



Analyst Presentation 1Q26

CIMB Group Holdings

26 May 2026

GCEO Observations

Steady 1Q26 performance despite FX and geopolitical headwinds – with RM1.9bil net profit and 11.0% ROE

Financial Performance

(RM' bil)	1Q26	4Q25	QoQ	1Q25	YoY	YoY (ex-FX)
Operating Income	5.4	5.4	(0.2%) ¹	5.5	(1.6%)	+3.5%
NII	3.7	3.9	(5.0%)	3.8	(3.6%)	+1.4%
Assets	781.0	778.7	1.1%* ^{1C}	769.6	1.5%	Assets: 4.7%
Loans	455.1	452.9	1.3%*	450.1	1.1%	Loans: 4.3%
Deposit	525.3	524.4	0.9%*	506.4	3.7%	Deposit: 6.9%
CASA	227.3	224.1	2.5%*	221.8	2.5%	
NIM	2.08%	2.10%	-2bps ^{1B}	2.16%	-8bps	
NOII	1.7	1.5	11.9%	1.7	2.8%	+8.4%
Fee & Commission	0.70	0.67	4.0% ^{1A}	0.72	(4.0%)	
Trading & FX	0.97	0.82	17.5%	0.93	4.2%	
Opex	(2.6)	(2.7)	(5.5%) ²	(2.6)	(1.0%)	
Technology	(0.44)	(0.47)	(4.9%)	(0.44)	-	
Net profit	1.92	1.92	(0.2%)	1.97	(2.9%)	+1.7%
Asset quality						
Loan loss charge	31 bps	23 bps		26 bps		
GIL	1.7% ³	1.7%		2.2%		
Allowance coverage	101.8%	103.2%		102.4%		
Capital						
CET1	14.3% ⁴	14.3%		14.7%		
ROE	11.0%	10.9%		11.4%		

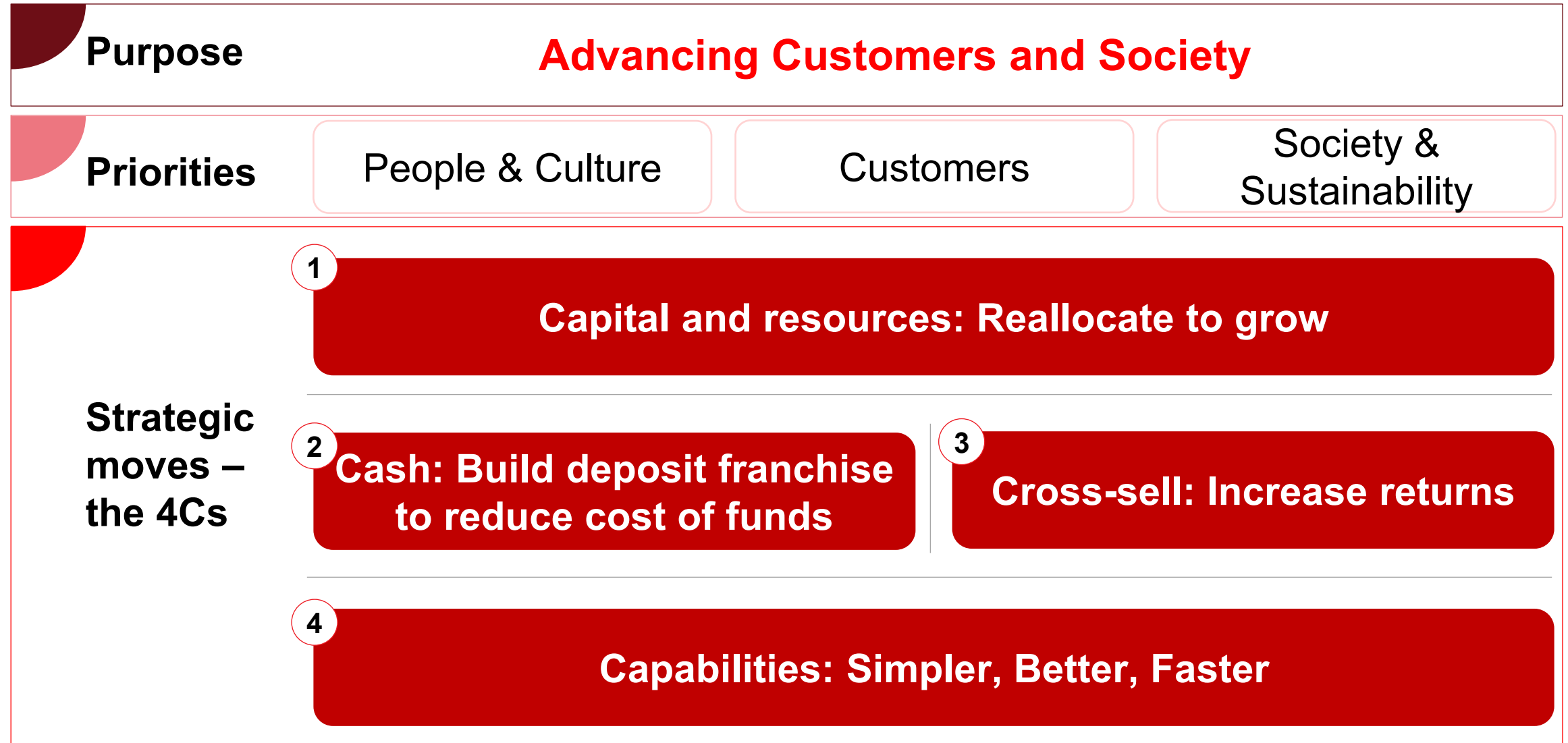
Remarks

- Operating income resilient** QoQ despite FX & geopolitical headwinds due to:
 - A** Strong quarterly NOII with fee income +4.0% QoQ, while trading & FX income +17.5% QoQ
 - B** NII declined due to NIM compression of 2bps, but MY (+1bp), SG (+12bps) and TH (+5bps) saw expansion. We are expecting NIM compression to bottom out. Pipeline remains strong
 - C** Asset and loan growth remain healthy at +1.1% and +1.3% QoQ* respectively, MY loans (+5.9%) and SG loans (+3.5%)
- Cost discipline** intact with Opex declining 5.5% QoQ. CIR improved to 47.2% from 49.9% in 4Q25. Tech CIR at 8.2%, within guidance
- Asset quality** remained strong with GIL unchanged at 1.7%. Limited direct exposure to Middle East, while we continue to assess potential second-order impacts
- CET1 robust at 14.3%**. We continue to be disciplined with capital allocation (e.g., Capital Return Programme & CIMB Thai Auto Loan Divestment) and not grow at all cost



Note: *On constant currency basis

Forward30: CIMB's 6-year strategic plan is on track



Forward30 4Cs strategic moves update (1/2)

Capital



Transformational change to win in Thailand:

- **Exit of non-core and sub-scale business**, i.e., Thai auto loan portfolio divestment
 - **Operating model** changes to sharpen business focus towards Wealth and Wholesale
- ▼
- Sale proceeds and capital released will be used to:
 - Repay high-cost funding in TH
 - Reallocate to grow the Wealth and Wholesale segments in TH
 - Return up to THB11 bil capital to the Group



Expanding Shariah-compliant investment options in Malaysia by piloting new Islamic capital market product under SC's FIKRALab, with Bursa Malaysia

Cash

Reduction in cost of funds

▼ 44bps YoY ▼ 7bps QoQ

Deposit (ex-FX)

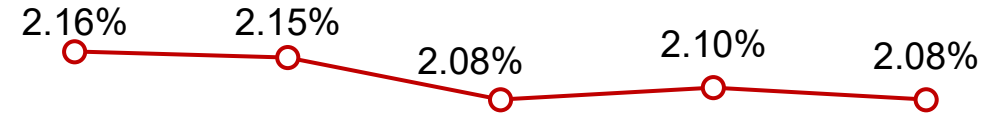
▲ 6.9% YoY ▲ 0.9% QoQ

LDR

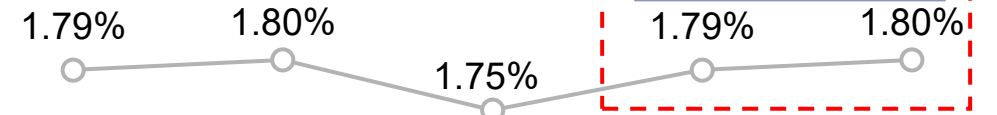
▼ 2.3% YoY

NIM compression bottoming out

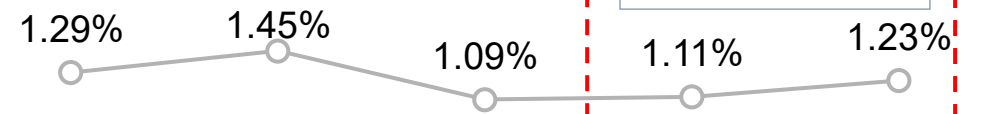
Group NIM



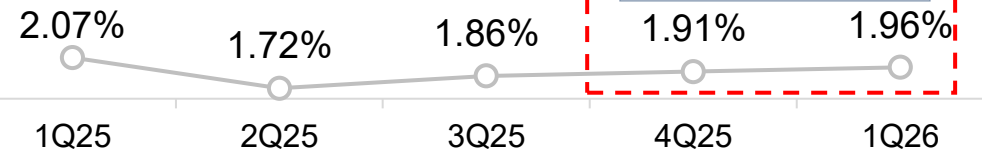
Malaysia NIM



Singapore NIM



Thailand NIM



Forward30 4Cs strategic moves update (2/2)

Cross-sell

Fee & commission income



4.0%
QoQ



4.0%
YoY

Treasury client sales



1.0%
QoQ



2.2%
YoY

Wealth¹ (AUM)



1.4%
QoQ



2.8%
YoY

No. of wealth customers¹



1.9%
QoQ



2.8%
YoY

Capabilities

Disciplined cost management

Overhead expenses



5.5%
QoQ



1.0%
YoY

Cost-to-income ratio



47.2%
1Q26

49.9%
4Q25

Technology CIR

8.2%
1Q26

Within guidance

Strategic partnership with Ant International



Jointly explore innovations in:

- Cross-border payments
- Treasury & liquidity management solutions



1. Includes Preferred and Private Banking customers

GCFSO Observations

Key Highlights

Group NIM

2.08%

-8bps YoY
-2bps QoQ

NOII/Total Income

31.9%

+130bps YoY
+340bps QoQ

Cost-to-Income

47.2%

+30bps YoY
-270bps QoQ

Profit Before Tax
(RM)

2,551 mil

-2.9% YoY
-0.5% QoQ

ROE

11.0%

-40bps YoY
+10bps QoQ

Total Assets
(RM)

781.0 bil

+4.7% YoY*
+1.1% QoQ*

Loan Loss Charge

31bps

+5bps YoY
+8bps QoQ

CET1

14.3%

+40bps YoY
Flat QoQ

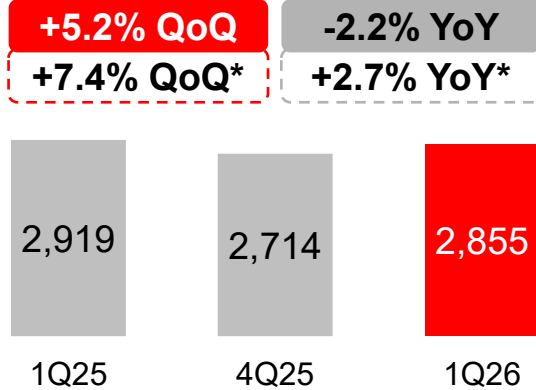


Note: * On constant currency basis

Key Business Highlights

Strong underlying performance

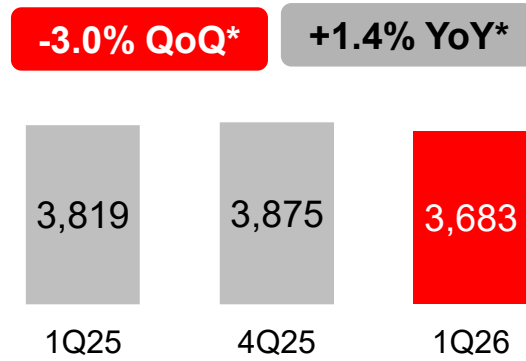
PPOP
(RM 'mil)



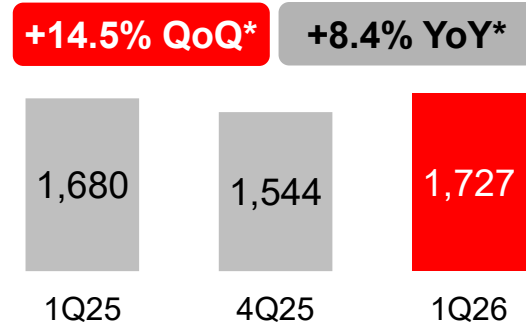
By country (Local currency)	Operating Income		PPOP	
	QoQ	YoY	QoQ	YoY
Malaysia	(1.7%)	1.5%	(4.4%)	Flat
Indonesia	10.5%	8.1%	23.8%	8.1%
Thailand	9.4%	(0.3%)	76.9%	(0.2%)
Singapore	10.1%	5.9%	37.7%	5.9%

Operating income growth remains steady on constant currency basis

NII
(RM 'mil)

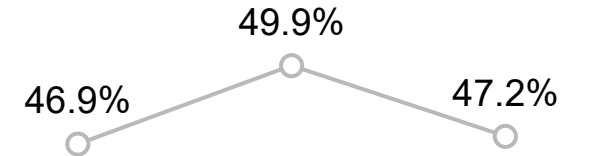


NOII
(RM 'mil)



Continued cost discipline

CIR



(RM 'mil)
Operating Expenses



Note: * On constant currency basis

PBT by Segment

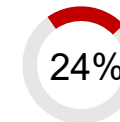
Consumer Banking



PBT	QoQ	YoY
RM605 mil	▼ 2.7%	▼ 23.0%

- Softer Consumer PBT due to continued competition driving lower NIMs and absence of writebacks in 1Q26. Underlying performance remains strong QoQ from robust wealth income and cost controls driving PPOP +12.2%

Commercial Banking



PBT	QoQ	YoY
RM604 mil	▲ 38.5%	▲ 38.2%

- Strong Commercial results underpinned by continued asset quality resilience with recoveries in Malaysia and Indonesia. Topline assisted by balance sheet management driving slight improvement in NIM

**1Q26
Group PBT
RM2,551 mil
▼ 2.9%**

Wholesale Banking



PBT	QoQ	YoY
RM932 mil	▼ 8.5%	▼ 10.0%

- Wholesale performance eased from absence of writebacks. Underlying business sustaining positive momentum as PPOP +26.2% QoQ from robust Treasury & Markets business

CIMB Digital Assets & Group Funding



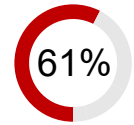
PBT	QoQ	YoY
RM410 mil	▼ 15.6%	▲ 11.1%

- CDA & Group Funding PBT expanded YoY from stronger TNGD performance; QoQ decline due to weaker Group Funding from lower investment gains & higher expenses. TNGD remains firmly profitable



PBT by Country

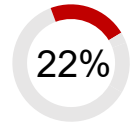
Malaysia



PBT	QoQ	YoY
RM1,519 mil	▼ 5.7%	▲ 1.1%

- Malaysia financial performance supported by resilient NIM and sound asset quality. However, QoQ decline due to absence of lumpy other income

Indonesia

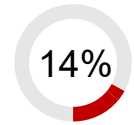


PBT	QoQ	YoY
RM544 mil	▲ 10.8%	▼ 13.2%

- Indonesia PBT grew QoQ on the back of strong fee and trading income despite continued challenging operating environment impacting NIM and loan growth; YoY decline due to FX translation effects and absence of writebacks

**1Q26
Group PBT
RM2,551 mil
▼ 2.9%**

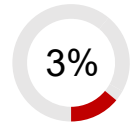
Singapore



PBT	QoQ	YoY
RM337 mil	▼ 23.6%	▼ 9.9%

- Singapore recorded good underlying business momentum with strong Treasury & Markets driving operating income growth of 7.3% QoQ and 11.0% YoY. PBT weakness attributed to absence of writebacks

Thailand



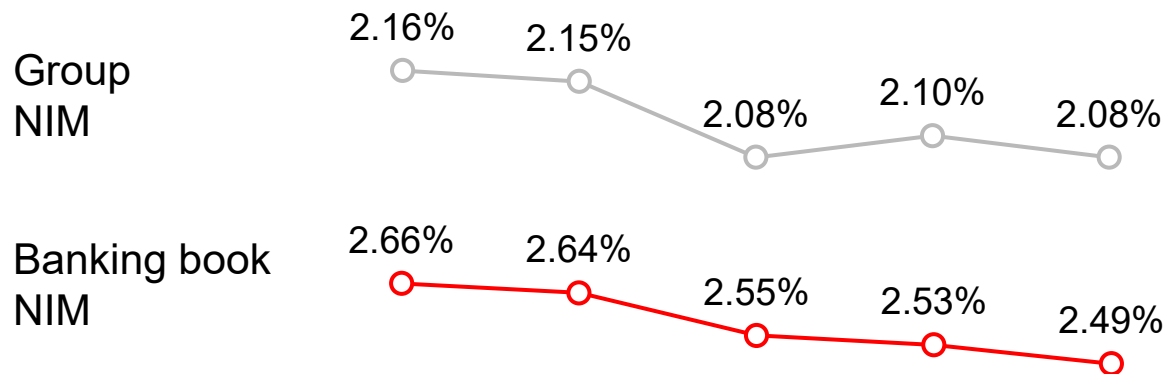
PBT	QoQ	YoY
RM143 mil	▲ 11.7%	▲ 95.9%

- Good transformation momentum driving strong Treasury & Markets and cost optimisation. On-going CIMB Thai restructuring will drive sustainable ROE expansion



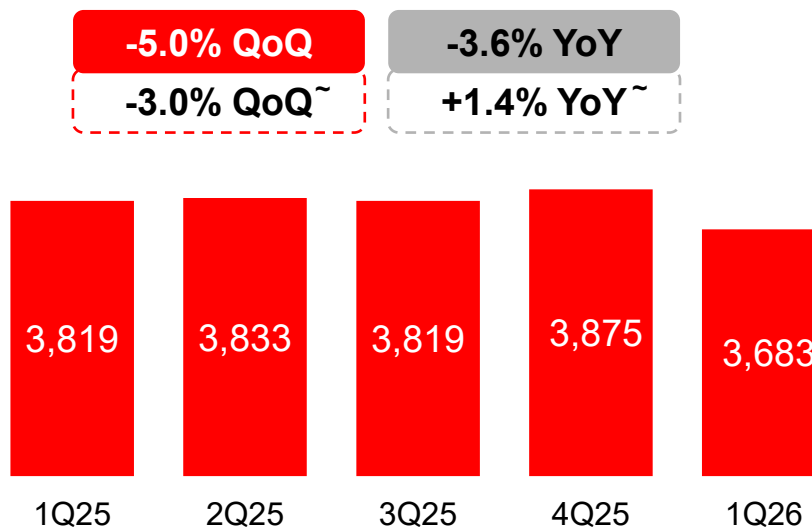
Net Interest Income

Net Interest Margin*



Country (%)	1Q26	4Q25	1Q25
Group	2.08	2.10	2.16
Malaysia	1.80	1.79	1.79
Indonesia [^]	3.83	3.88	3.99
Thailand [^]	1.96	1.91	2.07
Singapore	1.23	1.11	1.29

Net Interest Income (RM 'mil)



- NIM pressure bottoming out
- Lower NII QoQ driven by Indonesia NIM compression, despite improved cost of funds; NII decline YoY mainly from impact of regional rate cuts
- Impact is less pronounced on constant currency basis with NII +1.4% YoY
- Focus remains on growing low-cost deposits and optimising cost of funds to drive NII growth

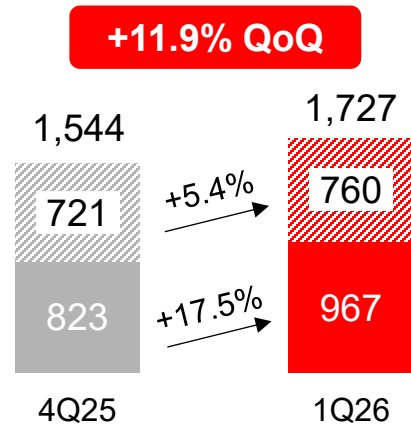


Notes: * Annualised
[^] Local reported NIM
[~] On constant currency basis

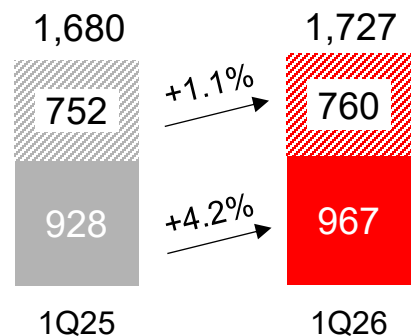
Non-Interest Income

NOII Breakdown

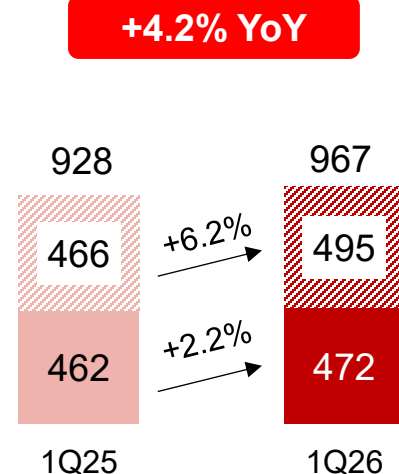
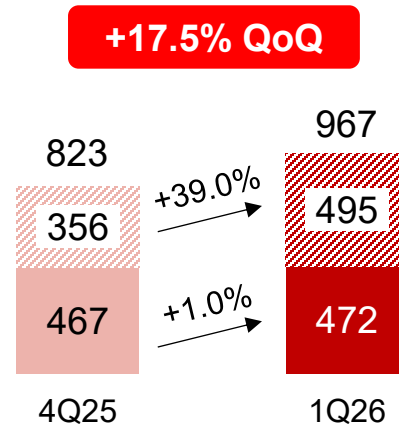
Total NOII



+2.8% YoY
 Client franchise income
 (Fees + Treasury Client Sales) +3.8% YoY*



Trading & FX



(RM 'mil)	1Q26	QoQ	YoY
Fee & commission	695	4.0%	(4.0%)
Trading & FX	967	17.5%	4.2%
Others	65	22.6%	>100.0%
Total	1,727	11.9%	2.8%
On constant currency		14.5%	8.4%

- Strong regional Treasury & Markets driving NOII growth. Excluding negative FX translation, NOII grew 14.5% QoQ and 8.4% YoY
- Wealth fees across the region was also strong in 1Q26
- Treasury client sales weaker from FX effects. However, underlying momentum remains intact supported by strong pipeline
- Lower fee income YoY from Corporate Banking

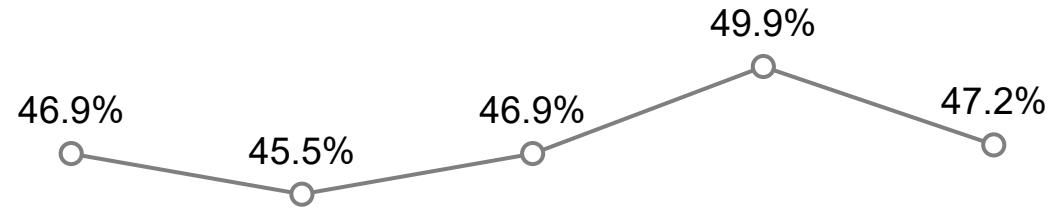


Note: *On constant currency basis

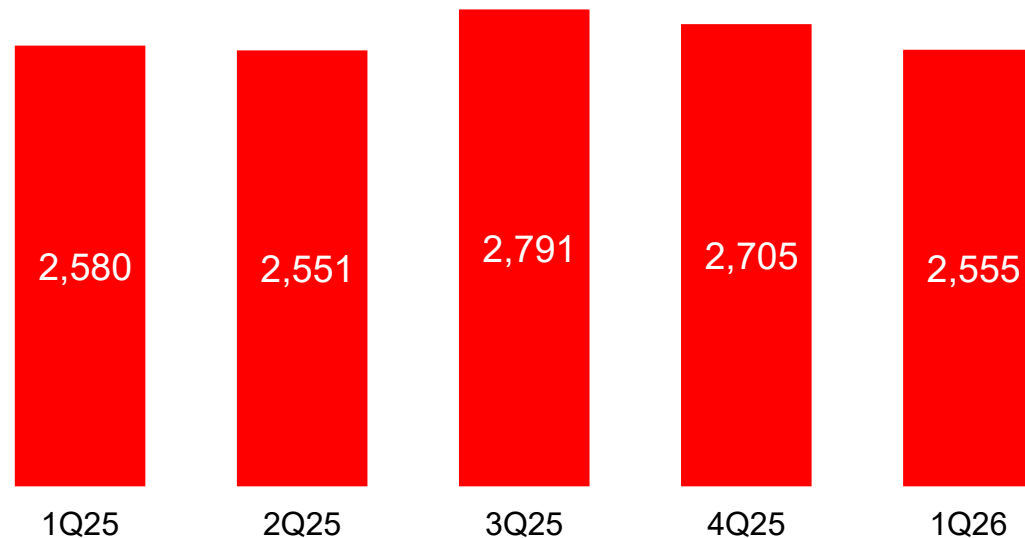
Operating Expenses

Total Operating Expenses

CIR



(RM 'mil)



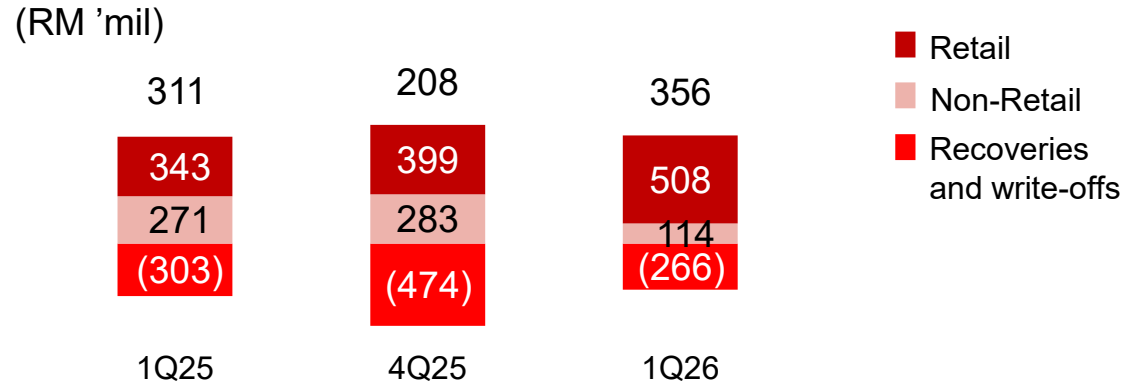
(RM 'mil)	1Q26	QoQ	YoY
Personnel	1,576	9.9%	(0.8%)
Establishment	175	(10.3%)	(8.9%)
Technology	442	(4.9%)	-
Marketing	90	(54.1%)	(2.2%)
Admin & General	272	(34.5%)	2.6%
Total	2,555	(5.5%)	(1.0%)
On constant currency		(3.4%)	4.4%

- Our Capability Strategy continues to demonstrate disciplined costs control going into 2026
- Sustained commitment in Technology investments
- 1Q26 CIR improved 270bps QoQ from prudent cost management, while higher CIR YoY from moderate income growth

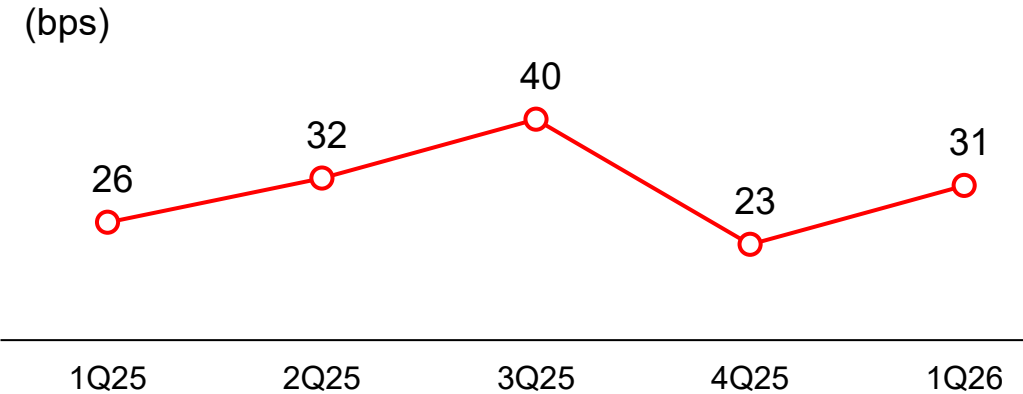


Asset Quality

Total Provisions Breakdown

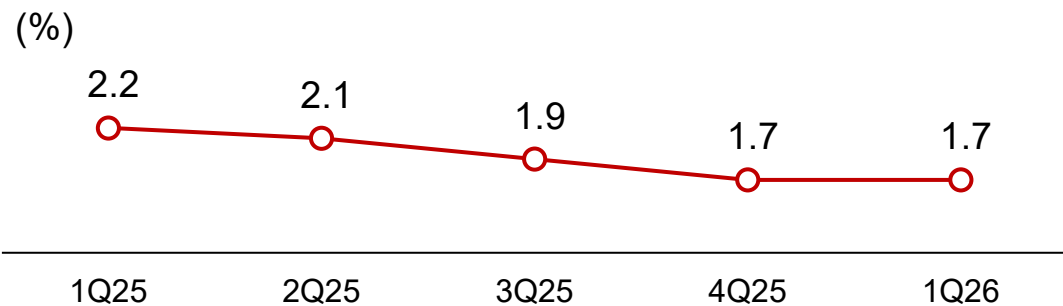


Loan Loss Charge*

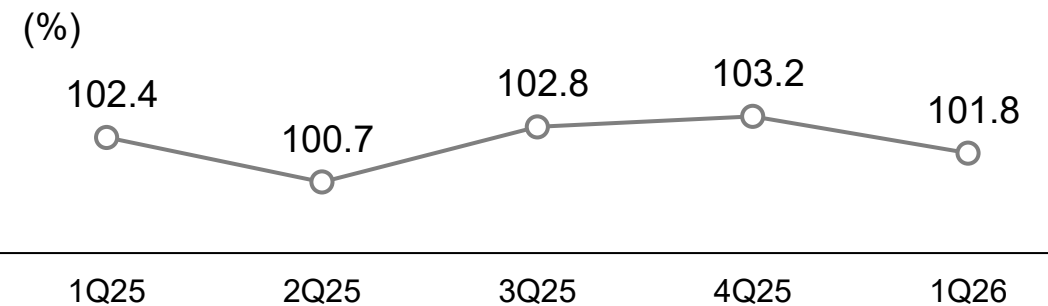


- Asset quality remains stable
- Higher provisions QoQ from lower overlay writebacks and absence of MEF writebacks
- Increased provisions YoY was due to higher writeback in 1Q25 related to model enhancement

Gross Impaired Loans Ratio



Allowance Coverage



Note: * Annualised

Total Assets and Debt Securities

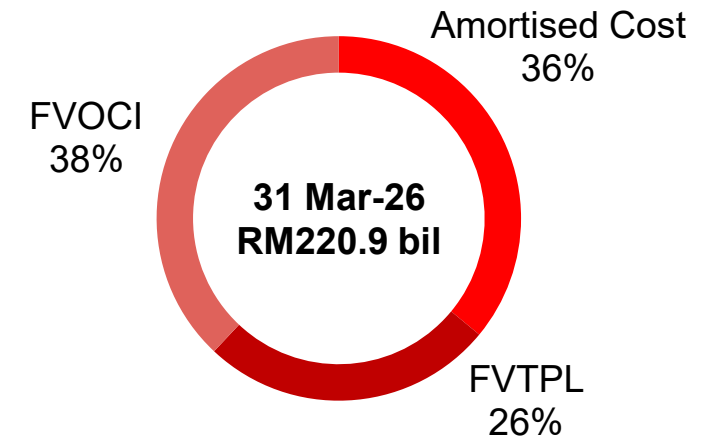
Total Assets

(RM 'bil)	Mar-26	Dec-25	QoQ	Mar-25	YoY
Loans (net)	447.3	444.9	0.5%	440.2	1.6%
Debt Securities	220.9	226.0	(2.3%)	220.3	0.3%
Cash, Dep & Repo	47.8	47.0	1.7%	47.0	1.7%
Other Assets	65.0	60.8	6.9%	62.1	4.7%
Total	781.0	778.7	<0.1%	769.6	1.5%
On constant currency			1.1%		4.7%

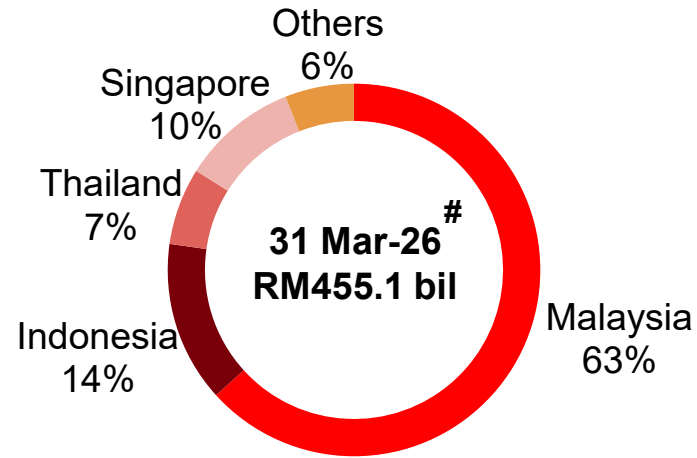
Debt Securities

(RM 'bil)	Mar-26	Dec-25	QoQ	Mar-25	YoY
Malaysia	146.7	144.0	1.8%	137.1	6.9%
Indonesia	22.5	21.1	6.6%	25.4	(11.4%)
Thailand	23.2	24.6	(5.7%)	25.0	(6.8%)
Singapore	29.3	37.1	(21.0%)	33.6	(12.8%)
Others	(0.8)	(0.8)	-	(0.8)	-
Total	220.9	226.0	(2.3%)	220.3	0.3%

Breakdown by Portfolio

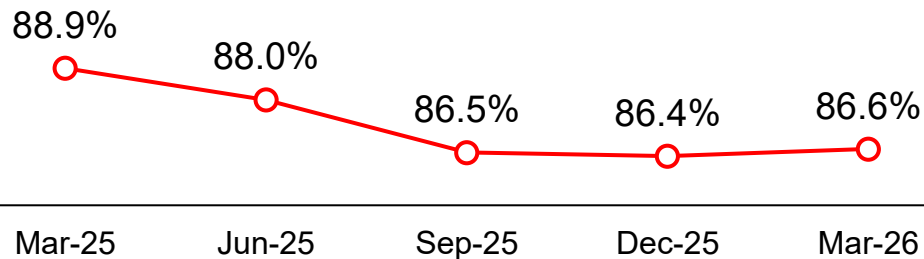


Gross Loans



(RM 'bil)	31 Mar-26	QoQ	YoY
Consumer Banking	241.2	(0.2%)	1.4%
Commercial Banking	75.6	(0.8%)	(0.5%)
Wholesale Banking	135.9	3.0%	1.8%
CIMB Digital Assets and Others	2.4	(20.0%)	(14.3%)
Total	455.1	0.5%	1.1%
Total on constant currency		1.3%	4.3%

Loans-to-Deposit Ratio



Loan Growth by Country (YoY)

Country	(%)	Country	(%)
Group~	4.3%	Singapore^	3.5%
Malaysia	5.9%	Thailand^	(4.0%)
Indonesia^	2.2%	Others^*	12.2%

Notes: ~ Group figures on constant currency basis

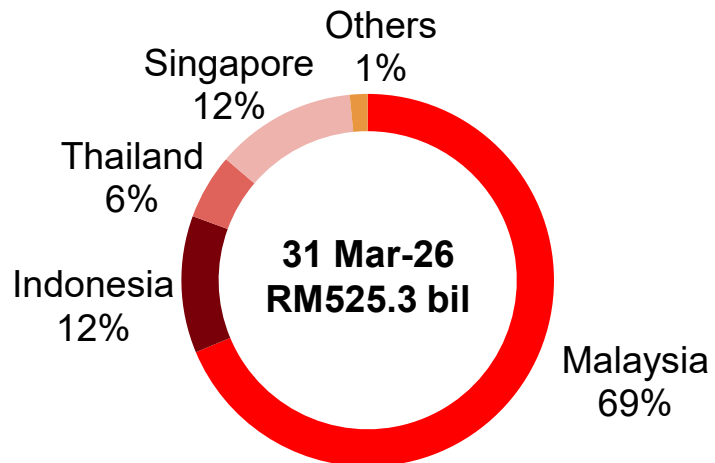
^ In local currency

Based on geographical location of counterparty

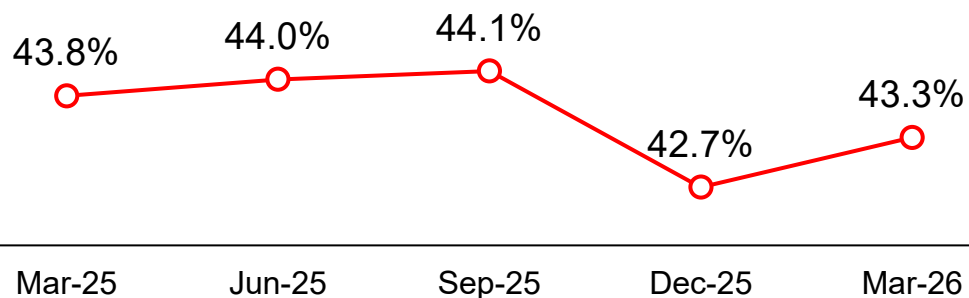
* Including Cambodia, Vietnam and Philippines



Deposits



CASA Ratio



(RM 'bil)	31 Mar-26	QoQ	YoY
Consumer Banking	221.4	(1.1%)	(2.9%)
Commercial Banking	95.9	(1.7%)	4.4%
Wholesale Banking	206.0	3.3%	14.1%
CIMB Digital Assets and Others	2.0	(42.9%)	(66.7%)
Total	525.3	0.2%	3.7%
Total on constant currency		0.9%	6.9%
Total CASA	227.3	1.4%	2.5%

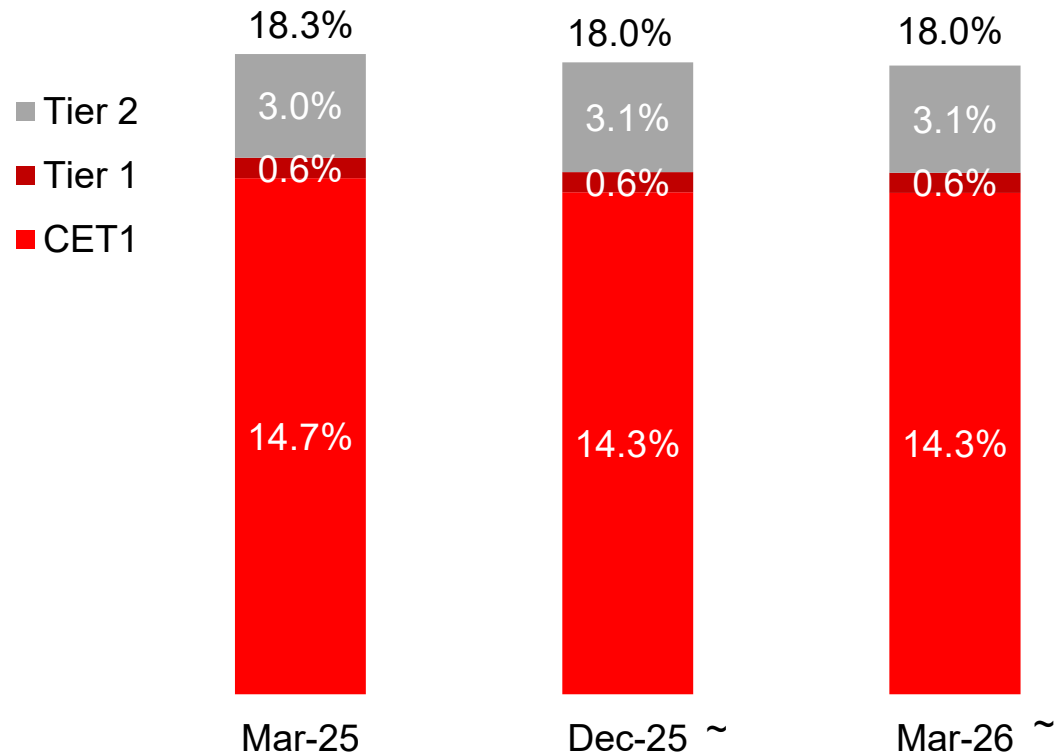
Growth by Country (%)	Deposit	CASA	CASA Ratio		
			Mar-26	Dec-25	Mar-25
Malaysia	12.7	12.6	33.0	31.9	32.9
Indonesia [^]	2.3	12.2	73.9	70.0	67.4
Singapore [^]	(5.6)	(3.2)	55.0	56.9	53.7
Thailand [^]	(11.4)	(8.4)	77.8	75.4	75.3
Others [*]	2.4	(2.7)	-	-	-
Group[~]	6.9	6.9	43.3	42.7	43.8



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

Capital and Liquidity Management

Capital Adequacy



Liquidity Coverage Ratios

(%)	Mar-26	Dec-25	Mar-25
CIMB Bank*	146	146	147
CIMB Islamic*	153	135	131
CIMB Niaga	207	199	206
CIMB Thai	158	192	172



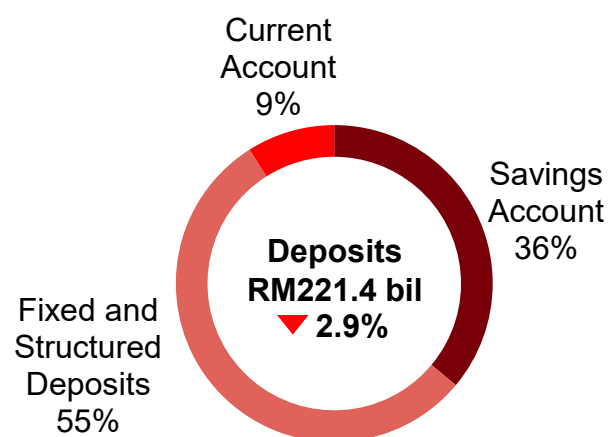
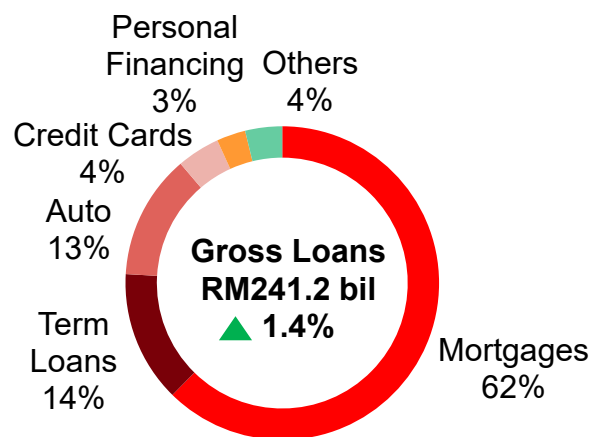
Notes:

~ Post CIMBGH's FY25 First Interim Dividend, Special Dividend and Proposed FY25 Second Interim Dividend

* Average LCR in line with standardised disclosure requirement in Bank Negara Malaysia's Policy Document issued on 15 Oct-24

Consumer Banking

(RM 'mil)	1Q26	QoQ	YoY
Operating income	2,203	(1.8%)	(3.0%)
Overhead expenses	(1,246)	(10.4%)	(2.0%)
PPOP	957	12.2%	(4.3%)
(Provisions) / Writebacks	(356)	44.1%	65.6%
Share of JV / Associates	4	(75.0%)	>100.0%
PBT	605	(2.7%)	(23.0%)



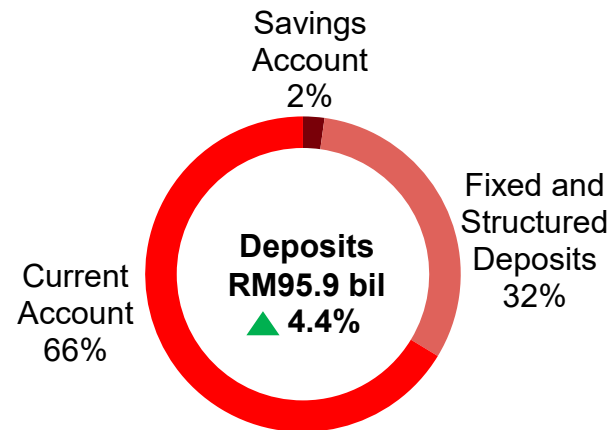
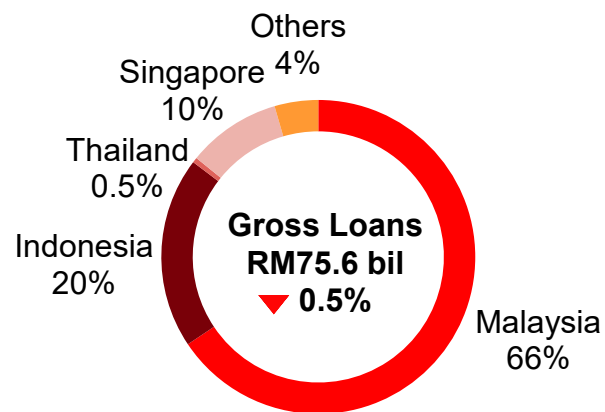
- Positive underlying performance with PPOP +12.2% QoQ from tighter cost management and strong wealth income. Provisions higher due to Thailand and absence of Malaysia MEF and overlays writebacks in 4Q25
- NOII growth remains strong (+3.3% QoQ, +8.0% YoY) with higher fee, FX and other income
- On a YoY basis, PBT declined 23.0% as NII fell 6.8% YoY from NIM contraction and higher provisions from absence of ECL model related writebacks in 1Q25
- On constant currency, Consumer loans +3.4% from all core markets except Thailand; while deposits grew 0.1% from Malaysia and Indonesia



Commercial Banking

(RM 'mil)	1Q26	QoQ	YoY
Operating income	1,011	(3.2%)	0.6%
Overhead expenses	(517)	(6.3%)	(0.8%)
PPOP	494	0.4%	2.1%
(Provisions) / Writebacks	110	(>100.0%)	(>100.0%)
Share of JV / Associates	-	-	-
PBT	604	38.5%	38.2%

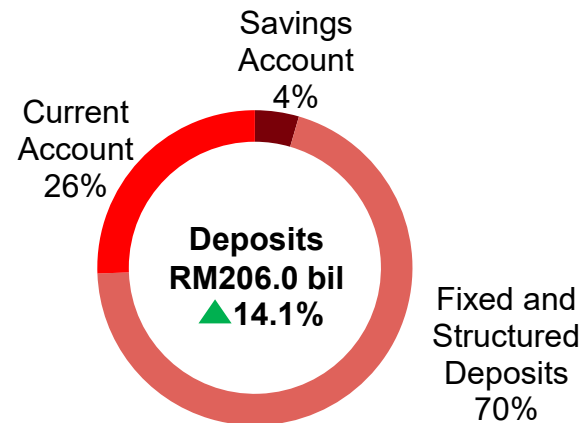
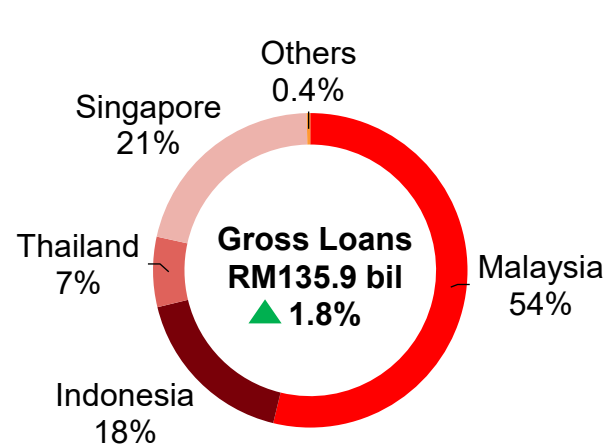
- Strong PBT improvement QoQ and YoY mainly driven by continued resilience in asset quality with writebacks of overlays and provision recoveries in Malaysia and Indonesia
- Operating income was 3.2% lower QoQ from lower NII, coupled with reduced NOII from weaker trading income and lower gains from NPL sales in Indonesia
- Commercial loans up +2.9% YoY on constant currency basis. Deposits grew +8.1% on constant currency basis from all key operating markets



Wholesale Banking

(RM 'mil)	1Q26	QoQ	YoY
Operating income	1,512	10.7%	(2.0%)
Overhead expenses	(574)	(7.9%)	(2.2%)
PPOP	938	26.2%	(1.9%)
(Provisions) / Writebacks	(6)	>100.0%	>100.0%
Share of JV / Associates	-	-	-
PBT	932	(8.5%)	(10.0%)

- Strong PPOP growth QoQ on the back of robust NOII (+31.3%) and lower opex. The 8.5% PBT decline QoQ was due to lower writebacks in Malaysia and Indonesia
- PBT declined 10.0% YoY due to lumpy fee income in 1Q25 from Corporate and Investment Banking, as well as absence of writeback from Indonesia.
- Loans grew +7.0% driven by Malaysia, while Wholesale deposits +16.9% mainly from Singapore, on constant currency basis.



CIMB Digital Assets & Group Funding

(RM 'mil)	1Q26	QoQ	YoY
Operating income	684	(10.6%)	0.7%
Overhead expenses	(218)	56.8%	9.0%
PPOP	466	(25.6%)	(2.7%)
(Provisions) / Writebacks	(104)	(42.5%)	(18.8%)
Share of JV / Associates	48	17.1%	>100.0%
PBT	410	(15.6%)	11.1%

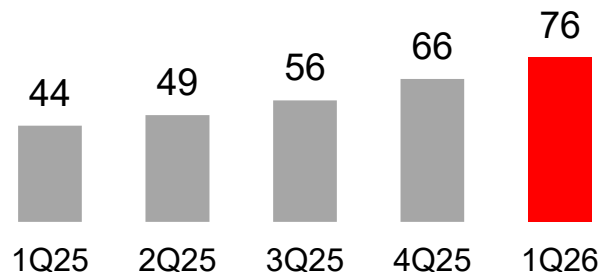
- ▷ PBT declined 15.6% QoQ from lower investment gains and higher expenses due to bonus writebacks in 4Q25, partially offset by lower provisions in the Philippines and higher profit from TNGD
- ▷ Improved YoY performance driven by continued positive trajectory of TNGD. Since turning profitable in 1Q25, the momentum have been consistently positive
- ▷ TNGD's ATU stood at 16.9 mil with number of registered users +11.4% YoY to 33.2 mil as at Mar-26. GO+ investors stood at 4.6 mil with total AUM of RM1.6 bil as at Mar-26
- ▷ CIMB Philippines customers grew +10.6% YoY to 10.4 mil as at Mar-26 with a loan book of RM1.8 bil (-11.0% YoY) and deposit balance of RM2.1 bil (-22.9% YoY)

Touch 'n Go Digital

Total Payment Value
(RM 'bil)

+14.8% QoQ

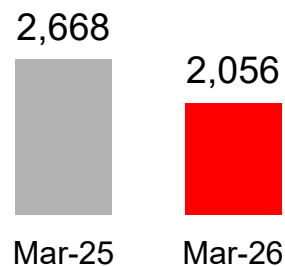
+14.3% CAGR



CIMB Philippines

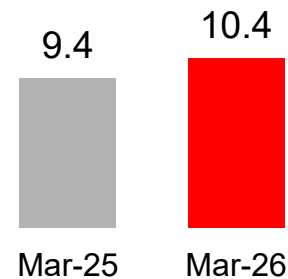
Deposits Balance
(RM 'mil)

-22.9% YoY



No. of Customers
(mil)

+10.6% YoY



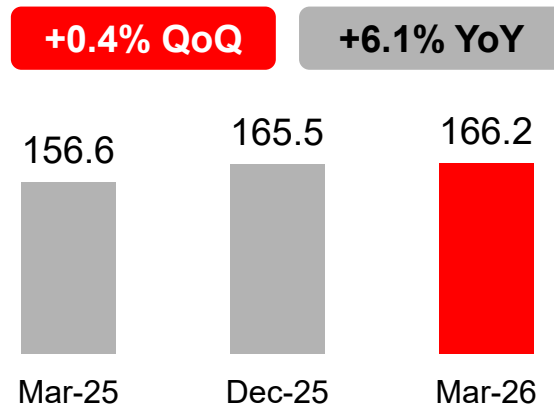
CIMB Islamic

(RM 'mil)	1Q26	QoQ	YoY
Operating income	1,112	0.1%	(0.5%)
Overhead expenses	(408)	(14.9%)	6.0%
PPOP	704	11.6%	(4.0%)
(Provisions) / Writebacks	(86)	(12.7%)	(49.3%)
Share of JV / Associates	0	n.a.	(74.0%)
PBT	618	16.0%	9.4%

- PBT +16.0% QoQ from combination of lower expenses and provisions; +9.4% YoY from decline in provisions
- NFI +0.3% QoQ from NPM expansion; +5.4% YoY underpinned by balance sheet growth
- NOFI -1.3% QoQ and -25.1% YoY from lower fee & commission and trading income
- Financing rose 6.1% YoY from growth in home financing of 3.7% YoY and auto financing +7.7% YoY; deposits grew 10.2% YoY driven by CASA +15.6% YoY and higher Investment Account of 28.2% YoY
- CIMB Islamic remains #2 in Malaysia by total Islamic assets, deposits and financing

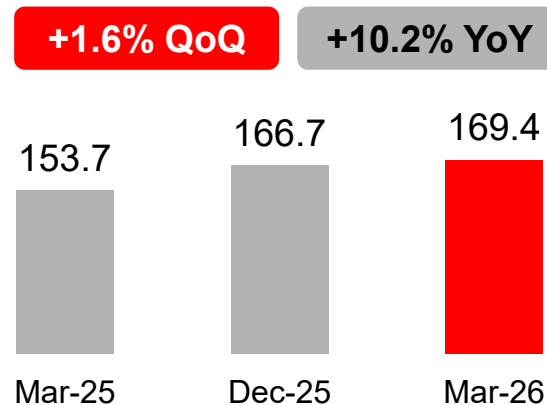
Islamic Financing

(RM 'mil)



Islamic Deposits ~

(RM 'mil)



Note: ~ Including investment accounts

2026 guidance remain unchanged despite current volatilities

Indicator	FY26 guidance
ROE	11.0 – 11.5%
Asset Growth <i>(on constant currency)</i>	5 – 7%
CIR	< 47%
Loan Loss Charge	25 – 35 bps
CET1 (CIMB Group)	≥ 14.0%

- Asset and loan growth **continue to be resilient**, with a healthy pipeline observed
- Early signs of **NIM compression bottoming out**
- Client **cross-sell** and **trading income** continue to see robust performance
- **Cost discipline** and maintain **asset quality**

Key risks:

- FX headwinds
- Rising inflation





Appendices

Earnings Summary

(RM 'mil)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Net interest income	3,683	3,875	(5.0%)	3,683	3,819	(3.6%)
Non-interest income	1,727	1,544	11.9%	1,727	1,680	2.8%
Operating income	5,410	5,419	(0.2%)	5,410	5,499	(1.6%)
Overhead expenses	(2,555)	(2,705)	(5.5%)	(2,555)	(2,580)	(1.0%)
PPOP	2,855	2,714	5.2%	2,855	2,919	(2.2%)
Loan (impairment)/writeback	(357)	(252)	41.7%	(357)	(288)	24.0%
Other (provisions)/writebacks	1	44	(97.7%)	1	(23)	n.a.
Share of JV / Associates	52	57	(8.8%)	52	19	>100.0%
PBT	2,551	2,563	(0.5%)	2,551	2,627	(2.9%)
Net profit	1,916	1,920	(0.2%)	1,916	1,973	(2.9%)
EPS (sen)	17.8	17.8	Flat	17.8	18.4	(3.3%)
ROE	11.0%	10.9%	10bps	11.0%	11.4%	-40bps



Key Ratios

(%)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
ROE ~	11.0	10.9	▲	11.0	11.4	▼
NIM ~*	2.08	2.10	▼	2.08	2.16	▼
NIM banking book ~*	2.49	2.53	▼	2.49	2.66	▼
Non-interest income / total income	31.9	28.5	▲	31.9	30.6	▲
Cost to income	47.2	49.9	▼	47.2	46.9	▲
Allowance coverage (including regulatory reserve)	133.7	134.0	▼	133.7	122.1	▲
Allowance coverage (excluding regulatory reserve)	101.8	103.2	▼	101.8	102.4	▼
Loan loss charge ~	0.31	0.23	▲	0.31	0.26	▲
Gross impaired loans ratio	1.7	1.7	=	1.7	2.2	▼
Net impaired loans ratio (Net of IA and PA)	(0.0)	(0.1)	▲	(0.0)	(0.1)	▲
ROA ~	0.98	0.99	▼	0.98	1.04	▼
Book value per share (RM)	6.37	6.52	▼	6.37	6.40	▼
Loan to Deposit (LDR)	86.6	86.4	▲	86.6	88.9	▼
CASA ratio	43.3	42.7	▲	43.3	43.8	▼



Notes: ~ Annualised
* Daily Average

NOII breakdown

(RM 'mil)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Fee & commission	695	668	4.0%	695	724	(4.0%)
Brokerage	16	17	(5.9%)	16	10	60.0%
Asset management and security services	6	6	-	6	5	20.0%
Trading & FX	967	823	17.5%	967	928	4.2%
Dividend income	21	11	90.9%	21	12	75.0%
Other income	22	19	15.8%	22	1	>100.0%
Total	1,727	1,544	11.9%	1,727	1,680	2.8%



PBT by Segments

PBT (RM 'mil)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Consumer Banking (23.7%)	605	622	(2.7%)	605	786	(23.0%)
Commercial Banking (23.7%)	604	436	38.5%	604	437	38.2%
Wholesale Banking (36.5%)	932	1,019	(8.5%)	932	1,035	(10.0%)
Corporate Banking (14.5%)	370	554	(33.2%)	370	537	(31.1%)
Treasury & Markets ~ (20.9%)	533	419	27.2%	533	468	13.9%
Investment Banking + (1.1%)	29	46	(37.0%)	29	30	(3.3%)
CIMB Digital Assets & Group Funding# (16.1%)	410	486	(15.6%)	410	369	11.1%
PBT	2,551	2,563	(0.5%)	2,551	2,627	(2.9%)



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	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Malaysia (RM 'mil)	363	578	(37.2%)	363	493	(26.4%)
Indonesia (IDR 'bil)	487	149	>100.0%	487	819	(40.5%)
Thailand (THB 'mil)	554	(170)	>100.0%	554	219	>100.0%
Singapore (SGD 'mil)	17	11	54.5%	17	9	88.9%
Others * (RM 'mil)	5	0	n/a	5	11	(54.5%)
PBT (RM 'mil)	605	622	(2.7%)	605	786	(23.0%)
Commercial Banking	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Malaysia (RM 'mil)	429	303	41.6%	429	263	63.1%
Indonesia (IDR 'bil)	503	251	>100.0%	503	214	>100.0%
Thailand (THB 'mil)	(115)	(17)	(>100.0%)	(115)	40	(>100.0%)
Singapore (SGD 'mil)	17	24	(29.2%)	17	29	(41.4%)
Others * (RM 'mil)	19	(5)	>100.0%	19	16	18.8%
PBT (RM 'mil)	604	436	38.5%	604	437	38.2%
Wholesale Banking	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Malaysia (RM 'mil)	485	388	25.0%	485	511	(5.1%)
Indonesia (IDR 'bil)	920	1,088	(15.4%)	920	886	3.8%
Thailand (THB 'mil)	473	681	(30.5%)	473	600	(21.2%)
Singapore (SGD 'mil)	53	81	(34.6%)	53	60	(11.7%)
Others * (RM 'mil)	7	7	-	7	7	-
PBT (RM 'mil)	932	1,019	(8.5%)	932	1,035	(10.0%)

Note: * Includes Cambodia, Vietnam and Philippines

Consumer Banking Key Highlights

Malaysia	QoQ	YoY
Consumer Gross Loans	0.7%	4.1%
Mortgages	0.9%	4.0%
Wealth	(1.5%)	(3.6%)
Auto	1.6%	7.8%
Credit cards	(1.8%)	5.0%
Consumer Deposits	0.8%	4.0%
CASA	1.1%	4.0%
Fixed & structured deposits	0.7%	4.1%

Thailand ^	QoQ	YoY
Consumer Gross Loans	(2.3%)	(5.2%)
Mortgages	(1.5%)	(1.8%)
Auto	(5.0%)	(16.8%)
Consumer Deposits	(6.7%)	(4.3%)
CASA	(4.2%)	6.6%
Fixed & structured deposits	(14.9%)	(30.6%)

Indonesia ^	QoQ	YoY
Consumer Gross Loans	(1.6%)	0.2%
Mortgages	(0.4%)	0.0%
Auto	0.2%	4.0%
Credit cards	(1.0%)	1.8%
Consumer Deposits	3.6%	4.0%
CASA	5.9%	8.9%
Fixed & structured deposits	(1.3%)	(5.8%)

Singapore ^	QoQ	YoY
Consumer Gross Loans	2.4%	11.4%
Mortgages	1.8%	3.2%
Wealth	3.4%	22.5%
Credit cards	1.4%	12.9%
Consumer Deposits	(1.3%)	(10.0%)
CASA	(2.1%)	(10.0%)
Fixed & structured deposits	(0.3%)	(10.1%)



Note: ^ On constant currency basis

CIMB Niaga: Earnings Summary

(IDR 'bil)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Net interest income	3,220	3,398	(5.2%)	3,220	3,319	(3.0%)
Non-interest income	1,836	1,277	43.8%	1,836	1,423	29.0%
Operating income	5,056	4,675	8.1%	5,056	4,742	6.6%
Overhead expenses	(2,370)	(2,380)	(0.5%)	(2,370)	(2,183)	8.6%
PPOP	2,686	2,295	17.1%	2,686	2,559	5.0%
Provisions	(420)	(213)	97.4%	(420)	(316)	32.9%
PBT	2,266	2,082	8.9%	2,266	2,243	1.0%
Net Profit	1,765	1,608	9.8%	1,765	1,805	(2.2%)
EPS (Reported)	70.20	63.96	9.8%	70.20	71.80	(2.2%)
PBT (RM 'mil)	533	517	3.2%	533	610	(12.7%)
Net profit (RM 'mil)	415	399	4.1%	415	491	(15.5%)
ROE (Annualised)	12.7%	11.6%	110bps	12.7%	14.0%	(130bps)



CIMB Niaga: Key Ratios

(Consolidated, %)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
ROE ^	12.7	11.6	▲	12.7	14.0	▼
NIM ^	3.83	3.88	▼	3.83	3.99	▼
Cost to Income	46.9	50.9	▼	46.9	46.0	▲
Loan Loss Coverage #	176.2	197.8	▼	176.2	249.7	▼
Allowance Coverage	112.0	112.3	▼	112.0	109.9	▲
Loan Loss Charge ^	0.79	0.38	▲	0.79	0.46	▲
Gross Impaired Loans Ratio	2.9	3.1	▼	2.9	4.1	▼
Gross NPL (BI Definition) #	1.88	1.81	▲	1.88	1.85	▲
ROA ^	2.5	2.2	▲	2.5	2.5	=
Loan to Deposit (LDR)	89.2	86.8	▲	89.2	89.3	▼
CAR	25.3	24.8	▲	25.3	24.8	▲
CASA ratio	73.9	70.0	▲	73.9	67.4	▲



Notes: As per CIMB Niaga 1Q26 Analyst Presentation

Based on BI definition

^ Annualised and monthly average

CIMB Thai: Earnings Summary

Before GAAP Adjustments (THB 'mil)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
Net interest income	2,042	2,140	(4.6%)	2,042	2,199	(7.1%)
Non-interest income	1,431	1,082	32.3%	1,431	1,385	3.3%
Operating income	3,473	3,222	(4.6%)	3,473	3,584	(3.1%)
Overhead expenses	(1,868)	(2,034)	(8.2%)	(1,868)	(1,707)	9.5%
PPOP	1,605	1,188	35.1%	1,605	1,877	(14.5%)
Provisions	(866)	(647)	33.8%	(866)	(829)	4.5%
PBT	739	541	36.7%	739	1,048	(29.5%)
Net Profit	602	427	41.0%	602	838	(28.2%)
EPS (THB)	0.02	0.01	41.0%	0.02	0.02	(28.2%)
Net Profit (RM 'mil) ~	76	56	35.9%	76	110	(31.1%)
PBT (RM 'mil) *	141	73	93.5%	141	138	2.2%
Net profit (RM 'mil) *	114.4	57.6	98.4%	114.4	110.5	3.5%
ROE (Annualised)	4.7%	3.2%	150bps	4.7%	6.7%	(200bps)



Notes: ~ Local GAAP

* After GAAP and MFRS 139 adjustments

CIMB Thai: Key Ratios

(Consolidated, %)	1Q26	4Q25	QoQ	1Q26	1Q25	YoY
ROE ^	4.7	3.2	▲	4.7	6.7	▼
NIM ^	1.96	1.91	▲	1.96	2.07	▼
Cost to Income	53.8	63.1	▼	53.8	47.6	▲
Loan Loss Coverage **	182.2	171.5	▲	182.2	134.3	▲
Loan Loss Charge ^	1.5	1.1	▲	1.5	1.3	▲
Gross NPL ratio **	2.1	2.2	▼	2.1	2.8	▼
ROA	0.5	0.3	▲	0.5	0.6	▼
Loan to Deposit	87.8	82.2	▲	87.8	84.2	▲
Modified LDR ***	82.5	77.2	▲	82.5	79.3	▲
CAR *	19.6	21.4	▼	19.6	20.8	▼
CASA ratio #	77.8	75.4	▲	77.8	75.3	▲

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 1Q26

Directing capital to grow green infrastructure and the MSME sector; enhancing resilience and earning recognition

Scan here to view our
2025 Sustainability Report



Our Performance Reflected in Global Rankings



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



Up from AA previously

88th
percentile

S&P Global

Corporate Sustainability
Assessment (CSA)



SUSTAINALYTICS

ESG Risk Rating:
14.60

Down from 20.0 previously
(Lower score indicates lower risk)

Sustainable Finance

 Joint Lead Manager/Joint Bookrunner for **TNB Power Generation Sdn. Bhd's RM1.5 bil Sustainability Sukuk Wakalah**

 Joint Underwriter for **PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) Sustainable Social Bonds I Phase II Year 2026** with a **principal value of IDR5 tril** to fund the MSME sector and social projects

Environmental Conservation and Financial Inclusion

- **Committed RM20 mil to drive environmental conservation and restoration initiatives across Malaysia from 2026 to 2030**
- **TNG Digital partnered KK Mart to digitise salary payments for their migrant workers across Malaysia**, marking a significant step in expanding inclusive payroll options for underserved and unbanked in the nation's retail workforce


Awards


- **Environmental Finance's Sustainable Debt Awards 2026 | Sustainability-linked loan of the year - Corporate (APAC): PLN Batam**
PT PLN Batam's sustainability-linked loan marks Indonesia's first-ever syndicated Sharia-compliant sustainability-linked financing, structured under Ijarah Muntahiyah Bittamlik





- **National Annual Corporate Report Awards (NACRA) 2025 | Platinum Award for Best Sustainability Reporting**

IB Market Share and Ranking (1)

	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM Domestic	25.9%	2	31.1%	1
Sukuk	25.6%	2	33.7%	1
DCM Domestic*	22.6%	2	26.6%	2
Sukuk*	23.9%	2	26.2%	2
M&A	-	-	-	-
Syndication	-	-	-	-
Syndication*^	-	-	4.2%	10
IPO	5.9%	4	-	-
ECM	17.9%	2	-	-

	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM	4.6%	9	6.7%	6
DCM*	9.4%	5	10.9%	3
M&A	-	-	-	-
Syndication	-	-	21.4%	1
Syndication*^	-	-	-	-
IPO	-	-	-	-
ECM	-	-	-	-

	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM	3.6%	11	5.0%	10
DCM*	4.8%	8	5.3%	9
M&A	-	-	63.3%	2
Syndication	-	-	3.8%	2
Syndication*^	0.6%	29	3.8%	10
IPO	-	-	15.4%	2
ECM	-	-	15.4%	2

	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM	12.6%	4	1.9%	8
DCM*	10.9%	4	1.2%	9
M&A	-	-	-	-
Syndication	-	-	3.6%	6
Syndication*^	-	-	4.6%	10
IPO	-	-	-	-
ECM	-	-	-	-

IB Market Share and Ranking (2)

ASEAN	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM	11.7%	2	14.8%	1
DCM*	10.9%	2	13.5%	1
M&A	-	-	10.6%	9
Syndication	-	-	3.5%	6
Syndication*^	0.2%	70	2.8%	11
IPO	3.0%	9	8.8%	3
ECM	6.4%	8	3.8%	6

Asia (ex-Japan)	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM	0.6%	42	0.6%	50
DCM*	0.6%	46	0.6%	52
M&A	-	-	2.2%	23
Syndication	-	-	1.4%	16
Syndication*^	0.1%	113	1.4%	19
IPO	0.5%	50	0.9%	32
ECM	0.6%	34	0.2%	60

Global	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
Sukuk	7.4%	2	7.8%	2
Sukuk*	6.8%	2	6.8%	3

MIST	1Q26		1Q25	
	Market Share	Rank	Market Share	Rank
DCM	14.1%	2	15.7%	1
Syndication	-	-	3.9%	4



