

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

		The Group		The Bank	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
	Note	RM'000	RM'000	RM'000	RM'000
<b>ASSETS</b>					
Cash and short term funds	A6	5,555,003	8,176,370	5,555,003	8,176,370
Reverse Collateralised Commodity Murabahah		1,305,551	1,734,605	1,305,551	1,734,605
Deposits and placements with banks and other financial institutions	A6	659,849	603,136	659,849	603,136
Financial investments at fair value through profit or loss	A7	4,236,466	5,560,117	4,236,466	5,560,117
Debt instruments at fair value through other comprehensive income	A8	11,187,473	7,229,968	11,187,473	7,229,968
Debt instruments at amortised cost	A9	16,284,583	14,582,905	16,284,583	14,582,905
Islamic derivative financial instruments	A27(i)	1,061,303	783,366	1,061,303	783,366
Financing, advances and other financing/loans	A10	137,824,027	131,414,085	137,824,027	131,414,085
Other assets	A11	1,467,734	292,310	1,467,734	292,310
Amount due from holding company and ultimate holding company		1,918,408	628,501	1,918,408	628,501
Amount due from related companies		100	51	100	51
Tax recoverable		128,452	171,233	128,452	171,233
Deferred taxation		218,067	253,132	218,067	253,132
Statutory deposits with Bank Negara Malaysia		945,000	1,829,850	945,000	1,829,850
Investment in subsidiaries		-	-	11	11
Property, plant and equipment		786	382	786	382
Right-of-use assets		161	-	161	-
Intangible assets		8,190	1,176	8,190	1,176
Goodwill		136,000	136,000	136,000	136,000
<b>TOTAL ASSETS</b>		<b>182,937,153</b>	<b>173,397,187</b>	<b>182,937,164</b>	<b>173,397,198</b>
<b>LIABILITIES AND EQUITY</b>					
Deposits from customers	A12	108,485,909	109,052,424	108,485,909	109,052,424
Investment accounts of customers	A13	29,906,933	24,443,310	29,906,933	24,443,310
Deposits and placements of banks and other financial institutions	A14	6,605,080	4,452,779	6,605,080	4,452,779
Collateralised Commodity Murabahah		4,711,766	4,349,732	4,711,766	4,349,732
Investment accounts due to designated financial institutions	A15	2,837,889	2,927,281	2,837,889	2,927,281
Financial liabilities designated at fair value through profit or loss	A16	2,062,140	3,125,723	2,062,140	3,125,723
Islamic derivative financial instruments	A27(i)	892,878	629,503	892,878	629,503
Amount due to holding company		-	4	-	4
Amount due to subsidiaries		-	-	46	46
Amount due to related companies		1,895	348	1,895	348
Other liabilities	A17	1,977,350	661,350	1,977,350	661,350
Lease liabilities		164	-	164	-
Recourse obligation on loans and financing sold to Cagamas		3,665,186	3,614,777	3,665,186	3,614,777
Senior Sukuk		8,511,943	7,741,429	8,511,943	7,741,429
Subordinated Sukuk		1,505,832	1,513,741	1,505,832	1,513,741
<b>TOTAL LIABILITIES</b>		<b>171,164,965</b>	<b>162,512,401</b>	<b>171,165,011</b>	<b>162,512,447</b>
<b>EQUITY</b>					
<b>Capital and reserves attributable to equity holder of the Bank</b>					
Ordinary share capital		1,000,000	1,000,000	1,000,000	1,000,000
Reserves		10,422,188	9,534,786	10,422,153	9,534,751
		11,422,188	10,534,786	11,422,153	10,534,751
Perpetual preference shares		350,000	350,000	350,000	350,000
<b>TOTAL EQUITY</b>		<b>11,772,188</b>	<b>10,884,786</b>	<b>11,772,153</b>	<b>10,884,751</b>
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>182,937,153</b>	<b>173,397,187</b>	<b>182,937,164</b>	<b>173,397,198</b>
<b>RESTRICTED AGENCY INVESTMENT ACCOUNT (*)</b>					
<b>TOTAL ISLAMIC BANKING ASSET</b>	A29	<b>16,324,497</b>	<b>16,482,284</b>	<b>16,324,497</b>	<b>16,482,284</b>
		<b>199,261,650</b>	<b>189,879,471</b>	<b>199,261,661</b>	<b>189,879,482</b>
<b>COMMITMENTS AND CONTINGENCIES</b>					
	A27(ii)	<b>120,830,646</b>	<b>96,881,704</b>	<b>120,830,646</b>	<b>96,881,704</b>
<b>Net assets per ordinary share attributable to owners of the Parent (RM)</b>					
		<b>11.42</b>	<b>10.53</b>	<b>11.42</b>	<b>10.53</b>

\* 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 SEPTEMBER 2025**

		The Group and the Bank			
		3rd Quarter Ended		Nine Months Ended	
		30 September	30 September	30 September	30 September
		2025	2024	2025	2024
	Note	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	A18	1,550,985	1,914,717	4,668,001	4,740,995
Income derived from investment of investment account	A19	397,812	307,471	1,192,845	931,088
Income derived from investment of shareholder's funds	A20	269,248	(156,346)	608,243	390,617
Modification loss	A21	-	-	-	(1)
Expected credit losses made on financing, advances and other financing/loans	A22(a)	(149,958)	(21,024)	(232,408)	(148,978)
Expected credit losses written back for commitments and contingencies		3,136	2,901	418	37,798
Other expected credit losses (made)/written back	A22(b)	(428)	384	(1,404)	(36,228)
<b>Total distributable income</b>		<b>2,070,795</b>	<b>2,048,103</b>	<b>6,235,695</b>	<b>5,915,291</b>
Income attributable to depositors and others	A23	(989,469)	(1,006,210)	(2,943,036)	(2,975,490)
Profit distributed to investment account holder	A24	(275,130)	(203,446)	(766,724)	(631,398)
<b>Total net income</b>		<b>806,196</b>	<b>838,447</b>	<b>2,525,935</b>	<b>2,308,403</b>
Personnel expenses	A25	(8,558)	(8,313)	(28,723)	(24,185)
Other overheads and expenditures	A26	(316,795)	(338,168)	(1,013,047)	(995,266)
<b>Profit before taxation</b>		<b>480,843</b>	<b>491,966</b>	<b>1,484,165</b>	<b>1,288,952</b>
Taxation		(117,238)	(120,409)	(362,070)	(317,546)
<b>Profit for the financial period</b>		<b>363,605</b>	<b>371,557</b>	<b>1,122,095</b>	<b>971,406</b>
Earnings per share (sen)	B3	36.36	37.16	112.21	97.14

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD 30 SEPTEMBER 2025**

	The Group and the Bank			
	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>Profit for the financial period</b>	<b>363,605</b>	<b>371,557</b>	<b>1,122,095</b>	<b>971,406</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	(6,579)	(422)	(7,474)	2,510
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	3,041	24,258	72,543	40,888
- Net gain from change in fair value	33,318	34,009	157,561	63,338
- Realised gain transferred to statement of income on disposal	(29,575)	(1,536)	(63,781)	(9,575)
- Changes in expected credit losses	196	(422)	1,270	28
- Income tax effects	(898)	(7,793)	(22,507)	(12,903)
Other comprehensive (expense)/income for the period, net of tax	(3,538)	23,836	65,069	43,398
<b>Total comprehensive income for the financial period</b>	<b>360,067</b>	<b>395,393</b>	<b>1,187,164</b>	<b>1,014,804</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 SEPTEMBER 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 September 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>9,170,857</b>	<b>10,534,786</b>	<b>350,000</b>	<b>10,884,786</b>
Profit for the financial period	-	-	-	-	-	-	-	-	1,122,095	1,122,095	-	1,122,095
Other comprehensive income/(expense) (net of tax)	-	72,543	-	-	-	(7,474)	-	-	-	65,069	-	65,069
- debt instruments at fair value through other comprehensive income	-	72,543	-	-	-	-	-	-	-	72,543	-	72,543
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	(7,474)	-	-	-	(7,474)	-	(7,474)
Total comprehensive income/(expense) for the financial period	-	72,543	-	-	-	(7,474)	-	-	1,122,095	1,187,164	-	1,187,164
First interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	(300,000)	(300,000)	-	(300,000)
Share-based payment expense	-	-	-	-	-	-	468	(230)	-	238	-	238
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	468	(230)	(300,000)	(299,762)	-	(299,762)
Transfer to regulatory reserve	-	-	-	-	135,554	-	-	-	(135,554)	-	-	-
<b>At 30 September 2025</b>	<b>1,000,000</b>	<b>36,266</b>	<b>(2,457)</b>	<b>458</b>	<b>532,776</b>	<b>(7,048)</b>	<b>468</b>	<b>4,327</b>	<b>9,857,398</b>	<b>11,422,188</b>	<b>350,000</b>	<b>11,772,188</b>

\*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.

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 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	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 September 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	-	-	-	-	-	-	-	971,406	971,406	-	971,406
Other comprehensive income (net of tax)	-	40,888	-	-	-	2,510	-	-	43,398	-	43,398
- debt instruments at fair value through other comprehensive income	-	40,888	-	-	-	-	-	-	40,888	-	40,888
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	2,510	-	-	2,510	-	2,510
Total comprehensive income for the financial period	-	40,888	-	-	-	2,510	-	971,406	1,014,804	-	1,014,804
Share-based payment expense	-	-	-	-	-	-	177	-	177	-	177
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	177	-	177	-	177
Transfer to regulatory reserve	-	-	-	-	277,405	-	-	(277,405)	-	-	-
<b>At 30 September 2024</b>	<b>1,000,000</b>	<b>(13,752)</b>	<b>(2,457)</b>	<b>458</b>	<b>488,038</b>	<b>2,033</b>	<b>4,389</b>	<b>8,831,724</b>	<b>10,310,433</b>	<b>350,000</b>	<b>10,660,433</b>

*\*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 SEPTEMBER 2025**

	Non-distributable							Distributable				
The Bank	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 September 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	9,170,822	10,534,751	350,000	10,884,751
Profit for the financial period	-	-	-	-	-	-	-	-	1,122,095	1,122,095	-	1,122,095
Other comprehensive income/(expense) (net of tax)	-	72,543	-	-	-	(7,474)	-	-	-	65,069	-	65,069
- debt instruments at fair value through other comprehensive income	-	72,543	-	-	-	-	-	-	-	72,543	-	72,543
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	(7,474)	-	-	-	(7,474)	-	(7,474)
Total comprehensive income/(expense) for the financial period	-	72,543	-	-	-	(7,474)	-	-	1,122,095	1,187,164	-	1,187,164
First interim dividend for the financial year ending 31 December 2025	-	-	-	-	-	-	-	-	(300,000)	(300,000)	-	(300,000)
Share-based payment expense	-	-	-	-	-	-	468	(230)	-	238	-	238
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	468	(230)	(300,000)	(299,762)	-	(299,762)
Transfer to regulatory reserve	-	-	-	-	135,554	-	-	-	(135,554)	-	-	-
At 30 September 2025	1,000,000	36,266	(2,457)	458	532,776	(7,048)	468	4,327	9,857,363	11,422,153	350,000	11,772,153

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

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 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	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 September 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	-	-	-	-	-	-	-	971,406	971,406	-	971,406
Other comprehensive income (net of tax)	-	40,888	-	-	-	2,510	-	-	43,398	-	43,398
- debt instruments at fair value through other comprehensive income	-	40,888	-	-	-	-	-	-	40,888	-	40,888
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	2,510	-	-	2,510	-	2,510
Total comprehensive income for the financial period	-	40,888	-	-	-	2,510	-	971,406	1,014,804	-	1,014,804
Share-based payment expense	-	-	-	-	-	-	177	-	177	-	177
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	177	-	177	-	177
Transfer to regulatory reserve	-	-	-	-	277,405	-	-	(277,405)	-	-	-
<b>At 30 September 2024</b>	<b>1,000,000</b>	<b>(13,752)</b>	<b>(2,457)</b>	<b>458</b>	<b>488,038</b>	<b>2,033</b>	<b>4,389</b>	<b>8,831,689</b>	<b>10,310,398</b>	<b>350,000</b>	<b>10,660,398</b>

\*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 SEPTEMBER 2025**

	<b>The Group and the Bank</b>	
	<b>30 September 2025 RM'000</b>	<b>30 September 2024 RM'000</b>
Profit before taxation	1,484,165	1,288,952
Adjustments for non-cash items	(249,050)	(441,188)
Operating profit before changes in working capital	1,235,115	847,764
Net changes in operating assets	(6,291,117)	(10,845,387)
Net changes in operating liabilities	7,833,783	(1,268,818)
Taxation paid	(306,731)	(302,683)
<b>Net cash flows from/(used in) operating activities</b>	<b>2,471,050</b>	<b>(11,569,124)</b>
Cash flows from investing activities		
Profit income received from financial investments	800,716	596,292
Net purchase of financial investments	(5,563,972)	(1,206,661)
Net purchase of property, plant and equipment	(547)	(72)
Net purchase of intangible assets	(8,096)	(490)
Net cash flows used in investing activities	(4,771,899)	(610,931)
Cash flows from financing activities		
Dividends paid	(300,000)	-
Profit expense paid on recourse obligation on loans and financing sold to Cagamas	(104,401)	(90,537)
Profit expense paid on Sukuk	(290,486)	(87,258)
Profit expense paid on subordinated Sukuk	(53,370)	(37,412)
Proceeds from issuance of subordinated Sukuk	-	400,000
Proceeds from issuance of senior sukuk	700,000	6,500,000
Redemption of recourse obligation on loans and financing sold to Cagamas	(472,978)	(487,979)
Proceeds from recourse obligation on loans and financing sold to Cagamas	490,000	1,273,000
Other financing activities	(976)	2,008
Net cash flows (used in)/generated from financing activities	(32,211)	7,471,822
<b>Net decrease in cash and cash equivalents</b>	<b>(2,333,060)</b>	<b>(4,708,233)</b>
Effects of exchange rate differences (MFRS107)	(31,552)	(116,235)
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	6,214,852	5,831,408
<b>Cash and cash equivalents comprise :</b>		
Cash and short-term funds	5,555,003	5,831,408
Deposits and placements with banks and other financial institutions	659,849	-
<b>Cash and cash equivalents at end of the financial period</b>	<b>6,214,852</b>	<b>5,831,408</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 September 2025 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, 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.

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

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

### A4. Dividend paid

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. On 8 September 2025, the single-tier first interim dividend amounting to RM300 million was paid.

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

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

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

As at 30 September 2025, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RMNil and RM34,000 respectively (2024: both RMNil respectively). The 12-month expected credit losses written back in the income statement during the financial period is amounting to RM51,000 (30 September 2024: RMNil).

### A7 Financial assets at fair value through profit or loss

#### Money market instruments

##### Unquoted

##### In Malaysia

Malaysian Government treasury bills	144,576	277,430
Bank Negara Malaysia monetary notes	347,318	1,530,686
Islamic negotiable instruments of deposits	1,297,124	1,791,452
Islamic commercial papers	299,325	845,315
Government Investment Issues	829,028	338,545
Islamic Cagamas bonds	248,553	353,537
	<u>3,165,924</u>	<u>5,136,965</u>

##### Unquoted securities

##### In Malaysia

Corporate Sukuk	1,070,542	423,152
	<u>4,236,466</u>	<u>5,560,117</u>

The Group and the Bank	
30 September	31 December
2025	2024
RM'000	RM'000

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

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

	<b>The Group and the Bank</b>	
	<b>30 September 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	3,385,878	2,263,396
Islamic Cagamas bonds	100,875	75,888
	<u>3,486,753</u>	<u>2,339,284</u>
<b>Unquoted securities</b>		
<u>In Malaysia</u>		
Corporate Sukuk	7,700,720	4,890,684
	<u>11,187,473</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>	1,270	-	-	1,270
New financial assets purchased	15,841	-	-	15,841
Financial assets that have been derecognised	(257)	-	-	(257)
Change in credit risk	(14,314)	-	-	(14,314)
<b>At 30 September 2025</b>	<u>3,496</u>	<u>-</u>	<u>-</u>	<u>3,496</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)**

		The Group and the Bank	
		30 September 2025 RM'000	31 December 2024 RM'000
<b>A9 Debt instruments at amortised cost</b>			
<b>Money market instruments</b>			
<b>Unquoted</b>			
<u>In Malaysia</u>			
Islamic commercial papers		180,625	180,685
Government Investment Issues		9,045,495	5,978,111
Islamic Cagamas bonds		85,518	20,151
		<u>9,311,638</u>	<u>6,178,947</u>
<b>Unquoted securities</b>			
<u>In Malaysia</u>			
Corporate Sukuk		7,026,324	8,410,904
Amortisation of premium net of accretion of discount		(52,730)	(6,573)
Less: Expected credit loss		(649)	(373)
		<u><u>16,284,583</u></u>	<u><u>14,582,905</u></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 RMNil (31 December 2024: RM631,751,000).

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

The Group and the Bank	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (not credit impaired - Stage 2)	Lifetime expected credit losses (Credit impaired - Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
<b>At 1 January 2025</b>	373	-	-	373
<b>Total charge to Statement of Income:</b>	276	-	-	276
New financial assets purchased	419	-	-	419
Change in credit risk	(143)	-	-	(143)
<b>At 30 September 2025</b>	<u>649</u>	<u>-</u>	<u>-</u>	<u>649</u>

  

The Group and the Bank	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (not credit impaired - Stage 2)	Lifetime expected credit losses (Credit impaired - Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
<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>
Amount fully recovered	(510,741)	(510,741)
Other movements	(96,651)	(96,651)
Exchange fluctuation	(27,460)	(27,460)
<b>At 30 September 2025</b>	<b>-</b>	<b>-</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 September 2025**

	Sale-based contracts			The Group and the Bank		Loan contract	Others	Total
	Bai' Bithaman Ajil RM'000	Bai' al-'inah RM'000	Tawarruq RM'000	Lease-based contracts				
				Ijarah	Al-Ijarah			
				Muntahiah Bi-al- Tamlik *	Thumma Al-Bai' #			
At amortised cost						Qard RM'000	Ujrah RM'000	RM'000
Cash line^	-	-	2,123,722	-	-	6,125	-	2,129,847
Term financing								
House Financing	3,019,081	-	54,085,358	874,173	-	-	-	57,978,612
Syndicated Financing	-	-	1,952,501	-	-	-	-	1,952,501
Hire purchase receivables	-	-	-	-	21,090,618	-	-	21,090,618
Other term financing	552,312	726,934	44,139,482	27,325	-	-	-	45,446,053
Bills receivable	-	-	1,355,108	-	-	105	-	1,355,213
Islamic trust receipts	-	-	14,644	-	-	-	-	14,644
Claims on customers under acceptance credits	-	-	1,305,512	-	-	-	-	1,305,512
Staff financing**	-	-	357,667	-	-	-	-	357,667
Revolving credits	-	-	7,200,570	-	-	-	-	7,200,570
Credit card receivables	-	-	-	-	-	-	748,541	748,541
Gross financing, advances and other financing/loans, at amortised cost	3,571,393	726,934	112,534,564	901,498	21,090,618	6,230	748,541	139,579,778
Fair value changes arising from fair value hedge								(3)
								139,579,775
Less: Expected credit losses								(1,755,748)
Total net financing, advances and other financing/loans								137,824,027

**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			Ijarah	Al-Ijarah				
	Ajil	Bai' al-'inah	Tawarruq	Muntahiah Bi al- Tamlik *	Thumma Al-Bai' #				
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 RM1,782,850 (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 September 2025	31 December 2024
	RM'000	RM'000
<b>Total Gross financing, advances and other financing/loans</b>		
- At amortised cost	139,579,778	133,185,572
	<u>139,579,778</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 RM2,592,000 (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 September 2025, the gross carrying amount to RPSIA financing is RM2,838,524,000 (31 December 2024: RM2,928,095,000) and the 12-month expected credit losses relating to this RPSIA amounting to RM245,000 (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 September 2025	31 December 2024
	RM'000	RM'000
At 1 January	7,386	11,639
New disbursement	893	1,857
Repayment	(2,049)	(6,110)
As at 30 September/31 December	<u>6,230</u>	<u>7,386</u>
Sources of Qard fund:		
Depositors' fund	5,732	6,850
Shareholders' fund	498	536
	<u>6,230</u>	<u>7,386</u>
Uses of Qard fund:		
Personal use	311	446
Business purpose	5,919	6,940
	<u>6,230</u>	<u>7,386</u>

#### (ii) By geographical distribution:

Malaysia	139,579,778	133,185,572
	<u>139,579,778</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 September 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
<b>(iii) By type of customer:</b>		
Domestic non-bank financial institutions	3,151,774	3,007,855
Domestic business enterprises		
- Small medium enterprises	24,855,888	23,726,144
- Others	11,442,084	10,550,118
Government and statutory bodies	1,809,844	1,836,729
Individuals	96,688,501	92,367,494
Other domestic entities	971,574	1,047,763
Foreign entities	660,113	649,469
Gross financing, advances and other financing/loans	<u>139,579,778</u>	<u>133,185,572</u>
<b>(iv) By profit rate sensitivity:</b>		
Fixed rate		
- House financing	831,480	627,836
- Hire purchase receivables	16,941,337	16,887,334
- Others	4,613,131	4,479,228
Variable rate		
- House financing	57,147,132	54,467,801
- Others	60,046,698	56,723,373
Gross financing, advances and other financing/loans	<u>139,579,778</u>	<u>133,185,572</u>
<b>(v) By economic purpose:</b>		
Personal use	2,093,579	2,217,146
Credit card	748,541	558,518
Construction	3,138,560	2,160,150
Residential property	59,063,613	56,161,122
Non-residential property	17,458,059	16,343,368
Purchase of fixed assets other than land and building	751,475	776,090
Purchase of securities	9,948,125	10,387,035
Purchase of transport vehicles	21,421,784	20,199,304
Working capital	23,969,716	23,379,996
Other purpose	986,326	1,002,843
Gross financing, advances and other financing/loans	<u>139,579,778</u>	<u>133,185,572</u>
<b>(vi) By economic sector:</b>		
Primary agriculture	3,050,015	3,306,624
Mining and quarrying	135,815	110,669
Manufacturing	5,135,567	4,879,870
Electricity, gas and water supply	490,069	638,941
Construction	4,712,567	3,961,967
Transport, storage and communications	3,737,788	3,517,021
Education, health and others	2,827,238	2,861,336
Wholesale and retail trade, and restaurants and hotels	9,460,589	9,258,210
Finance, insurance/takaful, real estate and business activities	13,005,955	11,966,281
Household	97,020,603	92,678,518
Others	3,572	6,135
Gross financing, advances and other financing/loans	<u>139,579,778</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 September</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	13,888,624	12,921,226
One year to less than three years	2,880,293	2,624,461
Three years to less than five years	9,723,743	8,779,644
Five years and more	113,087,118	108,860,241
Gross financing, advances and other financing/loans	<u>139,579,778</u>	<u>133,185,572</u>
<b>(viii) Credit impaired financing by economic purpose:</b>		
Personal use	26,103	19,516
Credit card	13,293	7,911
Residential property	1,001,598	930,353
Non-residential property	177,992	172,316
Purchase of fixed assets other than land & building	2,275	7,005
Purchase of securities	802	850
Purchase of transport vehicles	218,140	177,890
Working capital	220,530	228,892
Other purpose	47,547	67,497
Gross credit impaired financing, advances and other financing/loans	<u>1,708,280</u>	<u>1,612,230</u>
<b>(ix) Credit impaired financing by geographical distribution:</b>		
Malaysia	<u>1,708,280</u>	<u>1,612,230</u>
	<u>1,708,280</u>	<u>1,612,230</u>
<b>(x) Credit impaired financing by economic sector:</b>		
Primary agriculture	17,698	4
Mining and quarrying	28,927	644
Manufacturing	46,393	106,196
Electricity, gas and water supply	5,776	1
Construction	39,395	122,591
Transport, storage and communications	7,837	6,544
Education, health and others	21,852	16,913
Wholesale and retail trade, and restaurants and hotels	123,795	113,507
Finance, insurance/takaful, real estate and business activities	114,562	72,531
Household	1,301,662	1,172,922
Others	383	377
Gross credit impaired financing, advances and other financing/loans	<u>1,708,280</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>154,763</b>	<b>(92,404)</b>	<b>(62,359)</b>	<b>-</b>
Transferred to Stage 1	<b>314,407</b>	<b>(300,927)</b>	<b>(13,480)</b>	<b>-</b>
Transferred to Stage 2	<b>(159,357)</b>	<b>471,641</b>	<b>(312,284)</b>	<b>-</b>
Transferred to Stage 3	<b>(287)</b>	<b>(263,118)</b>	<b>263,405</b>	<b>-</b>
<b>Total charge to Statement of Income:</b>	<b>(233,016)</b>	<b>100,118</b>	<b>451,641</b>	<b>318,743</b>
New financial assets originated	<b>91,562</b>	<b>40,624</b>	<b>1,829</b>	<b>134,015</b>
Financial assets that have been derecognised	<b>(58,982)</b>	<b>(108,153)</b>	<b>-</b>	<b>(167,135)</b>
Writeback in respect of full recoveries	<b>-</b>	<b>-</b>	<b>(19,372)</b>	<b>(19,372)</b>
Change in credit risk	<b>(265,596)</b>	<b>167,647</b>	<b>469,184</b>	<b>371,235</b>
Write-offs	<b>-</b>	<b>(916)</b>	<b>(356,737)</b>	<b>(357,653)</b>
Other movements	<b>(6)</b>	<b>(5)</b>	<b>23,369</b>	<b>23,358</b>
<b>At 30 September 2025</b>	<b>518,765</b>	<b>497,679</b>	<b>739,304</b>	<b>1,755,748</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>Total</b>
	<b>(Stage 3)</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	<b>599,065</b>	<b>599,065</b>
New financial assets originated	<b>3,579</b>	<b>3,579</b>
Write-offs	<b>(356,737)</b>	<b>(356,737)</b>
Amount fully recovered	<b>(72,072)</b>	<b>(72,072)</b>
Other movements	<b>(77,785)</b>	<b>(77,785)</b>
<b>At 30 September 2025</b>	<b>1,708,280</b>	<b>1,708,280</b>

	<b>The Group and the Bank</b>	
	<b>Lifetime expected credit losses</b>	
	<b>-Credit impaired</b>	<b>Total</b>
	<b>(Stage 3)</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	<b>376,405</b>	<b>376,405</b>
New financial assets originated	<b>3,300</b>	<b>3,300</b>
Write-offs	<b>(350,717)</b>	<b>(350,717)</b>
Amount fully recovered	<b>(141,232)</b>	<b>(141,232)</b>
Other movements	<b>(51,400)</b>	<b>(51,400)</b>
<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 September</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**

	The Group and the Bank	
	30 September	31 December
	2025	2024
	RM'000	RM'000
Sundry debtors net of expected credit losses *, deposits and prepayments	178,030	180,841
Collateral pledged for derivative transactions	25,250	27,369
Treasury related receivables	1,252,247	59,852
Clearing accounts	12,207	24,248
	<u>1,467,734</u>	<u>292,310</u>

\* net of expected credit losses of RM54,739,000 (2024: RM54,829,000).

**A12 Deposits from customers**

**(i) By type of deposit**

Savings deposits	10,355,905	9,770,448
Commodity Murabahah (via Tawarruq arrangement)*	<u>10,355,905</u>	<u>9,770,448</u>
Demand deposits	25,220,609	21,486,388
Qard	<u>23,407,044</u>	<u>19,514,363</u>
Commodity Murabahah (via Tawarruq arrangement)*	<u>1,813,565</u>	<u>1,972,025</u>
Term deposits	72,001,286	77,246,991
Commodity Murabahah Deposits-i		
(via Tawarruq arrangement)	<u>36,286,052</u>	<u>43,309,903</u>
Fixed Deposits-i		
(via Tawarruq arrangement)*	<u>33,251,985</u>	<u>32,945,518</u>
Negotiable Islamic Debt Certificate (NIDC)		
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	<u>2,463,249</u>	<u>991,570</u>
Specific investment account	25,087	24,971
Mudharabah	<u>25,087</u>	<u>24,971</u>
Others	883,022	523,626
Qard	<u>883,022</u>	<u>523,626</u>
	<u>108,485,909</u>	<u>109,052,424</u>

\*included Qard contract of RM774,418,000 (2024:RM756,962,000)

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

	The Group and the Bank	
	30 September	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	64,727,479	62,973,071
Six months to less than one year	6,255,325	13,160,533
One year to less than three years	1,017,281	1,111,072
Three years to less than five years	15,773	16,888
Five years and more	10,515	10,398
	<u>72,026,373</u>	<u>77,271,962</u>

**(iii) By type of customer**

Government and statutory bodies	8,759,427	6,046,440
Business enterprises	38,493,288	39,346,401
Individuals	36,295,381	36,074,228
Others	24,937,813	27,585,355
	<u>108,485,909</u>	<u>109,052,424</u>

	The Group and the Bank	
	30 September	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	2,214,038	2,007,761
Daily Investment Account-i	198,514	178,745
-with maturity		
Term Investment Account-i	26,873,736	21,492,133
Unrestricted investment accounts (Wakalah)		
-without maturity		
Daily Investment Account-i	620,645	132,920
Restricted investment accounts (Mudharabah)		
-with maturity		
Restricted Profit Sharing Investment Account (RPSIA)	-	631,751
	<u>29,906,933</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 September	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	321,222	282,258
Licensed banks	4,476,055	2,920,611
Other financial institutions	1,658,040	1,149,198
	<u>6,605,080</u>	<u>4,452,779</u>

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

Due within six months	6,494,724	3,970,530
Six months to less than one year	110,356	482,249
	<u>6,605,080</u>	<u>4,452,779</u>

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

		<b>The Group and the Bank</b>	
		<b>30 September</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>2,837,889</u>	<u>2,927,281</u>
	By type of counterparty		
	Licensed banks	<u>2,837,889</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 September</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>2,062,140</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 September 2025 of financial liabilities designated at fair value were RM25,094,000 (31 December 2024: RM54,450,000) lower than the contractual amount at maturity.

		<b>The Group and the Bank</b>	
		<b>30 September</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	149,864	248,199
	Clearing accounts	22,516	47,365
	Expected credit losses for commitments and contingencies	64,924	65,683
	Collateral received for derivative transactions	829,588	88,930
	Structured deposits	20,099	21,001
	Treasury related payables	821,079	130,827
	Others	69,280	59,345
		<u>1,977,350</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:	(152)	245	(93)	-
Transferred to Stage 1	9,784	(9,758)	(26)	-
Transferred to Stage 2	(9,934)	15,085	(5,151)	-
Transferred to Stage 3	(2)	(5,082)	5,084	-
<b>Total charge to Statement of Income:</b>	<b>711</b>	<b>1,493</b>	<b>(2,622)</b>	<b>(418)</b>
New exposures	36,995	2,287	-	39,282
Exposures derecognised or matured	(18,620)	(4,671)	(4,636)	(27,927)
Change in credit risk	(17,664)	3,877	2,014	(11,773)
Other movements	(56)	(54)	(231)	(341)
<b>At 30 September 2025</b>	<b>31,385</b>	<b>10,621</b>	<b>22,918</b>	<b>64,924</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 September 2025, the gross carrying amount of financing commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM46,421,000 (2024: RM87,575,000) respectively.

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

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<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	877,963	1,141,723	2,740,319	2,944,419
b) Specific investment deposits	180	245	674	745
c) Other deposits	672,842	772,749	1,927,008	1,795,831
	<b>1,550,985</b>	<b>1,914,717</b>	<b>4,668,001</b>	<b>4,740,995</b>
<b>a) Income derived from investment of general investment deposits</b>				
Financing, advances and other financing/loans				
- Profit income	627,090	707,258	1,946,216	2,125,473
- Unwinding income <sup>^</sup>	5,543	5,867	17,170	21,676
Debt instruments at fair value through other comprehensive income	54,047	37,445	142,567	110,516
Debt instrument at amortised cost	87,799	77,907	254,437	245,733
Money at call and deposit with financial institutions	43,976	48,212	125,995	133,210
Reverse Collateralised Commodity Murabahah	11,008	5,662	24,037	16,404
Other financing income	57	-	57	-
	<b>829,520</b>	<b>882,351</b>	<b>2,510,479</b>	<b>2,653,012</b>
Accretion of discount less amortisation of premium	(9,164)	(5,351)	(21,313)	(16,771)
	<b>820,356</b>	<b>877,000</b>	<b>2,489,166</b>	<b>2,636,241</b>
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	8,395	(6,524)	24,731	23,090
- Financing, advances and other financing/loans	-	194	743	3,717
- Net accretion of discount less amortisation of premium	9,015	25,521	41,062	76,096
Total finance income and hibah	<b>837,766</b>	<b>896,191</b>	<b>2,555,702</b>	<b>2,739,144</b>
Other operating income				
- Net gain arising from financial investments at fair value through profit or loss:	2,238	3,479	13,911	6,485
- realised	4,217	2,808	14,709	5,811
- unrealised	(1,979)	671	(798)	674
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	15,407	850	33,862	5,608
- Net gain from maturity of financial assets measured at amortised cost	-	235	-	235
- Net unrealised gain arising from financing, advances and other financings at fair value through profit or loss	-	46	-	1,282
- Net gain from foreign exchange transactions	6,623	237,559	115,617	185,106
	<b>24,268</b>	<b>242,169</b>	<b>163,390</b>	<b>198,716</b>
Fee and commission income				
- Guarantee fee	2,704	3,363	8,002	6,559
Other income				
-Gain on disposal of financing, advances and other financing/loans	13,225	-	13,225	-
	<b>877,963</b>	<b>1,141,723</b>	<b>2,740,319</b>	<b>2,944,419</b>
<b>b) Income derived from investment of specific investment deposits</b>				
Money at call and deposit with financial institutions	<b>180</b>	<b>245</b>	<b>674</b>	<b>745</b>

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

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

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<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	480,579	478,691	1,362,553	1,282,657
- Unwinding income <sup>^</sup>	4,249	3,971	12,049	12,916
Debt instruments at fair value through other comprehensive income	41,420	25,344	101,323	66,833
Debt instrument at amortised cost	67,286	52,730	179,729	147,844
Money at call and deposit with financial institutions	33,702	32,631	88,459	80,830
Reverse Collateralised Commodity Murabahah	8,436	3,833	17,072	9,943
Other financing income	44	-	44	-
	<b>635,716</b>	<b>597,200</b>	<b>1,761,229</b>	<b>1,601,023</b>
Accretion of discount less amortisation of premium	(7,023)	(3,621)	(15,308)	(10,103)
	<b>628,693</b>	<b>593,579</b>	<b>1,745,921</b>	<b>1,590,920</b>
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	6,434	(4,415)	17,530	12,255
- Financing, advances and other financing/loans	-	131	562	2,097
- Net accretion of discount less amortisation of premium	6,909	17,273	27,521	46,130
Total finance income and hibah	<b>642,036</b>	<b>606,568</b>	<b>1,791,534</b>	<b>1,651,402</b>
Other operating income				
- Net gain arising from financial investments at fair value through profit or loss:	1,715	2,356	9,948	4,071
- realised	3,232	1,901	10,512	3,577
- unrealised	(1,517)	455	(564)	494
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	11,807	576	24,744	3,274
- Net gain from maturity of financial assets measured at amortised cost		159	-	159
- Net unrealised gain arising from financing, advances and other financings at fair value through profit or loss	-	31	-	714
- Net gain from foreign exchange transactions	5,076	160,786	85,152	132,189
	<b>18,598</b>	<b>163,908</b>	<b>119,844</b>	<b>140,407</b>
Fee and commission income				
- Guarantee fee	2,072	2,273	5,494	4,022
Other income				
- Gain on disposal of financing, advances and other financing/loans	10,136	-	10,136	-
	<b>672,842</b>	<b>772,749</b>	<b>1,927,008</b>	<b>1,795,831</b>

<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	384,585	299,604	1,155,756	891,956
- Unwinding income <sup>^</sup>	7	5	18	9
Debt instrument at amortised cost	9,320	9,303	29,157	34,916
	<b>393,912</b>	<b>308,912</b>	<b>1,184,931</b>	<b>926,881</b>
Accretion of discount less amortisation of premium	2,295	(1,121)	5,085	3,733
	<b>396,207</b>	<b>307,791</b>	<b>1,190,016</b>	<b>930,614</b>
Other operating income				
- Net loss from foreign exchange transactions	(4)	(750)	(453)	(619)
Fees and commission income				
- Service charges and fees	1,605	429	3,274	1,090
Other income	4	1	8	3
	<b>397,812</b>	<b>307,471</b>	<b>1,192,845</b>	<b>931,088</b>

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

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

**A20 Income derived from investment of shareholder's funds**

**The Group and The Bank**

Financing, advances and other financing/loans

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
- Profit income	96,144	92,107	293,341	265,883
- Unwinding income <sup>^</sup>	849	764	2,590	2,700
Debt instruments at fair value through other comprehensive income	8,286	4,877	21,585	13,835
Debt instrument at amortised cost	13,461	10,146	38,466	30,708
Money at call and deposit with financial institutions	6,742	6,279	18,996	16,695
Reverse Collateralised Commodity Murabahah	1,688	737	3,629	2,055
Other financing income	9	-	9	-
	127,179	114,910	378,616	331,876
Accretion of discount less amortisation of premium	(1,405)	(697)	(3,236)	(2,097)
	125,774	114,213	375,380	329,779

Other finance income for financial assets at fair value through profit or loss

- Financial investments at fair value through profit or loss	1,287	(850)	3,745	2,771
- Financing, advances and other financing/loans	-	25	117	455
- Net accretion of discount less amortisation of premium	1,382	3,323	6,098	9,533
Total finance income and hibah	128,443	116,711	385,340	342,538

Other operating income

- Net gain arising from financial assets at fair value through profit or loss:	342	453	2,127	822
- realised	646	366	2,239	732
- unrealised	(304)	87	(112)	90
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	2,362	111	5,176	694
- Net gain from maturity of financial assets measured at amortised cost	-	31	-	31
- Net unrealised gain arising from financing, advances and other financings at fair value through profit or loss	-	6	-	156
- Net gain from foreign exchange transactions	1,015	30,938	17,970	24,588
- Net gain arising from hedging activities	403	212	347	254
-Net gain/(loss) arising from financial liabilities designated at fair value through profit or loss	12,563	(28,487)	(9,487)	5,795
- realised	2,062	4,803	12,396	18,805
- unrealised	10,501	(33,290)	(21,883)	(13,010)
-Net gain/(loss) arising from derivative financial instrument	58,104	(340,365)	(11,798)	(184,378)
- realised	(17,494)	(177,831)	63,113	(6,191)
- unrealised	75,598	(162,534)	(74,911)	(178,187)
	74,789	(337,101)	4,335	(152,038)

Fee and commission income

- Guarantee fee	415	438	1,196	825
- Service charge and fee	40,959	36,744	132,721	103,361
- Commission fee	40,355	42,177	137,092	138,146
Total fee and commission income	81,729	79,359	271,009	242,332
Less : fee and commission expense	(18,152)	(15,847)	(55,689)	(43,950)
Net fee and commission income	63,577	63,512	215,320	198,382

Other income

-Gain on disposal of financing, advances and other financing/loans	2,028	-	2,028	-
-Others	411	532	1,220	1,735
	269,248	(156,346)	608,243	390,617

<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)**

	3rd Quarter Ended		Nine Months Ended	
	30 September 2025 RM'000	30 September 2024 RM'000	30 September 2025 RM'000	30 September 2024 RM'000
<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	178,038	48,977	318,743	225,300
Credit impaired financing, advances and other financing/loans:				
- recovered	(31,086)	(31,417)	(94,516)	(82,286)
- written off	3,006	3,464	8,181	5,964
	<u>149,958</u>	<u>21,024</u>	<u>232,408</u>	<u>148,978</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	196	(422)	1,270	28
- Debt instrument at amortised cost	252	-	276	(101)
- Deposits and placements with banks and other financial institutions	10	-	(51)	-
- Other receivables	(30)	38	(91)	36,301
	<u>428</u>	<u>(384)</u>	<u>1,404</u>	<u>36,228</u>
<b>A23 Income attributable to depositors and others</b>				
<b>The Group and The Bank</b>				
<b>Deposits from customers</b>				
- Mudharabah	180	245	674	745
- Non-Mudharabah	762,692	772,124	2,219,097	2,372,262
<b>Deposits and placements of banks and other financial institutions</b>				
- Non-Mudharabah	58,460	70,573	176,599	210,710
<b>Others</b>				
- Financial liabilities designated at fair value through profit or loss	13,826	25,448	56,844	75,814
- Recourse obligation on loans and financing sold to Cagamas	33,235	34,692	103,815	90,220
- Senior Sukuk	78,614	64,820	235,044	120,084
- Subordinated Sukuk	15,320	11,531	45,460	33,820
- Structured deposits	3	35	11	110
- Collateralised Commodity Murabahah	27,137	26,740	105,216	71,715
- Others	2	2	276	10
	<u>989,469</u>	<u>1,006,210</u>	<u>2,943,036</u>	<u>2,975,490</u>
<b>A24 Profit distributed to investment account holder</b>				
<b>The Group and the Bank</b>				
-Restricted	40,882	39,703	118,648	135,021
-Unrestricted	234,248	163,743	648,076	496,377
	<u>275,130</u>	<u>203,446</u>	<u>766,724</u>	<u>631,398</u>

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

	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
<b>A25 Personnel expenses</b>				
<b>The Group and the Bank</b>				
Salaries, allowances and bonuses	7,335	6,670	25,087	19,588
Pension costs (defined contribution plan)	837	780	2,513	2,244
Staff incentives and other staff payments	31	160	254	465
Medical expenses	88	85	349	335
Share-based expense <sup>1</sup>	-	102	(230)	177
Others	267	516	750	1,376
	<b>8,558</b>	<b>8,313</b>	<b>28,723</b>	<b>24,185</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	59	44	143	166
Depreciation of right-of-use assets	161	143	484	241
Rental	122	164	325	338
Amortisation of intangible assets	216	595	1,082	1,814
Repairs and maintenance	127	186	555	303
Utility expenses	8	7	22	22
Others	2,526	1,921	5,884	5,196
	<b>3,219</b>	<b>3,060</b>	<b>8,495</b>	<b>8,080</b>

**Marketing**

Advertisement and publicity	2,999	1,665	6,390	4,372
Others	88	81	413	430
	<b>3,087</b>	<b>1,746</b>	<b>6,803</b>	<b>4,802</b>

**General expenses**

Consultancy and professional fees	618	663	1,822	3,312
Legal expenses	89	(159)	21	-
Stationery	84	127	189	265
Postages	157	70	399	194
Donation	104	4	2,215	999
Incidental expenses on banking operations	816	1,028	2,765	2,692
Takaful	849	758	2,800	2,585
Group service expense	288,349	329,676	948,273	965,467
Others	19,423	1,195	39,265	6,870
	<b>310,489</b>	<b>333,362</b>	<b>997,749</b>	<b>982,384</b>
	<b>316,795</b>	<b>338,168</b>	<b>1,013,047</b>	<b>995,266</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 September 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	23,927,427	65,095	(523,232)	18,043,857	319,666	(216,697)
- Less than one year	23,420,330	35,530	(498,476)	17,748,779	285,280	(188,534)
- One year to three years	292,520	9,741	(8,551)	17,039	3,865	(2,278)
- More than three years	214,577	19,824	(16,205)	278,039	30,521	(25,885)
Currency swaps	32,981,067	515,322	(92,372)	22,432,871	242,334	(249,835)
- Less than one year	32,981,067	515,322	(92,372)	22,432,871	242,334	(249,835)
Currency spots	888,075	482	(256)	406,338	284	(494)
- Less than one year	888,075	482	(256)	406,338	284	(494)
Currency options	425,188	1,674	(1,674)	97,548	935	(935)
- Less than one year	425,188	1,674	(1,674)	97,548	935	(935)
Cross currency profit rate swaps	1,765,205	56,076	(36,429)	836,319	55,848	(53,758)
- Less than one year	273,055	973	(912)	365,169	28,503	(28,441)
- One year to three years	837,910	13,179	(4,859)	251,910	2,046	(1,817)
- More than three years	654,240	41,924	(30,658)	219,240	25,299	(23,500)
<u>Islamic profit rate derivatives</u>						
Islamic profit rate swaps	8,519,512	26,381	(61,050)	8,752,818	17,175	(73,774)
- Less than one year	3,486,719	3,107	(5,525)	1,138,330	613	(1,230)
- One year to three years	1,607,523	5,797	(11,350)	3,041,132	3,568	(38,063)
- More than three years	3,425,270	17,477	(44,175)	4,573,356	12,994	(34,481)
<u>Equity related derivatives</u>						
Equity options	20,630	393	(392)	56,184	996	(996)
- Less than one year	17,490	332	(331)	50,914	881	(881)
- One year to three years	3,140	61	(61)	5,270	115	(115)
<u>Credit related contracts</u>						
Total return swaps	39,800	203	(203)	39,800	450	(450)
- Less than one year	39,800	203	(203)	-	-	-
- One year to three years	-	-	-	39,800	450	(450)
Commodity options	8,923,109	168,233	(168,233)	2,526,737	26,279	(26,234)
- Less than one year	8,923,109	168,233	(168,233)	2,526,737	26,279	(26,234)
<u>Hedging derivatives</u>						
Islamic profit rate swaps	11,022,369	227,444	(9,037)	11,036,925	119,399	(6,330)
- Less than one year	137,369	718	(150)	16,925	225	-
- One year to three years	1,750,000	13,378	(2,660)	1,375,000	7,186	(2,077)
- More than three years	9,135,000	213,348	(6,227)	9,645,000	111,988	(4,253)
<b>Total derivative assets/(liabilities)</b>	<b>88,512,382</b>	<b>1,061,303</b>	<b>(892,878)</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 September 2025, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, was RM1,061,303,000 (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 September 2025, the Group has posted cash collateral of RM25,250,000 (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 September 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	651,404	591,928
Transaction-related contingent items	1,382,002	1,252,135
Short-term self-liquidating trade-related contingencies	110,018	232,200
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	20,491,305	20,462,363
- maturity exceeding one year	9,645,040	9,874,072
Miscellaneous commitments and contingencies	38,495	239,609
Total credit-related commitments and contingencies	<u>32,318,264</u>	<u>32,652,307</u>
<u>Treasury-related</u>		
Foreign exchange related contracts :		
- less than one year	57,987,714	41,050,704
- one year to five years	1,696,479	463,460
- more than five years	302,769	302,769
Profit rate related contracts :		
- less than one year	3,624,089	1,155,255
- one year to five years	8,755,576	10,945,395
- more than five years	7,162,216	7,689,093
Equity related contracts :		
- less than one year	17,490	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	8,923,109	2,526,737
Total treasury-related commitments and contingencies	<u>88,512,382</u>	<u>64,229,397</u>
	<u><u>120,830,646</u></u>	<u><u>96,881,704</u></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:

	The Group		The Bank	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Common equity tier 1 ratio	13.881%	14.543%	13.881%	14.543%
Tier 1 ratio	14.361%	15.066%	14.361%	15.065%
Total capital ratio	16.744%	17.749%	16.744%	17.749%

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

	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
Credit risk	66,392,340	60,540,585	66,392,477	60,540,722
Market risk	667,841	736,474	667,841	736,474
Operational risk	5,859,443	5,742,135	5,859,443	5,742,135
Total risk-weighted assets	72,919,624	67,019,194	72,919,761	67,019,331

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

	30 September 2025 RM'000	31 December 2024 RM'000	30 September 2025 RM'000	31 December 2024 RM'000
<b>Common Equity Tier 1 capital</b>				
Ordinary share capital	1,000,000	1,000,000	1,000,000	1,000,000
Other reserves	10,029,660	9,534,786	10,029,625	9,534,751
Common Equity Tier 1 capital before regulatory adjustments	11,029,660	10,534,786	11,029,625	10,534,751
<u>Less: Regulatory adjustments</u>				
Goodwill	(136,000)	(136,000)	(136,000)	(136,000)
Intangible assets	(7,585)	(752)	(7,585)	(752)
Deferred tax assets	(218,672)	(253,556)	(218,672)	(253,556)
Regulatory reserve	(532,776)	(397,222)	(532,776)	(397,222)
Others	(12,899)	(426)	(12,899)	(426)
Common Equity Tier 1 capital after regulatory adjustments	10,121,728	9,746,830	10,121,693	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>	10,471,728	10,096,830	10,471,693	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	145,136	210,788	145,136	210,788
General provisions ^	92,723	87,847	92,725	87,849
<b>Total Tier 2 capital</b>	1,737,859	1,798,635	1,737,861	1,798,637
<b>Total capital</b>	12,209,587	11,895,465	12,209,554	11,895,432

^ Total capital of the Group and the Bank has excluded general provisions from Tier 2 capital RM101.2 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 September</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	14,024,497	12,282,284
Commitments and contingencies	2,300,000	4,200,000
	<u>16,324,497</u>	<u>16,482,284</u>

	<b>The Group and the Bank</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
Total RWA for Credit Risk	1,544,215	1,241,607
	<u>1,544,215</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 derivative unit which develops and issues new equity derivative instruments such as structured warrants and over-the-counter options to provide investors with alternative investment avenues.

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

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 September 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 before allowances

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

Expected credit losses written back/(made) 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
(629,697)	1,966,198	812,118	64,888	2,213,507
924,448	(866,123)	(179,763)	121,438	-
294,751	1,100,075	632,355	186,326	2,213,507
179,001	211,437	124,271	31,113	545,822
473,752	1,311,512	756,626	217,439	2,759,329
(151,096)	(528,566)	(148,830)	(213,278)	(1,041,770)
(6)	(1)	-	(136)	(143)
(463)	(984)	366	(1)	(1,082)
322,656	782,946	607,796	4,161	1,717,559
(4,104)	(78,965)	(149,323)	(16)	(232,408)
3,678	(590)	(2,670)	-	418
(734)	-	-	(670)	(1,404)
321,496	703,391	455,803	3,475	1,484,165
				(362,070)
				<u>1,122,095</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 September 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	(829,232)	2,013,427	715,447	157,913	2,057,555
- inter-segment	1,108,489	(979,750)	(136,279)	7,540	-
	279,257	1,033,677	579,168	165,453	2,057,555
Other operating income	101,315	195,684	99,448	1,809	398,256
Total income	380,572	1,229,361	678,616	167,262	2,455,811
Overhead expenses	(137,668)	(532,771)	(141,201)	(207,811)	(1,019,451)
Consist of :					
Depreciation of property, plant and equipment	(6)	1	-	(161)	(166)
Amortisation of intangible assets	(438)	(509)	(867)	-	(1,814)
Profit before allowances	242,904	696,590	537,415	(40,549)	1,436,360
Expected credit losses made on financing, advances and other financing/loans	(13,354)	(125,704)	(9,908)	(12)	(148,978)
Expected credit losses (made)/written back for commitments and contingencies	(1,116)	47,200	(8,286)	-	37,798
Other expected credit losses written back/(made)	93	-	-	(36,321)	(36,228)
Segment results	228,527	618,086	519,221	(76,882)	1,288,952
Taxation					(317,546)
<b>Net profit for the financial period</b>					<b>971,406</b>

**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 September 2025</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>
Segment assets	32,204,800	95,839,940	28,510,973	22,640,489	179,196,202
Unallocated assets					3,740,951
<b>Total assets</b>					<b>182,937,153</b>
Segment liabilities	68,481,111	66,773,430	21,188,815	12,742,200	169,185,556
Unallocated liabilities					1,979,409
<b>Total liabilities</b>					<b>171,164,965</b>
<b>Other segment items</b>					
Capital expenditure	1,161	2,419	4,541	523	8,644
<b>The Group</b>	<b>Wholesale</b>	<b>Consumer</b>	<b>Commercial</b>	<b>Group</b>	<b>Total</b>
<b>31 December 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>
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

## 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 September 2025 and 31 December 2024.

The Group and the Bank	30 September 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><b>Recurring fair value measurements</b></i>						
<u><b>Financial assets</b></u>						
Financial assets at fair value through profit or loss						
-Money market instruments	3,165,924	-	3,165,924	5,136,965	-	5,136,965
-Unquoted securities	1,070,542	-	1,070,542	423,152	-	423,152
Debt instruments at fair value through other comprehensive income						
-Money market instruments	3,486,753	-	3,486,753	2,339,284	-	2,339,284
-Unquoted securities	7,700,720	-	7,700,720	4,890,684	-	4,890,684
Derivative financial instruments						
-Trading derivatives	833,468	391	833,859	662,971	996	663,967
-Hedging derivatives	227,444	-	227,444	119,399	-	119,399
<b>Total</b>	<b>16,484,851</b>	<b>391</b>	<b>16,485,242</b>	<b>13,572,455</b>	<b>996</b>	<b>13,573,451</b>
<i><b>Recurring fair value measurements</b></i>						
<u><b>Financial liabilities</b></u>						
Derivative financial instruments						
-Trading derivatives	883,450	391	883,841	622,177	996	623,173
-Hedging derivatives	9,037	-	9,037	6,330	-	6,330
Financial liabilities designated at fair value through profit or loss	2,062,140	-	2,062,140	3,125,723	-	3,125,723
<b>Total</b>	<b>2,954,627</b>	<b>391</b>	<b>2,955,018</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 September 2025 and 31 December 2024 for the Group and the Bank:

	30 September 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	(158)	(158)	83	83	42	42	27	27
Purchases	102	102	(118)	(118)	504	504	(591)	(591)
Settlements	(549)	(549)	639	639	(60)	(60)	78	78
As at 30 September/31 December	391	391	(391)	(391)	996	996	(996)	(996)
Total (losses)/gains recognised in statement of income for financial period/year ended 30 September 2025 and 31 December 2024 under:								
- net other income	(158)	(158)	83	83	42	42	27	27
Change in unrealised gain/(loss) recognised in statement of income relating to assets held on 30 September 2025/31 December 2024 under "net other income"	36	36	(21)	(21)	78	78	4	4

## PART B

### B1 Group performance review

The Group recorded a pre-tax profit of RM1,484.2 million for the financial period ended 30 September 2025, an increase of RM195.2 million or 15.1% compared to the previous corresponding period.

Total income increased by RM406.4 million or 6.7% to RM6,469.1 million from previous corresponding period, comprising of increase of income derived from investment of investment account and income derived from shareholder's funds by RM261.8 million and RM217.6 million respectively, offset by decrease from investments of depositors' funds and others of RM73.0 million.

For the nine months ended 30 September 2025, the Group recorded net expected credit losses made on financing, advances and other financing/loans of RM232.4 million compared to RM148.0 million in the corresponding period last year. The increase in net allowance charged was mainly due to higher expected credit losses made on financing by RM93.4 million offset by higher impaired financing recovered by RM12.2 million.

The income attributable to depositors decreased by RM32.5 million, while profit distributed to investment account holder increased by RM135.3 million.

The Group's gross financing, advances and other financing/loans increased by 4.8% to RM139.6 billion as at 30 September 2025, whereas the Group's deposits from customers and investment accounts of customers stood at RM108.5 billion and RM29.9 billion as at 30 September 2025, a decrease of RM0.6 billion and an increase of RM5.5 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 13.881%, 14.361% and 16.744% respectively.

### B2 Prospects for the current financial year

The Bank remains positive on the macroeconomic and business outlook for the remainder of 2025 as the potential economic benefits from a tapering global interest rate environment are offset by continued geopolitical uncertainties, volatile markets and tariff-related developments. The Forward30 strategic plan will steer the Bank's direction towards focused CASA and investment account growth, Risk-Adjusted Return on Capital-driven capital reallocation strategies, disciplined cost management and ensuring sustained asset quality monitoring. Enhancing our digital capabilities and operational resilience will remain central to our objectives while spearheading the sustainability agenda, as we aim to future-proof the franchise and deliver long-term value.

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

#### a) Basic EPS

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

	The Group and the Bank			
	3rd Quarter Ended	Nine Months Ended		
	30 September	30 September	30 September	30 September
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Net profit for the financial period (RM '000)	363,605	371,557	1,122,095	971,406
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)	36.36	37.16	112.21	97.14

#### b) Diluted EPS

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