CIMB

MOVING you FORWARD

Wealth Investor Day

Presented by

Novan Amirudin, Haniz Nazlan, Jefferi Hashim, Khairul Rifaie

CIMB Group Holdings







13 November 2026

Agenda

01	**Forward30: Wealth as a growth engine**	**Novan Amirudin** *Group Chief Executive Officer*	**9.30 am – 9.45 am**
02	**The Wealth Opportunity**	**Haniz Nazlan** *Chief Executive Officer, Group Consumer Banking* **Jefferi Hashim** *Regional Head, Group Wholesale Banking - Private Banking* **Khairul Rifaie** *Group Chief Financial and Strategy Officer*	**9.45am – 10.45am**
03	**Panel Q & A**	**Novan Amirudin** *Group Chief Executive Officer* **Khairul Rifaie** *Group Chief Financial and Strategy Officer* **Haniz Nazlan** *Chief Executive Officer, Group Consumer Banking* **Jefferi Hashim** *Regional Head, Group Wholesale Banking - Private Banking*	**10.45am – 11.30am**

FOR EXTERNAL USE

Forward30: Wealth as a growth engine

Novan Amirudin

Investor Day

13 November 2026

CIMB

Forward30: Our 6 year strategic plan

Purpose — **Advancing Customers and Society**

Priorities

- People & Culture
- Customers
- Society & Sustainability

Strategic moves – the 4Cs

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

FOR EXTERNAL USE

Forward30: Growth is designed to be self-funded

Source of funds

Smarter capital allocation
including M&A and Corporate actions

Stronger cash franchise
to reduce cost of funds

Deeper cross-sell
to increase returns

Enhanced capabilities
via Simpler, Better, Faster initiatives

Uses of funds

Strategic priority

Organic growth
- Core franchise expansion
- Exit underperforming portfolios

Inorganic growth
accelerate scale and capabilities

Excess capital to be returned to shareholders

FOR EXTERNAL USE

Forward30: We have publicly committed to clear targets for 2027 and 2030

	2025	1H26	Mid-term checkpoint 2027	2030
NPS	[1] 3rd	n/a	Top 3 in every market	
CASA ratio, %	42.7	42.6		45%
NOII ratio, %	31.7	32.4	33 – 34	
CIR, %	47.3	46.2	Below 45	Low 40s
Credit Cost, bps	30	34	30 – 40	
CET1, %	14.3	14.0	13 – 14	
ROE, %	11.3	11.0	12 – 13	13 – 14

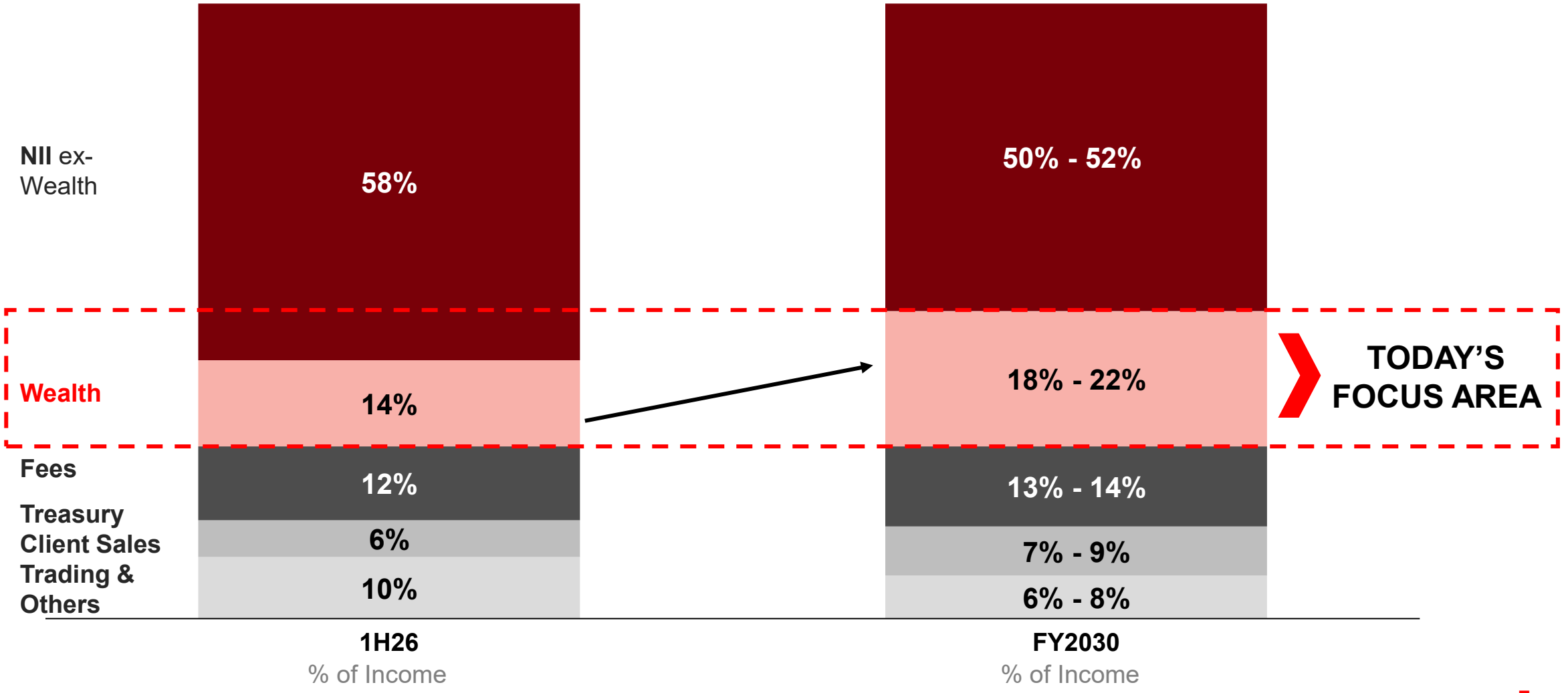
Top quartile of regional peers[2]

1. Based on BNM Malaysian Retail Banking Industry CSS Programme 2025; 2. Weighted average based on CIMB's geographical presence

FOR EXTERNAL USE

Forward30: Our growth engines

Wealth is one of CIMB's key growth engines



FOR EXTERNAL USE

Why Wealth?

01 MACRO TRENDS

ASIA PACIFIC



~7% CAGR

in APAC's[1] financial wealth, reaching USD 66.7T by 2030

ASEAN



~8% CAGR

65 – 70% of ASEAN population reaching middle class by 2030

SINGAPORE



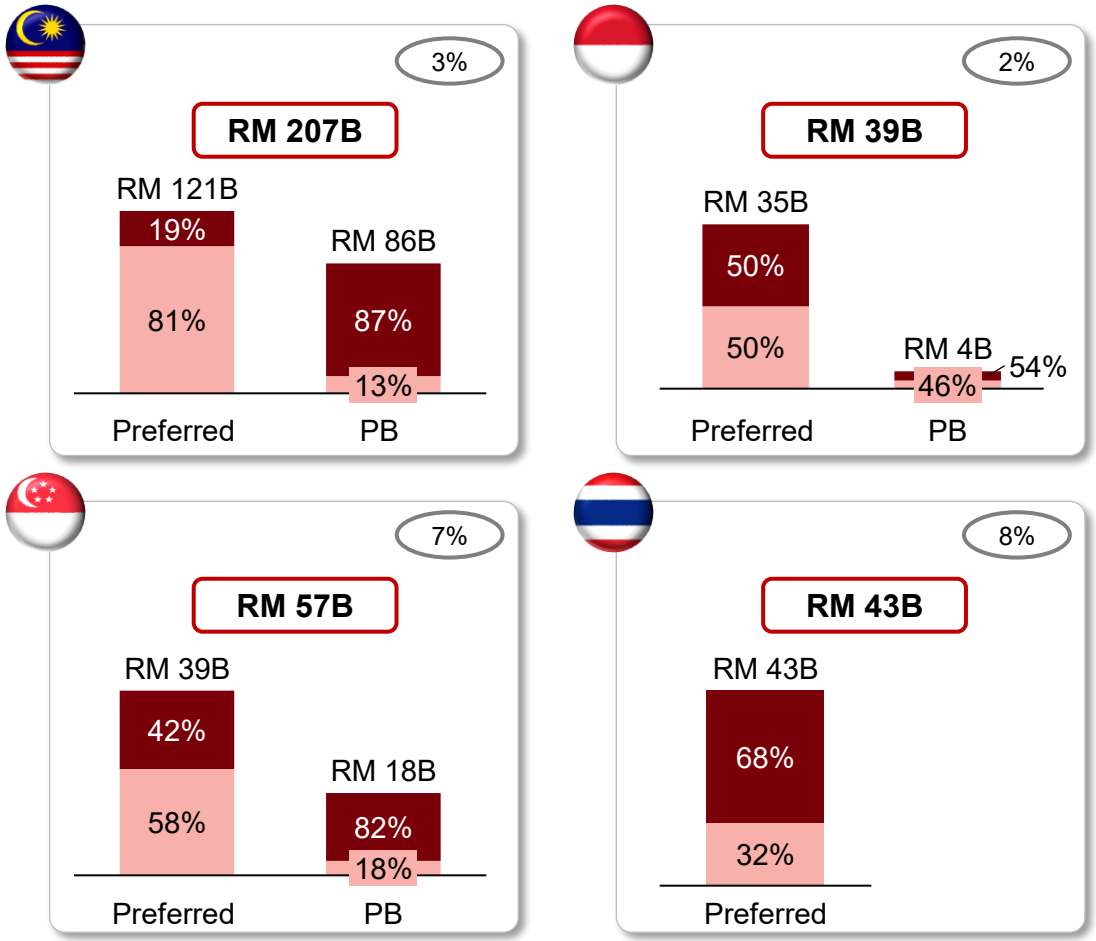
~9% CAGR

in Singapore's cross-border wealth through 2030, reaching USD 3.3T as the world's 3rd largest booking centre

02 EXISTING OPPORTUNITY WITHIN CIMB

CIMB WEALTH BREAKDOWN – 1H26

Investments AUM | Deposits | x Total AUM | x Wealth customer penetration



1. Excluding China

Source: BCG Global Wealth Report 2026, internal research

FOR EXTERNAL USE

Building a differentiated wealth franchise

1| Products: A wholesale engine that powers our wealth edge

Originate, structure and market-make in house – then distribute through OneCIMB network

#1 Wholesale Bank

Business / Capability	FY23	FY24	FY25
ASEAN DCM Investment Banking	#1	#1	#1
ASEAN ECM Investment Banking	#3	#1	#2
Overall FX Market (MY) Treasury & Markets	#1	#1	#1
Secondary Bond Market (MY) Treasury & Markets	#1	#1	#1
The Asset Triple A Awards: Best Bank for Investment Solutions (MY)	#1	#1	#1

Supported by strong strategic partnership

Principal Asset Management℠ · PRUDENTIAL · AIA · TOKIO MARINE INSURANCE GROUP · Jefferies · Sun Life · FWD · Manulife · Singlife

Fully integrated in-house capabilities

1. **Originate**
   Deep issuer and institutional access
2. **Structure**
   Bespoke conventional and Islamic solutions
3. **Market-make**
   Liquidity, pricing and risk management
4. **Distribute**
   Connect to wealth clients across ASEAN

Empowered by OneCIMB network

>70% of investment sales distributed are in-house products

Source: Dealogic, BNM Financial Markets League Table

FOR EXTERNAL USE

2| Distribution: Our unique digital proposition at scale allows us to democratise wealth

Unmatched reach to mass customers

Depth and scale across our core markets

DIGITAL REACH	DIGITAL WEALTH	FRANCHISE DEPTH		
>27mil	>RM2bil	~30mil	~500k	>RM350bil
customers	wealth AUM	retail customers	affluent customers	AUM

One Ecosystem and a Wealth Pathway that Grows with our Customers

INVESTMENTS	PROTECTION	WEALTH PLANNING AND FINANCING	ADVISORY AND GOAL-BASED INVESTING	CROSS-BORDER AND BESPOKE

Mass
Digital-led advisory

CIMB PREFERRED
>RM250k AUM
Dedicated RM advisory

CIMB PRIVATE WEALTH
>RM1mil AUM
Specialist advisory

CIMB PRIVATE BANKING
>RM5mil AUM
Bespoke advisory

FOR EXTERNAL USE

Wealth will deliver outsized returns for CIMB

Metric	FY23	FY24	FY25	Forward30
Asset under management RM bil	297 +22% YoY	323 +9% YoY	354 +9% YoY	~2x 600-650 >10% CAGR
Wealth revenue RM bil	2.5 +15% YoY	3.2 +26% YoY	3.1 (1%) YoY	5-6 >10% CAGR
Wealth Revenue as a % of Total Revenue	12%	14%	14%	18 - 22%
Wealth NOII as a % of Total NOII	15%	16%	18%	28 - 32%
# of Wealth customers	~465k	~470k	~500K	~650K

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The Wealth Opportunity

Haniz Nazlan, Jefferi Hashim

Investor Day

November 2026

CIMB

WEALTH CAN FEEL

COMPLICATED

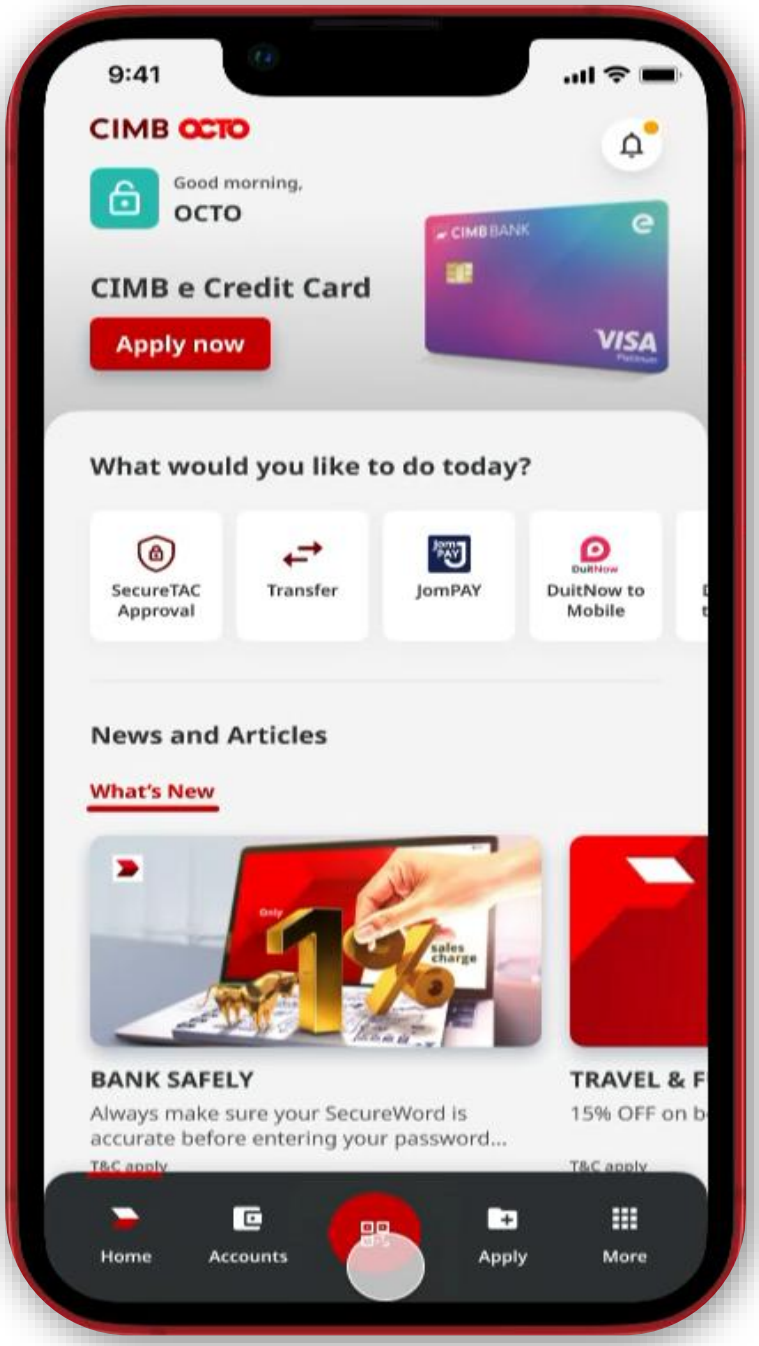
WHAT IF INVESTING

COULD BE SIMPLER?

MORE PERSONAL?

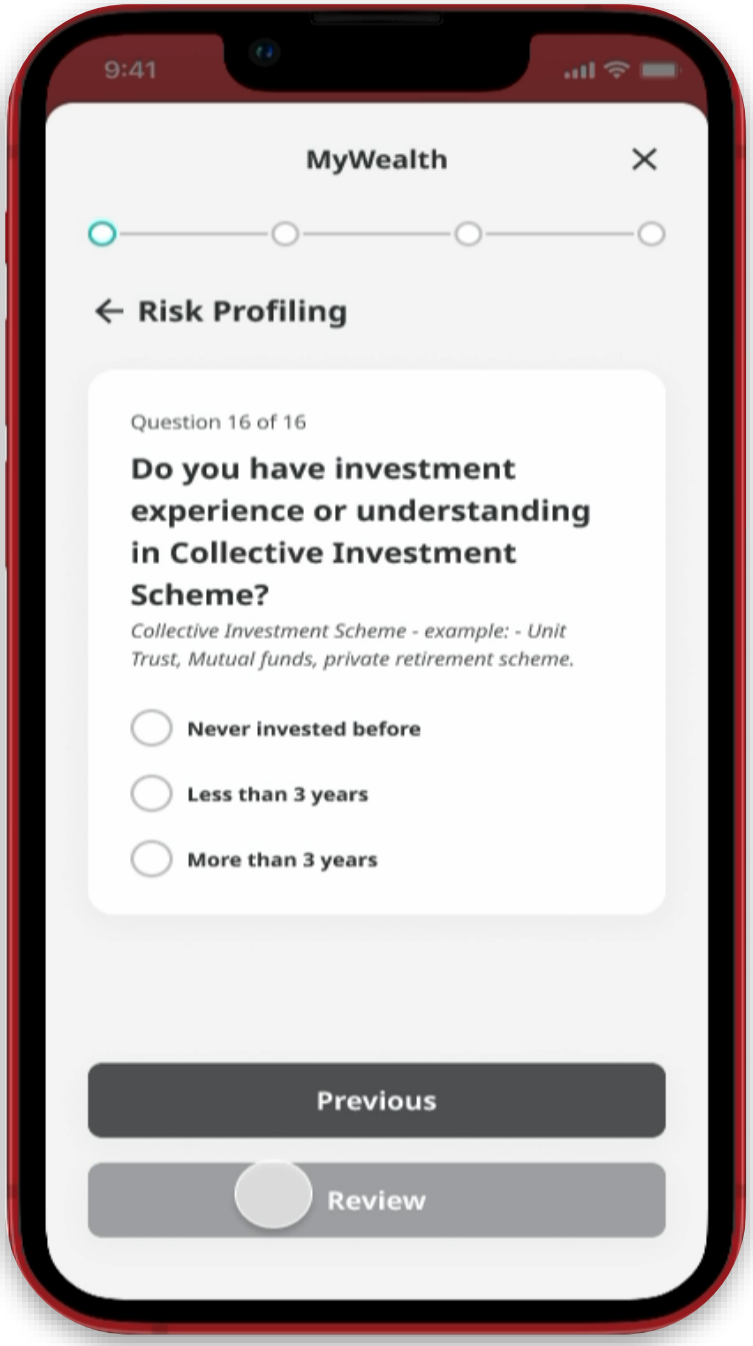
AND MORE ACCESSIBLE?

CIMB MyWealth



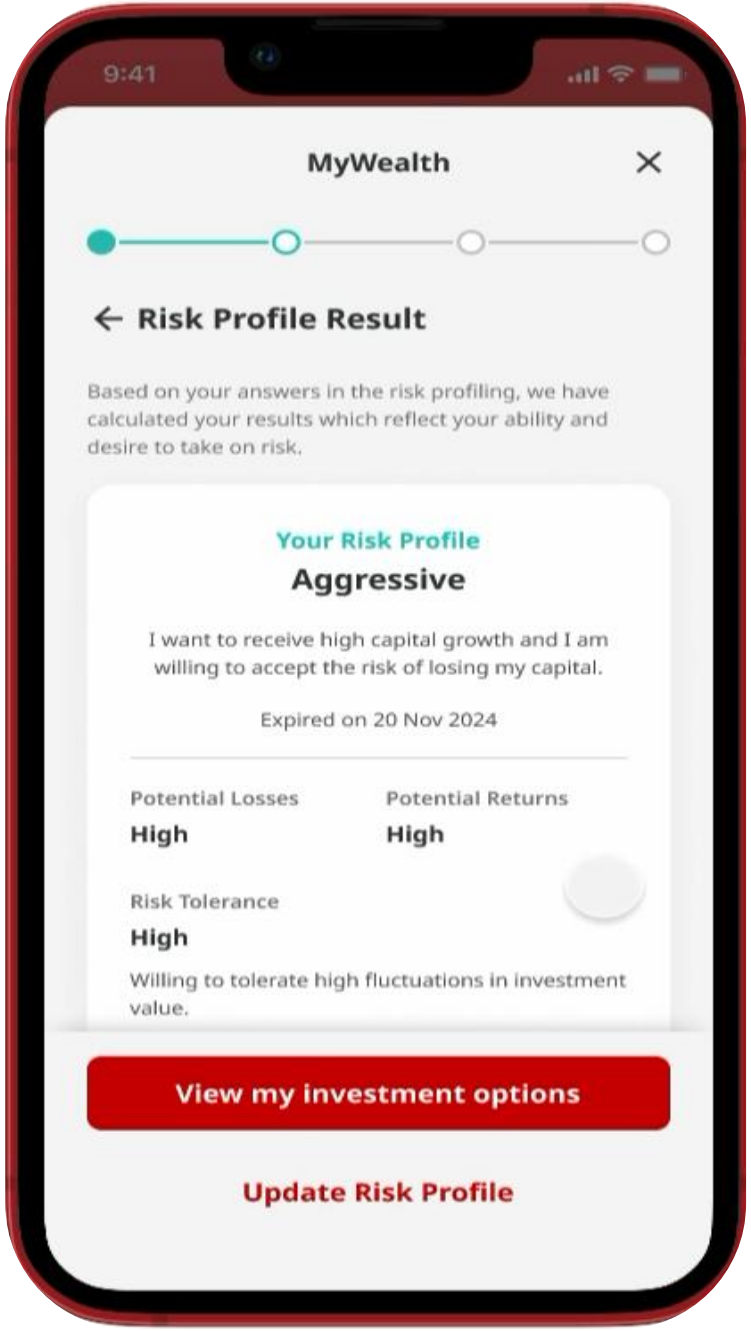
YOUR WEALTH.

ONE TAP AWAY.



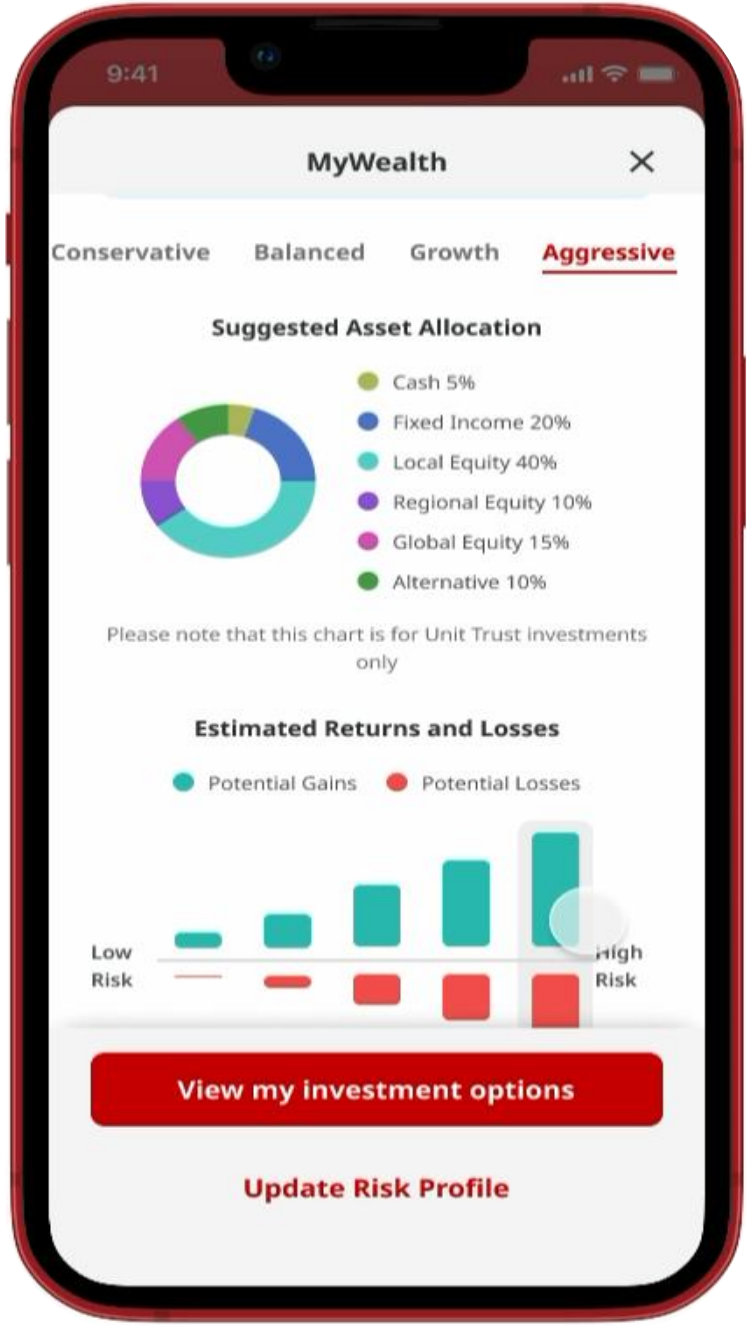
IT STARTS WITH YOU,

NOT A PRODUCT.



A PROFILE BUILT AROUND

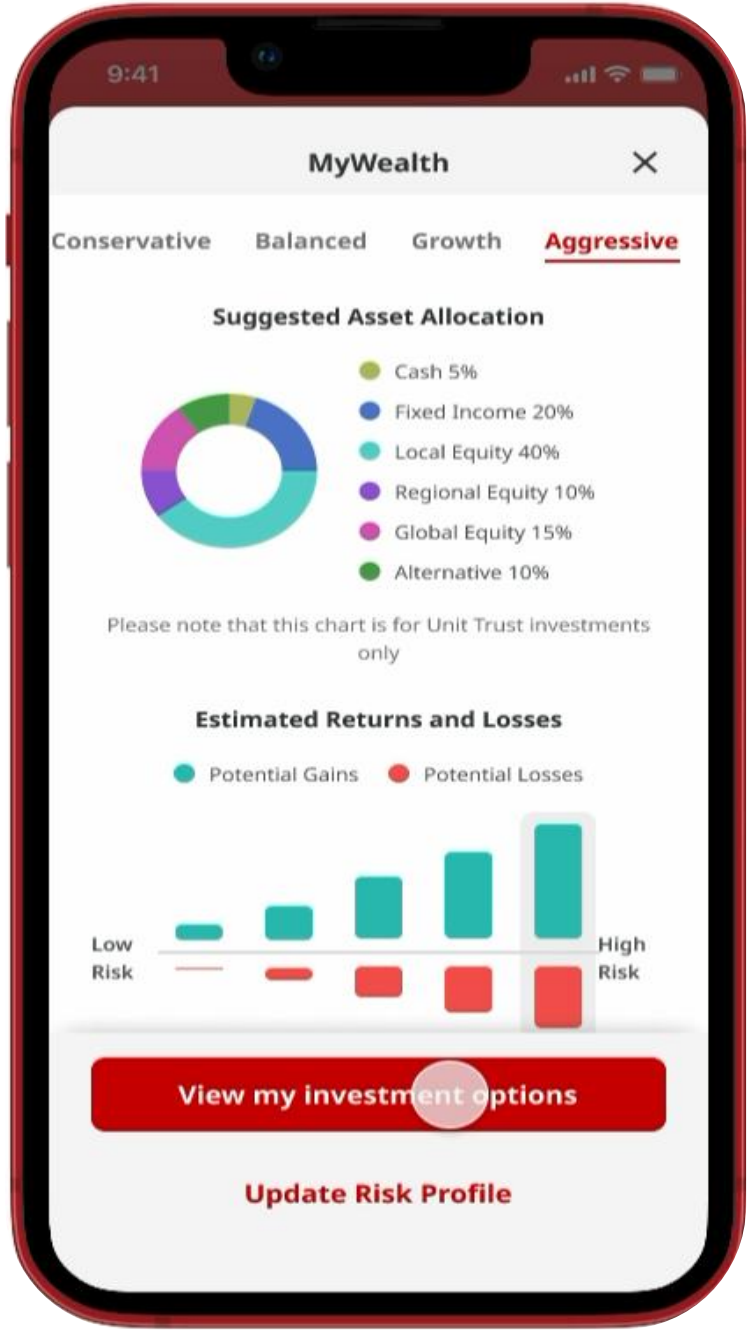
YOU



YOUR PROFILE BECOMES

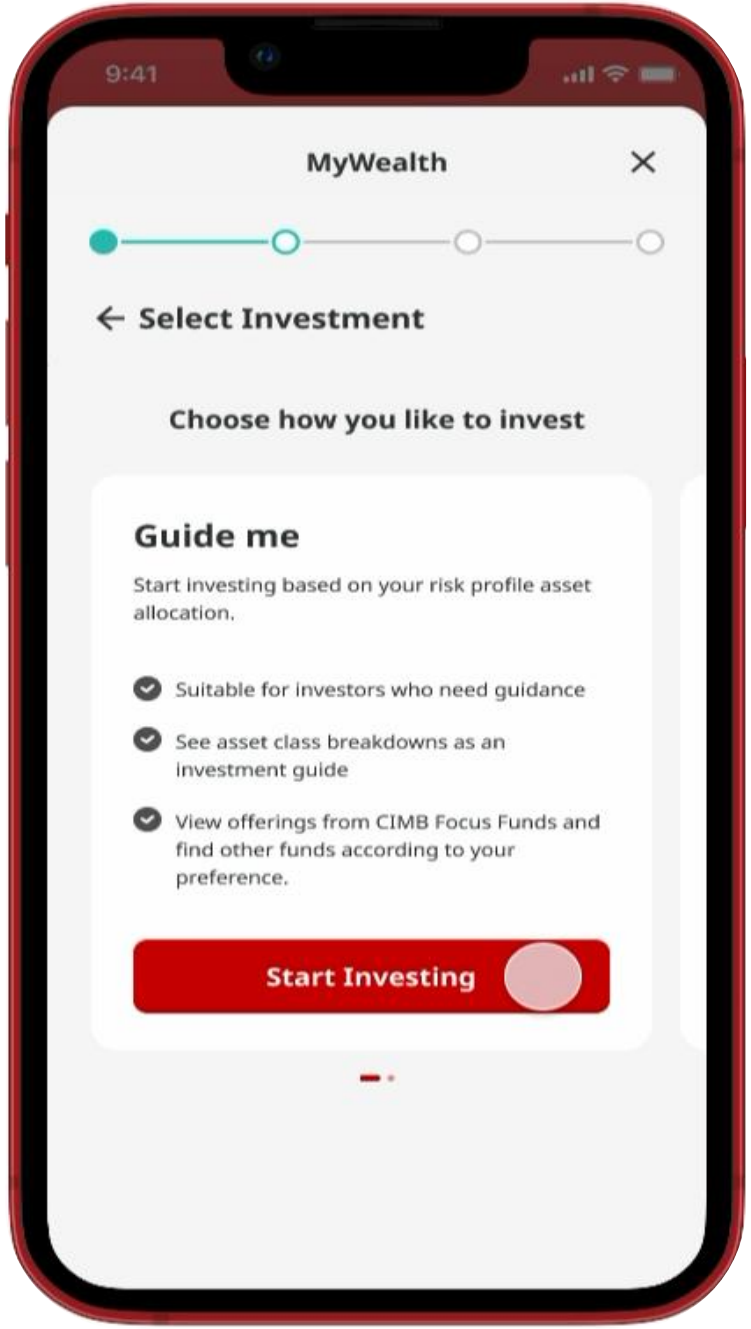
PERSONALISED

GUIDANCE.



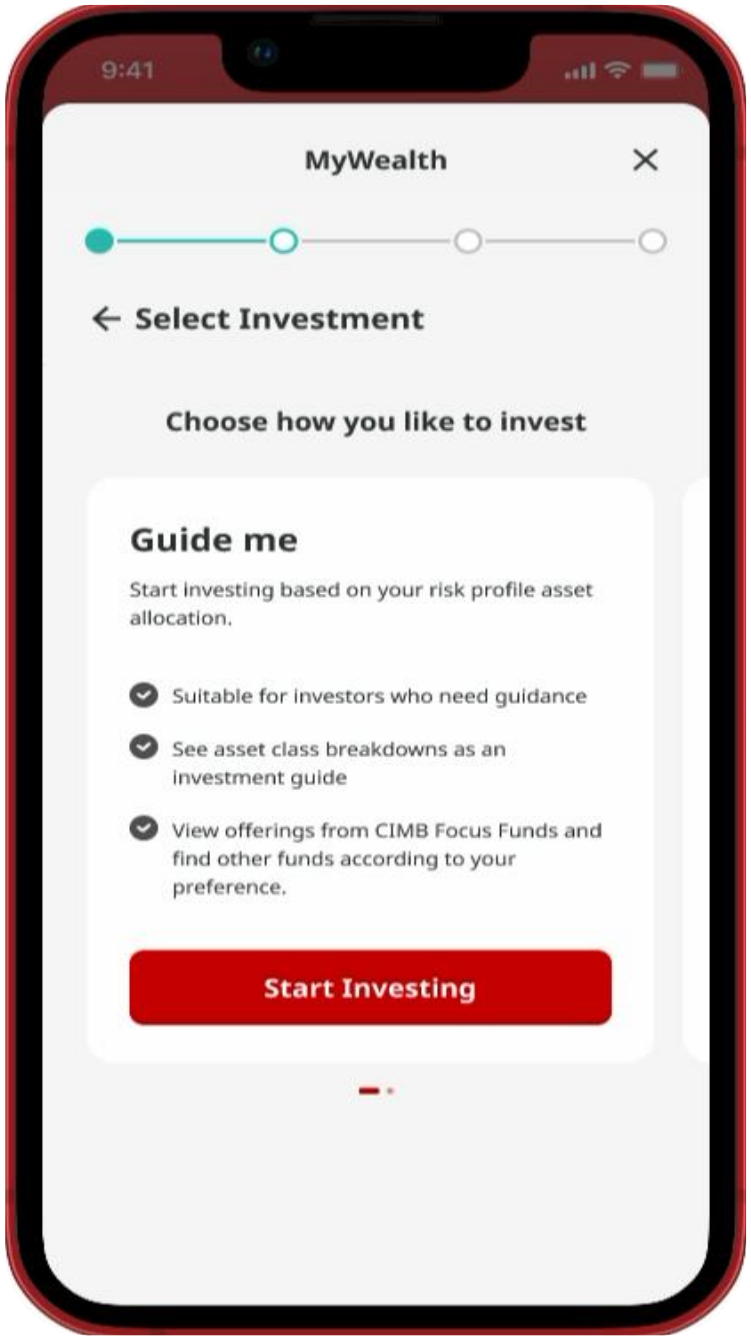
GUIDED WHEN YOU WANT IT.

FLEXIBLE WHEN YOU DON'T.



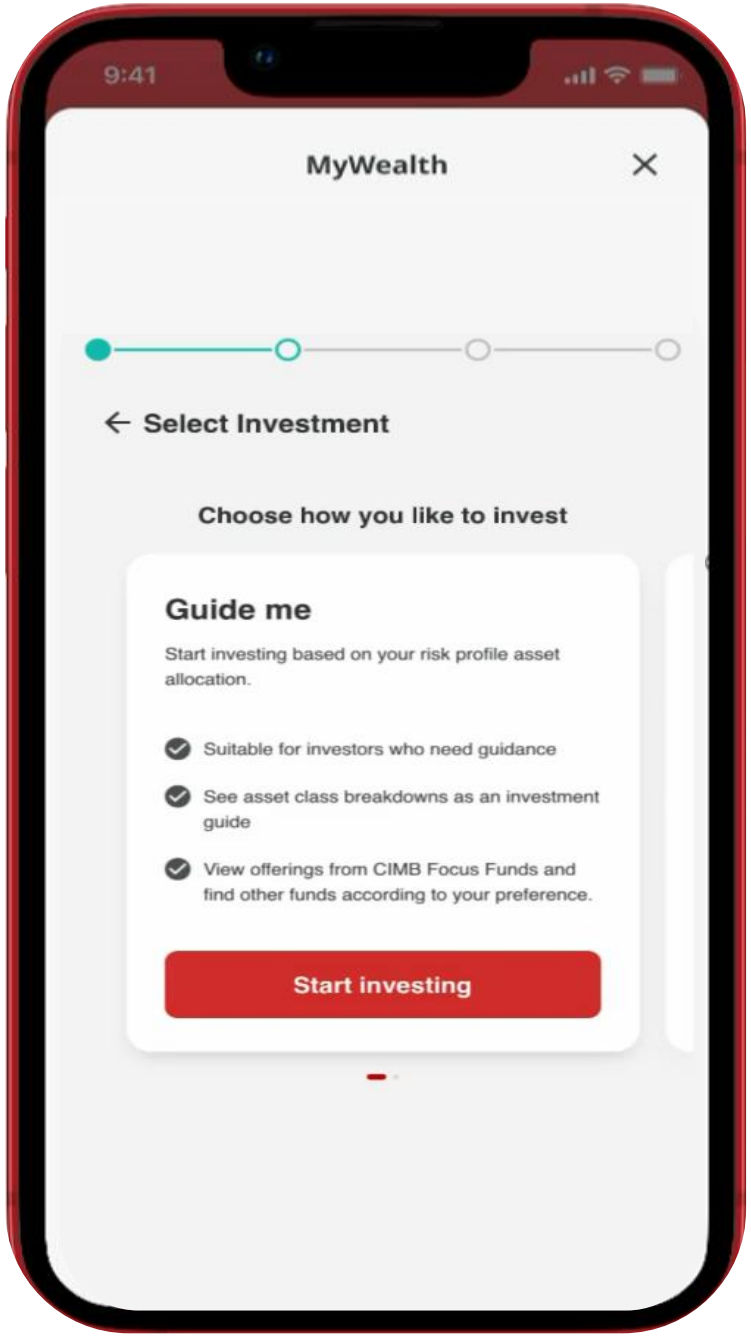
A GUIDED PATH,

ALIGNED TO YOU.



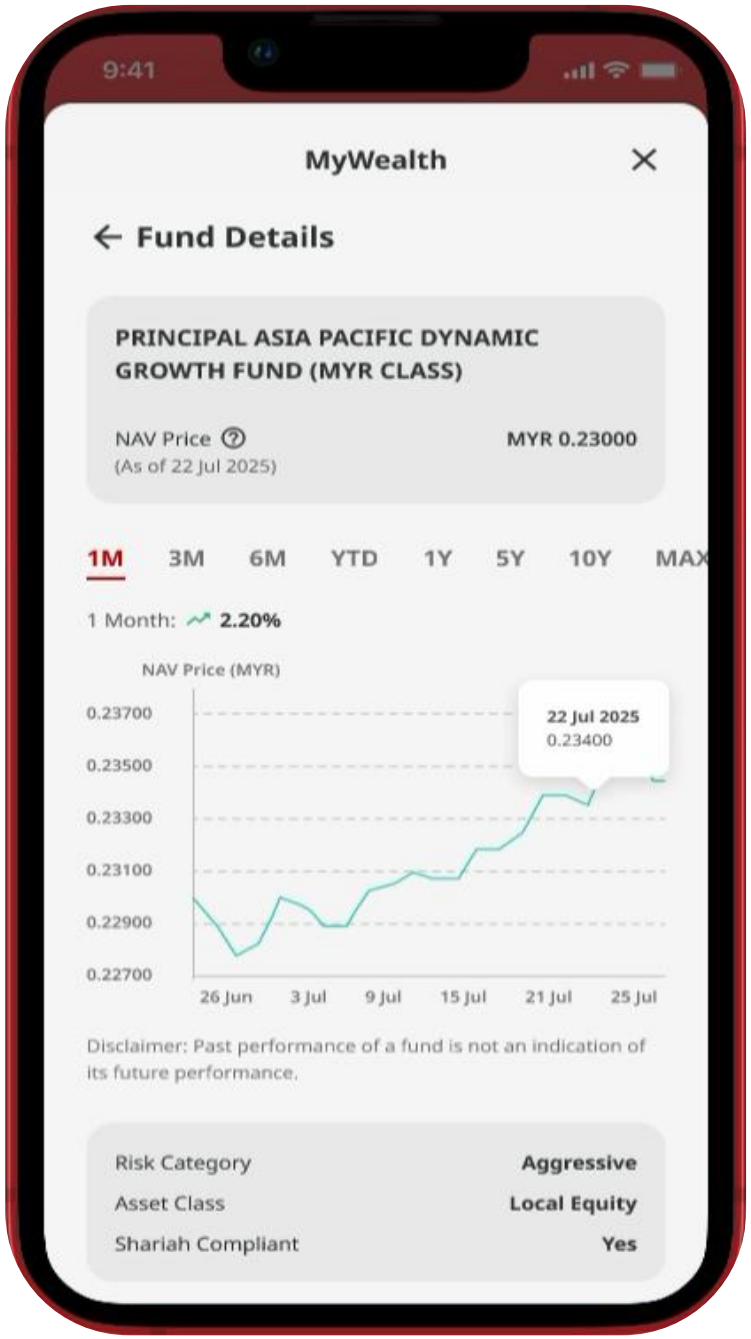
OR CHOOSE

YOUR OWN PATH.



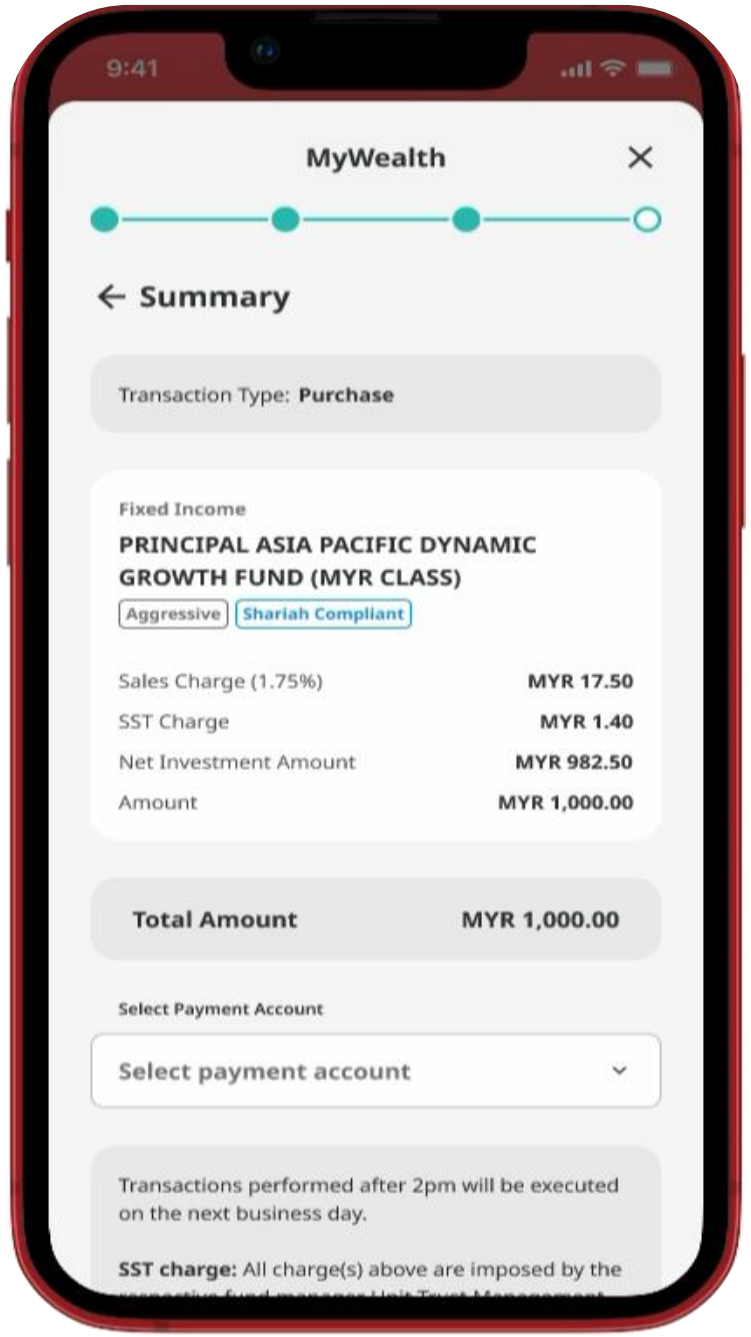
INVEST YOUR WAY

WITH SHARIAH – COMPLIANT OPTIONS

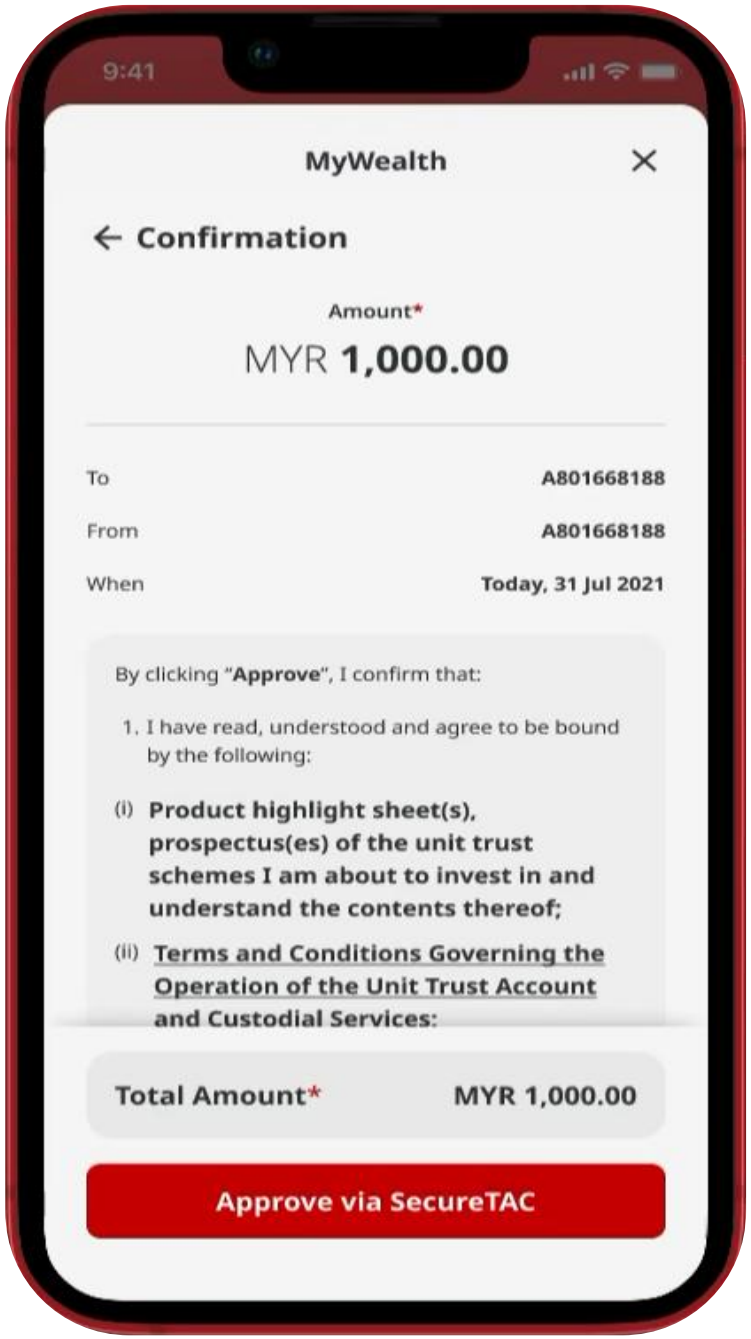


KNOW

WHAT YOU'RE INVESTING IN.



AND WHEN YOU'RE READY

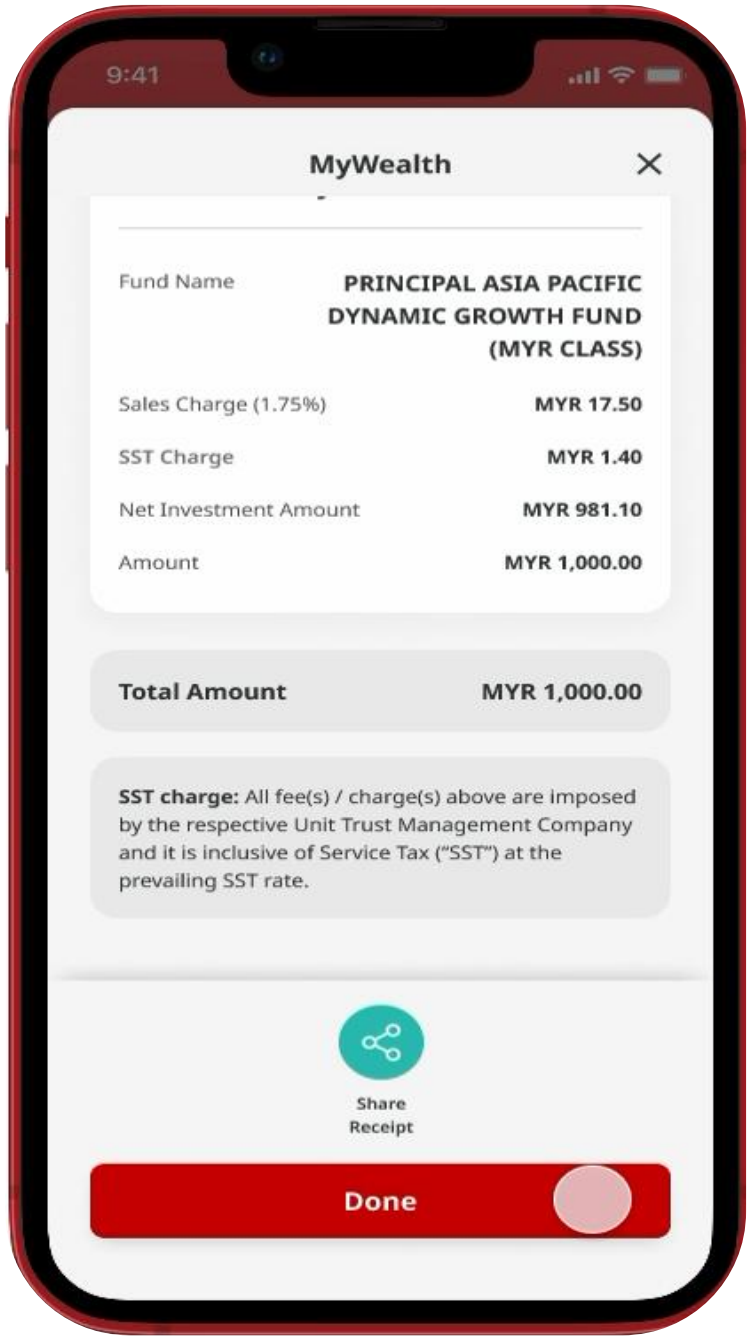


INVEST

WITH CONFIDENCE.

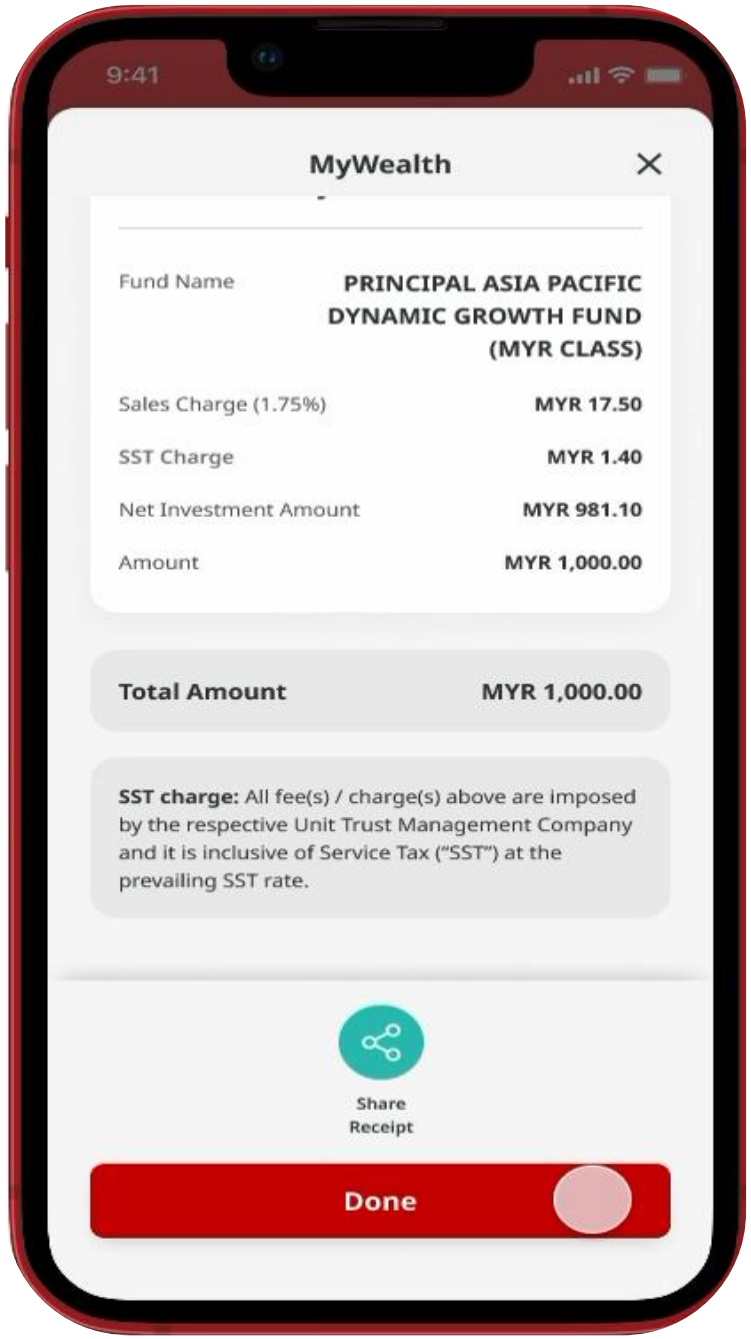
BUT YOUR JOURNEY

DOESN'T END HERE.



YOUR WEALTH.

ALWAYS IN VIEW.



MONITOR.

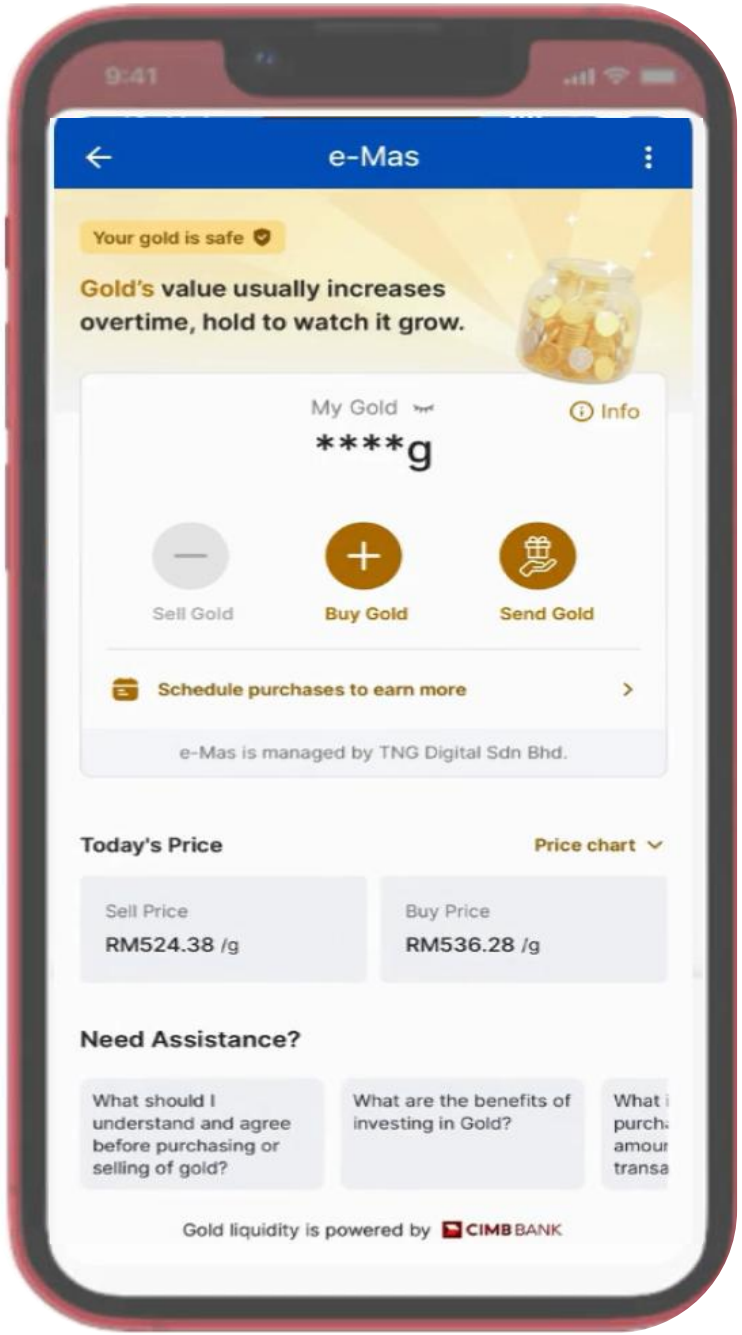
MANAGE.

STAY IN CONTROL.



TIMELY INSIGHTS,

PERSONALISED FOR YOU.



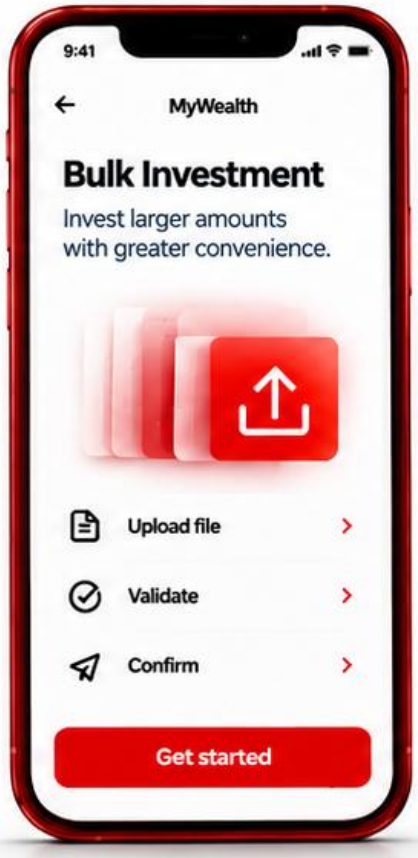
MORE WAYS

TO INVEST

e-Mas via Touch ‘n Go

AND THIS IS ONLY THE

BEGINNING.



COMING SOON

Bulk & Recurring Investment

Invest more efficiently.



COMING SOON

Goal-Based Investing

Start with what
you want to achieve.



COMING SOON

Digital Tokenisation

New ways to access
investments.

01

UNDERSTAND

A clearer
view of you.



02

GUIDE

Insights
that fit you.



03

INVEST

Turn insights
into opportunities.



04

MANAGE

Stay on-track
for what matters.



ALL IN

MYWEALTH.

Scaling personalised advice across the wealth continuum



- Digital-first wealth journey
- Risk profiling and goal setting
- Guided investment journeys
- Model portfolios and solutions



- Relationship Manager on demand
- Personalised recommendations
- Digital execution with RM support



- Dedicated Relationship Manager
- CIO-led reviews and rebalancing
- Portfolio construction and advisory



- Specialist access: CIO, Treasury & Structuring
- Alternatives and bespoke portfolios
- Succession and legacy planning
- Regional solutions and tailored financing

ADVISORY INTENSITY → **Increasing personalisation and complexity**

DIGITAL ENABLEMENT ← → **Always-on across wealth continuum**

AFFLUENT	PREFERRED	PRIVATE WEALTH	PRIVATE BANKING
>24 Investment specialists	150-250 customers per RM	100-150 customers per RM	50-60 customers per RM

FOR EXTERNAL USE

Five strategic moves to deliver our 2030 ambition

2030 ambition	RM600 – 650bil	RM5 – 6 bil	~50%	~650k
	20% Islamic AUM	Wealth revenue	NOII share of Wealth Revenue	# Affluent Customers

01



Customer primacy

30m+ retail customers, deep **local market knowledge**, **on-the-ground presence** and **ASEAN branch network**

02



Advisory-led at scale

Digital leadership **through OCTO & TNGD,** scaling CIO insights & advisory

03



Islamic wealth

Islamic finance leadership

04



Singapore wealth hub

Regional affluent growth

05



One Bank Monetisation | Cross-border, cross-segment referral engine (One CIMB)

FOR EXTERNAL USE

The next source of Wealth growth is already within CIMB

1 A large, underpenetrated customer base

Number of Preferred and Private Wealth customers

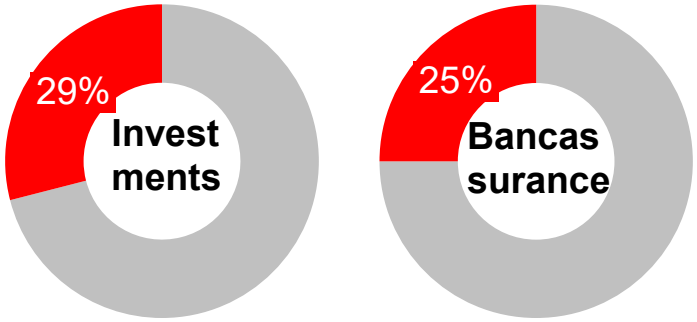
242k

132k

42k

46k

Low product penetration among affluent customers



2 A differentiated advisory and digital model

Broaden the relationship
Hero products across investments, bancassurance, wealth financing and lifecycle needs

Deepen advice
Stronger RM coverage supported by CIO and specialist advisory

Scale digitally
MyWealth-enabled advisory, personalised engagement and execution

Leverage data and insights
Use engagement data to sharpen targeting and advice

3 Early evidence of deeper relationships

RM513k
AUM per customer
+6% YoY

RM3k
Wealth Revenue per customer
+6% YoY

As at June 2026

FOR EXTERNAL USE

In-house Treasury & Markets capabilities differentiate our Wealth proposition

Built to win in Treasury and Markets …

Best Bank for Investment Solutions

*20 consecutive years

Best Corporate Treasury Sales & Structuring Team (SEA)

Dual Manufacturing Edge (Conventional and Islamic)

01 Local market leadership

Deep Malaysia franchise and regional client flows

02 In-house structuring and manufacturing capability

In-house tailored solutions

03 Distinctive Islamic proposition

Shariah compliant solutions extend across asset classes

21%
YoY growth in T&M wealth solutions revenue

5%
T&M products contribution to wealth revenue

… and scaled by Strategic Partnerships

Partner-led scale across wealth, life and general insurance

Principal Asset Management℠
- Regional CIO access
- Islamic investment solutions
- Wealth Academy to upskill RMs

Sun Life
- Bancassurance growth
- Affluent penetration + renewals

SOMPO
- General-insurance growth
- Broader protection solutions for affluent customers

PRUDENTIAL พรูเด็นเชียล ประกันชีวิต
- Exclusive 10-year bancassurance partnership with Prudential Thailand
- Enhanced protection & retirement proposition

*List is not exhaustive

FOR EXTERNAL USE

CIO expertise deepens relationships; MyWealth scales personalised advice

CIO + RM: Regional expertise, localised for each market

One ASEAN house view, brought to life through RM-led client conversations

Regional CIO

Local CIO + IA team

Localised knowledge, regional expertise

RM + Client Conversations

Asset allocation | Portfolio Review | Tailored solutions

CIO expertise accessible through multiple touchpoints



- Curated events and engagements
- One-to-one client engagements for eligible clients
- MyWealth app for personalised insights

~4x
More AUM among top PW and PB clients
with direct CIO access

+4%
More AUM for customers who went through review process with Investment Advisors

>RM2 bil
Signature Series AUM
since Oct 2024

MyWealth: Scaling advice digitally

Simpler, more accessible wealth engagement, with strong early traction

+157%
Unique MyWealth customers[1]

+80%
Repeat Investors[1]

[1]Jan – Aug 2026 vs. May – Dec 2025

FOR EXTERNAL USE

Building a differentiated end-to-end Islamic wealth franchise

1 A sizeable, underserved opportunity

64%
of Malaysia's population is Muslim

23%
of total fund AUM is Islamic

25%
of insurance industry contributions are Takaful

RM65 bil
of deceased Malaysians assets remain undistributed

2 An end-to-end Islamic wealth proposition

One Islamic Wealth journey

Grow | Protect | Purify | Distribute

Investments & financing | Takaful | Zakat 365 | Faraid 360

Advisory

Regional investment expertise with localised advice and client engagement

Digital

Digital investment, Zakat and personalised portfolio access embedded into MyWealth and Octo

3 Growing traction and a clear path to scale

RM61.1 bil
Islamic AUM
+7% YoY

RM201 mil
Islamic Revenue
+16% YoY

Nov 2026
IWM launch
Integrated Shariah wealth journey

2027
Islamic PB launch
Dedicated Islamic Private Banking proposition

2028 and beyond
MY as Islamic wealth hub
Regional expansion, including Indonesia and global flows

FOR EXTERNAL USE

Scaling Singapore as CIMB's regional wealth gateway

1 Today: A differentiated regional proposition

Open architecture platform

- 6 leading insurance partners
- Product choice across investment and protection

Cross-Border Financing Solutions

- Competitive equity financing
- Bespoke credit structuring and cross-border lending
- Regional Preferred recognition
- ASEAN financial passport

RM-led advisory

- Personalised portfolios tailored to each client's needs
- Dedicated offshore RMs in Singapore

2 Next: Scale into an integrated ASEAN wealth gateway

Deepen integration across our wealth continuum

- One seamless client journey from Preferred – Private Wealth – Private Banking

Regional connectivity

- ASEAN Private Wealth Club
- Regional privileges and cross-border benefits
- Expand membership and deepen regional engagement
- Home-market and Singapore orchestration

One concierge for wealth and life across ASEAN

- A single point of access to curated wealth, health and lifestyle support

3 The Opportunity

< 3%

Cross-border contribution to Wealth Revenue today

Significant headroom to scale regional wealth

FOR EXTERNAL USE

Unlocking One CIMB

ENTIRE BANK ACCESSIBLE TO CUSTOMER

Full suite of capabilities, at the scale of a leading ASEAN bank, available to all customers

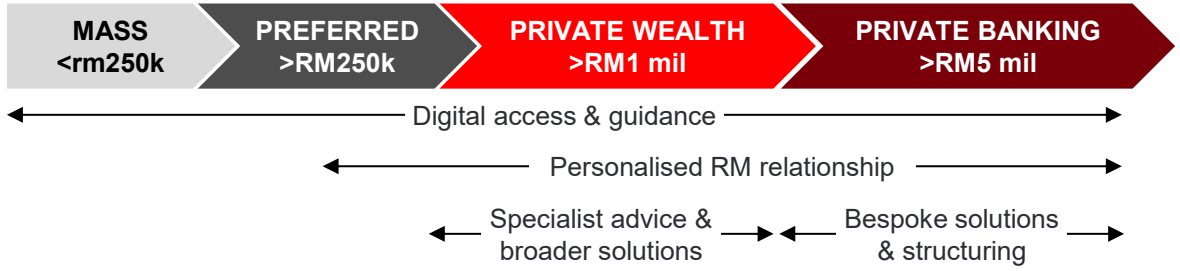
CONSUMER BANKING	COMMERCIAL BANKING	WHOLESALE BANKING
Everyday banking to Private Wealth	SMEs, mid-corporates and business owners	Private Banking and institutional capabilities

ISLAMIC BANKING across the entire ecosystem

ONE SEAMLESS WEALTH CONTINUUM

Relationship grows with the customer's evolving needs

One relationship from deposits and financing to investments, treasury, legacy planning and bespoke structuring



ONE ASEAN NETWORK

Local expertise. Regional possibilities. Group scale

Originate locally
home-market RM understands customer's need

Connect across CIMB
Mobilise specialists and regional teams through a single referral

Deliver regionally
customer accesses relevant local and cross-border solutions

HOW ONE CIMB CREATES VALUE

Capture

Convert existing relationships into wealth

91% of business directors in MY & 87% in ID represent potential affluent conversions

Deepen

Grow share of wallet across deposits + investments + bancassurance + financing

~4x more AUM with direct CIO access today

Extend

Regional and cross-border wealth flows retained within CIMB

<3% cross-border contribution to wealth revenue today

FOR EXTERNAL USE

~95%

of Asia's wealthiest families retain control of their wealth-originating businesses

Source: The Bridgespan Group, How the World's Wealthiest Families Give, September 2026

FOR EXTERNAL USE



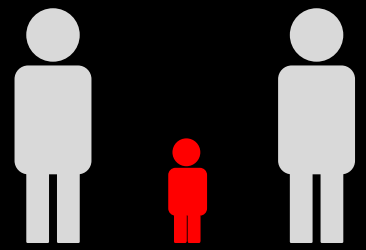
Every great ASEAN business started with one person

FOR EXTERNAL USE

One Family. Many Roles.

Founder

Employer



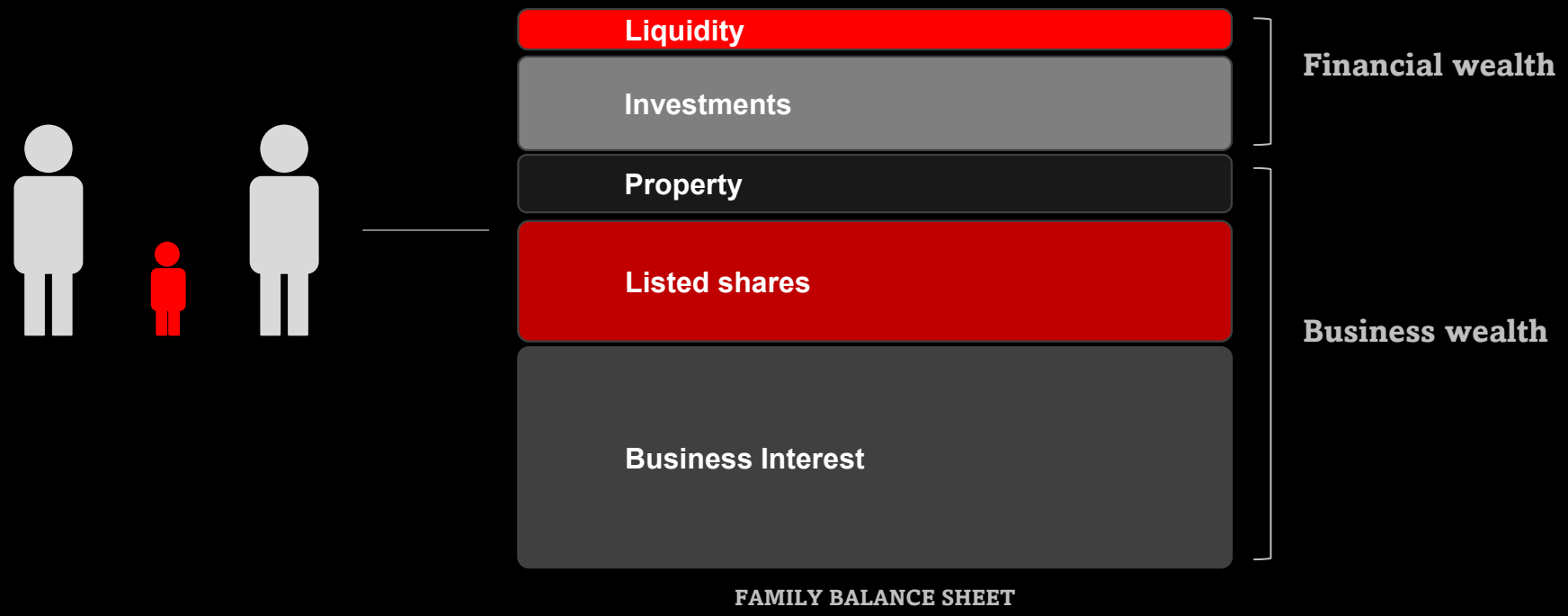
Parent

Steward for the next generation

They employ thousands, raise families, steward wealth – and anchor the communities around them.

FOR EXTERNAL USE

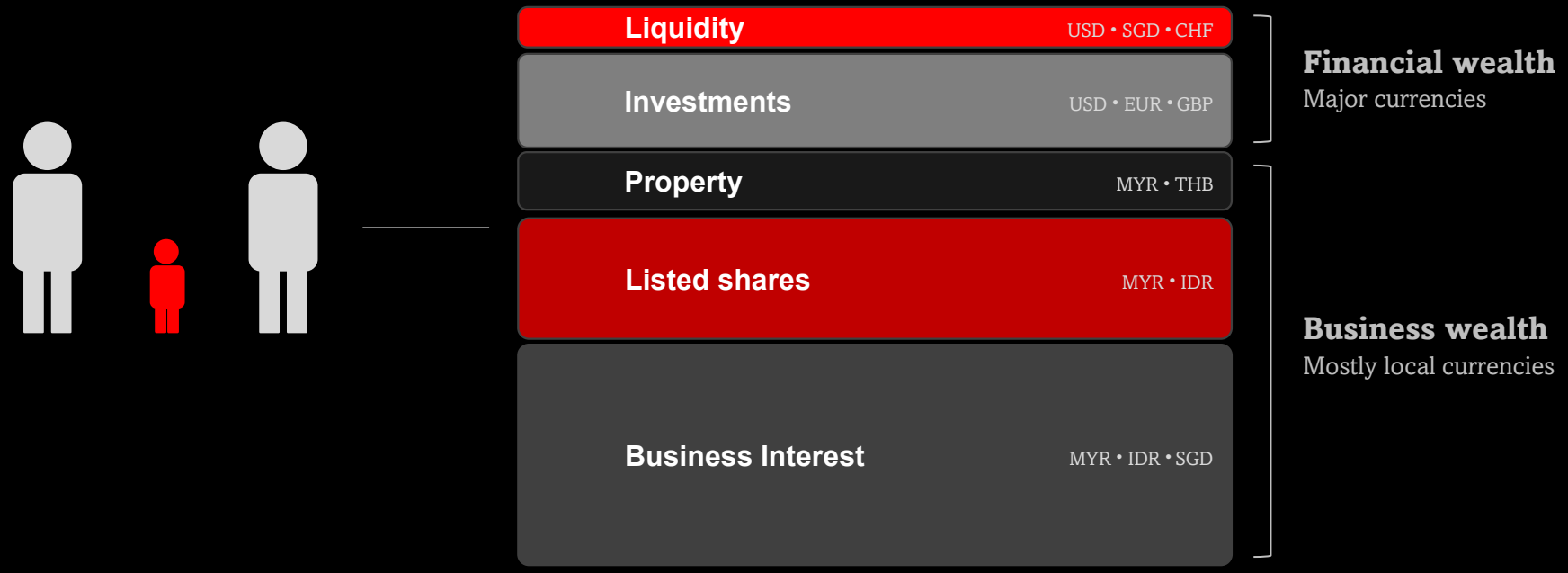
One balance sheet.



To them, it isn't a portfolio. It's one family balance sheet.

FOR EXTERNAL USE

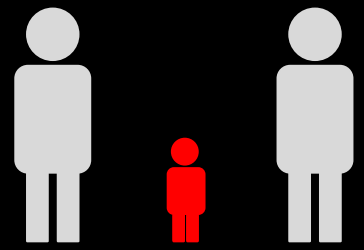
Mostly local.

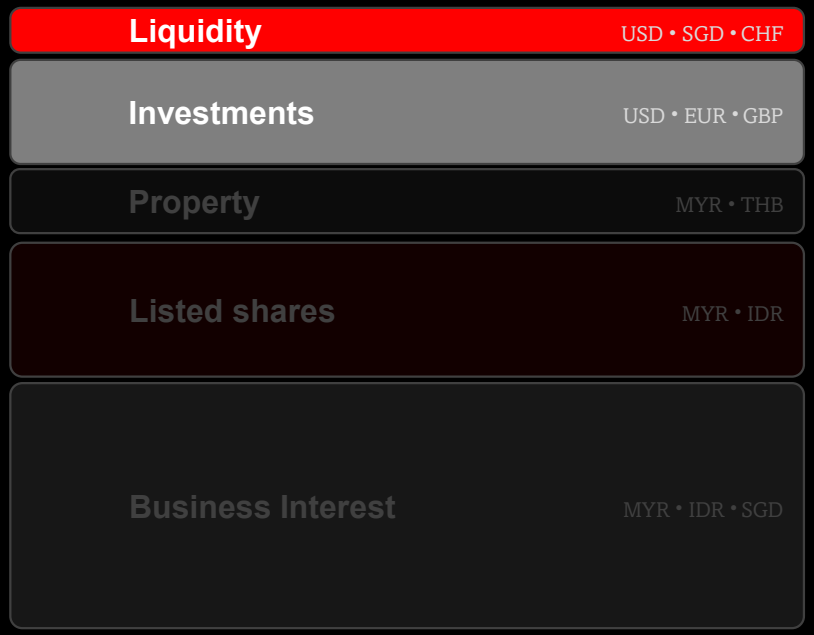


And most of it is in local currency – in MYR, IDR, SGD, THB etc

FOR EXTERNAL USE

Most banks see this.





Financial wealth
Major currencies

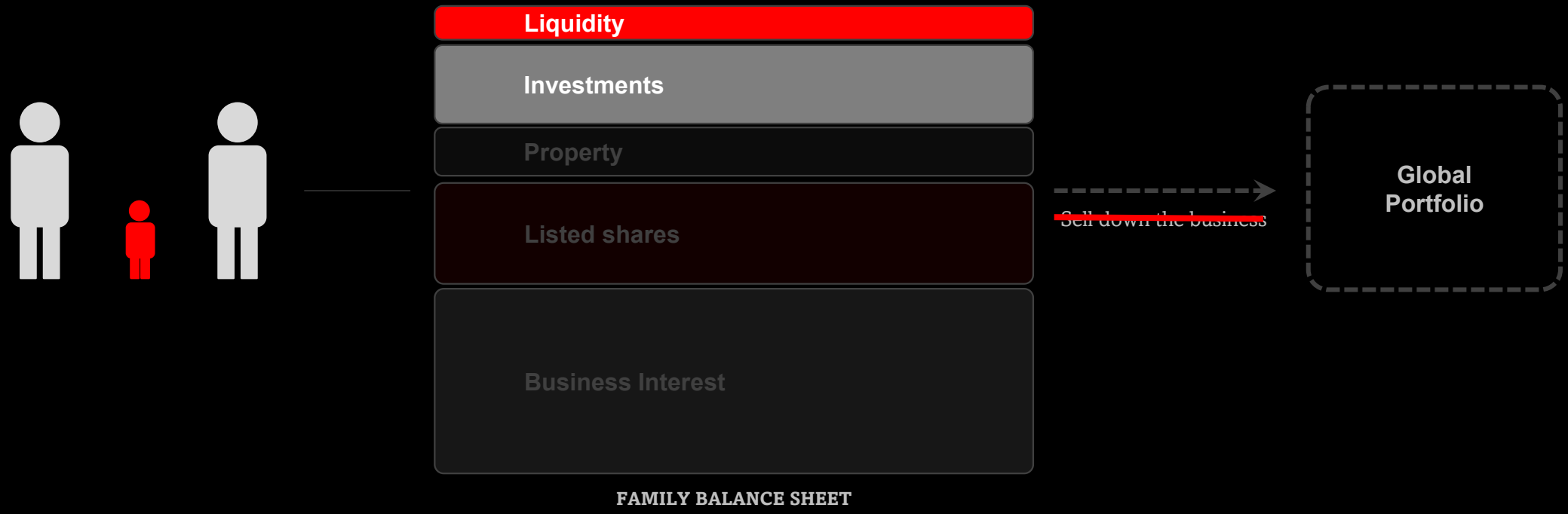
Business wealth
Mostly local currencies

What most private banks see

Most private banks see the financial portfolio.

FOR EXTERNAL USE

The next chapter is global exposure.



Selling what you built shouldn't be the price of going global

FOR EXTERNAL USE

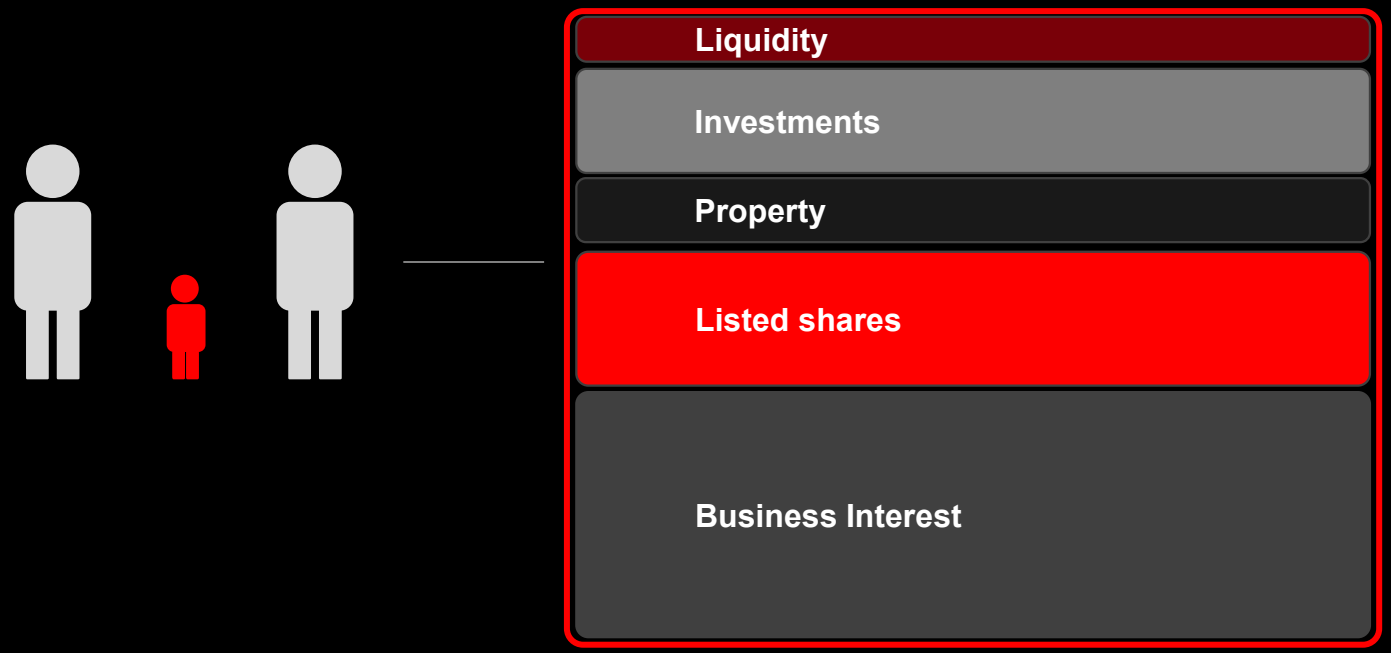
Stay invested at home. Go Global anyway.



Stay invested in the business. Build a global portfolio alongside it, on the same balance sheet.

FOR EXTERNAL USE

We see all of it.



Onshore in

- Malaysia
- Indonesia
- Singapore
- Thailand
- and others where CIMB has presence

We already bank many of these businesses, onshore, in the markets where wealth is created.

FOR EXTERNAL USE

Far more of the market.

LISTED COMPANIES · BURSA · IDX · SGX · SET



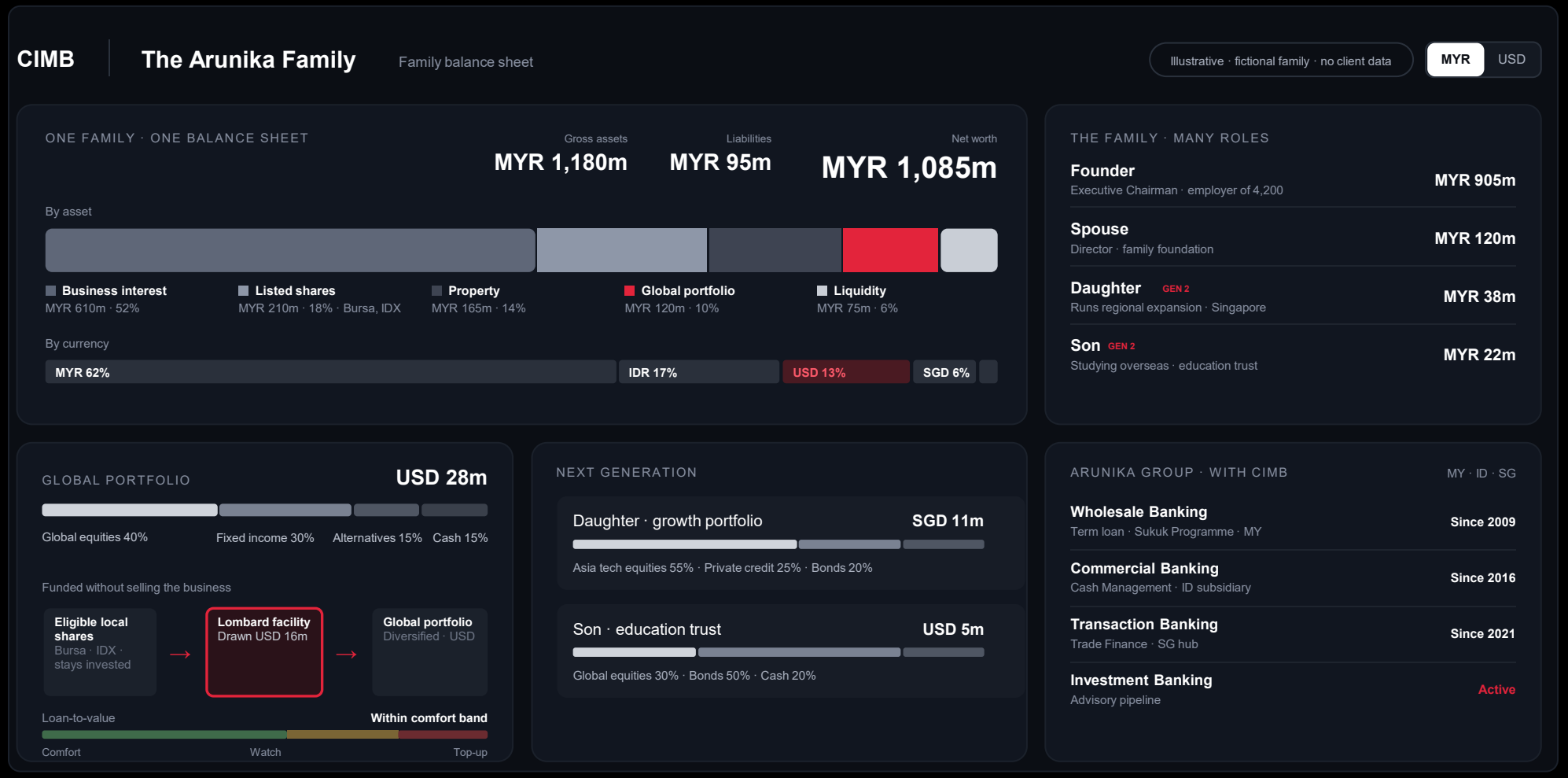
Typical global private banks

CIMB Institutional capabilities built over decades.

We know these companies, so we can finance against far more of them.

FOR EXTERNAL USE

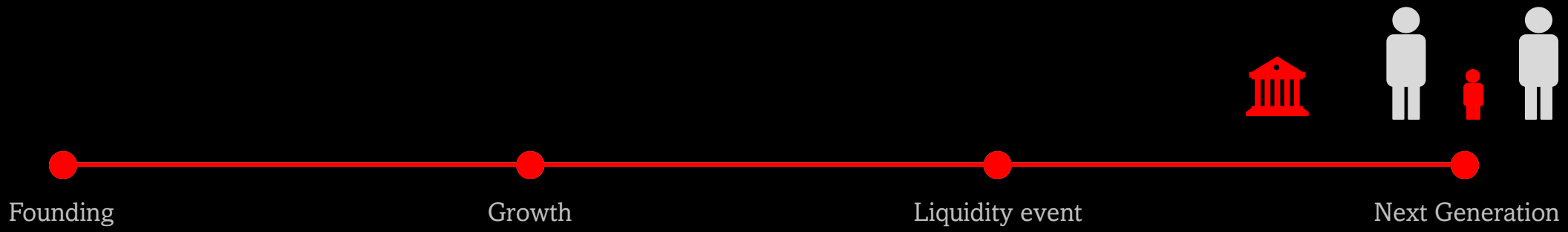
CIMB



One view of the family's balance sheet leads to deeper One Bank relationship.

FOR EXTERNAL USE

Every stage. Across the region.



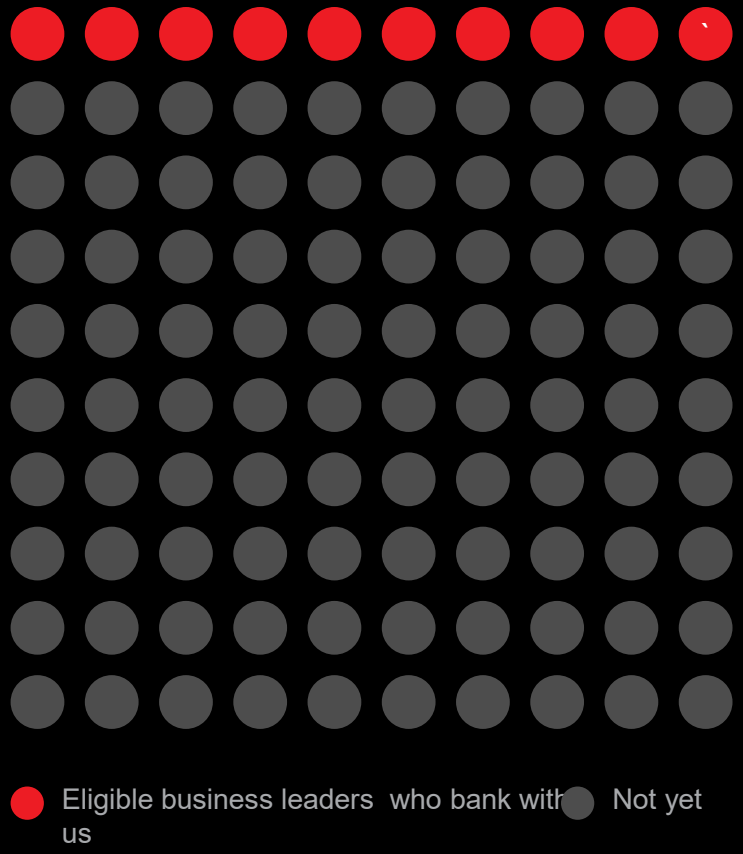
From the first need of capital to the next generation – One Bank, across ASEAN.

FOR EXTERNAL USE

Most of this is still ahead of us.

~90%

of eligible business leaders are not yet our clients

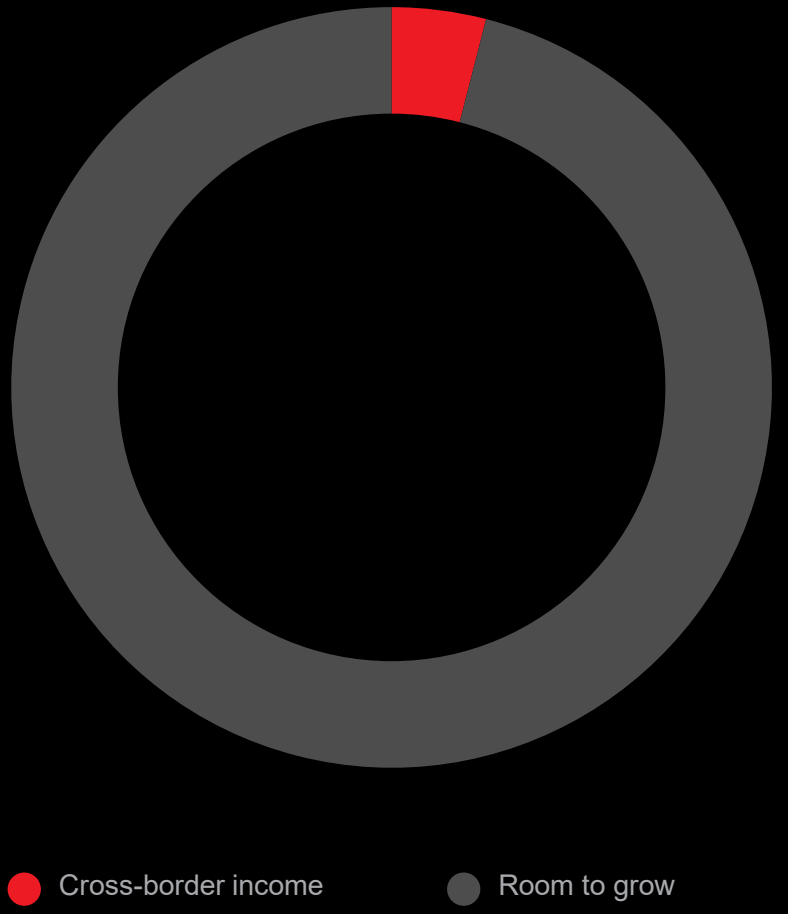


FOR EXTERNAL USE

Cross-border is a huge, untapped opportunity.

< 4%

of our total wealth income is cross-border today – plenty of potential



FOR EXTERNAL USE

HOW WE GET THERE

Growth from the families that we already know

Bring the whole CIMB to every family behind the business we bank

1

Spot the potential early

See the family behind every relationship we already hold.

2

Connect across CIMB

Bring the whole bank around the client through a single referral.

3

Stay with the family

Deliver across the region and deepen it across generations.

FOR EXTERNAL USE

#1 PB in Malaysia. Next, Indonesia and Singapore.



TODAY

Malaysia

The no.1 private bank by AUM

NEXT GOAL

Indonesia

Aiming to be top 3

AMBITION

Singapore

Narrowing gap between top banks

Source: Ranking by assets under management (AUM) for private banks, internal estimate.

FOR EXTERNAL USE

CIMB

One ASEAN.
One relationship.
One wealth experience.
OneCIMB.

For External Use

Wealth Contribution to Group

Khairul Rifaie

Investor Day

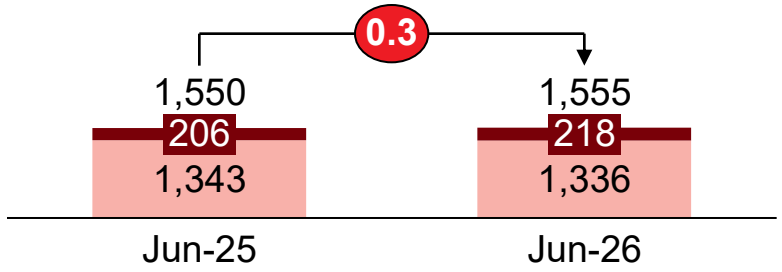
13 November 2026

CIMB

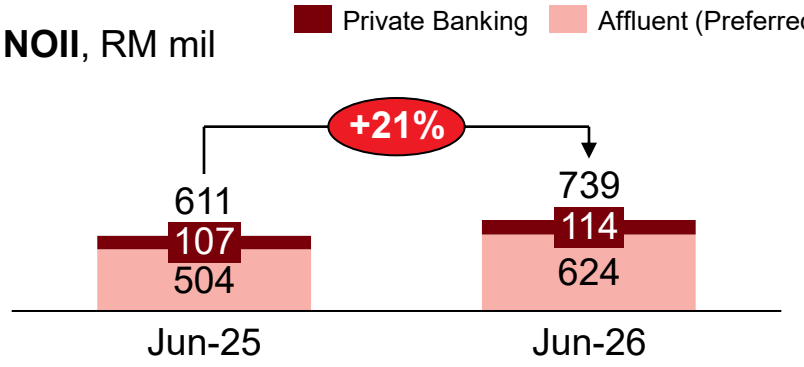
YOY Wealth Financial Performance

CIMB wealth financial performance

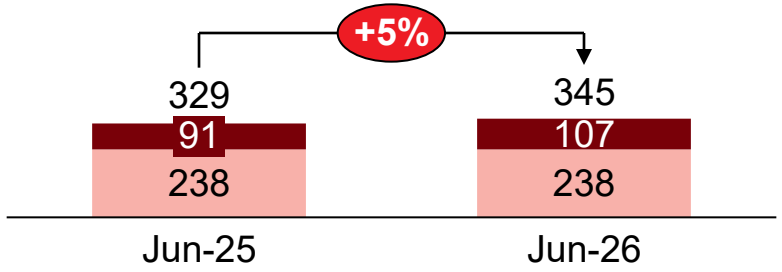
Revenue, RM mil



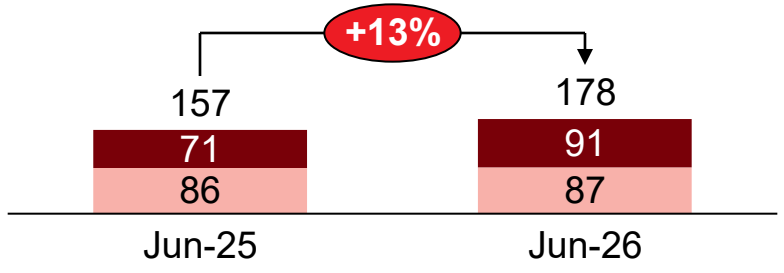
NOII, RM mil



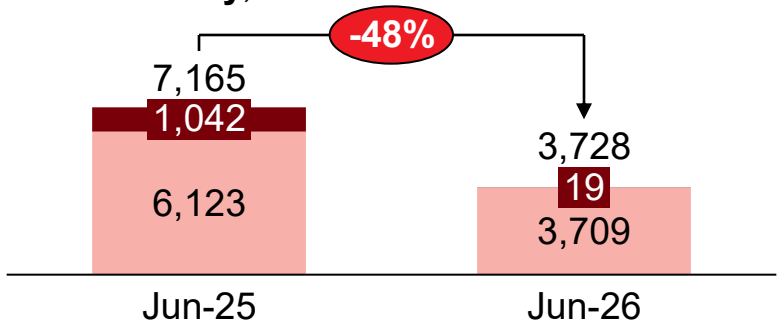
Total AUM, RM bil



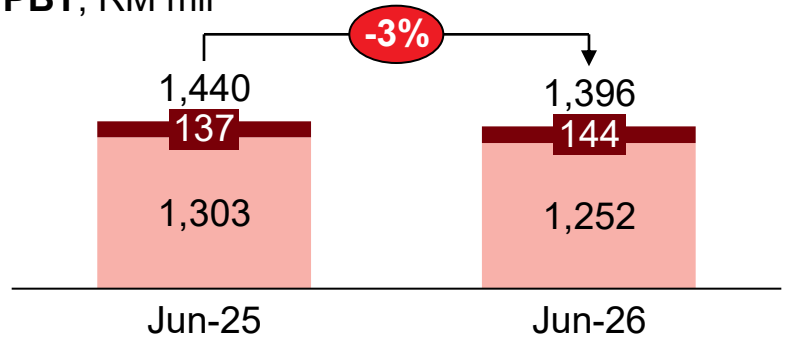
Wealth AUM, RM bil



Net New Money, RM mil



PBT, RM mil



1. **Strong NOII growth, driven by banca and investment**
2. **AUM remained resilient despite lower NNM**
3. **PBT moderated on lower funding margins and prior year ECL writebacks**

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Deep dive on key drivers

AS AT JUNE 2026

Country	MY		ID		SG		TH		Total	
		YoY %		YoY %		YoY %		YoY %		YoY %
Total AUM (RM'bil)	**207**	**+13%**	**39**	**+5%**	**57**	**+11%**	**43**	**-12%**	**345**	**5%**
Deposit AUM (RM'bil)		**+3%**		**+1%**		**+8%**		**-23%**		**-2%**
Wealth AUM (RM'bil)		**+29%**		**+10%**		**+15%**		**-5%**		**+13%**
1 *Wealth penetration*	*47%*		*50%*		*55%*		*68%*		*51%*	
Total Revenue (RM' mil)	**784**	**+3%**	**384**	**+2%**	**296**	**+26%**	**90**	**-12%**	**1,555**	**+0.3%**
2 **NOII (RM'mil)**	**308**	**+28%**	**154**	**+31%**	**211**	**+25%**	**66**	**+22%**	**739**	**+21%**
Investment NOII (RM'mil)		**+8%**		**+24%**		**+26%**		**+43%**		**+55%**
Banca NOII (RM'mil)		**+38%**		**+44%**		**+24%**		**-26%**		**+51%**
Total NNM (RM'mil)	**834**	**-105%**	**1,744**	**-26%**	**3,316**	**+529%**	**(2,166)**	**-333%**	**3,728**	**-48%**
Investment NNM (RM'mil)		**-71%**		**-15%**		**+753%**		**-154%**		**+10%**
Banca NNM (RM'mil)		**-27%**		**+682%**		**+123%**		**-342%**		**+82%**

1 **Wealth penetration** - Deposit driven NNM in MY, banca in ID while SG showing stronger pivot in investments

2 Strong **fee-based income and AUM growth** across investments and banca

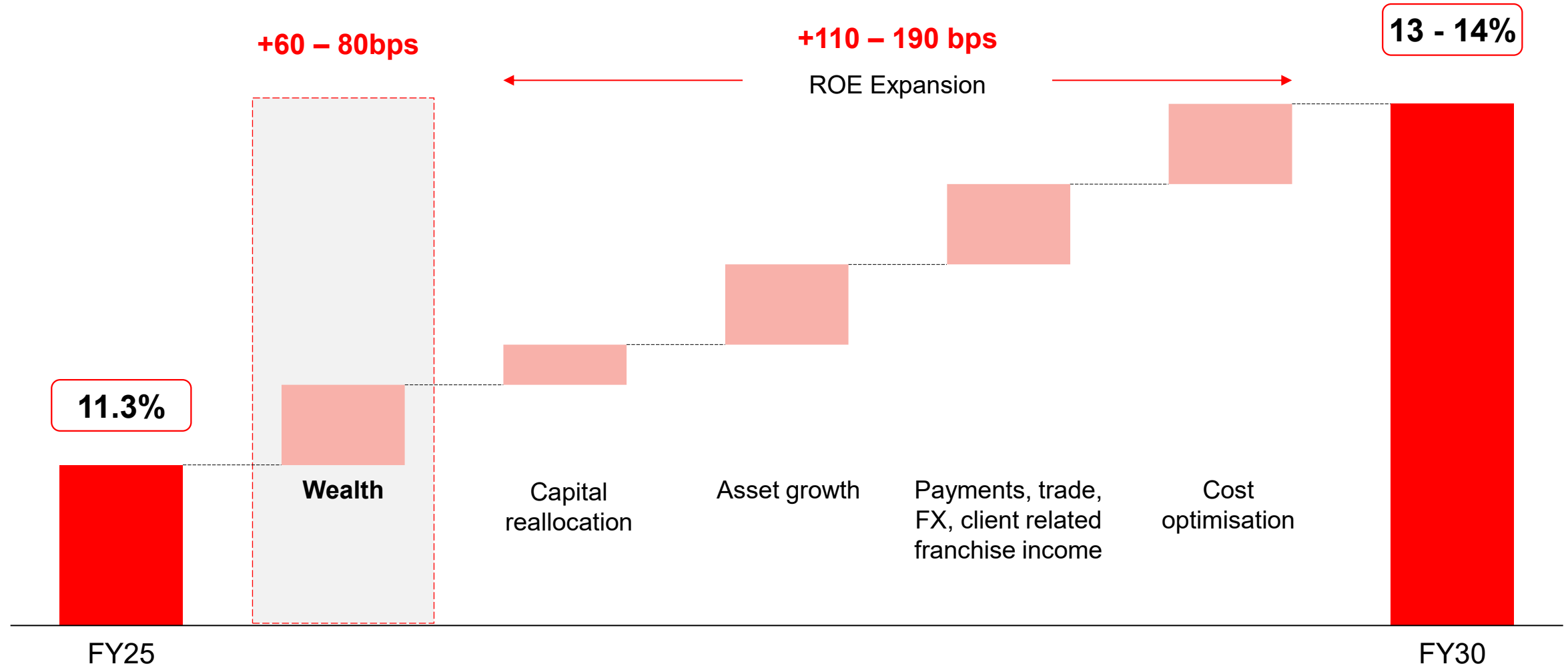
3 Opportunity to **grow the cross-border revenue**; ~RM85.7 million contribution to revenue in FY2025, translating to ~<3%

Note: <+/-xx%> YoY June '26 v June '25 calculated based on local currency

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Clear pathway to reach 2030 ROE with outsized returns from wealth

ROE %, 2025 to 2030



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CIMB

MOVING *you* FORWARD