

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

| | Note | The Group | | The Bank | |
|--|------|--------------------|--------------------|--------------------|--------------------|
| | | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | | RM'000 | RM'000 | RM'000 | RM'000 |
| Assets | | | | | |
| Cash and short-term funds | A6 | 23,667,487 | 23,677,976 | 21,800,927 | 16,291,298 |
| Reverse repurchase agreements/reverse Collateralised Commodity Murabahah | | 14,059,298 | 13,956,044 | 12,188,546 | 11,869,483 |
| Deposits and placements with banks and other financial institutions | A6 | 6,623,209 | 4,205,170 | 5,411,059 | 4,351,433 |
| Investment account placement | | - | - | 2,763,520 | 2,800,834 |
| Financial investments at fair value through profit or loss | A7 | 55,105,071 | 58,852,520 | 41,418,954 | 46,028,882 |
| Debt instruments at fair value through other comprehensive income | A8 | 71,042,739 | 72,125,609 | 47,932,013 | 49,693,181 |
| Equity instruments at fair value through other comprehensive income | A9 | 562,772 | 576,029 | 457,367 | 454,069 |
| Debt instruments at amortised cost | A10 | 76,015,103 | 77,630,872 | 57,576,559 | 60,594,402 |
| Derivative financial instruments | A25 | 17,187,477 | 15,090,158 | 9,042,667 | 7,458,358 |
| Loans, advances and financing | A11 | 391,939,041 | 387,504,148 | 212,231,654 | 208,740,242 |
| Other assets | A12 | 12,788,159 | 10,460,829 | 9,456,343 | 6,710,327 |
| Amount due from holding company and ultimate holding company | | 4,425 | 6,295 | 4,425 | 6,295 |
| Amount due from subsidiaries | | - | - | 41,355 | 4,749 |
| Amount due from related companies | | 5,442,199 | 5,313,223 | 5,437,164 | 5,308,120 |
| Tax recoverable | | 219,292 | 285,972 | - | 49,416 |
| Deferred tax assets | | 1,357,265 | 1,023,122 | 858,903 | 730,022 |
| Statutory deposits with central banks | | 5,221,539 | 5,374,427 | 3,023,759 | 3,564,952 |
| Investment in subsidiaries | | - | - | 6,522,344 | 6,523,544 |
| Investment in joint venture | | 155,858 | 151,773 | 125,000 | 125,000 |
| Property, plant and equipment | | 1,741,380 | 1,761,991 | 1,505,435 | 1,516,512 |
| Right-of-use assets | | 339,321 | 361,857 | 266,481 | 288,892 |
| Investment properties | | 7,980 | 8,338 | - | - |
| Goodwill | | 3,930,237 | 3,940,946 | 3,555,075 | 3,555,075 |
| Intangible assets | | 1,396,689 | 1,387,347 | 1,250,004 | 1,229,381 |
| Total Assets | | 688,806,541 | 683,694,646 | 442,869,554 | 437,894,467 |
| Liabilities | | | | | |
| Deposits from customers | A13 | 421,798,629 | 420,023,304 | 269,198,931 | 267,448,624 |
| Investment accounts of customers | A14 | 33,085,205 | 32,291,771 | - | - |
| Deposits and placements of banks and other financial institutions | A15 | 44,677,071 | 48,208,093 | 39,924,356 | 42,265,377 |
| Repurchase agreements/Collateralised Commodity Murabahah | | 45,200,044 | 39,960,394 | 33,453,419 | 30,424,736 |
| Financial liabilities at fair value through profit or loss | A16 | 9,341,901 | 7,755,679 | 2,615,785 | 2,154,758 |
| Derivative financial instruments | A25 | 15,930,114 | 15,555,718 | 8,353,570 | 7,677,625 |
| Bills and acceptances payable | | 1,152,097 | 1,531,794 | 670,347 | 825,606 |
| Other liabilities | A17 | 19,897,099 | 20,768,971 | 15,925,121 | 16,206,860 |
| Lease liabilities | | 308,638 | 326,433 | 230,119 | 247,256 |
| Recourse obligation on loans and financing sold to Cagamas | | 5,481,545 | 5,071,980 | 1,422,505 | 1,422,481 |
| Amounts due to holding company and ultimate holding company | | 16 | 17 | - | - |
| Amount due to subsidiaries | | - | - | 3,178,928 | 1,219,073 |
| Amount due to related companies | | 6,688 | 3,950 | 5,520 | 2,996 |
| Provision for taxation | | 308,697 | 23,353 | 110,434 | - |
| Deferred tax liabilities | | 658 | 658 | - | - |
| Bonds, Sukuk and debentures | | 17,691,733 | 16,216,835 | 9,184,437 | 7,415,593 |
| Other borrowings | | 7,096,004 | 7,729,397 | 7,095,637 | 7,728,804 |
| Subordinated obligations | | 11,204,552 | 11,290,820 | 10,552,746 | 10,625,099 |
| Total Liabilities | | 633,180,691 | 626,759,167 | 401,921,855 | 395,664,888 |
| Equity | | | | | |
| Capital and reserves attributable to owners of the Parent | | | | | |
| Ordinary share capital | | 25,538,903 | 24,539,214 | 25,538,903 | 24,539,214 |
| Reserves | | 29,553,485 | 31,844,960 | 15,208,796 | 17,490,365 |
| | | 55,092,388 | 56,384,174 | 40,747,699 | 42,029,579 |
| Perpetual preference shares | | 200,000 | 200,000 | 200,000 | 200,000 |
| Non-controlling interests | | 333,462 | 351,305 | - | - |
| Total Equity | | 55,625,850 | 56,935,479 | 40,947,699 | 42,229,579 |
| Total Equity and Liabilities | | 688,806,541 | 683,694,646 | 442,869,554 | 437,894,467 |
| Commitments and contingencies | A26 | 2,135,390,704 | 2,022,456,849 | 1,411,594,640 | 1,344,811,574 |
| Net assets per ordinary share attributable to owners of the Parent (RM) | | 8.00 | 8.38 | 5.92 | 6.25 |

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| The Group | Note | 1st Quarter Ended | | Three Months Ended | |
|---|-------------|--------------------------|----------------------|---------------------------|----------------------|
| | | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | | RM'000 | RM'000 | RM'000 | RM'000 |
| Interest income | A18 | 4,132,871 | 4,734,460 | 4,132,871 | 4,734,460 |
| Interest income for financial assets at fair value through profit or loss | A19 | 320,326 | 334,744 | 320,326 | 334,744 |
| Interest expense | A20 | (2,404,309) | (2,978,624) | (2,404,309) | (2,978,624) |
| Net interest income (before modification loss) | | 2,048,888 | 2,090,580 | 2,048,888 | 2,090,580 |
| Modification loss | A21 | (8,517) | (5,875) | (8,517) | (5,875) |
| Net interest income (after modification loss) | | 2,040,371 | 2,084,705 | 2,040,371 | 2,084,705 |
| Income from Islamic Banking operations | A30(b) | 1,010,314 | 1,005,181 | 1,010,314 | 1,005,181 |
| Fee and commission income | A22 (a) | 602,618 | 641,982 | 602,618 | 641,982 |
| Fee and commission expense | A22 (b) | (168,760) | (184,154) | (168,760) | (184,154) |
| Net fee and commission income | | 433,858 | 457,828 | 433,858 | 457,828 |
| Other non-interest income | A22 (c) | 749,496 | 704,812 | 749,496 | 704,812 |
| Net income | | 4,234,039 | 4,252,526 | 4,234,039 | 4,252,526 |
| Overheads | A23 | (1,945,343) | (1,940,879) | (1,945,343) | (1,940,879) |
| Profit before expected credit losses | | 2,288,696 | 2,311,647 | 2,288,696 | 2,311,647 |
| Expected credit losses on loans, advances and financing | A24(a) | (310,128) | (305,835) | (310,128) | (305,835) |
| Expected credit losses for commitments and contingencies (made)/written back | | (1,515) | 1,061 | (1,515) | 1,061 |
| Other expected credit losses and impairment allowances (made)/written back | A24(b) | (1,864) | (6,783) | (1,864) | (6,783) |
| | | 1,975,189 | 2,000,090 | 1,975,189 | 2,000,090 |
| Share of results of joint venture | | 4,085 | 1,318 | 4,085 | 1,318 |
| Profit before taxation | | 1,979,274 | 2,001,408 | 1,979,274 | 2,001,408 |
| Taxation | | (470,963) | (477,251) | (470,963) | (477,251) |
| Profit for the financial period | | 1,508,311 | 1,524,157 | 1,508,311 | 1,524,157 |
| Profit for the financial period attributable to: | | | | | |
| Owners of the Parent | | 1,501,893 | 1,517,754 | 1,501,893 | 1,517,754 |
| Non-controlling interests | | 6,418 | 6,403 | 6,418 | 6,403 |
| | | 1,508,311 | 1,524,157 | 1,508,311 | 1,524,157 |
| Earnings per share attributable to ordinary equity holders of the Parent - basic (sen) | B3 | 22.24 | 22.56 | 22.24 | 22.56 |

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| The Group | 1st Quarter Ended | | Three Months Ended | |
|--|--------------------------|----------------------|---------------------------|----------------------|
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Profit for the financial period | 1,508,311 | 1,524,157 | 1,508,311 | 1,524,157 |
| Other comprehensive income/(expense): | | | | |
| <i>Items that will not be reclassified to profit or loss</i> | | | | |
| Remeasurement of post employment benefits obligations | (370) | (45) | (370) | (45) |
| - Currency translation difference | (370) | (45) | (370) | (45) |
| Fair value changes on financial liabilities designated at fair value attributable to own credit risk | 2,127 | 2,667 | 2,127 | 2,667 |
| - Net gain/(loss) from change in fair value | 1,552 | 3,470 | 1,552 | 3,470 |
| - Income tax effects | (116) | (828) | (116) | (828) |
| - Currency translation difference | 691 | 25 | 691 | 25 |
| Equity instruments at fair value through other comprehensive income | (2,823) | (684) | (2,823) | (684) |
| - Net loss from change in fair value | (4,286) | (939) | (4,286) | (939) |
| - Income tax effects | 1,102 | 53 | 1,102 | 53 |
| - Currency translation difference | 361 | 202 | 361 | 202 |
| Net loss on revaluation reserve | (244) | (18) | (244) | (18) |
| - Currency translation difference | (244) | (18) | (244) | (18) |
| | (1,310) | 1,920 | (1,310) | 1,920 |
| <i>Items that may be reclassified subsequently to profit or loss</i> | | | | |
| Debt instruments at fair value through other comprehensive income | (487,233) | 108,185 | (487,233) | 108,185 |
| - Net (loss)/gain from change in fair value | (439,135) | 161,100 | (439,135) | 161,100 |
| - Realised gain transferred to statement of income on disposal | (150,814) | (56,359) | (150,814) | (56,359) |
| - Changes in expected credit losses | (1,702) | 376 | (1,702) | 376 |
| - Income tax effects | 107,187 | 3,260 | 107,187 | 3,260 |
| - Currency translation difference | (2,769) | (192) | (2,769) | (192) |
| Net investment hedge | 32,906 | 8,152 | 32,906 | 8,152 |
| Cash flow hedge | (49,414) | 4,237 | (49,414) | 4,237 |
| - Net (loss)/gain from change in fair value | (43,870) | 6,975 | (43,870) | 6,975 |
| - Income tax effects | (5,544) | (2,738) | (5,544) | (2,738) |
| Exchange fluctuation reserve | (384,150) | (59,492) | (384,150) | (59,492) |
| Deferred hedging cost | 26,133 | (41,630) | 26,133 | (41,630) |
| - Net gain/(loss) from change in fair value | 26,692 | (41,630) | 26,692 | (41,630) |
| - Currency translation difference | (559) | - | (559) | - |
| | (861,758) | 19,452 | (861,758) | 19,452 |
| Other comprehensive (expense)/income the financial period, net of tax | (863,068) | 21,372 | (863,068) | 21,372 |
| Total comprehensive income for the financial period | 645,243 | 1,545,529 | 645,243 | 1,545,529 |
| Total comprehensive income for the financial period attributable to: | | | | |
| Owners of the Parent | 663,057 | 1,541,354 | 663,057 | 1,541,354 |
| Non-controlling interests | (17,814) | 4,175 | (17,814) | 4,175 |
| | 645,243 | 1,545,529 | 645,243 | 1,545,529 |

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| <u>The Bank</u> | Note | 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 |
| Interest income | A18 | 3,673,917 | 4,162,727 | 3,673,917 | 4,162,727 |
| Interest income for financial assets at fair value through profit or loss | A19 | 263,927 | 268,523 | 263,927 | 268,523 |
| Interest expense | A20 | (2,177,905) | (2,651,756) | (2,177,905) | (2,651,756) |
| Net interest income (before modification loss) | | 1,759,939 | 1,779,494 | 1,759,939 | 1,779,494 |
| Modification loss | A21 | - | - | - | - |
| Net interest income (after modification loss) | | 1,759,939 | 1,779,494 | 1,759,939 | 1,779,494 |
| Income from Islamic Banking operations | A30(b) | 49,236 | 53,464 | 49,236 | 53,464 |
| Fee and commission income | A22 (a) | 854,486 | 902,179 | 854,486 | 902,179 |
| Fee and commission expense | A22 (b) | (163,387) | (179,925) | (163,387) | (179,925) |
| Net fee and commission income | | 691,099 | 722,254 | 691,099 | 722,254 |
| Other non-interest income | A22 (c) | 655,019 | 637,683 | 655,019 | 637,683 |
| Net income | | 3,155,293 | 3,192,895 | 3,155,293 | 3,192,895 |
| Overheads | A23 | (1,667,304) | (1,652,644) | (1,667,304) | (1,652,644) |
| Profit before expected credit losses | | 1,487,989 | 1,540,251 | 1,487,989 | 1,540,251 |
| Expected credit losses on loans, advances and financing | A24(a) | (189,539) | (98,118) | (189,539) | (98,118) |
| Expected credit losses for commitments and contingencies written back/(made) | | 2,275 | (4,055) | 2,275 | (4,055) |
| Other expected credit losses and impairment allowances written back/(made) | A24(b) | 14,147 | (3,852) | 14,147 | (3,852) |
| Profit before taxation | | 1,314,872 | 1,434,226 | 1,314,872 | 1,434,226 |
| Taxation | | (318,508) | (341,414) | (318,508) | (341,414) |
| Profit for the financial period | | 996,364 | 1,092,812 | 996,364 | 1,092,812 |
| Earnings per share - basic (sen) | B3 | 14.75 | 16.24 | 14.75 | 16.24 |

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| The Bank | 1st Quarter Ended | | Three Months Ended | |
|--|--------------------------|----------------------|---------------------------|----------------------|
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Profit for the financial period | 996,364 | 1,092,812 | 996,364 | 1,092,812 |
| Other comprehensive (expense)/income: | | | | |
| <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 | 440 | (18) | 440 | (18) |
| Equity instruments at fair value through other comprehensive income | 6,125 | 115 | 6,125 | 115 |
| - Net gain from change in fair value | 7,291 | 6 | 7,291 | 6 |
| - Income tax effects | (1,215) | - | (1,215) | - |
| - Currency translation difference | 49 | 109 | 49 | 109 |
| | 6,565 | 97 | 6,565 | 97 |
| <i>Items that may be reclassified subsequently to profit or loss</i> | | | | |
| Debt instruments at fair value through other comprehensive income | (262,611) | 106,903 | (262,611) | 106,903 |
| - Net (loss)/gain from change in fair value | (208,592) | 162,750 | (208,592) | 162,750 |
| - Realised gain transferred to statement of income on disposal | (94,829) | (31,731) | (94,829) | (31,731) |
| - Changes in expected credit losses | (3,493) | 1,629 | (3,493) | 1,629 |
| - Income tax effects | 47,072 | (25,553) | 47,072 | (25,553) |
| - Currency translation difference | (2,769) | (192) | (2,769) | (192) |
| Net investment hedge | 29,066 | (1,435) | 29,066 | (1,435) |
| Cash flow hedge | (47,329) | (561) | (47,329) | (561) |
| - Net (loss)/gain from change in fair value | (41,225) | 546 | (41,225) | 546 |
| - Income tax effects | (6,104) | (1,107) | (6,104) | (1,107) |
| Exchange fluctuation reserve | (82,230) | (19,306) | (82,230) | (19,306) |
| Deferred hedging cost | 32,379 | (31,203) | 32,379 | (31,203) |
| - Net gain/(loss) from change in fair value | 32,938 | (31,203) | 32,938 | (31,203) |
| - Currency translation difference | (559) | - | (559) | - |
| | (330,725) | 54,398 | (330,725) | 54,398 |
| Other comprehensive (loss)/income for the financial period, net of tax | (324,160) | 54,495 | (324,160) | 54,495 |
| Total comprehensive income for the financial period | 672,204 | 1,147,307 | 672,204 | 1,147,307 |

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| The Group | Attributable to owners of the Parent | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------------|-------------------|------------------------------|---|---|--------------------|------------------|--------------------|--------------------------|---------------------|-------------------------|-----------------------------|--|--------------------------|---------------------|-------------------|-------------------|-----------------------------|---------------------------|-------------------|
| | Fair value reserve | | | | | Merger deficit | Capital reserve | Hedging reserve | Costs of hedging reserve | Regulatory reserve* | Own credit risk reserve | Share-based payment reserve | Capital contribution by ultimate holding company | Defined benefits reserve | Revaluation reserve | Retained earnings | Total | Perpetual preference shares | Non-controlling interests | Total Equity |
| | Ordinary share capital | Statutory reserve | Exchange fluctuation reserve | debt instruments at fair value through other comprehensive income | equity instruments at fair value through other comprehensive income | | | | | | | | | | | | | | | |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | | | | | | | | | | | | | | | |
| At 1 January 2026 | 24,539,214 | 148,227 | 1,484,312 | 112,744 | 34,811 | (1,085,928) | 1,021,482 | (1,347,143) | (16,819) | 2,399,918 | (23,436) | 25,394 | 122,854 | 8,190 | 5,689 | 28,954,665 | 56,384,174 | 200,000 | 351,305 | 56,935,479 |
| Profit for the financial period | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,501,893 | 1,501,893 | - | 6,418 | 1,508,311 |
| Other comprehensive (expenses)/ income (net of tax) | - | - | (368,665) | (478,119) | (2,360) | - | - | (16,489) | 26,133 | - | 2,067 | (93) | (715) | (351) | (244) | - | (838,836) | - | (24,232) | (863,068) |
| - debt instruments at fair value through other comprehensive income | - | - | - | (478,119) | - | - | - | - | - | - | - | - | - | - | - | - | (478,119) | - | (9,114) | (487,233) |
| - equity instruments at fair value through other comprehensive income | - | - | - | - | (2,360) | - | - | - | - | - | - | - | - | - | - | - | (2,360) | - | (463) | (2,823) |
| - net investment hedge | - | - | - | - | - | - | - | 32,906 | - | - | - | - | - | - | - | - | 32,906 | - | - | 32,906 |
| - cash flow hedge | - | - | - | - | - | - | - | (49,395) | - | - | - | - | - | - | - | - | (49,395) | - | (19) | (49,414) |
| - currency translation difference | - | - | (368,665) | - | - | - | - | - | - | - | - | (93) | (715) | - | - | - | (369,473) | - | (14,677) | (384,150) |
| - remeasurement of post employment benefits obligations | - | - | - | - | - | - | - | - | - | - | - | - | (351) | - | - | - | (351) | - | (19) | (370) |
| - fair value changes on financial liabilities designated at fair value relating to own credit risk | - | - | - | - | - | - | - | - | - | 2,067 | - | - | - | - | - | - | 2,067 | - | 60 | 2,127 |
| - deferred hedging cost | - | - | - | - | - | - | - | - | 26,133 | - | - | - | - | - | - | - | 26,133 | - | - | 26,133 |
| Net loss on revaluation reserve | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (244) | - | (244) | - | - | (244) |
| Total comprehensive (expenses)/income for the financial period | - | - | (368,665) | (478,119) | (2,360) | - | - | (16,489) | 26,133 | - | 2,067 | (93) | (715) | (351) | (244) | 1,501,893 | 663,057 | - | (17,814) | 645,243 |
| Second interim dividend for the financial year ending 31 December 2025 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (1,944,213) | (1,944,213) | - | - | (1,944,213) |
| Distribution of special dividend via issuance of new shares | 999,689 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (999,689) | - | - | - | - |
| Share-based payment expense | - | - | - | - | - | - | - | - | - | - | 6,146 | - | - | - | - | - | 6,146 | - | - | 6,146 |
| Share released under Equity Ownership Plan | - | - | - | - | - | - | - | - | - | - | (16,776) | - | - | - | - | - | (16,776) | - | (29) | (16,805) |
| Total transactions with owners recognised directly in equity | 999,689 | - | - | - | - | - | - | - | - | - | (10,630) | - | - | - | - | (2,943,902) | (1,954,843) | - | (29) | (1,954,872) |
| Transfer to regulatory reserve | - | - | - | - | - | - | - | - | 38,734 | - | - | - | - | - | - | (38,734) | - | - | - | - |
| Transfer of realised gain upon disposal of equity investments at fair value through other comprehensive income to retained earnings | - | - | - | - | (1,526) | - | - | - | - | - | - | - | - | - | - | 1,526 | - | - | - | - |
| At 31 March 2026 | 25,538,903 | 148,227 | 1,115,647 | (365,375) | 30,925 | (1,085,928) | 1,021,482 | (1,363,632) | 9,314 | 2,438,652 | (21,369) | 14,671 | 122,139 | 7,839 | 5,445 | 27,475,448 | 55,092,388 | 200,000 | 333,462 | 55,625,850 |

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

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| The Group | Attributable to owners of the Parent | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------------------|-----------------------------|--|---|---|--------------------|--------------------------|---------------------------|---------------------------|------------------------------------|-------------------------------|-----------------------------------|---------------------------------------|--|------------------------------------|-------------------------------|-----------------------------|-----------------|---------------------------------------|-------------------------------------|------------------------|
| | Ordinary share capital RM'000 | Statutory reserve RM'000 | Fair value reserve | | | | Merger deficit RM'000 | Capital reserve RM'000 | Hedging reserve RM'000 | Costs of hedging 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 | Defined benefits reserve RM'000 | Revaluation reserve RM'000 | Retained earnings RM'000 | Total RM'000 | Perpetual preference shares RM'000 | Non-controlling interests RM'000 | Total Equity RM'000 |
| | | | Exchange fluctuation reserve RM'000 | debt instruments at fair value through other comprehensive income RM'000 | equity instruments at fair value through other comprehensive income RM'000 | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| At 1 January 2025 | 24,539,214 | 118,852 | 2,653,617 | (336,413) | 85,252 | (1,085,928) | 1,021,482 | (1,795,761) | 98,814 | 1,777,092 | (11,966) | 13,636 | 135,396 | 14,109 | 5,790 | 27,242,824 | 54,476,010 | 200,000 | 345,583 | 55,021,593 | |
| Profit for the financial period | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,517,754 | 1,517,754 | - | 6,403 | 1,524,157 | |
| Other comprehensive income/ (expenses) (net of tax) | - | - | (58,426) | 109,336 | (643) | - | - | 12,523 | (41,630) | - | 2,495 | 5 | 1 | (43) | (18) | - | 23,600 | - | (2,228) | 21,372 | |
| - debt instruments at fair value through other comprehensive income | - | - | - | 109,336 | - | - | - | - | - | - | - | - | - | - | - | - | 109,336 | - | (1,151) | 108,185 | |
| - equity instruments at fair value through other comprehensive income | - | - | - | - | (643) | - | - | - | - | - | - | - | - | - | - | - | (643) | - | (41) | (684) | |
| - net investment hedge | - | - | - | - | - | - | - | 8,152 | - | - | - | - | - | - | - | - | 8,152 | - | - | 8,152 | |
| - cash flow hedge | - | - | - | - | - | - | - | 4,371 | - | - | - | - | - | - | - | - | 4,371 | - | (134) | 4,237 | |
| - currency translation difference | - | - | (58,426) | - | - | - | - | - | - | - | - | 5 | 1 | - | - | - | (58,420) | - | (1,072) | (59,492) | |
| - remeasurement of post employment benefits obligations | - | - | - | - | - | - | - | - | - | - | - | - | - | (43) | - | - | (43) | - | (2) | (45) | |
| - fair value changes on financial liabilities designated at fair value relating to own credit risk | - | - | - | - | - | - | - | - | - | - | 2,495 | - | - | - | - | - | 2,495 | - | 172 | 2,667 | |
| - deferred hedging cost | - | - | - | - | - | - | - | - | (41,630) | - | - | - | - | - | - | - | (41,630) | - | - | (41,630) | |
| Net gain on revaluation reserve | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (18) | - | (18) | - | - | (18) | |
| Total comprehensive (expenses)/income for the financial period | - | - | (58,426) | 109,336 | (643) | - | - | 12,523 | (41,630) | - | 2,495 | 5 | 1 | (43) | (18) | 1,517,754 | 1,541,354 | - | 4,175 | 1,545,529 | |
| Second interim dividend for the financial year ending 31 December 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (1,641,481) | (1,641,481) | - | - | (1,641,481) | |
| Share-based payment expense | - | - | - | - | - | - | - | - | - | - | - | 4,531 | 4,830 | - | - | - | 9,361 | - | - | 9,361 | |
| Share released under Equity Ownership Plan | - | - | - | - | - | - | - | - | - | - | - | (10,754) | - | - | - | - | (10,754) | - | (29) | (10,783) | |
| Total transactions with owners recognised directly in equity | - | - | - | - | - | - | - | - | - | - | - | (6,223) | 4,830 | - | - | (1,641,481) | (1,642,874) | - | (29) | (1,642,903) | |
| Transfer to regulatory reserve | - | - | - | - | - | - | - | - | - | 134,927 | - | - | - | - | - | (134,927) | - | - | - | - | |
| At 31 March 2025 | 24,539,214 | 118,852 | 2,595,191 | (227,077) | 84,609 | (1,085,928) | 1,021,482 | (1,783,238) | 57,184 | 1,912,019 | (9,471) | 7,418 | 140,227 | 14,066 | 5,772 | 26,984,170 | 54,374,490 | 200,000 | 349,729 | 54,924,219 | |

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

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

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| The Bank | ← Non-distributable → | | | | | | | | | | | Distributable | | Total Equity | |
|---|------------------------|------------------------------|---|---|----------------|-----------------|-----------------|--------------------------|---------------------|-------------------------|-----------------------------|--|-------------------|--------------|-----------------------------|
| | Fair value reserve | | | | Merger deficit | Capital reserve | Hedging reserve | Costs of hedging reserve | Regulatory reserve* | Own credit risk reserve | Share-based payment reserve | Capital contribution by ultimate holding company | Retained earnings | | Perpetual preference shares |
| | Ordinary share capital | Exchange fluctuation reserve | debt instruments at fair value comprehensive income | equity instruments at fair value comprehensive income | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| At 1 January 2026 | 24,539,214 | 330,095 | 50,106 | 37,548 | (1,047,872) | 746,852 | (918,304) | 25,941 | 1,756,998 | (4,095) | 23,649 | 100,532 | 16,388,915 | 200,000 | 42,229,579 |
| Profit for the financial period | - | - | - | - | - | - | - | - | - | - | - | - | 996,364 | - | 996,364 |
| Other comprehensive (expenses)/ income (net of tax) | - | (82,066) | (262,611) | 6,125 | - | - | (18,263) | 32,379 | - | 440 | (56) | (108) | - | - | (324,160) |
| - debt instruments at fair value through other comprehensive income | - | - | (262,611) | - | - | - | - | - | - | - | - | - | - | - | (262,611) |
| - equity instruments at fair value through other comprehensive income | - | - | - | 6,125 | - | - | - | - | - | - | - | - | - | - | 6,125 |
| - net investment hedge | - | - | - | - | - | - | 29,066 | - | - | - | - | - | - | - | 29,066 |
| - cash flow hedge | - | - | - | - | - | - | (47,329) | - | - | - | - | - | - | - | (47,329) |
| - currency translation difference | - | (82,066) | - | - | - | - | - | - | - | - | (56) | (108) | - | - | (82,230) |
| - fair value changes on financial liabilities designated at fair value relating to own credit risk | - | - | - | - | - | - | - | - | - | 440 | - | - | - | - | 440 |
| - deferred hedging cost | - | - | - | - | - | - | - | 32,379 | - | - | - | - | - | - | 32,379 |
| Total comprehensive (expenses)/ income for the financial period | - | (82,066) | (262,611) | 6,125 | - | - | (18,263) | 32,379 | - | 440 | (56) | (108) | 996,364 | - | 672,204 |
| Second interim dividend for the financial year ending 31 December 2025 | - | - | - | - | - | - | - | - | - | - | - | - | (1,944,213) | - | (1,944,213) |
| Distribution of special dividend via issuance of new shares | 999,689 | - | - | - | - | - | - | - | - | - | - | - | (999,689) | - | - |
| Share-based payment expense | - | - | - | - | - | - | - | - | - | - | 6,934 | - | - | - | 6,934 |
| Share released under Equity Ownership Plan | - | - | - | - | - | - | - | - | - | - | (16,805) | - | - | - | (16,805) |
| Total transactions with owners recognised directly in equity | 999,689 | - | - | - | - | - | - | - | - | - | (9,871) | - | (2,943,902) | - | (1,954,084) |
| Transfer from regulatory reserve | - | - | - | - | - | - | - | - | (25,144) | - | - | - | 25,144 | - | - |
| Transfer of realised gain upon disposal of equity investments at fair value through other comprehensive income to retained earnings | - | - | - | (1,526) | - | - | - | - | - | - | - | - | 1,526 | - | - |
| At 31 March 2026 | 25,538,903 | 248,029 | (212,505) | 42,147 | (1,047,872) | 746,852 | (936,567) | 58,320 | 1,731,854 | (3,655) | 13,722 | 100,424 | 14,468,047 | 200,000 | 40,947,699 |

*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 of the Group and the Bank for the financial year ended 31 December 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| | ← Non-distributable → | | | | | | | | Distributable → | | | | | | |
|--|--|--|---|---|-----------------------------|------------------------------|------------------------------|--|----------------------------------|---|---|--|--------------------------------|---|---------------------------|
| | Ordinary share capital RM'000 | Exchange fluctuation reserve RM'000 | Fair value reserve debt instruments at fair value through other comprehensive income RM'000 | Fair value reserve equity instruments at fair value through other comprehensive income RM'000 | Merger deficit RM'000 | Capital reserve RM'000 | Hedging reserve RM'000 | Costs of hedging 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 | Perpetual preference shares RM'000 | Total Equity RM'000 |
| The Bank | | | | | | | | | | | | | | | |
| At 1 January 2025 | 24,539,214 | 1,211,835 | (295,465) | 112,683 | (1,047,872) | 746,852 | (1,271,086) | 134,818 | 1,379,870 | (147) | 12,427 | 111,010 | 15,490,477 | 200,000 | 41,324,616 |
| Profit for the financial period | - | - | - | - | - | - | - | - | - | - | - | - | 1,092,812 | - | 1,092,812 |
| Other comprehensive (expenses)/ income (net of tax) | - | (19,409) | 106,903 | 115 | - | - | (1,996) | (31,203) | - | (18) | 7 | 96 | - | - | 54,495 |
| - debt instruments at fair value through other comprehensive income | - | - | 106,903 | - | - | - | - | - | - | - | - | - | - | - | 106,903 |
| - equity instruments at fair value through other comprehensive income | - | - | - | 115 | - | - | - | - | - | - | - | - | - | - | 115 |
| - net investment hedge | - | - | - | - | - | - | (1,435) | - | - | - | - | - | - | - | (1,435) |
| - cash flow hedge | - | - | - | - | - | - | (561) | - | - | - | - | - | - | - | (561) |
| - currency translation difference | - | (19,409) | - | - | - | - | - | - | - | - | 7 | 96 | - | - | (19,306) |
| - fair value changes on financial liabilities designated at fair value relating to own credit risk | - | - | - | - | - | - | - | - | - | (18) | - | - | - | - | (18) |
| - deferred hedging cost | - | - | - | - | - | - | (31,203) | - | - | - | - | - | - | - | (31,203) |
| Total comprehensive (expenses)/ income for the financial period | - | (19,409) | 106,903 | 115 | - | - | (1,996) | (31,203) | - | (18) | 7 | 96 | 1,092,812 | - | 1,147,307 |
| Second interim dividend for the financial year ending 31 December 2024 | - | - | - | - | - | - | - | - | - | - | - | - | (1,641,481) | - | (1,641,481) |
| Share-based payment expense Share released under Equity Ownership Plan | - | - | - | - | - | - | - | - | - | - | (9,957) | - | - | - | (9,957) |
| Total transactions with owners recognised directly in equity | - | - | - | - | - | - | - | - | - | - | (5,693) | 3,936 | (1,641,481) | - | (1,643,238) |
| Transfer to regulatory reserve | - | - | - | - | - | - | - | 125,585 | - | - | - | - | (125,585) | - | - |
| At 31 March 2025 | 24,539,214 | 1,192,426 | (188,562) | 112,798 | (1,047,872) | 746,852 | (1,273,082) | 103,615 | 1,505,455 | (165) | 6,741 | 115,042 | 14,816,223 | 200,000 | 40,828,685 |

*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 of the Group and the Bank for the financial year ended 31 December 2025.

CIMB BANK BERHAD
Registration No: 197201001799 (13491-P)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| | The Group | | The Bank | |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| Profit before taxation | 1,979,274 | 2,001,408 | 1,314,872 | 1,434,226 |
| Adjustments for non-operating and non-cash items | (736,324) | (883,153) | (864,006) | (1,081,974) |
| Operating profit before changes in working capital | 1,242,950 | 1,118,255 | 450,866 | 352,252 |
| Net changes in operating assets | (7,662,737) | (6,482,631) | (3,416,711) | (3,847,391) |
| Net changes in operating liabilities | 5,235,272 | 14,564,450 | 4,775,327 | 13,299,892 |
| | (2,427,465) | 8,081,819 | 1,358,616 | 9,452,501 |
| Cash flows (used in)/generated from operations | (1,184,515) | 9,200,074 | 1,809,482 | 9,804,753 |
| Taxation paid | (369,230) | (391,588) | (247,646) | (293,298) |
| Net cash flows (used in)/generated from operating activities | (1,553,745) | 8,808,486 | 1,561,836 | 9,511,455 |
| Cash flows from investing activities | | | | |
| Dividend income | 20,740 | 12,184 | 20,740 | 12,184 |
| Interest income received from financial investments | 1,127,251 | 1,030,724 | 797,820 | 718,655 |
| Net proceed/(purchase) of financial investments | 1,988,308 | (8,862,685) | 4,606,927 | (6,272,047) |
| Net purchase of property, plant and equipment | (91,380) | (32,416) | (87,726) | (27,467) |
| Net purchase of intangible assets | (133,100) | (133,624) | (124,230) | (122,507) |
| Other investing activities | 58,241 | (6,977) | 62,014 | (4,128) |
| Net cash flows generated from/(used in) investing activities | 2,970,060 | (7,992,794) | 5,275,545 | (5,695,310) |
| Cash flows from financing activities | | | | |
| Dividend paid | (1,944,213) | (1,641,481) | (1,944,213) | (1,641,481) |
| Interest expense paid on bonds and debentures | (203,467) | (205,879) | (67,294) | (71,547) |
| Interest expense paid on other borrowings | (69,083) | (64,710) | (69,080) | (64,699) |
| Interest expense paid on subordinated obligations | (150,980) | (110,784) | (128,787) | (86,515) |
| Proceeds from issuance of bonds and debentures | 1,805,584 | 836,129 | 1,704,538 | 200,000 |
| Proceeds from issuance of other borrowings | 1,836,213 | 2,844,970 | 1,836,213 | 2,844,970 |
| Proceeds from issuance of recourse obligation on loans and financing sold to Cagamas | 430,000 | - | - | - |
| Repayment of bonds and debentures | (246,529) | (245,107) | - | - |
| Repayment of other borrowings | (2,459,291) | (757) | (2,459,071) | - |
| Other financing activities | (64,433) | (92,370) | (37,440) | (51,342) |
| Net cash flows (used in)/generated from financing activities | (1,066,199) | 1,320,011 | (1,165,134) | 1,129,386 |
| Net increase in cash and cash equivalents | 350,116 | 2,135,703 | 5,672,247 | 4,945,531 |
| Effects of exchange rate changes | (17,553) | 48,200 | 4,257 | 53,000 |
| Cash and cash equivalents at the beginning of the financial period | 24,990,705 | 26,566,508 | 20,095,157 | 21,269,473 |
| Cash and cash equivalents at end of the financial period | 25,323,268 | 28,750,411 | 25,771,661 | 26,268,004 |
| Cash and cash equivalents comprise: | | | | |
| Cash and short-term funds | 23,667,487 | 27,872,638 | 21,800,927 | 21,932,899 |
| Deposits and placements with banks and other financial institutions | 6,623,209 | 4,997,804 | 5,411,059 | 5,738,049 |
| Investment account placement | - | - | 2,763,520 | 2,897,851 |
| | 30,290,696 | 32,870,442 | 29,975,506 | 30,568,799 |
| Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months | (4,433,252) | (3,553,893) | (3,669,669) | (3,734,657) |
| Restricted cash | (534,176) | (566,138) | (534,176) | (566,138) |
| Cash and cash equivalents at end of the financial period | 25,323,268 | 28,750,411 | 25,771,661 | 26,268,004 |

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

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 31 March 2026 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, equity instruments at fair value through other comprehensive income, derivative financial instruments and financial liabilities at fair value through profit or loss, that have been 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 Group's and the Bank's audited financial statements for the financial year ended 31 December 2025. The explanatory notes attached to the 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 unaudited condensed interim financial statements incorporate activities relating to Islamic banking which have been undertaken by the Group. Islamic banking refers generally to the acceptance of deposits, granting of financing and dealing in Islamic securities under Shariah principles.

The preparation of unaudited condensed interim financial statements in conformity with the MFRS requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the unaudited condensed interim financial statements, and the reported amounts of income and expenses during the reported period. It also requires Directors to exercise their judgement in the process of applying the Group and 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 other than those disclosed under the basis of preparation.

A3. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

a) During the financial period, CIMB Thai Bank issued various unsecured structured debentures amounting to THB805.0 million with tenures ranging between 1 month to 2 years from their respective issuance dates. The Bank will pay interest according to the conditions of the agreements.

During the financial period, CIMB Thai Bank had redeemed structured debentures amounting to THB992.6 million.

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

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

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

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

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

PART A - EXPLANATORY NOTES (CONTINUED)

A4. DIVIDENDS PAID

A single-tier second interim dividend in respect to the financial year ended 31 December 2025 amounting to RM1,944 million or approximately 28.90 sen per share on 6,727,379,733 ordinary shares, was paid on 17 March 2026. The single-tier second interim dividend was approved by the Board of Directors on 29 January 2026.

On 16 March 2026, the Bank distributed RM1,000 million in special dividends, settled via the issuance of 159,950,181 new shares at RM6.25 per share. The issuance resulted in a RM1,000 million increase in ordinary shares.

A5. EVENTS DURING THE REPORTING PERIOD/SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

There are no significant events that had occurred between 31 March 2026 and the date of this announcement other than those disclosed under issuance and repayment of debts and equity securities.

PART A - EXPLANATORY NOTES (CONTINUED)

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 RM638,000 and RM530,000 (2025: RM747,000 and RM710,000) for the Group respectively and RMNil and RM341,000 (2025: RMNil and RM416,000) for the Bank respectively. The 12-month expected credit losses written back in the income statements of the Group and the Bank during the financial period amounting to RM290,000 and RM84,000 respectively (31 March 2025: RM362,000 and RM224,000 respectively).

A7. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

| | The Group | | The Bank | |
|-------------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Fair Value | | | | |
| Money market instruments | | | | |
| Unquoted: | | | | |
| Malaysian Government Securities | 5,075,042 | 5,500,573 | 5,075,042 | 5,500,573 |
| Cagamas bonds | 660,515 | 476,721 | 460,108 | 461,658 |
| Malaysian Government treasury bills | 801,048 | 759,385 | 629,664 | 587,907 |
| Bank Negara Malaysia Monetary Notes | 2,778,278 | 2,180,443 | 1,976,488 | 1,777,757 |
| Negotiable instruments of deposit | 3,495,697 | 2,144,803 | 1,602,757 | 800,039 |
| Other Government securities | 12,510,729 | 12,790,984 | 4,833,236 | 4,590,821 |
| Government Investment Issues | 6,310,686 | 7,239,105 | 5,710,422 | 6,813,967 |
| Other Government treasury bills | 8,717,018 | 12,997,307 | 8,717,018 | 12,997,307 |
| Promissory Notes | 272,374 | 273,451 | 272,374 | 273,451 |
| Commercial papers | 1,340,577 | 1,114,780 | 600,799 | 622,317 |
| | <u>41,961,964</u> | <u>45,477,552</u> | <u>29,877,908</u> | <u>34,425,797</u> |
| Quoted securities: | | | | |
| <u>In Malaysia</u> | | | | |
| Shares | 1,951,812 | 1,971,686 | 1,951,812 | 1,971,686 |
| <u>Outside Malaysia</u> | | | | |
| Shares | 913,021 | 765,892 | 913,021 | 765,892 |
| | <u>2,864,833</u> | <u>2,737,578</u> | <u>2,864,833</u> | <u>2,737,578</u> |
| Unquoted securities: | | | | |
| <u>In Malaysia</u> | | | | |
| Shares | 1,186,625 | 1,186,625 | 1,170,985 | 1,170,985 |
| Corporate bond and Sukuk | 4,058,320 | 4,714,828 | 3,327,168 | 3,771,050 |
| | <u>5,244,945</u> | <u>5,901,453</u> | <u>4,498,153</u> | <u>4,942,035</u> |
| <u>Outside Malaysia</u> | | | | |
| Corporate bond | 5,004,490 | 4,705,571 | 4,149,221 | 3,893,106 |
| Private equity funds | 28,839 | 30,366 | 28,839 | 30,366 |
| | <u>5,033,329</u> | <u>4,735,937</u> | <u>4,178,060</u> | <u>3,923,472</u> |
| | <u>55,105,071</u> | <u>58,852,520</u> | <u>41,418,954</u> | <u>46,028,882</u> |

A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

| | The Group | | The Bank | |
|-----------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Fair Value | | | | |
| Money market instruments | | | | |
| Unquoted: | | | | |
| Malaysian Government Securities | 4,823,644 | 5,665,469 | 4,823,644 | 5,665,469 |
| Cagamas bonds | 996,689 | 728,475 | 480,427 | 596,816 |
| Other government treasury bills | 146,883 | 277,999 | 146,883 | 277,999 |
| Other government securities | 13,978,441 | 14,494,576 | 5,373,167 | 5,487,319 |
| Negotiable instruments of deposit | 439,935 | 1,017,885 | 439,935 | 1,017,885 |
| Government investment issues | 7,945,447 | 9,034,785 | 5,178,895 | 5,824,669 |
| | <u>28,331,039</u> | <u>31,219,189</u> | <u>16,442,951</u> | <u>18,870,157</u> |
| Unquoted securities: | | | | |
| <u>In Malaysia</u> | | | | |
| Corporate bond and Sukuk | 28,770,038 | 27,691,616 | 19,345,143 | 19,506,572 |
| <u>Outside Malaysia</u> | | | | |
| Corporate bond and Sukuk | 13,941,662 | 13,214,804 | 12,143,919 | 11,316,452 |
| | <u>42,711,700</u> | <u>40,906,420</u> | <u>31,489,062</u> | <u>30,823,024</u> |
| | <u>71,042,739</u> | <u>72,125,609</u> | <u>47,932,013</u> | <u>49,693,181</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (CONTINUED)

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

The carrying amount of debt instruments at fair value through other comprehensive income is equivalent to their fair value. The loss allowance is recognised in other comprehensive income and does not reduce the carrying amount in the statement of financial position.

| The Group | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Total RM'000 |
|--|---|---|-------------------------|
| At 1 January 2026 | 23,190 | 36,112 | 59,302 |
| Changes in expected credit losses due to transfer within stages: | | | |
| Transferred to Stage 2 | (3) | 3 | - |
| | (3) | 3 | - |
| Total charge to Statement of Income: | (1,365) | (337) | (1,702) |
| New financial assets purchased | 23,800 | - | 23,800 |
| Financial assets that have been derecognised | (6,008) | - | (6,008) |
| Change in credit risk | (19,157) | (337) | (19,494) |
| Exchange fluctuation | (194) | (1,531) | (1,725) |
| At 31 March 2026 | 21,628 | 34,247 | 55,875 |

| The Group | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Total RM'000 |
|--|---|---|-------------------------|
| At 1 January 2025 | 47,171 | 17,149 | 64,320 |
| Changes in expected credit losses due to transfer within stages: | | | |
| Transferred to Stage 2 | (84) | 84 | - |
| | (84) | 84 | - |
| Total charge to Statement of Income: | (23,132) | 19,515 | (3,617) |
| New financial assets purchased | 131,455 | - | 131,455 |
| Financial assets that have been derecognised | (35,387) | (3,243) | (38,630) |
| Change in credit risk | (119,200) | 22,758 | (96,442) |
| Exchange fluctuation | (765) | (636) | (1,401) |
| At 31 December 2025 | 23,190 | 36,112 | 59,302 |

PART A - EXPLANATORY NOTES (CONTINUED)

A8. DEBTS INSTRUMENT AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (CONTINUED)

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

The carrying amount of debt instruments at fair value through other comprehensive income is equivalent to their fair value. The loss allowance is recognised in other comprehensive income and does not reduce the carrying amount in the statement of financial position.

| | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Total RM'000 |
|--|--|--|-----------------|
| The Bank | | | |
| At 1 January 2026 | 20,409 | 176 | 20,585 |
| Changes in expected credit losses due to transfer within stages: | | | |
| Transferred to Stage 2 | (3) | 3 | - |
| | <u>(3)</u> | <u>3</u> | <u>-</u> |
| Total charge to Statement of Income: | (3,539) | 46 | (3,493) |
| New financial assets purchased | 15,585 | - | 15,585 |
| Financial assets that have been derecognised | (5,481) | - | (5,481) |
| Change in credit risk | (13,643) | 46 | (13,597) |
| Exchange fluctuation | (154) | 1 | (153) |
| At 31 March 2026 | 16,713 | 226 | 16,939 |

| | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Total RM'000 |
|--|--|--|-----------------|
| The Bank | | | |
| At 1 January 2025 | 44,582 | 2,022 | 46,604 |
| Changes in expected credit losses due to transfer within stages: | | | |
| Transferred to Stage 2 | (84) | 84 | - |
| | <u>(84)</u> | <u>84</u> | <u>-</u> |
| Total charge to Statement of Income: | (23,333) | (1,843) | (25,176) |
| New financial assets purchased | 109,588 | - | 109,588 |
| Financial assets that have been derecognised | (34,596) | (3,208) | (37,804) |
| Change in credit risk | (98,325) | 1,365 | (96,960) |
| Exchange fluctuation | (756) | (87) | (843) |
| At 31 December 2025 | 20,409 | 176 | 20,585 |

Gross carrying amount movement for debt instruments at fair value through other comprehensive income classified as credit impaired:

| | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
|--|--|-----------------|
| The Group and The Bank | | |
| At 1 January 2026/31 March 2026 | - | - |

| | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
|---|--|-----------------|
| The Group and The Bank | | |
| At 1 January 2025/31 December 2025 | - | - |

PART A - EXPLANATORY NOTES (CONTINUED)

A9. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

| | The Group | | The Bank | |
|-----------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Quoted securities: | | | | |
| <u>In Malaysia</u> | | | | |
| Shares | 81,483 | 79,393 | 81,483 | 79,393 |
| <u>Outside Malaysia</u> | | | | |
| Shares | 103,069 | 119,515 | 148 | 125 |
| Unquoted securities: | | | | |
| <u>In Malaysia</u> | | | | |
| Shares | 370,038 | 368,852 | 369,675 | 368,490 |
| <u>Outside Malaysia</u> | | | | |
| Shares | 8,182 | 8,269 | 6,061 | 6,061 |
| | 562,772 | 576,029 | 457,367 | 454,069 |

A10. DEBT INSTRUMENTS AT AMORTISED COST

| | The Group | | The Bank | |
|--|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Money market instruments | | | | |
| Unquoted: | | | | |
| Malaysian Government securities | 12,123,176 | 11,951,942 | 12,123,176 | 11,951,942 |
| Cagamas bonds | 520,852 | 518,454 | 435,334 | 432,518 |
| Malaysian Government treasury bills | - | 65,184 | - | - |
| Other Government treasury bills | 7,418,854 | 10,771,493 | 7,418,854 | 10,771,493 |
| Other Government's securities | 6,619,643 | 6,056,454 | 3,205,087 | 2,511,532 |
| Malaysian Government Investment Issue | 24,183,316 | 22,312,726 | 14,152,669 | 14,206,937 |
| Khazanah bonds | 112,980 | 112,980 | 112,980 | 112,980 |
| Commercial papers | 184,515 | 184,521 | 184,515 | 184,521 |
| | 51,163,336 | 51,973,754 | 37,632,615 | 40,171,923 |
| Unquoted securities: | | | | |
| <u>In Malaysia</u> | | | | |
| Corporate bond and Sukuk | 21,329,445 | 21,801,948 | 16,495,460 | 16,881,815 |
| Loan stock | 20,900 | 20,900 | 20,900 | 20,900 |
| | 21,350,345 | 21,822,848 | 16,516,360 | 16,902,715 |
| <u>Outside Malaysia</u> | | | | |
| Corporate bond and Sukuk | 3,750,427 | 4,027,545 | 3,607,882 | 3,655,594 |
| Amortisation of premium net of accretion of discount | (244,117) | (188,904) | (173,102) | (129,284) |
| Less : Expected credit losses | (4,888) | (4,371) | (7,196) | (6,546) |
| | 76,015,103 | 77,630,872 | 57,576,559 | 60,594,402 |

PART A - EXPLANATORY NOTES (CONTINUED)

A10. DEBT INSTRUMENTS AT AMORTISED COST (CONTINUED)

Expected credit losses movement for debt instruments at amortised cost:

| The Group | 12-month | Lifetime expected | Lifetime expected | Total |
|--|----------------------------------|---|---|------------|
| | expected credit losses (Stage 1) | credit losses - Not credit impaired (Stage 2) | credit losses - Credit impaired (Stage 3) | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| At 1 January 2026 | 3,874 | 343 | 154 | 4,371 |
| Total charge to Statement of Income: | 625 | (87) | - | 538 |
| New financial assets purchased | 1,011 | - | - | 1,011 |
| Financial assets that have been derecognised | (121) | - | - | (121) |
| Change in credit risk | (265) | (87) | - | (352) |
| Exchange fluctuation | (12) | (3) | (6) | (21) |
| At 31 March 2026 | 4,487 | 253 | 148 | 4,888 |

| The Group | 12-month | Lifetime expected | Lifetime expected | Total |
|--|----------------------------------|---|---|-----------------|
| | expected credit losses (Stage 1) | credit losses - Not credit impaired (Stage 2) | credit losses - Credit impaired (Stage 3) | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| At 1 January 2025 | 6,868 | 1,198 | 579,411 | 587,477 |
| Changes in expected credit losses due to transfer within stages: | (2) | 2 | - | - |
| Transferred to Stage 2 | (2) | 2 | - | - |
| Total charge to Statement of Income: | (2,820) | (787) | (43,787) | (47,394) |
| New financial assets purchased | 25,065 | - | - | 25,065 |
| Financial assets that have been derecognised | (12,891) | - | (71,042) | (83,933) |
| Change in credit risk | (14,994) | (787) | 27,255 | 11,474 |
| Write-offs | - | - | (80,114) | (80,114) |
| Exchange fluctuation | (172) | (70) | (3) | (245) |
| Other movements | - | - | (455,353) * | (455,353) |
| At 31 December 2025 | 3,874 | 343 | 154 | 4,371 |

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

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

| The Group | Lifetime expected credit losses - Credit impaired | | Purchased credit impaired | Total |
|------------------------------------|---|---------|---------------------------|---------|
| | (Stage 3) | | | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| At 1 January 2026 | 157 | 95,104 | 95,261 | 95,261 |
| Other changes in debts instruments | - | 1,042 | 1,042 | 1,042 |
| Amount fully recovered | - | (4,583) | (4,583) | (4,583) |
| Exchange fluctuation | (7) | - | (7) | (7) |
| At 31 March 2026 | 150 | 91,563 | 91,713 | 91,713 |

| The Group | Lifetime expected credit losses - Credit impaired | | Purchased credit impaired | Total |
|--|---|----------|---------------------------|-----------|
| | (Stage 3) | | | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| At 1 January 2025 | 1,417,787 | - | 1,417,787 | 1,417,787 |
| New financial assets purchased | - | 134,429 | 134,429 | 134,429 |
| Financial assets that have been derecognised | (715,155) | - | (715,155) | (715,155) |
| Other changes in debts instruments | (56,011) | 1,273 | (54,738) | (54,738) |
| Amount fully recovered | (510,741) | (40,598) | (551,339) | (551,339) |
| Write-offs | (108,262) | - | (108,262) | (108,262) |
| Exchange fluctuation | (27,461) | - | (27,461) | (27,461) |
| At 31 December 2025 | 157 | 95,104 | 95,261 | 95,261 |

PART A - EXPLANATORY NOTES (CONTINUED)

A10. DEBT INSTRUMENTS AT AMORTISED COST (CONTINUED)

Expected credit losses movement for debt instruments at amortised cost:

| 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 | 6,203 | 343 | - | 6,546 |
| Total charge to Statement of Income: | 752 | (87) | - | 665 |
| New financial assets purchased | 1,011 | - | - | 1,011 |
| Financial assets that have been derecognised | (121) | - | - | (121) |
| Change in credit risk | (138) | (87) | - | (225) |
| Exchange fluctuation | (12) | (3) | - | (15) |
| At 31 March 2026 | 6,943 | 253 | - | 7,196 |

| 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 | 20,166 | 1,198 | 579,254 | 600,618 |
| Changes in expected credit losses due to transfer within stages: | (2) | 2 | - | - |
| Transferred to Stage 2 | (2) | 2 | - | - |
| Total charge to Statement of Income: | (13,789) | (787) | (43,787) | (58,363) |
| New financial assets purchased | 24,646 | - | - | 24,646 |
| Financial assets that have been derecognised | (12,891) | - | (71,042) | (83,933) |
| Change in credit risk | (25,544) | (787) | 27,255 | 924 |
| Write-offs | - | - | (80,114) | (80,114) |
| Exchange fluctuation | (172) | (70) | - | (242) |
| Other movements | - | - | (455,353) * | (455,353) |
| At 31 December 2025 | 6,203 | 343 | - | 6,546 |

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

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

| The Bank | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Purchased credit impaired RM'000 | Total RM'000 |
|------------------------------------|--|--|-----------------|
| At 1 January 2026 | - | 95,104 | 95,104 |
| Other changes in debts instruments | - | 1,042 | 1,042 |
| Amount fully recovered | - | (4,583) | (4,583) |
| At 31 March 2026 | - | 91,563 | 91,563 |

| The Bank | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Purchased credit impaired RM'000 | Total RM'000 |
|--|--|--|-----------------|
| At 1 January 2025 | 782,778 | - | 782,778 |
| New financial assets purchased | - | 134,429 | 134,429 |
| Financial assets that have been derecognised | (715,155) | - | (715,155) |
| Other changes in debts instruments | 40,639 | 1,273 | 41,912 |
| Amount fully recovered | - | (40,598) | (40,598) |
| Write-offs | (108,262) | - | (108,262) |
| At 31 December 2025 | - | 95,104 | 95,104 |

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING

| | The Group | | The Bank | |
|--|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| (i) By type of financing | | | | |
| <i>At amortised cost</i> | | | | |
| Overdrafts | 5,625,160 | 5,506,743 | 2,365,839 | 2,397,524 |
| Term loans/financing | | | | |
| - Housing loan/financing | 141,287,346 | 141,066,201 | 66,971,997 | 66,651,827 |
| - Syndicated term loan | 26,525,434 | 25,599,239 | 24,598,030 | 23,501,146 |
| - Other term loans/financing | 127,686,807 | 128,403,489 | 68,166,573 | 69,062,900 |
| - Factoring receivables | 3,526 | 4,777 | - | - |
| - Hire purchase receivables | 26,758,350 | 26,773,358 | 656,985 | 735,018 |
| Bills receivable | 10,277,467 | 8,239,619 | 6,954,315 | 5,233,973 |
| Trust receipts | 1,427,246 | 1,624,829 | 733,961 | 823,556 |
| Claim on customers under acceptance credit | 3,291,030 | 3,303,806 | 1,923,641 | 2,005,710 |
| Staff loans * | 1,457,339 | 1,487,772 | 974,554 | 997,866 |
| Credit card receivables | 8,640,228 | 8,742,045 | 7,749,029 | 7,885,565 |
| Revolving credit | 43,685,760 | 42,229,154 | 33,201,725 | 32,238,867 |
| Share margin financing | 32,453 | 34,019 | 32,453 | 34,019 |
| Gross loans, advances and financing, at amortised cost | 396,698,146 | 393,015,051 | 214,329,102 | 211,567,971 |
| Fair value changes arising from fair value hedges | (2,680) | 8,939 | (6,657) | 3,343 |
| | 396,695,466 | 393,023,990 | 214,322,445 | 211,571,314 |
| Less: Expected credit losses | (5,507,320) | (5,519,842) | (2,841,686) | (2,831,072) |
| Net loans, advances and financing at amortised cost | 391,188,146 | 387,504,148 | 211,480,759 | 208,740,242 |
| <i>At fair value through profit or loss</i> | | | | |
| - Syndicated term loan | 750,895 | - | 750,895 | - |
| | 750,895 | - | 750,895 | - |
| Total net loans, advances and financing | 391,939,041 | 387,504,148 | 212,231,654 | 208,740,242 |
| Total gross loans, advances and financing | | | | |
| - At amortised cost | 396,698,146 | 393,015,051 | 214,329,102 | 211,567,971 |
| - At fair value through profit or loss | 750,895 | - | 750,895 | - |
| | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |

* Loans to Directors of the Group and the Bank (including Directors of subsidiary) amounting to RM7,027,729 (2025: RM7,584,087) and RM4,402,507 (2025: RM5,524,244) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

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

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

(c) As part of an arrangement with CIMB Islamic in relation to the Restricted Profit Sharing Investment Accounts ("RPSIA"), the Bank records as Investment account placement, its exposure in the arrangement, whereas CIMB Islamic records its exposure as loans, advances and financing. The RPSIA arrangement exposes the Bank to the risks and rewards on the financing and accordingly, the Bank accounts for expected credit losses for financing arising thereon.

As at 31 March 2026, the gross exposure and expected credit losses relating to RPSIA financing are RM2,674,221,000 (2025: RM2,801,569,000) and RM177,000 (2025: RM198,000) respectively.

(d) Included in the loans, advances and financing of the Group and the Bank are financing which are disclosed as "Restricted Agency Investment Account" in the financial statements of CIMB Islamic. These details are as follows:

| | The Group | | The Bank | |
|----------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Syndicated term loan | 1,515,134 | 1,532,275 | 1,515,134 | 1,532,275 |
| Other term loan | 11,107,921 | 11,051,059 | 11,107,921 | 11,051,059 |
| Revolving credit | 1,615,170 | 1,606,445 | 1,615,170 | 1,606,445 |
| | <u>14,238,225</u> | <u>14,189,779</u> | <u>14,238,225</u> | <u>14,189,779</u> |

Restricted Agency Investment Account ("RAIA") arrangement is with the Bank's wholly owned subsidiary, CIMB Islamic, and the contract is based on the Wakalah principle where the Bank, solely provide the funds, whilst the assets are managed by CIMB Islamic (as the Wakeel or agent). In the arrangement, CIMB Islamic has transferred substantially all the risk and rewards of ownership of the Investment (i.e the financing facility) to CIMB Bank. Accordingly, the underlying assets (including the undisbursed portion of the financing commitment) and expected credit losses arising thereon, if any, are recognised and accounted for by the Bank.

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

| | The Group | | The Bank | |
|--|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| (ii) By type of customers | | | | |
| Domestic banking institutions | 29,799 | 40,317 | - | 10,605 |
| Domestic non-bank financial institutions | | | | |
| - stockbroking companies | 284,139 | 201,303 | 284,139 | 201,303 |
| - others | 7,470,883 | 7,138,088 | 3,234,546 | 3,218,429 |
| Domestic business enterprises | | | | |
| - small medium enterprises | 46,445,167 | 46,449,240 | 19,512,715 | 19,649,665 |
| - others | 47,139,481 | 43,961,124 | 24,244,451 | 21,458,052 |
| Government and statutory bodies | 12,346,496 | 12,416,001 | 9,832,155 | 9,820,805 |
| Individuals | 231,286,945 | 231,200,669 | 108,290,173 | 108,036,008 |
| Other domestic entities | 1,753,713 | 1,758,319 | 537,428 | 538,785 |
| Foreign entities | 50,692,418 | 49,849,990 | 49,144,390 | 48,634,319 |
| Gross loans, advances and financing | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |
| (iii) By interest rate sensitivity | | | | |
| Fixed rate | | | | |
| - Housing loans/ financing | 6,933,019 | 6,490,128 | 676,737 | 664,895 |
| - Hire purchase receivables | 20,883,932 | 21,472,093 | 534,103 | 601,154 |
| - Other fixed rate loans | 42,919,931 | 42,753,391 | 31,617,573 | 31,229,768 |
| Variable rate | | | | |
| - BLR plus/BFR plus | 67,246,673 | 67,393,541 | 34,664,671 | 35,550,254 |
| - Cost-plus | 63,707,055 | 61,365,378 | 42,398,228 | 40,513,195 |
| - Other variable rates | 195,758,431 | 193,540,520 | 105,188,685 | 103,008,705 |
| Gross loans, advances and financing | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |
| (iv) By economic purpose | | | | |
| Personal use | 24,905,451 | 25,136,890 | 20,718,336 | 20,741,338 |
| Credit cards | 8,640,228 | 8,742,045 | 7,749,029 | 7,885,565 |
| Purchase of consumer durables | 696,542 | 740,404 | 24,716 | 25,924 |
| Construction | 9,724,817 | 10,150,722 | 5,205,731 | 5,536,917 |
| Residential property (housing) | 142,645,026 | 142,381,763 | 66,819,367 | 66,444,519 |
| Non-residential property | 45,612,933 | 44,731,029 | 27,647,329 | 27,137,916 |
| Purchase of fixed assets other than land and buildings | 4,449,422 | 3,347,275 | 3,295,709 | 2,141,896 |
| Mergers and acquisitions | 1,411,642 | 1,413,185 | 1,411,642 | 1,413,072 |
| Purchase of securities | 14,058,702 | 14,161,061 | 4,207,767 | 4,193,950 |
| Purchase of transport vehicles | 26,480,297 | 26,704,270 | 621,124 | 686,881 |
| Working capital | 85,227,121 | 84,848,272 | 54,749,258 | 55,185,565 |
| Other purposes | 33,596,860 | 30,658,135 | 22,629,989 | 20,174,428 |
| Gross loans, advances and financing | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

| | The Group | | The Bank | |
|---|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| (v) By geographical distribution | | | | |
| Malaysia | 288,540,223 | 285,340,665 | 141,289,850 | 139,793,765 |
| Indonesia | 2,746,866 | 2,709,245 | 2,746,866 | 2,709,245 |
| Thailand | 30,109,239 | 31,261,993 | 906,123 | 903,816 |
| Singapore | 45,752,922 | 46,681,155 | 45,752,922 | 46,681,155 |
| United Kingdom | 3,879,795 | 3,791,680 | 3,879,795 | 3,791,680 |
| Hong Kong | 2,354,790 | 1,941,670 | 2,354,790 | 1,941,670 |
| China | 5,020,639 | 4,945,698 | 5,020,639 | 4,945,698 |
| Other countries | 19,044,567 | 16,342,945 | 13,129,012 | 10,800,942 |
| Gross loans, advances and financing | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |
| (vi) By economic sector | | | | |
| Primary agriculture | 5,428,626 | 4,861,108 | 2,700,627 | 2,922,262 |
| Mining and quarrying | 2,231,198 | 1,893,880 | 2,085,049 | 1,756,415 |
| Manufacturing | 15,935,594 | 16,764,936 | 7,686,197 | 8,591,141 |
| Electricity, gas and water supply | 8,356,353 | 9,049,809 | 4,181,298 | 4,784,656 |
| Construction | 13,083,765 | 12,456,195 | 7,855,827 | 7,190,478 |
| Transport, storage and communications | 11,480,390 | 9,027,923 | 6,991,434 | 4,394,506 |
| Education, health and others | 18,062,154 | 18,832,702 | 14,284,494 | 14,299,411 |
| Wholesale and retail trade, and restaurants and hotels | 28,612,974 | 26,756,536 | 15,298,277 | 13,874,101 |
| Finance, insurance/takaful, real estate and business activities | 61,745,977 | 60,803,124 | 42,987,020 | 42,839,231 |
| Household | 226,595,672 | 226,495,466 | 105,205,370 | 104,959,258 |
| Others | 5,916,338 | 6,073,372 | 5,804,404 | 5,956,512 |
| | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |
| (vii) By residual contractual maturity | | | | |
| Within one year | 81,185,260 | 77,318,038 | 58,258,196 | 55,270,414 |
| One year to less than three years | 29,918,149 | 28,819,716 | 19,785,340 | 19,457,781 |
| Three years to less than five years | 35,772,340 | 37,177,231 | 21,927,266 | 22,624,084 |
| Five years and more | 250,573,292 | 249,700,066 | 115,109,195 | 114,215,692 |
| Gross loans, advances and financing | 397,449,041 | 393,015,051 | 215,079,997 | 211,567,971 |

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

| | The Group | | The Bank | |
|--|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| (viii) Credit impaired loans, advances and financing by economic purpose | | | | |
| Personal use | 301,540 | 291,240 | 196,070 | 186,067 |
| Credit cards | 159,088 | 156,275 | 141,469 | 140,825 |
| Purchase of consumer durables | 589 | 431 | 22 | - |
| Construction | 150,288 | 164,764 | 7,854 | 13,060 |
| Residential property (housing) | 2,247,010 | 2,151,921 | 838,566 | 825,438 |
| Non-residential property | 405,348 | 372,696 | 202,973 | 189,955 |
| Purchase of fixed assets other than land and buildings | 19,766 | 19,954 | 13,239 | 12,972 |
| Purchase of securities | 551 | 557 | 39 | 137 |
| Purchase of transport vehicles | 332,325 | 353,313 | 14,042 | 18,130 |
| Working capital | 897,841 | 840,124 | 516,215 | 513,239 |
| Merger and acquisition | 46,253 | 45,254 | 46,253 | 45,254 |
| Other purposes | 661,962 | 704,518 | 519,406 | 563,508 |
| Gross credit impaired loans, advances and financing | 5,222,561 | 5,101,047 | 2,496,148 | 2,508,585 |
| (ix) Credit impaired loans, advances and financing by geographical distribution | | | | |
| Malaysia | 3,648,824 | 3,491,580 | 1,864,155 | 1,859,137 |
| Indonesia | 2 | 2,522 | 2 | 2,522 |
| Thailand | 741,069 | 802,702 | 217 | 31 |
| Singapore | 184,789 | 169,022 | 184,789 | 169,022 |
| United Kingdom | 47,672 | 45,573 | 47,672 | 45,573 |
| Hong Kong | 160,111 | 163,178 | 160,111 | 163,178 |
| China | 12,262 | 10,575 | 12,262 | 10,575 |
| Other countries | 427,832 | 415,895 | 226,940 | 258,547 |
| Gross credit impaired loans, advances and financing | 5,222,561 | 5,101,047 | 2,496,148 | 2,508,585 |
| (x) Credit impaired loans, advances and financing by economic sector | | | | |
| Primary agriculture | 10,793 | 13,154 | 230 | 259 |
| Mining and quarrying | 185,708 | 188,527 | 148,303 | 149,480 |
| Manufacturing | 147,322 | 184,497 | 82,944 | 91,041 |
| Electricity, gas and water supply | 19,705 | 5,112 | 1,684 | 63 |
| Construction | 235,153 | 222,599 | 140,622 | 141,342 |
| Transport, storage and communications | 60,286 | 59,484 | 50,385 | 49,430 |
| Education, health and others | 33,795 | 34,270 | 11,394 | 12,061 |
| Wholesale and retail trade, and restaurants and hotels | 498,883 | 430,497 | 201,074 | 197,122 |
| Finance, insurance/takaful, real estate and business activities | 764,467 | 771,147 | 476,893 | 490,180 |
| Household | 3,134,723 | 3,028,821 | 1,253,181 | 1,214,670 |
| Others | 131,726 | 162,939 | 129,438 | 162,937 |
| Gross credit impaired loans, advances and financing | 5,222,561 | 5,101,047 | 2,496,148 | 2,508,585 |

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

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

| The Group | 12-month expected | Lifetime expected credit | Lifetime expected | Total |
|---|----------------------------|--|---|------------------|
| | credit losses (Stage 1) | losses - Not credit impaired (Stage 2) | credit losses - Credit impaired (Stage 3) | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| At 1 January 2026 | 1,522,506 | 1,457,720 | 2,539,616 | 5,519,842 |
| Changes in expected credit losses due to transferred within stages: | 127,359 | (162,149) | 34,790 | - |
| Transferred to Stage 1 | 269,675 | (253,746) | (15,929) | - |
| Transferred to Stage 2 | (134,649) | 352,466 | (217,817) | - |
| Transferred to Stage 3 | (7,667) | (260,869) | 268,536 | - |
| Total charge to Statement of Income: | (10,357) | 35,202 | 483,928 | 508,773 |
| New financial assets originated | 255,942 | 93,587 | 79,129 | 428,658 |
| Financial assets that have been derecognised | (83,367) | (222,905) | - | (306,272) |
| Writeback in respect of full recoveries | - | - | (35,827) | (35,827) |
| Change in credit risk | (182,932) | 164,520 | 440,626 | 422,214 |
| Write-offs | (63) | (170) | (469,709) | (469,942) |
| Exchange fluctuation | (17,253) | (14,509) | (27,392) | (59,154) |
| Other movements | (8) | (3) | 7,812 | 7,801 |
| At 31 March 2026 | 1,622,184 | 1,316,091 | 2,569,045 | 5,507,320 |

| The Group | 12-month expected | Lifetime expected credit | Lifetime expected | Total |
|---|----------------------------|--|---|------------------|
| | credit losses (Stage 1) | losses - Not credit impaired (Stage 2) | credit losses - Credit impaired (Stage 3) | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| At 1 January 2025 | 2,065,265 | 1,313,007 | 3,236,035 | 6,614,307 |
| Changes in expected credit losses due to transferred within stages: | 459,633 | (553,985) | 94,352 | - |
| Transferred to Stage 1 | 1,082,458 | (1,028,335) | (54,123) | - |
| Transferred to Stage 2 | (561,129) | 1,481,137 | (920,008) | - |
| Transferred to Stage 3 | (61,696) | (1,006,787) | 1,068,483 | - |
| Total charge to Statement of Income: | (971,398) | 710,263 | 2,309,459 | 2,048,324 |
| New financial assets originated | 905,547 | 214,519 | 99,064 | 1,219,130 |
| Financial assets that have been derecognised | (667,435) | (376,351) | (90,283) | (1,134,069) |
| Writeback in respect of full recoveries | - | - | (298,366) | (298,366) |
| Change in credit risk | (1,209,510) | 872,095 | 2,599,044 | 2,261,629 |
| Write-offs | (893) | (1,724) | (2,356,151) | (2,358,768) |
| Disposal of loans, advances and financing | - | - | (105,510) | (105,510) |
| Exchange fluctuation | (29,922) | (9,979) | (88,923) | (128,824) |
| Other movements | (179) | 138 | (549,646) * | (549,687) |
| At 31 December 2025 | 1,522,506 | 1,457,720 | 2,539,616 | 5,519,842 |

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

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

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

| 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 | 681,118 | 694,741 | 1,455,213 | 2,831,072 |
| Changes in expected credit losses due to transferred within stages: | 62,311 | (104,089) | 41,778 | - |
| Transferred to Stage 1 | 144,635 | (138,427) | (6,208) | - |
| Transferred to Stage 2 | (74,846) | 168,618 | (93,772) | - |
| Transferred to Stage 3 | (7,478) | (134,280) | 141,758 | - |
| Total charge to Statement of Income: | 82,051 | (2,869) | 236,853 | 316,035 |
| New financial assets originated | 222,595 | 66,483 | 78,547 | 367,625 |
| Financial assets that have been derecognised | (61,081) | (180,105) | - | (241,186) |
| Writeback in respect of full recoveries | - | - | (22,823) | (22,823) |
| Change in credit risk | (79,463) | 110,753 | 181,129 | 212,419 |
| Write-offs | (62) | (21) | (306,460) | (306,543) |
| Exchange fluctuation | (3,692) | (2,012) | (12,100) | (17,804) |
| Other movements | (8) | (3) | 18,937 | 18,926 |
| At 31 March 2026 | 821,718 | 585,747 | 1,434,221 | 2,841,686 |

| 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 | 1,097,670 | 589,055 | 2,018,804 | 3,705,529 |
| Changes in expected credit losses due to transferred within stages: | 255,050 | (383,167) | 128,117 | - |
| Transferred to Stage 1 | 596,261 | (572,836) | (23,425) | - |
| Transferred to Stage 2 | (280,317) | 724,053 | (443,736) | - |
| Transferred to Stage 3 | (60,894) | (534,384) | 595,278 | - |
| Total charge to Statement of Income: | (650,055) | 493,368 | 1,304,499 | 1,147,812 |
| New financial assets originated | 689,592 | 118,992 | 96,211 | 904,795 |
| Financial assets that have been derecognised | (540,637) | (160,960) | (90,283) | (791,880) |
| Writeback in respect of full recoveries | - | - | (150,971) | (150,971) |
| Change in credit risk | (799,010) | 535,336 | 1,449,542 | 1,185,868 |
| Write-offs | (888) | (431) | (1,484,279) | (1,485,598) |
| Exchange fluctuation | (20,480) | (4,222) | (72,924) | (97,626) |
| Other movements | (179) | 138 | (439,004) * | (439,045) |
| At 31 December 2025 | 681,118 | 694,741 | 1,455,213 | 2,831,072 |

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

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(xii) Movements in credit impaired loans, advances and financing

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

| | The Group | | |
|--|--|------------------------------|------------------|
| | Lifetime expected credit losses | Purchased credit impaired | Total |
| | - Credit impaired (Stage 3) RM'000 | RM'000 | RM'000 |
| At 1 January 2026 | 4,986,187 | 114,860 | 5,101,047 |
| Transfer within stages | 691,947 | - | 691,947 |
| New financial assets originated | 76,629 | - | 76,629 |
| Write-offs | (469,907) | - | (469,907) |
| Amount fully recovered | (84,129) | - | (84,129) |
| Other changes in loans, advances and financing | (44,589) | (4,275) | (48,864) |
| Exchange fluctuation | (44,162) | - | (44,162) |
| At 31 March 2026 | 5,111,976 | 110,585 | 5,222,561 |

| | The Group | | |
|--|--|------------------------------|------------------|
| | Lifetime expected credit losses | Purchased credit impaired | Total |
| | - Credit impaired (Stage 3) RM'000 | RM'000 | RM'000 |
| At 1 January 2025 | 6,171,264 | - | 6,171,264 |
| Transfer within stages | 2,380,339 | - | 2,380,339 |
| New financial assets originated | 97,123 | 162,437 | 259,560 |
| Write-offs | (2,368,089) | - | (2,368,089) |
| Amount fully recovered | (356,061) | (48,895) | (404,956) |
| Financial assets that have been derecognised | (863,710) | - | (863,710) |
| Other changes in loans, advances and financing | 162,753 | 1,318 | 164,071 |
| Disposal of loans, advances and financing | (159,643) | - | (159,643) |
| Exchange fluctuation | (77,789) | - | (77,789) |
| At 31 December 2025 | 4,986,187 | 114,860 | 5,101,047 |

| | The Group | |
|---|---------------|------------------|
| | 31 March 2026 | 31 December 2025 |
| Ratio of credit impaired loans to total loans, advances and financing | 1.31% | 1.30% |

PART A - EXPLANATORY NOTES (CONTINUED)

A11. LOANS, ADVANCES AND FINANCING (CONTINUED)

(xii) Movements in credit impaired loans, advances and financing (continued)

Gross carrying amount movement of loans, advances and financing at amortised cost classified as credit impaired: (Continued)

| | The Bank | | |
|--|--|------------------------------|------------------|
| | Lifetime expected credit losses - Credit impaired (Stage 3) | Purchased credit impaired | Total |
| | RM'000 | RM'000 | RM'000 |
| At 1 January 2026 | 2,393,725 | 114,860 | 2,508,585 |
| Transfer within stages | 350,298 | - | 350,298 |
| New financial assets originated | 67,730 | - | 67,730 |
| Write-offs | (306,460) | - | (306,460) |
| Amount fully recovered | (48,490) | - | (48,490) |
| Other changes in loans, advances and financing | (62,114) | (4,275) | (66,389) |
| Exchange fluctuation | (9,126) | - | (9,126) |
| At 31 March 2026 | 2,385,563 | 110,585 | 2,496,148 |

| | The Bank | | |
|--|--|------------------------------|------------------|
| | Lifetime expected credit losses - Credit impaired (Stage 3) | Purchased credit impaired | Total |
| | RM'000 | RM'000 | RM'000 |
| At 1 January 2025 | 3,399,358 | - | 3,399,358 |
| Transfer within stages | 1,193,840 | - | 1,193,840 |
| New financial assets originated | 92,043 | 162,437 | 254,480 |
| Write-offs | (1,496,217) | - | (1,496,217) |
| Amount fully recovered | (177,240) | (48,895) | (226,135) |
| Financial assets that have been derecognised | (863,710) | - | (863,710) |
| Other changes in loans, advances and financing | 294,963 | 1,318 | 296,281 |
| Exchange fluctuation | (49,312) | - | (49,312) |
| At 31 December 2025 | 2,393,725 | 114,860 | 2,508,585 |

| | The Bank | |
|---|---------------|------------------|
| | 31 March 2026 | 31 December 2025 |
| Ratio of credit impaired loans to total loans, advances and financing | 1.16% | 1.19% |

PART A - EXPLANATORY NOTES (CONTINUED)

A12. OTHER ASSETS

| | The Group | | The Bank | |
|---|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Foreclosed assets net of allowance for impairment losses of RM23,790,000 (2025: RM10,160,000) | 99,373 | 123,556 | - | - |
| Due from brokers | 17,210 | 21,024 | 17,210 | 21,024 |
| Structured financing | 375,755 | 320,141 | 375,755 | 320,141 |
| Cash collateral pledged for derivative transactions | 3,913,383 | 5,119,436 | 2,628,865 | 2,789,518 |
| Treasury related receivables | 5,499,198 | 2,830,703 | 4,253,431 | 1,897,453 |
| Settlement accounts | 429,608 | 405,925 | 344,076 | 386,604 |
| Other debtors net of expected credit losses *, deposits and prepayments | 2,453,632 | 1,640,044 | 1,837,006 | 1,295,587 |
| | 12,788,159 | 10,460,829 | 9,456,343 | 6,710,327 |

* net of expected credit losses of RM610,848,000 (2025: RM610,059,000) for the Group and RM554,846,000 (2025: RM553,833,000) for the Bank. Included in other debtors net of expected credit losses, deposits and prepayments are amounts related to receivables of settlement debit card balances.

A13. DEPOSITS FROM CUSTOMERS

| | The Group | | The Bank | |
|---|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| (i) By type of deposit | | | | |
| Demand deposits | 107,914,121 | 101,764,664 | 77,172,981 | 75,826,483 |
| Saving deposits | 71,160,809 | 73,140,728 | 37,510,232 | 37,875,542 |
| Fixed deposits | 146,888,005 | 153,967,385 | 109,162,215 | 109,844,144 |
| Negotiable instruments of deposit | 1,585,272 | 2,182,054 | 440,174 | 52,353 |
| Short term money market deposits | 92,138,948 | 86,975,493 | 43,997,975 | 42,969,500 |
| Others | 2,111,474 | 1,992,980 | 915,354 | 880,602 |
| | 421,798,629 | 420,023,304 | 269,198,931 | 267,448,624 |
| (ii) By type of customer | | | | |
| Government and statutory bodies | 26,049,362 | 19,940,051 | 9,164,216 | 10,295,582 |
| Business enterprises | 161,607,277 | 166,358,848 | 109,658,786 | 114,134,350 |
| Individuals | 158,641,172 | 161,865,864 | 104,981,142 | 101,412,303 |
| Others | 75,500,818 | 71,858,541 | 45,394,787 | 41,606,389 |
| | 421,798,629 | 420,023,304 | 269,198,931 | 267,448,624 |
| (iii) Maturity structure of fixed deposits and negotiable instruments of deposit | | | | |
| Due within six months | 122,008,214 | 134,724,185 | 92,597,082 | 96,856,193 |
| Six months to less than one year | 25,155,903 | 20,062,666 | 16,707,553 | 12,703,813 |
| One year to less than three years | 1,266,874 | 1,321,288 | 257,253 | 297,403 |
| Three years to less than five years | 42,267 | 41,300 | 40,501 | 39,088 |
| More than five years | 19 | - | - | - |
| | 148,473,277 | 156,149,439 | 109,602,389 | 109,896,497 |

A14. INVESTMENT ACCOUNTS OF CUSTOMERS

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

PART A - EXPLANATORY NOTES (CONTINUED)

A15. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

| | The Group | | The Bank | |
|------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Licensed banks | 31,382,796 | 30,914,525 | 29,837,823 | 28,751,733 |
| Licensed finance companies | 3,477,944 | 6,107,383 | 2,129,603 | 4,625,512 |
| Licensed investment banks | 661,509 | 392,887 | 531,666 | 228,266 |
| Bank Negara Malaysia | 1,330,610 | 1,317,899 | 1,330,610 | 1,317,899 |
| Other financial institutions | 7,824,212 | 9,475,399 | 6,094,654 | 7,341,967 |
| | 44,677,071 | 48,208,093 | 39,924,356 | 42,265,377 |

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

| | The Group | The Bank |
|-------------------------------------|-------------------|-------------------|
| | 31 March 2026 | 31 December 2025 |
| Due within six months | 42,967,989 | 46,916,733 |
| Six months to less than one year | 1,025,620 | 617,697 |
| One year to less than three years | 51,328 | 54,315 |
| Three years to less than five years | 632,134 | 619,348 |
| | 44,677,071 | 48,208,093 |

A16. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

| | The Group | | The Bank | |
|---|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Designated at fair value through profit or loss (Note a) | | | | |
| Deposits from customers - structured investments | 5,345,783 | 4,304,767 | 2,414,579 | 2,136,963 |
| Debentures | 391,392 | 184,992 | - | - |
| Bills payable | 1,332,303 | 1,411,719 | - | - |
| | 7,069,478 | 5,901,478 | 2,414,579 | 2,136,963 |
| Held for trading | | | | |
| Malaysian Government Securities | 176,553 | 3,984 | 176,553 | 3,984 |
| Other Government Securities | 2,071,217 | 1,836,406 | - | - |
| Government investment issues | 24,653 | 13,811 | 24,653 | 13,811 |
| | 2,272,423 | 1,854,201 | 201,206 | 17,795 |
| | 9,341,901 | 7,755,679 | 2,615,785 | 2,154,758 |

a) The Group and the Bank have issued structured investments, bills payable and debentures, 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. These instruments are managed by the Group and the Bank on the basis of its fair value, and/or includes terms that have substantive derivative characteristics.

The carrying amount of financial liabilities designated at fair value of the Group and the Bank at 31 March 2026 were RM78,314,000 lower (2025: RM40,955,000 higher) and RM30,159,000 (2025: RM68,922,000) higher respectively than the contractual amount at maturity for the structured investments, RM18,765,000 lower (2025: RM7,898,000 higher) than the contractual amount at maturity for the debentures of the Group and RM117,988,000 (2025: RM152,251,000) higher than the contractual amount at maturity for bills payable of the Group.

A17. OTHER LIABILITIES

| | Note | The Group | | The Bank | |
|---|--------|-------------------------|----------------------------|-------------------------|----------------------------|
| | | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Due to brokers and clients | | 162,517 | 14,436 | 162,517 | 14,436 |
| Post employment benefit obligations | | 337,753 | 229,696 | 166,374 | 54,806 |
| Sundry creditors | | 1,479,411 | 1,248,864 | 1,305,430 | 1,165,096 |
| Expenditure payable | | 2,115,293 | 2,474,226 | 1,771,528 | 2,061,018 |
| Expected credit losses for loan commitments and financial guarantee contracts | A17(a) | 335,940 | 335,137 | 250,918 | 252,891 |
| Provision for legal claims | | 74,262 | 77,985 | 36,200 | 36,214 |
| Credit card expenditure payable | | 118,458 | 112,986 | 115,640 | 110,030 |
| Cash collateral received for derivative transactions | | 3,949,589 | 4,930,210 | 1,887,221 | 2,200,030 |
| Structured deposits | | 5,453,725 | 4,817,813 | 5,453,626 | 4,797,715 |
| Treasury related payables | | 4,449,710 | 4,935,183 | 3,715,567 | 4,321,590 |
| Settlement accounts | | 416,045 | 517,899 | 402,915 | 501,398 |
| Others | | 1,004,396 | 1,074,536 | 657,185 | 691,636 |
| | | 19,897,099 | 20,768,971 | 15,925,121 | 16,206,860 |

PART A - EXPLANATORY NOTES (CONTINUED)

A17. OTHER LIABILITIES (CONTINUED)

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

| The Group | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
|---|---|---|---|-------------------------|
| At 1 January 2026 | 150,807 | 96,329 | 88,001 | 335,137 |
| Changes in expected credit losses due to transferred within stages: | 17,782 | (17,177) | (605) | - |
| Transferred to Stage 1 | 20,853 | (20,773) | (80) | - |
| Transferred to Stage 2 | (2,945) | 9,537 | (6,592) | - |
| Transferred to Stage 3 | (126) | (5,941) | 6,067 | - |
| Total charge to Statement of Income: | (19,132) | 90 | 20,557 | 1,515 |
| New exposures | 18,083 | 3,840 | - | 21,923 |
| Exposures derecognised or matured | (34,733) | (5,295) | (1,858) | (41,886) |
| Change in credit risk | (2,482) | 1,545 | 22,415 | 21,478 |
| Exchange fluctuation | (527) | (51) | (792) | (1,370) |
| Other movements | - | (161) | 819 | 658 |
| At 31 March 2026 | 148,930 | 79,030 | 107,980 | 335,940 |

| The Group | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
|---|---|---|---|-------------------------|
| At 1 January 2025 | 183,897 | 71,948 | 77,618 | 333,463 |
| Changes in expected credit losses due to transferred within stages: | 87,245 | (81,441) | (5,804) | - |
| Transferred to Stage 1 | 110,590 | (107,548) | (3,042) | - |
| Transferred to Stage 2 | (23,096) | 59,578 | (36,482) | - |
| Transferred to Stage 3 | (249) | (33,471) | 33,720 | - |
| Total charge to Statement of Income: | (118,206) | 106,077 | 17,088 | 4,959 |
| New exposures | 199,531 | 9,672 | 671 | 209,874 |
| Exposures derecognised or matured | (172,906) | (32,632) | (16,804) | (222,342) |
| Change in credit risk | (144,831) | 129,037 | 33,221 | 17,427 |
| Exchange fluctuation | (1,879) | (245) | (900) | (3,024) |
| Other movements | (250) | (10) | (1) | (261) |
| At 31 December 2025 | 150,807 | 96,329 | 88,001 | 335,137 |

PART A - EXPLANATORY NOTES (CONTINUED)

A17. OTHER LIABILITIES (CONTINUED)

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

| 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 | 122,301 | 81,581 | 49,009 | 252,891 |
| Changes in expected credit losses due to transferred within stages: | 16,540 | (15,692) | (848) | - |
| Transferred to Stage 1 | 18,752 | (18,672) | (80) | - |
| Transferred to Stage 2 | (2,088) | 7,866 | (5,778) | - |
| Transferred to Stage 3 | (124) | (4,886) | 5,010 | - |
| Total charge to Statement of Income: | (18,032) | (6,685) | 22,442 | (2,275) |
| New exposures | 13,015 | 460 | - | 13,475 |
| Exposures derecognised or matured | (29,630) | (3,674) | (1,278) | (34,582) |
| Change in credit risk | (1,417) | (3,471) | 23,720 | 18,832 |
| Exchange fluctuation | (312) | (33) | (11) | (356) |
| Other movements | - | (161) | 819 | 658 |
| At 31 March 2026 | 120,497 | 59,010 | 71,411 | 250,918 |

| 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 | 150,148 | 62,116 | 32,566 | 244,830 |
| Changes in expected credit losses due to transferred within stages: | 85,368 | (79,535) | (5,833) | - |
| Transferred to Stage 1 | 97,780 | (94,766) | (3,014) | - |
| Transferred to Stage 2 | (12,168) | 42,296 | (30,128) | - |
| Transferred to Stage 3 | (244) | (27,065) | 27,309 | - |
| Total charge to Statement of Income: | (111,248) | 99,173 | 22,518 | 10,443 |
| New exposures | 151,097 | 5,111 | 700 | 156,908 |
| Exposures derecognised or matured | (145,779) | (23,904) | (9,057) | (178,740) |
| Change in credit risk | (116,566) | 117,966 | 30,875 | 32,275 |
| Exchange fluctuation | (1,715) | (163) | (241) | (2,119) |
| Other movements | (252) | (10) | (1) | (263) |
| At 31 December 2025 | 122,301 | 81,581 | 49,009 | 252,891 |

As at 31 March 2026, the gross carrying amount of loan commitments and financial guarantee contracts that are credit impaired for the Group and the Bank is RM244,125,000 (2025: RM231,943,000) and RM185,158,000 (2025: RM171,158,000) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A18. INTEREST INCOME

| | 1st Quarter Ended | | Three Months Ended | |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Loans and advances | | | | |
| - interest income | 2,850,326 | 3,306,790 | 2,850,326 | 3,306,790 |
| - unwinding income [^] | 13,398 | 19,617 | 13,398 | 19,617 |
| Money at call and deposits with financial institutions | 149,389 | 198,438 | 149,389 | 198,438 |
| Reverse repurchase agreements | 108,167 | 89,881 | 108,167 | 89,881 |
| Debt instruments at fair value through other comprehensive income | 514,923 | 556,150 | 514,923 | 556,150 |
| Debt instruments at amortised cost | 480,463 | 459,619 | 480,463 | 459,619 |
| Others | 44,277 | 43,941 | 44,277 | 43,941 |
| | <u>4,160,943</u> | <u>4,674,436</u> | <u>4,160,943</u> | <u>4,674,436</u> |
| Net accretion of discount less amortisation of premium | (28,072) | 60,024 | (28,072) | 60,024 |
| | <u>4,132,871</u> | <u>4,734,460</u> | <u>4,132,871</u> | <u>4,734,460</u> |
| The Bank | | | | |
| Loans and advances | | | | |
| - interest income | 2,407,832 | 2,764,304 | 2,407,832 | 2,764,304 |
| - unwinding income [^] | 11,507 | 17,200 | 11,507 | 17,200 |
| Money at call and deposits with financial institutions | 175,117 | 229,852 | 175,117 | 229,852 |
| Reverse repurchase agreements | 107,779 | 87,823 | 107,779 | 87,823 |
| Debt instruments at fair value through other comprehensive income | 459,107 | 497,478 | 459,107 | 497,478 |
| Debt instruments at amortised cost | 477,037 | 453,331 | 477,037 | 453,331 |
| Others | 43,223 | 43,941 | 43,223 | 43,941 |
| | <u>3,681,602</u> | <u>4,093,929</u> | <u>3,681,602</u> | <u>4,093,929</u> |
| Net accretion of discount less amortisation of premium | (7,685) | 68,798 | (7,685) | 68,798 |
| | <u>3,673,917</u> | <u>4,162,727</u> | <u>3,673,917</u> | <u>4,162,727</u> |

[^] Included in unwinding income is interest income earned on credit impaired financial assets.

A19. INTEREST INCOME FOR FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

| | 1st Quarter Ended | | Three Months Ended | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Loans and advances at fair value through profit or loss | 895 | - | 895 | - |
| Financial investments at fair value through profit or loss | 288,270 | 260,568 | 288,270 | 260,568 |
| | <u>289,165</u> | <u>260,568</u> | <u>289,165</u> | <u>260,568</u> |
| Net accretion of discount less amortisation of premium | 31,161 | 74,176 | 31,161 | 74,176 |
| | <u>320,326</u> | <u>334,744</u> | <u>320,326</u> | <u>334,744</u> |
| The Bank | | | | |
| Loans and advances at fair value through profit or loss | 895 | - | 895 | - |
| Financial investments at fair value through profit or loss | 226,856 | 188,855 | 226,856 | 188,855 |
| | <u>227,751</u> | <u>188,855</u> | <u>227,751</u> | <u>188,855</u> |
| Net accretion of discount less amortisation of premium | 36,176 | 79,668 | 36,176 | 79,668 |
| | <u>263,927</u> | <u>268,523</u> | <u>263,927</u> | <u>268,523</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A20. INTEREST EXPENSE

| | 1st Quarter Ended | | Three Months Ended | |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Deposits and placements of banks and other financial institutions | 248,385 | 347,039 | 248,385 | 347,039 |
| Deposits from other customers | 1,580,795 | 1,926,267 | 1,580,795 | 1,926,267 |
| Repurchase agreements | 244,029 | 349,059 | 244,029 | 349,059 |
| Financial liabilities designated at fair value through profit or loss | 31,000 | 27,188 | 31,000 | 27,188 |
| Negotiable certificates of deposits | 6,020 | 31,020 | 6,020 | 31,020 |
| Recourse obligation on loan and financing sold to Cagamas | 13,517 | 13,384 | 13,517 | 13,384 |
| Bonds, Sukuk and debentures | 79,076 | 70,473 | 79,076 | 70,473 |
| Subordinated obligations | 111,015 | 103,897 | 111,015 | 103,897 |
| Other borrowings | 66,135 | 77,321 | 66,135 | 77,321 |
| Structured deposits | 18,502 | 22,829 | 18,502 | 22,829 |
| Lease liabilities | 2,702 | 4,336 | 2,702 | 4,336 |
| Others | 3,133 | 5,811 | 3,133 | 5,811 |
| | <u>2,404,309</u> | <u>2,978,624</u> | <u>2,404,309</u> | <u>2,978,624</u> |
| The Bank | | | | |
| Deposits and placements of banks and other financial institutions | 224,812 | 323,636 | 224,812 | 323,636 |
| Deposits from other customers | 1,418,366 | 1,680,263 | 1,418,366 | 1,680,263 |
| Repurchase agreements | 225,292 | 313,517 | 225,292 | 313,517 |
| Financial liabilities designated at fair value through profit or loss | 18,506 | 18,357 | 18,506 | 18,357 |
| Negotiable certificates of deposits | 6,020 | 30,889 | 6,020 | 30,889 |
| Recourse obligation on loan and financing sold to Cagamas | 13,517 | 13,384 | 13,517 | 13,384 |
| Bonds and debentures | 78,203 | 68,831 | 78,203 | 68,831 |
| Subordinated obligations | 106,461 | 99,047 | 106,461 | 99,047 |
| Other borrowings | 66,132 | 77,307 | 66,132 | 77,307 |
| Structured deposits | 18,502 | 22,829 | 18,502 | 22,829 |
| Lease liabilities | 2,071 | 3,672 | 2,071 | 3,672 |
| Others | 23 | 24 | 23 | 24 |
| | <u>2,177,905</u> | <u>2,651,756</u> | <u>2,177,905</u> | <u>2,651,756</u> |

A21. MODIFICATION LOSS

| | 1st Quarter Ended | | Three Months Ended | |
|------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Loss on modification of cash flows | <u>8,517</u> | <u>5,875</u> | <u>8,517</u> | <u>5,875</u> |
| The Bank | | | | |
| Loss on modification of cash flows | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A22. NET NON-INTEREST INCOME

| | 1st Quarter Ended | | Three Months Ended | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| (a) Fee and commission income | | | | |
| Commissions | 255,393 | 245,102 | 255,393 | 245,102 |
| Fee on loans and advances | 131,025 | 178,239 | 131,025 | 178,239 |
| Service charges and fees | 154,274 | 162,728 | 154,274 | 162,728 |
| Guarantee fees | 8,696 | 12,238 | 8,696 | 12,238 |
| Other fee income | 53,230 | 43,675 | 53,230 | 43,675 |
| Fee and commission income | 602,618 | 641,982 | 602,618 | 641,982 |
| (b) Fee and commission expense | (168,760) | (184,154) | (168,760) | (184,154) |
| Net fee and commission income | 433,858 | 457,828 | 433,858 | 457,828 |
| (c) Other non-interest income | | | | |
| Gross dividend income from: | | | | |
| Financial investments at fair value through profit or loss | 20,740 | 12,184 | 20,740 | 12,184 |
| | 20,740 | 12,184 | 20,740 | 12,184 |
| Net (loss)/gain arising from financial investments at fair value through profit or loss | | | | |
| - realised | (486,474) | (12,957) | (486,474) | (12,957) |
| - unrealised | (979,679) | 162,098 | (979,679) | 162,098 |
| | (1,466,153) | 149,141 | (1,466,153) | 149,141 |
| Net gain/(loss) arising from derivative financial instrument | | | | |
| - realised | 540,922 | 234,365 | 540,922 | 234,365 |
| - unrealised | 1,587,703 | (328,497) | 1,587,703 | (328,497) |
| | 2,128,625 | (94,132) | 2,128,625 | (94,132) |
| Net gain/(loss) arising from financial liabilities at fair value through profit or loss | | | | |
| - realised | (13,882) | (6,623) | (13,882) | (6,623) |
| - unrealised | 140,373 | (31,737) | 140,373 | (31,737) |
| | 126,491 | (38,360) | 126,491 | (38,360) |
| Net (loss)/gain arising from hedging activities | (32,457) | 1,911 | (32,457) | 1,911 |
| Net gain from sale of investment in debt instruments at fair value through other comprehensive income | 138,067 | 56,360 | 138,067 | 56,360 |
| Net gain from redemption of debt instruments at amortised cost | - | 180 | - | 180 |
| Other income | | | | |
| Foreign exchange (loss)/gain | (182,246) | 606,227 | (182,246) | 606,227 |
| Rental income | 3,264 | 2,104 | 3,264 | 2,104 |
| Gain on disposal of property, plant and equipment/assets held for sale | 432 | 1,493 | 432 | 1,493 |
| Gain on disposal of foreclosed assets | 13 | 168 | 13 | 168 |
| Others | 12,720 | 7,536 | 12,720 | 7,536 |
| | (165,817) | 617,528 | (165,817) | 617,528 |
| Total other non interest income | 749,496 | 704,812 | 749,496 | 704,812 |
| Net non-interest income | 1,183,354 | 1,162,640 | 1,183,354 | 1,162,640 |

PART A - EXPLANATORY NOTES (CONTINUED)

A22. NET NON-INTEREST INCOME (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 |
| The Bank | | | | |
| (a) Fee and commission income | | | | |
| Commissions | 201,859 | 187,973 | 201,859 | 187,973 |
| Fee on loans and advances | 125,872 | 173,714 | 125,872 | 173,714 |
| Service charges and fees | 467,324 | 489,276 | 467,324 | 489,276 |
| Guarantee fees | 6,913 | 9,878 | 6,913 | 9,878 |
| Other fee income | 52,518 | 41,338 | 52,518 | 41,338 |
| Fee and commission income | 854,486 | 902,179 | 854,486 | 902,179 |
| (b) Fee and commission expense | | | | |
| | (163,387) | (179,925) | (163,387) | (179,925) |
| Net fee and commission income | 691,099 | 722,254 | 691,099 | 722,254 |
| (c) Other non-interest income | | | | |
| Gross dividend income from: | | | | |
| Financial investments at fair value through profit or loss | 20,740 | 12,184 | 20,740 | 12,184 |
| | 20,740 | 12,184 | 20,740 | 12,184 |
| Net loss arising from financial investments at fair value through profit or loss | | | | |
| - realised | (264,130) | (79,290) | (264,130) | (79,290) |
| - unrealised | (281,080) | (36,328) | (281,080) | (36,328) |
| | (545,210) | (115,618) | (545,210) | (115,618) |
| Net gain arising from derivative financial instrument | | | | |
| - realised | 264,994 | 61,276 | 264,994 | 61,276 |
| - unrealised | 877,339 | 25,891 | 877,339 | 25,891 |
| | 1,142,333 | 87,167 | 1,142,333 | 87,167 |
| Net gain/(loss) arising from financial liabilities at fair value through profit or loss | | | | |
| - realised | (9,341) | (4,844) | (9,341) | (4,844) |
| - unrealised | 38,323 | 2,146 | 38,323 | 2,146 |
| | 28,982 | (2,698) | 28,982 | (2,698) |
| Net (loss)/gain arising from hedging activities | (9,939) | 10,667 | (9,939) | 10,667 |
| Net gain from sale of investment in debt instruments at fair value through other comprehensive income | 94,829 | 31,731 | 94,829 | 31,731 |
| Net gain from redemption of debt instruments at amortised cost | - | 180 | - | 180 |
| Other income | | | | |
| Foreign exchange (loss)/gain | (88,943) | 608,451 | (88,943) | 608,451 |
| Rental income | 2,877 | 1,597 | 2,877 | 1,597 |
| Gain on disposal of property, plant and equipment/assets held for sale | 30 | 540 | 30 | 540 |
| Others | 9,320 | 3,482 | 9,320 | 3,482 |
| | (76,716) | 614,070 | (76,716) | 614,070 |
| Total other non-interest income | 655,019 | 637,683 | 655,019 | 637,683 |
| Net non-interest income | 1,346,118 | 1,359,937 | 1,346,118 | 1,359,937 |

PART A - EXPLANATORY NOTES (CONTINUED)

A23. OVERHEADS

| | 1st Quarter Ended | | Three Months Ended | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Personnel costs | | | | |
| - Salaries, allowances and bonuses | 928,469 | 917,576 | 928,469 | 917,576 |
| - Pension cost | 109,432 | 110,376 | 109,432 | 110,376 |
| - Share-based expense ¹ | - | 4,830 | - | 4,830 |
| - Overtime | 4,791 | 4,564 | 4,791 | 4,564 |
| - Staff incentives and other staff payments | 58,019 | 54,080 | 58,019 | 54,080 |
| - Medical expenses | 29,795 | 26,893 | 29,795 | 26,893 |
| - Others | 48,876 | 31,858 | 48,876 | 31,858 |
| | <u>1,179,382</u> | <u>1,150,177</u> | <u>1,179,382</u> | <u>1,150,177</u> |
| Establishment costs | | | | |
| - Depreciation of property, plant and equipment | 40,217 | 39,175 | 40,217 | 39,175 |
| - Depreciation of right-of-use assets | 40,311 | 51,403 | 40,311 | 51,403 |
| - Rental | 27,049 | 27,435 | 27,049 | 27,435 |
| - Amortisation of intangible assets | 99,273 | 107,431 | 99,273 | 107,431 |
| - Repair and maintenance | 198,037 | 191,793 | 198,037 | 191,793 |
| - Outsourced services | 21,766 | 11,795 | 21,766 | 11,795 |
| - Security expenses | 20,099 | 19,622 | 20,099 | 19,622 |
| - Others | 30,265 | 28,677 | 30,265 | 28,677 |
| | <u>477,017</u> | <u>477,331</u> | <u>477,017</u> | <u>477,331</u> |
| Marketing expenses | | | | |
| - Advertisement | 17,738 | 23,674 | 17,738 | 23,674 |
| - Others | 57,262 | 51,001 | 57,262 | 51,001 |
| | <u>75,000</u> | <u>74,675</u> | <u>75,000</u> | <u>74,675</u> |
| Administration and general expenses | | | | |
| - Communication | 17,898 | 23,589 | 17,898 | 23,589 |
| - Consultancy and professional fees | 26,537 | 16,997 | 26,537 | 16,997 |
| - Legal expenses | (18) | 4,163 | (18) | 4,163 |
| - Stationery | 4,199 | 4,866 | 4,199 | 4,866 |
| - Postages | 6,714 | 7,769 | 6,714 | 7,769 |
| - Administrative travelling and vehicle expenses | 5,222 | 5,651 | 5,222 | 5,651 |
| - Incidental expenses on banking operations | 14,703 | 12,387 | 14,703 | 12,387 |
| - Insurance | 4,641 | 3,748 | 4,641 | 3,748 |
| - Others | 134,048 | 159,526 | 134,048 | 159,526 |
| | <u>213,944</u> | <u>238,696</u> | <u>213,944</u> | <u>238,696</u> |
| | <u>1,945,343</u> | <u>1,940,879</u> | <u>1,945,343</u> | <u>1,940,879</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A23. OVERHEADS (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 |
| The Bank | | | | |
| Personnel costs | | | | |
| - Salaries, allowances and bonuses | 778,060 | 748,928 | 778,060 | 748,928 |
| - Pension cost | 96,875 | 97,001 | 96,875 | 97,001 |
| - Share-based expense ¹ | - | 3,936 | - | 3,936 |
| - Overtime | 3,675 | 3,181 | 3,675 | 3,181 |
| - Staff incentives and other staff payments | 52,538 | 47,192 | 52,538 | 47,192 |
| - Medical expenses | 27,930 | 24,814 | 27,930 | 24,814 |
| - Others | 37,531 | 24,290 | 37,531 | 24,290 |
| | <u>996,609</u> | <u>949,342</u> | <u>996,609</u> | <u>949,342</u> |
| Establishment costs | | | | |
| - Depreciation of property, plant and equipment | 32,291 | 29,662 | 32,291 | 29,662 |
| - Depreciation of right-of-use assets | 33,191 | 44,075 | 33,191 | 44,075 |
| - Rental | 11,729 | 14,133 | 11,729 | 14,133 |
| - Amortisation of intangible assets | 84,131 | 90,738 | 84,131 | 90,738 |
| - Repair and maintenance | 185,722 | 178,140 | 185,722 | 178,140 |
| - Outsourced services | 14,260 | 10,848 | 14,260 | 10,848 |
| - Security expenses | 18,996 | 18,294 | 18,996 | 18,294 |
| - Others | 25,147 | 23,368 | 25,147 | 23,368 |
| | <u>405,467</u> | <u>409,258</u> | <u>405,467</u> | <u>409,258</u> |
| Marketing expenses | | | | |
| - Advertisement | 14,619 | 19,547 | 14,619 | 19,547 |
| - Others | 57,163 | 50,422 | 57,163 | 50,422 |
| | <u>71,782</u> | <u>69,969</u> | <u>71,782</u> | <u>69,969</u> |
| Administration and general expenses | | | | |
| - Communication | 11,213 | 14,369 | 11,213 | 14,369 |
| - Consultancy and professional fees | 23,310 | 18,535 | 23,310 | 18,535 |
| - Legal expenses | 88 | 963 | 88 | 963 |
| - Stationery | 3,340 | 3,643 | 3,340 | 3,643 |
| - Postages | 4,530 | 5,773 | 4,530 | 5,773 |
| - Administrative travelling and vehicle expenses | 3,592 | 3,697 | 3,592 | 3,697 |
| - Incidental expenses on banking operations | 5,924 | 6,883 | 5,924 | 6,883 |
| - Insurance | 2,993 | 2,442 | 2,993 | 2,442 |
| - Others | 138,456 | 167,770 | 138,456 | 167,770 |
| | <u>193,446</u> | <u>224,075</u> | <u>193,446</u> | <u>224,075</u> |
| | <u>1,667,304</u> | <u>1,652,644</u> | <u>1,667,304</u> | <u>1,652,644</u> |

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

PART A - EXPLANATORY NOTES (CONTINUED)**A24(a). EXPECTED CREDIT LOSSES ON LOANS, ADVANCES AND FINANCING**

| | 1st Quarter Ended | | Three Months Ended | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Expected credit losses on loans, advances and financing at amortised cost: | | | | |
| - Expected credit losses on loans, advances and financing | 508,773 | 461,079 | 508,773 | 461,079 |
| Credit impaired (includes purchased credit impaired): | | | | |
| - recovered | (212,367) | (169,682) | (212,367) | (169,682) |
| - written off | 13,722 | 14,438 | 13,722 | 14,438 |
| | <u>310,128</u> | <u>305,835</u> | <u>310,128</u> | <u>305,835</u> |
| The Bank | | | | |
| Expected credit losses on loans, advances and financing at amortised cost: | | | | |
| - Expected credit losses on loans, advances and financing | 316,035 | 194,390 | 316,035 | 194,390 |
| Credit impaired (includes purchased credit impaired): | | | | |
| - recovered | (135,589) | (107,760) | (135,589) | (107,760) |
| - written off | 9,093 | 11,488 | 9,093 | 11,488 |
| | <u>189,539</u> | <u>98,118</u> | <u>189,539</u> | <u>98,118</u> |

A24(b). OTHER EXPECTED CREDIT LOSSES AND IMPAIRMENT ALLOWANCES

| | 1st Quarter Ended | | Three Months Ended | |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| | 31 March 2026 RM'000 | 31 March 2025 RM'000 | 31 March 2026 RM'000 | 31 March 2025 RM'000 |
| The Group | | | | |
| Expected credit losses and impairment allowances made/(written back): | | | | |
| - Debt instrument at fair value through other comprehensive income | (1,702) | 2,446 | (1,702) | 2,446 |
| - Debt instrument at amortised cost | (12,505) | 3,016 | (12,505) | 3,016 |
| - Money at call and deposits and placements with banks and other financial institutions | (290) | (362) | (290) | (362) |
| - Other assets | 16,361 | 1,683 | 16,361 | 1,683 |
| | <u>1,864</u> | <u>6,783</u> | <u>1,864</u> | <u>6,783</u> |
| The Bank | | | | |
| Expected credit losses and impairment allowances made/(written back): | | | | |
| - Debt instrument at fair value through other comprehensive income | (3,493) | 1,629 | (3,493) | 1,629 |
| - Debt instrument at amortised cost | (12,378) | 2,209 | (12,378) | 2,209 |
| - Money at call and deposits and placements with banks and other financial institutions | (84) | (224) | (84) | (224) |
| - Other assets | 1,808 | 238 | 1,808 | 238 |
| | <u>(14,147)</u> | <u>3,852</u> | <u>(14,147)</u> | <u>3,852</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS

The following tables summarise the contractual 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 at risk.

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

| | The Group | | | The Bank | | |
|-------------------------------------|----------------------|------------------|-----------------------|--------------------|------------------|-----------------------|
| | Principal | Fair values | | Principal | Fair values | |
| At 31 March 2026 | RM'000 | Assets RM'000 | Liabilities RM'000 | RM'000 | Assets RM'000 | Liabilities RM'000 |
| <u>Trading derivatives</u> | | | | | | |
| <u>Foreign exchange derivatives</u> | | | | | | |
| Currency forward | 87,616,892 | 899,317 | (1,250,692) | 50,657,044 | 596,183 | (468,903) |
| - less than one year | 86,314,576 | 882,729 | (1,217,381) | 49,684,286 | 580,260 | (440,816) |
| - one year to three years | 1,103,604 | 14,639 | (25,127) | 849,184 | 14,558 | (21,852) |
| - more than three years | 198,712 | 1,949 | (8,184) | 123,574 | 1,365 | (6,235) |
| Currency swaps | 472,228,300 | 5,083,794 | (4,626,739) | 332,551,777 | 2,537,615 | (2,854,986) |
| - less than one year | 465,052,778 | 5,039,312 | (4,324,230) | 327,476,610 | 2,533,529 | (2,573,673) |
| - one year to three years | 3,185,189 | 19,437 | (122,516) | 1,931,145 | 3,448 | (101,940) |
| - more than three years | 3,990,333 | 25,045 | (179,993) | 3,144,022 | 638 | (179,373) |
| Currency spots | 15,938,446 | 18,881 | (17,194) | 14,044,599 | 16,721 | (10,849) |
| - less than one year | 15,938,446 | 18,881 | (17,194) | 14,044,599 | 16,721 | (10,849) |
| Currency options | 6,740,558 | 49,041 | (36,174) | 6,603,686 | 47,879 | (35,395) |
| - less than one year | 6,727,670 | 48,842 | (36,160) | 6,590,798 | 47,637 | (35,338) |
| - one year to three years | 12,888 | 199 | (14) | 12,888 | 242 | (57) |
| Cross currency interest rate swaps | 128,120,253 | 3,558,338 | (2,724,406) | 37,115,914 | 1,421,409 | (687,600) |
| - less than one year | 42,416,246 | 1,323,579 | (621,359) | 12,792,979 | 498,844 | (203,919) |
| - one year to three years | 43,999,215 | 1,130,183 | (885,346) | 14,582,123 | 586,600 | (303,216) |
| - more than three years | 41,704,792 | 1,104,576 | (1,217,701) | 9,740,812 | 335,965 | (180,465) |
| | 710,644,449 | 9,609,371 | (8,655,205) | 440,973,020 | 4,619,807 | (4,057,733) |
| <u>Interest rate derivatives</u> | | | | | | |
| Interest rate swaps | 1,158,119,157 | 4,547,316 | (4,440,986) | 773,718,623 | 2,260,700 | (2,027,381) |
| - less than one year | 564,903,626 | 456,093 | (462,300) | 384,596,133 | 289,951 | (305,434) |
| - one year to three years | 315,320,988 | 1,283,750 | (1,237,471) | 221,691,671 | 819,567 | (757,745) |
| - more than three years | 277,894,543 | 2,807,473 | (2,741,215) | 167,430,819 | 1,151,182 | (964,202) |
| Interest rate futures | 1,763,477 | 29,131 | (700) | 1,763,477 | 29,131 | (700) |
| - less than one year | 1,763,477 | 29,131 | (700) | 1,763,477 | 29,131 | (700) |
| Interest rate options | 6,208,690 | 19,661 | (34,763) | 6,208,690 | 19,661 | (34,763) |
| - less than one year | 3,710,879 | 8,710 | (17,368) | 3,710,879 | 8,710 | (17,368) |
| - one year to three years | 708,140 | 39 | (6,483) | 708,140 | 39 | (6,483) |
| - more than three years | 1,789,671 | 10,912 | (10,912) | 1,789,671 | 10,912 | (10,912) |
| | 1,166,091,324 | 4,596,108 | (4,476,449) | 781,690,790 | 2,309,492 | (2,062,844) |
| <u>Equity related derivatives</u> | | | | | | |
| Equity swaps | 659,729 | 67,858 | (20,030) | 659,729 | 67,858 | (20,030) |
| - less than one year | 57,528 | 16,448 | (432) | 57,528 | 16,448 | (432) |
| - one year to three years | 602,201 | 51,410 | (19,598) | 602,201 | 51,410 | (19,598) |
| Equity options | 5,904,347 | 422,525 | (373,163) | 5,819,500 | 421,562 | (372,200) |
| - less than one year | 5,030,394 | 379,862 | (370,624) | 5,030,394 | 379,852 | (370,614) |
| - one year to three years | 789,106 | 41,710 | (1,586) | 789,106 | 41,710 | (1,586) |
| - more than three years | 84,847 | 953 | (953) | - | - | - |
| Equity futures | 223,014 | 347 | (6) | 223,014 | 347 | (6) |
| - less than one year | 223,014 | 347 | (6) | 223,014 | 347 | (6) |
| | 6,787,090 | 490,730 | (393,199) | 6,702,243 | 489,767 | (392,236) |

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

| At 31 March 2026 | The Group Fair values | | | The Bank Fair values | | |
|--|--------------------------|-------------------|-----------------------|-------------------------|------------------|-----------------------|
| | Principal RM'000 | Assets RM'000 | Liabilities RM'000 | Principal RM'000 | Assets RM'000 | Liabilities RM'000 |
| <u>Commodity related derivatives</u> | | | | | | |
| Commodity swaps | 3,441,552 | 1,072,173 | (1,175,536) | 3,441,552 | 1,072,173 | (1,175,536) |
| - less than one year | 3,324,848 | 1,067,550 | (1,154,697) | 3,324,848 | 1,067,550 | (1,154,697) |
| - one year to three years | 111,947 | 4,623 | (20,544) | 111,947 | 4,623 | (20,544) |
| - more than three years | 4,757 | - | (295) | 4,757 | - | (295) |
| Commodity futures | 250,328 | 51,284 | (1,061) | 250,328 | 51,284 | (1,061) |
| - less than one year | 181,762 | 47,508 | (797) | 181,762 | 47,508 | (797) |
| - one year to three years | 66,274 | 3,693 | (264) | 66,274 | 3,693 | (264) |
| - more than three years | 2,292 | 83 | - | 2,292 | 83 | - |
| Commodity options | 9,085,860 | 52,986 | (61,505) | 9,085,860 | 52,986 | (61,505) |
| - less than one year | 9,085,860 | 52,986 | (61,505) | 9,085,860 | 52,986 | (61,505) |
| | 12,777,740 | 1,176,443 | (1,238,102) | 12,777,740 | 1,176,443 | (1,238,102) |
| <u>Credit related derivatives</u> | | | | | | |
| Credit default swaps | 2,304,956 | 12,042 | (4,985) | 2,306,540 | 12,076 | (4,912) |
| - less than one year | 459,559 | 994 | (966) | 460,304 | 994 | (901) |
| - one year to three years | 526,746 | 2,443 | (2,436) | 526,800 | 2,443 | (2,436) |
| - more than three years | 1,318,651 | 8,605 | (1,583) | 1,319,436 | 8,639 | (1,575) |
| <u>Bond contract</u> | | | | | | |
| Bond forward | 11,480,688 | 567,393 | (483,293) | 250,917 | 21,281 | (607) |
| - less than one year | 5,359,003 | 46,519 | (357,751) | - | - | - |
| - one year to three years | 3,671,884 | 290,726 | (118,386) | - | - | - |
| - more than three years | 2,449,801 | 230,148 | (7,156) | 250,917 | 21,281 | (607) |
| <u>Hedging derivatives</u> | | | | | | |
| Currency forward | 46,356 | 966 | (85) | 46,356 | 966 | (85) |
| - less than one year | 41,323 | 889 | (34) | 41,323 | 889 | (34) |
| - one year to three years | 4,921 | 77 | (46) | 4,921 | 77 | (46) |
| - more than three years | 112 | - | (5) | 112 | - | (5) |
| Currency swaps | 8,671,420 | 199,476 | (106,043) | 8,003,747 | 190,408 | (100,422) |
| - less than one year | 7,983,515 | 199,476 | (65,050) | 7,315,842 | 190,408 | (59,429) |
| - more than three years | 687,905 | - | (40,993) | 687,905 | - | (40,993) |
| Cross currency interest rate swaps | 9,101,943 | 42,205 | (271,208) | 6,562,230 | 22,780 | (241,141) |
| - less than one year | 3,009,464 | 18,746 | (110,010) | 1,499,098 | - | (100,498) |
| - one year to three years | 5,437,689 | 23,459 | (115,676) | 4,630,514 | 22,780 | (102,544) |
| - more than three years | 654,790 | - | (45,522) | 432,618 | - | (38,099) |
| Interest rate swaps | 54,408,714 | 492,743 | (301,545) | 35,270,178 | 199,647 | (255,488) |
| - less than one year | 10,140,806 | 19,518 | (12,507) | 8,478,919 | 15,664 | (10,080) |
| - one year to three years | 17,305,728 | 110,087 | (110,908) | 13,049,529 | 80,204 | (103,214) |
| - more than three years | 26,962,180 | 363,138 | (178,130) | 13,741,730 | 103,779 | (142,194) |
| | 72,228,433 | 735,390 | (678,881) | 49,882,511 | 413,801 | (597,136) |
| Total derivatives assets/(liabilities) | 1,982,314,680 | 17,187,477 | (15,930,114) | 1,294,583,761 | 9,042,667 | (8,353,570) |

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

| | The Group | | | The Bank | | |
|---|----------------------|------------------|--------------------|--------------------|------------------|--------------------|
| | Principal | Assets | Liabilities | Principal | Assets | Liabilities |
| At 31 December 2025 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Trading derivatives</u> | | | | | | |
| <u>Foreign exchange derivatives</u> | | | | | | |
| Currency forward | 75,654,583 | 366,027 | (1,574,149) | 46,073,882 | 222,551 | (760,374) |
| - less than one year | 73,998,065 | 336,798 | (1,538,036) | 44,791,275 | 202,290 | (728,923) |
| - one year to three years | 1,376,375 | 27,646 | (16,780) | 1,075,947 | 18,678 | (13,446) |
| - more than three years | 280,143 | 1,583 | (19,333) | 206,660 | 1,583 | (18,005) |
| Currency swaps | 472,721,773 | 3,943,070 | (3,523,743) | 316,472,317 | 2,378,285 | (2,599,163) |
| - less than one year | 465,959,866 | 3,913,850 | (3,203,119) | 311,407,459 | 2,374,032 | (2,323,423) |
| - one year to three years | 2,692,875 | 16,330 | (139,016) | 1,873,843 | 2,956 | (104,403) |
| - more than three years | 4,069,032 | 12,890 | (181,608) | 3,191,015 | 1,297 | (171,337) |
| Currency spots | 10,325,537 | 12,441 | (8,586) | 9,928,771 | 11,576 | (6,270) |
| - less than one year | 10,325,537 | 12,441 | (8,586) | 9,928,771 | 11,576 | (6,270) |
| Currency options | 7,588,027 | 38,675 | (40,831) | 7,417,611 | 37,724 | (40,535) |
| - less than one year | 6,436,851 | 35,658 | (29,529) | 6,266,435 | 34,707 | (29,233) |
| - one year to three years | 1,151,176 | 3,017 | (11,302) | 1,151,176 | 3,017 | (11,302) |
| Cross currency interest rate swaps | 124,840,029 | 4,686,603 | (3,473,611) | 37,615,484 | 1,481,363 | (621,864) |
| - less than one year | 41,494,532 | 1,597,980 | (877,286) | 14,502,703 | 564,255 | (159,053) |
| - one year to three years | 45,174,586 | 1,648,456 | (1,035,106) | 13,066,082 | 436,279 | (293,125) |
| - more than three years | 38,170,911 | 1,440,167 | (1,561,219) | 10,046,699 | 480,829 | (169,686) |
| | 691,129,949 | 9,046,816 | (8,620,920) | 417,508,065 | 4,131,499 | (4,028,206) |
| <u>Interest rate derivatives</u> | | | | | | |
| Interest rate swaps | 1,066,660,634 | 4,682,042 | (4,523,880) | 731,536,367 | 2,325,670 | (2,283,893) |
| - less than one year | 568,083,776 | 421,655 | (457,762) | 403,077,626 | 310,426 | (340,595) |
| - one year to three years | 266,915,382 | 1,359,287 | (1,339,611) | 181,705,755 | 781,885 | (722,711) |
| - more than three years | 231,661,476 | 2,901,100 | (2,726,507) | 146,752,986 | 1,233,359 | (1,220,587) |
| Interest rate futures | 1,827,693 | 7,511 | (324) | 1,827,693 | 7,511 | (324) |
| - less than one year | 1,827,693 | 7,511 | (324) | 1,827,693 | 7,511 | (324) |
| Interest rate options | 3,639,625 | 11,744 | (14,956) | 3,639,625 | 11,744 | (14,956) |
| - less than one year | 1,086,623 | 1,887 | (3) | 1,086,623 | 1,887 | (3) |
| - one year to three years | 756,255 | 41 | (5,137) | 756,255 | 41 | (5,137) |
| - more than three years | 1,796,747 | 9,816 | (9,816) | 1,796,747 | 9,816 | (9,816) |
| | 1,072,127,952 | 4,701,297 | (4,539,160) | 737,003,685 | 2,344,925 | (2,299,173) |
| <u>Equity related derivatives</u> | | | | | | |
| Equity swaps | 635,343 | 38,391 | (18,765) | 635,343 | 38,391 | (18,765) |
| - less than one year | 128,487 | 13,702 | (2,920) | 128,487 | 13,702 | (2,920) |
| - one year to three years | 506,856 | 24,689 | (15,845) | 506,856 | 24,689 | (15,845) |
| Equity options | 5,205,864 | 250,683 | (356,391) | 5,120,606 | 249,784 | (355,492) |
| - less than one year | 4,488,904 | 236,154 | (353,695) | 4,488,904 | 236,143 | (353,684) |
| - one year to three years | 631,702 | 13,641 | (1,808) | 631,702 | 13,641 | (1,808) |
| - more than three years | 85,258 | 888 | (888) | - | - | - |
| Equity futures | 239,167 | 19 | (460) | 239,167 | 19 | (460) |
| - less than one year | 239,167 | 19 | (460) | 239,167 | 19 | (460) |
| | 6,080,374 | 289,093 | (375,616) | 5,995,116 | 288,194 | (374,717) |

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

| At 31 December 2025 | The Group | | | The Bank | | |
|--|----------------------|---------------------------------|-----------------------|----------------------|---------------------------------|-----------------------|
| | Principal RM'000 | Fair values Assets RM'000 | Liabilities RM'000 | Principal RM'000 | Fair values Assets RM'000 | Liabilities RM'000 |
| <u>Commodity related derivatives</u> | | | | | | |
| Commodity swaps | 5,616,022 | 156,397 | (155,181) | 5,616,022 | 156,397 | (155,181) |
| - less than one year | 3,076,810 | 93,100 | (89,714) | 3,076,810 | 93,100 | (89,714) |
| - one year to three years | 2,539,212 | 63,297 | (65,467) | 2,539,212 | 63,297 | (65,467) |
| Commodity futures | 249,612 | 1,141 | (13,021) | 249,612 | 1,141 | (13,021) |
| - less than one year | 235,818 | 1,135 | (12,100) | 235,818 | 1,135 | (12,100) |
| - one year to three years | 13,794 | 6 | (921) | 13,794 | 6 | (921) |
| Commodity options | 7,448,197 | 183,853 | (174,260) | 7,448,197 | 183,853 | (174,321) |
| - less than one year | 7,434,957 | 183,406 | (173,984) | 7,434,957 | 183,406 | (174,045) |
| - one year to three years | 13,240 | 447 | (276) | 13,240 | 447 | (276) |
| | 13,313,831 | 341,391 | (342,462) | 13,313,831 | 341,391 | (342,523) |
| <u>Credit related derivatives</u> | | | | | | |
| Credit default swaps | 2,416,050 | 14,858 | (18,786) | 2,416,827 | 14,856 | (18,706) |
| - less than one year | 731,476 | 1,700 | (3,665) | 731,842 | 1,700 | (3,639) |
| - one year to three years | 494,273 | 3,279 | (3,347) | 494,299 | 3,278 | (3,347) |
| - more than three years | 1,190,301 | 9,879 | (11,774) | 1,190,686 | 9,878 | (11,720) |
| Total return swaps | 19,900 | - | (436) | 19,900 | - | (436) |
| - less than one year | 19,900 | - | (436) | 19,900 | - | (436) |
| | 2,435,950 | 14,858 | (19,222) | 2,436,727 | 14,856 | (19,142) |
| <u>Bond Forward</u> | | | | | | |
| | 10,480,291 | 118,529 | (881,665) | 205,296 | 15,392 | - |
| - less than one year | 4,461,393 | 26,812 | (175,026) | - | - | - |
| - one year to three years | 4,480,299 | 64,362 | (643,782) | - | - | - |
| - more than three years | 1,538,599 | 27,355 | (62,857) | 205,296 | 15,392 | - |
| <u>Hedging derivatives</u> | | | | | | |
| Currency forward | 490,345 | - | (38,946) | 490,345 | - | (38,946) |
| - less than one year | 488,671 | - | (38,884) | 488,671 | - | (38,884) |
| - one year to three years | 1,561 | - | (58) | 1,561 | - | (58) |
| - more than three years | 113 | - | (4) | 113 | - | (4) |
| Currency swaps | 7,060,014 | 147,606 | (77,928) | 6,381,576 | 133,828 | (77,928) |
| - less than one year | 6,369,389 | 147,606 | (41,065) | 5,690,951 | 133,828 | (41,065) |
| - more than three years | 690,625 | - | (36,863) | 690,625 | - | (36,863) |
| Cross currency interest rate swaps | 6,729,474 | 6,666 | (313,806) | 4,184,624 | 4,677 | (247,404) |
| - less than one year | 2,617,115 | 1,609 | (115,605) | 1,103,832 | - | (97,491) |
| - one year to three years | 3,235,193 | 5,057 | (131,446) | 2,426,874 | 4,677 | (97,167) |
| - more than three years | 877,166 | - | (66,755) | 653,918 | - | (52,746) |
| Interest rate swaps | 57,945,228 | 423,902 | (345,993) | 39,501,239 | 183,596 | (249,586) |
| - less than one year | 13,322,399 | 19,921 | (10,460) | 12,142,623 | 16,329 | (7,522) |
| - one year to three years | 19,666,953 | 116,500 | (137,735) | 14,172,246 | 79,132 | (122,325) |
| - more than three years | 24,955,876 | 287,481 | (197,798) | 13,186,370 | 88,135 | (119,739) |
| | 72,225,061 | 578,174 | (776,673) | 50,557,784 | 322,101 | (613,864) |
| Total derivatives assets/(liabilities) | 1,867,793,408 | 15,090,158 | (15,555,718) | 1,227,020,504 | 7,458,358 | (7,677,625) |

PART A - EXPLANATORY NOTES (CONTINUED)

A25. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

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

Market Risk

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

Credit Risk

Credit risk arises when counterparties to derivative contracts, such as interest rate swaps, are not able to or willing to fulfill 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 RM17,187,477,000 and RM9,042,667,000 respectively (2025: RM15,090,158,000 and RM7,458,358,000 respectively). 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 and the Bank has posted cash collateral of RM3,913,383,000 and RM2,628,865,000 respectively (2025: RM5,119,436,000 and RM2,789,518,000 respectively) 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 financial statements for the financial year ended 31 December 2025.

PART A - EXPLANATORY NOTES (CONTINUED)

A26. COMMITMENTS AND CONTINGENCIES

| The Group | 31 March 2026 | 31 December 2025 |
|---|-----------------------------|-----------------------------|
| <u>Credit-related</u> | Principal RM'000 | Principal RM'000 |
| Direct credit substitutes | 4,012,569 | 4,225,410 |
| Transaction-related contingent items | 6,375,202 | 6,385,220 |
| Short-term self-liquidating trade-related contingencies | 4,897,066 | 5,167,707 |
| Obligations under underwriting agreement | 339,851 | 286,479 |
| Irrevocable commitments to extend credit : | | |
| - maturity not exceeding one year | 102,445,346 | 103,421,200 |
| - maturity exceeding one year | 33,042,803 | 34,784,548 |
| Miscellaneous commitments and contingencies | 1,963,187 | 392,877 |
| Total credit-related commitments and contingencies | 153,076,024 | 154,663,441 |
| <u>Treasury-related</u> | | |
| Foreign exchange related contracts : | | |
| - less than one year | 627,484,018 | 607,690,026 |
| - one year to five years | 81,100,012 | 79,221,633 |
| - more than five years | 19,880,138 | 18,498,123 |
| | 728,464,168 | 705,409,782 |
| Interest rate related contracts : | | |
| - less than one year | 580,518,788 | 584,320,491 |
| - one year to five years | 524,139,333 | 442,473,457 |
| - more than five years | 115,841,917 | 103,279,232 |
| | 1,220,500,038 | 1,130,073,180 |
| Equity related contracts: | | |
| - less than one year | 5,310,936 | 4,856,558 |
| - one year to five years | 1,476,154 | 1,223,816 |
| | 6,787,090 | 6,080,374 |
| Credit related contracts: | | |
| - less than one year | 459,559 | 751,376 |
| - one year to five years | 852,805 | 1,451,504 |
| - more than five years | 992,592 | 233,070 |
| | 2,304,956 | 2,435,950 |
| Commodity related contracts: | | |
| - less than one year | 12,592,470 | 10,747,585 |
| - one year to five years | 185,270 | 2,566,246 |
| | 12,777,740 | 13,313,831 |
| Bond contracts: | | |
| - less than one year | 5,359,003 | 4,461,393 |
| - one year to five years | 5,870,768 | 5,813,602 |
| - more than five years | 250,917 | 205,296 |
| | 11,480,688 | 10,480,291 |
| Total treasury-related commitments and contingencies | 1,982,314,680 | 1,867,793,408 |
| | 2,135,390,704 | 2,022,456,849 |

PART A - EXPLANATORY NOTES (CONTINUED)

A26. COMMITMENTS AND CONTINGENCIES (CONTINUED)

| | 31 March 2026 Principal RM'000 | 31 December 2025 Principal RM'000 |
|---|--------------------------------------|---|
| The Bank | | |
| <u>Credit-related</u> | | |
| Direct credit substitutes | 3,329,036 | 3,550,736 |
| Transaction-related contingent items | 4,099,631 | 4,056,721 |
| Short-term self-liquidating trade-related contingencies | 3,217,482 | 3,574,522 |
| Irrevocable commitments to extend credit : | | |
| - maturity not exceeding one year | 81,148,734 | 82,238,134 |
| - maturity exceeding one year | 23,458,453 | 24,225,477 |
| Miscellaneous commitments and contingencies | 1,757,543 | 145,480 |
| Total credit-related commitments and contingencies | <u>117,010,879</u> | <u>117,791,070</u> |
| <u>Treasury-related</u> | | |
| Foreign exchange related contracts : | | |
| - less than one year | 419,445,535 | 394,180,097 |
| - one year to five years | 34,921,166 | 32,817,798 |
| - more than five years | 1,218,652 | 1,566,715 |
| | 455,585,353 | 428,564,610 |
| Interest rate related contracts : | | |
| - less than one year | 398,549,408 | 418,134,565 |
| - one year to five years | 357,000,255 | 296,368,750 |
| - more than five years | 61,411,305 | 62,001,609 |
| | 816,960,968 | 776,504,924 |
| Equity related contracts: | | |
| - less than one year | 5,310,936 | 4,856,558 |
| - one year to five years | 1,391,307 | 1,138,558 |
| | 6,702,243 | 5,995,116 |
| Credit related contracts: | | |
| - less than one year | 460,304 | 751,742 |
| - one year to five years | 852,873 | 1,451,537 |
| - more than five years | 993,363 | 233,448 |
| | 2,306,540 | 2,436,727 |
| Commodity related contracts: | | |
| - less than one year | 12,592,470 | 10,747,585 |
| - one year to five years | 185,270 | 2,566,246 |
| | 12,777,740 | 13,313,831 |
| Bond contracts: | | |
| - more than five years | 250,917 | 205,296 |
| | 250,917 | 205,296 |
| Total treasury-related commitments and contingencies | <u>1,294,583,761</u> | <u>1,227,020,504</u> |
| | <u>1,411,594,640</u> | <u>1,344,811,574</u> |

Included under irrevocable commitments to extend credit are the amount related to the Restricted Agency Investment Account (refer to Note A11(d) for more details) as follows:

| | The Group | | The Bank | |
|--|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Irrevocable commitments to extend credit : | | | | |
| - maturity not exceeding one year | 2,100,000 | 2,100,000 | 2,100,000 | 2,100,000 |
| | <u>2,100,000</u> | <u>2,100,000</u> | <u>2,100,000</u> | <u>2,100,000</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY

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

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

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

The capital adequacy ratios of CIMB Thai Bank are based on BOT Notification No. SorNorSor. 12/2555 Re: Regulations on Supervision of Capital for Commercial Banks, dated 8 November 2012. Credit Risk and Market Risk are based on Standardised Approach while Operational Risk is based on Basic Indicator Approach.

The capital adequacy ratios of CIMB Bank PLC are based on National Bank of Cambodia (NBC) Prakas B7-024-745, B7-023-337, B7-023-338, B7-024-471 and B7-024-299. Credit Risk and Operational Risk are based on Standardised Approach while Market Risk is based on Simplified Standardised Approach.

The capital adequacy ratio of CIMB Bank (Vietnam) Ltd. is calculated and managed according to local regulations as per the requirement of State Bank of Vietnam (SBV) in Circular 41/2016/TT-NHNN (dated 30 December 2016), which requires banks and branches of foreign banks to maintain the minimum CAR at 8% which covers credit, market and operational risk.

31 March 2026 - Basel III

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

| | The Group | The Bank* |
|----------------------------|------------------|------------------|
| Common equity tier 1 ratio | 14.035% | 13.006% |
| Tier 1 ratio | 14.407% | 13.401% |
| Total capital ratio | <u>18.047%</u> | <u>17.378%</u> |

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

| | The Group | The Bank* |
|----------------------------------|--------------------|--------------------|
| | RM'000 | RM'000 |
| Credit risk ⁽¹⁾ | 256,911,148 | 157,904,451 |
| Market risk | 27,377,774 | 17,942,844 |
| Large exposure risk requirements | 1,348,665 | 1,348,665 |
| Operational risk | 32,556,623 | 25,171,207 |
| Total risk-weighted assets | <u>318,194,210</u> | <u>202,367,167</u> |

⁽¹⁾ The RWA for credit risk relating to the Restricted Agency Investment Account are as follows:

| | The Group | The Bank* |
|--|------------------|------------------|
| | RM'000 | RM'000 |
| Under Restricted Agency Investment Account arrangement | <u>1,494,328</u> | <u>1,494,328</u> |
| | <u>1,494,328</u> | <u>1,494,328</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

31 March 2026 - Basel III (Continued)

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

| | The Group RM'000 | The Bank* RM'000 |
|--|---------------------|---------------------|
| Common Equity Tier 1 capital | | |
| Ordinary share capital | 25,538,903 | 25,538,903 |
| Other reserves | 28,088,804 | 14,273,614 |
| Qualifying non-controlling interests | 163,183 | - |
| Common Equity Tier 1 capital before regulatory adjustments | <u>53,790,890</u> | <u>39,812,517</u> |
| <u>Less: Regulatory adjustments</u> | | |
| Goodwill | (3,930,237) | (3,555,075) |
| Intangible assets | (1,267,232) | (1,132,663) |
| Deferred tax assets | (1,486,065) | (976,243) |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | - | (6,070,493) |
| Regulatory reserve | (2,438,652) | (1,731,854) |
| Others | (8,565) | (26,280) |
| Common Equity Tier 1 capital after regulatory adjustments | <u>44,660,139</u> | <u>26,319,909</u> |
| Additional Tier 1 capital | | |
| Perpetual subordinated capital securities | 1,150,000 | 1,150,000 |
| Qualifying capital instruments held by third parties | 32,465 | - |
| | <u>1,182,465</u> | <u>1,150,000</u> |
| <u>Less: Regulatory adjustments</u> | | |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | - | (350,000) |
| Additional Tier 1 capital after regulatory adjustments | <u>1,182,465</u> | <u>800,000</u> |
| Total Tier 1 capital | <u>45,842,604</u> | <u>27,119,909</u> |
| Tier 2 capital | | |
| Subordinated obligations | 9,400,000 | 9,400,000 |
| Qualifying capital instruments held by third parties | 227,320 | - |
| Surplus of eligible provisions over expected loss | 1,144,705 | 747,951 |
| General provisions ^ | 809,917 | 406,106 |
| Tier 2 capital before regulatory adjustments | <u>11,581,942</u> | <u>10,554,057</u> |
| <u>Less: Regulatory adjustments</u> | | |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | - | (2,505,758) |
| Total Tier 2 capital | <u>11,581,942</u> | <u>8,048,299</u> |
| Total capital | <u>57,424,546</u> | <u>35,168,208</u> |

The capital adequacy of the banking subsidiary companies of the Bank are as follows:

| | CIMB Islamic Bank | CIMB Thai Bank | CIMB Bank PLC | CIMB Bank (Vietnam) Ltd |
|----------------------------|----------------------|----------------|----------------|----------------------------|
| Common equity tier 1 ratio | 14.587% | 15.259% | 16.042% | 50.575% |
| Tier 1 ratio | 15.068% | 15.259% | 16.042% | 50.575% |
| Total capital ratio | <u>17.741%</u> | <u>19.640%</u> | <u>19.315%</u> | <u>51.022%</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

31 December 2025 - Basel III

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

| | The Group | The Bank* |
|---|------------------|------------------|
| Before deducting proposed dividend | | |
| Common equity tier 1 ratio | 15.202% | 14.356% |
| Tier 1 ratio | 15.578% | 14.756% |
| Total capital ratio | <u>19.259%</u> | <u>18.775%</u> |
| After deducting proposed dividend | | |
| Common equity tier I ratio | 14.582% | 13.383% |
| Tier I ratio | 14.959% | 13.783% |
| Total capital ratio | <u>18.639%</u> | <u>17.803%</u> |

The Directors have proposed a single tier second interim dividend of approximately 28.90 sen per share on 6,727,379,733 ordinary shares, amounting to RM1,944 million in respect of the financial year ended 31 December 2025. The single tier second interim dividend was approved by the Board of Directors in a resolution dated 29 January 2026.

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

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

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

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

| | The Group | The Bank* |
|----------------------------------|--------------------|--------------------|
| | RM'000 | RM'000 |
| Credit risk ⁽¹⁾ | 254,663,651 | 156,496,052 |
| Market risk | 25,576,105 | 17,099,354 |
| Large exposure risk requirements | 1,349,742 | 1,349,742 |
| Operational risk | 32,150,152 | 24,930,598 |
| Total risk-weighted assets | <u>313,739,650</u> | <u>199,875,746</u> |

⁽¹⁾ The RWA for credit risk relating to the Restricted Agency Investment Account are as follows:

| | The Group | The Bank* |
|--|------------------|------------------|
| | RM'000 | RM'000 |
| Under Restricted Agency Investment Account arrangement | 1,550,186 | 1,550,186 |
| | <u>1,550,186</u> | <u>1,550,186</u> |

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

| | The Group | The Bank* |
|--|-------------------|-------------------|
| | RM'000 | RM'000 |
| Common Equity Tier 1 capital | | |
| Ordinary share capital | 24,539,214 | 24,539,214 |
| Other reserves | 31,844,960 | 17,578,590 |
| Qualifying non-controlling interests | 153,787 | - |
| Less: Proposed dividends | (1,944,213) | (1,944,213) |
| Common Equity Tier 1 capital before regulatory adjustments | <u>54,593,748</u> | <u>40,173,591</u> |
| Less: Regulatory adjustments | | |
| Goodwill | (3,940,946) | (3,555,075) |
| Intangible assets | (1,275,804) | (1,123,850) |
| Deferred tax assets | (1,134,007) | (835,553) |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | - | (6,071,693) |
| Regulatory reserve | (2,399,918) | (1,756,998) |
| Others | (93,681) | (81,097) |
| Common Equity Tier 1 capital after regulatory adjustments | <u>45,749,392</u> | <u>26,749,325</u> |
| Additional Tier 1 capital | | |
| Perpetual subordinated capital securities | 1,150,000 | 1,150,000 |
| Qualifying capital instruments held by third parties | 32,110 | - |
| Additional Tier 1 capital before and after regulatory adjustments | <u>1,182,110</u> | <u>1,150,000</u> |
| Less: Regulatory adjustments | | |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | - | (350,000) |
| Additional Tier 1 capital after regulatory adjustments | <u>1,182,110</u> | <u>800,000</u> |
| Total Tier 1 capital | <u>46,931,502</u> | <u>27,549,325</u> |

PART A - EXPLANATORY NOTES (CONTINUED)

A27. CAPITAL ADEQUACY (CONTINUED)

31 December 2025 - Basel III (Continued)

| | The Group | The Bank* |
|--|-------------------|--------------------|
| | RM'000 | RM'000 |
| Tier 2 capital | | |
| Subordinated obligations | 9,400,000 | 9,400,000 |
| Qualifying capital instruments held by third parties | 207,822 | - |
| Surplus of eligible provisions over expected loss | 1,135,835 | 745,533 |
| General provisions ^ | 803,372 | 394,199 |
| Tier 2 capital before regulatory adjustments | <u>11,547,029</u> | <u>10,539,732</u> |
| <u>Less: Regulatory adjustments</u> | | |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | <u>-</u> | <u>(2,505,764)</u> |
| Total Tier 2 capital | <u>11,547,029</u> | <u>8,033,968</u> |
| Total capital | <u>58,478,531</u> | <u>35,583,293</u> |

The capital adequacy of the banking subsidiary companies of the Bank are as follows:

| | CIMB Islamic | | | CIMB Bank |
|----------------------------|---------------------|-----------------------|----------------------|----------------------|
| | Bank | CIMB Thai Bank | CIMB Bank PLC | (Vietnam) Ltd |
| Common equity tier 1 ratio | 14.863% | 16.825% | 14.415% | 42.701% |
| Tier 1 ratio | 15.350% | 16.825% | 14.415% | 42.701% |
| Total capital ratio | <u>18.105%</u> | <u>21.384%</u> | <u>17.631%</u> | <u>43.125%</u> |

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

^ Total capital of the Group and the Bank has excluded general provisions/portfolio impairment allowance from Tier 2 capital of RM435 million (2025: RM434 million) and RM168 million (2025: RM172 million) respectively.

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT

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 both conventional and Islamic financial products and services such as residential property loans, non-residential property loans, secured personal loans, motor vehicle financing, credit cards, unsecured personal financing, wealth management, bancassurance, remittance and foreign exchange, deposits and internet banking services.

Commercial Banking

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

Wholesale Banking

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

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

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

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

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

The equities business/unit provides broking services to corporate, institutional and retail clients.

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

CIMB Digital Assets & Group Funding

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

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group
31 March 2026

| | Consumer Banking | Commercial Banking | Wholesale Banking | CIMB Digital Assets & Group Funding | Total |
|---|-----------------------------|-------------------------------|------------------------------|--|------------------|
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Net interest income - after modification loss | | | | | |
| - external income | 1,029,964 | 147,342 | 316,875 | 546,190 | 2,040,371 |
| - inter-segment (expense)/income | (145,814) | 232,740 | 108,223 | (195,149) | - |
| | 884,150 | 380,082 | 425,098 | 351,041 | 2,040,371 |
| Income from Islamic Banking operations | 409,651 | 286,775 | 134,457 | 179,431 | 1,010,314 |
| Net non-interest income | 379,951 | 132,486 | 600,837 | 70,080 | 1,183,354 |
| Net income | 1,673,752 | 799,343 | 1,160,392 | 600,552 | 4,234,039 |
| Overheads | (908,853) | (358,079) | (488,021) | (190,390) | (1,945,343) |
| of which: | | | | | |
| Depreciation of property, plant and equipment | (8,812) | (549) | (2,621) | (28,235) | (40,217) |
| Amortisation of intangible assets | (30,971) | (2,491) | (23,818) | (41,993) | (99,273) |
| Profit before expected credit losses | 764,899 | 441,264 | 672,371 | 410,162 | 2,288,696 |
| Expected credit losses on loans, advances and financing (made)/written back | (245,787) | 75,471 | (37,240) | (102,572) | (310,128) |
| Expected credit losses for commitments and contingencies (made)/written back | (1,591) | (5,345) | 5,421 | - | (1,515) |
| Other expected credit losses and impairment allowances (made)/written back | (3,312) | (13,141) | 15,439 | (850) | (1,864) |
| Segment results | 514,209 | 498,249 | 655,991 | 306,740 | 1,975,189 |
| Share of results of joint venture | 4,085 | - | - | - | 4,085 |
| Profit before taxation | 518,294 | 498,249 | 655,991 | 306,740 | 1,979,274 |
| Taxation | | | | | (470,963) |
| Profit for the financial period | | | | | 1,508,311 |

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group
31 March 2025

| | Consumer Banking | Commercial Banking | Wholesale Banking | CIMB Digital Assets & Group Funding | Total |
|---|-----------------------------|-------------------------------|------------------------------|--|------------------|
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Net interest income - after modification loss | | | | | |
| - external income | 950,328 | 124,247 | 447,692 | 562,438 | 2,084,705 |
| - inter-segment income/(expense) | (36,128) | 273,617 | (44,415) | (193,074) | - |
| | 914,200 | 397,864 | 403,277 | 369,364 | 2,084,705 |
| Income from Islamic Banking operations | 415,514 | 270,895 | 165,276 | 153,496 | 1,005,181 |
| Net non-interest income | 343,978 | 126,705 | 629,959 | 61,998 | 1,162,640 |
| Net income | 1,673,692 | 795,464 | 1,198,512 | 584,858 | 4,252,526 |
| Overheads | (936,738) | (354,184) | (481,771) | (168,186) | (1,940,879) |
| of which: | | | | | |
| Depreciation of property, plant and equipment | (11,363) | (501) | (1,636) | (25,675) | (39,175) |
| Amortisation of intangible assets | (34,247) | (3,433) | (20,997) | (48,754) | (107,431) |
| Profit before expected credit losses | 736,954 | 441,280 | 716,741 | 416,672 | 2,311,647 |
| Expected credit losses on loans, advances and financing (made)/written back | (156,275) | (50,469) | 19,756 | (118,847) | (305,835) |
| Expected credit losses for commitments and contingencies written back/(made) | 5,085 | (2,232) | (1,792) | - | 1,061 |
| Other expected credit losses and impairment allowances (made)/written back | (1,117) | (261) | 3,965 | (9,370) | (6,783) |
| Segment results | 584,647 | 388,318 | 738,670 | 288,455 | 2,000,090 |
| Share of results of joint venture | 1,318 | - | - | - | 1,318 |
| Profit before taxation | 585,965 | 388,318 | 738,670 | 288,455 | 2,001,408 |
| Taxation | | | | | (477,251) |
| Profit for the financial period | | | | | 1,524,157 |

PART A - EXPLANATORY NOTES (CONTINUED)

A28. SEGMENTAL REPORT (CONTINUED)

The Group
31 March 2026

| | Consumer Banking RM'000 | Commercial Banking RM'000 | Wholesale Banking RM'000 | CIMB Digital Assets & Group Funding RM'000 | Total RM'000 |
|-----------------------------|--|--|---|---|-------------------------|
| Segment assets | 221,518,177 | 57,588,877 | 284,142,522 | 103,449,026 | 666,698,602 |
| Unallocated assets | | | | | 22,107,939 |
| Total assets | | | | | 688,806,541 |
| Segment liabilities | 187,612,163 | 81,581,183 | 312,480,222 | 30,859,611 | 612,533,179 |
| Unallocated liabilities | | | | | 20,647,512 |
| Total liabilities | | | | | 633,180,691 |
| Other segment items | | | | | |
| Capital expenditure | 61,205 | 4,283 | 41,062 | 118,474 | 225,024 |
| Investment in joint venture | 155,858 | - | - | - | 155,858 |

The Group
31 December 2025

| | Consumer Banking RM'000 | Commercial Banking RM'000 | Wholesale Banking RM'000 | CIMB Digital Assets & Group Funding RM'000 | Total RM'000 |
|-----------------------------|--|--|---|---|-------------------------|
| Segment assets | 221,250,630 | 57,487,696 | 281,233,963 | 104,705,707 | 664,677,996 |
| Unallocated assets | | | | | 19,016,650 |
| Total assets | | | | | 683,694,646 |
| Segment liabilities | 190,391,569 | 82,343,292 | 300,642,206 | 32,004,104 | 605,381,171 |
| Unallocated liabilities | | | | | 21,377,996 |
| Total liabilities | | | | | 626,759,167 |
| Other segment items | | | | | |
| Capital expenditure | 401,745 | 29,603 | 109,426 | 1,032,948 | 1,573,722 |
| Investment in joint venture | 151,773 | - | - | - | 151,773 |

PART A-EXPLANATORY NOTES (CONTINUED)

A29. 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 Risks Committee ("GMCRC") for approval;
- Mark-to-Model process shall be carried out by Market Risk Management in accordance with the approved valuation methodologies. Group Risk Management Quantitative analysts are responsible for independent evaluation and validation of the Group's financial models used for valuation;
- Group Risk Management Quantitative analysts are the guardian of the financial models and valuation methodologies. Market rate sources and model inputs for the purpose of Mark-to-Model must be verified by Group Risk Management Quantitative analysts and approved by Regional Head, Market Risk Management and/or the GMCRC;
- Model risk and unobservable parameter reserve must be considered to provide for the uncertainty of the model assumptions;
- The Group's policy is to recognise transfers into and transfers out of fair value hierarchy levels as of the date of the event or change in circumstances that caused the transfer; and
- Independent price verification process shall be carried out by Market Risk Management to ensure that financial assets/liabilities are recorded at fair value.

PART A-EXPLANATORY NOTES (CONTINUED)

A29. FAIR VALUE ESTIMATION (CONTINUED)

(i) The following table represents assets and liabilities measured at fair value and classified by level with the following fair value hierarchy (Continued):

| The Bank | Fair Value | | | Total |
|---|-------------------|-------------------|------------------|-------------------|
| | Level 1 | Level 2 | Level 3 | |
| 31 March 2026 | | | | |
| Recurring fair value measurements | RM'000 | RM'000 | RM'000 | RM'000 |
| Financial assets | | | | |
| Financial assets at fair value through profit or loss | | | | |
| -Money market instruments | - | 29,605,534 | 272,374 | 29,877,908 |
| -Quoted securities | 2,864,833 | - | - | 2,864,833 |
| -Unquoted securities | - | 7,476,389 | 1,199,824 | 8,676,213 |
| Debt instruments at fair value through other comprehensive income | | | | |
| -Money market instruments | - | 16,442,951 | - | 16,442,951 |
| -Unquoted securities | - | 31,489,062 | - | 31,489,062 |
| Equity instruments at fair value through other comprehensive income | | | | |
| -Quoted securities | 81,631 | - | - | 81,631 |
| -Unquoted securities | - | 86,764 | 288,972 | 375,736 |
| Derivative financial instruments | | | | |
| -Trading derivatives | 81,007 | 8,113,895 | 433,964 | 8,628,866 |
| -Hedging derivatives | - | 413,801 | - | 413,801 |
| Loans, advances and financing at fair value through profit or loss | - | 750,895 | - | 750,895 |
| Total | 3,027,471 | 94,379,291 | 2,195,134 | 99,601,896 |
| Recurring fair value measurements | | | | |
| Financial liabilities | | | | |
| Derivative financial instruments | | | | |
| -Trading derivatives | 98,050 | 7,366,183 | 292,201 | 7,756,434 |
| -Hedging derivatives | - | 597,136 | - | 597,136 |
| Financial liabilities at fair values through profit or loss | - | 2,615,785 | - | 2,615,785 |
| Total | 98,050 | 10,579,104 | 292,201 | 10,969,355 |

| The Bank | Fair Value | | | Total |
|---|-------------------|-------------------|------------------|--------------------|
| | Level 1 | Level 2 | Level 3 | |
| 31 December 2025 | | | | |
| Recurring fair value measurements | RM'000 | RM'000 | RM'000 | RM'000 |
| Financial assets | | | | |
| Financial assets at fair value through profit or loss | | | | |
| -Money market instruments | - | 34,152,346 | 273,451 | 34,425,797 |
| -Quoted securities | 2,737,578 | - | - | 2,737,578 |
| -Unquoted securities | - | 7,664,156 | 1,201,351 | 8,865,507 |
| Debt instruments at fair value through other comprehensive income | | | | |
| -Money market instruments | - | 18,870,157 | - | 18,870,157 |
| -Unquoted securities | - | 30,823,024 | - | 30,823,024 |
| Equity instruments at fair value through other comprehensive income | | | | |
| -Quoted securities | 79,518 | - | - | 79,518 |
| -Unquoted securities | - | 85,579 | 288,972 | 374,551 |
| Derivative financial instruments | | | | |
| -Trading derivatives | 8,738 | 6,877,291 | 250,228 | 7,136,257 |
| -Hedging derivatives | - | 322,101 | - | 322,101 |
| Total | 2,825,834 | 98,794,654 | 2,014,002 | 103,634,490 |
| Recurring fair value measurements | | | | |
| Financial liabilities | | | | |
| Derivative financial instruments | | | | |
| -Trading derivatives | 103,416 | 6,687,712 | 272,633 | 7,063,761 |
| -Hedging derivatives | - | 613,864 | - | 613,864 |
| Financial liabilities at fair values through profit or loss | - | 2,154,758 | - | 2,154,758 |
| Total | 103,416 | 9,456,334 | 272,633 | 9,832,383 |

PART A-EXPLANATORY NOTES (CONTINUED)

A29. 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:

| | Financial Assets | | | | Financial Liabilities | |
|--|---|---|---|----------------------------------|-----------------------|---------------------|
| | Financial assets at fair value through profit or loss | Equity instruments at fair value through other comprehensive income | Equity instruments at fair value through other comprehensive income | Derivative financial instruments | Total | Total |
| | Money market instruments and unquoted securities | Quoted securities | Unquoted securities | Trading derivatives | | Trading derivatives |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| The Group | | | | | | |
| 2026 | | | | | | |
| At 1 January | 1,490,442 | 118,565 | 291,542 | 252,593 | 2,153,142 | (272,676) |
| Total (losses)/gains recognised in statement of income | (1,063) | - | - | 179,718 | 178,655 | (4,400) |
| Total (losses)/gains recognised in other comprehensive income | - | (18,915) | 8 | - | (18,907) | - |
| Purchases | 81 | - | - | 9,095 | 9,176 | (179,251) |
| Transfer out of level 3 | - | (20,719)* | - | - | (20,719) | - |
| Sales and redemptions | (397) | - | - | - | (397) | - |
| Settlements | - | - | - | (6,293) | (6,293) | 162,958 |
| Exchange fluctuation | (1,225) | (4,287) | (94) | (1,165) | (6,771) | 1,168 |
| At 31 March | 1,487,838 | 74,644 | 291,456 | 433,948 | 2,287,886 | (292,201) |
| Total (losses)/gains recognised in statement of income for financial period ended 31 March 2026 under: | | | | | | |
| - net non-interest income | (1,063) | - | - | 179,718 | 178,655 | (4,400) |
| Total losses recognised in other comprehensive income for financial period ended 31 March 2026 under "fair value reserve" | - | (18,915) | 8 | - | (18,907) | - |
| Change in unrealised (losses)/gains recognised in statement of income relating to assets held on 31 March 2026 under "net non-interest income" | (1,063) | - | - | 331,928 | 330,865 | (77,992) |

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

| | Financial Assets | | | Financial Liabilities | |
|--|---|---|----------------------------------|-----------------------|---------------------|
| | Financial assets at fair value through profit or loss | Equity instruments at fair value through other comprehensive income | Derivative financial instruments | Total | Total |
| | Money market instruments and unquoted securities | Unquoted securities | Trading derivatives | | Trading derivatives |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| The Bank | | | | | |
| 2026 | | | | | |
| At 1 January | 1,474,802 | 288,972 | 250,228 | 2,014,002 | (272,633) |
| Total (losses)/gains recognised in statement of income | (1,063) | - | 182,018 | 180,955 | (4,378) |
| Purchases | 81 | - | 9,095 | 9,176 | (179,251) |
| Sales and redemptions | (397) | - | - | (397) | - |
| Settlements | - | - | (6,266) | (6,266) | 162,948 |
| Exchange fluctuation | (1,225) | - | (1,111) | (2,336) | 1,113 |
| At 31 March | 1,472,198 | 288,972 | 433,964 | 2,195,134 | (292,201) |
| Total (losses)/gains recognised in statement of income for financial period ended 31 March 2026 under: | | | | | |
| - net non-interest income | (1,063) | - | 182,018 | 180,955 | (4,378) |
| Change in unrealised (losses)/gains recognised in statement of income relating to assets held on 31 March 2026 under "net non-interest income" | (1,063) | - | 334,088 | 333,025 | (80,238) |

PART A-EXPLANATORY NOTES (CONTINUED)

A29. 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: (Continued)

| | Financial Assets | | | | Financial Liabilities | |
|---|--|---|----------------------------------|-------------------------------|----------------------------------|------------------|
| | Financial assets at fair value through profit or loss | Equity instruments at fair value through other comprehensive income | Derivative financial instruments | Total | Derivative financial instruments | Total |
| | Money market instruments and unquoted securities RM'000 | Quoted securities RM'000 | Unquoted securities RM'000 | Trading derivatives RM'000 | Trading derivatives RM'000 | RM'000 |
| The Group | | | | | | |
| 2025 | | | | | | |
| At 1 January | 1,488,335 | - | 279,092 | 95,311 | 1,862,738 | (154,750) |
| Total gains/(losses) recognised in statement of income | 41,767 | - | - | 157,709 | 199,476 | (63,803) |
| Total gains recognised in other comprehensive income | - | 34,171 | 12,226 | - | 46,397 | - |
| Purchases | - | - | 266 | 14,870 | 15,136 | (424,745) |
| Sales and redemptions | (7,898) | - | - | - | (7,898) | - |
| Settlements | - | - | - | (8,733) | (8,733) | 364,068 |
| Transfers into level 3 | - | 86,003 | - | - | 86,003 | - |
| Exchange fluctuation | (31,762) | (1,609) | (42) | (6,564) | (39,977) | 6,554 |
| At 31 December | 1,490,442 | 118,565 | 291,542 | 252,593 | 2,153,142 | (272,676) |
| Total gains/(losses) recognised in statement of income for financial year ended 31 December 2025 under: | | | | | | |
| - net non-interest income | 41,767 | - | - | 157,709 | 199,476 | (63,803) |
| Total gains recognised in other comprehensive income for financial year ended 31 December 2025 under "fair value reserve" | - | 34,171 | 12,226 | - | 46,397 | - |
| Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 31 December 2025 under "net non-interest income" | 41,807 | - | - | 527,157 | 568,964 | (313,420) |

* the quoted security is subject to trading restriction

| | Financial Assets | | | Financial Liabilities | |
|---|--|---|----------------------------------|-------------------------------|----------------------------------|
| | Financial assets at fair value through profit or loss | Equity instruments at fair value through other comprehensive income | Derivative financial instruments | Total | Derivative financial instruments |
| | Money market instruments and unquoted securities RM'000 | Unquoted securities RM'000 | Trading derivatives RM'000 | Trading derivatives RM'000 | RM'000 |
| The Bank | | | | | |
| 2025 | | | | | |
| At 1 January | 1,473,514 | 275,590 | 94,403 | 1,843,507 | (158,631) |
| Total gains/(losses) recognised in statement of income | 40,948 | - | 155,527 | 196,475 | (59,735) |
| Total gains recognised in other comprehensive income | - | 13,382 | - | 13,382 | - |
| Purchases | - | - | 14,767 | 14,767 | (424,728) |
| Sales and redemptions | (7,898) | - | - | (7,898) | - |
| Settlements | - | - | (7,936) | (7,936) | 363,938 |
| Exchange fluctuation | (31,762) | - | (6,533) | (38,295) | 6,523 |
| At 31 December | 1,474,802 | 288,972 | 250,228 | 2,014,002 | (272,633) |
| Total gains/(losses) recognised in statement of income for financial year ended 31 December 2025 under: | | | | | |
| - net non-interest income | 40,948 | - | 155,527 | 196,475 | (59,735) |
| Total gains recognised in other comprehensive income for financial year ended 31 December 2025 under "fair value reserve" | - | 13,382 | - | 13,382 | - |
| Change in unrealised gains/(losses) recognised in statement of income relating to assets held on 31 December 2025 under "net non-interest income" | 40,987 | - | 524,813 | 565,800 | (309,388) |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING

A30a. UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

| | Note | The Group | | The Bank | |
|---|------|-------------------------|----------------------------|-------------------------|----------------------------|
| | | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Assets | | | | | |
| Cash and short-term funds | | 4,893,489 | 10,046,375 | 3,100,294 | 3,072,506 |
| Reverse Collateralised Commodity Murabahah | | 1,870,752 | 1,681,048 | - | - |
| Deposits and placements with banks and other financial institutions | | 1,321,797 | 787,353 | 11,694 | 609,419 |
| Financial assets at fair value through profit or loss | | 5,167,801 | 3,972,798 | 28,821 | 176,661 |
| Debt instruments at fair value through other comprehensive income | | 12,757,105 | 11,575,938 | 52,925 | 52,649 |
| Debt instruments at amortised cost | | 16,596,007 | 14,833,648 | - | - |
| Islamic derivative financial instruments | | 965,621 | 1,346,809 | 2,427 | 3,516 |
| Financing, advances and other financing/loans | A30c | 151,504,796 | 149,741,481 | 6,250,759 | 6,194,004 |
| Other assets | | 1,023,220 | 974,889 | 731,352 | 626,931 |
| Deferred taxation | | 225,635 | 218,955 | - | - |
| Tax recoverable | | 185,985 | 202,819 | - | - |
| Amount due from conventional operations | | 4,452,545 | 2,483,899 | - | - |
| Amount due from related companies | | 22,633,253 | 21,412,581 | 22,631,427 | 21,410,688 |
| Statutory deposits with Bank Negara Malaysia | | 1,008,000 | 987,000 | - | - |
| Goodwill | | 136,000 | 136,000 | - | - |
| Intangible assets | | 7,562 | 8,039 | 177 | 206 |
| Property, plant and equipment | | 714 | 768 | 16 | 19 |
| Right-of-use assets | | 521 | 53 | 36 | 53 |
| Total assets | | 224,750,803 | 220,410,453 | 32,809,928 | 32,146,652 |
| Liabilities | | | | | |
| Deposits from customers | A30d | 122,615,146 | 119,946,174 | 5,233,696 | 5,392,344 |
| Investment accounts of customers | A30e | 33,085,206 | 32,291,771 | - | - |
| Deposits and placements of banks and other financial institutions | | 3,629,590 | 5,419,475 | 1,444,005 | 2,157,407 |
| Collateralised Commodity Murabahah | | 3,834,054 | 3,300,207 | - | - |
| Investment accounts due to designated financial institutions | A30f | 2,763,520 | 2,800,834 | - | - |
| Financial liabilities at fair value through profit or loss | A30g | 2,931,204 | 2,167,804 | - | - |
| Islamic derivative financial instruments | | 953,178 | 1,191,350 | 748 | 1,999 |
| Amount due to conventional operations | | 172,716 | 172,437 | 172,716 | 172,437 |
| Amount due to related company | | 342,573 | 351,875 | 259,359 | 265,599 |
| Other liabilities | | 25,589,804 | 24,523,784 | 24,536,432 | 23,007,074 |
| Lease liabilities | | 651 | 184 | 164 | 184 |
| Recourse obligation on loans and financing sold to Cagamas | | 4,061,517 | 3,651,597 | - | - |
| Sukuk | | 8,389,459 | 8,528,486 | - | - |
| Subordinated Sukuk | | 1,708,718 | 1,714,781 | - | - |
| Total liabilities | | 210,077,336 | 206,060,759 | 31,647,120 | 30,997,044 |
| Equity | | | | | |
| Ordinary share capital | | 1,000,000 | 1,000,000 | - | - |
| Perpetual preference shares | | 350,000 | 350,000 | - | - |
| Reserves | | 13,323,467 | 12,999,694 | 1,162,808 | 1,149,608 |
| Total equity | | 14,673,467 | 14,349,694 | 1,162,808 | 1,149,608 |
| Total equity and liabilities | | 224,750,803 | 220,410,453 | 32,809,928 | 32,146,652 |
| Restricted Agency Investment Account(*) | | 16,338,225 | 16,289,779 | - | - |
| Total Islamic Banking Assets | | 241,089,028 | 236,700,232 | 32,809,928 | 32,146,652 |

* The disclosure is in accordance with the requirements of Bank Negara Malaysia's Guideline on Financial Reporting for Islamic Banking Institutions.

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

**A30(b) UNAUDITED CONSOLIDATED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | The Group | | | |
|--|-------------------|------------------|--------------------|------------------|
| | 1st Quarter Ended | | Three Months Ended | |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Income derived from investment of depositors' funds and others | 1,436,043 | 1,535,016 | 1,436,043 | 1,535,016 |
| Income derived from investment of investment accounts | 463,096 | 364,588 | 463,096 | 364,588 |
| Net income derived from investment of shareholders' funds | 266,594 | 256,487 | 266,594 | 256,487 |
| Expected credit losses on financing, advances and other financing/loans | (75,329) | (136,041) | (75,329) | (136,041) |
| Expected credit losses (made)/written-back for commitments and contingencies | (743) | 4,370 | (743) | 4,370 |
| Other expected credit losses and impairment allowances | (1,761) | (2,497) | (1,761) | (2,497) |
| Total distributable income | 2,087,900 | 2,021,923 | 2,087,900 | 2,021,923 |
| Income attributable to depositors and others | (948,712) | (988,772) | (948,712) | (988,772) |
| Profit distributed to investment account holder | (269,087) | (240,175) | (269,087) | (240,175) |
| Total net income | 870,101 | 792,976 | 870,101 | 792,976 |
| Other operating expenses | (377,152) | (363,874) | (377,152) | (363,874) |
| Profit before taxation | 492,949 | 429,102 | 492,949 | 429,102 |
| Taxation | (116,039) | (96,618) | (116,039) | (96,618) |
| Profit for the financial period | 376,910 | 332,484 | 376,910 | 332,484 |

**UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | The Group | | | |
|--|-------------------|------------------|--------------------|------------------|
| | 1st Quarter Ended | | Three Months Ended | |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Profit for the financial period | 376,910 | 332,484 | 376,910 | 332,484 |
| 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 | 530 | (649) | 530 | (649) |
| | 530 | (649) | 530 | (649) |
| <i>Items that may be reclassified to profit or loss</i> | | | | |
| Debt instruments at fair value through other comprehensive income | (48,392) | 23,676 | (48,392) | 23,676 |
| - Net (loss)/gain from change in fair value | (53,074) | 39,103 | (53,074) | 39,103 |
| - Realised gain transferred to statement of income on disposal | (12,747) | (10,719) | (12,747) | (10,719) |
| - Changes in expected credit losses | 1,646 | 2,070 | 1,646 | 2,070 |
| - Income tax effects | 15,783 | (6,778) | 15,783 | (6,778) |
| Exchange fluctuation reserve | (5,007) | 7,815 | (5,007) | 7,815 |
| | (53,399) | 31,491 | (53,399) | 31,491 |
| Other comprehensive (expense)/income for the financial period, net of tax | (52,869) | 30,842 | (52,869) | 30,842 |
| Total comprehensive income for the period | 324,041 | 363,326 | 324,041 | 363,326 |
| Total net income | 870,101 | 792,976 | 870,101 | 792,976 |
| Add: | | | | |
| Expected credit losses on financing, advances and other financing/loans | 75,329 | 136,041 | 75,329 | 136,041 |
| Expected credit losses made/(written-back) for commitments and contingencies | 743 | (4,370) | 743 | (4,370) |
| Other expected credit losses and impairment allowances | 1,761 | 2,497 | 1,761 | 2,497 |
| | 947,934 | 927,144 | 947,934 | 927,144 |
| Elimination for transactions with conventional operations | 62,380 | 78,037 | 62,380 | 78,037 |
| Income from Islamic operations (per page 2) | 1,010,314 | 1,005,181 | 1,010,314 | 1,005,181 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

**A30(b) UNAUDITED STATEMENT OF INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | The Bank | | | |
|--|-------------------|---------------|--------------------|---------------|
| | 1st Quarter Ended | | Three Months Ended | |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Income derived from investment of depositors' funds and others | 60,286 | 59,169 | 60,286 | 59,169 |
| Net income derived from investment of shareholders' funds | 11,368 | 14,188 | 11,368 | 14,188 |
| Expected credit losses on financing, advances and other financing/loans | (7,627) | (7,758) | (7,627) | (7,758) |
| Expected credit losses written-back for commitments and contingencies | 298 | 559 | 298 | 559 |
| Other expected credit losses and impairment allowances (made)/written-back | (162) | 17 | (162) | 17 |
| Total distributable income | 64,163 | 66,175 | 64,163 | 66,175 |
| Income attributable to depositors and others | (23,350) | (27,178) | (23,350) | (27,178) |
| Total net income | 40,813 | 38,997 | 40,813 | 38,997 |
| Other operating expenses | (18,641) | (2,362) | (18,641) | (2,362) |
| Profit for the financial period | 22,172 | 36,635 | 22,172 | 36,635 |

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

| | The Bank | | | |
|--|-------------------|---------------|--------------------|---------------|
| | 1st Quarter Ended | | Three Months Ended | |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Profit for the financial period | 22,172 | 36,635 | 22,172 | 36,635 |
| Other comprehensive (expense)/income: | | | | |
| <i>Items that may be reclassified to profit or loss</i> | | | | |
| Debt instruments at fair value through other comprehensive income | (60) | 142 | (60) | 142 |
| - Net (loss)/gain from change in fair value | (59) | 142 | (59) | 142 |
| - Changes in expected credit losses | (1) | - | (1) | - |
| Exchange fluctuation reserve | (8,913) | 6,784 | (8,913) | 6,784 |
| Other comprehensive expense for the financial period, net of tax | (8,973) | 6,926 | (8,973) | 6,926 |
| Total comprehensive income for the period | 13,199 | 43,561 | 13,199 | 43,561 |
| Total net income | 40,813 | 38,997 | 40,813 | 38,997 |
| Add: | | | | |
| Expected credit losses on financing, advances and other financing/loans | 7,627 | 7,758 | 7,627 | 7,758 |
| Expected credit losses written-back for commitments and contingencies | (298) | (559) | (298) | (559) |
| Other expected credit losses and impairment allowances made/(written-back) | 162 | (17) | 162 | (17) |
| | 48,304 | 46,179 | 48,304 | 46,179 |
| Elimination for transactions with conventional operations | 932 | 7,285 | 932 | 7,285 |
| Income from Islamic operations (per page 4) | 49,236 | 53,464 | 49,236 | 53,464 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS

i) By type and Shariah contract

The Group
At 31 March 2026

| | Sale-based contracts | | | | | Lease-based contracts | | Loan contract | Other | Total RM'000 |
|---|----------------------|------------------------------------|-------------------------|------------------------|--------------------|--|--|----------------|-----------------|--------------------|
| | Murabahah RM'000 | Bai' Bithaman Ajil RM'000 | Bai' al-'inah RM'000 | Bai' al-Dayn RM'000 | Tawarruq RM'000 | Muntahiah Bi al- Ijarah Tamlik * RM'000 | Al-Ijarah Thumma al-Bai # RM'000 | Qard RM'000 | Ujrah RM'000 | |
| At amortised cost | | | | | | | | | | |
| Cash line^ | - | - | - | - | 2,162,315 | - | - | 26,148 | - | 2,188,463 |
| Term financing | | | | | | | | | | |
| - House financing | - | 2,860,084 | - | - | 55,944,822 | 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 | 899,801 | 494,868 | 635,808 | - | 49,988,550 | 24,571 | - | - | - | 52,043,598 |
| Bills receivable | - | - | - | 520,639 | 1,384,603 | - | - | - | - | 1,905,242 |
| Islamic trust receipts | - | - | - | - | 17,099 | - | - | - | - | 17,099 |
| Claims on customers under acceptance credits | - | - | - | - | 1,367,389 | - | - | - | - | 1,367,389 |
| Staff financing | - | - | - | - | 357,251 | - | - | - | - | 357,251 |
| Revolving credits | - | - | - | - | 10,900,166 | - | - | - | - | 10,900,166 |
| Credit card receivables | - | - | - | - | 857,210 | - | - | - | - | 857,210 |
| Gross financing, advances and other financing/loans, at amortised cost | 899,801 | 3,354,952 | 635,808 | 520,639 | 124,906,808 | 864,098 | 22,087,533 | 26,148 | - | 153,295,787 |
| Less: Expected credit losses | | | | | | | | | | (1,790,991) |
| Total net financing, advances and other financing/loans | | | | | | | | | | 151,504,796 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

i) By type and Shariah contract (Continued)

The Group
At 31 December 2025

| | Sale-based contracts | | | | | Lease-based contracts | | Loan contract | Other | Total RM'000 |
|---|----------------------|------------------------------------|-------------------------|------------------------|--------------------|--|--|----------------|-----------------|--------------------|
| | Murabahah RM'000 | Bai' Bithaman Ajil RM'000 | Bai' al-'inah RM'000 | Bai' al-Dayn 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 | |
| At amortised cost | | | | | | | | | | |
| Cash line [^] | - | - | - | - | 2,061,399 | - | - | 7,499 | - | 2,068,898 |
| 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 | 916,376 | 520,977 | 679,647 | - | 50,079,473 | 25,107 | - | - | - | 52,221,580 |
| Bills receivable | - | - | - | 326,384 | 1,452,217 | - | - | - | - | 1,778,601 |
| 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 | - | - | - | - | 10,316,846 | - | - | - | - | 10,316,846 |
| Credit card receivables | - | - | - | - | - | - | - | - | 825,866 | 825,866 |
| Gross financing, advances and other financing/loans, at amortised cost | 916,376 | 3,458,717 | 679,647 | 326,384 | 122,780,644 | 880,317 | 21,643,050 | 7,499 | 825,866 | 151,518,500 |
| Less: Expected credit losses | | | | | | | | | | (1,777,019) |
| Total net financing, advances and other financing/loans | | | | | | | | | | <u>149,741,481</u> |

[^] Includes current account in excess

* CIMB Islamic 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.

CIMB Islamic is the owner of the asset. The ownership of the asset will be transferred to the customer via sale at the end of the Ijarah financing.

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

i) By type and Shariah contract (Continued)

The Bank
At 31 March 2026

| At amortised cost | Sale-based contracts | | | Total RM'000 |
|---|----------------------|------------------------|--------------------|------------------|
| | Murabahah RM'000 | Bai' al-Dayn RM'000 | Tawarruq RM'000 | |
| Cash line [^] | - | - | 301 | 301 |
| Term financing | | | | |
| - Other term financing | 899,801 | - | 4,108,202 | 5,008,003 |
| Bills receivable | - | 520,639 | 44 | 520,683 |
| Revolving credits | - | - | 827,237 | 827,237 |
| Gross financing, advances and other financing/loans, at amortised cost | 899,801 | 520,639 | 4,935,784 | 6,356,224 |
| Less: Expected credit losses | | | | (105,465) |
| Net financing, advances and other financing/loans | | | | 6,250,759 |

[^] Includes current account in excess

The Bank
At 31 December 2025

| At amortised cost | Sale-based contracts | | | Total RM'000 |
|---|----------------------|------------------------|--------------------|------------------|
| | Murabahah RM'000 | Bai' al-Dayn RM'000 | Tawarruq RM'000 | |
| Cash line [^] | - | - | 282 | 282 |
| Term financing | | | | |
| - Other term financing | 916,376 | - | 4,310,160 | 5,226,536 |
| Bills receivable | - | 326,384 | 44 | 326,428 |
| Revolving credits | - | - | 746,280 | 746,280 |
| Gross financing, advances and other financing/loans, at amortised cost | 916,376 | 326,384 | 5,056,766 | 6,299,526 |
| Less: Expected credit losses | | | | (105,522) |
| Net financing, advances and other financing/loans | | | | 6,194,004 |

[^] Includes current account in excess

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

a) During the financial period, the Group has undertaken fair value hedges on the profit rate risk of RMNil (2025: RM Nil) financing using Islamic profit rate swaps.

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

As at 31 March 2026, the gross exposure and expected credit losses relating to RPSIA financing are RM2,764,221,000 (2025: RM2,801,569,000) and RM177,000 (2025: RM198,000) respectively.

c) Movement of Qard financing

| | The Group | |
|----------------------------|----------------------|-------------------------|
| | 31 March 2026 | 31 December 2025 |
| | RM'000 | RM'000 |
| As 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> |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

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

Expected credit losses movement of financing, advances and other financing/loans at amortised cost:

| The Group | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
|---|--|--|--|------------------|
| At 1 January 2026 | 498,301 | 467,654 | 811,064 | 1,777,019 |
| Changes in expected credit losses due to transferred within stages: | 59,486 | (40,393) | (19,093) | - |
| Transferred to Stage 1 | 94,932 | (89,498) | (5,434) | - |
| Transferred to Stage 2 | (35,396) | 142,190 | (106,794) | - |
| Transferred to Stage 3 | (50) | (93,085) | 93,135 | - |
| Total charge to Statement of Income: | (111,288) | 41,483 | 189,905 | 120,100 |
| 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 | (112,606) | 49,175 | 192,681 | 129,250 |
| Write-offs | - | - | (114,765) | (114,765) |
| Exchange fluctuation | (28) | (19) | (353) | (400) |
| Other movements | - | - | 9,037 | 9,037 |
| At 31 March 2026 | 446,471 | 468,725 | 875,795 | 1,790,991 |

| The Group | 12-month expected credit losses (Stage 1) RM'000 | Lifetime expected credit losses - Not credit impaired (Stage 2) RM'000 | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
|---|--|--|--|------------------|
| At 1 January 2025 | 608,999 | 494,011 | 810,383 | 1,913,393 |
| Changes in expected credit losses due to transferred within stages: | 219,486 | (129,877) | (89,609) | - |
| Transferred to Stage 1 | 412,886 | (395,417) | (17,469) | - |
| Transferred to Stage 2 | (193,015) | 621,443 | (428,428) | - |
| Transferred to Stage 3 | (385) | (355,903) | 356,288 | - |
| Total charge to Statement of Income: | (329,970) | 104,540 | 717,935 | 492,505 |
| New financial assets originated | 110,459 | 75,649 | 2,238 | 188,346 |
| 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 | (368,023) | 174,276 | 741,990 | 548,243 |
| Write-offs | - | (930) | (650,832) | (651,762) |
| Exchange fluctuation | (214) | (90) | (10,857) | (11,161) |
| Other movements | - | - | 34,044 | 34,044 |
| At 31 December 2025 | 498,301 | 467,654 | 811,064 | 1,777,019 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

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

Expected credit losses movement of financing, advances and other financing/loans at amortised cost:

| 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 | 4,536 | 2,073 | 98,913 | 105,522 |
| Total charge to Statement of Income: | 946 | (560) | 7,826 | 8,212 |
| Change in credit risk | 946 | (560) | 7,826 | 8,212 |
| Write-offs | - | - | (9,157) | (9,157) |
| Exchange fluctuation | (28) | (19) | (353) | (400) |
| Other movements | - | - | 1,288 | 1,288 |
| At 31 March 2026 | 5,454 | 1,494 | 98,517 | 105,465 |

| 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 | 11,979 | 3,128 | 126,988 | 142,095 |
| Total charge to Statement of Income: | (7,235) | (967) | 33,691 | 25,489 |
| New financial assets originated | 330 | - | - | 330 |
| Change in credit risk | (7,565) | (967) | 33,691 | 25,159 |
| Write-offs | - | - | (53,900) | (53,900) |
| Exchange fluctuation | (208) | (88) | (10,857) | (11,153) |
| Other movements | - | - | 2,991 | 2,991 |
| At 31 December 2025 | 4,536 | 2,073 | 98,913 | 105,522 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

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

| | The Group | |
|--|---|-------------------------|
| | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
| At 1 January 2026 | 1,738,400 | 1,738,400 |
| Transfer within stages | 291,474 | 291,474 |
| New financial assets originated | 1,424 | 1,424 |
| Write-offs | (114,765) | (114,765) |
| Amount fully recovered | (9,538) | (9,538) |
| Other changes in financing, advances and other financing/loans | (14,216) | (14,216) |
| Exchange fluctuation | (521) | (521) |
| At 31 March 2026 | 1,892,258 | 1,892,258 |

| | The Group | |
|--|---|-------------------------|
| | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
| At 1 January 2025 | 1,742,224 | 1,742,224 |
| Transfer within stages | 831,006 | 831,006 |
| New financial assets originated | 4,390 | 4,390 |
| Write-offs | (650,832) | (650,832) |
| Amount fully recovered | (96,929) | (96,929) |
| Other changes in financing, advances and other financing/loans | (81,513) | (81,513) |
| Exchange fluctuation | (9,946) | (9,946) |
| At 31 December 2025 | 1,738,400 | 1,738,400 |

| | The Group | |
|---|----------------------|-------------------------|
| | 31 March 2026 | 31 December 2025 |
| Ratio of credit impaired financing, advances and other financing/loans to total financing, advances and other financing/loans | 1.23% | 1.15% |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

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

| | The Bank | |
|--|---|-------------------------|
| | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
| At 1 January 2026 | 113,197 | 113,197 |
| Transfer within stages | 11,332 | 11,332 |
| Write-offs | (9,157) | (9,157) |
| Amount recovered | (14) | (14) |
| Other changes in financing, advances and other financing/loans | (445) | (445) |
| Exchange fluctuation | (523) | (523) |
| At 31 March 2026 | 114,390 | 114,390 |

| | The Bank | |
|--|---|-------------------------|
| | Lifetime expected credit losses - Credit impaired (Stage 3) RM'000 | Total RM'000 |
| At 1 January 2025 | 129,993 | 129,993 |
| Transfer within stages | 21,331 | 21,331 |
| Write-offs | (53,900) | (53,900) |
| Other changes in financing, advances and other financing/loans | 25,719 | 25,719 |
| Exchange fluctuation | (9,946) | (9,946) |
| At 31 December 2025 | 113,197 | 113,197 |

| | The Bank | |
|--|----------------------|-------------------------|
| | 31 March 2026 | 31 December 2025 |
| Ratio of credit impaired financing, advances and other financing/loans to total financing, advances and other financing/loans | 1.80% | 1.80% |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30c FINANCING, ADVANCES AND OTHER FINANCING/LOANS (CONTINUED)

ii) By geographical distribution

| | The Group | | The Bank | |
|-----------------|--------------------|--------------------|------------------|------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Malaysia | 146,939,787 | 145,219,234 | 224 | 260 |
| Indonesia | 1,277 | 1,424 | 1,277 | 1,424 |
| Singapore | 4,928,760 | 5,049,088 | 4,928,760 | 5,049,088 |
| China | 45 | 136,403 | 45 | 136,403 |
| Other countries | 1,425,918 | 1,112,351 | 1,425,918 | 1,112,351 |
| | 153,295,787 | 151,518,500 | 6,356,224 | 6,299,526 |

iii) By economic sector

| | The Group | | The Bank | |
|---|--------------------|--------------------|------------------|------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Primary agriculture | 2,265,437 | 1,766,590 | 907 | 50,380 |
| Mining and quarrying | 212,980 | 122,979 | 81,229 | - |
| Manufacturing | 5,638,163 | 5,572,968 | 421,069 | 449,570 |
| Electricity, gas and water supply | 3,206,412 | 3,291,655 | 612,559 | 614,842 |
| Construction | 5,200,483 | 5,302,164 | 576,161 | 594,745 |
| Transport, storage and communications | 4,012,824 | 4,117,435 | 100,349 | 106,496 |
| Education, health and others | 2,818,276 | 3,610,825 | - | - |
| Wholesale and retail trade, and restaurants and hotels | 11,689,398 | 10,955,610 | 1,606,704 | 1,408,346 |
| Finance, insurance/takaful, real estate and business activities | 17,814,180 | 17,583,949 | 2,575,347 | 2,675,033 |
| Household | 100,173,811 | 98,936,147 | 118,267 | 142,187 |
| Others | 263,823 | 258,178 | 263,632 | 257,927 |
| | 153,295,787 | 151,518,500 | 6,356,224 | 6,299,526 |

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

| | The Group | | The Bank | |
|-----------------|------------------|------------------|----------------|------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Malaysia | 1,777,868 | 1,625,203 | - | - |
| Singapore | 25,390 | 24,979 | 25,390 | 24,979 |
| Other countries | 89,000 | 88,218 | 89,000 | 88,218 |
| | 1,892,258 | 1,738,400 | 114,390 | 113,197 |

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

| | The Group | | The Bank | |
|---|------------------|------------------|----------------|------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Primary agriculture | 10,512 | 12,842 | - | - |
| Mining and quarrying | 29,116 | 30,496 | - | - |
| Manufacturing | 43,745 | 43,401 | - | - |
| Electricity, gas and water supply | 13,336 | 33 | 503 | - |
| Construction | 146,970 | 138,138 | 90,586 | 89,099 |
| Transport, storage and communications | 8,930 | 9,930 | 69 | 879 |
| Education, health and others | 20,850 | 20,650 | - | - |
| Wholesale and retail trade, and restaurants and hotels | 153,364 | 128,084 | 6,812 | 3,610 |
| Finance, insurance/takaful, real estate and business activities | 141,376 | 142,743 | 14,512 | 16,591 |
| Household | 1,322,151 | 1,212,083 | - | 3,018 |
| Others | 1,908 | - | 1,908 | - |
| | 1,892,258 | 1,738,400 | 114,390 | 113,197 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30d DEPOSITS FROM CUSTOMERS

| | The Group | | The Bank | |
|---|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| (i) By type of deposits | | | | |
| Savings deposit | | | | |
| Commodity Murabahah (via Tawarruq arrangement)* | 12,286,092 | 12,137,024 | 1,077,422 | 1,079,959 |
| Demand deposit | | | | |
| Qard | 26,165,119 | 21,649,660 | 14,717 | 13,774 |
| Commodity Murabahah (via Tawarruq arrangement)* | 4,540,205 | 4,524,760 | 2,671,392 | 2,607,615 |
| Term deposit | | | | |
| Commodity Murabahah Deposits-i (via Tawarruq arrangement) | 49,139,745 | 45,101,634 | 811,490 | 908,942 |
| Fixed Deposits-i (via Tawarruq arrangement)* | 28,198,720 | 33,347,201 | 658,661 | 782,038 |
| Negotiable Islamic Debt Certificate (NIDC) | | | | |
| Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn) | 1,144,632 | 2,129,214 | - | - |
| Fixed Deposit-i | | | | |
| Commodity Murabahah | 14 | 16 | 14 | 16 |
| Specific investment account | | | | |
| Mudharabah | 25,037 | 25,121 | - | - |
| Others - Qard | 1,115,582 | 1,031,544 | - | - |
| | 122,615,146 | 119,946,174 | 5,233,696 | 5,392,344 |

*Included Qard contract of the Group and of the Bank of RM4,606,386,000 and RM3,752,667,000 (2025: RM4,415,724,000 and RM3,691,395,000) respectively.

(ii) By maturity structures of term deposits and investment account

| | The Group | | The Bank | |
|-------------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Due within six months | 58,503,216 | 62,823,144 | 1,318,091 | 1,590,427 |
| Six months to less than one year | 19,047,300 | 16,195,151 | 152,011 | 100,537 |
| One year to less than three years | 945,373 | 1,573,061 | 63 | 32 |
| Three years to less than five years | 1,766 | 1,308 | - | - |
| Five years and more | 10,493 | 10,522 | - | - |
| | 78,508,148 | 80,603,186 | 1,470,165 | 1,690,996 |

(iii) By type of customer

| | The Group | | The Bank | |
|---------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| Government and statutory bodies | 16,788,458 | 9,574,862 | 227 | 212 |
| Business enterprises | 43,265,943 | 43,100,782 | 3,130,392 | 3,141,839 |
| Individuals | 33,236,738 | 38,158,602 | 1,802,018 | 1,934,497 |
| Others | 29,324,007 | 29,111,928 | 301,059 | 315,796 |
| | 122,615,146 | 119,946,174 | 5,233,696 | 5,392,344 |

PART A - EXPLANATORY NOTES (CONTINUED)

A30. OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A30e INVESTMENT ACCOUNTS OF CUSTOMERS

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

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

A30f INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTIONS

| | The Group | |
|--------------------------------|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| 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.

A30g FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

| | The Group | |
|---|-------------------------|----------------------------|
| | 31 March 2026 RM'000 | 31 December 2025 RM'000 |
| <u>Designated at fair value through profit or loss:</u> | | |
| Deposits from customers - structured investments | <u>2,931,204</u> | <u>2,167,804</u> |

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

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

PART B

B1. GROUP PERFORMANCE REVIEW

The Group registered a pre-tax profit of RM1,979.3 million for the three months period ended 31 March 2026, decreased marginally by 1.1% as compared to the pre-tax profit of RM2,001.4 million reported in the previous corresponding period. The Group's net profit (attributable to the owners of the Parent) decreased by 1.0% to RM1,501.9 million, equivalent to net earnings per share (sen) of 22.24.

The Group's year-on-year decrease in earnings was mainly contributed by the decrease in net interest income by RM44.3 million or 2.1%. The decrease was also attributed by higher overhead and higher expected credit losses made on loans, advances and financing by RM4.5 million and RM4.3 million respectively.

These were however offset by the increase in net non-interest income by RM20.7 million and income from Islamic Banking Operations by RM5.1 million.

The Group's gross loans, advances and financing increased by 1.1% to RM397.4 billion whilst deposits from customers increased by 0.4% to RM421.8 billion, as compared to 31 December 2025.

The Group's Common Equity Tier 1 ratio as at 31 March 2026 stood at 14.035% as compared to 14.582% as at 31 December 2025.

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 client franchise businesses, reinforcing digital capabilities, operational resilience and our sustainability proposition. 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 after non-controlling interests by the weighted average number of ordinary shares in issue during the financial period.

| | The Group | | | |
|--|-------------------|---------------|--------------------|---------------|
| | 1st Quarter Ended | | Three Months Ended | |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| Net profit for the financial period after non-controlling interests (RM'000) | 1,501,893 | 1,517,754 | 1,501,893 | 1,517,754 |
| Weighted average number of ordinary shares in issue ('000) | 6,753,745 | 6,727,380 | 6,753,745 | 6,727,380 |
| Basic earnings per share (expressed in sen per share) | 22.24 | 22.56 | 22.24 | 22.56 |

| | The Bank | | | |
|--|-------------------|---------------|--------------------|---------------|
| | 1st Quarter Ended | | Three Months Ended | |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| Net profit for the financial period (RM'000) | 996,364 | 1,092,812 | 996,364 | 1,092,812 |
| Weighted average number of ordinary shares in issue ('000) | 6,753,745 | 6,727,380 | 6,753,745 | 6,727,380 |
| Basic earnings per share (expressed in sen per share) | 14.75 | 16.24 | 14.75 | 16.24 |

b) Diluted EPS

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