CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		The Group		The Bank	
	Note	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
ASSETS					
Cash and short term funds	A6	**3,616,949**	8,127,683	**3,616,949**	8,127,683
Reverse Collateralised Commodity Murabahah		**4,317,632**	1,681,048	**4,317,632**	1,681,048
Deposits and placements with banks and other financial institutions	A6	**2,860,902**	787,373	**2,860,902**	787,373
Financial investments at fair value through profit or loss	A7	**7,052,491**	3,796,137	**7,052,491**	3,796,137
Debt instruments at fair value through other comprehensive income	A8	**13,415,955**	11,523,289	**13,415,955**	11,523,289
Debt instruments at amortised cost	A9	**17,395,978**	14,833,648	**17,395,978**	14,833,648
Islamic derivative financial instruments	A27(i)	**915,304**	1,343,293	**915,304**	1,343,293
Financing, advances and other financing/loans	A10	**144,216,634**	143,547,477	**144,216,634**	143,547,477
Other assets	A11	**1,198,168**	475,653	**1,198,168**	475,653
Amount due from holding company and ultimate holding company		**1,521,508**	1,205,463	**1,521,508**	1,205,463
Amount due from related companies		**1,857**	1,893	**1,857**	1,893
Tax recoverable		**181,441**	201,058	**181,441**	201,058
Deferred taxation		**255,975**	218,955	**255,975**	218,955
Statutory deposits with Bank Negara Malaysia		**1,000,000**	987,000	**1,000,000**	987,000
Investment in subsidiaries		**-**	-	**11**	11
Property, plant and equipment		**650**	749	**650**	749
Right-of-use assets		**323**	-	**323**	-
Intangible assets		**7,551**	7,833	**7,551**	7,833
Goodwill		**136,000**	136,000	**136,000**	136,000
TOTAL ASSETS		**198,095,318**	188,874,552	**198,095,329**	188,874,563
LIABILITIES AND EQUITY					
Deposits from customers	A12	**117,858,937**	114,553,830	**117,858,937**	114,553,830
Investment accounts of customers	A13	**35,984,177**	32,291,771	**35,984,177**	32,291,771
Deposits and placements of banks and other financial institutions	A14	**4,841,043**	5,025,321	**4,841,043**	5,025,321
Collateralised Commodity Murabahah		**4,720,397**	3,300,207	**4,720,397**	3,300,207
Investment accounts due to designated financial institutions	A15	**2,726,378**	2,800,834	**2,726,378**	2,800,834
Financial liabilities designated at fair value through profit or loss	A16	**3,136,874**	2,167,804	**3,136,874**	2,167,804
Islamic derivative financial instruments	A27(i)	**763,687**	1,189,351	**763,687**	1,189,351
Amount due to subsidiaries		**-**	-	**46**	46
Amount due to related companies		**736**	440	**736**	440
Other liabilities	A17	**769,665**	1,628,034	**769,665**	1,628,034
Lease liabilities		**326**	-	**326**	-
Recourse obligation on loans and financing sold to Cagamas		**4,260,471**	3,651,597	**4,260,471**	3,651,597
Senior Sukuk		**8,462,245**	8,528,486	**8,462,245**	8,528,486
Subordinated Sukuk		**2,014,921**	1,714,781	**2,014,921**	1,714,781
TOTAL LIABILITIES		**185,539,857**	176,852,456	**185,539,903**	176,852,502
EQUITY					
Capital and reserves attributable to equity holder of the Bank					
Ordinary share capital		**1,000,000**	1,000,000	**1,000,000**	1,000,000
Reserves		**11,205,461**	10,672,096	**11,205,426**	10,672,061
		12,205,461	11,672,096	**12,205,426**	11,672,061
Perpetual preference shares		**350,000**	350,000	**350,000**	350,000
TOTAL EQUITY		**12,555,461**	12,022,096	**12,555,426**	12,022,061
TOTAL EQUITY AND LIABILITIES		**198,095,318**	188,874,552	**198,095,329**	188,874,563
RESTRICTED AGENCY INVESTMENT ACCOUNT (*)	A29	**16,081,728**	16,289,779	**16,081,728**	16,289,779
TOTAL ISLAMIC BANKING ASSET		**214,177,046**	205,164,331	**214,177,057**	205,164,342
COMMITMENTS AND CONTINGENCIES	A27(ii)	**122,241,308**	114,254,119	**122,241,308**	114,254,119
Net assets per ordinary share attributable to owners of the Parent (RM)		**12.21**	11.67	**12.21**	11.67

* 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 2025.

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD 30 JUNE 2026

		The Group and the Bank			
		2nd Quarter Ended		Six Months Ended	
	Note	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Income derived from investment of depositors' funds and others	A18	**1,459,328**	1,630,482	**2,843,636**	3,117,016
Income derived from investment of investment account	A19	**437,003**	430,445	**900,099**	795,033
Income derived from investment of shareholders' funds	A20	**328,563**	95,021	**585,061**	338,995
Expected credit losses (made)/written back on financing, advances and other financing/loans	A21	**(288,566)**	45,833	**(356,268)**	(82,450)
Expected credit losses made for commitments and contingencies		**(1,270)**	(6,529)	**(2,311)**	(2,718)
Other expected credit losses written back/(made)	A22	**356**	1,538	**(1,242)**	(976)
Total distributable income		**1,935,414**	2,196,790	**3,968,975**	4,164,900
Income attributable to depositors and others	A23	**(1,006,640)**	(979,611)	**(1,941,826)**	(1,953,567)
Profit distributed to investment account holder	A24	**(291,142)**	(251,419)	**(560,229)**	(491,594)
Total net income		**637,632**	965,760	**1,466,920**	1,719,739
Personnel expenses	A25	**(9,257)**	(11,493)	**(20,090)**	(20,165)
Other overheads and expenditures	A26	**(342,002)**	(343,409)	**(689,684)**	(696,252)
Profit before taxation		**286,373**	610,858	**757,146**	1,003,322
Taxation		**(69,866)**	(148,214)	**(185,905)**	(244,832)
Profit for the financial period		**216,507**	462,644	**571,241**	758,490
Earnings per share (sen)	B3	**21.65**	46.26	**57.12**	75.85

CIMB ISLAMIC BANK BERHAD

Registration No: 200401032872 (671380-H)

CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME

FOR THE FINANCIAL PERIOD 30 JUNE 2026

	The Group and the Bank			
	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Profit for the financial period	**216,507**	462,644	**571,241**	758,490
Other comprehensive income/(expense):				
Items that will not be reclassified to profit or loss				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk				
- Net gain/(loss) from change in fair value	**9,276**	(246)	**9,806**	(895)
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income	**506**	45,968	**(47,828)**	69,502
- Net gain/(loss) from change in fair value	**4,859**	85,282	**(48,156)**	124,243
- Realised gain transferred to statement of income on disposal	**(3,492)**	(23,487)	**(16,240)**	(34,206)
- Changes in expected credit losses	**(533)**	(996)	**1,113**	1,074
- Income tax effects	**(328)**	(14,831)	**15,455**	(21,609)
Other comprehensive income/(expense) for the period, net of tax	**9,782**	45,722	**(38,022)**	68,607
Total comprehensive income for the financial period	**226,289**	508,366	**533,219**	827,097

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

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

The Group	**Attributable to owners of the Parent**											
30 June 2026	**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**
At 1 January 2026	**1,000,000**	**3,855**	**(2,457)**	**458**	**642,920**	**(3,847)**	**702**	**4,327**	**10,026,138**	**11,672,096**	**350,000**	**12,022,096**
Profit for the financial period	**-**	**-**	**-**	**-**	**-**		**-**	**-**	**571,241**	**571,241**	**-**	**571,241**
Other comprehensive (expense)/income (net of tax)	**-**	**(47,828)**	**-**	**-**	**-**	**9,806**	**-**	**-**	**-**	**(38,022)**	**-**	**(38,022)**
- debt instruments at fair value through other comprehensive income	**-**	**(47,828)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(47,828)**	**-**	**(47,828)**
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	**-**	**-**	**-**	**-**	**-**	**9,806**	**-**	**-**	**-**	**9,806**	**-**	**9,806**
Total comprehensive (expense)/income for the financial period	**-**	**(47,828)**	**-**	**-**	**-**	**9,806**	**-**	**-**	**571,241**	**533,219**	**-**	**533,219**
Share-based payment expense	-	-	-	-	-	-	**367**	**281**	-	**648**	-	**648**
Shares released under Equity Ownership Plan	-	-	-	-	-	-	**(502)**	-	-	**(502)**	-	**(502)**
Total transactions with owners recognised directly in equity	**-**	**-**	**-**	**-**	**-**	**-**	**(135)**	**281**	**-**	**146**	**-**	**146**
Transfer to regulatory reserve	-	-	-	-	**(1,440)**	-	-	-	**1,440**	-	-	-
At 30 June 2026	**1,000,000**	**(43,973)**	**(2,457)**	**458**	**641,480**	**5,959**	**567**	**4,608**	**10,598,819**	**12,205,461**	**350,000**	**12,555,461**

**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 2025.

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

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

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

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

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

The Bank **30 June 2026**					**Non-distributable**				**Distributable**			
	Ordinary share capital RM'000	**Fair value reserve-debt instruments at fair value through other comprehensive income RM'000**	**Merger reserve RM'000**	**Capital reserve RM'000**	**Regulatory reserve* RM'000**	**Own credit risk reserve RM'000**	**Share-based payment reserve RM'000**	**Capital contribution by Ultimate Holding Company RM'000**	**Retained earnings RM'000**	**Total RM'000**	**Perpetual preference shares RM'000**	**Total Equity RM'000**
At 1 January 2026	**1,000,000**	**3,855**	**(2,457)**	**458**	**642,920**	**(3,847)**	**702**	**4,327**	**10,026,103**	**11,672,061**	**350,000**	**12,022,061**
Profit for the financial period	**-**	**-**	**-**	**-**	**-**		**-**	**-**	**571,241**	**571,241**	**-**	**571,241**
Other comprehensive (expense)/income (net of tax)	**-**	**(47,828)**	**-**	**-**	**-**	**9,806**	**-**	**-**	**-**	**(38,022)**	**-**	**(38,022)**
- debt instruments at fair value through other comprehensive income	**-**	**(47,828)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(47,828)**	**-**	**(47,828)**
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	**-**	**-**	**-**	**-**	**-**	**9,806**	**-**	**-**	**-**	**9,806**	**-**	**9,806**
Total comprehensive (expense)/income for the financial period	**-**	**(47,828)**	**-**	**-**	**-**	**9,806**	**-**	**-**	**571,241**	**533,219**	**-**	**533,219**
Share-based payment expense	**-**	**-**	**-**	**-**	**-**	**-**	**367**	**281**	**-**	**648**	**-**	**648**
Shares released under Equity Ownership Plan	**-**	**-**	**-**	**-**	**-**	**-**	**(502)**	**-**	**-**	**(502)**	**-**	**(502)**
Total transactions with owners recognised directly in equity	**-**	**-**	**-**	**-**	**-**	**-**	**(135)**	**281**	**-**	**146**	**-**	**146**
Transfer to regulatory reserve	**-**	**-**	**-**	**-**	**(1,440)**		**-**	**-**	**1,440**	**-**	**-**	**-**
At 30 June 2026	**1,000,000**	**(43,973)**	**(2,457)**	**458**	**641,480**	**5,959**	**567**	**4,608**	**10,598,784**	**12,205,426**	**350,000**	**12,555,426**

**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 2025.

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

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

**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 2025.

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		The Group and the Bank	
		30 June 2026	30 June 2025
	Note	RM'000	RM'000
Profit before taxation		**757,146**	1,003,322
Adjustments for non-cash items		**60,285**	(159,157)
Operating profit before changes in working capital		**817,431**	844,165
Net changes in operating assets		**(8,333,802)**	(5,998,667)
Net changes in operating liabilities		**8,251,577**	8,565,114
Taxation paid		**(187,853)**	(205,000)
Net cash flows used in operating activities		**547,353**	3,205,612
Cash flows from investing activities			
Profit income received from financial investments		**177,112**	167,850
Net purchase of financial investments		**(4,148,780)**	(4,286,427)
Net purchase of property, plant and equipment		**(15)**	(526)
Net purchase of intangible assets		**(1,164)**	(3,559)
Net cash flows used in investing activities		**(3,972,847)**	(4,122,662)
Cash flows from financing activities			
Profit expense paid on recourse obligation on loans and financing sold to Cagamas		**(67,671)**	(70,826)
Profit expense paid on Sukuk		**(150,556)**	(152,555)
Profit expense paid on subordinated Sukuk		**(33,779)**	(30,140)
Proceeds from issuance of subordinated Sukuk		**300,000**	500,000
Proceeds from recourse obligation on loans and financing sold to Cagamas		**630,000**	-
Other financing activities		**(164)**	(330)
Net cash flows generated from financing activities		**677,830**	246,149
Net decrease in cash and cash equivalents		**(2,747,664)**	(670,901)
Effects of exchange rate differences (MFRS107)		**(9,923)**	(43,978)
Cash and cash equivalents at beginning of the financial period		**8,734,818**	8,579,464
Cash and cash equivalents at end of the financial period		**5,977,231**	7,864,585
Cash and cash equivalents comprise :			
Cash and short-term funds		**3,616,949**	7,266,510
Deposits and placements with banks and other financial institutions		**2,860,902**	698,751
		6,477,851	7,965,261
Less: Deposits and placements with financial institutions, with original maturity of more than three months		**(500,620)**	(100,676)
Cash and cash equivalents at end of the financial period		**5,977,231**	7,864,585

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

PART A - EXPLANATORY NOTES

A1. Basis of preparation

The unaudited condensed interim financial statements for the financial period ended 30 June 2026 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, 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 2025. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Bank since the financial year ended 31 December 2025.

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

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

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

The 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.

A3. Issuance and repayment of debt and equity securities

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

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 2026.

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

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

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

As at 30 June 2026, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RMNil respectively (2025: both RMNil respectively). The 12-month expected credit losses made in the income statement during the financial period is amounting to RM109,000 (2025: RM61,000 written back).

	The Group and the Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
A7 Financial assets at fair value through profit or loss		
Money market instruments		
Unquoted		
In Malaysia		
Malaysian Government treasury bills	**395,478**	171,478
Bank Negara Malaysia monetary notes	**1,211,508**	402,685
Islamic negotiable instruments of deposits	**2,202,403**	1,344,764
Islamic commercial papers	**1,305,942**	492,463
Government Investment Issues	**672,977**	425,138
Islamic Cagamas bonds	**488,730**	15,064
	6,277,038	2,851,592
Unquoted securities		
In Malaysia		
Corporate Sukuk	**775,453**	944,545
	7,052,491	3,796,137

A8 Debt instruments at fair value through other comprehensive income

	The Group and the Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
Money market instruments		
Unquoted		
In Malaysia		
Government Investment Issues	**2,870,828**	3,210,116
Islamic Cagamas bonds	**443,534**	131,659
	3,314,362	3,341,775
Unquoted securities		
In Malaysia		
Corporate Sukuk	**10,101,593**	8,181,514
	13,415,955	11,523,289

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.

The Group and the Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses- not credit impaired (Stage 2) RM'000	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	**2,082**	**-**	**-**	**2,082**
Total charge to Statement of Income:	**1,113**	**-**	**-**	**1,113**
New financial assets purchased	**14,228**	**-**	**-**	**14,228**
Financial assets that have been derecognised	**(427)**	**-**	**-**	**(427)**
Change in credit risk	**(12,688)**	**-**	**-**	**(12,688)**
At 30 June 2026	**3,195**	**-**	**-**	**3,195**

The Group and the Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses- not credit impaired (Stage 2) RM'000	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	2,226	-	-	2,226
Total charge to Statement of Income:	(144)	-	-	(144)
New financial assets purchased	20,513	-	-	20,513
Financial assets that have been derecognised	(333)	-	-	(333)
Change in credit risk	(20,324)	-	-	(20,324)
At 31 December 2025	2,082	-	-	2,082

	The Group and the Bank 30 June 2026 RM'000	31 December 2025 RM'000
A9 Debt instruments at amortised cost		
Money market instruments		
Unquoted		
In Malaysia		
Malaysian Government treasury bills	**-**	65,184
Government Investment Issues	**11,125,340**	8,105,789
Islamic Cagamas bonds	**85,926**	85,935
	11,211,266	8,256,908
Unquoted securities		
In Malaysia		
Corporate Sukuk	**6,253,582**	6,634,915
Amortisation of premium net of accretion of discount	**(68,536)**	(57,856)
Less: Expected credit loss	**(334)**	(319)
	17,395,978	14,833,648

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
At 1 January 2026	**319**	**-**	**-**	**319**
Total charge to Statement of Income:	**15**	**-**	**-**	**15**
Financial assets that have been derecognised	**(42)**	**-**	**-**	**(42)**
Change in credit risk	**57**	**-**	**-**	**57**
At 30 June 2026	**334**	**-**	**-**	**334**

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
At 1 January 2025	373	-	-	373
Total charge to Statement of Income:	(54)	-	-	(54)
New financial assets purchased	419	-	-	419
Change in credit risk	(473)	-	-	(473)
At 31 December 2025	319	-	-	319

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:

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

	The Group and the Bank	
	Lifetime expected credit losses -Credit impaired (Stage 3)	Total
	RM'000	RM'000
At 1 January 2025	634,852	634,852
Amount fully recovered	(510,741)	(510,741)
Other movements	(96,651)	(96,651)
Exchange fluctuation	(27,460)	(27,460)
At 31 December 2025	-	-

PART A - EXPLANATORY NOTES (CONTINUED)

A10 Financing, advances and other financing/loans

(i) By type and Shariah contract

30 June 2026

	The Group and the Bank							
	Sale-based contracts			Lease-based contracts		Loan contract	Others	
At amortised cost	**Bai' Bithaman Ajil RM'000**	**Bai' al-'inah RM'000**	**Tawarruq RM'000**	**Ijarah Muntahiah Bi-al-Tamlik * RM'000**	**Al-Ijarah Thumma Al-Bai' # RM'000**	**Qard RM'000**	**Ujrah RM'000**	**Total RM'000**
Cash line^	-	-	2,176,308	-	-	8,966	-	2,185,274
Term financing								
House Financing	2,788,534	-	56,748,505	826,323	-	-	-	60,363,362
Syndicated Financing	-	-	1,972,195	-	-	-	-	1,972,195
Hire purchase receivables	-	-	-	-	22,480,894	-	-	22,480,894
Other term financing	461,957	597,393	46,385,441	23,678	-	-	-	47,468,469
Bills receivable	-	-	1,512,872	-	-	-	-	1,512,872
Islamic trust receipts	-	-	15,760	-	-	-	-	15,760
Claims on customers under acceptance credits	-	-	1,264,327	-	-	-	-	1,264,327
Staff financing**	-	-	357,551	-	-	-	-	357,551
Revolving credits	-	-	7,622,669	-	-	-	-	7,622,669
Credit card receivables	-	-	893,516	-	-	-	-	893,516
Gross financing, advances and other financing/loans, at amortised cost	3,250,491	597,393	118,949,144	850,001	22,480,894	8,966	-	146,136,889
Less: Expected credit losses								(1,920,255)
Total net financing, advances and other financing/loans								144,216,634

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

(i) By type and Shariah contract (continued)

31 December 2025

	The Group and the Bank							
	Sale-based contracts			Lease-based contracts		Loan contract	Others	
At amortised cost	**Bai' Bithaman Ajil RM'000**	**Bai' al-'inah RM'000**	**Tawarruq RM'000**	**Ijarah Muntahiah Bi al-Tamlik * RM'000**	**Al-Ijarah Thumma Al-Bai' # RM'000**	**Qard RM'000**	**Ujrah RM'000**	**Total RM'000**
Cash line^	-	-	2,061,117	-	-	7,499	-	2,068,616
Term financing								
House Financing	2,937,740	-	55,098,871	855,210	-	-	-	58,891,821
Syndicated Financing	-	-	2,098,092	-	-	-	-	2,098,092
Hire purchase receivables	-	-	-	-	21,643,050	-	-	21,643,050
Other term financing	520,977	679,647	45,769,313	25,107	-	-	-	46,995,044
Bills receivable	-	-	1,452,173	-	-	-	-	1,452,173
Islamic trust receipts	-	-	17,609	-	-	-	-	17,609
Claims on customers under acceptance credits	-	-	1,297,961	-	-	-	-	1,297,961
Staff financing**	-	-	358,176	-	-	-	-	358,176
Revolving credits	-	-	9,570,566	-	-	-	-	9,570,566
Credit card receivables	-	-	-	-	-	-	825,866	825,866
Gross financing, advances and other, at amortised cost financing/loans	3,458,717	679,647	117,723,878	880,317	21,643,050	7,499	825,866	145,218,974
Less: Expected credit losses								(1,671,497)
Total net financing, advances and other financing/loans								143,547,477

^ 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 RM2,619,871 (2025: RM2,059,843).

PART A - EXPLANATORY NOTES (CONTINUED)

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

(i) By type and Shariah contract (continued)

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Total Gross financing, advances and other financing/loans		
- At amortised cost	**146,136,889**	145,218,974
	146,136,889	145,218,974

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

As at 30 June 2026, the gross carrying amount to RPSIA financing is RM2,727,012,000 (31 December 2025: RM2,801,569,000) and the 12-month expected credit losses relating to this RPSIA amounting to RM209,000 (31 December 2025: RM198,000) is recognised in the Financial Statements of CIMB Bank Berhad.

(b) Movement of Qard financing

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

(ii) By geographical distribution:

Malaysia	**146,136,889**	145,218,974
	146,136,889	145,218,974

PART A - EXPLANATORY NOTES (CONTINUED)

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

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
(iii) By type of customer:		
Domestic non-bank financial institutions	**3,422,696**	3,585,352
Domestic business enterprises		
- Small medium enterprises	**25,463,016**	25,080,948
- Others	**12,971,981**	14,649,774
Government and statutory bodies	**2,414,045**	2,595,196
Individuals	**100,900,330**	98,433,997
Other domestic entities	**253,206**	191,005
Foreign entities	**711,615**	682,702
Gross financing, advances and other financing/loans	**146,136,889**	145,218,974
(iv) By profit rate sensitivity:		
Fixed rate		
- House financing	**992,951**	906,140
- Hire purchase receivables	**16,460,373**	16,867,890
- Others	**4,660,278**	4,671,345
Variable rate		
- House financing	**59,370,411**	57,985,681
- Others	**64,652,876**	64,787,918
Gross financing, advances and other financing/loans	**146,136,889**	145,218,974
(v) By economic purpose:		
Personal use	**1,932,332**	2,037,558
Credit card	**893,516**	825,866
Construction	**3,488,844**	3,258,630
Residential property	**61,508,517**	59,975,513
Non-residential property	**18,273,127**	17,592,465
Purchase of fixed assets other than land and building	**783,725**	849,333
Purchase of securities	**9,842,274**	9,967,111
Purchase of transport vehicles	**22,559,664**	21,963,809
Working capital	**24,350,535**	26,201,875
Other purpose	**2,504,355**	2,546,814
Gross financing, advances and other financing/loans	**146,136,889**	145,218,974
(vi) By economic sector:		
Primary agriculture	**2,295,297**	1,716,211
Mining and quarrying	**107,705**	122,979
Manufacturing	**4,972,027**	5,123,398
Electricity, gas and water supply	**556,036**	2,676,813
Construction	**4,642,210**	4,707,419
Transport, storage and communications	**3,821,469**	4,010,939
Education, health and others	**2,733,850**	3,610,825
Wholesale and retail trade, and restaurants and hotels	**10,620,995**	9,547,265
Finance, insurance/takaful, real estate and business activities	**15,094,710**	14,908,916
Household	**101,292,423**	98,793,960
Others	**167**	249
Gross financing, advances and other financing/loans	**146,136,889**	145,218,974

PART A - EXPLANATORY NOTES (CONTINUED)

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

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
(vii) By residual contractual maturity:		
Within one year	**14,633,201**	16,367,001
One year to less than three years	**5,014,366**	4,560,977
Three years to less than five years	**9,446,513**	9,593,386
Five years and more	**117,042,809**	114,697,610
Gross financing, advances and other financing/loans	**146,136,889**	145,218,974
(viii) Credit impaired financing by economic purpose:		
Personal use	**25,340**	21,315
Credit card	**15,664**	13,569
Construction	**1,675**	-
Residential property	**1,086,563**	908,082
Non-residential property	**194,971**	182,741
Purchase of fixed assets other than land & building	**428**	452
Purchase of securities	**647**	420
Purchase of transport vehicles	**262,055**	231,937
Working capital	**352,261**	230,640
Other purpose	**36,906**	36,045
Gross credit impaired financing, advances and other financing/loans	**1,976,510**	1,625,201
(ix) Credit impaired financing by geographical distribution:		
Malaysia	**1,976,510**	1,625,201
	1,976,510	1,625,201
(x) Credit impaired financing by economic sector:		
Primary agriculture	**7,834**	12,842
Mining and quarrying	**31,400**	30,496
Manufacturing	**46,912**	43,401
Electricity, gas and water supply	**13,178**	33
Construction	**59,317**	49,039
Transport, storage and communications	**9,635**	9,051
Education, health and others	**20,670**	20,650
Wholesale and retail trade, and restaurants and hotels	**154,565**	124,474
Finance, insurance/takaful, real estate and business activities	**220,397**	126,152
Household	**1,412,602**	1,209,063
Gross credit impaired financing, advances and other financing/loans	**1,976,510**	1,625,201

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:

The Group and the Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses-not credit impaired (Stage 2) RM'000	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	493,769	465,583	712,145	1,671,497
Changes in expected credit losses due to transferred within stages:	123,317	(157,556)	34,239	-
Transferred to Stage 1	192,111	(182,414)	(9,697)	-
Transferred to Stage 2	(68,634)	280,219	(211,585)	-
Transferred to Stage 3	(160)	(255,361)	255,521	-
Total charge to Statement of Income:	(109,990)	206,137	348,443	444,590
New financial assets originated	27,337	72,565	1,209	101,111
Financial assets that have been derecognised	(25,778)	(69,730)	-	(95,508)
Writeback in respect of full recoveries	-	-	(6,443)	(6,443)
Change in credit risk	(111,549)	203,302	353,677	445,430
Write-offs	-	-	(212,430)	(212,430)
Other movements	(1)	-	16,599	16,598
At 30 June 2026	507,095	514,164	898,996	1,920,255

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:

The Group and the Bank	**12-month expected credit losses (Stage 1) RM'000**	**Lifetime expected credit losses-not credit impaired (Stage 2) RM'000**	**Lifetime expected credit losses -Credit impaired (Stage 3) RM'000**	**Total RM'000**
At 1 January 2025	597,024	490,886	683,390	1,771,300
Changes in expected credit losses due to transferred within stages:	219,487	(129,878)	(89,609)	-
Transferred to Stage 1	412,886	(395,417)	(17,469)	-
Transferred to Stage 2	(193,014)	621,442	(428,428)	-
Transferred to Stage 3	(385)	(355,903)	356,288	-
Total charge to Statement of Income:	(322,736)	105,507	684,245	467,016
New financial assets originated	110,129	75,649	2,238	188,016
Financial assets that have been derecognised	(72,406)	(145,385)	-	(217,791)
Writeback in respect of full recoveries	-	-	(26,293)	(26,293)
Change in credit risk	(360,459)	175,243	708,300	523,084
Write-offs	-	(930)	(596,933)	(597,863)
Other movements	(6)	(2)	31,052	31,044
At 31 December 2025	493,769	465,583	712,145	1,671,497

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:

	The Group and the Bank	
	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	**1,625,201**	**1,625,201**
Transfer within stages	**621,602**	**621,602**
New financial assets originated	**2,951**	**2,951**
Write-offs	**(212,430)**	**(212,430)**
Amount fully recovered	**(22,341)**	**(22,341)**
Other changes in financing, advances and other financing/loans	**(38,473)**	**(38,473)**
At 30 June 2026	**1,976,510**	**1,976,510**

	The Group and the Bank	
	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	1,612,230	1,612,230
Transfer within stages	809,675	809,675
New financial assets originated	4,390	4,390
Write-offs	(596,933)	(596,933)
Amount fully recovered	(96,929)	(96,929)
Other movements	(107,232)	(107,232)
At 31 December 2025	1,625,201	1,625,201

	The Group and the Bank	
	30 June 2026	31 December 2025
Ratio of credit impaired financing to total financing, advances and other financing/loans	**1.35%**	1.12%

PART A - EXPLANATORY NOTES (CONTINUED)

A11 Other assets

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Sundry debtors net of expected credit losses *, deposits and prepayments	**189,277**	162,370
Collateral pledged for derivative transactions	**485,395**	47,558
Treasury related receivables	**515,227**	257,408
Clearing accounts	**8,269**	8,317
	1,198,168	475,653

* net of expected credit losses of RM54,743,000 (2025: RM54,737,000).

A12 Deposits from customers

(i) By type of deposit

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Savings deposits	**11,054,762**	11,057,065
Commodity Murabahah (via Tawarruq arrangement)*	**11,054,762**	11,057,065
Demand deposits	**26,097,416**	23,553,031
Qard	**24,345,298**	21,635,886
Commodity Murabahah (via Tawarruq arrangement)*	**1,752,118**	1,917,145
Term deposits	**79,510,944**	78,887,069
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	**48,256,840**	44,192,692
Fixed Deposits-i (via Tawarruq arrangement)*	**30,356,053**	32,565,163
Negotiable Islamic Debt Certificate (NIDC) Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	**898,051**	2,129,214
Specific investment account	**24,720**	25,121
Mudharabah	**24,720**	25,121
Others	**1,171,095**	1,031,544
Qard	**1,171,095**	1,031,544
	117,858,937	114,553,830

*included Qard contract of RM1,237,807,000 (2025:RM724,329,000)

PART A - EXPLANATORY NOTES (CONTINUED)

A12 Deposits from customers (continued)

(ii) Maturity structures of term deposits and investment accounts

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Due within six months	**65,372,499**	61,232,717
Six months to less than one year	**13,229,499**	16,094,614
One year to less than three years	**921,847**	1,573,029
Three years to less than five years	**1,371**	1,308
Five years and more	**10,448**	10,522
	79,535,664	78,912,190

(iii) By type of customer

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Government and statutory bodies	**12,601,256**	9,574,650
Business enterprises	**44,090,276**	39,958,943
Individuals	**33,443,733**	36,224,105
Others	**27,723,672**	28,796,132
	117,858,937	114,553,830

A13 Investment accounts of customers

(i) By type of investment

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

(ii) The underlying assets funded through the investment accounts

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

(iii) Maturity structures of investment accounts

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

(iv) By type of customers

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

PART A - EXPLANATORY NOTES (CONTINUED)

A14 Deposits and placements of banks and other financial institutions

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Licensed Islamic banks	**800,303**	404,392
Licensed investment banks	**224,826**	164,620
Licensed banks	**2,837,558**	3,508,679
Other financial institutions	**978,356**	947,630
	4,841,043	5,025,321

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

Due within six months	**4,821,492**	5,025,321
Six months to less than one year	**19,551**	-
	4,841,043	5,025,321

A15 Investment accounts due to designated financial institutions

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

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

A16 Financial liabilities designated at fair value through profit or loss

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Deposits from customers - structured investments	**3,136,874**	2,167,804

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

The carrying amount of the Group and the Bank as at 30 June 2026 of financial liabilities designated at fair value were RM117,261,000 (31 December 2025: RM27,968,000) lower than the contractual amount at maturity.

PART A - EXPLANATORY NOTES (CONTINUED)

		The Group and the Bank	
		30 June 2026 RM'000	31 December 2025 RM'000
A17 Other liabilities			
Accruals and other payables		**226,270**	148,344
Clearing accounts		**9,608**	11,668
Expected credit losses for commitments and contigencies	A17(a)	**62,425**	60,158
Collateral received for derivative transactions		**41,975**	1,110,797
Structured deposits		**-**	20,099
Treasury related payables		**362,373**	201,330
Others		**67,014**	75,638
		769,665	1,628,034

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

The Group and the Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses -not credit impaired (Stage 2) RM'000	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	**24,186**	**13,844**	**22,128**	**60,158**
Changes in expected credit losses due to transferred within stages:	**3,316**	**(4,843)**	**1,527**	**-**
Transferred to Stage 1	**4,542**	**(4,519)**	**(23)**	**-**
Transferred to Stage 2	**(1,223)**	**2,611**	**(1,388)**	**-**
Transferred to Stage 3	**(3)**	**(2,935)**	**2,938**	**-**
Total charge to Statement of Income:	**(7,341)**	**13,702**	**(4,050)**	**2,311**
New exposures	**8,627**	**5,740**	**-**	**14,367**
Exposures derecognised or matured	**(10,366)**	**(5,566)**	**(2,780)**	**(18,712)**
Change in credit risk	**(5,602)**	**13,528**	**(1,270)**	**6,656**
Other movements	**-**	**1**	**(45)**	**(44)**
At 30 June 2026	**20,161**	**22,704**	**19,560**	**62,425**

The Group and the Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses -not credit impaired (Stage 2) RM'000	Lifetime expected credit losses -Credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	30,882	8,937	25,864	65,683
Changes in expected credit losses due to transferred within stages:	1,949	(1,869)	(80)	-
Transferred to Stage 1	12,647	(12,621)	(26)	-
Transferred to Stage 2	(10,693)	17,047	(6,354)	-
Transferred to Stage 3	(5)	(6,295)	6,300	-
Total charge to Statement of Income:	(8,578)	6,849	(3,304)	(5,033)
New exposures	42,710	3,547	-	46,257
Exposures derecognised or matured	(24,498)	(8,358)	(5,554)	(38,410)
Change in credit risk	(26,790)	11,660	2,250	(12,880)
Other movements	(67)	(73)	(352)	(492)
At 31 December 2025	24,186	13,844	22,128	60,158

As at 30 June 2026, the gross carrying amount of financing commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM47,227,000 (2025: RM50,215,000) respectively.

	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
A18 Income derived from investment of depositors' funds and others				
The Group and the Bank				
Income derived from investment of :				
a) General investment deposits	**857,573**	928,008	**1,653,783**	1,862,356
b) Specific investment deposits	**226**	475	**446**	494
c) Other deposits	**601,529**	701,999	**1,189,407**	1,254,166
	1,459,328	1,630,482	**2,843,636**	3,117,016
a) Income derived from investment of general investment deposits				
Financing,advances and other financing/loans				
- Profit income	**643,135**	618,944	**1,245,691**	1,319,126
- Unwinding income^	**6,554**	5,615	**12,524**	11,627
Debt instruments at fair value through other comprehensive income	**69,196**	45,877	**131,814**	88,520
Debt instruments at amortised cost	**90,265**	84,401	**173,478**	166,638
Money at call and deposit with financial institutions	**42,844**	37,864	**75,102**	82,019
Reverse Collateralised Commodity Murabahah	**13,850**	5,656	**21,019**	13,029
	865,844	798,357	**1,659,628**	1,680,959
Accretion of discount less amortisation of premium	**(10,561)**	(6,682)	**(20,295)**	(12,149)
	855,283	791,675	**1,639,333**	1,668,810
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	**10,394**	8,716	**18,316**	16,336
- Financing, advances and other financing/loans	**-**	743	**-**	743
- Net accretion of discount less amortisation of premium	**17,864**	10,114	**29,382**	32,047
Total finance income and hibah	**883,541**	811,248	**1,687,031**	1,717,936
Other operating income				
- Net gain arising from financial investments at fair value through profit or loss:	**5,807**	8,066	**3,584**	11,673
- realised	**1,255**	6,527	**3,535**	10,492
- unrealised	**4,552**	1,539	**49**	1,181
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	**1,884**	12,271	**8,596**	18,455
- Net (loss)/gain from foreign exchange transactions	**(37,483)**	94,667	**(49,962)**	108,994
	(29,792)	115,004	**(37,782)**	139,122
Fee and commission income				
- Guarantee fee	**3,824**	1,756	**4,534**	5,298
	857,573	928,008	**1,653,783**	1,862,356
b) Income derived from investment of specific investment deposits				
Money at call and deposit with financial institutions	**226**	475	**446**	494

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

PART A - EXPLANATORY NOTES (CONTINUED)

A18 Income derived from investment of depositors funds and others (continued)

The Group and the Bank

c) Income derived from investment of other deposits

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Financing,advances and other financing/loans				
- Profit income	**451,116**	468,190	**896,011**	881,974
- Unwinding income^	**4,597**	4,247	**9,005**	7,800
Debt instruments at fair value through other comprehensive income	**48,537**	34,703	**94,770**	59,903
Debt instruments at amortised cost	**63,315**	63,844	**124,755**	112,443
Money at call and deposit with financial institutions	**30,052**	28,663	**53,870**	54,757
Reverse Collateralised Commodity Murabahah	**9,715**	4,279	**15,008**	8,636
	607,332	603,926	**1,193,419**	1,125,513
Accretion of discount less amortisation of premium	**(7,408)**	(5,054)	**(14,595)**	(8,285)
	599,924	598,872	**1,178,824**	1,117,228
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	**7,291**	6,593	**13,140**	11,096
- Financing, advances and other financing/loans	**-**	562	**-**	562
- Net accretion of discount less amortisation of premium	**12,530**	7,650	**21,034**	20,612
Total finance income and hibah	**619,745**	613,677	**1,212,998**	1,149,498
Other operating income				
- Net gain/(loss) arising from financial investments at fair value through profit or loss:	**4,074**	6,102	**2,432**	8,233
- realised	**881**	4,937	**2,564**	7,280
- unrealised	**3,193**	1,165	**(132)**	953
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	**1,321**	9,282	**6,277**	12,937
- Net (loss)/gain from foreign exchange transactions	**(26,292)**	71,609	**(35,506)**	80,076
	(20,897)	86,993	**(26,797)**	101,246
Fee and commission income				
- Guarantee fee	**2,681**	1,329	**3,206**	3,422
	601,529	701,999	**1,189,407**	1,254,166

^ 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

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Financing,advances and other financing/loans				
- Profit income	**435,248**	419,365	**895,553**	771,171
- Unwinding income^	**2**	8	**8**	11
Debt instruments at amortised cost	**-**	9,747	**-**	19,837
	435,250	429,120	**895,561**	791,019
Accretion of discount less amortisation of premium	**-**	707	**-**	2,790
	435,250	429,827	**895,561**	793,809
Other operating income				
- Net gain/(loss) from foreign exchange transactions	**33**	(383)	**16**	(449)
Fees and commission income				
- Service charges and fees	**1,716**	999	**4,514**	1,669
Other income	**4**	2	**8**	4
	437,003	430,445	**900,099**	795,033

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

A20 Income derived from investment of shareholders' funds

The Group and The Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Financing,advances and other financing/loans				
- Profit income	**98,192**	97,517	**195,068**	197,197
- Unwinding income^	**1,000**	885	**1,960**	1,741
Debt instruments at fair value through other comprehensive income	**10,565**	7,228	**20,632**	13,299
Debt instruments at amortised cost	**13,782**	13,297	**27,160**	25,005
Money at call and deposit with financial institutions	**6,542**	5,968	**11,728**	12,254
Reverse Collateralised Commodity Murabahah	**2,114**	891	**3,267**	1,941
	132,195	125,786	**259,815**	251,437
Accretion of discount less amortisation of premium	**(1,612)**	(1,053)	**(3,177)**	(1,831)
	130,583	124,733	**256,638**	249,606
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	**1,587**	1,373	**2,861**	2,458
- Financing, advances and other financing/loans	**-**	117	**-**	117
- Net accretion of discount less amortisation of premium	**2,727**	1,593	**4,579**	4,716
Total finance income and hibah	**134,897**	127,816	**264,078**	256,897
Other operating income				
- Net gain/(loss) arising from financial assets at fair value through profit or loss:	**886**	1,272	**529**	1,785
- realised	**191**	1,029	**558**	1,593
- unrealised	**695**	243	**(29)**	192
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	**288**	1,934	**1,367**	2,814
- Net (loss)/gain from foreign exchange transactions	**(5,723)**	14,915	**(7,729)**	16,955
- Net (loss)/gain arising from hedging activities	**(649)**	367	**177**	(56)
-Net (loss)/gain arising from financial liabilities designated at fair value through profit or loss	**(2,515)**	(22,678)	**76,367**	(22,050)
- realised	**(2,027)**	5,356	**(3,120)**	10,334
- unrealised	**(488)**	(28,034)	**79,487**	(32,384)
-Net gain/(loss) arising from derivative financial instruments	**125,139**	(111,642)	**109,639**	(69,902)
- realised	**51,860**	(29,751)	**47,468**	80,607
- unrealised	**73,279**	(81,891)	**62,171**	(150,509)
	117,426	(115,832)	**180,350**	(70,454)
Fee and commission income				
- Guarantee fee	**584**	277	**698**	781
- Service charge and fee	**49,290**	54,599	**86,294**	91,762
- Commission fee	**47,933**	46,175	**90,274**	96,737
Total fee and commission income	**97,807**	101,051	**177,266**	189,280
Less : fee and commission expense	**(22,043)**	(18,388)	**(37,530)**	(37,537)
Net fee and commission income	**75,764**	82,663	**139,736**	151,743
Other income				
-Others	**476**	374	**897**	809
	328,563	95,021	**585,061**	338,995

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

	2nd Quarter Ended		Six Months Ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000

A21 Expected credit losses on financing, advances and other financing/loans

The Group and the Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Expected credit losses on financing, advances and other financing/loans at amortised cost:				
-Expected credit losses on financing, advances and other financing/loans	**332,702**	(15,138)	**444,590**	140,705
Credit impaired financing, advances and other financing/loans:				
- recovered	**(48,339)**	(32,921)	**(97,154)**	(63,430)
- written off	**4,203**	2,226	**8,832**	5,175
	288,566	(45,833)	**356,268**	82,450

A22 Other expected credit losses made

The Group and the Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Expected credit losses (written back)/made on:				
- Debt instruments at fair value through other comprehensive income	**(533)**	(996)	**1,113**	1,074
- Debt instruments at amortised cost	**15**	(520)	**15**	24
- Deposits and placements with banks and other financial institutions	**161**	22	**109**	(61)
- Other receivables	**1**	(44)	**5**	(61)
	(356)	(1,538)	**1,242**	976

A23 Income attributable to depositors and others

The Group and The Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Deposits from customers				
- Mudharabah	**226**	475	**446**	494
- Non-Mudharabah	**774,193**	731,619	**1,502,309**	1,456,405
Deposits and placements of banks and other financial institutions				
- Non-Mudharabah	**44,328**	61,845	**82,252**	118,139
Others				
- Financial liabilities designated at fair value through profit or loss	**27,443**	13,722	**49,125**	43,018
- Recourse obligation on loans and financing sold to Cagamas	**37,377**	35,161	**70,092**	70,580
- Senior Sukuk	**75,997**	80,632	**150,308**	156,430
- Subordinated Sukuk	**17,133**	15,153	**33,920**	30,140
- Structured deposits	**-**	4	**1**	8
- Collateralised Commodity Murabahah	**29,939**	40,997	**53,364**	78,079
- Others	**4**	3	**9**	274
	1,006,640	979,611	**1,941,826**	1,953,567

A24 Profit distributed to investment account holder

The Group and the Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
-Restricted	**23,437**	38,012	**46,752**	77,766
-Unrestricted	**267,705**	213,407	**513,477**	413,828
	291,142	251,419	**560,229**	491,594

PART A - EXPLANATORY NOTES (CONTINUED)

A25 Personnel expenses

The Group and the Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Salaries, allowances and bonuses	**7,542**	10,143	**16,562**	17,000
Pension costs (defined contribution plan)	**868**	1,396	**2,134**	2,428
Staff incentives and other staff payments	**45**	47	**88**	223
Medical expenses	**100**	104	**251**	261
Share-based expense[1]	**281**	(398)	**281**	(230)
Others	**421**	201	**774**	483
	9,257	11,493	**20,090**	20,165

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

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

A26 Other overheads and expenditures

The Group and The Bank

	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Establishment				
Depreciation of property, plant equipment	**56**	45	**113**	84
Depreciation of right-of-use assets	**161**	162	**323**	323
Rental	**93**	96	**184**	203
Amortisation of intangible assets	**721**	(129)	**1,446**	866
Repairs and maintenance	**215**	159	**515**	428
Utility expenses	**7**	7	**14**	14
Others	**2,121**	1,473	**4,487**	3,358
	3,374	1,813	**7,082**	5,276
Marketing				
Advertisement and publicity	**991**	2,409	**2,068**	3,391
Others	**52**	241	**224**	325
	1,043	2,650	**2,292**	3,716
General expenses				
Consultancy and professional fees	**831**	542	**1,392**	1,204
Legal expenses	**721**	(45)	**819**	(68)
Stationery	**62**	45	**137**	105
Postages	**167**	153	**343**	242
Donation	**51**	466	**386**	2,111
Incidental expenses on banking operations	**885**	800	**1,778**	1,949
Takaful	**1,147**	845	**2,478**	1,951
Group service expense	**327,325**	327,040	**654,159**	659,924
Others	**6,396**	9,100	**18,818**	19,842
	337,585	338,946	**680,310**	687,260
	342,002	343,409	**689,684**	696,252

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.

	30 June 2026			**31 December 2025**		
The Group and the Bank	**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**
Foreign exchange derivatives						
Currency forwards	**25,596,336**	**458,855**	**(116,577)**	24,285,376	56,793	(802,685)
- Less than one year	**25,157,157**	**435,093**	**(99,893)**	23,980,164	34,299	(785,017)
- One year to three years	**238,568**	**15,901**	**(11,925)**	90,635	5,558	(4,347)
- More than three years	**200,611**	**7,861**	**(4,759)**	214,577	16,936	(13,321)
Currency swaps	**38,757,113**	**225,775**	**(457,850)**	30,749,050	800,738	(107,496)
- Less than one year	**38,757,113**	**225,775**	**(457,850)**	30,721,875	800,738	(107,419)
- One year to three years	**-**	**-**	**-**	27,175	-	(77)
Currency spots	**724,394**	**543**	**(630)**	364,458	561	(325)
- Less than one year	**724,394**	**543**	**(630)**	364,458	561	(325)
Currency options	**299,320**	**1,421**	**(1,380)**	404,563	3,930	(3,930)
- Less than one year	**266,181**	**1,190**	**(1,149)**	404,563	3,930	(3,930)
- 1 year to 3 years	**33,139**	**231**	**(231)**	-	-	-
Cross currency profit rate swaps	**2,107,569**	**52,168**	**(30,050)**	2,178,709	67,822	(42,728)
- Less than one year	**321,768**	**5,354**	**(5,282)**	392,908	7,799	(7,655)
- One year to three years	**943,061**	**13,343**	**(6,892)**	670,000	11,266	(3,343)
- More than three years	**842,740**	**33,471**	**(17,876)**	1,115,801	48,757	(31,730)
Islamic profit rate derivatives						
Islamic profit rate swaps	**7,190,507**	**12,555**	**(127,119)**	8,228,601	25,574	(57,581)
- Less than one year	**1,450,568**	**579**	**(1,528)**	3,135,074	3,046	(4,370)
- One year to three years	**1,286,165**	**3,127**	**(7,441)**	1,889,613	5,605	(10,798)
- More than three years	**4,453,774**	**8,849**	**(118,150)**	3,203,914	16,923	(42,413)
Equity related derivatives						
Equity options	**2,280**	**59**	**(59)**	4,670	101	(101)
- Less than one year	**2,280**	**59**	**(59)**	4,670	101	(101)
Credit related contracts						
Total return swaps	**-**	**-**	**-**	39,800	436	(436)
- Less than one year	**-**	**-**	**-**	39,800	436	(436)
Commodity options	**4,296,317**	**23,026**	**(23,026)**	7,056,268	166,480	(166,419)
- Less than one year	**4,296,317**	**23,026**	**(23,026)**	7,056,268	166,480	(166,419)
Hedging derivatives						
Islamic profit rate swaps	**12,525,000**	**140,902**	**(6,996)**	11,020,000	220,858	(7,650)
- Less than one year	**1,125,000**	**3,713**	**(491)**	875,000	3,592	(327)
- One year to three years	**3,580,000**	**21,197**	**(4,303)**	3,100,000	35,073	(4,690)
- More than three years	**7,820,000**	**115,992**	**(2,202)**	7,045,000	182,193	(2,633)
Total derivative assets/(liabilities)	**91,498,836**	**915,304**	**(763,687)**	84,331,495	1,343,293	(1,189,351)

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 starategy, positions and activities vis-à-vis changes in the financial market, monitoring limit usage, assessing limit adequacy, and verifying transaction prices.

Credit Risk

Credit risk arises when counterparties to derivative contracts, such as profit rate swaps, are not able to or willing to fulfil their obligation to pay the Group the positive fair value or receivable resulting from the execution of contract terms. As at 30 June 2026, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, was RM915,304,000 (31 December 2025: RM1,343,293,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Liquidity Risk

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

Cash requirements of the derivatives

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at 30 June 2026, the Group has posted cash collateral of RM485,395,000 (31 December 2025: RM47,558,000) 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 2025.

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

(ii) Commitments and contingencies

The Group and the Bank	30 June 2026 Principal amount RM'000	31 December 2025 Principal amount RM'000
Credit-related		
Direct credit substitutes	**773,644**	854,368
Transaction-related contingent items	**1,391,613**	1,382,023
Short-term self-liquidating trade-related contingencies	**252,458**	95,877
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	**20,904,374**	18,527,364
- maturity exceeding one year	**7,391,603**	8,815,595
Miscellaneous commitments and contingencies	**28,780**	247,397
Total credit-related commitments and contingencies	**30,742,472**	29,922,624
Treasury-related		
Foreign exchange related contracts :		
- less than one year	**65,226,613**	55,863,967
- one year to five years	**1,753,877**	1,626,920
- more than five years	**504,242**	491,269
Profit rate related contracts :		
- less than one year	**2,575,567**	4,010,073
- one year to five years	**10,675,875**	8,617,650
- more than five years	**6,464,065**	6,620,878
Equity related contracts :		
- less than one year	**2,280**	4,670
Credit related contracts :		
- one year to five years	**-**	39,800
Commodity related contracts :		
- less than one year	**4,296,317**	7,056,268
Total treasury-related commitments and contingencies	**91,498,836**	84,331,495
	122,241,308	114,254,119

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 Bank 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 CIMB Islamic Bank is applied for the major credit exposures with retail exposures on Advanced IRB approach and non-retail exposures on Foundation IRB approach. The remaining credit exposures and Market Risk are on the Standardised Approach. With effect from 1 January 2025, Operational Risk for 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 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
Before deducting proposed dividend				
Common equity tier 1 ratio	**15.126%**	14.863%	**15.125%**	14.863%
Tier 1 ratio	**15.600%**	15.351%	**15.600%**	15.350%
Total capital ratio	**18.580%**	18.105%	**18.580%**	18.105%
After deducting proposed dividends				
Common equity tier 1 ratio	**14.719%**	14.863%	**14.719%**	14.863%
Tier 1 ratio	**15.193%**	15.351%	**15.193%**	15.350%
Total capital ratio	**18.174%**	18.105%	**18.174%**	18.105%

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

	30 June 2026 RM'000	31 December 2025 RM'000	**30 June 2026 RM'000**	31 December 2025 RM'000
Credit risk	**66,715,002**	65,175,350	**66,715,140**	65,175,488
Market risk	**872,861**	683,467	**872,861**	683,467
Operational risk	**6,184,591**	5,917,744	**6,184,591**	5,917,744
Total risk-weighted assets	**73,772,454**	71,776,561	**73,772,592**	71,776,699

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

	30 June 2026 RM'000	31 December 2025 RM'000	**30 June 2026 RM'000**	31 December 2025 RM'000
Common Equity Tier 1 capital				
Ordinary share capital	**1,000,000**	1,000,000	**1,000,000**	1,000,000
Other reserves	**11,205,461**	10,672,096	**11,205,426**	10,672,061
Less: Proposed dividends	**(300,000)**	-	**(300,000)**	-
Common Equity Tier 1 capital before regulatory adjustments	**11,905,461**	11,672,096	**11,905,426**	11,672,061
Less: Regulatory adjustments				
Goodwill	**(136,000)**	(136,000)	**(136,000)**	(136,000)
Intangible assets	**(6,797)**	(7,036)	**(6,797)**	(7,036)
Deferred tax assets	**(256,729)**	(219,752)	**(256,729)**	(219,752)
Regulatory reserve	**(641,480)**	(642,920)	**(641,480)**	(642,920)
Others	**(5,959)**	1,726	**(5,959)**	1,726
Common Equity Tier 1 capital after regulatory adjustments	**10,858,496**	10,668,114	**10,858,461**	10,668,079
Additional Tier 1 capital				
Perpetual preference shares	**350,000**	350,000	**350,000**	350,000
Total Tier 1 capital	**11,208,496**	11,018,114	**11,208,461**	11,018,079
Tier 2 capital				
Subordinated Sukuk	**2,000,000**	1,700,000	**2,000,000**	1,700,000
Surplus of eligible provisions over expected loss	**108,831**	188,514	**108,831**	188,514
General provisions ^	**89,911**	88,601	**89,913**	88,603
Total Tier 2 capital	**2,198,742**	1,977,115	**2,198,744**	1,977,117
Total capital	**13,407,238**	12,995,229	**13,407,205**	12,995,196

^ Total capital of the Group and the Bank has excluded general provisions from from Tier 2 capital of RM115.8million (2025 : RM82.8million) respectively.
As at 30 June 2026, RPSIA and Unrestricted Investment Accounts (URIA) assets excluded from the Total Capital Ratio calculatio n amounted to RM36,805,586,000 (2025: RM34,886,300,000).

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.

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
RAIA arrangement		
Financing and advances	**13,081,728**	14,189,779
Commitments and contingencies	**3,000,000**	2,100,000
	16,081,728	16,289,779

	The Group and the Bank	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Total RWA for Credit Risk	**1,341,419**	1,550,186
	1,341,419	1,550,186

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 June 2026	Wholesale Banking RM'000	Consumer Banking RM'000	Commercial Banking RM'000	Group Funding RM'000	Total RM'000
Net financing income:					
- external	(509,365)	1,368,386	542,388	156,648	1,558,057
- inter-segment	733,385	(680,808)	(97,365)	44,788	-
	224,020	687,578	445,023	201,436	1,558,057
Other operating income	61,081	112,980	86,493	8,130	268,684
Total income	285,101	800,558	531,516	209,566	1,826,741
Overhead expenses	(82,340)	(371,254)	(86,913)	(169,267)	(709,774)
Consist of :					
Depreciation of property, plant and equipment	(4)	-	-	(109)	(113)
Amortisation of intangible assets	(315)	(781)	(347)	(3)	(1,446)
Profit before allowances	202,761	429,304	444,603	40,299	1,116,967
Expected credit losses made on financing, advances and other financing/loans	(53,663)	(221,245)	(81,352)	(8)	(356,268)
Expected credit losses written back/(made) for commitments and contingencies	147	4,539	(6,997)	-	(2,311)
Other expected credit losses made	(84)	-	-	(1,158)	(1,242)
Segment results	149,161	212,598	356,254	39,133	757,146
Taxation					(185,905)
Net profit for the financial period					571,241

PART A - EXPLANATORY NOTES (CONTINUED)

A30 Segmental reporting (continued)

The Group **30 June 2025**	**Wholesale Banking** **RM'000**	**Consumer Banking** **RM'000**	**Commercial Banking** **RM'000**	**Group Funding** **RM'000**	**Total** **RM'000**
Net financing income:					
- external	(408,917)	1,330,954	539,241	12,193	1,473,471
- inter-segment	627,744	(621,641)	(124,047)	117,944	-
	218,827	709,313	415,194	130,137	1,473,471
Other operating income	111,030	125,868	81,528	13,986	332,412
Total income	329,857	835,181	496,722	144,123	1,805,883
Overhead expenses	(97,605)	(365,731)	(104,860)	(148,221)	(716,417)
Consist of :					
Depreciation of property, plant and equipment	(4)	(1)	-	(79)	(84)
Amortisation of intangible assets	(310)	(1,096)	540	-	(866)
Profit before allowances	232,252	469,450	391,862	(4,098)	1,089,466
Expected credit losses written back/(made) on financing, advances and other financing/loans	6,935	23,356	(112,737)	(4)	(82,450)
Expected credit losses written back/(made) for commitments and contingencies	4,931	(4,490)	(3,159)	-	(2,718)
Other expected credit losses made	(31)	-	-	(945)	(976)
Segment results	244,087	488,316	275,966	(5,047)	1,003,322
Taxation					(244,832)
Net profit for the financial period					758,490

PART A - EXPLANATORY NOTES (CONTINUED)

A30 Segmental reporting (continued)

The Group 30 June 2026	**Wholesale Banking RM'000**	**Consumer Banking RM'000**	**Commercial Banking RM'000**	**Group Funding RM'000**	**Total RM'000**
Segment assets	**37,871,635**	**100,046,836**	**28,494,411**	**28,523,487**	**194,936,369**
Unallocated assets					**3,158,949**
Total assets					**198,095,318**
Segment liabilities	**73,989,546**	**67,634,112**	**22,565,593**	**20,580,205**	**184,769,456**
Unallocated liabilities					**770,401**
Total liabilities					**185,539,857**
Other segment items					
Capital expenditure	**254**	**629**	**279**	**17**	**1,179**

The Group 31 December 2025	**Wholesale Banking RM'000**	**Consumer Banking RM'000**	**Commercial Banking RM'000**	**Group Funding RM'000**	**Total RM'000**
Segment assets	39,066,008	97,665,211	28,053,322	21,979,156	186,763,697
Unallocated assets					2,110,855
Total assets					188,874,552
Segment liabilities	64,565,800	67,152,563	22,995,343	20,510,276	175,223,982
Unallocated liabilities					1,628,474
Total liabilities					176,852,456
Other segment items					
Capital expenditure	1,319	2,914	4,255	549	9,037

A31 Fair Value Estimation

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

Determination of fair value and fair value hierarchy

The fair value hierarchy has the following levels:

Level 1 - Inputs to the valuation methodology are quoted prices (unadjusted) for identical assets or liabilities in active markets.
Level 2 - Inputs to the valuation methodology include:
- Quoted prices for similar assets and liabilities in active markets; or
- Quoted prices for identical or similar assets and liabilities in non-active markets; or
- Inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

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

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

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

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

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

Valuation Model Review and Approval

● Fair valuation of financial instruments is determined either through Mark-to-Market or Mark-to-Model methodology, as appropriate;

● Market Risk Management is mandated to perform mark-to-market, mark-to-model and rate reasonableness verification. Market price and/or rate sources for Mark-to-Market are validated by Market Risk Management as part and parcel of market data reasonableness verification;

● Valuation methodologies for the purpose of determining Mark-to-Model prices will be verified by Group Risk Management Quantitative Analysts before submitting to the Group Market and Conduct Risk Committee (“GMCRC”) for approval;

● Mark-to-Model process shall be carried out by Market Risk Management in accordance with the approved valuation methodologies. Group Risk Management Quantitative analysts are responsible for independent evaluation and validation of the Group’s financial models used for valuation;

● Group Risk Management Quantitative analysts are the guardian of the financial models and valuation methodologies. Market rate sources and model inputs for the purpose of Mark-to-Model must be verified by Group Risk Management Quantitative analysts and approved by Regional Head, Market Risk Management and/or the GMCRC;

● Model risk and unobservable parameter reserve must be considered to provide for the uncertainty of the model assumptions;

● The Group’s policy is to recognise transfers into and transfers out of fair value hierarchy levels as of the date of the event or change in circumstances that caused the transfer; and

● Independent price verification process shall be carried out by Market Risk Management to ensure that financial assets and liabilities are recorded at fair value.

PART A - EXPLANATORY NOTES (CONTINUED)

A31 Fair Value Estimation (continued)

(i) The following table represents the assets and liabilities measured at fair value and classified by level with the following fair value hierarchy as at 30 June 2026 and 31 December 2025.

The Group and the Bank	30 June 2026 Fair Value			31 December 2025 Fair Value		
	(Level 2)	(Level 3)	Total	(Level 2)	(Level 3)	Total
Recurring fair value measurements	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Financial assets						
Financial assets at fair value through profit or loss						
-Money market instruments	**6,277,038**	**-**	**6,277,038**	2,851,592	-	2,851,592
-Unquoted securities	**775,453**	**-**	**775,453**	944,545	-	944,545
Debt instruments at fair value through other comprehensive income						
-Money market instruments	**3,314,362**	**-**	**3,314,362**	3,341,775	-	3,341,775
-Unquoted securities	**10,101,593**	**-**	**10,101,593**	8,181,514	-	8,181,514
Derivative financial instruments						
-Trading derivatives	**774,342**	**60**	**774,402**	1,122,334	101	1,122,435
-Hedging derivatives	**140,902**	**-**	**140,902**	220,858	-	220,858
Total	**21,383,690**	**60**	**21,383,750**	16,662,618	101	16,662,719
Recurring fair value measurements						
Financial liabilities						
Derivative financial instruments						
-Trading derivatives	**756,631**	**60**	**756,691**	1,181,600	101	1,181,701
-Hedging derivatives	**6,996**	**-**	**6,996**	7,650	-	7,650
Financial liabilities designated at fair value through profit or loss	**3,136,874**	**-**	**3,136,874**	2,167,804	-	2,167,804
Total	**3,900,501**	**60**	**3,900,561**	3,357,054	101	3,357,155

PART A-EXPLANATORY NOTES (CONTINUED)

A31 Fair Value Estimation (continued)

The following represents the changes in Level 3 instruments for the financial period/year ended 30 June 2026 and 31 December 2025 for the Group and the Bank:

	30 June 2026				31 December 2025			
	Financial Assets		Financial Liabilities		Financial Assets		Financial Liabilities	
	Derivative financial instruments		Derivative financial instruments		Derivative financial instruments		Derivative financial instruments	
	Trading derivatives RM'000	Total RM'000	Trading derivatives RM'000	Total RM'000	Trading derivatives RM'000	Total RM'000	Trading derivatives RM'000	Total RM'000
The Group and the Bank								
At 1 January 2026/2025	**101**	**101**	**(101)**	**(101)**	996	996	(996)	(996)
Total (loss)/gain recognised in statement of income	**(11)**	**(11)**	**1**	**1**	(202)	(202)	88	88
Purchases	**-**	**-**	**-**	**-**	102	102	(118)	(118)
Settlements	**(30)**	**(30)**	**40**	**40**	(795)	(795)	925	925
As at 30 June/31 December	**60**	**60**	**(60)**	**(60)**	101	101	(101)	(101)
Total (losses)/gains recognised in statement of income for financial period/year ended 30 June 2026 and 31 December 2025 under: - net other income	**(11)**	**(11)**	**1**	**1**	(202)	(202)	88	88
Change in unrealised gain/(loss) recognised in statement of income relating to assets held on 30 June 2026/31 December 2025 under "net other income"	**5**	**5**	**(6)**	**(6)**	17	17	(5)	(5)

PART A - EXPLANATORY NOTES (CONTINUED)

A32 Credit transactions and exposures with connected parties

	The Group and the Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
Outstanding credit exposures with connected parties	**5,442,309**	4,716,283
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures	**2.6%**	2.3%
Percentage of outstanding credit exposures with connected parties which is impaired or in default	**0.0%**	0.0%

PART B

B1 Group performance review

The Group recorded a pre-tax profit of RM757.1 million for the financial period ended 30 June 2026, a decrease of RM246.2 million or 24.5% compared to the previous corresponding period.

Total income increased by RM77.8 million or 1.8% to RM4,328.8 million from previous corresponding period, comprising of increase of income derived from shareholders' funds and income derived from investment of investment account by RM246.1 million and RM105.1 million respectively, offset by decrease from investments of depositors' funds and others of RM273.4 million.

For the six months ended 30 June 2026, the Group recorded net expected credit losses made on financing, advances and other financing/loans of RM356.3 million compared to RM82.5 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 RM303.9 million offset by higher impaired financing recovered by RM33.7 million.

The income attributable to depositors decreased by RM11.7 million, while profit distributed to investment account holder increased by RM68.6 million.

The Group's gross financing, advances and other financing/loans increased by 0.6% to RM146.1 billion as at 30 June 2026, whereas the Group's deposits from customers and investment accounts of customers stood at RM117.9 billion and RM36.0 billion as at 30 June 2026, an increase of RM3.3 billion and of RM3.7 billion respectively as compared to 31 December 2025.

The Group's Common Equity Tier 1, Tier 1 Capital Ratio and Total Capital Ratio stood at 14.719%, 15.193% and 18.174% respectively.

B2 Prospects for the current financial year

The Bank maintains a cautious perspective regarding the macroeconomic and business landscape for the second half of 2026. This outlook is shaped by a persistently uncertain economic and geopolitical environment, where external factors such as volatile energy prices, shifting trade policies, global conflicts, and an evolving interest rate environment continue to present challenges and supply change disruption. Whilst the Bank recognises that external pressures will continue to present headwinds for business operations, domestic demand across the Bank's key operating markets remains relatively resilience. In response to these conditions, the Bank will concentrate efforts on executing the Forward30 strategies. Particular attention will be given to optimising funding and deposit costs, expanding cross-selling within prudent balance sheet growth strategies, and maintaining responsible cost management. Additionally, the Bank will pursue disciplined capital allocation, preserve asset quality, and champion its sustainability proposition. Central to the Bank's strategy is the enhancement of digital capabilities and operational resilience. These efforts are fundamental to delivering sustainable, long-term value for shareholders, ensuring the Bank remains well-positioned in a challenging and constantly evolving environment.

B3 Computation of earnings per share (EPS)

a) Basic EPS

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

	The Group and the Bank			
	2nd Quarter Ended		**Six Months Ended**	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Net profit for the financial period (RM '000)	**216,507**	462,644	**571,241**	758,490
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)	**21.65**	46.26	**57.12**	75.85

b) Diluted EPS

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