CIMB

MOVING *you* FORWARD

Analyst Presentation 2Q26

CIMB Group Holdings

28 August 2026

GCEO Observations

Resilient 2Q26 performance with RM1.94 bil net profit and 11.2% ROE

- Resilient earnings momentum in 2Q26, with income and net profit up 2.8% and 1.2% QoQ respectively, supported by broad-based performance across the Group:
  - Our differentiated franchise continued to capture opportunities from recent structural shifts across ASEAN, particularly in AI and data centres, wealth and cross-border trade
  - Assets and loans up 2.2%* and 1.1%* QoQ respectively, offsetting the 4bps NIM decline. Pipeline remains strong
  - Strong NOII growth of 6.0% QoQ, driven by higher franchise fees and sustained client sales momentum
  - Transformation to become Simpler, Better, Faster has led to costs reducing 1.6% QoQ and CIR improving to 45.2%, while we continue to invest in technology & AI
  - Asset quality remained stable, with GIL improving to an all-time low of 1.6%
- Maintained a consistent payout ratio of 55%, with a 1H26 dividend of 19.65 sen per share. CET 1 at 14.0%

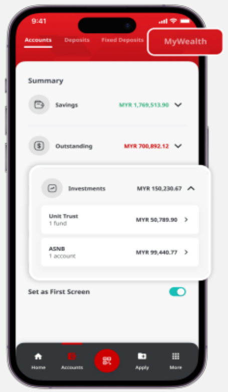
*Note: * On constant currency basis*

Accelerating Forward30: Creating a differentiated franchise

Capture opportunities from recent structural shifts in ASEAN

1. **AI & data centres**
2. **Wealth**

CIMB PRIVATE WEALTH



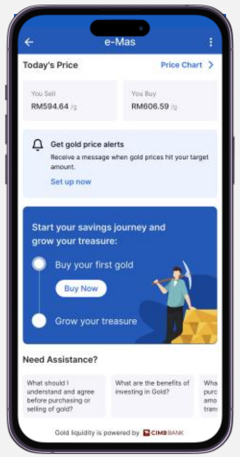
MyWealth on OCTO

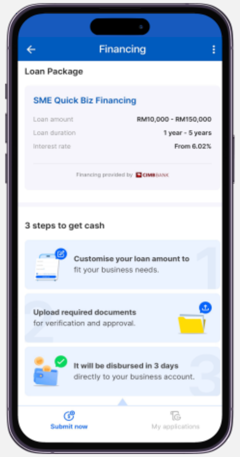
3. **Cross-border corridors**
   - JS – SEZ & ASEAN Financial Passport
   - China – ASEAN partnerships
   - SG – MY Corridors

Unique digital proposition at scale

CIMB | Touch 'n Go eWallet

Leveraging on each other's strengths & platform to expand access to financial products





TNG Group continues to outperform with total profit growing >100% YoY

Future of banking: Tokenisation of sukuk & deposits

1. KHAZANAH NASIONAL

   Apr 26

   Sole principal advisor, sole lead arranger and sole facility agent for Malaysia's first tokenised Sukuk

2. 

   Aug 26

   First Malaysian bank to pioneer a RM1.38bn tokenised sukuk, to be settled with CIMB tokenised deposits

GCFSO Observations

2Q26 Key Highlights

Group NIM	NOII/Total Income	Cost-to-Income	Profit Before Tax (RM)
2.04% -4bps QoQ	**32.9%** +100bps QoQ	**45.2%** -200bps QoQ	**2,607 mil** +2.2% QoQ

ROE	Total Assets (RM)	Loan Loss Charge	CET1
11.2% +20bps QoQ	**795.0 bil** +2.2% QoQ*	**38bps** +7bps QoQ	**14.0%** -30bps QoQ

*Note: * On constant currency basis*

1H26 Key Highlights

Group NIM	NOII/Total Income	Cost-to-Income	Profit Before Tax (RM)
2.06%	**32.4%**	**46.2%**	**5,158 mil**
-10bps YoY	+130bps YoY	Flat YoY	-2.2% YoY

ROE	Total Assets (RM)	Loan Loss Charge	CET1
11.0%	**795.0 bil**	**34bps**	**14.0%**
-10bps YoY	+6.3% YoY*	+5bps YoY	-70bps YoY

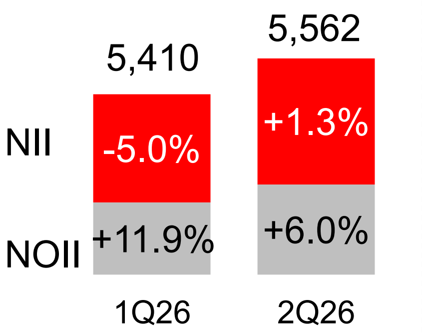
*Note: * On constant currency basis*

Key Business Highlights

Sequentially robust NOII and asset growth mitigated NIM weakness

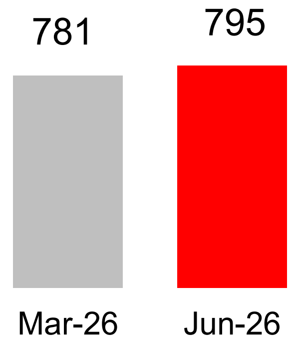
Total Income Growth
(RM 'mil)

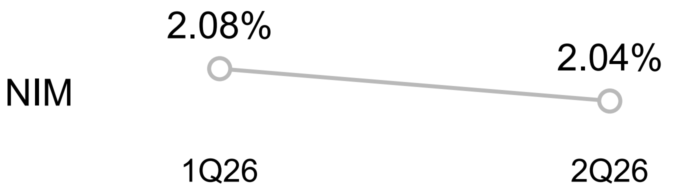
+2.8% QoQ
+4.0% QoQ*



Total Assets
(RM 'bil)

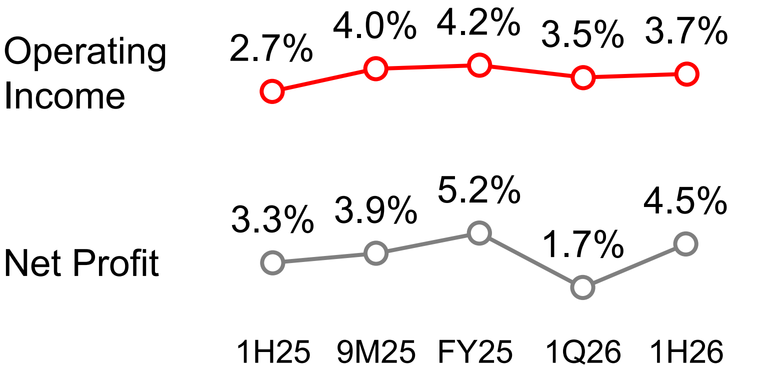
+1.8% QoQ
+2.2% QoQ*





Resilient underlying performance

YoY Growth*



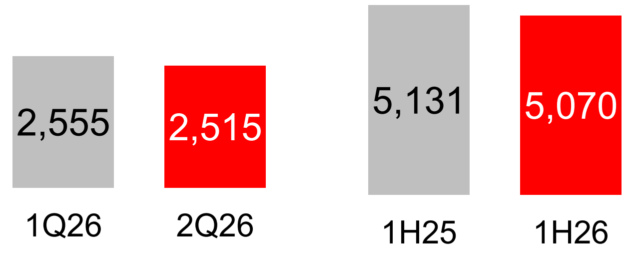
Country (Local currency)	Operating Income YoY
Malaysia	3.7%
Indonesia	4.7%
Thailand	4.7%
Singapore	1.9%

Cost containment driving operational efficiency

Operating Expenses
(RM 'mil)

-1.6% QoQ
-1.0% QoQ*

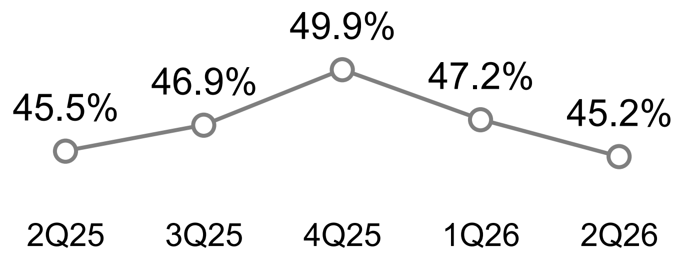
-1.2% YoY
+3.9% YoY*



CIR

-200bps QoQ

Flat YoY



*Note: * On constant currency basis*

PBT by Segment

Consumer Banking

24%

PBT	QoQ	YoY
RM1,255 mil	▲ 7.4%	▼ 16.0%

- Strong QoQ performance driven by wealth income and cost management. However, PBT was lower YoY on the back of NIM pressure and absence of writebacks

Commercial Banking

20%

PBT	QoQ	YoY
RM1,037 mil	▼ 28.3%	▲ 12.6%

- Strong 2Q26 FX income offset by absence of writebacks. Healthy 1H26 Commercial PBT underpinned by stronger fee and FX income, offsetting pressure on NIM.

1H26 Group PBT RM5,158 mil ▼ 2.2%

Wholesale Banking

42%

PBT	QoQ	YoY
RM2,156 mil	▲ 31.3%	▲ 7.0%

- Solid Wholesale PBT supported by robust Treasury & Markets on the back of volatile capital markets. Resilient asset quality contributed to higher recoveries

CIMB Digital Assets & Group Funding

14%

PBT	QoQ	YoY
RM710 mil	▼ 26.8%	▼ 16.0%

- Weaker PBT attributed to increased transformation related opex and provisions. This was partly offset by TNGD's continued positive trajectory

PBT by Country

Malaysia

59%

PBT	QoQ	YoY
RM3,054 mil	▲ 1.1%	▼ 4.2%

- Strong revenue underpinned by good asset growth. Bottom line growth impacted by higher pre-emptive provisions despite stable underlying asset quality

Indonesia

20%

PBT	QoQ	YoY
RM1,034 mil	▼ 9.9%	▼ 16.6%

- Good Trading & FX and Wealth performance was offset by cautious asset growth and NIM headwinds, along with lower writebacks

1H26 Group PBT RM5,158 mil ▼ 2.2%

Singapore

16%

PBT	QoQ	YoY
RM820 mil	▲ 43.3%	▲ 18.7%

- Singapore's PBT grew QoQ and YoY mainly due to strong recoveries. Wealth income and asset growth remains robust partially offsetting pressure from lower NIM

Thailand

5%

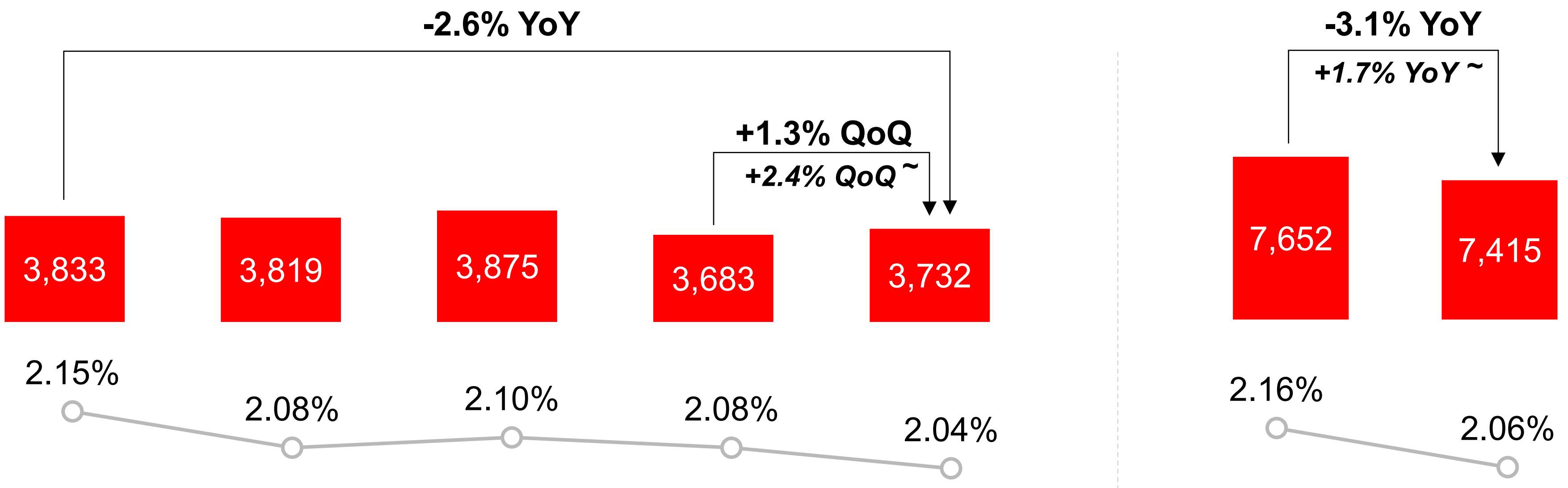
PBT	QoQ	YoY
RM232 mil	▼ 37.8%	▲ 46.8%

- 2Q26 PBT impacted by lower trading income and one-off transformation charges. Positive performance from Thailand YoY from NIM expansion and improved asset quality. CIMB Thai's restructuring to underpin sustainable ROE expansion

Net Interest Income

NII improved on constant currency basis supported by healthy asset growth despite weaker NIM

Net Interest Income
(RM 'mil)



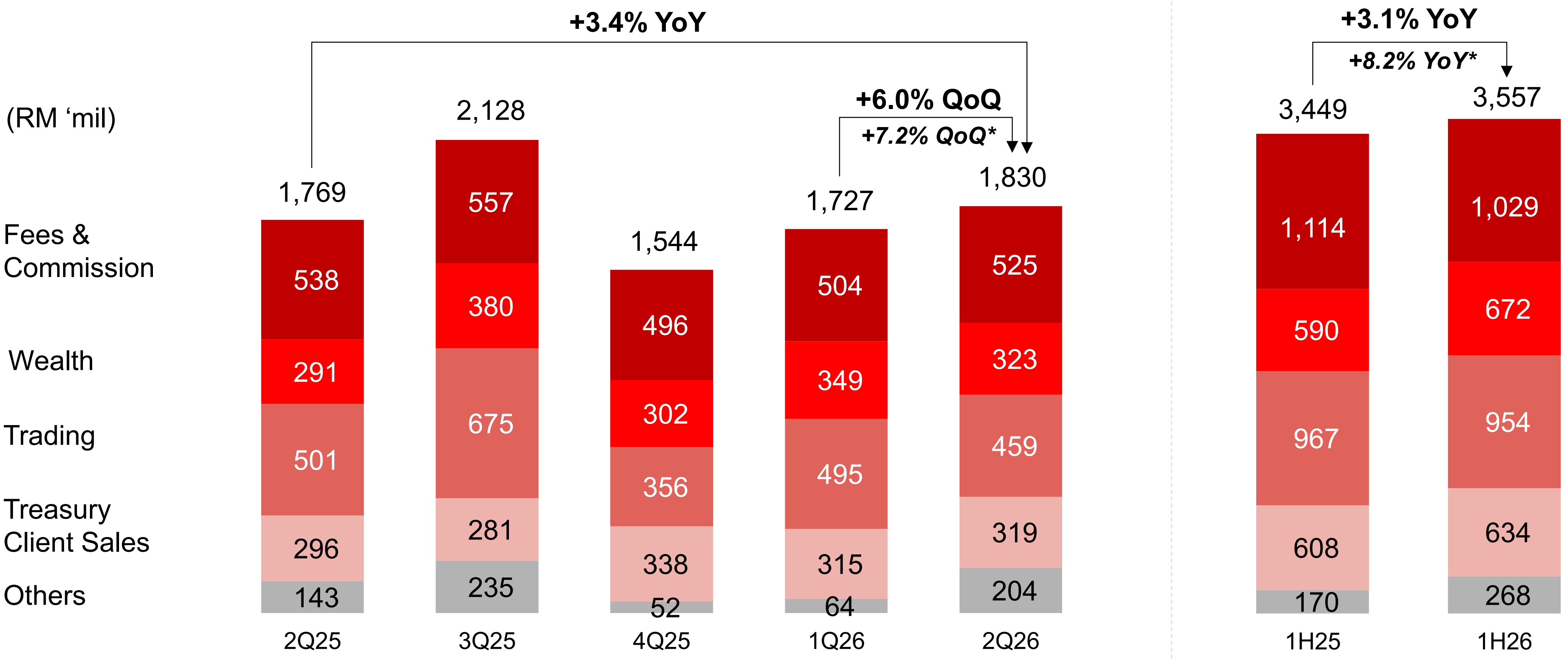
Net Interest Margin*
Group

	2Q25	3Q25	4Q25	1Q26	2Q26	1H25	1H26
Malaysia	1.80%	1.75%	1.79%	1.80%	1.74%	1.80%	1.77%
Malaysia OPR	*3.00%*	*2.75%*	*2.75%*	*2.75%*	*2.75%*	*3.00%*	*2.75%*
Indonesia^	3.93%	4.08%	3.88%	3.83%	3.85%	3.96%	3.84%
BI-rate	*5.50%*	*4.75%*	*4.75%*	*4.75%*	*5.75%*	*5.50%*	*5.75%*
Thailand^	1.72%	1.86%	1.91%	1.96%	1.98%	1.89%	1.97%
Thai OPR	*1.75%*	*1.50%*	*1.25%*	*1.00%*	*1.00%*	*1.75%*	*1.00%*
Singapore	1.45%	1.09%	1.09%	1.23%	1.20%	1.37%	1.21%
*SORA***	*2.05%*	*1.45%*	*1.19%*	*1.07%*	*1.08%*	*2.31%*	*1.08%*

*Notes: * Annualised ^ Local reported NIM ~ On constant currency basis **6M & 3M Compounded SORA*

Non-Interest Income

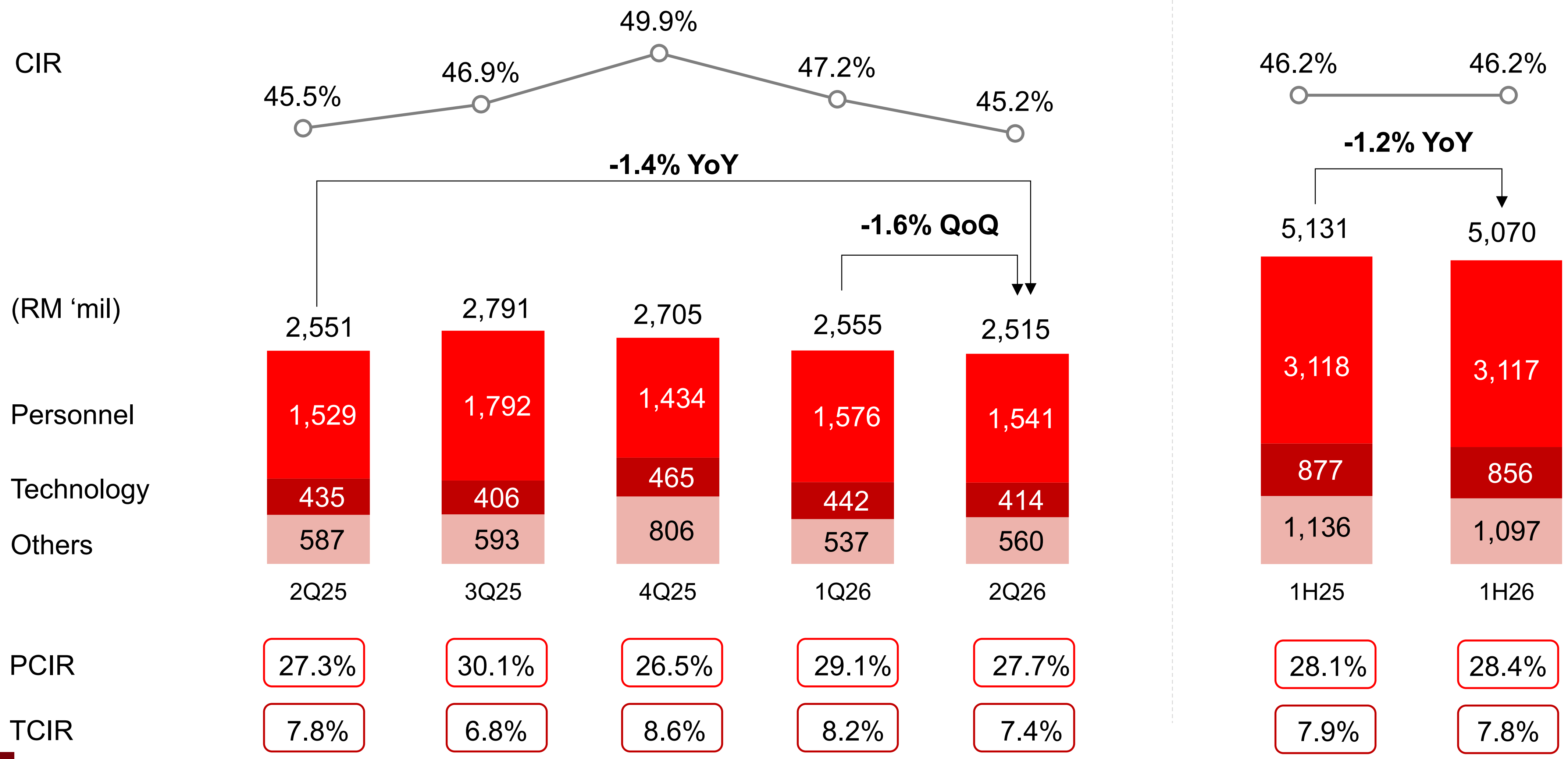
NOII increased QoQ from higher fees and other income; Higher YoY attributed to higher wealth, treasury client sales and stronger other income



Notes: * On constant currency basis
Client franchise income (Fees + Wealth + Treasury Client Sales) +6.2% YoY on constant currency basis

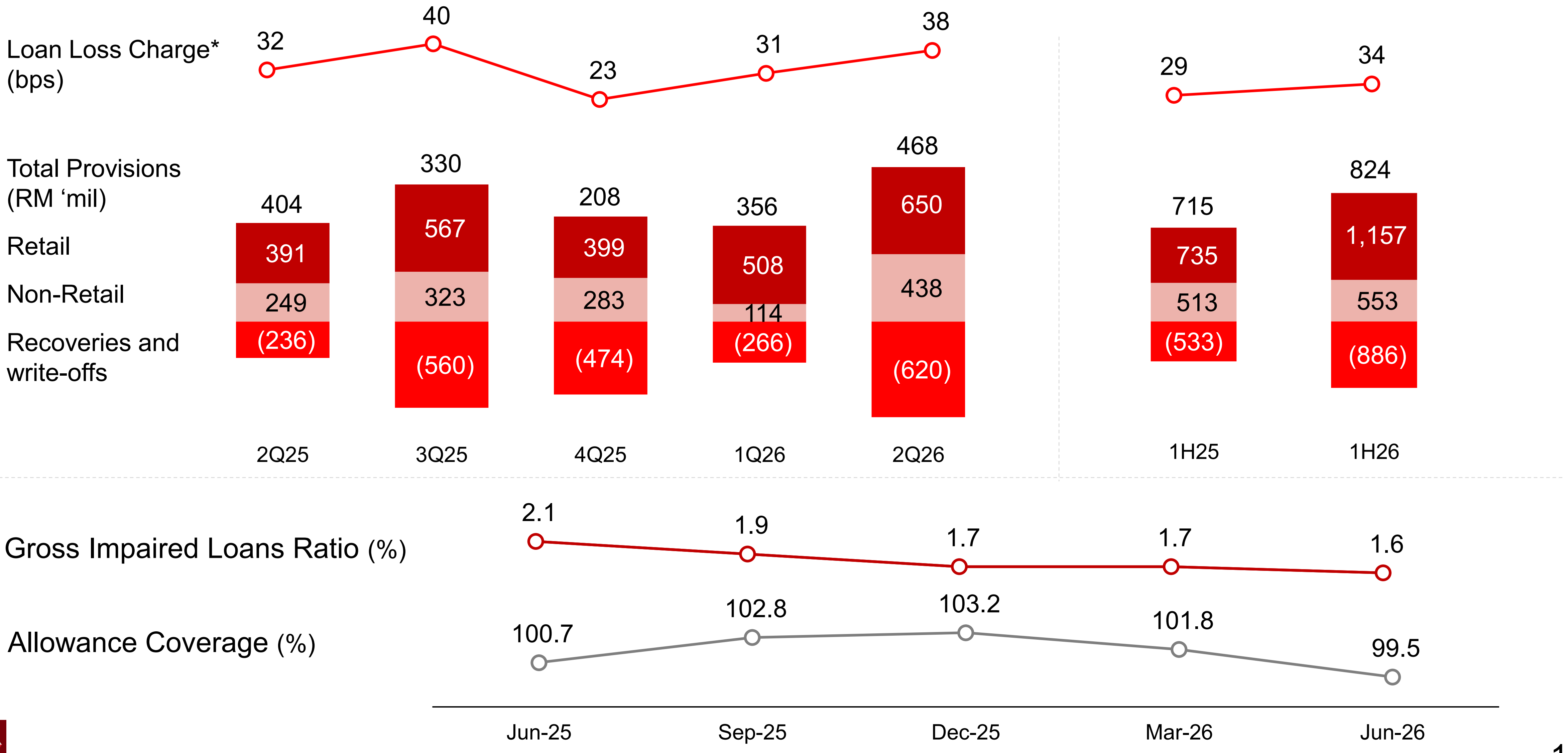
Operating Expenses

Disciplined cost management drove opex lower; CIR improved 200bps QoQ and was flat YoY despite lower revenue



Asset Quality

Asset quality remains broadly stable with continued GIL improvement



*Note: * Annualised*

Total Assets and Debt Securities

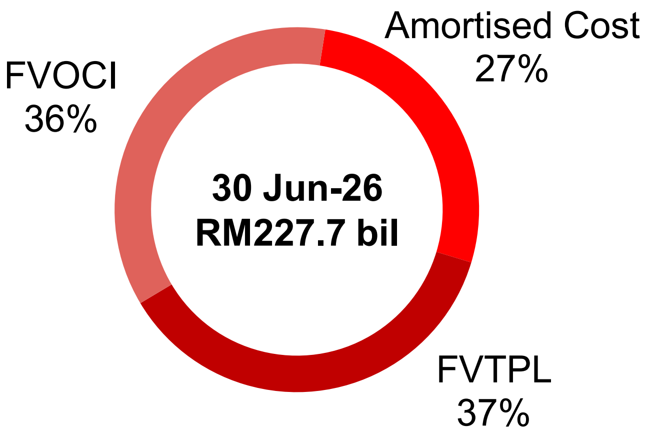
Total Assets

(RM 'bil)	Jun-26	Mar-26	QoQ	Jun-25	YoY
Loans (net)	450.6	447.3	0.7%	439.5	2.5%
Debt Securities	227.7	220.9	3.1%	218.3	4.3%
Cash, Dep & Repo	52.3	47.8	9.4%	47.1	10.9%
Other Assets	64.4	65.0	(0.9%)	64.3	0.1%
Total	**795.0**	**781.0**	**1.8%**	**769.2**	**3.3%**
On constant currency			**2.2%**		**6.3%**

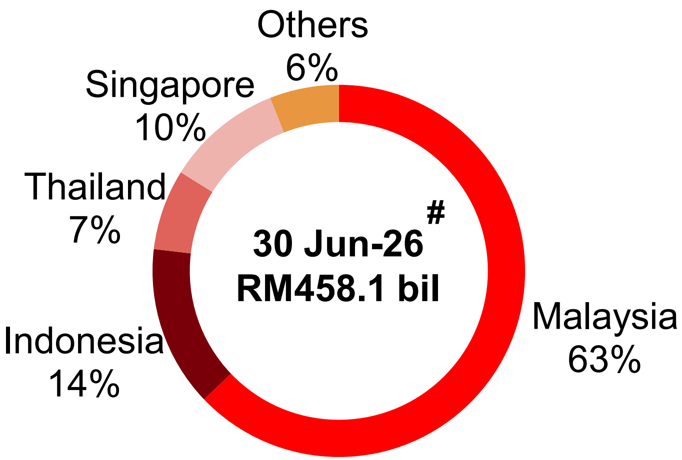
Debt Securities

(RM 'bil)	Jun-26	Mar-26	QoQ	Jun-25	YoY
Malaysia	152.5	146.7	4.0%	142.5	7.0%
Indonesia	20.9	22.5	(7.1%)	22.1	(5.3%)
Thailand	23.6	23.2	1.6%	24.6	(4.1%)
Singapore	31.5	29.3	7.3%	29.9	5.4%
Others	(0.8)	(0.8)	(1.1%)	(0.8)	(0.3%)
Total	**227.7**	**220.9**	**3.1%**	**218.3**	**4.3%**

Breakdown by Portfolio

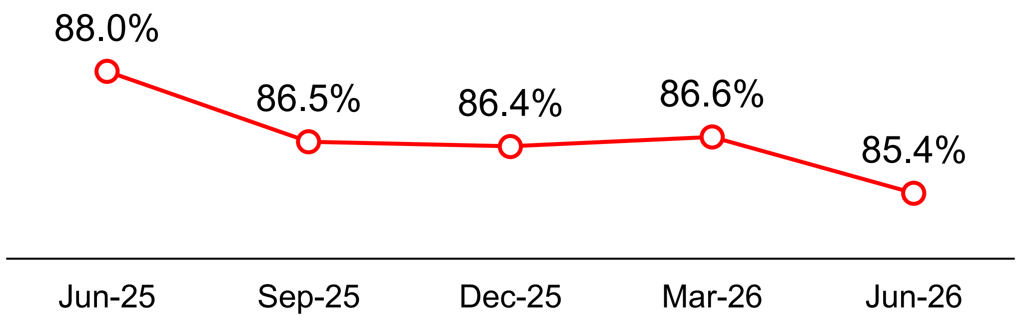


Gross Loans



(RM 'bil)	30 Jun-26	QoQ	YoY
Consumer Banking	242.9	0.7%	1.7%
Commercial Banking	76.2	0.8%	(0.1%)
Wholesale Banking	136.4	0.4%	4.0%
CIMB Digital Assets and Others	2.6	8.3%	(10.3%)
Total	**458.1**	**0.7%**	**2.0%**
Total on constant currency		**1.1%**	**5.1%**

Loans-to-Deposit Ratio

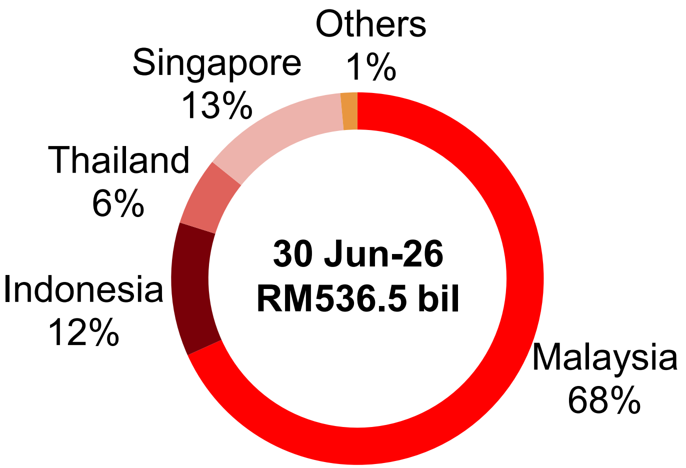


Loan Growth by Country (YoY)

Country	(%)	Country	(%)
Group~	5.1%	Singapore^	6.7%
Malaysia	5.1%	Thailand^	(0.8%)
Indonesia^	6.6%	Others^*	8.4%

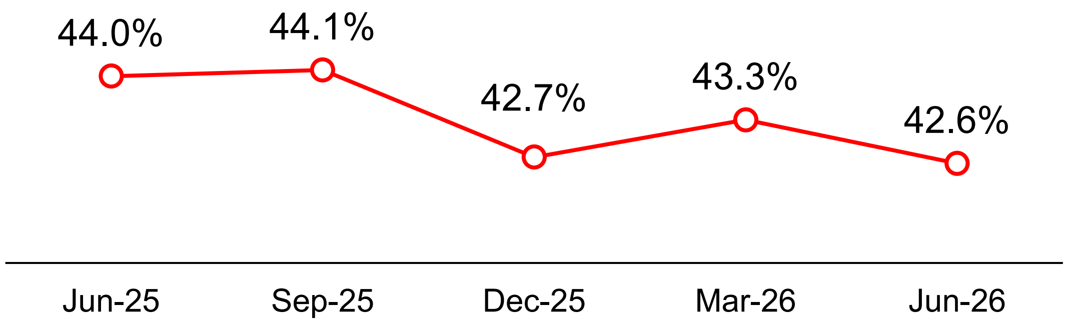
Notes: ~ Group figures on constant currency basis
^ In local currency
 # Based on geographical location of counterparty
** Including Cambodia, Vietnam and Philippines*

Deposits



(RM 'bil)	30 Jun-26	QoQ	YoY
Consumer Banking	223.9	1.1%	(0.6%)
Commercial Banking	97.1	1.3%	3.6%
Wholesale Banking	214.4	4.1%	15.5%
CIMB Digital Assets and Others	1.1	(45.0%)	(81.0%)
Total	**536.5**	**2.1%**	**5.1%**
Total on constant currency		**2.5%**	**8.0%**
Total CASA	**228.3**	**0.4%**	**1.6%**

CASA Ratio

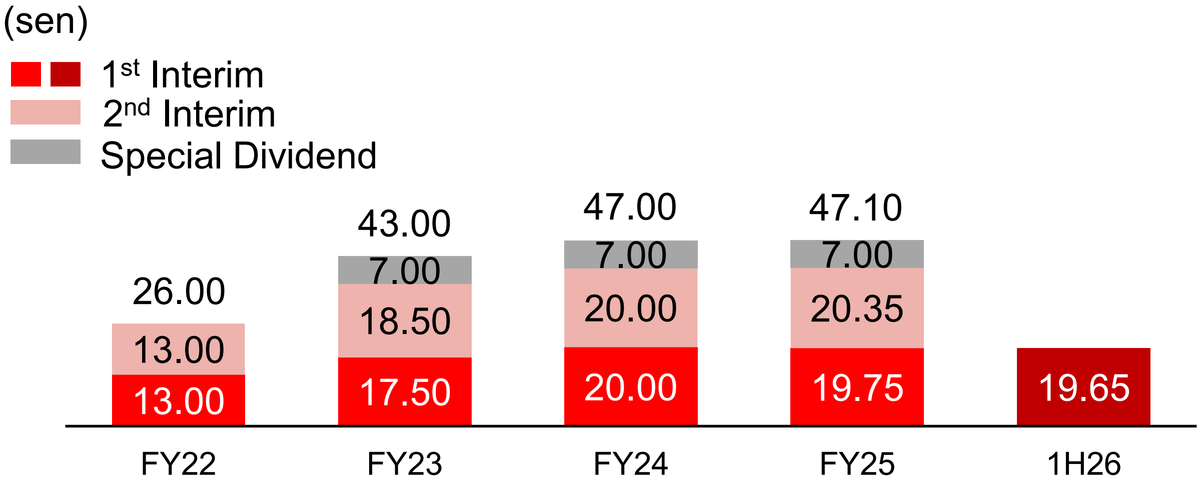


Growth by Country (%)	Deposit	CASA	CASA Ratio		
			Jun-26	Mar-26	Jun-25
Malaysia	11.2	8.1	32.3	33.0	33.2
Indonesia^	2.8	6.9	71.7	73.9	69.0
Singapore^	5.4	3.9	53.5	55.0	54.2
Thailand^	(5.9)	(1.0)	80.8	77.8	76.8
Others*	1.2	0.6	-	-	-
Group ~	**8.0**	**5.9**	**42.6**	**43.3**	**44.0**

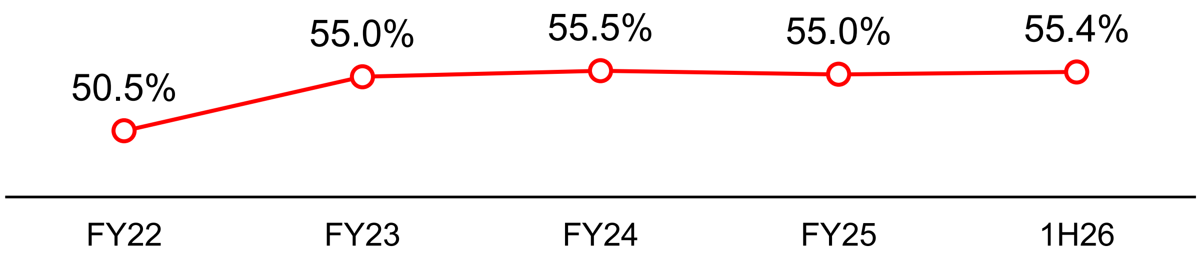
Notes: ~ Group figures on constant currency basis
^ In local currency
** Including Cambodia, Vietnam and Philippines*

Dividend Payout

Dividend per share



Dividend Payout Ratio*



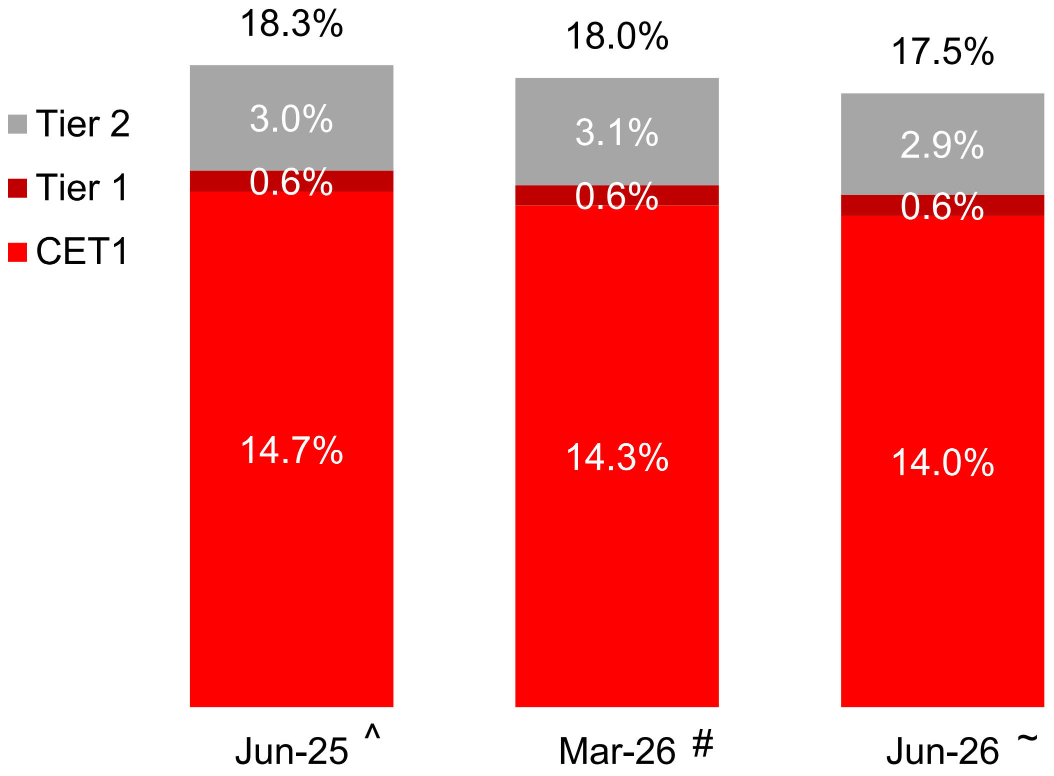
Period	Total dividend payout (RM 'bil)	Dividend per share (sen)	Dividend Yield # (%)
FY22	2.7	26.00	4.5
FY23	4.6	43.00	7.4
FY24	5.0	47.00	5.7
FY25	**5.1**	**47.10**	**5.7**
1H26	**2.1**	**19.65**	

- 1H26 dividend payout ratio of 55.4%
- Total 1H26 dividends 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-26	Mar-26	Jun-25
CIMB Bank*	149	146	146
CIMB Islamic*	162	153	127
CIMB Niaga	187	207	206
CIMB Thai	166	156	179

Notes:
~ Post CIMBGH's Declared FY26 First Interim Dividend
^ Post CIMBGH's FY25 First Interim Dividend
 # Post CIMBGH's FY25 Second Interim Dividend
** Average LCR in line with standardised disclosure requirement in Bank Negara Malaysia's Policy Document issued on 15 Oct-24*

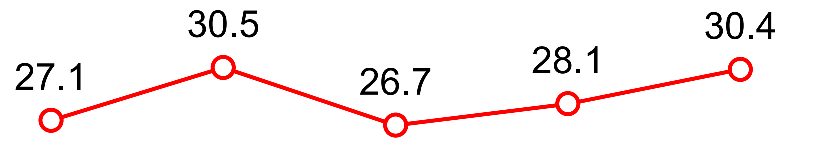
Consumer Banking

Positive underlying performance with PPOP growth QoQ and YoY on the back of disciplined cost management and strong wealth income

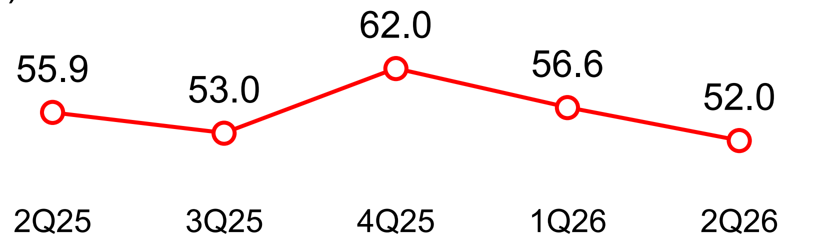
(RM 'mil)	2Q26	QoQ	1H26	YoY
Operating income	2,240	1.7%	4,443	(1.2%)
Overhead expenses	(1,164)	(6.6%)	(2,410)	(4.2%)
PPOP	1,076	12.4%	2,033	2.6%
(Provisions) / Writebacks	(425)	19.4%	(781)	64.4%
Share of JV / Associates	(1)	(>100.0%)	3	(>100.0%)
PBT	**650**	**7.4%**	**1,255**	**(16.0%)**
(RM 'bil)	**Jun-26**	**YoY**	**YoY***	
Gross Loans	242.9	1.7%	3.6%	
Deposits	223.9	(0.6%)	2.4%	
CASA	98.0	(2.7%)	1.7%	

*Note: * on constant currency basis*

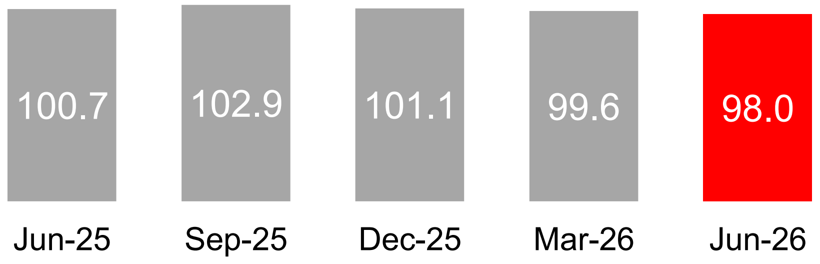
NOII/Total Income (%)



CIR (%)



CASA (RM' bil)

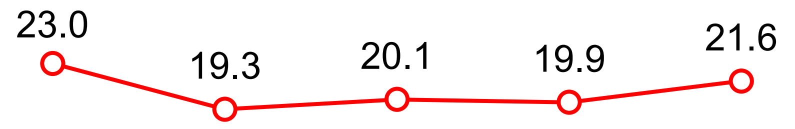


Commercial Banking

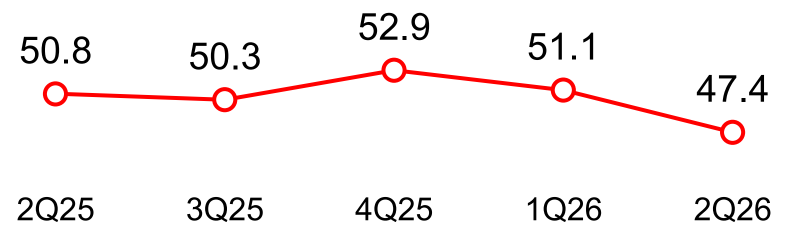
Resilient underlying performance YoY on strong NOII and client franchise growth, partially offset by normalised credit cost QoQ

(RM 'mil)	2Q26	QoQ	1H26	YoY
Operating income	1,037	2.6%	2,048	(0.2%)
Overhead expenses	(492)	(4.8%)	(1,009)	(4.2%)
PPOP	545	10.3%	1,039	4.0%
(Provisions) / Writebacks	(112)	n.a.	(2)	(97.4%)
Share of JV / Associates	-	n.a.	-	n.a.
PBT	**433**	**(28.3%)**	**1,037**	**12.6%**
(RM 'bil)	**Jun-26**	**YoY**	**YoY***	
Gross Loans	76.2	(0.1%)	3.3%	
Deposits	97.1	3.6%	7.2%	
CASA	67.2	7.7%	11.6%	

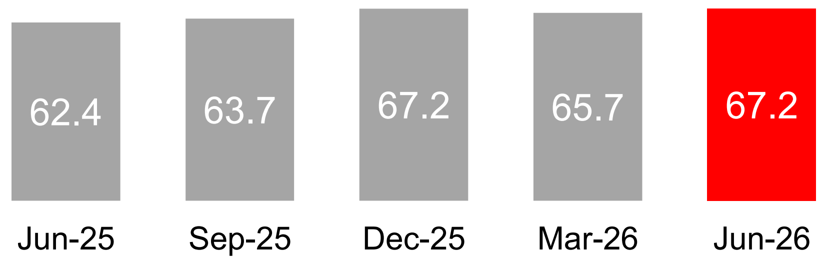
NOII/Total Income (%)



CIR (%)



CASA (RM' bil)

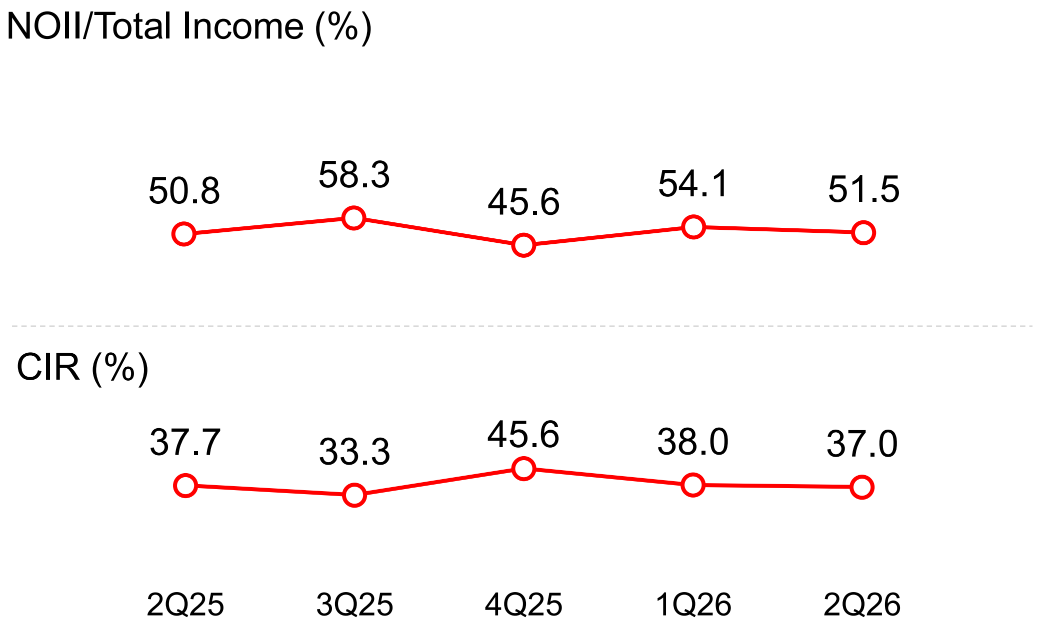


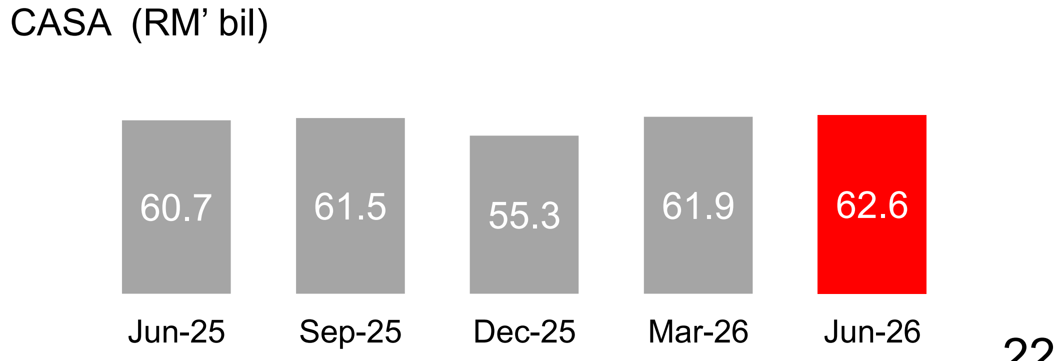
*Note: * on constant currency basis*

Wholesale Banking

Robust earnings underpinned by healthy asset growth and strong asset quality; strong Treasury & Markets performance offset softer Corporate Banking income

(RM 'mil)	2Q26	QoQ	1H26	YoY
Operating income	1,582	4.6%	3,094	(0.2%)
Overhead expenses	(585)	1.9%	(1,159)	(1.3%)
PPOP	997	6.3%	1,935	0.4%
(Provisions) / Writebacks	227	(>100.0%)	221	>100.0%
Share of JV / Associates	-	n.a.	-	n.a.
PBT	**1,224**	**31.3%**	**2,156**	**7.0%**
(RM 'bil)	**Jun-26**	**YoY**	**YoY***	
Gross Loans	136.4	4.0%	8.9%	
Deposits	214.4	15.5%	17.9%	
CASA	62.6	3.1%	7.5%	





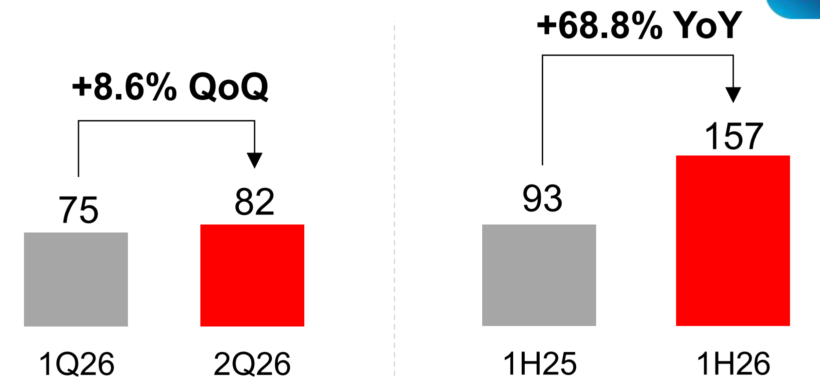
*Note: * on constant currency basis*

CIMB Digital Assets & Group Funding

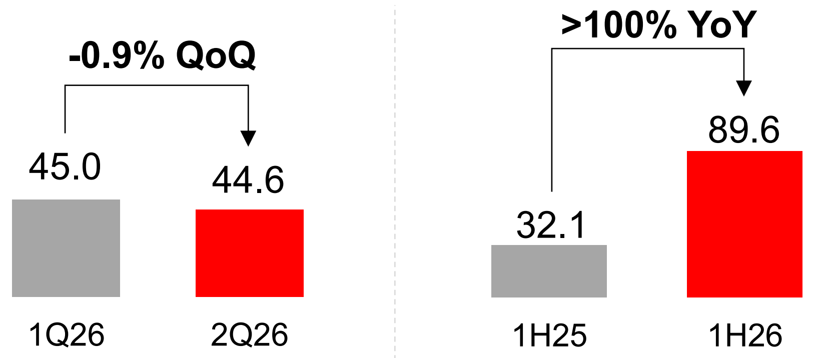
Increased transformation related expenses in Group Funding partially offsets the growing profit contribution from TNGD

(RM 'mil)	2Q26	QoQ	1H26	YoY
Operating income	703	2.8%	1,387	(4.4%)
Overhead expenses	(273)	25.2%	(491)	26.5%
PPOP	430	(7.7%)	896	(15.7%)
(Provisions) / Writebacks	(158)	51.9%	(262)	4.8%
Share of JV / Associates	28	(41.7%)	76	137.5%
PBT	**300**	**(26.8%)**	**710**	**(16.0%)**

TNGD
Total Payment Value (RM 'bil)



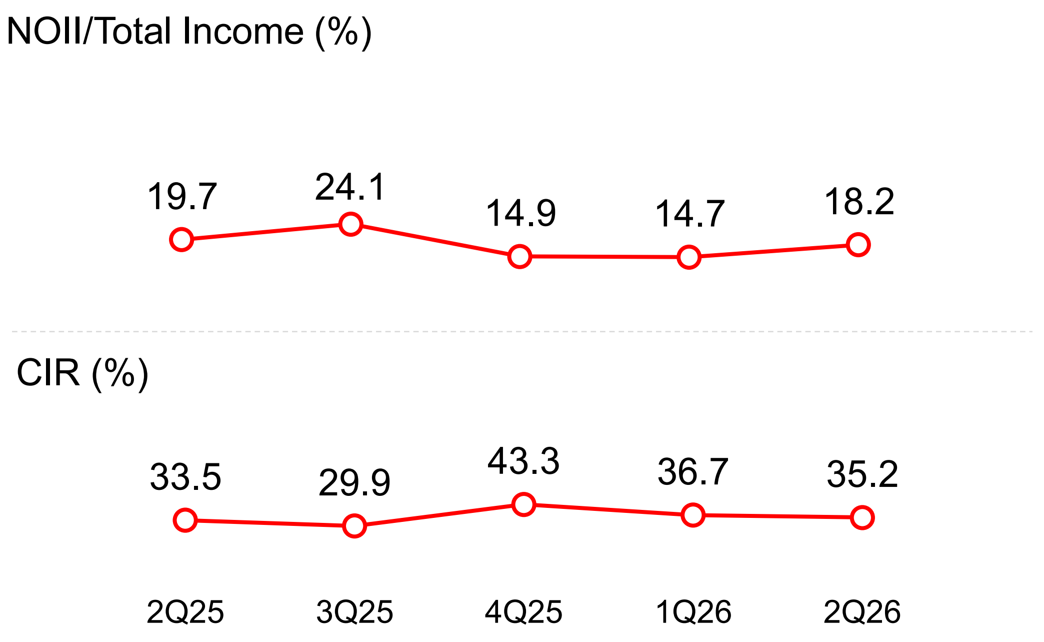
TNG Group
Total Profit (RM 'mil)

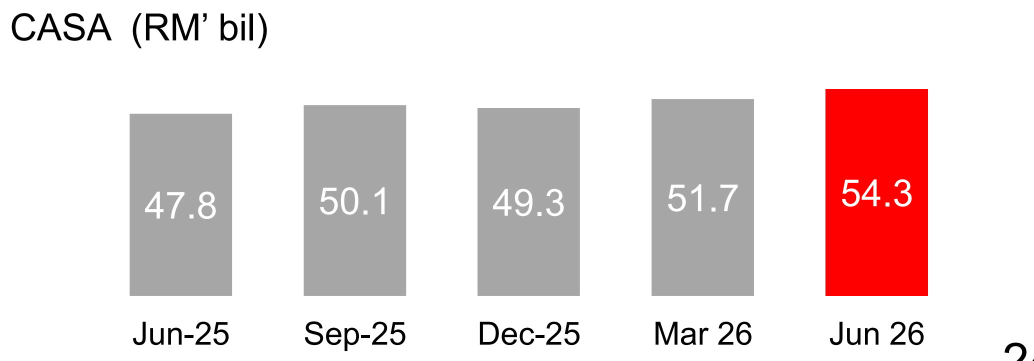


CIMB Islamic

Earnings impacted by higher provisioning; Islamic financing and deposit growth momentum remains healthy

(RM 'mil)	2Q26	QoQ	1H26	YoY
Operating income	1,152	3.6%	2,264	0.2%
Overhead expenses	(405)	(0.7%)	(813)	5.9%
PPOP	747	6.1%	1,451	(2.7%)
(Provisions) / Writebacks	(369)	>100.0%	(455)	>100.0%
Share of JV / Associates	1	Flat	1	Flat
PBT	**379**	**(38.7%)**	**997**	**(25.5%)**
(RM 'bil)	**Jun-26**	**YoY**	**% of Group**	
Islamic Financing	165.2	3.5%	36.1%	
Islamic Deposits	173.6	9.2%	32.4%	
CASA	54.3	13.6%	23.8%	





2026 guidance maintained, with Forward30 execution firmly on track

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

- **Focused execution of the Forward30 4Cs** - Capital, Cash, Cross-sell and Capabilities - to drive long-term sustainable growth and shareholder returns
- **Disciplined capital allocation**, divested Thailand auto business, while doubling down on unique digital proposition at scale of Universal Bank and TNG Group
- **Deepen cash and cross-sell** to capture new growth opportunities across ASEAN, particularly in AI and data centres, wealth & cross-border trade
- Extract value from **capabilities** through Simpler, Better, Faster initiatives, with **OPEX expected to continue declining** as one-off transformation costs roll-off
- Committed to deliver on our announced multi-year capital return plan, supported by a **strong capital position**

CIMB

MOVING *you* FORWARD

Appendices

Earnings Summary

(RM 'mil)	2Q26	1Q26	QoQ	1H26	1H25	YoY	2Q25	YoY
Net interest income	3,732	3,683	1.3%	7,415	7,652	(3.1%)	3,833	(2.6%)
Non-interest income	1,830	1,727	6.0%	3,557	3,449	3.1%	1,769	3.4%
Operating income	**5,562**	**5,410**	**2.8%**	**10,972**	**11,101**	**(1.2%)**	**5,602**	**(0.7%)**
Overhead expenses	(2,515)	(2,555)	(1.6%)	(5,070)	(5,131)	(1.2%)	(2,551)	(1.4%)
PPOP	**3,047**	**2,855**	**6.7%**	**5,902**	**5,970**	**(1.1%)**	**3,051**	**(0.1%)**
Loan (impairment)/writeback	(441)	(357)	23.5%	(798)	(696)	14.7%	(408)	8.1%
Other (provisions)/writebacks	(27)	1	n.a.	(26)	(19)	36.8%	4	n.a.
Share of JV / Associates	28	52	(46.2%)	80	20	>100.0%	1	>100.0%
PBT	**2,607**	**2,551**	**2.2%**	**5,158**	**5,275**	**(2.2%)**	**2,648**	**(1.5%)**
Net profit	**1,939**	**1,916**	**1.2%**	**3,855**	**3,862**	**(0.2%)**	**1,889**	**2.6%**
EPS (sen)	**17.9**	**17.8**	**0.8%**	**35.7**	**36.0**	**(0.9%)**	**17.6**	**1.9%**
ROE	**11.2%**	**11.0%**	**20bps**	**11.0%**	**11.1%**	**-10bps**	**10.9%**	**30bps**

Key Ratios

(%)	2Q26	1Q26	QoQ	1H26	1H25	YoY	2Q25	YoY
ROE ~	11.2	11.0	▲	11.0	11.1	▼	10.9	▲
NIM ~*	2.04	2.08	▼	2.06	2.16	▼	2.15	▼
NIM banking book ~*	2.43	2.49	▼	2.46	2.65	▼	2.64	▼
Non-interest income / total income	32.9	31.9	▲	32.4	31.1	▲	31.6	▲
Cost to income	45.2	47.2	▼	46.2	46.2	=	45.5	▼
Allowance coverage (including regulatory reserve)	133.2	133.7	▼	133.2	120.6	▲	120.6	▲
Allowance coverage (excluding regulatory reserve)	99.5	101.8	▼	99.5	100.7	▼	100.7	▼
Loan loss charge ~	0.38	0.31	▲	0.34	0.29	▲	0.32	▲
Gross impaired loans ratio	1.6	1.7	▼	1.6	2.1	▼	2.1	▼
Net impaired loans ratio (Net of IA and PA)	0.01	(0.03)	▲	0.01	(0.02)	▲	(0.02)	▲
ROA ~	0.98	0.98	=	0.98	1.01	▼	0.98	=
Book value per share (RM)	6.50	6.37	▲	6.50	6.54	▼	6.54	▼
Loan to Deposit (LDR)	85.4	86.6	▼	85.4	88.0	▼	88.0	▼
CASA ratio	42.6	43.3	▼	42.6	44.0	▼	44.0	▼

Notes: ~ Annualised
** Daily Average*

NOII breakdown

(RM 'mil)	2Q26	1Q26	QoQ	1H26	1H25	YoY
Fee & commission	715	695	2.9%	1,410	1,418	(0.6%)
Brokerage	15	16	(6.3%)	31	19	63.2%
Asset management and security services	5	6	(16.7%)	11	8	37.5%
Trading & FX	910	967	(5.9%)	1,877	1,859	1.0%
Dividend income	34	21	61.9%	55	33	66.7%
Other income	151	22	>100.0%	173	112	54.6%
Total	**1,830**	**1,727**	**6.0%**	**3,557**	**3,449**	**3.1%**

Operating Expenses

(RM 'mil)	2Q26	1Q26	QoQ	1H26	1H25	YoY
Personnel	1,541	1,576	(2.2%)	3,117	3,118	Flat
Establishment	179	175	2.3%	354	363	(2.5%)
Technology	414	442	(6.3%)	856	877	(2.4%)
Marketing	104	90	15.6%	194	242	(19.8%)
Admin & General	277	272	1.8%	549	531	3.4%
Total	**2,515**	**2,555**	**(1.6%)**	**5,070**	**5,131**	**(1.2%)**
On constant currency			**(1.0%)**			**3.9%**

PBT by Segments

PBT (RM 'mil)	2Q26	1Q26	QoQ	1H26	1H25	YoY
Consumer Banking (24%)	**650**	**605**	**7.4%**	**1,255**	**1,494**	**(16.0%)**
Commercial Banking (20%)	**433**	**604**	**(28.3%)**	**1,037**	**921**	**12.6%**
Wholesale Banking (42%)	**1,224**	**932**	**31.3%**	**2,156**	**2,015**	**7.0%**
Corporate Banking (19.6%)	642	370	73.5%	1,012	1,017	(0.5%)
Treasury & Markets ~ (20.6%)	531	533	(0.4%)	1,064	932	14.2%
Investment Banking + (1.6%)	51	29	75.9%	80	66	21.2%
CIMB Digital Assets & Group Funding# (14%)	**300**	**410**	**(26.8%)**	**710**	**845**	**(16.0%)**
PBT	**2,607**	**2,551**	**2.2%**	**5,158**	**5,275**	**(2.2%)**

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	2Q26	1Q26	QoQ	1H26	1H25	YoY
Malaysia (RM ’mil)	507	363	39.7%	870	983	(11.5%)
Indonesia (IDR ’bil)	283	487	(41.9%)	770	1,603	(52.0%)
Thailand (THB ’mil)	238	554	(57.0%)	792	(258)	407.0%
Singapore (SGD ’mil)	14	17	(17.6%)	31	30	3.3%
Others * (RM ’mil)	5	5	0.0%	10	20	(50.0%)
PBT (RM ’mil)	**650**	**605**	**7.4%**	**1,255**	**1,494**	**(16.0%)**
Commercial Banking	**2Q26**	**1Q26**	**QoQ**	**1H26**	**1H25**	**YoY**
Malaysia (RM ’mil)	250	429	(41.7%)	679	558	21.7%
Indonesia (IDR ’bil)	359	503	(28.6%)	862	544	58.5%
Thailand (THB ’mil)	(15)	(115)	87.0%	(130)	36	(461.1%)
Singapore (SGD ’mil)	28	17	64.7%	45	52	(13.5%)
Others * (RM ’mil)	14	19	(26.3%)	33	39	(15.4%)
PBT (RM ’mil)	**433**	**604**	**(28.3%)**	**1,037**	**921**	**12.6%**
Wholesale Banking	**2Q26**	**1Q26**	**QoQ**	**1H26**	**1H25**	**YoY**
Malaysia (RM ’mil)	528	485	8.9%	1,013	1,110	(8.7%)
Indonesia (IDR ’bil)	1,211	920	31.6%	2,131	1,659	28.5%
Thailand (THB ’mil)	840	473	77.6%	1,313	1,014	29.5%
Singapore (SGD ’mil)	99	53	86.8%	152	95	60.0%
Others * (RM ’mil)	7	7	0.0%	14	16	(12.5%)
PBT (RM ’mil)	**1,224**	**932**	**31.3%**	**2,156**	**2,015**	**7.0%**

*Note: * Includes Cambodia, Vietnam and Philippines*

Consumer Banking Key Highlights

Malaysia	QoQ	YoY
Consumer Gross Loans	**1.0%**	**4.3%**
Mortgages	1.1%	4.3%
Wealth	(0.5%)	(2.6%)
Auto	1.5%	7.9%
Credit cards	1.1%	4.2%
Consumer Deposits	**2.6%**	**6.8%**
CASA	0.2%	5.2%
Fixed & structured deposits	3.8%	7.6%

Thailand ^	QoQ	YoY
Consumer Gross Loans	**(2.7%)**	**(7.2%)**
Mortgages	(1.6%)	(3.4%)
Auto	(6.6%)	(19.6%)
Consumer Deposits	**(5.2%)**	**(11.9%)**
CASA	(1.9%)	(4.9%)
Fixed & structured deposits	(17.5%)	(33.5%)

Indonesia ^	QoQ	YoY
Consumer Gross Loans	**0.0%**	**0.3%**
Mortgages	1.0%	1.0%
Auto	0.2%	4.8%
Credit cards	1.7%	3.0%
Consumer Deposits	**(0.6%)**	**2.3%**
CASA	(1.5%)	5.3%
Fixed & structured deposits	1.5%	(3.8%)

Singapore ^	QoQ	YoY
Consumer Gross Loans	**5.5%**	**13.6%**
Mortgages	5.0%	8.3%
Wealth	6.0%	20.3%
Credit cards	6.8%	18.8%
Consumer Deposits	**2.5%**	**(2.1%)**
CASA	(1.6%)	(0.7%)
Fixed & structured deposits	7.3%	(3.5%)

Note: ^ On constant currency basis

CIMB Niaga: Earnings Summary

(IDR 'bil)	2Q26	1Q26	QoQ	1H26	1H25	YoY
Net interest income	3,334	3,220	3.5%	6,553	6,624	(1.1%)
Non-interest income	1,757	1,836	(4.3%)	3,593	2,873	25.1%
Operating income	**5,091**	**5,056**	**0.7%**	**10,146**	**9,497**	**6.8%**
Overhead expenses	(2,267)	(2,370)	(4.3%)	(4,637)	(4,324)	7.2%
PPOP	**2,823**	**2,686**	**5.1%**	**5,509**	**5,173**	6.5%
Provisions	(762)	(420)	81.3%	(1,182)	(738)	60.2%
PBT	**2,062**	**2,266**	**(9.0%)**	**4,327**	**4,435**	**(2.4%)**
Net Profit	**1,671**	**1,765**	**(5.3%)**	**3,436**	**3,455**	**(0.5%)**
EPS (Reported)	**66.47**	**70.20**	**(5.3%)**	**136.67**	**137.43**	**(0.6%)**
PBT (RM 'mil)	**469**	**533**	**(12.0%)**	**1,002**	**1,182**	**(15.2%)**
Net profit (RM 'mil)	**381**	**415**	**(8.3%)**	**796**	**921**	**(13.5%)**
ROE (Annualised)	**12.5%**	**12.7%**	**(20bps)**	**12.6%**	**13.5%**	**(90bps)**

Note: As per CIMB Niaga 2Q26 Analyst Presentation

CIMB Niaga: Key Ratios

(Consolidated, %)	2Q26	1Q26	QoQ	1H26	1H25	YoY
ROE ^	12.5	12.7	▼	12.6	13.5	▼
NIM ^	3.85	3.83	▲	3.84	3.96	▼
Cost to Income	44.5	46.9	▼	45.7	45.5	▲
Loan Loss Coverage #	152.3	176.2	▼	152.3	233.8	▼
Allowance Coverage	106.3	112.0	▼	106.3	110.6	▼
Loan Loss Charge ^	1.16	0.79	▲	0.98	0.65	▲
Gross Impaired Loans Ratio	2.6	2.9	▼	2.6	3.9	▼
Gross NPL (BI Definition) #	1.8	1.9	▼	1.8	1.9	▼
ROA ^	1.8	1.9	▼	1.9	1.9	=
Loan to Deposit (LDR)	90.4	89.2	▲	90.4	87.3	▲
CAR	23.5	25.3	▼	23.5	24.0	▼
CASA ratio	71.7	73.9	▼	71.7	69.0	▲

Notes: As per CIMB Niaga 2Q26 Analyst Presentation
 # Based on BI definition
^ Annualised and monthly average

CIMB Thai: Earnings Summary

CIMB THAI
ซีไอเอ็มบี ไทย

Before GAAP Adjustments (THB 'mil)	2Q26	1Q26	QoQ	1H26	1H25	YoY
Net interest income	2,132	2,042	4.4%	4,174	4,093	2.0%
Non-interest income	1,352	1,431	(5.5%)	2,783	2,687	3.6%
Operating income	**3,484**	**3,473**	**0.3%**	**6,957**	**6,780**	**2.6%**
Overhead expenses	(1,880)	(1,868)	0.6%	(3,748)	(3,530)	6.2%
PPOP	**1,604**	**1,605**	**(0.1%)**	**3,209**	**3,250**	**(1.3%)**
Provisions	(503)	(866)	(41.9%)	(1,369)	(1,981)	(30.9%)
PBT	**1,101**	**739**	**48.9%**	**1,840**	**1,269**	**45.0%**
Net Profit	**886**	**602**	**47.2%**	**1,489**	**1,013**	**47.0%**
EPS (THB)	**0.03**	**0.02**	**47.2%**	**0.04**	**0.03**	**47.0%**
Net Profit (RM 'mil) ~	**110**	**76**	**45.6%**	**185**	**132**	**39.8%**
PBT (RM 'mil) *	**90**	**141**	**(36.6%)**	**229**	**167**	**37.2%**
Net profit (RM 'mil) *	**72**	**114**	**(36.7%)**	**185**	**133**	**39.1%**
ROE (Annualised)	**7.0%**	**4.7%**	**230bps**	**5.8%**	**4.0%**	**180bps**

Notes: ~ Local GAAP
** After GAAP and MFRS 139 adjustments*

CIMB Thai: Key Ratios

CIMB THAI
ซีไอเอ็มบี ไทย

(Consolidated, %)	2Q26	1Q26	QoQ	1H26	1H25	YoY
ROE ^	7.0	4.7	▲	5.8	4.0	▲
NIM ^	1.98	1.96	▲	1.97	1.89	▲
Cost to Income	54.0	53.8	▲	53.9	52.1	▲
Loan Loss Coverage **	179.3	182.2	▼	179.3	155.9	▲
Loan Loss Charge ^	0.8	1.5	▼	1.2	1.6	▼
Gross NPL ratio **	2.1	2.1	=	2.1	2.6	▼
ROA	0.7	0.5	▲	0.6	0.4	▲
Loan to Deposit	83.5	87.8	▼	83.5	81.5	▲
Modified LDR ***	78.3	82.5	▼	78.3	77.1	▲
CAR *	20.0	19.6	▲	20.0	21.2	▼
CASA ratio #	80.8	77.9	▲	80.8	76.9	▲

*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

Forward30: Progressing well with disciplined execution

Purpose	**Advancing Customers and Society**

Priorities

- People & Culture
- Customers
- Society & Sustainability

Strategic moves – the 4Cs

1. **Capital and resources: Reallocate to grow**
2. **Cash: Build deposit franchise to reduce cost of funds**
3. **Cross-sell: Increase returns**
4. **Capabilities: Simpler, Better, Faster**

Sustainability Highlights 2Q26

Scan here for our 2025 Sustainability Report

Engaging clients through our sustainable finance offerings to drive value creation and build resilience

Our Performance Reflected in Global Rankings

World Benchmarking Alliance
Financial System Benchmark 2025

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

MSCI ESG RATINGS AAA

CCC	B	BB	BBB	A	AA	AAA

Up from AA previously

89th percentile
S&P Global Corporate Sustainability Assessment (CSA)
Up from 88th percentile previously

SUSTAINALYTICS
ESG Risk Rating: **14.60**
Down from 20.0 previously
(Lower score indicates lower risk)

Sustainable Finance

- Joint principal adviser, joint lead arranger and joint lead manager for **Tenaga Nasional Bhd's RM4 billion sustainability sukuk wakalah issuance** to finance or refinance eligible transition projects
- Joint principal adviser, joint lead arranger, joint lead manager and joint sustainability structuring adviser for **Dagang NeXchange Bhd's (DNeX) RM3 bil sukuk wakalah programme.** Under the programme, DNeX has the flexibility to issue sustainability sukuk or sustainability-linked sukuk
- Joint principal adviser, joint lead arranger, joint lead manager and joint sustainability structuring adviser for **IJM Corporation Bhd's** wholly-owned subsidiary **New Pantai Expressway Sdn Bhd's RM54 mil sustainability-linked sukuk** (SLS) to finance the New Pantai Highway Extension (NPE2), marking the **world's first SLS for a highway project**
- Launched a **GHG Advisory Service** under the GreenBizReady™ proposition

Recognition and Industry Collaborations

- **The Star ESG Positive Impact Awards**
  Silver Winner – Governance, Reporting and Transparency (Large Companies Tier)
- **The Edge Malaysia's Best Managed & Sustainable Property Awards 2026**
  Gold Winner in the 10 Years and Above — Non-strata Office category
  Editor's Choice Award for Excellence in Corporate Office Transformation and Management
- **Euromoney Islamic Finance Awards 2026**
  World's Best Islamic Bank - first Malaysian bank to receive the global accolade since the award was introduced
- **Led the BNM JC3 NSRF Financial Institutions Taskforce and released a Guidance Document for the Banking and Insurance Sectors**

IB Market Share and Ranking (1)

	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM Domestic Sukuk	27.1% 26.2%	2 2	27.1% 30.1%	1 1
DCM Domestic* Sukuk*	23.1% 24.4%	2 2	23.6% 24.1%	2 2
M&A	4.0%	8	-	-
Syndication	12.6%	1	-	-
Syndication*^	8.6%	6	-	-
IPO	10.8%	2	-	-
ECM	16.9%	1	3.2%	8

	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM	3.8%	9	4.4%	10
DCM*	3.8%	10	4.2%	8
M&A	0.8%	9	89.6%	1
Syndication	-	-	2.0%	4
Syndication*^	1.7%	12	3.3%	15
IPO	-	-	14.5%	3
ECM	-	-	14.5%	3

	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM	4.9%	9	6.2%	7
DCM*	7.9%	7	8.9%	6
M&A	-	-	-	-
Syndication	-	-	5.0%	3
Syndication*^	-	-	-	-
IPO	-	-	-	-
ECM	-	-	-	-

	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM	8.8%	4	2.3%	7
DCM*	8.0%	4	1.5%	9
M&A	-	-	-	-
Syndication	-	-	2.5%	9
Syndication*^	-	-	2.4%	12
IPO	-	-	-	-
ECM	-	-	0.2%	11

IB Market Share and Ranking (2)

ASEAN	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM	11.5%	1	12.1%	1
DCM*	11.8%	2	10.8%	1
M&A	0.6%	24	13.0%	5
Syndication	0.9%	21	2.1%	10
Syndication*^	0.9%	28	2.0%	15
IPO	6.7%	4	4.5%	8
ECM	5.6%	6	3.3%	12

Asia (ex-Japan)	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM	0.5%	51	0.4%	61
DCM*	0.5%	49	0.4%	58
M&A	0.1%	60	1.6%	22
Syndication	0.4%	44	0.7%	25
Syndication*^	0.3%	66	0.7%	37
IPO	0.9%	35	0.6%	51
ECM	0.4%	42	0.1%	74

Global	1H26		1H25	
	Market Share	Rank	Market Share	Rank
Sukuk	7.7%	2	4.4%	8
Sukuk*	7.4%	3	3.9%	7

MIST	1H26		1H25	
	Market Share	Rank	Market Share	Rank
DCM	13.3%	1	13.5%	1
Syndication	1.0%	18	2.4%	10

*Sources: Dealogic, * Bloomberg ^Mandated lead arranger*

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