

Analyst Presentation

2Q25

CIMB Group Holdings

29 August 2025

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GCEO Observations

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GCEO Observations

Resilient 1H25 performance delivering 11.1% ROE despite macro headwinds, increased volatility and FX translation effect observed during the period

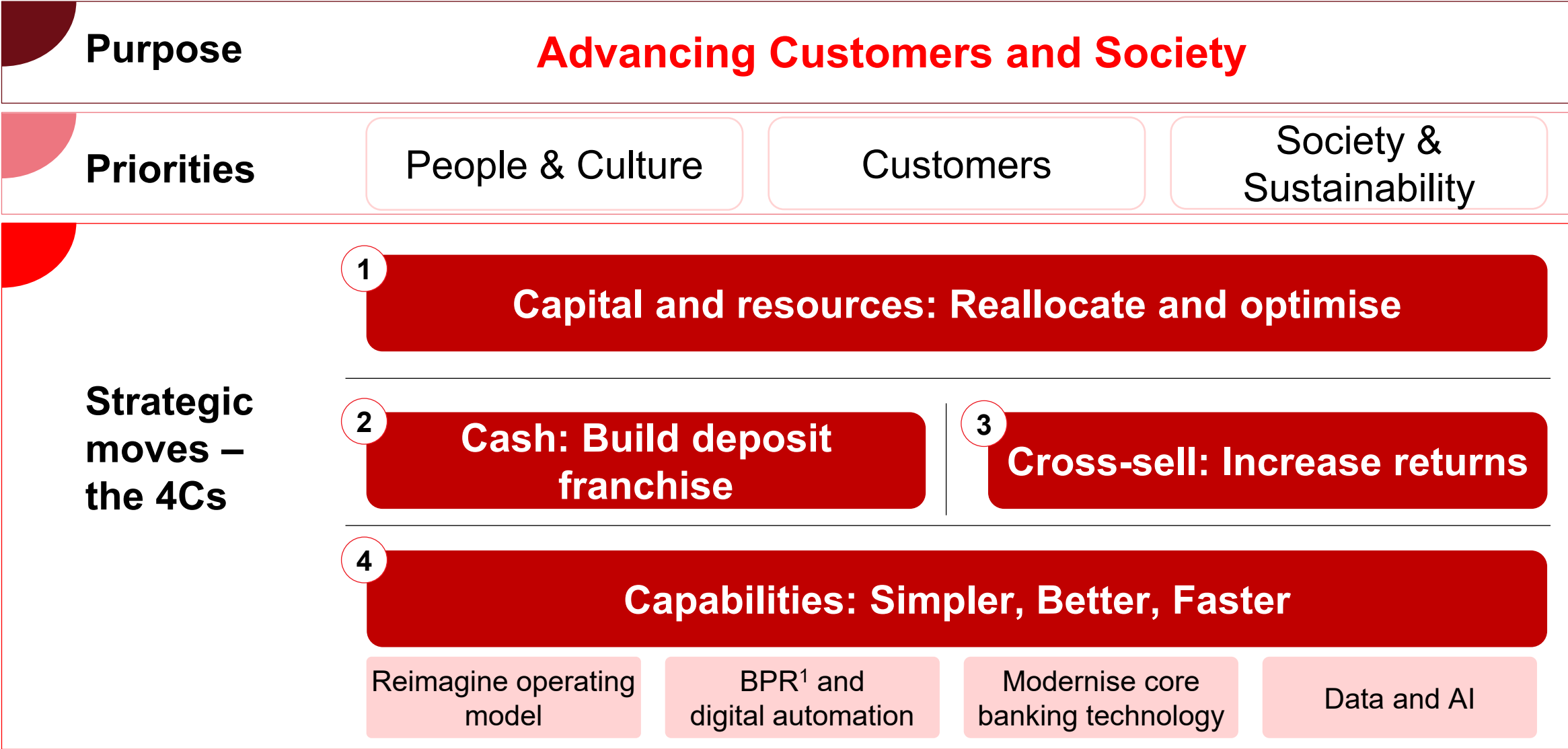
- **2Q25 operating income +1.9% QoQ** (with both NII and NOII up); **PPOP +4.5% QoQ**
- **NII +0.4% QoQ** despite continued rate cuts in ID, TH and SG, driven by
 - **Deposit-led strategy** and **cost of funds management**, holding **NIM steady at 2.15% in 2Q25**
 - **Total assets grew sustainably +6.1%*, (loans +3.6%*) YoY**, without compromising asset quality
- **NOII +5.3% QoQ** from **strong trading income (+10.4% QoQ)**
- **CIR at 46.2%** in 1H25 reflecting **cost discipline**; with **operating costs -1.1% QoQ** while sustaining investments in technology and resiliency
 - **Tech CIR at 7.9%**, in line with earlier guidance of 8-9% Tech CIR
- **Robust asset quality** with **additional reallocation of overlays**, bringing 1H25 **credit costs to 29bps** and **allowance coverage ratio at 100.7%**
 - **GIL improved QoQ and YoY to 2.1%** as at Jun-25 reflecting strong asset quality across all markets
 - Niaga continues to demonstrate **strong asset quality** in Indonesia, with **market-leading NPL ratios**
- **Proposed first interim dividend** of RM2.1 bil; maintaining a consistent **payout ratio of 55.5%**
- **CET1 ratio** remains strong at **14.7%**, providing flexibility to optimise shareholder returns

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

What we have announced			What's next
<div>Double down wealth via OCTO</div> <div>Digital wealth offerings:<ul style="list-style-type: none"> eTia-i, ASB, unit trusts Unit trusts, FDs Mutual funds, gold, bonds</div>	<div>Business banking growth engine</div> <div> Healthcare ecosystem  “CIMB FlexiPay” – Revenue-based loan; Shopping mall ecosystem</div>	<div>RM10bil JS-SEZ</div> <div>Financing commitment by 2027</div>	<div></div> <div>4Q25 launch to power next-gen business banking</div>
<div>RM300bil Sustainable</div> <div>Financing commitment by 2030</div>	<div>RM100mil People</div> <div>Investment focusing on Digital, Data, AI & Sustainability</div>	<div>RM200mil Social</div> <div>Community investment commitment up to 2030</div>	<div></div> <div>Sponsor of Bloomberg Business Summit at ASEAN and ABAC¹</div>

Note: ¹ASEAN Business Advisory Council

Forward30: CIMB's 6 year strategic plan



Note: ¹Business Process Reengineering

Forward30 4Cs strategic moves update (1/2)

Capital

19.75 sen

Per share proposed
first interim dividend

55.5%

Dividend payout ratio

Digital Assets:



30+ mil users | 2+ mil merchants

- E-Money as a complementary payment method to other financial products
- Sustained profitability through 1H25

Cash

Further reduction in cost of funds

▼ 18bps

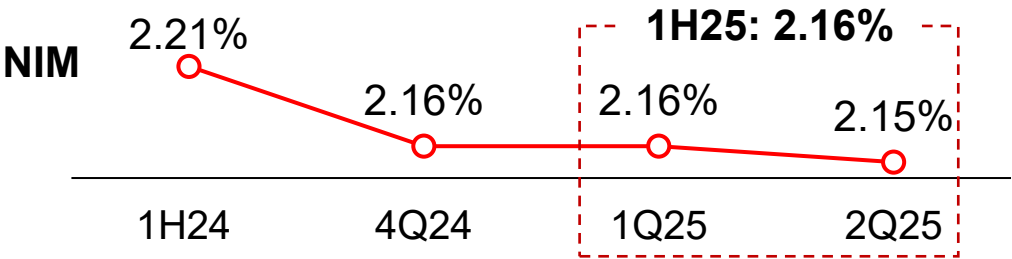
YoY

▼ 10bps

QoQ

Stable Net Interest Margins despite rate cuts

Rate cuts	TH	ID	SG ¹
FY24	(25bps)	(25bps)	(~70bps)
1Q25	(25bps)	(25bps)	(~50bps)
2Q25	(25bps)	(25bps)	(~50bps)



Note: 13M Compounded SORA

Forward30 4Cs strategic moves update (2/2)

Cross-sell

Fee and commission income

▲ **2.0%**

YoY

▼ **4.1%**

QoQ

Treasury client sales

▲ **3.3%**

YoY

▼ **8.5%**

QoQ

Wealth¹

AUM

▲ **10.9%**

YoY

▲ **1.0%**

QoQ

No of customers

▲ **5.4%**

YoY

▲ **0.8%**

QoQ

Note: ¹Includes Preferred and Private Banking customers

Capabilities

46.2%

1H25 CIR

7.9%

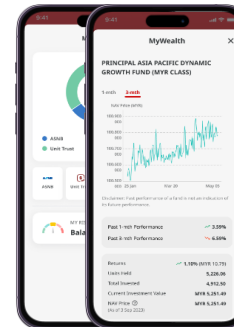
Tech CIR



Agile delivery method
with **24 projects** in
the pipeline

Data & AI

2nd stage of AI journey, with
role-specific AI assistants
supporting RMs & call center



Scaling up Digital Wealth

- **+65%** in investment transactions in MY
- **~40%** unit trust purchases via app in SG
- **~40%** investment account opened in ID

GCFSO Observations

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1H25 Key Highlights

Group NIM

2.16%

-5bps YoY
-1bps QoQ

NOII/Total Income

31.1%

-80bps YoY
+100bps QoQ

Cost-to-Income

46.2%

+60bps YoY
-140bps QoQ

Profit Before Tax
(RM)

5,275 mil

-0.5% YoY
+0.8% QoQ

ROE

11.1%

-30bps YoY
-50bps QoQ

Gross Loans
(RM)

449.1 bil

+3.6% YoY*
+0.5% QoQ*

Loan Loss Charge

29bps

+1bps YoY
+6bps QoQ

CET1

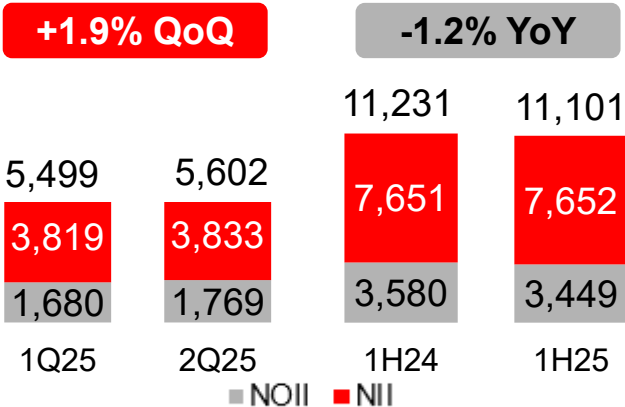
14.7%

+20bps YoY
= QoQ

Key Business Highlights

Both NII & NOII driving QoQ topline growth

Operating Income
(RM 'mil)

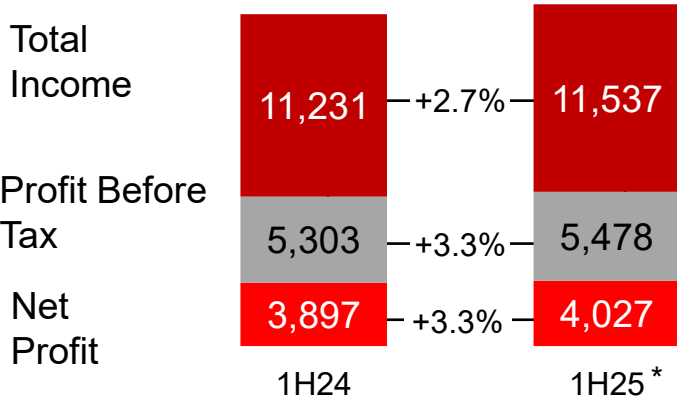


Operating Income growth

Country	QoQ	YoY
Malaysia	4.5%	3.3%
Indonesia	(0.9%)	(11.1%)
Thailand	(9.9%)	(7.8%)
Singapore	1.1%	(0.5%)
Others	5.3%	10.4%

Sustained underlying performance YoY on constant currency

(RM 'mil)



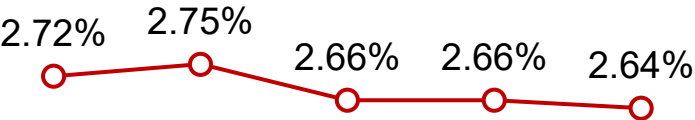
Operating Income growth (local currency)

Country	QoQ	YoY
Malaysia	4.7%	3.8%
Indonesia	3.4%	(0.8%)
Thailand	(9.4%)	(7.6%)
Singapore	0.8%	5.7%
Others	6.3%	19.4%

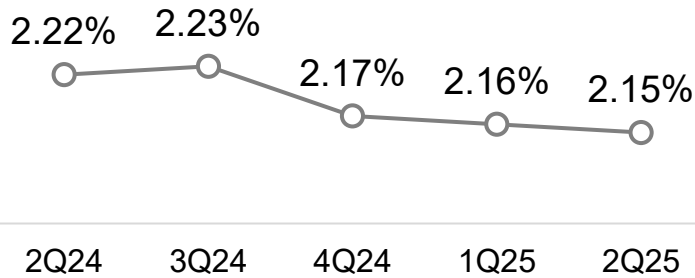
Note: * On constant currency basis

Sustaining stable NIMs despite multiple rate cuts

Banking book NIM



Group NIM



PBT by Segment

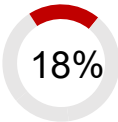
Consumer Banking



PBT	YoY	QoQ
RM1,494 mil	▲ 0.3%	▼ 9.9%

➤ Improved Consumer performance YoY attributed to lower provisions; However, PBT was lower QoQ from weaker NII despite loan growth

Commercial Banking



PBT	YoY	QoQ
RM921 mil	▼ 6.5%	▲ 10.8%

➤ Commercial PBT declined YoY largely from timing of overlays and writebacks; PBT remained on a positive trend QoQ

Wholesale Banking



PBT	YoY	QoQ
RM2,015 mil	▼ 3.1%	▼ 5.3%

➤ Wholesale performance declined due to weaker Corporate Banking topline performance

CIMB Digital Assets & Group Funding



PBT	YoY	QoQ
RM845 mil	▲ 12.7%	▲ 29.0%

➤ Positive momentum for CDA & Group Funding driven by strong TNGD performance and lower provisions

**1H25
Group PBT
RM5,275 mil
▼ 0.5%**

PBT by Country

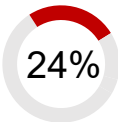
Malaysia



PBT	YoY	QoQ
RM3,187 mil	▲ 7.6%	▲ 12.0%

➤ Robust Malaysia performance underpinned by proactive liability management driving NIM expansion and good asset quality

Indonesia



PBT	YoY	QoQ
RM1,240 mil	▼ 4.2%	▼ 2.2%

➤ Indonesia performance declined from weaker topline mainly due to NIM contraction; competition remains challenging but optimistic on liquidity outlook. Market leading asset quality

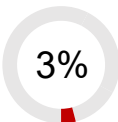
Singapore



PBT	YoY	QoQ
RM691 mil	▼ 13.4%	▼ 15.2%

➤ Improved Singapore topline performance despite volatile market conditions; lower PBT arising from absence of writebacks

Thailand



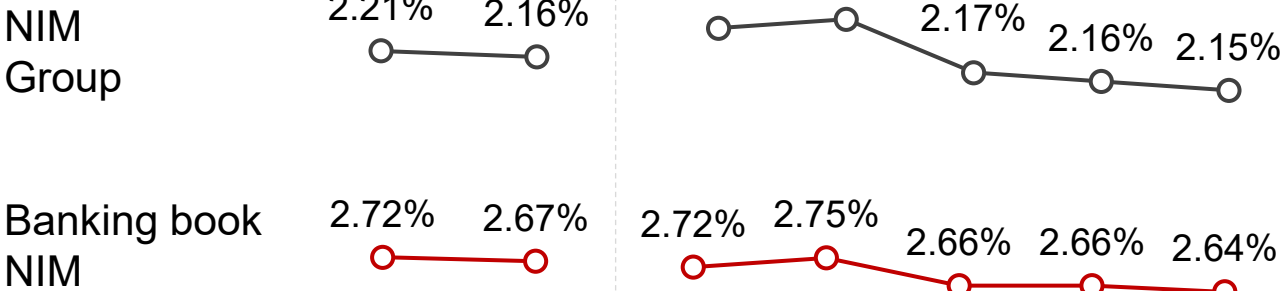
PBT	YoY	QoQ
RM158 mil	▼ 22.2%	▼ 76.6%

➤ Weaker Thailand PBT attributed to NIM contraction due to rate movements and one-off adjustment

1H25
Group PBT
RM5,275 mil
▼ 0.5%

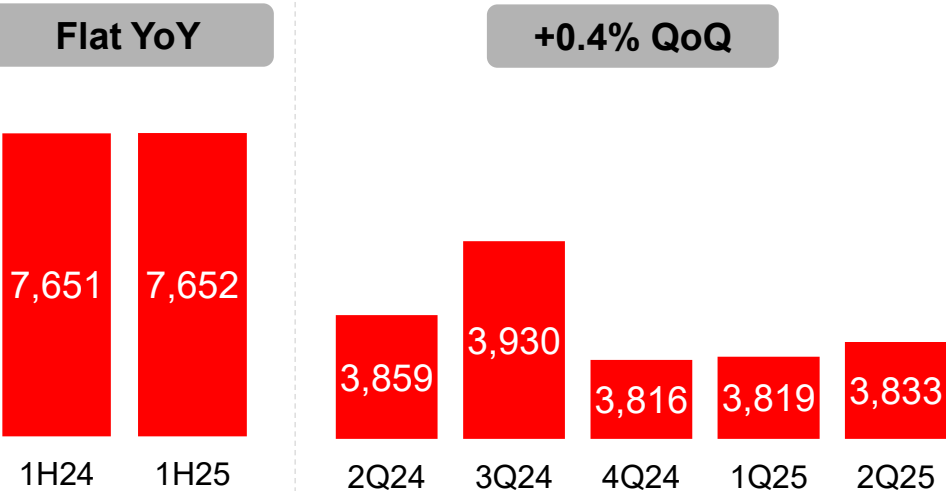
Net Interest Income

Net Interest Margin*



Country (%)	2Q25	1Q25	1H25	1H24
Group	2.15	2.16	2.16	2.21
Malaysia	1.80	1.79	1.80	1.76
Indonesia^	3.93	3.99	3.96	4.21
Thailand^	1.72	2.07	1.89	2.24
Singapore	1.45	1.29	1.37	1.41

Net Interest Income (RM 'mil)



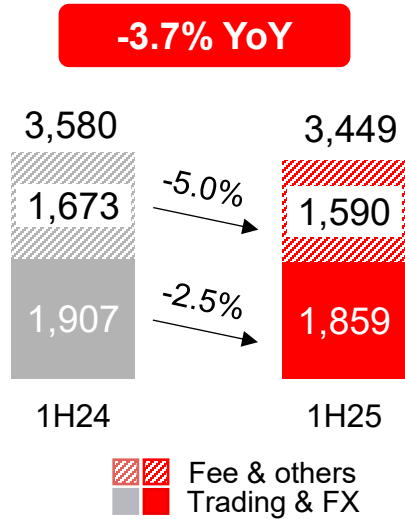
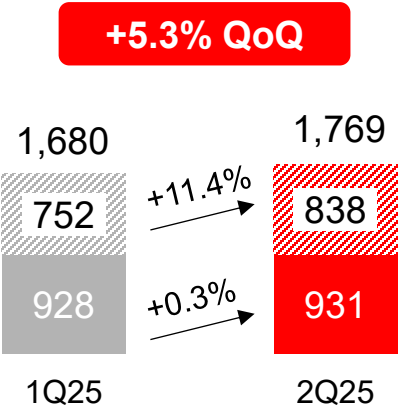
- Relatively flat NII QoQ and YoY as asset growth is offset by NIM contraction
- Group NIM contracted 1bp QoQ and 5bps YoY owing to multiple rate cuts; mitigated by improved funding costs from strategic repricing

Notes: * Annualised
^ Local reported NIM

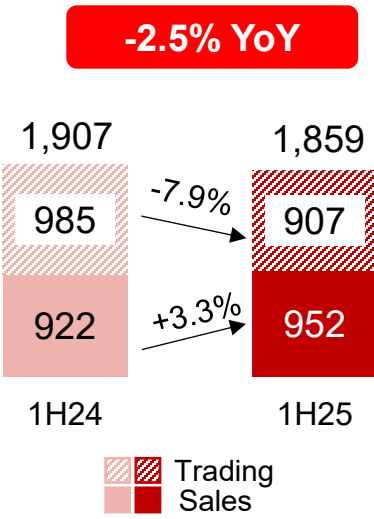
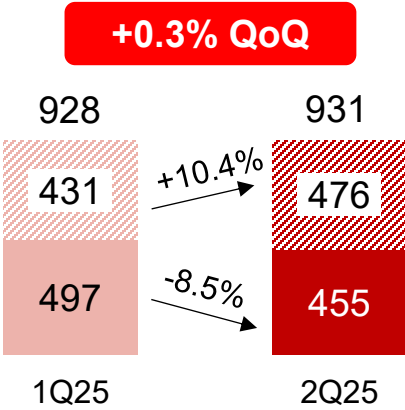
Non-Interest Income

NOII Breakdown

Total NOII



Trading & FX



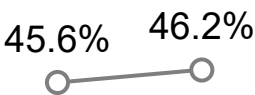
(RM 'mil)	2Q25	QoQ	1H25	YoY
Fee & commission	694	(4.1%)	1,418	2.0%
Trading & FX	931	0.3%	1,859	(2.5%)
Others	144	414.3%	172	(39.2%)
Total	1,769	5.3%	3,449	(3.7%)

- NOII +5.3% QoQ attributed to strong trading income and higher NPL sales; -3.7% YoY on lower NPL sales and trading income
- Sales growth weaker QoQ but improved YoY and continues to be a strategic focus

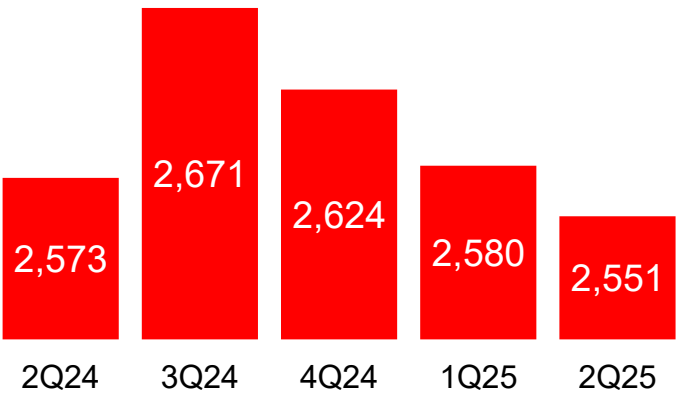
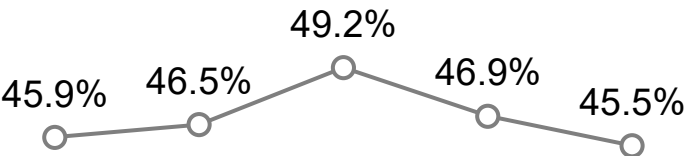
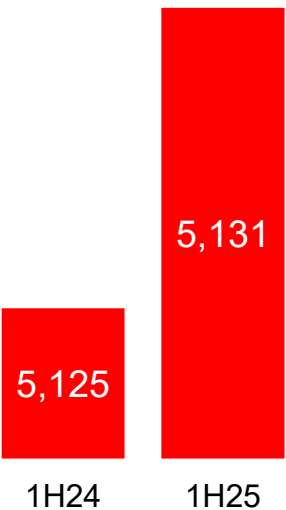
Operating Expenses

Total Operating Expenses

CIR



(RM 'mil)



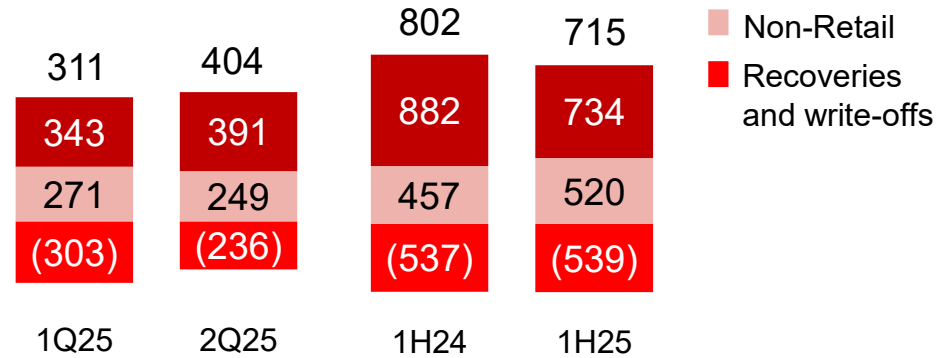
(RM 'mil)	2Q25	QoQ	1H25	YoY
Personnel	1,529	(3.8%)	3,118	(0.7%)
Establishment	171	(10.9%)	363	(8.3%)
Technology	435	(1.6%)	877	0.6%
Marketing	150	63.0%	242	58.2%
Admin & General	266	0.4%	531	(5.9%)
Total	2,551	(1.1%)	5,131	0.1%

- Maintained overall cost discipline while the Group continues to invest in Technology
- Opex stable YoY; whilst declining 1.1% QoQ from tactical controls in Personnel and Establishment. Uptick in Marketing related to campaigns and variable partnership costs
- 1H25 CIR increased 60bps YoY to 46.2% from negative JAWS; lower 140bps QoQ from reduced expenses

Asset Quality

Total Provisions Breakdown

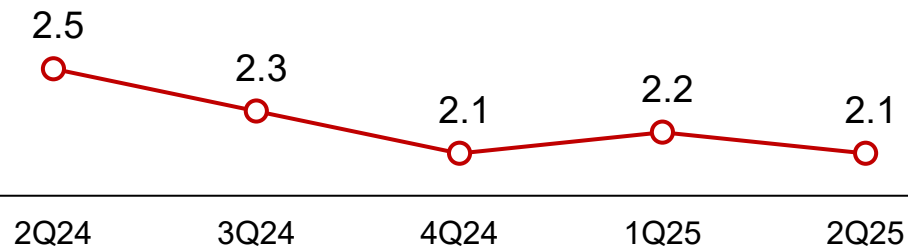
(RM 'mil)



➤ Overlay reallocation of RM500 mil in 2Q25 and RM100 mil in 1Q25 related to macro uncertainty

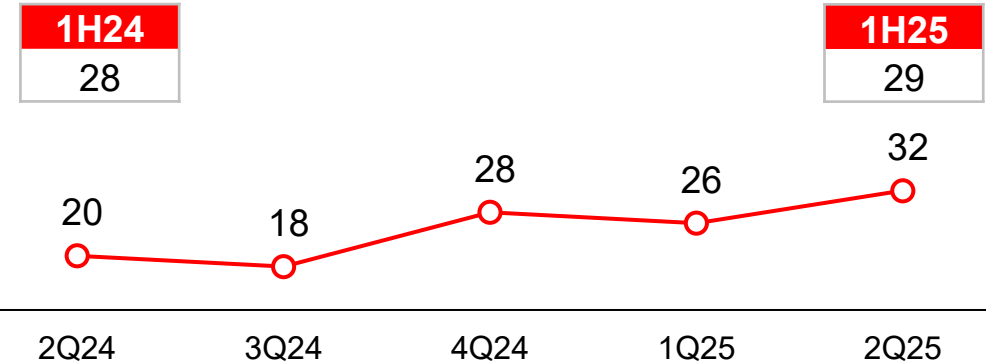
Gross Impaired Loans Ratio

(%)



Loan Loss Charge*

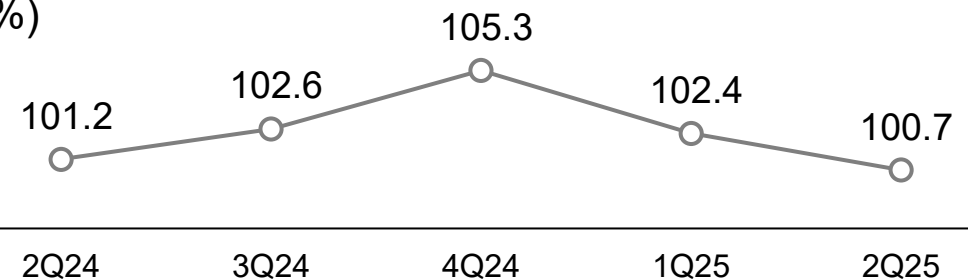
(bps)



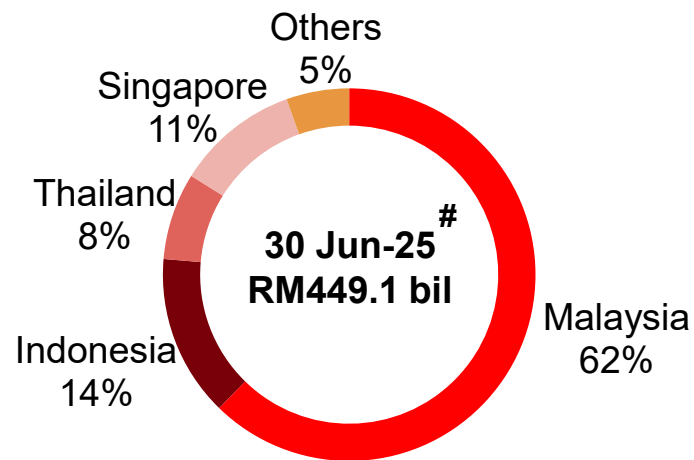
➤ Loan loss charge increased 6bps QoQ due to lower writebacks and timing of overlay reallocation. Remains relatively stable YoY

Allowance Coverage

(%)

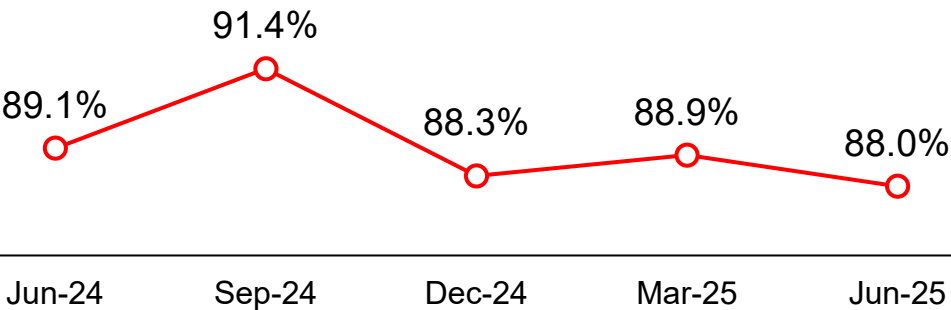


Gross Loans



(RM 'bil)	30 Jun-25	QoQ	YoY
Consumer Banking	238.8	0.4%	2.7%
Commercial Banking	76.3	0.4%	4.2%
Wholesale Banking	131.1	(1.8%)	(3.9%)
CIMB Digital Assets and Others	2.9	3.6%	7.4%
Total	449.1	(0.2%)	1.0%
Total on constant currency basis		0.5%	3.6%

Loans-to-Deposit Ratio

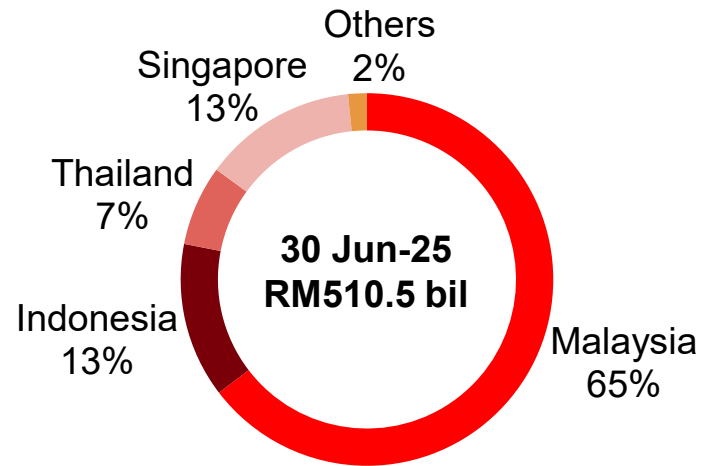


Notes: ~ Group figures on constant currency basis
^ In local currency
Based on geographical location of counterparty
* Including Cambodia, Vietnam and Philippines

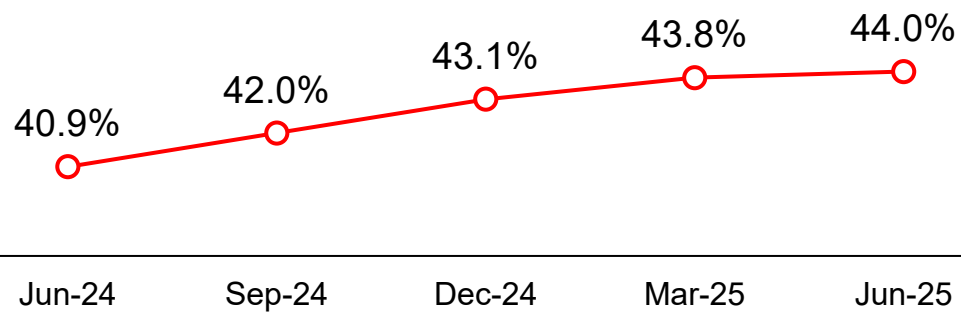
Loan Growth by Country (YoY)

Country	(%)	Country	(%)
Group~	3.6%	Singapore	9.0%
Malaysia	2.6%	Thailand^	(2.6%)
Indonesia^	6.8%	Others*	1.2%

Deposits



CASA Ratio



Notes: ~ Group figures on constant currency basis

^ In local currency

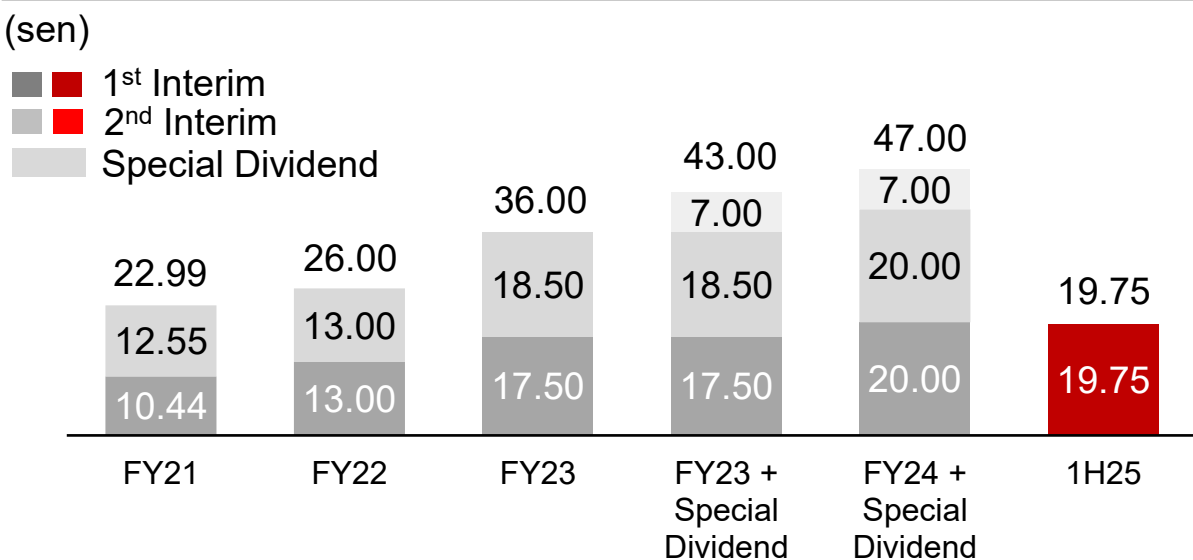
* Including Cambodia, Vietnam and Philippines

(RM 'bil)	30 Jun-25	QoQ	YoY
Consumer Banking	225.3	(1.1%)	(0.1%)
Commercial Banking	93.7	2.3%	3.2%
Wholesale Banking	185.7	2.7%	4.6%
CIMB Digital Assets and Others	5.8	(3.3%)	7.4%
Total	510.5	0.8%	2.2%
Total on constant currency basis		1.5%	4.9%
Total CASA	224.8	1.4%	10.0%

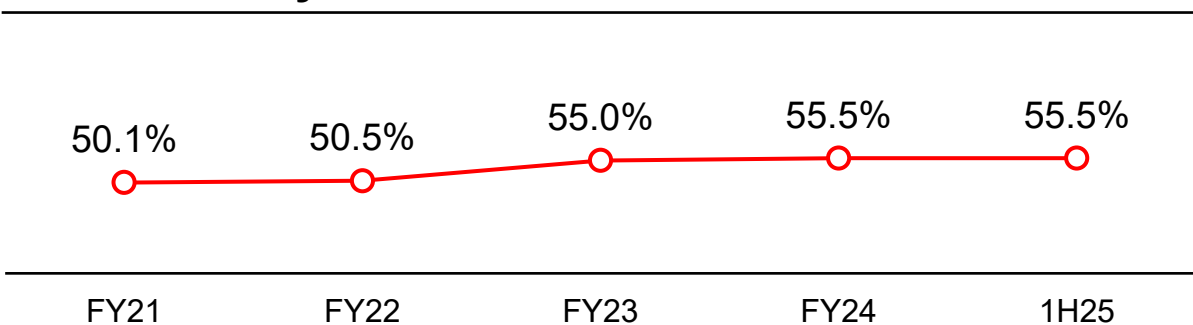
Growth by Country (%)	Deposit	CASA	CASA Ratio		
			Jun-25	Mar-25	Jun-24
Malaysia	5.9	8.5	33.2	32.9	32.3
Indonesia^	4.8	10.9	69.0	67.4	64.4
Singapore^	0.5	17.1	54.2	53.7	46.5
Thailand^	2.1	39.6	76.8	75.3	56.2
Others*	22.5	27.1	-	-	-
Group~	4.9	13.7	44.0	43.8	40.9

Dividend Payout

Dividend per share



Dividend Payout Ratio*



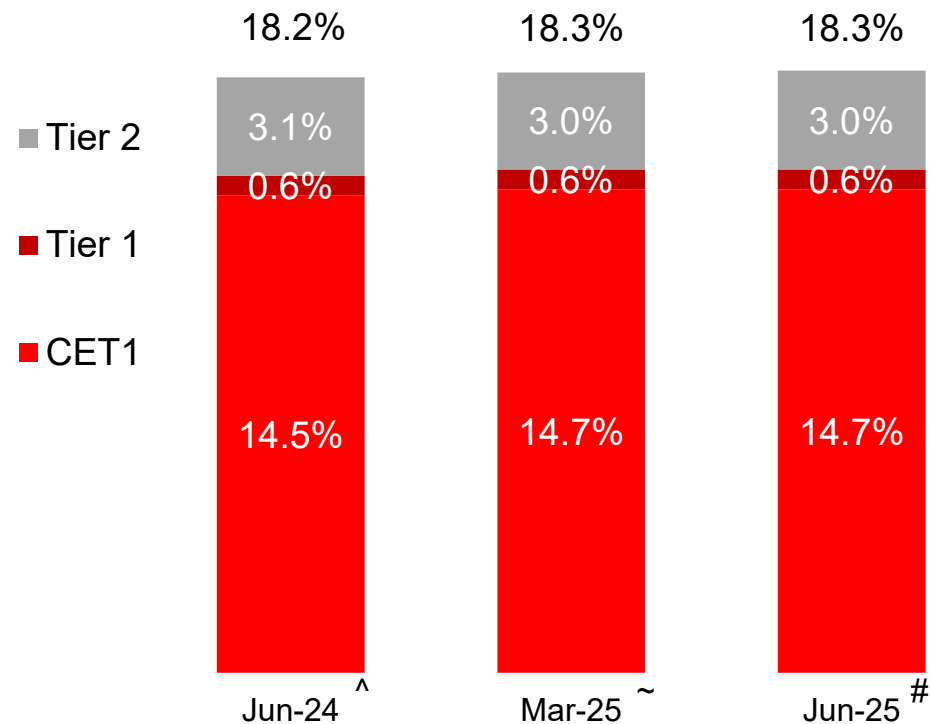
Period	Total dividend payout (RM 'bil)	Dividend per share (sen)	Dividend Yield # (%)
FY21	2.3	22.99	4.2
FY22	2.7	26.00	4.5
FY23	4.6	43.00	7.4
FY24	5.0	47.00	5.7
1H25	2.1	19.75	

- 1H25 dividend payout ratio of 55.5%
- Total dividends paid of RM2.1 bil

Notes: * Dividend payout ratio exclude special dividends
 # Dividend yield based on respective year-end share price

Capital and Liquidity Management

Capital Adequacy



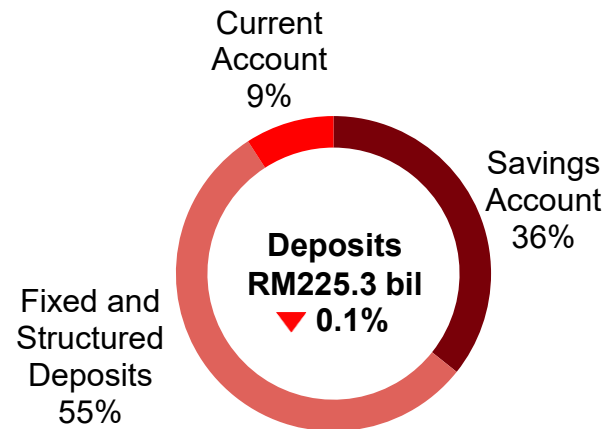
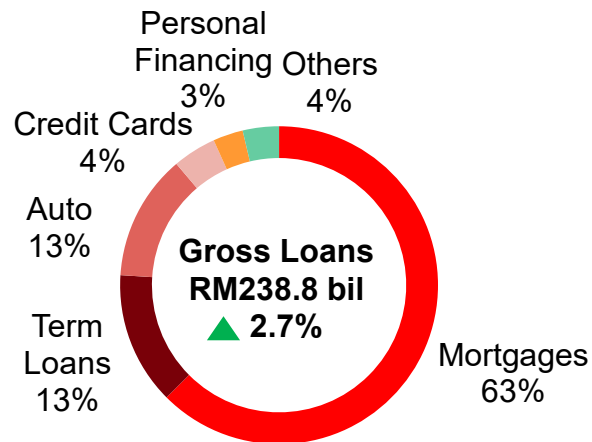
Liquidity Coverage Ratios

(%)	Jun-25	Mar-25	Jun-24
CIMB Bank*	146	147	136
CIMB Islamic*	127	131	131
CIMB Niaga	206	206	249
CIMB Thai	179	172	148

Notes:
[^] Post CIMBGH's proposed FY24 First Interim Dividend
[~] Post CIMBGH's FY24 Second Interim Dividend with no DRS
[#] Post CIMBGH's Proposed FY25 First Interim Dividend with no DRS
* Average LCR in line with standardised disclosure requirement in Bank Negara Malaysia's Policy Document issued on 15 Oct-24

Consumer Banking

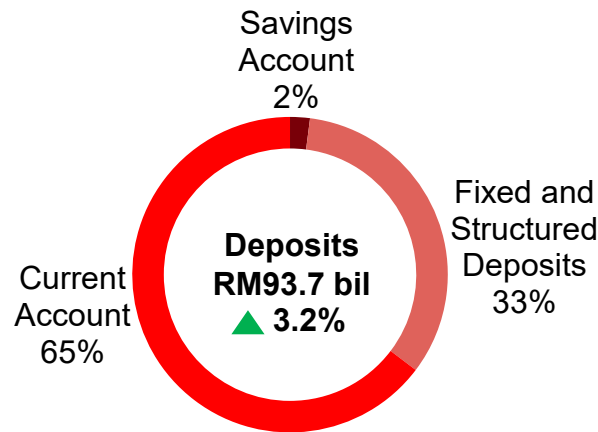
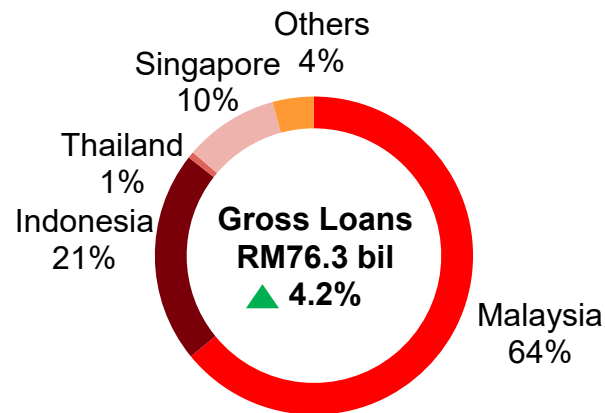
(RM 'mil)	2Q25	QoQ	1H25	YoY
Operating income	2,225	(2.1%)	4,497	(3.5%)
Overhead expenses	(1,244)	(2.2%)	(2,516)	(1.7%)
PPOP	981	(1.9%)	1,981	(5.8%)
(Provisions) / Writeback	(260)	20.9%	(475)	(22.5%)
Share of JV / Associates	(13)	(>1000.0%)	(12)	(>1000.0%)
PBT	708	(9.9%)	1,494	0.3%



- Consumer Banking PBT declined 9.9% QoQ from NIM pressure and timing of overlay provisions. PBT grew 0.3% YoY driven by lower provisions offset by lower income from NIM pressure
- Provisions rose 20.9% QoQ and declined 22.5% YoY due to timing of reallocation of overlays
- Consumer loans +2.7% YoY (+4.0% on constant currency basis) from all core markets, while deposits declined 0.1% YoY attributed to Indonesia and Singapore

Commercial Banking

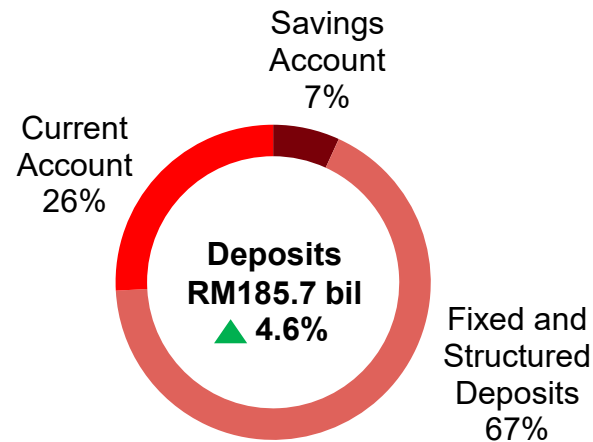
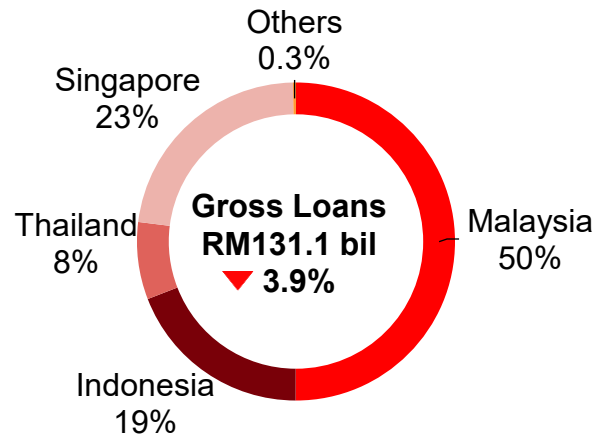
(RM 'mil)	2Q25	QoQ	1H25	YoY
Operating income	1,047	4.2%	2,052	1.1%
Overhead expenses	(532)	2.1%	(1,053)	3.2%
PPOP	515	6.4%	999	(1.0%)
(Provisions) / Writeback	(31)	(34.0%)	(78)	225.0%
Share of JV / Associates	0	-	0	-
PBT	484	10.8%	921	(6.5%)



- PBT grew 10.8% QoQ from higher income and lower provisions but declined 6.5% YoY mainly from higher provisions
- NII declined 0.2% QoQ and 1.4% YoY due to lower NIM in Malaysia, Indonesia and Singapore from rate cuts; NOII grew 22.3% QoQ and 11.7% YoY from NPL sale in Indonesia
- Provisions were 34.0% lower QoQ but increased 225.0% YoY from overlays in Malaysia
- Commercial loans grew 4.2% YoY (+7.7% YoY on constant currency basis) with deposits +3.2% YoY (+6.5% on constant currency basis) from Malaysia, Indonesia and Singapore

Wholesale Banking

(RM 'mil)	2Q25	QoQ	1H25	YoY
Operating income	1,559	1.0%	3,102	(3.1%)
Overhead expenses	(588)	0.2%	(1,175)	(3.5%)
PPOP	971	1.6%	1,927	(2.8%)
(Provisions) / Writeback	9	88.6%	88	8.3%
Share of JV / Associates	0	-	0	-
PBT	980	(5.3%)	2,015	(3.1%)



- Wholesale PBT declined 5.3% QoQ and 3.1% YoY driven by weaker Corporate Banking performance
- Lower ECL writeback QoQ and YoY mainly due to Singapore and Indonesia
- Loans were 3.9% lower YoY (+0.3% YoY on constant currency basis) from Malaysia and Thailand. Wholesale deposits grew 4.6% from Indonesia and Singapore
- Pipeline in 2H25 is strong, growth will likely pick up

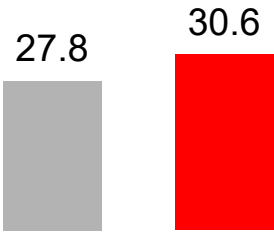
CIMB Digital Assets & Group Funding

(RM 'mil)	2Q25	QoQ	1H25	YoY
Operating income	771	13.5%	1,450	8.3%
Overhead expenses	(187)	(6.5%)	(387)	18.0%
PPOP	584	21.9%	1,063	5.1%
(Provisions) / Writeback	(122)	(4.7%)	(250)	(4.2%)
Share of JV / Associates	14	(22.2%)	32	100.0%
PBT	476	29.0%	845	12.7%

Touch n' Go Digital

Total Registered Users (mil)

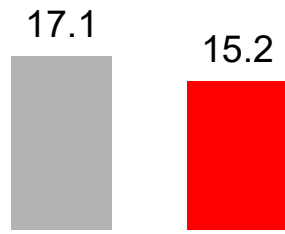
+10.1% YoY



Jun-24 Jun-25

Annual Transacting Users (mil)

-11.1% YoY

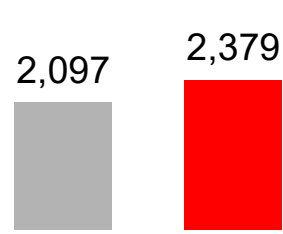


Jun-24 Jun-25

CIMB Philippines

Deposits Balance (RM'mil)

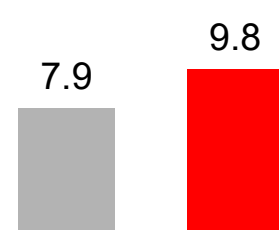
+13.4% YoY



Jun-24 Jun-25

No. of Customers (mil)

+24.1% YoY



Jun-24 Jun-25

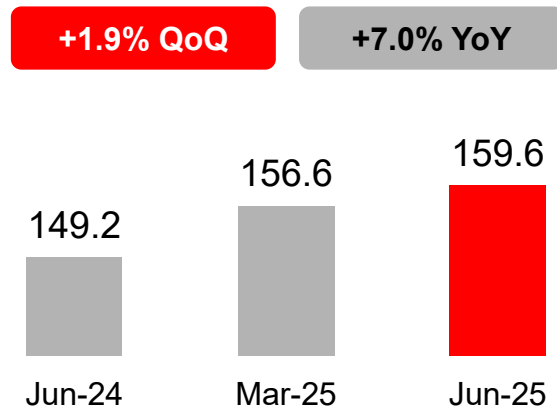
- PBT +29.0% QoQ and +12.7% YoY with TNGD continuing to be profitable, coupled with a stronger Group Funding performance
- CIMB Philippines grew to 9.8 mil customers as at Jun-25 (+24.1% YoY) with a deposit book of RM2.38 bil (+13.4% YoY)
- TNGD's ATU stood at 15.2 mil while the number of registered users +10.1% YoY to 30.6 mil as at Jun-25. GO+ investors reached 4.3 mil with total AUM of RM1.5 bil as at Jun-25

CIMB Islamic

(RM 'mil)	2Q25	QoQ	1H25	YoY
Operating income	1,143	2.3%	2,260	5.3%
Overhead expenses	(383)	(0.5%)	(768)	8.2%
PPOP	760	3.8%	1,492	3.8%
(Provisions) / Writeback	14	(108.3%)	(155)	(48.3%)
Share of JV / Associates	0	(100.0%)	1	0.0%
PBT	774	37.2%	1,338	17.6%

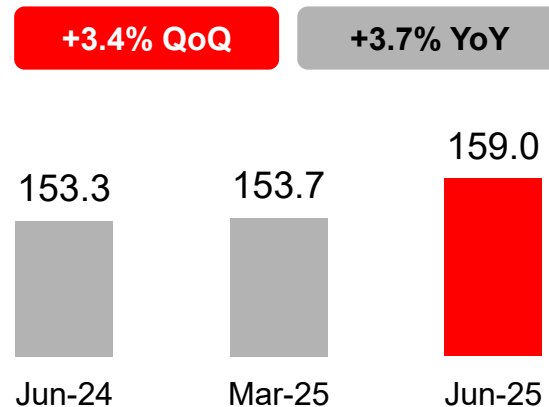
Islamic Financing

(RM 'mil)



Islamic Deposits ~

(RM 'mil)



- PBT grew 37.2% QoQ from higher topline and writeback; +17.6% YoY from sustained asset growth and lower provisions
- NFI +2.2% QoQ and 2.8% YoY driven by higher financing growth
- NOFI expanded 2.7% QoQ and 16.5% YoY from higher Trading & FX income
- Financing rose by 7.0% YoY and deposits grew 3.7% YoY. CIMB Islamic remains #2 in Malaysia by total Islamic assets, deposits and financing

Note: ~ Including investment accounts

2025 Outlook

- Expect business confidence to gradually improve with greater clarity around US tariffs
- Fully focused on the **execution of Forward30** while staying nimble to respond to evolving macroeconomic conditions
- Continue to **invest in technology** and **digital** to enhance customer experience and support scalable growth
- **Proactively managing cost of funds** through **active asset-liability management** to preserve NIM stability
- **Strong asset quality** from sustainable loan growth and **healthy LDR of 88.0%** provide stability and capacity to fund future growth
- **Well capitalised** with $\geq 14.0\%$ CET1 ratio, providing flexibility to optimise shareholder returns

	1H25	FY25 Guidance
ROE	11.1%	11.0-11.5%
Asset and Loan Growth*	6.1% 3.6%	5-7%
CIR	46.2%	<46.7%
Loan Loss Charge	29 bps	25-35 bps
CET1 (CIMB Group)	14.7%	$\geq 14.0\%$

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)	2Q25	1Q25	QoQ	1H25	1H24	YoY	2Q24	YoY
Net interest income	3,833	3,819	0.4%	7,652	7,651	0.0%	3,859	(0.7%)
Non-interest income	1,769	1,680	5.3%	3,449	3,580	(3.7%)	1,743	1.5%
Operating income	5,602	5,499	1.9%	11,101	11,231	(1.2%)	5,602	0.0%
Overhead expenses	(2,551)	(2,580)	(1.1%)	(5,131)	(5,125)	0.1%	(2,573)	(0.9%)
PPOP	3,051	2,919	4.5%	5,970	6,106	(2.2%)	3,029	0.7%
Loan impairment	(408)	(288)	41.7%	(696)	(720)	(3.3%)	(316)	29.1%
Other provisions	4	(23)	(117.4%)	(19)	(82)	(76.8%)	17	(76.5%)
Share of JV / Associates	1	19	(94.7%)	20	(1)	>1000.0%	0	100.0%
PBT	2,648	2,627	0.8%	5,275	5,303	(0.5%)	2,730	(3.0%)
Net profit	1,889	1,973	(4.3%)	3,862	3,897	(0.9%)	1,961	(3.7%)
EPS (sen)	17.6	18.4	(4.3%)	36.0	36.5	(1.4%)	18.3	(3.8%)
ROE (Annualised)	10.9%	11.4%	(50bps)	11.1%	11.4%	(30bps)	11.5%	(60bps)

Note: * On constant currency basis

Key Ratios

(%)	2Q25	1Q25	QoQ	1H25	1H24	YoY	2Q24	YoY
ROE ~	10.9	11.4	▼	11.1	11.4	▼	11.5	▼
NIM ~*	2.15	2.16	▼	2.16	2.21	▼	2.23	▼
NIM banking book ~*	2.64	2.66	▼	2.67	2.72	▼	2.70	▼
Non-interest income / total income	31.6	30.6	▲	31.1	31.9	▼	31.1	▲
Cost to income	45.5	46.9	▼	46.2	45.6	▲	45.9	▼
Allowance coverage (including regulatory reserve)	120.6	122.1	▼	100.7	116.6	▼	116.6	▲
Allowance coverage (excluding regulatory reserve)	100.7	102.4	▼	100.7	101.2	▼	101.2	▼
Loan loss charge ~	0.32	0.26	▲	0.29	0.28	▲	0.20	▲
Gross impaired loans ratio	2.1	2.2	▼	2.1	2.5	▼	2.5	▼
Net impaired loans ratio (Net of IA and PA)	(0.0)	(0.1)	▲	(0.0)	(0.0)	=	(0.0)	=
ROA ~	0.98	1.04	▼	1.01	1.06	▼	1.04	▼
Book value per share (RM)	6.54	6.40	▲	6.54	6.45	▲	6.45	▲
Loan to Deposit (LDR)	88.0	88.9	▼	88.0	89.1	▼	89.1	▼
CASA ratio	44.0	43.8	▲	44.0	40.9	▲	40.9	▲

Notes: ~ Annualised
* Daily Average

NOII breakdown

(RM 'mil)	2Q25	1Q25	QoQ	1H25	1H24	YoY
Fee & commission	694	724	(4.1%)	1,418	1,390	2.0%
Brokerage	9	10	(10.0%)	19	19	0.0%
Asset management and security services	3	5	(40.0%)	8	10	(20.0%)
Trading & FX	931	928	0.3%	1,859	1,907	(2.5%)
Dividend income	21	12	75.0%	33	81	(59.3%)
Other income	111	1	>1,000.0%	112	173	(35.3%)
Total	1,769	1,680	5.3%	3,449	3,580	(3.7%)

PBT by Segments

PBT (RM 'mil)	2Q25	1Q25	QoQ	1H25	1H24	YoY
Consumer Banking (28.3%)	708	786	(9.9%)	1,494	1,489	0.3%
Commercial Banking (17.5%)	484	437	10.8%	921	985	(6.5%)
Wholesale Banking (38.2%)	980	1,035	(5.3%)	2,015	2,079	(3.1%)
Corporate Banking (19.3%)	480	537	(10.6%)	1,017	1,224	(16.9%)
Treasury & Markets ~ (17.6%)	464	468	(0.9%)	932	791	17.8%
Investment Banking + (1.3%)	36	30	20.0%	66	64	3.1%
CIMB Digital Assets & Group Funding# (16.0%)	476	369	29.0%	845	750	12.7%
PBT	2,648	2,627	0.8%	5,275	5,303	(0.5%)

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	2Q25	1Q25	QoQ	1H25	1H24	YoY
Malaysia (RM 'mil)	490	493	(0.6%)	983	917	7.2%
Indonesia (IDR 'bil)	784	819	(4.3%)	1,603	1,600	0.2%
Thailand (THB 'mil)	(477)	219	(317.8%)	(258)	(130)	(98.5%)
Singapore (SGD 'mil)	21	9	133.3%	30	27	11.1%
Others * (RM 'mil)	9	11	(18.2%)	20	19	5.3%
PBT (RM 'mil)	708	786	(9.9%)	1,494	1,489	0.3%
Commercial Banking	2Q25	1Q25	QoQ	1H25	1H24	YoY
Malaysia (RM 'mil)	295	263	12.2%	558	681	(18.1%)
Indonesia (IDR 'bil)	330	214	54.2%	544	235	131.5%
Thailand (THB 'mil)	(4)	40	(110.0%)	36	19	89.5%
Singapore (SGD 'mil)	23	29	(20.7%)	52	58	(10.3%)
Others * (RM 'mil)	23	16	43.8%	39	28	39.3%
PBT (RM 'mil)	484	437	10.8%	921	985	(6.5%)
Wholesale Banking	2Q25	1Q25	QoQ	1H25	1H24	YoY
Malaysia (RM 'mil)	599	511	17.2%	1,110	986	12.6%
Indonesia (IDR 'bil)	773	886	(12.8%)	1,659	1,697	(2.2%)
Thailand (THB 'mil)	414	600	(31.0%)	1,014	1,165	(13.0%)
Singapore (SGD 'mil)	35	60	(41.7%)	95	120	(20.8%)
Others * (RM 'mil)	9	7	28.6%	16	15	6.7%
PBT (RM 'mil)	980	1,035	(5.3%)	2,015	2,079	(3.1%)

Note: * Includes Cambodia, Vietnam and Philippines

Consumer Banking Key Highlights

Malaysia	QoQ	YoY
Consumer Gross Loans	0.8%	4.0%
Mortgages	0.8%	4.4%
Wealth	(1.4%)	(5.8%)
Auto	1.4%	4.9%
Credit cards	1.8%	10.1%
Consumer Deposits	0.0%	5.1%
CASA	(1.2%)	0.2%
Fixed & structured deposits	0.6%	7.7%

Thailand ^	QoQ	YoY
Consumer Gross Loans	(0.6%)	1.3%
Mortgages	0.1%	2.8%
Auto	(3.4%)	(4.8%)
Consumer Deposits	3.0%	5.8%
CASA	10.0%	45.3%
Fixed & structured deposits	(13.8%)	(42.3%)

Indonesia ^	QoQ	YoY
Consumer Gross Loans	(0.1%)	4.7%
Mortgages	0.1%	(2.5%)
Auto	(0.5%)	26.7%
Credit cards	0.4%	0.1%
Consumer Deposits	1.0%	(1.0%)
CASA	1.9%	4.6%
Fixed & structured deposits	(0.6%)	(10.8%)

Singapore ^	QoQ	YoY
Consumer Gross Loans	3.5%	7.1%
Mortgages	0.1%	(0.6%)
Wealth	8.0%	16.0%
Credit cards	1.5%	2.1%
Consumer Deposits	(5.8%)	(5.0%)
CASA	(10.8%)	20.0%
Fixed & structured deposits	(0.0%)	(21.8%)

Note: ^ On constant currency basis

CIMB Niaga: Earnings Summary



(IDR 'bil)	2Q25	1Q25	QoQ	1H25	1H24	YoY
Net interest income	3,305	3,319	(0.4%)	6,624	6,655	(0.5%)
Non interest income	1,450	1,423	1.9%	2,873	2,929	(1.9%)
Operating income	4,755	4,742	0.3%	9,497	9,584	(0.9%)
Overhead expenses	(2,141)	(2,183)	(1.9%)	(4,324)	(4,209)	2.7%
PPOP	2,613	2,559	2.1%	5,172	5,375	(3.8%)
Provisions	(422)	(316)	33.4%	(738)	(983)	(24.9%)
PBT	2,191	2,243	(2.3%)	4,434	4,392	1.0%
Net Profit	1,650	1,805	(8.6%)	3,455	3,407	1.4%
EPS (Reported)	65.63	71.80	(8.6%)	0.14	0.14	1.3%
PBT (RM 'mil)	571	610	(6.4%)	1,182	1,306	(9.5%)
Net profit (RM 'mil)	429	491	(12.6%)	921	1,013	(9.1%)
ROE (Annualised)	13.1%	14.0%	(90bps)	13.5%	13.3%	20bps

Note: As per CIMB Niaga 2Q25 Analyst Presentation

CIMB Niaga: Key Ratios

(Consolidated, %)	2Q25	1Q25	QoQ	1H25	1H24	YoY
ROE ^	13.1	14.0	▼	13.5	13.3	▲
NIM ^	3.93	3.99	▼	3.96	4.21	▼
Cost to Income	45.0	46.0	▼	45.5	43.9	▲
Loan Loss Coverage #	233.9	249.7	▼	233.9	253.1	▼
Allowance Coverage	110.7	109.9	▲	110.7	113.4	▼
Loan Loss Charge ^	0.8	0.5	▲	0.7	0.9	▼
Gross Impaired Loans Ratio	3.9	4.1	▼	3.9	4.7	▼
Gross NPL (BI Definition) #	1.9	1.9	=	1.9	2.1	▼
ROA ^	1.8	2.0	▼	1.9	2.0	▼
Loan to Deposit (LDR)	87.3	89.3	▼	87.3	85.7	▲
CAR	24.0	24.8	▼	24.0	22.7	▲
CASA ratio	69.0	67.4	▲	69.0	65.2	▲

Notes: As per CIMB Niaga 2Q25 Analyst Presentation

Based on BI definition

^ Annualised and monthly average

CIMB Thai: Earnings Summary

Before GAAP Adjustments (THB 'mil)	2Q25	1Q25	QoQ	1H25	1H24	YoY
Net interest income	1,895	2,199	(13.8%)	4,093	4,739	(13.6%)
Non interest income	1,302	1,385	(6.0%)	2,687	2,299	16.9%
Operating income	3,197	3,584	(10.8%)	6,780	7,038	(3.7%)
Overhead expenses	(1,824)	(1,707)	6.8%	(3,530)	(4,363)	(19.1%)
PPOP	1,373	1,877	(26.8%)	3,250	2,675	21.5%
Provisions	(1,153)	(829)	39.1%	(1,981)	(1,064)	86.2%
PBT	220	1,048	(79.0%)	1,269	1,611	(21.2%)
Net Profit	175	838	(79.2%)	1,013	1,295	(21.8%)
EPS (THB)	0.01	0.02	(79.2%)	0.03	0.04	(21.8%)
Net Profit (RM 'mil) ~	23	110	(79.2%)	132	172	(22.9%)
PBT (RM 'mil) *	29	138	(78.8%)	167	198	(15.7%)
Net profit (RM 'mil) *	23	111	(79.0%)	133	159	(16.3%)
ROE (Annualised)	1.4%	6.7%	(530bps)	4.0%	5.4%	(140bps)

Notes: ~ Local GAAP

* After GAAP and MFRS 139 adjustments

CIMB Thai: Key Ratios

(Consolidated, %)	2Q25	1Q25	QoQ	1H25	1H24	YoY
ROE ^	1.4	6.7	▼	4.0	5.4	▼
NIM ^	1.72	2.07	▼	1.89	2.24	▼
Cost to Income	57.0	47.6	▲	52.1	62.0	▼
Loan Loss Coverage **	155.9	134.3	▲	155.9	121.3	▲
Loan Loss Charge ^	1.9	1.3	▲	144.8	77.9	▲
Gross NPL ratio **	2.6	2.6	=	2.6	2.9	▼
ROA	0.1	0.6	▼	0.4	0.5	▼
Loan to Deposit	81.5	84.0	▼	81.5	85.7	▼
Modified LDR ***	77.2	79.3	▼	77.2	79.5	▼
CAR *	21.2	20.8	▲	21.2	19.9	▲
CASA ratio #	76.9	75.3	▲	76.9	56.2	▲

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

IB Market Share and Ranking (1)

	1H25		1H24	
	Market Share	Rank	Market Share	Rank
DCM Domestic Sukuk	23.6%	2	27.8%	2
	24.1%	2	27.7%	2
M&A	-	-	31.3%	3
Syndication ^	-	-	10.1%	5
IPO	-	-	10.3%	3
ECM	3.2%	8	25.9%	1

	1H25		1H24	
	Market Share	Rank	Market Share	Rank
DCM	8.9%	6	11.0%	4
M&A	-	-	-	-
Syndication ^	-	-	-	-
IPO	-	-	-	-
ECM	-	-	-	-

	1H25		1H24	
	Market Share	Rank	Market Share	Rank
DCM	4.2%	8	4.2%	8
M&A	89.6%	1	-	-
Syndication ^	3.3%	15	1.5%	15
IPO	14.5%	3	-	-
ECM	14.5%	3	-	-

	1H25		1H24	
	Market Share	Rank	Market Share	Rank
DCM	1.5%	9	1.4%	12
M&A	-	-	-	-
Syndication ^	2.4%	12	1.1%	25
IPO	-	-	-	-
ECM	0.2%	11	-	-

IB Market Share and Ranking (2)

ASEAN	1H25		1H24	
	Market Share	Rank	Market Share	Rank
DCM	10.8%	1	11.0%	1
M&A	13.0%	5	6.0%	13
Syndication ^	2.0%	15	2.0%	15
IPO	4.5%	8	4.3%	9
ECM	3.3%	12	12.2%	2

Asia (ex-Japan) *	1H25		1H24	
	Market Share	Rank	Market Share	Rank
DCM	0.4%	58	0.4%	53
M&A	1.6%	22	1.2%	23
Syndication ^	0.7%	37	0.4%	50
IPO	0.6%	51	0.6%	43
ECM	0.1%	74	1.0%	20

Global	1H25		1H24	
	Market Share	Rank	Market Share	Rank
Sukuk	3.9%	7	3.7%	10

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

Note: ^ Mandated lead arranger

* Excluding A-Share