CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		The Group		The Company	
	Note	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
ASSETS					
Cash and short-term funds	A8	**25,540,276**	28,184,472	**1,399,390**	266,561
Reverse repurchase agreements/reverse Collateralised Commodity Murabahah		**21,658,821**	14,205,733	**-**	-
Deposits and placements with banks and other financial institutions	A8	**5,061,011**	4,657,598	**256,971**	-
Financial investments at fair value through profit or loss	A9	**66,730,107**	64,700,485	**-**	-
Debt instruments at fair value through other comprehensive income	A10	**83,682,439**	85,328,683	**612,482**	614,441
Equity instruments at fair value through other comprehensive income	A11	**553,355**	601,576	**-**	-
Debt instruments at amortised cost	A12	**82,165,817**	80,128,693	**9,995,048**	10,006,054
Derivative financial instruments	A26	**16,561,077**	15,265,565	**-**	-
Loans, advances and financing	A13	**450,594,779**	444,920,430	**-**	-
Other assets	A14	**20,817,014**	17,863,882	**85,850**	82,899
Amount due from a subsidiary		**-**	-	**16**	20
Tax recoverable		**512,180**	524,583	**182,810**	182,786
Deferred tax assets		**1,268,168**	1,118,487	**-**	-
Statutory deposits with central banks		**6,786,252**	8,216,864	**-**	-
Investment in subsidiaries		**-**	-	**35,453,827**	35,444,142
Investment in associates and joint ventures		**2,458,441**	2,380,521	**-**	-
Property, plant and equipment		**1,971,902**	2,084,732	**513**	576
Right-of-use assets		**458,923**	474,423	**430**	430
Investment properties		**13,421**	8,337	**264**	273
Goodwill		**6,004,259**	6,134,805	**-**	-
Intangible assets		**2,012,954**	1,924,521	**-**	-
TOTAL ASSETS		**794,851,196**	778,724,390	**47,987,601**	46,598,182
LIABILITIES AND EQUITY					
Deposits from customers	A15	**483,734,893**	477,755,341	**-**	-
Investment accounts of customers	A16	**35,984,177**	32,291,771	**-**	-
Deposits and placements of banks and other financial institutions	A17	**41,733,664**	49,907,561	**-**	-
Repurchase agreements/Collateralised Commodity Murabahah		**48,996,262**	42,765,709	**-**	-
Financial liabilities at fair value through profit or loss	A18	**17,752,659**	13,183,149	**-**	-
Derivative financial instruments	A26	**14,917,210**	15,691,607	**-**	-
Bills and acceptances payable		**1,682,223**	2,003,572	**-**	-
Other liabilities	A19	**26,170,140**	25,072,224	**3,222**	4,289
Lease liabilities		**351,034**	358,922	**-**	-
Recourse obligation on loans and financing sold to Cagamas		**5,645,372**	5,071,980	**-**	-
Amount due to subsidiaries		**-**	-	**7,673**	4,915
Provision for taxation and zakat		**256,261**	110,803	**-**	-
Deferred tax liabilities		**46,255**	18,083	**4**	-
Bonds, Sukuk and debentures	B5(i)	**20,041,237**	17,119,234	**-**	-
Other borrowings	B5(ii)	**13,621,959**	13,175,494	**4,357,684**	4,358,076
Subordinated obligations	B5(iii)	**12,236,317**	12,291,174	**11,655,882**	11,657,677
TOTAL LIABILITIES		**723,169,663**	706,816,624	**16,024,465**	16,024,957
Ordinary share capital		**29,867,667**	29,774,000	**29,867,666**	29,774,000
Reserves		**40,394,844**	40,587,721	**2,095,513**	799,268
Less: Shares held under trust		**(563)**	(563)	**-**	-
Treasury shares, at cost		**(43)**	(43)	**(43)**	(43)
		70,261,905	70,361,115	**31,963,136**	30,573,225
Perpetual preference shares		**200,000**	200,000	**-**	-
Non-controlling interests		**1,219,628**	1,346,651	**-**	-
TOTAL EQUITY		**71,681,533**	71,907,766	**31,963,136**	30,573,225
TOTAL EQUITY AND LIABILITIES		**794,851,196**	778,724,390	**47,987,601**	46,598,182
COMMITMENTS AND CONTINGENCIES	A27	**2,150,339,983**	2,074,517,599	**-**	-
Net assets per share attributable to owners of the Parent (RM)		**6.50**	6.52	**2.96**	2.83

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		The Group			
		2nd quarter ended		Six months ended	
		30 June 2026	30 June 2025	30 June 2026	30 June 2025
	Note	RM'000	RM'000	RM'000	RM'000
Interest income	A20(a)	**5,301,438**	5,840,320	**10,489,155**	11,882,898
Interest income for financial assets at fair value through profit or loss	A20(b)	**446,871**	451,561	**858,950**	895,567
Interest expense	A21	**(3,023,611)**	(3,493,682)	**(5,957,401)**	(7,157,801)
Net interest income (before modification loss)		**2,724,698**	2,798,199	**5,390,704**	5,620,664
Modification loss	A22	**(10,352)**	(10,213)	**(18,869)**	(16,088)
Net interest income (after modification loss)		**2,714,346**	2,787,986	**5,371,835**	5,604,576
Income from Islamic Banking operations	A31(c)	**1,227,474**	1,266,745	**2,416,183**	2,481,054
Fee and commission income	A23(a)	**845,032**	849,590	**1,682,274**	1,739,559
Fee and commission expense	A23(b)	**(252,436)**	(267,901)	**(494,353)**	(543,102)
Net fee and commission income		**592,596**	581,689	**1,187,921**	1,196,457
Other non-interest income	A23(c)	**1,027,654**	965,341	**1,996,415**	1,818,682
Net income		**5,562,070**	5,601,761	**10,972,354**	11,100,769
Overheads	A24	**(2,514,741)**	(2,551,217)	**(5,069,536)**	(5,130,922)
Profit before expected credit losses		**3,047,329**	3,050,544	**5,902,818**	5,969,847
Expected credit losses on loans, advances and financing	A25(a)	**(441,081)**	(408,501)	**(798,352)**	(696,118)
Expected credit losses written back for commitments and contingencies		**12,966**	47,078	**15,542**	46,846
Other expected credit losses and impairment allowances made	A25(b)	**(40,016)**	(42,716)	**(41,428)**	(65,888)
		2,579,198	2,646,405	**5,078,580**	5,254,687
Share of results of joint ventures		**41,259**	148	**82,328**	15,714
Share of results of associates		**(12,988)**	1,039	**(2,465)**	4,228
Profit before taxation and zakat		**2,607,469**	2,647,592	**5,158,443**	5,274,629
Taxation and zakat	B3	**(637,293)**	(717,330)	**(1,232,103)**	(1,316,715)
Profit for the financial period		**1,970,176**	1,930,262	**3,926,340**	3,957,914
Profit for the financial period attributable to :					
Owners of the Parent		**1,938,265**	1,888,742	**3,854,697**	3,862,122
Non-controlling interests		**31,911**	41,520	**71,643**	95,792
		1,970,176	1,930,262	**3,926,340**	3,957,914
Earnings per share attributable to ordinary equity holders of the Parent (sen):					
- Basic	B7(a)	**17.94**	17.57	**35.69**	35.96
- Diluted	B7(b)	**17.92**	17.55	**35.63**	35.85

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group			
	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Profit for the financial period	**1,970,176**	1,930,262	**3,926,340**	3,957,914
Other comprehensive income:				
Items that will not be reclassified to profit or loss				
Remeasurement of post employment benefits obligation	**1,273**	804	**2,631**	2,088
- Actuarial gain/(loss)	**894**	(36)	**2,539**	1,228
- Income tax effects	**(197)**	21	**(563)**	(988)
- Currency translation difference	**576**	819	**655**	1,848
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	**24,092**	4,885	**21,491**	75,344
- Net gain from change in fair value	**24,519**	3,230	**21,518**	71,882
- Currency translation difference	**(427)**	1,655	**(27)**	3,462
Equity instruments at fair value through other comprehensive income	**(9,985)**	(557)	**(14,929)**	(2,655)
- Net loss from change in fair value	**(15,132)**	(1,307)	**(21,539)**	(3,660)
- Income tax effects	**5,349**	15	**6,451**	68
- Currency translation difference	**(202)**	735	**159**	937
Net loss on revaluation reserve	**(11)**	(31)	**(255)**	(49)
	15,369	5,101	**8,938**	74,728
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income	**19,772**	504,285	**(672,822)**	692,601
- Net gain/(loss) from change in fair value	**82,735**	850,950	**(562,392)**	1,113,430
- Realised gain transferred to statement of income on disposal	**(63,222)**	(217,113)	**(270,990)**	(277,299)
- Changes in expected credit losses	**(448)**	19,573	**(2,249)**	21,993
- Income tax effects	**(367)**	(150,432)	**167,976**	(169,906)
- Currency translation difference	**1,074**	1,307	**(5,167)**	4,383
Net investment hedge	**(26,169)**	116,602	**6,737**	124,754
Hedging reserve - cash flow hedge	**12,851**	61,864	**(36,673)**	66,100
- Net gain/(loss) from change in fair value	**16,086**	59,606	**(27,894)**	66,580
- Income tax effects	**(3,235)**	2,258	**(8,779)**	(480)
Deferred hedging cost	**(10,098)**	(58,992)	**16,594**	(100,622)
- Net (loss)/gain from change in fair value	**(10,098)**	(58,992)	**16,594**	(100,622)
Exchange fluctuation reserve	**(523,564)**	(911,763)	**(1,284,799)**	(1,547,592)
Share of other comprehensive income/(expense) of associates and joint ventures	**2,820**	(3,110)	**(1,943)**	(3,704)
	(524,388)	(291,114)	**(1,972,906)**	(768,463)
Other comprehensive expense during the financial period, net of tax	**(509,019)**	(286,013)	**(1,963,968)**	(693,735)
Total comprehensive income for the financial period	**1,461,157**	1,644,249	**1,962,372**	3,264,179
Total comprehensive income attributable to:				
Owners of the Parent	**1,474,474**	1,622,680	**2,001,245**	3,226,187
Non-controlling interests	**(13,317)**	21,569	**(38,873)**	37,992
	1,461,157	1,644,249	**1,962,372**	3,264,179

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		The Company			
		2nd quarter ended		Six months ended	
		30 June 2026	30 June 2025	30 June 2026	30 June 2025
	Note	RM'000	RM'000	RM'000	RM'000
Interest income	A20(a)	**115,399**	96,824	**226,009**	193,381
Interest expense	A21	**(161,778)**	(150,171)	**(321,230)**	(298,340)
Net interest expense		**(46,379)**	(53,347)	**(95,221)**	(104,959)
Net non-interest income	A23	**747,831**	829,188	**3,618,869**	2,588,983
Net income		**701,452**	775,841	**3,523,648**	2,484,024
Overheads	A24	**(10,819)**	(7,810)	**(18,232)**	(14,762)
Profit before expected credit losses		**690,633**	768,031	**3,505,416**	2,469,262
Other expected credit losses and impairment allowances (made)/written back	A25(b)	**(6,339)**	8,155	**(9,969)**	8,535
Profit before taxation		**684,294**	776,186	**3,495,447**	2,477,797
Taxation	B3	**(1,037)**	(610)	**(1,356)**	(1,041)
Profit for the financial period		**683,257**	775,576	**3,494,091**	2,476,756

UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Company			
	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	**683,257**	775,576	**3,494,091**	2,476,756
Other comprehensive (expense)/income:				
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income	**(667)**	2,117	**(1,319)**	4,886
- Net (loss)/gain from change in fair value	**(1,027)**	3,089	**(1,885)**	5,904
- Changes in expected credit losses	**360**	(972)	**566**	(1,018)
Other comprehensive (expense)/income during the financial period, net of tax	**(667)**	2,117	**(1,319)**	4,886
Total comprehensive income for the financial period	**682,590**	777,693	**3,492,772**	2,481,642

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

CIMB GROUP HOLDINGS BERHAD

(Registration Number 195601000197 (50841-W))

CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

The Group

	Attributable to owners of the Parent															
							Fair value reserve									
	Ordinary share capital	Statutory reserve	Capital reserve	Exchange fluctuation reserve	Shares held under trust	Treasury shares	Debt instruments at fair value through other comprehensive income	Equity instruments at fair value through other comprehensive income	Other reserves	Share-based payment reserve	Regulatory reserve *	Retained earnings	Total	Perpetual preference shares	Non-controlling interests	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2026	**29,774,000**	**233,915**	**423,130**	**(2,722,608)**	**(563)**	**(43)**	**194,134**	**(205,988)**	**(1,446,672)**	**65,011**	**2,399,918**	**41,646,881**	**70,361,115**	**200,000**	**1,346,651**	**71,907,766**
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	3,854,697	3,854,697	-	71,643	3,926,340
Other comprehensive (expense)/ income (net of tax)	-	-	-	(1,203,128)	-	-	(645,524)	(14,646)	10,357	(511)	-	-	(1,853,452)	-	(110,516)	(1,963,968)
- debt instruments at fair value through other comprehensive income	-	-	-	-	-	-	(645,524)	-	-	-	-	-	(645,524)	-	(27,298)	(672,822)
- equity instruments at fair value through other comprehensive income	-	-	-	-	-	-	-	(14,646)	-	-	-	-	(14,646)	-	(283)	(14,929)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	21,907	-	-	-	21,907	-	(416)	21,491
- net investment hedge	-	-	-	-	-	-	-	-	6,737	-	-	-	6,737	-	-	6,737
- hedging reserve - cash flow hedge	-	-	-	-	-	-	-	-	(36,886)	-	-	-	(36,886)	-	213	(36,673)
- deferred hedging cost	-	-	-	-	-	-	-	-	16,594	-	-	-	16,594	-	-	16,594
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	2,496	-	-	-	2,496	-	135	2,631
- currency translation difference	-	-	-	(1,201,185)	-	-	-	-	(236)	(511)	-	-	(1,201,932)	-	(82,867)	(1,284,799)
- Net loss on revaluation reserve	-	-	-	-	-	-	-	-	(255)	-	-	-	(255)	-	-	(255)
- share of other comprehensive expense of associates and joint ventures	-	-	-	(1,943)	-	-	-	-	-	-	-	-	(1,943)	-	-	(1,943)
Total comprehensive (expense)/ income for the financial period	-	-	-	(1,203,128)	-	-	(645,524)	(14,646)	10,357	(511)	-	3,854,697	2,001,245	-	(38,873)	1,962,372
Second interim dividend for the financial year ended 31 December 2025	-	-	-	-	-	-	-	-	-	-	-	(2,198,288)	(2,198,288)	-	-	(2,198,288)
Non-controlling interests share of dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(88,557)	(88,557)
Transfer to statutory reserve	-	9,063	-	-	-	-	-	-	-	-	-	(9,063)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	-	131,570	(131,570)	-	-	-	-
Net non-controlling interests share of subsidiary treasury shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	423	423
Share-based payment expense	-	-	-	-	-	-	-	-	-	22,331	-	-	22,331	-	-	22,331
Shares released under employee benefit schemes	-	-	-	-	-	-	-	-	23,735	(17,742)	-	-	5,993	-	(16)	5,977
Purchase of shares in relation to Equity Ownership Plan	-	-	-	-	-	-	-	-	(16,234)	-	-	-	(16,234)	-	-	(16,234)
Issuance of shares pursuant to long-term incentive plan ("LTIP")	93,667	-	-	-	-	-	-	-	-	(7,924)	-	-	85,743	-	-	85,743
Transfer of realised gain upon disposal of equity investments at fair value through other comprehensive income to retained earnings	-	-	-	-	-	-	-	(7,479)	-	-	-	7,479	-	-	-	-
At 30 June 2026	**29,867,667**	**242,978**	**423,130**	**(3,925,736)**	**(563)**	**(43)**	**(451,390)**	**(228,113)**	**(1,428,814)**	**61,165**	**2,531,488**	**43,170,136**	**70,261,905**	**200,000**	**1,219,628**	**71,681,533**

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

CIMB GROUP HOLDINGS BERHAD

(Registration Number 195601000197 (50841-W))

CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

The Group

	Attributable to owners of the Parent															
							Fair value reserve									
	Ordinary share capital RM'000	Statutory reserve RM'000	Capital reserve RM'000	Exchange fluctuation reserve RM'000	Shares held under trust RM'000	Treasury shares RM'000	Debt instruments at fair value through other comprehensive income RM'000	Equity instruments at fair value through other comprehensive income RM'000	Other reserves RM'000	Share-based payment reserve RM'000	Regulatory reserve * RM'000	Retained earnings RM'000	Total RM'000	Perpetual preference shares RM'000	Non-controlling interests RM'000	Total RM'000
At 1 January 2025	29,439,251	204,540	423,130	311,679	(563)	(43)	(515,693)	(155,296)	(1,829,188)	120,802	1,777,092	39,468,085	69,243,796	200,000	1,395,094	70,838,890
Profit for the financial period	-	-	-	-	-	-	-	-	-	-	-	3,862,122	3,862,122	-	95,792	3,957,914
Other comprehensive (expense)/ income (net of tax)	-	-	-	(1,474,187)	-	-	673,458	(2,610)	167,599	(195)	-	-	(635,935)	-	(57,800)	(693,735)
- debt instruments at fair value through other comprehensive income	-	-	-	-	-	-	673,458	-	-	-	-	-	673,458	-	19,143	692,601
- equity instruments at fair value through other comprehensive income	-	-	-	-	-	-	-	(2,610)	-	-	-	-	(2,610)	-	(45)	(2,655)
- fair value changes on financial liabilities designated at fair value relating to own credit risk	-	-	-	-	-	-	-	-	75,361	-	-	-	75,361	-	(17)	75,344
- net investment hedge	-	-	-	-	-	-	-	-	124,754	-	-	-	124,754	-	-	124,754
- hedging reserve - cash flow hedge	-	-	-	-	-	-	-	-	66,211	-	-	-	66,211	-	(111)	66,100
- deferred hedging cost	-	-	-	-	-	-	-	-	(100,622)	-	-	-	(100,622)	-	-	(100,622)
- remeasurement of post employment benefits obligations	-	-	-	-	-	-	-	-	1,957	-	-	-	1,957	-	131	2,088
- currency translation difference	-	-	-	(1,470,483)	-	-	-	-	(13)	(195)	-	-	(1,470,691)	-	(76,901)	(1,547,592)
- Net gain on revaluation reserve	-	-	-	-	-	-	-	-	(49)	-	-	-	(49)	-	-	(49)
- share of other comprehensive expense of associates and joint ventures	-	-	-	(3,704)	-	-	-	-	-	-	-	-	(3,704)	-	-	(3,704)
Total comprehensive (expense)/ income for the financial period	-	-	-	(1,474,187)	-	-	673,458	(2,610)	167,599	(195)	-	3,862,122	3,226,187	-	37,992	3,264,179
Second interim dividend for the financial year ended 31 December 2024	-	-	-	-	-	-	-	-	-	-	-	(2,146,979)	(2,146,979)	-	-	(2,146,979)
Non-controlling interests share of dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(97,493)	(97,493)
Transfer to statutory reserve	-	13,381	-	-	-	-	-	-	-	-	-	(13,381)	-	-	-	-
Transfer to regulatory reserve	-	-	-	-	-	-	-	-	-	-	140,227	(140,227)	-	-	-	-
Net non-controlling interests share of subsidiary treasury shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	873	873
Share-based payment expense	-	-	-	-	-	-	-	-	-	509	-	-	509	-	-	509
Shares released under employee benefit schemes	-	-	-	-	-	-	-	-	11,182	(12,921)	-	-	(1,739)	-	(16)	(1,755)
Purchase of shares in relation to Equity Ownership Plan	-	-	-	-	-	-	-	-	(55,353)	-	-	-	(55,353)	-	-	(55,353)
Transfer from own credit risk reserve	-	-	-	-	-	-	-	-	22	-	-	(22)	-	-	-	-
Issuance of shares pursuant to LTIP	128,152	-	-	-	-	-	-	-	-	(40,398)	-	-	87,754	-	-	87,754
At 30 June 2025	29,567,403	217,921	423,130	(1,162,508)	(563)	(43)	157,765	(157,906)	(1,705,738)	67,797	1,917,319	41,029,598	70,354,175	200,000	1,336,450	71,890,625

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	Non-distributable					Distributable	
The Company	**Ordinary share capital RM'000**	**Capital reserve RM'000**	**Treasury shares RM'000**	**Fair value reserve - Debt instruments at fair value through other comprehensive income RM'000**	**Share-based payment reserve RM'000**	**Retained earnings RM'000**	**Total RM'000**
At 1 January 2026	**29,774,000**	**55,982**	**(43)**	**12,992**	**32,818**	**697,476**	**30,573,225**
Profit for the financial period	**-**	**-**	**-**	**-**	**-**	**3,494,091**	**3,494,091**
Other comprehensive expense (net of tax)	**-**	**-**	**-**	**(1,319)**	**-**	**-**	**(1,319)**
- Debt instruments at fair value through other comprehensive income	**-**	**-**	**-**	**(1,319)**	**-**	**-**	**(1,319)**
Total comprehensive (expense)/income for the financial period	**-**	**-**	**-**	**(1,319)**	**-**	**3,494,091**	**3,492,772**
Second interim dividend for the financial year ended 31 December 2025	**-**	**-**	**-**	**-**	**-**	**(2,198,288)**	**(2,198,288)**
Issuance of shares pursuant to LTIP	**93,666**	**-**	**-**	**-**	**(7,923)**	**-**	**85,743**
Capital contribution to subsidiaries	**-**	**-**	**-**	**-**	**9,684**	**-**	**9,684**
At 30 June 2026	**29,867,666**	**55,982**	**(43)**	**11,673**	**34,579**	**1,993,279**	**31,963,136**

	Non-distributable					Distributable	
The Company	**Ordinary share capital RM'000**	**Capital reserve RM'000**	**Treasury shares RM'000**	**Fair value reserve - Debt instruments at fair value through other comprehensive income RM'000**	**Share-based payment reserve RM'000**	**Retained earnings RM'000**	**Total RM'000**
At 1 January 2025	29,439,251	55,982	(43)	9,551	103,989	1,104,552	30,713,282
Profit for the financial period	-	-	-	-	-	2,476,756	2,476,756
Other comprehensive income (net of tax)	-	-	-	4,886	-	-	4,886
- Debt instruments at fair value through other comprehensive income	-	-	-	4,886	-	-	4,886
Total comprehensive income for the financial period	-	-	-	4,886	-	2,476,756	2,481,642
Second interim dividend for the financial year ended 31 December 2024	-	-	-	-	-	(2,146,979)	(2,146,979)
Issuance of shares pursuant to LTIP	128,151	-	-	-	(40,398)	-	87,753
Capital contribution to subsidiaries	-	-	-	-	(13,181)	-	(13,181)
At 30 June 2025	29,567,402	55,982	(43)	14,437	50,410	1,434,329	31,122,517

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

CIMB GROUP HOLDINGS BERHAD
(Registration Number 195601000197 (50841-W))
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group		The Company	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Cash flows from operating activities				
Profit before taxation and zakat	**5,158,443**	5,274,629	**3,495,447**	2,477,797
Adjustments for non-operating and non-cash items	**(1,628,121)**	(2,069,238)	**(3,508,013)**	(2,489,470)
Operating profit/(loss) before changes in working capital	**3,530,322**	3,205,391	**(12,566)**	(11,673)
Net changes in operating assets	**(24,322,320)**	(4,616,808)	**(2,963)**	(1,716)
Net changes in operating liabilities	**13,585,839**	6,120,694	**1,696**	(1,137)
	(10,736,481)	1,503,886	**(1,267)**	(2,853)
Cash flows (used in)/generated from operations	**(7,206,159)**	4,709,277	**(13,833)**	(14,526)
Taxation and zakat paid	**(1,031,800)**	(2,277,550)	**(1,376)**	(1,815)
Net cash flows (used in)/generated from operating activities	**(8,237,959)**	2,431,727	**(15,209)**	(16,341)
Cash flows from investing activities				
Dividend income from subsidiaries	**-**	-	**3,618,715**	2,588,849
Interest income received from financial investments	**2,476,730**	2,710,713	**222,246**	190,692
Net purchase of financial investments	**(1,164,453)**	(3,592,052)	**-**	-
Net purchase of property, plant and equipment	**(504,072)**	(294,922)	**-**	-
Net purchase of intangible assets	**(378,667)**	(269,368)	**-**	-
Other investing activities	**41,530**	9,429	**-**	-
Net cash flows generated from/(used in) investing activities	**471,068**	(1,436,200)	**3,840,961**	2,779,541
Cash flows from financing activities				
Dividend paid to shareholders	**(2,198,288)**	(2,146,979)	**(2,198,288)**	(2,146,979)
Interest paid on bonds, Sukuk and debentures	**(306,873)**	(311,767)	**-**	-
Interest paid on subordinated obligations	**(264,716)**	(231,431)	**(243,736)**	(171,859)
Interest paid on term loan facility and other borrowings	**(179,624)**	(184,048)	**(79,682)**	(40,323)
Proceeds from issuance of bonds, Sukuk and debentures	**3,698,697**	1,498,798	**-**	-
Proceeds from term loan facility and other borrowings	**4,167,765**	4,992,760	**450,000**	950,000
Redemption of bonds, Sukuk and debentures	**(864,259)**	(596,964)	**-**	-
Repayment of term loan facility and other borrowings	**(3,693,047)**	(1,840,590)	**(450,000)**	(1,100,000)
Other financing activities	**332,714**	(114,934)	**85,743**	150,656
Net cash flows generated from/(used in) from financing activities	**709,741**	1,064,845	**(2,435,963)**	(2,358,505)
Net (decrease)/increase in cash and cash equivalents during the financial period	**(7,057,150)**	2,060,372	**1,389,789**	404,695
Effects of exchange rate changes	**(51,244)**	(532,225)	**-**	-
Cash and cash equivalents at beginning of the financial period	**29,526,793**	30,030,884	**265,830**	407,956
Cash and cash equivalents at end of the financial period	**22,418,399**	31,559,031	**1,655,619**	812,651
Cash and cash equivalents comprise:				
Cash and short-term funds	**25,540,276**	29,244,281	**1,399,390**	812,651
Deposits and placements with banks and other financial institutions	**5,061,011**	6,046,451	**256,971**	720
	30,601,287	35,290,732	**1,656,361**	813,371
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	**(7,644,587)**	(3,175,645)	**(742)**	(720)
Restricted cash	**(538,301)**	(556,056)	**-**	-
	22,418,399	31,559,031	**1,655,619**	812,651

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

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 30 June 2026 have been prepared under the historical cost convention, except for financial assets at fair value through profit or loss, debt instruments at fair value through other comprehensive income, equity instruments at fair value through other comprehensive income, derivative financial instruments and financial liabilities at fair value through profit or loss, that are measured at fair value.

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

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Company 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 period 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 Company's financial statements.

The unaudited condensed interim financial statements incorporate activities relating to the Islamic banking business which have been undertaken by the Group. The Islamic banking business 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 Company's accounting policies. Although these estimates and assumptions are based on the Directors' best knowledge of current events and actions, actual results may differ from those estimates.

A2. CHANGES IN ESTIMATES

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

A3. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

Other than as detailed below, there were no other new share issuances, repayment of debt securities, share buy backs and share cancellations, or resale of shares held as treasury shares during the financial period ended 30 June 2026:-

(a) On 13 March 2026, CIMB Group Holdings Berhad ("CIMBGH" or "the Company") announced that it will seek its shareholders' approval at its 69th Annual General Meeting ("AGM") to be convened on a later announced date for the proposed renewal of the authority for the Company to purchase its own shares of up to 10% of the issued and paid-up capital of the Company. Shareholders' approval was subsequently obtained at the AGM which was held on 29 April 2026.

(b) During the financial period, CIMB Thai Bank issued various unsecured structured debentures amounting to THB2,332.7 million, with tenures ranging from 1 month to 27 months from their respective issuance dates. The Bank will pay interest in accordance with the terms and conditions of the agreements.

During the financial period, CIMB Thai Bank redeemed unsecured structured debentures amounting to THB2,534.5 million.

Subsequent to the financial period, CIMB Thai Bank issued various unsecured structured debentures amounting to THB860 million and redeemed unsecured structured debentures amounting to THB633 million.

(c) During the financial period, CIMB Thai Bank redeemed unsecured short-term debentures amounting to THB950.0 million. Subsequent to the financial period, CIMB Thai Bank issued various unsecured short-term debentures amounting to THB100 million.

(d) In 2026, CIMB Bank issued commercial paper with a nominal value of RM3.6 billion in aggregate under its RM10.0 billion Commercial Papers Programme. The commercial paper, which bear a discount rate from 3.20% to 3.40% per annum, will mature between 3 to 12 months from the respective issuance dates.

A total of RM3.0 billion commercial papers matured during the financial period.

PART A - EXPLANATORY NOTES (CONTINUED)

A3. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES (Continued)

(e) On 8 February 2026, CIMB Niaga Auto Finance redeemed its 3 years unsecured Series B Bond amounting to IDR300,000 million.

(f) On 9 February 2026, CIMB 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.

(g) On 9 February 2026, CIMB Niaga issued IDR 75 billion 5-year Tier-2 subordinated debt to CIMB Group Sdn Bhd bearing a fixed interest rate of 6.25% per annum, payable on a quarterly basis. The Financial Service Authority (OJK) has approved the subordinated debt to be admitted as Tier II Capital on 14 April 2026. As the IDR75 billion subordinated debt was held by one of the subsidiaries of the Company, the amount was eliminated at consolidated level.

(h) On 5 March 2026, CIMB Niaga Auto Finance issued unsecured IDR900,000 million bonds. The bonds were divided into 370-day Series A Bond and 3-year Series B Bond amounting to IDR800,000 million and IDR100,000 million, with fixed interest rates of 4.90% and 5.45% per annum respectively. The 370-day Series A Bond and 3-year Series B Bond will mature on 15 March 2027 and 5 March 2029 respectively.

(i) On 23 March 2026, CIMB Niaga Auto Finance redeemed its 370-day unsecured Series A Bond amounted to IDR1,200,000 million.

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

(k) On 22 May 2026, CIMB Bank issued RM800.0 million senior medium term notes (“the MTN”) under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 4.03% per annum that will mature on 21 May 2038.

(l) On 12 June 2026, the Company redeemed its RM450 million 1-year unrated Medium Term Notes ("MTN ") issued under its existing Conventional and Islamic Medium Term Notes Programmes, which have a combined limit of RM6.0 billion in nominal value.

(m) On 12 June 2026, the Company issued RM450 million 1-year unrated MTN which will mature on 14 June 2027. The MTN was issued under its existing Conventional and Islamic Medium Term Notes Programmes, which have a combined limit of RM6.0 billion in nominal value.

(n) On 19 June 2026, CIMB Bank issued RM185.0 million senior medium term notes (“the MTN”) under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 3.82% per annum that will mature on 24 June 2031.

(o) On 19 June 2026, CIMB Bank issued RM515.0 million senior medium term notes (“the MTN”) under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 3.95% per annum that will mature on 24 June 2033.

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

(q) On 30 June 2026, the Company increased its issued and paid-up capital from 10,790,973,323 to 10,808,180,223 shares via:

(i) Issuance of 17,206,900 new ordinary shares amounting to RM93.7 million arising from the LTIP - Employee Share Option Scheme ("ESOS");

(r) On 15 July 2026, CIMB Bank issued RM1,450.0 million senior medium term notes (“the MTN”) under its RM20.0 billion Senior Medium Term Note Programme. The MTN bears a coupon rate of 4.19% per annum that will mature on 15 July 2041.

The following are changes in debt and equity securities for the Group and the Company subsequent to the second quarter ended 30 June 2026 which have not been reflected in the financial statements for the second quarter ended 30 June 2026:

(a) The issued and paid-up capital of the Company increased from 10,808,180,223 as at 30 June 2026 to 10,809,392,723 shares at the date of announcement via:

(i) Issuance of 1,212,500 new ordinary shares amounting to RM6.7 million arising from the LTIP-ESOS.

The proceeds raised from the issuance of all debt securities and borrowings have been used for working capital, general banking and other corporate purposes, as intended.

PART A - EXPLANATORY NOTES (CONTINUED)

A4. DIVIDENDS PAID AND PROPOSED

The Board of Directors has proposed a single-tier second interim dividend of 20.35 sen per ordinary share for the financial year ended 31 December 2025. Based on the issued and paid-up ordinary shares of 10,790,968,415 as at 31 December 2025, the proposed second interim dividend amounts to approximately RM2,196 million. Upon the full exercise of vested ESOS of up to 68,847,787 new ordinary shares under the LTIP scheme, the proposed single-tier second interim dividend of 20.35 sen per ordinary share for the financial year ended 31 December 2025 will amount up to approximately RM2,210 million. On 27 March 2026, the single-tier second interim dividend amounting to RM2,198,287,857 was paid.

The Board of Directors has proposed a single-tier first interim dividend of 19.65 sen per ordinary share for the financial year ending 31 December 2026. Based on the issued and paid-up ordinary shares of 10,808,175,315 as at 30 June 2026, the proposed first interim dividend amounts to approximately RM2,124 million. Upon the full exercise of vested ESOS of up to 51,640,887 new ordinary shares under the LTIP scheme, the proposed single-tier first interim dividend of 19.65 sen per ordinary share for the financial year ending 31 December 2026 will amount up to approximately RM2,134 million.

A5. STATUS OF CORPORATE PROPOSAL

There is no corporate proposal that occurred during the current reporting period.

A6. EVENTS DURING THE REPORTING PERIOD

Other than those disclosed under Issuance and Repayment of Debts and Equity Securities, and detailed below, there was no significant event that occurred during the current reporting period.

On 5 January 2026, CIMB Investment Bank ("CIMB Investment") was served with an Amended Writ of Summons and Amended Statement of Claim re-dated 2 January 2026 (“the Suit”) by solicitors acting for 14 Plaintiffs, in relation to the Islamic Medium Term Notes under the Shariah principle of Murabahah issued in 2016 by the 1st Defendant, MEX II Sdn Bhd (In Receivership) (“MEX II”), for the construction of the MEX Highway from Putrajaya to KLIA / KLIA 2 (“MEX II Highway”). CIMB Investment has been named as one of the 12 Defendants in the Suit.

The Plaintiffs alleged that as registered holders, custodians, fund trustees, beneficial owners and/or fund managers and their representatives of the Sukuk Murabahah, they have suffered losses and damages as a result of MEX II having defaulted on the principal repayments and periodic profit payments of the Sukuk Murabahah.

The Suit alleged that CIMB Investment in its various roles of Principal Adviser, Lead Arranger, Lead Manager and Facility Agent for the Sukuk Murabahah failed to discharge various pre and post-issuance duties and obligations, resulting in grossly insufficient funds being ring-fenced for the completion of the MEX II Highway. The Suit also alleged that CIMB Investment is jointly and severally liable with the other Defendants for all losses suffered by the Plaintiffs for the “Dissolution Amount” amounting to RM1.38 billion as at 3 January 2022 or such other sums as adjudged by the Court.

On 6 March 2026, CIMB Investment filed and served its Defence to the Plaintiffs. On the same date, CIMB Investment was served with a copy of the Defence and Counterclaim by Maju Lingkaran Development Sdn Bhd, Maju Holdings Sdn Bhd, Tan Sri Abu Sahid Bin Mohamed, Puan Sri Noor Azrina Binti Mohd Azmi and Mohd Faiq Bin Abu Sahid (collectively, “Maju Counterclaiming Group”) seeking indemnity or contribution from CIMB Investment and other parties in connection with the Suit. On 15 May 2026, CIMB Investment filed its defence to the Counterclaim by the Maju Counterclaiming Group. The Plaintiffs have filed an application for discovery against all Defendants and CIMB Investment has filed a cross application for directions on regulating first voluntary disclosure between parties. The hearing of both these applications had been fixed before the Judge on 1 September 2026. Trial dates have been fixed by the Court in December 2027, April 2028, May 2028 and June 2028 with a case management session fixed on 23 February 2027 to address pre-trail directions.

A7. SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

There are no significant events that had occurred between 30 June 2026 and the date of this announcement, other than those disclosed under issuace and repayment of debt and equity securities.

PART A - EXPLANATORY NOTES (CONTINUED)

A8. CASH AND SHORT-TERM FUNDS AND DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

As at 30 June 2026, the expected credit losses in deposit placements maturing within one month and deposits and placements with banks and other financial institutions are RM678,000 (2025: RM764,000) and RM461,000 (2025: RM710,000) respectively. The expected credit losses written back in the income statement during the financial period amounting to RM352,000 (2025: RM362,000).

A9. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Money market instruments:		
Malaysian Government Securities	**5,651,367**	5,500,573
Cagamas bonds	**1,075,031**	476,721
Malaysian Government treasury bills	**1,416,380**	759,385
Bank Negara Malaysia monetary notes	**3,642,291**	2,180,443
Negotiable instruments of deposit	**2,949,185**	2,144,803
Other Government securities	**19,515,329**	18,407,867
Government Investment Issues	**6,563,236**	7,239,105
Other Government treasury bills	**9,530,123**	12,997,307
Commercial papers	**2,114,036**	1,114,780
Promissory Notes	**274,477**	273,451
	52,731,455	51,094,435
Quoted securities:		
In Malaysia:		
Shares	**2,235,489**	1,971,686
Outside Malaysia:		
Shares	**1,105,474**	765,892
	3,340,963	2,737,578
Unquoted securities:		
In Malaysia:		
Corporate bond and Sukuk	**3,781,243**	4,714,828
Shares	**1,281,979**	1,230,160
Unit trusts	**223,937**	110,156
Outside Malaysia:		
Corporate bond	**5,330,866**	4,775,327
Shares	**7,687**	7,635
Private equity funds	**31,977**	30,366
	10,657,689	10,868,472
	66,730,107	64,700,485

A10. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group		The Company	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Fair value				
Money market instruments:				
Malaysian Government Securities	**4,590,396**	5,696,729	**-**	-
Cagamas bonds	**999,351**	728,475	**-**	-
Negotiable instruments of deposit	**444,753**	1,017,885	**-**	-
Other Government securities	**24,428,651**	25,666,234	**-**	-
Government investment Issues	**8,062,719**	9,055,465	**-**	-
Other Government treasury bills	**-**	277,999	**-**	-
Commercial Papers	**20,164**	-	**-**	-
	38,546,034	42,442,787	**-**	-
Unquoted securities:				
In Malaysia:				
Corporate bond and Sukuk	**28,738,484**	27,815,127	**612,482**	614,441
Outside Malaysia:				
Corporate bond and Sukuk	**16,397,921**	15,070,769	**-**	-
	45,136,405	42,885,896	**612,482**	614,441
	83,682,439	85,328,683	**612,482**	614,441

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	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	**25,768**	**36,112**	**-**	**61,880**
Changes in expected credit losses due to transfer within stages:	**(3)**	**3**	**-**	**-**
Transferred to Stage 2	**(3)**	**3**	**-**	**-**
	(3)	**3**	**-**	**-**
Total charge to Statement of Income:	**(2,201)**	**(48)**	**-**	**(2,249)**
New financial assets purchased	**52,280**	**-**	**-**	**52,280**
Financial assets that have been derecognised	**(10,694)**	**(7)**	**-**	**(10,701)**
Change in credit risk	**(43,787)**	**(41)**	**-**	**(43,828)**
Exchange fluctuation	**(55)**	**(1,610)**	**-**	**(1,665)**
At 30 June 2026	**23,509**	**34,457**	**-**	**57,966**
At 1 January 2025	50,258	17,149	-	67,407
Changes in expected credit losses due to transfer within stages:	(84)	84	-	-
Transferred to Stage 2	(84)	84	-	-
Total charge to Statement of Income:	(23,370)	19,515	-	(3,855)
New financial assets purchased	131,681	-	-	131,681
Financial assets that have been derecognised	(35,469)	(3,243)	-	(38,712)
Change in credit risk	(119,582)	22,758	-	(96,824)
Exchange fluctuation	(1,036)	(636)	-	(1,672)
At 31 December 2025	25,768	36,112	-	61,880

A10. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Continued)

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

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. (Continued)

	The Company			
	12-month expected credit losses (Stage 1) RM'000	Lifetime expected credit losses - not credit impaired (Stage 2) RM'000	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	**2,830**	**-**	**-**	**2,830**
Total charge to Statement of Income:	**566**	**-**	**-**	**566**
Change in credit risk	**566**	**-**	**-**	**566**
At 30 June 2026	**3,396**	**-**	**-**	**3,396**
At 1 January 2025	7,579	-	-	7,579
Total charge to Statement of Income:	(4,749)	-	-	(4,749)
Change in credit risk	(4,749)	-	-	(4,749)
At 31 December 2025	2,830	-	-	2,830

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

	The Group	
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January / 30 June 2026	**-**	**-**
At 1 January / 31 December 2025	-	-

A11. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group	
	30 June 2026 RM'000	31 December 2025 RM'000
Quoted securities		
In Malaysia		
Shares	**88,384**	100,951
Outside Malaysia		
Shares	**95,512**	119,515
	183,896	220,466
Unquoted securities		
In Malaysia		
Shares	**357,102**	368,852
Outside Malaysia		
Shares	**12,357**	12,258
	369,459	381,110
	553,355	601,576

A12. DEBT INSTRUMENTS AT AMORTISED COST

	The Group		The Company	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Money market instruments:				
Malaysian Government securities	**11,946,526**	11,951,942	-	-
Cagamas bonds	**398,227**	518,454	-	-
Other Government treasury bills	**10,636,326**	10,771,493	-	-
Other Government securities	**9,013,433**	8,268,967	-	-
Malaysian Government investment issue	**25,320,519**	22,319,861	-	-
Khazanah bonds	**112,980**	112,980	-	-
Commercial papers	**184,497**	184,521	-	-
Malaysian Government Treasury bills	**-**	65,184	-	-
	57,612,508	54,193,402	**-**	-
Unquoted securities				
In Malaysia				
Corporate bond and Sukuk	**20,810,751**	21,924,418	**10,051,442**	10,053,045
Loan stock	**-**	20,900	**-**	-
Outside Malaysia				
Corporate bond and Sukuk	**3,994,439**	4,163,226	**-**	-
	24,805,190	26,108,544	**10,051,442**	10,053,045
Total	**82,417,698**	80,301,946	**10,051,442**	10,053,045
Amortisation of premium, net of accretion of discount	**(247,257)**	(168,712)	**-**	-
Less : Expected credit losses	**(4,624)**	(4,541)	**(56,394)**	(46,991)
	82,165,817	80,128,693	**9,995,048**	10,006,054

Expected credit losses movement for debt instruments 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	**4,040**	**343**	**158**	**4,541**
Total charge to Statement of Income:	**219**	**(108)**	**-**	**111**
New financial assets purchased	**3,805**	**-**	**-**	**3,805**
Financial assets that have been derecognised	**(226)**	**-**	**-**	**(226)**
Change in credit risk	**(3,360)**	**(108)**	**-**	**(3,468)**
Exchange fluctuation	**(19)**	**(1)**	**(8)**	**(28)**
At 30 June 2026	**4,455**	**19**	**150**	**4,624**

	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	7,057	1,198	579,415	587,670
Changes in expected credit losses due to	(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	(195)	(70)	(3)	(268)
Other movements	-	-	(455,353)*	(455,353)
At 31 December 2025	4,040	343	158	4,541

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

A12. DEBT INSTRUMENTS AT AMORTISED COST (Continued)

Expected credit losses movement for debt instruments at amortised cost (Continued):

	The Company			
	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	**46,991**	**-**	**-**	**46,991**
Total charge to Statement of Income:	**9,403**	**-**	**-**	**9,403**
Change in credit risk	**9,403**	**-**	**-**	**9,403**
At 30 June 2026	**56,394**	**-**	**-**	**56,394**
At 1 January 2025	55,348	-	-	55,348
Total charge to Statement of Income:	(8,357)	-	-	(8,357)
New financial assets purchased	70,259	-	-	70,259
Financial assets that have been derecognised	(71,030)	-	-	(71,030)
Change in credit risk	(7,586)	-	-	(7,586)
At 31 December 2025	46,991	-	-	46,991

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

	The Group		
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2026	**158**	**95,104**	**95,262**
Amount recovered	**-**	**(4,583)**	**(4,583)**
Other changes in debt instruments	**-**	**2,070**	**2,070**
Exchange fluctuation	**(8)**	**-**	**(8)**
At 30 June 2026	**150**	**92,591**	**92,741**
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	**Purchased credit impaired RM'000**	**Total RM'000**
At 1 January 2025	1,417,787	-	1,417,787
New financial assets originated or purchased	-	134,429	134,429
Write-offs	(108,262)	-	(108,262)
Amount recovered	(510,741)	(40,598)	(551,339)
Financial assets that have been derecognised	(715,155)	-	(715,155)
Other changes in debt instruments	(56,011)	1,273	(54,738)
Exchange fluctuation	(27,460)	-	(27,460)
At 31 December 2025	158	95,104	95,262

PART A - EXPLANATORY NOTES (CONTINUED)

A13. LOANS, ADVANCES AND FINANCING

(i) By type

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
At amortised cost		
Overdrafts	**5,640,483**	5,512,212
Term loans/financing		
- Housing loans/financing	**152,371,848**	151,413,615
- Syndicated term loans	**26,739,924**	25,599,239
- Hire purchase receivables	**31,158,882**	31,380,287
- Lease receivables	**228,067**	280,162
- Factoring receivables	**50,740**	28,881
- Other term loans/financing	**163,796,547**	162,093,560
Bills receivable	**12,467,675**	8,551,262
Trust receipts	**2,074,475**	1,657,959
Claims on customers under acceptance credits	**3,625,073**	3,775,585
Staff loans *	**1,700,291**	1,769,182
Credit card receivables	**10,977,616**	11,158,538
Revolving credits	**47,218,816**	49,692,675
Share margin financing	**31,819**	34,019
Gross loans, advances and financing at amortised cost	**458,082,256**	452,947,176
Fair value changes arising from fair value hedges	**(2,585)**	8,939
	458,079,671	452,956,115
Less:		
- Expected credit losses	**(7,484,892)**	(8,035,685)
Total net loans, advances and financing	**450,594,779**	444,920,430
Total gross loans, advances and financing:		
- At amortised cost	**458,082,256**	452,947,176

* Included in staff loans of the Group are loans to Directors amounting to RM8,059,060 (2025: RM10,873,148).

(a) Included in the Group's loans, advances and financing balances are RM13,082,000 (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 has undertaken fair value hedge and cash flow hedge on the interest rate risk and foreign currency risk of loans, advances and financing of RM2,108,699,000 and RM1,639,124,000 respectively (2025: RM6,185,841,000 and RM5,699,839,000) using interest rate swaps and cross currency interest rate swaps.

(c) Included in the loans, advances and financing of the Group at 30 June 2026 is financing which is disclosed as “Restricted Agency Investment Account”(“RAIA”) in CIMB Islamic amounting to RM13,081,728,000 (2025: RM14,189,779,000). RAIA arrangement is with CIMB Bank’s wholly owned subsidiary, CIMB Islamic, and the contract is based on the Wakalah principle where CIMB 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 CIMB Bank.

(ii) By type of customers

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Domestic banking institutions	**51,490**	52,096
Domestic non-bank financial institutions		
- Stockbroking companies	**150,698**	201,303
- Others	**9,061,259**	8,492,068
Domestic business enterprises		
- Small medium enterprises	**63,002,455**	62,066,478
- Others	**68,015,282**	67,336,539
Government and statutory bodies	**12,253,925**	12,416,001
Individuals	**252,005,989**	250,769,660
Other domestic entities	**1,760,290**	1,758,319
Foreign entities	**51,780,868**	49,854,712
Gross loans, advances and financing	**458,082,256**	452,947,176

PART A - EXPLANATORY NOTES (CONTINUED)

A13. LOANS, ADVANCES AND FINANCING (Continued)

(iii) By interest/profit rate sensitivity

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Fixed rate		
- Housing loans/financing	**15,561,290**	15,431,968
- Hire-purchase receivables	**24,652,437**	26,079,022
- Other fixed rate loans	**59,329,802**	60,687,816
Variable rate		
- BLR/BFR	**95,254,918**	95,661,168
- Cost plus	**62,917,702**	61,365,378
- Other variable rates	**200,366,107**	193,721,824
Gross loans, advances and financing	**458,082,256**	452,947,176

(iv) By economic purpose

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Personal use	**27,081,172**	27,353,753
Credit card	**10,977,616**	11,158,538
Purchase of consumer durables	**765,166**	740,425
Construction	**10,818,284**	11,279,985
Residential property (Housing)	**153,836,618**	152,976,782
Non-residential property	**45,624,476**	44,731,146
Purchase of fixed assets other than land and buildings	**11,738,637**	13,089,430
Mergers and acquisitions	**1,219,936**	1,413,185
Purchase of securities	**14,745,251**	14,161,061
Purchase of transport vehicles	**30,897,863**	31,312,788
Working capital	**114,157,049**	113,772,748
Other purposes	**36,220,188**	30,957,335
Gross loans, advances and financing	**458,082,256**	452,947,176

(v) By geographical distribution

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Malaysia	**289,190,226**	285,355,657
Indonesia	**59,882,208**	61,936,034
Thailand	**32,064,455**	31,716,121
Singapore	**46,303,334**	46,839,892
United Kingdom	**4,641,203**	3,791,680
Hong Kong	**2,517,627**	1,945,973
China	**5,529,822**	4,965,070
Other countries	**17,953,381**	16,396,749
Gross loans, advances and financing	**458,082,256**	452,947,176

(vi) By economic sector

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Primary agriculture	**8,755,883**	7,719,160
Mining and quarrying	**3,621,588**	3,313,189
Manufacturing	**27,975,428**	28,152,619
Electricity, gas and water supply	**5,938,760**	10,292,688
Construction	**14,773,592**	14,290,715
Transport, storage and communications	**13,774,808**	11,931,406
Education, health and others	**19,177,624**	20,265,699
Wholesale and retail trade, and restaurants and hotels	**38,751,969**	34,776,172
Finance, insurance/takaful, real estate and business activities	**70,178,346**	68,066,994
Household	**234,486,758**	232,391,561
Others	**20,647,500**	21,746,973
Gross loans, advances and financing	**458,082,256**	452,947,176

PART A - EXPLANATORY NOTES (CONTINUED)

A13. LOANS, ADVANCES AND FINANCING (Continued)

(vii) By residual contractual maturity

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Within one year	**109,372,050**	103,362,968
One year to less than three years	**40,776,627**	39,418,899
Three years to less than five years	**44,663,598**	45,896,575
Five years and above	**263,269,981**	264,268,734
Gross loans, advances and financing	**458,082,256**	452,947,176

(viii) Credit impaired loans, advances and financing by economic purpose

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Personal use	**412,720**	425,408
Credit card	**223,030**	221,909
Purchase of consumer durables	**947**	443
Construction	**276,789**	462,968
Residential property (Housing)	**2,952,085**	2,757,492
Non-residential property	**408,198**	372,696
Purchase of fixed assets other than land and buildings	**129,851**	264,716
Mergers and acquisitions	**47,959**	45,254
Purchase of securities	**787**	557
Purchase of transport vehicles	**456,626**	437,242
Working capital	**2,091,991**	2,069,195
Other purpose	**521,193**	728,278
Gross credit impaired loans, advances and financing	**7,522,176**	7,786,158

(ix) Credit impaired loans, advances and financing by geographical distribution

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Malaysia	**3,918,966**	3,493,217
Indonesia	**1,723,628**	2,233,714
Thailand	**1,126,713**	1,254,984
Singapore	**231,296**	169,022
United Kingdom	**48,391**	45,573
Hong Kong	**-**	163,178
China	**15,610**	10,575
Other countries	**457,572**	415,895
Gross credit impaired loans, advances and financing	**7,522,176**	7,786,158

(x) Credit impaired loans, advances and financing by economic sector

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Primary agriculture	**11,194**	29,459
Mining and quarrying	**230,374**	197,112
Manufacturing	**802,225**	1,040,001
Electricity, gas and water supply	**21,319**	6,224
Construction	**375,695**	472,945
Transport, storage and communications	**82,294**	88,375
Education, health and others	**31,793**	55,416
Wholesale and retail trade, and restaurants and hotels	**916,494**	795,569
Finance, insurance/takaful, real estate and business activities	**787,490**	999,038
Household	**3,723,543**	3,526,171
Others	**539,755**	575,848
Gross credit impaired loans, advances and financing	**7,522,176**	7,786,158

PART A - EXPLANATORY NOTES (CONTINUED)

A13. LOANS, ADVANCES AND FINANCING (Continued)

(xi) Movements in the expected credit losses for loans, advances and financing 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
Loans, advances and financing at amortised cost				
At 1 January 2026	1,746,250	1,810,982	4,478,453	8,035,685
Changes in expected credit losses due to transfer within stages:	174,734	(313,019)	138,285	-
Transferred to Stage 1	598,982	(553,136)	(45,846)	-
Transferred to Stage 2	(413,545)	882,469	(468,924)	-
Transferred to Stage 3	(10,703)	(642,352)	653,055	-
Total charge to Statement of Income:	(98,265)	245,038	1,224,536	1,371,309
New financial assets originated	380,251	177,138	76,708	634,097
Financial assets that have been derecognised	(210,119)	(325,170)	-	(535,289)
Writeback in respect of full recoveries	-	-	7,528	7,528
Change in credit risk	(268,397)	393,070	1,140,300	1,264,973
Write-offs	(177)	(346)	(1,655,007)	(1,655,530)
Disposal of loans, advances and financing	-	-	(49,409)	(49,409)
Exchange fluctuation	(23,820)	(35,483)	(117,861)	(177,164)
Other movements	(12)	(4)	(39,983)	(39,999)
At 30 June 2026	1,798,710	1,707,168	3,979,014	7,484,892

PART A - EXPLANATORY NOTES (CONTINUED)

A13. LOANS, ADVANCES AND FINANCING (Continued)

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

	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**
Loans, advances and financing at amortised cost				
At 1 January 2025	2,435,885	1,793,505	5,848,135	10,077,525
Changes in expected credit losses due to transfer within stages:	507,838	(606,154)	98,316	-
Transferred to Stage 1	1,151,826	(1,078,787)	(73,039)	-
Transferred to Stage 2	(577,021)	1,512,887	(935,866)	-
Transferred to Stage 3	(66,967)	(1,040,254)	1,107,221	-
Total charge to Statement of Income:	(1,124,460)	691,318	2,873,134	2,439,992
New financial assets originated	950,891	228,131	120,586	1,299,608
Financial assets that have been derecognised	(759,108)	(404,067)	(90,283)	(1,253,458)
Writeback in respect of full recoveries	-	-	(331,657)	(331,657)
Change in credit risk	(1,316,243)	867,254	3,174,488	2,725,499
Write-offs	(893)	(1,724)	(3,194,614)	(3,197,231)
Disposal of loans, advances and financing	-	-	(129,016)	(129,016)
Reclassification to Amortized Cost from FVOCI or FVTPL	-	-	-	-
Exchange fluctuation	(71,942)	(66,101)	(385,760)	(523,803)
Other movements	(178)	138	(631,742)*	(631,782)
At 31 December 2025	1,746,250	1,810,982	4,478,453	8,035,685

* 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)

A13. 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 - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2026	**7,671,298**	**114,860**	**7,786,158**
Transfer within stages	**1,881,597**	**-**	**1,881,597**
New financial assets originated	**90,051**	**-**	**90,051**
Write-offs	**(1,655,168)**	**-**	**(1,655,168)**
Amount fully recovered	**(416,609)**	**-**	**(416,609)**
Other changes in loans, advances and financing	**95,246**	**(3,035)**	**92,211**
Disposal of loans, advances and financing	**(89,265)**	**-**	**(89,265)**
Exchange fluctuation	**(166,799)**	**-**	**(166,799)**
At 30 June 2026	**7,410,351**	**111,825**	**7,522,176**

	The Group		
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Purchased credit impaired RM'000	Total RM'000
At 1 January 2025	9,574,614	-	9,574,614
Transfer within stages	2,797,135	-	2,797,135
New financial assets originated	131,162	162,437	293,599
Write-offs	(3,206,552)	-	(3,206,552)
Amount fully recovered	(400,486)	(48,895)	(449,381)
Financial assets that have been derecognised	(863,710)	-	(863,710)
Other changes in loans, advances and financing	240,202	1,318	241,520
Disposal of loans, advances and financing	(181,120)	-	(181,120)
Exchange fluctuation	(419,947)	-	(419,947)
At 31 December 2025	7,671,298	114,860	7,786,158

	The Group	
	30 June 2026	31 December 2025
Ratio of credit impaired loans to total gross loans, advances and financing	**1.64%**	1.72%

PART A - EXPLANATORY NOTES (CONTINUED)

A14. OTHER ASSETS

	The Group		The Company	
	30 June 2026 RM'000	31 December 2025 RM'000	30 June 2026 RM'000	31 December 2025 RM'000
Due from brokers	**142,140**	147,474	**-**	-
Other debtors net of expected credit losses of RM708,274,000 (2025: RM708,261,000), deposits and prepayments	**3,981,796**	3,427,076	**85,850**	82,899
Settlement accounts	**308,540**	406,297	**-**	-
Treasury related receivables	**5,287,254**	2,968,743	**-**	-
Due from joint ventures	**5,361,868**	5,230,724	**-**	-
Structured financing	**373,938**	320,141	**-**	-
Foreclosed assets net of allowance for impairment losses of RM97,622,000 (2025: RM112,930,000)	**123,151**	237,087	**-**	-
Collateral pledged for derivative transactions	**5,238,327**	5,126,340	**-**	-
	20,817,014	17,863,882	**85,850**	82,899

A15. DEPOSITS FROM CUSTOMERS

	The Group	
	30 June 2026 RM'000	31 December 2025 RM'000
By type of deposit		
Demand deposits	**129,424,427**	126,646,276
Savings deposits	**95,109,149**	94,177,991
Fixed deposits	**166,561,564**	167,185,321
Negotiable instruments of deposit	**1,260,036**	2,182,054
Short term money market deposit	**89,189,196**	85,540,353
Others	**2,190,521**	2,023,346
	483,734,893	477,755,341
By type of customer		
Government and statutory bodies	**23,704,300**	19,940,051
Business enterprises	**191,340,402**	186,898,695
Individuals	**190,631,258**	196,613,192
Others	**78,058,933**	74,303,403
	483,734,893	477,755,341
The maturity structure of fixed deposits and negotiable instruments of deposit is as follows:		
Due within six months	**138,322,768**	147,582,216
Six months to less than one year	**28,151,339**	20,421,019
One year to less than three years	**1,288,315**	1,322,840
Three years to five years	**59,171**	41,300
Five years and above	**7**	-
	167,821,600	169,367,375

A16. INVESTMENT ACCOUNTS OF CUSTOMERS

	The Group	
	30 June 2026 RM'000	31 December 2025 RM'000
Unrestricted investment accounts	**35,984,177**	32,291,771

PART A - EXPLANATORY NOTES (CONTINUED)

A17. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Licensed banks	**24,359,478**	32,708,170
Licensed finance companies	**4,065,918**	6,107,383
Licensed investment banks	**716,401**	298,710
Bank Negara Malaysia ("BNM")	**2,784,670**	1,317,899
Other financial institutions	**9,807,197**	9,475,399
	41,733,664	49,907,561
The maturity structure of deposits and placements of banks and other financial institutions is as follows:		
Due within six months	**40,455,542**	48,591,767
Six months to less than one year	**534,975**	642,131
One year to less than three years	**98,111**	54,315
Three years to less than five years	**645,036**	619,348
	41,733,664	49,907,561

A18. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

	The Group	
	30 June 2026	31 December 2025
	RM'000	RM'000
Designated at fair value through profit or loss: (Note a)		
Deposits from customers - structured investments	**10,601,993**	9,549,268
Debentures	**563,144**	184,992
Bills payable	**1,354,792**	1,411,719
	12,519,929	11,145,979
Held for trading:		
Malaysian Government Securities	**389,548**	3,984
Other Government Securities	**4,714,248**	2,019,375
Government investment issues	**128,934**	13,811
	5,232,730	2,037,170
	17,752,659	13,183,149

(a) The Group has issued structured investments, bills payable and debentures, and has designated them at fair value in accordance with MFRS 9. The Group has the ability to do this when designating these instruments at fair value reduces accounting mismatch and this is managed by the Group on the basis of its fair value, or include terms that have substantive derivative characteristics.

The carrying amount of financial liabilities designated at fair value through profit or loss of the Group at 30 June 2026 were RM848,284,000 (2025: RM267,553,000) lower than the contractual amount at maturity for the structured investments RM21,186,000 (2025: RM7,898,000 higher) lower than the contractual amount at maturity for the debentures and RM129,948,000 (2025: RM152,251,000) higher than the contractual amount at maturity for the bills payable.

A19. OTHER LIABILITIES

		The Group		The Company	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
		RM'000	RM'000	RM'000	RM'000
Due to brokers		**201,270**	140,601	**-**	-
Expenditure payable		**2,771,863**	3,193,124	**3,218**	4,285
Provision for legal claims		**45,437**	77,985	**-**	-
Sundry creditors		**3,158,666**	1,972,157	**4**	4
Treasury related payables		**5,346,986**	4,487,017	**-**	-
Settlement accounts		**450,845**	517,899	**-**	-
Structured deposits		**6,494,553**	5,754,912	**-**	-
Post employment benefit obligations		**383,008**	414,194	**-**	-
Credit card expenditure payable		**170,808**	170,079	**-**	-
Collateral pledged for derivative transactions		**4,019,939**	5,007,412	**-**	-
Expected credit losses for loan commitments and financial guarantee contracts	(a)	**352,791**	370,779	**-**	-
Prepayment		**598,367**	588,006	**-**	-
Others		**2,175,607**	2,378,059	**-**	-
		26,170,140	25,072,224	**3,222**	4,289

PART A - EXPLANATORY NOTES (CONTINUED)

A19. OTHER LIABILITIES (Continued)

(a) The movements in the expected credit losses for 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	**178,107**	**104,667**	**88,005**	**370,779**
Changes in expected credit losses due to transfer within stages:	**43,303**	**(43,655)**	**352**	**-**
Transferred to Stage 1	**48,825**	**(48,562)**	**(263)**	**-**
Transferred to Stage 2	**(5,381)**	**19,726**	**(14,345)**	**-**
Transferred to Stage 3	**(141)**	**(14,819)**	**14,960**	**-**
Total charge to Statement of Income:	**(47,069)**	**17,561**	**13,966**	**(15,542)**
New exposures	**52,814**	**7,369**	**-**	**60,183**
Exposures derecognised or matured	**(65,014)**	**(14,822)**	**(12,537)**	**(92,373)**
Change in credit risk	**(34,869)**	**25,014**	**26,503**	**16,648**
Exchange fluctuation	**(2,035)**	**(571)**	**(713)**	**(3,319)**
Other movements	**29**	**(144)**	**988**	**873**
At 30 June 2026	**172,335**	**77,858**	**102,598**	**352,791**

	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	215,355	87,227	104,546	407,128
Changes in expected credit losses due to transfer within stages:	89,826	(84,039)	(5,787)	-
Transferred to Stage 1	113,290	(110,248)	(3,042)	-
Transferred to Stage 2	(23,212)	59,694	(36,482)	-
Transferred to Stage 3	(252)	(33,485)	33,737	-
Total charge to Statement of Income:	(121,307)	103,306	(8,162)	(26,163)
New exposures	204,397	9,849	671	214,917
Exposures derecognised or matured	(173,005)	(34,641)	(16,805)	(224,451)
Change in credit risk	(152,699)	128,098	7,972	(16,629)
Exchange fluctuation	(5,518)	(1,817)	(2,591)	(9,926)
Other movements	(249)	(10)	(1)	(260)
At 31 December 2025	178,107	104,667	88,005	370,779

As at 30 June 2026, the gross exposures of loan commitments and financial guarantee contracts that are credit impaired is RM240,529,000 (2025: RM232,502,000) .

PART A - EXPLANATORY NOTES (CONTINUED)

A20(a). INTEREST INCOME

	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Loans, advances and financing				
- Interest income other than recoveries	**3,732,321**	4,071,089	**7,399,236**	8,347,837
- Unwinding income^	**23,768**	31,574	**46,981**	62,772
Money at call and deposit placements with financial institutions	**189,267**	250,053	**363,905**	472,274
Reverse repurchase agreements	**138,633**	98,490	**250,946**	189,665
Debt instruments at fair value through other comprehensive income	**693,418**	789,506	**1,390,587**	1,600,814
Debt instruments at amortised cost	**521,847**	547,284	**1,037,404**	1,068,749
Others	**46,494**	46,765	**90,799**	91,758
	5,345,748	5,834,761	**10,579,858**	11,833,869
Accretion of discounts less amortisation of premiums	**(44,310)**	5,559	**(90,703)**	49,029
	5,301,438	5,840,320	**10,489,155**	11,882,898
The Company				
Money at call and deposit placements with financial institutions	**4,506**	1,435	**5,441**	3,651
Debt instruments at fair value through other comprehensive income	**6,731**	11,668	**13,389**	23,208
Debt instruments at amortised cost	**104,162**	83,721	**207,179**	166,522
	115,399	96,824	**226,009**	193,381

^ Unwinding income is interest income earned on credit impaired financial assets

A20(b). INTEREST INCOME FOR FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Financial investments at fair value through profit or loss	**401,095**	389,712	**787,896**	755,289
Reverse repurchase agreements at fair value through profit or loss	**364**	4,956	**2,990**	10,922
Loan, advances and financing at fair value through profit or loss	**4,199**	-	**5,094**	-
	405,658	394,668	**795,980**	766,211
Accretion of discounts, net of amortisation of premiums	**41,213**	56,893	**62,970**	129,356
	446,871	451,561	**858,950**	895,567

A21. INTEREST EXPENSE

	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Deposits and placements of banks and other financial institutions	**236,227**	316,325	**492,263**	683,867
Deposits from customers	**1,886,963**	2,158,426	**3,762,162**	4,439,810
Repurchase agreements/Collateralised Commodity Murabahah	**347,803**	427,488	**607,993**	844,223
Bonds, Sukuk and debentures	**103,253**	83,171	**196,949**	161,761
Subordinated obligations	**123,809**	115,852	**245,303**	230,672
Financial liabilities designated at fair value through profit or loss	**137,116**	137,553	**280,043**	280,868
Negotiable certificates of deposits	**5,631**	22,603	**11,651**	53,623
Other borrowings	**132,073**	161,495	**252,884**	315,055
Recourse obligation on loan and financing sold to Cagamas	**13,279**	13,676	**26,796**	27,060
Structured deposits	**31,789**	42,692	**66,868**	90,163
Lease liabilities	**3,910**	4,307	**7,246**	9,289
Others	**1,758**	10,094	**7,243**	21,410
	3,023,611	3,493,682	**5,957,401**	7,157,801
The Company				
Subordinated obligations	**121,639**	106,135	**241,941**	211,103
Other borrowings	**40,139**	44,036	**79,289**	87,237
	161,778	150,171	**321,230**	298,340

A22. MODIFICATION LOSS

	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Loss on modification of cash flows	**10,352**	10,213	**18,869**	16,088

PART A - EXPLANATORY NOTES (CONTINUED)

A23. NET NON-INTEREST INCOME

	2nd quarter ended		Six months ended	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
The Group				
(a) Fee and commission income				
Commissions	**394,043**	398,645	**796,696**	820,149
Fee on loans, advances and financing	**171,106**	191,514	**337,742**	411,321
Service charges and fees	**183,237**	156,002	**361,171**	318,112
Corporate advisory and arrangement fees	**2,501**	5,670	**4,932**	6,774
Guarantee fees	**21,461**	17,795	**31,938**	32,485
Other fee income	**65,517**	73,259	**135,415**	136,718
Placement fees	**2,628**	2,638	**5,719**	2,638
Underwriting commission	**4,539**	4,067	**8,661**	11,362
	845,032	849,590	**1,682,274**	1,739,559
(b) Fee and commission expense	**(252,436)**	(267,901)	**(494,353)**	(543,102)
Net fee and commission income	**592,596**	581,689	**1,187,921**	1,196,457
(c) Other non-interest income				
(i) Gross dividend income from:				
In Malaysia				
- Financial investments at fair value through profit or loss	**26,643**	17,685	**47,383**	29,869
- Equity instruments at fair value through other comprehensive income	**1,714**	1,600	**1,714**	1,600
Outside Malaysia				
- Financial investments at fair value through profit or loss	**-**	-	**32**	-
- Equity instruments at fair value through other comprehensive income	**5,657**	1,622	**5,657**	1,622
	34,014	20,907	**54,786**	33,091
(ii) Net gain/(loss) arising from financial investments at fair value through profit or loss	**196,243**	753,861	**(1,445,140)**	994,149
- Realised	**(322,165)**	192,709	**(870,789)**	214,525
- Unrealised	**518,408**	561,152	**(574,351)**	779,624
(iii) Net gain/(loss) arising from derivative financial instruments	**990,158**	(2,661,875)	**3,116,421**	(2,657,710)
- Realised	**697,645**	(479,685)	**1,215,780**	(188,047)
- Unrealised	**292,513**	(2,182,190)	**1,900,641**	(2,469,663)
(iv) Net (loss)/gain arising from financial liability at fair value through profit or loss	**(76,591)**	(90,260)	**352,666**	(97,193)
- Realised	**(7,131)**	53,538	**(14,740)**	83,772
- Unrealised	**(69,460)**	(143,798)	**367,406**	(180,965)
(v) Net gain/(loss) arising from hedging activities	**16,466**	(66,281)	**(15,787)**	(64,582)
(vi) Net gain from sale of investment in debt instruments at fair value through other comprehensive income	**59,331**	182,708	**250,358**	242,755
(vii) Net gain from redemption of debt instruments at amortised cost	**-**	3	**-**	483
(viii) Income from asset management and securities services	**2,960**	2,432	**6,408**	5,730
(ix) Brokerage income	**15,065**	10,408	**31,069**	21,423
(x) Other non-interest income:				
Foreign exchange (loss)/gain	**(349,120)**	2,712,125	**(507,266)**	3,247,832
Rental income	**6,903**	6,523	**10,524**	10,857
Gain/(loss) on disposal of property, plant and equipment/ assets held for sale	**155**	(188)	**955**	1,219
Net loss on liquidation of subsidiary and associate	**-**	-	**-**	(1)
Gain on disposal of loans, advances and financing	**4,987**	56,941	**5,959**	57,758
Gain/(loss) on disposal of foreclosed assets	**110**	(6,335)	**(5,124)**	(26,455)
Other non-operating income	**126,973**	44,372	**140,586**	49,326
	(209,992)	2,813,438	**(354,366)**	3,340,536
Total other non-interest income	**1,027,654**	965,341	**1,996,415**	1,818,682
Net non-interest income	**1,620,250**	1,547,030	**3,184,336**	3,015,139

PART A - EXPLANATORY NOTES (CONTINUED)

A23. NET NON-INTEREST INCOME (Continued)

	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Company				
(c) Other non-interest income				
(i) Gross dividend income from:				
In Malaysia				
- Subsidiary	**747,760**	829,123	**3,618,715**	2,588,849
(x) Other non-interest income:				
Foreign exchange (loss)/gain	**-**	(6)	**12**	(8)
Rental income	**71**	71	**142**	142
	71	65	**154**	134
Net non-interest income	**747,831**	829,188	**3,618,869**	2,588,983

A24. OVERHEADS

	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Personnel costs				
- Salaries, allowances and bonus	**1,174,120**	1,250,525	**2,409,181**	2,512,048
- Pension cost	**152,724**	131,537	**296,863**	274,838
- Share-based expense[1]	**8,304**	(19,209)	**8,304**	(13,154)
- Overtime	**6,357**	5,482	**12,196**	11,182
- Staff incentives and other staff payments	**79,247**	67,749	**159,429**	149,937
- Medical expenses	**31,409**	22,793	**64,379**	52,757
- Others	**88,941**	70,414	**166,593**	130,768
	1,541,102	1,529,291	**3,116,945**	3,118,376
Establishment costs				
- Depreciation of property, plant and equipment	**63,398**	68,166	**126,379**	137,329
- Depreciation of right-of-use assets	**55,284**	54,484	**104,649**	110,414
- Amortisation of intangible assets	**120,078**	118,967	**248,776**	261,162
- Rental	**31,309**	33,636	**63,209**	64,403
- Repair and maintenance	**230,470**	244,190	**477,745**	486,775
- Outsourced services	**24,506**	25,246	**45,104**	38,271
- Security expenses	**17,512**	21,947	**45,190**	46,681
- Others	**50,382**	38,724	**98,902**	94,569
	592,939	605,360	**1,209,954**	1,239,604
Marketing expenses				
- Advertisement	**47,020**	57,521	**77,598**	96,732
- Others	**56,898**	91,651	**116,576**	144,831
	103,918	149,172	**194,174**	241,563
Administration and general expenses				
- Legal and professional fees	**5,225**	53,932	**41,378**	89,540
- Stationery	**8,327**	8,913	**16,382**	17,502
- Postage	**8,688**	10,795	**17,197**	19,079
- Communication	**4,807**	22,892	**26,132**	49,294
- Incidental expenses on banking operations	**22,927**	26,870	**51,558**	50,136
- Others	**226,808**	143,992	**395,816**	305,828
	276,782	267,394	**548,463**	531,379
	2,514,741	2,551,217	**5,069,536**	5,130,922

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

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

PART A - EXPLANATORY NOTES (CONTINUED)

A24. OVERHEADS (CONTINUED)

	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
The Company				
Establishment costs				
- Depreciation of property, plant and equipment	**32**	-	**63**	-
- Depreciation of investment properties	**4**	4	**9**	9
- Repair and maintenance	**11**	26	**23**	54
- Outsourced services	**-**	5	**16**	9
- Others	**10**	4	**20**	12
	57	39	**131**	84
Marketing expenses				
- Advertisement	**7**	15	**13**	25
Administration and general expenses				
- Legal and professional fees	**2,477**	2,037	**2,931**	3,158
- Others	**8,278**	5,719	**15,157**	11,495
	10,755	7,756	**18,088**	14,653
	10,819	7,810	**18,232**	14,762

A25(a). EXPECTED CREDIT LOSSES ON LOANS, ADVANCES AND FINANCING

	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
The Group				
Expected credit losses on loans, advances and financing at amortised cost	**761,294**	633,221	**1,371,309**	1,137,697
Credit impaired loans, advances and financing:				
- Recovered	**(334,735)**	(233,308)	**(601,458)**	(464,794)
- Written off	**14,522**	8,588	**28,501**	23,215
	441,081	408,501	**798,352**	696,118

A25(b). OTHER EXPECTED CREDIT LOSSES AND IMPAIRMENT ALLOWANCES MADE/(WRITTEN BACK)

	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
The Group				
Other expected credit losses and impairment allowances				
- Debt instrument at fair value through other comprehensive income	**(448)**	19,573	**(2,249)**	21,993
- Debt instrument at amortised cost	**(428)**	(2,789)	**(12,932)**	227
- Money at call and deposits and placements with banks and other financial institutions	**(55)**	(211)	**(352)**	(573)
- Other assets	**39,894**	26,143	**55,908**	44,241
- Intangible assets	**169**	-	**169**	-
- Property, plant and equipment	**884**	-	**884**	-
	40,016	42,716	**41,428**	65,888

	2nd quarter ended		Six months ended	
The Company	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Other expected credit losses and impairment allowances				
- Debt instrument at fair value through other comprehensive income	**360**	(972)	**566**	(1,018)
- Debt instrument at amortised cost	**5,979**	(7,183)	**9,403**	(7,517)
	6,339	(8,155)	**9,969**	(8,535)

PART A - EXPLANATORY NOTES (CONTINUED)

A26. DERIVATIVE FINANCIAL INSTRUMENTS

The following tables summarise the contractual or underlying principal amounts of trading derivatives 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		
	Principal	Fair values	
	amount	Assets	Liabilities
At 30 June 2026	**RM'000**	**RM'000**	**RM'000**
Trading derivatives			
Foreign exchange derivatives			
Currency forward	**98,161,465**	**1,293,039**	**(904,851)**
- Less than 1 year	96,423,842	1,274,197	(869,223)
- 1 year to 3 years	1,423,484	16,274	(26,505)
- More than 3 years	314,139	2,568	(9,123)
Currency swaps	**579,813,302**	**5,674,512**	**(5,223,351)**
- Less than 1 year	573,232,938	5,620,968	(4,960,006)
- 1 year to 3 years	2,534,795	23,724	(87,705)
- More than 3 years	4,045,569	29,820	(175,640)
Currency spots	**12,747,036**	**11,639**	**(13,106)**
- Less than 1 year	12,747,036	11,639	(13,106)
Currency options	**5,545,561**	**45,234**	**(47,580)**
- Less than 1 year	5,525,790	45,014	(47,580)
- 1 year to 3 years	19,771	220	-
Cross currency interest rate swaps	**138,541,053**	**3,586,102**	**(2,988,984)**
- Less than 1 year	46,854,181	1,176,059	(709,313)
- 1 year to 3 years	47,807,375	1,325,768	(1,017,230)
- More than 3 years	43,879,497	1,084,275	(1,262,441)
	834,808,417	**10,610,526**	**(9,177,872)**
Interest rate derivative			
Interest rate swaps	**1,021,839,936**	**3,943,552**	**(3,778,962)**
- Less than 1 year	489,547,776	451,847	(426,349)
- 1 year to 3 years	275,099,753	1,171,266	(1,112,240)
- More than 3 years	257,192,407	2,320,439	(2,240,373)
Interest rate futures	**8,519,327**	**4,226**	**(25,940)**
- Less than 1 year	7,296,605	3,384	(25,644)
- 1 year to 3 years	1,222,722	842	(296)
Interest rate options	**4,993,689**	**11,587**	**(22,172)**
- Less than 1 year	2,147,511	2,125	(4,384)
- 1 year to 3 years	1,042,686	37	(8,363)
- More than 3 years	1,803,492	9,425	(9,425)
	1,035,352,952	**3,959,365**	**(3,827,074)**
Equity related derivatives			
Equity futures	**543,748**	**1,398**	**(993)**
- Less than 1 year	543,748	1,398	(993)
Equity options	**6,316,979**	**303,672**	**(354,326)**
- Less than 1 year	5,419,969	269,916	(351,610)
- 1 year to 3 years	811,220	32,625	(1,585)
- More than 3 years	85,790	1,131	(1,131)
Equity swaps	**652,695**	**54,555**	**(10,028)**
- Less than 1 year	271,220	14,268	(2,446)
- 1 year to 3 years	381,475	40,287	(7,582)
	7,513,422	**359,625**	**(365,347)**

PART A - EXPLANATORY NOTES (CONTINUED)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

	The Group		
	Principal	Fair values	
	amount	Assets	Liabilities
At 30 June 2026	**RM'000**	**RM'000**	**RM'000**
Trading derivatives			
Commodity related derivatives			
Commodity swaps	**3,351,980**	**344,516**	**(420,900)**
- Less than 1 year	3,047,046	335,051	(414,455)
- 1 year to 3 years	299,993	9,274	(6,366)
- More than 3 years	4,941	191	(79)
Commodity futures	**205,617**	**3,149**	**(16,754)**
- Less than 1 year	99,285	3,057	(8,866)
- 1 year to 3 years	106,332	92	(7,888)
Commodity options	**5,102,080**	**32,635**	**(38,665)**
- Less than 1 year	5,102,080	32,635	(38,665)
	8,659,677	**380,300**	**(476,319)**
Credit related contract			
Credit default swaps	**2,356,534**	**14,156**	**(12,754)**
- Less than 1 year	579,104	1,515	(763)
- 1 year to 3 years	527,852	3,394	(3,554)
- More than 3 years	1,249,578	9,247	(8,437)
Bond contract			
Bond Forward	**16,755,535**	**563,675**	**(310,957)**
- Less than 1 year	8,350,573	155,858	(164,987)
- 1 year to 3 years	3,481,507	225,514	(136,531)
- More than 3 years	4,923,455	182,303	(9,439)
Hedging derivatives			
Interest rate swaps	**55,026,732**	**402,164**	**(288,422)**
- Less than 1 year	10,750,112	22,786	(14,842)
- 1 year to 3 years	14,853,862	81,635	(88,043)
- More than 3 years	29,422,758	297,743	(185,537)
Currency forward	**15,982**	**434**	**(71)**
- Less than 1 year	12,041	367	(24)
- 1 year to 3 years	3,828	67	(42)
- More than 3 years	113	-	(5)
Currency swaps	**7,753,169**	**96,710**	**(222,218)**
- Less than 1 year	7,059,951	96,710	(182,270)
- More than 3 years	693,218	-	(39,948)
Cross currency interest rate swaps	**9,915,472**	**174,122**	**(236,176)**
- Less than 1 year	2,624,066	32,419	(101,511)
- 1 year to 3 years	6,845,763	139,856	(116,592)
- More than 3 years	445,643	1,847	(18,073)
	72,711,355	**673,430**	**(746,887)**
Total derivative assets/(liabilities)	**1,978,157,892**	**16,561,077**	**(14,917,210)**

PART A - EXPLANATORY NOTES (CONTINUED)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

	The Group		
	Principal	Fair values	
	amount	Assets	Liabilities
At 31 December 2025	RM'000	RM'000	RM'000
Trading derivatives			
Foreign exchange derivatives			
Currency forward	**81,203,427**	**372,334**	**(1,578,410)**
- Less than 1 year	79,546,909	343,105	(1,542,297)
- 1 year to 3 years	1,376,375	27,646	(16,780)
- More than 3 years	280,143	1,583	(19,333)
Currency swaps	**490,016,433**	**3,959,598**	**(3,565,542)**
- Less than 1 year	483,254,526	3,930,378	(3,244,918)
- 1 year to 3 years	2,692,875	16,330	(139,016)
- More than 3 years	4,069,032	12,890	(181,608)
Currency spots	**11,425,685**	**13,389**	**(9,638)**
- Less than 1 year	11,425,685	13,389	(9,638)
Currency options	**9,295,160**	**45,480**	**(67,473)**
- Less than 1 year	8,143,984	42,463	(56,171)
- 1 year to 3 years	1,151,176	3,017	(11,302)
Cross currency interest rate swaps	**131,743,510**	**4,804,387**	**(3,510,312)**
- Less than 1 year	42,439,255	1,621,907	(890,073)
- 1 year to 3 years	49,377,658	1,721,508	(1,058,295)
- More than 3 years	39,926,597	1,460,972	(1,561,944)
	723,684,215	**9,195,188**	**(8,731,375)**
Interest rate derivative			
Interest rate swaps	**1,073,936,095**	**4,705,985**	**(4,533,487)**
- Less than 1 year	569,708,075	421,806	(457,887)
- 1 year to 3 years	268,818,629	1,376,249	(1,342,644)
- More than 3 years	235,409,391	2,907,930	(2,732,956)
Interest rate futures	**4,561,749**	**8,728**	**(930)**
- Less than 1 year	3,749,492	8,728	(920)
- 1 year to 3 years	812,257	-	(10)
Interest rate options	**3,639,625**	**11,744**	**(14,956)**
- Less than 1 year	1,086,623	1,887	(3)
- 1 year to 3 years	756,255	41	(5,137)
- More than 3 years	1,796,747	9,816	(9,816)
	1,082,137,469	**4,726,457**	**(4,549,373)**
Equity related derivatives			
Equity futures	**239,167**	**19**	**(460)**
- Less than 1 year	239,167	19	(460)
Equity options	**5,205,864**	**250,683**	**(356,391)**
- Less than 1 year	4,488,904	236,154	(353,695)
- 1 year to 3 years	631,702	13,641	(1,808)
- More than 3 years	85,258	888	(888)
Equity swaps	**635,343**	**38,391**	**(18,765)**
- Less than 1 year	128,487	13,702	(2,920)
- 1 year to 3 years	506,856	24,689	(15,845)
	6,080,374	**289,093**	**(375,616)**

PART A - EXPLANATORY NOTES (CONTINUED)

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

	The Group		
	Principal	Fair values	
	amount	Assets	Liabilities
At 31 December 2025	**RM'000**	**RM'000**	**RM'000**
Trading derivatives			
Commodity related derivatives			
Commodity swaps	**5,616,022**	**156,397**	**(155,181)**
- Less than 1 year	3,076,809	93,100	(89,714)
- 1 year to 3 years	2,539,213	63,297	(65,467)
Commodity futures	**249,612**	**1,141**	**(13,021)**
- Less than 1 year	235,818	1,135	(12,100)
- 1 year to 3 years	13,794	6	(921)
Commodity options	**7,448,197**	**183,853**	**(174,260)**
- Less than 1 year	7,434,957	183,406	(173,984)
- 1 year to 3 years	13,240	447	(276)
	13,313,831	**341,391**	**(342,462)**
Credit related contract			
Credit default swaps	**2,416,050**	**14,858**	**(18,786)**
- Less than 1 year	731,477	1,700	(3,665)
- 1 year to 3 years	494,272	3,279	(3,347)
- More than 3 years	1,190,301	9,879	(11,774)
Total return swaps	**19,900**	**-**	**(436)**
- 1 year to 3 years	19,900	-	(436)
	2,435,950	**14,858**	**(19,222)**
Bond contract			
Bond forward	**11,533,935**	**118,529**	**(881,665)**
- Less than 1 year	4,461,393	26,812	(175,026)
- 1 year to 3 years	4,480,299	64,362	(643,782)
- More than 3 years	2,592,243	27,355	(62,857)
Hedging derivatives			
Interest rate swaps	**59,080,497**	**425,777**	**(361,214)**
- Less than 1 year	13,379,298	19,921	(10,819)
- 1 year to 3 years	20,173,233	116,794	(144,254)
- More than 3 years	25,527,966	289,062	(206,141)
Currency forward	**490,345**	**-**	**(38,946)**
- Less than 1 year	488,671	-	(38,884)
- 1 year to 3 years	1,561	-	(58)
- More than 3 years	113	-	(4)
Currency swaps	**7,060,014**	**147,606**	**(77,928)**
- Less than 1 year	6,369,389	147,606	(41,065)
- More than 3 years	690,625	-	(36,863)
Cross currency interest rate swaps	**6,729,474**	**6,666**	**(313,806)**
- Less than 1 year	2,617,116	1,609	(115,605)
- 1 year to 3 years	3,235,192	5,057	(131,446)
- More than 3 years	877,166	-	(66,755)
	73,360,330	**580,049**	**(791,894)**
Total derivative assets/(liabilities)	**1,912,546,104**	**15,265,565**	**(15,691,607)**

A26. DERIVATIVE FINANCIAL INSTRUMENTS (Continued)

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

Market Risk

Market risk is defined as any fluctuation in the value arising from changes in value of market risk factors such as 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 fulfil their obligation to pay the Group the positive fair value or receivable resulting from the execution of contract terms. As at 30 June 2026, the amount of credit risk in the Group, measured in terms of the cost to replace the profitable contracts, was RM16,561,077,000 (2025: RM15,265,565,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Liquidity Risk

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

Cash requirements of the derivatives

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at 30 June 2026, the Group has posted cash collateral of RM5,238,327,000 (2025: RM5,126,340,000) on their derivative contracts.

There have been no changes since the end of the previous financial year in respect of the following:

a) the types of derivative financial contracts entered into and the rationale for entering into such contracts, as well as the expected benefits accruing from these contracts;
b) the risk management policies in place for mitigating and controlling the risks associated with these financial derivative contracts;
c) the hedging policies in respect of foreign exchange and interest/profit rate exposures; and
d) the related accounting policies.

The above information, policies and procedures in respect of derivative financial instruments of the Group are disclosed in the audited financial statements for the financial year ended 31 December 2025 and the Risk Management section of the 2025 Annual Report.

PART A - EXPLANATORY NOTES (CONTINUED)

A27. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Group enters into various commitments and incur certain contingent liabilities with legal recourse to their customers. These commitments and contingencies are not secured over the Group's assets except for certain financial assets at fair value through profit or loss being pledged as credit support assets for certain over-the-counter derivative contracts.

	30 June 2026 Principal Amount RM'000	31 December 2025 Principal Amount RM'000
The Group		
Credit-related		
Direct credit substitutes	**4,647,916**	4,744,913
Certain transaction-related contingent items	**7,525,975**	7,995,927
Short-term self-liquidating trade-related contingencies	**5,812,147**	4,983,218
Obligations under underwriting agreement	**428,428**	286,479
Irrevocable commitments to extend credit		
- maturity not exceeding 1 year	**111,555,320**	108,653,587
- maturity exceeding 1 year	**33,153,903**	34,784,548
Miscellaneous commitments and contingencies	**9,058,402**	522,823
Total credit-related commitments and contingencies	**172,182,091**	161,971,495
Treasury-related		
Foreign exchange related contracts		
- less than 1 year	**744,479,845**	634,285,535
- 1 year to 5 years	**86,679,288**	85,007,395
- more than 5 years	**21,333,907**	18,671,118
	852,493,040	737,964,048
Interest rate related contracts		
- less than 1 year	**509,742,004**	587,923,488
- 1 year to 5 years	**468,721,797**	446,662,120
- more than 5 years	**111,915,883**	106,632,358
	1,090,379,684	1,141,217,966
Equity related contracts		
- less than 1 year	**6,234,937**	4,856,558
- 1 year to 5 years	**1,278,485**	1,223,816
	7,513,422	6,080,374
Credit related contracts		
- less than 1 year	**579,104**	751,377
- 1 year to 5 years	**1,539,581**	1,451,504
- more than 5 years	**237,849**	233,069
	2,356,534	2,435,950
Commodity related contracts		
- less than 1 year	**8,248,411**	10,747,584
- 1 year to 5 years	**411,266**	2,566,247
	8,659,677	13,313,831
Bond contracts		
- less than 1 year	**8,350,573**	4,461,393
- 1 year to 5 years	**5,541,498**	5,813,602
- more than 5 years	**2,863,464**	1,258,940
	16,755,535	11,533,935
Total treasury-related commitments and contingencies	**1,978,157,892**	1,912,546,104
	2,150,339,983	2,074,517,599

Included under irrevocable commitments to extend credit are the amounts related to the Restricted Agency Investment Account (refer to Note A13(i) (c) for more details), as follows:

Irrevocable commitments to extend credit :		
- maturity not exceeding 1 year	**3,000,000**	2,100,000
	3,000,000	2,100,000

PART A - EXPLANATORY NOTES (CONTINUED)

A28. CAPITAL ADEQUACY

The capital adequacy ratios of the Group and its banking subsidiaries are computed as follows:

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.

On 5 February 2020, BNM issued the policy document on Domestic Systemically Important Banks (D-SIB) Framework, which sets out BNM's assessment methodology to identify D-SIBs in Malaysia, following which CIMB Group Holdings Berhad has been identified as a D-SIB. A D-SIB is required to maintain additional capital buffers to regulatory capital requirements that include a higher loss absorbency (HLA) requirement which came into effect on 31 January 2021. The applicable HLA requirements will be in accordance to the list of D-SIBs published and updated by BNM on an annual basis.

The risk-weighted assets of the Bank 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 Internal Ratings Based ("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. As for CIMB Investment Bank Group, the Standardised Approach is applied for Credit Risk and Market Risk. With effect from 1 January 2025, Operational Risk for CIMB Bank, CIMB Islamic Bank and CIMB Investment Bank Group 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 the Bank of Thailand's (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 Bank CIMB Niaga are based on Otoritas Jasa Keuangan's (OJK) requirements. Credit Risk, Market Risk and Operational Risk are based on Standardised 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 risks.

A28. CAPITAL ADEQUACY (Continued)
30 June 2026

(a) The capital adequacy ratios of the Group is as follows:

	The Group
Before deducting proposed dividend	
Common equity tier 1 ratio	14.458%
Tier 1 ratio	15.031%
Total capital ratio	17.961%
After deducting proposed dividend	
Common equity tier 1 ratio	13.911%
Tier 1 ratio	14.484%
Total capital ratio	17.413%

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

	The Group RM'000
Credit risk [1]	315,747,802
Market risk	29,297,629
Large exposure risk requirements	1,403,001
Operational risk	43,301,290
Total risk-weighted assets	389,749,722

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

	The Group RM'000
Under Restricted Agency Investment Account arrangement	1,341,419

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

	The Group RM'000
Common Equity Tier 1 capital	
Ordinary share capital	29,867,667
Other reserves	40,090,783
Qualifying non-controlling interests	501,210
Less: Proposed dividends	(2,133,954)
Common Equity Tier 1 capital before regulatory adjustments	68,325,706
Less: Regulatory adjustments	
Goodwill	(6,004,259)
Intangible assets	(1,844,644)
Deferred tax assets	(1,398,672)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(2,295,296)
Regulatory reserve	(2,531,488)
Others	(35,067)
Common Equity Tier 1 capital after regulatory adjustments	54,216,280
Additional Tier 1 capital	
Perpetual subordinated capital securities	2,150,000
Qualifying capital instruments held by third parties	84,615
	2,234,615
Less: Regulatory adjustments	
Investments in own Additional Tier 1 capital instruments	-
Additional Tier 1 capital after regulatory adjustments	2,234,615
Total Tier 1 capital	56,450,895

PART A - EXPLANATORY NOTES (CONTINUED)

A28. CAPITAL ADEQUACY (Continued)

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

	The Group RM'000
Tier 2 capital	
Subordinated obligations	9,400,000
Qualifying capital instruments held by third parties	80,867
Surplus of eligible provisions over expected loss	453,009
General provisions √	1,483,717
Tier 2 capital before regulatory adjustments	11,417,593
Less: Regulatory adjustments	
Investments in own Tier 2 capital instruments	-
Total Tier 2 capital	11,417,593
Total capital	67,868,488

(d) The capital adequacy of the banking subsidiary companies of the Group are as follows:

	CIMB Bank Group	CIMB Bank **	CIMB Islamic Bank	CIMB Investment Bank Group	CIMB Thai Bank	Bank CIMB Niaga	CIMB Bank PLC	CIMB Bank (Vietnam) Ltd
Before deducting proposed dividend								
Common equity tier 1 ratio	14.839%	13.930%	15.125%	65.516%	15.620%	21.503%	15.449%	45.046%
Tier 1 ratio	15.206%	14.316%	15.600%	65.516%	15.620%	21.503%	15.449%	45.046%
Total capital ratio	18.722%	18.059%	18.580%	65.516%	19.988%	22.637%	18.614%	45.494%
After deducting proposed dividend								
Common equity tier 1 ratio	14.100%	12.781%	14.719%	65.516%	15.620%	21.503%	15.449%	45.046%
Tier 1 ratio	14.467%	13.166%	15.193%	65.516%	15.620%	21.503%	15.449%	45.046%
Total capital ratio	17.983%	16.910%	18.174%	65.516%	19.988%	22.637%	18.614%	45.494%

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

√ Total Capital of CIMB Group as at 30 June 2026 has excluded general provisions/portfolio impairment allowances on impaired loans restricted from Tier 2 capital of RM859 million.

PART A - EXPLANATORY NOTES (CONTINUED)

A28. CAPITAL ADEQUACY (Continued)
31 December 2025

(a) The capital adequacy ratios of the Group is as follows:

	The Group
Before deducting proposed dividend	
Common equity tier 1 ratio	14.902%
Tier 1 ratio	15.486%
Total capital ratio	18.611%
After deducting proposed dividend	
Common equity tier 1 ratio	14.325%
Tier 1 ratio	14.909%
Total capital ratio	18.034%

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

	The Group RM'000
Credit risk [1]	311,579,742
Market risk	27,357,943
Large exposure risk requirements	1,349,742
Operational risk	42,869,347
Total risk-weighted assets	383,156,774

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

	The Group RM'000
Under Restricted Agency Investment Account arrangement	1,550,186

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

	The Group RM’000
Common Equity Tier 1 capital	
Ordinary share capital	29,774,000
Other reserves	40,587,115
Qualifying non-controlling interests	536,093
Less: Proposed dividends	(2,209,973)
Common Equity Tier 1 capital before regulatory adjustments	68,687,235
Less: Regulatory adjustments	
Goodwill	(6,134,805)
Intangible assets	(1,757,671)
Deferred tax assets	(1,267,254)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(2,217,937)
Regulatory reserve	(2,399,918)
Others	(22,495)
Common Equity Tier 1 capital after regulatory adjustments	54,887,155
Additional Tier 1 capital	
Perpetual subordinated capital securities	2,150,000
Qualifying capital instruments held by third parties	88,722
	2,238,722
Less: Regulatory adjustments	
Investments in own Additional Tier 1 capital instruments	-
Additional Tier 1 capital after regulatory adjustments	2,238,722
Total Tier 1 capital	57,125,877

PART A - EXPLANATORY NOTES (CONTINUED)

A28. CAPITAL ADEQUACY (Continued)

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

	The Group RM'000
Tier 2 capital	
Subordinated obligations	9,400,000
Qualifying capital instruments held by third parties	84,817
Surplus of eligible provisions over expected loss	1,009,867
General provisions √	1,479,334
Tier 2 capital before regulatory adjustments	11,974,018
Less: Regulatory adjustments	
Investments in own Tier 2 capital instruments	-
Total Tier 2 capital	11,974,018
Total capital	69,099,895

(d) The capital adequacy of the banking subsidiary companies of the Group are as follows:

	CIMB Bank Group^	CIMB Bank **^	CIMB Islamic Bank	CIMB Investment Bank Group	CIMB Thai Bank	Bank CIMB Niaga	CIMB Bank PLC	CIMB Bank (Vietnam) Ltd
Before deducting proposed dividend								
Common equity tier 1 ratio	15.202%	14.356%	14.863%	81.827%	16.825%	23.441%	14.415%	42.701%
Tier 1 ratio	15.578%	14.756%	15.350%	81.827%	16.825%	23.441%	14.415%	42.701%
Total capital ratio	19.259%	18.775%	18.105%	81.827%	21.384%	24.542%	17.631%	43.125%
After deducting proposed dividend								
Common equity tier 1 ratio	14.582%	13.383%	14.863%	69.535%	16.825%	23.441%	14.415%	42.701%
Tier 1 ratio	14.959%	13.783%	15.350%	69.535%	16.825%	23.441%	14.415%	42.701%
Total capital ratio	18.639%	17.803%	18.105%	69.535%	21.384%	24.542%	17.631%	43.125%

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

√ Total Capital of CIMB Group as at 31 December 2025 has excluded general provisions/portfolio impairment allowances on impaired loans restricted from Tier 2 capital of RM1,095 million.

^ 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.

PART A - EXPLANATORY NOTES (CONTINUED)

A29. SEGMENTAL REPORT

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.

Segment information is presented in respect of the Group's business segment and geographical segment.

All inter-segment transactions are conducted on an arm's length basis and on normal commercial terms not more favourable than those generally available to the public.

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, 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.

A29. SEGMENTAL REPORT (Continued)

Wholesale Banking *(Continued)*

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 Touch 'n Go and TNG Digital (collectively Touch 'n Go Group), as well as 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)

A29. SEGMENTAL REPORT (Continued)

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
30 June 2026					
Net interest income - after modification loss					
- External income	2,466,998	571,121	1,383,654	950,062	5,371,835
- Inter-segment (expense)/income	(95,781)	500,382	(203,147)	(201,454)	-
	2,371,217	1,071,503	1,180,507	748,608	5,371,835
Income from Islamic Banking operations	938,000	652,230	379,259	446,694	2,416,183
Net non-interest income	1,133,615	324,204	1,534,572	191,945	3,184,336
Net income	4,442,832	2,047,937	3,094,338	1,387,247	10,972,354
Overheads	(2,409,954)	(1,009,160)	(1,159,006)	(491,416)	(5,069,536)
of which:					
- Depreciation of property, plant and equipment	(33,947)	(1,640)	(6,837)	(83,955)	(126,379)
- Amortisation of intangible assets	(79,422)	(5,584)	(51,306)	(112,464)	(248,776)
Profit before expected credit losses	2,032,878	1,038,777	1,935,332	895,831	5,902,818
Expected credit losses (made)/written back on loans, advances and financing	(772,373)	20,602	194,349	(240,930)	(798,352)
Expected credit losses written back/(made) for commitments and contingencies	11,534	(9,357)	13,369	(4)	15,542
Other expected credit losses and impairment allowances (made)/written back	(20,307)	(12,800)	12,992	(21,313)	(41,428)
Segment results	1,251,732	1,037,222	2,156,042	633,584	5,078,580
Share of results of joint ventures	2,870	-	-	79,458	82,328
Share of results of associates	-	-	-	(2,465)	(2,465)
Profit before taxation and zakat	1,254,602	1,037,222	2,156,042	710,577	5,158,443
% of profit before taxation and zakat	24.3	20.1	41.8	13.8	100.0
Taxation and zakat					(1,232,103)
Profit for the financial period					3,926,340

PART A - EXPLANATORY NOTES (CONTINUED)

A29. SEGMENTAL REPORT (Continued)

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
30 June 2025					
Net interest income - after net modification gain					
- External income	2,361,113	588,814	1,843,644	811,005	5,604,576
- Inter-segment income/(expense)	158,962	504,501	(645,423)	(18,040)	-
	2,520,075	1,093,315	1,198,221	792,965	5,604,576
Income from Islamic Banking operations	981,959	619,725	416,982	462,388	2,481,054
Net non-interest income	994,684	338,720	1,486,504	195,231	3,015,139
Net income	4,496,718	2,051,760	3,101,707	1,450,584	11,100,769
Overheads	(2,515,271)	(1,053,105)	(1,174,930)	(387,616)	(5,130,922)
of which:					
- Depreciation of property, plant and equipment	(41,898)	(1,816)	(4,947)	(88,668)	(137,329)
- Amortisation of intangible assets	(63,143)	(7,049)	(50,846)	(140,124)	(261,162)
Profit before expected credit losses	1,981,447	998,655	1,926,777	1,062,968	5,969,847
Expected credit losses (made)/written back on loans, advances and financing	(501,324)	(66,876)	97,151	(225,069)	(696,118)
Expected credit losses written back/(made) for commitments and contingencies	28,461	(7,421)	25,796	10	46,846
Other expected credit losses and impairment allowances made	(2,080)	(2,867)	(34,905)	(26,036)	(65,888)
Segment results	1,506,504	921,491	2,014,819	811,873	5,254,687
Share of results of joint ventures	(12,028)	-	-	27,742	15,714
Share of results of associates	-	-	-	4,228	4,228
Profit before taxation and zakat	1,494,476	921,491	2,014,819	843,843	5,274,629
% of profit before taxation and zakat	28.3	17.5	38.2	16.0	100.0
Taxation and zakat					(1,316,715)
Profit for the financial period					3,957,914

PART A - EXPLANATORY NOTES (CONTINUED)

A29. SEGMENTAL REPORT (Continued)

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
30 June 2026					
Group					
Segment assets	**241,612,295**	**73,220,340**	**330,753,282**	**121,586,021**	**767,171,938**
Investment in associates and joint ventures	**154,643**	**-**	**-**	**2,303,798**	**2,458,441**
	241,766,938	**73,220,340**	**330,753,282**	**123,889,819**	**769,630,379**
Unallocated assets	**-**	**-**	**-**	**-**	**25,220,817**
Total assets	**241,766,938**	**73,220,340**	**330,753,282**	**123,889,819**	**794,851,196**
Segment liabilities	**218,518,748**	**99,568,040**	**338,109,497**	**39,621,166**	**695,817,451**
Unallocated liabilities	**-**	**-**	**-**	**-**	**27,352,212**
Total liabilities	**218,518,748**	**99,568,040**	**338,109,497**	**39,621,166**	**723,169,663**
Other segment items					
Capital expenditure	**148,892**	**11,649**	**137,788**	**242,040**	**540,369**
Investment in joint ventures	**154,643**	**-**	**-**	**2,251,978**	**2,406,621**
Investment in associates	**-**	**-**	**-**	**51,820**	**51,820**

	Consumer Banking RM'000	Commercial Banking RM'000	Wholesale Banking RM'000	CIMB Digital Assets & Group Funding RM'000	Total RM'000
31 December 2025					
Group					
Segment assets	240,548,942	73,141,877	322,403,738	117,742,591	753,837,148
Investment in associates and joint ventures	151,773	-	-	2,228,748	2,380,521
	240,700,715	73,141,877	322,403,738	119,971,339	756,217,669
Unallocated assets	-	-	-	-	22,506,721
Total assets	240,700,715	73,141,877	322,403,738	119,971,339	778,724,390
Segment liabilities	219,677,778	100,780,164	318,148,614	41,747,649	680,354,205
Unallocated liabilities	-	-	-	-	26,462,419
Total liabilities	219,677,778	100,780,164	318,148,614	41,747,649	706,816,624
Other segment items					
Capital expenditure	341,574	22,830	122,167	642,047	1,128,618
Investment in joint ventures	151,773	-	-	2,174,619	2,326,392
Investment in associates	-	-	-	54,129	54,129

A30. 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. Judgement 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)

A30. FAIR VALUE ESTIMATION (Continued)

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

The Group 30 June 2026	Fair Value Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Recurring fair value measurements				
Financial assets				
Financial investments at fair value through profit or loss				
- Money market instruments	**6,726,351**	**45,730,627**	**274,477**	**52,731,455**
- Quoted securities	**3,340,963**	**-**	**-**	**3,340,963**
- Unquoted securities	**-**	**9,336,046**	**1,321,643**	**10,657,689**
Debt instruments at fair value through other comprehensive income				
- Money market instruments	**10,113,808**	**28,432,226**	**-**	**38,546,034**
- Unquoted securities	**-**	**45,136,405**	**-**	**45,136,405**
Equity instruments at fair value through other comprehensive income				
- Quoted securities	**102,619**	**-**	**81,277** *	**183,896**
- Unquoted securities	**-**	**73,415**	**296,044**	**369,459**
Derivative financial instruments				
- Trading derivatives	**5,811**	**15,579,555**	**302,281**	**15,887,647**
- Hedging derivatives	**-**	**673,430**	**-**	**673,430**
Total	**20,289,552**	**144,961,704**	**2,275,722**	**167,526,978**
Financial liabilities				
Derivative financial instruments				
- Trading derivatives	**144,381**	**13,770,659**	**255,283**	**14,170,323**
- Hedging derivatives	**-**	**746,887**	**-**	**746,887**
Financial liabilities at fair value through profit or loss	**-**	**17,752,659**	**-**	**17,752,659**
Total	**144,381**	**32,270,205**	**255,283**	**32,669,869**

The Group 31 December 2025	Fair Value Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Recurring fair value measurements				
Financial assets				
Reverse repurchased agreements at fair value through profit or loss	-	182,946	-	182,946
Financial investments at fair value through profit or loss				
- Money market instruments	5,616,883	45,204,101	273,451	51,094,435
- Quoted securities	2,737,578	-	-	2,737,578
- Unquoted securities	-	9,600,311	1,268,161	10,868,472
Debt instruments at fair value through other comprehensive income				
- Money market instruments	11,171,657	31,271,130	-	42,442,787
- Unquoted securities	-	42,885,896	-	42,885,896
Equity instruments at fair value through other comprehensive income				
- Quoted securities	101,901	-	118,565 *	220,466
- Unquoted securities	-	85,580	295,530	381,110
Derivative financial instruments				
- Trading derivatives	8,738	14,424,185	252,593	14,685,516
- Hedging derivatives	-	580,049	-	580,049
Total	19,636,757	144,234,198	2,208,300	166,079,255
Financial liabilities				
Derivative financial instruments				
- Trading derivatives	103,416	14,523,621	272,676	14,899,713
- Hedging derivatives	-	791,894	-	791,894
Financial liabilities at fair value through profit or loss	-	13,183,149	-	13,183,149
Total	103,416	28,498,664	272,676	28,874,756

* the quoted security is subject to trading restriction.

PART A - EXPLANATORY NOTES (CONTINUED)

A30. FAIR VALUE ESTIMATION (Continued)

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

	Fair Value			
The Company	**Level 1**	**Level 2**	**Level 3**	**Total**
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Recurring fair value measurements				
Financial assets				
Debt instruments at fair value through other comprehensive income				
- Unquoted securities	**-**	**612,482**	**-**	**612,482**
Total	**-**	**612,482**	**-**	**612,482**

	Fair Value			
The Company	**Level 1**	**Level 2**	**Level 3**	**Total**
31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Recurring fair value measurements				
Financial assets				
Debt instruments at fair value through other comprehensive income				
- Unquoted securities	-	614,441	-	614,441
Total	-	614,441	-	614,441

PART A - EXPLANATORY NOTES (CONTINUED)

A30. FAIR VALUE ESTIMATION (Continued)

(ii). The following represents the changes in Level 3 instruments for the financial period/year ended 30 June 2026 and 31 December 2025 for the Group.

	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	Quoted securities	Unquoted securities	Trading derivatives		Trading derivatives	
2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January	**1,541,612**	**118,565**	**295,530**	**252,593**	**2,208,300**	**(272,676)**	**(272,676)**
Total gains recognised in Statement of Income	**54,264**	**-**	**-**	**47,490**	**101,754**	**16,167**	**16,167**
Total (losses)/gains recognised in Other Comprehensive Income	**-**	**(11,847)**	**984**	**-**	**(10,863)**	**-**	**-**
Purchases	**133**	**-**	**-**	**12,075**	**12,208**	**(266,677)**	**(266,677)**
Sales and redemptions	**(1,064)**	**-**	**-**	**-**	**(1,064)**	**-**	**-**
Settlements	**-**	**-**	**-**	**(9,281)**	**(9,281)**	**267,305**	**267,305**
Transfer out of Level 3	**-**	**(20,492)** @	**-**	**-**	**(20,492)**	**-**	**-**
Exchange fluctuation	**1,175**	**(4,949)**	**(470)**	**(596)**	**(4,840)**	**598**	**598**
At 30 June	**1,596,120**	**81,277**	**296,044**	**302,281**	**2,275,722**	**(255,283)**	**(255,283)**
Total gains recognised in Statement of Income for the financial period ended 30 June 2026 under: - net non-interest income	**54,264**	**-**	**-**	**47,490**	**101,754**	**16,167**	**16,167**
Total (losses)/gains recognised in Other Comprehensive Income for the financial period ended 30 June 2026 under "fair value reserves"	**-**	**(11,847)**	**984**	**-**	**(10,863)**	**-**	**-**
Change in unrealised gains/(losses) recognised in Statement of Income relating to assets held on 30 June 2026 under "net non-interest income"	**54,264**	**-**	**-**	**407,593**	**461,857**	**(113,403)**	**(113,403)**

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

PART A - EXPLANATORY NOTES (CONTINUED)

A30. FAIR VALUE ESTIMATION (Continued)

(ii). The following represents the changes in Level 3 instruments for the financial period/year ended 30 June 2026 and 31 December 2025 for the Group. (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	Quoted securities	Unquoted securities	Trading derivatives		Trading derivatives	
2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January	1,539,675	-	283,408	95,311	1,918,394	(154,751)	(154,751)
Total gains/(losses) recognised in Statement of Income	41,476	-	-	157,709	199,185	(63,803)	(63,803)
Total gains recognised in Other Comprehensive Income	-	34,171	12,684	-	46,855	-	-
Purchases	122	-	266	14,870	15,258	(424,745)	(424,745)
Sales and redemptions	(7,898)	-	-	-	(7,898)	-	-
Settlements	-	-	-	(8,732)	(8,732)	364,068	364,068
Transfers into Level 3	-	86,003 *	-	-	86,003	-	-
Exchange fluctuation	(31,763)	(1,609)	(828)	(6,565)	(40,765)	6,555	6,555
At 31 December	1,541,612	118,565	295,530	252,593	2,208,300	(272,676)	(272,676)
Total gains/(losses) recognised in Statement of Income for the financial year ended 31 December 2025 under: - net non-interest income	41,767	-	-	157,709	199,476	(63,803)	(63,803)
Total gains recognised in Other Comprehensive Income for the financial year ended 31 December 2025 under "fair value reserves"	-	34,171	12,684	-	46,855	-	-
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)	(313,420)

* the quoted security is subject to trading restriction.

A31. OPERATIONS OF ISLAMIC BANKING

A31a. UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

	Note	The Group 30 June 2026 RM'000	The Group 31 December 2025 RM'000
ASSETS			
Cash and short-term funds		**5,777,784**	12,225,592
Reverse Collateralised Commodity Murabahah		**4,317,632**	1,681,048
Deposits and placements with banks and other financial institutions		**2,866,082**	787,353
Financial investments at fair value through profit or loss		**7,253,845**	3,972,798
Debt instruments at fair value through other comprehensive income		**13,936,788**	12,025,025
Debt instruments at amortised cost		**17,539,960**	14,989,552
Islamic derivative financial instruments		**919,317**	1,346,809
Financing, advances and other financing/loans	A31d	**162,816,301**	163,261,118
Other assets		**5,067,854**	4,151,977
Deferred tax assets		**256,854**	219,472
Tax recoverable		**183,202**	202,819
Amount due from conventional operations		**28,580,626**	24,903,367
Statutory deposits with central banks		**1,549,469**	1,753,303
Property, plant and equipment		**12,217**	8,851
Right-of-use assets		**6,822**	2,068
Goodwill		**136,000**	136,000
Intangible assets		**14,459**	14,085
TOTAL ASSETS		**251,235,212**	241,681,237
LIABILITIES			
Deposits from customers	A31e	**134,402,125**	132,218,461
Investment accounts of customers	A31f	**35,984,177**	32,291,771
Deposits and placements of banks and other financial institutions		**8,167,832**	9,419,922
Collateralised Commodity Murabahah		**4,720,397**	3,300,207
Investment accounts due to designated financial institutions	A31g	**2,726,378**	2,800,834
Financial liabilities designated at fair value through profit or loss	A31h	**3,136,874**	2,167,804
Islamic derivative financial instruments		**766,822**	1,191,350
Bills and acceptances payable		**74,914**	45,983
Other liabilities		**26,401,038**	24,549,032
Lease liabilities		**2,391**	208
Recourse obligation on loans and financing sold to Cagamas		**4,260,471**	3,651,597
Amount due to conventional operations		**1,793,927**	1,989,231
Provision for taxation and zakat		**28**	46
Deferred tax liabilities		**-**	227
Sukuk		**8,462,245**	8,528,486
Subordinated Sukuk		**2,014,921**	1,714,781
TOTAL LIABILITIES		**232,914,540**	223,869,940
Ordinary share capital		**1,000,000**	1,000,000
Islamic banking funds		**55,000**	55,000
Perpetual preference shares		**350,000**	350,000
Reserves		**16,672,241**	16,160,090
		18,077,241	17,565,090
Non-controlling interests		**243,431**	246,207
TOTAL ISLAMIC BANKING CAPITAL FUNDS		**18,320,672**	17,811,297
TOTAL LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS		**251,235,212**	241,681,237
RESTRICTED AGENCY INVESTMENT ACCOUNT(*)		**16,081,728**	16,289,779
TOTAL ISLAMIC BANKING ASSETS		**267,316,940**	257,971,016

* *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)

A31b. UNAUDITED CONSOLIDATED STATEMENTS OF INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group			
	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Income derived from investment of depositors' funds and others	**1,765,897**	2,003,226	**3,445,976**	3,874,992
Income derived from investment of investment account	**437,003**	430,446	**900,099**	795,034
Net income derived from investment of shareholders' funds	**370,682**	119,183	**661,480**	407,362
Expected credit losses (made)/written back on financing, advances and other financing/loans	**(366,599)**	9,024	**(448,865)**	(161,566)
Expected credit losses (made)/written back for commitments and contingencies	**(1,702)**	3,106	**(3,141)**	7,694
Other expected credit losses and impairment allowances (made)/written back	**(262)**	1,964	**(2,509)**	(936)
Total distributable income	**2,205,019**	2,566,949	**4,553,040**	4,922,580
Income attributable to depositors and others	**(1,131,089)**	(1,158,939)	**(2,185,391)**	(2,326,832)
Profit distributed to investment account holder	**(291,141)**	(251,419)	**(560,228)**	(491,594)
Total net income	**782,789**	1,156,591	**1,807,421**	2,104,154
Other operating expenses	**(404,189)**	(382,743)	**(811,939)**	(767,708)
Profit before taxation and zakat	**378,600**	773,848	**995,482**	1,336,446
Taxation and zakat	**(73,230)**	(148,744)	**(190,140)**	(248,851)
Profit for the financial period	**305,370**	625,104	**805,342**	1,087,595
Profit for the financial period attributable to:				
Owners of the Parent	**300,772**	616,112	**791,712**	1,069,679
Non-controlling interests	**4,598**	8,992	**13,630**	17,916
	305,370	625,104	**805,342**	1,087,595

PART A - EXPLANATORY NOTES (CONTINUED)

A31c. UNAUDITED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group			
	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Profit for the financial period	**305,370**	625,104	**805,342**	1,087,595
Other comprehensive income/(expense):				
Items that will not be reclassified subsequently to profit or loss				
Fair value changes on financial liabilities designated at fair value attributable to own credit risk	**9,276**	(246)	**9,806**	(895)
	9,276	(246)	**9,806**	(895)
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income	**(102)**	46,614	**(50,391)**	71,020
- Net gain/(loss) from change in fair value	**4,083**	85,930	**(51,413)**	125,763
- Realised gain transferred to statement of income on disposal	**(3,493)**	(23,487)	**(16,240)**	(34,206)
- Changes in expected credit losses	**(534)**	(998)	**1,112**	1,072
- Income tax effects	**(158)**	(14,831)	**16,150**	(21,609)
Exchange fluctuation reserve	**(115,507)**	(98,296)	**(202,471)**	(207,866)
Other comprehensive expense for the financial period, net of tax	**(106,333)**	(51,928)	**(243,056)**	(137,741)
Total comprehensive income for the financial period	**199,037**	573,176	**562,286**	949,854
Total comprehensive income for the financial period attributable to:				
Owners of the Parent	**404,394**	571,715	**764,758**	948,273
Non-controlling interests	**(205,357)**	1,461	**(202,472)**	1,581
	199,037	573,176	**562,286**	949,854
Income from Islamic operations (per page 2)				
Total net income	**782,789**	1,156,591	**1,807,421**	2,104,154
Add: Expected credit losses made/(written back) on financing, advances and other financing/loans	**366,599**	(9,024)	**448,865**	161,566
Add: Expected credit losses made/(written back) for commitments and contingencies	**1,702**	(3,106)	**3,141**	(7,694)
Add: Other expected credit losses and impairment allowances made/(written back)	**262**	(1,964)	**2,509**	936
	1,151,352	1,142,497	**2,261,936**	2,258,962
Elimination for transaction with conventional operations	**76,122**	124,248	**154,247**	222,092
	1,227,474	1,266,745	**2,416,183**	2,481,054

PART A - EXPLANATORY NOTES (CONTINUED)

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(i) By type and Shariah contract

30 June 2026

The Group

	Sale-based contracts						Lease-based contracts		Profit sharing contracts		Loan contract	Others		
	Murabahah	**Bai' Bithaman Ajil**	**Bai' al-'Inah**	**Bai' al-Dayn**	**Tawarruq**	**Bai' Salam**	**Ijarah Muntahiah Bi al-Tamlik ***	**Al-Ijarah Thumma al-Bai' #**	**Mudharabah**	**Musharakah**	**Qard**	**Ujrah**	**Kafalah**	**Total**
At amortised cost	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Cash line^	-	-	-	-	2,176,648	-	-	-	-	-	8,966	-	-	2,185,614
Term financing														
House Financing	69,627	2,788,534	-	-	56,748,504	-	826,323	-	-	4,956,399	-	-	-	65,389,387
Syndicated Financing	-	-	-	-	1,972,195	-	-	-	-	-	-	-	-	1,972,195
Hire purchase receivables	103,595	-	-	-	-	-	-	22,480,894	-	-	-	-	-	22,584,489
Other term financing	1,340,856	461,957	597,393	-	50,323,339	-	24,291	-	119,232	4,271,811	794,547	-	-	57,933,426
Lease receivable	-	-	-	-	-	-	228,067	-	-	-	-	-	-	228,067
Bills receivable	-	-	-	770,085	1,512,916	192,796	-	-	-	-	-	-	-	2,475,797
Islamic trust receipts	-	-	-	-	15,760	-	-	-	-	-	14,819	-	-	30,579
Claims on customers under acceptance credits	-	-	-	-	1,264,327	-	-	-	-	-	-	-	74,914	1,339,241
Staff financing	-	-	-	-	357,551	-	-	-	-	26,620	-	-	-	384,171
Revolving credits	-	-	-	-	8,457,341	-	-	-	-	881,270	-	-	-	9,338,611
Credit card receivables	-	-	-	-	893,516	-	-	-	-	-	477,822	-	-	1,371,338
Gross financing, advances and other financing/loans, at amortised cost	1,514,078	3,250,491	597,393	770,085	123,722,097	192,796	1,078,681	22,480,894	119,232	10,136,100	1,296,154	-	74,914	165,232,915
Less: Expected credit losses														(2,416,614)
Total net financing, advances and other financing/loans														**162,816,301**

PART A - EXPLANATORY NOTES (CONTINUED)

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(i) By type and Shariah contract (Continued)

31 December 2025

The Group

	Sale-based contracts						Lease-based contracts		Profit sharing contracts		Loan contract	Others		
	Murabahah	**Bai' Bithaman Ajil**	**Bai' al-'Inah**	**Bai' al-Dayn**	**Tawarruq**	**Bai' Salam**	**Ijarah Muntahiah Bi al-Tamlik ***	**Al-Ijarah Thumma al-Bai' #**	**Mudharabah**	**Musharakah**	**Qard**	**Ujrah**	**Kafalah**	**Total**
At amortised cost	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Cash line^	-	-	-	-	2,061,399	-	-	-	-	-	7,499	-	-	2,068,898
Term financing						-								
House Financing	80,636	2,937,740	-	-	55,098,871	-	855,210	-	-	5,490,099	-	-	-	64,462,556
Syndicated Financing	-	-	-	-	2,098,092	-	-	-	-	-	-	-	-	2,098,092
Hire purchase receivables	189,792	-	-	-	-	-	-	21,643,050	-	-	-	-	-	21,832,842
Other term financing	1,307,345	520,977	679,647	-	50,079,473	-	25,830	-	116,345	5,083,566	608,399	-	-	58,421,582
Lease receivable	-	-	-	-	-	-	280,162	-	-	-	-	-	-	280,162
Bills receivable	-	-	-	326,384	1,452,217	267,693	-	-	-	-	-	-	-	2,046,294
Islamic trust receipts	-	-	-	-	17,609	-	-	-	-	-	33,130	-	-	50,739
Claims on customers under acceptance credits	-	-	-	-	1,297,961	-	-	-	-	-	-	-	45,983	1,343,944
Staff financing	-	-	-	-	358,176	-	-	-	-	29,494	-	-	-	387,670
Revolving credits	-	-	-	-	10,316,846	-	-	-	-	891,918	-	-	-	11,208,764
Credit card receivables	-	-	-	-	-	-	-	-	-	-	496,558	825,866	-	1,322,424
Gross financing, advances and other financing/loans, at amortised cost	1,577,773	3,458,717	679,647	326,384	122,780,644	267,693	1,161,202	21,643,050	116,345	11,495,077	1,145,586	825,866	45,983	165,523,967
Less: Expected credit losses														(2,262,849)
Total net financing, advances and other financing/loans														163,261,118

^ Includes current account in excess

* The beneficial owner of the asset belongs to the subsidiaries of CIMB Group. 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)

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(i) By type and Shariah contract (Continued)

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Gross financing, advances and other financing/loans		
- At amortised cost	**165,232,915**	165,523,967

(a) During the financial period, the Group has undertaken fair value hedges on the profit rate risk of RM Nil (2025: RM Nil) financing using 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 and CIMB Bank Berhad. CIMB Bank Berhad is exposed to risks and rewards on RPSIA financing and will account for all the expected credit losses arising thereon.

As at 30 June 2026, the gross exposure and expected credit losses relating to RPSIA financing are RM2,727,012,000 (2025: RM2,801,569,000) and RM209,000 (2025: RM198,000) respectively, which are recognised in the Financial Statements of CIMB Bank Berhad.

c) Movement of Qard financing

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
At 1 January	**1,145,586**	840,079
New disbursement	**914,974**	816,124
Repayment	**(690,433)**	(408,902)
Exchange fluctuation	**(73,973)**	(101,715)
At 30 June/ 31 December	**1,296,154**	1,145,586
Sources and uses of Qard Financing:		
Sources of Qard fund:		
Depositors' fund	**1,295,416**	1,144,981
Shareholders' fund	**738**	605
	1,296,154	1,145,586
Uses of Qard fund:		
Personal use	**1,287,484**	1,138,570
Business use	**8,670**	7,016
	1,296,154	1,145,586

(ii) By geographical distribution

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Malaysia	**146,137,083**	145,219,234
Indonesia	**12,570,229**	13,984,806
Singapore	**4,798,757**	5,049,088
China	**86,329**	51,249
Other countries	**1,640,517**	1,219,590
Gross financing, advances and other financing/loans	**165,232,915**	165,523,967

PART A - EXPLANATORY NOTES (CONTINUED)

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(iii) By economic sector

	The Group	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Primary agriculture	**2,724,667**	2,194,299
Mining and quarrying	**539,731**	447,242
Manufacturing	**6,553,508**	6,761,615
Electricity, gas and water supply	**1,705,711**	4,016,072
Construction	**5,577,663**	5,768,169
Transport, storage and communications	**4,539,317**	4,822,432
Education, health and others	**2,782,541**	3,665,637
Wholesale and retail trade, and restaurants and hotels	**13,721,825**	12,453,780
Finance, insurance/takaful, real estate and business activities	**18,591,669**	18,866,434
Household	**102,627,795**	100,273,607
Others	**5,868,488**	6,254,680
	165,232,915	165,523,967

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

	The Group	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Malaysia	**1,976,510**	1,625,203
Indonesia	**356,592**	477,837
Singapore	**11,974**	24,979
Other countries	**90,798**	88,218
Gross impaired financing, advances and other financing/loans	**2,435,874**	2,216,237

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

	The Group	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Primary agriculture	**9,301**	12,842
Mining and quarrying	**31,400**	30,496
Manufacturing	**56,689**	53,654
Electricity, gas and water supply	**14,694**	1,145
Construction	**209,880**	306,171
Transport, storage and communications	**11,878**	13,003
Education, health and others	**20,670**	20,684
Wholesale and retail trade, and restaurants and hotels	**177,649**	155,467
Finance, insurance/takaful, real estate and business activities	**224,759**	143,507
Household	**1,470,275**	1,268,331
Others	**208,679**	210,937
	2,435,874	2,216,237

PART A - EXPLANATORY NOTES (CONTINUED)

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(vi) Movements in the expected credit losses for financing, advances and other financing/loans 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
Financing, advances and other financing/loans at amortised cost				
At 1 January 2026	**568,685**	**604,326**	**1,089,838**	**2,262,849**
Changes in expected credit losses due to transfer within stages:	**133,905**	**(165,790)**	**31,177**	**(708)**
Transferred to Stage 1	**211,466**	**(200,230)**	**(11,236)**	**-**
Transferred to Stage 2	**(75,151)**	**299,859**	**(225,416)**	**(708)**
Transferred to Stage 3	**(2,410)**	**(265,419)**	**267,829**	**-**
Total charge to Statement of Income:	**(117,550)**	**188,596**	**485,699**	**556,745**
New financial assets originated	**28,684**	**72,694**	**1,282**	**102,660**
Financial assets that have been derecognised	**(26,273)**	**(70,464)**	**-**	**(96,737)**
Writeback in respect of full recoveries	**-**	**-**	**(12,918)**	**(12,918)**
Change in credit risk	**(119,961)**	**186,366**	**497,335**	**563,740**
Write-offs	**-**	**-**	**(373,953)**	**(373,953)**
Exchange fluctuation	**(1,234)**	**(8,589)**	**(19,739)**	**(29,562)**
Other movements	**-**	**-**	**5,374**	**5,374**
At 30 June 2026	**583,806**	**618,543**	**1,214,265**	**2,416,614**

	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	705,975	683,498	1,124,946	2,514,419
Changes in expected credit losses due to transfer within stages:	238,814	(149,929)	(88,885)	-
Transferred to Stage 1	441,864	(418,266)	(23,598)	-
Transferred to Stage 2	(199,688)	634,124	(434,436)	-
Transferred to Stage 3	(3,362)	(365,787)	369,149	-
Total charge to Statement of Income:	(365,609)	94,256	896,145	624,792
New financial assets originated	114,609	76,723	3,970	195,302
Financial assets that have been derecognised	(77,512)	(158,153)	-	(235,665)
Writeback in respect of full recoveries	-	-	(33,979)	(33,979)
Change in credit risk	(402,706)	175,686	926,154	699,134
Write-offs	-	(930)	(796,598)	(797,528)
Disposal of financing, advances and other financing/loans	-	-	(1,145)	(1,145)
Exchange fluctuation	(10,495)	(22,569)	(60,561)	(93,625)
Other movements	-	-	15,936	15,936
At 31 December 2025	568,685	604,326	1,089,838	2,262,849

PART A - EXPLANATORY NOTES (CONTINUED)

A31d. FINANCING, ADVANCES AND OTHER FINANCING/LOANS (Continued)

(vii) Movements in impaired financing, advances and other financing/loans

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

	The Group	
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2026	**2,216,237**	**2,216,237**
Transfer within stages	**736,859**	**736,859**
New financial assets originated	**3,082**	**3,082**
Write-offs	**(373,953)**	**(373,953)**
Amount fully recovered	**(45,368)**	**(45,368)**
Other changes in financing, advances and other financing/loans	**(61,506)**	**(61,506)**
Transfer to related companies	**(8,681)**	**(8,681)**
Exchange fluctuation	**(30,796)**	**(30,796)**
At 30 June 2026	**2,435,874**	**2,435,874**

	The Group	
	Lifetime expected credit losses - credit impaired (Stage 3) RM'000	Total RM'000
At 1 January 2025	2,216,271	2,216,271
Transfer within stages	998,359	998,359
New financial assets originated	6,550	6,550
Write-offs	(796,598)	(796,598)
Amount fully recovered	(115,939)	(115,939)
Other changes in financing, advances and other financing/loans	(23,407)	(23,407)
Disposal of financing, advances and other financing/loans	(1,145)	(1,145)
Exchange fluctuation	(67,854)	(67,854)
At 31 December 2025	2,216,237	2,216,237

	The Group	
	30 June 2026	31 December 2025
Ratio of credit impaired financing to total financing, advances and other financing/loans	**1.47%**	1.34%

A31e. DEPOSITS FROM CUSTOMERS

(i) By type of deposits

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Savings deposit	**15,573,528**	15,809,929
Wadiah	**705,529**	785,524
Mudharabah	**2,727,501**	2,887,381
Commodity Murabahah (via Tawarruq arrangement) *	**12,140,498**	12,137,024
Demand deposit	**32,364,873**	29,997,503
Wadiah	**2,264,656**	1,854,988
Qard	**24,361,319**	21,649,660
Mudharabah	**1,520,566**	1,968,095
Commodity Murabahah (via Tawarruq arrangement) *	**4,218,332**	4,524,760
Term deposit	**80,874,417**	80,578,048
Commodity Murabahah Deposits-i (via Tawarruq arrangement)	**49,063,981**	45,101,633
Fixed Deposits-i (via Tawarruq arrangement)*	**30,912,385**	33,347,201
Negotiable Islamic Debt Certificate (NIDC)		
Hybrid (Bai Bithamin Ajil (BBA) and Bai al-Dayn)	**898,051**	2,129,214
Fixed Deposit-i	**4,392,130**	4,774,155
Mudharabah	**4,392,130**	4,774,139
Commodity Murabahah	**-**	16
Specific investment account	**24,720**	25,121
Mudharabah	**24,720**	25,121
Others	**1,172,457**	1,033,705
Qard	**1,172,457**	1,033,705
	134,402,125	132,218,461

*Included Qard contract of RM4,826,475,000 (2025: RM4,415,724,000)

(ii) By maturity structures of term deposits and investment account are as follows:

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Due within six months	**70,890,585**	67,563,645
Six months to less than one year	**13,467,016**	16,228,787
One year to less than three years	**921,847**	1,573,061
Three years to less than five years	**1,371**	1,308
Five years and more	**10,448**	10,523
	85,291,267	85,377,324

(iii) By type of customer

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Government and statutory bodies	**12,601,406**	9,574,862
Business enterprises	**52,521,229**	48,412,587
Individuals	**41,166,922**	45,119,084
Others	**28,112,568**	29,111,928
	134,402,125	132,218,461

PART A - EXPLANATORY NOTES (CONTINUED)

A31f. INVESTMENT ACCOUNTS OF CUSTOMERS

(i) By type of investment

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

(ii) The underlying assets funded through the investment accounts

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

(iii) Maturity structures of investment accounts

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

(iv) By type of customers

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

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

PART A - EXPLANATORY NOTES (CONTINUED)

A31g. INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTIONS

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

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

A31h. FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

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

The Group has issued structured investments, and has designated them at fair value in accordance with MFRS 9. The Group has the ability to do this when designating these instruments at fair value reduces an accounting mismatch and this is managed by the Group on the basis of its fair value, or include terms that have substantive derivative characteristics.

The carrying amount of the financial liabilities designated at fair value through profit or loss of the Group as at 30 June 2026 was RM117,261,000 (2025: RM27,968,000) lower than the contractual amount at maturity.

PART A - EXPLANATORY NOTES (CONTINUED)

A32. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Outstanding credit exposures with connected parties	**22,602,414**	23,628,253
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures	**3.3%**	3.6%
Percentage of outstanding credit exposures to connected parties which is impaired or in default	**0.0%**	0.0%

<u>Part B - Explanatory Notes Pursuant to Appendix 9B of the Listing Requirements of Bursa Malaysia Securities Berhad</u>

B1. GROUP PERFORMANCE REVIEW

(i) CIMB Group 1H26 Y-o-Y Performance

	The Group			
	Six months ended			
	30 June 2026	30 June 2025	Variance	
	RM'mil	RM'mil	RM'mil	%
Key Profit or Loss Items:				
Operating income	10,972	11,101	(129)	(1.2)
Profit before taxation and zakat	5,158	5,275	(117)	(2.2)
Net profit for the financial period attributable to Owners of the Parent	3,855	3,862	(7)	(0.2)

CIMB Group Holdings Berhad ("CIMB" or "the Group") reported profit before tax ("PBT") of RM5.16 billion and net profit of RM3.86 billion for the six month ended 30 June 2026. Total operating income was 1.2% lower YoY at RM10.97 billion from RM11.10 billion in 1H25 attributed to lower NII from weaker NIM, partially offset by growth in NOII from increased wealth, treasury client sales and other income. Operating expenses declined 1.2% YoY, while provisions rose 15.2% due to higher overlays and absence of model-related writebacks in 1H25. This brought about 1H26 PBT decreasing 2.2% YoY to RM5.16 million and an ROE of 11.0%.

The net profit up 1.2% quarter-on-quarter ("QoQ") to RM1.94 billion from the first quarter ended 31 March 2026 ("1Q26"), supported by broad-based performance across all businesses. The Group delivered an annualised return on average equity ("ROE") of 11.2%, an improvement of 20bps QoQ while earnings per share ("EPS") stood at 17.9 sen for the quarter.

The Group declared an all-cash first interim dividend of 19.65 sen per share for 1H26, based on a consistent payout ratio of 55%, translating to a total dividend payout of RM2.1 billion.

Operating income grew 2.8% QoQ to RM5.56 billion, with growth in both net interest income ("NII") and non-interest income ("NOII"). NOII increased 6.0% QoQ to RM1.83 billion, driven by higher franchise fees and sustained client sales momentum. NII rose 1.3% QoQ to RM3.73 billion underpinned by assets and loans growth of 2.2% and 1.1% respectively, on a constant currency basis, offsetting the moderate net interest margin ("NIM") contraction. The Group is expecting NIM pressures to progressively ease, supported by loan repricing in Indonesia and continued growth in lower-cost deposits across its key markets. On a constant currency basis, total deposits grew 2.5% QoQ, funding the Group's asset growth.

The Group continued to simplify processes, strengthen execution and maintain cost discipline to ensure a simpler, better and faster organisation. Operating expenses declined 1.6% QoQ, contributing to a 200bps improvement in cost-to-income ratio ("CIR") to 45.2% for the quarter. At the same time, the Group continued to invest in technology, data and AI capabilities as key enablers of long-term growth, efficiency and customer experience improvements.

Asset quality remains broadly stable, with gross impaired loan ("GIL") ratio recording all-time low of 1.6% as at Jun-26. Capital and liquidity positions were robust, with Common Equity Tier 1 ("CET1") ratio at 14.0%^, providing sufficient capacity to absorb potential headwinds and support future growth.

Forward30 progress

CIMB remains focused on capturing opportunities arising from structural shifts across ASEAN, particularly in AI and data centre, wealth, and cross-border trade. The Group continues to prioritise strategic cross-border corridors through investments, payments and affluent connectivity initiatives. These include the Johor-Singapore Special Economic Zone, ("JS-SEZ") and ASEAN Financial Passport, China-ASEAN partnership and the establishment of an ASEAN Corporate Hub in Singapore. Transaction Banking remains to be a key focus for the Group, supported by the regional roll-out of the CIMB OCTO Biz app.

At the same time, the Group continues to reallocate capital away from underperforming businesses and double down on its differentiated digital proposition at scale, by combining the strengths of its universal bank and TNG Group, by leveraging on each other's platforms. TNG Group continued to outperform in 1H26, with total profit growing more than 100% year-on-year.

CIMB remains committed to shape the future of banking. The Group successfully completed Malaysia's first pilot of tokenised deposit to subscribe for its tokenised sukuk which raised RM1.38 billion from 12 institutional investors, as part of its RM1.68 billion sukuk issuance. This milestone showcased the potential of digital asset innovation to enhance existing processes, deliver better outcomes for customers and support the continued development of Malaysia's financial infrastructure to lead in the next era of finance.

^ Includes unaudited profits and proposed dividend

B1. GROUP PERFORMANCE REVIEW (CONTINUED)

(i) CIMB Group 1H26 Y-o-Y Performance (Continued)

Group Consumer Banking PBT declined by 16.0% YoY from higher provisions with the absence of ECL model-related writebacks in 1H25, coupled with lower NIMs. Consumer loans grew 1.7% YoY (+3.6% on constant currency basis) driven by Malaysia and Singapore. Deposits declined 0.6% YoY from Thailand and Singapore but was +2.4% on constant currency basis, supported by Malaysia and Indonesia.

Group Commercial Banking delivered 12.6% YoY PBT growth attributed to provision writebacks from Indonesia and lower expenses. Commercial loans declined marginally by 0.1% YoY but grew 3.3% YoY on a constant currency basis. Deposits increased 3.6% (+7.2% on constant currency basis) with growth recorded across all key operating markets.

Group Wholesale Banking recorded a 7.0% YoY improvement in PBT, underpinned by lower expenses and higher provision writebacks. Corporate Banking income was lower in the quarter, but Treasury & Markets revenues remained robust. Wholesale loans grew 4.0% YoY (+8.9% on constant currency) driven by Malaysia and Thailand, while deposits grew 15.5% YoY mainly from Singapore and Thailand.

CIMB Digital Assets & Group Funding PBT decreased 16.0% YoY on the back of higher transformation-related expenses in Group Funding, partially offset by a stronger profit contribution from TNG Digital (TNGD). The digital businesses continued to perform steadily with TNGD's total payment value (TPV) rising 68.8% YoY to RM157 billion.

(ii) CIMB Group 2Q26 vs. 2Q25 Performance

	The Group			
	Quarter ended			
	30 June 2026	30 June 2025	Variance	
	RM'mil	RM'mil	RM'mil	%
Key Profit or Loss Items:				
Operating income	5,562	5,602	(40)	(0.7)
Profit before taxation and zakat	2,607	2,648	(41)	(1.5)
Net profit for the financial period attributable to Owners of the Parent	1,938	1,889	49	2.6

On a YoY basis, 2Q26 operating income declined 0.7% as NII was impacted by weaker NIM, while NOII maintained a positive trajectory on the back of Wealth and Treasury Client Sales income growth. Consumer Banking PBT declined 8.2% YoY to RM650 million due to higher provisions, partially offset by operating income growth. Commercial Banking's PBT was 10.5% lower YoY from lower NOII and an uptick in provisions. Wholesale banking PBT grew 24.9% YoY underpinned by stronger NOII and increased writebacks. CIMB Digital Assets & Group Funding PBT fell 37.0% YoY largely attributed to transformation-related expenses in Group Funding. In totality, the Group's 2Q26 PBT was 1.5% lower, while net profit rose 2.6% YoY.

B1. GROUP PERFORMANCE REVIEW (CONTINUED)

(iii) CIMB Group 2Q26 vs. 1Q26 Performance

	The Group			
	Quarter ended			
	30 June 2026	31 March 2026	Variance	
	RM'mil	RM'mil	RM'mil	%
Key Profit or Loss Items:				
Operating income	5,562	5,410	152	2.8
Profit before taxation and zakat	2,607	2,551	56	2.2
Net profit for the financial period attributable to Owners of the Parent	1,938	1,916	22	1.2

Total operating income increased 2.8% QoQ to RM5.56 billion from RM5.41 billion in 1Q26 from a combination of stronger NOII (higher fees and other income), and improved NII driven by healthy asset growth despite weaker NIM. Consumer Banking PBT rose 7.4% QoQ to RM650 million compared to RM605 million previously on the back of disciplined cost management and robust wealth income. Commercial Banking PBT declined 28.3% QoQ to RM433 million compared to RM604 million in 1Q26, due to the absence of writebacks and normalisation of provisions in Malaysia and Indonesia. Wholesale Banking recorded a strong PBT growth of 31.3% QoQ to RM1,224 million compared to RM932 million in 1Q26 supported by healthy asset growth and good recoveries in Singapore and Indonesia. CIMB Digital Assets & Group Funding PBT recorded a 26.8% QoQ decline mainly from increased transformation-related expenses, while TNGD continued its positive growth trajectory. Overall, the Group’s 2Q26 PBT and net profit were higher by 2.2% and 1.2% QoQ, respectively.

B2. PROSPECTS FOR THE CURRENT FINANCIAL YEAR

The Group maintains a cautious perspective regarding the macroeconomic and business landscape for the second half of 2026. This outlook is shaped by a persistently uncertain economic and geopolitical environment, where external factors such as volatile energy prices, shifting trade policies, global conflicts, and an evolving interest rate environment continue to present challenges.

Whilst the Group recognises that external pressures will continue to present headwinds for business operations, regional demand across the Group’s key operating markets remains relatively resilience.

In response to these conditions, the Group will concentrate efforts on executing the Forward30 strategies. Particular attention will be given to optimising funding and deposit costs, expanding cross-selling within prudent balance sheet growth strategies, and maintaining responsible cost management. Additionally, the Group will pursue disciplined capital allocation, preserve asset quality, and champion its sustainability proposition.

Central to the Group’s strategy is the enhancement of digital capabilities and operational resilience. These efforts are fundamental to delivering sustainable, long-term value for shareholders, ensuring the Group remains well-positioned in a challenging and constantly evolving environment.

B3. TAXATION AND ZAKAT

	2nd quarter ended		Six months ended	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
The Group				
Major components of tax expense and zakat :				
Current tax	**511,713**	950,554	**1,217,011**	1,214,493
Deferred taxation	**176,601**	119,430	**64,183**	108,068
Over provision in prior years	**(51,021)**	(352,654)	**(49,091)**	(5,846)
	637,293	717,330	**1,232,103**	1,316,715
Reconciliation				
Profit before taxation and zakat	**2,607,469**	2,647,592	**5,158,443**	5,274,629
Less: Share of results of joint venture	**(41,259)**	(148)	**(82,328)**	(15,714)
Share of results of associates	**12,988**	(1,039)	**2,465**	(4,228)
	2,579,198	2,646,405	**5,078,580**	5,254,687
Tax calculated at a rate of 24%	**619,007**	635,137	**1,218,859**	1,261,125
Effects of different tax rates in other countries	**(2,024)**	(12,344)	**(10,898)**	(26,205)
Expenses not deductible for tax purposes and income not subject to income tax	**71,331**	447,191	**73,233**	87,641
Over provision in prior years	**(51,021)**	(352,654)	**(49,091)**	(5,846)
Tax expenses	**637,293**	717,330	**1,232,103**	1,316,715
The Company				
Major components of tax expense:				
Current tax	**1,037**	358	**1,046**	789
Under provision in prior years	**-**	252	**310**	252
	1,037	610	**1,356**	1,041
Reconciliation				
Profit before taxation	**684,294**	776,186	**3,495,447**	2,477,797
Tax calculated at a rate of 24%	**164,230**	186,284	**838,907**	594,671
Expenses not deductible for tax purposes and income not subject to income tax	**(163,193)**	(185,926)	**(837,861)**	(593,882)
Under provision in prior years	**-**	252	**310**	252
Tax expenses	**1,037**	610	**1,356**	1,041

B4. PARTICULARS OF PURCHASE AND SALE OF UNQUOTED INVESTMENTS AND/OR PROPERTIES

There were no material gains or losses on disposal of investments or properties during the period under review other than in the ordinary course of business.

B5. BORROWINGS AND DEBT SECURITIES

	The Group	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
(i) Bonds, sukuk and debentures		
Unsecured		
One year or less (short-term)		
- USD	**534,865**	631,019
- MYR	**1,160,654**	100,724
- IDR	**434,826**	637,169
- THB	**38,360**	178,543
- HKD	**403,458**	398,856
More than one year (medium/long-term)		
- USD	**3,742,988**	3,722,156
- MYR	**9,796,947**	9,436,665
- IDR	**271,867**	265,230
- CNY	**3,654,556**	1,746,023
- THB	**2,716**	2,849
	20,041,237	17,119,234

B5. BORROWINGS AND DEBT SECURITIES (Continued)

		The Group		The Company	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
(ii)	**Other borrowing**	RM'000	RM'000	RM'000	RM'000
	Unsecured				
	One year or less (short-term)				
	- USD	**409,311**	407,803	**-**	-
	- MYR	**4,909,588**	4,853,018	**1,451,019**	1,451,175
	- THB	**14,425**	-	**-**	-
	- IDR	**506,027**	593,160	**-**	-
	More than one year (medium/long-term)				
	- MYR	**3,389,664**	2,906,901	**2,906,665**	2,906,901
	- USD	**3,932,640**	3,919,751	**-**	-
	- THB	**43,275**	-	**-**	-
	- IDR	**417,029**	494,861	**-**	-
		13,621,959	13,175,494	**4,357,684**	4,358,076
(iii)	**Subordinated obligations**				
	Unsecured				
	One year or less (short-term)				
	- MYR	**368,927**	465,256	**100,021**	100,031
	More than one year (medium/long-term)				
	- MYR	**11,620,182**	11,567,088	**11,555,861**	11,557,646
	- THB	**247,208**	258,830	**-**	-
		12,236,317	12,291,174	**11,655,882**	11,657,677

B6. MATERIAL LITIGATION

At the date of this report, there are no pending material litigations not in the ordinary course of business which would have materially affected the Group's financial position.

B7. COMPUTATION OF EARNINGS PER SHARE (EPS)

a) Basic EPS

The Group's basic EPS is calculated by dividing the net profit attributable to equity holders of the Parent by the weighted average number of ordinary shares in issue during the financial period.

	The Group			
	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Net profit attributable to equity holders of the parent (RM'000)	**1,938,265**	1,888,742	**3,854,697**	3,862,122
Weighted average number of ordinary shares in issue ('000)	**10,803,649**	10,747,848	**10,800,144**	10,740,166
Basic earnings per share (expressed in sen per share)	**17.94**	17.57	**35.69**	35.96

b) Diluted EPS

During the financial period/year ended 30 June 2026 and 30 June 2025, the Group's basic Diluted EPS is calculated by dividing the net profit attributable to equity holders of the Parent, which requires no adjustment for the effects of dilutive potential ordinary shares by the weighted average number of ordinary shares in issue during the financial year and the weighted average number of ordinary shares that would be issued on conversion of dilutive potential ordinary shares.

	The Group			
	2nd quarter ended		Six months ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Net profit attributable to equity holders of the parent (RM'000)	**1,938,265**	1,888,742	**3,854,697**	3,862,122
Weighted average number of ordinary shares in issue ('000)				
- during the year	**10,803,649**	10,747,848	**10,800,144**	10,740,166
- effect of dilutive of potential ordinary shares[1]	**18,825**	34,074	**18,825**	34,074
Weighted average number of ordinary shares for diluted EPS	**10,822,474**	10,781,922	**10,818,969**	10,774,240
Diluted EPS (expressed in sen per share)	**17.92**	17.55	**35.63**	35.85

[1] *The dilutive potential ordinary shares are arising from ESOS and Shares Grant Plan ("SGP"). The SGP is a restricted share unit scheme where vesting is subject to performance conditions. The number of shares calculated as above is compared with the number of shares that would have been issued assuming performance conditions are achieved.*