

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Note	The Group		The Company	
		31 March 2026	31 December 2025	31 March 2026	31 December 2025
		RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short-term funds	A8	26,232,902	28,184,472	930,416	266,561
Reverse repurchase agreements/ reverse Collateralised Commodity Murabahah		14,380,630	14,205,733	-	-
Deposits and placements with banks and other financial institutions	A8	7,162,080	4,657,598	20,016	-
Financial investments at fair value through profit or loss	A9	62,966,953	64,700,485	-	-
Debt instruments at fair value through other comprehensive income	A10	83,632,422	85,328,683	620,241	614,441
Equity instruments at fair value through other comprehensive income	A11	586,057	601,576	-	-
Debt instruments at amortised cost	A12	78,692,202	80,128,693	9,973,646	10,006,054
Derivative financial instruments	A26	17,401,515	15,265,565	-	-
Loans, advances and financing	A13	447,307,259	444,920,430	-	-
Other assets	A14	20,151,954	17,863,882	85,962	82,899
Amount due from a subsidiary		-	-	20	20
Tax recoverable		458,408	524,583	183,178	182,786
Deferred tax assets		1,410,121	1,118,487	-	-
Statutory deposits with central banks		7,677,019	8,216,864	-	-
Investment in subsidiaries		-	-	35,444,142	35,444,142
Investment in associates and joint ventures		2,427,349	2,380,521	-	-
Property, plant and equipment		2,049,397	2,084,732	545	576
Right-of-use assets		443,378	474,423	430	430
Investment properties		13,310	8,337	268	273
Goodwill		6,082,423	6,134,805	-	-
Intangible assets		1,910,546	1,924,521	-	-
TOTAL ASSETS		780,985,925	778,724,390	47,258,864	46,598,182
LIABILITIES AND EQUITY					
Deposits from customers	A15	476,234,658	477,755,341	-	-
Investment accounts of customers	A16	33,085,205	32,291,771	-	-
Deposits and placements of banks and other financial institutions	A17	46,037,390	49,907,561	-	-
Repurchase agreements/Collateralised Commodity Murabahah		47,961,858	42,765,709	-	-
Financial liabilities at fair value through profit or loss	A18	14,504,476	13,183,149	-	-
Derivative financial instruments	A26	16,079,950	15,691,607	-	-
Bills and acceptances payable		1,638,706	2,003,572	-	-
Other liabilities	A19	25,587,288	25,072,224	2,713	4,289
Lease liabilities		332,146	358,922	-	-
Recourse obligation on loans and financing sold to Cagamas		5,481,545	5,071,980	-	-
Amount due to subsidiaries		-	-	3,425	4,915
Provision for taxation and zakat		403,852	110,803	-	-
Deferred tax liabilities		21,988	18,083	4	-
Bonds, Sukuk and debentures	B5(i)	18,427,957	17,119,234	-	-
Other borrowings	B5(ii)	12,689,753	13,175,494	4,362,784	4,358,076
Subordinated obligations	B5(iii)	12,215,534	12,291,174	11,645,979	11,657,677
TOTAL LIABILITIES		710,702,306	706,816,624	16,014,905	16,024,957
Ordinary share capital		29,838,254	29,774,000	29,838,254	29,774,000
Reserves		38,924,464	40,587,721	1,405,748	799,268
Less: Shares held under trust		(563)	(563)	-	-
Treasury shares, at cost		(43)	(43)	(43)	(43)
		68,762,112	70,361,115	31,243,959	30,573,225
Perpetual preference shares		200,000	200,000	-	-
Non-controlling interests		1,321,507	1,346,651	-	-
TOTAL EQUITY		70,283,619	71,907,766	31,243,959	30,573,225
TOTAL EQUITY AND LIABILITIES		780,985,925	778,724,390	47,258,864	46,598,182
COMMITMENTS AND CONTINGENCIES	A27	2,188,591,382	2,074,517,599	-	-
Net assets per share attributable to owners of the Parent (RM)		6.37	6.52	2.89	2.83

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025.

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	Note	The Group			
		1st quarter ended		Three months ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
Interest income	A20(a)	5,187,717	6,042,578	5,187,717	6,042,578
Interest income for financial assets at fair value through profit or loss	A20(b)	412,079	444,006	412,079	444,006
Interest expense	A21	<u>(2,933,790)</u>	<u>(3,664,119)</u>	<u>(2,933,790)</u>	<u>(3,664,119)</u>
Net interest income (before modification loss)		2,666,006	2,822,465	2,666,006	2,822,465
Modification loss	A22	<u>(8,517)</u>	<u>(5,875)</u>	<u>(8,517)</u>	<u>(5,875)</u>
Net interest income (after modification loss)		2,657,489	2,816,590	2,657,489	2,816,590
Income from Islamic Banking operations	A31(c)	1,188,709	1,214,309	1,188,709	1,214,309
Fee and commission income	A23(a)	837,242	889,969	837,242	889,969
Fee and commission expense	A23(b)	<u>(241,917)</u>	<u>(275,201)</u>	<u>(241,917)</u>	<u>(275,201)</u>
Net fee and commission income		595,325	614,768	595,325	614,768
Other non-interest income	A23(c)	<u>968,761</u>	<u>853,341</u>	<u>968,761</u>	<u>853,341</u>
Net income		5,410,284	5,499,008	5,410,284	5,499,008
Overheads	A24	<u>(2,554,795)</u>	<u>(2,579,705)</u>	<u>(2,554,795)</u>	<u>(2,579,705)</u>
Profit before expected credit losses		2,855,489	2,919,303	2,855,489	2,919,303
Expected credit losses on loans, advances and financing	A25(a)	<u>(357,271)</u>	<u>(287,617)</u>	<u>(357,271)</u>	<u>(287,617)</u>
Expected credit losses written back/(made) for commitments and contingencies		2,576	(232)	2,576	(232)
Other expected credit losses and impairment allowances made	A25(b)	<u>(1,412)</u>	<u>(23,172)</u>	<u>(1,412)</u>	<u>(23,172)</u>
		2,499,382	2,608,282	2,499,382	2,608,282
Share of results of joint ventures		41,069	15,566	41,069	15,566
Share of results of associates		<u>10,523</u>	<u>3,189</u>	<u>10,523</u>	<u>3,189</u>
Profit before taxation and zakat		2,550,974	2,627,037	2,550,974	2,627,037
Taxation and zakat	B3	<u>(594,810)</u>	<u>(599,385)</u>	<u>(594,810)</u>	<u>(599,385)</u>
Profit for the financial period		<u>1,956,164</u>	<u>2,027,652</u>	<u>1,956,164</u>	<u>2,027,652</u>
Profit for the financial period attributable to:					
Owners of the Parent		1,916,432	1,973,380	1,916,432	1,973,380
Non-controlling interests		<u>39,732</u>	<u>54,272</u>	<u>39,732</u>	<u>54,272</u>
		<u>1,956,164</u>	<u>2,027,652</u>	<u>1,956,164</u>	<u>2,027,652</u>
Earnings per share attributable to ordinary equity holders of the Parent (sen):					
- Basic	B7(a)	17.75	18.39	17.75	18.39
- Diluted	B7(b)	<u>17.71</u>	<u>18.30</u>	<u>17.71</u>	<u>18.30</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025.

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED
31 MARCH 2026

	The Group			
	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	1,956,164	2,027,652	1,956,164	2,027,652
Other comprehensive income:				
<i>Items that will not be reclassified to profit or loss</i>				
Remeasurement of post employment benefits obligation	1,358	1,284	1,358	1,284
- Actuarial gain	1,645	1,264	1,645	1,264
- Income tax effects	(366)	(1,009)	(366)	(1,009)
- Currency translation difference	79	1,029	79	1,029
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	(2,601)	70,459	(2,601)	70,459
- Net (loss)/gain from change in fair value	(3,001)	68,652	(3,001)	68,652
- Currency translation difference	400	1,807	400	1,807
Equity instruments at fair value through other comprehensive income	(4,944)	(2,098)	(4,944)	(2,098)
- Net loss from change in fair value	(6,407)	(2,353)	(6,407)	(2,353)
- Income tax effects	1,102	53	1,102	53
- Currency translation difference	361	202	361	202
Net loss on revaluation reserve	(244)	(18)	(244)	(18)
	(6,431)	69,627	(6,431)	69,627
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	(692,594)	188,316	(692,594)	188,316
- Net (loss)/gain from change in fair value	(645,127)	262,480	(645,127)	262,480
- Realised gain transferred to statement of income on disposal	(207,768)	(60,186)	(207,768)	(60,186)
- Changes in expected credit losses	(1,801)	2,420	(1,801)	2,420
- Income tax effects	168,343	(19,474)	168,343	(19,474)
- Currency translation difference	(6,241)	3,076	(6,241)	3,076
Net investment hedge	32,906	8,152	32,906	8,152
Hedging reserve - cash flow hedge	(49,524)	4,236	(49,524)	4,236
- Net (loss)/gain from change in fair value	(43,980)	6,974	(43,980)	6,974
- Income tax effects	(5,544)	(2,738)	(5,544)	(2,738)
Deferred hedging cost	26,692	(41,630)	26,692	(41,630)
- Net gain/(loss) from change in fair value	26,692	(41,630)	26,692	(41,630)
Exchange fluctuation reserve	(761,235)	(635,829)	(761,235)	(635,829)
Share of other comprehensive expense of associates and joint ventures	(4,763)	(594)	(4,763)	(594)
	(1,448,518)	(477,349)	(1,448,518)	(477,349)
Other comprehensive expense during the financial period, net of tax	(1,454,949)	(407,722)	(1,454,949)	(407,722)
Total comprehensive income for the financial period	501,215	1,619,930	501,215	1,619,930
Total comprehensive income attributable to:				
Owners of the Parent	526,771	1,603,507	526,771	1,603,507
Non-controlling interests	(25,556)	16,423	(25,556)	16,423
	501,215	1,619,930	501,215	1,619,930

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CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	Note	The Company			
		1st quarter ended		Three months ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
		RM'000	RM'000	RM'000	RM'000
Interest income	A20(a)	110,610	96,557	110,610	96,557
Interest expense	A21	(159,452)	(148,169)	(159,452)	(148,169)
Net interest expense		(48,842)	(51,612)	(48,842)	(51,612)
Net non-interest income	A23	2,871,038	1,759,795	2,871,038	1,759,795
Net income		2,822,196	1,708,183	2,822,196	1,708,183
Overheads	A24	(7,413)	(6,952)	(7,413)	(6,952)
Profit before expected credit losses		2,814,783	1,701,231	2,814,783	1,701,231
Other expected credit losses and impairment allowances (made)/written back	A25(b)	(3,630)	380	(3,630)	380
Profit before taxation		2,811,153	1,701,611	2,811,153	1,701,611
Taxation	B3	(319)	(431)	(319)	(431)
Profit for the financial period		2,810,834	1,701,180	2,810,834	1,701,180

UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	The Company			
	1st quarter ended		Three months ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	2,810,834	1,701,180	2,810,834	1,701,180
Other comprehensive (expense)/income:				
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	(652)	2,769	(652)	2,769
- Net (loss)/gain from change in fair value	(858)	2,815	(858)	2,815
- Changes in expected credit losses	206	(46)	206	(46)
Other comprehensive (expense)/income during the financial period, net of tax	(652)	2,769	(652)	2,769
Total comprehensive income for the financial period	2,810,182	1,703,949	2,810,182	1,703,949

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025.

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 31 MARCH 2026

Attributable to owners of the Parent

The Group
31 March 2026

	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 2026	29,774,000	233,915	423,130	(2,722,608)	(563)	(43)	194,134	(205,988)	(1,446,672)	65,011	2,399,918	41,646,881	70,361,115	200,000	1,346,651	71,907,766
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	1,916,432	1,916,432	-	39,732	1,956,164
Other comprehensive (expense)/ income (net of tax)	-	-	-	(724,669)	-	-	(668,362)	(4,481)	8,082	(231)	-	-	(1,389,661)	-	(65,288)	(1,454,949)
- debt instruments at fair value through other comprehensive income	-	-	-	-	-	-	(668,362)	-	-	-	-	-	(668,362)	-	(24,232)	(692,594)
- equity instruments at fair value through other comprehensive income	-	-	-	-	-	-	-	(4,481)	-	-	-	-	(4,481)	-	(463)	(4,944)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	(2,661)	-	-	-	(2,661)	-	60	(2,601)
- net investment hedge	-	-	-	-	-	-	-	-	32,906	-	-	-	32,906	-	-	32,906
- hedging reserve - cash flow hedge	-	-	-	-	-	-	-	-	(49,563)	-	-	-	(49,563)	-	39	(49,524)
- deferred hedging cost	-	-	-	-	-	-	-	-	26,692	-	-	-	26,692	-	-	26,692
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	1,342	-	-	-	1,342	-	16	1,358
- currency translation difference	-	-	-	(719,906)	-	-	-	-	(390)	(231)	-	-	(720,527)	-	(40,708)	(761,235)
- Net loss on revaluation reserve	-	-	-	-	-	-	-	-	(244)	-	-	-	(244)	-	-	(244)
- share of other comprehensive expense of associates and joint ventures	-	-	-	(4,763)	-	-	-	-	-	-	-	-	(4,763)	-	-	(4,763)
Total comprehensive (expense)/ income for the financial period	-	-	-	(724,669)	-	-	(668,362)	(4,481)	8,082	(231)	-	1,916,432	526,771	-	(25,556)	501,215
Second interim dividend for the financial year ended 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	(2,198,288)	(2,198,288)	-	-	(2,198,288)
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	-	38,734	(38,734)	-	-	-	
Net non-controlling interests share of subsidiary treasury shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	441	441
Share-based payment expense	-	-	-	-	-	-	-	-	-	8,128	-	-	8,128	-	-	8,128
Shares released under employee benefit schemes	-	-	-	-	-	-	-	-	23,735	(18,189)	-	-	5,546	-	(29)	5,517
Issuance of shares pursuant to long-term incentive plan ("LTIP")	64,254	-	-	-	-	-	-	-	-	(5,414)	-	-	58,840	-	-	58,840
Transfer of realised gain upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	-	-	-	-	(1,526)	-	-	-	1,526	-	-	-	-
At 31 March 2026	29,838,254	233,915	423,130	(3,447,277)	(563)	(43)	(474,228)	(211,995)	(1,414,855)	49,305	2,438,652	41,327,817	68,762,112	200,000	1,321,507	70,283,619

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

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 31 MARCH 2025

Attributable to owners of the Parent

The Group
31 March 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		Other reserves RM'000	Share-based payment reserve RM'000	Regulatory reserve ² RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Non- controlling interests RM'000	Total RM'000
							Debt instruments at fair value through other comprehensive income RM'000	Equity instruments at fair value through other comprehensive income 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	-	-	-	-	-	-	-	-	-	-	-	1,973,380	1,973,380	-	54,272	2,027,652
Other comprehensive (expense)/ income (net of tax)	-	-	-	(593,869)	-	-	183,839	(2,057)	42,304	(90)	-	-	(369,873)	-	(37,849)	(407,722)
- debt instruments at fair value through other comprehensive income	-	-	-	-	-	-	183,839	-	-	-	-	-	183,839	-	4,477	188,316
- equity instruments at fair value through other comprehensive income	-	-	-	-	-	-	-	(2,057)	-	-	-	-	(2,057)	-	(41)	(2,098)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	70,287	-	-	-	70,287	-	172	70,459
- net investment hedge	-	-	-	-	-	-	-	-	8,152	-	-	-	8,152	-	-	8,152
- hedging reserve - cash flow hedge	-	-	-	-	-	-	-	-	4,370	-	-	-	4,370	-	(134)	4,236
- deferred hedging cost	-	-	-	-	-	-	-	-	(41,630)	-	-	-	(41,630)	-	-	(41,630)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	1,141	-	-	-	1,141	-	143	1,284
- currency translation difference	-	-	-	(593,275)	-	-	-	-	2	(90)	-	-	(593,363)	-	(42,466)	(635,829)
- Net gain on revaluation reserve	-	-	-	-	-	-	-	-	(18)	-	-	-	(18)	-	-	(18)
- share of other comprehensive income of associates and joint ventures	-	-	-	(594)	-	-	-	-	-	-	-	-	(594)	-	-	(594)
Total comprehensive (expense)/ income for the financial period	-	-	-	(593,869)	-	-	183,839	(2,057)	42,304	(90)	-	1,973,380	1,603,507	-	16,423	1,619,930
Second interim dividend for the financial year ended 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	(2,146,979)	(2,146,979)	-	-	(2,146,979)
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	-	134,927	(134,927)	-	-	-	
Net non-controlling interests share of subsidiary treasury shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	413	413
Share-based payment expense	-	-	-	-	-	-	-	-	-	5,110	-	-	5,110	-	-	5,110
Shares released under employee benefit schemes	-	-	-	-	-	-	-	-	11,183	(11,861)	-	-	(678)	-	(29)	(707)
Issuance of shares pursuant to LTIP	37,730	-	-	-	-	-	-	-	-	2,887	-	-	40,617	-	-	40,617
At 31 March 2025	29,476,981	204,540	423,130	(282,190)	(563)	(43)	(331,854)	(157,353)	(1,775,701)	116,848	1,912,019	39,159,559	68,745,373	200,000	1,411,901	70,357,274

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

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CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	← Non-distributable →				Distributable		Total RM'000
	Ordinary share capital RM'000	Capital reserve RM'000	Treasury shares RM'000	Fair value reserve - debt instruments at fair value through other comprehensive income RM'000	Share-based payment reserve RM'000	Retained earnings RM'000	
The Company							
At 1 January 2026	29,774,000	55,982	(43)	12,992	32,818	697,476	30,573,225
Profit for the financial period	-	-	-	-	-	2,810,834	2,810,834
Other comprehensive expense (net of tax)	-	-	-	(652)	-	-	(652)
- Debt instruments at fair value through other comprehensive income	-	-	-	(652)	-	-	(652)
Total comprehensive (expense)/income for the financial period	-	-	-	(652)	-	2,810,834	2,810,182
Second interim dividend for the financial year ended 31 December 2025	-	-	-	-	-	(2,198,288)	(2,198,288)
Issuance of shares pursuant to LTIP	64,254	-	-	-	(5,414)	-	58,840
At 31 March 2026	29,838,254	55,982	(43)	12,340	27,404	1,310,022	31,243,959

	← Non-distributable →				Distributable		Total RM'000
	Ordinary share capital RM'000	Capital reserve RM'000	Treasury shares RM'000	Fair value reserve - debt instruments at fair value through other comprehensive income RM'000	Share-based payment reserve RM'000	Retained earnings RM'000	
The Company							
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	-	-	-	-	-	1,701,180	1,701,180
Other comprehensive income (net of tax)	-	-	-	2,769	-	-	2,769
- Debt instruments at fair value through other comprehensive income	-	-	-	2,769	-	-	2,769
Total comprehensive income for the financial period	-	-	-	2,769	-	1,701,180	1,703,949
Second interim dividend for the financial year ended 31 December 2024	-	-	-	-	-	(2,146,979)	(2,146,979)
Issuance of shares pursuant to LTIP	37,730	-	-	-	2,887	-	40,617
At 31 March 2025	29,476,981	55,982	(43)	12,320	106,876	658,753	30,310,869

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025.

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	The Group		The Company	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Cash flows from operating activities				
Profit before taxation and zakat	2,550,974	2,627,037	2,811,153	1,701,611
Adjustments for non-operating and non-cash items	(923,243)	(1,074,323)	(2,817,512)	(1,706,272)
Operating profit/(loss) before changes in working capital	1,627,731	1,552,714	(6,359)	(4,661)
Net changes in operating assets	(6,779,811)	(6,047,601)	(3,069)	(607,938)
Net changes in operating liabilities	4,841,265	14,290,535	(3,063)	(619)
	(1,938,546)	8,242,934	(6,132)	(608,557)
Cash flows (used in)/generated from operations	(310,815)	9,795,648	(12,491)	(613,218)
Taxation and zakat paid	(2,689,865)	(2,277,550)	(708)	(1,028)
Net cash flows (used in)/generated from operating activities	(3,000,680)	7,518,098	(13,199)	(614,246)
Cash flows from investing activities				
Dividend income from subsidiaries	-	-	2,870,955	1,759,726
Interest income received from financial investments	1,135,446	1,100,590	132,001	81,810
Net disposal/(purchase) of financial investments	2,425,196	(7,719,112)	-	-
Net purchase of property, plant and equipment	(510,391)	(295,445)	-	-
Net purchase of intangible assets	(136,334)	(160,724)	-	-
Other investing activities	9,870	(4,812)	-	-
Net cash flows generated from/(used in) investing activities	2,923,787	(7,079,503)	3,002,956	1,841,536
Cash flows from financing activities				
Dividend paid to shareholders	(2,198,288)	(2,146,979)	(2,198,288)	(2,146,979)
Interest paid on bonds, Sukuk and debentures	(216,683)	(210,423)	-	-
Interest paid on subordinated obligations	(150,831)	(110,588)	(132,001)	(41,486)
Interest paid on term loan facility and other borrowings	(84,058)	(97,968)	(34,441)	(40,323)
Proceeds from issuance of bonds, Sukuk and debentures	2,018,727	1,263,177	-	-
Proceeds from term loan facility and other borrowings	2,476,967	4,491,336	-	749,288
Redemption of bonds, Sukuk and debentures	(599,410)	(351,526)	-	-
Repayment of term loan facility and other borrowings	(2,932,151)	(1,732,237)	-	-
Other financing activities	376,125	504,469	58,839	3,092
Net cash flows (used in)/generated from financing activities	(1,309,602)	1,609,261	(2,305,891)	(1,476,408)
Net (decrease)/increase in cash and cash equivalents during the financial period	(1,386,495)	2,047,856	683,866	(249,118)
Effects of exchange rate changes	(123,997)	1,351	-	-
Cash and cash equivalents at beginning of the financial period	29,526,793	30,030,884	265,830	407,956
Cash and cash equivalents at end of the financial period	28,016,301	32,080,091	949,696	158,838
Cash and cash equivalents comprise:				
Cash and short-term funds	26,232,902	31,017,216	930,416	140,033
Deposits and placements with banks and other financial institutions	7,162,080	5,626,114	20,016	19,520
	33,394,982	36,643,330	950,432	159,553
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	(4,844,505)	(3,997,101)	(736)	(715)
Restricted cash	(534,176)	(566,138)	-	-
	28,016,301	32,080,091	949,696	158,838

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 31 March 2026 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, equity instruments at fair value through other comprehensive income, derivative financial instruments and financial liabilities at fair value through profit or loss, that 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 2025. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Company since the financial year ended 31 December 2025.

The material accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 December 2025, and modified for the adoption of the following accounting standards and amendments to published standards applicable for financial period beginning on or after 1 January 2026:

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

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

The unaudited condensed interim financial statements incorporate 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 31 March 2026:-

(a) On 13 March 2026, CIMB Group Holdings Berhad ("CIMBGH" or "the Company") announced that it will seek its shareholders' approval at its 69th 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 2026.

(b) During the financial period, CIMB Thai issued various unsecured structured debentures amounting to THB805.0 million with tenures ranging between 1 month to 2 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 THB992.6 million.

(c) During the financial period, CIMB Thai had redeemed unsecured short term debentures amounting to THB950.0 million.

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

(d) In 2026, CIMB Bank issued a nominal value of RM1.9 billion commercial papers in aggregate under its RM10.0 billion Commercial Papers Programme. The commercial papers, which bear a discount rate of 3.25% per annum, will mature 6 months from the respective issuance dates.

A total of RM2.5 billion commercial papers matured during the period.

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

(f) On 9 February 2026, CIMB Niaga issued IDR 75 billion 5-year Tier-2 subordinated debt to CIMB Group Sdn Bhd bearing a fixed interest rate of 6.25% per annum, payable on quarterly basis. As of the reporting date, CIMB Niaga was in the process of obtaining approval from the Financial Services Authority (OJK) for the subordinated debt's classification as Tier II Capital, hence the subordinated debt was classified as Other Borrowings in financial statements. As the IDR75 billion subordinated debt was held by one of the subsidiaries of the Company, the amount was eliminated at consolidated level.

(g) On 5 March 2026, CIMB Niaga Auto Finance issued unsecured IDR900,000 million bonds. The bonds were divided into 370-day Series A Bond and 3-year Series B Bond amounting to IDR800,000 million and IDR100,000 million, with fixed interest rates of 4.90% and 5.45% per annum respectively. The 370-day Series A Bond and 3-year Series B Bond will mature on 15 March 2027 and 5 March 2029 respectively.

(h) On 31 March 2026, the Company increased its issued and paid-up capital from 10,790,973,323 to 10,802,791,723 shares via:

- (i) Issuance of 11,818,400 new ordinary shares amounting to RM64.3 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 first quarter ended 31 March 2026 which have not been reflected in the financial statements for the first quarter ended 31 March 2026:

(a) The issued and paid-up capital of the Company increased from 10,802,791,723 as at 31 March 2026 to 10,803,306,723 shares at the date of announcement via:

- (i) Issuance of 515,000 new ordinary shares amounting to RM2.9 million arising from the LTIP -ESOS.

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

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 20.35 sen per ordinary share for the financial year ended 31 December 2025. Based on the issued and paid-up ordinary shares of 10,790,968,415 as at 31 December 2025, the proposed second interim dividend amounts to approximately RM2,196 million. Upon the full exercise of vested ESOS of up to 68,847,787 new ordinary shares under the LTIP scheme, the proposed single-tier second interim dividend of 20.35 sen per ordinary share for the financial year ended 31 December 2025 will amount up to approximately RM2,210 million. On 27 March 2026, the single-tier second interim dividend amounting to RM2,198,287,857 was paid.

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, and detailed below, there was no significant event that had occurred during the current reporting period.

On 5 January 2026, CIMB Investment Bank ("CIMB Investment") was served with an Amended Writ of Summons and Amended Statement of Claim re-dated 2 January 2026 ("the Suit") by solicitors acting for 14 Plaintiffs, in relation to the Islamic Medium Term Notes under the Shariah principle of Murabahah issued in 2016 by the 1st Defendant, MEX II Sdn Bhd (In Receivership) ("MEX II"), for the construction of the MEX Highway from Putrajaya to KLIA / KLIA 2 ("MEX II Highway"). CIMB Investment has been named as one of the 12 Defendants in the Suit.

The Plaintiffs alleged that as registered holders, custodians, fund trustees, beneficial owners and/or fund managers and their representatives of the Sukuk Murabahah, they have suffered loss and damage as a result of MEX II having defaulted on the principal repayments and periodic profit payments of the Sukuk Murabahah.

The Suit alleged that CIMB Investment in its various roles of Principal Adviser, Lead Arranger, Lead Manager and Facility Agent for the Sukuk Murabahah failed to discharge various pre and post-issuance duties and obligations, resulting in grossly insufficient funds being ring-fenced for the completion of the MEX II Highway. The Suit also alleged that CIMB Investment is jointly and severally liable with the other Defendants for all losses suffered by the Plaintiffs for the "Dissolution Amount" amounting to RM1.38 billion as at 3 January 2022 or such other sums as adjudged by the Court.

On 6 March 2026, CIMB IB filed and served its Defence to the Plaintiffs. On the same date, CIMB IB was served with a copy of the Defence and Counterclaim by Maju Lingkaran Development Sdn Bhd, Maju Holdings Sdn Bhd, Tan Sri Abu Sahid Bin Mohamed, Puan Sri Noor Azrina Binti Mohd Azmi and Mohd Faiq Bin Abu Sahid (collectively, "Maju Counterclaiming Group") seeking indemnity or contribution from CIMB IB and other parties in connection with the Suit. CIMB IB is to file its defence to the Counterclaim by the Maju Counterclaiming Group by 11 May 2026.

A7. SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

There are no significant events that had occurred between 31 March 2026 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 31 March 2026, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RM648,000 (2025: RM764,000) and RM530,000 (2025: RM710,000) respectively. The expected credit losses written back in the income statement during the financial period amounting to RM297,000 (2025: RM362,000).

A9. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Money market instruments:		
Malaysian Government Securities	5,075,042	5,500,573
Cagamas bonds	660,515	476,721
Malaysian Government treasury bills	801,048	759,385
Bank Negara Malaysia monetary notes	2,778,278	2,180,443
Negotiable instruments of deposit	3,495,697	2,144,803
Other Government securities	19,999,892	18,407,867
Government Investment Issues	6,310,686	7,239,105
Other Government treasury bills	8,717,018	12,997,307
Commercial papers	1,340,577	1,114,780
Promissory Notes	272,374	273,451
	49,451,127	51,094,435
Quoted securities:		
<i><u>In Malaysia:</u></i>		
Shares	1,951,812	1,971,686
<i><u>Outside Malaysia:</u></i>		
Shares	913,021	765,892
	2,864,833	2,737,578
Unquoted securities:		
<i><u>In Malaysia:</u></i>		
Corporate bond and Sukuk	4,058,320	4,714,828
Shares	1,230,160	1,230,160
Unit trusts	248,098	110,156
<i><u>Outside Malaysia:</u></i>		
Corporate bond	5,077,889	4,775,327
Shares	7,687	7,635
Private equity funds	28,839	30,366
	10,650,993	10,868,472
	62,966,953	64,700,485

A10. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Company	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Fair value				
Money market instruments:				
Malaysian Government Securities	4,854,622	5,696,729	-	-
Cagamas bonds	996,689	728,475	-	-
Negotiable instruments of deposit	439,935	1,017,885	-	-
Other Government securities	24,687,662	25,666,234	-	-
Government investment Issues	7,966,166	9,055,465	-	-
Other Government treasury bills	146,883	277,999	-	-
	39,091,957	42,442,787	-	-
Unquoted securities:				
<i>In Malaysia:</i>				
Corporate bond and Sukuk	28,923,227	27,815,127	620,241	614,441
<i>Outside Malaysia:</i>				
Corporate bond and Sukuk	15,617,238	15,070,769	-	-
	44,540,465	42,885,896	620,241	614,441
	83,632,422	85,328,683	620,241	614,441

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			Total RM'000
	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	
At 1 January 2026	25,768	36,112	-	61,880
Changes in expected credit losses due to transfer within stages:				
Transferred to Stage 2	(3)	3	-	-
	(1,464)	(337)	-	(1,801)
Total charge to Statement of Income:				
New financial assets purchased	23,800	-	-	23,800
Financial assets that have been derecognised	(6,099)	-	-	(6,099)
Change in credit risk	(19,165)	(337)	-	(19,502)
Exchange fluctuation	(218)	(1,532)	-	(1,750)
At 31 March 2026	24,083	34,246	-	58,329
At 1 January 2025	50,258	17,149	-	67,407
Changes in expected credit losses due to transfer within stages:				
Transferred to Stage 2	(84)	84	-	-
	(23,370)	19,515	-	(3,855)
Total charge to Statement of Income:				
New financial assets purchased	131,681	-	-	131,681
Financial assets that have been derecognised	(35,469)	(3,243)	-	(38,712)
Change in credit risk	(119,582)	22,758	-	(96,824)
Exchange fluctuation	(1,036)	(636)	-	(1,672)
At 31 December 2025	25,768	36,112	-	61,880

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)

	The Company			Total RM'000
	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	
At 1 January 2026	2,830	-	-	2,830
Total charge to Statement of Income:	206	-	-	206
Change in credit risk	206	-	-	206
At 31 March 2026	3,036	-	-	3,036
At 1 January 2025	7,579	-	-	7,579
Total charge to Statement of Income:	(4,749)	-	-	(4,749)
Change in credit risk	(4,749)	-	-	(4,749)
At 31 December 2025	2,830	-	-	2,830

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 / 31 March 2026	-	-
At 1 January / 31 December 2025	-	-

A11. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Quoted securities		
<u>In Malaysia</u>		
Shares	100,919	100,951
<u>Outside Malaysia</u>		
Shares	103,069	119,515
	203,988	220,466
Unquoted securities		
<u>In Malaysia</u>		
Shares	370,038	368,852
<u>Outside Malaysia</u>		
Shares	12,031	12,258
	382,069	381,110
	586,057	601,576

A12. DEBT INSTRUMENTS AT AMORTISED COST

	The Group		The Company	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Money market instruments:				
Malaysian Government securities	12,123,176	11,951,942	-	-
Cagamas bonds	520,852	518,454	-	-
Other Government treasury bills	7,418,854	10,771,493	-	-
Other Government securities	8,989,543	8,268,967	-	-
Malaysian Government investment issue	24,190,445	22,319,861	-	-
Khazanah bonds	112,980	112,980	-	-
Commercial papers	184,515	184,521	-	-
Malaysian Government Treasury bills	-	65,184	-	-
	53,540,365	54,193,402	-	-
Unquoted securities				
<i>In Malaysia</i>				
Corporate bond and Sukuk	21,451,742	21,924,418	10,024,061	10,053,045
Loan stock	20,900	20,900	-	-
<i>Outside Malaysia</i>				
Corporate bond and Sukuk	3,906,620	4,163,226	-	-
	25,379,262	26,108,544	10,024,061	10,053,045
Total	78,919,627	80,301,946	10,024,061	10,053,045
Amortisation of premium, net of accretion of discount	(222,372)	(168,712)	-	-
Less : Expected credit losses	(5,053)	(4,541)	(50,415)	(46,991)
	78,692,202	80,128,693	9,973,646	10,006,054

Expected credit losses movement for debt instruments at amortised cost:

	The Group			
	12-month expected credit losses (Stage 1) RM'000	lifetime expected credit losses - not credit impaired (Stage 2) RM'000	lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	4,040	343	158	4,541
Total charge to Statement of Income:	626	(87)	-	539
New financial assets purchased	1,012	-	-	1,012
Financial assets that have been derecognised	(121)	-	-	(121)
Change in credit risk	(265)	(87)	-	(352)
Exchange fluctuation	(17)	(3)	(7)	(27)
At 31 March 2026	4,649	253	151	5,053
	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:	(2,820)	(787)	(43,787)	(47,394)
New financial assets purchased	25,065	-	-	25,065
Financial assets that have been derecognised	(12,891)	-	(71,042)	(83,933)
Change in credit risk	(14,994)	(787)	27,255	11,474
Write-offs	-	-	(80,114)	(80,114)
Exchange fluctuation	(195)	(70)	(3)	(268)
Other movements	-	-	(455,353)*	(455,353)
At 31 December 2025	4,040	343	158	4,541

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

A12. DEBT INSTRUMENTS AT AMORTISED COST (Continued)

Expected credit losses movement for debt instruments at amortised cost (Continued):

	The Company			Total RM'000
	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	RM'000	
At 1 January 2026	46,991	-	-	46,991
Total charge to Statement of Income:	3,424	-	-	3,424
Change in credit risk	3,424	-	-	3,424
At 31 March 2026	50,415	-	-	50,415
At 1 January 2025	55,348	-	-	55,348
Total charge to Statement of Income:	(8,357)	-	-	(8,357)
New financial assets purchased	70,259	-	-	70,259
Financial assets that have been derecognised	(71,030)	-	-	(71,030)
Change in credit risk	(7,586)	-	-	(7,586)
At 31 December 2025	46,991	-	-	46,991

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

	The Group		
	Lifetime	Purchased credit	Total
	expected credit		
	losses		
- credit impaired	impaired	RM'000	
(Stage 3)	RM'000	RM'000	
RM'000	RM'000	RM'000	
At 1 January 2026	158	95,104	95,262
Amount recovered	-	(4,583)	(4,583)
Other changes in debt instruments	-	1,042	1,042
Exchange fluctuation	(5)	-	(5)
At 31 March 2026	153	91,563	91,716
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)	(40,598)	(551,339)
Financial assets that have been derecognised	(715,155)	-	(715,155)
Other changes in debt instruments	(56,011)	1,273	(54,738)
Exchange fluctuation	(27,460)	-	(27,460)
At 31 December 2025	158	95,104	95,262

A13. LOANS, ADVANCES AND FINANCING

(i) By type

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
At amortised cost		
Overdrafts	5,630,380	5,512,212
Term loans/financing		
- Housing loans/financing	151,323,777	151,413,615
- Syndicated term loans	26,525,434	25,599,239
- Hire purchase receivables	31,259,299	31,380,287
- Lease receivables	257,862	280,162
- Factoring receivables	37,767	28,881
- Other term loans/financing	159,684,601	162,093,560
Bills receivable	10,558,328	8,551,262
Trust receipts	1,446,951	1,657,959
Claims on customers under acceptance credits	3,777,639	3,775,585
Staff loans *	1,727,708	1,769,182
Credit card receivables	10,972,749	11,158,538
Revolving credits	51,093,051	49,692,675
Share margin financing	32,453	34,019
Gross loans, advances and financing at amortised cost	454,327,999	452,947,176
Fair value changes arising from fair value hedges	(2,680)	8,939
	454,325,319	452,956,115
Less:		
- Expected credit losses	(7,768,955)	(8,035,685)
Net loans, advances and financing at amortised cost	446,556,364	444,920,430
At fair value through profit or loss		
Term loans/financing		
- Syndicated term loan	750,895	-
Total net loans, advances and financing	447,307,259	444,920,430
Total gross loans, advances and financing:		
- At amortised cost	454,327,999	452,947,176
- At fair value through profit or loss	750,895	-
	455,078,894	452,947,176

* Included in staff loans of the Group are loans to Directors amounting to RM8,122,904 (2025: RM10,873,148).

(a) Included in the Group's loans, advances and financing balances are RM13,482,000 (2025: RM13,790,000) of reinstated loans which were previously impaired and written off prior to 2005. The reinstatement of these loans has been approved by BNM on 5 February 2010 and was done selectively on the basis of either full settlement of arrears or upon regularised payments of rescheduled loan repayments.

(b) The Group has undertaken fair value hedge and cash flow hedge on the interest rate risk and foreign currency risk of loans, advances and financing of RM2,925,453,000 and RM2,454,923,000 respectively (2025: RM6,185,841,000 and RM5,699,839,000) using interest rate swaps and cross currency interest rate swaps.

(c) Included in the loans, advances and financing of the Group at 31 March 2026 is financing which is disclosed as "Restricted Agency Investment Account" ("RAIA") in CIMB Islamic amounting to RM14,238,225,000 (2025: RM14,189,779,000). 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	
	31 March 2026 RM'000	31 December 2025 RM'000
Domestic banking institutions	46,300	52,096
Domestic non-bank financial institutions		
- Stockbroking companies	284,139	201,303
- Others	8,423,473	8,492,068
Domestic business enterprises		
- Small medium enterprises	61,369,743	62,066,478
- Others	70,118,177	67,336,539
Government and statutory bodies	12,346,496	12,416,001
Individuals	250,039,715	250,769,660
Other domestic entities	1,753,713	1,758,319
Foreign entities	50,697,138	49,854,712
Gross loans, advances and financing	455,078,894	452,947,176

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

	The Group	
	31 March 2026	31 December 2025
	RM'000	RM'000
Fixed rate		
- Housing loans/financing	15,670,765	15,431,968
- Hire-purchase receivables	25,384,881	26,079,022
- Other fixed rate loans	59,840,297	60,687,816
Variable rate		
- BLR/BFR	94,548,139	95,661,168
- Cost plus	63,707,055	61,365,378
- Other variable rates	195,927,757	193,721,824
Gross loans, advances and financing	455,078,894	452,947,176

(iv) By economic purpose

	The Group	
	31 March 2026	31 December 2025
	RM'000	RM'000
Personal use	26,806,539	27,353,753
Credit card	10,972,749	11,158,538
Purchase of consumer durables	696,559	740,425
Construction	10,663,194	11,279,985
Residential property (Housing)	152,919,874	152,976,782
Non-residential property	45,613,032	44,731,146
Purchase of fixed assets other than land and buildings	13,116,150	13,089,430
Mergers and acquisitions	1,411,642	1,413,185
Purchase of securities	14,058,702	14,161,061
Purchase of transport vehicles	30,982,769	31,312,788
Working capital	113,964,676	113,772,748
Other purposes	33,873,008	30,957,335
Gross loans, advances and financing	455,078,894	452,947,176

(v) By geographical distribution

	The Group	
	31 March 2026	31 December 2025
	RM'000	RM'000
Malaysia	288,548,363	285,355,657
Indonesia	59,666,790	61,936,034
Thailand	30,533,606	31,716,121
Singapore	45,944,585	46,839,892
United Kingdom	3,879,795	3,791,680
Hong Kong	2,361,124	1,945,973
China	5,049,231	4,965,070
Other countries	19,095,400	16,396,749
Gross loans, advances and financing	455,078,894	452,947,176

(vi) By economic sector

	The Group	
	31 March 2026	31 December 2025
	RM'000	RM'000
Primary agriculture	7,913,638	7,719,160
Mining and quarrying	3,813,307	3,313,189
Manufacturing	26,919,900	28,152,619
Electricity, gas and water supply	9,451,028	10,292,688
Construction	14,723,767	14,290,715
Transport, storage and communications	14,134,973	11,931,406
Education, health and others	19,482,995	20,265,699
Wholesale and retail trade, and restaurants and hotels	36,589,485	34,776,172
Finance, insurance/takaful, real estate and business activities	68,628,309	68,066,994
Household	232,051,940	232,391,561
Others	21,369,552	21,746,973
Gross loans, advances and financing	455,078,894	452,947,176

A13. LOANS, ADVANCES AND FINANCING (Continued)

(vii) By residual contractual maturity

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Within one year	107,962,201	103,362,968
One year to less than three years	39,071,470	39,418,899
Three years to less than five years	43,393,228	45,896,575
Five years and more	264,651,995	264,268,734
Gross loans, advances and financing	455,078,894	452,947,176

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

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Personal use	432,894	425,408
Credit card	221,751	221,909
Purchase of consumer durables	602	443
Construction	278,432	462,968
Residential property (Housing)	2,831,896	2,757,492
Non-residential property	405,348	372,696
Purchase of fixed assets other than land and buildings	248,927	264,716
Mergers and acquisitions	46,253	45,254
Purchase of securities	551	557
Purchase of transport vehicles	418,912	437,242
Working capital	2,063,899	2,069,195
Other purpose	684,968	728,278
Gross credit impaired loans, advances and financing	7,634,433	7,786,158

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

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Malaysia	3,650,304	3,493,217
Indonesia	1,986,931	2,233,714
Thailand	1,164,532	1,254,984
Singapore	184,789	169,022
United Kingdom	47,672	45,573
Hong Kong	160,111	163,178
China	12,262	10,575
Other countries	427,832	415,895
Gross credit impaired loans, advances and financing	7,634,433	7,786,158

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

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Primary agriculture	28,756	29,459
Mining and quarrying	185,708	197,112
Manufacturing	945,283	1,040,001
Electricity, gas and water supply	20,789	6,224
Construction	319,039	472,945
Transport, storage and communications	88,145	88,375
Education, health and others	52,311	55,416
Wholesale and retail trade, and restaurants and hotels	863,826	795,569
Finance, insurance/takaful, real estate and business activities	980,400	999,038
Household	3,606,575	3,526,171
Others	543,601	575,848
Gross credit impaired loans, advances and financing	7,634,433	7,786,158

A13. LOANS, ADVANCES AND FINANCING (Continued)

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

	The Group			Total RM'000	
	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		
	<u>Loans, advances and financing at amortised cost</u>				
	At 1 January 2026	1,746,250	1,810,982		4,478,453
Changes in expected credit losses due to transfer within stages:	132,672	(173,956)	41,284	-	
Transferred to Stage 1	294,040	(273,471)	(20,569)	-	
Transferred to Stage 2	(149,779)	385,629	(235,850)	-	
Transferred to Stage 3	(11,589)	(286,114)	297,703	-	
Total charge to Statement of Income:	(25,793)	(102)	635,910	610,015	
New financial assets originated	261,349	93,707	79,198	434,254	
Financial assets that have been derecognised	(84,745)	(224,415)	-	(309,160)	
Writeback in respect of full recoveries	-	-	(46,602)	(46,602)	
Change in credit risk	(202,397)	130,606	603,314	531,523	
Write-offs	(63)	(170)	(744,462)	(744,695)	
Disposal of loans, advances and financing	-	-	(875)	(875)	
Exchange fluctuation	(25,450)	(23,129)	(68,555)	(117,134)	
Other movements	(8)	(3)	(14,030)	(14,041)	
At 31 March 2026	1,827,608	1,613,622	4,327,725	7,768,955	

A13. LOANS, ADVANCES AND FINANCING (Continued)

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

	The Group			Total RM'000	
	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		
	Loans, advances and financing at amortised cost				
	At 1 January 2025	2,435,885	1,793,505		5,848,135
Changes in expected credit losses due to transfer within stages:	507,838	(606,154)	98,316	-	
Transferred to Stage 1	1,151,826	(1,078,787)	(73,039)	-	
Transferred to Stage 2	(577,021)	1,512,887	(935,866)	-	
Transferred to Stage 3	(66,967)	(1,040,254)	1,107,221	-	
Total charge to Statement of Income:	(1,124,460)	691,318	2,873,134	2,439,992	
New financial assets originated	950,891	228,131	120,586	1,299,608	
Financial assets that have been derecognised	(759,108)	(404,067)	(90,283)	(1,253,458)	
Writeback in respect of full recoveries	-	-	(331,657)	(331,657)	
Change in credit risk	(1,316,243)	867,254	3,174,488	2,725,499	
Write-offs	(893)	(1,724)	(3,194,614)	(3,197,231)	
Disposal of loans, advances and financing	-	-	(129,016)	(129,016)	
Exchange fluctuation	(71,942)	(66,101)	(385,760)	(523,803)	
Other movements	(178)	138	(631,742)*	(631,782)	
At 31 December 2025	1,746,250	1,810,982	4,478,453	8,035,685	

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

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 2026	7,671,298	114,860
Transfer within stages	857,102	-	857,102
New financial assets originated	76,795	-	76,795
Write-offs	(744,661)	-	(744,661)
Amount fully recovered	(100,695)	-	(100,695)
Other changes in loans, advances and financing	(125,289)	(4,275)	(129,564)
Disposal of loans, advances and financing	(2,541)	-	(2,541)
Exchange fluctuation	(108,161)	-	(108,161)
At 31 March 2026	7,523,848	110,585	7,634,433

	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	-
Transfer within stages	2,797,135	-	2,797,135
New financial assets originated	131,162	162,437	293,599
Write-offs	(3,206,552)	-	(3,206,552)
Amount fully recovered	(400,486)	(48,895)	(449,381)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	240,202	1,318	241,520
Disposal of loans, advances and financing	(181,120)	-	(181,120)
Exchange fluctuation	(419,947)	-	(419,947)
At 31 December 2025	7,671,298	114,860	7,786,158

	The Group	
	31 March 2026	31 December 2025
Ratio of credit impaired loans to total gross loans, advances and financing	1.68%	1.72%

A14. OTHER ASSETS

	The Group		The Company	
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Due from brokers	329,081	147,474	-	-
Other debtors net of expected credit losses of RM709,927,000 (2025: RM708,261,000), deposits and prepayments	4,521,320	3,427,076	85,962	82,899
Settlement accounts	429,656	406,297	-	-
Treasury related receivables	4,999,395	2,968,743	-	-
Due from joint ventures	5,347,356	5,230,724	-	-
Structured financing	375,755	320,141	-	-
Foreclosed assets net of allowance for impairment losses of RM121,442,000 (2025: RM112,930,000)	213,773	237,087	-	-
Collateral pledged for derivative transactions	3,935,618	5,126,340	-	-
	20,151,954	17,863,882	85,962	82,899

A15. DEPOSITS FROM CUSTOMERS

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
<u>By type of deposit</u>		
Demand deposits	131,105,597	126,646,276
Savings deposits	92,541,230	94,177,991
Fixed deposits	157,183,887	167,185,321
Negotiable instruments of deposit	1,585,272	2,182,054
Short term money market deposit	91,689,754	85,540,353
Others	2,128,918	2,023,346
	476,234,658	477,755,341

By type of customer

Government and statutory bodies	26,049,362	19,940,051
Business enterprises	180,446,181	186,898,695
Individuals	192,433,179	196,613,192
Others	77,305,936	74,303,403
	476,234,658	477,755,341

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

Due within six months	131,883,366	147,582,216
Six months to less than one year	25,575,307	20,421,019
One year to less than three years	1,268,200	1,322,840
Three years to five years	42,267	41,300
More than five years	19	-
	158,769,159	169,367,375

A16. INVESTMENT ACCOUNTS OF CUSTOMERS

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Unrestricted investment accounts	33,085,205	32,291,771

A17. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Licensed banks	32,744,916	32,708,170
Licensed finance companies	3,477,944	6,107,383
Licensed investment banks	659,708	298,710
Bank Negara Malaysia ("BNM")	1,330,610	1,317,899
Other financial institutions	7,824,212	9,475,399
	46,037,390	49,907,561

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

Due within six months	44,304,497	48,591,767
Six months to less than one year	1,049,431	642,131
One year to less than three years	51,328	54,315
Three years to less than five years	632,134	619,348
	46,037,390	49,907,561

A18. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
<u>Designated at fair value through profit or loss: (Note a)</u>		
Deposits from customers - structured investments	10,318,993	9,549,268
Debentures	391,392	184,992
Bills payable	1,332,303	1,411,719
	12,042,688	11,145,979
<u>Held for trading:</u>		
Malaysian Government Securities	176,553	3,984
Other Government Securities	2,260,582	2,019,375
Government investment issues	24,653	13,811
	2,461,788	2,037,170
	14,504,476	13,183,149

(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 31 March 2026 were RM674,266,000 (2025: RM267,553,000) lower than the contractual amount at maturity for the structured investments, RM18,765,000 lower (2025: RM7,898,000 higher) than the contractual amount at maturity for the debentures and RM117,988,000 (2025: RM152,251,000) higher than the contractual amount at maturity for the bills payable.

A19. OTHER LIABILITIES

	The Group		The Company	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Due to brokers	473,127	140,601	-	-
Expenditure payable	3,459,683	3,193,124	2,709	4,285
Provision for legal claims	74,262	77,985	-	-
Sundry creditors	2,410,949	1,972,157	4	4
Treasury related payables	4,581,323	4,487,017	-	-
Settlement accounts	416,045	517,899	-	-
Structured deposits	6,165,260	5,754,912	-	-
Post employment benefit obligations	540,369	414,194	-	-
Credit card expenditure payable	178,766	170,079	-	-
Collateral pledged for derivative transactions	4,037,967	5,007,412	-	-
Expected credit losses for loan commitments and financial guarantee contracts	(a) 366,616	370,779	-	-
Prepayment	576,772	588,006	-	-
Others	2,306,149	2,378,059	-	-
	25,587,288	25,072,224	2,713	4,289

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 2026	178,107	104,667	88,005	370,779
	Changes in expected credit losses due to transfer within stages:	18,937	(18,334)	(603)	-
Transferred to Stage 1	22,059	(21,979)	(80)	-	
Transferred to Stage 2	(2,994)	9,586	(6,592)	-	
Transferred to Stage 3	(128)	(5,941)	6,069	-	
Total charge to Statement of Income:	(23,142)	(20)	20,586	(2,576)	
New exposures	18,695	3,840	-	22,535	
Exposures derecognised or matured	(34,740)	(5,295)	(1,858)	(41,893)	
Change in credit risk	(7,097)	1,435	22,444	16,782	
Exchange fluctuation	(1,196)	(257)	(791)	(2,244)	
Other movements	(1)	(161)	819	657	
At 31 March 2026	172,705	85,895	108,016	366,616	
	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:	89,826	(84,039)	(5,787)	-	
Transferred to Stage 1	113,290	(110,248)	(3,042)	-	
Transferred to Stage 2	(23,212)	59,694	(36,482)	-	
Transferred to Stage 3	(252)	(33,485)	33,737	-	
Total charge to Statement of Income:	(121,307)	103,306	(8,162)	(26,163)	
New exposures	204,397	9,849	671	214,917	
Exposures derecognised or matured	(173,005)	(34,641)	(16,805)	(224,451)	
Change in credit risk	(152,699)	128,098	7,972	(16,629)	
Exchange fluctuation	(5,518)	(1,817)	(2,591)	(9,926)	
Other movements	(249)	(10)	(1)	(260)	
At 31 December 2025	178,107	104,667	88,005	370,779	

As at 31 March 2026, the gross exposures of loan commitments and financial guarantee contracts that are credit impaired is RM244,688,000 (2025: RM232,502,000).

A20(a). INTEREST INCOME

	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
The Group				
Loans, advances and financing				
- Interest income other than recoveries	3,666,915	4,276,748	3,666,915	4,276,748
- Unwinding income [^]	23,213	31,198	23,213	31,198
Money at call and deposit placements with financial institutions	174,638	222,221	174,638	222,221
Reverse repurchase agreements	112,313	91,175	112,313	91,175
Debt instruments at fair value through other comprehensive income	697,169	811,308	697,169	811,308
Debt instruments at amortised cost	515,557	521,465	515,557	521,465
Others	44,305	44,993	44,305	44,993
	5,234,110	5,999,108	5,234,110	5,999,108
Accretion of discounts less amortisation of premiums	(46,393)	43,470	(46,393)	43,470
	5,187,717	6,042,578	5,187,717	6,042,578
The Company				
Money at call and deposit placements with financial institutions	935	2,216	935	2,216
Debt instruments at fair value through other comprehensive income	6,658	11,540	6,658	11,540
Debt instruments at amortised cost	103,017	82,801	103,017	82,801
	110,610	96,557	110,610	96,557

[^] 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

	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
The Group				
Financial investments at fair value through profit or loss	386,801	365,577	386,801	365,577
Reverse repurchase agreements at fair value through profit or loss	2,626	5,966	2,626	5,966
Loan, advances and financing at fair value through profit or loss	895	-	895	-
	390,322	371,543	390,322	371,543
Accretion of discounts, net of amortisation of premiums	21,757	72,463	21,757	72,463
	412,079	444,006	412,079	444,006

A21. INTEREST EXPENSE

	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
The Group				
Deposits and placements of banks and other financial institutions	256,036	367,542	256,036	367,542
Deposits from customers	1,875,199	2,281,384	1,875,199	2,281,384
Repurchase agreements	260,190	416,735	260,190	416,735
Bonds, Sukuk and debentures	93,696	78,590	93,696	78,590
Subordinated obligations	121,494	114,820	121,494	114,820
Financial liabilities designated at fair value through profit or loss	142,927	143,315	142,927	143,315
Negotiable certificates of deposits	6,020	31,020	6,020	31,020
Other borrowings	120,811	153,560	120,811	153,560
Recourse obligation on loan and financing sold to Cagamas	13,517	13,384	13,517	13,384
Structured deposits	35,079	47,471	35,079	47,471
Lease liabilities	3,336	4,982	3,336	4,982
Others	5,485	11,316	5,485	11,316
	2,933,790	3,664,119	2,933,790	3,664,119
The Company				
Subordinated obligations	120,302	104,968	120,302	104,968
Other borrowings	39,150	43,201	39,150	43,201
	159,452	148,169	159,452	148,169

A22. MODIFICATION LOSS

	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
The Group				
Loss on modification of cash flows	8,517	5,875	8,517	5,875

A23. NET NON-INTEREST INCOME

	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
The Group				
(a) Fee and commission income				
Commissions	402,653	421,504	402,653	421,504
Fee on loans, advances and financing	166,636	219,807	166,636	219,807
Service charges and fees	177,934	162,110	177,934	162,110
Corporate advisory and arrangement fees	2,431	1,104	2,431	1,104
Guarantee fees	10,477	14,690	10,477	14,690
Other fee income	69,898	63,459	69,898	63,459
Placement fees	3,091	-	3,091	-
Underwriting commission	4,122	7,295	4,122	7,295
	837,242	889,969	837,242	889,969
(b) Fee and commission expense				
Net fee and commission income	(241,917)	(275,201)	(241,917)	(275,201)
(c) Other non-interest income				
(i) Gross dividend income from:				
<i>In Malaysia</i>				
- Financial investments at fair value through profit or loss	20,740	12,184	20,740	12,184
<i>Outside Malaysia</i>				
- Financial investments at fair value through profit or loss	32	-	32	-
	20,772	12,184	20,772	12,184
(ii) Net (loss)/gain arising from financial investments at fair value through profit or loss				
	(1,641,383)	240,288	(1,641,383)	240,288
- Realised	(548,624)	21,816	(548,624)	21,816
- Unrealised	(1,092,759)	218,472	(1,092,759)	218,472
(iii) Net gain arising from derivative financial instruments				
- Realised	2,126,263	4,165	2,126,263	4,165
- Unrealised	518,135	291,638	518,135	291,638
	1,608,128	(287,473)	1,608,128	(287,473)
(iv) Net gain/(loss) arising from financial liability at fair value through profit or loss				
	429,257	(6,933)	429,257	(6,933)
- Realised	(7,609)	30,234	(7,609)	30,234
- Unrealised	436,866	(37,167)	436,866	(37,167)
(v) Net (loss)/gain arising from hedging activities				
	(32,253)	1,699	(32,253)	1,699
(vi) Net gain from sale of investment in debt instruments at fair value through other comprehensive income				
	191,027	60,047	191,027	60,047
(vii) Net gain from redemption of debt instruments at amortised cost				
	-	480	-	480
(viii) Income from asset management and securities services				
	3,448	3,298	3,448	3,298
(ix) Brokerage income				
	16,004	11,015	16,004	11,015
(x) Other income:				
Foreign exchange (loss)/gain	(158,146)	535,707	(158,146)	535,707
Rental income	3,621	4,334	3,621	4,334
Gain on disposal of property, plant and equipment/ assets held for sale	800	1,407	800	1,407
Net loss on liquidation of subsidiary and associate	-	(1)	-	(1)
Gain on disposal of loans, advances and financing	972	817	972	817
Loss on disposal of foreclosed assets	(5,234)	(20,120)	(5,234)	(20,120)
Other non-operating income	13,613	4,954	13,613	4,954
	(144,374)	527,098	(144,374)	527,098
Total other non-interest income	968,761	853,341	968,761	853,341
Net non-interest income	1,564,086	1,468,109	1,564,086	1,468,109

A23. NET NON-INTEREST INCOME (CONTINUED)

	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
The Company				
(c) Other non-interest income				
(i) Gross dividend income from:				
<i>In Malaysia</i>				
- Subsidiary	2,870,955	1,759,726	2,870,955	1,759,726
(x) Other income:				
Foreign exchange gain/(loss)	12	(2)	12	(2)
Rental income	71	71	71	71
	83	69	83	69
Net non-interest income	2,871,038	1,759,795	2,871,038	1,759,795

A24. OVERHEADS

	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Personnel costs				
- Salaries, allowances and bonus	1,235,061	1,261,523	1,235,061	1,261,523
- Pension cost	144,139	143,301	144,139	143,301
- Share-based expense ¹	-	6,055	-	6,055
- Overtime	5,839	5,700	5,839	5,700
- Staff incentives and other staff payments	80,182	82,188	80,182	82,188
- Medical expenses	32,970	29,964	32,970	29,964
- Others	77,652	60,354	77,652	60,354
	1,575,843	1,589,085	1,575,843	1,589,085
Establishment costs				
- Depreciation of property, plant and equipment	62,981	69,163	62,981	69,163
- Depreciation of right-of-use assets	49,365	55,930	49,365	55,930
- Amortisation of intangible assets	128,698	142,195	128,698	142,195
- Rental	31,900	30,767	31,900	30,767
- Repair and maintenance	247,275	242,585	247,275	242,585
- Outsourced services	20,598	13,025	20,598	13,025
- Security expenses	27,678	24,734	27,678	24,734
- Others	48,520	55,845	48,520	55,845
	617,015	634,244	617,015	634,244
Marketing expenses				
- Advertisement	30,578	39,211	30,578	39,211
- Others	59,678	53,180	59,678	53,180
	90,256	92,391	90,256	92,391
Administration and general expenses				
- Legal and professional fees	36,153	35,608	36,153	35,608
- Stationery	8,055	8,589	8,055	8,589
- Postage	8,509	8,284	8,509	8,284
- Communication	21,325	26,402	21,325	26,402
- Incidental expenses on banking operations	28,631	23,266	28,631	23,266
- Others	169,008	161,836	169,008	161,836
	271,681	263,985	271,681	263,985
	2,554,795	2,579,705	2,554,795	2,579,705

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)

	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
The Company				
Establishment costs				
- Depreciation of property, plant and equipment	31	-	31	-
- Depreciation of investment properties	5	5	5	5
- Repair and maintenance	12	28	12	28
- Outsourced services	16	4	16	4
- Others	10	8	10	8
	74	45	74	45
Marketing expenses				
- Advertisement	6	10	6	10
	6	10	6	10
Administration and general expenses				
- Legal and professional fees	454	1,121	454	1,121
- Others	6,879	5,776	6,879	5,776
	7,333	6,897	7,333	6,897
	7,413	6,952	7,413	6,952

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

	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Expected credit losses on loans, advances and financing at amortised cost	610,015	504,476	610,015	504,476
Credit impaired loans, advances and financing: (includes purchased credit impaired)				
- Recovered	(266,723)	(231,486)	(266,723)	(231,486)
- Written off	13,979	14,627	13,979	14,627
	357,271	287,617	357,271	287,617

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

	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Other expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	(1,801)	2,420	(1,801)	2,420
- Debt instrument at amortised cost	(12,504)	3,016	(12,504)	3,016
- Money at call and deposits and placements with banks and other financial institutions	(297)	(362)	(297)	(362)
Other impairment allowances made:				
- Other assets	16,014	18,098	16,014	18,098
	1,412	23,172	1,412	23,172
The Company				
Other expected credit losses and impairment allowances made/(written back):				
- Debt instrument at fair value through other comprehensive income	206	(46)	206	(46)
- Debt instrument at amortised cost	3,424	(334)	3,424	(334)
	3,630	(380)	3,630	(380)

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.

At 31 March 2026	The Group		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
Trading derivatives			
<u>Foreign exchange derivatives</u>			
Currency forward	95,354,300	910,508	(1,260,148)
- Less than 1 year	94,048,758	893,916	(1,226,836)
- 1 year to 3 years	1,106,830	14,643	(25,128)
- More than 3 years	198,712	1,949	(8,184)
Currency swaps	487,809,863	5,100,198	(4,682,639)
- Less than 1 year	480,634,341	5,055,716	(4,380,130)
- 1 year to 3 years	3,185,189	19,437	(122,516)
- More than 3 years	3,990,333	25,045	(179,993)
Currency spots	18,363,310	19,201	(17,464)
- Less than 1 year	18,363,310	19,201	(17,464)
Currency options	7,332,108	58,103	(51,522)
- Less than 1 year	7,319,220	57,904	(51,508)
- 1 year to 3 years	12,888	199	(14)
Cross currency interest rate swaps	134,406,738	3,705,705	(2,776,537)
- Less than 1 year	44,022,469	1,376,898	(639,047)
- 1 year to 3 years	47,847,469	1,217,768	(916,683)
- More than 3 years	42,536,800	1,111,039	(1,220,807)
	743,266,319	9,793,715	(8,788,310)
<u>Interest rate derivative</u>			
Interest rate swaps	1,165,286,519	4,567,540	(4,450,540)
- Less than 1 year	566,165,784	458,942	(462,377)
- 1 year to 3 years	316,959,439	1,292,867	(1,241,445)
- More than 3 years	282,161,296	2,815,731	(2,746,718)
Interest rate futures	5,181,510	36,307	(2,171)
- Less than 1 year	4,576,191	35,639	(2,171)
- 1 year to 3 years	605,319	668	-
Interest rate options	6,208,690	19,661	(34,763)
- Less than 1 year	3,710,879	8,710	(17,368)
- 1 year to 3 years	708,140	39	(6,483)
- More than 3 years	1,789,671	10,912	(10,912)
	1,176,676,719	4,623,508	(4,487,474)
<u>Equity related derivatives</u>			
Equity futures	223,014	347	(6)
- Less than 1 year	223,014	347	(6)
Equity options	5,904,347	422,525	(373,163)
- Less than 1 year	5,030,394	379,862	(370,624)
- 1 year to 3 years	789,106	41,710	(1,586)
- More than 3 years	84,847	953	(953)
Equity swaps	659,729	67,858	(20,030)
- Less than 1 year	57,528	16,448	(432)
- 1 year to 3 years	602,201	51,410	(19,598)
	6,787,090	490,730	(393,199)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

At 31 March 2026	The Group		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
Trading derivatives			
<u>Commodity related derivatives</u>			
Commodity swaps	3,441,552	1,072,173	(1,175,536)
- Less than 1 year	3,324,848	1,067,550	(1,154,697)
- 1 year to 3 years	111,947	4,623	(20,544)
- More than 3 years	4,757	-	(295)
Commodity futures	250,328	51,284	(1,061)
- Less than 1 year	181,762	47,508	(797)
- 1 year to 3 years	66,274	3,693	(264)
- More than 3 years	2,292	83	-
Commodity options	9,085,860	52,986	(61,505)
- Less than 1 year	9,085,860	52,986	(61,505)
	12,777,740	1,176,443	(1,238,102)
<u>Credit related contract</u>			
Credit default swaps	2,304,956	12,042	(4,985)
- Less than 1 year	459,559	994	(966)
- 1 year to 3 years	526,746	2,443	(2,436)
- More than 3 years	1,318,651	8,605	(1,583)
<u>Bond contract</u>			
Bond Forward	13,822,361	567,393	(483,293)
- Less than 1 year	5,359,003	46,519	(357,751)
- 1 year to 3 years	3,671,884	290,726	(118,386)
- More than 3 years	4,791,474	230,148	(7,156)
<u>Hedging derivatives</u>			
Interest rate swaps	55,086,723	495,037	(307,251)
- Less than 1 year	10,168,207	19,518	(12,679)
- 1 year to 3 years	17,890,103	110,734	(116,064)
- More than 3 years	27,028,413	364,785	(178,508)
Currency forward	46,356	966	(85)
- Less than 1 year	41,323	889	(34)
- 1 year to 3 years	4,921	77	(46)
- More than 3 years	112	-	(5)
Currency swaps	8,671,420	199,476	(106,043)
- Less than 1 year	7,983,515	199,476	(65,050)
- More than 3 years	687,905	-	(40,993)
Cross currency interest rate swaps	9,101,943	42,205	(271,208)
- Less than 1 year	3,009,465	18,746	(110,010)
- 1 year to 3 years	5,437,688	23,459	(115,676)
- More than 3 years	654,790	-	(45,522)
	72,906,442	737,684	(684,587)
Total derivative assets/(liabilities)	2,028,541,627	17,401,515	(16,079,950)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

At 31 December 2025	The Group		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
Trading derivatives			
<u>Foreign exchange derivatives</u>			
Currency forward	81,203,427	372,334	(1,578,410)
- Less than 1 year	79,546,909	343,105	(1,542,297)
- 1 year to 3 years	1,376,375	27,646	(16,780)
- More than 3 years	280,143	1,583	(19,333)
Currency swaps	490,016,433	3,959,598	(3,565,542)
- Less than 1 year	483,254,526	3,930,378	(3,244,918)
- 1 year to 3 years	2,692,875	16,330	(139,016)
- More than 3 years	4,069,032	12,890	(181,608)
Currency spots	11,425,685	13,389	(9,638)
- Less than 1 year	11,425,685	13,389	(9,638)
Currency options	9,295,160	45,480	(67,473)
- Less than 1 year	8,143,984	42,463	(56,171)
- 1 year to 3 years	1,151,176	3,017	(11,302)
Cross currency interest rate swaps	131,743,510	4,804,387	(3,510,312)
- Less than 1 year	42,439,255	1,621,907	(890,073)
- 1 year to 3 years	49,377,658	1,721,508	(1,058,295)
- More than 3 years	39,926,597	1,460,972	(1,561,944)
	723,684,215	9,195,188	(8,731,375)
<u>Interest rate derivative</u>			
Interest rate swaps	1,073,936,095	4,705,985	(4,533,487)
- Less than 1 year	569,708,075	421,806	(457,887)
- 1 year to 3 years	268,818,629	1,376,249	(1,342,644)
- More than 3 years	235,409,391	2,907,930	(2,732,956)
Interest rate futures	4,561,749	8,728	(930)
- Less than 1 year	3,749,492	8,728	(920)
- 1 year to 3 years	812,257	-	(10)
Interest rate options	3,639,625	11,744	(14,956)
- Less than 1 year	1,086,623	1,887	(3)
- 1 year to 3 years	756,255	41	(5,137)
- More than 3 years	1,796,747	9,816	(9,816)
	1,082,137,469	4,726,457	(4,549,373)
<u>Equity related derivatives</u>			
Equity futures	239,167	19	(460)
- Less than 1 year	239,167	19	(460)
Equity options	5,205,864	250,683	(356,391)
- Less than 1 year	4,488,904	236,154	(353,695)
- 1 year to 3 years	631,702	13,641	(1,808)
- More than 3 years	85,258	888	(888)
Equity swaps	635,343	38,391	(18,765)
- Less than 1 year	128,487	13,702	(2,920)
- 1 year to 3 years	506,856	24,689	(15,845)
	6,080,374	289,093	(375,616)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

At 31 December 2025	The Group		
	Principal amount RM'000	Fair values Assets RM'000	Liabilities RM'000
Trading derivatives			
<u>Commodity related derivatives</u>			
Commodity swaps	5,616,022	156,397	(155,181)
- Less than 1 year	3,076,809	93,100	(89,714)
- 1 year to 3 years	2,539,213	63,297	(65,467)
Commodity futures	249,612	1,141	(13,021)
- Less than 1 year	235,818	1,135	(12,100)
- 1 year to 3 years	13,794	6	(921)
Commodity options	7,448,197	183,853	(174,260)
- Less than 1 year	7,434,957	183,406	(173,984)
- 1 year to 3 years	13,240	447	(276)
	13,313,831	341,391	(342,462)
<u>Credit related contract</u>			
Credit default swaps	2,416,050	14,858	(18,786)
- Less than 1 year	731,477	1,700	(3,665)
- 1 year to 3 years	494,272	3,279	(3,347)
- More than 3 years	1,190,301	9,879	(11,774)
Total return swaps	19,900	-	(436)
- 1 year to 3 years	19,900	-	(436)
	2,435,950	14,858	(19,222)
Bond contract			
Bond forward	11,533,935	118,529	(881,665)
- Less than 1 year	4,461,393	26,812	(175,026)
- 1 year to 3 years	4,480,299	64,362	(643,782)
- More than 3 years	2,592,243	27,355	(62,857)
<u>Hedging derivatives</u>			
Interest rate swaps	59,080,497	425,777	(361,214)
- Less than 1 year	13,379,298	19,921	(10,819)
- 1 year to 3 years	20,173,233	116,794	(144,254)
- More than 3 years	25,527,966	289,062	(206,141)
Currency forward	490,345	-	(38,946)
- Less than 1 year	488,671	-	(38,884)
- 1 year to 3 years	1,561	-	(58)
- More than 3 years	113	-	(4)
Currency swaps	7,060,014	147,606	(77,928)
- Less than 1 year	6,369,389	147,606	(41,065)
- More than 3 years	690,625	-	(36,863)
Cross currency interest rate swaps	6,729,474	6,666	(313,806)
- Less than 1 year	2,617,116	1,609	(115,605)
- 1 year to 3 years	3,235,192	5,057	(131,446)
- More than 3 years	877,166	-	(66,755)
	73,360,330	580,049	(791,894)
Total derivative assets/(liabilities)	1,912,546,104	15,265,565	(15,691,607)

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 31 March 2026, the amount of credit risk in the Group, measured in terms of the cost to replace the profitable contracts, was RM17,401,515,000 (2025: RM15,265,565,000). 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 31 March 2026, the Group has posted cash collateral of RM3,935,618,000 (2025: RM5,126,340,000) 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 2025 and the Risk Management section of the 2025 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.

	31 March 2026 Principal Amount RM'000	31 December 2025 Principal Amount RM'000
The Group		
<u>Credit-related</u>		
Direct credit substitutes	4,513,519	4,744,913
Certain transaction-related contingent items	7,844,400	7,995,927
Short-term self-liquidating trade-related contingencies	4,890,901	4,983,218
Obligations under underwriting agreement	384,914	286,479
Irrevocable commitments to extend credit		
- maturity not exceeding 1 year	107,297,960	108,653,587
- maturity exceeding 1 year	33,042,803	34,784,548
Miscellaneous commitments and contingencies	2,075,258	522,823
Total credit-related commitments and contingencies	160,049,755	161,971,495
<u>Treasury-related</u>		
<u>Foreign exchange related contracts</u>		
- less than 1 year	655,422,401	634,285,535
- 1 year to 5 years	85,616,089	85,007,395
- more than 5 years	20,047,548	18,671,118
	761,086,038	737,964,048
<u>Interest rate related contracts</u>		
- less than 1 year	584,621,061	587,923,488
- 1 year to 5 years	527,788,688	446,662,120
- more than 5 years	119,353,693	106,632,358
	1,231,763,442	1,141,217,966
<u>Equity related contracts</u>		
- less than 1 year	5,310,936	4,856,558
- 1 year to 5 years	1,476,154	1,223,816
	6,787,090	6,080,374
<u>Credit related contracts</u>		
- less than 1 year	459,559	751,377
- 1 year to 5 years	852,805	1,451,504
- more than 5 years	992,592	233,069
	2,304,956	2,435,950
<u>Commodity related contracts</u>		
- less than 1 year	12,592,470	10,747,584
- 1 year to 5 years	185,270	2,566,247
	12,777,740	13,313,831
<u>Bond contracts</u>		
- less than 1 year	5,359,003	4,461,393
- 1 year to 5 years	5,870,768	5,813,602
- more than 5 years	2,592,590	1,258,940
	13,822,361	11,533,935
Total treasury-related commitments and contingencies	2,028,541,627	1,912,546,104
	2,188,591,382	2,074,517,599
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	2,100,000
	2,100,000	2,100,000

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)

31 March 2026

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

	The Group
Common equity tier 1 ratio	13.814%
Tier 1 ratio	14.394%
Total capital ratio	<u>17.455%</u>

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

	The Group RM'000
Credit risk ⁽¹⁾	312,311,416
Market risk	29,130,712
Large exposure risk requirements	1,348,665
Operational risk	<u>43,134,454</u>
Total risk-weighted assets	<u>385,925,247</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>1,494,328</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	29,838,254
Other reserves	37,044,633
Qualifying non-controlling interests	<u>515,786</u>
Common Equity Tier 1 capital before regulatory adjustments	67,398,673
<u>Less: Regulatory adjustments</u>	
Goodwill	(6,082,423)
Intangible assets	(1,730,898)
Deferred tax assets	(1,567,781)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(2,252,543)
Regulatory reserve	(2,438,652)
Others	<u>(13,808)</u>
Common Equity Tier 1 capital after regulatory adjustments	<u>53,312,568</u>
Additional Tier 1 capital	
Perpetual subordinated capital securities	2,150,000
Qualifying capital instruments held by third parties	<u>86,490</u>
	2,236,490
<u>Less: Regulatory adjustments</u>	
Investments in own Additional Tier 1 capital instruments	-
Additional Tier 1 capital after regulatory adjustments	<u>2,236,490</u>
Total Tier 1 capital	<u>55,549,058</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	9,400,000
Qualifying capital instruments held by third parties	82,787
Surplus of eligible provisions over expected loss	861,612
General provisions [√]	<u>1,468,315</u>
Tier 2 capital before regulatory adjustments	<u>11,812,714</u>
<u>Less: Regulatory adjustments</u>	
Investments in own Tier 2 capital instruments	<u>-</u>
Total Tier 2 capital	<u>11,812,714</u>
Total capital	<u>67,361,772</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	14.035%	13.006%	14.587%	62.894%	15.259%	23.875%	16.042%	50.575%
Tier 1 ratio	14.407%	13.401%	15.068%	62.894%	15.259%	23.875%	16.042%	50.575%
Total capital ratio	<u>18.047%</u>	<u>17.378%</u>	<u>17.741%</u>	<u>62.894%</u>	<u>19.640%</u>	<u>24.973%</u>	<u>19.315%</u>	<u>51.022%</u>

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

[√] Total Capital of CIMB Group as at 31 March 2026 has excluded general provisions/portfolio impairment allowances on impaired loans restricted from Tier 2 capital of RM1,050 million.

A28. CAPITAL ADEQUACY (Continued)

31 December 2025

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

The Group

Before deducting proposed dividend

Common equity tier 1 ratio	14.902%
Tier 1 ratio	15.486%
Total capital ratio	<u>18.611%</u>

After deducting proposed dividend

Common equity tier 1 ratio	14.325%
Tier 1 ratio	14.909%
Total capital ratio	<u>18.034%</u>

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

**The Group
RM'000**

Credit risk ⁽¹⁾	311,579,742
Market risk	27,357,943
Large exposure risk requirements	1,349,742
Operational risk	<u>42,869,347</u>
Total risk-weighted assets	<u>383,156,774</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>1,550,186</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	29,774,000
Other reserves	40,587,115
Qualifying non-controlling interests	536,093
Less: Proposed dividends	<u>(2,209,973)</u>
Common Equity Tier 1 capital before regulatory adjustments	68,687,235

Less: Regulatory adjustments

Goodwill	(6,134,805)
Intangible assets	(1,757,671)
Deferred tax assets	(1,267,254)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(2,217,937)
Regulatory reserve	(2,399,918)
Others	<u>(22,495)</u>
Common Equity Tier 1 capital after regulatory adjustments	<u>54,887,155</u>

Additional Tier 1 capital

Perpetual subordinated capital securities	2,150,000
Qualifying capital instruments held by third parties	<u>88,722</u>
	2,238,722

Less: Regulatory adjustments

Investments in own Additional Tier 1 capital instruments	-
Additional Tier 1 capital after regulatory adjustments	<u>2,238,722</u>
Total Tier 1 capital	<u>57,125,877</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	9,400,000
Qualifying capital instruments held by third parties	84,817
Surplus of eligible provisions over expected loss	1,009,867
General provisions [√]	1,479,334
Tier 2 capital before regulatory adjustments	<u>11,974,018</u>
<u>Less: Regulatory adjustments</u>	
Investments in own Tier 2 capital instruments	<u>-</u>
Total Tier 2 capital	<u>11,974,018</u>
Total capital	<u>69,099,895</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	Bank PLC	CIMB Bank (Vietnam) Ltd
<u>Before deducting proposed dividend</u>								
Common equity tier 1 ratio	15.202%	14.356%	14.863%	81.827%	16.825%	23.441%	14.415%	42.701%
Tier 1 ratio	15.578%	14.756%	15.350%	81.827%	16.825%	23.441%	14.415%	42.701%
Total capital ratio	<u>19.259%</u>	<u>18.775%</u>	<u>18.105%</u>	<u>81.827%</u>	<u>21.384%</u>	<u>24.542%</u>	<u>17.631%</u>	<u>43.125%</u>
<u>After deducting proposed dividend</u>								
Common equity tier 1 ratio	14.582%	13.383%	14.863%	69.535%	16.825%	23.441%	14.415%	42.701%
Tier 1 ratio	14.959%	13.783%	15.350%	69.535%	16.825%	23.441%	14.415%	42.701%
Total capital ratio	<u>18.639%</u>	<u>17.803%</u>	<u>18.105%</u>	<u>69.535%</u>	<u>21.384%</u>	<u>24.542%</u>	<u>17.631%</u>	<u>43.125%</u>

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

[√] Total Capital of CIMB Group as at 31 December 2025 has excluded general provisions/portfolio impairment allowances on impaired loans restricted from Tier 2 capital of RM1,095 million.

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

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

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

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 comprises CIMB's portfolio of digital businesses and ventures, which includes Touch 'n Go and TNG Digital (collectively Touch 'n Go Group), as well as CIMB's digital banking businesses in the Philippines and Vietnam. This segment focuses on value creation in these franchises through equity and non-equity partnerships, in addition to driving strategy, growth and overseeing the execution of these businesses. Group Funding encompasses a wide range of activities from capital, balance sheet and fixed income investments and management, as well as the funding and incubation of corporate ventures and projects.

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
31 March 2026					
Net interest income - after modification loss					
- External income	1,250,240	285,206	645,757	476,286	2,657,489
- Inter-segment (expense)/income	(55,260)	247,464	(93,521)	(98,683)	-
	1,194,980	532,670	552,236	377,603	2,657,489
Income from Islamic Banking operations	470,296	324,704	169,024	224,685	1,188,709
Net non-interest income	538,043	153,506	790,203	82,334	1,564,086
Net income	2,203,319	1,010,880	1,511,463	684,622	5,410,284
Overheads	(1,244,527)	(517,006)	(574,468)	(218,794)	(2,554,795)
of which:					
- Depreciation of property, plant and equipment	(16,825)	(873)	(3,392)	(41,891)	(62,981)
- Amortisation of intangible assets	(39,265)	(2,799)	(28,463)	(58,171)	(128,698)
Profit before expected credit losses	958,792	493,874	936,995	465,828	2,855,489
Expected credit losses (made)/written back on loans, advances and financing	(351,889)	125,465	(28,296)	(102,551)	(357,271)
Expected credit losses (made)/written back for commitments and contingencies	(1,370)	(4,015)	7,961	-	2,576
Other expected credit losses and impairment allowances (made)/written back	(4,216)	(11,080)	14,588	(704)	(1,412)
Segment results	601,317	604,244	931,248	362,573	2,499,382
Share of results of joint ventures	4,085	-	-	36,984	41,069
Share of results of associates	-	-	-	10,523	10,523
Profit before taxation and zakat	605,402	604,244	931,248	410,080	2,550,974
% of profit before taxation and zakat	23.7	23.7	36.5	16.1	100.0
Taxation and zakat					(594,810)
Profit for the financial period					1,956,164

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
31 March 2025					
Net interest income - after net modification gain					
- External income	1,179,210	288,769	954,538	394,073	2,816,590
- Inter-segment income/(expense)	113,109	262,812	(383,935)	8,014	-
	1,292,319	551,581	570,603	402,087	2,816,590
Income from Islamic Banking operations	493,026	306,508	205,515	209,260	1,214,309
Net non-interest income	486,599	147,057	767,061	67,392	1,468,109
Net income	2,271,944	1,005,146	1,543,179	678,739	5,499,008
Overheads	(1,271,821)	(521,212)	(587,427)	(199,245)	(2,579,705)
of which:					
- Depreciation of property, plant and equipment	(21,330)	(923)	(2,395)	(44,515)	(69,163)
- Amortisation of intangible assets	(43,833)	(4,199)	(25,767)	(68,396)	(142,195)
Profit before expected credit losses	1,000,123	483,934	955,752	479,494	2,919,303
Expected credit losses (made)/written back on loans, advances and financing	(221,215)	(42,240)	94,220	(118,382)	(287,617)
Expected credit losses written back/(made) for commitments and contingencies	2,262	(2,085)	(409)	-	(232)
Other expected credit losses and impairment allowances written back/(made)	3,388	(2,810)	(14,400)	(9,350)	(23,172)
Segment results	784,558	436,799	1,035,163	351,762	2,608,282
Share of results of joint ventures	1,318	-	-	14,248	15,566
Share of results of associates	-	-	-	3,189	3,189
Profit before taxation and zakat	785,876	436,799	1,035,163	369,199	2,627,037
% of profit before taxation and zakat	29.9	16.6	39.4	14.1	100.0
Taxation and zakat					(599,385)
Profit for the financial period					2,027,652

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 31 March 2026 and 31 December 2025.

The Group 31 MArch 2026	Fair Value			Total RM'000
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	
Recurring fair value measurements				
Financial assets				
Reverse repurchased agreements at fair value through profit or loss	-	180,628	-	180,628
Financial investments at fair value through profit or loss				
- Money market instruments	7,489,163	41,689,590	272,374	49,451,127
- Quoted securities	2,864,833	-	-	2,864,833
- Unquoted securities	-	9,384,307	1,266,686	10,650,993
Debt instruments at fair value through other comprehensive income				
- Money market instruments	10,709,221	28,382,736	-	39,091,957
- Unquoted securities	-	44,540,465	-	44,540,465
Equity instruments at fair value through other comprehensive income				
- Quoted securities	129,344	-	74,644 *	203,988
- Unquoted securities	-	86,765	295,304	382,069
Derivative financial instruments				
- Trading derivatives	81,007	16,148,876	433,948	16,663,831
- Hedging derivatives	-	737,684	-	737,684
Loans, advances and financing at fair value through profit or loss	-	750,895	-	750,895
Total	21,273,568	141,901,946	2,342,956	165,518,470
Financial liabilities				
Derivative financial instruments				
- Trading derivatives	98,050	15,005,112	292,201	15,395,363
- Hedging derivatives	-	684,587	-	684,587
Financial liabilities at fair value through profit or loss	-	14,504,476	-	14,504,476
Total	98,050	30,194,175	292,201	30,584,426

* the quoted security is subject to trading restriction.

The Group 31 December 2025	Fair Value			Total RM'000
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	
Recurring fair value measurements				
Financial assets				
Reverse repurchased agreements at fair value through profit or loss	-	182,946	-	182,946
Financial investments at fair value through profit or loss				
- Money market instruments	5,616,883	45,204,101	273,451	51,094,435
- Quoted securities	2,737,578	-	-	2,737,578
- Unquoted securities	-	9,600,311	1,268,161	10,868,472
Debt instruments at fair value through other comprehensive income				
- Money market instruments	11,171,657	31,271,130	-	42,442,787
- Unquoted securities	-	42,885,896	-	42,885,896
Equity instruments at fair value through other comprehensive income				
- Quoted securities	101,901	-	118,565 *	220,466
- Unquoted securities	-	85,580	295,530	381,110
Derivative financial instruments				
- Trading derivatives	8,738	14,424,185	252,593	14,685,516
- Hedging derivatives	-	580,049	-	580,049
Total	19,636,757	144,234,198	2,208,300	166,079,255
Financial liabilities				
Derivative financial instruments				
- Trading derivatives	103,416	14,523,621	272,676	14,899,713
- Hedging derivatives	-	791,894	-	791,894
Financial liabilities at fair value through profit or loss	-	13,183,149	-	13,183,149
Total	103,416	28,498,664	272,676	28,874,756

* the quoted security is subject to trading restriction.

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 31 March 2026 and 31 December 2025. (Continued)

The Company 31 March 2026	Fair Value			Total RM'000
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	
<i>Recurring fair value measurements</i>				
<u>Financial assets</u>				
Debt instruments at fair value through other comprehensive income				
- Unquoted securities	-	620,241	-	620,241
Total	-	620,241	-	620,241

The Company 31 December 2025	Fair Value			Total RM'000
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	
<i>Recurring fair value measurements</i>				
<u>Financial assets</u>				
Debt instruments at fair value through other comprehensive income				
- Unquoted securities	-	614,441	-	614,441
Total	-	614,441	-	614,441

A30. FAIR VALUE ESTIMATION (Continued)

(ii) The following represents the movement in Level 3 instruments for the financial period/year ended 31 March 2026 and 31 December 2025 for the Group.

	Financial Assets				Financial Liabilities		Total
	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	
	Money market instruments and unquoted securities	Quoted securities	Unquoted securities	Trading derivatives		Trading derivatives	
2026	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January	1,541,612	118,565	295,530	252,593	2,208,300	(272,676)	(272,676)
Total (losses)/gains recognised in Statement of Income	(1,063)	-	-	179,718	178,655	(4,400)	(4,400)
Total (losses)/gains recognised in Other Comprehensive Income	-	(18,915)	8	-	(18,907)	-	-
Purchases	133	-	-	9,095	9,228	(179,251)	(179,251)
Sales and redemptions	(397)	-	-	-	(397)	-	-
Settlements	-	-	-	(6,294)	(6,294)	162,958	162,958
Transfer out of Level 3	-	(20,719) @	-	-	(20,719)	-	-
Exchange fluctuation	(1,225)	(4,287)	(234)	(1,164)	(6,910)	1,168	1,168
At 31 December	1,539,060	74,644	295,304	433,948	2,342,956	(292,201)	(292,201)
Total (losses)/gains recognised in Statement of Income for the financial period ended 31 March 2026 under:							
- net non-interest income	(1,063)	-	-	179,718	178,655	(4,400)	(4,400)
Total (losses)/gains recognised in Other Comprehensive Income for the financial period ended 31 March 2026 under "fair value reserves"	-	(18,915)	8	-	(18,907)	-	-
Change in unrealised (losses)/gains recognised in Statement of Income relating to assets held on 31 March 2026 under "net non-interest income"	(1,063)	-	-	331,928	330,865	(77,993)	(77,993)

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

A30. FAIR VALUE ESTIMATION (Continued)

(ii). The following represents the movement in Level 3 instruments for the financial period/year ended 31 March 2026 and 31 December 2025 for the Group.

	Financial Assets			Financial Liabilities		Total	
	Financial assets at fair value through profit or loss	Equity instruments at fair value through other comprehensive income		Derivative financial instruments	Derivative financial instruments		
	Money market instruments and unquoted securities	Quoted securities	Unquoted securities	Trading derivatives	Trading derivatives		
2025	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
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	41,476	-	-	157,709	199,185	(63,803)	(63,803)
Total gains recognised in Other Comprehensive Income	-	34,171	12,684	-	46,855	-	-
Purchases	122	-	266	14,870	15,258	(424,745)	(424,745)
Sales and redemptions	(7,898)	-	-	-	(7,898)	-	-
Settlements	-	-	-	(8,732)	(8,732)	364,068	364,068
Transfers into Level 3	-	86,003 *	-	-	86,003	-	-
Exchange fluctuation	(31,763)	(1,609)	(828)	(6,565)	(40,765)	6,555	6,555
At 31 December	1,541,612	118,565	295,530	252,593	2,208,300	(272,676)	(272,676)
Total gains/(losses) recognised in Statement of Income for the financial year ended 31 December 2025 under:							
- net non-interest income	41,767	-	-	157,709	199,476	(63,803)	(63,803)
Total gains recognised in Other Comprehensive Income for the financial year ended 31 December 2025 under "fair value reserves"	-	34,171	12,684	-	46,855	-	-
Change in unrealised gains/(losses) recognised in Statement of Income relating to assets held on 31 December 2025 under "net non-interest income"	41,807	-	-	527,157	568,964	(313,420)	(313,420)

* the quoted security is subject to trading restriction.

A31. OPERATIONS OF ISLAMIC BANKING

A31a. UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

		The Group	
		31 March 2026	31 December 2025
	Note	RM'000	RM'000
ASSETS			
Cash and short-term funds		4,981,116	12,225,592
Reverse Collateralised Commodity Murabahah		1,870,752	1,681,048
Deposits and placements with banks and other financial institutions		1,321,797	787,353
Financial investments at fair value through profit or loss		5,167,801	3,972,798
Debt instruments at fair value through other comprehensive income		13,186,616	12,025,025
Debt instruments at amortised cost		16,864,892	14,989,552
Islamic derivative financial instruments		965,621	1,346,809
Financing, advances and other financing/loans	A31d	164,078,127	163,261,118
Other assets		4,544,126	4,151,977
Deferred tax assets		225,943	219,472
Tax recoverable		185,985	202,819
Amount due from conventional operations		28,406,642	24,903,367
Statutory deposits with central banks		1,546,864	1,753,303
Property, plant and equipment		10,353	8,851
Right-of-use assets		2,925	2,068
Goodwill		136,000	136,000
Intangible assets		13,705	14,085
TOTAL ASSETS		243,509,265	241,681,237
LIABILITIES AND ISLAMIC BANKING			
CAPITAL FUNDS			
Deposits from customers	A31e	133,301,657	132,218,461
Investment accounts of customers	A31f	33,085,206	32,291,771
Deposits and placements of banks and other financial institutions		6,714,413	9,419,922
Collateralised Commodity Murabahah		3,834,054	3,300,207
Investment accounts due to designated financial institutions	A31g	2,763,520	2,800,834
Financial liabilities designated at fair value through profit or loss	A31h	2,931,204	2,167,804
Islamic derivative financial instruments		953,179	1,191,350
Bills and acceptances payable		64,024	45,983
Other liabilities		25,621,367	24,549,032
Lease liabilities		651	208
Recourse obligation on loans and financing sold to Cagamas		4,061,517	3,651,597
Amount due to conventional operations		1,942,225	1,989,231
Provision for taxation and zakat		42	46
Deferred tax liabilities		353	227
Sukuk		8,389,459	8,528,486
Subordinated Sukuk		1,708,718	1,714,781
TOTAL LIABILITIES		225,371,589	223,869,940
Ordinary share capital		1,000,000	1,000,000
Islamic banking funds		55,000	55,000
Perpetual preference shares		350,000	350,000
Reserves		16,483,584	16,160,090
		17,888,584	17,565,090
Non-controlling interests		249,092	246,207
TOTAL ISLAMIC BANKING CAPITAL FUNDS		18,137,676	17,811,297
TOTAL LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS		243,509,265	241,681,237
RESTRICTED AGENCY INVESTMENT ACCOUNT(*)		16,338,225	16,289,779
TOTAL ISLAMIC BANKING ASSETS		259,847,490	257,971,016

* 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 31 MARCH 2026

	The Group			
	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Income derived from investment of depositors' funds and others	1,680,079	1,871,766	1,680,079	1,871,766
Income derived from investment of investment account	463,096	364,588	463,096	364,588
Net income derived from investment of shareholders' funds	290,798	288,179	290,798	288,179
Expected credit losses made on financing, advances and other financing/loans	(82,266)	(170,590)	(82,266)	(170,590)
Expected credit losses (made)/written back for commitments and contingencies	(1,439)	4,588	(1,439)	4,588
Other expected credit losses and impairment allowances made	(2,247)	(2,900)	(2,247)	(2,900)
Total distributable income	2,348,021	2,355,631	2,348,021	2,355,631
Income attributable to depositors and others	(1,054,302)	(1,167,893)	(1,054,302)	(1,167,893)
Profit distributed to investment account holder	(269,087)	(240,175)	(269,087)	(240,175)
Total net income	1,024,632	947,563	1,024,632	947,563
Other operating expenses	(407,750)	(384,965)	(407,750)	(384,965)
Profit before taxation and zakat	616,882	562,598	616,882	562,598
Taxation and zakat	(116,910)	(100,107)	(116,910)	(100,107)
Profit for the financial period	499,972	462,491	499,972	462,491
Profit for the financial period attributable to:				
Owners of the Parent	490,940	453,567	490,940	453,567
Non-controlling interests	9,032	8,924	9,032	8,924
	499,972	462,491	499,972	462,491

A31c. UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	The Group			
	1st quarter ended		Three months ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Profit for the financial period	499,972	462,491	499,972	462,491
Other comprehensive income/(expense):				
<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	530	(649)	530	(649)
	530	(649)	530	(649)
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	(50,289)	24,406	(50,289)	24,406
- Net (loss)/gain from change in fair value	(55,496)	39,833	(55,496)	39,833
- Realised gain transferred to statement of income on disposal	(12,747)	(10,719)	(12,747)	(10,719)
- Changes in expected credit losses	1,646	2,070	1,646	2,070
- Income tax effects	16,308	(6,778)	16,308	(6,778)
Exchange fluctuation reserve	(86,964)	(109,570)	(86,964)	(109,570)
	(137,253)	(85,164)	(137,253)	(85,164)
Other comprehensive expense for the financial period, net of tax	(136,723)	(85,813)	(136,723)	(85,813)
Total comprehensive income for the financial period	363,249	376,678	363,249	376,678
Total comprehensive income for the financial period attributable to:				
Owners of the Parent	360,364	376,558	360,364	376,558
Non-controlling interests	2,885	120	2,885	120
	363,249	376,678	363,249	376,678
<u>Income from Islamic operations (per page 2)</u>				
Total net income	1,024,632	947,563	1,024,632	947,563
Add: Expected credit losses made on financing, advances and other financing/loans	82,266	170,590	82,266	170,590
Add: Expected credit losses made/(written back) for commitments and contingencies	1,439	(4,588)	1,439	(4,588)
Add: Other expected credit losses and impairment allowances made	2,247	2,900	2,247	2,900
	1,110,584	1,116,465	1,110,584	1,116,465
Elimination for transaction with conventional operations	78,125	97,844	78,125	97,844
	1,188,709	1,214,309	1,188,709	1,214,309

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS

(i) By type and Shariah contract

31 March 2026

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	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At amortised cost														
Cash line^	-	-	-	-	2,162,315	-	-	-	-	-	26,148	-	-	2,188,463
Term financing														
House Financing	75,130	2,860,084	-	-	55,944,822	-	839,527	-	-	5,255,054	-	-	-	64,974,617
Syndicated Financing	-	-	-	-	1,927,403	-	-	-	-	-	-	-	-	1,927,403
Hire purchase receivables	140,360	-	-	-	-	-	-	22,087,533	-	-	-	-	-	22,227,893
Other term financing	1,333,829	494,868	635,808	-	49,988,550	-	25,192	-	123,941	4,315,754	613,532	-	-	57,531,474
Lease receivable	-	-	-	-	-	-	257,862	-	-	-	-	-	-	257,862
Bills receivable	-	-	-	520,639	1,384,603	245,689	-	-	-	-	-	-	-	2,150,931
Islamic Trust receipts	-	-	-	-	17,099	-	-	-	-	-	19,705	-	-	36,804
Claims on customers under acceptance credits	-	-	-	-	1,367,389	-	-	-	-	-	-	-	64,024	1,431,413
Staff financing	-	-	-	-	357,251	-	-	-	-	28,679	-	-	-	385,930
Revolving credits	-	-	-	-	10,900,166	-	-	-	-	880,618	-	-	-	11,780,784
Credit card receivables	-	-	-	-	857,210	-	-	-	-	-	489,359	-	-	1,346,569
Gross financing, advances and other financing/loans, at amortised cost	1,549,319	3,354,952	635,808	520,639	124,906,808	245,689	1,122,581	22,087,533	123,941	10,480,105	1,148,744	-	64,024	166,240,143
Less: Expected credit losses														(2,162,016)
Total net financing, advances and other financing/loans														164,078,127

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

(i) By type and Shariah contract (Continued)

31 December 2025

	The Group														Total
	Sale-based contracts						Lease-based contracts		Profit sharing contracts		Loan contract	Others			
	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		
RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
At amortised cost															
Cash line^	-	-	-	-	2,061,399	-	-	-	-	-	7,499	-	-	2,068,898	
Term financing															
House Financing	80,636	2,937,740	-	-	55,098,871	-	855,210	-	-	5,490,099	-	-	-	64,462,556	
Syndicated Financing	-	-	-	-	2,098,092	-	-	-	-	-	-	-	-	2,098,092	
Hire purchase receivables	189,792	-	-	-	-	-	-	21,643,050	-	-	-	-	-	21,832,842	
Other term financing	1,307,345	520,977	679,647	-	50,079,473	-	25,830	-	116,345	5,083,566	608,399	-	-	58,421,582	
Lease receivable	-	-	-	-	-	-	280,162	-	-	-	-	-	-	280,162	
Bills receivable	-	-	-	326,384	1,452,217	267,693	-	-	-	-	-	-	-	2,046,294	
Islamic Trust receipts	-	-	-	-	17,609	-	-	-	-	-	33,130	-	-	50,739	
Claims on customers under acceptance credits	-	-	-	-	1,297,961	-	-	-	-	-	-	-	45,983	1,343,944	
Staff financing	-	-	-	-	358,176	-	-	-	-	29,494	-	-	-	387,670	
Revolving credits	-	-	-	-	10,316,846	-	-	-	-	891,918	-	-	-	11,208,764	
Credit card receivables	-	-	-	-	-	-	-	-	-	-	496,558	825,866	-	1,322,424	
Gross financing, advances and other financing/loans, at amortised cost	1,577,773	3,458,717	679,647	326,384	122,780,644	267,693	1,161,202	21,643,050	116,345	11,495,077	1,145,586	825,866	45,983	165,523,967	
Less: Expected credit losses														(2,262,849)	
Total net financing, advances and other financing/loans														163,261,118	

^ 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	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Gross financing, advances and other financing/loans		
- At amortised cost	166,240,143	165,523,967

(a) During the financial period, the Group has undertaken fair value hedges on RM Nil (2025: RM Nil) 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 31 March 2026, the gross exposure and expected credit losses relating to RPSIA financing are RM2,764,221,000 (2025: RM2,801,569,000) and RM84,000 (2025: RM198,000) respectively, which are recognised in the Financial Statements of CIMB Bank Berhad.

c) Movement of Qard financing

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
At 1 January	1,145,586	840,079
New disbursement	681,129	816,124
Repayment	(649,474)	(408,902)
Exchange fluctuation	(28,497)	(101,715)
At 31 March/ 31 December	1,148,744	1,145,586
Sources and uses of Qard Financing:		
Sources of Qard fund:		
Depositors' fund	1,146,530	1,144,981
Shareholders' fund	2,214	605
	1,148,744	1,145,586
Uses of Qard fund:		
Personal use	1,122,892	1,138,570
Business use	25,852	7,016
	1,148,744	1,145,586

(ii) By geographical distribution

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Malaysia	146,939,788	145,219,234
Indonesia	12,884,329	13,984,806
Singapore	4,946,697	5,049,088
Hong Kong	687	903
China	12,862	51,249
Other countries	1,455,780	1,218,687
Gross financing, advances and other financing/loans	166,240,143	165,523,967

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

(iii) By economic sector

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Primary agriculture	2,673,265	2,194,299
Mining and quarrying	591,899	447,242
Manufacturing	6,797,049	6,761,615
Electricity, gas and water supply	3,844,727	4,016,072
Construction	5,503,529	5,768,169
Transport, storage and communications	4,724,739	4,822,432
Education, health and others	2,867,806	3,665,637
Wholesale and retail trade, and restaurants and hotels	13,078,313	12,453,780
Finance, insurance/takaful, real estate and business activities	18,736,298	18,866,434
Household	101,459,199	100,273,607
Others	5,963,319	6,254,680
	166,240,143	165,523,967

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

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Malaysia	1,777,866	1,625,203
Indonesia	330,057	477,837
Singapore	25,392	24,979
Other countries	89,000	88,218
Gross impaired financing, advances and other financing/loans	2,222,315	2,216,237

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

	The Group	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Primary agriculture	12,013	12,842
Mining and quarrying	29,116	30,496
Manufacturing	53,130	53,654
Electricity, gas and water supply	14,420	1,145
Construction	162,844	306,171
Transport, storage and communications	11,979	13,003
Education, health and others	20,874	20,684
Wholesale and retail trade, and restaurants and hotels	179,977	155,467
Finance, insurance/takaful, real estate and business activities	142,192	143,507
Household	1,378,689	1,268,331
Others	217,081	210,937
	2,222,315	2,216,237

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)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Financing, advances and other financing/loans at amortised cost				
At 1 January 2026	568,685	604,326	1,089,838	2,262,849
Changes in expected credit losses due to transfer within stages:	68,519	(47,294)	(21,225)	-
Transferred to Stage 1	111,948	(103,671)	(8,277)	-
Transferred to Stage 2	(41,865)	156,424	(114,559)	-
Transferred to Stage 3	(1,564)	(100,047)	101,611	-
Total charge to Statement of Income:	(116,485)	18,457	236,422	138,394
New financial assets originated	14,971	24,495	547	40,013
Financial assets that have been derecognised	(13,173)	(32,472)	-	(45,645)
Writeback in respect of full recoveries	-	-	(6,166)	(6,166)
Change in credit risk	(118,283)	26,434	242,041	150,192
Write-offs	-	-	(234,462)	(234,462)
Exchange fluctuation	(1,483)	(3,649)	(6,897)	(12,029)
Other movements	-	-	7,264	7,264
At 31 March 2026	519,236	571,840	1,070,940	2,162,016

	The Group			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	705,975	683,498	1,124,946	2,514,419
Changes in expected credit losses due to transfer within stages:	238,814	(149,929)	(88,885)	-
Transferred to Stage 1	441,864	(418,266)	(23,598)	-
Transferred to Stage 2	(199,688)	634,124	(434,436)	-
Transferred to Stage 3	(3,362)	(365,787)	369,149	-
Total charge to Statement of Income:	(365,609)	94,256	896,145	624,792
New financial assets originated	114,609	76,723	3,970	195,302
Financial assets that have been derecognised	(77,512)	(158,153)	-	(235,665)
Writeback in respect of full recoveries	-	-	(33,979)	(33,979)
Change in credit risk	(402,706)	175,686	926,154	699,134
Write-offs	-	(930)	(796,598)	(797,528)
Disposal of financing, advances and other financing/loans	-	-	(1,145)	(1,145)
Exchange fluctuation	(10,495)	(22,569)	(60,561)	(93,625)
Other movements	-	-	15,936	15,936
At 31 December 2025	568,685	604,326	1,089,838	2,262,849

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 2026	2,216,237	2,216,237
Transfer within stages	333,121	333,121
New financial assets originated	1,471	1,471
Write-offs	(234,462)	(234,462)
Amount fully recovered	(13,654)	(13,654)
Other changes in financing, advances and other financing/loans	(67,918)	(67,918)
Exchange fluctuation	(12,480)	(12,480)
At 31 March 2026	2,222,315	2,222,315

	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	998,359	998,359
New financial assets originated	6,550	6,550
Write-offs	(796,598)	(796,598)
Amount fully recovered	(115,939)	(115,939)
Other changes in financing, advances and other financing/loans	(23,407)	(23,407)
Disposal of financing, advances and other financing/loans	(1,145)	(1,145)
Exchange fluctuation	(67,854)	(67,854)
At 31 December 2025	2,216,237	2,216,237

	The Group 31 March 2026	31 December 2025
Ratio of credit impaired financing to total financing, advances and other financing	1.34%	1.34%

A31e. DEPOSITS FROM CUSTOMERS

(i) By type of deposits

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Savings deposit	15,861,013	15,809,929
Wadiah	753,624	785,524
Mudharabah	2,821,297	2,887,381
Commodity Murabahah (via Tawarruq arrangement) *	12,286,092	12,137,024
Demand deposit	34,718,783	29,997,503
Wadiah	2,044,630	1,854,988
Qard	26,165,119	21,649,660
Mudharabah	1,968,829	1,968,095
Commodity Murabahah (via Tawarruq arrangement) *	4,540,205	4,524,760
Term deposit	78,483,097	80,578,048
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	49,139,745	45,101,633
Fixed Deposits-i (via Tawarruq arrangement)*	28,198,720	33,347,201
Negotiable Islamic Debt Certificate (NIDC)		
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	1,144,632	2,129,214
Fixed Deposit-i	3,096,543	4,774,155
Mudharabah	3,096,529	4,774,139
Commodity Murabahah	14	16
Specific investment account	25,037	25,121
Mudharabah	25,037	25,121
Others	1,117,184	1,033,705
Qard	1,117,184	1,033,705
	133,301,657	132,218,461

*Included Qard contract of RM4,606,386,000 (2025: RM4,415,724,000)

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

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Due within six months	61,574,783	67,563,645
Six months to less than one year	19,072,262	16,228,787
One year to less than three years	945,373	1,573,061
Three years to less than five years	1,766	1,308
Five years and more	10,493	10,523
	81,604,677	85,377,324

(iii) By type of customer

	The Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Government and statutory bodies	16,788,458	9,574,862
Business enterprises	47,896,353	48,412,587
Individuals	39,292,838	45,119,084
Others	29,324,008	29,111,928
	133,301,657	132,218,461

A31f. INVESTMENT ACCOUNTS OF CUSTOMERS

	The Group	
	31 March 2026	31 December 2025
	RM'000	RM'000
Unrestricted investment accounts (Mudharabah)		
- without maturity		
Special Mudharabah Investment Account	2,409,633	2,338,694
Daily Investment Account-i	241,002	301,223
- with maturity		
Term Investment Account-i	29,374,008	28,808,082
Unrestricted investment accounts (Wakalah)		
- without maturity		
Daily Investment Account-i	1,060,563	843,772
	33,085,206	32,291,771

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	
	31 March 2026	31 December 2025
	RM'000	RM'000
Restricted investment accounts		
Mudharabah	2,763,520	2,800,834
By type of counterparty		
Licensed banks	2,763,520	2,800,834

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	
	31 March 2026	31 December 2025
	RM'000	RM'000
Deposits from customers - structured investments	2,931,204	2,167,804

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 31 March 2026 was RM108,473,000 (2025: RM27,968,000) 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 1Q26 Y-o-Y Performance

	31 March 2026 RM'mil	The Group Three months ended 31 March 2025 RM'mil	Variance	
			RM'mil	%
Key Profit or Loss Items:				
Operating income	5,410	5,499	(89)	(1.6)
Profit before taxation and zakat	2,551	2,627	(76)	(2.9)
Net profit for the financial period attributable to Owners of the Parent	1,916	1,973	(57)	(2.9)

CIMB Group Holdings Berhad (“CIMB” or “the Group”) delivered a resilient performance, recording a net profit of RM1.9 billion for the first quarter ended 31 March 2026 (“1Q26”), translating to return on equity (“ROE”) of 11.0% and earnings per share (“EPS”) of 17.8 sen. The performance reflected the Group’s steady underlying momentum despite FX and geopolitical headwinds, supported by disciplined execution of its Forward30 strategy.

Operating income remained stable QoQ at RM5.4 billion, supported by strong non-interest income (“NOII”), which rose 11.9% QoQ to RM1.7 billion on stronger trading and FX income. This helped offset a 5.0% QoQ decline in net interest income (“NII”) to RM3.7 billion, due to Group net interest margin (“NIM”) compression of 2bps during the quarter, although the impact on NII was partially cushioned by asset growth. Nonetheless, the Group is seeing early signs of NIM compression bottoming out, with country-level NIM expanding QoQ by 1bp in Malaysia, 12bps in Singapore and 5 bps in Thailand.

CIMB’s total assets and gross loans grew marginally during the quarter, while its Cash-led strategy continued to gain traction. Total current account saving account (“CASA”) expanded further, bringing the CASA ratio to 43.3% as at Mar-26, from 42.7% in Dec-25.

The Group remains relentless in becoming simpler, better and faster to drive productivity and efficiency. CIMB continues to simplify processes, strengthen execution and maintain strict cost discipline. During the quarter, operating expenses declined 5.5% QoQ, contributing to an improvement in the cost-to-income ratio (“CIR”) to 47.2% in Mar-26 from 49.9% in Dec-25, while investments in technology, data and AI remained within its target TCIR range of 8–9%.

Asset quality remained strong, with gross impaired loan ratio maintained at 1.7%, reflecting disciplined risk management amid a more uncertain macroeconomic environment. Capital and liquidity positions remained robust, with Common Equity Tier 1 (“CET1”) ratio at 14.3%^, providing sufficient capacity to absorb potential headwinds and support future growth.

Forward30 progress

The Group is beginning to see the impact of its Forward30 strategy, with clear execution across the 4Cs. CIMB remains disciplined with Capital allocation, as reflected in the RM2 billion capital return programme announced in November 2025 and the recent sale of CIMB Thai’s automotive financing portfolio, a key milestone in CIMB Thai’s transformation programme. The divestment is expected to sharpen CIMB Thai’s operating model, with sale proceeds and capital released to be used to repay high-cost funding in Thailand, support growth in the Wealth and Wholesale segments, and return up to THB11 billion in capital to the Group.

Under its Cash strategy, CIMB is executing a Cash-led approach to optimise funding costs and cushion the impact of NIM compression. This contributed to a 7bps QoQ reduction in cost of funds, reflecting continued focus on strengthening the quality and sustainability of the Group’s funding base.

Cross-sell initiatives are also translating into stronger customer income, with fee and commission income rising 4.0% QoQ, and treasury client sales up 1.0% QoQ. CIMB is deepening customer relationships and capturing more opportunities across its regional platform, supported by its expanding wealth franchise and strategic partnerships. This includes the launch of its Private Wealth proposition in Thailand and Indonesia, with Malaysia and Singapore rollouts targeted by mid-2026, as well as its collaboration with Ant International to explore innovations in cross-border payments, cash management, treasury and liquidity management solutions.

[^] Includes unaudited profits

B1. GROUP PERFORMANCE REVIEW (CONTINUED)

(i) CIMB Group 1Q26 Y-o-Y Performance (Continued)

Group Consumer Banking PBT declined by 23.0% YoY due to higher provisions from absence of ECL model related writebacks in 1Q25 and lower NIMs. Consumer loans were 1.4% higher YoY (+3.4% on constant currency basis) from all core markets except Thailand, with deposits 2.9% lower YoY (+0.1% on constant currency) largely attributed to Malaysia and Indonesia.

Group Commercial Banking PBT grew strongly at 38.2% YoY underpinned by continued asset quality resilience with recoveries in Malaysia and Indonesia. Commercial loans were 0.5% lower YoY but were up 2.9% YoY on a constant currency basis. Deposits grew 4.4% (+8.1% on constant currency basis) from all key operating markets.

Group Wholesale Banking performance eased 10.0% YoY due to lumpy Corporate and Investment Banking fee income in 1Q25, as well as absence of writebacks from Indonesia. Wholesale loans were 1.8% higher YoY (+6.9% on constant currency) driven by Malaysia, while deposits grew 14.1% YoY mainly from Singapore.

CIMB Digital Assets & Group Funding PBT increased 11.1% YoY driven by a stronger TNG performance. The digital businesses continued to perform steadily with TNG Digital annual transacting users (“ATU”) at 16.9 million and registered users increasing 11.4% YoY to 33.2 million as at Mar-26.

(ii) CIMB Group 1Q26 vs. 4Q25 Performance

	The Group Quarter ended			
	31 March 2026 RM'mil	31 December 2025 RM'mil	Variance RM'mil	%
Key Profit or Loss Items:				
Operating income	5,410	5,419	(9)	(0.2)
Profit before taxation and zakat	2,551	2,563	(12)	(0.5)
Net profit for the financial period attributable to Owners of the Parent	1,916	1,919	(3)	(0.1)

Total operating income was marginally lower by 0.2% QoQ to RM5.41 billion from RM5.42 billion in 4Q25 from lower NII driven by Indonesia NIM compression, despite improved cost of funds. This was largely offset by strong regional Treasury & Markets driving NOII growth QoQ. Consumer Banking had a positive underlying performance with PPOP +12.2% QoQ from tighter cost management and strong wealth income, but PBT declined 2.7% to RM605 million compared to RM622 million in the previous quarter due to higher provisions. Commercial Banking recorded a robust PBT growth of 38.5% QoQ to RM604 million compared to RM436 million in the previous quarter on the back of resilient asset quality and writebacks of overlays and provision recoveries. Wholesale Banking PBT declined by 8.5% QoQ to RM932 million from RM1,019 million in 4Q25 due to lower writebacks in Malaysia and Indonesia, although PPOP strengthened on the back of robust NOII and lower opex. CIMB Digital Assets & Group Funding PBT decreased 15.6% from lower investment gains and higher expenses, partially offset by lower provisions in the Philippines and higher profit from TNG. TNG Digital continued showing strong earnings momentum. In totality, the Group's 1Q26 PBT and net profit were marginally lower by 0.5% and 0.2% respectively.

B2. PROSPECTS FOR THE CURRENT FINANCIAL YEAR

The Group remains vigilant on the macroeconomic outlook for the rest of 2026 amid heightened uncertainty from geopolitical developments, which are expected to drive volatility in energy prices, inflation and supply chain disruptions. Guided by the Forward30 strategic plan, the Group will continue to adopt a measured approach focused on disciplined capital allocation, liquidity and funding resilience, and prudent risk management to preserve asset quality and profitability. Priorities include optimising the Group's funding mix and cost of funds, strengthening the client franchise businesses, reinforcing digital capabilities, operational resilience and our sustainability proposition. The Group will remain responsive to evolving market and regulatory conditions.

B3. TAXATION AND ZAKAT

	1st quarter ended		Three months ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Major components of tax expense and zakat :				
Current tax expense	705,298	263,939	705,298	263,939
Deferred tax income	(112,418)	(11,362)	(112,418)	(11,362)
Under provision in prior years	1,930	346,808	1,930	346,808
	594,810	599,385	594,810	599,385
Reconciliation				
Profit before taxation and zakat	2,550,974	2,627,037	2,550,974	2,627,037
Less: Share of results of joint venture	(41,069)	(15,694)	(41,069)	(15,566)
Share of results of associates	(10,523)	(1,465)	(10,523)	(3,189)
	2,499,382	2,609,878	2,499,382	2,608,282
Tax at statutory income tax rate of 24% on chargeable income	599,852	625,988	599,852	625,988
Effect of different tax rates in other countries and change in tax rates	(8,874)	(13,861)	(8,874)	(13,861)
Due to expenses not deductible for tax purposes and income not subject to income tax	1,902	(359,550)	1,902	(359,550)
Under provision in prior years	1,930	346,808	1,930	346,808
Tax expenses	594,810	599,385	594,810	599,385
The Company				
Major components of tax expense:				
Current tax expense	9	431	9	431
Under provision in prior years	310	-	310	-
	319	431	319	431
Reconciliation				
Profit before taxation	2,811,153	1,701,611	2,811,153	1,701,611
Tax at statutory income tax rate of 24% on chargeable income	674,677	408,387	674,677	408,387
Due to expenses not deductible for tax purposes and income not subject to income tax	(674,668)	(407,956)	(674,668)	(407,956)
Under provision in prior years	310	-	310	-
Tax expenses	319	431	319	431

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	
	31 March	31 December
	2026	2025
	RM'000	RM'000
(i) Bonds, sukuk and debentures		
Unsecured		
One year or less (short-term)		
- USD	642,951	631,019
- RM	351,913	100,724
- IDR	453,579	637,169
- THB	10,393	178,543
- HKD	398,294	398,856
More than one year (medium/long-term)		
- USD	3,695,655	3,722,156
- RM	9,046,159	9,436,665
- IDR	282,644	265,230
- CNY	3,543,656	1,746,023
- THB	2,713	2,849
	18,427,957	17,119,234

B5. BORROWINGS AND DEBT SECURITIES (Continued)

	The Group		The Company	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
(ii) Other borrowing				
Unsecured				
One year or less (short-term)				
- USD	406,108	407,803	-	-
- RM	4,238,191	4,853,018	1,451,081	1,451,175
- IDR	793,304	593,160	-	-
More than one year (medium/long-term)				
- RM	2,911,704	2,906,901	2,911,703	2,906,901
- USD	3,902,784	3,919,751	-	-
- IDR	437,662	494,861	-	-
	12,689,753	13,175,494	4,362,784	4,358,076
(iii) Subordinated obligations				
Unsecured				
One year or less (short-term)				
- RM	365,605	465,256	100,968	100,031
More than one year (medium/long-term)				
- RM	11,602,244	11,567,088	11,545,011	11,557,646
- THB	247,685	258,830	-	-
	12,215,534	12,291,174	11,645,979	11,657,677

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			
	1st quarter ended		Three months ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Net profit attributable to equity holders of the parent (RM'000)	1,916,432	1,973,380	1,916,432	1,973,380
Weighted average number of ordinary shares in issue ('000)	10,796,600	10,732,398	10,796,600	10,732,398
Basic earnings per share (expressed in sen per share)	17.75	18.39	17.75	18.39

b) Diluted EPS

During the financial period/year ended 31 March 2026 and 31 March 2025, 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			
	1st quarter ended		Three months ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Net profit attributable to equity holders of the parent (RM'000)	1,916,432	1,973,380	1,916,432	1,973,380
Weighted average number of ordinary shares in issue ('000)				
- during the year	10,796,600	10,732,398	10,796,600	10,732,398
- effect of dilutive of potential ordinary shares ¹	22,143	50,158	22,143	50,158
Weighted average number of ordinary shares for diluted EPS	10,818,743	10,782,556	10,818,743	10,782,556
Diluted EPS (expressed in sen per share)	17.71	18.30	17.71	18.30

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