CIMB records resilient 2Q26 with RM1.94 billion net profit and 11.2% ROE

Declares first interim dividend of 19.65 sen, translating to a total dividend payout of RM2.1 billion

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Kuala Lumpur: CIMB Group Holdings Berhad ("CIMB" or "the Group") recorded a resilient financial performance in the second quarter ended 30 June 2026 ("2Q26"), with net profit up 1.2% quarter-on-quarter ("QoQ") to RM1.94 billion from the first quarter ended 31 March 2026 ("1Q26"), supported by broad-based performance across all businesses. The Group delivered an annualised return on average equity ("ROE") of 11.2%, an improvement of 20bps QoQ while earnings per share ("EPS") stood at 17.9 sen for the quarter.

The Group declared an all-cash first interim dividend of 19.65 sen per share for 1H26, based on a consistent payout ratio of 55%, translating to a total dividend payout of RM2.1 billion.

Total income grew 2.8% QoQ to RM5.56 billion, with growth in both net interest income ("NII") and non-interest income ("NOII"). NOII increased 6.0% QoQ to RM1.83 billion, driven by higher franchise fees and sustained client sales momentum. NII rose 1.3% QoQ to RM3.73 billion underpinned by assets and loans growth of 2.2% and 1.1% respectively, on a constant currency basis, offsetting the moderate net interest margin ("NIM") contraction. The Group is expecting NIM pressures to progressively ease, supported by loan repricing in Indonesia and continued growth in lower-cost deposits across its key markets. On a constant currency basis, total deposits grew 2.5% QoQ, funding the Group's asset growth.

The Group continued to simplify processes, strengthen execution and maintain cost discipline to ensure a simpler, better and faster organisation. Operating expenses declined 1.6% QoQ, contributing to a 200bps improvement in cost-to-income ratio ("CIR") to 45.2% for the quarter. At the same time, the Group continued to invest in technology, data and AI capabilities as key enablers of long-term growth, efficiency and customer experience improvements.

Asset quality remains broadly stable, with gross impaired loan ("GIL") ratio recording all-time low of 1.6% as at Jun-26. Capital and liquidity positions were robust, with Common Equity Tier 1 ("CET1") ratio at 14.0%, providing sufficient capacity to absorb potential headwinds and support future growth.

Forward30 progress

CIMB remains focused on capturing opportunities arising from structural shifts across ASEAN, particularly in AI and data centre, wealth, and cross-border trade. The Group continues to prioritise strategic cross-border corridors through investments, payments and affluent connectivity initiatives. These include the Johor-Singapore Special Economic Zone, ("JS-SEZ") and ASEAN Financial Passport, China-ASEAN partnership and the establishment of an ASEAN Corporate Hub in Singapore. Transaction Banking remains to be a key focus for the Group, supported by the regional roll-out of the CIMB OCTO Biz app.

At the same time, the Group continues to reallocate capital away from underperforming businesses and double down on its differentiated digital proposition at scale, by combining the strengths of its universal bank and TNG Group, leveraging on each other's platforms. TNG Group continued to outperform in 1H26, with total profit growing more than 100% year-on-year.

CIMB remains committed to shape the future of banking. The Group successfully completed Malaysia's first pilot of tokenised deposit to subscribe for its tokenised sukuk which raised RM1.38 billion from 12 institutional investors, as part of its RM1.68 billion sukuk issuance. This milestone showcased the potential of digital asset innovation to enhance existing processes, deliver better outcomes for customers and support the continued development of Malaysia's financial infrastructure to lead in the next era of finance.

Outlook

Novan Amirudin, Group Chief Executive Officer, CIMB Group said, "Our 2Q26 performance reflects the continued execution of our Forward30 strategy and the strength of our banking franchise. Structural shifts across ASEAN, shaped by evolving geopolitical dynamics and how AI are transforming industries, are presenting us with new opportunities for growth. We have expanded our customer wallet share in key segments, extracted value from our Simpler, Better, Faster initiatives while maintaining robust asset quality. These outcomes strengthen our confidence in our strategic direction and ability to deliver consistent performance across market cycles."

"Our Forward30 execution momentum remains firmly on track. As we enter the second half of the year, our focus remains on sustaining strong asset and loan growth, underpinned by a healthy loan pipeline, alongside ongoing operational efficiencies and stronger execution across our growth engines. We will also maintain disciplined capital allocation as demonstrated through our exit in CIMB Thailand's auto business, while doubling down on our unique digital proposition at scale through the combined strengths of our universal bank and TNG Group. Backed by strong capital position, we are committed to deliver on our earlier announced multi-year capital return plan while we continue to create long-term value for our customers, stakeholders and the communities we serve. Despite the evolving macroeconomic environment, our differentiated business model and regional presence place us well to deliver meaningful growth and further strengthen our competitive positioning across ASEAN."

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About CIMB

CIMB is one of ASEAN's leading banking groups and Malaysia's second largest financial services provider, by assets. Listed on Bursa Malaysia via CIMB Group Holdings Berhad, it had a market capitalisation of approximately RM80.1 billion as at 30 June 2026. It offers consumer banking, commercial banking, wholesale banking, transaction banking, Islamic banking and asset management products and services. Headquartered in Kuala Lumpur, the Group is present across ASEAN in Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam and the Philippines.

Beyond ASEAN, the Group has market presence in China, Hong Kong and UK. CIMB has one of the most extensive retail branch networks in ASEAN with 524 branches and over 33,000 employees as at 30 June 2026. 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 92.46% shareholder of Bank CIMB Niaga in Indonesia, and 94.83% shareholder of CIMB Thai in Thailand.

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