



CIMB recorded resilient financial performance with 11.1% ROE in 1H25; declares first interim dividend of 19.75 sen per share

Friday, 29 August 2025

for immediate release

Kuala Lumpur: CIMB Group Holdings Berhad (“CIMB” or “the Group”) recorded a resilient financial performance with profit before tax (“PBT”) of RM5.27 billion and net profit of RM3.86 billion for the first half ended 30 June 2025, despite macroeconomic headwinds, increased market volatility and FX translation effects. Although 1H25 net profit declined by 0.9% YoY, on a constant currency basis, 1H25 net profit would have increased by 3.3%. Despite the challenging environment, the Group delivered an annualised return on average equity (“ROE”) of 11.1% and an earnings per share (“EPS”) of 36.0 sen. Accordingly, the Group proposed an all-cash first interim dividend of 19.75 sen per share based on a consistent payout ratio of 55.5%, which translates to a total dividend payout of RM2.1 billion.

Operating income increased 1.9% QoQ for the Group, driven by both net interest income (“NII”) and non-interest income (“NOII”), resulting in Pre-Provision Operating Profit (“PPOP”) rising 4.5% QoQ. NII remained stable at RM3.83 billion, up 0.4% QoQ despite continued rate cuts in Indonesia, Thailand and Singapore, while NOII grew 5.3% QoQ, on the back of strong trading income, which rose 10.4% QoQ. A deposit-led strategy combined with prudent asset-liability management also helped to keep NIM steady at 2.15% in 2Q25.

On a constant currency basis, CIMB’s total assets and gross loans grew by a healthy 6.1% and 3.6% YoY, respectively without compromising asset quality. The Group continues to expand total deposits by 4.9% YoY, with total current account saving account (“CASA”) growing 10.0% YoY. This contributed to a positive CASA ratio of 44.0% as at Jun-25, up from 40.9% recorded a year ago.

The Group’s cost-to-income ratio (“CIR”) came in at 46.2% in 1H25, reflecting overall cost discipline while operating cost declined 1.1% QoQ even as the Group continues to invest in technology and operational resilience. Asset quality remained robust with additional reallocation of overlays in 2Q25, bringing 1H25 credit cost to 29bps and contributing to a healthy allowance coverage ratio at 100.7%. Gross impaired loans (“GIL”) ratio improved QoQ and YoY to 2.1% as



at Jun-25, reflecting CIMB's strong asset quality in all markets. Common Equity Tier 1 ("CET1") ratio remains strong at 14.7% as at Jun-25, providing flexibility to optimise shareholder returns.

Forward30 Strategic Plan

CIMB continues to execute its Forward30 strategy with discipline and agility, positioning the franchise to capture growth opportunities amidst an evolving macroeconomic backdrop. During the quarter, the Group accelerated multiple strategic initiatives to drive growth, including introducing additional products and services on its OCTO consumer banking app throughout the region to double down on the Bank's wealth strategy, RM10 billion in financing commitments towards the Johor-Singapore Special Economic Zone ("JS-SEZ"), and the rollout of ecosystem initiatives in business banking, targeting healthcare and real estate sectors to support sustainable growth and long-term resilience of SMEs.

The Group's cross-selling strategy continues to gain traction, with fee and commission income up 2.0% YoY, treasury client sales rising 3.3% YoY, wealth assets under management ("AUM") expanding 10.9% YoY, backed by the strength of the Group's ASEAN network and its deep client relationships across segments.

Technology and digitalisation investments remain at the core of its strategic plan, underpinning CIMB's efforts to enhance customer experience, improve efficiency and scale growth across ASEAN. TNG Digital, under the Group's Digital Assets portfolio, continues to deliver profitability, serving 30 million customers and 2 million merchants. In addition, CIMB will be launching its new business banking app, OCTOBiz, across Malaysia and Indonesia in 4Q25, with further rollouts planned across other markets. These initiatives underscore the Group's commitment to delivering sustainable returns and to be the bank of choice, while reinforcing its position as a leading focused ASEAN bank.

In line with its purpose to advance customers and society, the Group raised its sustainable finance target to RM300 billion by 2030 to power a greener and more inclusive ASEAN economy. In addition, CIMB pledged RM200 million to drive long-term economic empowerment, community wellbeing and financial inclusion across the region, ensuring sustainable progress for all over the next five years. The Group also committed over RM100 million in 2025 for investment in training and development focusing on digital and AI to ensure a future-ready workforce.

Outlook

Novan Amirudin, Group Chief Executive Officer of CIMB Group said, “Amidst ongoing economic volatility, we are staying closer to our customers while navigating the current landscape prudently. With greater clarity on global tariff developments, we are seeing business confidence gradually improving. Our proactive asset-liability management has allowed us to preserve NIM stability through rate adjustments, supported by strong asset quality and a healthy loan-to-deposit ratio of 88.0%.

Our well-capitalised balance sheet not only ensures the resilience of our franchise but also provides us with the flexibility to execute future growth and strategic priorities. This allows us to continue delivering sustainable returns while supporting future capital distribution, reaffirming our commitment to create long-term sustainable shareholder value.”

[END]

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 RM73.0 billion as at 30 June 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 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 June 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.

For more information, please contact:

Anis Azharuddin / Kelvin Jude Muthu
Group Corporate Communications
CIMB Group Holdings Berhad
Email: anis.azharuddin@cimb.com / kelvinjude.muthu@cimb.com