**CIMB records resilient 9M26 performance with RM5.73 billion net profit and 11.0% ROE**

*Declares Special Dividend of RM596 million payable in December 2026*

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**Kuala Lumpur**: CIMB Group Holdings Berhad ("CIMB" or "the Group") delivered a resilient performance for the nine months ended 30 September 2026 ("9M26"), recording net profit of RM5.73 billion and sustaining an annualised return on average equity ("ROE") of 11.0%. The results reflect disciplined execution of its Forward30 strategy and the growing strength of its integrated ASEAN franchise (“OneCIMB network”).

The Group's performance reflected continued traction across its revenue growth engines, namely profitable balance sheet growth, Wealth, Treasury client sales and fee income, while leveraging on its OneCIMB network to deepen customer relationships and capture opportunities across ASEAN.

In 9M26, total income stood at RM16.39 billion, comprising net interest income (“NII”) of RM11.14 billion, and non-interest income (“NOII”) of RM5.25 billion. NII remained resilient despite a 10bps Year-on-Year (“YoY”) moderation in the Group’s net interest margin (“NIM”) to 2.03%, as total assets and loans expanded 6.5% YoY respectively on a constant currency basis. The Group continues to leverage its robust lending pipeline while proactively optimising its funding mix to mitigate margin headwinds.

NOII benefitted from healthy client-driven activity, including Wealth NOII and Treasury client sales, which grew 10.3% and 5.6% YoY respectively. Growth was driven by broader customer segment and product penetration, alongside healthy demand for foreign exchange and hedging solutions.

**Delivering Cost Efficiencies and Robust Asset Quality**

The Group continued to improve operating leverage through its “simpler, better, faster” initiatives. Operating expenses declined 4.2% YoY, despite incurring one-off transformation costs in Thailand. This resulted in an improved cost-to-income ratio (“CIR”) of 46.3%, with continued investments in technology, digital and AI capabilities.

Asset quality remained stable, with gross impaired loans (“GIL”) ratio at a record-low of 1.6% and loan loss charge at 35 bps, supported by sufficient overlays and provisions for emerging risks.

**Strong Capital Position and Shareholder Returns**

Capital remained strong, with a Common Equity Tier 1 ("CET1") ratio of 14.0% as at 30 September 2026, providing flexibility to support growth and ensuring sustained shareholder returns. Delivering on its RM2.0 billion capital return commitment, the Group completed RM446 million of share buybacks between September and October 2026 and declared a special dividend of RM596 million to be paid by the end of FY2026. This brings total year-to-date (“YTD”) 2026 dividends amounting to RM2.72 billion or 25.15 sen per share.

**Forward30 Execution Progressing Well**

CIMB advances its Forward30 strategy through disciplined capital allocation, portfolio reshaping and targeted reinvestment in scalable, higher return businesses.

In Thailand, CIMB Thai completed the divestment of its automotive financing business, marking a key milestone in its transformation. Sharpening its portfolio, CIMB Thai continues to pivot towards Wealth and Wholesale Banking to improve asset quality, profitability and capital efficiency.

In the Philippines, the Group is recalibrating its strategy, focusing on improving portfolio quality.

Wealth continues to be a key revenue growth engine, accounting for 14% of Group income, while its contribution to NOII increased from 18% in FY25 to 21% in 9M26. CIMB further strengthened its regional wealth proposition through the launch of CIMB Private Wealth across Malaysia, Indonesia and Thailand, expanding its reach in ASEAN's growing affluent segment. The Group also enhanced its Islamic Wealth offering with the introduction of Zakat365 Lite, Faraid360 and Shariah-compliant investment solutions through MyWealth, reinforcing its commitment to more holistic wealth and legacy planning solutions.

CIMB's digital ecosystem continues to scale, anchored by OCTO, OCTO Biz and TNG Group. TNG Group more than doubled its total profit YoY in 9M26, highlighting the growing commercial scale of its digital platforms and opportunities to deepen customer engagement.

**Outlook**

Novan Amirudin, Group Chief Executive Officer of CIMB Group said, "Our 9M26 performance reflects the value of our OneCIMB network and continued progress under Forward30, delivering a resilient ROE of 11.0%. We continue to invest and accelerate our four growth engines, which are profitable balance sheet growth, Wealth, Treasury client sales and fees, to sustain earnings momentum."

"Structural shifts across ASEAN are creating compelling opportunities, particularly from supply chain diversification, growing cross-border trade and payment flows, and rising affluence. We remain focused on unlocking greater value from our OneCIMB network, leveraging our integrated ASEAN franchise to grow cross-border income beyond domestic markets. Our differentiated digital ecosystem further strengthens our ability to deepen client relationships and expand our reach."

"Looking ahead, we remain committed to disciplined growth amid macroeconomic uncertainties. We will continue to sharpen our portfolio, reallocate capital into higher-

return opportunities and value accretive growth, to deliver on our commitment to increase total return to shareholders."

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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 RM84.1 billion as at 30 September 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 519 branches and approximately 32,000 employees as at 30 September 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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