

**CIMB records PBT of RM8.12 billion with 11.3% ROE for 9M25**

*Declares special dividends of up to RM760.2 million as part of an up to RM2 billion capital return to shareholders over the next 2 years*

Friday, 28 November 2025

*for immediate release*

**Kuala Lumpur:** CIMB Group Holdings Berhad (“CIMB” or “the Group”) delivered a resilient financial performance for the nine months ended 30 September 2025 (“9M25”) with profit before tax (“PBT”) of RM8.12 billion and an annualised return on average equity (“ROE”) of 11.3%, driven by disciplined execution of its Forward30 strategy, notwithstanding macroeconomic headwinds and persistent rate cuts. Earnings per share (“EPS”) was 55.3 sen.

**Robust Third Quarter**

Underpinned by a strong 3Q25 with solid growth across key metrics, PBT grew by 7.3% to RM2.84 billion, while net profit rose 10% to RM2.08 billion, lifting the Group’s nine-month net profit to RM5.94 billion.

Operating income grew by 6.2% QoQ, underpinned by strong non-interest income (“NOI”) of RM2.13 billion, up 20.3% QoQ. Net interest income (“NII”) remained stable at RM3.82 billion despite a series of rate cuts in Malaysia, Indonesia, Singapore and Thailand. Group net interest margin (“NIM”) was resilient at 2.08% driven by strategic repricing and proactive capital management from previous quarters which mitigated the impact of persistent rate cuts.

**Capital Strength**

Capital remained healthy with Common Equity Tier 1 (“CET1”) ratio improving about 10bps QoQ to 14.8% as at end Sep-25, well within the Group’s FY25 target. Given CIMB’s strengthened capital position, the Group has announced an intention of returning up to RM2 billion of capital to shareholders by end-2027, which will be executed via special dividends and/or share buybacks subject to market conditions and regulatory approvals. As part of the capital return, the Group is announcing special dividends of up to RM760.2 million, or 7.0 sen per share which will be disbursed to shareholders on 24 December 2025. This will be on top of the regular dividends paid by the Group.

**Strong CASA and Asset Growth**

On a constant currency basis, total deposits and current account saving account (“CASA”) balances grew by 9.1% to RM518.1 billion and 15.3% YoY respectively increasing the Group’s CASA ratio to 44.1% as at Sep-25. This is attributable to the Group’s Forward30

cash strategy which successfully cushioned NIM compression this year as a result of the persistent rate cuts. Gross loans expanded 3.3% YoY to RM448.2 billion and assets grew 5.1% YoY to RM778.5 billion.

### **Operational Discipline**

For 9M25, operating expenses grew at a disciplined 1.6% YoY which led to a cost-to-income ratio ("CIR") of 46.5% but not at the expense of investments in technology and operational resilience. Pre-provisioning operating profit ("PPOP") remained stable YoY at RM9.13 billion.

### **Stable Asset Quality**

Asset quality remained stable, supported by continued corporate recoveries in 3Q25 as total provisions declined to RM330 million, reflecting stable credit performance across key portfolios. Loan loss charge ("LLC") normalised to 33bps, within the Group's full-year guidance. Gross impaired loans ("GIL") ratio improved to 1.9% and allowance coverage improved to 102.8% as at Sep-25.

### **Advancing Forward30 Strategic Plan**

The resilient financial performance reflects the Group's continued commitment to execute its Forward30 strategy, focused on the 4Cs of Capital, Cash, Cross-sell and Capabilities. In 3Q25, the Group accelerated several bold digital-first initiatives, including CIMB OCTO Biz to empower SMEs to accelerate business expansion, and the management of the BUDI95 system through TNG Digital Sdn Bhd, reinforcing the Group's role as a responsible financial intermediary that expands economic participation and impact.

CIMB also entered the Panda Bond market with a landmark RMB3 billion 3-year issuance, making it the largest single tranche issuance by a Malaysian institution and the second largest from an ASEAN issuer. This milestone further strengthens the Group's role as a bridge between China and ASEAN, adding momentum to its effort in accelerating financial integration and promote cross-border investment and trade.

### **Improved MSCI ESG Rating**

On the sustainability front, the Group's MSCI ESG Rating was upgraded from AA to AAA, contributed by stronger disclosure in consumer protection and workforce management practices. The Group has also improved its S&P Corporate Sustainability Assessment 2025 score from 78 to 82. CIMB is ranked number 1 out of 400 financial institutions globally in the World Benchmarking Alliance 2025 Financial System Benchmark and number 2 globally in Inclusive Finance.

## Outlook

Novan Amirudin, Group Chief Executive Officer of CIMB Group said, “This capital return forms part of our Forward30 strategy to always be disciplined with capital and reflects the Group’s confidence in the long-term performance trajectory. With this, we are able to return capital to shareholders in a measured and responsible manner; while ensuring we remain well-positioned for future growth.”

“We continue to serve all customer segments from the individuals to MSMEs, to large corporates and governments across ASEAN. Our resilient performance this quarter underscores the strength of our diversified franchise, the trust of our customers, and the impact of our digital and operational enhancements driven under our Forward30 strategy. The momentum will carry through to anchor our ability to navigate a challenging macroeconomic landscape.”

“As we head into the final quarter of 2025, we remain optimistic in closing the year on a strong footing and meeting all our targets. Our diversified portfolio and disciplined execution will continue to ensure we remain resilient despite the macroeconomic headwinds and challenges. While it may take some time for the dust to settle with the new world order, we expect NIMs to stabilise and we will continue investing for long-term growth,” Novan concluded.

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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 RM79.0 billion as at 30 September 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 571 branches and over 33,000 employees as at 30 September 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 92.5% shareholder of Bank CIMB Niaga in Indonesia, and 94.8% shareholder of CIMB Thai in Thailand.

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