

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

		The Group		The Company	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
	Note	RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short-term funds	A8	25,770,319	29,608,638	944,381	407,956
Reverse repurchase agreements/reverse Collateralised Commodity Murabahah		11,342,536	10,882,458	-	-
Deposits and placements with banks and other financial institutions	A8	7,851,841	5,167,779	19,767	-
Financial investments at fair value through profit or loss	A9	67,434,799	52,683,146	-	-
Debt instruments at fair value through other comprehensive income	A10	85,474,811	78,881,355	1,178,089	1,157,825
Equity instruments at fair value through other comprehensive income	A11	739,976	393,289	-	-
Debt instruments at amortised cost	A12	82,414,818	78,663,456	10,914,104	8,414,474
Derivative financial instruments	A26	14,104,973	15,022,058	-	-
Loans, advances and financing	A13	439,415,334	442,163,479	-	-
Other assets	A14	22,335,625	16,005,996	83,469	83,299
Amount due from a subsidiary		-	-	4,714	-
Tax recoverable		416,352	416,795	183,910	183,522
Deferred tax assets		1,112,257	1,400,940	-	-
Statutory deposits with central banks		7,039,337	10,647,286	-	-
Investment in subsidiaries		-	-	35,444,142	35,457,323
Investment in associates and joint ventures		2,366,469	2,334,962	-	-
Property, plant and equipment		2,117,118	1,962,762	588	-
Right-of-use assets		475,160	590,481	430	430
Investment properties		8,433	8,485	278	291
Goodwill		6,198,920	6,370,826	-	-
Intangible assets		1,910,572	1,926,512	-	-
TOTAL ASSETS		778,529,650	755,130,703	48,773,872	45,705,120
LIABILITIES AND EQUITY					
Deposits from customers	A15	473,091,431	471,950,866	-	-
Investment accounts of customers	A16	29,906,933	24,443,310	-	-
Deposits and placements of banks and other financial institutions	A17	49,356,263	45,444,581	-	-
Repurchase agreements/Collateralised Commodity Murabahah		49,500,817	47,228,104	-	-
Financial liabilities at fair value through profit or loss	A18	11,597,839	12,731,903	-	-
Derivative financial instruments	A26	15,701,043	14,423,807	-	-
Bills and acceptances payable		2,126,189	2,134,032	-	-
Other liabilities	A19	26,602,640	23,014,283	3,370	4,949
Lease liabilities		361,655	521,004	-	-
Recourse obligation on loans and financing sold to Cagamas		5,320,462	4,934,842	-	-
Amount due to subsidiaries		-	-	4	3,768
Provision for taxation		173,340	136,794	-	-
Deferred tax liabilities		80,979	54,479	-	-
Bonds, Sukuk and debentures	B5(i)	15,408,975	14,412,197	-	-
Other borrowings	B5(ii)	13,575,881	11,557,751	4,362,484	4,357,034
Subordinated obligations	B5(iii)	13,834,126	11,303,860	13,163,470	10,626,087
TOTAL LIABILITIES		706,638,573	684,291,813	17,529,328	14,991,838
Ordinary share capital		29,646,708	29,439,251	29,646,708	29,439,251
Reserves		40,675,248	39,805,151	1,597,879	1,274,074
Less: Shares held under trust		(563)	(563)	-	-
Treasury shares, at cost		(43)	(43)	(43)	(43)
		70,321,350	69,243,796	31,244,544	30,713,282
Perpetual preference shares		200,000	200,000	-	-
Non-controlling interests		1,369,727	1,395,094	-	-
TOTAL EQUITY		71,891,077	70,838,890	31,244,544	30,713,282
TOTAL EQUITY AND LIABILITIES		778,529,650	755,130,703	48,773,872	45,705,120
COMMITMENTS AND CONTINGENCIES	A27	2,157,412,916	1,962,939,499	-	-
Net assets per share attributable to owners of the Parent (RM)		6.53	6.45	2.90	2.86

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

		The Group			
		3rd quarter ended 30 September 2025	30 September 2024	Nine months ended 30 September 2025	30 September 2024
	Note	RM'000	RM'000	RM'000	RM'000
Interest income	A20(a)	5,764,190	6,257,540	17,647,088	18,787,241
Interest income for financial assets at fair value through profit or loss	A20(b)	447,938	414,286	1,343,505	1,308,390
Interest expense	A21	(3,393,407)	(3,778,486)	(10,551,208)	(11,524,633)
Net interest income (before modification loss)		2,818,721	2,893,340	8,439,385	8,570,998
Modification loss	A22	(25,585)	(649)	(41,673)	(1,977)
Net interest income (after modification loss)		2,793,136	2,892,691	8,397,712	8,569,021
Income from Islamic Banking operations	A31(c)	1,307,099	1,186,440	3,788,153	3,538,657
Fee and commission income	A23(a)	875,822	869,996	2,615,381	2,601,764
Fee and commission expense	A23(b)	(261,305)	(265,914)	(804,407)	(800,301)
Net fee and commission income		614,517	604,082	1,810,974	1,801,463
Other non-interest income	A23(c)	1,232,962	1,058,376	3,051,644	3,063,947
Net income		5,947,714	5,741,589	17,048,483	16,973,088
Overheads	A24	(2,791,484)	(2,670,353)	(7,922,406)	(7,795,708)
Profit before expected credit losses		3,156,230	3,071,236	9,126,077	9,177,380
Expected credit losses on loans, advances and financing	A25(a)	(433,663)	(249,360)	(1,129,781)	(969,719)
Expected credit losses (made)/written back for commitments and contingencies		(15,799)	49,828	31,047	159,089
Other expected credit losses and impairment allowances written back/(made)	A25(b)	119,035	(143,634)	53,147	(334,783)
		2,825,803	2,728,070	8,080,490	8,031,967
Share of results of joint ventures		16,605	1,491	32,319	(128)
Share of results of associates		131	1,038	4,359	1,724
Profit before taxation		2,842,539	2,730,599	8,117,168	8,033,563
Taxation	B3	(720,484)	(657,035)	(2,037,199)	(1,967,857)
Profit for the financial period		2,122,055	2,073,564	6,079,969	6,065,706
Profit for the financial period attributable to :					
Owners of the Parent		2,077,960	2,030,363	5,940,082	5,927,672
Non-controlling interests		44,095	43,201	139,887	138,034
		2,122,055	2,073,564	6,079,969	6,065,706
Earnings per share attributable to ordinary equity holders of the Parent (sen):					
- Basic	B7(a)	19.32	18.98	55.28	55.49
- Diluted	B7(b)	19.28	18.88	55.13	55.24

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CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED
30 SEPTEMBER 2025

	The Group			
	3rd quarter ended 30 September 2025 RM'000	30 September 2024 RM'000	Nine months ended 30 September 2025 RM'000	30 September 2024 RM'000
Profit for the financial period	2,122,055	2,073,564	6,079,969	6,065,706
Other comprehensive income:				
<i>Items that will not be reclassified to profit or loss</i>				
Remeasurement of post employment benefits obligation	731	1,510	2,819	3,484
- Actuarial (loss)/gain	(62)	(20)	1,166	1,189
- Income tax effects	11	(156)	(977)	(422)
- Currency translation difference	782	1,686	2,630	2,717
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	3,490	10,451	78,834	98,811
- Net gain from change in fair value	3,309	5,745	75,191	89,618
- Currency translation difference	181	4,706	3,643	9,193
Equity instruments at fair value through other comprehensive income	60,008	2,402	57,353	(2,337)
- Net gain/(loss) from change in fair value	72,953	(159)	69,293	(3,364)
- Income tax effects	(12,489)	(661)	(12,421)	(641)
- Currency translation difference	(456)	3,222	481	1,668
Net gain/(loss) on revaluation reserve	14	(10)	(35)	5,671
- Net (loss)/gain on revaluation reserve	-	(41)	-	5,745
- Currency translation difference	14	31	(35)	(74)
	64,243	14,353	138,971	105,629
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	319,814	388,798	1,012,415	403,119
- Net gain from change in fair value	894,295	525,761	2,007,725	681,534
- Realised gain transferred to statement of income on disposal	(498,914)	(38,780)	(776,213)	(192,702)
- Changes in expected credit losses	12,299	13,740	34,292	10,477
- Income tax effects	(81,055)	(106,429)	(250,961)	(100,049)
- Currency translation difference	(6,811)	(5,494)	(2,428)	3,859
Net investment hedge	34,722	497,792	159,476	380,634
Hedging reserve - cash flow hedge	(3,995)	21,175	62,105	29,857
- Net (loss)/gain from change in fair value	(4,579)	21,108	62,001	30,040
- Income tax effects	584	67	104	(183)
Deferred hedging cost	13,906	(47,024)	(86,716)	(94,531)
- Net gain/(loss) from change in fair value	13,906	(47,024)	(86,716)	(94,531)
Exchange fluctuation reserve	(507,784)	(2,387,858)	(2,055,376)	(3,040,724)
Share of other comprehensive income/(expense) of associates and joint ventures	5	(7,620)	(3,699)	(5,179)
	(143,332)	(1,534,737)	(911,795)	(2,326,824)
Other comprehensive expense during the financial period, net of tax	(79,089)	(1,520,384)	(772,824)	(2,221,195)
Total comprehensive income for the financial period	2,042,966	553,180	5,307,145	3,844,511
Total comprehensive income attributable to:				
Owners of the Parent	2,009,814	564,967	5,236,001	3,812,207
Non-controlling interests	33,152	(11,787)	71,144	32,304
	2,042,966	553,180	5,307,145	3,844,511

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	Note	The Company			
		3rd quarter ended	3rd quarter ended	Nine months ended	Nine months ended
		30 September 2025	30 September 2024	30 September 2025	30 September 2024
		RM'000	RM'000	RM'000	RM'000
Interest income	A20(a)	114,878	102,743	308,259	304,526
Interest expense	A21	(163,011)	(146,827)	(461,351)	(443,836)
Net interest expense		(48,133)	(44,084)	(153,092)	(139,310)
Net non-interest income	A23	2,253,066	1,877,001	4,842,049	5,919,771
Net income		2,204,933	1,832,917	4,688,957	5,780,461
Overheads	A24	(7,993)	(6,274)	(22,755)	(25,291)
Profit before expected credit losses		2,196,940	1,826,643	4,666,202	5,755,170
Other expected credit losses and impairment allowances made	A25(b)	(23,796)	(4,947)	(15,261)	(4,324)
Profit before taxation		2,173,144	1,821,696	4,650,941	5,750,846
Taxation	B3	(1,084)	(1,346)	(2,125)	(3,340)
Profit for the financial period		2,172,060	1,820,350	4,648,816	5,747,506

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

	The Company			
	3rd quarter ended	3rd quarter ended	Nine months ended	Nine months ended
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	2,172,060	1,820,350	4,648,816	5,747,506
Other comprehensive income:				
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	3,629	2,740	8,515	13,739
- Net gain from change in fair value	2,693	2,756	8,597	13,866
- Changes in expected credit losses	936	(16)	(82)	(127)
Other comprehensive income during the financial period, net of tax	3,629	2,740	8,515	13,739
Total comprehensive income for the financial period	2,175,689	1,823,090	4,657,331	5,761,245

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Attributable to owners of the Parent

The Group
30 September 2025

	Ordinary share capital RM'000	Statutory reserve RM'000	Capital reserve RM'000	Exchange fluctuation reserve RM'000	Shares held under trust RM'000	Treasury shares RM'000	Fair value reserve Debt instruments at fair value through other comprehensive income RM'000	Fair value reserve Equity instruments at fair value through other comprehensive income RM'000	Other reserves RM'000	Share-based payment reserve RM'000	Regulatory reserve [*] RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Non- controlling interests RM'000	Total RM'000
At 1 January 2025	29,439,251	204,540	423,130	311,679	(563)	(43)	(515,693)	(155,296)	(1,829,188)	120,802	1,777,092	39,468,085	69,243,796	200,000	1,395,094	70,838,890
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	5,940,082	5,940,082	-	139,887	6,079,969
Other comprehensive (expense)/ income (net of tax)	-	-	-	(1,953,631)	-	-	979,871	53,412	216,669	(402)	-	-	(704,081)	-	(68,743)	(772,824)
- debt instruments at fair value through other comprehensive income	-	-	-	-	-	-	979,871	-	-	-	-	-	979,871	-	32,544	1,012,415
- equity instruments at fair value through other comprehensive income	-	-	-	-	-	-	-	53,412	-	-	-	-	53,412	-	3,941	57,353
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	78,839	-	-	-	78,839	-	(5)	78,834
- net investment hedge	-	-	-	-	-	-	-	-	159,476	-	-	-	159,476	-	-	159,476
- hedging reserve - cash flow hedge	-	-	-	-	-	-	-	-	62,362	-	-	-	62,362	-	(257)	62,105
- deferred hedging cost	-	-	-	-	-	-	-	-	(86,716)	-	-	-	(86,716)	-	-	(86,716)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	2,738	-	-	-	2,738	-	81	2,819
- currency translation difference	-	-	-	(1,949,932)	-	-	-	-	5	(402)	-	-	(1,950,329)	-	(105,047)	(2,055,376)
- Net loss on revaluation reserve	-	-	-	-	-	-	-	-	(35)	-	-	-	(35)	-	-	(35)
- share of other comprehensive income of associates and joint ventures	-	-	-	(3,699)	-	-	-	-	-	-	-	-	(3,699)	-	-	(3,699)
Total comprehensive (expense)/ income for the financial period	-	-	-	(1,953,631)	-	-	979,871	53,412	216,669	(402)	-	5,940,082	5,236,001	-	71,144	5,307,145
Second interim dividend for the financial year ended 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	(2,146,979)	(2,146,979)	-	-	(2,146,979)
First interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	(2,126,270)	(2,126,270)	-	-	(2,126,270)
Non-controlling interests share of dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(97,384)	(97,384)
Transfer to statutory reserve	-	29,461	-	-	-	-	-	-	-	-	-	(29,461)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	-	141,524	(141,524)	-	-	-	-
Net non-controlling interests share of subsidiary treasury shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	872	872
Share-based payment expense	-	-	-	-	-	-	-	-	-	11,953	-	-	11,953	-	-	11,953
Shares released under employee benefit schemes	-	-	-	-	-	-	-	-	11,184	(13,344)	-	-	(2,160)	-	1	(2,159)
Purchase of shares in relation to Equity Ownership Plan	-	-	-	-	-	-	-	-	(55,352)	-	-	-	(55,352)	-	-	(55,352)
Transfer from own credit risk reserve	-	-	-	-	-	-	-	-	22	-	-	(22)	-	-	-	-
Issuance of shares pursuant to long term incentive plan ("LTIP")	207,457	-	-	-	-	-	-	-	-	(47,096)	-	-	160,361	-	-	160,361
At 30 September 2025	29,646,708	234,001	423,130	(1,641,952)	(563)	(43)	464,178	(101,884)	(1,656,665)	71,913	1,918,616	40,963,911	70,321,350	200,000	1,369,727	71,891,077

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

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(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

Attributable to owners of the Parent

The Group
30 September 2024

	Ordinary share capital RM'000	Statutory reserve RM'000	Capital reserve RM'000	Exchange fluctuation reserve RM'000	Shares held under trust RM'000	Treasury shares RM'000	Fair value reserve Debt instruments at fair value through other comprehensive income RM'000	Equity instruments at fair value through other comprehensive income RM'000	Other reserves RM'000	Share-based payment reserve RM'000	Regulatory reserve * RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Non-controlling interests RM'000	Total RM'000
At 1 January 2024	29,094,547	180,908	317,879	2,110,540	(563)	(43)	(654,828)	(235,888)	(1,983,464)	161,381	1,102,571	38,233,921	68,326,961	200,000	1,311,930	69,838,891
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	5,927,672	5,927,672	-	138,034	6,065,706
Other comprehensive (expense)/income (net of tax)	-	-	-	(2,924,858)	-	-	391,187	(2,390)	421,000	(404)	-	-	(2,115,465)	-	(105,730)	(2,221,195)
- debt instruments at fair value through other comprehensive income	-	-	-	-	-	-	391,187	-	-	-	-	-	391,187	-	11,932	403,119
- equity instruments at fair value through other comprehensive income	-	-	-	-	-	-	-	(2,390)	-	-	-	-	(2,390)	-	53	(2,337)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	96,410	-	-	-	96,410	-	2,401	98,811
- net investment hedge	-	-	-	-	-	-	-	-	380,634	-	-	-	380,634	-	-	380,634
- hedging reserve - cash flow hedge	-	-	-	-	-	-	-	-	29,987	-	-	-	29,987	-	(130)	29,857
- deferred hedging cost	-	-	-	-	-	-	-	-	(94,531)	-	-	-	(94,531)	-	-	(94,531)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	3,334	-	-	-	3,334	-	150	3,484
- currency translation difference	-	-	-	(2,919,679)	-	-	-	-	(505)	(404)	-	-	(2,920,588)	-	(120,136)	(3,040,724)
- net gain on revaluation reserve	-	-	-	-	-	-	-	-	5,671	-	-	-	5,671	-	-	5,671
- share of other comprehensive income of associates and joint ventures	-	-	-	(5,179)	-	-	-	-	-	-	-	-	(5,179)	-	-	(5,179)
Total comprehensive (expense)/income for the financial year	-	-	-	(2,924,858)	-	-	391,187	(2,390)	421,000	(404)	-	5,927,672	3,812,207	-	32,304	3,844,511
Second interim dividend for the financial year ended 31 December 2023	-	-	-	-	-	-	-	-	-	-	-	(1,973,044)	(1,973,044)	-	-	(1,973,044)
Special dividend for the financial year ended 31 December 2023	-	-	-	-	-	-	-	-	-	-	-	(746,557)	(746,557)	-	-	(746,557)
First interim dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	(2,142,208)	(2,142,208)	-	-	(2,142,208)
Special dividend for the financial year ending 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	(749,773)	(749,773)	-	-	(749,773)
Non-controlling interests share of dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(76,221)	(76,221)
Transfer to statutory reserve	-	23,646	-	-	-	-	-	-	-	-	-	(23,646)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	-	752,287	(752,287)	-	-	-	-
Transfer to capital reserve	-	-	106,638	-	-	-	-	-	-	-	-	(106,638)	-	-	-	-
Dilution of interest in a subsidiary arising from Non-preemptive rights ("NPR") issuance	-	-	-	-	-	-	-	-	-	-	-	(5,340)	(5,340)	-	5,340	-
Exercise of NPR by non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,009	5,009
Investment in mutual fund by a foreign subsidiary	-	-	-	-	-	-	-	-	-	-	-	-	-	-	146,159	146,159
Transfer of gain on disposal of treasury shares by a subsidiary	-	-	-	-	-	-	-	-	-	-	-	15,148	15,148	-	-	15,148
Liquidation of an associate	-	-	-	(723)	-	-	-	-	-	-	-	-	(723)	-	-	(723)
Net non-controlling interests share of subsidiary treasury shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,914	38,914
Share-based payment expense	-	-	-	-	-	-	-	-	-	26,383	-	-	26,383	-	-	26,383
Shares released under employee benefit schemes	-	-	-	-	-	-	-	-	9,981	(12,621)	-	-	(2,640)	-	(11)	(2,651)
Purchase of shares in relation to Equity Ownership Plan	-	-	-	-	-	-	-	-	(15,927)	-	-	-	(15,927)	-	-	(15,927)
Transfer from own credit risk reserve	-	-	-	-	-	-	-	-	3,342	-	-	(3,342)	-	-	-	-
Issuance of shares pursuant to long term incentive plan ("LTIP")	263,974	-	-	-	-	-	-	-	-	(54,326)	-	-	209,648	-	-	209,648
Transfer of realised loss upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	-	-	-	-	86,372	-	-	-	(86,372)	-	-	-	-
At 30 September 2024	29,358,521	204,554	424,517	(815,041)	(563)	(43)	(263,641)	(151,906)	(1,565,068)	120,413	1,854,858	37,587,534	66,754,135	200,000	1,463,424	68,417,559

* The regulatory reserve is maintained by 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 for the financial year ended 31 December 2024

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	Non-distributable				Distributable		
			Fair value reserve - debt instruments at fair value through other comprehensive income				
The Company	Ordinary share capital RM'000	Capital reserve RM'000	Treasury shares RM'000	Share-based payment reserve RM'000	Retained earnings RM'000	Total RM'000	
At 1 January 2025	29,439,251	55,982	(43)	9,551	103,989	1,104,552	30,713,282
Profit for the financial period	-	-	-	-	-	4,648,816	4,648,816
Other comprehensive income (net of tax)	-	-	-	8,515	-	-	8,515
- Debt instruments at fair value through other comprehensive income	-	-	-	8,515	-	-	8,515
Total comprehensive income for the financial period	-	-	-	8,515	-	4,648,816	4,657,331
Second interim dividend for the financial year ended 31 December 2024	-	-	-	-	(2,146,979)	(2,146,979)	
First interim dividend for the financial year ending 31 December 2025	-	-	-	-	(2,126,270)	(2,126,270)	
Issuance of shares pursuant to LTIP	207,457	-	-	-	(47,096)	-	160,361
Capital contribution to subsidiaries	-	-	-	-	(13,181)	-	(13,181)
At 30 September 2025	29,646,708	55,982	(43)	18,066	43,712	1,480,119	31,244,544

	Non-distributable				Distributable		
			Fair value reserve - debt instruments at fair value through other comprehensive income				
The Company	Ordinary share capital RM'000	Capital reserve RM'000	Treasury shares RM'000	Share-based payment reserve RM'000	Retained earnings RM'000	Total RM'000	
At 1 January 2024	29,094,547	55,982	(43)	145,367	1,022,128	30,314,681	
Profit for the financial period	-	-	-	-	5,747,506	5,747,506	
Other comprehensive income (net of tax)	-	-	-	13,739	-	-	13,739
- Debt instruments at fair value through other comprehensive income	-	-	-	13,739	-	-	13,739
Total comprehensive income for the financial period	-	-	-	13,739	-	5,747,506	5,761,245
Second interim dividend for the financial year ended 31 December 2023	-	-	-	-	(1,973,044)	(1,973,044)	
Special dividend for the financial year ended 31 December 2023	-	-	-	-	(746,557)	(746,557)	
First interim dividend for the financial year ending 31 December 2024	-	-	-	-	(2,142,208)	(2,142,208)	
Special dividend for the financial year ending 31 December 2024	-	-	-	-	(749,773)	(749,773)	
Issuance of shares pursuant to LTIP	263,974	-	-	-	(54,326)	-	209,648
Capital contribution to subsidiaries	-	-	-	-	13,525	-	13,525
At 30 September 2024	29,358,521	55,982	(43)	10,439	104,566	1,158,052	30,687,517

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Group		The Company	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
Cash flows from operating activities				
Profit before taxation	8,117,168	8,033,563	4,650,941	5,750,846
Adjustments for non-operating and non-cash items	(3,269,810)	(3,530,361)	(4,665,000)	(5,049,867)
Operating profit/(loss) before changes in working capital	4,847,358	4,503,202	(14,059)	700,979
Net changes in operating assets	(16,367,720)	(5,897,338)	(913)	28,532
Net changes in operating liabilities	15,796,480	(3,246,561)	(10,769)	431
	(571,240)	(9,143,899)	(11,682)	28,963
Cash flows generated from/(used in) operations	4,276,118	(4,640,697)	(25,741)	729,942
Taxation paid	(2,277,550)	(1,765,563)	(2,512)	(2,153)
Net cash flows generated from/(used in) operating activities	1,998,568	(6,406,260)	(28,253)	727,789
Cash flows from investing activities				
Dividend income from subsidiaries	-	-	4,841,849	5,206,569
Interest income received from financial investments	3,843,931	3,542,989	273,170	266,636
Net purchase of financial investments	(8,373,035)	(4,019,008)	(2,500,000)	(800,000)
Net (purchase)/disposal of property, plant and equipment	(268,159)	(308,011)	(609)	131
Net purchase of intangible assets	(418,407)	(477,892)	-	-
Other investing activities	121,010	(477,094)	-	(736,962)
Net cash flows (used in)/generated from investing activities	(5,094,660)	(1,739,016)	2,614,410	3,936,374
Cash flows from financing activities				
Dividend paid to shareholders	(4,273,249)	(5,611,582)	(4,273,249)	(5,611,582)
Interest paid on bonds, Sukuk and debentures	(541,523)	(549,237)	-	-
Interest paid on subordinated obligations	(339,786)	(343,589)	(294,660)	(291,103)
Interest paid on term loan facility and other borrowings	(347,065)	(271,784)	(123,144)	-
Proceeds from issuance of bonds, Sukuk and debentures	2,251,680	8,436,067	-	-
Proceeds from issuance of subordinated obligations	2,500,000	3,000,000	2,500,000	3,000,000
Proceeds from term loan facility and other borrowings	5,329,347	2,740,498	1,400,000	1,750,000
Redemption of bonds, Sukuk and debentures	(1,061,744)	(4,226,024)	-	-
Redemption of subordinated obligations	-	(2,300,000)	-	(2,200,000)
Repayment of term loan facility and other borrowings	(2,855,164)	(1,671,864)	(1,550,000)	(1,350,000)
Other financing activities	(133,855)	1,646,841	310,362	96,978
Net cash flows generated from/(used in) financing activities	528,641	849,326	(2,030,691)	(4,605,707)
Net (decrease)/increase in cash and cash equivalents during the financial period	(2,567,451)	(7,295,950)	555,466	58,456
Effects of exchange rate changes	(425,570)	(1,493,903)	1	8
Cash and cash equivalents at beginning of the financial period	30,030,884	34,226,557	407,956	363,002
Cash and cash equivalents at end of the financial period	27,037,863	25,436,704	963,423	421,466
Cash and cash equivalents comprise:				
Cash and short-term funds	25,770,319	25,533,815	944,381	402,893
Deposits and placements with banks and other financial institutions	7,851,841	3,723,186	19,767	19,277
	33,622,160	29,257,001	964,148	422,170
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	(6,028,835)	(3,293,599)	(725)	(704)
Restricted cash	(555,462)	(526,698)	-	-
	27,037,863	25,436,704	963,423	421,466

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

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 30 September 2025 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, equity instruments at fair value through other comprehensive income, derivative financial instruments and non-current assets/disposal groups held for sale and financial liabilities designated at fair value through profit or loss, that are 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 audited financial statements for the financial year ended 31 December 2024. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Company since the financial year ended 31 December 2024.

The material accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 December 2024, and modified for the adoption of the following accounting standards and amendments to published standards applicable for financial periods beginning on or after 1 January 2025:

- Amendments to MFRS 121 ‘Lack of Exchangeability’

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

The unaudited condensed interim financial statements incorporate those activities relating to the Islamic banking business which have been undertaken by the Group. Islamic banking business refers generally to the acceptance of deposits, 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 Company'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.

A3. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

Other than detailed below, there were no other new share issuances, repayment of debt securities, share buy backs and share cancellations, or resale of shares held as treasury shares during the financial period ended 30 September 2025:-

(a) On 13 March 2025, CIMB Group Holdings Berhad ("CIMBGH" or "the Company") announced that it will seek its shareholders' approval at its 68th Annual General Meeting (“AGM”) to be convened on a later announced date for the proposed renewal of the authority for the Company to purchase its own shares of up to 10% of the issued and paid-up capital of the Company. Shareholders' approval was subsequently obtained at the AGM which was held on 29 April 2025.

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

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

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

(d) The following are issuance and redemption under RM10.0 billion Commercial Papers Programme of CIMB Bank:

- On 10 January 2025, CIMB Bank issued a nominal value of RM25.3 million 202-day commercial papers, which bears a discount rate of 3.73% per annum. The commercial papers has matured on 31 July 2025.
- On 17 January 2025, CIMB Bank issued a nominal value of RM95.2 million 361-day commercial papers, which bears a discount rate of 3.75% per annum. The commercial papers will mature on 13 January 2026.
- On 22 January 2025, CIMB Bank issued a nominal value of RM441.9 million 358-day commercial papers, which bears a discount rate of 3.7% per annum. The commercial papers will mature on 15 January 2026.

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

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

- On 31 January 2025, CIMB Bank issued a nominal value of RM430.5 million 356-day commercial papers, which bears a discount rate of 3.68% per annum. The commercial papers will mature on 22 January 2026.
- On 31 January 2025, CIMB Bank issued a nominal value of RM30.0 million 174-day commercial papers, which bears a discount rate of 3.65% per annum. The commercial papers has matured on 24 July 2025.
- On 7 February 2025, CIMB Bank issued a nominal value of RM530.0 million 363-day commercial papers, which bears a discount rate of 3.68% per annum. The commercial papers will mature on 5 February 2026.
- On 13 February 2025, CIMB Bank issued a nominal value of RM530.0 million 363-day commercial papers, which bears a discount rate of 3.68% per annum. The commercial papers will mature on 11 February 2026.
- On 13 February 2025, CIMB Bank issued a nominal value of RM62.0 million 190-day commercial papers, which bears a discount rate of 3.57% per annum. The commercial papers has matured on 22 August 2025.
- On 20 February 2025, CIMB Bank issued a nominal value of RM65.0 million 89-day commercial papers, which bears a discount rate of 3.60% per annum. The commercial papers has matured on 20 May 2025.
- On 20 February 2025, CIMB Bank issued a nominal value of RM29.6 million 182-day commercial papers, which bears a discount rate of 3.60% per annum. The commercial papers has matured on 21 August 2025.
- On 25 February 2025, CIMB Bank issued a nominal value of RM56.9 million 352-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers will mature on 12 February 2026.
- On 25 February 2025, CIMB Bank issued a nominal value of RM27.8 million 177-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 21 August 2025.
- On 5 March 2025, CIMB Bank issued a nominal value of RM21.4 million 169-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 21 August 2025.
- On 11 March 2025, CIMB Bank issued a nominal value of RM43.5 million 182-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 9 September 2025.
- On 11 March 2025, CIMB Bank issued a nominal value of RM384.0 million 365-day commercial papers, which bears a discount rate of 3.71% per annum. The commercial papers will mature on 11 March 2026.
- On 14 March 2025, CIMB Bank issued a nominal value of RM65.0 million 185-day commercial papers, which bears a discount rate of 3.62% per annum. The commercial papers has matured on 15 September 2025.
- On 19 March 2025, CIMB Bank issued a nominal value of RM31.6 million 183-day commercial papers, which bears a discount rate of 3.60% per annum. The commercial papers has matured on 18 September 2025.
- On 3 April 2025, CIMB Bank issued a nominal value of RM73.4 million 197-day commercial papers, which bears a discount rate of 3.56% per annum. The commercial papers will mature on 17 October 2025.
- On 9 April 2025, CIMB Bank issued a nominal value of RM30.7 million 203-day commercial papers, which bears a discount rate of 3.58% per annum. The commercial papers will mature on 29 October 2025.
- On 7 May 2025, CIMB Bank issued a nominal value of RM430.0 million 365-day commercial papers, which bears a discount rate of 3.54% per annum. The commercial papers will mature on 7 May 2026.
- On 3 June 2025, CIMB Bank issued a nominal value of RM100.0 million 183-day commercial papers, which bears a discount rate of 3.54% per annum. The commercial papers will mature on 3 December 2025.
- On 4 June 2025, CIMB Bank issued a nominal value of RM125.9 million 356-day commercial papers, which bears a discount rate of 3.39% per annum. The commercial papers will mature on 26 May 2026.
- On 23 June 2025, CIMB Bank issued a nominal value of RM400.0 million 92-day commercial papers, which bears a discount rate of 3.47% per annum. The commercial papers has matured on 23 September 2025.
- On 26 June 2025, a nominal value of RM50 million 195-day commercial papers issued on 13 December 2024 has matured.
- On 7 July 2025, CIMB Bank issued a nominal value of RM300.0 million 365-day commercial papers, which bears a discount rate of 3.25% per annum. The commercial papers will mature on 7 July 2026.
- On 8 July 2025, a nominal value of RM18.6 million 202-day commercial papers issued on 18 December 2024 has matured.
- On 16 October 2025, CIMB Bank issued a nominal value of RM100.0 million 273-day commercial papers, which bears a discount rate of 3.16% per annum. The commercial papers will mature on 16 July 2026.

(e) On 11 March 2025, CIMBGH secured a 1-month revolving credit amounting to RM150 million from its subsidiary, bearing an interest rate of 3.93% per annum which matured on 11 April 2025.

(f) On 13 March 2025, CIMB Niaga Auto Finance issued unsecured IDR1,600,000 million bonds. The bonds were divided into 370-day Series A Bond and 3-year Series B Bond amounting to IDR1,200,000 million and IDR400,000 million, with fixed interest rates of 6.70% and 7.00% per annum respectively.

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

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

(i) On 27 March 2025, CIMB Niaga redeemed its Continuous Sukuk Mudharabah I Phase III Year 2020 Series C Sukuk amounting to IDR391,000 million.

(j) On 3 April 2025, CIMBGH redeemed its RM600 million 5-year MTN issued under the existing Conventional and Islamic MTN Programme, which has a combined limit of RM6.0 billion in nominal value.

(k) On 3 April 2025, CIMBGH issued RM500 million 5-year MTN which will mature on 3 April 2030. The MTN was issued out of its existing Conventional and Islamic MTN Programme, which has a combined limit of RM6.0 billion in nominal value.

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

(l) On 3 April 2025, CIMBGH issued RM100 million 70-day CPs under its Conventional Commercial Papers ("CPs") Programme. The CPs, bearing a discount rate of 3.71% were redeemed on 12 June 2025.

(m) On 11 April 2025, CIMBGH secured a 1-month revolving credit amounting to RM150 million from its subsidiary, bearing an interest rate of 3.93% per annum which matured on 9 May 2025.

(n) On 9 May 2025, CIMBGH secured a 14-day revolving credit amounting to RM100 million from its subsidiary, bearing an interest rate of 3.93% per annum which matured on 23 May 2025.

(o) On 12 June 2025, CIMBGH redeemed its RM350 million 1-year unrated MTN issued under its existing Conventional and Islamic MTN Programme, which has a combined limit of RM6.0 billion in nominal value.

(p) On 12 June 2025, CIMBGH issued RM450 million 1-year unrated MTN which will mature on 12 June 2026. The MTN was issued out of its existing Conventional and Islamic MTN Programme, which has a combined limit of RM6.0 billion in nominal value.

(q) On 8 August 2025, CIMB Islamic issued RM200 million 2.25 -year floating rate senior sukuk under its RM10.0 billion Sukuk Wakalah Programme. The senior sukuk, which bears a profit rate of 3 month KLIBOR plus 0.3% per annum payable quarterly will mature on the profit payment date falling on or nearest to 8 November 2027.

(r) On 12 August 2025, the Company issued RM2,350 million 13-year non-callable 8-year Tier 2 Sukuk Wakalah, bearing a periodic distribution rate of 4.00% per annum, payable on a semi-annual basis. The said Sukuk Wakalah was issued out of the RM15.0 billion Sukuk Wakalah programme. The proceeds from the issuance were used to subscribe to the RM2,350 million Tier 2 Sukuk Wakalah issued by CIMB Bank on the same day, based on similar terms.

(s) On 12 August 2025, the Company issued RM150 million 10-year non-callable 5-year Tier 2 Sukuk Wakalah, bearing a periodic distribution rate of 3.71% per annum, payable on a semi-annual basis. The said Sukuk Wakalah was issued out of the RM15.0 billion Sukuk Wakalah programme. The proceeds from the issuance were used to subscribe to the RM150 million Tier 2 Sukuk Wakalah issued by CIMB Bank on the same day, based on similar terms.

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

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

(v) On 3 September 2025, CIMB Niaga Auto Finance issued unsecured IDR1,500,000 million bonds. The bonds were divided into 370-day Series A Bond and 3-year Series B Bond amounting to IDR1,105,000 million and IDR395,000 million, with fixed interest rates of 6.15% and 6.50% per annum respectively.

(w) On 18 September 2025, CIMBGH completed the buyback and cancellation of its RM1.0 billion 4-year MTN and redeemed its RM400 million 1-year MTN issued under the existing Conventional and Islamic MTN Programme, which has a combined limit of RM6.0 billion in nominal value.

(x) On 18 September 2025, the Company issued RM500 million 3-year MTN, RM500 million 5-year MTN and RM400 million 6-year MTN which will mature on 18 September 2028, 18 September 2030 and 18 September 2031 respectively. The MTNs were issued out of its existing Conventional and Islamic Medium Term Notes Programme, which has a combined limit of RM6.0 billion in nominal value.

(y) On 30 September 2025, the Company increased its issued and paid-up capital from 10,728,906,596 to 10,767,738,190 shares via:

- (i) Issuance of 6,687,577 new ordinary shares amounting to RM32.2 million, arising from the LTIP - Share Grant Plan ("SGP");
- (ii) Issuance of 32,144,017 new ordinary shares amounting to RM175.2 million arising from the LTIP - Employee Share Option Scheme ("ESOS");

The following are changes in debt and equity securities for the Group and the Company subsequent to the third quarter ended 30 September 2025 which have not been reflected in the financial statements for the third quarter ended 30 September 2025:

(a) The issued and paid-up capital of the Company increased from 10,767,738,190 as at 30 September 2025 to 10,781,165,523 shares at the date of announcement via:

- (i) Issuance of 13,427,333 new ordinary shares amounting to RM73.1 million arising from the LTIP-ESOS.

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

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

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

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

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

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

A4. DIVIDENDS PAID AND PROPOSED

The Board of Directors have proposed a single-tier second interim dividend of 20.00 sen per ordinary share for the financial year ended 31 December 2024. Based on the issued and paid-up ordinary shares of 10,728,901,688 as at 31 December 2024, the proposed second interim dividend will amount to approximately RM2,146 million. Upon the full exercise of vested ESOS of up to 34,816,771 new ordinary shares under the LTIP scheme, the proposed single-tier second interim dividend of 20.00 sen per ordinary share for the financial year ended 31 December 2024 will amount up to approximately RM2,153 million. On 27 March 2025, the single-tier second interim dividend amounting to RM2,146,978,741 was paid.

The Board of Directors have proposed a single-tier first interim dividend of 19.75 sen per ordinary share for the financial year ending 31 December 2025. Based on the issued and paid-up ordinary shares of 10,753,153,282 as at 30 June 2025, the proposed first interim dividend will amount to approximately RM2,124 million. Upon the full exercise of vested ESOS of up to 106,662,920 new ordinary shares under the LTIP scheme, the proposed single-tier first interim dividend of 19.75 sen per ordinary share for the financial year ending 31 December 2025 will amount up to approximately RM2,145 million. On 30 September 2025, the single-tier first interim dividend amounting to RM2,126,269,991 was paid.

The Board of Directors have proposed a special cash dividend of 7.00 sen per ordinary share for the financial year ending 31 December 2025. Based on the issued and paid-up ordinary shares of 10,767,733,282 as at 30 September 2025, the proposed special cash dividend will amount to approximately RM754 million. Upon the full exercise of vested ESOS of up to 92,082,920 new ordinary shares under the LTIP scheme, the proposed special cash dividend of 7.00 sen per ordinary share for the financial year ending 31 December 2025 will amount up to approximately RM760 million.

A5. STATUS OF CORPORATE PROPOSAL

There is no corporate proposal that had occurred during the current reporting period.

A6. EVENTS DURING THE REPORTING PERIOD

Other than those disclosed under Issuance and Repayment of Debts and Equity Securities, there was no significant event that had occurred during the current reporting period.

A7. SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

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

PART A - EXPLANATORY NOTES

A8. CASH AND SHORT-TERM FUNDS AND DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

As at 30 September 2025, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RM1,148,000 (2024: RM536,000) and RM580,000 (2024: RM774,000) respectively. The expected credit losses made in the income statement during the financial period amounting to RM573,000 (2024: RM2,299,000).

A9. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	30 September 2025 RM'000	31 December 2024 RM'000
Money market instruments:		
Malaysian Government Securities	5,758,763	4,869,610
Cagamas bonds	842,392	985,174
Malaysian Government treasury bills	665,162	445,427
Bank Negara Malaysia monetary notes	976,498	3,750,808
Negotiable instruments of deposit	1,796,119	2,591,400
Other Government securities	21,505,841	16,217,792
Government Investment Issues	7,663,404	4,209,007
Other Government treasury bills	12,241,074	7,350,836
Commercial papers	2,001,593	1,811,580
Promissory Notes	283,228	301,267
	53,734,074	42,532,901
Quoted securities:		
<u>In Malaysia:</u>		
Shares	1,828,611	1,573,526
<u>Outside Malaysia:</u>		
Shares	795,988	417,593
	2,624,599	1,991,119
Unquoted securities:		
<u>In Malaysia:</u>		
Corporate bond and Sukuk	4,905,661	3,112,566
Shares	1,258,294	1,177,276
Unit trusts	104,453	54,217
<u>Outside Malaysia:</u>		
Corporate bond	4,767,018	3,753,936
Shares	7,926	7,804
Private equity funds	32,774	53,327
	11,076,126	8,159,126
	67,434,799	52,683,146

A10. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Company	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Fair value				
Money market instruments:				
Malaysian Government Securities	5,671,764	6,720,835	-	-
Cagamas bonds	607,822	447,572	-	-
Negotiable instruments of deposit	1,011,345	224,198	-	-
Other Government securities	26,352,628	24,008,644	-	-
Government investment Issues	9,681,361	9,107,449	-	-
Other Government treasury bills	551,941	227,371	-	-
	43,876,861	40,736,069	-	-
Unquoted securities:				
<u>In Malaysia:</u>				
Corporate bond and Sukuk	26,572,081	24,299,433	1,178,089	1,157,825
<u>Outside Malaysia:</u>				
Corporate bond and Sukuk	15,025,869	13,845,853	-	-
	41,597,950	38,145,286	1,178,089	1,157,825
	85,474,811	78,881,355	1,178,089	1,157,825

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	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	50,258	17,149	-	67,407
Changes in expected credit losses due to transfer within stages:				
Transferred to Stage 2	(15)	15	-	-
Total charge to Statement of Income:	15,246	19,046	-	34,292
New financial assets purchased	101,362	-	-	101,362
Financial assets that have been derecognised	(31,317)	(3,263)	-	(34,580)
Change in credit risk	(54,799)	22,309	-	(32,490)
Exchange fluctuation	(667)	(265)	-	(932)
At 30 September 2025	64,822	35,945	-	100,767
At 1 January 2024	62,729	748	-	63,477
Changes in expected credit losses due to transfer within stages:				
Transferred to Stage 1	484	(484)	-	-
Transferred to Stage 2	721	(721)	-	-
Total charge to Statement of Income:	(10,416)	16,799	-	6,383
New financial assets purchased	108,843	-	-	108,843
Financial assets that have been derecognised	(28,358)	(29)	-	(28,387)
Change in credit risk	(90,901)	16,828	-	(74,073)
Exchange fluctuation	(2,539)	86	-	(2,453)
At 31 December 2024	50,258	17,149	-	67,407

A10. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Continued)

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

The following expected credit losses is not recognised in the statement of financial position as the carrying amount of debt instruments at fair value through other comprehensive income is equivalent to their fair value. (Continued)

	12-month expected credit losses (Stage 1) RM'000	The Company 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	7,579	-	-	7,579
Total charge to Statement of Income:	(82)	-	-	(82)
Change in credit risk	(82)	-	-	(82)
At 30 September 2025	7,497	-	-	7,497
At 1 January 2024	7,679	-	-	7,679
Total charge to Statement of Income:	(100)	-	-	(100)
Change in credit risk	(100)	-	-	(100)
At 31 December 2024	7,579	-	-	7,579

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

	The Group Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January / 30 September 2025	-	-
At 1 January / 31 December 2024	-	-

A11. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group 30 September 2025 RM'000	31 December 2024 RM'000
Quoted securities		
<u>In Malaysia</u>		
Shares	137,898	22,264
<u>Outside Malaysia</u>		
Shares	183,206	1,265
	321,104	23,529
Unquoted securities		
<u>In Malaysia</u>		
Shares	406,012	270,908
<u>Outside Malaysia</u>		
Shares	12,860	98,852
	418,872	369,760
	739,976	393,289

A12. DEBT INSTRUMENTS AT AMORTISED COST

	The Group		The Company	
	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Money market instruments:				
Malaysian Government securities	11,406,319	11,386,220	-	-
Cagamas bonds	520,872	554,784	-	-
Other Government treasury bills	10,938,056	10,493,897	-	-
Other Government securities	8,802,156	9,129,274	-	-
Malaysian Government investment issue	23,498,766	17,997,606	-	-
Khazanah bonds	112,980	112,980	-	-
Commercial papers	339,924	317,572	-	-
	55,619,073	49,992,333	-	-
Unquoted securities				
<i>In Malaysia</i>				
Corporate bond and Sukuk	22,682,354	24,496,327	10,984,792	8,469,822
Loan stock	20,900	20,900	-	-
	4,281,004	4,797,495	-	-
<i>Outside Malaysia</i>				
Corporate bond and Sukuk	26,984,258	29,314,722	10,984,792	8,469,822
Total	82,603,331	79,307,055	10,984,792	8,469,822
Amortisation of premium, net of accretion of discount	(176,096)	(55,929)	-	-
Less : Expected credit losses	(12,417)	(587,670)	(70,688)	(55,348)
	82,414,818	78,663,456	10,914,104	8,414,474

Expected credit losses movement for debt instruments at amortised cost:

	The Group			
	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	7,057	1,198	579,415	587,670
Changes in expected credit losses due to transfer within stages:	(2)	2	-	-
Transferred to Stage 2	(2)	2	-	-
Total charge to Statement of Income:	4,788	(554)	(43,787)	(39,553)
New financial assets purchased	23,149	-	-	23,149
Financial assets that have been derecognised	(12,253)	-	(71,042)	(83,295)
Change in credit risk	(6,108)	(554)	27,255	20,593
Write-offs	-	-	(80,114)	(80,114)
Exchange fluctuation	(173)	(56)	(1)	(230)
Other movements	-	-	(455,356)*	(455,356)
At 30 September 2025	11,670	590	157	12,417

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

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	11,693	-	617,124	628,817
Changes in expected credit losses due to transfer within stages:	(285)	285	-	-
Transferred to Stage 1	88	(88)	-	-
Transferred to Stage 2	(373)	373	-	-
Total charge to Statement of Income:	(4,087)	934	63,232	60,079
New financial assets purchased	52,672	-	-	52,672
Financial assets that have been derecognised	(23,902)	-	-	(23,902)
Writeback in respect of full recoveries	-	-	(6,148)	(6,148)
Change in credit risk	(32,857)	934	69,380	37,457
Exchange fluctuation	(264)	(21)	(510)	(795)
Other movements	-	-	38,266	38,266
At 31 December 2024	7,057	1,198	579,415	587,670

A12. DEBT INSTRUMENTS AT AMORTISED COST (Continued)
Expected credit losses movement for debt instruments at amortised cost (Continued):

	The Company		
	12-month	Lifetime	Lifetime
	expected credit	expected credit	expected credit
	losses	losses - not credit	losses
	(Stage 1)	(Stage 2)	(Stage 3)
	RM'000	RM'000	RM'000
Total	RM'000		
At 1 January 2025	55,348	-	-
Total charge to Statement of Income:	15,340	-	-
Change in credit risk	15,340	-	-
At 30 September 2025	70,688	-	-
At 1 January 2024	56,079	-	-
Total charge to Statement of Income:	(731)	-	-
New financial assets purchased	13,112	-	-
Financial assets that have been derecognised	(13,543)	-	-
Change in credit risk	(300)	-	-
At 31 December 2024	55,348	-	-

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

	The Group		
	Lifetime		
	expected credit		
	losses		
	- credit impaired	Purchased credit	Total
	(Stage 3)	impaired	
	RM'000	RM'000	RM'000
At 1 January 2025	1,417,787	-	1,417,787
New financial assets originated or purchased	-	134,429	134,429
Write-offs	(108,262)	-	(108,262)
Amount recovered	(510,741)	-	(510,741)
Financial assets that have been derecognised	(715,155)	-	(715,155)
Other changes in debts instruments	(56,011)	-	(56,011)
Exchange fluctuation	(27,461)	-	(27,461)
At 30 September 2025	157	134,429	134,586
At 1 January 2024	1,472,709		1,472,709
Write-offs	(138,697)		(138,697)
Amount recovered	(9,761)		(9,761)
Other changes in debts instruments	106,924		106,924
Exchange fluctuation	(13,388)		(13,388)
At 31 December 2024	1,417,787		1,417,787

A13. LOANS, ADVANCES AND FINANCING

(i) By type

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
At amortised cost		
Overdrafts	5,579,100	5,365,879
Term loans/financing		
- Housing loans/financing	151,062,221	148,748,131
- Syndicated term loans	24,724,792	23,799,374
- Hire purchase receivables	31,143,861	30,746,944
- Lease receivables	321,679	386,545
- Factoring receivables	21,092	41,610
- Other term loans/financing	160,852,783	169,432,999
Bills receivable	7,834,467	7,509,605
Trust receipts	1,842,408	2,102,621
Claims on customers under acceptance credits	3,768,119	4,044,699
Staff loans *	1,791,767	1,838,389
Credit card receivables	10,891,746	10,905,228
Revolving credits	48,341,610	47,329,226
Share margin financing	36,981	22,637
Gross loans, advances and financing at amortised cost	448,212,626	452,273,887
Fair value changes arising from fair value hedges	18,182	(32,883)
	448,230,808	452,241,004
Less:		
- Expected credit losses	(8,815,474)	(10,077,525)
Net loans, advances and financing at amortised cost	439,415,334	442,163,479
Total net loans, advances and financing	439,415,334	442,163,479
Total gross loans, advances and financing:		
- At amortised cost	448,212,626	452,273,887

* Included in staff loans of the Group are loans to Directors amounting to RM8,005,928 (2024: RM9,531,772).

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

(b) The Group has undertaken fair value hedge and cash flow hedge on the interest rate risk and foreign currency risk of loans, advances and financing of RM2,755,621,000 (2024: RM2,617,767,000) using interest rate swaps.

(c) Included in the loans, advances and financing of the Group at 30 September 2025 are financing which are disclosed as "Restricted Agency Investment Account" ("RAIA") in the financial statements of CIMB Islamic amounting to RM14,024,497,000 (2024: RM12,282,284,000). RAIA arrangement is with CIMB Bank's wholly owned subsidiary, CIMB Islamic, and the contract is based on the Wakalah principle where CIMB 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 CIMB Bank.

(ii) By type of customers

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Domestic banking institutions	75,781	389,997
Domestic non-bank financial institutions		
- Stockbroking companies	421,398	73,458
- Others	8,352,293	8,525,123
Domestic business enterprises		
- Small medium enterprises	62,318,130	62,687,906
- Others	63,950,642	67,678,153
Government and statutory bodies	11,725,077	11,690,013
Individuals	249,834,327	245,334,659
Other domestic entities	2,570,560	2,998,253
Foreign entities	48,964,418	52,896,325
Gross loans, advances and financing	448,212,626	452,273,887

A13. LOANS, ADVANCES AND FINANCING (Continued)
(iii) By interest/profit rate sensitivity

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Fixed rate		
- Housing loans/financing	15,899,804	14,768,056
- Hire-purchase receivables	26,460,337	27,281,367
- Other fixed rate loans	61,801,757	63,375,205
Variable rate		
- BLR/BFR	94,332,788	98,226,145
- Cost plus	58,839,125	58,437,463
- Other variable rates	190,878,815	190,185,651
Gross loans, advances and financing	448,212,626	452,273,887

(iv) By economic purpose

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Personal use	27,700,477	26,160,432
Credit card	10,891,746	10,905,228
Purchase of consumer durables	712,103	752,234
Construction	11,335,744	10,647,818
Residential property (Housing)	152,603,703	150,470,789
Non-residential property	44,895,688	41,866,728
Purchase of fixed assets other than land and buildings	14,024,413	17,022,643
Mergers and acquisitions	1,476,578	1,731,227
Purchase of securities	14,404,583	17,419,553
Purchase of transport vehicles	31,082,141	30,783,281
Working capital	111,385,037	115,847,047
Other purposes	27,700,413	28,666,907
Gross loans, advances and financing	448,212,626	452,273,887

(v) By geographical distribution

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Malaysia	279,445,825	273,817,231
Indonesia	61,861,907	67,610,511
Thailand	33,615,342	35,417,480
Singapore	46,922,712	47,628,317
United Kingdom	3,451,521	6,601,978
Hong Kong	2,242,186	2,180,448
China	5,540,502	4,680,411
Other countries	15,132,631	14,337,511
Gross loans, advances and financing	448,212,626	452,273,887

(vi) By economic sector

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Primary agriculture	9,085,703	11,607,806
Mining and quarrying	3,927,853	5,441,220
Manufacturing	27,065,856	29,945,759
Electricity, gas and water supply	7,109,948	8,202,225
Construction	13,782,394	13,604,850
Transport, storage and communications	11,995,545	12,284,845
Education, health and others	19,765,438	19,500,540
Wholesale and retail trade, and restaurants and hotels	36,331,294	38,610,016
Finance, insurance/takaful, real estate and business activities	66,648,948	65,416,336
Household	230,812,771	225,560,116
Others	21,686,876	22,100,174
Gross loans, advances and financing	448,212,626	452,273,887

A13. LOANS, ADVANCES AND FINANCING (Continued)**(vii) By residual contractual maturity**

	The Group	
	30 September	31 December
	2025	2024
	RM'000	RM'000
Within one year	98,689,855	101,882,898
One year to less than three years	39,730,416	39,408,970
Three years to less than five years	44,526,897	48,346,266
Five years and more	265,265,458	262,635,753
Gross loans, advances and financing	448,212,626	452,273,887

(viii) Credit impaired loans, advances and financing by economic purpose

	The Group	
	30 September	31 December
	2025	2024
	RM'000	RM'000
Personal use	522,379	453,757
Credit card	227,404	257,066
Purchase of consumer durables	326	331
Construction	532,384	541,045
Residential property (Housing)	3,092,071	2,935,692
Non-residential property	355,299	356,119
Purchase of fixed assets other than land and buildings	285,666	501,528
Mergers and acquisitions	45,607	44,619
Purchase of securities	824	1,135
Purchase of transport vehicles	439,853	379,837
Working capital	2,282,990	3,313,832
Other purpose	790,286	789,653
Gross credit impaired loans, advances and financing	8,575,089	9,574,614

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

	The Group	
	30 September	31 December
	2025	2024
	RM'000	RM'000
Malaysia	3,817,516	4,382,741
Indonesia	2,423,574	3,006,090
Thailand	1,456,518	1,435,191
Singapore	258,368	204,670
United Kingdom	46,846	45,862
Hong Kong	168,220	154,732
China	7,900	10,691
Other countries	396,147	334,637
Gross credit impaired loans, advances and financing	8,575,089	9,574,614

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

	The Group	
	30 September	31 December
	2025	2024
	RM'000	RM'000
Primary agriculture	42,634	37,578
Mining and quarrying	182,785	944,979
Manufacturing	1,089,702	1,533,416
Electricity, gas and water supply	12,644	1,597
Construction	543,248	623,053
Transport, storage and communications	101,401	121,972
Education, health and others	114,972	116,787
Wholesale and retail trade, and restaurants and hotels	874,263	1,036,797
Finance, insurance/takaful, real estate and business activities	1,046,093	850,756
Household	3,947,098	3,787,290
Others	620,249	520,389
Gross credit impaired loans, advances and financing	8,575,089	9,574,614

A13. LOANS, ADVANCES AND FINANCING (Continued)

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

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	The Group Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
<u>Loans, advances and financing at amortised cost</u>					
At 1 January 2025	2,435,885	1,793,505	5,848,135	-	10,077,525
Changes in expected credit losses due to transfer within stages:	385,561	(465,053)	79,492	-	-
Transferred to Stage 1	910,624	(842,142)	(68,482)	-	-
Transferred to Stage 2	(459,055)	1,144,520	(685,465)	-	-
Transferred to Stage 3	(66,008)	(767,431)	833,439	-	-
Total charge to Statement of Income:	(618,824)	555,149	1,933,327	24,273	1,893,925
New financial assets originated	750,410	124,762	494,657	24,273	1,394,102
Financial assets that have been derecognised	(582,179)	(275,176)	(90,283)	-	(947,638)
Writeback in respect of full recoveries	-	-	(251,518)	-	(251,518)
Change in credit risk	(787,055)	705,563	1,780,471	-	1,698,979
Write-offs	(774)	(1,639)	(1,856,100)	-	(1,858,513)
Disposal of loans, advances and financing	-	-	(396,748)	-	(396,748)
Exchange fluctuation	(52,203)	(45,557)	(234,002)	(121)	(331,883)
Other movements	(100)	166	(573,120)*	4,222	(568,832)
At 30 September 2025	2,149,545	1,836,571	4,800,984	28,374	8,815,474

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

A13. LOANS, ADVANCES AND FINANCING (Continued)

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

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	The Group Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
<u>Loans, advances and financing at amortised cost</u>					
At 1 January 2024	2,858,814	1,987,111	6,564,344	1,863	11,412,132
Changes in expected credit losses due to transfer within stages:	522,664	(507,555)	(15,109)	-	-
Transferred to Stage 1	1,108,732	(1,026,471)	(82,261)	-	-
Transferred to Stage 2	(512,122)	1,469,563	(957,441)	-	-
Transferred to Stage 3	(73,946)	(950,647)	1,024,593	-	-
Total charge to Statement of Income:	(865,557)	367,111	2,972,587	(587)	2,473,554
New financial assets originated	1,105,600	157,496	93,638	-	1,356,734
Financial assets that have been derecognised	(946,134)	(316,741)	-	-	(1,262,875)
Writeback in respect of full recoveries	-	-	(452,037)	(587)	(452,624)
Change in credit risk	(1,025,023)	526,356	3,330,986	-	2,832,319
Write-offs	(411)	(827)	(3,193,221)	(945)	(3,195,404)
Disposal of loans, advances and financing	-	-	(376,930)	-	(376,930)
Exchange fluctuation	(78,528)	(52,312)	(247,158)	(48)	(378,046)
Other movements	(1,097)	(23)	143,622	(283)	142,219
At 31 December 2024	2,435,885	1,793,505	5,848,135	-	10,077,525

A13. LOANS, ADVANCES AND FINANCING (Continued)

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

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

	The Group		
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2025	9,574,614	-	9,574,614
Transfer within stages	2,403,804	-	2,403,804
New financial assets originated	32,809	186,589	219,398
Write-offs	(1,868,037)	-	(1,868,037)
Amount fully recovered	(361,233)	-	(361,233)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	176,138	4,222	180,360
Disposal of loans, advances and financing	(431,976)	-	(431,976)
Exchange fluctuation	(278,131)	-	(278,131)
At 30 September 2025	8,384,278	190,811	8,575,089

	The Group		
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2024	11,764,126	6,117	11,770,243
Transfer within stages	2,172,023	-	2,172,023
New financial assets originated	65,007	-	65,007
Write-offs	(3,193,221)	(945)	(3,194,166)
Amount fully recovered	(675,003)	-	(675,003)
Other changes in loans, advances and financing	355,929	(5,033)	350,896
Disposal of loans, advances and financing	(615,577)	-	(615,577)
Exchange fluctuation	(298,670)	(139)	(298,809)
At 31 December 2024	9,574,614	-	9,574,614

	The Group	
	30 September 2025	31 December 2024
Ratio of credit impaired loans to total gross loans, advances and financing	1.91%	2.12%

A14. OTHER ASSETS

	The Group		The Company	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Due from brokers	161,223	145,635	-	-
Other debtors net of expected credit losses of RM724,750,000 (2024: RM720,085,000), deposits and prepayments	4,553,584	3,538,801	83,469	83,299
Settlement accounts	1,409,761	698,390	-	-
Treasury related receivables	5,720,918	1,726,574	-	-
Due from joint ventures	5,106,141	4,613,966	-	-
Structured financing	320,100	707,501	-	-
Foreclosed assets net of allowance for impairment losses of RM105,380,000 (2024: RM124,771,000)	216,368	249,978	-	-
Collateral pledged for derivative transactions	4,847,530	4,325,151	-	-
	22,335,625	16,005,996	83,469	83,299

A15. DEPOSITS FROM CUSTOMERS

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
<u>By type of deposit</u>		
Demand deposits	127,828,395	126,597,836
Savings deposits	98,041,991	91,648,119
Fixed deposits	172,497,190	175,259,150
Negotiable instruments of deposit	2,499,322	1,027,496
Short term money market deposit	70,414,646	76,130,571
Others	1,809,887	1,287,694
	473,091,431	471,950,866

By type of customer

Government and statutory bodies	21,192,193	14,335,545
Business enterprises	180,326,898	174,238,635
Individuals	202,043,852	208,150,403
Others	69,528,488	75,226,283
	473,091,431	471,950,866

The maturity structure of fixed deposits and negotiable instruments of deposit is as follows:

Due within six months	140,790,866	152,325,352
Six months to less than one year	28,760,075	22,474,595
One year to less than three years	5,403,927	1,463,574
Three years to five years	35,919	23,125
More than five years	5,725	-
	174,996,512	176,286,646

A16. INVESTMENT ACCOUNTS OF CUSTOMERS

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

A17. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Licensed banks	32,846,260	29,539,346
Licensed finance companies	4,110,974	4,912,434
Licensed investment banks	660,170	317,383
Bank Negara Malaysia ("BNM")	1,305,616	1,314,775
Other financial institutions	10,433,243	9,360,643
	49,356,263	45,444,581

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

Due within six months	39,264,407	42,837,671
Six months to less than one year	9,218,333	1,184,507
One year to less than three years	249,875	772,719
Three years to less than five years	623,648	203,133
Five years and more	-	446,551
	49,356,263	45,444,581

A18. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
<u>Designated at fair value through profit or loss: (Note a)</u>		
Deposits from customers - structured investments	9,243,435	10,881,455
Debentures	77,081	73,492
Bills payable	1,422,829	1,341,683
	10,743,345	12,296,630
<u>Held for trading:</u>		
Malaysian Government Securities	9,933	-
Other Government Securities	810,444	435,273
Government investment issues	34,117	-
	854,494	435,273
	11,597,839	12,731,903

(a) The Group has issued structured investments, bills payable and debentures, and has designated them at fair value in accordance with MFRS 9. The Group has the ability to do this when designating these instruments at fair value reduces accounting mismatch. These instruments are managed by the Group on the basis of its fair value, and/or include terms that have substantive derivative characteristics.

The carrying amount of financial liabilities designated at fair value of the Group at 30 September 2025 were RM359,658,000 (2024: RM581,401,000) lower than the contractual amount at maturity for the structured investments, RM11,071,000 (2024: RM6,801,000) higher than the contractual amount at maturity for the debentures and RM160,276,000 (2024: RM106,786,000) higher than the contractual amount at maturity for the bills payable.

A19. OTHER LIABILITIES

	The Group		The Company	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
Due to brokers	164,163	142,273	-	-
Expenditure payable	3,076,983	3,304,745	3,366	4,822
Provision for legal claims	50,322	50,601	-	-
Sundry creditors	2,570,787	1,741,477	4	127
Treasury related payables	6,134,334	3,477,612	-	-
Settlement accounts	913,098	1,075,863	-	-
Structured deposits	6,664,940	5,476,690	-	-
Post employment benefit obligations	432,021	443,960	-	-
Credit card expenditure payable	161,205	189,523	-	-
Collateral pledged for derivative transactions	3,016,107	3,690,460	-	-
Expected credit losses for loan commitments and financial guarantee contracts	(a) 369,333	407,128	-	-
Prepayment	562,389	549,376	-	-
Others	2,486,958	2,464,575	-	-
	26,602,640	23,014,283	3,370	4,949

A19. OTHER LIABILITIES (Continued)

(a) Movements in the expected credit losses for 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 2025	215,355	87,227	104,546	407,128
Changes in expected credit losses due to transfer within stages:	67,435	(64,408)	(3,027)	-
Transferred to Stage 1	86,966	(84,420)	(2,546)	-
Transferred to Stage 2	(19,344)	45,271	(25,927)	-
Transferred to Stage 3	(187)	(25,259)	25,446	-
Total charge to Statement of Income:	(68,117)	61,876	(24,806)	(31,047)
New exposures	155,115	6,902	670	162,687
Exposures derecognised or matured	(119,982)	(23,186)	(13,047)	(156,215)
Change in credit risk	(103,250)	78,160	(12,429)	(37,519)
Exchange fluctuation	(3,544)	(1,295)	(1,826)	(6,665)
Other movements	(76)	(6)	(1)	(83)
At 30 September 2025	211,053	83,394	74,886	369,333

	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	415,265	73,124	180,063	668,452
Changes in expected credit losses due to transfer within stages:	86,462	(85,192)	(1,270)	-
Transferred to Stage 1	115,729	(113,990)	(1,739)	-
Transferred to Stage 2	(29,081)	63,687	(34,606)	-
Transferred to Stage 3	(186)	(34,889)	35,075	-
Total charge to Statement of Income:	(278,179)	101,288	(66,984)	(243,875)
New exposures	200,879	8,386	410	209,675
Exposures derecognised or matured	(194,509)	(25,355)	(34,508)	(254,372)
Change in credit risk	(284,549)	118,257	(32,886)	(199,178)
Exchange fluctuation	(8,771)	(1,527)	(3,369)	(13,667)
Other movements	578	(466)	(3,894)	(3,782)
At 31 December 2024	215,355	87,227	104,546	407,128

As at 30 September 2025, the gross exposures of loan commitments and financial guarantee contracts that are credit impaired is RM225,108,000 (2024: RM283,334,000) .

A20(a). INTEREST INCOME

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Loans, advances and financing				
- Interest income other than recoveries	4,037,908	4,403,575	12,385,745	13,341,961
- Unwinding income [^]	31,688	35,722	94,460	115,174
Money at call and deposit placements with financial institutions	212,634	229,927	684,908	728,925
Reverse repurchase agreements	117,248	141,288	306,913	375,160
Debt instruments at fair value through other comprehensive income	757,445	823,839	2,358,259	2,322,932
Debt instruments at amortised cost	546,469	529,490	1,615,218	1,618,636
Others	60,883	39,900	152,641	124,390
	5,764,275	6,203,741	17,598,144	18,627,178
Accretion of discounts less amortisation of premiums	(85)	53,799	48,944	160,063
	5,764,190	6,257,540	17,647,088	18,787,241
The Company				
Money at call and deposit placements with financial institutions	4,801	6,052	8,452	13,045
Debt instruments at fair value through other comprehensive income	11,796	11,796	35,004	35,132
Debt instruments at amortised cost	98,281	84,895	264,803	256,349
	114,878	102,743	308,259	304,526

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

A20(b). INTEREST INCOME FOR FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Financial investments at fair value through profit or loss	401,924	335,474	1,157,213	1,000,562
Reverse repurchase agreements at fair value through profit or loss	2,761	4,877	13,683	10,999
	404,685	340,351	1,170,896	1,011,561
Accretion of discounts, net of amortisation of premiums	43,253	73,935	172,609	296,829
	447,938	414,286	1,343,505	1,308,390

A21. INTEREST EXPENSE

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Deposits and placements of banks and other financial institutions	279,403	392,207	963,270	1,164,180
Deposits from customers	2,166,010	2,254,581	6,605,820	7,038,498
Repurchase agreements	359,341	500,447	1,203,564	1,401,074
Bonds, Sukuk and debentures	81,214	130,239	242,975	439,708
Subordinated obligations	127,649	101,895	358,321	343,889
Financial liabilities designated at fair value through profit or loss	129,436	151,577	410,304	452,059
Negotiable certificates of deposits	16,711	19,339	70,334	57,247
Other borrowings	161,607	146,195	476,662	413,120
Recourse obligation on loan and financing sold to Cagamas	16,128	13,453	43,188	39,523
Structured deposits	44,341	52,055	134,504	130,190
Lease liabilities	3,809	5,416	13,098	16,531
Others	7,758	11,082	29,168	28,614
	3,393,407	3,778,486	10,551,208	11,524,633
The Company				
Subordinated obligations	120,940	107,555	332,043	326,631
Other borrowings	42,071	39,272	129,308	117,205
	163,011	146,827	461,351	443,836

A22. MODIFICATION LOSS

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Loss on modification of cash flows	25,585	649	41,673	1,977

A23. NET NON-INTEREST INCOME

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
(a) Fee and commission income				
Commissions	387,779	394,381	1,149,307	1,151,340
Fee on loans, advances and financing	192,061	175,089	603,382	620,311
Service charges and fees	190,955	173,648	567,688	496,825
Corporate advisory and arrangement fees	4,236	4,186	11,010	17,032
Guarantee fees	17,747	11,031	50,232	40,232
Other fee income	72,400	69,952	209,118	204,376
Placement fees	4,915	35,839	7,553	56,281
Underwriting commission	5,729	5,870	17,091	15,367
	875,822	869,996	2,615,381	2,601,764
(b) Fee and commission expense	(261,305)	(265,914)	(804,407)	(800,301)
Net fee and commission income	614,517	604,082	1,810,974	1,801,463
(c) Other non-interest income				
(i) Gross dividend income from:				
<u>In Malaysia</u>				
- Financial investments at fair value through profit or loss	26,863	24,484	56,732	61,124
- Equity instruments at fair value through other comprehensive income	9	25	1,609	1,625
<u>Outside Malaysia</u>				
- Financial investments at fair value through profit or loss	16	8	16	8
- Equity instruments at fair value through other comprehensive income	7	635	1,629	2,546
	26,895	25,152	59,986	65,303
(ii) Net gain arising from financial investments at fair value through profit or loss	558,916	744,579	1,553,065	896,857
- Realised	412,821	185,792	627,346	260,862
- Unrealised	146,095	558,787	925,719	635,995
(iii) Net gain/(loss) arising from derivative financial instruments	715,360	(4,109,270)	(1,942,350)	(1,617,147)
- Realised	(283,234)	(14,203)	(471,281)	1,319,980
- Unrealised	998,594	(4,095,067)	(1,471,069)	(2,937,127)
(iv) Net (loss)/gain arising from financial liability at fair value through profit or loss	(126,025)	(81,302)	(223,218)	119,068
- Realised	22,285	45,359	106,057	51,035
- Unrealised	(148,310)	(126,661)	(329,275)	68,033
(v) Net (loss)/gain arising from hedging activities	(254,333)	(9,528)	(318,915)	9,362
(vi) Net gain from sale of investment in debt instruments at fair value through other comprehensive income	465,092	37,840	707,847	185,583
(vii) Net (loss)/gain from redemption of debt instruments at amortised cost	(3)	330	480	407
(viii) Net gain arising from loans, advances and financing at fair value through profit or loss:	-	168	-	12,259
- Realised	-	(160)	-	12,259
- Unrealised	-	328	-	-
(ix) Income from assets management and securities services	3,547	3,794	9,277	11,307
(x) Brokerage income	17,091	17,328	38,514	36,714
(xi) Other income:				
Foreign exchange (loss)/gain	(329,526)	4,392,565	2,918,306	3,127,190
Rental income	8,807	9,800	19,664	19,153
Gain/(loss) on disposal of property, plant and equipment/ assets held for sale	6,271	982	7,490	(1,196)
Net loss on liquidation of subsidiary and associate	(74)	-	(75)	(15)
Gain on disposal of loans, advances and financing	139,265	21,058	197,023	170,547
Loss on disposal of foreclosed assets	(9,694)	(11,226)	(36,149)	(31,648)
Other non-operating income	11,373	16,106	60,699	60,203
	(173,578)	4,429,285	3,166,958	3,344,234
Total other non-interest income	1,232,962	1,058,376	3,051,644	3,063,947
Net non-interest income	1,847,479	1,662,458	4,862,618	4,865,410

A23. NET NON-INTEREST INCOME (CONTINUED)

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Company				
(c) Other non-interest income				
(i) Gross dividend income from:				
<u>In Malaysia</u>				
- Subsidiary	2,253,000	1,876,939	4,841,849	5,919,569
(xi) Other income:				
Foreign exchange loss	(4)	(8)	(12)	(8)
Rental income	70	70	212	210
	66	62	200	202
Net non-interest income	2,253,066	1,877,001	4,842,049	5,919,771

A24. OVERHEADS

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Personnel costs				
- Salaries, allowances and bonus	1,470,725	1,334,608	3,983,525	3,865,564
- Pension cost	145,724	141,315	419,810	406,377
- Share-based expense ¹	22	5,778	(13,132)	13,523
- Overtime	5,852	6,071	17,034	19,984
- Staff incentives and other staff payments	77,810	94,409	227,747	241,463
- Medical expenses	29,135	27,987	81,892	83,627
- Others	62,267	69,088	193,035	188,664
	1,791,535	1,679,256	4,909,911	4,819,202
Establishment costs				
- Depreciation of property, plant and equipment	68,817	71,075	206,146	227,480
- Depreciation of right-of-use assets	52,610	56,920	163,024	180,934
- Amortisation of intangible assets	115,809	133,381	376,971	402,961
- Rental	32,437	33,730	96,840	95,677
- Repair and maintenance	225,790	240,568	712,565	688,879
- Outsourced services	27,919	18,186	66,190	39,748
- Security expenses	24,470	26,647	71,151	73,171
- Others	48,047	73,877	142,616	213,573
	595,899	654,384	1,835,503	1,922,423
Marketing expenses				
- Advertisement	52,707	63,970	149,439	149,640
- Others	64,362	44,199	209,193	112,030
	117,069	108,169	358,632	261,670
Administration and general expenses				
- Legal and professional fees	52,602	52,094	142,142	125,632
- Stationery	8,026	10,214	25,528	27,680
- Postage	10,779	10,831	29,858	27,773
- Communication	34,064	32,740	83,358	75,255
- Incidental expenses on banking operations	17,549	24,491	67,685	86,836
- Others	163,961	98,174	469,789	449,237
	286,981	228,544	818,360	792,413
	2,791,484	2,670,353	7,922,406	7,795,708

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

A24. OVERHEADS (CONTINUED)

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Company				
Establishment costs				
- Depreciation of property, plant and equipment	20	-	20	-
- Depreciation of investment properties	5	5	14	14
- Rental	-	1	-	1
- Repair and maintenance	87	(23)	141	45
- Outsourced services	4	12	13	12
- Others	11	10	23	21
	127	5	211	93
Marketing expenses				
- Advertisement	8	20	33	83
	8	20	33	83
Administration and general expenses				
- Legal and professional fees	910	1,126	4,068	5,675
- Others	6,948	5,123	18,443	19,440
	7,858	6,249	22,511	25,115
	7,993	6,274	22,755	25,291

A25(a). EXPECTED CREDIT LOSSES ON LOANS, ADVANCES AND FINANCING

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Expected credit losses on loans, advances and financing at amortised cost	756,228	560,590	1,893,925	1,730,399
Credit impaired loans, advances and financing: (includes purchased credit impaired)				
- Recovered	(343,830)	(323,678)	(808,624)	(782,109)
- Written off	21,265	12,448	44,480	21,429
	433,663	249,360	1,129,781	969,719

A25(b). OTHER EXPECTED CREDIT LOSSES AND IMPAIRMENT ALLOWANCES

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Other expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	12,299	13,740	34,292	10,477
- Debt instrument at amortised cost*	(143,391)	70,145	(143,164)	68,635
- Money at call and deposits and placements with banks and other financial institutions	1,067	(139)	494	(2,299)
- Other assets	10,990	59,888	55,231	257,970
	(119,035)	143,634	(53,147)	334,783

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

	3rd quarter ended		Nine months ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
The Company				
Other expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	936	(16)	(82)	(127)
- Debt instrument at amortised cost	22,857	4,963	15,340	4,451
Other impairment allowances made:				
- Amount due from a subsidiary	3	-	3	-
	23,796	4,947	15,261	4,324

A26. DERIVATIVE FINANCIAL INSTRUMENTS

The following tables summarise the contractual or underlying principal amounts of trading derivatives 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		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
At 30 September 2025			
<u>Trading derivatives</u>			
<u>Foreign exchange derivatives</u>			
Currency forward	83,526,593	326,172	(924,571)
- Less than 1 year	81,518,142	292,958	(884,705)
- 1 year to 3 years	1,757,335	32,903	(16,995)
- More than 3 years	251,116	311	(22,871)
Currency swaps	563,199,264	2,437,024	(2,439,731)
- Less than 1 year	555,316,685	2,390,137	(2,227,171)
- 1 year to 3 years	3,751,534	31,541	(105,813)
- More than 3 years	4,131,045	15,346	(106,747)
Currency spots	11,217,348	11,413	(12,583)
- Less than 1 year	11,217,348	11,413	(12,583)
Currency options	11,260,227	62,826	(81,823)
- Less than 1 year	9,683,881	52,373	(57,780)
- 1 year to 3 years	1,576,346	10,453	(24,043)
Cross currency interest rate swaps	127,110,568	3,629,388	(2,943,738)
- Less than 1 year	39,258,525	1,066,851	(796,448)
- 1 year to 3 years	48,540,629	1,503,563	(847,430)
- More than 3 years	39,311,414	1,058,974	(1,299,860)
	796,314,000	6,466,823	(6,402,446)
<u>Interest rate derivative</u>			
Interest rate swaps	1,082,428,391	6,518,332	(6,236,277)
- Less than 1 year	533,972,144	686,049	(705,350)
- 1 year to 3 years	280,759,544	1,660,310	(1,669,698)
- More than 3 years	267,696,703	4,171,973	(3,861,229)
Interest rate futures	5,963,512	6,207	(6,378)
- Less than 1 year	5,121,937	5,815	(6,378)
- 1 year to 3 years	841,575	392	-
Interest rate options	3,532,158	14,224	(18,766)
- Less than 1 year	374,838	1,548	(1,121)
- 1 year to 3 years	1,296,332	737	(5,706)
- More than 3 years	1,860,988	11,939	(11,939)
	1,091,924,061	6,538,763	(6,261,421)
<u>Equity related derivatives</u>			
Equity futures	9,853	89	-
- Less than 1 year	9,853	89	-
Equity options	5,218,415	176,318	(471,439)
- Less than 1 year	4,138,969	145,809	(467,170)
- 1 year to 3 years	990,833	29,718	(3,478)
- More than 3 years	88,613	791	(791)
Equity swaps	618,589	33,267	(24,685)
- Less than 1 year	121,492	13,197	(10,867)
- 1 year to 3 years	497,097	20,070	(13,818)
	5,846,857	209,674	(496,124)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

At 30 September 2025	The Group	
	Principal amount RM'000	Fair values Assets RM'000 Liabilities RM'000
<u>Trading derivatives</u>		
<u>Commodity related derivatives</u>		
Commodity swaps	5,870,094	152,892 (150,608)
- Less than 1 year	3,173,320	114,230 (114,506)
- 1 year to 3 years	2,696,774	38,662 (36,102)
Commodity futures	358,911	4,356 (6,155)
- Less than 1 year	335,675	4,315 (6,020)
- 1 year to 3 years	23,236	41 (135)
Commodity options	10,643,348	200,125 (201,866)
- Less than 1 year	10,639,192	199,962 (201,701)
- 1 year to 3 years	4,156	163 (165)
	16,872,353	357,373 (358,629)
<u>Credit related contract</u>		
Credit default swaps	2,766,460	15,496 (17,657)
- Less than 1 year	820,792	1,156 (3,229)
- 1 year to 3 years	734,422	4,211 (3,884)
- More than 3 years	1,211,246	10,129 (10,544)
Total return swaps	19,900	- (203)
- Less than 1 year	19,900	- (203)
	2,786,360	15,496 (17,860)
<u>Bond contract</u>		
Bond Forward	8,907,043	36,379 (1,415,081)
- Less than 1 year	3,380,135	4,057 (366,965)
- 1 year to 3 years	4,443,249	25,023 (944,398)
- More than 3 years	1,083,659	7,299 (103,718)
<u>Hedging derivatives</u>		
Interest rate swaps	60,834,328	428,361 (508,690)
- Less than 1 year	14,128,991	40,172 (8,803)
- 1 year to 3 years	18,644,842	81,618 (173,818)
- More than 3 years	28,060,495	306,571 (326,069)
Currency swaps	7,323,350	40,053 (44,237)
- Less than 1 year	6,606,246	40,053 (23,297)
- 1 year to 3 years	647	- (9)
- More than 3 years	716,457	- (20,931)
Cross currency interest rate swaps	4,980,035	12,051 (196,555)
- Less than 1 year	2,325,609	11,392 (82,624)
- 1 year to 3 years	1,790,570	586 (73,946)
- More than 3 years	863,856	73 (39,985)
	73,137,713	480,465 (749,482)
Total derivative assets/(liabilities)	1,995,788,387	14,104,973 (15,701,043)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

At 31 December 2024	The Group		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
Trading derivatives			
<u>Foreign exchange derivatives</u>			
Currency forward	60,863,897	747,374	(644,203)
- Less than 1 year	58,751,492	697,467	(596,017)
- 1 year to 3 years	1,872,287	45,816	(22,019)
- More than 3 years	240,118	4,091	(26,167)
Currency swaps	524,782,662	5,837,651	(5,484,653)
- Less than 1 year	518,341,720	5,805,309	(5,354,472)
- 1 year to 3 years	2,756,816	15,608	(78,906)
- More than 3 years	3,684,126	16,734	(51,275)
Currency spots	5,767,496	7,862	(5,631)
- Less than 1 year	5,767,496	7,862	(5,631)
Currency options	12,017,107	105,653	(105,326)
- Less than 1 year	9,803,094	91,599	(73,691)
- 1 year to 3 years	2,214,013	14,054	(31,635)
Cross currency interest rate swaps	128,375,525	3,119,406	(3,249,144)
- Less than 1 year	47,127,085	1,097,364	(1,127,954)
- 1 year to 3 years	44,044,752	974,249	(887,231)
- More than 3 years	37,203,688	1,047,793	(1,233,959)
	731,806,687	9,817,946	(9,488,957)
<u>Interest rate derivative</u>			
Interest rate swaps	962,131,642	4,103,319	(3,353,349)
- Less than 1 year	515,623,505	340,655	(312,896)
- 1 year to 3 years	221,220,746	967,869	(856,027)
- More than 3 years	225,287,391	2,794,795	(2,184,426)
Interest rate futures	2,608,446	20,462	(2,102)
- Less than 1 year	1,358,111	19,125	(2,102)
- 1 year to 3 years	1,071,716	1,158	-
- More than 3 years	178,619	179	-
Interest rate options	2,543,696	16,641	(16,696)
- Less than 1 year	265,390	397	(1,130)
- 1 year to 3 years	298,788	832	(154)
- More than 3 years	1,979,518	15,412	(15,412)
	967,283,784	4,140,422	(3,372,147)
<u>Equity related derivatives</u>			
Equity futures	15,642	56	-
- Less than 1 year	15,642	56	-
Equity options	3,930,115	94,785	(266,938)
- Less than 1 year	3,557,388	83,645	(262,472)
- 1 year to 3 years	278,908	10,637	(3,963)
- More than 3 years	93,819	503	(503)
Equity swaps	587,820	30,533	(15,233)
- Less than 1 year	246,242	19,709	(5,898)
- 1 year to 3 years	341,578	10,824	(9,335)
	4,533,577	125,374	(282,171)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

At 31 December 2024	The Group		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
<u>Trading derivatives</u>			
<u>Commodity related derivatives</u>			
Commodity swaps	1,758,630	29,463	(31,474)
- Less than 1 year	1,582,116	28,310	(28,332)
- 1 year to 3 years	176,514	1,153	(3,142)
Commodity futures	277,899	2,703	(5,318)
- Less than 1 year	263,967	2,552	(5,184)
- 1 year to 3 years	13,932	151	(134)
Commodity options	3,408,331	64,430	(36,947)
- Less than 1 year	3,408,331	64,430	(36,947)
	5,444,860	96,596	(73,739)
<u>Credit related contract</u>			
Credit default swaps	2,659,304	14,513	(12,687)
- Less than 1 year	889,891	3,477	(974)
- 1 year to 3 years	1,043,067	5,781	(7,679)
- More than 3 years	726,346	5,255	(4,034)
Total return swaps	19,900	-	(450)
- 1 year to 3 years	19,900	-	(450)
	2,679,204	14,513	(13,137)
<u>Bond contract</u>			
Bond forward	6,882,817	27,641	(600,678)
- Less than 1 year	1,825,118	17,501	(177,798)
- 1 year to 3 years	3,121,652	-	(314,954)
- More than 3 years	1,936,047	10,140	(107,926)
<u>Hedging derivatives</u>			
Interest rate swaps	50,339,248	583,620	(399,744)
- Less than 1 year	5,424,545	14,173	(24,724)
- 1 year to 3 years	15,475,617	143,814	(189,045)
- More than 3 years	29,439,086	425,633	(185,975)
Currency swaps	8,038,818	135,463	(127,581)
- Less than 1 year	7,277,940	130,587	(121,300)
- More than 3 years	760,878	4,876	(6,281)
Cross currency interest rate swaps	3,450,533	80,483	(65,653)
- Less than 1 year	240,943	842	(6,868)
- 1 year to 3 years	2,076,434	70,040	(51,597)
- More than 3 years	1,133,156	9,601	(7,188)
	61,828,599	799,566	(592,978)
Total derivative assets/(liabilities)	1,780,459,528	15,022,058	(14,423,807)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

The Group's derivative financial instruments are subject to market risk, credit risk and liquidity risk, 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 fulfil their obligation to pay the Group the positive fair value or receivable resulting from the execution of contract terms. As at 30 September 2025, the amount of credit risk in the Group, measured in terms of the cost to replace the profitable contracts, was RM14,104,973,000 (2024: RM15,022,058,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Liquidity Risk

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

Cash requirements of the derivatives

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at 30 September 2025, the Group has posted cash collateral of RM4,847,530,000 (2024: RM4,325,151,000) 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;
- c) the hedging policies in respect of foreign exchange and interest/profit rate exposures; and
- d) the related accounting policies.

The above information, policies and procedures in respect of derivative financial instruments of the Group are disclosed in the audited financial statements for the financial year ended 31 December 2024 and the Risk Management section of the 2024 Annual Report.

A27. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Group enters into various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions. The commitments and contingencies are not secured over the Group's assets except for certain financial assets at fair value through profit or loss being pledged as credit support assets for certain over-the-counter derivative contracts.

	30 September 2025 Principal Amount RM'000	31 December 2024 Principal Amount RM'000
The Group		
<u>Credit-related</u>		
Direct credit substitutes	5,192,425	4,603,489
Certain transaction-related contingent items	7,910,073	7,509,478
Short-term self-liquidating trade-related contingencies	4,576,103	5,755,914
Obligations under underwriting agreement	250,010	173,002
Irrevocable commitments to extend credit		
- maturity not exceeding 1 year	108,390,155	127,509,118
- maturity exceeding 1 year	34,216,793	33,039,876
Miscellaneous commitments and contingencies	1,088,970	3,889,094
Total credit-related commitments and contingencies	161,624,529	182,479,971
<u>Treasury-related</u>		
<u>Foreign exchange related contracts</u>		
- less than 1 year	705,926,436	647,309,770
- 1 year to 5 years	84,448,592	81,714,687
- more than 5 years	18,242,357	14,271,581
	808,617,385	743,296,038
<u>Interest rate related contracts</u>		
- less than 1 year	553,597,910	522,671,551
- 1 year to 5 years	486,678,365	400,036,002
- more than 5 years	112,482,114	94,915,479
	1,152,758,389	1,017,623,032
<u>Equity related contracts</u>		
- less than 1 year	4,270,314	3,819,272
- 1 year to 5 years	1,576,543	626,996
- more than 5 years	-	87,309
	5,846,857	4,533,577
<u>Credit related contracts</u>		
- less than 1 year	840,692	889,891
- 1 year to 5 years	1,104,379	1,665,054
- more than 5 years	841,289	124,259
	2,786,360	2,679,204
<u>Commodity related contracts</u>		
- less than 1 year	14,148,187	5,254,414
- 1 year to 5 years	2,724,166	190,446
	16,872,353	5,444,860
<u>Bond contracts</u>		
- less than 1 year	3,380,135	1,825,118
- 1 year to 5 years	5,314,750	4,681,844
- more than 5 years	212,158	375,855
	8,907,043	6,882,817
Total treasury-related commitments and contingencies	1,995,788,387	1,780,459,528
	2,157,412,916	1,962,939,499
Included under irrevocable commitments to extend credit are the amounts related to the Restricted Agency Investment Account (refer to Note A13(i) (c) for more details), as follows:		
Irrevocable commitments to extend credit :		
- maturity not exceeding 1 year	2,100,000	3,700,000
- maturity exceeding 1 year	200,000	500,000
	2,300,000	4,200,000

A28. CAPITAL ADEQUACY

The capital adequacy ratios of the Group and its banking subsidiaries are computed as follows:

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.

On 5 February 2020, BNM issued the policy document on Domestic Systemically Important Banks (D-SIB) Framework, which sets out BNM’s assessment methodology to identify D-SIBs in Malaysia, following which CIMB Group Holdings Berhad has been identified as a D-SIB. A D-SIB is required to maintain additional capital buffers to regulatory capital requirements that include a higher loss absorbency (HLA) requirement which came into effect on 31 January 2021. The applicable HLA requirements will be in accordance to the list of D-SIBs published and updated by BNM on an annual basis.

The risk-weighted assets of the Bank 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 Internal Ratings Based (“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. As for CIMB Investment Bank Group, the Standardised Approach is applied for Credit Risk and Market Risk. With effect from 1 January 2025, Operational Risk for CIMB Bank, CIMB Islamic Bank and CIMB Investment Bank Group 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 the Bank of Thailand's (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 Bank CIMB Niaga are based on Otoritas Jasa Keuangan's (OJK) requirements. Credit Risk, Market Risk and Operational Risk are based on Standardised 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 risks.

A28. CAPITAL ADEQUACY (Continued)**30 September 2025**

(a) The capital adequacy ratios of the Group is as follows:

The Group**Before deducting proposed dividend**

Common equity tier 1 ratio	14.460%
Tier 1 ratio	15.045%
Total capital ratio	<u>18.493%</u>

After deducting proposed dividend

Common equity tier 1 ratio	14.261%
Tier 1 ratio	14.846%
Total capital ratio	<u>18.294%</u>

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

**The Group
RM'000**

Credit risk ⁽¹⁾	312,047,214
Market risk	26,763,331
Large exposure risk requirements	1,373,210
Operational risk	<u>42,599,692</u>
Total risk-weighted assets	<u>382,783,447</u>

⁽¹⁾ The RWA for credit risk relating to the Restricted Agency Investment Account are as follows:**The Group
RM'000**

Under Restricted Agency Investment Account arrangement	<u>1,544,215</u>
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(c) Components of Common Equity Tier 1, Additional Tier 1 and Tier 2 capital are as follows:

**The Group
RM'000****Common Equity Tier 1 capital**

Ordinary share capital	29,646,708
Other reserves	38,660,578
Qualifying non-controlling interests	542,825
Less: Proposed dividends	<u>(760,187)</u>
Common Equity Tier 1 capital before regulatory adjustments	<u>68,089,924</u>

Less: Regulatory adjustments

Goodwill	(6,198,920)
Intangible assets	(1,755,619)
Deferred tax assets	(1,201,123)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(2,219,113)
Regulatory reserve	(1,918,616)
Others	<u>(206,964)</u>
Common Equity Tier 1 capital after regulatory adjustments	<u>54,589,569</u>

Additional Tier 1 capital

Perpetual subordinated capital securities	2,150,000
Qualifying capital instruments held by third parties	<u>90,367</u>
	<u>2,240,367</u>

Less: Regulatory adjustments

Investments in own Additional Tier 1 capital instruments	-
Additional Tier 1 capital after regulatory adjustments	<u>2,240,367</u>
Total Tier 1 capital	<u>56,829,936</u>

A28. CAPITAL ADEQUACY (Continued)

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

	The Group RM'000
Tier 2 capital	
Subordinated obligations	10,900,000
Qualifying capital instruments held by third parties	86,293
Surplus of eligible provisions over expected loss	711,316
General provisions [√]	1,498,734
Tier 2 capital before regulatory adjustments	<u>13,196,343</u>
<u>Less: Regulatory adjustments</u>	
Investments in own Tier 2 capital instruments	<u>-</u>
Total Tier 2 capital	<u>13,196,343</u>
Total capital	<u>70,026,279</u>

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

	CIMB Bank Group	CIMB Bank **	CIMB Islamic Bank	CIMB Investment Bank Group	CIMB Thai Bank	Bank CIMB Niaga	CIMB Bank PLC	CIMB Bank (Vietnam) Ltd
Common equity tier 1 ratio	14.556%	13.617%	13.881%	71.163%	16.695%	23.436%	14.551%	N/A
Tier 1 ratio	14.934%	14.025%	14.361%	71.163%	16.695%	23.436%	14.551%	N/A
Total capital ratio	<u>19.083%</u>	<u>18.983%</u>	<u>16.744%</u>	<u>71.163%</u>	<u>21.164%</u>	<u>24.538%</u>	<u>17.501%</u>	<u>48.578%</u>

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

[√] Total Capital of CIMB Group as at 30 September 2025 has excluded general provisions restricted from Tier 2 capital of RM1,226 million.

A28. CAPITAL ADEQUACY (Continued)**31 December 2024**

(a) The capital adequacy ratios of the Group is as follows:

	The Group
Before deducting proposed dividend	
Common equity tier 1 ratio	15.224%
Tier 1 ratio	15.831%
Total capital ratio	<u>18.842%</u>
After deducting proposed dividend	
Common equity tier 1 ratio	14.642%
Tier 1 ratio	15.249%
Total capital ratio	<u>18.260%</u>

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

	The Group RM'000
Credit risk ⁽¹⁾	305,916,299
Market risk	23,701,458
Large exposure risk requirements	1,306,841
Operational risk	<u>38,837,383</u>
Total risk-weighted assets	<u>369,761,981</u>

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

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

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

	The Group RM'000
Common Equity Tier 1 capital	
Ordinary share capital	29,439,251
Other reserves	39,804,545
Qualifying non-controlling interests	560,583
Less: Proposed dividends	<u>(2,152,744)</u>
Common Equity Tier 1 capital before regulatory adjustments	67,651,635
<u>Less: Regulatory adjustments</u>	
Goodwill	(6,370,826)
Intangible assets	(1,788,466)
Deferred tax assets	(1,484,507)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(2,176,769)
Regulatory reserve	(1,777,092)
Others	87,265
Common Equity Tier 1 capital after regulatory adjustments	<u>54,141,240</u>
Additional Tier 1 capital	
Perpetual subordinated capital securities	2,150,000
Qualifying capital instruments held by third parties	94,081
	<u>2,244,081</u>
<u>Less: Regulatory adjustments</u>	
Investments in own Additional Tier 1 capital instruments	-
Additional Tier 1 capital after regulatory adjustments	<u>2,244,081</u>
Total Tier 1 capital	<u>56,385,321</u>

A28. CAPITAL ADEQUACY (Continued)

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

	The Group RM'000
Tier 2 capital	
Subordinated obligations	8,400,000
Qualifying capital instruments held by third parties	93,371
Surplus of eligible provisions over expected loss	1,093,390
General provisions √	1,546,057
Tier 2 capital before regulatory adjustments	<u>11,132,818</u>
<u>Less: Regulatory adjustments</u>	
Investments in own Tier 2 capital instruments	<u>-</u>
Total Tier 2 capital	<u>11,132,818</u>
Total capital	<u>67,518,139</u>

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

	CIMB Bank Group	CIMB Bank **	CIMB Islamic Bank	CIMB Investment Bank Group	CIMB Thai Bank	Bank CIMB Niaga	CIMB Bank PLC	CIMB Bank (Vietnam) Ltd
<u>Before deducting proposed dividend</u>								
Common equity tier 1 ratio	15.642%	15.089%	14.543%	86.561%	16.327%	21.873%	N/A	N/A
Tier 1 ratio	16.042%	15.517%	15.065%	86.561%	16.327%	21.873%	N/A	N/A
Total capital ratio	<u>19.592%</u>	<u>19.353%</u>	<u>17.749%</u>	<u>86.561%</u>	<u>21.014%</u>	<u>22.962%</u>	<u>18.766%</u>	<u>52.959%</u>
<u>After deducting proposed dividend</u>								
Common equity tier 1 ratio	15.088%	14.210%	14.543%	74.440%	16.327%	21.873%	N/A	N/A
Tier 1 ratio	15.487%	14.638%	15.065%	74.440%	16.327%	21.873%	N/A	N/A
Total capital ratio	<u>19.037%</u>	<u>18.474%</u>	<u>17.749%</u>	<u>74.440%</u>	<u>21.014%</u>	<u>22.962%</u>	<u>18.766%</u>	<u>52.959%</u>

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

√ Total Capital of CIMB Group as at 31 December 2024 has excluded general provisions restricted from Tier 2 capital of RM1,328 million.

A29. SEGMENTAL REPORT

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.

Segment information is presented in respect of the Group's business segment and geographical segment.

All inter-segment transactions are conducted on an arm's length basis and on normal commercial terms not more favourable than those generally available to the public.

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 forms 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.

A29. SEGMENTAL REPORT (Continued)

Wholesale Banking (Continued)

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

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

CIMB Digital Assets & Group Funding

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

A29. SEGMENTAL REPORT (Continued)

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
30 September 2025					
Net interest income - after modification loss					
- External income	3,575,962	873,122	2,679,308	1,269,320	8,397,712
- Inter-segment income/(expense)	186,744	765,530	(900,919)	(51,355)	-
	3,762,706	1,638,652	1,778,389	1,217,965	8,397,712
Income from Islamic Banking operations	1,495,690	942,499	663,805	686,159	3,788,153
Net non-interest income	1,594,086	484,498	2,395,048	388,986	4,862,618
Net income	6,852,482	3,065,649	4,837,242	2,293,110	17,048,483
Overheads	(3,763,618)	(1,562,747)	(1,752,389)	(843,652)	(7,922,406)
of which:					
- Depreciation of property, plant and equipment	(63,023)	(2,704)	(7,510)	(132,909)	(206,146)
- Amortisation of intangible assets	(100,308)	(10,661)	(60,320)	(205,682)	(376,971)
Profit before expected credit losses	3,088,864	1,502,902	3,084,853	1,449,458	9,126,077
Expected credit losses (made)/written back on loans, advances and financing	(920,537)	(132,393)	294,343	(371,194)	(1,129,781)
Expected credit losses written back/(made) for commitments and contingencies	26,772	(9,479)	13,752	2	31,047
Other expected credit losses and impairment allowances written back/(made)	(5,214)	(3,910)	97,671	(35,400)	53,147
Segment results	2,189,885	1,357,120	3,490,619	1,042,866	8,080,490
Share of results of joint ventures	(10,494)	-	-	42,813	32,319
Share of results of associates	-	-	-	4,359	4,359
Profit before taxation	2,179,391	1,357,120	3,490,619	1,090,038	8,117,168
% of profit before taxation	26.9	16.7	43.0	13.4	100.0
Taxation					(2,037,199)
Profit for the financial period					6,079,969

A29. SEGMENTAL REPORT (Continued)

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
30 September 2024					
Net interest income - after net modification gain					
- External income	3,321,298	943,135	3,118,942	1,185,646	8,569,021
- Inter-segment income/(expense)	676,415	777,211	(1,405,697)	(47,929)	-
	3,997,713	1,720,346	1,713,245	1,137,717	8,569,021
Income from Islamic Banking operations	1,551,093	895,791	561,184	530,589	3,538,657
Net non-interest income	1,465,872	485,282	2,600,644	313,612	4,865,410
Net income	7,014,678	3,101,419	4,875,073	1,981,918	16,973,088
Overheads	(3,880,270)	(1,539,362)	(1,833,653)	(542,423)	(7,795,708)
of which:					
- Depreciation of property, plant and equipment	(76,029)	(3,259)	(7,569)	(140,623)	(227,480)
- Amortisation of intangible assets	(120,395)	(12,151)	(56,015)	(214,400)	(402,961)
Profit before expected credit losses	3,134,408	1,562,057	3,041,420	1,439,495	9,177,380
Expected credit losses (made)/written back on loans, advances and financing	(655,619)	(44,368)	6,062	(275,794)	(969,719)
Expected credit losses written back/(made) for commitments and contingencies	115,410	(4,407)	48,086	-	159,089
Other expected credit losses and impairment allowances made	(183,914)	(5,022)	(79,979)	(65,868)	(334,783)
Segment results	2,410,285	1,508,260	3,015,589	1,097,833	8,031,967
Share of results of joint ventures	(8,015)	-	-	7,887	(128)
Share of results of associates	-	-	-	1,724	1,724
Profit before taxation	2,402,270	1,508,260	3,015,589	1,107,444	8,033,563
% of profit before taxation	29.9	18.8	37.5	13.8	100.0
Taxation					(1,967,857)
Profit for the financial period					6,065,706

A29. SEGMENTAL REPORT (Continued)

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
30 September 2025					
Group					
Segment assets	239,129,714	75,479,404	316,436,626	118,464,443	749,510,187
Investment in associates and joint ventures	135,714	-	-	2,230,755	2,366,469
	239,265,428	75,479,404	316,436,626	120,695,198	751,876,656
Unallocated assets	-	-	-	-	26,652,994
Total assets	239,265,428	75,479,404	316,436,626	120,695,198	778,529,650
Segment liabilities	199,822,626	96,194,069	318,866,593	63,994,531	678,877,819
Unallocated liabilities	-	-	-	-	27,760,754
Total liabilities	199,822,626	96,194,069	318,866,593	63,994,531	706,638,573
Other segment items					
Capital expenditure	227,512	15,257	83,857	356,069	682,695
Investment in joint ventures	135,714	-	-	2,175,708	2,311,422
Investment in associates	-	-	-	55,047	55,047

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
31 December 2024 Group					
Segment assets	234,993,752	75,158,365	312,540,214	110,356,062	733,048,393
Investment in associates and joint ventures	146,208	-	-	2,188,754	2,334,962
	235,139,960	75,158,365	312,540,214	112,544,816	735,383,355
Unallocated assets	-	-	-	-	19,747,348
Total assets	235,139,960	75,158,365	312,540,214	112,544,816	755,130,703
Segment liabilities	199,667,523	97,037,036	304,056,370	59,807,204	660,568,133
Unallocated liabilities	-	-	-	-	23,723,680
Total liabilities	199,667,523	97,037,036	304,056,370	59,807,204	684,291,813
Other segment items					
Capital expenditure	374,737	18,556	143,856	378,781	915,930
Investment in joint ventures	146,208	-	-	2,133,414	2,279,622
Investment in associates	-	-	-	55,340	55,340

A30. 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. Judgement 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.

A30. FAIR VALUE ESTIMATION (Continued)

- (i). The following table represents the Group's and the Company's financial assets and financial liabilities measured at fair value and classified by level with the following fair value measurement hierarchy as at 30 September 2025 and 31 December 2024 .

The Group	Fair Value			Total
	Level 1	Level 2	Level 3	
30 September 2025	RM'000	RM'000	RM'000	RM'000
<u>Recurring fair value measurements</u>				
<u>Financial assets</u>				
Reverse repurchased agreements at fair value through profit or loss	-	187,127	-	187,127
Financial investments at fair value through profit or loss				
- Money market instruments	6,774,733	46,676,113	283,228	53,734,074
- Quoted securities	2,624,599	-	-	2,624,599
- Unquoted securities	-	9,777,131	1,298,995	11,076,126
Debt instruments at fair value through other comprehensive income				
- Money market instruments	12,440,835	31,436,026	-	43,876,861
- Unquoted securities	-	41,597,950	-	41,597,950
Equity instruments at fair value through other comprehensive income				
- Quoted securities	139,111	-	181,993 *	321,104
- Unquoted securities	-	122,740	296,132	418,872
Derivative financial instruments				
- Trading derivatives	9,013	13,436,747	178,748	13,624,508
- Hedging derivatives	-	480,465	-	480,465
Total	21,988,291	143,714,299	2,239,096	167,941,686
<u>Financial liabilities</u>				
Derivative financial instruments				
- Trading derivatives	94,908	14,465,104	391,549	14,951,561
- Hedging derivatives	-	749,482	-	749,482
Financial liabilities at fair value through profit or loss	-	11,597,839	-	11,597,839
Total	94,908	26,812,425	391,549	27,298,882

* the quoted security is subject to trading restriction.

The Group	Fair Value			Total
	Level 1	Level 2	Level 3	
31 December 2024	RM'000	RM'000	RM'000	RM'000
<u>Recurring fair value measurements</u>				
<u>Financial assets</u>				
Reverse repurchased agreements at fair value through profit or loss	-	358,161	-	358,161
Financial investments at fair value through profit or loss				
- Money market instruments	6,124,444	36,107,190	301,267	42,532,901
- Quoted securities	1,991,119	-	-	1,991,119
- Unquoted securities	-	6,920,718	1,238,408	8,159,126
Debt instruments at fair value through other comprehensive income				
- Money market instruments	14,206,198	26,529,871	-	40,736,069
- Unquoted securities	-	38,145,286	-	38,145,286
Equity instruments at fair value through other comprehensive income				
- Quoted securities	23,529	-	-	23,529
- Unquoted securities	-	86,352	283,408	369,760
Derivative financial instruments				
- Trading derivatives	17,516	14,109,665	95,311	14,222,492
- Hedging derivatives	-	799,566	-	799,566
Total	22,362,806	123,056,809	1,918,394	147,338,009
<u>Financial liabilities</u>				
Derivative financial instruments				
- Trading derivatives	122,577	13,553,501	154,751	13,830,829
- Hedging derivatives	-	592,978	-	592,978
Financial liabilities designated at fair value through profit or loss	-	12,731,903	-	12,731,903
Total	122,577	26,878,382	154,751	27,155,710

A30. FAIR VALUE ESTIMATION (Continued)

- (i). The following table represents the Group's and Company's financial assets and financial liabilities measured at fair value and classified by level with the following fair value measurement hierarchy as at 30 September 2025 and 31 December 2024 (Continued)

The Company	Fair Value			Total
	Level 1	Level 2	Level 3	
30 September 2025	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial assets</u>				
Debt instruments at fair value through other comprehensive income				
- Unquoted securities	-	1,178,089	-	1,178,089
Total	-	1,178,089	-	1,178,089

The Company	Fair Value			Total
	Level 1	Level 2	Level 3	
31 December 2024	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial assets</u>				
Debt instruments at fair value through other comprehensive income				
- Unquoted securities	-	1,157,825	-	1,157,825
Total	-	1,157,825	-	1,157,825

A30. FAIR VALUE ESTIMATION (Continued)

(ii). The following represents the movement in Level 3 instruments for the financial period/year ended 30 September 2025 and 31 December 2024 for the Group.

	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
2025							
At 1 January	1,539,675	-	283,408	95,311	1,918,394	(154,751)	(154,751)
Total gains/(losses) recognised in Statement of Income	69,919	-	-	78,423	148,342	(101,185)	(101,185)
Total gains recognised in Other Comprehensive Income	-	96,652	13,319	-	109,971	-	-
Purchases	122	-	-	15,163	15,285	(400,580)	(400,580)
Sales and redemptions	(6,751)	-	-	-	(6,751)	-	-
Settlements	-	-	-	(7,577)	(7,577)	262,390	262,390
Transfers into Level 3	-	86,255 *	-	-	86,255	-	-
Exchange fluctuation	(20,742)	(914)	(595)	(2,572)	(24,823)	2,577	2,577
At 30 September	1,582,223	181,993	296,132	178,748	2,239,096	(391,549)	(391,549)
Total gains/(losses) recognised in Statement of Income for the financial period ended 30 September 2025 under:							
- net non-interest income	69,919	-	-	78,423	148,342	(101,185)	(101,185)
Total gains recognised in Other Comprehensive Income for the financial period ended 30 September 2025 under "fair value reserves"	-	96,652	13,319	-	109,971	-	-
Change in unrealised gains/(losses) recognised in Statement of Income relating to assets held on 30 September 2025 under "net non-interest income"	69,959	-	-	370,310	440,269	(285,813)	(285,813)

* the quoted security is subject to trading restriction.

A30. FAIR VALUE ESTIMATION (Continued)

- (ii). The following represents the movement in Level 3 instruments for the financial period/year ended 30 September 2025 and 31 December 2024 for the Group. (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	Unquoted securities	Trading derivatives		Trading derivatives	
2024	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January	1,482,524	276,181	128,102	1,886,807	(146,237)	(146,237)
Total gains/(losses) recognised in Statement of Income	82,531	15	(31,154)	51,392	(11,290)	(11,290)
Total gains recognised in Other Comprehensive Income	-	2,190	-	2,190	-	-
Purchases	2,229	-	12,108	14,337	(318,489)	(318,489)
Sales and redemptions	(18,545)	-	-	(18,545)	-	-
Settlements	-	-	(11,989)	(11,989)	319,672	319,672
Exchange fluctuation	(9,064)	5,022	(1,756)	(5,798)	1,593	1,593
At 31 December	1,539,675	283,408	95,311	1,918,394	(154,751)	(154,751)
Total gains/(losses) recognised in Statement of Income for the financial year ended 31 December 2024 under: - net non-interest income	82,531	15	(31,154)	51,392	(11,290)	(11,290)
Total gains recognised in Other Comprehensive Income for the financial year ended 31 December 2024 under "fair value reserves"	-	2,190	-	2,190	-	-
Change in unrealised gains/(losses) recognised in Statement of Income relating to assets held on 31 December 2024 under "net non-interest income"	82,875	-	186,610	269,485	(99,286)	(99,286)

Investment properties (Recurring)

The investment properties of the Group are valued annually at fair value based on market values determined by independent qualified valuers. The fair values are within level 2 of the fair value hierarchy. The fair values have been derived using the sales comparison approach. Sale prices of comparable land and buildings in close proximity are adjusted for differences in key attributes such as property size.

A31. OPERATIONS OF ISLAMIC BANKING

A31a. UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

		The Group 30 September 2025 RM'000	31 December 2024 RM'000
	Note		
ASSETS			
Cash and short-term funds		8,179,979	10,597,180
Reverse Collateralised Commodity Murabahah		1,305,551	1,734,605
Deposits and placements with banks and other financial institutions		659,849	603,136
Financial investments at fair value through profit or loss		4,388,142	5,592,074
Debt instruments at fair value through other comprehensive income		11,340,174	7,422,884
Debt instruments at amortised cost		16,702,775	15,132,151
Islamic derivative financial instruments		1,066,474	793,338
Financing, advances and other financing/loans	A31d	157,999,970	153,094,118
Other assets		3,907,832	4,022,124
Deferred tax assets		218,658	253,612
Tax recoverable		130,213	172,994
Amount due from conventional operations		28,556,142	21,578,888
Statutory deposits with central banks		1,436,193	2,578,796
Property, plant and equipment		9,211	6,603
Right-of-use assets		1,560	1,152
Goodwill		136,000	136,000
Intangible assets		14,350	5,503
TOTAL ASSETS		236,053,073	223,725,158
LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS			
CAPITAL FUNDS			
Deposits from customers	A31e	127,945,144	128,888,208
Investment accounts of customers	A31f	29,906,933	24,443,310
Deposits and placements of banks and other financial institutions		9,462,083	6,386,090
Collateralised Commodity Murabahah		4,711,766	4,349,732
Investment accounts due to designated financial institutions	A31g	2,837,889	2,927,281
Financial liabilities designated at fair value through profit or loss	A31h	2,062,140	3,125,723
Islamic derivative financial instruments		894,276	629,666
Bills and acceptances payable		64,476	50,236
Other liabilities		24,981,311	21,345,888
Lease liabilities		390	338
Recourse obligation on loans and financing sold to Cagamas		3,665,186	3,614,777
Amount due to conventional operations		1,923,857	2,068,617
Provision for taxation		19	16
Deferred tax liabilities		76	-
Sukuk		8,511,943	7,849,979
Subordinated Sukuk		1,505,832	1,513,741
TOTAL LIABILITIES		218,473,321	207,193,602
Ordinary share capital		1,000,000	1,000,000
Islamic banking funds		55,000	55,000
Perpetual preference shares		350,000	350,000
Reserves		15,930,414	14,885,010
		17,335,414	16,290,010
Non-controlling interests		244,338	241,546
TOTAL ISLAMIC BANKING CAPITAL FUNDS		17,579,752	16,531,556
TOTAL LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS		236,053,073	223,725,158
RESTRICTED AGENCY INVESTMENT ACCOUNT(*)		16,324,497	16,482,284
TOTAL ISLAMIC BANKING ASSETS		252,377,570	240,207,442

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

A31b. UNAUDITED CONSOLIDATED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025

	The Group			
	3rd quarter ended		Nine months ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
Income derived from investment of depositors' funds and others	1,904,762	2,311,663	5,779,754	6,004,313
Income derived from investment of investment account	397,811	307,471	1,192,845	931,088
Net income derived from investment of shareholders' funds	331,171	(120,275)	738,533	525,533
Modification loss	-	-	-	(1)
Expected credit losses made on financing, advances and other financing/loans	(197,437)	(39,154)	(359,003)	(340,000)
Expected credit losses written back/(made) for commitments and contingencies	3,179	(10,212)	10,873	27,149
Other expected credit losses and impairment allowances (made)/written back	(998)	438	(1,934)	(36,286)
Total distributable income	2,438,488	2,449,931	7,361,068	7,111,796
Income attributable to depositors and others	(1,157,578)	(1,204,803)	(3,484,410)	(3,593,359)
Profit distributed to investment account holder	(275,130)	(203,446)	(766,724)	(631,398)
Total net income	1,005,780	1,041,682	3,109,934	2,887,039
Other operating expenses	(358,915)	(366,426)	(1,126,623)	(1,075,703)
Profit before taxation	646,865	675,256	1,983,311	1,811,336
Taxation	(121,793)	(121,264)	(370,644)	(319,911)
Profit for the financial period	525,072	553,992	1,612,667	1,491,425
Profit for the financial period attributable to:				
Owners of the Parent	517,161	540,789	1,586,840	1,455,709
Non-controlling interests	7,911	13,203	25,827	35,716
	525,072	553,992	1,612,667	1,491,425

**A31c. UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD
ENDED 30 SEPTEMBER 2025**

	The Group			
	3rd quarter ended		Nine months ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
Profit for the financial period	525,072	553,992	1,612,667	1,491,425
Other comprehensive (expense)/income:				
<i>Items that will not be reclassified subsequently to profit or loss</i>				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	(6,579)	(422)	(7,474)	2,510
	(6,579)	(422)	(7,474)	2,510
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	2,501	25,821	73,521	45,486
- Net gain from change in fair value	33,468	35,596	159,231	66,685
- Realised gain transferred to statement of income on disposal	(30,263)	(1,559)	(64,469)	(8,326)
- Changes in expected credit losses	194	(423)	1,266	29
- Income tax effects	(898)	(7,793)	(22,507)	(12,902)
Net investment hedge				
Hedging reserve - Cash flow hedge	-	(2,163)	-	-
- Net loss from change in fair value	-	(2,163)	-	-
Exchange fluctuation reserve	(103,892)	(241,836)	(311,758)	(342,484)
	(101,391)	(218,178)	(238,237)	(296,998)
Other comprehensive expense for the financial period, net of tax	(107,970)	(218,600)	(245,711)	(294,488)
Total comprehensive income for the financial period	417,102	335,392	1,366,956	1,196,937
Total comprehensive income for the financial period attributable to:				
Owners of the Parent	415,890	335,302	1,364,163	1,182,057
Non-controlling interests	1,212	90	2,793	14,880
	417,102	335,392	1,366,956	1,196,937
<u>Income from Islamic operations (per page 2)</u>				
Total net income	1,005,780	1,041,682	3,109,934	2,887,039
Add: Expected credit losses made on financing, advances and other financing/loans	197,437	39,154	359,003	340,000
Add: Expected credit losses (written back)/made for commitments and contingencies	(3,179)	10,212	(10,873)	(27,149)
Add: Other expected credit losses and impairment allowances made/(written back)	998	(438)	1,934	36,286
	1,201,036	1,090,610	3,459,998	3,236,176
Elimination for transaction with conventional operations	106,063	95,830	328,155	302,481
	1,307,099	1,186,440	3,788,153	3,538,657

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS

(i) By type and Shariah contract

30 September 2025

	The Group													
	Sale-based contracts						Lease-based contracts		Profit sharing contracts		Loan contract	Others		Total
	Murabahah	Bai' Bithaman Ajil	Bai' al-'Inah	Bai' al-Dayn	Tawarruq	Bai' Salam	Ijarah Muntahiah Bi al-Tamlik *	Al-Ijarah Thumma al-Bai' #	Mudharabah	Musharakah	Qard	Ujrah	Kafalah	
At amortised cost	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash line^	-	-	-	-	2,123,971	-	-	-	-	-	6,125	-	-	2,130,096
Term financing														
House Financing	88,424	3,019,081	-	-	54,085,359	-	874,173	-	-	5,833,693	-	-	-	63,900,730
Syndicated Financing	-	-	-	-	1,952,500	-	-	-	-	-	-	-	-	1,952,500
Hire purchase receivables	338,064	-	-	-	-	-	-	21,090,618	-	-	-	-	-	21,428,682
Other term financing	474,848	552,312	726,934	-	48,740,322	-	28,088	-	107,972	5,808,874	466,504	-	-	56,905,854
Lease receivable	-	-	-	-	-	-	321,679	-	-	-	-	-	-	321,679
Bills receivable	-	-	-	94,379	1,355,153	239,873	-	-	-	-	105	-	-	1,689,510
Islamic Trust receipts	-	-	-	-	14,644	-	-	-	-	-	19,246	-	-	33,890
Claims on customers under acceptance credits	-	-	-	-	1,305,512	-	-	-	-	-	-	-	64,476	1,369,988
Staff financing	-	-	-	-	357,667	-	-	-	-	30,025	-	-	-	387,692
Revolving credits	-	-	-	-	8,159,684	-	-	-	-	925,637	-	-	-	9,085,321
Credit card receivables	-	-	-	-	-	-	-	-	-	-	505,695	748,541	-	1,254,236
Gross financing, advances and other financing/loans, at amortised cost	901,336	3,571,393	726,934	94,379	118,094,812	239,873	1,223,940	21,090,618	107,972	12,598,229	997,675	748,541	64,476	160,460,178
Fair value changes arising from fair value hedge														(3)
														160,460,175
Less: Expected credit losses														(2,460,205)
Total net financing, advances and other financing/loans														157,999,970

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)
(i) By type and Shariah contract (Continued)
31 December 2024

	The Group													
	Sale-based contracts						Lease-based contracts		Profit sharing contracts		Loan contract	Others		Total
	Murabahah	Bai' Bithaman Ajil	Bai' al-'Inah	Bai' al-Dayn	Tawarruq	Bai' Salam	Ijarah Muntahiah Bi al-Tamlik *	Al-Ijarah Thumma al-Bai' #	Mudharabah	Musharakah	Qard	Ujrah	Kafalah	
At amortised cost	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash line^	-	-	-	-	1,890,281	-	-	-	-	-	7,386	-	-	1,897,667
Term financing														
House Financing	112,541	3,269,654	-	-	50,904,382	-	921,601	-	-	6,909,771	-	-	-	62,117,949
Syndicated Financing	-	-	-	-	1,265,388	-	-	-	-	-	-	-	-	1,265,388
Hire purchase receivables	624,963	-	-	-	-	-	-	19,830,538	-	-	-	-	-	20,455,501
Other term financing	464,900	631,260	887,419	-	47,132,376	-	29,097	-	93,755	6,492,778	240,005	-	-	55,971,590
Lease receivable	-	-	-	-	-	-	386,545	-	-	-	-	-	-	386,545
Bills receivable	-	-	-	102,171	1,097,863	319,062	-	-	-	-	-	-	-	1,519,096
Islamic Trust receipts	-	-	-	-	15,826	-	-	-	-	-	36,825	-	-	52,651
Claims on customers under acceptance credits	-	-	-	-	1,208,563	-	-	-	-	-	-	-	50,236	1,258,799
Staff financing	-	-	-	-	338,903	-	-	-	-	31,529	-	-	-	370,432
Revolving credits	-	-	-	-	8,186,099	-	-	-	-	1,012,626	-	-	-	9,198,725
Credit card receivables	-	-	-	-	-	-	-	-	-	-	555,863	558,518	-	1,114,381
Gross financing, advances and other financing/loans, at amortised cost	1,202,404	3,900,914	887,419	102,171	112,039,681	319,062	1,337,243	19,830,538	93,755	14,446,704	840,079	558,518	50,236	155,608,724
Fair value changes arising from fair value hedge														(187)
														155,608,537
Less: Expected credit losses														(2,514,419)
Total net financing, advances and other financing/loans														153,094,118

^ Includes current account in excess

* The beneficial owner of the asset belongs to the subsidiaries of CIMB Group. 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.

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)**(i) By type and Shariah contract (Continued)**

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Gross financing, advances and other financing/loans		
- At amortised cost	160,460,178	155,608,724

(a) During the financial period, the Group has undertaken fair value hedges on RM2,592,000 (2024: RM17,195,000) financing using 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 and CIMB Bank Berhad. CIMB Bank Berhad is exposed to risks and rewards on RPSIA financing and will account for all the expected credit losses arising thereon.

As at 30 September 2025, the gross exposure and expected credit losses relating to RPSIA financing are RM2,838,524,000 (2024: RM2,928,095,000) and RM245,000 (2024: RM352,000) respectively, which are recognised in the Financial Statements of CIMB Bank Berhad.

c) Movement of Qard financing

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
At 1 January	840,079	705,865
New disbursement	637,811	514,302
Repayment	(405,341)	(332,190)
Exchange fluctuation	(74,874)	(47,898)
At 30 September / 31 December	997,675	840,079
Sources and uses of Qard Financing:		
Sources of Qard fund:		
Depositors' fund	997,177	839,543
Shareholders' fund	498	536
	997,675	840,079
Uses of Qard fund:		
Personal use	991,756	833,139
Business use	5,919	6,940
	997,675	840,079

(ii) By geographical distribution

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Malaysia	139,580,148	133,186,205
Indonesia	15,100,559	17,201,744
Singapore	5,551,395	4,978,362
Hong Kong	-	583
China	63,490	54,807
Other countries	164,586	187,023
Gross financing, advances and other financing/loans	160,460,178	155,608,724

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)**(iii) By economic sector**

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Primary agriculture	3,565,011	3,895,660
Mining and quarrying	481,155	534,410
Manufacturing	7,139,925	6,929,153
Electricity, gas and water supply	1,902,185	2,215,945
Construction	5,696,201	4,972,474
Transport, storage and communications	4,774,784	4,417,234
Education, health and others	2,901,887	2,959,213
Wholesale and retail trade, and restaurants and hotels	12,619,469	12,136,829
Finance, insurance/takaful, real estate and business activities	16,283,674	15,224,691
Household	98,590,683	94,480,750
Others	6,505,204	7,842,365
	160,460,178	155,608,724

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

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Malaysia	1,708,354	1,612,308
Indonesia	521,670	474,047
Singapore	59,147	38,564
Other countries	90,144	91,352
Gross impaired financing, advances and other financing/loans	2,379,315	2,216,271

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

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Primary agriculture	17,698	4
Mining and quarrying	28,927	644
Manufacturing	66,309	116,622
Electricity, gas and water supply	6,925	1
Construction	302,031	384,005
Transport, storage and communications	11,979	8,701
Education, health and others	21,893	18,849
Wholesale and retail trade, and restaurants and hotels	159,432	158,269
Finance, insurance/takaful, real estate and business activities	134,992	77,824
Household	1,393,400	1,255,770
Others	235,729	195,582
	2,379,315	2,216,271

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(vi) Movements in the expected credit losses for financing, advances and other financing/loans 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
Financing, advances and other financing/loans at amortised cost				
At 1 January 2025	705,975	683,498	1,124,946	2,514,419
Changes in expected credit losses due to transfer within stages:	177,188	(118,026)	(59,162)	-
Transferred to Stage 1	346,869	(326,528)	(20,341)	-
Transferred to Stage 2	(166,165)	481,826	(315,661)	-
Transferred to Stage 3	(3,516)	(273,324)	276,840	-
Total charge to Statement of Income:	(258,901)	95,313	630,764	467,176
New financial assets originated	95,062	41,177	2,750	138,989
Financial assets that have been derecognised	(61,279)	(117,701)	-	(178,980)
Writeback in respect of full recoveries	-	-	(33,763)	(33,763)
Change in credit risk	(292,684)	171,837	661,777	540,930
Write-offs	-	(916)	(457,413)	(458,329)
Disposal of financing, advances and other financing/loans	-	-	(1,187)	(1,187)
Exchange fluctuation	(9,443)	(16,854)	(50,974)	(77,271)
Other movements	-	-	15,397	15,397
At 30 September 2025	614,819	643,015	1,202,371	2,460,205

	The Group			
	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	861,641	636,885	846,741	2,345,267
Changes in expected credit losses due to transfer within stages:	220,495	(109,946)	(110,549)	-
Transferred to Stage 1	402,843	(374,677)	(28,166)	-
Transferred to Stage 2	(181,015)	619,598	(438,583)	-
Transferred to Stage 3	(1,333)	(354,867)	356,200	-
Total charge to Statement of Income:	(364,677)	173,660	843,944	652,927
New financial assets originated	124,598	5,487	6,793	136,878
Financial assets that have been derecognised	(84,231)	(43,061)	-	(127,292)
Writeback in respect of full recoveries	-	-	(60,290)	(60,290)
Change in credit risk	(405,044)	211,234	897,441	703,631
Write-offs	-	(164)	(436,699)	(436,863)
Disposal of financing, advances and other financing/loans	-	-	(533)	(533)
Exchange fluctuation	(11,358)	(17,010)	(39,078)	(67,446)
Other movements	(126)	73	21,120	21,067
At 31 December 2024	705,975	683,498	1,124,946	2,514,419

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(vii) Movements in impaired financing, advances and other financing/loans:

Gross carrying amount movement of financing, advances and other financing 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 2025	2,216,271	2,216,271
Transfer within stages	777,514	777,514
New financial assets originated	5,154	5,154
Write-offs	(457,413)	(457,413)
Amount fully recovered	(98,738)	(98,738)
Other changes in financing, advances and other financing/loans	(13,919)	(13,919)
Disposal of financing, advances and other financing/loans	(1,187)	(1,187)
Exchange fluctuation	(48,367)	(48,367)
At 30 September 2025	2,379,315	2,379,315

	The Group Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2024	2,189,290	2,189,290
Transfer within stages	623,786	623,786
New financial assets originated	14,409	14,409
Write-offs	(436,699)	(436,699)
Amount fully recovered	(175,596)	(175,596)
Other changes in financing, advances and other financing/loans	29,776	29,776
Disposal of financing, advances and other financing/loans	(533)	(533)
Exchange fluctuation	(28,162)	(28,162)
At 31 December 2024	2,216,271	2,216,271

	The Group 30 September 2025	31 December 2024
Ratio of credit impaired financing to total financing, advances and other financing	1.48%	1.42%

A31e. DEPOSITS FROM CUSTOMERS

(i) By type of deposits

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Savings deposit	15,522,782	15,150,362
Wadiah	838,212	856,902
Mudharabah	3,140,238	3,462,318
Commodity Murabahah (via Tawarruq arrangement) *	11,544,332	10,831,142
Demand deposit	31,554,693	28,598,339
Wadiah	1,736,015	1,996,712
Qard	23,410,724	19,521,051
Mudharabah	2,322,762	2,643,506
Commodity Murabahah (via Tawarruq arrangement) *	4,085,192	4,437,070
Term deposit	73,352,993	78,361,068
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	37,020,567	43,879,864
Fixed Deposits-i (via Tawarruq arrangement)*	33,869,177	33,489,634
Negotiable Islamic Debt Certificate (NIDC)		
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	2,463,249	991,570
Fixed Deposit-i	6,604,791	6,227,253
Mudharabah	6,604,775	6,227,253
Commodity Murabahah	16	-
Specific investment account	25,087	24,971
Mudharabah	25,087	24,971
Others	884,798	526,215
Qard	884,798	526,215
	127,945,144	128,888,208

*Included Qard contract of RM4,235,235,000 (2024: RM4,295,352,000)

(ii) By maturity structures of term deposits, investment accounts and Islamic negotiable instruments

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Due within six months	72,399,785	70,198,008
Six months to less than one year	6,534,169	13,275,570
One year to less than three years	1,022,629	1,112,427
Three years to less than five years	15,773	16,888
Five years and more	10,515	10,399
	79,982,871	84,613,292

(iii) By type of customer

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
Government and statutory bodies	8,759,710	6,046,635
Business enterprises	47,698,670	49,175,972
Individuals	46,262,075	45,868,301
Others	25,224,689	27,797,300
	127,945,144	128,888,208

A31f. INVESTMENT ACCOUNTS OF CUSTOMERS

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

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

A31g. INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTIONS

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

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

A31h. FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

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

The Group has issued structured investments, and has designated them at fair value in accordance with MFRS 9. The Group has 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 its fair value, and/or include terms that have substantive derivative characteristics.

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

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

B1. GROUP PERFORMANCE REVIEW

(i) CIMB Group 3Q25 Y-o-Y Performance

	30 September 2025 RM'mil	The Group Nine months ended 30 September 2024 RM'mil	Variance RM'mil	%
Key Profit or Loss Items:				
Operating income	17,048	16,973	75	0.4
Profit before taxation	8,117	8,034	83	1.0
Net profit for the financial period attributable to Owners of the Parent	5,940	5,928	12	0.2

CIMB Group Holdings Berhad (“CIMB” or “the Group”) delivered a resilient financial performance for the nine months ended 30 September 2025 (“9M25”) with profit before tax (“PBT”) of RM8.12 billion and an annualised return on average equity (“ROE”) of 11.3%, driven by disciplined execution of its Forward30 strategy, notwithstanding macroeconomic headwinds and persistent rate cuts. Earnings per share (“EPS”) was 55.3 sen.

Underpinned by a strong 3Q25 with solid growth across key metrics, PBT grew by 7.3% to RM2.84 billion, while net profit rose 10% to RM2.08 billion, lifting the Group’s nine-month net profit to RM5.94 billion.

Operating income grew by 6.2% QoQ, underpinned by strong non-interest income (“NOII”) of RM2.13 billion, up 20.3% QoQ. Net interest income (“NII”) remained stable at RM3.82 billion despite a series of rate cuts in Malaysia, Indonesia, Singapore and Thailand. Group net interest margin (“NIM”) was resilient at 2.08% driven by strategic repricing and proactive capital management from previous quarters which mitigated the impact of persistent rate cuts.

Capital remained healthy with Common Equity Tier 1 (“CET1”) ratio improving about 10bps QoQ to 14.8%^ as at end Sep-25, well within the Group’s FY25 target. Given CIMB’s strengthened capital position, the Group has announced an intention of returning up to RM2 billion of capital to shareholders by end-2027, which will be executed via special dividends and/or share buybacks subject to market conditions and regulatory approvals. As part of the capital return, the Group is announcing special dividends of up to RM760.2 million, or 7.0 sen per share which will be disbursed to shareholders on 24 December 2025. This will be on top of the regular dividends paid by the Group.

On a constant currency basis, total deposits and current account saving account (“CASA”) balances grew by 9.1% to RM518.1 billion and 15.3% YoY respectively increasing the Group’s CASA ratio to 44.1% as at Sep-25. This is attributable to the Group’s Forward30 cash strategy which successfully cushioned NIM compression this year as a result of the persistent rate cuts. Gross loans expanded 3.3% YoY to RM448.2 billion and assets grew 5.1% YoY to RM778.5 billion.

For 9M25, operating expenses grew at a disciplined 1.6% YoY which led to a cost-to-income ratio (“CIR”) of 46.5% but not at the expense of investments in technology and operational resilience. Pre-provisioning operating profit (“PPOP”) remained stable YoY at RM9.13 billion.

Asset quality remained stable, supported by continued corporate recoveries in 3Q25 as total provisions declined to RM330 million, reflecting stable credit performance across key portfolios. Loan loss charge (“LLC”) normalised to 33bps, within the Group’s full-year guidance. Gross impaired loans (“GIL”) ratio improved to 1.9% and allowance coverage improved to 102.8% as at Sep-25.

^ Includes unaudited profits and proposed dividend

Forward30 Strategic Plan

The resilient financial performance reflects the Group’s continued commitment to execute its Forward30 strategy, focused on the 4Cs of Capital, Cash, Cross-sell and Capabilities. In 3Q25, the Group accelerated several bold digital-first initiatives, including CIMB OCTO Biz to empower SMEs to accelerate business expansion, and the management of the BUDI95 system through TNG Digital Sdn Bhd, reinforcing the Group’s role as a responsible financial intermediary that expands economic participation and impact.

CIMB also entered the Panda Bond market with a landmark RMB3 billion 3-year issuance, making it the largest single tranche issuance by a Malaysian institution and the second largest from an ASEAN issuer. This milestone further strengthens the Group’s role as a bridge between China and ASEAN, adding momentum to its effort in accelerating financial integration and promote cross-border investment and trade.

On the sustainability front, the Group’s MSCI ESG Rating was upgraded from AA to AAA, contributed by stronger disclosure in consumer protection and workforce management practices. The Group has also improved its S&P Corporate Sustainability Assessment 2025 score from 78 to 82. CIMB is ranked number 1 out of 400 financial institutions globally in the World Benchmarking Alliance 2025 Financial System Benchmark and number 2 globally in Inclusive Finance.

B1. GROUP PERFORMANCE REVIEW (CONTINUED)

(i) CIMB Group 3Q25 Y-o-Y Performance (Continued)

Group Consumer Banking PBT was 9.3% lower YoY owing to higher provisions due to timing of overlay reallocation. Consumer income eased by 2.3% mainly due to a 5.7% lower NII as NIM weakened from the impact of interest rate cuts. Consumer loans grew by 3.7% YoY from all core markets with deposits rising 3.1% YoY largely attributed to Malaysia and Thailand.

Group Commercial Banking performance was impacted by a combination of higher provisions due to overlays largely in Malaysia, and NIM contraction across key markets, bringing segmental PBT down by 10.0% YoY. Commercial loans were 4.2% higher and deposits rose 7.0% YoY from Malaysia, Indonesia and Singapore.

Group Wholesale Banking PBT grew 15.7% YoY on the back of a strong Treasury & Markets performance across the region, higher ECL writeback in Malaysia, as well as lower operating expenses. Wholesale loans were 0.7% lower YoY from Malaysia and Thailand, while deposits grew 16.4% YoY from Thailand, Malaysia and Indonesia.

CIMB Digital Assets & Group Funding PBT was 1.6% lower YoY despite a strong 15.5% YoY income growth due to increased provisions and higher operating expenses. The Group's digital businesses continued to perform steadily with TNG Digital annual transacting users ("ATU") at 15.7 million and registered users increasing 10.6% YoY to 31.4 million as at Sep-25. Meanwhile, CIMB Philippines continues its growth trajectory with 10.1 million customers and a deposit book of RM2.28 billion, up 18.7% YoY.

(ii) CIMB Group 3Q25 vs. 3Q24 Performance

	30 September 2025 RM'mil	30 September 2024 RM'mil	The Group Quarter ended Variance RM'mil	%
Key Profit or Loss Items:				
Operating income	5,948	5,742	206	3.6
Profit before taxation	2,843	2,731	112	4.1
Net profit for the financial period attributable to Owners of the Parent	2,078	2,030	48	2.3

On a YoY basis, 3Q25 operating income grew 3.6% buoyed by higher NOII from robust trading and FX income, partially offset by lower NII. Consumer Banking PBT declined by 25.0% YoY to RM685 million from lower NII due to NIM pressure and higher provisions. Commercial Banking PBT was 16.6% lower YoY from the weaker topline and increased provisions. Wholesale Banking PBT rose 57.5% YoY mainly due to ECL writebacks in 3Q25. CIMB Digital Assets & Group Funding PBT fell 31.6% YoY owing to higher provisions and overhead expenses. Overall, the Group's 3Q25 PBT and net profit was higher by 4.1% and 2.3% YoY respectively.

B1. GROUP PERFORMANCE REVIEW (CONTINUED)

(iii) CIMB Group 3Q25 vs. 2Q25 Performance

	The Group Quarter ended			
	30 September 2025 RM'mil	30 June 2025 RM'mil	Variance RM'mil	%
Key Profit or Loss Items:				
Operating income	5,948	5,602	346	6.2
Profit before taxation	2,843	2,648	195	7.3
Net profit for the financial period attributable to Owners of the Parent	2,078	1,889	189	10.0

Operating income improved 6.2% QoQ to RM5.95 billion from RM5.60 billion in 2Q25 underpinned by a robust 20.3% growth in NOII from strong trading and FX income and higher gain on NPL sales, partially offset by a marginal 0.4% decline in NII from NIM contraction across key regional markets. Consumer Banking PBT fell by 4.6% to RM685 million compared to RM718 million in 2Q25 primarily from higher provisions from the absence of writebacks in Indonesia. Commercial Banking PBT declined by 11.7% QoQ to RM436 million compared to RM494 million in 2Q25 attributed to weaker NOII from lower trading and FX income, coupled with higher Malaysia provision. Wholesale Banking PBT grew strongly at 51.1% QoQ to RM1,476 million compared to RM977 million in 2Q25 largely due to higher ECL writeback from Corporate Malaysia and stronger topline momentum in Treasury & Markets. CIMB Digital Assets & Group Funding PBT was 46.6% lower QoQ due to higher operating expenses and provisions largely from CIMB Philippines. Nevertheless, Touch N' Go Digital remained profitable. In totality, the Group's 3Q25 PBT and net profit improved by 7.3% and 10.0% respectively.

B2. PROSPECTS FOR THE CURRENT FINANCIAL YEAR

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

B3. TAXATION

	3rd quarter ended		Nine months ended	
	30 September 2025	30 September 2024	30 September 2025	30 September 2024
	RM'000	RM'000	RM'000	RM'000
The Group				
Major components of tax expense :				
Current tax expense	759,013	614,433	1,973,506	1,749,740
Deferred tax income	(34,947)	41,949	73,121	236,406
(Over)/under provision in prior years	(3,582)	653	(9,428)	(18,289)
	720,484	657,035	2,037,199	1,967,857
Reconciliation				
Profit before taxation	2,842,539	2,730,599	8,117,168	8,033,563
Less: Share of results of joint venture	(16,605)	(1,491)	(32,319)	128
Share of results of associates	(131)	(1,038)	(4,359)	(1,724)
	2,825,803	2,728,070	8,080,490	8,031,967
Tax at statutory income tax rate of 24% on chargeable income	678,193	654,737	1,939,318	1,927,672
Effect of different tax rates in other countries and change in tax rates	(14,588)	(13,412)	(40,793)	(43,690)
Due to expenses not deductible for tax purposes and income not subject to income tax	60,461	15,057	148,102	102,164
(Over)/under provision in prior years	(3,582)	653	(9,428)	(18,289)
Tax expenses	720,484	657,035	2,037,199	1,967,857
The Company				
Major components of tax expense:				
Current tax expense	1,084	1,393	1,873	3,024
(Over)/under provision in prior years	-	(47)	252	316
	1,084	1,346	2,125	3,340
Reconciliation				
Profit before taxation	2,173,144	1,821,696	4,650,941	5,750,846
Tax at statutory income tax rate of 24% on chargeable income	521,555	437,207	1,116,226	1,380,203
Due to expenses not deductible for tax purposes and income not subject to income tax	(520,471)	(435,814)	(1,114,353)	(1,377,179)
(Over)/under provision in prior years	-	(47)	252	316
Tax expenses	1,084	1,346	2,125	3,340

B4. PARTICULARS OF PURCHASE AND SALE OF UNQUOTED INVESTMENTS AND/OR PROPERTIES

There were no material gains or losses on disposal of investments or properties during the period under review other than in the ordinary course of business.

B5. BORROWINGS AND DEBT SECURITIES

	The Group	
	30 September 2025	31 December 2024
	RM'000	RM'000
(i) Bonds, sukuk and debentures		
Unsecured		
One year or less (short term)		
- USD	640,908	17,430
- IDR	660,162	307,815
- THB	82,464	183,950
- HKD	408,721	-
- JPY	-	135,301
More than one year (medium/long term)		
- USD	3,807,072	4,623,771
- RM	9,533,508	8,549,992
- HKD	-	425,619
- IDR	274,840	165,409
- THB	1,300	2,910
	15,408,975	14,412,197

B5. BORROWINGS AND DEBT SECURITIES (Continued)

	The Group		The Company	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
(ii) Other borrowing				
Unsecured				
One year or less (short term)				
- USD	-	447,148	-	-
- RM	3,927,097	2,423,976	450,820	2,356,640
- IDR	680,891	1,480,344	-	-
More than one year (medium/long term)				
- RM	3,911,664	2,000,394	3,911,664	2,000,394
- USD	4,484,812	4,774,057	-	-
- IDR	571,417	431,832	-	-
	13,575,881	11,557,751	4,362,484	4,357,034
(iii) Subordinated obligations				
Unsecured				
One year or less (short term)				
- RM	3,345,900	3,044,953	3,086,931	3,062,361
- IDR	9,942	10,824	-	-
More than one year (medium/long term)				
- RM	10,216,488	7,984,676	10,076,539	7,563,726
- THB	261,796	263,407	-	-
	13,834,126	11,303,860	13,163,470	10,626,087

B6. MATERIAL LITIGATION

At the date of this report, there are no pending material litigations not in the ordinary course of business which would have materially affected the Group's financial position.

B7. COMPUTATION OF EARNINGS PER SHARE (EPS)**a) Basic EPS**

The Group's basic EPS is calculated by dividing the net profit attributable to equity holders of the Parent by the weighted average number of ordinary shares in issue during the financial period.

	The Group			
	3rd quarter ended 30 September 2025	30 September 2024	Nine months ended 30 September 2025	30 September 2024
Net profit attributable to equity holders of the parent (RM'000)	2,077,960	2,030,363	5,940,082	5,927,672
Weighted average number of ordinary shares in issue ('000)	10,758,549	10,702,670	10,746,361	10,683,367
Basic earnings per share (expressed in sen per share)	19.32	18.98	55.28	55.49

b) Diluted EPS

During the financial period ended 30 September 2025 and 30 September 2024, the Group's basic Diluted EPS is calculated by dividing the net profit attributable to equity holders of the Parent, which requires no adjustment for the effects of dilutive potential ordinary shares by the weighted average number of ordinary shares in issue during the financial year and the weighted average number of ordinary shares that would be issued on conversion of dilutive potential ordinary shares.

	The Group			
	3rd quarter ended 30 September 2025	30 September 2024	Nine months ended 30 September 2025	30 September 2024
Net profit attributable to equity holders of the parent (RM'000)	2,077,960	2,030,363	5,940,082	5,927,672
Weighted average number of ordinary shares in issue ('000)				
- during the period	10,758,549	10,702,670	10,746,361	10,683,367
- effect of dilutive of potential ordinary shares ¹	28,312	47,655	28,312	47,655
Weighted average number of ordinary shares for diluted EPS	10,786,861	10,750,325	10,774,673	10,731,022
Diluted EPS (expressed in sen per share)	19.28	18.88	55.13	55.24

¹ The dilutive potential ordinary shares is arising from ESOS and Shares Grant Plan.