

**CIMB ISLAMIC BANK BERHAD**  
**Registration No: 200401032872 (671380-H)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2025**

		The Group		The Bank	
		30 June	31 December	30 June	31 December
		2025	2024	2025	2024
	Note	RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short term funds	A6	7,266,510	8,176,370	7,266,510	8,176,370
Reverse Collateralised Commodity Murabahah		1,623,343	1,734,605	1,623,343	1,734,605
Deposits and placements with banks and other financial institutions	A6	698,751	603,136	698,751	603,136
Financial investments at fair value through profit or loss	A7	3,468,941	5,560,117	3,468,941	5,560,117
Debt instruments at fair value through other comprehensive income	A8	10,075,183	7,229,968	10,075,183	7,229,968
Debt instruments at amortised cost	A9	16,453,866	14,582,905	16,453,866	14,582,905
Islamic derivative financial instruments	A27(i)	1,358,992	783,366	1,358,992	783,366
Financing, advances and other financing/loans	A10	136,571,196	131,414,085	136,571,196	131,414,085
Other assets	A11	842,458	292,310	842,458	292,310
Amount due from holding company and ultimate holding company		4,056,174	628,501	4,056,174	628,501
Amount due from related companies		30	51	30	51
Tax recoverable		150,226	171,233	150,226	171,233
Deferred taxation		212,698	253,132	212,698	253,132
Statutory deposits with Bank Negara Malaysia		909,500	1,829,850	909,500	1,829,850
Investment in subsidiaries		-	-	11	11
Property, plant and equipment		824	382	824	382
Right-of-use assets		323	-	323	-
Intangible assets		3,869	1,176	3,869	1,176
Goodwill		136,000	136,000	136,000	136,000
TOTAL ASSETS		183,828,884	173,397,187	183,828,895	173,397,198
LIABILITIES AND EQUITY					
Deposits from customers	A12	112,068,526	109,052,424	112,068,526	109,052,424
Investment accounts of customers	A13	27,429,488	24,443,310	27,429,488	24,443,310
Deposits and placements of banks and other financial institutions	A14	6,244,935	4,452,779	6,244,935	4,452,779
Collateralised Commodity Murabahah		4,651,911	4,349,732	4,651,911	4,349,732
Investment accounts due to designated financial institutions	A15	2,867,561	2,927,281	2,867,561	2,927,281
Financial liabilities designated at fair value through profit or loss	A16	2,360,992	3,125,723	2,360,992	3,125,723
Islamic derivative financial instruments	A27(i)	1,202,199	629,503	1,202,199	629,503
Amount due to holding company		-	4	-	4
Amount due to subsidiaries		-	-	46	46
Amount due to related companies		3,087	348	3,087	348
Other liabilities	A17	1,742,552	661,350	1,742,552	661,350
Lease liabilities		326	-	326	-
Recourse obligation on loans and financing sold to Cagamas		3,654,383	3,614,777	3,654,383	3,614,777
Senior Sukuk		8,377,296	7,741,429	8,377,296	7,741,429
Subordinated Sukuk		1,513,741	1,513,741	1,513,741	1,513,741
TOTAL LIABILITIES		172,116,997	162,512,401	172,117,043	162,512,447
EQUITY					
Capital and reserves attributable to equity holder of the Bank					
Ordinary share capital		1,000,000	1,000,000	1,000,000	1,000,000
Reserves		10,361,887	9,534,786	10,361,852	9,534,751
		11,361,887	10,534,786	11,361,852	10,534,751
Perpetual preference shares		350,000	350,000	350,000	350,000
TOTAL EQUITY		11,711,887	10,884,786	11,711,852	10,884,751
TOTAL EQUITY AND LIABILITIES		183,828,884	173,397,187	183,828,895	173,397,198
RESTRICTED AGENCY INVESTMENT ACCOUNT (*)					
	A29	16,283,051	16,482,284	16,283,051	16,482,284
TOTAL ISLAMIC BANKING ASSET		200,111,935	189,879,471	200,111,946	189,879,482
COMMITMENTS AND CONTINGENCIES					
	A27(ii)	116,067,872	96,881,704	116,067,872	96,881,704
Net assets per ordinary share attributable to owners of the Parent (RM)					
		11.36	10.53	11.36	10.53

\* The disclosure is in accordance with the requirements of Bank Negara Malaysia guideline on Financial Reporting for Islamic Banking Institutions.  
The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024.

**CIMB ISLAMIC BANK BERHAD**  
*Registration No: 200401032872 (671380-H)*  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF INCOME**  
**FOR THE FINANCIAL PERIOD 30 JUNE 2025**

		The Group and the Bank			
		2nd Quarter Ended		Six Months Ended	
		30 June	30 June	30 June	30 June
		2025	2024	2025	2024
	Note	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	A18	<b>1,630,482</b>	1,475,094	<b>3,117,016</b>	2,826,278
Income derived from investment of investment account	A19	<b>430,445</b>	315,031	<b>795,033</b>	623,617
Income derived from investment of shareholder's funds	A20	<b>95,021</b>	229,336	<b>338,995</b>	546,963
Modification loss	A21	-	-	-	(1)
Expected credit losses written back/(made) on financing, advances and other financing/loans	A22(a)	<b>45,833</b>	(21,925)	<b>(82,450)</b>	(127,954)
Expected credit losses (made)/written back for commitments and contingencies		<b>(6,529)</b>	26,576	<b>(2,718)</b>	34,897
Other expected credit losses written back/(made)	A22(b)	<b>1,538</b>	(15,139)	<b>(976)</b>	(36,612)
<b>Total distributable income</b>		<b>2,196,790</b>	2,008,973	<b>4,164,900</b>	3,867,188
Income attributable to depositors and others	A23	<b>(979,611)</b>	(997,931)	<b>(1,953,567)</b>	(1,969,280)
Profit distributed to investment account holder	A24	<b>(251,419)</b>	(213,286)	<b>(491,594)</b>	(427,952)
<b>Total net income</b>		<b>965,760</b>	797,756	<b>1,719,739</b>	1,469,956
Personnel expenses	A25	<b>(11,493)</b>	(7,574)	<b>(20,165)</b>	(15,872)
Other overheads and expenditures	A26	<b>(343,409)</b>	(333,357)	<b>(696,252)</b>	(657,098)
<b>Profit before taxation and zakat</b>		<b>610,858</b>	456,825	<b>1,003,322</b>	796,986
Taxation		<b>(148,214)</b>	(111,071)	<b>(244,832)</b>	(197,137)
<b>Profit for the financial period</b>		<b>462,644</b>	345,754	<b>758,490</b>	599,849
Earnings per share (sen)	B3	<b>46.26</b>	34.58	<b>75.85</b>	59.98

**CIMB ISLAMIC BANK BERHAD**  
**Registration No: 200401032872 (671380-H)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD 30 JUNE 2025**

	The Group and the Bank			
	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>Profit for the financial period</b>	<b>462,644</b>	<b>345,754</b>	<b>758,490</b>	<b>599,849</b>
<b>Other comprehensive income/(expense):</b>				
<i>Items that will not reclassified to profit or loss</i>				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk				
- Net (loss)/gain from change in fair value	(246)	2,861	(895)	2,932
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	45,968	(1,958)	69,502	16,630
- Net gain from change in fair value	85,282	2,185	124,243	29,329
- Realised gain transferred to statement of income on disposal	(23,487)	(4,122)	(34,206)	(8,039)
- Changes in expected credit losses	(996)	(485)	1,074	450
- Income tax effects	(14,831)	464	(21,609)	(5,110)
Other comprehensive income for the period, net of tax	45,722	903	68,607	19,562
<b>Total comprehensive income for the financial period</b>	<b>508,366</b>	<b>346,657</b>	<b>827,097</b>	<b>619,411</b>

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

**CIMB ISLAMIC BANK BERHAD**  
**Registration No: 200401032872 (671380-H)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025**

← Attributable to owners of the Parent →												
The Group	Ordinary share capital	Fair value reserve- debt instruments at fair value through other comprehensive income	Merger reserve	Capital reserve	Regulatory reserve*	Own credit risk reserve	Share-based payment reserve	Capital contribution by Ultimate Holding Company	Retained earnings	Total	Perpetual preference shares	Total Equity
30 June 2025	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025	1,000,000	(36,277)	(2,457)	458	397,222	426	-	4,557	9,170,857	10,534,786	350,000	10,884,786
Profit for the financial period	-	-	-	-	-	-	-	-	758,490	758,490	-	758,490
Other comprehensive income (net of tax)	-	69,502	-	-	-	(895)	-	-	-	68,607	-	68,607
- debt instruments at fair value through other comprehensive income	-	69,502	-	-	-	-	-	-	-	69,502	-	69,502
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	(895)	-	-	-	(895)	-	(895)
Total comprehensive income/(expense) for the financial period	-	69,502	-	-	-	(895)	-	-	758,490	827,097	-	827,097
Share-based payment expense	-	-	-	-	-	-	234	(230)	-	4	-	4
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	234	(230)	-	4	-	4
Transfer to regulatory reserve	-	-	-	-	164,476	-	-	-	(164,476)	-	-	-
At 30 June 2025	1,000,000	33,225	(2,457)	458	561,698	(469)	234	4,327	9,764,871	11,361,887	350,000	11,711,887

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

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

**CIMB ISLAMIC BANK BERHAD**  
**Registration No: 200401032872 (671380-H)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025**

	← Attributable to owners of the Parent →											
The Group	Ordinary share capital RM'000	Fair value reserve- debt instruments at fair value through other comprehensive income RM'000	Merger reserve RM'000	Capital reserve RM'000	Regulatory reserve * RM'000	Own credit risk reserve RM'000	Share-based payment reserve RM'000	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
<b>30 June 2024</b>												
<b>At 1 January 2024</b>	1,000,000	(54,640)	(2,457)	458	210,633	(477)	-	4,212	8,137,723	9,295,452	350,000	9,645,452
Profit for the financial period	-	-	-	-	-	-	-	-	599,849	599,849	-	599,849
Other comprehensive expense (net of tax)	-	16,630	-	-	-	2,932	-	-	-	19,562	-	19,562
- debt instruments at fair value through other comprehensive income	-	16,630	-	-	-	-	-	-	-	16,630	-	16,630
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	2,932	-	-	-	2,932	-	2,932
Total comprehensive income for the financial period	-	16,630	-	-	-	2,932	-	-	599,849	619,411	-	619,411
Share-based payment expense	-	-	-	-	-	-	-	75	-	75	-	75
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	-	75	-	75	-	75
Transfer to regulatory reserve	-	-	-	-	242,662	-	-	-	(242,662)	-	-	-
<b>At 30 June 2024</b>	1,000,000	(38,010)	(2,457)	458	453,295	2,455	-	4,287	8,494,910	9,914,938	350,000	10,264,938

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**CIMB ISLAMIC BANK BERHAD**  
*Registration No: 200401032872 (671380-H)*  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025**

	Non-distributable					Distributable						
	Ordinary share capital RM'000	Fair value reserve-debt instruments at fair value through other comprehensive income RM'000	Merger reserve RM'000	Capital reserve RM'000	Regulatory reserve* RM'000	Own credit risk reserve RM'000	Share-based payment reserve RM'000	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
<b>The Bank</b>												
<b>30 June 2025</b>												
<b>At 1 January 2025</b>	<b>1,000,000</b>	<b>(36,277)</b>	<b>(2,457)</b>	<b>458</b>	<b>397,222</b>	<b>426</b>	<b>-</b>	<b>4,557</b>	<b>9,170,822</b>	<b>10,534,751</b>	<b>350,000</b>	<b>10,884,751</b>
Profit for the financial period	-	-	-	-	-	-	-	-	758,490	758,490	-	758,490
Other comprehensive income (net of tax)	-	69,502	-	-	-	(895)	-	-	-	68,607	-	68,607
- debt instruments at fair value through other comprehensive income	-	69,502	-	-	-	-	-	-	-	69,502	-	69,502
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	(895)	-	-	-	(895)	-	(895)
Total comprehensive income/(expense) for the financial period	-	69,502	-	-	-	(895)	-	-	758,490	827,097	-	827,097
Share-based payment expense	-	-	-	-	-	-	234	(230)	-	4	-	4
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	234	(230)	-	4	-	4
Transfer to regulatory reserve	-	-	-	-	164,476	-	-	-	(164,476)	-	-	-
<b>At 30 June 2025</b>	<b>1,000,000</b>	<b>33,225</b>	<b>(2,457)</b>	<b>458</b>	<b>561,698</b>	<b>(469)</b>	<b>234</b>	<b>4,327</b>	<b>9,764,836</b>	<b>11,361,852</b>	<b>350,000</b>	<b>11,711,852</b>

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

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**CIMB ISLAMIC BANK BERHAD**  
**Registration No: 200401032872 (671380-H)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025**

	Non-distributable					Distributable						
The Bank	Ordinary share capital RM'000	Fair value reserve- debt instruments at fair value through other comprehensive income RM'000	Merger reserve RM'000	Capital reserve RM'000	Regulatory reserve * RM'000	Own credit risk reserve RM'000	Share-based payment reserve RM'000	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
<b>30 June 2024</b>												
<b>At 1 January 2024</b>	1,000,000	(54,640)	(2,457)	458	210,633	(477)	-	4,212	8,137,688	9,295,417	350,000	9,645,417
Profit for the financial period	-	-	-	-	-	-	-	-	599,849	599,849	-	599,849
Other comprehensive expense (net of tax)	-	16,630	-	-	-	2,932	-	-	-	19,562	-	19,562
- debt instruments at fair value through other comprehensive income	-	16,630	-	-	-	-	-	-	-	16,630	-	16,630
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	2,932	-	-	-	2,932	-	2,932
Total comprehensive income for the financial period	-	16,630	-	-	-	2,932	-	-	599,849	619,411	-	619,411
Share-based payment expense	-	-	-	-	-	-	-	75	-	75	-	75
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	-	75	-	75	-	75
Transfer to regulatory reserve	-	-	-	-	242,662	-	-	-	(242,662)	-	-	-
<b>At 30 June 2024</b>	1,000,000	(38,010)	(2,457)	458	453,295	2,455	-	4,287	8,494,875	9,914,903	350,000	10,264,903

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

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

**CIMB ISLAMIC BANK BERHAD**  
**Registration No: 200401032872 (671380-H)**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025**

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>30 June</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
Profit before taxation and zakat	1,003,322	796,986
Adjustments for non-cash items	(159,157)	(113,794)
Operating profit before changes in working capital	844,165	683,192
Net changes in operating assets	(5,998,667)	(7,568,133)
Net changes in operating liabilities	8,565,114	1,968,604
Taxation paid	(205,000)	(190,683)
<b>Net cash flows used in operating activities</b>	<b>3,205,612</b>	<b>(5,107,020)</b>
Cash flows from investing activities		
Profit income received from financial investments	167,850	388,161
Net purchase of financial investments	(4,286,427)	(1,614,529)
Net purchase of property, plant and equipment	(526)	(31)
Net purchase of intangible assets	(3,559)	(359)
Net cash flows used in investing activities	(4,122,662)	(1,226,758)
Cash flows from financing activities		
Profit expense paid on recourse obligation on loans and financing sold to Cagamas	(70,826)	(55,350)
Profit expense paid on Sukuk	(152,555)	(18,089)
Profit expense paid on subordinated Sukuk	(30,140)	(22,289)
Proceeds from issuance of senior sukuk	500,000	3,500,000
Proceeds from recourse obligation on loans and financing sold to Cagamas	-	800,012
Other financing activities	(330)	(457)
Net cash flows generated from financing activities	246,149	4,203,827
<b>Net decrease in cash and cash equivalents</b>	<b>(670,901)</b>	<b>(2,129,951)</b>
Effects of exchange rate differences (MFRS107)	(43,978)	7,806
Cash and cash equivalents at beginning of the financial period	8,579,464	10,655,876
Cash and cash equivalents at end of the financial period	7,864,585	8,533,731
<b>Cash and cash equivalents comprise :</b>		
Cash and short-term funds	7,266,510	8,338,775
Deposits and placements with banks and other financial institutions	698,751	194,956
	7,965,261	8,533,731
Less: Deposits and placements with financial institutions, with original maturity of more than three months	(100,676)	-
<b>Cash and cash equivalents at end of the financial period</b>	<b>7,864,585</b>	<b>8,533,731</b>

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



## **PART A - EXPLANATORY NOTES**

### **A1. Basis of preparation**

The unaudited condensed interim financial statements for the financial period ended 30 June 2025 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, derivative financial instruments and financial liabilities designated at fair value through profit or loss, that are measured at fair value.

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

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Bank since the financial year ended 31 December 2024.

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

- Amendments to MFRS 121 “Lack of Exchangeability”

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

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

### **A2. Changes in estimates**

There were no material changes to financial estimates made in respect of the current financial period that had previously been announced or disclosed.

## PART A - EXPLANATORY NOTES (CONTINUED)

### A3. Issuance and repayment of debt and equity securities

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

### A4. Proposed dividend

The Board of Directors have proposed a single-tier first interim dividend of 30.00 sen per ordinary share, on 1,000,000,000 ordinary shares amounting to RM300 million in respect of the financial year ending 31 December 2025.

### A5. Events during the reporting period/Significant events after the reporting period

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

### A6 Cash and short-term funds and Deposits and placements with banks and other financial institutions

As at 30 June 2025, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RMNil and RM24,000 respectively (2024: both RMNil respectively). The 12-month expected credit losses written back in the income statement during the financial period is amounting to RM61,000 (30 June 2024: RMNil).

		The Group and the Bank	
		30 June	31 December
		2025	2024
		RM'000	RM'000
<b>A7 Financial assets at fair value through profit or loss</b>			
<b>Money market instruments</b>			
<b>Unquoted</b>			
<u>In Malaysia</u>			
Malaysian Government treasury bills		127,638	277,430
Bank Negara Malaysia monetary notes		208,454	1,530,686
Islamic negotiable instruments of deposits		697,992	1,791,452
Islamic commercial papers		743,837	845,315
Government Investment Issues		938,669	338,545
Islamic Cagamas bonds		246,414	353,537
		<u>2,963,004</u>	<u>5,136,965</u>
<b>Unquoted securities</b>			
<u>In Malaysia</u>			
Corporate Sukuk		505,937	423,152
		<u>3,468,941</u>	<u>5,560,117</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A8 Debt instruments at fair value through other comprehensive income**

	<b>The Group and the Bank</b>	
	<b>30 June 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>Money market instruments</b>		
<b>Unquoted</b>		
<u>In Malaysia</u>		
Government Investment Issues	3,023,856	2,263,396
Islamic Cagamas bonds	76,421	75,888
Islamic commercial papers	-	-
	<u>3,100,277</u>	<u>2,339,284</u>
<b>Unquoted securities</b>		
<u>In Malaysia</u>		
Corporate Sukuk	6,974,906	4,890,684
	<u>10,075,183</u>	<u>7,229,968</u>

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

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.

	<b>12-month expected credit losses (Stage 1)</b>	<b>Lifetime expected credit losses- not credit impaired (Stage 2)</b>	<b>Lifetime expected credit losses -Credit impaired (Stage 3)</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>The Group and the Bank</b>				
<b>At 1 January 2025</b>	2,226	-	-	2,226
<b>Total charge to Statement of Income:</b>	1,074	-	-	1,074
New financial assets purchased	11,009	-	-	11,009
Financial assets that have been derecognised	(206)	-	-	(206)
Change in credit risk	(9,729)	-	-	(9,729)
<b>At 30 June 2025</b>	<u>3,300</u>	<u>-</u>	<u>-</u>	<u>3,300</u>

	<b>12-month expected credit losses (Stage 1)</b>	<b>Lifetime expected credit losses- not credit impaired (Stage 2)</b>	<b>Lifetime expected credit losses -Credit impaired (Stage 3)</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>The Group and the Bank</b>				
<b>At 1 January 2024</b>	1,594	-	-	1,594
<b>Total charge to Statement of Income:</b>	632	-	-	632
New financial assets purchased	11,894	-	-	11,894
Financial assets that have been derecognised	(369)	-	-	(369)
Change in credit risk	(10,893)	-	-	(10,893)
<b>At 31 December 2024</b>	<u>2,226</u>	<u>-</u>	<u>-</u>	<u>2,226</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

		<b>The Group and the Bank</b>	
		<b>30 June</b>	<b>31 December</b>
		<b>2025</b>	<b>2024</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>A9 Debt instruments at amortised cost</b>			
<b>Money market instruments</b>			
<b>Unquoted</b>			
<u>In Malaysia</u>			
Islamic commercial papers		180,638	180,685
Government Investment Issues		8,245,855	5,978,111
Islamic Cagamas bonds		85,937	20,151
		<u>8,512,430</u>	<u>6,178,947</u>
<b>Unquoted securities</b>			
<u>In Malaysia</u>			
Corporate Sukuk		7,955,837	8,410,904
Amortisation of premium net of accretion of discount		(14,004)	(6,573)
Less: Expected credit loss		(397)	(373)
		<u>16,453,866</u>	<u>14,582,905</u>

(a) Included in debt instruments at amortised cost is exposures to Restricted Profit Sharing Investment Accounts (“RPSIA”), as part of an arrangement between CIMB Islamic Bank Berhad and third party amounting to RM617,984,000 (31 December 2024: RM631,751,000).

**Expected credit losses movement for debt instruments at amortised cost:**

<b>The Group and the Bank</b>	<b>12-month</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Total</b>
	<b>expected credit</b>	<b>expected credit</b>	<b>expected credit</b>	
	<b>losses (Stage 1)</b>	<b>losses (not credit impaired - Stage 2)</b>	<b>losses (Credit impaired - Stage 3)</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At 1 January 2025</b>	373	-	-	373
<b>Total charge to Statement of Income:</b>	24	-	-	24
New financial assets purchased	419	-	-	419
Change in credit risk	(395)	-	-	(395)
<b>At 30 June 2025</b>	<u>397</u>	<u>-</u>	<u>-</u>	<u>397</u>

<b>The Group and the Bank</b>	<b>12-month</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Total</b>
	<b>expected credit</b>	<b>expected credit</b>	<b>expected credit</b>	
	<b>losses (Stage 1)</b>	<b>losses (not credit impaired - Stage 2)</b>	<b>losses (Credit impaired - Stage 3)</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At 1 January 2024</b>	469	-	-	469
<b>Total charge to Statement of Income:</b>	(96)	-	-	(96)
New financial assets purchased	3,487	-	-	3,487
Change in credit risk	(3,583)	-	-	(3,583)
<b>At 31 December 2024</b>	<u>373</u>	<u>-</u>	<u>-</u>	<u>373</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A9 Debt instruments at amortised cost (continued)**

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

	<b>The Group and the Bank</b>	
	<b>Lifetime expected credit losses</b>	
	<b>-Credit impaired</b>	
	<b>(Stage 3)</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At 1 January 2025</b>	<b>634,852</b>	<b>634,852</b>
Other movements	15,297	15,297
Exchange fluctuation	(28,741)	(28,741)
<b>At 30 June 2025</b>	<b>621,408</b>	<b>621,408</b>

  

	<b>The Group and the Bank</b>	
	<b>Lifetime expected credit losses</b>	
	<b>-Credit impaired</b>	
	<b>(Stage 3)</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At 1 January 2024</b>	<b>594,678</b>	<b>594,678</b>
Other movements	52,526	52,526
Exchange fluctuation	(12,352)	(12,352)
<b>At 31 December 2024</b>	<b>634,852</b>	<b>634,852</b>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A10 Financing, advances and other financing/loans**

**(i) By type and Shariah contract**

**30 June 2025**

	Sale-based contracts			The Group and the Bank Lease-based contracts		Loan contract	Others	
	Bai' Bithaman Ajil	Bai' al-'inah	Tawarruq	Ijarah Muntahiah Bi-al- Tamlik *	Al-Ijarah Thumma Al-Bai' #	Qard	Ujrah	Total
At amortised cost	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash line^	-	-	2,016,945	-	-	10,498	-	2,027,443
Term financing								
House Financing	3,100,555	-	52,985,559	888,134	-	-	-	56,974,248
Syndicated Financing	-	-	1,858,522	-	-	-	-	1,858,522
Hire purchase receivables	-	-	-	-	20,502,035	-	-	20,502,035
Other term financing	577,534	784,076	43,860,640	27,722	-	-	-	45,249,972
Bills receivable	-	-	1,267,325	-	-	-	-	1,267,325
Islamic trust receipts	-	-	17,501	-	-	-	-	17,501
Claims on customers under acceptance credits	-	-	1,441,852	-	-	-	-	1,441,852
Staff financing**	-	-	350,587	-	-	-	-	350,587
Revolving credits	-	-	7,677,917	-	-	-	-	7,677,917
Credit card receivables	-	-	-	-	-	-	676,191	676,191
Gross financing, advances and other financing/loans, at amortised cost	3,678,089	784,076	111,476,848	915,856	20,502,035	10,498	676,191	138,043,593
Fair value changes arising from fair value hedge								(38)
								138,043,555
Less: Expected credit losses								(1,700,630)
Net financing, advances and other financing/loans, at amortised cost								136,342,925
At fair value through profit or loss								
Term financing								
Syndicated Financing	-	-	228,271	-	-	-	-	228,271
Gross financing, advances and other financing/loans, at fair value through profit or loss	-	-	228,271	-	-	-	-	228,271
Total net financing, advances and other financing/loans								136,571,196

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A10 Financing, advances and other financing/loans (continued)**

**(i) By type and Shariah contract (continued)**

**31 December 2024**

	The Group and the Bank						Loan contract	Others	Total
	Sale-based contracts			Lease-based contracts					
	Bai' Bithaman Ajil RM'000	Bai' al-'inah RM'000	Tawarruq RM'000	Ijarah	Al-Ijarah				
				Muntahiah Bi al-	Thumma Al-Bai'				
				Tamlik *	#				
At amortised cost	RM'000	RM'000	RM'000	RM'000	RM'000	Qard RM'000	Ujrah RM'000	RM'000	
Cash line^	-	-	1,890,129	-	-	7,386	-	1,897,515	
Term financing									
House Financing	3,269,654	-	50,904,382	921,601	-	-	-	55,095,637	
Syndicated Financing	-	-	1,265,388	-	-	-	-	1,265,388	
Hire purchase receivables	-	-	-	-	19,830,538	-	-	19,830,538	
Other term financing	631,260	887,419	43,117,883	28,766	-	-	-	44,665,328	
Bills receivable	-	-	1,097,817	-	-	-	-	1,097,817	
Islamic trust receipts	-	-	15,826	-	-	-	-	15,826	
Claims on customers under acceptance credits	-	-	1,208,563	-	-	-	-	1,208,563	
Staff financing**	-	-	338,903	-	-	-	-	338,903	
Revolving credits	-	-	7,211,539	-	-	-	-	7,211,539	
Credit card receivables	-	-	-	-	-	-	558,518	558,518	
Gross financing, advances and other, at amortised cost financing/loans	3,900,914	887,419	107,050,430	950,367	19,830,538	7,386	558,518	133,185,572	
Fair value changes arising from fair value hedges								(187)	
Less: Expected credit losses								133,185,385	
Total net financing, advances and other financing/loans								(1,771,300)	
								131,414,085	

^ Includes current account in excess

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

# The Bank 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.

\*\* Includes financing to Directors of the Group and the Bank amounting to RM1,788,585 (2024: RM 3,766,850).

## PART A - EXPLANATORY NOTES (CONTINUED)

### A10 Financing, advances and other financing/loans (continued)

#### (i) By type and Shariah contract (continued)

	The Group and the Bank	
	30 June 2025 RM'000	31 December 2024 RM'000
<b>Total Gross financing, advances and other financing/loans</b>		
- At amortised cost	138,043,593	133,185,572
- At fair value through profit or loss	228,271	-
	<u>138,271,864</u>	<u>133,185,572</u>

(a) The Group and the Bank have undertaken fair value hedges on the profit rate risk of financing, advances and other financing/loans of RM7,169,000 (2024: RM17,195,000) using Islamic profit rate swaps.

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

As at 30 June 2025, the gross carrying amount to RPSIA financing is RM2,868,233,000 (31 December 2024: RM2,928,095,000) and the 12-month expected credit losses relating to this RPSIA amounting to RM206,000 (31 December 2024: RM352,000) is recognised in the Financial Statements of CIMB Bank Berhad.

#### (c) Movement of Qard financing

	The Group and the Bank	
	30 June 2025 RM'000	31 December 2024 RM'000
At 1 January	7,386	11,639
New disbursement	4,948	1,857
Repayment	(1,836)	(6,110)
As at 30 June/31 December	<u>10,498</u>	<u>7,386</u>
Sources of Qard fund:		
Depositors' fund	9,634	6,850
Shareholders' fund	864	536
	<u>10,498</u>	<u>7,386</u>
Uses of Qard fund:		
Personal use	773	446
Business purpose	9,725	6,940
	<u>10,498</u>	<u>7,386</u>

#### (ii) By geographical distribution:

Malaysia	138,271,864	133,185,572
	<u>138,271,864</u>	<u>133,185,572</u>



**PART A - EXPLANATORY NOTES (CONTINUED)**

**A10 Financing, advances and other financing/loans (continued)**

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(iii) By type of customer:</b>		
Domestic non-bank financial institutions	3,437,902	3,007,855
Domestic business enterprises		
- Small medium enterprises	24,714,285	23,726,144
- Others	11,787,654	10,550,118
Government and statutory bodies	1,821,099	1,836,729
Individuals	94,916,840	92,367,494
Other domestic entities	955,261	1,047,763
Foreign entities	638,823	649,469
Gross financing, advances and other financing/loans	<u>138,271,864</u>	<u>133,185,572</u>
<b>(iv) By profit rate sensitivity:</b>		
Fixed rate		
- House financing	755,257	627,836
- Hire purchase receivables	16,930,143	16,887,334
- Others	4,570,314	4,479,228
Variable rate		
- House financing	56,218,991	54,467,801
- Others	59,797,159	56,723,373
Gross financing, advances and other financing/loans	<u>138,271,864</u>	<u>133,185,572</u>
<b>(v) By economic purpose:</b>		
Personal use	2,158,817	2,217,146
Credit card	676,191	558,518
Construction	3,219,369	2,160,150
Residential property	58,042,955	56,161,122
Non-residential property	17,178,571	16,343,368
Purchase of fixed assets other than land and building	754,364	776,090
Purchase of securities	9,977,728	10,387,035
Purchase of transport vehicles	20,845,081	20,199,304
Working capital	24,361,432	23,379,996
Other purpose	1,057,356	1,002,843
Gross financing, advances and other financing/loans	<u>138,271,864</u>	<u>133,185,572</u>
<b>(vi) By economic sector:</b>		
Primary agriculture	2,361,907	3,306,624
Mining and quarrying	153,721	110,669
Manufacturing	5,233,189	4,879,870
Electricity, gas and water supply	730,906	638,941
Construction	4,368,943	3,961,967
Transport, storage and communications	3,926,612	3,517,021
Education, health and others	3,581,166	2,861,336
Wholesale and retail trade, and restaurants and hotels	9,327,335	9,258,210
Finance, insurance/takaful, real estate and business activities	13,349,341	11,966,281
Household	95,233,599	92,678,518
Others	5,145	6,135
Gross financing, advances and other financing/loans	<u>138,271,864</u>	<u>133,185,572</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A10 Financing, advances and other financing/loans (continued)**

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(vii) By residual contractual maturity:</b>		
Within one year	14,522,760	12,921,226
One year to less than three years	2,559,495	2,624,461
Three years to less than five years	9,736,575	8,779,644
Five years and more	111,453,034	108,860,241
Gross financing, advances and other financing/loans	<u>138,271,864</u>	<u>133,185,572</u>
<b>(viii) Credit impaired financing by economic purpose:</b>		
Personal use	21,268	19,516
Credit card	9,257	7,911
Residential property	988,240	930,353
Non-residential property	175,161	172,316
Purchase of fixed assets other than land & building	2,268	7,005
Purchase of securities	620	850
Purchase of transport vehicles	214,547	177,890
Working capital	212,360	228,892
Other purpose	62,415	67,497
Gross credit impaired financing, advances and other financing/loans	<u>1,686,136</u>	<u>1,612,230</u>
<b>(ix) Credit impaired financing by geographical distribution:</b>		
Malaysia	<u>1,686,136</u>	<u>1,612,230</u>
	<u>1,686,136</u>	<u>1,612,230</u>
<b>(x) Credit impaired financing by economic sector:</b>		
Primary agriculture	16,990	4
Mining and quarrying	54,637	644
Manufacturing	39,723	106,196
Electricity, gas and water supply	37	1
Construction	64,517	122,591
Transport, storage and communications	7,441	6,544
Education, health and others	17,909	16,913
Wholesale and retail trade, and restaurants and hotels	116,530	113,507
Finance, insurance/takaful, real estate and business activities	98,624	72,531
Household	1,269,349	1,172,922
Others	379	377
Gross credit impaired financing, advances and other financing/loans	<u>1,686,136</u>	<u>1,612,230</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A10 Financing, advances and other financing/loans (continued)**

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

**Financing, advances and other financing/loans at amortised cost:**

<b>The Group and the Bank</b>	<b>12-month expected credit losses (Stage 1) RM'000</b>	<b>Lifetime expected credit losses-not credit impaired (Stage 2) RM'000</b>	<b>Lifetime expected credit losses -Credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2025</b>	<b>597,024</b>	<b>490,886</b>	<b>683,390</b>	<b>1,771,300</b>
Changes in expected credit losses due to transferred within stages:	<b>92,635</b>	<b>(54,803)</b>	<b>(37,832)</b>	<b>-</b>
Transferred to Stage 1	<b>213,259</b>	<b>(205,260)</b>	<b>(7,999)</b>	<b>-</b>
Transferred to Stage 2	<b>(120,406)</b>	<b>324,210</b>	<b>(203,804)</b>	<b>-</b>
Transferred to Stage 3	<b>(218)</b>	<b>(173,753)</b>	<b>173,971</b>	<b>-</b>
<b>Total charge to Statement of Income:</b>	<b>(167,120)</b>	<b>22,792</b>	<b>285,033</b>	<b>140,705</b>
New financial assets originated	<b>76,658</b>	<b>20,250</b>	<b>1,261</b>	<b>98,169</b>
Financial assets that have been derecognised	<b>(46,235)</b>	<b>(86,273)</b>	<b>-</b>	<b>(132,508)</b>
Writeback in respect of full recoveries	<b>-</b>	<b>-</b>	<b>(11,821)</b>	<b>(11,821)</b>
Change in credit risk	<b>(197,543)</b>	<b>88,815</b>	<b>295,593</b>	<b>186,865</b>
Write-offs	<b>-</b>	<b>(916)</b>	<b>(226,004)</b>	<b>(226,920)</b>
Other movements	<b>(5)</b>	<b>(8)</b>	<b>15,558</b>	<b>15,545</b>
<b>At 30 June 2025</b>	<b>522,534</b>	<b>457,951</b>	<b>720,145</b>	<b>1,700,630</b>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A10 Financing, advances and other financing/loans (continued)**

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

**Financing, advances and other financing/loans at amortised cost:**

<b>The Group and the Bank</b>	<b>12-month expected credit losses (Stage 1) RM'000</b>	<b>Lifetime expected credit losses-not credit impaired (Stage 2) RM'000</b>	<b>Lifetime expected credit losses -Credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2024</b>	772,112	368,166	549,580	1,689,858
Changes in expected credit losses due to transferred within stages:	206,221	(77,025)	(129,196)	-
Transferred to Stage 1	384,972	(359,846)	(25,126)	-
Transferred to Stage 2	(178,369)	613,879	(435,510)	-
Transferred to Stage 3	(382)	(331,058)	331,440	-
<b>Total charge to Statement of Income:</b>	(381,205)	199,836	583,585	402,216
New financial assets originated	108,718	2,474	1,255	112,447
Financial assets that have been derecognised	(81,014)	(35,679)	-	(116,693)
Writeback in respect of full recoveries	-	-	(50,625)	(50,625)
Change in credit risk	(408,909)	233,041	632,955	457,087
Write-offs	-	(164)	(350,717)	(350,881)
Other movements	(104)	73	30,138	30,107
<b>At 31 December 2024</b>	<b>597,024</b>	<b>490,886</b>	<b>683,390</b>	<b>1,771,300</b>

**PART A - EXPLANATORY NOTES (CONTINUED)****A10 Financing, advances and other financing/loans (continued)****(xii) Movements in credit impaired financing, advances and other financing/loans**

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

	<b>The Group and the Bank</b>	
	<b>Lifetime expected credit losses</b>	
	<b>-Credit impaired</b>	
	<b>(Stage 3)</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At 1 January 2025</b>	<b>1,612,230</b>	<b>1,612,230</b>
Transfer within stages	411,825	411,825
New financial assets originated	2,304	2,304
Write-offs	(226,004)	(226,004)
Amount fully recovered	(57,360)	(57,360)
Other movements	(56,859)	(56,859)
<b>At 30 June 2025</b>	<b>1,686,136</b>	<b>1,686,136</b>

	<b>The Group and the Bank</b>	
	<b>Lifetime expected credit losses</b>	
	<b>-Credit impaired</b>	
	<b>(Stage 3)</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At 1 January 2024</b>	<b>1,775,874</b>	<b>1,775,874</b>
Transfer within stages	376,405	376,405
New financial assets originated	3,300	3,300
Write-offs	(350,717)	(350,717)
Amount fully recovered	(141,232)	(141,232)
Other movements	(51,400)	(51,400)
<b>At 31 December 2024</b>	<b>1,612,230</b>	<b>1,612,230</b>

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
Ratio of credit impaired financing to total financing, advances and other financing/loans	<b>1.22%</b>	<b>1.21%</b>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A11 Other assets**

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
Sundry debtors net of expected credit losses *, deposits and prepayments	194,940	180,841
Collateral pledged for derivative transactions	30,290	27,369
Treasury related receivables	611,077	59,852
Clearing accounts	6,151	24,248
	<b>842,458</b>	<b>292,310</b>

\* net of expected credit losses of RM54,770,000 (2024: RM54,829,000).

**A12 Deposits from customers**

**(i) By type of deposit**

Savings deposits	10,181,591	9,770,448
Commodity Murabahah (via Tawarruq arrangement)*	10,181,591	9,770,448
Demand deposits	24,064,018	21,486,388
Qard	22,199,123	19,514,363
Commodity Murabahah (via Tawarruq arrangement)*	1,864,895	1,972,025
Term deposits	77,035,283	77,246,991
Commodity Murabahah Deposits-i		
(via Tawarruq arrangement)	38,909,136	43,309,903
Fixed Deposits-i		
(via Tawarruq arrangement)*	34,498,464	32,945,518
Negotiable Islamic Debt Certificate (NIDC)		
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	3,627,683	991,570
Specific investment account	25,012	24,971
Mudharabah	25,012	24,971
Others	762,622	523,626
Qard	762,622	523,626
	<b>112,068,526</b>	<b>109,052,424</b>

\*included Qard contract of RM1,744,042,000 (2024:RM756,962,000)

**PART A - EXPLANATORY NOTES (CONTINUED)**

	The Group and the Bank	
	30 June	31 December
	2025	2024
	RM'000	RM'000
<b>A12 Deposits from customers (continued)</b>		
<b>(ii) Maturity structures of term deposits and investment accounts.</b>		
Due within six months	66,834,298	62,973,071
Six months to less than one year	9,306,364	13,160,533
One year to less than three years	893,296	1,111,072
Three years to less than five years	15,869	16,888
Five years and more	10,468	10,398
	<u>77,060,295</u>	<u>77,271,962</u>

**(iii) By type of customer**

Government and statutory bodies	9,181,608	6,046,440
Business enterprises	37,406,465	39,346,401
Individuals	37,075,940	36,074,228
Others	28,404,513	27,585,355
	<u>112,068,526</u>	<u>109,052,424</u>

	The Group and the Bank	
	30 June	31 December
	2025	2024
	RM'000	RM'000
<b>A13 Investment accounts of customers</b>		
Unrestricted investment accounts (Mudharabah)		
-without maturity		
Special Mudharabah Investment Account	2,180,668	2,007,761
Daily Investment Account-i	169,507	178,745
-with maturity		
Term Investment Account-i	24,075,587	21,492,133
Unrestricted investment accounts (Wakalah)		
-without maturity		
Daily Investment Account-i	385,742	132,920
Restricted investment accounts (Mudharabah)		
-with maturity		
Restricted Profit Sharing Investment Account (RPSIA)	617,984	631,751
	<u>27,429,488</u>	<u>24,443,310</u>

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

	The Group and the Bank	
	30 June	31 December
	2025	2024
	RM'000	RM'000
<b>A14 Deposits and placements of banks and other financial institutions</b>		
Licensed Islamic banks	149,763	100,712
Licensed investment banks	595,082	282,258
Licensed banks	4,756,642	2,920,611
Other financial institutions	743,448	1,149,198
	<u>6,244,935</u>	<u>4,452,779</u>

The maturity structure of deposits and placements from financial institutions are as follows:

Due within six months	6,134,857	3,970,530
Six months to less than one year	110,078	482,249
	<u>6,244,935</u>	<u>4,452,779</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

		<b>The Group and the Bank</b>	
		<b>30 June</b>	<b>31 December</b>
		<b>2025</b>	<b>2024</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>A15</b>	<b>Investment accounts due to designated financial institutions</b>		
	Restricted investment accounts		
	Mudharabah	<u>2,867,561</u>	<u>2,927,281</u>
	By type of counterparty		
	Licensed banks	<u>2,867,561</u>	<u>2,927,281</u>

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

		<b>The Group and the Bank</b>	
		<b>30 June</b>	<b>31 December</b>
		<b>2025</b>	<b>2024</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>A16</b>	<b>Financial liabilities designated at fair value through profit or loss</b>		
	Deposits from customers - structured investments	<u>2,360,992</u>	<u>3,125,723</u>

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

The carrying amount of the Group and the Bank as at 30 June 2025 of financial liabilities designated at fair value were RM21,171,000 (31 December 2024: RM54,450,000) lower than the contractual amount at maturity.

		<b>The Group and the Bank</b>	
		<b>30 June</b>	<b>31 December</b>
		<b>2025</b>	<b>2024</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>A17</b>	<b>Other liabilities</b>		
	Accruals and other payables	222,435	248,199
	Clearing accounts	52,314	47,365
	Expected credit losses for commitments		
	and contingencies	68,059	65,683
	Collateral received for derivative transactions	890,427	88,930
	Structured deposits	20,398	21,001
	Treasury related payables	390,949	130,827
	Others	97,970	59,345
		<u>1,742,552</u>	<u>661,350</u>



**PART A - EXPLANATORY NOTES (CONTINUED)**

**A17 Other liabilities (continued)**

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

<b>The Group and the Bank</b>	<b>12-month expected credit losses (Stage 1) RM'000</b>	<b>Lifetime expected credit losses -not credit impaired (Stage 2) RM'000</b>	<b>Lifetime expected credit losses -Credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2025</b>	<b>30,882</b>	<b>8,937</b>	<b>25,864</b>	<b>65,683</b>
Changes in expected credit losses due to transferred within stages:	(2,837)	3,952	(1,115)	-
Transferred to Stage 1	5,916	(5,891)	(25)	-
Transferred to Stage 2	(8,751)	13,161	(4,410)	-
Transferred to Stage 3	(2)	(3,318)	3,320	-
<b>Total charge to Statement of Income:</b>	<b>5,660</b>	<b>(2,112)</b>	<b>(830)</b>	<b>2,718</b>
New exposures	29,214	1,134	-	30,348
Exposures derecognised or matured	(12,882)	(3,091)	(2,655)	(18,628)
Change in credit risk	(10,672)	(155)	1,825	(9,002)
Other movements	(53)	(62)	(227)	(342)
<b>At 30 June 2025</b>	<b>33,652</b>	<b>10,715</b>	<b>23,692</b>	<b>68,059</b>

<b>The Group and the Bank</b>	<b>12-month expected credit losses (Stage 1) RM'000</b>	<b>Lifetime expected credit losses -not credit impaired (Stage 2) RM'000</b>	<b>Lifetime expected credit losses -Credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2024</b>	<b>75,142</b>	<b>10,474</b>	<b>7,717</b>	<b>93,333</b>
Changes in expected credit losses due to transferred within stages:	6,144	(8,582)	2,438	-
Transferred to Stage 1	11,887	(11,774)	(113)	-
Transferred to Stage 2	(5,740)	13,777	(8,037)	-
Transferred to Stage 3	(3)	(10,585)	10,588	-
Total charge to Statement of Income:	(50,381)	7,099	15,837	(27,445)
New exposures	49,684	-	375	50,059
Exposures derecognised or matured	(32,960)	(5,361)	(3,989)	(42,310)
Change in credit risk	(67,105)	12,460	19,451	(35,194)
Other movements	(23)	(54)	(128)	(205)
<b>At 31 December 2024</b>	<b>30,882</b>	<b>8,937</b>	<b>25,864</b>	<b>65,683</b>

As at 30 June 2025, the gross carrying amount of financing commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM53,385,000 (2024: RM87,575,000) respectively.

**PART A - EXPLANATORY NOTES (CONTINUED)**

	2nd Quarter Ended		Six Months Ended	
	30 June 2025 RM'000	30 June 2024 RM'000	30 June 2025 RM'000	30 June 2024 RM'000
<b>A18 Income derived from investment of depositors' funds and others</b>				
<b>The Group and the Bank</b>				
Income derived from investment of :				
a) General investment deposits	928,008	930,009	1,862,356	1,802,696
b) Specific investment deposits	475	245	494	500
c) Other deposits	701,999	544,840	1,254,166	1,023,082
	<b>1,630,482</b>	<b>1,475,094</b>	<b>3,117,016</b>	<b>2,826,278</b>
<b>a) Income derived from investment of general investment deposits</b>				
Financing, advances and other financing/loans				
- Profit income	618,944	707,515	1,319,126	1,418,215
- Unwinding income <sup>^</sup>	5,615	7,444	11,627	15,809
Debt instruments at fair value through other comprehensive income	45,877	38,210	88,520	73,071
Debt instrument at amortised cost	84,401	83,088	166,638	167,826
Money at call and deposit with financial institutions	37,864	42,782	82,019	84,998
Reverse Collateralised Commodity Murabahah	5,656	5,912	13,029	10,742
	<b>798,357</b>	<b>884,951</b>	<b>1,680,959</b>	<b>1,770,661</b>
Accretion of discount less amortisation of premium	(6,682)	(5,904)	(12,149)	(11,420)
	<b>791,675</b>	<b>879,047</b>	<b>1,668,810</b>	<b>1,759,241</b>
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	8,716	11,660	16,336	29,614
- Financing, advances and other financing/loans	743	934	743	3,523
- Net accretion of discount less amortisation of premium	10,114	30,168	32,047	50,575
Total finance income and hibah	<b>811,248</b>	<b>921,809</b>	<b>1,717,936</b>	<b>1,842,953</b>
Other operating income				
- Net gain arising from financial investments at fair value through profit or loss:	8,066	1,817	11,673	3,006
- realised	6,527	816	10,492	3,003
- unrealised	1,539	1,001	1,181	3
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	12,271	2,412	18,455	4,758
- Net unrealised gain arising from financing, advances and other financings at fair value through profit or loss	-	150	-	1,236
- Net gain/(loss) from foreign exchange transactions	94,667	3,919	108,994	(52,453)
	<b>115,004</b>	<b>8,298</b>	<b>139,122</b>	<b>(43,453)</b>
Fee and commission income				
- Guarantee fee	1,756	(98)	5,298	3,196
	<b>928,008</b>	<b>930,009</b>	<b>1,862,356</b>	<b>1,802,696</b>
<b>b) Income derived from investment of specific investment deposits</b>				
Money at call and deposit with financial institutions	<b>475</b>	<b>245</b>	<b>494</b>	<b>500</b>

<sup>^</sup> Unwinding income is income earned on credit impaired financing, advances and other financing/loans

**PART A - EXPLANATORY NOTES (CONTINUED)**

	2nd Quarter Ended		Six Months Ended	
	30 June 2025 RM'000	30 June 2024 RM'000	30 June 2025 RM'000	30 June 2024 RM'000
<b>A18 Income derived from investment of depositors funds and others (continued)</b>				
<b>The Group and the Bank</b>				
<b>c) Income derived from investment of other deposits</b>				
Financing, advances and other financing/loans				
- Profit income	468,190	414,495	881,974	803,966
- Unwinding income <sup>^</sup>	4,247	4,361	7,800	8,945
Debt instruments at fair value through other comprehensive income	34,703	22,385	59,903	41,489
Debt instrument at amortised cost	63,844	48,676	112,443	95,114
Money at call and deposit with financial institutions	28,663	25,064	54,757	48,199
Reverse Collateralised Commodity Murabahah	4,279	3,463	8,636	6,110
	<u>603,926</u>	<u>518,444</u>	<u>1,125,513</u>	<u>1,003,823</u>
Accretion of discount less amortisation of premium	(5,054)	(3,459)	(8,285)	(6,482)
	<u>598,872</u>	<u>514,985</u>	<u>1,117,228</u>	<u>997,341</u>
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	6,593	6,831	11,096	16,670
- Financing, advances and other financing/loans	562	547	562	1,966
- Net accretion of discount less amortisation of premium	7,650	17,674	20,612	28,857
Total finance income and hibah	<u>613,677</u>	<u>540,037</u>	<u>1,149,498</u>	<u>1,044,834</u>
Other operating income				
- Net gain arising from financial investments at fair value through profit or loss:	6,102	1,063	8,233	1,715
- realised	4,937	477	7,280	1,676
- unrealised	1,165	586	953	39
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	9,282	1,412	12,937	2,698
- Net unrealised gain arising from financing, advances and other financings at fair value through profit or loss	-	88	-	683
- Net gain/(loss) from foreign exchange transactions	71,609	2,295	80,076	(28,597)
	<u>86,993</u>	<u>4,858</u>	<u>101,246</u>	<u>(23,501)</u>
Fee and commission income				
- Guarantee fee	1,329	(55)	3,422	1,749
	<u>701,999</u>	<u>544,840</u>	<u>1,254,166</u>	<u>1,023,082</u>

<sup>^</sup> Unwinding income is income earned on credit impaired financing, advances and other financing/loans

**A19 Income derived from investment of investment account**

**The Group and The Bank**

Financing, advances and other financing/loans				
- Profit income	419,365	300,163	771,171	592,352
- Unwinding income <sup>^</sup>	8	3	11	4
Debt instrument at amortised cost	9,747	12,421	19,837	25,613
	<u>429,120</u>	<u>312,587</u>	<u>791,019</u>	<u>617,969</u>
Accretion of discount less amortisation of premium	707	2,090	2,790	4,854
	<u>429,827</u>	<u>314,677</u>	<u>793,809</u>	<u>622,823</u>
Other operating income				
- Net (loss)/gain from foreign exchange transactions	(383)	(3)	(449)	131
Fees and commission income				
- Service charges and fees	999	356	1,669	661
Other income	2	1	4	2
	<u>430,445</u>	<u>315,031</u>	<u>795,033</u>	<u>623,617</u>

<sup>^</sup> Unwinding income is income earned on credit impaired financing, advances and other financing/loans

**PART A - EXPLANATORY NOTES (CONTINUED)**

	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>A20 Income derived from investment of shareholder's funds</b>				
<b>The Group and The Bank</b>				
Financing, advances and other financing/loans				
- Profit income	97,517	87,603	197,197	173,776
- Unwinding income <sup>^</sup>	885	922	1,741	1,936
Debt instruments at fair value through other comprehensive income	7,228	4,731	13,299	8,958
Debt instrument at amortised cost	13,297	10,287	25,005	20,562
Money at call and deposit with financial institutions	5,968	5,297	12,254	10,416
Reverse Collateralised Commodity Murabahah	891	732	1,941	1,318
	125,786	109,572	251,437	216,966
Accretion of discount less amortisation of premium	(1,053)	(731)	(1,831)	(1,400)
	124,733	108,841	249,606	215,566
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	1,373	1,444	2,458	3,621
- Financing, advances and other financing/loans	117	116	117	430
- Net accretion of discount less amortisation of premium	1,593	3,736	4,716	6,210
Total finance income and hibah	127,816	114,137	256,897	225,827
Other operating income				
- Net gain/(loss) arising from financial assets at fair value through profit or loss:	1,272	225	1,785	369
- realised	1,029	101	1,593	366
- unrealised	243	124	192	3
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	1,934	299	2,814	583
- Net unrealised gain arising from financing, advances and other financings at fair value through profit or loss	-	18	-	150
- Net gain/(loss) from foreign exchange transactions	14,915	485	16,955	(6,350)
- Net gain/(loss) arising from hedging activities	367	(168)	(56)	42
- Net gain/(loss) arising from financial liabilities designated at fair value through profit or loss	(22,678)	7,624	(22,050)	34,282
- realised	5,356	6,976	10,334	14,002
- unrealised	(28,034)	648	(32,384)	20,280
- Net gain/(loss) arising from derivative financial instrument	(111,642)	39,513	(69,902)	155,987
- realised	(29,751)	103,254	80,607	171,640
- unrealised	(81,891)	(63,741)	(150,509)	(15,653)
	(115,832)	47,996	(70,454)	185,063
Fee and commission income				
- Guarantee fee	277	(12)	781	387
- Service charge and fee	54,599	34,537	91,762	66,617
- Commission fee	46,175	47,186	96,737	95,969
Total fee and commission income	101,051	81,711	189,280	162,973
Less : fee and commission expense	(18,388)	(14,922)	(37,537)	(28,103)
Net fee and commission income	82,663	66,789	151,743	134,870
Other income	374	414	809	1,203
	95,021	229,336	338,995	546,963

<sup>^</sup> Unwinding income is income earned on credit impaired financing, advances and other financing/loans

**A21 Modification loss**

**The Group and the Bank**

Modification loss	-	-	-	1
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**PART A - EXPLANATORY NOTES (CONTINUED)**

	2nd Quarter Ended		Six Months Ended	
	30 June 2025 RM'000	30 June 2024 RM'000	30 June 2025 RM'000	30 June 2024 RM'000
<b>A22(a) Expected credit losses on financing, advances and other financing/loans</b>				
<b>The Group and the Bank</b>				
Expected credit losses on financing, advances and other financing/loans at amortised cost:				
-Expected credit losses on financing, advances and other financing/loans	(15,138)	45,093	140,705	176,323
Credit impaired financing, advances and other financing/loans:				
- recovered	(32,921)	(24,403)	(63,430)	(50,869)
- written off	2,226	1,235	5,175	2,500
	<u>(45,833)</u>	<u>21,925</u>	<u>82,450</u>	<u>127,954</u>
<b>A22(b) Other expected credit losses made</b>				
<b>The Group and the Bank</b>				
Expected credit losses made/ (written back) on:				
- Debt instrument at fair value through other comprehensive income	(996)	(485)	1,074	450
- Debt instrument at amortised cost	(520)	(26)	24	(101)
- Deposits and placements with banks and other financial institutions	22	-	(61)	-
- Other receivables	(44)	15,650	(61)	36,263
	<u>(1,538)</u>	<u>15,139</u>	<u>976</u>	<u>36,612</u>
<b>A23 Income attributable to depositors and others</b>				
<b>The Group and The Bank</b>				
<b>Deposits from customers</b>				
- Mudharabah	475	245	494	500
- Non-Mudharabah	731,619	794,473	1,456,405	1,600,138
<b>Deposits and placements of banks and other financial institutions</b>				
- Non-Mudharabah	61,845	65,816	118,139	140,137
<b>Others</b>				
- Financial liabilities designated at fair value through profit or loss	13,722	30,288	43,018	50,366
- Recourse obligation on loans and financing sold to Cagamas	35,161	27,677	70,580	55,528
- Senior Sukuk	80,632	43,358	156,430	55,264
- Subordinated Sukuk	15,153	11,145	30,140	22,289
- Structured deposits	4	27	8	75
- Collateralised Commodity Murabahah	40,997	24,899	78,079	44,975
- Others	3	3	274	8
	<u>979,611</u>	<u>997,931</u>	<u>1,953,567</u>	<u>1,969,280</u>
<b>A24 Profit distributed to investment account holder</b>				
<b>The Group and the Bank</b>				
-Restricted	38,012	46,831	77,766	95,318
-Unrestricted	213,407	166,455	413,828	332,634
	<u>251,419</u>	<u>213,286</u>	<u>491,594</u>	<u>427,952</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>A25 Personnel expenses</b>				
<b>The Group and the Bank</b>				
Salaries, allowances and bonuses	10,698	6,497	17,752	12,918
Pension costs (defined contribution plan)	841	737	1,676	1,464
Staff incentives and other staff payments	47	38	223	305
Medical expenses	104	126	261	250
Share-based expense <sup>1</sup>	(398)	(187)	(230)	75
Others	201	363	483	860
	<b>11,493</b>	<b>7,574</b>	<b>20,165</b>	<b>15,872</b>

<sup>1</sup> The long term incentive plan (“LTIP”) was implemented by CIMB Group Holdings (“CIMBGH”) in June 2021. The LTIP awards ordinary shares and share options of CIMBGH 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.

**A26 Other overheads and expenditures**

**The Group and The Bank**

**Establishment**

Depreciation of property, plant equipment	45	59	84	122
Depreciation of right-of-use assets	162	(44)	323	98
Rental	96	81	203	174
Amortisation of intangible assets	(129)	592	866	1,219
Repairs and maintenance	159	76	428	117
Utility expenses	7	7	14	15
Others	1,473	1,833	3,358	3,275
	<b>1,813</b>	<b>2,604</b>	<b>5,276</b>	<b>5,020</b>

**Marketing**

Advertisement and publicity	2,409	1,367	3,391	2,707
Others	241	80	325	349
	<b>2,650</b>	<b>1,447</b>	<b>3,716</b>	<b>3,056</b>

**General expenses**

Consultancy and professional fees	542	522	1,204	2,649
Legal expenses	(45)	89	(68)	159
Stationery	45	46	105	138
Postages	153	63	242	124
Donation	466	220	2,111	995
Incidental expenses on banking operations	800	833	1,949	1,664
Takaful	845	750	1,951	1,827
Group service expense	327,040	323,253	659,924	635,791
Others	9,100	3,530	19,842	5,675
	<b>338,946</b>	<b>329,306</b>	<b>687,260</b>	<b>649,022</b>
	<b>343,409</b>	<b>333,357</b>	<b>696,252</b>	<b>657,098</b>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A27 Islamic derivative financial instruments, commitments and contingencies**

**(i) Islamic derivative financial instruments**

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

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

The Group and the Bank	30 June 2025			31 December 2024		
	Principal Amount RM'000	Fair values assets RM'000	Fair values liabilities RM'000	Principal amount RM'000	Fair values assets RM'000	Fair values liabilities RM'000
<u>Foreign exchange derivatives</u>						
Currency forwards	23,766,781	92,242	(760,771)	18,043,857	319,666	(216,697)
- Less than one year	22,966,393	58,499	(731,856)	17,748,779	285,280	(188,534)
- One year to three years	585,811	14,589	(13,361)	17,039	3,865	(2,278)
- More than three years	214,577	19,154	(15,554)	278,039	30,521	(25,885)
Currency swaps	33,057,878	787,460	(237,223)	22,432,871	242,334	(249,835)
- Less than one year	33,057,878	787,460	(237,223)	22,432,871	242,334	(249,835)
Currency spots	451,242	473	(369)	406,338	284	(494)
- Less than one year	451,242	473	(369)	406,338	284	(494)
Currency options	341,476	2,796	(2,751)	97,548	935	(935)
- Less than one year	341,476	2,796	(2,751)	97,548	935	(935)
Cross currency profit rate swaps	1,742,878	68,926	(46,334)	836,319	55,848	(53,758)
- Less than one year	250,728	2,705	(2,625)	365,169	28,503	(28,441)
- One year to three years	837,910	17,915	(7,838)	251,910	2,046	(1,817)
- More than three years	654,240	48,306	(35,871)	219,240	25,299	(23,500)
<u>Islamic profit rate derivatives</u>						
Islamic profit rate swaps	9,222,753	29,569	(55,102)	8,752,818	17,175	(73,774)
- Less than one year	3,322,311	3,217	(6,615)	1,138,330	613	(1,230)
- One year to three years	2,049,953	4,537	(13,426)	3,041,132	3,568	(38,063)
- More than three years	3,850,489	21,815	(35,061)	4,573,356	12,994	(34,481)
<u>Equity related derivatives</u>						
Equity options	31,470	657	(657)	56,184	996	(996)
- Less than one year	28,330	598	(598)	50,914	881	(881)
- One year to three years	3,140	59	(59)	5,270	115	(115)
<u>Credit related contracts</u>						
Total return swaps	39,800	437	(437)	39,800	450	(450)
- Less than one year	39,800	437	(437)	-	-	-
- One year to three years	-	-	-	39,800	450	(450)
Commodity options	4,237,947	88,296	(88,233)	2,526,737	26,279	(26,234)
- Less than one year	4,237,947	88,296	(88,233)	2,526,737	26,279	(26,234)
<u>Hedging derivatives</u>						
Islamic profit rate swaps	11,026,935	288,136	(10,322)	11,036,925	119,399	(6,330)
- Less than one year	56,935	384	-	16,925	225	-
- One year to three years	1,335,000	8,863	(3,586)	1,375,000	7,186	(2,077)
- More than three years	9,635,000	278,889	(6,736)	9,645,000	111,988	(4,253)
<b>Total derivative assets/(liabilities)</b>	<b>83,919,160</b>	<b>1,358,992</b>	<b>(1,202,199)</b>	<b>64,229,397</b>	<b>783,366</b>	<b>(629,503)</b>

## **PART A - EXPLANATORY NOTES (CONTINUED)**

### **A27 Islamic derivative financial instruments, commitments and contingencies (continued)**

#### **(i) Islamic derivative financial instruments (continued)**

The Group's and the Bank's derivative financial instruments are subject to market, credit 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 profit rates, currency exchange rates, credit spreads, equity prices, commodities 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 profit rate swaps, are not able to or willing to fulfil their obligation to pay the Group the positive fair value or receivable resulting from the execution of contract terms. As at 30 June 2025, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, was RM1,358,992,000 (31 December 2024: RM783,366,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

##### **Liquidity Risk**

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

##### **Cash requirements of the derivatives**

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at 30 June 2025, the Group has posted cash collateral of RM30,290,000 (31 December 2024: RM27,369,000) 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; and
- c) the related accounting policies.

The above information, policies and procedures in respect of derivative financial instruments of the Group and the Bank are disclosed in the audited annual financial statements for the financial year ended 31 December 2024.



**PART A - EXPLANATORY NOTES (CONTINUED)**

**A27 Islamic derivative financial instruments, commitments and contingencies (continued)**

**(ii) Commitments and contingencies**

	<b>30 June 2025 Principal amount</b>	<b>31 December 2024 Principal amount</b>
<b>The Group and the Bank</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Credit-related</u>		
Direct credit substitutes	615,198	591,928
Transaction-related contingent items	1,369,021	1,252,135
Short-term self-liquidating trade-related contingencies	98,090	232,200
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	20,347,441	20,462,363
- maturity exceeding one year	9,676,169	9,874,072
Miscellaneous commitments and contingencies	42,793	239,609
Total credit-related commitments and contingencies	<u>32,148,712</u>	<u>32,652,307</u>
<u>Treasury-related</u>		
Foreign exchange related contracts :		
- less than one year	57,067,716	41,050,704
- one year to five years	1,989,770	463,460
- more than five years	302,769	302,769
Profit rate related contracts :		
- less than one year	3,379,247	1,155,255
- one year to five years	9,426,515	10,945,395
- more than five years	7,443,926	7,689,093
Equity related contracts :		
- less than one year	28,330	50,914
- one year to five years	3,140	5,270
Credit related contracts :		
- less than one year	39,800	-
- one year to five years	-	39,800
Commodity related contracts :		
- less than one year	4,237,947	2,526,737
Total treasury-related commitments and contingencies	<u>83,919,160</u>	<u>64,229,397</u>
	<u><b>116,067,872</b></u>	<u><b>96,881,704</b></u>

## PART A - EXPLANATORY NOTES (CONTINUED)

### A28 Capital Adequacy

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

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

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

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

	<b>The Group</b>		<b>The Bank</b>	
	<b>30 June 2025</b>	<b>31 December 2024</b>	<b>30 June 2025</b>	<b>31 December 2024</b>
<b>Before deducting proposed dividend</b>				
Common equity tier 1 ratio	14.414%	14.543%	14.414%	14.543%
Tier 1 ratio	14.898%	15.066%	14.897%	15.065%
Total capital ratio	17.396%	17.749%	17.396%	17.749%
<b>After deducting proposed dividends</b>				
Common equity tier 1 ratio	13.999%	14.543%	13.999%	14.543%
Tier 1 ratio	14.483%	15.066%	14.483%	15.065%
Total capital ratio	16.981%	17.749%	16.981%	17.749%

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

	<b>30 June 2025</b>	<b>31 December 2024</b>	<b>30 June 2025</b>	<b>31 December 2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Credit risk	65,617,210	60,540,585	65,617,347	60,540,722
Market risk	983,629	736,474	983,629	736,474
Operational risk	5,758,916	5,742,135	5,758,916	5,742,135
Total risk-weighted assets	72,359,755	67,019,194	72,359,892	67,019,331

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

	<b>30 June 2025</b>	<b>31 December 2024</b>	<b>30 June 2025</b>	<b>31 December 2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Common Equity Tier 1 capital</b>				
Ordinary share capital	1,000,000	1,000,000	1,000,000	1,000,000
Other reserves	10,361,887	9,534,786	10,361,852	9,534,751
Less: Proposed dividends	(300,000)	-	(300,000)	-
Common Equity Tier 1 capital before regulatory adjustments	11,061,887	10,534,786	11,061,852	10,534,751
<u>Less: Regulatory adjustments</u>				
Goodwill	(136,000)	(136,000)	(136,000)	(136,000)
Intangible assets	(3,708)	(752)	(3,708)	(752)
Deferred tax assets	(212,859)	(253,556)	(212,859)	(253,556)
Regulatory reserve	(561,698)	(397,222)	(561,698)	(397,222)
Others	(17,805)	(426)	(17,805)	(426)
Common Equity Tier 1 capital after regulatory adjustments	10,129,817	9,746,830	10,129,782	9,746,795
<b>Additional Tier 1 capital</b>				
Perpetual preference shares	350,000	350,000	350,000	350,000
<b>Total Tier 1 capital</b>	10,479,817	10,096,830	10,479,782	10,096,795
<b>Tier 2 capital</b>				
Subordinated Obligations	1,500,000	1,500,000	1,500,000	1,500,000
Surplus of eligible provisions over expected loss	215,138	210,788	215,138	210,788
General provisions ^	92,617	87,847	92,619	87,849
<b>Total Tier 2 capital</b>	1,807,755	1,798,635	1,807,757	1,798,637
<b>Total capital</b>	12,287,572	11,895,465	12,287,539	11,895,432

^ Total capital of the Group and the Bank has excluded general provisions from Tier 2 capital RM84.9 million (2024: RM62.5million).

## PART A - EXPLANATORY NOTES (CONTINUED)

### A29 Restricted Agency Investment Account -RAIA

The details of the Restricted Agency Investment Account (“RAIA”) financing are as below. The exposures and corresponding risk weighted amount are reported in investors’ financial statements.

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
<u>RAIA arrangement</u>		
Financing and advances	14,483,051	12,282,284
Commitments and contingencies	1,800,000	4,200,000
	<u>16,283,051</u>	<u>16,482,284</u>

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
Total RWA for Credit Risk	1,527,031	1,241,607
	<u>1,527,031</u>	<u>1,241,607</u>

RAIA arrangement is with the Bank’s holding company, CIMB Bank, and the contract is based on the Wakalah principle where CIMB Bank provides the funds, whilst the assets are managed by the Bank (as the Wakeel or agent). In the arrangement, the Bank 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 allowance for impairment arising thereon, if any, are recognised and accounted for by CIMB Bank.

## PART A - EXPLANATORY NOTES (CONTINUED)

### A30 Segmental reporting

#### **Definition of segments**

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

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

#### **Business segment reporting**

##### **Definition of segments:**

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

#### **Consumer Banking**

Consumer Banking provides everyday banking solutions to individual customers covering Islamic financial products and services such as residential property financing, non-residential property financing, personal financing, hire purchase financing, credit cards, wealth management, bancatakaful, 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 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 debt restructuring, initial public offerings, secondary offerings and general corporate advisory.

Corporate Banking offers a broad spectrum of 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 financings, 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 derivatives which develops and issues new equity derivatives 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.

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.

#### **Group Funding**

Group Funding encompasses a wide range of activities from capital, balance sheet and fixed income investments and management, as well as the funding and incubation of corporate ventures and projects.

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A30 Segmental reporting (continued)**

**The Group**  
**30 June 2025**

Net financing income:

- external
- inter-segment

Other operating income

Total income

Overhead expenses

Consist of :

Depreciation of property, plant and equipment

Amortisation of intangible assets

Profit/(loss) before allowances

Expected credit losses made on financing, advances and  
other financing/loans

Expected credit losses written back for commitments and contingencies

Other expected credit losses made

Segment results

Taxation

**Net profit for the financial period**

Wholesale Banking RM'000	Consumer Banking RM'000	Commercial Banking RM'000	Group Funding RM'000	Total RM'000
(408,917)	1,330,954	539,241	12,193	1,473,471
627,744	(621,641)	(124,047)	117,944	-
218,827	709,313	415,194	130,137	1,473,471
111,030	125,868	81,528	13,986	332,412
329,857	835,181	496,722	144,123	1,805,883
(97,605)	(365,731)	(104,860)	(148,221)	(716,417)
(4)	(1)	-	(79)	(84)
(310)	(1,096)	540	-	(866)
232,252	469,450	391,862	(4,098)	1,089,466
6,935	23,356	(112,737)	(4)	(82,450)
4,931	(4,490)	(3,159)	-	(2,718)
(31)	-	-	(945)	(976)
244,087	488,316	275,966	(5,047)	1,003,322
				(244,832)
				<u>758,490</u>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A30 Segmental reporting (continued)**

<b>The Group</b>	<b>Wholesale</b>	<b>Consumer</b>	<b>Commercial</b>	<b>Group</b>	<b>Total</b>
<b>30 June 2024</b>	<b>Banking</b>	<b>Banking</b>	<b>Banking</b>	<b>Funding</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Net financing income:					
- external	(582,039)	1,334,015	463,092	124,635	1,339,703
- inter-segment	779,112	(671,994)	(82,709)	(24,409)	-
	197,073	662,021	380,383	100,226	1,339,703
Other operating income	63,574	133,348	63,604	(604)	259,922
Total income	260,647	795,369	443,987	99,622	1,599,625
Overhead expenses	(90,934)	(359,998)	(93,969)	(128,069)	(672,970)
Consist of :					
Depreciation of property, plant and equipment	(4)	1	-	(119)	(122)
Amortisation of intangible assets	(297)	(343)	(579)	-	(1,219)
Profit before allowances	169,713	435,371	350,018	(28,447)	926,655
Expected credit losses (made)/written back on financing, advances and other financing/loans	(5,168)	(127,133)	4,356	(9)	(127,954)
Expected credit losses (made)/written back for commitments and contingencies	(1,784)	44,305	(7,624)	-	34,897
Other expected credit losses written back/(made)	70	-	-	(36,682)	(36,612)
Segment results	162,831	352,543	346,750	(65,138)	796,986
Taxation					(197,137)
<b>Net profit for the financial period</b>					<b>599,849</b>

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A30 Segmental reporting (continued)**

<b>The Group 30 June 2025</b>	<b>Wholesale Banking RM'000</b>	<b>Consumer Banking RM'000</b>	<b>Commercial Banking RM'000</b>	<b>Group Funding RM'000</b>	<b>Total RM'000</b>
Segment assets	34,748,436	94,093,947	28,122,281	21,598,765	178,563,429
Unallocated assets					5,265,455
<b>Total assets</b>					<b>183,828,884</b>
Segment liabilities	71,915,926	63,177,816	20,718,098	14,559,192	170,371,032
Unallocated liabilities					1,745,965
<b>Total liabilities</b>					<b>172,116,997</b>
<b>Other segment items</b>					
Capital expenditure	1,302	4,507	(2,218)	495	4,086
<hr/>					
<b>The Group 31 December 2024</b>	<b>Wholesale Banking RM'000</b>	<b>Consumer Banking RM'000</b>	<b>Commercial Banking RM'000</b>	<b>Group Funding RM'000</b>	<b>Total RM'000</b>
Segment assets	36,580,665	91,399,744	26,932,588	17,137,787	172,050,784
Unallocated assets					1,346,403
<b>Total assets</b>					<b>173,397,187</b>
Segment liabilities	70,001,323	59,418,041	20,729,852	11,701,483	161,850,699
Unallocated liabilities					661,702
<b>Total liabilities</b>					<b>162,512,401</b>
<b>Other segment items</b>					
Capital expenditure	112	218	215	82	627
<hr/>					

## PART A - EXPLANATORY NOTES (CONTINUED)

### A31 Fair Value Estimation

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

#### Determination of fair value and fair value hierarchy

The fair value hierarchy has the following levels:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

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

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

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

#### Valuation Model Review and Approval

- Fair valuation of financial instruments is determined either through Mark-to-Market or Mark-to-Model methodology, as appropriate;
- Market Risk Management is mandated to perform mark-to-market, mark-to-model and rate reasonableness verification. Market price and/or rate sources for Mark-to-Market are validated by Market Risk Management as part and parcel of market data reasonableness verification;
- Valuation methodologies for the purpose of determining Mark-to-Model prices will be verified by Group Risk Management Quantitative Analysts before submitting to the Group Market and Conduct Risk 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 and liabilities are recorded at fair value.



**PART A - EXPLANATORY NOTES (CONTINUED)**

**A31 Fair Value Estimation (continued)**

(i) The following table represents the assets and liabilities measured at fair value and classified by level with the following fair value hierarchy as at 30 June 2025 and 31 December 2024.

The Group and the Bank	30 June 2025 Fair Value			31 December 2024 Fair Value		
	(Level 2)	(Level 3)	Total	(Level 2)	(Level 3)	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>						
<u>Financial assets</u>						
Financial assets at fair value through profit or loss						
-Money market instruments	2,963,004	-	2,963,004	5,136,965	-	5,136,965
-Unquoted securities	505,937	-	505,937	423,152	-	423,152
Debt instruments at fair value through other comprehensive income						
-Money market instruments	3,100,277	-	3,100,277	2,339,284	-	2,339,284
-Unquoted securities	6,974,906	-	6,974,906	4,890,684	-	4,890,684
Derivative financial instruments						
-Trading derivatives	1,070,200	656	1,070,856	662,971	996	663,967
-Hedging derivatives	288,136	-	288,136	119,399	-	119,399
Financing, advances and other financing/loans at fair value through profit or loss	228,271	-	228,271	-	-	-
<b>Total</b>	<b>15,130,731</b>	<b>656</b>	<b>15,131,387</b>	<b>13,572,455</b>	<b>996</b>	<b>13,573,451</b>
<i>Recurring fair value measurements</i>						
<u>Financial liabilities</u>						
Derivative financial instruments						
-Trading derivatives	1,191,221	656	1,191,877	622,177	996	623,173
-Hedging derivatives	10,322	-	10,322	6,330	-	6,330
Financial liabilities designated at fair value through profit or loss	2,360,992	-	2,360,992	3,125,723	-	3,125,723
<b>Total</b>	<b>3,562,535</b>	<b>656</b>	<b>3,563,191</b>	<b>3,754,230</b>	<b>996</b>	<b>3,755,226</b>

**PART A-EXPLANATORY NOTES (CONTINUED)**

**A31 Fair Value Estimation (continued)**

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

	30 June 2025				31 December 2024			
	Financial Assets		Financial Liabilities		Financial Assets		Financial Liabilities	
	Derivative financial instruments		Derivative financial instruments		Derivative financial instruments		Derivative financial instruments	
	Trading derivatives		Trading derivatives		Trading derivatives		Trading derivatives	
	RM'000	Total RM'000	RM'000	Total RM'000	RM'000	Total RM'000	RM'000	Total RM'000
<b>The Group and the Bank</b>								
At 1 January 2025/2024	996	996	(996)	(996)	510	510	(510)	(510)
Total (loss)/gain recognised in statement of income	(63)	(63)	14	14	42	42	27	27
Purchases	102	102	(118)	(118)	504	504	(591)	(591)
Settlements	(379)	(379)	444	444	(60)	(60)	78	78
As at 30 June/31 December	656	656	(656)	(656)	996	996	(996)	(996)
Total (losses)/gains recognised in statement of income for financial period/year ended 30 June 2025 and 31 December 2024 under:								
- net other income	(63)	(63)	14	14	42	42	27	27
Change in unrealised gain/(loss) recognised in statement of income relating to assets held on 30 June 2025/31 December 2024 under "net other income"	36	36	(21)	(21)	78	78	4	4

**PART A - EXPLANATORY NOTES (CONTINUED)**

**A32 Credit transactions and exposures with connected parties**

	<b>The Group and the Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
Outstanding credit exposures with connected parties	<b>7,585,537</b>	<b>3,388,327</b>
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures	<b>3.8%</b>	<b>1.8%</b>
Percentage of outstanding credit exposures with connected parties which is impaired or in default	<b>0.0%</b>	<b>0.0%</b>

## PART B

### B1 Group performance review

The Group recorded a pre-tax profit of RM1,003.3 million for the financial period ended 30 June 2025, an increase of RM206.3 million or 25.9% compared to the previous corresponding period.

Total income increased by RM254.2 million or 6.4% to RM4,251.0 million from previous corresponding period, comprising of increase of income derived from investments of depositors' funds and others and income derived from investment of investment account by RM290.4 million and RM171.4 million respectively, offset by decrease from income derived from shareholder's funds of RM208.0 million.

For the six months ended 30 June 2025, the Group recorded net expected credit losses made on financing, advances and other financing/loans of RM82.5 million compared to RM128.0 million in the corresponding period last year. The decrease in net allowance charged was mainly due to lower expected credit losses made on financing by RM35.6 million offset by higher impaired financing recovered by RM12.6 million.

The income attributable to depositors increased by RM15.7 million, while profit distributed to investment account holder decreased by RM63.6 million.

The Group's gross financing, advances and other financing/loans increased by 3.8% to RM138.3 billion as at 30 June 2025. As at 30 June 2025, whereas the Group's deposits from customers and investment accounts of customers stood at RM112.1 billion and RM27.4 billion as at 30 June 2025, an increase of RM3.0 billion respectively as compared to 31 December 2024.

The Group's Common Equity Tier 1, Tier 1 Capital Ratio and Total Capital Ratio stood at 13.999%, 14.483% and 16.981% respectively.

### B2 Prospects for the current financial year

The Bank is cautiously optimistic about the macroeconomic and operating outlook for the second half of the year, supported by the gradual easing of interest rates, while remaining vigilant of persistent headwinds from geopolitical tensions and tariff-related uncertainties. Guided by our Forward30 strategic plan, we will continue executing a deposit-led strategy and reallocating capital toward risk-adjusted return on capital-accretive segments, while maintaining a prudent approach to financing growth, with strong emphasis on cost discipline and asset quality management. Our focus on operational resilience, digital enablement, and sustainability will be the key to future-proofing the franchise and delivering long-term value.

### B3 Computation of earnings per share (EPS)

#### a) Basic EPS

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

	The Group and the Bank			
	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Net profit for the financial period (RM '000)	462,644	345,754	758,490	599,849
Weighted average number of ordinary shares in issue ('000)	1,000,000	1,000,000	1,000,000	1,000,000
Basic earnings per share (expressed in sen per share)	46.26	34.58	75.85	59.98

#### b) Diluted EPS

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