CIMB INVESTMENT BANK BERHAD

Registration No: 197401001266 (18417-M)

CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		The Group	
		30 June 2026	31 December 2025
	Notes	**RM'000**	RM'000
Assets			
Cash and short-term funds		**136,025**	293,623
Deposits and placements with banks and other financial institutions		**5,398**	5,329
Debt instruments at fair value through other comprehensive income	A6	**279,750**	175,450
Equity instruments at fair value through other comprehensive income	A7	**1,557**	1,557
Debt instruments at amortised cost	A8	**122,017**	122,117
Other assets	A9	**236,332**	205,058
Amount due from ultimate holding company and related companies		**14,811**	7,505
Tax recoverable		**10,246**	11,135
Deferred tax assets		**6,314**	8,756
Statutory deposits with central banks		**28**	-
Investment in associates		**5,956**	5,396
Property, plant and equipment		**3,801**	4,192
Right-of-use assets		**2,184**	1,521
Goodwill		**41,538**	41,538
Intangible assets		**34,381**	34,635
Total assets		**900,338**	917,812
Liabilities			
Deposits and placements of banks and other financial institutions	A10	**23,267**	750
Other liabilities	A11	**231,026**	222,850
Lease liabilities		**2,217**	1,549
Amount due to ultimate holding company and related companies		**8,404**	3,111
Provision for taxation		**996**	1
Total liabilities		**265,910**	228,261
Capital and reserves attributable to equity holder of the Parent			
Ordinary share capital		**100,000**	100,000
Redeemable preference shares		**10**	10
Reserves		**534,418**	589,541
Total equity		**634,428**	689,551
Total equity and liabilities		**900,338**	917,812
Net assets per ordinary share (RM)		**6.34**	6.90

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

CIMB INVESTMENT BANK BERHAD
Registration No: 197401001266 (18417-M)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

		The Bank	
	Notes	**30 June 2026 RM'000**	31 December 2025 RM'000
Assets			
Cash and short-term funds		**19,607**	185,235
Debt instruments at fair value through other comprehensive income	A6	**279,750**	175,450
Debt instruments at amortised cost	A8	**122,017**	122,117
Other assets	A9	**81,452**	63,939
Amount due from ultimate holding company, subsidiaries and related companies		**17,594**	10,443
Tax recoverable		**10,242**	9,676
Deferred tax assets		**5,667**	8,474
Statutory deposits with central banks		**28**	-
Investment in subsidiaries		**144,736**	144,736
Property, plant and equipment		**965**	986
Right-of-use assets		**1,782**	678
Intangible assets		**28,545**	28,414
Total assets		**712,385**	750,148
Liabilities			
Deposits and placements of banks and other financial institutions	A10	**23,267**	750
Other liabilities	A11	**90,933**	85,034
Lease liabilities		**1,804**	686
Amount due to ultimate holding company, subsidiaries and related companies		**2,224**	3,099
Total liabilities		**118,228**	89,569
Capital and reserves attributable to equity holder			
Ordinary share capital		**100,000**	100,000
Redeemable preference shares		**10**	10
Reserves		**494,147**	560,569
Total equity		**594,157**	660,579
Total equity and liabilities		**712,385**	750,148
Net assets per ordinary share (RM)		**5.94**	6.61

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

CIMB INVESTMENT BANK BERHAD
Registration No: 197401001266 (18417-M)
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
	Notes	**RM'000**	RM'000	**RM'000**	RM'000
Interest income	A12	**5,268**	4,179	**9,870**	9,873
Interest expense	A13	**(1,407)**	(151)	**(1,647)**	(268)
Net interest income		**3,861**	4,028	**8,223**	9,605
Income from Islamic Banking operations	A19b	**18,621**	8,848	**27,183**	25,494
Fee and commission income	A14(a)	**81,953**	70,944	**150,118**	130,208
Fee and commission expense	A14(b)	**(11,040)**	(3,664)	**(14,761)**	(5,741)
Net fee and commission income		**70,913**	67,280	**135,357**	124,467
Other non-interest income	A14(c)	**1,949**	2,489	**3,181**	5,718
Net income		**95,344**	82,645	**173,944**	165,284
Overheads	A15	**(63,356)**	(59,335)	**(127,053)**	(120,477)
Profit before expected credit losses		**31,988**	23,310	**46,891**	44,807
Other expected credit losses and impairment allowances written back/(made)	A16	**116**	758	**(600)**	289
		32,104	24,068	**46,291**	45,096
Share of results of associates		**311**	91	**561**	432
Profit before taxation		**32,415**	24,159	**46,852**	45,528
Taxation		**(7,442)**	(5,681)	**(11,282)**	(11,832)
Profit for the financial period attributable to the owner of the Parent		**24,973**	18,478	**35,570**	33,696
Basic and diluted earnings per share (sen), attributable to the owner of the Parent	B3	**24.97**	18.48	**35.57**	33.70

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

CIMB INVESTMENT BANK BERHAD
Registration No: 197401001266 (18417-M)
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	**24,973**	18,478	**35,570**	33,696
Other comprehensive income/(expense):				
Items that may be reclassified subsequently to profit or loss:				
Debt instruments at fair value through other comprehensive income	**16**	974	**(840)**	1,633
- Net (loss)/gain from change in fair value	**(34)**	2,643	**(1,160)**	5,255
- Realised loss/(gain) transferred to statement of income on disposal	**55**	(1,362)	**55**	(3,204)
- Income tax effect	**(5)**	(307)	**265**	(418)
Other comprehensive income/(expense) for the financial period, net of tax	**16**	974	**(840)**	1,633
Total comprehensive income for the financial period, attributable to the owner of the Parent	**24,989**	19,452	**34,730**	35,329

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

CIMB INVESTMENT BANK BERHAD

Registration No: 197401001266 (18417-M)

CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENTS OF INCOME

FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

		The Bank			
		2nd quarter ended		**Six months ended**	
	Notes	**30 June 2026 RM'000**	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Interest income	A12	**4,471**	3,510	**8,328**	8,523
Interest expense	A13	**(1,394)**	(135)	**(1,625)**	(221)
Net interest income		**3,077**	3,375	**6,703**	8,302
Income from Islamic Banking operations	A19b	**18,621**	8,848	**27,183**	25,494
Fee and commission income	A14(a)	**59,939**	59,808	**110,215**	107,832
Fee and commission expense	A14(b)	**(8,181)**	(2,053)	**(9,125)**	(3,455)
Net fee and commission income		**51,758**	57,755	**101,090**	104,377
Other non-interest income	A14(c)	**2,077**	2,417	**3,488**	5,788
Net income		**75,533**	72,395	**138,464**	143,961
Overheads	A15	**(51,857)**	(49,618)	**(104,524)**	(101,837)
Profit before expected credit losses		**23,676**	22,777	**33,940**	42,124
Other expected credit losses and impairment allowances written back/(made)	A16	**116**	758	**(600)**	289
Profit before taxation		**23,792**	23,535	**33,340**	42,413
Taxation		**(6,394)**	(5,547)	**(9,116)**	(10,440)
Profit for the financial period		**17,398**	17,988	**24,224**	31,973
Basic and diluted earnings per share (sen)	B3	**17.40**	17.99	**24.22**	31.97

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

CIMB INVESTMENT BANK BERHAD

Registration No: 197401001266 (18417-M)

CONDENSED INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME

FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Bank			
	2nd quarter ended		**Six months ended**	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Profit for the financial period	**17,398**	17,988	**24,224**	31,973
Other comprehensive income/(expense):				
Items that may be reclassified subsequently to profit or loss:				
Debt instruments at fair value through other comprehensive income	**16**	974	**(840)**	1,633
- Net (loss)/gain from change in fair value	**(34)**	2,643	**(1,160)**	5,255
- Realised loss/(gain) transferred to statement of income on disposal	**55**	(1,362)	**55**	(3,204)
- Income tax effect	**(5)**	(307)	**265**	(418)
Other comprehensive income/(expense) for the financial period, net of tax	**16**	974	**(840)**	1,633
Total comprehensive income for the financial period	**17,414**	18,962	**23,384**	33,606

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

CIMB INVESTMENT BANK BERHAD
Registration No: 197401001266 (18417-M)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	Attributable to Owner of the Parent							
			Fair value reserve					
The Group **30 June 2026**	**Ordinary share capital RM'000**	**Redeemable preference 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**	**Share-based payment reserve RM'000**	**Capital contribution by ultimate holding company RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2026	**100,000**	**10**	**(173)**	**(5,278)**	**998**	**3,757**	**590,237**	**689,551**
Profit for the financial period	**-**	**-**	**-**	**-**	**-**	**-**	**35,570**	**35,570**
Other comprehensive expense, net of tax	**-**	**-**	**(840)**	**-**	**-**	**-**	**-**	**(840)**
Debt instruments at fair value through other comprehensive income	**-**	**-**	**(840)**	**-**	**-**	**-**	**-**	**(840)**
Total comprehensive (expense)/income for the financial period	**-**	**-**	**(840)**	**-**	**-**	**-**	**35,570**	**34,730**
Share-based payment expense	**-**	**-**	**-**	**-**	**437**	**314**	**-**	**751**
Shares released under Equity Ownership Plan	**-**	**-**	**-**	**-**	**(824)**	**-**	**-**	**(824)**
Interim dividend paid in respect of financial year ended 31 December 2025	**-**	**-**	**-**	**-**	**-**	**-**	**(89,780)**	**(89,780)**
At 30 June 2026	**100,000**	**10**	**(1,013)**	**(5,278)**	**611**	**4,071**	**536,027**	**634,428**

	Attributable to Owner of the Parent							
			Fair value reserve					
The Group **30 June 2025**	**Ordinary share capital RM'000**	**Redeemable preference 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**	**Share-based payment reserve RM'000**	**Capital contribution by ultimate holding company RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2025	100,000	10	(308)	(5,736)	540	4,007	574,910	673,423
Profit for the financial period	-	-	-	-	-	-	33,696	33,696
Other comprehensive income, net of tax	-	-	1,633	-	-	-	-	1,633
Debt instruments at fair value through other comprehensive income	-	-	1,633	-	-	-	-	1,633
Total comprehensive income for the financial period	-	-	1,633	-	-	-	33,696	35,329
Share-based payment expense	-	-	-	-	383	(250)	-	133
Shares released under Equity Ownership Plan	-	-	-	-	(405)	-	-	(405)
Interim dividend paid in respect of financial year ended 31 December 2024	-	-	-	-	-	-	(81,400)	(81,400)
At 30 June 2025	100,000	10	1,325	(5,736)	518	3,757	527,206	627,080

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

CIMB INVESTMENT BANK BERHAD
Registration No: 197401001266 (18417-M)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

			Non-distributable				Distributable	
			Fair value reserve					
The Bank 30 June 2026	**Ordinary share capital RM'000**	**Redeemable preference 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**	**Share-based payment reserve RM'000**	**Capital contribution by ultimate holding company RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2026	**100,000**	**10**	**(173)**	**(6,331)**	**928**	**3,757**	**562,388**	**660,579**
Profit for the financial period	**-**	**-**	**-**	**-**	**-**	**-**	**24,224**	**24,224**
Other comprehensive expense, net of tax	**-**	**-**	**(840)**	**-**	**-**	**-**	**-**	**(840)**
Debt instruments at fair value through other comprehensive income	**-**	**-**	**(840)**	**-**	**-**	**-**	**-**	**(840)**
Total comprehensive (expense)/income for the financial period	**-**	**-**	**(840)**	**-**	**-**	**-**	**24,224**	**23,384**
Share-based payment expense	**-**	**-**	**-**	**-**	**373**	**314**	**-**	**687**
Shares released under Equity Ownership Plan	**-**	**-**	**-**	**-**	**(713)**	**-**	**-**	**(713)**
Interim dividend paid in respect of financial year ended 31 December 2025	**-**	**-**	**-**	**-**	**-**	**-**	**(89,780)**	**(89,780)**
At 30 June 2026	**100,000**	**10**	**(1,013)**	**(6,331)**	**588**	**4,071**	**496,832**	**594,157**

			Non-distributable				Distributable	
			Fair value reserve					
The Bank 30 June 2025	**Ordinary share capital RM'000**	**Redeemable preference 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**	**Share-based payment reserve RM'000**	**Capital contribution by ultimate holding company RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2025	100,000	10	(308)	(6,331)	540	4,007	554,003	651,921
Profit for the financial period	-	-	-	-	-	-	31,973	31,973
Other comprehensive income, net of tax	-	-	1,633	-	-	-	-	1,633
Debt instruments at fair value through other comprehensive income	-	-	1,633	-	-	-	-	1,633
Total comprehensive income for the financial period	-	-	1,633	-	-	-	31,973	33,606
Share-based payment expense	-	-	-	-	383	(250)	-	133
Shares released under Equity Ownership Plan	-	-	-	-	(405)	-	-	(405)
Interim dividend paid in respect of financial year ended 31 December 2024	-	-	-	-	-	-	(81,400)	(81,400)
At 30 June 2025	100,000	10	1,325	(6,331)	518	3,757	504,576	603,855

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

CIMB INVESTMENT BANK BERHAD
Registration No: 197401001266 (18417-M)
CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group		The Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Operating activities				
Profit before taxation	**46,852**	45,528	**33,340**	42,413
Adjustments for non-operating and non-cash items	**1,829**	(3,291)	**608**	(4,399)
Operating profit before changes in working capital	**48,681**	42,237	**33,948**	38,014
Net changes in operating assets	**(40,465)**	(52,360)	**(26,168)**	(11,071)
Net changes in operating liabilities	**35,982**	23,624	**27,542**	(2,174)
Cash generated from operating activities	**44,198**	13,501	**35,322**	24,769
Taxation paid	**(6,689)**	(18,596)	**(6,610)**	(15,157)
Net cash generated from/(used in) operating activities	**37,509**	(5,095)	**28,712**	9,612
Cash flows from investing activities				
Interest income received from debt instruments at fair value through other comprehensive income	**4,561**	1,247	**4,561**	1,247
Interest income received from debt instruments at amortised cost	**2,485**	1,403	**2,485**	1,403
Purchase of intangible assets	**(3,603)**	(2,104)	**(3,355)**	(1,339)
Purchase of property, plant and equipment	**(369)**	(1,964)	**(276)**	(100)
Net (purchase)/proceeds from sale of debt instruments at fair value through other comprehensive income	**(106,782)**	8,395	**(106,782)**	8,395
Net proceeds from sale of debt instruments at amortised cost	**31**	1,122	**31**	1,122
Proceeds from disposal of property, plant and equipment	**-**	1	**-**	1
Net cash flows (used in)/generated from investing activities	**(103,677)**	8,100	**(103,336)**	10,729
Cash flows from financing activities				
Repayment of lease liabilities	**(1,744)**	(1,491)	**(1,283)**	(1,292)
Dividends paid	**(89,780)**	(81,400)	**(89,780)**	(81,400)
Interest paid on borrowings	**(10)**	(23)	**-**	-
Net cash flows used in financing activities	**(91,534)**	(82,914)	**(91,063)**	(82,692)
Net decrease in cash and cash equivalents during the financial period	**(157,702)**	(79,909)	**(165,687)**	(62,351)
Cash and cash equivalents at beginning of the financial period	**293,623**	305,797	**185,234**	200,885
Effects of exchange rate changes	**104**	252	**60**	47
Cash and cash equivalents at end of the financial period	**136,025**	226,140	**19,607**	138,581
Cash and cash equivalents comprise the following:				
Cash and short-term funds	**136,025**	226,140	**19,607**	138,581
Deposits and placements with banks and other financial institutions	**5,398**	5,257	**-**	-
	141,423	231,397	**19,607**	138,581
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	**(10)**	(10)	**-**	-
Less: Cash and short-term funds and deposits and placements with financial institutions, with original maturity of up to three months	**(5,388)**	(5,247)	**-**	-
Cash and cash equivalents	**136,025**	226,140	**19,607**	138,581

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

PART A - EXPLANATORY NOTES

A1. BASIS OF PREPARATION

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

The unaudited condensed interim financial statements have been prepared in accordance with Malaysian Financial Reporting Standards ("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 the understanding of the changes in the financial position and performance of the Group and of the Bank since the financial year ended 31 December 2025.

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

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

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

The unaudited condensed interim financial statements include activities relating to the Islamic banking business which have been undertaken by the Group. Islamic banking business refers generally to the provision of investment banking and related financial services which comply with 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's and Bank's accounting policies. Although these estimates and assumptions are based on the Directors' best knowledge of current events and actions, actual results may differ from those estimates.

A2. CHANGES IN ESTIMATES

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

A3. DIVIDENDS PAID AND PROPOSED

On 27 January 2026, the Board of Directors declared a single-tier interim dividend of 89.78 sen per ordinary share on 100,000,000 ordinary shares amounting to RM89,780,000 in respect of the financial year ended 31 December 2025. The dividend was paid on 17 March 2026.

No dividend was proposed during the current financial period.

PART A - EXPLANATORY NOTES (CONTINUED)

A4. SIGNIFICANT EVENTS DURING THE FINANCIAL PERIOD

On 5 January 2026, the Bank 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”). The Bank 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 loss and damage as a result of MEX II having defaulted on the principal repayments and periodic profit payments of the Sukuk Murabahah.

The Suit alleged that the Bank 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 the Bank 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, the Bank filed and served its Defence to the Plaintiffs. On the same date, the Bank 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, the “Maju Counterclaiming Group”) seeking indemnity or contribution from the Bank and other parties in connection with the Suit. On 15 May 2026, the Bank filed its defence to the Counterclaim by the Maju Counterclaiming Group. The Plaintiffs have filed an application for discovery against all Defendants, and the Bank 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 for 23 February 2027 to address pre-trial directions.

A5. SIGNIFICANT EVENTS AFTER THE FINANCIAL PERIOD

There were no significant events that had occurred between 30 June 2026 and the date of this announcement, other than those disclosed under Note A4.

A6. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group and the Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
<u>At fair value</u>		
Money market instruments:		
Unquoted:		
Malaysian Government Securities	**10,423**	31,259
Government Investment Issues	**-**	20,680
	10,423	51,939
Unquoted securities:		
In Malaysia:		
Corporate bond and sukuk	**269,327**	123,511
	279,750	175,450

PART A - EXPLANATORY NOTES (CONTINUED)

A7. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

	The Group	
	30 June 2026 RM'000	31 December 2025 RM'000
At fair value		
Unquoted securities :		
Outside Malaysia		
Shares	**1,557**	1,557

A8. DEBT INSTRUMENTS AT AMORTISED COST

	The Group and the Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
Unquoted securities:		
In Malaysia:		
Corporate bond and sukuk	**122,454**	122,469
Amortisation of premium, net of accretion of discount	**(437)**	(352)
	122,017	122,117

PART A - EXPLANATORY NOTES (CONTINUED)

	The Group		The Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	RM'000	RM'000	**RM'000**	RM'000
A9. OTHER ASSETS				
Due from brokers and clients	**133,107**	126,449	**-**	-
Trade and other receivables, net of expected credit losses of RM9,634,000 (2025: RM9,034,000)	**79,372**	59,048	**77,472**	58,773
Deposits, prepayments and others	**23,853**	19,561	**3,980**	5,166
	236,332	205,058	**81,452**	63,939

	The Group and the Bank	
	30 June 2026	31 December 2025
	RM'000	RM'000
A10. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS		
Licensed banks	**23,267**	750
The maturity structure of deposits and placements of banks and other financial institutions is as follows:		
Due within six months	**23,267**	750

	The Group		The Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	RM'000	RM'000	**RM'000**	RM'000
A11. OTHER LIABILITIES				
Due to brokers and clients	**132,596**	126,165	**-**	-
Trade and sundry creditors	**43,019**	25,357	**42,113**	24,412
Expenditure payable	**46,789**	57,896	**39,848**	47,768
Others	**8,622**	13,432	**8,972**	12,854
	231,026	222,850	**90,933**	85,034

PART A - EXPLANATORY NOTES (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
A12. INTEREST INCOME				
The Group				
Money at call and deposits and placements with banks and other financial institutions	**2,323**	1,478	**4,068**	3,276
Debt instruments at fair value through other comprehensive income	**1,880**	1,449	**3,710**	3,083
Debt instruments at amortised cost	**1,257**	1,257	**2,500**	2,500
Others	**56**	-	**83**	1,051
	5,516	4,184	**10,361**	9,910
Amortisation of premium, net of accretion of discount	**(248)**	(5)	**(491)**	(37)
	5,268	4,179	**9,870**	9,873
The Bank				
Money at call and deposits and placements with banks and other financial institutions	**1,582**	809	**2,609**	1,926
Debt instruments at fair value through other comprehensive income	**1,880**	1,449	**3,710**	3,083
Debt instruments at amortised cost	**1,257**	1,257	**2,500**	2,500
Others	**-**	-	**-**	1,051
	4,719	3,515	**8,819**	8,560
Amortisation of premium, net of accretion of discount	**(248)**	(5)	**(491)**	(37)
	4,471	3,510	**8,328**	8,523
A13. INTEREST EXPENSE				
The Group				
Deposits and placements of banks and other financial institutions	**1,377**	87	**1,585**	119
Deposits from customers	**-**	30	**-**	60
Borrowings	**7**	12	**10**	22
Lease liabilities	**23**	22	**52**	67
	1,407	151	**1,647**	268
The Bank				
Deposits and placements of banks and other financial institutions	**1,377**	87	**1,585**	119
Deposits from customers	**-**	30	**-**	60
Lease liabilities	**17**	18	**40**	42
	1,394	135	**1,625**	221

PART A - EXPLANATORY NOTES (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
A14. NET NON-INTEREST INCOME				
The Group				
(a) **Fee and commission income**				
Commissions	**18,445**	14,651	**35,891**	32,170
Service charges and fees	**28,399**	29,333	**52,534**	56,838
Advisory and arrangement fees	**10,201**	6,990	**14,116**	8,650
Placement, book running and related fees	**2,627**	2,639	**6,048**	2,838
Gross brokerage income	**14,466**	9,892	**30,092**	20,184
Other fee income	**7,815**	7,439	**11,437**	9,528
	81,953	70,944	**150,118**	130,208
(b) **Fee and commission expense**				
Less : Fee and commission expenses, brokerage expenses and other direct expenses	**(11,040)**	(3,664)	**(14,761)**	(5,741)
Net fee and commission income	**70,913**	67,280	**135,357**	124,467
(c) **Other non-interest income**				
(i) **Net (loss)/gain from sale of investment in debt instruments at fair value through other comprehensive income**	**(55)**	1,362	**(55)**	3,204
(ii) **Net loss arising from derivative financial instruments:**				
- realised loss	**(14)**	(6)	**(1)**	(18)
(iii) **Other income:**				
Income from securities services	**1,523**	700	**2,824**	2,282
Foreign exchange gain/(loss)	**169**	(93)	**(127)**	(305)
Other non-operating income	**326**	526	**540**	555
	2,018	1,133	**3,237**	2,532
Total other non-interest income	**1,949**	2,489	**3,181**	5,718
Net non-interest income	**72,862**	69,769	**138,538**	130,185

PART A - EXPLANATORY NOTES (CONTINUED)

	2nd quarter ended 30 June 2026 RM'000	30 June 2025 RM'000	Six months ended 30 June 2026 RM'000	30 June 2025 RM'000
A14. NET NON-INTEREST INCOME (CONTINUED)				
The Bank				
(a) Fee and commission income				
Commissions	**18,445**	14,651	**35,891**	32,170
Service charges and fees	**27,469**	28,697	**51,038**	55,543
Advisory and arrangement fees	**10,201**	6,990	**14,116**	8,650
Placement, book running and related fees	**(1,196)**	2,170	**1,196**	2,369
Other fee income	**5,020**	7,300	**7,974**	9,100
	59,939	59,808	**110,215**	107,832
(b) Fee and commission expense				
Less : Fee and commission expenses, brokerage expenses and other direct expenses	**(8,181)**	(2,053)	**(9,125)**	(3,455)
Net fee and commission income	**51,758**	57,755	**101,090**	104,377
(c) Other non-interest income				
(i) Net (loss)/gain from sale of investment in debt instruments at fair value through other comprehensive income	**(55)**	1,362	**(55)**	3,204
(ii) Net loss arising from derivative financial instruments:				
- realised loss	**(14)**	(6)	**(1)**	(18)
(iii) Other income:				
Income from securities services	**1,523**	700	**2,824**	2,282
Foreign exchange gain/(loss)	**308**	(81)	**201**	(147)
Other non-operating income	**315**	442	**519**	467
	2,146	1,061	**3,544**	2,602
Total other non-interest income	**2,077**	2,417	**3,488**	5,788
Net non-interest income	**53,835**	60,172	**104,578**	110,165

PART A - EXPLANATORY NOTES (CONTINUED)

A15. OVERHEADS

	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				
Personnel costs				
- Salaries, allowances and bonuses	**32,000**	31,207	**67,006**	63,205
- Pension cost (defined contribution plan)	**5,560**	3,427	**8,784**	6,872
- Share-based expense[1]	**314**	(408)	**314**	(250)
- Others	**1,778**	3,492	**5,014**	6,819
	39,652	37,718	**81,118**	76,646
Establishment costs				
- Depreciation of property, plant and equipment	**385**	468	**760**	758
- Depreciation of right-of-use assets	**828**	808	**1,657**	1,603
- Amortisation of intangible assets	**1,939**	1,193	**3,855**	3,001
- Equipment and other rental	**1,670**	1,859	**3,227**	3,363
- Others	**4,540**	6,337	**8,110**	9,320
	9,362	10,665	**17,609**	18,045
Marketing expenses				
- Advertisement and entertainment expenses	**1,065**	1,053	**2,149**	1,918
- Others	**331**	353	**634**	647
	1,396	1,406	**2,783**	2,565
Administration and general expenses				
- Legal and professional fees	**331**	549	**966**	819
- Service expenses	**8,089**	6,406	**16,417**	15,999
- Others	**4,526**	2,591	**8,160**	6,403
	12,946	9,546	**25,543**	23,221
Total overhead expenses	**63,356**	59,335	**127,053**	120,477

PART A - EXPLANATORY NOTES (CONTINUED)

A15. 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 Bank				
Personnel costs				
- Salaries, allowances and bonuses	**27,851**	28,835	**58,369**	55,913
- Pension cost (defined contribution plan)	**4,787**	2,871	**7,574**	5,756
- Share-based expense[1]	**314**	(408)	**314**	(250)
- Others	**1,439**	2,603	**4,546**	5,629
	34,391	33,901	**70,803**	67,048
Establishment costs				
- Depreciation of property, plant and equipment	**153**	173	**297**	354
- Depreciation of right-of-use assets	**608**	614	**1,215**	1,217
- Amortisation of intangible assets	**1,624**	897	**3,224**	2,527
- Equipment and other rental	**1,255**	1,360	**2,418**	2,452
- Others	**1,887**	2,796	**3,261**	5,085
	5,527	5,840	**10,415**	11,635
Marketing expenses				
- Advertisement and entertainment expenses	**512**	462	**1,397**	979
- Others	**287**	259	**527**	465
	799	721	**1,924**	1,444
Administration and general expenses				
- Legal and professional fees	**229**	343	**684**	648
- Service expenses	**7,623**	6,715	**15,045**	16,629
- Others	**3,288**	2,098	**5,653**	4,433
	11,140	9,156	**21,382**	21,710
Total overhead expenses	**51,857**	49,618	**104,524**	101,837

1 All awards under CIMB Group Holdings ("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.

A16. OTHER EXPECTED CREDIT LOSSES AND IMPAIRMENT ALLOWANCES (WRITTEN BACK)/MADE

	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 and the Bank				
Other expected credit losses and impairment allowances (written back)/made:				
- Other assets	**(116)**	(758)	**600**	(289)

A17. CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank are calculated based on Bank Negara Malaysia (BNM)'s Capital Adequacy Framework (Capital Components) of which the latest revision was issued on 14 June 2024. The revised guideline sets out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III.

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

The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk. With effect from 1 January 2025, Operational Risk for the Group and the Bank is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023 (previously Basic Indicator Approach in 2024).

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

	The Group		The Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
Before deducting proposed dividend				
Common Equity Tier 1 ("CET") ratio	**65.516%**	81.827%	**64.595%**	82.055%
Tier 1 ratio	**65.516%**	81.827%	**64.595%**	82.055%
Total capital ratio	**65.516%**	81.827%	**64.595%**	82.055%
After deducting proposed dividend				
CET 1 ratio	**65.516%**	69.535%	**64.595%**	66.674%
Tier 1 ratio	**65.516%**	69.535%	**64.595%**	66.674%
Total capital ratio	**65.516%**	69.535%	**64.595%**	66.674%

(b) Breakdown of risk-weighted assets by each major risk category is as follows:

	The Group		The Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
	RM'000	**RM'000**	**RM'000**	RM'000
Credit risk	**176,033**	162,381	**94,086**	87,336
Market risk	**12,061**	16,345	**8,414**	10,266
Operational risk	**588,976**	551,671	**502,821**	486,124
Total RWAs	**777,070**	730,397	**605,321**	583,726

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

	The Group		The Bank	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
CET 1 capital	**RM'000**	RM'000	**RM'000**	RM'000
Ordinary share capital	**100,000**	100,000	**100,000**	100,000
Other reserves	**498,848**	589,541	**469,923**	560,569
Less : Proposed dividends	**-**	(89,780)	**-**	(89,780)
CET 1 capital before regulatory adjustments	**598,848**	599,761	**569,923**	570,789
Less : Regulatory adjustments				
Goodwill	**(41,538)**	(41,538)	**-**	-
Deferred tax assets	**(11,586)**	(17,177)	**(10,939)**	(16,895)
Investments in capital instruments of unconsolidated financial entities	**(7,512)**	(6,953)	**(144,706)**	(144,706)
Intangible assets	**(29,109)**	(26,214)	**(23,273)**	(19,993)
CET 1 capital/Total Tier 1 Capital	**509,103**	507,879	**391,005**	389,195
Total capital	**509,103**	507,879	**391,005**	389,195

PART A - EXPLANATORY NOTES (CONTINUED)

A18. FAIR VALUE ESTIMATION

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

Determination of fair value and fair value hierarchy

The fair value hierarchy has the following levels:

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

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

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

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

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

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

If prices or quotes are not available for an instrument or a similar instrument, fair value will be established by using valuation techniques or Mark-to-Model. Judgment may be required to assess the need for valuation adjustments to appropriately reflect unobservable parameters.

The valuation models shall also consider relevant transaction data such as maturity. The inputs are then benchmarked and extrapolated to derive the fair value.

Valuation model review and approval
- Fair valuation of financial instruments is determined either through Mark-to-Market or Mark-to-Model methodology, as appropriate;
- Market Risk Management is mandated to perform mark-to-market, mark-to-model and rate reasonableness verification. Market price and/or rate sources for Mark-to-Market are validated by Market Risk Management as part and parcel of rate 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)

A18. FAIR VALUE ESTIMATION (CONTINUED)

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

	Fair Value			
	Level 1	**Level 2**	**Level 3**	**Total**
The Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
2026				
Recurring fair value measurement				
Financial assets				
Debt instruments at fair value through other comprehensive income				
- Money market instruments	**-**	**10,423**	**-**	**10,423**
- Unquoted securities	**-**	**269,327**	**-**	**269,327**
Equity instruments at fair value through other comprehensive income				
- Unquoted securities	**-**	**-**	**1,557**	**1,557**
Total	**-**	**279,750**	**1,557**	**281,307**

	Fair Value			
	Level 1	**Level 2**	**Level 3**	**Total**
The Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
2025				
Recurring fair value measurement				
Financial assets				
Debt instruments at fair value through other comprehensive income				
- Money market instruments	-	51,939	-	51,939
- Unquoted securities	-	123,511	-	123,511
Equity instruments at fair value through other comprehensive income				
- Unquoted securities	-	-	1,557	1,557
Total	-	175,450	1,557	177,007

PART A - EXPLANATORY NOTES (CONTINUED)

A18. FAIR VALUE ESTIMATION (CONTINUED)

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

	Fair Value			
	Level 1	**Level 2**	**Level 3**	**Total**
The Bank	**RM'000**	**RM'000**	**RM'000**	**RM'000**
2026				
Recurring fair value measurement				
Financial assets				
Debt instruments at fair value through other comprehensive income				
- Money market instruments	**-**	**10,423**	**-**	**10,423**
- Unquoted securities	**-**	**269,327**	**-**	**269,327**
Total	**-**	**279,750**	**-**	**279,750**

	Fair Value			
	Level 1	**Level 2**	**Level 3**	**Total**
The Bank	**RM'000**	**RM'000**	**RM'000**	**RM'000**
2025				
Recurring fair value measurement				
Financial assets				
Debt instruments at fair value through other comprehensive income				
- Money market instruments	-	51,939	-	51,939
- Unquoted securities	-	123,511	-	123,511
Total	-	175,450	-	175,450

PART A - EXPLANATORY NOTES (CONTINUED)

A18. FAIR VALUE ESTIMATION (CONTINUED)

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

	Financial Investments	
	Equity instruments at fair value through other comprehensive income	Total
The Group	**RM'000**	**RM'000**
2026		
At 1 January 2026 / 30 June 2026	**1,557**	**1,557**
Total gain recognised in other comprehensive income for the financial period ended 30 June 2026 under "fair value reserve"	-	-

	Financial Investments	
	Equity instruments at fair value through other comprehensive income	Total
The Group	**RM'000**	**RM'000**
2025		
At 1 January 2025	1,099	1,099
Total gain recognised in other comprehensive income	458	458
At 31 December 2025	1,557	1,557
Total gain recognised in other comprehensive income for the financial year ended 31 December 2025 under "fair value reserve"	458	458

A19. THE OPERATIONS OF ISLAMIC BANKING
A19a. UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

	The Group and the Bank	
	30 June 2026 RM'000	31 December 2025 RM'000
Assets		
Cash and short-term funds	**4,879**	104,195
Deposits and placements with banks and other financial institutions	**72,510**	-
Other assets	**23,418**	14,923
Amount due from ultimate holding company and related companies	**-**	97
Deferred tax assets	**408**	517
Total assets	**101,215**	119,732
Liabilities and Islamic Banking capital funds		
Deposits and placements of banks and other financial institutions	**5,000**	-
Other liabilities	**1,548**	2,242
Amount due to related companies	**4,327**	3,588
Total liabilities	**10,875**	5,830
Islamic Banking capital funds	**55,000**	55,000
Reserves	**35,340**	58,902
Total Islamic Banking capital funds	**90,340**	113,902
Total liabilities and Islamic Banking capital funds	**101,215**	119,732

PART A - EXPLANATORY NOTES (CONTINUED)

A19. THE OPERATIONS OF ISLAMIC BANKING (CONTINUED)

A19b. UNAUDITED STATEMENTS OF INCOME AND COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

	The Group and the Bank			
	2nd quarter ended		Six months ended	
	30 June 2026 RM'000	30 June 2025 RM'000	**30 June 2026 RM'000**	30 June 2025 RM'000
Income derived from investment of depositors' funds and others	**3,078**	-	**3,078**	-
Income derived from investment of shareholder's funds	**15,614**	8,848	**24,176**	25,494
Expected credit losses written back/(made) on other assets	**55**	321	**(445)**	29
Total attributable income	**18,747**	9,169	**26,809**	25,523
Income attributable to the depositors and others	**(71)**	-	**(71)**	-
Total net income	**18,676**	9,169	**26,738**	25,523
Other overheads and expenditures	**(4,865)**	(7,081)	**(9,415)**	(8,922)
Profit before taxation	**13,811**	2,088	**17,323**	16,601
Taxation	**(3,366)**	(529)	**(4,236)**	(4,018)
Profit after taxation/total comprehensive income for the financial period	**10,445**	1,559	**13,087**	12,583

Income from Islamic operations (per page 3 and page 5)				
Total net income	**18,676**	9,169	**26,738**	25,523
Add : Expected credit losses (written back)/made	**(55)**	(321)	**445**	(29)
Income from Islamic Banking operations	**18,621**	8,848	**27,183**	25,494

PART A - EXPLANATORY NOTES (CONTINUED)

A19c. CAPITAL ADEQUACY

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

	The Group and the Bank	
	30 June 2026	**31 December 2025**
Before deducting proposed dividend		
CET 1 Ratio	**62.962%**	90.499%
Tier 1 ratio	**62.962%**	90.499%
Total capital ratio	**62.962%**	90.499%
After deducting proposed dividend		
CET 1 Ratio	**62.962%**	61.287%
Tier 1 ratio	**62.962%**	61.287%
Total capital ratio	**62.962%**	61.287%

(b) The breakdown of RWAs by each major risk category is as follows:

	The Group and the Bank	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Credit risk	**13,816**	23,711
Operational risk	**108,234**	101,577
Total RWAs	**122,050**	125,288

(c) Components of capital for the Group and the Bank are as follows :

	The Group and the Bank	
	30 June 2026	**31 December 2025**
	RM'000	**RM'000**
Tier 1 capital		
Islamic Banking capital funds	**55,000**	55,000
Other reserves	**22,253**	58,902
Less : Proposed dividends	**-**	(36,600)
CET 1 capital before regulatory adjustments	**77,253**	77,302
Less: Regulatory adjustments		
Deferred tax assets	**(408)**	(517)
CET 1 capital / Total Tier 1 capital	**76,845**	76,785
Total capital base	**76,845**	76,785

PART A - EXPLANATORY NOTES (CONTINUED)

A20. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	The Group	
	30 June 2026 RM'000	**31 December 2025 RM'000**
Outstanding credit exposures with connected parties	**13,847**	9,989
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures	**3.3%**	1.7%
Percentage of outstanding credit exposures to connected parties which is impaired or in default	**0.0%**	0.0%

PART B - EXPLANATORY NOTES

B1. PERFORMANCE REVIEW

The Group reported a profit before taxation of RM46.9 million for the first half ended 30 June 2026, representing a 2.9% increase from RM45.5 million recorded in the corresponding period ended 30 June 2025. The increase in profit before tax was primarily driven by higher net income, which rose by RM8.7 million or 5.2% to RM173.9 million, offset by an increase in overheads of RM6.6 million or 5.5% to RM127.1 million.

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, domestic demand across the Group's key operating markets remains relatively resilience.

The Investment Banking ("IB") franchise will continue to leverage the Group's ASEAN network and deep client relationships to deliver innovative, tailored solutions and capture regional and cross-border opportunities. The IB franchise is well-positioned to deliver execution excellence and operational resilience through AI-driven workflow capabilities, while embedding sustainable finance considerations into client solutions to support cross-selling expansion and long-term value.

PART B - EXPLANATORY NOTES (CONTINUED)

B3. COMPUTATION OF EARNINGS PER SHARE (EPS)

(a) Basic EPS

Basic earnings per share of the Group and the Bank are calculated by dividing the net profit attributable to owners of the Group and the Bank by the weighted average number of ordinary shares issued 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 (RM '000)	**24,973**	18,478	**35,570**	33,696
Weighted average number of ordinary shares in issue ('000)	**100,000**	100,000	**100,000**	100,000
Total basic earnings per share (expressed in sen per share)	**24.97**	18.48	**35.57**	33.70

	The Bank			
	2nd quarter ended		**Six months ended**	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
Net profit (RM '000)	**17,398**	17,988	**24,224**	31,973
Weighted average number of ordinary shares in issue ('000)	**100,000**	100,000	**100,000**	100,000
Total basic earnings per share (expressed in sen per share)	**17.40**	17.99	**24.22**	31.97

(b) Diluted EPS

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