249)**	79,059
Total comprehensive income for the period	**248,235**	551,869	**572,276**	915,195
Total net income	**672,345**	1,009,395	**1,542,446**	1,802,371
Add:				
Expected credit losses on financing, advances and other financing/loans made/(written back)	**299,380**	(37,705)	**374,709**	98,336
Expected credit losses made for commitments and contingencies	**1,638**	6,598	**2,381**	2,228
Other expected credit losses and impairment allowances	**314**	(1,563)	**2,075**	934
	973,677	976,725	**1,921,611**	1,903,869
Elimination for transactions with conventional operations	**64,719**	92,314	**127,099**	170,351
Income from Islamic operations (per page 2)	**1,038,396**	1,069,039	**2,048,710**	2,074,220

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30(b) UNAUDITED STATEMENT OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Bank			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	**65,506**	71,856	**125,792**	131,025
Net income derived from investment of shareholders' funds	**7,893**	947	**19,261**	15,135
Expected credit losses on financing, advances and other financing/loans	**(10,813)**	(8,128)	**(18,440)**	(15,886)
Expected credit losses for commitments and contingencies	**(368)**	(69)	**(70)**	490
Other expected credit losses and impairment allowances (made)/written back	**(670)**	26	**(832)**	43
Total distributable income	**61,548**	64,632	**125,711**	130,807
Income attributable to depositors and others	**(26,832)**	(20,997)	**(50,182)**	(48,175)
Total net income	**34,716**	43,635	**75,529**	82,632
Other operating expenses	**(17,601)**	(2,627)	**(36,242)**	(4,989)
Profit for the financial period	**17,115**	41,008	**39,287**	77,643

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Bank			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	**17,115**	41,008	**39,287**	77,643
Other comprehensive (expense)/income:				
Items that may be reclassified to profit or loss				
Debt instruments at fair value through other comprehensive income	**(28)**	375	**(88)**	517
- Net (loss)/gain from change in fair value	**(28)**	377	**(87)**	519
- Changes in expected credit losses	**-**	(2)	**(1)**	(2)
Exchange fluctuation reserve	**5,605**	(3,062)	**(3,308)**	3,722
Other comprehensive income/(expense) for the financial period, net of tax	**5,577**	(2,687)	**(3,396)**	4,239
Total comprehensive income for the period	**22,692**	38,321	**35,891**	81,882
Total net income	**34,716**	43,635	**75,529**	82,632
Add:				
Expected credit losses on financing, advances and other financing/loans	**10,813**	8,128	**18,440**	15,886
Expected credit losses for commitments and contingencies	**368**	69	**70**	(490)
Other expected credit losses and impairment allowances made/(written back)	**670**	(26)	**832**	(43)
	46,567	51,806	**94,871**	97,985
Elimination for transactions with conventional operations	**1,502**	2,402	**2,434**	9,687
Income from Islamic operations (per page 4)	**48,069**	54,208	**97,305**	107,672

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 June 2026

	Sale-based contracts					Lease-based contracts		Loan contract	Other	
At amortised cost	**Murabahah RM'000**	**Bai' Bithaman Ajil RM'000**	**Bai' al-'inah RM'000**	**Bai' al-Dayn RM'000**	**Tawarruq RM'000**	**Ijarah Muntahiah Bi al-Tamlik * RM'000**	**Al-Ijarah Thumma al-Bai # RM'000**	**Qard RM'000**	**Ujrah RM'000**	**Total RM'000**
Cash line^	-	-	-	-	2,176,648	-	-	8,966	-	2,185,614
Term financing										
- House financing	-	2,788,534	-	-	56,748,504	826,323	-	-	-	60,363,361
- Syndicated financing	-	-	-	-	1,972,195	-	-	-		1,972,195
- Hire purchase receivables	-	-	-	-	-	-	22,480,894	-	-	22,480,894
- Other term financing	909,188	461,957	597,393	-	50,323,339	23,678	-	-	-	52,315,555
Bills receivable	-	-	-	770,085	1,512,916	-	-	-	-	2,283,001
Islamic trust receipts	-	-	-	-	15,760	-	-	-	-	15,760
Claims on customers under acceptance credits	-	-	-	-	1,264,327	-	-	-	-	1,264,327
Staff financing	-	-	-	-	357,551	-	-	-	-	357,551
Revolving credits	-	-	-	-	8,457,341	-	-	-	-	8,457,341
Credit card receivables	-	-	-	-	893,516	-	-	-	-	893,516
Gross financing, advances and other financing/loans, at amortised cost	909,188	3,250,491	597,393	770,085	123,722,097	850,001	22,480,894	8,966	-	152,589,115
Less: Expected credit losses										(2,032,803)
Total net financing, advances and other financing/loans										150,556,312

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 2025

At amortised cost	Sale-based contracts					Lease-based contracts		Loan contract	Other	
	Murabahah RM'000	Bai' Bithaman Ajil RM'000	Bai' al-'inah RM'000	Bai' al-Dayn RM'000	Tawarruq RM'000	Ijarah Muntahiah Bi al-Tamlik * RM'000	Al-Ijarah Thumma al-Bai # RM'000	Qard RM'000	Ujrah RM'000	Total RM'000
Cash line^	-	-	-	-	2,061,399	-	-	7,499	-	2,068,898
Term financing										
- House financing	-	2,937,740	-	-	55,098,871	855,210	-	-	-	58,891,821
- Syndicated financing	-	-	-	-	2,098,092	-	-	-	-	2,098,092
- Hire purchase receivables	-	-	-	-	-	-	21,643,050	-	-	21,643,050
- Other term financing	916,376	520,977	679,647	-	50,079,473	25,107	-	-	-	52,221,580
Bills receivable	-	-	-	326,384	1,452,217	-	-	-	-	1,778,601
Islamic trust receipts	-	-	-	-	17,609	-	-	-	-	17,609
Claims on customers under acceptance credits	-	-	-	-	1,297,961	-	-	-	-	1,297,961
Staff financing	-	-	-	-	358,176	-	-	-	-	358,176
Revolving credits	-	-	-	-	10,316,846	-	-	-	-	10,316,846
Credit card receivables	-	-	-	-	-	-	-	-	825,866	825,866
Gross financing, advances and other financing/loans, at amortised cost	916,376	3,458,717	679,647	326,384	122,780,644	880,317	21,643,050	7,499	825,866	151,518,500
Less: Expected credit losses										(1,777,019)
Total net financing, advances and other financing/loans										149,741,481

^ 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.

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 June 2026

	Sale-based contracts			
At amortised cost	**Murabahah RM'000**	**Bai' al-Dayn RM'000**	**Tawarruq RM'000**	**Total RM'000**
Cash line^	**-**	**-**	**340**	**340**
Term financing				
- Other term financing	**909,188**	**-**	**3,937,898**	**4,847,086**
Bills receivable	**-**	**770,085**	**44**	**770,129**
Revolving credits	**-**	**-**	**834,671**	**834,671**
Gross financing, advances and other financing/loans, at amortised cost	**909,188**	**770,085**	**4,772,953**	**6,452,226**
Less: Expected credit losses				**(112,548)**
Net financing, advances and other financing/loans				**6,339,678**

^ Includes current account in excess

The Bank
At 31 December 2025

	Sale-based contracts			
At amortised cost	**Murabahah RM'000**	**Bai' al-Dayn RM'000**	**Tawarruq RM'000**	**Total RM'000**
Cash line^	-	-	282	282
Term financing				
- Other term financing	916,376	-	4,310,160	5,226,536
Bills receivable	-	326,384	44	326,428
Revolving credits	-	-	746,280	746,280
Gross financing, advances and other financing/loans, at amortised cost	916,376	326,384	5,056,766	6,299,526
Less: Expected credit losses				(105,522)
Net financing, advances and other financing/loans				6,194,004

^ Includes current account in excess

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 RMNil (2025: RM Nil) 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 June 2026, the gross exposure and expected credit losses relating to RPSIA financing are RM2,727,012,000 (2025: RM2,801,569,000) and RM209,000 (2025: RM198,000) respectively.

c) Movement of Qard financing

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
As at 1 January	**7,499**	7,386
New disbursement	**3,269**	2,037
Repayment	**(1,802)**	(1,924)
As at 30 June/31 December	**8,966**	7,499
Sources of Qard fund:		
Depositors' fund	**8,228**	6,894
Shareholders' fund	**738**	605
	8,966	7,499
Uses of Qard fund:		
Personal use	**296**	483
Business purpose	**8,670**	7,016
	8,966	7,499

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 2026	**498,301**	**467,654**	**811,064**	**1,777,019**
Changes in expected credit losses due to transferred within stages:	**123,322**	**(157,555)**	**34,233**	**-**
Transferred to Stage 1	**192,116**	**(182,413)**	**(9,703)**	**-**
Transferred to Stage 2	**(68,634)**	**280,219**	**(211,585)**	**-**
Transferred to Stage 3	**(160)**	**(255,361)**	**255,521**	**-**
Total charge to Statement of Income:	**(101,677)**	**205,245**	**362,938**	**466,506**
New financial assets originated	**27,337**	**72,565**	**1,209**	**101,111**
Financial assets that have been derecognised	**(25,778)**	**(69,730)**	**-**	**(95,508)**
Writeback in respect of full recoveries	**-**	**-**	**(6,443)**	**(6,443)**
Change in credit risk	**(103,236)**	**202,410**	**368,172**	**467,346**
Write-offs	**-**	**-**	**(222,702)**	**(222,702)**
Exhange fluctuation	**72**	**(15)**	**451**	**508**
Other movements	**-**	**-**	**11,472**	**11,472**
At 30 June 2026	**520,018**	**515,329**	**997,456**	**2,032,803**

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	608,999	494,011	810,383	1,913,393
Changes in expected credit losses due to transferred within stages:	219,486	(129,877)	(89,609)	-
Transferred to Stage 1	412,886	(395,417)	(17,469)	-
Transferred to Stage 2	(193,015)	621,443	(428,428)	-
Transferred to Stage 3	(385)	(355,903)	356,288	-
Total charge to Statement of Income:	(329,970)	104,540	717,935	492,505
New financial assets originated	110,459	75,649	2,238	188,346
Financial assets that have been derecognised	(72,406)	(145,385)	-	(217,791)
Writeback in respect of full recoveries	-	-	(26,293)	(26,293)
Change in credit risk	(368,023)	174,276	741,990	548,243
Write-offs	-	(930)	(650,832)	(651,762)
Exhange fluctuation	(214)	(90)	(10,857)	(11,161)
Other movements	-	-	34,044	34,044
At 31 December 2025	498,301	467,654	811,064	1,777,019

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 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 2026	**4,536**	**2,073**	**98,913**	**105,522**
Total charge to Statement of Income:	**8,314**	**(893)**	**14,495**	**21,916**
Change in credit risk	**8,314**	**(893)**	**14,495**	**21,916**
Write-offs	**-**	**-**	**(10,273)**	**(10,273)**
Exhange fluctuation	**72**	**(15)**	**451**	**508**
Other movements	**-**	**-**	**(5,125)**	**(5,125)**
At 30 June 2026	**12,922**	**1,165**	**98,461**	**112,548**

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	11,979	3,128	126,988	142,095
Total charge to Statement of Income:	(7,235)	(967)	33,691	25,489
New financial assets originated	330	-	-	330
Change in credit risk	(7,565)	(967)	33,691	25,159
Write-offs	-	-	(53,900)	(53,900)
Exhange fluctuation	(208)	(88)	(10,857)	(11,153)
Other movements	-	-	2,991	2,991
At 31 December 2025	4,536	2,073	98,913	105,522

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) RM'000	Total RM'000
At 1 January 2026	**1,738,400**	**1,738,400**
Transfer within stages	**630,694**	**630,694**
New financial assets originated	**2,950**	**2,950**
Write-offs	**(222,702)**	**(222,702)**
Amount fully recovered	**(34,448)**	**(34,448)**
Other changes in financing, advances and other financing/loans	**(35,870)**	**(35,870)**
Exchange fluctuation	**258**	**258**
At 30 June 2026	**2,079,282**	**2,079,282**

	The Group	
	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	1,742,224	1,742,224
Transfer within stages	831,006	831,006
New financial assets originated	4,390	4,390
Write-offs	(650,832)	(650,832)
Amount fully recovered	(96,929)	(96,929)
Other changes in financing, advances and other financing/loans	(81,513)	(81,513)
Exchange fluctuation	(9,946)	(9,946)
At 31 December 2025	1,738,400	1,738,400

	The Group	
	30 June 2026	31 December 2025
Ratio of credit impaired financing, advances and other financing/loans to total financing, advances and other financing/loans	**1.36%**	1.15%

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) RM'000	Total RM'000
At 1 January 2026	**113,197**	**113,197**
Transfer within stages	**9,093**	**9,093**
Write-offs	**(10,273)**	**(10,273)**
Amount recovered	**(12,107)**	**(12,107)**
Other changes in financing, advances and other financing/loans	**2,603**	**2,603**
Exchange fluctuation	**259**	**259**
At 30 June 2026	**102,772**	**102,772**

	The Bank	
	Lifetime expected credit losses - Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	129,993	129,993
Transfer within stages	21,331	21,331
Write-offs	(53,900)	(53,900)
Other changes in financing, advances and other financing/loans	25,719	25,719
Exchange fluctuation	(9,946)	(9,946)
At 31 December 2025	113,197	113,197

	The Bank	
	30 June 2026	31 December 2025
Ratio of credit impaired financing, advances and other financing/loans to total financing, advances and other financing/loans	**1.59%**	1.80%

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 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Malaysia	**146,137,084**	145,219,234	**195**	260
Indonesia	**1,131**	1,424	**1,131**	1,424
Singapore	**4,766,311**	5,049,088	**4,766,311**	5,049,088
China	**74,041**	49,439	**74,041**	49,439
Other countries	**1,610,548**	1,199,315	**1,610,548**	1,199,315
	152,589,115	151,518,500	**6,452,226**	6,299,526

iii) By economic sector

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	**2,348,503**	1,766,590	**53,206**	50,380
Mining and quarrying	**189,573**	122,979	**81,868**	-
Manufacturing	**5,377,742**	5,572,968	**405,715**	449,570
Electricity, gas and water supply	**1,168,713**	3,291,655	**612,677**	614,842
Construction	**5,195,866**	5,302,164	**553,656**	594,745
Transport, storage and communications	**3,902,488**	4,117,435	**81,019**	106,496
Education, health and others	**2,733,850**	3,610,825	**-**	-
Wholesale and retail trade, and restaurants and hotels	**12,401,953**	10,955,610	**1,780,958**	1,408,346
Finance, insurance/takaful, real estate and business activities	**17,619,393**	17,583,949	**2,524,683**	2,675,033
Household	**101,390,298**	98,936,147	**97,875**	142,187
Others	**260,736**	258,178	**260,569**	257,927
	152,589,115	151,518,500	**6,452,226**	6,299,526

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

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Malaysia	**1,976,510**	1,625,203	**-**	-
Singapore	**11,974**	24,979	**11,974**	24,979
Other countries	**90,798**	88,218	**90,798**	88,218
	2,079,282	1,738,400	**102,772**	113,197

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

	The Group		The Bank	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	**7,834**	12,842	**-**	-
Mining and quarrying	**31,400**	30,496	**-**	-
Manufacturing	**48,144**	43,401	**1,232**	-
Electricity, gas and water supply	**13,654**	33	**476**	-
Construction	**151,983**	138,138	**92,666**	89,099
Transport, storage and communications	**9,687**	9,930	**52**	879
Education, health and others	**20,670**	20,650	**-**	-
Wholesale and retail trade, and restaurants and hotels	**158,563**	128,084	**3,998**	3,610
Finance, insurance/takaful, real estate and business activities	**223,173**	142,743	**2,776**	16,591
Household	**1,414,128**	1,212,083	**1,526**	3,018
Others	**46**	-	**46**	-
	2,079,282	1,738,400	**102,772**	113,197

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30d DEPOSITS FROM CUSTOMERS

	The Group		The Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
(i) By type of deposits				
Savings deposit				
Commodity Murabahah (via Tawarruq arrangement)*	**12,140,498**	12,137,024	**1,085,737**	1,079,959
Demand deposit				
Qard	**24,361,319**	21,649,660	**16,021**	13,774
Commodity Murabahah (via Tawarruq arrangement)*	**4,218,332**	4,524,760	**2,466,214**	2,607,615
Term deposit				
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	**49,063,981**	45,101,634	**807,141**	908,942
Fixed Deposits-i (via Tawarruq arrangement)*	**30,912,385**	33,347,201	**556,331**	782,038
Negotiable Islamic Debt Certificate (NIDC)				
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	**898,051**	2,129,214	**-**	-
Fixed Deposit-i				
Commodity Murabahah	**-**	16	**-**	16
Specific investment account				
Mudharabah	**24,720**	25,121	**-**	-
Others - Qard	**1,171,095**	1,031,544	**-**	-
	122,790,381	119,946,174	**4,931,444**	5,392,344

*Included Qard contract of the Group and of the Bank of RM4,826,475,000 and RM3,588,668,000 (2025: RM4,415,724,000 and RM3,691,395,000) respectively.

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

	The Group		The Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Due within six months	**66,562,980**	62,823,144	**1,190,480**	1,590,427
Six months to less than one year	**13,402,491**	16,195,151	**172,992**	100,537
One year to less than three years	**921,847**	1,573,061	**-**	32
Three years to less than five years	**1,371**	1,308	**-**	-
Five years and more	**10,448**	10,522	**-**	-
	80,899,137	80,603,186	**1,363,472**	1,690,996

(iii) By type of customer

	The Group		The Bank	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Government and statutory bodies	**12,601,406**	9,574,862	**150**	212
Business enterprises	**46,895,704**	43,100,782	**2,805,427**	3,141,839
Individuals	**35,180,704**	38,158,602	**1,736,972**	1,934,497
Others	**28,112,567**	29,111,928	**388,895**	315,796
	122,790,381	119,946,174	**4,931,444**	5,392,344

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30e INVESTMENT ACCOUNTS OF CUSTOMERS

(i) By type of investment

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Unrestricted investment accounts (Mudharabah)		
-without maturity		
Special Mudharabah Investment Account	**2,441,607**	2,338,694
Daily Investment Account-i	**258,927**	301,223
-with maturity		
Term Investment Account-i	**32,197,521**	28,808,082
Unrestricted investment accounts (Wakalah)		
-without maturity		
Daily Investment Account-i	**1,086,122**	843,772
	35,984,177	32,291,771

(ii) The underlying assets funded through the investment accounts

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
House financing	**10,532,382**	8,423,022
Hire purchase receivables	**18,058,247**	16,738,096
Other term financing	**7,339,949**	7,066,871
Miscellaneous Other Assets	**53,599**	63,782
	35,984,177	32,291,771

(iii) Maturity structures of investment accounts

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Due within six months	**13,765,615**	30,940,497
Six months to less than one year	**21,991,773**	1,337,761
One year to less than three years	**226,789**	13,513
	35,984,177	32,291,771

(iv) By type of customers

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Government and statutory bodies	**13,412**	5,310
Business enterprises	**3,925,029**	3,593,958
Individuals	**31,134,051**	27,827,550
Others	**911,685**	864,953
	35,984,177	32,291,771

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30f INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTIONS

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Restricted investment accounts		
Mudharabah	**2,726,378**	2,800,834
By type of counterparty		
Licensed banks	**2,726,378**	2,800,834

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 June 2026	**31 December 2025**
	RM'000	**RM'000**
Designated at fair value through profit or loss:		
Deposits from customers - structured investments	**3,136,874**	2,167,804

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 June 2026 was RM117,261,000 (2025: RM27,968,000) lower than the contractual amount at maturity.

PART A - EXPLANATORY NOTES (CONTINUED)

A31. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	The Group		The Bank	
	30 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Outstanding credit exposures with connected parties	**22,588,567**	23,620,807	**17,146,258**	18,904,524
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures	**3.3%**	3.6%	**3.7%**	4.2%
Percentage of outstanding credit exposures with connected parties which is impaired or in default	**0.0%**	0.0%	**0.0%**	0.0%

PART B

B1. GROUP PERFORMANCE REVIEW

The Group recorded a profit before tax of RM4,082.2 million for the six-month period ended 30 June 2026, representing a marginal decrease of 0.9% from RM4,118.6 million reported in the previous corresponding period. Net profit attributable to owners of the Parent increased by 0.6% to RM3,160.0 million, translating to earnings per share of 45.71 sen.

The slight decline in the Group's earnings was primarily attributable to higher expected credit losses on loans, advances and financing by RM107.1 million, lower net interest income by RM45.8 million, lower income from Islamic Banking Operations by RM25.5 million and higher operating expenses by RM18.0 million.

These were partially offset by an increase in net non-interest income by RM130.1 million and lower other expected credit losses by RM20.2 million.

As at 30 June 2026, the Group's gross loans, advances and financing increased by 1.8% to RM400.2 billion, while customer deposits grew by 2.4% to RM430.2 billion, compared with the balances as at 31 December 2025.

The Group's Common Equity Tier 1 (CET1) ratio stood at 14.100% as at 30 June 2026, compared with 14.582% as at 31 December 2025.

B2. PROSPECTS FOR THE CURRENT FINANCIAL YEAR

The Bank maintains a cautious perspective regarding the macroeconomic and business landscape for the second half of 2026. This outlook is shaped by a persistently uncertain economic and geopolitical environment, where external factors such as volatile energy prices, shifting trade policies, global conflicts, and an evolving interest rate environment continue to present challenges.

Whilst the Bank recognises that external pressures will continue to present headwinds for business operations, regional demand across the Bank’s key operating markets remains relatively resilience.

In response to these conditions, the Bank will concentrate efforts on executing the Forward30 strategies. Particular attention will be given to optimising funding and deposit costs, expanding cross-selling within prudent balance sheet growth strategies, and maintaining responsible cost management. Additionally, the Bank will pursue disciplined capital allocation, preserve asset quality, and champion its sustainability proposition.

Central to the Bank’s strategy is the enhancement of digital capabilities and operational resilience. These efforts are fundamental to delivering sustainable, long-term value for shareholders, ensuring the Bank remains well-positioned in a challenging and constantly evolving environment.

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			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Net profit for the financial period after non-controlling interests (RM'000)	**1,658,129**	1,623,329	**3,160,022**	3,141,083
Weighted average number of ordinary shares in issue ('000)	**6,887,330**	6,727,380	**6,821,052**	6,727,380
Basic earnings per share (expressed in sen per share)	**24.08**	24.13	**46.33**	46.69

	The Bank			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Net profit for the financial period (RM'000)	**1,606,176**	1,348,571	**2,602,540**	2,441,383
Weighted average number of ordinary shares in issue ('000)	**6,887,330**	6,727,380	**6,821,052**	6,727,380
Basic earnings per share (expressed in sen per share)	**23.32**	20.05	**38.15**	36.29

b) Diluted EPS

There were no dilutive potential ordinary shares outstanding as at 30 June 2026 and 30 June 2025.