



CIMB delivers net profit of RM7.9 billion with ROE at 11.3%; strengthens long term value creation for shareholders

Declares record dividend payout of 47.1 sen or RM5.1 billion

Friday, 27 February 2026

for immediate release

Kuala Lumpur - CIMB Group Holdings Berhad (“CIMB Group” or “the Group”) achieved another year of strong financial performance with net profit of RM7.9 billion, up 1.7% for the financial year ended 31 December 2025 (“FY25”), compared to RM7.7 billion in the preceding year. Profit before tax (“PBT”) increased 2.7% YoY to RM10.7 billion, translating to earnings per share (“EPS”) of 73.1 sen. The results led to an improvement in annualised return on average equity (“ROE”) of 11.3%, up 10bps YoY, driven by disciplined execution of the Group’s Forward30 (“F30”) strategy, notwithstanding macroeconomic headwinds and persistent rate cuts during the year.

Reflecting confidence in the Group’s continued momentum, CIMB proposed a second interim dividend of 20.35 sen per share, bringing the total annual dividend to 47.1 sen per share. This represents a record total dividend payout of RM5.1 billion underscoring the Group’s commitment to reward shareholders through strong earnings, disciplined capital management and the delivery of strategic outcomes under F30 roadmap.

F30 Strategy progressing well

FY25 marked the first year in the Group’s six-year F30 roadmap. The Group has been disciplined and vigilant in the execution of F30, which reflects continued ROE improvement to deliver long-term sustainable shareholder value. Underpinned by solid growth across key metrics, F30 is on track; translating into tangible outcomes premised on capital reallocation, building strong cash franchise, cross-selling products and improving digital and technology capabilities.

Capital: Reallocate to grow

CIMB continued to proactively reallocate and optimise capital and resources across its key markets, achieving 6.1% assets growth on a constant currency basis while reallocating more capital to Malaysia, which saw more stability relative to other markets, thus resulting in PBT contribution increasing from 57% to 61% YoY in FY25.



In November 2025, CIMB became the first Malaysian company to announce a multi-year capital return programme of up to RM2 billion, reinforcing its proactive commitment in managing capital to maximise total return to shareholders. Capital strength remained healthy with Common Equity Tier 1 (“CET1”) ratio of 14.3% above FY25 guidance, further supporting the Group’s record dividend payout of RM5.1 billion to shareholders.

Cash: Deposit franchise to optimise cost of funds

The Group’s cash strategy continues to demonstrate positive results in all major markets, with total deposits and current account saving account (“CASA”) balances growing by 5.4% YoY to RM524.4 billion and 1.6% YoY to RM224.1 billion respectively on a constant currency basis, bringing the Group’s CASA ratio to 42.7% as at Dec-25.

The stability of this funding base supported a 21bps reduction in cost of funds, mitigating the impact of persistent rate cuts throughout the year and limiting net income margin (“NIM”) compression to 8bps YoY. As a result, net interest income (“NII”) remained stable at RM15.3 billion. On a QoQ basis, the Group is starting to see NIM bottoming out with an improved 2 bps to 2.10%.

CIMB’s business engines grew healthily at 6.1% asset growth on constant currency basis to RM778.7 billion, of which loan growth was at 3.1% YoY, while Loan to Deposit Ratio stood at 86.4%.

Cross-Sell: Increased returns

Operating income rose 0.7% YoY to RM22.5 billion, largely contributed by non-interest income (“NOII”) of RM7.1 billion, up 3.1% YoY. Effective cross-sell strategies delivered NOII ratio of 31.7%, underpinned by continued growth in treasury client franchise (+7.2% YoY) and fees and commission income (+3.2% YoY). Meanwhile, wealth AUM grew 9.2% YoY to RM353 billion. CIMB continued to maintain leadership, ranking #1 in the Debt Capital Markets¹ with 32.5% market share in Malaysia and 15.3% market share in Malaysia, Indonesia, Singapore, Thailand (“MIST”). The Group is also ranked #1 in Investment Banking¹ across MIST with 10% market share.



Capabilities: Simpler, better and faster

The Group continues to double down on technology to provide effective solutions for our customers while reducing cost-to-serve. Ongoing investment in technology, totaling RM1.7 billion in FY25, helped keep operating expenses disciplined at 2.0% YoY growth to RM10.6 billion, with personnel cost flat.

The Group's front-end customer applications of Touch n Go Digital, the CIMB OCTO App and OCTO Biz are "next generation ready" with continued refinements to serve our customers better, while the middle-to-back-end technology infrastructure is being modernised to provide safe and secure banking for all. The Group invested over RM100 million in 2025 for AI training and upskilling staff to future-proof its workforce. Employees are actively adopting Gen AI throughout the organisation, to scale capability from transaction monitoring, client onboarding and risk modelling to relationship assisted tools.

In December 2025, the Group announced its blockchain ambitions and committed part of its future funding requirements to be in tokenised format. This is in line with CIMB's participation in Bank Negara Malaysia ("BNM") Digital Asset Innovation Hub, reflecting the Group's commitment to provide effective solutions to customers through continuous innovation.

Strong asset quality

Asset quality remained strong, with gross impaired loans ("GIL") ratio improving to a best ever 1.7%, with allowance coverage maintaining above 100% to close at 103.2%.

Strengthening long-term value creation

CIMB remains strongly committed to drive meaningful environmental and social impact for all stakeholders; and provides a more inclusive, resilient and empowered workforce with permanent employees in Malaysia earning above the living wage.

In line with its purpose of advancing customers and society, the Group announced a RM200 million community investment by 2030, 30% more than its previous commitment. CIMB continues to advance its sustainability agenda as a core driver of long-term resilience and value creation whilst tripling its sustainable finance target from previous commitment to RM300 billion sustainable finance target by 2030. Building on its leadership in nature-related risk management, CIMB is the first Malaysian bank to publish a comprehensive Nature and Biodiversity Report



aligned with the Taskforce on Nature-related Financial Disclosures. The Group's progress continues to earn global recognition, ranking in the 88th percentile in the S&P Global Corporate Sustainability Assessment and in September, the Group was also upgraded by MSCI ESG from AA to AAA. CIMB ranked number one globally in the 2025 Financial System Benchmark by the World Benchmarking Alliance.

Outlook

Novan Amirudin, Group Chief Executive Officer of CIMB Group said, "2025 marked the first year of the F30 strategy and CIMB delivered record financial performance despite a challenging year of regional and global headwinds. Our progress highlights our vigilant execution of our 4Cs - disciplined capital reallocation, the deepening of our cash franchise, stronger cross-sell performance, scaling up our capabilities to be simpler, better and faster."

"The Group demonstrated that when we stay true to our purpose of advancing customers and society, we can deliver both resilience and growth. As we look ahead, we will continue to build a stronger, more sustainable CIMB; one that serves with integrity, grows with courage, and creates sustainable long-term value for our shareholders and the communities we are privileged to serve."

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About CIMB

CIMB is one of ASEAN's leading banking groups and Malaysia's second largest financial services provider, by assets. Listed on Bursa Malaysia via CIMB Group Holdings Berhad, it had a market capitalisation of approximately RM89.0 billion as at 31 December 2025. It offers consumer banking, commercial banking, wholesale banking, transaction banking, Islamic banking and asset management products and services. Headquartered in Kuala Lumpur, the Group is present across ASEAN in Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam and the Philippines.

Beyond ASEAN, the Group has market presence in China, Hong Kong and UK. CIMB has one of the most extensive retail branch networks in ASEAN with 576 branches and over 33,000 employees as at 31 December 2025. CIMB's investment banking arm is one of the largest Asia Pacific-based investment banks, which together with its award-winning treasury & markets and corporate banking units comprise the Group's leading wholesale banking franchise. CIMB is also the 91.45% shareholder of Bank CIMB Niaga in Indonesia, and 94.83% shareholder of CIMB Thai in Thailand.

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¹ Source: Dealogic's Ringgit bonds/Sukuk league table