

Analyst Presentation

3Q25

CIMB Group Holdings

28 November 2025

MOVING FORWARD WITH YOU

GCEO Observations

MOVING FORWARD WITH YOU



GCEO Observations

- Robust 3Q25 financial performance, with **net profit growing 10.0% QoQ**
- This brings **9M25 net profit to RM5.94 bil** and **ROE of 11.3%**
- Our diversified portfolio and **disciplined Forward30 execution** enabled us to deliver a resilient performance despite the macro headwinds and persistent rate cuts
 - NII relatively flat at -0.9% YoY: Strong **deposit and CASA growth of 8.3% and 13.9% YoY** respectively attributable to our **Cash strategy** cushioning NIM compression of 8bps YoY; **asset¹ growth at 5.0% YoY** of which **loan¹ growth 3.3% YoY**
 - NOII growth of 3.4% YoY: Strong **QoQ growth of 20.3%** contributed by all components of NOII, attributable to our **Cross-sell strategy**
 - Opex growth of 1.6% YoY: Bringing **CIR to 46.5%** through disciplined **cost control** driven by our **Capabilities strategy** but not at the expense of technology investments (7.5% TCIR)
 - Asset quality remained healthy: **Loan loss charge at 33bps** (within guidance), GIL improved to 1.9% (vs 2.1% in Dec 24) and Allowance Coverage at 102.8% (vs 105.3% in Dec 24)
 - CET1 ratio at 14.8%: In line with our Capital strategy, on top of our annual dividends, we are pleased to announce our intention to execute a **capital return²** of up to **RM2 bil** to shareholders by end-2027. As part of this, we are pleased to declare a **Special Cash Dividend** of up to **RM760.2 mil** to be disbursed to shareholders on 24 Dec-25

1. Constant currency basis

2. Subject to market conditions and regulatory approvals

Strategic initiatives to drive long-term value for our customers and society

Strategic investments and partnerships

OCTO Biz

Upgraded digital banking platform for non-retail customers

SME FlexiCash/-I

AI based collateral-free working capital financing for SMEs

pingpong

Cross-border payments platform allowing SMEs to “**collect like a local**”

First of its kind

**RMB3 bil
Panda Bond**

Largest single tranche issuance by a Malaysian institution in the **China Interbank Bond Market**

ASEAN Business Entity

1 of 6 Malaysian companies selected to pioneer the **ASEAN business entity status**

Society



Digital infrastructure for the Malaysia government's RON95 petrol subsidy programme

**~RM25 bil
Sustainability**

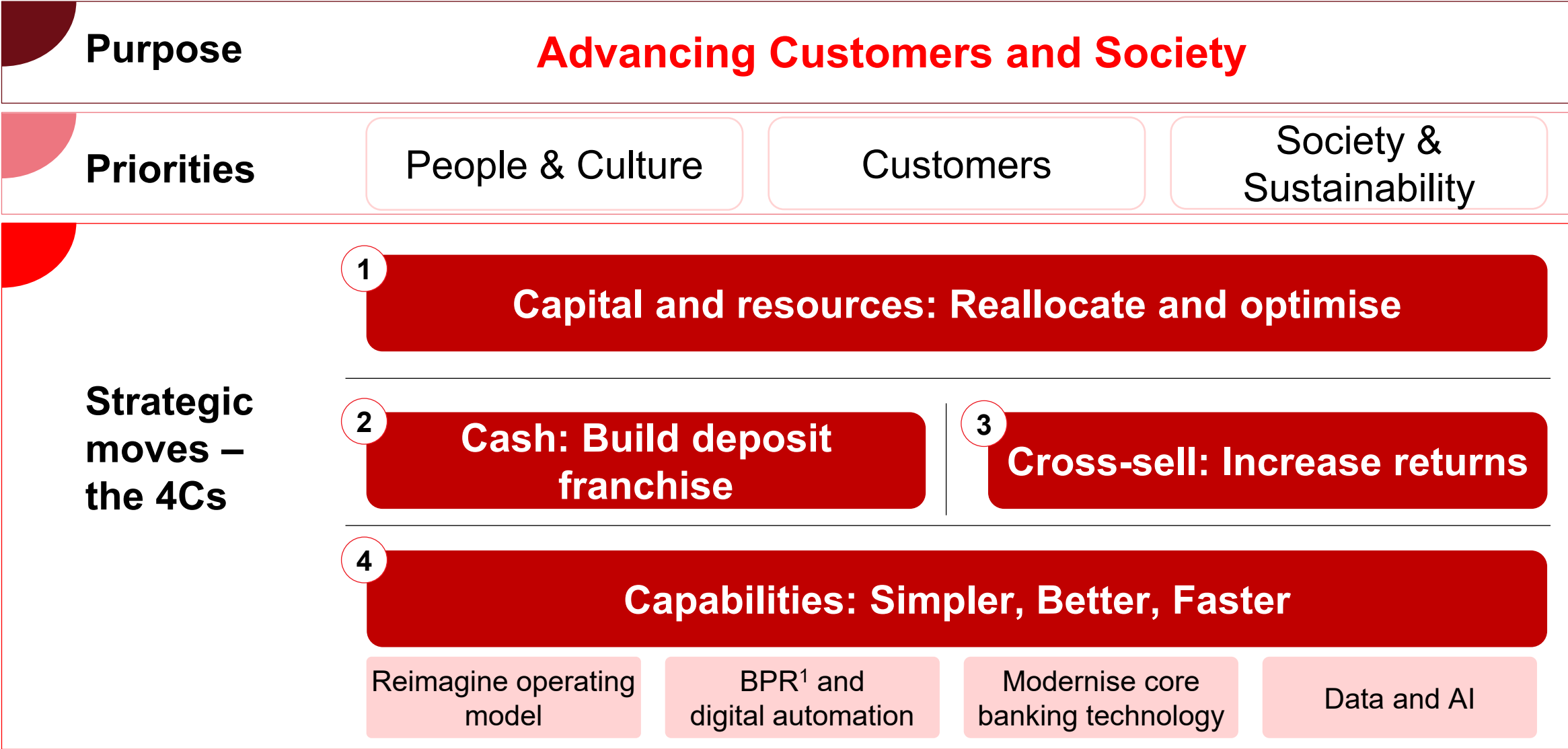
1 of 4 Banks partnering AIIB¹ to mobilise² funds for **sustainable and tech-enabled infrastructure projects** across ASEAN

**RM50 mil
Education**

ASEAN scholarship programme and capacity building initiatives (2026–30)

1. Asian Infrastructure Investment Bank 2. AIIB to provide long term capital with CIMB contribute regional expertise and innovative financing solutions

Forward30: CIMB's 6-year strategic plan



1. Business Process Reengineering

Forward30 4Cs strategic moves update (1/2)

Capital

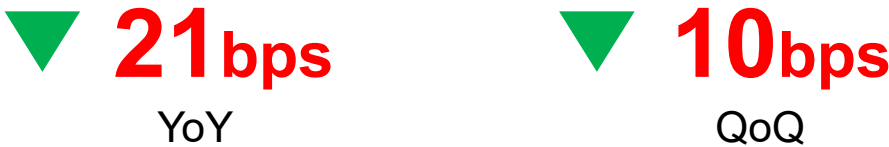
Capital return

Up to **RM2 bil**
capital return by
end-2027¹

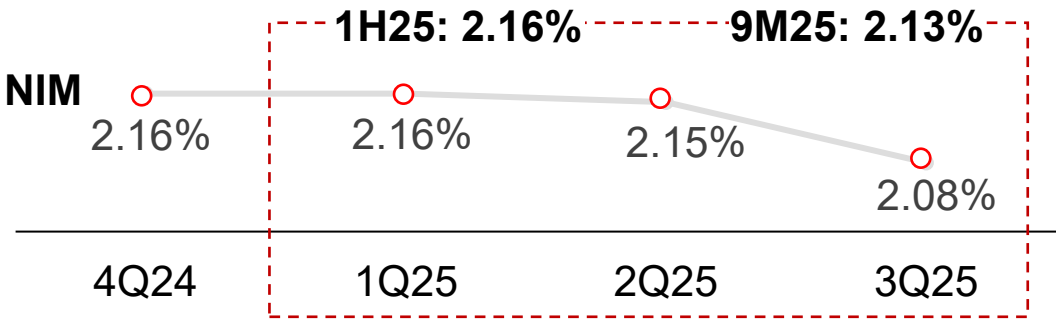
Up to **RM760.2 mil**
First return in the form of
Special Cash Dividend

Cash

Reduction in cost of funds mitigated NIM
compression



Rate cuts	MY	TH	ID	SG ²
1Q25	-	(25bps)	(25bps)	(~50bps)
2Q25	-	(25bps)	(25bps)	(~50bps)
3Q25	(25bps)	(25bps)	(75bps)	(~60bps)



1. Subject to market conditions and regulatory approvals
2. 3M Compounded SORA

Forward30 4Cs strategic moves update (2/2)

Cross-sell

Fee and commission income

#1 In MYR bond market¹

▲ **3.0%**
YoY

▲ **5.6%**
QoQ

Treasury client sales

▲ **4.3%**
YoY

▲ **13.6%**
QoQ

Wealth²

AUM ▲ **32.2%**
YoY

▲ **6.1%**
QoQ

No. of customers

▲ **0.5%**
YoY

▲ **2.7%**
QoQ

Capabilities

CIR within guidance with continued investment in technology

46.5%

9M25 CIR vs 46.7%
in FY24

7.5%

Tech CIR

1. In 3Q25

2. Includes Preferred and Private Banking customers

GCFSO Observations

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9M25 Key Highlights

Group NIM

2.13%

-8bps YoY
-7bps QoQ

NOII/Total Income

32.7%

+90bps YoY
+420bps QoQ

Cost-to-Income

46.5%

+60bps YoY
+140bps QoQ

Profit Before Tax
(RM)

8,117 mil

+1.0% YoY
+7.3% QoQ

ROE

11.3%

-40bps YoY
+90bps QoQ

Gross Loans
(RM)

448.2 bil

+3.3% YoY*
+0.3% QoQ*

Loan Loss Charge

33bps

+8bps YoY
+8bps QoQ

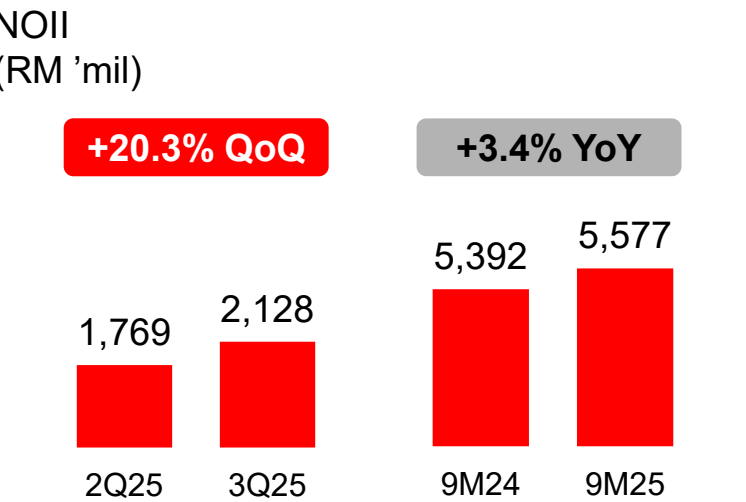
CET1

14.8%

-20bps YoY
+10bps QoQ

Key Business Highlights

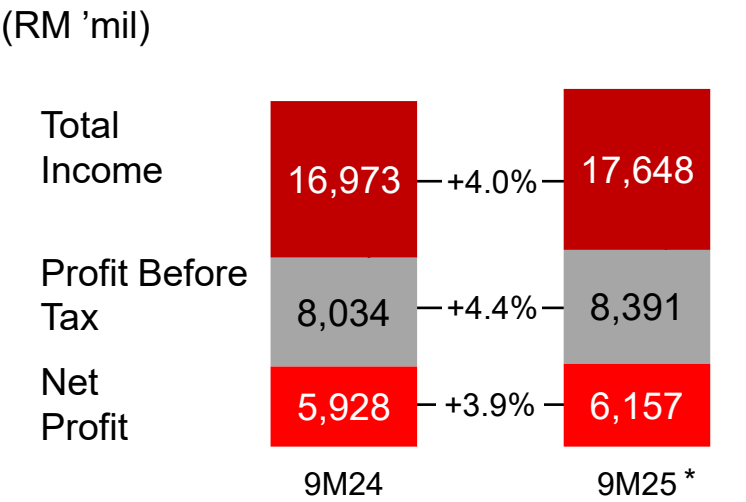
Growth momentum underpinned by strong NOII



Operating Income growth

Country	QoQ	YoY
Malaysia	4.2%	3.0%
Indonesia	9.1%	(6.3%)
Thailand	15.1%	(5.5%)
Singapore	2.7%	1.9%
Others	9.4%	11.6%

Resilient regional performance on a constant currency basis

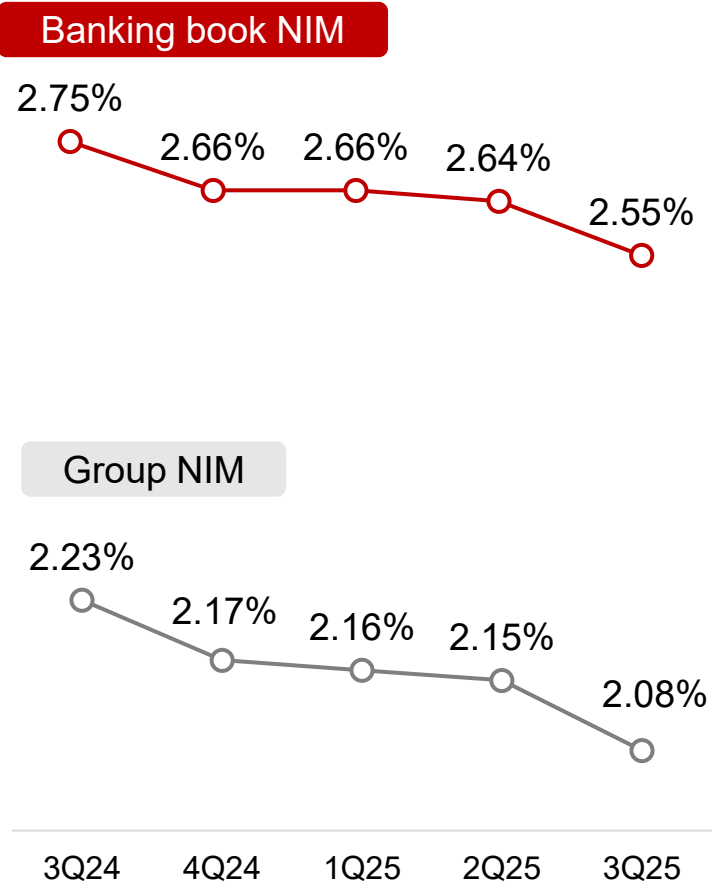


Operating Income growth (local currency)

Country	QoQ	YoY
Malaysia	4.3%	3.5%
Indonesia	10.1%	3.9%
Thailand	14.7%	(6.1%)
Singapore	3.2%	6.8%
Others	14.4%	18.6%

Note: * On constant currency basis

Persistent NIM headwinds from rate cuts across the region



PBT by Segment

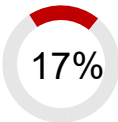
Consumer Banking



PBT	YoY	QoQ
RM2,179 mil	▼ 9.3%	▼ 4.6%

Lower Consumer PBT YoY from timing of overlay reallocation. 3Q25 underlying performance driven by strong income; although PBT decreased from lower overlay writeback

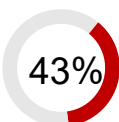
Commercial Banking



PBT	YoY	QoQ
RM1,357 mil	▼ 10.0%	▼ 11.7%

Commercial PBT impacted by NIM contraction across key markets, coupled with higher provisions largely in Indonesia and Malaysia due to overlays

Wholesale Banking



PBT	YoY	QoQ
RM3,491 mil	▲ 15.7%	▲ 51.1%

Robust Wholesale performance QoQ and YoY on the back of strong Treasury & Markets performance across the region as well as Corporate recoveries

CIMB Digital Assets & Group Funding



PBT	YoY	QoQ
RM1,090 mil	▼ 1.6%	▼ 46.6%

CDA & Group Funding PBT declined due to higher opex and provisions in Philippines; TNGD remains profitable

9M25
Group PBT
RM8,117 mil
▲ 1.0%

PBT by Country

Malaysia



PBT	YoY	QoQ
RM4,942 mil	▲ 7.2%	▲ 4.2%

➤ Sustained strong Malaysia performance driven by improved operating income, resilient NIM and higher Corporate writebacks

Indonesia



PBT	YoY	QoQ
RM1,856 mil	▼ 3.9%	▲ 0.5%

➤ Indonesia challenged by macroeconomic uncertainty but steady financial performance with improved liquidity environment driving QoQ NIM

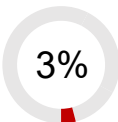
Singapore



PBT	YoY	QoQ
RM1,030 mil	▼ 10.1%	▲ 6.9%

➤ Solid 3Q25 for Singapore underpinned by higher NOII in line with market volatility despite NIM pressure

Thailand



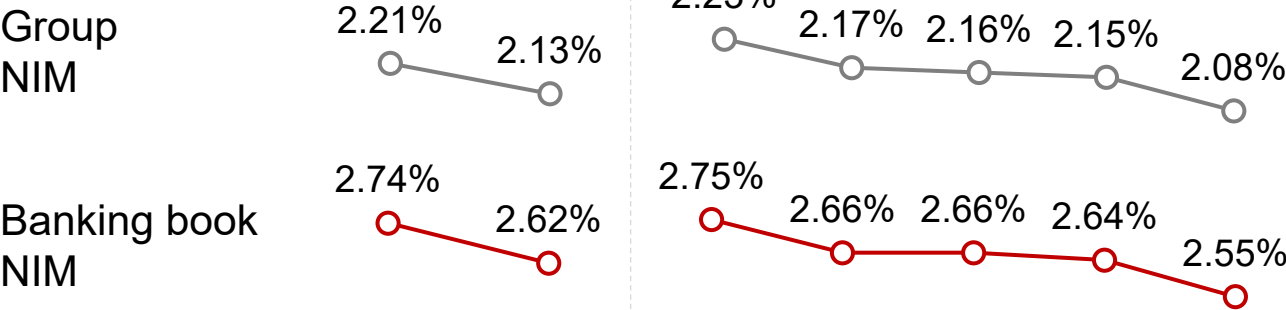
PBT	YoY	QoQ
RM289 mil	▲ 6.3%	▲ >100%

➤ Robust Thai performance from NOII. Market remains challenging but focused on maintaining strong liquidity, good asset quality and execution of the restructuring

9M25
Group PBT
RM8,117 mil
▲ 1.0%

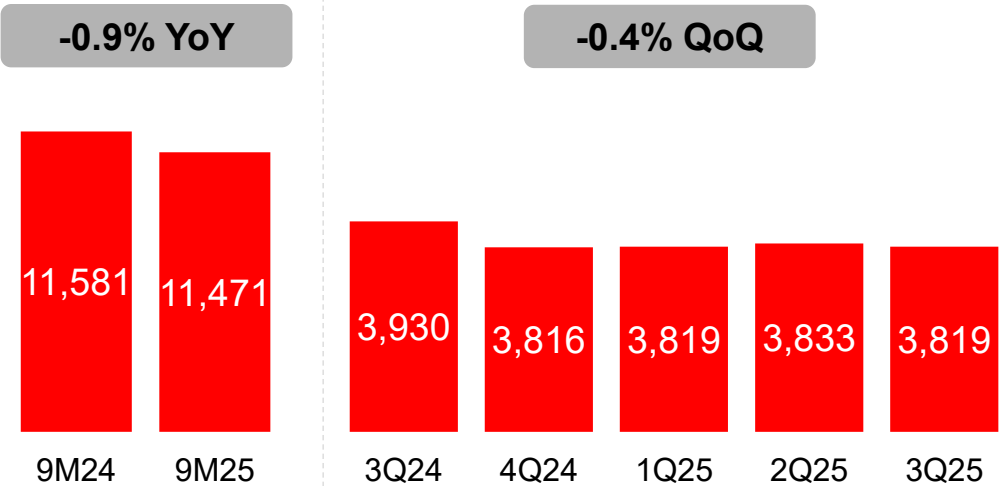
Net Interest Income

Net Interest Margin*



Country (%)	3Q25	2Q25	9M25	9M24
Group	2.08	2.15	2.13	2.21
Malaysia	1.75	1.80	1.78	1.78
Indonesia^	4.08	3.93	4.00	4.16
Thailand^	1.86	1.72	1.88	2.27
Singapore	1.09	1.45	1.27	1.41

Net Interest Income (RM 'mil)



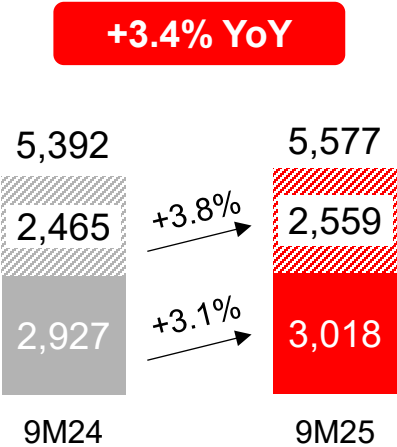
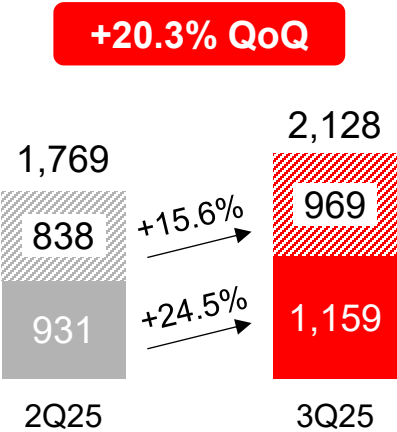
- NII declined QoQ and YoY due to NIM contraction across key regional markets
- Group NIM contracted 7bps QoQ and 8bps YoY mainly due to multiple rate cuts regionally, partially alleviated by strategic repricing and effective liability management initiatives

Notes: * Annualised
^ Local reported NIM

Non-Interest Income

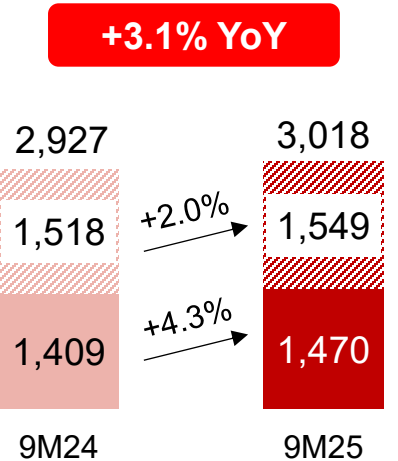
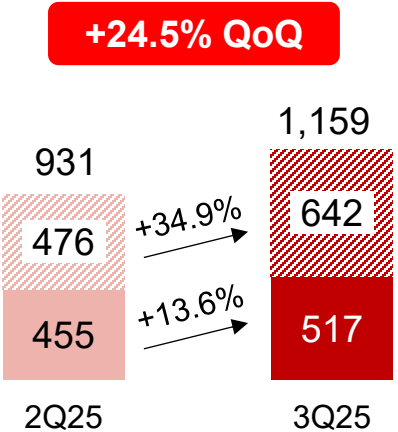
NOII Breakdown

Total NOII



Fee & others
Trading & FX

Trading & FX



Trading
Sales

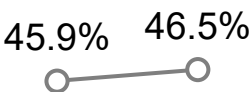
(RM 'mil)	3Q25	QoQ	9M25	YoY
Fee & commission	733	5.6%	2,151	3.0%
Trading & FX	1,159	24.5%	3,018	3.1%
Others	236	63.9%	408	8.2%
Total	2,128	20.3%	5,577	3.4%

- Robust NOII growth QoQ from strong trading and FX income and higher gain on NPL sales; +3.4% YoY from higher trading income, fees and NPL recoveries
- Improvement in Trading & FX sales growth QoQ and YoY in line with strategic focus

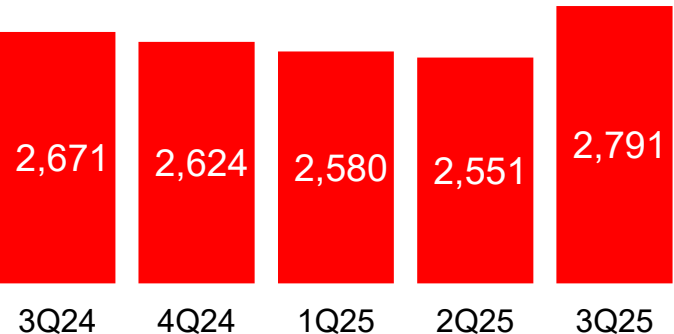
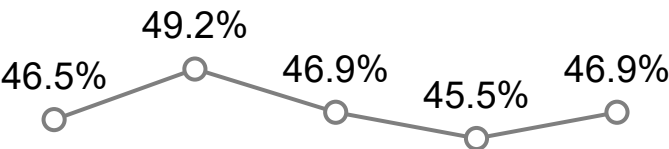
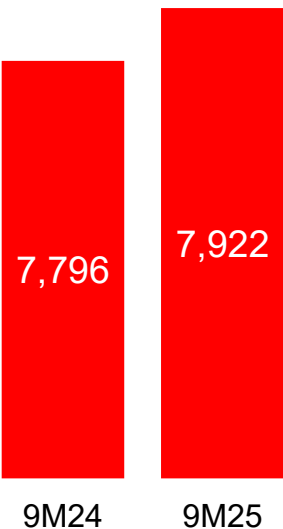
Operating Expenses

Total Operating Expenses

CIR



(RM 'mil)



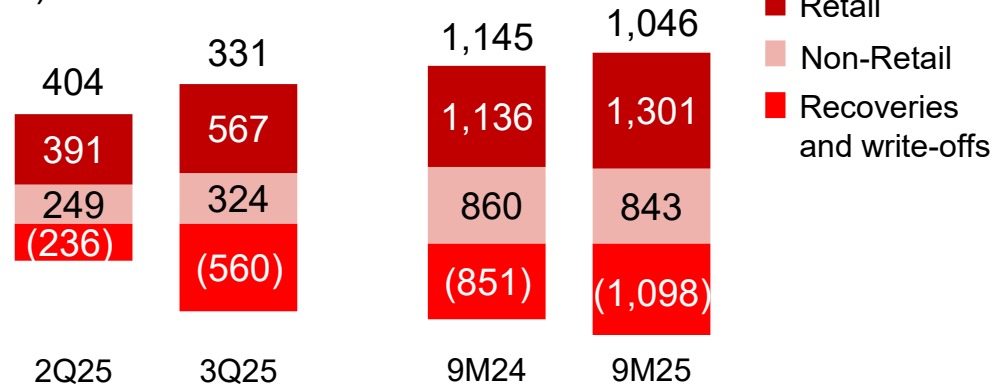
(RM 'mil)	3Q25	QoQ	9M25	YoY
Personnel	1,792	17.2%	4,910	1.9%
Establishment	190	11.1%	553	(9.5%)
Technology	406	(6.7%)	1,283	(2.1%)
Marketing	117	(22.0%)	359	37.0%
Admin & General	286	7.5%	817	3.0%
Total	2,791	9.4%	7,922	1.6%

- Opex growth remains under control YoY; +9.4% QoQ mainly from higher bonus accruals in personnel cost
- 9M25 CIR +60bps YoY to 46.5% from negative JAWS; remains lower versus FY24 of 46.7%. Increased 140bps QoQ from higher expenses
- Total 2025 costs expected to be well contained in tandem with prudent cost management and tactical initiatives with sustained Technology investments

Asset Quality

Total Provisions Breakdown

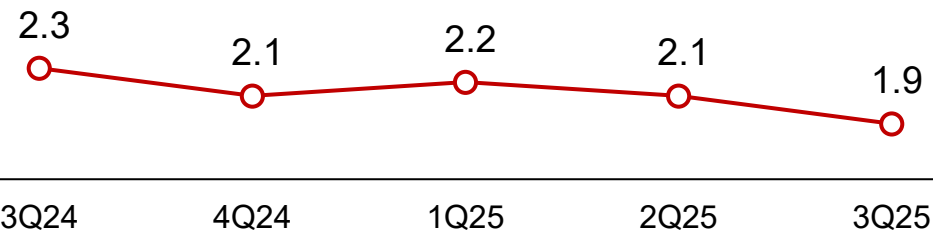
(RM 'mil)



➤ Lower provision QoQ driven by higher Corporate recovery in Malaysia partially offset by the absence of writeback from retail models and non-retail rating upgrades

Gross Impaired Loans Ratio

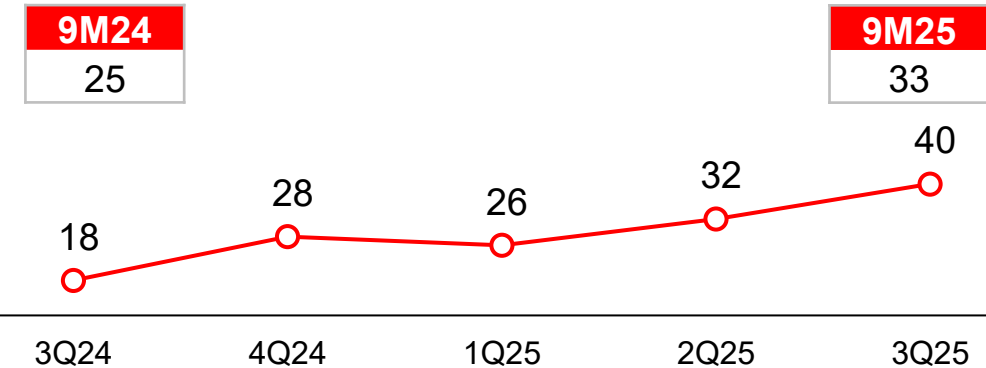
(%)



Note: * Annualised

Loan Loss Charge*

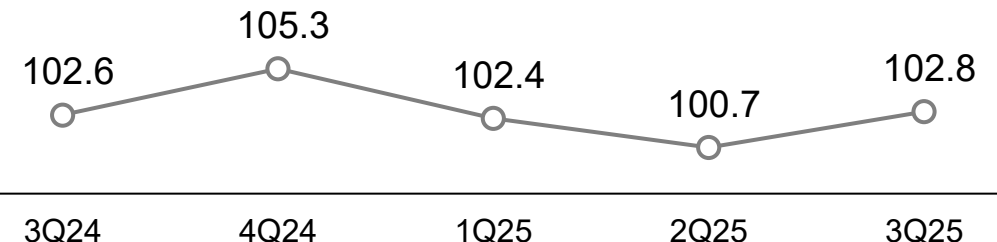
(bps)



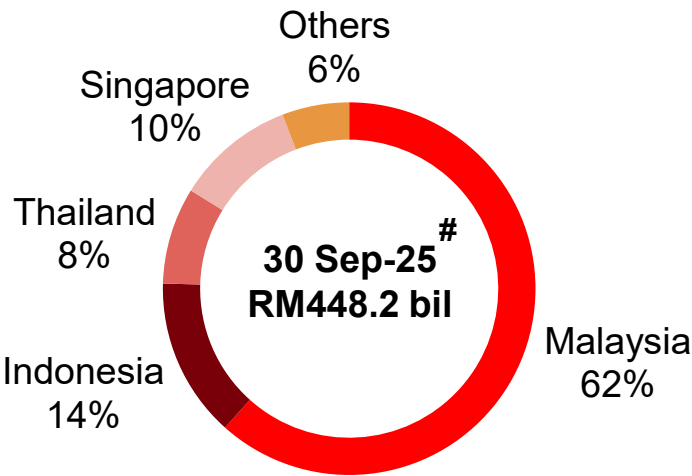
➤ Loan loss charge +8bps QoQ due normalisation of Consumer and Commercial ECL and prudent provisioning. 9M25 LLC remains within FY25 guidance of 25-35 bps

Allowance Coverage

(%)

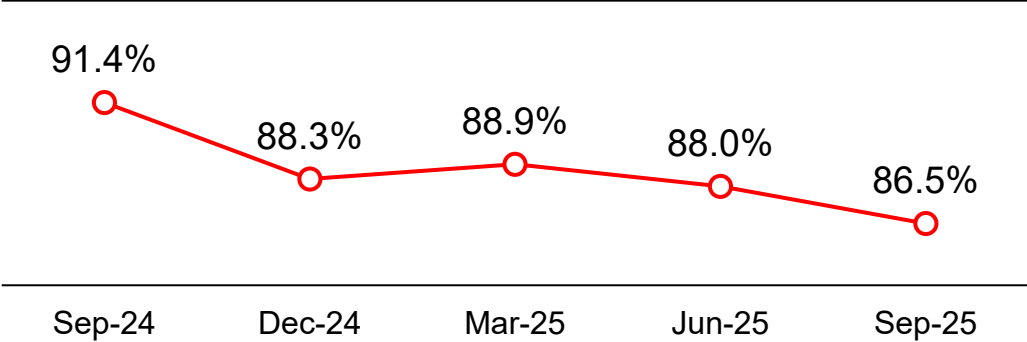


Gross Loans



(RM 'bil)	30 Sep-25	QoQ	YoY
Consumer Banking	240.6	0.8%	3.7%
Commercial Banking	76.2	(0.1%)	4.2%
Wholesale Banking	128.3	(2.1%)	(0.7%)
CIMB Digital Assets and Others	3.1	6.9%	14.8%
Total	448.2	(0.2%)	2.6%
Total on constant currency basis		0.3%	3.3%

Loans-to-Deposit Ratio

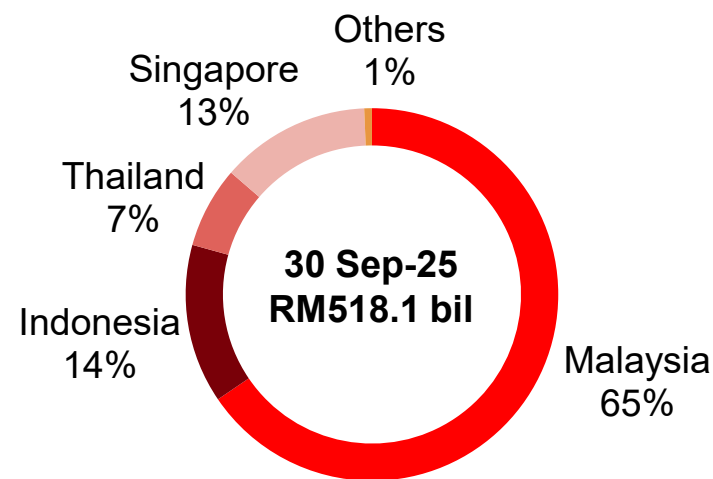


Notes: ~ Group figures on constant currency basis
^ In local currency
Based on geographical location of counterparty
* Including Cambodia, Vietnam and Philippines

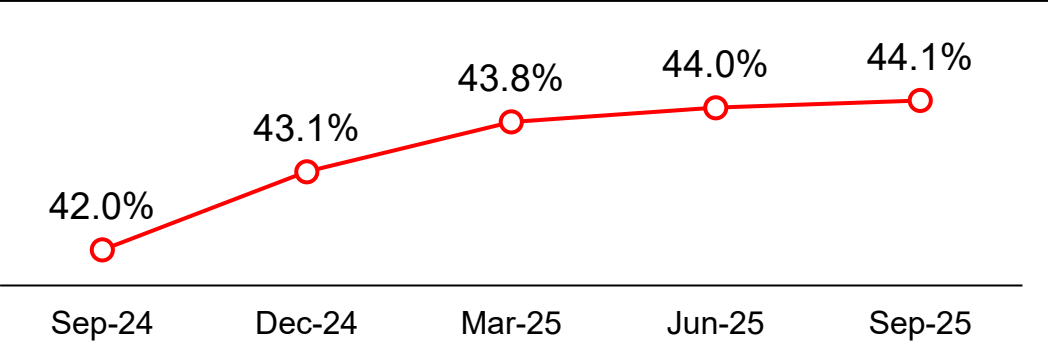
Loan Growth by Country (YoY)

Country	(%)	Country	(%)
Group~	3.3	Singapore	10.6
Malaysia	2.5	Thailand^	(3.4)
Indonesia^	4.6	Others*	1.8

Deposits



CASA Ratio



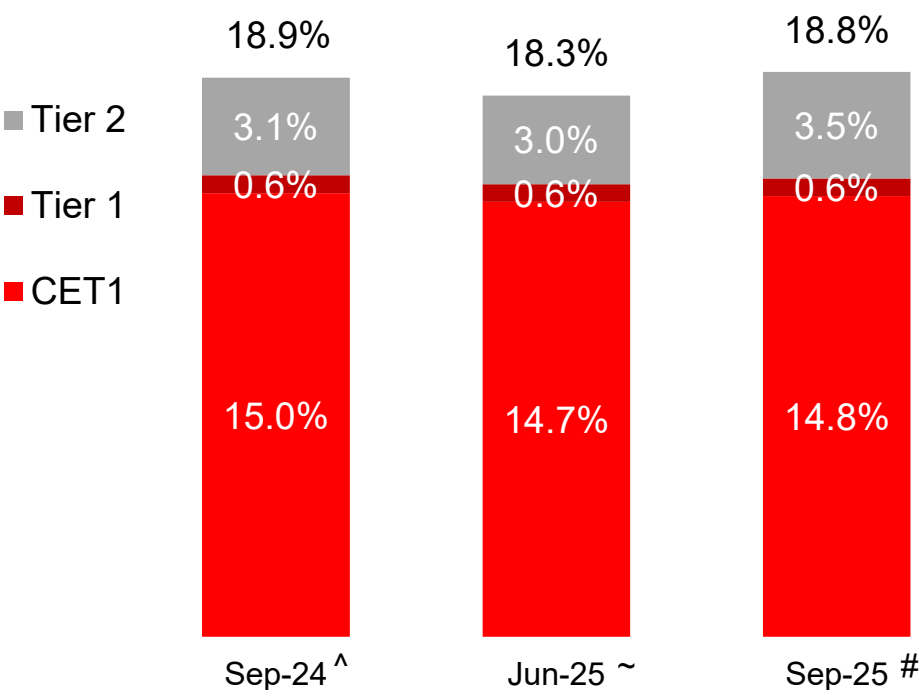
Notes: ~ Group figures on constant currency basis
 ^ In local currency
 * Including Cambodia, Vietnam and Philippines

(RM 'bil)	30 Sep-25	QoQ	YoY
Consumer Banking	226.5	0.5%	3.1%
Commercial Banking	96.4	2.9%	7.0%
Wholesale Banking	191.3	3.1%	16.4%
CIMB Digital Assets and Others	3.9	(33.9%)	(7.1%)
Total	518.1	1.5%	8.3%
Total on constant currency basis		2.0%	9.1%
Total CASA	228.7	1.7%	13.9%

Growth by Country (%)	Deposit	CASA	CASA Ratio		
			Sep-25	Jun-25	Sep-24
Malaysia	10.2	10.6	33.2	33.2	33.0
Indonesia^	8.6	10.6	67.9	69.0	66.7
Singapore^	0.9	17.0	56.9	54.2	49.0
Thailand^	15.3	48.0	75.7	76.8	59.0
Others*	20.8	26.6	-	-	-
Group~	9.1	15.3	44.1	44.0	42.0

Capital and Liquidity Management

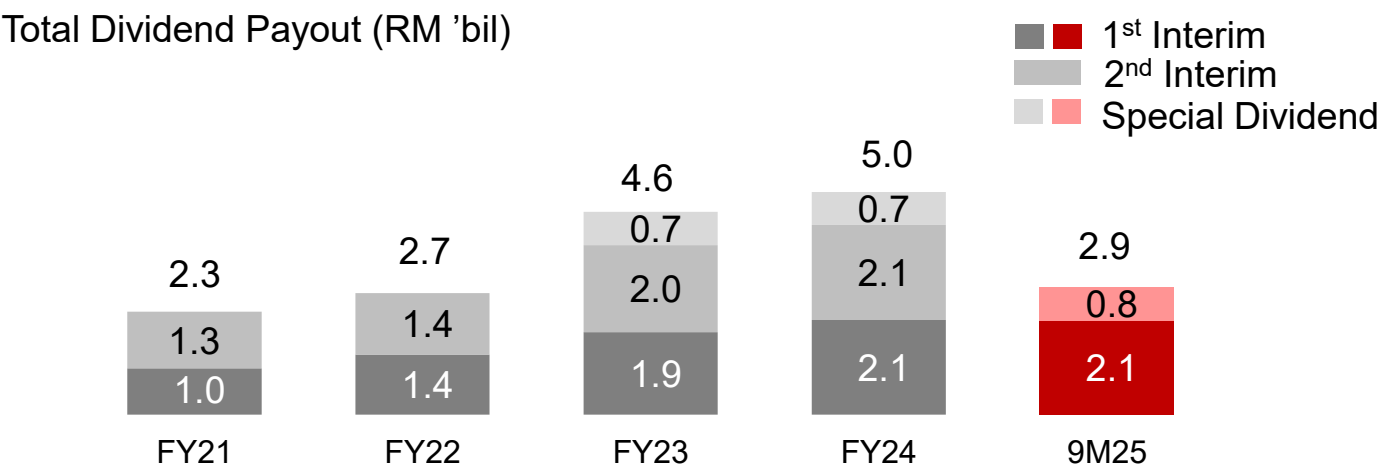
Capital Adequacy



Liquidity Coverage Ratios

(%)	Sep-25	Jun-25	Sep-24
CIMB Bank*	145	146	131
CIMB Islamic*	143	127	146
CIMB Niaga	201	206	254
CIMB Thai	180	179	135

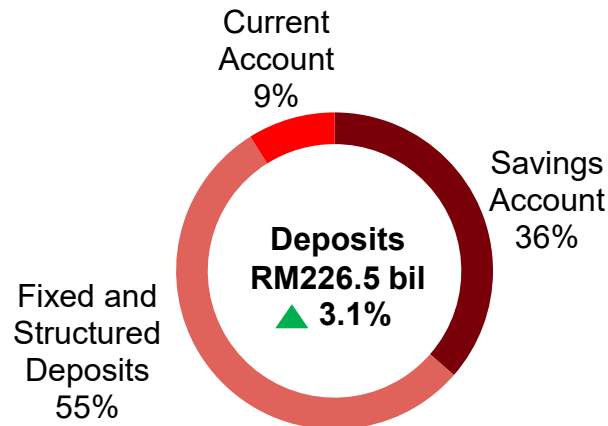
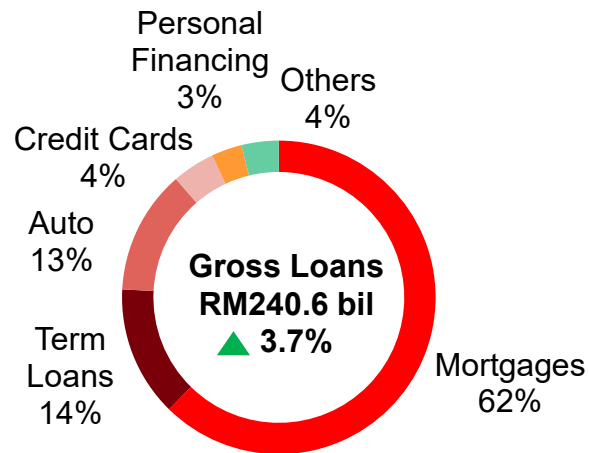
3Q25 Special Dividend part of up to RM2 bil capital return⁺



Notes:
 ^ Post CIMBGH's FY24 First Interim Dividend and Special Dividend
 ~ Post CIMBGH's FY25 First Interim Dividend
 # Post CIMBGH's FY25 First Interim and Special Dividend
 * Average LCR in line with standardised disclosure requirement in Bank Negara Malaysia's Policy Document issued on 15 Oct-24
 + CIMBGH announced an intention of up to RM2 bil capital return by end-2027, subject to market conditions and regulatory approvals

Consumer Banking

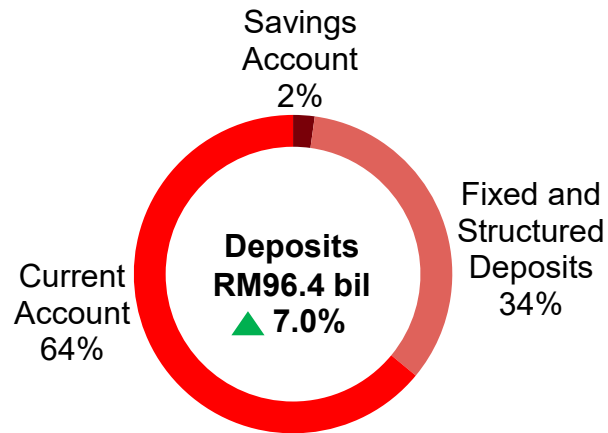
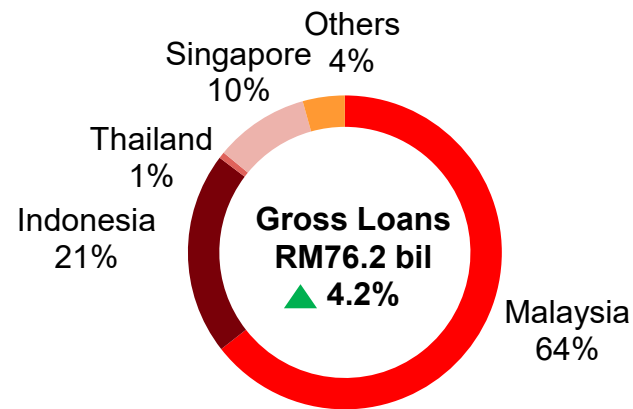
(RM 'mil)	3Q25	QoQ	9M25	YoY
Operating income	2,357	5.9%	6,854	(2.3%)
Overhead expenses	(1,249)	1.2%	(3,765)	(3.0%)
PPOP	1,108	11.8%	3,089	(1.4%)
(Provisions) / Writeback	(425)	63.5%	(900)	24.3%
Share of JV / Associates	2	(>100%)	(10)	25.0%
PBT	685	(4.6%)	2,179	(9.3%)



- 3Q24 underlying performance solid with strong fee income growth; PBT was 4.6% lower QoQ due to higher provisions mainly from the absence of model writeback in Indonesia
- PBT was 9.3% lower YoY from a combination of NIM pressure and increased provisions due to timing of overlay reallocation
- Consumer loans +3.7% YoY (+4.1% on constant currency basis) from all core markets, with deposits +3.1% YoY largely attributed to Malaysia and Thailand

Commercial Banking

(RM 'mil)	3Q25	QoQ	9M25	YoY
Operating income	1,014	(3.2%)	3,066	(1.1%)
Overhead expenses	(510)	(2.3%)	(1,563)	1.6%
PPOP	504	(4.0%)	1,503	(3.8%)
(Provisions) / Writeback	(68)	>100%	(146)	>100%
Share of JV / Associates	0	-	0	-
PBT	436	(11.7%)	1,357	(10.0%)

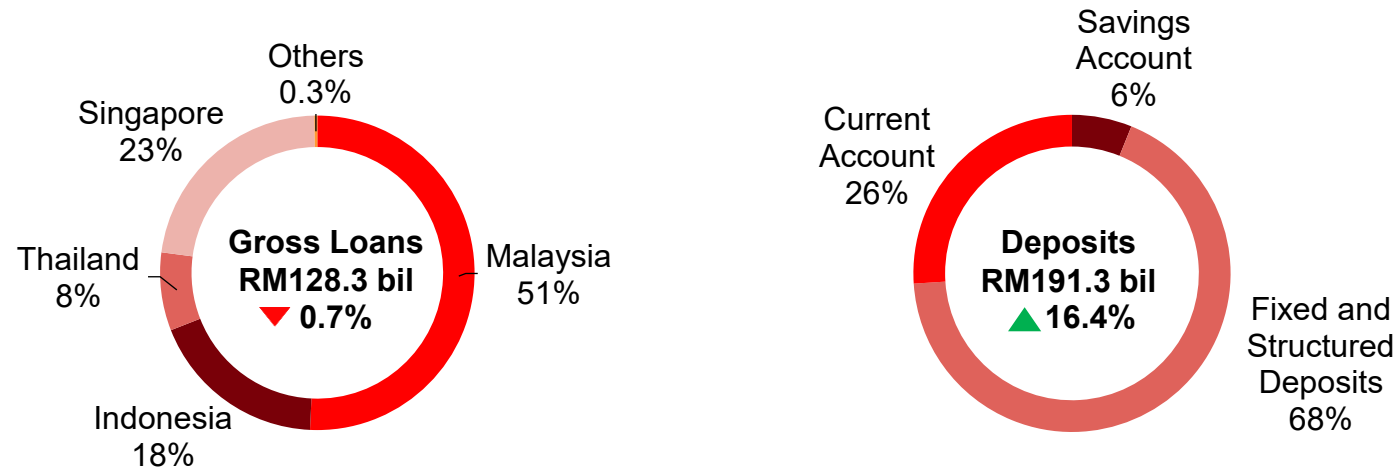


- 3Q25 PBT -11.7% QoQ attributed to a 18.7% decline in NOII from lower gains on NPL sales, coupled with higher provisions in Indonesia
- 9M25 PBT fell 10.0% YoY from lower NII of 2.1% due to weaker NIM, as well as higher provisions due to overlays
- Commercial loans grew 4.2% YoY (+5.7% YoY on constant currency basis), with deposits +7.0% YoY (+8.3% on constant currency basis) from Malaysia, Indonesia and Singapore

Wholesale Banking

(RM 'mil)	3Q25	QoQ	9M25	YoY
Operating income	1,736	11.4%	4,837	(0.8%)
Overhead expenses	(578)	(2.0%)	(1,752)	(4.4%)
PPOP	1,158	19.6%	3,085	1.4%
(Provisions) / Writeback	318	(>100%)	406	(>100%)
Share of JV / Associates	0	-	0	-
PBT	1,476	51.1%	3,491	15.7%

- Strong Wholesale PBT, jumped 51.1% QoQ and 15.7% YoY on a combination of good revenue momentum (on the back of a solid Treasury & Markets performance), lower opex and higher writebacks
- Higher ECL writeback QoQ and YoY from Corporate Malaysia
- Loans were 0.7% lower YoY from Malaysia and Thailand. Wholesale deposits grew 16.4% from Thailand, Malaysia and Indonesia



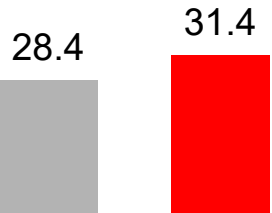
CIMB Digital Assets & Group Funding

(RM 'mil)	3Q25	QoQ	9M25	YoY
Operating income	840	8.8%	2,291	15.5%
Overhead expenses	(454)	>100%	(842)	55.1%
PPOP	386	(31.9%)	1,449	0.6%
(Provisions) / Writeback	(156)	27.9%	(406)	18.7%
Share of JV / Associates	15	7.1%	47	>100%
PBT	245	(46.6%)	1,090	(1.6%)

Touch n' Go Digital

Total Registered Users (mil)

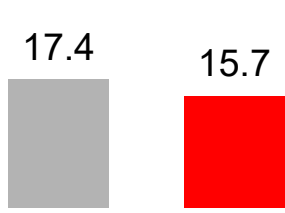
+10.6% YoY



Sep-24 Sep-25

Annual Transacting Users (mil)

-9.8% YoY

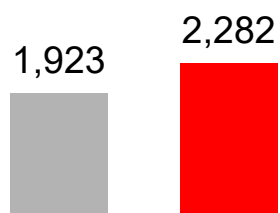


Sep-24 Sep-25

CIMB Philippines

Deposits Balance (RM'mil)

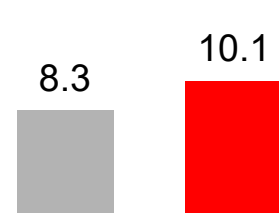
+18.7% YoY



Sep-24 Sep-25

No. of Customers (mil)

+21.7% YoY



Sep-24 Sep-25

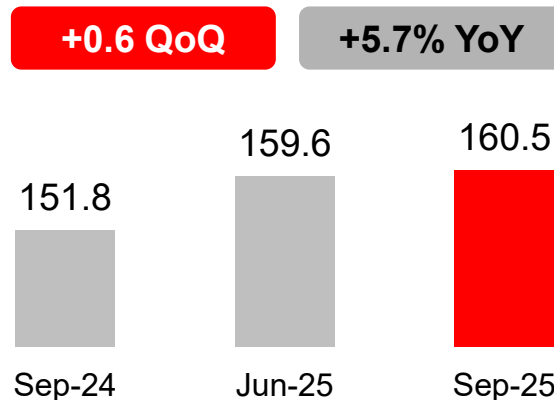
- PBT lower 46.6% QoQ and 1.6% YoY from higher bonus accruals and provisions. However, TNGD remains profitable
- Higher provisions largely from CIMB Philippines
- CIMB Philippines grew to 10.1 mil customers as at Sep-25 (+21.7% YoY) with a deposit book of RM2.28 bil (+18.7% YoY)
- TNGD's ATU stood at 15.7 mil while the number of registered users +10.6% YoY to 31.4 mil as at Sep-25. GO+ investors reached 4.4 mil with total AUM of RM1.6 bil as at Sep-25

CIMB Islamic

(RM 'mil)	3Q25	QoQ	9M25	YoY
Operating income	1,202	5.2%	3,462	8.0%
Overhead expenses	(359)	(6.3%)	(1,127)	4.6%
PPOP	843	10.9%	2,335	9.6%
(Provisions) / Writeback	(195)	>100%	(350)	0.3%
Share of JV / Associates	0	-	1	-
PBT	648	(16.3%)	1,986	11.4%

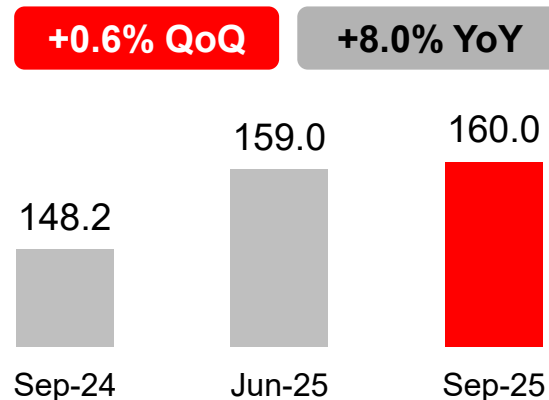
Islamic Financing

(RM 'mil)



Islamic Deposits ~

(RM 'mil)



- PBT declined 16.3% QoQ due to the absence of writebacks; +11.4% YoY from revenue growth
- NFI -0.6% QoQ from the effect of rate cuts whilst +2.1% YoY driven by higher financing growth
- NOFI expanded 28.5% QoQ and 37.3% YoY from higher fee & commission and Trading & FX income
- Financing rose by 5.7% YoY and deposits grew 8.0% YoY. CIMB Islamic remains #2 in Malaysia by total Islamic assets, deposits and financing

Note: ~ Including investment accounts

2025 Outlook

- **Maintain FY25 guidance** across all metrics
- Our **diversified portfolio** and **disciplined F30 execution** continue to ensure **resilient performance** despite macro headwinds and persistent rate cuts
- In the short-term, we expect **FX to remain a headwind**
- Interest rate cuts likely to be tapering off and as a result we **expect NIMs to stabilise**
- While it may take some time for the dust to settle in the new world order, we remain **committed to investing in our business for the long term**

Indicator	9M25	FY25 Guidance
ROE	11.3%	11.0-11.5%
Asset and Loan Growth*	5.0% 3.3%	5-7%
CIR	46.5%	<46.7%
Loan Loss Charge	33 bps	25-35 bps
CET1 (CIMB Group)	14.8%	≥14.0%

*Note: * On constant currency basis*

Thank you

A large, solid red arrow points from the left side of the frame towards the right. The arrow is composed of two diagonal lines meeting at a point on the right. The text 'Thank you' is written in a bold, white, sans-serif font, positioned in the upper-left quadrant of the image, overlapping the red arrow.

Appendices

A large red arrow pointing right, with the word 'Appendices' written in white text inside it. The arrow is a solid red shape with a white outline, and the text is in a bold, white, sans-serif font.

Earnings Summary

(RM 'mil)	3Q25	2Q25	QoQ	9M25	9M24	YoY	3Q24	YoY
Net interest income	3,819	3,833	(0.4%)	11,471	11,581	(0.9%)	3,930	(2.8%)
Non-interest income	2,128	1,769	20.3%	5,577	5,392	3.4%	1,812	17.4%
Operating income	5,947	5,602	6.2%	17,048	16,973	0.4%	5,742	3.6%
Overhead expenses	(2,791)	(2,551)	9.4%	(7,922)	(7,796)	1.6%	(2,671)	4.5%
PPOP	3,156	3,051	3.4%	9,126	9,177	(0.6%)	3,071	2.8%
Loan impairment	(434)	(408)	6.4%	(1,130)	(970)	16.5%	(250)	73.6%
Other provisions	103	4	>100%	84	(175)	n.a.	(93)	n.a.
Share of JV / Associates	17	1	>100%	37	2	>100%	3	>100%
PBT	2,842	2,648	7.3%	8,117	8,034	1.0%	2,731	4.1%
Net profit	2,078	1,889	10.0%	5,940	5,928	0.2%	2,031	2.3%
EPS (sen)	19.3	17.6	9.7%	55.3	55.5	(0.4%)	19.0	1.6%
ROE (Annualised)	11.8%	10.9%	90bps	11.3%	11.7%	(40bps)	12.0%	(20bps)

Key Ratios

(%)	3Q25	2Q25	QoQ	9M25	9M24	YoY	3Q24	YoY
ROE ~	11.8	10.9	▲	11.3	11.7	▼	12.0	▼
NIM ~*	2.08	2.15	▼	2.13	2.21	▼	2.24	▼
NIM banking book ~*	2.55	2.64	▼	2.62	2.74	▼	2.74	▼
Non-interest income / total income	35.8	31.6	▲	32.7	31.8	▲	31.6	▲
Cost to income	46.9	45.5	▲	46.5	45.9	▲	46.5	▲
Allowance coverage (including regulatory reserve)	125.2	120.6	▲	102.8	120.7	▼	120.7	▲
Allowance coverage (excluding regulatory reserve)	102.8	100.7	▲	102.8	102.6	▲	102.6	▲
Loan loss charge ~	0.40	0.32	▲	0.33	0.25	▲	0.18	▲
Gross impaired loans ratio	1.9	2.1	▼	1.9	2.3	▼	2.3	▼
Net impaired loans ratio (Net of IA and PA)	(0.1)	(0.0)	▼	(0.1)	(0.1)	=	(0.1)	=
ROA ~	1.07	0.98	▲	1.03	1.07	▼	1.09	▼
Book value per share (RM)	6.53	6.54	▼	6.53	6.23	▲	6.23	▲
Loan to Deposit (LDR)	86.5	88.0	▼	86.5	91.4	▼	91.4	▼
CASA ratio	44.1	44.0	▲	44.1	42.0	▲	42.0	▲

Notes: ~ Annualised
* Daily Average

NOII breakdown

(RM 'mil)	3Q25	2Q25	QoQ	9M25	9M24	YoY
Fee & commission	733	694	5.6%	2,151	2,088	3.0%
Brokerage	15	9	66.7%	34	35	(2.9%)
Asset management and security services	6	3	100.0%	14	16	(12.5%)
Trading & FX	1,159	931	24.5%	3,018	2,927	3.1%
Dividend income	27	21	28.6%	60	106	(43.4%)
Other income	188	111	69.4%	300	220	36.4%
Total	2,128	1,769	20.3%	5,577	5,392	3.4%

PBT by Segments

PBT (RM 'mil)	3Q25	2Q25	QoQ	9M25	9M24	YoY
Consumer Banking (28.3%)	685	718	(4.6%)	2,179	2,402	(9.3%)
Commercial Banking (17.5%)	436	494	(11.7%)	1,357	1,508	(10.0%)
Wholesale Banking (38.2%)	1,476	977	51.1%	3,491	3,016	15.7%
Corporate Banking (19.3%)	844	476	77.3%	1,861	1,631	14.1%
Treasury & Markets ~ (17.6%)	566	464	22.0%	1,498	1,263	18.6%
Investment Banking + (1.3%)	66	37	78.4%	132	122	8.2%
CIMB Digital Assets & Group Funding# (16.0%)	245	459	(46.6%)	1,090	1,108	(1.6%)
PBT	2,842	2,648	7.3%	8,117	8,034	1.0%

Notes: ~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

Including asset management, strategic investments, capital investments in fixed income securities and investment in Group's proprietary capital

PBT by Segment and Country

Consumer Banking	3Q25	2Q25	QoQ	9M25	9M24	YoY
Malaysia (RM 'mil)	512	500	2.4%	1,495	1,604	(6.8%)
Indonesia (IDR 'bil)	556	784	(29.1%)	2,159	2,410	(10.4%)
Thailand (THB 'mil)	(38)	(477)	92.0%	(296)	(535)	44.7%
Singapore (SGD 'mil)	8	21	(61.9%)	38	39	(2.6%)
Others * (RM 'mil)	8	9	(11.1%)	28	27	3.7%
PBT (RM 'mil)	685	718	(4.6%)	2,179	2,402	(9.3%)
Commercial Banking	3Q25	2Q25	QoQ	9M25	9M24	YoY
Malaysia (RM 'mil)	316	305	3.6%	874	1,033	(15.4%)
Indonesia (IDR 'bil)	122	330	(63.0%)	666	577	15.4%
Thailand (THB 'mil)	(21)	(4)	(>100%)	15	21	(28.6%)
Singapore (SGD 'mil)	22	23	(4.3%)	74	76	(2.6%)
Others * (RM 'mil)	22	23	(4.3%)	61	39	56.4%
PBT (RM 'mil)	436	494	(11.7%)	1,357	1,508	(10.0%)
Wholesale Banking	3Q25	2Q25	QoQ	9M25	9M24	YoY
Malaysia (RM 'mil)	891	596	49.5%	2,001	1,404	42.5%
Indonesia (IDR 'bil)	1,113	773	44.0%	2,772	2,592	6.9%
Thailand (THB 'mil)	825	414	99.3%	1,839	1,727	6.5%
Singapore (SGD 'mil)	55	35	57.1%	150	175	(14.3%)
Others * (RM 'mil)	8	9	(11.1%)	24	23	4.3%
PBT (RM 'mil)	1,476	977	51.1%	3,491	3,016	15.7%

Note: * Includes Cambodia, Vietnam and Philippines

Consumer Banking Key Highlights

Malaysia	QoQ	YoY
Consumer Gross Loans	1.2%	3.8%
Mortgages	1.0%	3.9%
Wealth	(0.7%)	(5.5%)
Auto	2.3%	6.1%
Credit cards	2.0%	8.9%
Consumer Deposits	1.1%	5.7%
CASA	0.2%	1.9%
Fixed & structured deposits	1.6%	7.5%

Thailand ^	QoQ	YoY
Consumer Gross Loans	(0.8%)	0.2%
Mortgages	0.3%	2.6%
Auto	(4.8%)	(8.2%)
Consumer Deposits	1.8%	8.5%
CASA	1.1%	38.4%
Fixed & structured deposits	4.0%	(34.0%)

Indonesia ^	QoQ	YoY
Consumer Gross Loans	0.4%	4.3%
Mortgages	0.5%	(1.1%)
Auto	0.3%	18.8%
Credit cards	(2.1%)	(2.1%)
Consumer Deposits	0.4%	(0.1%)
CASA	2.1%	4.8%
Fixed & structured deposits	(3.2%)	(9.3%)

Singapore ^	QoQ	YoY
Consumer Gross Loans	3.0%	13.8%
Mortgages	(0.5%)	8.2%
Wealth	6.8%	20.2%
Credit cards	2.5%	4.4%
Consumer Deposits	0.8%	(1.9%)
CASA	10.6%	20.3%
Fixed & structured deposits	(9.4%)	(20.4%)

Note: ^ On constant currency basis

CIMB Niaga: Earnings Summary



(IDR 'bil)	3Q25	2Q25	QoQ	9M25	9M24	YoY
Net interest income	3,455	3,305	4.5%	10,078	10,008	0.7%
Non interest income	1,810	1,450	24.8%	4,682	4,376	7.0%
Operating income	5,264	4,755	10.7%	14,761	14,384	2.6%
Overhead expenses	(2,220)	(2,141)	3.7%	(6,544)	(6,275)	4.3%
PPOP	3,044	2,613	16.5%	8,216	8,109	1.3%
Provisions	(735)	(422)	74.2%	(1,473)	(1,475)	(0.2%)
PBT	2,310	2,191	5.4%	6,744	6,634	1.7%
Net Profit	1,814	1,650	9.9%	5,269	5,133	2.6%
EPS (Reported)	72.14	65.63	9.9%	209.57	204.34	2.6%
PBT (RM 'mil)	596	571	4.4%	1,778	1,939	(8.3%)
Net profit (RM 'mil)	468	429	9.1%	1,389	1,500	(7.4%)
ROE (Annualised)	13.6%	13.1%	50bps	13.5%	14.6%	(110bps)

Note: As per CIMB Niaga 3Q25 Analyst Presentation

CIMB Niaga: Key Ratios



(Consolidated, %)	3Q25	2Q25	QoQ	9M25	9M24	YoY
ROE ^	13.6	13.1	▲	13.5	14.6	▼
NIM ^	4.08	3.93	▲	4.0	4.2	▼
Cost to Income	42.2	45.0	▼	44.3	43.6	▲
Loan Loss Coverage #	199.9	233.9	▼	199.9	260.1	▼
Allowance Coverage	113.6	110.7	▲	113.6	116.1	▼
Loan Loss Charge ^	1.28	0.84	▲	0.86	0.88	▼
Gross Impaired Loans Ratio	3.4	3.9	▼	3.4	4.4	▼
Gross NPL (BI Definition) #	2.0	1.9	▲	2.0	2.0	=
ROA ^	2.0	1.8	▲	2.0	2.0	=
Loan to Deposit (LDR)	81.1	87.3	▼	81.1	84.3	▼
CAR	24.7	24.0	▲	24.7	23.4	▲
CASA ratio	67.9	69.0	▼	67.9	66.7	▲

Notes: As per CIMB Niaga 3Q25 Analyst Presentation

Based on BI definition

^ Annualised and monthly average

CIMB Thai: Earnings Summary



Before GAAP Adjustments (THB 'mil)	3Q25	2Q25	QoQ	9M25	9M24	YoY
Net interest income	2,061	1,895	8.8%	6,155	7,249	(15.1%)
Non interest income	1,708	1,302	31.2%	4,395	3,537	24.3%
Operating income	3,769	3,197	17.9%	10,549	10,786	(2.2%)
Overhead expenses	(1,771)	(1,824)	(2.9%)	(5,301)	(6,575)	(19.4%)
PPOP	1,998	1,373	45.5%	5,248	4,211	24.6%
Provisions	(978)	(1,153)	(15.2%)	(2,959)	(1,856)	59.5%
PBT	1,021	220	>100%	2,289	2,355	(2.8%)
Net Profit	818	175	>100%	1,830	1,890	(3.2%)
EPS (THB)	0.02	0.01	>100%	0.05	0.05	(3.2%)
Net Profit (RM 'mil) ~	107	23	>100%	239	245	(2.5%)
PBT (RM 'mil) *	134	29	>100%	301	276	9.1%
Net profit (RM 'mil) *	107	23	>100%	241	222	8.7%
ROE (Annualised)	6.3%	1.4%	490bps	4.8%	5.2%	(40bps)

Notes: ~ Local GAAP

* After GAAP and MFRS 139 adjustments

CIMB Thai: Key Ratios

(Consolidated, %)	3Q25	2Q25	QoQ	9M25	9M24	YoY
ROE ^	6.3	1.4	▲	4.8	5.2	▼
NIM ^	1.86	1.72	▲	1.88	2.27	▼
Cost to Income	47.0	57.0	▼	50.2	61.0	▼
Loan Loss Coverage **	158.1	155.9	▲	158.1	138.8	▲
Loan Loss Charge ^	1.6	1.9	▼	1.6	1.0	▲
Gross NPL ratio **	2.6	2.6	=	2.6	2.5	▲
ROA	0.6	0.1	▲	0.5	0.5	=
Loan to Deposit	80.1	81.5	▼	80.1	95.9	▼
Modified LDR ***	77.2	79.3	▼	77.2	79.5	▼
CAR *	21.2	21.2	=	21.2	18.9	▲
CASA ratio #	75.7	76.9	▼	75.7	59.0	▲

Notes: * Bank Only

** Excluding STAMC

*** (Loan + MM) / (Deposit + MM + BE + S/T debenture + structured debenture)

^ Annualised

Fixed deposit receipt call reclassified as savings from fixed deposits

Sustainability Highlights

Directing capital to growing green infrastructure and agriculture, enhancing resilience and earning global recognition

Performance on Indices



#1 globally among
400 Financial
Institutions
#2 in inclusive
finance

MSCI
ESG RATINGS



CCC B BB BBB A AA **AAA**

Up from AA previously

88th
percentile

S&P Global

Corporate Sustainability
Assessment (CSA)



ESG Risk Rating:
20.0

Lower score indicates lower risk

Sustainable Finance



Facilitated **RM 5.2 billion** SDG
Sukuk to fund a 665km electrified
railway



Sole Principal Adviser, Lead Arranger,
Sole Lead Manager, Shariah Adviser
for **SD Guthrie's RM 2.1 billion**
sustainability-linked sukuk



Financed the EV
ecosystem: Financed
manufacturing components
dedicated for electric vehicles



Formed the SME Resilience
Circle with CrediLinq, KPay,
Singlife



Co-arranged **Johor Plantations**
Group's RM 1.3 billion
sustainability-linked sukuk, the **first**
in Malaysia's plantation sector



MoU with Malaysian
Investment Development
Authority for sustainable
investments



Launched GreenBizReady
to build SME ESG capacity and
access to green finance



Launched Sustainability360
ESG Advisory Programme

Nature, Economic Empowerment, Human Rights



Published "**Banking on Nature: Advancing our**
Nature Journey", the first Malaysian bank to publish a
comprehensive Nature and Biodiversity Report based on
TNFD. Scan the QR for our report



Conducted **first Human Rights Saliency**
Assessment by country and sector





Launched Kita Bagi Jadi Komuniti, our platform
dedicated to economic empowerment, education and
enabling communities to thrive





Invited to be a **founding member** of **Malaysia Carbon**
Markets Association and **MSPO Impact Alliance**

IB Market Share and Ranking (1)

	9M25		9M24	
	Market Share	Rank	Market Share	Rank
DCM Domestic Sukuk	25.1%	2	31.6%	1
	25.5%	2	33.7%	1
M&A	7.4%	4	31.3%	3
Syndication ^	2.8%	9	11.5%	3
IPO	-	-	10.3%	3
ECM	14.9%	2	25.9%	1

	9M25		9M24	
	Market Share	Rank	Market Share	Rank
DCM	8.1%	7	10.2%	5
M&A	-	-	-	-
Syndication ^	-	-	-	-
IPO	-	-	-	-
ECM	-	-	-	-

	9M25		9M24	
	Market Share	Rank	Market Share	Rank
DCM	5.3%	8	5.0%	8
M&A	21.9%	1	-	-
Syndication ^	2.5%	13	2.1%	13
IPO	6.7%	5	-	-
ECM	6.7%	5	-	-

	9M25		9M24	
	Market Share	Rank	Market Share	Rank
DCM	1.4%	8	1.0%	12
M&A	-	-	-	-
Syndication ^	2.1%	13	0.8%	21
IPO	-	-	-	-
ECM	0.1%	19	-	-

IB Market Share and Ranking (2)

ASEAN	9M25		9M24	
	Market Share	Rank	Market Share	Rank
DCM	11.5%	1	12.8%	1
M&A	7.1%	4	6.0%	13
Syndication ^	2.0%	14	1.7%	15
IPO	1.6%	20	4.3%	9
ECM	5.0%	6	12.2%	2

Asia (ex-Japan) *	9M25		9M24	
	Market Share	Rank	Market Share	Rank
DCM	0.5%	46	0.5%	46
M&A	0.8%	22	1.2%	23
Syndication ^	0.8%	35	0.5%	45
IPO	0.2%	79	0.6%	43
ECM	0.3%	45	1.0%	20

Global	9M25		9M24	
	Market Share	Rank	Market Share	Rank
Sukuk	5.5%	3	5.9%	3

Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data

Note: ^ Mandated lead arranger

* Excluding A-Share