

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Note	The Group		The Bank	
		31 March	31 December	31 March	31 December
		2026	2025	2026	2025
		RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short term funds	A6	3,000,119	8,127,683	3,000,119	8,127,683
Reverse Collateralised Commodity Murabahah		1,870,752	1,681,048	1,870,752	1,681,048
Deposits and placements with banks and other financial institutions	A6	1,310,103	787,373	1,310,103	787,373
Financial investments at fair value through profit or loss	A7	5,138,980	3,796,137	5,138,980	3,796,137
Debt instruments at fair value through other comprehensive income	A8	12,704,180	11,523,289	12,704,180	11,523,289
Debt instruments at amortised cost	A9	16,596,007	14,833,648	16,596,007	14,833,648
Islamic derivative financial instruments	A27(i)	963,194	1,343,293	963,194	1,343,293
Financing, advances and other financing/loans	A10	145,254,037	143,547,477	145,254,037	143,547,477
Other assets	A11	806,643	475,653	806,643	475,653
Amount due from holding company and ultimate holding company		3,174,109	1,205,463	3,174,109	1,205,463
Amount due from related companies		1,826	1,893	1,826	1,893
Tax recoverable		184,224	201,058	184,224	201,058
Deferred taxation		225,635	218,955	225,635	218,955
Statutory deposits with Bank Negara Malaysia		1,008,000	987,000	1,008,000	987,000
Investment in subsidiaries		-	-	11	11
Property, plant and equipment		698	749	698	749
Right-of-use assets		485	-	485	-
Intangible assets		7,384	7,833	7,384	7,833
Goodwill		136,000	136,000	136,000	136,000
TOTAL ASSETS		192,382,376	188,874,552	192,382,387	188,874,563
LIABILITIES AND EQUITY					
Deposits from customers	A12	117,381,451	114,553,830	117,381,451	114,553,830
Investment accounts of customers	A13	33,085,205	32,291,771	33,085,205	32,291,771
Deposits and placements of banks and other financial institutions	A14	3,392,509	5,025,321	3,392,509	5,025,321
Collateralised Commodity Murabahah		3,834,054	3,300,207	3,834,054	3,300,207
Investment accounts due to designated financial institutions	A15	2,763,520	2,800,834	2,763,520	2,800,834
Financial liabilities designated at fair value through profit or loss	A16	2,931,204	2,167,804	2,931,204	2,167,804
Islamic derivative financial instruments	A27(i)	952,430	1,189,351	952,430	1,189,351
Amount due to subsidiaries		-	-	46	46
Amount due to related companies		370	440	370	440
Other liabilities	A17	1,552,694	1,628,034	1,552,694	1,628,034
Lease liabilities		487	-	487	-
Recourse obligation on loans and financing sold to Cagamas		4,061,517	3,651,597	4,061,517	3,651,597
Senior Sukuk		8,389,459	8,528,486	8,389,459	8,528,486
Subordinated Sukuk		1,708,718	1,714,781	1,708,718	1,714,781
TOTAL LIABILITIES		180,053,618	176,852,456	180,053,664	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		10,978,758	10,672,096	10,978,723	10,672,061
		11,978,758	11,672,096	11,978,723	11,672,061
Perpetual preference shares		350,000	350,000	350,000	350,000
TOTAL EQUITY		12,328,758	12,022,096	12,328,723	12,022,061
TOTAL EQUITY AND LIABILITIES		192,382,376	188,874,552	192,382,387	188,874,563
RESTRICTED AGENCY INVESTMENT ACCOUNT (*)	A29	16,338,225	16,289,779	16,338,225	16,289,779
TOTAL ISLAMIC BANKING ASSET		208,720,601	205,164,331	208,720,612	205,164,342
COMMITMENTS AND CONTINGENCIES	A27(ii)	122,580,845	114,254,119	122,580,845	114,254,119
Net assets per ordinary share attributable to owners of the Parent (RM)		11.98	11.67	11.98	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 31 MARCH 2026

	Note	The Group and the Bank			
		1st Quarter Ended		Three Months Ended	
		31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Income derived from investment of depositors' funds and others	A18	1,384,308	1,486,534	1,384,308	1,486,534
Income derived from investment of investment account	A19	463,096	364,588	463,096	364,588
Income derived from investment of shareholders' funds	A20	256,498	243,974	256,498	243,974
Expected credit losses made on financing, advances and other financing/loans	A21	(67,702)	(128,283)	(67,702)	(128,283)
Expected credit losses (made)/written back for commitments and contingencies		(1,041)	3,811	(1,041)	3,811
Other expected credit losses made	A22	(1,598)	(2,514)	(1,598)	(2,514)
Total distributable income		2,033,561	1,968,110	2,033,561	1,968,110
Income attributable to depositors and others	A23	(935,186)	(973,956)	(935,186)	(973,956)
Profit distributed to investment account holder	A24	(269,087)	(240,175)	(269,087)	(240,175)
Total net income		829,288	753,979	829,288	753,979
Personnel expenses	A25	(10,833)	(8,672)	(10,833)	(8,672)
Other overheads and expenditures	A26	(347,682)	(352,843)	(347,682)	(352,843)
Profit before taxation		470,773	392,464	470,773	392,464
Taxation		(116,039)	(96,618)	(116,039)	(96,618)
Profit for the financial period		354,734	295,846	354,734	295,846
Earnings per share (sen)	B3	35.47	29.58	35.47	29.58

CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD 31 MARCH 2026

	The Group and the Bank			
	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	354,734	295,846	354,734	295,846
Other comprehensive income/(expense):				
<i>Items that will not be reclassified to profit or loss</i>				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk				
- Net gain/(loss) from change in fair value	530	(649)	530	(649)
<i>Items that may be reclassified subsequently to profit or loss</i>				
Debt instruments at fair value through other comprehensive income	(48,334)	23,534	(48,334)	23,534
- Net (gain)/loss from change in fair value	(53,015)	38,961	(53,015)	38,961
- Realised gain transferred to statement of income on disposal	(12,748)	(10,719)	(12,748)	(10,719)
- Changes in expected credit losses	1,646	2,070	1,646	2,070
- Income tax effects	15,783	(6,778)	15,783	(6,778)
Other comprehensive (expense)/income for the period, net of tax	(47,804)	22,885	(47,804)	22,885
Total comprehensive income for the financial period	306,930	318,731	306,930	318,731

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 31 MARCH 2026

← Attributable to owners of the Parent →

The Group	Ordinary share capital RM'000	Fair value reserve- debt instruments at fair value through other comprehensive income RM'000	Merger reserve RM'000	Capital reserve RM'000	Regulatory reserve* RM'000	Own credit risk reserve RM'000	Share-based payment reserve RM'000	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
31 March 2026												
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	-	-	-	-	-	-	-	-	354,734	354,734	-	354,734
Other comprehensive income/(expense) (net of tax)	-	(48,334)	-	-	-	530	-	-	-	(47,804)	-	(47,804)
- debt instruments at fair value through other comprehensive income	-	(48,334)	-	-	-	-	-	-	-	(48,334)	-	(48,334)
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	530	-	-	-	530	-	530
Total comprehensive income/(expense) for the financial period	-	(48,334)	-	-	-	530	-	-	354,734	306,930	-	306,930
Share-based payment expense	-	-	-	-	-	-	234	-	-	234	-	234
Shares released under Equity Ownership Plan	-	-	-	-	-	-	(502)	-	-	(502)	-	(502)
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	(268)	-	-	(268)	-	(268)
Transfer to regulatory reserve	-	-	-	-	63,878	-	-	-	(63,878)	-	-	-
At 31 March 2026	1,000,000	(44,479)	(2,457)	458	706,798	(3,317)	434	4,327	10,316,994	11,978,758	350,000	12,328,758

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

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CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

← Attributable to owners of the Parent →

The Group	Ordinary share capital RM'000	Fair value reserve debt instruments at fair value through other comprehensive income RM'000	Merger reserve RM'000	Capital reserve RM'000	Regulatory reserve * RM'000	Own credit risk reserve RM'000	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
31 March 2025											
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	-	-	-	-	-	-	-	295,846	295,846	-	295,846
Other comprehensive income (net of tax)	-	23,534	-	-	-	(649)	-	-	22,885	-	22,885
- debt instruments at fair value through other comprehensive income	-	23,534	-	-	-	-	-	-	23,534	-	23,534
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	(649)	-	-	(649)	-	(649)
Total comprehensive income for the financial period	-	23,534	-	-	-	(649)	-	295,846	318,731	-	318,731
Share-based payment expense	-	-	-	-	-	-	167	-	167	-	167
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	167	-	167	-	167
Transfer to regulatory reserve	-	-	-	-	9,342	-	-	(9,342)	-	-	-
At 31 March 2025	1,000,000	(12,743)	(2,457)	458	406,564	(223)	4,724	9,457,361	10,853,684	350,000	11,203,684

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

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CIMB ISLAMIC BANK BERHAD
Registration No: 200401032872 (671380-H)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

← Non-distributable → Distributable

The Bank	Ordinary share capital RM'000	Fair value reserve-debt instruments at fair value through other comprehensive income RM'000	Merger reserve RM'000	Capital reserve RM'000	Regulatory reserve* RM'000	Own credit risk reserve RM'000	Share-based payment reserve RM'000	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
31 March 2026												
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	-	-	-	-	-	-	-	-	354,734	354,734	-	354,734
Other comprehensive income/(expense) (net of tax)	-	(48,334)	-	-	-	530	-	-	-	(47,804)	-	(47,804)
- debt instruments at fair value through other comprehensive income	-	(48,334)	-	-	-	-	-	-	-	(48,334)	-	(48,334)
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	530	-	-	-	530	-	530
Total comprehensive income/(expense) for the financial period	-	(48,334)	-	-	-	530	-	-	354,734	306,930	-	306,930
Share-based payment expense	-	-	-	-	-	-	234	-	-	234	-	234
Shares released under Equity Ownership Plan	-	-	-	-	-	-	(502)	-	-	(502)	-	(502)
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	(268)	-	-	(268)	-	(268)
Transfer to regulatory reserve	-	-	-	-	63,878	-	-	-	(63,878)	-	-	-
At 31 March 2026	1,000,000	(44,479)	(2,457)	458	706,798	(3,317)	434	4,327	10,316,959	11,978,723	350,000	12,328,723

*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 31 MARCH 2026

The Bank	← 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	Capital contribution by Ultimate Holding Company RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Total Equity RM'000
31 March 2025											
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	-	-	-	-	-	-	-	295,846	295,846	-	295,846
Other comprehensive income (net of tax)	-	23,534	-	-	-	(649)	-	-	22,885	-	22,885
- debt instruments at fair value through other comprehensive income	-	23,534	-	-	-	-	-	-	23,534	-	23,534
- fair value changes on financial liabilities designated at fair value attributable to own credit risk	-	-	-	-	-	(649)	-	-	(649)	-	(649)
Total comprehensive income for the financial period	-	23,534	-	-	-	(649)	-	295,846	318,731	-	318,731
Share-based payment expense	-	-	-	-	-	-	167	-	167	-	167
Total transactions with owners recognised directly in equity	-	-	-	-	-	-	167	-	167	-	167
Transfer to regulatory reserve	-	-	-	-	9,342	-	-	(9,342)	-	-	-
At 31 March 2025	1,000,000	(12,743)	(2,457)	458	406,564	(223)	4,724	9,457,326	10,853,649	350,000	11,203,649

*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 31 MARCH 2026

	The Group and the Bank	
	31 March 2026 RM'000	31 March 2025 RM'000
	Note	
Profit before taxation	470,773	392,464
Adjustments for non-cash items	<u>(85,478)</u>	<u>(142,118)</u>
Operating profit before changes in working capital	385,295	250,346
Net changes in operating assets	(5,584,225)	(1,736,882)
Net changes in operating liabilities	3,280,350	1,324,736
Taxation paid	<u>(90,103)</u>	<u>(59,510)</u>
Net cash flows used in operating activities	(2,008,683)	(221,310)
Cash flows from investing activities		
Profit income received from financial investments	163,206	812,525
Net purchase of financial investments	(2,903,457)	(1,805,559)
Net purchase of property, plant and equipment	(7)	(20)
Net purchase of intangible assets	(276)	(51)
Net cash flows used in investing activities	(2,740,534)	(993,105)
Cash flows from financing activities		
Profit expense paid on recourse obligation on loans and financing sold to Cagamas	(32,184)	(35,564)
Profit expense paid on Sukuk	(134,894)	(132,148)
Profit expense paid on subordinated Sukuk	(22,851)	(22,850)
Proceeds from issuance of subordinated Sukuk	-	500,000
Proceeds from recourse obligation on loans and financing sold to Cagamas	430,000	-
Other financing activities	(164)	(391)
Net cash flows generated from financing activities	239,907	309,047
Net decrease in cash and cash equivalents	(4,509,310)	(905,368)
Effects of exchange rate differences (MFRS107)	(15,295)	(5,397)
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	4,210,213	7,668,699
Cash and cash equivalents comprise :		
Cash and short-term funds	3,000,119	7,379,306
Deposits and placements with banks and other financial institutions	1,310,103	289,393
	4,310,222	7,668,699
Less: Deposits and placements with financial institutions, with original maturity of more than three months	(100,009)	-
Cash and cash equivalents at end of the financial period	4,210,213	7,668,699

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

PART A - EXPLANATORY NOTES

A1. Basis of preparation

The unaudited condensed interim financial statements for the financial period ended 31 March 2026 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, 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.

PART A - EXPLANATORY NOTES (CONTINUED)

A3. Issuance and repayment of debt and equity securities

There were no issuance and repayment of debt and equity securities during the financial period ended 31 March 2026.

A4. Dividend paid

There were no dividends paid or proposed for the financial period ended 31 March 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 31 March 2026, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RMNil respectively (2025: both RMNil respectively). The 12-month expected credit losses written back in the income statement during the financial period is amounting to RM52,000 (31 March 2025: RM83,000).

A7. Financial assets at fair value through profit or loss

Money market instruments

Unquoted

In Malaysia

Malaysian Government treasury bills	171,385	171,478
Bank Negara Malaysia monetary notes	801,790	402,685
Islamic negotiable instruments of deposits	1,892,940	1,344,764
Islamic commercial papers	739,779	492,463
Government Investment Issues	600,264	425,138
Islamic Cagamas bonds	200,407	15,064
	<u>4,406,565</u>	<u>2,851,592</u>

Unquoted securities

In Malaysia

Corporate Sukuk	732,415	944,545
	<u>5,138,980</u>	<u>3,796,137</u>

The Group and the Bank
31 March **31 December**
2026 **2025**
RM'000 **RM'000**

PART A - EXPLANATORY NOTES (CONTINUED)

A8 Debt instruments at fair value through other comprehensive income

	The Group and the Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
Money market instruments		
Unquoted		
<u>In Malaysia</u>		
Government Investment Issues	2,766,553	3,210,116
Islamic Cagamas bonds	516,262	131,659
	3,282,815	3,341,775
Unquoted securities		
<u>In Malaysia</u>		
Corporate Sukuk	9,421,365	8,181,514
	12,704,180	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)	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	2,082	-	-	2,082
Total charge to Statement of Income:	1,646	-	-	1,646
New financial assets purchased	7,815	-	-	7,815
Financial assets that have been derecognised	(110)	-	-	(110)
Change in credit risk	(6,059)	-	-	(6,059)
At 31 March 2026	3,728	-	-	3,728

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	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

PART A - EXPLANATORY NOTES (CONTINUED)

	The Group and the Bank	
	31 March 2026 RM'000	31 December 2025 RM'000
	A9 Debt instruments at amortised cost	
Money market instruments		
Unquoted		
<u>In Malaysia</u>		
Malaysian Government treasury bills	-	65,184
Government Investment Issues	10,030,647	8,105,789
Islamic Cagamas bonds	85,518	85,935
	10,116,165	8,256,908
Unquoted securities		
<u>In Malaysia</u>		
Corporate Sukuk	6,542,702	6,634,915
Amortisation of premium net of accretion of discount	(62,541)	(57,856)
Less: Expected credit loss	(319)	(319)
	16,596,007	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) 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	319	-	-	319
Total charge to Statement of Income:	-	-	-	-
New financial assets purchased	-	-	-	-
Change in credit risk	-	-	-	-
At 31 March 2026	319	-	-	319

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	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)	
	RM'000	Total RM'000
At 1 January 2026/31 March 2026	-	-

	The Group and the Bank	
	Lifetime expected credit losses	
	-Credit impaired (Stage 3)	
	RM'000	Total 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

31 March 2026

	The Group and the Bank						
	Sale-based contracts			Lease-based contracts		Loan contract	
	Bai' Bithaman	Bai' al-'inah	Tawarruq	Ijarah	Al-Ijarah	Qard	Total
	Ajil			Muntahiah Bi-al-	Thumma Al-Bai'		
RM'000	RM'000	RM'000	Tamlik *	#	RM'000	RM'000	
At amortised cost							
Cash line^	-	-	2,162,014	-	-	26,148	2,188,162
Term financing							
House Financing	2,860,083	-	55,944,823	839,527	-	-	59,644,433
Syndicated Financing	-	-	1,927,403	-	-	-	1,927,403
Hire purchase receivables	-	-	-	-	22,087,533	-	22,087,533
Other term financing	494,868	635,808	45,880,347	24,571	-	-	47,035,594
Bills receivable	-	-	1,384,559	-	-	-	1,384,559
Islamic trust receipts	-	-	17,099	-	-	-	17,099
Claims on customers under acceptance credits	-	-	1,367,389	-	-	-	1,367,389
Staff financing**	-	-	357,252	-	-	-	357,252
Revolving credits	-	-	10,072,929	-	-	-	10,072,929
Credit card receivables	-	-	857,210	-	-	-	857,210
Gross financing, advances and other financing/loans, at amortised cost	3,354,951	635,808	119,971,025	864,098	22,087,533	26,148	146,939,563
Less: Expected credit losses							(1,685,526)
Total net financing, advances and other financing/loans							145,254,037

PART A - EXPLANATORY NOTES (CONTINUED)

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		Total RM'000
				Ijarah	Al-Ijarah				
	Bai' Bithaman			Muntahiah Bi al-	Thumma Al-Bai'	Qard			
Ajil RM'000	Bai' al-'inah RM'000	Tawarruq RM'000	Tamlik * RM'000	# RM'000	RM'000	Ujrah RM'000			
At amortised cost									
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									<u>143,547,477</u>

[^] 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 RM 2,625,221 (2025: RM 2,059,843).

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	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Total Gross financing, advances and other financing/loans		
- At amortised cost	<u>146,939,563</u>	145,218,974
	<u>146,939,563</u>	<u>145,218,974</u>

(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 31 March 2026, the gross carrying amount to RPSIA financing is RM2,764,221,000 (31 December 2025: RM2,801,569,000) and the 12-month expected credit losses relating to this RPSIA amounting to RM177,000 (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	
	31 March	31 December
	2026	2025
	RM'000	RM'000
At 1 January	7,499	7,386
New disbursement	20,460	2,037
Repayment	(1,811)	(1,924)
As at 31 March/31 December	<u>26,148</u>	<u>7,499</u>
Sources of Qard fund:		
Depositors' fund	23,934	6,894
Shareholders' fund	2,214	605
	<u>26,148</u>	<u>7,499</u>
Uses of Qard fund:		
Personal use	296	483
Business purpose	25,852	7,016
	<u>26,148</u>	<u>7,499</u>

(ii) By geographical distribution:

Malaysia	<u>146,939,563</u>	145,218,974
	<u>146,939,563</u>	<u>145,218,974</u>

PART A - EXPLANATORY NOTES (CONTINUED)

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

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
(iii) By type of customer:		
Domestic non-bank financial institutions	3,579,532	3,585,352
Domestic business enterprises		
- Small medium enterprises	25,180,385	25,080,948
- Others	15,047,744	14,649,774
Government and statutory bodies	2,514,341	2,595,196
Individuals	99,682,671	98,433,997
Other domestic entities	234,358	191,005
Foreign entities	700,532	682,702
Gross financing, advances and other financing/loans	<u>146,939,563</u>	<u>145,218,974</u>
(iv) By profit rate sensitivity:		
Fixed rate		
- House financing	948,014	906,140
- Hire purchase receivables	16,709,669	16,867,890
- Others	4,688,438	4,671,345
Variable rate		
- House financing	58,696,419	57,985,681
- Others	65,897,023	64,787,918
Gross financing, advances and other financing/loans	<u>146,939,563</u>	<u>145,218,974</u>
(v) By economic purpose:		
Personal use	1,985,277	2,037,558
Credit card	857,210	825,866
Construction	3,334,936	3,258,630
Residential property	60,785,784	59,975,513
Non-residential property	17,965,023	17,592,465
Purchase of fixed assets other than land and building	814,784	849,333
Purchase of securities	9,850,935	9,967,111
Purchase of transport vehicles	22,170,818	21,963,809
Working capital	26,642,454	26,201,875
Other purpose	2,532,342	2,546,814
Gross financing, advances and other financing/loans	<u>146,939,563</u>	<u>145,218,974</u>
(vi) By economic sector:		
Primary agriculture	2,264,530	1,716,211
Mining and quarrying	131,751	122,979
Manufacturing	5,217,094	5,123,398
Electricity, gas and water supply	2,593,853	2,676,813
Construction	4,624,322	4,707,419
Transport, storage and communications	3,912,475	4,010,939
Education, health and others	2,818,276	3,610,825
Wholesale and retail trade, and restaurants and hotels	10,082,695	9,547,265
Finance, insurance/takaful, real estate and business activities	15,238,833	14,908,916
Household	100,055,544	98,793,960
Others	190	249
Gross financing, advances and other financing/loans	<u>146,939,563</u>	<u>145,218,974</u>

PART A - EXPLANATORY NOTES (CONTINUED)

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

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
(vii) By residual contractual maturity:		
Within one year	17,057,324	16,367,001
One year to less than three years	4,886,796	4,560,977
Three years to less than five years	9,179,682	9,593,386
Five years and more	115,815,761	114,697,610
Gross financing, advances and other financing/loans	<u>146,939,563</u>	<u>145,218,974</u>
(viii) Credit impaired financing by economic purpose:		
Personal use	25,752	21,315
Credit card	15,685	13,569
Residential property	1,019,133	908,082
Non-residential property	202,375	182,741
Purchase of fixed assets other than land & building	445	452
Purchase of securities	513	420
Purchase of transport vehicles	228,078	231,937
Working capital	248,693	230,640
Other purpose	35,512	36,045
Gross credit impaired financing, advances and other financing/loans	<u>1,777,866</u>	<u>1,625,201</u>
(ix) Credit impaired financing by geographical distribution:		
Malaysia	<u>1,777,866</u>	<u>1,625,201</u>
	<u>1,777,866</u>	<u>1,625,201</u>
(x) Credit impaired financing by economic sector:		
Primary agriculture	10,512	12,842
Mining and quarrying	29,116	30,496
Manufacturing	43,745	43,401
Electricity, gas and water supply	12,834	33
Construction	56,384	49,039
Transport, storage and communications	8,862	9,051
Education, health and others	20,850	20,650
Wholesale and retail trade, and restaurants and hotels	146,552	124,474
Finance, insurance/takaful, real estate and business activities	126,863	126,152
Household	1,322,148	1,209,063
Gross credit impaired financing, advances and other financing/loans	<u>1,777,866</u>	<u>1,625,201</u>

PART A - EXPLANATORY NOTES (CONTINUED)

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

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

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

The Group and the Bank	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses-not 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:	59,487	(40,393)	(19,094)	-
Transferred to Stage 1	94,932	(89,498)	(5,434)	-
Transferred to Stage 2	(35,395)	142,190	(106,795)	-
Transferred to Stage 3	(50)	(93,085)	93,135	-
Total charge to Statement of Income:	(112,239)	42,041	182,086	111,888
New financial assets originated	14,379	24,490	535	39,404
Financial assets that have been derecognised	(13,061)	(32,182)	-	(45,243)
Writeback in respect of full recoveries	-	-	(3,311)	(3,311)
Change in credit risk	(113,557)	49,733	184,862	121,038
Write-offs	-	-	(105,608)	(105,608)
Other movements	-	-	7,749	7,749
At 31 March 2026	441,017	467,231	777,278	1,685,526

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)	Total
	RM'000	RM'000
At 1 January 2026	1,625,201	1,625,201
Transfer within stages	280,143	280,143
New financial assets originated	1,424	1,424
Write-offs	(105,608)	(105,608)
Amount fully recovered	(9,523)	(9,523)
Other changes in financing, advances and other financing/loans	(13,771)	(13,771)
At 31 March 2026	1,777,866	1,777,866

	The Group and the Bank	
	Lifetime expected credit losses -Credit impaired (Stage 3)	Total
	RM'000	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	
	31 March 2025	31 December 2025
Ratio of credit impaired financing to total financing, advances and other financing/loans	1.21%	1.12%

PART A - EXPLANATORY NOTES (CONTINUED)

A11 Other assets

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Sundry debtors net of expected credit losses *, deposits and prepayments	165,343	162,370
Collateral pledged for derivative transactions	54,631	47,558
Treasury related receivables	567,535	257,408
Clearing accounts	19,134	8,317
	806,643	475,653

* net of expected credit losses of RM54,742,000 (2025: RM54,737,000).

A12 Deposits from customers

(i) By type of deposit

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Savings deposits	11,208,671	11,057,065
Commodity Murabahah (via Tawarruq arrangement)*	11,208,671	11,057,065
Demand deposits	28,019,215	23,553,031
Qard	26,150,402	21,635,886
Commodity Murabahah (via Tawarruq arrangement)*	1,868,813	1,917,145
Term deposits	77,012,946	78,887,069
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	48,328,256	44,192,692
Fixed Deposits-i (via Tawarruq arrangement)*	27,540,058	32,565,163
Negotiable Islamic Debt Certificate (NIDC) Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	1,144,632	2,129,214
Specific investment account	25,037	25,121
Mudharabah	25,037	25,121
Others	1,115,582	1,031,544
Qard	1,115,582	1,031,544
	117,381,451	114,553,830

*included Qard contract of RM853,719,000 (2025:RM724,329,000)

PART A - EXPLANATORY NOTES (CONTINUED)

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
A12 Deposits from customers (continued)		
(ii) Maturity structures of term deposits and investment accounts.		
Due within six months	57,185,124	61,232,717
Six months to less than one year	18,895,289	16,094,614
One year to less than three years	945,311	1,573,029
Three years to less than five years	1,766	1,308
Five years and more	10,493	10,522
	<u>77,037,983</u>	<u>78,912,190</u>
(iii) By type of customer		
Government and statutory bodies	16,788,231	9,574,650
Business enterprises	40,135,551	39,958,943
Individuals	31,434,720	36,224,105
Others	29,022,949	28,796,132
	<u>117,381,451</u>	<u>114,553,830</u>

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
A13 Investment accounts of customers		
Unrestricted investment accounts (Mudharabah)		
-without maturity		
Special Mudharabah Investment Account	2,409,633	2,338,694
Daily Investment Account-i	241,001	301,223
-with maturity		
Term Investment Account-i	29,374,008	28,808,082
Unrestricted investment accounts (Wakalah)		
-without maturity		
Daily Investment Account-i	1,060,563	843,772
	<u>33,085,205</u>	<u>32,291,771</u>

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

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
A14 Deposits and placements of banks and other financial institutions		
Licensed Islamic banks	404,392	404,392
Licensed investment banks	129,842	164,620
Licensed banks	2,612,799	3,508,679
Other financial institutions	245,476	947,630
	<u>3,392,509</u>	<u>5,025,321</u>

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

Due within six months	3,392,509	5,025,321
	<u>3,392,509</u>	<u>5,025,321</u>

PART A - EXPLANATORY NOTES (CONTINUED)

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
A15 Investment accounts due to designated financial institutions		
Restricted investment accounts		
Mudharabah	<u>2,763,520</u>	<u>2,800,834</u>
By type of counterparty		
Licensed banks	<u>2,763,520</u>	<u>2,800,834</u>

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

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
A16 Financial liabilities designated at fair value through profit or loss		
Deposits from customers - structured investments	<u>2,931,204</u>	<u>2,167,804</u>

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

The carrying amount of the Group and the Bank as at 31 March 2026 of financial liabilities designated at fair value were RM108,473,000 (31 December 2025: RM27,968,000) lower than the contractual amount at maturity.

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
A17 Other liabilities		
Accruals and other payables	199,872	148,344
Clearing accounts	8,937	11,668
Expected credit losses for commitments and contingencies	61,139	60,158
Collateral received for derivative transactions	818,270	1,110,797
Structured deposits	100	20,099
Treasury related payables	395,950	201,330
Others	68,426	75,638
	<u>1,552,694</u>	<u>1,628,034</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A17 Other liabilities (continued)

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

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:	1,290	(1,493)	203	-
Transferred to Stage 1	2,090	(2,090)	-	-
Transferred to Stage 2	(798)	1,612	(814)	-
Transferred to Stage 3	(2)	(1,015)	1,017	-
Total charge to Statement of Income:	(3,949)	6,834	(1,844)	1,041
New exposures	4,146	2,927	-	7,073
Exposures derecognised or matured	(4,916)	(1,059)	(580)	(6,555)
Change in credit risk	(3,179)	4,966	(1,264)	523
Other movements	(2)	-	(58)	(60)
At 31 March 2026	21,525	19,185	20,429	61,139

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 31 March 2026, the gross carrying amount of financing commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM48,860,000 (2025: RM50,215,000) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

1st Quarter Ended		Three Months Ended	
31 March	31 March	31 March	31 March
2026	2025	2026	2025
RM'000	RM'000	RM'000	RM'000

A18 Income derived from investment of depositors' funds and others

The Group and the Bank

Income derived from investment of :

a) General investment deposits	796,210	934,348	796,210	934,348
b) Specific investment deposits	220	19	220	19
c) Other deposits	587,878	552,167	587,878	552,167
	1,384,308	1,486,534	1,384,308	1,486,534

a) Income derived from investment of general investment deposits

Financing, advances and other financing/loans

- Profit income	602,556	700,182	602,556	700,182
- Unwinding income [^]	5,970	6,012	5,970	6,012
Debt instruments at fair value through other comprehensive income	62,618	42,643	62,618	42,643
Debt instruments at amortised cost	83,213	82,237	83,213	82,237
Money at call and deposit with financial institutions	32,258	44,155	32,258	44,155
Reverse Collateralised Commodity Murabahah	7,169	7,373	7,169	7,373
	793,784	882,602	793,784	882,602
Accretion of discount less amortisation of premium	(9,734)	(5,467)	(9,734)	(5,467)
	784,050	877,135	784,050	877,135

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

- Financial investments at fair value through profit or loss	7,922	7,620	7,922	7,620
- Net accretion of discount less amortisation of premium	11,518	21,933	11,518	21,933
Total finance income and hibah	803,490	906,688	803,490	906,688

Other operating income

- Net (loss)/gain arising from financial investments at fair value through profit or loss:	(2,223)	3,607	(2,223)	3,607
- realised	2,280	3,965	2,280	3,965
- unrealised	(4,503)	(358)	(4,503)	(358)
- Net loss from sale of investment in debt instruments at fair value through comprehensive income	6,712	6,184	6,712	6,184
- Net (loss)/gain from foreign exchange transactions	(12,479)	14,327	(12,479)	14,327
	(7,990)	24,118	(7,990)	24,118
Fee and commission income				
- Guarantee fee	710	3,542	710	3,542
	796,210	934,348	796,210	934,348

b) Income derived from investment of specific investment deposits

Money at call and deposit with financial institutions	220	19	220	19
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[^] Unwinding income is income earned on credit impaired financing, advances and other financing/loans

PART A - EXPLANATORY NOTES (CONTINUED)

1st Quarter Ended		Three Months Ended	
31 March	31 March	31 March	31 March
2026	2025	2026	2025
RM'000	RM'000	RM'000	RM'000

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

The Group and the Bank

c) Income derived from investment of other deposits

Financing, advances and other financing/loans

- Profit income	444,895	413,784	444,895	413,784
- Unwinding income [^]	4,408	3,553	4,408	3,553
Debt instruments at fair value through other comprehensive income	46,233	25,200	46,233	25,200
Debt instruments at amortised cost	61,440	48,599	61,440	48,599
Money at call and deposit with financial institutions	23,818	26,094	23,818	26,094
Reverse Collateralised Commodity Murabahah	5,293	4,357	5,293	4,357
	586,087	521,587	586,087	521,587
Accretion of discount less amortisation of premium	(7,187)	(3,231)	(7,187)	(3,231)
	578,900	518,356	578,900	518,356

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

- Financial investments at fair value through profit or loss	5,849	4,503	5,849	4,503
- Net accretion of discount less amortisation of premium	8,504	12,962	8,504	12,962
Total finance income and hibah	593,253	535,821	593,253	535,821

Other operating income

- Net (loss)/gain arising from financial investments at fair value through profit or loss:				
- realised	(1,642)	2,131	(1,642)	2,131
- unrealised	1,683	2,343	1,683	2,343
	(3,325)	(212)	(3,325)	(212)
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	4,956	3,655	4,956	3,655
- Net (loss)/gain from foreign exchange transactions	(9,214)	8,467	(9,214)	8,467
	(5,900)	14,253	(5,900)	14,253
Fee and commission income				
- Guarantee fee	525	2,093	525	2,093
	587,878	552,167	587,878	552,167

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

A19 Income derived from investment of investment account

The Group and The Bank

Financing, advances and other financing/loans

- Profit income	460,305	351,806	460,305	351,806
- Unwinding income [^]	6	3	6	3
Debt instruments at amortised cost	-	10,090	-	10,090
	460,311	361,899	460,311	361,899
Accretion of discount less amortisation of premium	-	2,083	-	2,083
	460,311	363,982	460,311	363,982

Other operating income

- Net loss from foreign exchange transactions	(17)	(66)	(17)	(66)
Fees and commission income				
- Service charges and fees	2,798	670	2,798	670
Other income	4	2	4	2
	463,096	364,588	463,096	364,588

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

PART A - EXPLANATORY NOTES (CONTINUED)

1st Quarter Ended		Three Months Ended	
31 March	31 March	31 March	31 March
2026	2025	2026	2025
RM'000	RM'000	RM'000	RM'000

A20 Income derived from investment of shareholders' funds

The Group and The Bank

Financing, advances and other financing/loans				
- Profit income	96,876	99,680	96,876	99,680
- Unwinding income [^]	960	856	960	856
Debt instruments at fair value through other comprehensive income	10,067	6,071	10,067	6,071
Debt instruments at amortised cost	13,378	11,708	13,378	11,708
Money at call and deposit with financial institutions	5,186	6,286	5,186	6,286
Reverse Collateralised Commodity Murabahah	1,153	1,050	1,153	1,050
	127,620	125,651	127,620	125,651
Accretion of discount less amortisation of premium	(1,565)	(778)	(1,565)	(778)
	126,055	124,873	126,055	124,873
Other finance income for financial assets at fair value through profit or loss				
- Financial investments at fair value through profit or loss	1,274	1,085	1,274	1,085
- Net accretion of discount less amortisation of premium	1,852	3,123	1,852	3,123
Total finance income and hibah	129,181	129,081	129,181	129,081
Other operating income				
- Net (loss)/gain arising from financial assets at fair value through profit or loss:	(357)	513	(357)	513
- realised	367	564	367	564
- unrealised	(724)	(51)	(724)	(51)
- Net gain from sale of investment in debt instruments at fair value through comprehensive income	1,079	880	1,079	880
- Net (loss)/gain from foreign exchange transactions	(2,006)	2,040	(2,006)	2,040
- Net gain/(loss) arising from hedging activities	826	(423)	826	(423)
- Net gain arising from financial liabilities designated at fair value through profit or loss	78,882	628	78,882	628
- realised	(1,093)	4,978	(1,093)	4,978
- unrealised	79,975	(4,350)	79,975	(4,350)
- Net (loss)/gain arising from derivative financial instruments	(15,500)	41,740	(15,500)	41,740
- realised	(4,392)	110,358	(4,392)	110,358
- unrealised	(11,108)	(68,618)	(11,108)	(68,618)
	62,924	45,378	62,924	45,378
Fee and commission income				
- Guarantee fee	114	504	114	504
- Service charge and fee	37,004	37,163	37,004	37,163
- Commission fee	42,341	50,562	42,341	50,562
Total fee and commission income	79,459	88,229	79,459	88,229
Less : fee and commission expense	(15,487)	(19,149)	(15,487)	(19,149)
Net fee and commission income	63,972	69,080	63,972	69,080
Other income				
- Others	421	435	421	435
	256,498	243,974	256,498	243,974

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

PART A - EXPLANATORY NOTES (CONTINUED)

	1st Quarter Ended		Three Months Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
A21 Expected credit losses on financing, advances and other financing/loans				
The Group and the Bank				
Expected credit losses on financing, advances and other financing/loans at amortised cost:				
-Expected credit losses on financing, advances and other financing/loans	111,888	155,843	111,888	155,843
Credit impaired financing, advances and other financing/loans:				
- recovered	(48,815)	(30,509)	(48,815)	(30,509)
- written off	4,629	2,949	4,629	2,949
	<u>67,702</u>	<u>128,283</u>	<u>67,702</u>	<u>128,283</u>
A22 Other expected credit losses made				
The Group and the Bank				
Expected credit losses made/ (written back) on:				
- Debt instruments at fair value through other comprehensive income	1,646	2,070	1,646	2,070
- Debt instruments at amortised cost	-	544	-	544
- Deposits and placements with banks and other financial institutions	(52)	(83)	(52)	(83)
- Other receivables	4	(17)	4	(17)
	<u>1,598</u>	<u>2,514</u>	<u>1,598</u>	<u>2,514</u>
A23 Income attributable to depositors and others				
The Group and The Bank				
Deposits from customers				
- Mudharabah	220	19	220	19
- Non-Mudharabah	728,116	724,786	728,116	724,786
Deposits and placements of banks and other financial institutions				
- Non-Mudharabah	37,924	56,294	37,924	56,294
Others				
- Financial liabilities designated at fair value through profit or loss	21,682	29,296	21,682	29,296
- Recourse obligation on loans and financing sold to Cagamas	32,715	35,419	32,715	35,419
- Senior Sukuk	74,311	75,798	74,311	75,798
- Subordinated Sukuk	16,787	14,987	16,787	14,987
- Structured deposits	1	4	1	4
- Collateralised Commodity Murabahah	23,425	37,082	23,425	37,082
- Others	5	271	5	271
	<u>935,186</u>	<u>973,956</u>	<u>935,186</u>	<u>973,956</u>
A24 Profit distributed to investment account holder				
The Group and the Bank				
-Restricted	23,315	39,754	23,315	39,754
-Unrestricted	245,772	200,421	245,772	200,421
	<u>269,087</u>	<u>240,175</u>	<u>269,087</u>	<u>240,175</u>

PART A - EXPLANATORY NOTES (CONTINUED)

	1st Quarter Ended		Three Months Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
A25 Personnel expenses				
The Group and the Bank				
Salaries, allowances and bonuses	9,020	6,857	9,020	6,857
Pension costs (defined contribution plan)	1,266	1,032	1,266	1,032
Staff incentives and other staff payments	43	176	43	176
Medical expenses	151	157	151	157
Share-based expense ¹	-	168	-	168
Others	353	282	353	282
	10,833	8,672	10,833	8,672

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

A26 Other overheads and expenditures

The Group and The Bank

Establishment

Depreciation of property, plant equipment	57	39	57	39
Depreciation of right-of-use assets	162	161	162	161
Rental	91	107	91	107
Amortisation of intangible assets	725	995	725	995
Repairs and maintenance	300	269	300	269
Utility expenses	7	7	7	7
Others	2,366	1,885	2,366	1,885
	3,708	3,463	3,708	3,463

Marketing

Advertisement and publicity	1,077	982	1,077	982
Others	172	84	172	84
	1,249	1,066	1,249	1,066

General expenses

Consultancy and professional fees	561	662	561	662
Legal expenses	98	(23)	98	(23)
Stationery	75	60	75	60
Postages	176	89	176	89
Donation	335	1,645	335	1,645
Incidental expenses on banking operations	893	1,149	893	1,149
Takaful	1,331	1,106	1,331	1,106
Group service expense	326,834	332,884	326,834	332,884
Others	12,422	10,742	12,422	10,742
	342,725	348,314	342,725	348,314
	347,682	352,843	347,682	352,843

PART A - EXPLANATORY NOTES (CONTINUED)

A27 Islamic derivative financial instruments, commitments and contingencies

(i) Islamic derivative financial instruments

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

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

The Group and the Bank	31 March 2026			31 December 2025		
	Principal Amount RM'000	Fair values assets RM'000	Fair values liabilities RM'000	Principal amount RM'000	Fair values assets RM'000	Fair values liabilities RM'000
<u>Foreign exchange derivatives</u>						
Currency forwards	23,994,205	200,570	(479,508)	24,285,376	56,793	(802,685)
- Less than one year	23,615,303	178,781	(461,915)	23,980,164	34,299	(785,017)
- One year to three years	295,373	15,844	(12,995)	90,635	5,558	(4,347)
- More than three years	83,529	5,945	(4,598)	214,577	16,936	(13,321)
Currency swaps	37,750,082	556,995	(243,132)	30,749,050	800,738	(107,496)
- Less than one year	37,686,533	556,410	(243,132)	30,721,875	800,738	(107,419)
- One year to three years	63,549	585	-	27,175	-	(77)
Currency spots	139,223	434	(230)	364,458	561	(325)
- Less than one year	139,223	434	(230)	364,458	561	(325)
Currency options	317,072	3,051	(3,009)	404,563	3,930	(3,930)
- Less than one year	300,825	2,858	(2,816)	404,563	3,930	(3,930)
- 1 year to 3 years	16,247	193	(193)	-	-	-
Cross currency profit rate swaps	2,086,049	57,919	(35,853)	2,178,709	67,822	(42,728)
- Less than one year	300,248	6,608	(6,489)	392,908	7,799	(7,655)
- One year to three years	943,061	15,495	(9,086)	670,000	11,266	(3,343)
- More than three years	842,740	35,816	(20,278)	1,115,801	48,757	(31,730)
<u>Islamic profit rate derivatives</u>						
Islamic profit rate swaps	9,095,964	16,578	(129,524)	8,228,601	25,574	(57,581)
- Less than one year	3,211,755	2,406	(3,682)	3,135,074	3,046	(4,370)
- One year to three years	1,639,048	3,850	(9,285)	1,889,613	5,605	(10,798)
- More than three years	4,245,161	10,322	(116,557)	3,203,914	16,923	(42,413)
<u>Equity related derivatives</u>						
Equity options	2,540	63	(63)	4,670	101	(101)
- Less than one year	2,540	63	(63)	4,670	101	(101)
<u>Credit related contracts</u>						
Total return swaps	-	-	-	39,800	436	(436)
- Less than one year	-	-	-	39,800	436	(436)
Commodity options	7,785,162	41,487	(41,487)	7,056,268	166,480	(166,419)
- Less than one year	7,785,162	41,487	(41,487)	7,056,268	166,480	(166,419)
<u>Hedging derivatives</u>						
Islamic profit rate swaps	12,375,000	86,097	(19,624)	11,020,000	220,858	(7,650)
- Less than one year	1,125,000	3,547	(72)	875,000	3,592	(327)
- One year to three years	3,580,000	28,551	(3,875)	3,100,000	35,073	(4,690)
- More than three years	7,670,000	53,999	(15,677)	7,045,000	182,193	(2,633)
Total derivative assets/(liabilities)	93,545,297	963,194	(952,430)	84,331,495	1,343,293	(1,189,351)

PART A - EXPLANATORY NOTES (CONTINUED)

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

(i) Islamic derivative financial instruments (continued)

The Group's and the Bank's derivative financial instruments are subject to market, credit and liquidity risk, as follows:

Market Risk

Market risk is defined as any fluctuation in the value arising from changes in value of market risk factors such as profit rates, currency exchange rates, credit spreads, equity prices, commodities prices and their associated volatility. The contractual amounts provide only a measure of involvement in these types of transactions and do not represent the amounts subject to market risk. The Group's risk management department monitors and manages market risk exposure via stress testing of the Group's Value-at-Risk (VaR) model, in addition to reviewing and analysing its treasury trading strategy, positions and activities vis-à-vis changes in the financial market, monitoring limit usage, assessing limit adequacy, and verifying transaction prices.

Credit Risk

Credit risk arises when counterparties to derivative contracts, such as profit rate swaps, are not able to or willing to fulfil their obligation to pay the Group the positive fair value or receivable resulting from the execution of contract terms. As at 31 March 2026, the amount of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, was RM963,194,000 (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 31 March 2026, the Group has posted cash collateral of RM54,631,000 (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.

PART A - EXPLANATORY NOTES (CONTINUED)

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

(ii) Commitments and contingencies

	31 March 2026 Principal amount	31 December 2025 Principal amount
The Group and the Bank	RM'000	RM'000
<u>Credit-related</u>		
Direct credit substitutes	742,550	854,368
Transaction-related contingent items	1,368,881	1,382,023
Short-term self-liquidating trade-related contingencies	114,097	95,877
Irrevocable commitments to extend credit :		
- maturity not exceeding one year	18,599,002	18,527,364
- maturity exceeding one year	8,005,373	8,815,595
Miscellaneous commitments and contingencies	205,645	247,397
Total credit-related commitments and contingencies	<u>29,035,548</u>	<u>29,922,624</u>
<u>Treasury-related</u>		
Foreign exchange related contracts :		
- less than one year	62,042,132	55,863,967
- one year to five years	1,825,600	1,626,920
- more than five years	418,899	491,269
Profit rate related contracts :		
- less than one year	4,336,754	4,010,073
- one year to five years	10,723,688	8,617,650
- more than five years	6,410,522	6,620,878
Equity related contracts :		
- less than one year	2,540	4,670
Credit related contracts :		
- one year to five years	-	39,800
Commodity related contracts :		
- less than one year	7,785,162	7,056,268
Total treasury-related commitments and contingencies	<u>93,545,297</u>	<u>84,331,495</u>
	<u>122,580,845</u>	<u>114,254,119</u>

PART A - EXPLANATORY NOTES (CONTINUED)

A28 Capital Adequacy

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

The risk-weighted assets of the 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	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Common equity tier 1 ratio	14.587%	14.863%	14.587%	14.863%
Tier 1 ratio	15.068%	15.351%	15.068%	15.350%
Total capital ratio	17.741%	18.105%	17.741%	18.105%

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

	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Credit risk	65,937,043	65,175,350	65,937,180	65,175,488
Market risk	791,934	683,467	791,934	683,467
Operational risk	6,043,213	5,917,744	6,043,213	5,917,744
Total risk-weighted assets	72,772,190	71,776,561	72,772,327	71,776,699

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

	31 March 2026 RM'000	31 December 2025 RM'000	31 March 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	10,687,902	10,672,096	10,687,867	10,672,061
Common Equity Tier 1 capital before regulatory adjustments	11,687,902	11,672,096	11,687,867	11,672,061
<u>Less: Regulatory adjustments</u>				
Goodwill	(136,000)	(136,000)	(136,000)	(136,000)
Intangible assets	(6,610)	(7,036)	(6,610)	(7,036)
Deferred tax assets	(226,409)	(219,752)	(226,409)	(219,752)
Regulatory reserve	(706,798)	(642,920)	(706,798)	(642,920)
Others	3,317	1,726	3,317	1,726
Common Equity Tier 1 capital after regulatory adjustments	10,615,402	10,668,114	10,615,367	10,668,079
Additional Tier 1 capital				
Perpetual preference shares	350,000	350,000	350,000	350,000
Total Tier 1 capital	10,965,402	11,018,114	10,965,367	11,018,079
Tier 2 capital				
Subordinated Obligations	1,700,000	1,700,000	1,700,000	1,700,000
Surplus of eligible provisions over expected loss	156,063	188,514	156,063	188,514
General provisions ^	88,800	88,601	88,801	88,603
Total Tier 2 capital	1,944,863	1,977,115	1,944,864	1,977,117
Total capital	12,910,265	12,995,229	12,910,231	12,995,196

^ Total capital of the Group and the Bank has excluded general provisions from from Tier 2 capital of RM99.5million (2025: RM82.8million) respectively.

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	
	31 March	31 December
	2026	2025
	RM'000	RM'000
<u>RAIA arrangement</u>		
Financing and advances	14,238,225	14,189,779
Commitments and contingencies	2,100,000	2,100,000
	<u>16,338,225</u>	<u>16,289,779</u>

	The Group and the Bank	
	31 March	31 December
	2026	2025
	RM'000	RM'000
Total RWA for Credit Risk	1,494,328	1,550,186
	<u>1,494,328</u>	<u>1,550,186</u>

RAIA arrangement is with the Bank’s holding company, CIMB Bank, and the contract is based on the Wakalah principle where CIMB Bank provides the funds, whilst the assets are managed by the Bank (as the Wakeel or agent). In the arrangement, the Bank has transferred substantially all the risk and rewards of ownership of the Investment (i.e. the financing facility) to CIMB Bank. Accordingly, the underlying assets (including the undisbursed portion of the financing commitment) and allowance for impairment arising thereon, if any, are recognised and accounted for by CIMB Bank.

PART A - EXPLANATORY NOTES (CONTINUED)

A30 Segmental reporting

Definition of segments

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

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

Business segment reporting

Definition of segments:

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

Consumer Banking

Consumer Banking provides everyday banking solutions to individual customers covering Islamic financial products and services such as residential property financing, non-residential property financing, personal financing, hire purchase financing, credit cards, wealth management, bancatakaful, remittance and foreign exchange, deposits and internet banking services.

Commercial Banking

Commercial Banking offers products and services for customer segments comprising small and medium-scale enterprises ("SMEs") and mid-sized corporations. Their products and services include banking credit facilities, trade financing, cash management, online business banking platform, remittance and foreign exchange, as well as general deposit products.

Wholesale Banking

Wholesale Banking comprises Investment Banking, Corporate Banking, Treasury and Markets, Transaction Banking and Private Banking.

Investment Banking includes end-to-end client coverage and advisory services. Client coverage focuses on marketing and delivering solutions to corporate and financial institutional clients whereas advisory offers financial advisory services to corporations on issuance of debt restructuring, initial public offerings, secondary offerings and general corporate advisory.

Corporate Banking offers a broad spectrum of Islamic funding solutions ranging from trade, working capital lines and capital expenditure to leveraging, merger and acquisition, leveraged and project financing. Corporate Banking's client managers partner with product specialists within the Group to provide a holistic funding solution, from cash management, trade finance, foreign exchange, custody and corporate financings, to derivatives, structured products and debt capital market.

Treasury focuses on treasury activities and services which include foreign exchange, money market, derivatives and trading of capital market instruments. It includes the Group's equity derivative unit which develops and issues new equity derivative instruments such as structured warrants and over-the-counter options to provide investors with alternative investment avenues.

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

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

Group Funding

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

PART A - EXPLANATORY NOTES (CONTINUED)

A30 Segmental reporting (continued)

The Group 31 March 2026	Wholesale Banking RM'000	Consumer Banking RM'000	Commercial Banking RM'000	Group Funding RM'000	Total RM'000
Net financing income:					
- external	(232,124)	687,094	270,150	57,062	782,182
- inter-segment	343,664	(335,484)	(48,184)	40,004	-
	<u>111,540</u>	<u>351,610</u>	<u>221,966</u>	<u>97,066</u>	<u>782,182</u>
Other operating income	13,053	55,237	41,189	7,968	117,447
Total income	<u>124,593</u>	<u>406,847</u>	<u>263,155</u>	<u>105,034</u>	<u>899,629</u>
Overhead expenses	(38,628)	(199,385)	(47,002)	(73,500)	(358,515)
Consist of :					
Depreciation of property, plant and equipment	(2)	-	-	(55)	(57)
Amortisation of intangible assets	(153)	(397)	(173)	(2)	(725)
Profit before allowances	<u>85,965</u>	<u>207,462</u>	<u>216,153</u>	<u>31,534</u>	<u>541,114</u>
Expected credit losses written back/(made) on financing, advances and other financing/loans	6,220	(99,284)	25,365	(3)	(67,702)
Expected credit losses (made)/written back for commitments and contingencies	(299)	1,870	(2,612)	-	(1,041)
Other expected credit losses written back/(made)	110	-	-	(1,708)	(1,598)
Segment results	<u>91,996</u>	<u>110,048</u>	<u>238,906</u>	<u>29,823</u>	<u>470,773</u>
Taxation					(116,039)
Net profit for the financial period					<u><u>354,734</u></u>

PART A - EXPLANATORY NOTES (CONTINUED)

A30 Segmental reporting (continued)

The Group	Wholesale	Consumer	Commercial	Group	Total
31 March 2025	Banking	Banking	Banking	Funding	RM'000
	RM'000	RM'000	RM'000	RM'000	RM'000
Net financing income:					
- external	(213,749)	666,602	265,514	3,092	721,459
- inter-segment	316,300	(312,665)	(60,417)	56,782	-
	102,551	353,937	205,097	59,874	721,459
Other operating income	55,808	57,644	41,733	4,321	159,506
Total income	158,359	411,581	246,830	64,195	880,965
Overhead expenses	(47,308)	(181,168)	(51,447)	(81,592)	(361,515)
Consist of :					
Depreciation of property, plant and equipment	(2)	-	-	(37)	(39)
Amortisation of intangible assets	(155)	(551)	(289)	-	(995)
Profit before allowances	111,051	230,413	195,383	(17,397)	519,450
Expected credit losses made on financing, advances and other financing/loans	(359)	(70,697)	(57,226)	(1)	(128,283)
Expected credit losses written back for commitments and contingencies	659	3,105	47	-	3,811
Other expected credit losses made	(589)	-	-	(1,925)	(2,514)
Segment results	110,762	162,821	138,204	(19,323)	392,464
Taxation					(96,618)
Net profit for the financial period					295,846

PART A - EXPLANATORY NOTES (CONTINUED)

A30 Segmental reporting (continued)

The Group 31 March 2026	Wholesale Banking RM'000	Consumer Banking RM'000	Commercial Banking RM'000	Group Funding RM'000	Total RM'000
Segment assets	33,472,330	98,875,354	28,358,196	27,284,059	187,989,939
Unallocated assets					4,392,437
Total assets					<u><u>192,382,376</u></u>
Segment liabilities	72,764,009	62,591,638	22,386,697	20,758,210	178,500,554
Unallocated liabilities					1,553,064
Total liabilities					<u><u>180,053,618</u></u>
Other segment items					
Capital expenditure	59	151	66	7	283
<hr/>					
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					<u><u>188,874,552</u></u>
Segment liabilities	64,565,800	67,152,563	22,995,343	20,510,276	175,223,982
Unallocated liabilities					1,628,474
Total liabilities					<u><u>176,852,456</u></u>
Other segment items					
Capital expenditure	1,319	2,914	4,255	549	9,037

PART A - EXPLANATORY NOTES (CONTINUED)

A31 Fair Value Estimation

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

Determination of fair value and fair value hierarchy

The fair value hierarchy has the following levels:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

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

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

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

Valuation Model Review and Approval

- Fair valuation of financial instruments is determined either through Mark-to-Market or Mark-to-Model methodology, as appropriate;
- Market Risk Management is mandated to perform mark-to-market, mark-to-model and rate reasonableness verification. Market price and/or rate sources for Mark-to-Market are validated by Market Risk Management as part and parcel of market data reasonableness verification;
- Valuation methodologies for the purpose of determining Mark-to-Model prices will be verified by Group Risk Management Quantitative Analysts before submitting to the Group Market and Conduct Risk Committee ("GMCRC") for approval;
- Mark-to-Model process shall be carried out by Market Risk Management in accordance with the approved valuation methodologies. Group Risk Management Quantitative analysts are responsible for independent evaluation and validation of the Group's financial models used for valuation;
- Group Risk Management Quantitative analysts are the guardian of the financial models and valuation methodologies. Market rate sources and model inputs for the purpose of Mark-to-Model must be verified by Group Risk Management Quantitative analysts and approved by Regional Head, Market Risk Management and/or the GMCRC;
- Model risk and unobservable parameter reserve must be considered to provide for the uncertainty of the model assumptions;
- The Group's policy is to recognise transfers into and transfers out of fair value hierarchy levels as of the date of the event or change in circumstances that caused the transfer; and
- Independent price verification process shall be carried out by Market Risk Management to ensure that financial assets and liabilities are recorded at fair value.

PART A - EXPLANATORY NOTES (CONTINUED)

A31 Fair Value Estimation (continued)

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

The Group and the Bank	31 March 2026			31 December 2025		
	Fair Value			Fair Value		
	(Level 2)	(Level 3)	Total	(Level 2)	(Level 3)	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>						
<u>Financial assets</u>						
Financial assets at fair value through profit or loss						
-Money market instruments	4,406,565	-	4,406,565	2,851,592	-	2,851,592
-Unquoted securities	732,415	-	732,415	944,545	-	944,545
Debt instruments at fair value through other comprehensive income						
-Money market instruments	3,282,815	-	3,282,815	3,341,775	-	3,341,775
-Unquoted securities	9,421,365	-	9,421,365	8,181,514	-	8,181,514
Derivative financial instruments						
-Trading derivatives	877,034	63	877,097	1,122,334	101	1,122,435
-Hedging derivatives	86,097	-	86,097	220,858	-	220,858
Total	18,806,291	63	18,806,354	16,662,618	101	16,662,719
<i>Recurring fair value measurements</i>						
<u>Financial liabilities</u>						
Derivative financial instruments						
-Trading derivatives	932,743	63	932,806	1,181,600	101	1,181,701
-Hedging derivatives	19,624	-	19,624	7,650	-	7,650
Financial liabilities designated at fair value through profit or loss						
Total	2,931,204	-	2,931,204	2,167,804	-	2,167,804
Total	3,883,571	63	3,883,634	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 31 March 2026 and 31 December 2025 for the Group and the Bank:

	31 March 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	Total	Trading derivatives	Total	Trading derivatives	Total	Trading derivatives	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	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)	2	2	(202)	(202)	88	88
Purchases	-	-	-	-	102	102	(118)	(118)
Settlements	(27)	(27)	36	36	(795)	(795)	925	925
As at 31 March/31 December	63	63	(63)	(63)	101	101	(101)	(101)
Total (losses)/gains recognised in statement of income for financial period/year ended 31 March 2026 and 31 December 2025 under:								
- net other income	(11)	(11)	2	2	(202)	(202)	88	88
Change in unrealised gain/(loss) recognised in statement of income relating to assets held on 31 March 2026/31 December 2025 under "net other income"	5	5	(5)	(5)	17	17	(5)	(5)

PART B

B1 Group performance review

The Group recorded a pre-tax profit of RM470.8 million for the financial period ended 31 March 2026, an increase of RM78.3 million or 20.0% compared to the previous corresponding period.

Total income increased by RM8.8 million or 0.4% to RM2,103.9 million from previous corresponding period, comprising of increase of income derived from investment of investment account and income derived from shareholders' funds by RM98.5 million and RM12.5 million respectively, offset by decrease from investments of depositors' funds and others of RM102.2 million.

For the three months ended 31 March 2026, the Group recorded net expected credit losses made on financing, advances and other financing/loans of RM67.7 million compared to RM128.3 million in the corresponding period last year. The decrease in net allowance charged was mainly due to lower expected credit losses made on financing by RM44.0 million and higher impaired financing recovered by RM18.3 million.

The income attributable to depositors decreased by RM38.8 million, while profit distributed to investment account holder increased by RM28.9 million.

The Group's gross financing, advances and other financing/loans increased by 1.2% to RM146.9 billion as at 31 March 2026, whereas the Group's deposits from customers and investment accounts of customers stood at RM117.4 billion and RM33.1 billion as at 31 March 2026, an increase of RM2.8 billion and of RM0.8 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 14.587%, 15.068% and 17.741% respectively.

B2 Prospects for the current financial year

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

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			
	1st Quarter Ended 31 March 2026 RM'000	31 March 2025 RM'000	Three Months Ended 31 March 2026 RM'000	31 March 2025 RM'000
Net profit for the financial period (RM '000)	354,734	295,846	354,734	295,846
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)	35.47	29.58	35.47	29.58

b) Diluted EPS

There were no dilutive potential ordinary shares outstanding as at 31 March 2026 and 31 March 2025.