

***FORWARD*30**

INVESTOR DAY | 5 MARCH 2025



Forward30 Strategic Plan

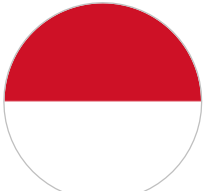
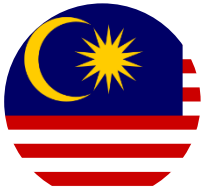
Novan Amirudin

Investor Day

5 March 2025



We are a leading focused ASEAN bank



ASEAN corporate
network income of **10%**

>RM300 billion¹
Wealth AUM across
ASEAN

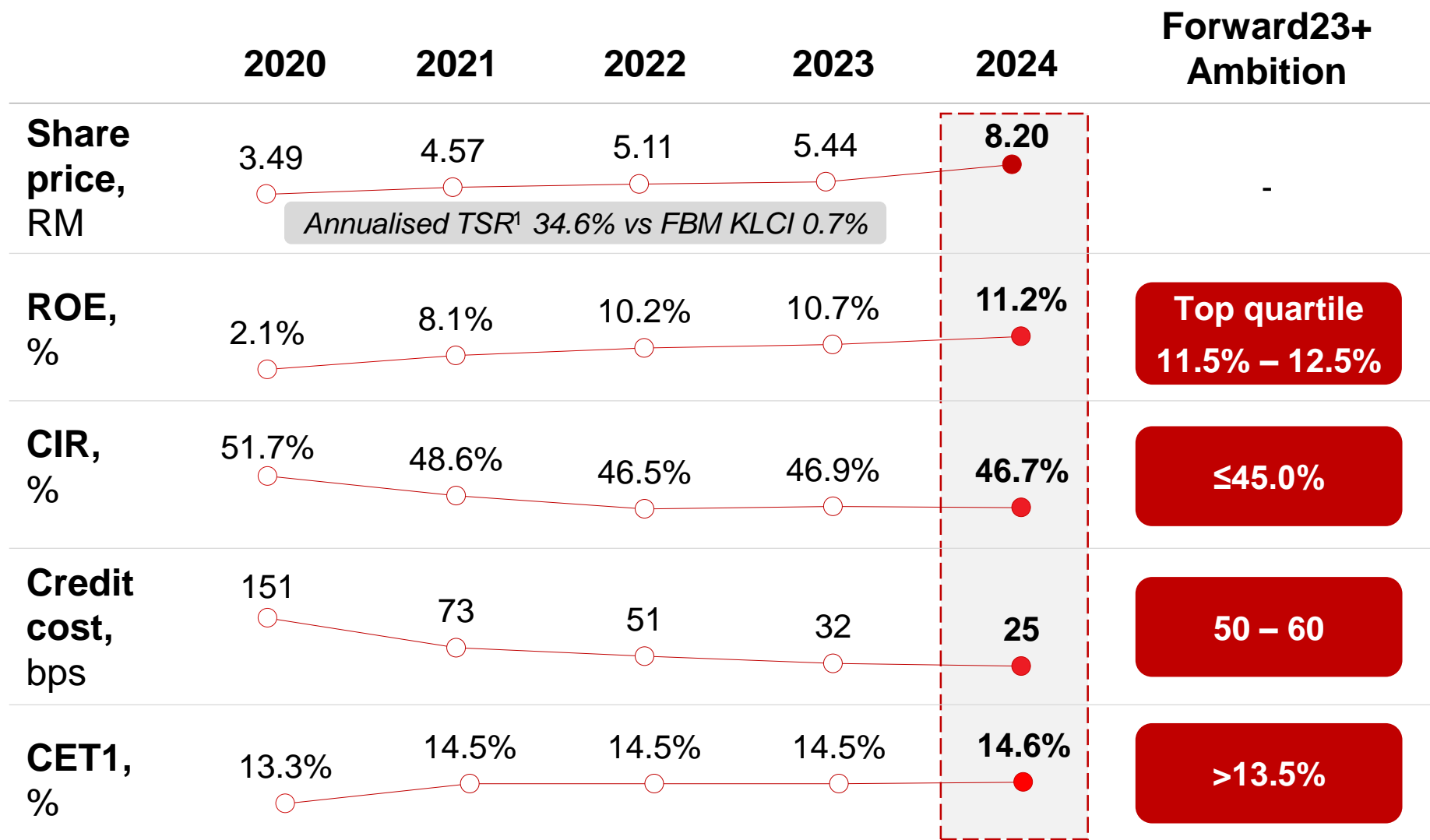
FX income **↑ 15.0%**
YoY

28 million
customers

33K+
people






600+
branches

We have achieved Forward23+



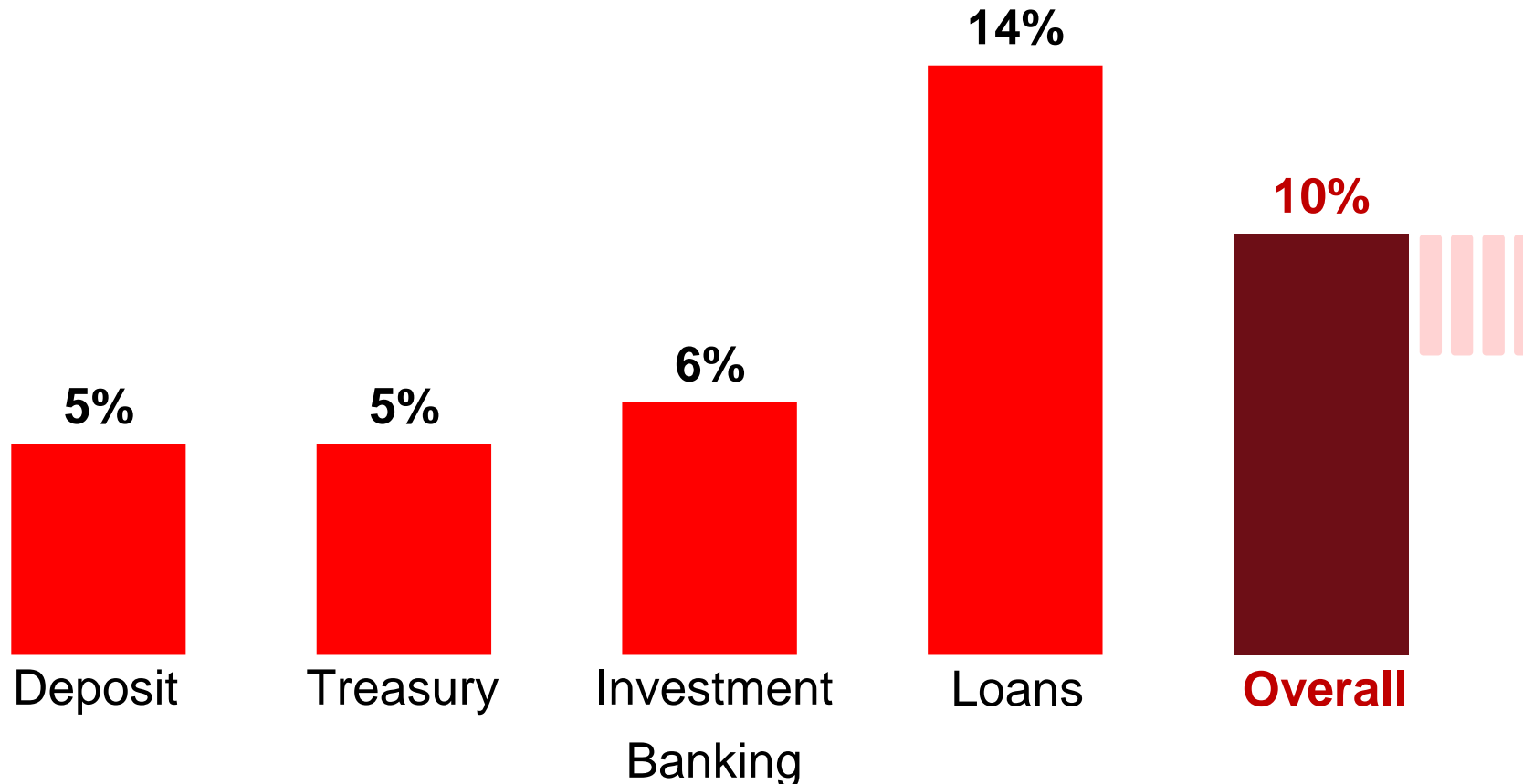
- **Reallocate capital**
- **New culture (EPICC)**
- **Safeguard the Bank**
- **Increase productivity**
- **Improve asset quality**

Current allocation of capital vs returns

	% of RWA	% of PBT	ROE
	54%	57%	11.0%
	19%	25%	14.6%
	12%	13%	19.9%
	12%	4%	5.9%
	2%	1%	8.4%
Others	1%	0%	-
Group			11.2%


ASEAN Network: Opportunity to grow ASEAN cross-border income

Corporate example: Cross-border income contributes to 10% of total corporate segment income



Whereas, intra-ASEAN trade amounts to **~25%** of total regional trade

CIMB vs weighted average MIST peers

2024	 CIMB	MIST peers ¹		
		50 th percentile	75 th percentile	Best-in-class
ROE, %	11.2	11.0	13.0	15.0
CASA Ratio, %	43.1	45.0	51.0	53.0
NOI Ratio, %	31.0	26.0	30.0	32.0
CIR, %	46.7	44.0	38.0	34.0

1. MIST = Malaysia, Indonesia, Singapore, Thailand. Weighted average based on % of RWA

Forward30 is designed to navigate a complex and uncertain world



Geopolitics



**Uncertain economic
policies**



Gen AI

There is a need for organizations to make lives *Simpler, Better, Faster*



CIMB's purpose:

Advancing Customers & Society

33K+ People

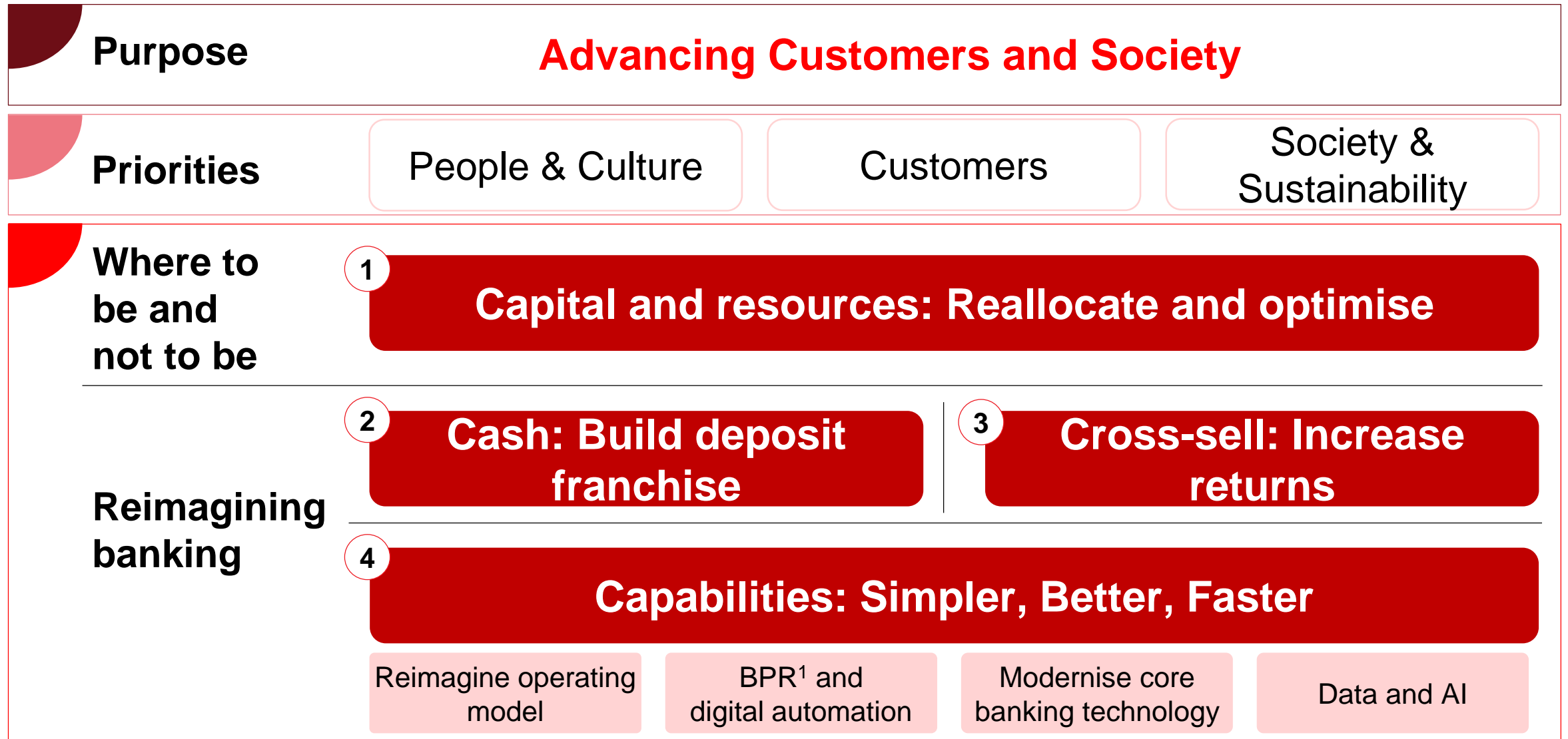
Simpler, better, faster
operations while advancing
customers and society

~30M Customers

Simpler, better, faster
products and services



Our Forward30 plan





Reimagining banking:

**Bringing to life the power of
Simpler, Better, Faster in CIMB**

Our people: Shifting mindset of our 33K+ people to reimagine banking

Culture - EPICC



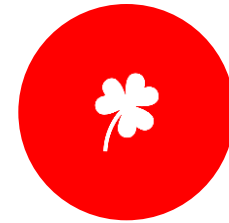
- **Enabling talent:** Empower & encourage each other
- **Passion:** Go the extra mile
- **Integrity & Accountability:** Take ownership & do the right thing
- **Collaboration:** Working together
- **Customer centricity:** Make it easy, efficient & fair

Training, development and mobility



- **>RM100 million** spent annually on trainings across the Group
- **>1,400** employees trained for Digital & Data programmes
- **>300 participants** for CIMB Signature Leadership Programme
- **>100 regional** and **~1,000 in-country mobility** supported

Well-being



- **Top quartile OHI¹** in 2023 & 2024, from third quartile in 2021
- **9%** voluntary turnover in 2024, improved from **15%** in 2019
- **>900** single parents and parents with special needs children received financial support

New CRM system: Simpler, better, faster way of working for Consumer Banking Malaysia

3 legacy systems to **1 integrated system**

Legacy CRM System

CBMY Portal



Email



New CRM system

2 steps Service Request (SR) creation vs 5 steps

- 1 Perform biometric
- 2 Re-perform biometric
- 3 Print biometric form
- 4 Raise Service Request
- 5 Scan document



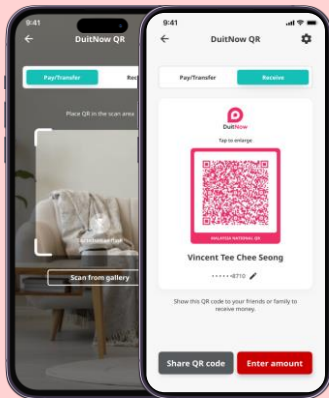
- 1 Biometric auto-attached & generated
- 2 Raise Service Request

1 complete dashboard vs multiple screens

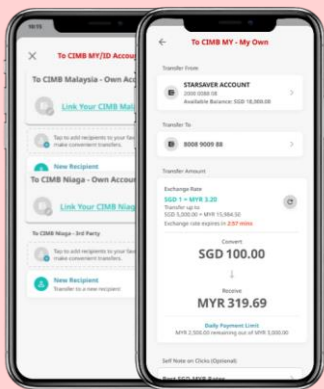
- **500 information fields** generated from **1 query** vs multiple toggle buttons
- **Integrated view of customer activities** on **1 screen**
- **Real-time automated SR** status update vs manual tracking

OCTO: Simpler, better, faster banking experience

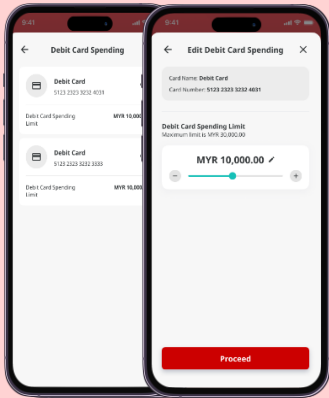
QR Payment



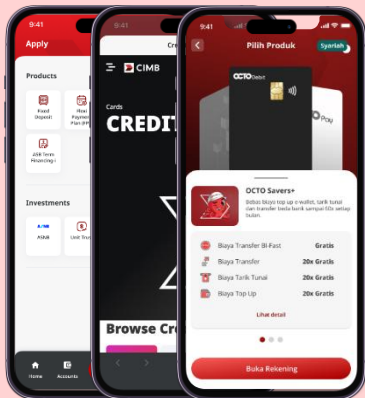
Regional Account Linkage



Increase Card Limit

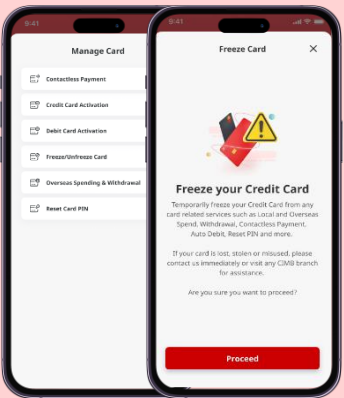


Apply Products – CC, CPL, CASA

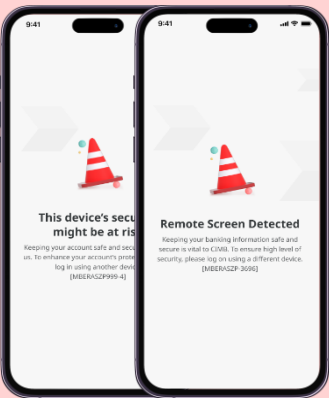


110 million+
Monthly transactions;
↑ up to 70% YoY

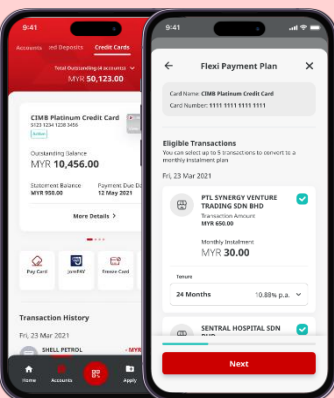
Credit Card Control



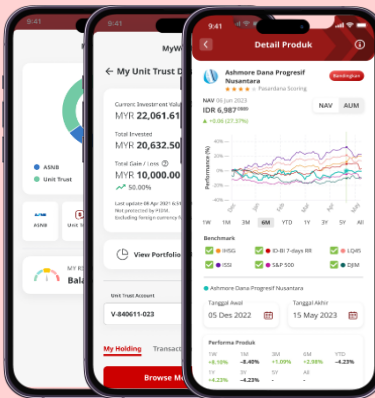
Malware Monitoring



Flexi Payment Plan



Wealth Portal Integration¹



>50
Upcoming features; simplify customer journey

~10x
Revenue from Clicks SG in 2024 vs 2020

Enhanced security

1. Will be available in Malaysia in 1H2025

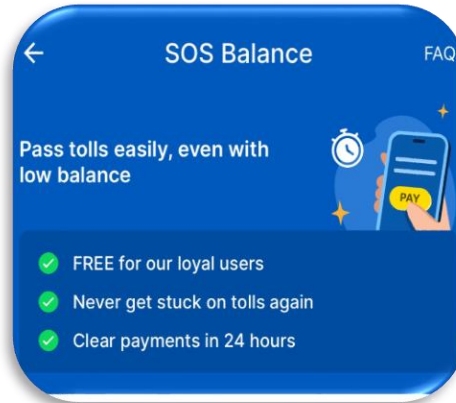
TNG Digital: Simpler, better, faster digital solution

Enhanced TnG Card & PayDirect



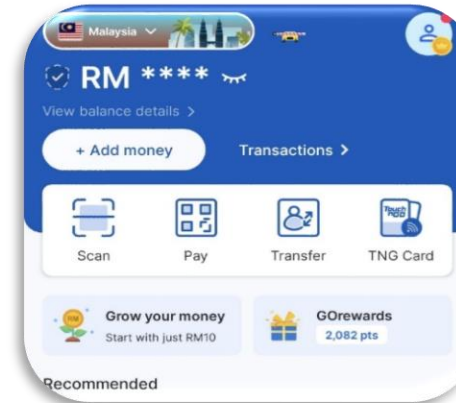
- **NFC technology**
- **Auto-reload**
- **No service fee**
- Up to **10 cards** can be linked

SOS Balance



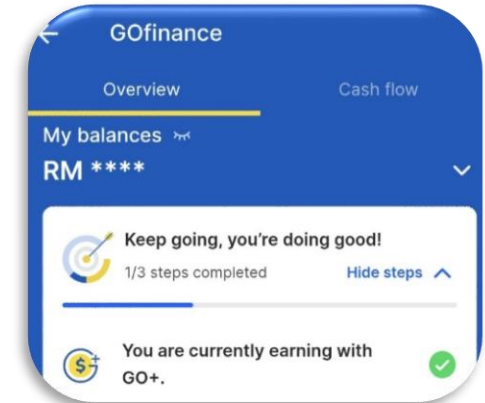
- **Automatically** covers toll charges when eWallet is low
- **No fee or signups required**

Payment + Remittance



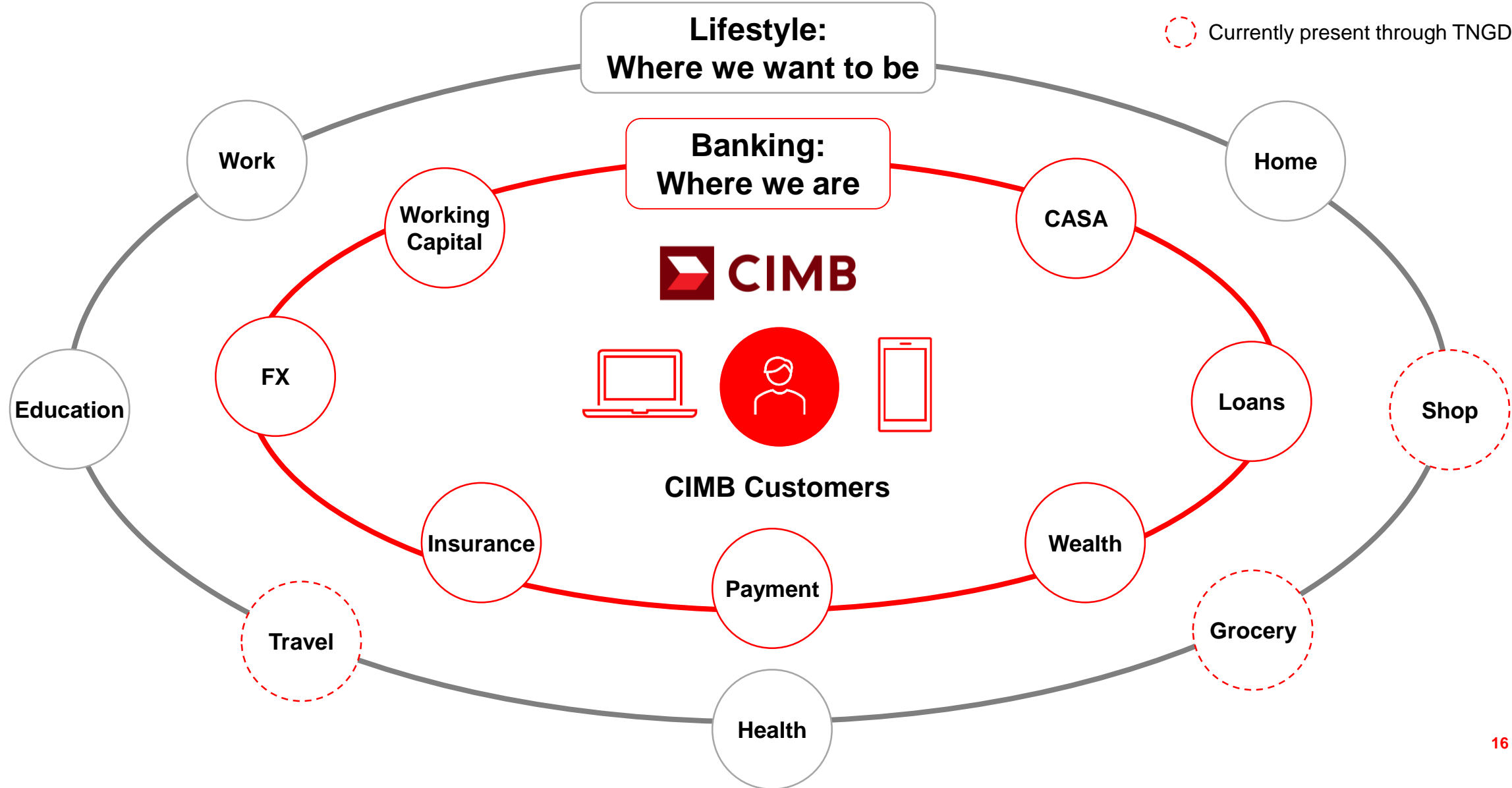
- Accepted at **1.6 million+** merchants
- **500K+** migrant workers remit to **50+ countries**
- **Real-time** transfer
- **Safe and secure**

Wealth



- **Higher return rate** vs traditional FDs
- **RM10** minimum investment
- **Multiple options** (ASNB, Principal, e-Mas)
- Grow balance **daily**

Forward30 ambition: We need to embed ourselves in all parts of our customers' lives



FORWARD30 Key strategic themes

Scale



- Best-in-class universal bank ROE
- Top 3 in efficiency
- Bank and digital business ecosystem

Top ROE market



- Most profitable KBMI3
- Undisputed #2 Sharia Bank in Indonesia



- Best challenger bank
- ASEAN Corporate hub
- ASEAN Wealth hub

Transformation







- **TH:** Transformation to a stronger niche bank
- **KH:** Focused niche bank & best foreign bank ROE

Future growth markets



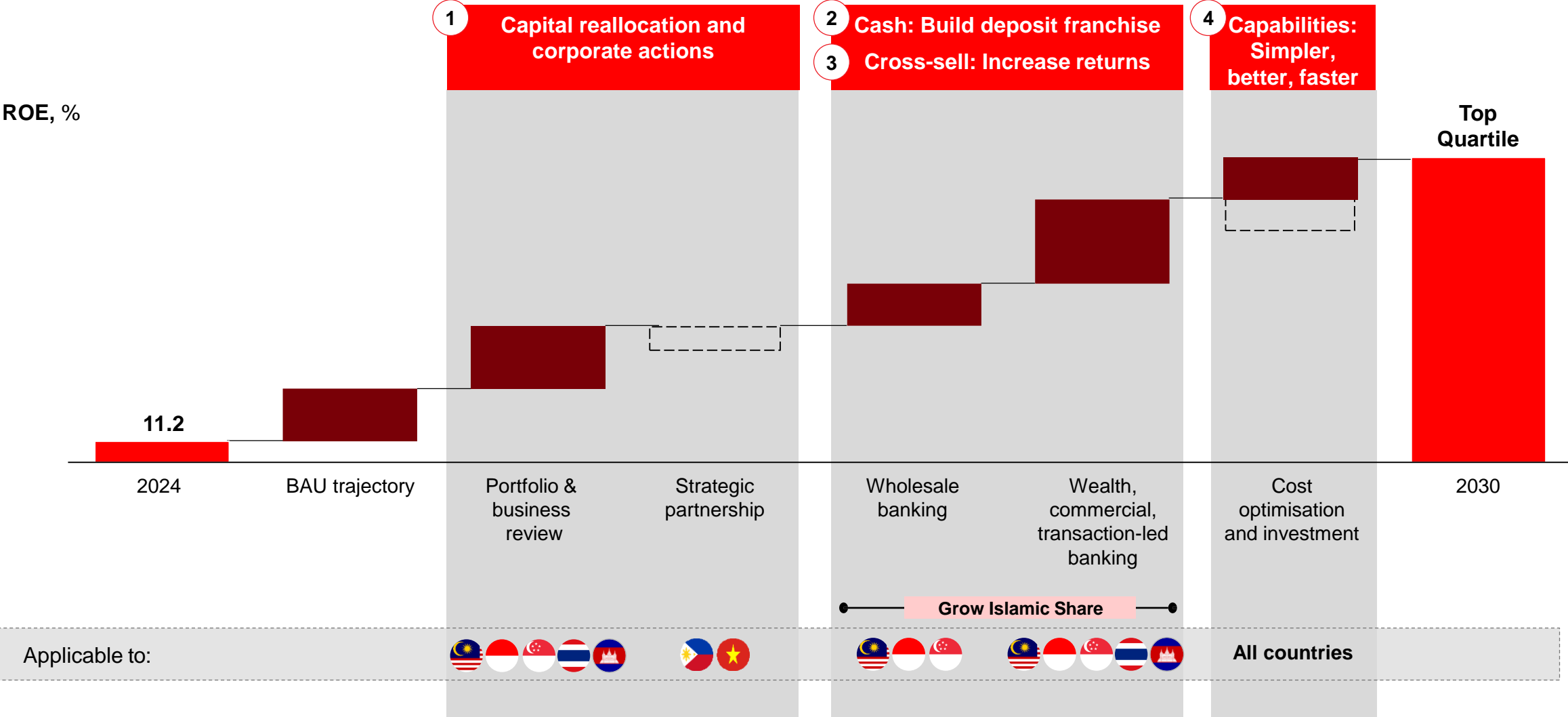
- Accretive ROE
- **PH:** Transition from rapid growth to sustainable business
- Explore ASEAN synergies

We will deliver sustainable financial performance

Key Metrics	2024	2027	2030	
NPS	 12 th  1 st   5 th		Top 3	
CASA ratio, %	43.1		45	Reduce cost of funds by 10-20 bps
NOII ratio, %	31.0		33 – 34	~ 75% client franchise income vs 65% today
CIR, %	46.7	Below 45	Low 40s	
Credit cost, bps	25	30 – 40	40 – 50	
CET1, %	14.6	14 – 15	13 – 14	
ROE, %	11.2	12 – 13	Top quartile ¹	

1. Weighted average based on % of RWA; As at February 2025, the weighted average ROE of the top quartile banks in each market is 13%

Summary: ROE uplift driven by 4Cs



Presenters

[X] – Main presenter
[X] – Subject matter expert

1

Capital & Resources:
Reallocation & Optimisation

Khairul Rifaie

Group Chief Financial & Strategy Officer

Wong Siew Fern |
Tang Wai Ching |
Andrea Tan

2

Cash:
Build Deposit Franchise

Haniz Nazlan

CEO, Group Consumer Banking

Lawrence Loh

Co-CEO, Group Commercial & Transaction Banking

Goh Siew Ling |
Boey Wai Yee |
Tan Bee Bee

3

Cross-sell:
Increase Returns

Chu Kok Wei

CEO, Group Wholesale Banking

Haniz Nazlan

CEO, Group Consumer Banking

Sylvia Wong |
Rajesh Gupta

4

Capabilities:
Simpler, Better, Faster

Gurdip Singh Sidhu

Country Head, CIMB Malaysia; CEO, CIMB Bank Berhad; and Group Head, CIMB Digital Assets

Ros Aziah |
Pedro Uria Recio |
Alan Ni Xiang

Capital & Resources

Khairul Rifaie

► Capital & Resources

Cash

Cross-sell

Capabilities (Simpler, Better, Faster)

Investor Day

5 March 2025



Forward30 will focus on accelerating growth in areas we are winning

Forward23+

- Exited CIMB Thailand Commercial
- Exited CIMB Singapore Commodity Financing
- Turned around CIMB Indonesia Commercial Banking
- Accelerated Consumer and intra-ASEAN Wholesale
- Deconsolidated TNGD

FORWARD30

Optimise group and in-country portfolio through capital and resource reallocation

We know where and how to compete – driven by market opportunities, our endowments and probability of successful strategy execution

Factors driving capital allocation..

- Increasing **Intra-ASEAN** trade volume
- Rising **emerging affluent** population and **SME** contribution to GDP across ASEAN
- **Indonesia**: Growth driven by population, emerging affluent and economic development
- **Singapore**: Continued emphasis as a regional financial hub

..present opportunities for value creation..



Wealth



Commercial / SME

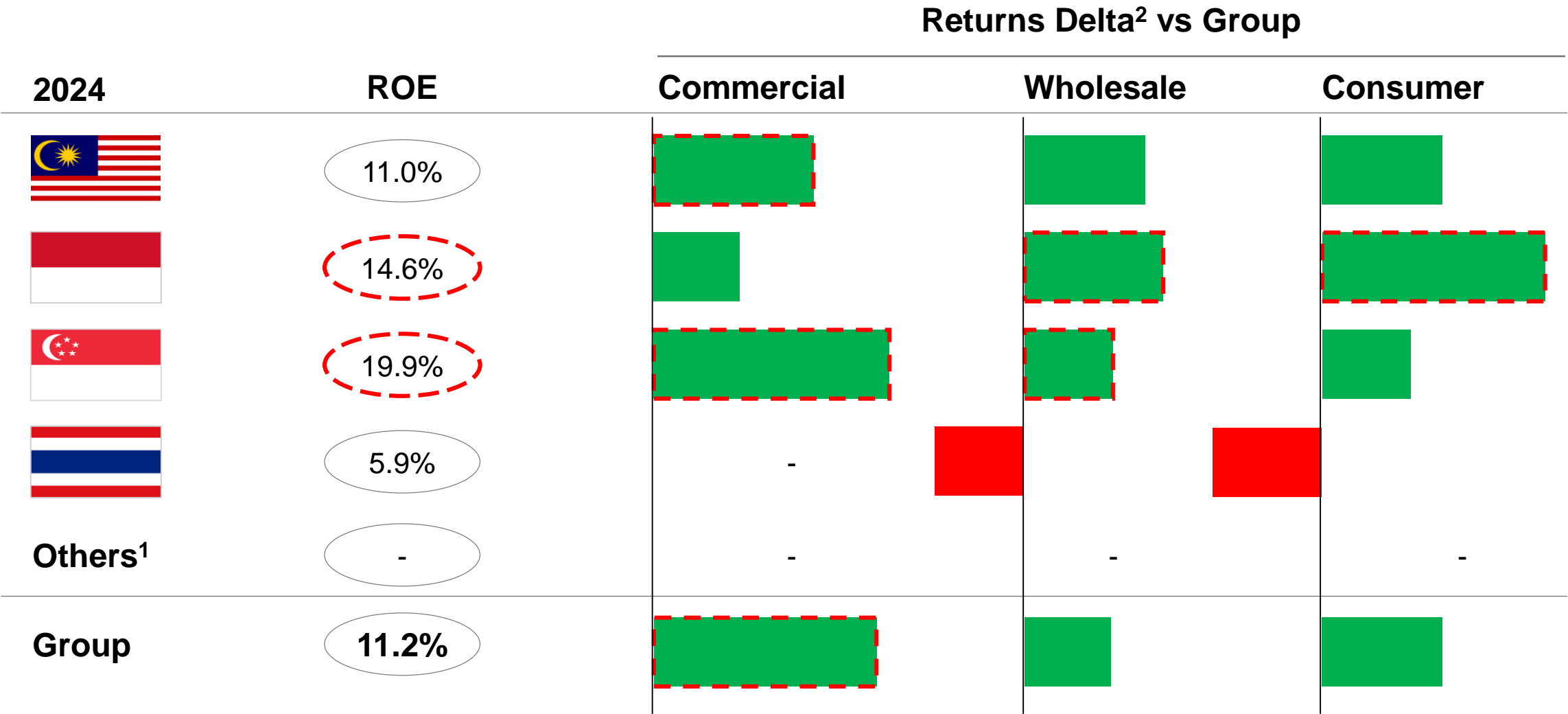


Wholesale

..especially in areas of strength for CIMB





- **Scale in Malaysia and material presence** in high growth countries in ASEAN (e.g., Indonesia)
- Core **wholesale** relationships
- Strong **mass affluent** & affluent franchise in Malaysia and Indonesia
- Substantial **non-borrowing customer base**
- Improved **asset quality**
- Robust and scalable **customer-facing core platforms** e.g., OCTO, Next Gen BizChannel
- Leading provider of **Islamic finance** in Malaysia and Indonesia

Our ASEAN portfolio is diversified well across high growth geographies and segments



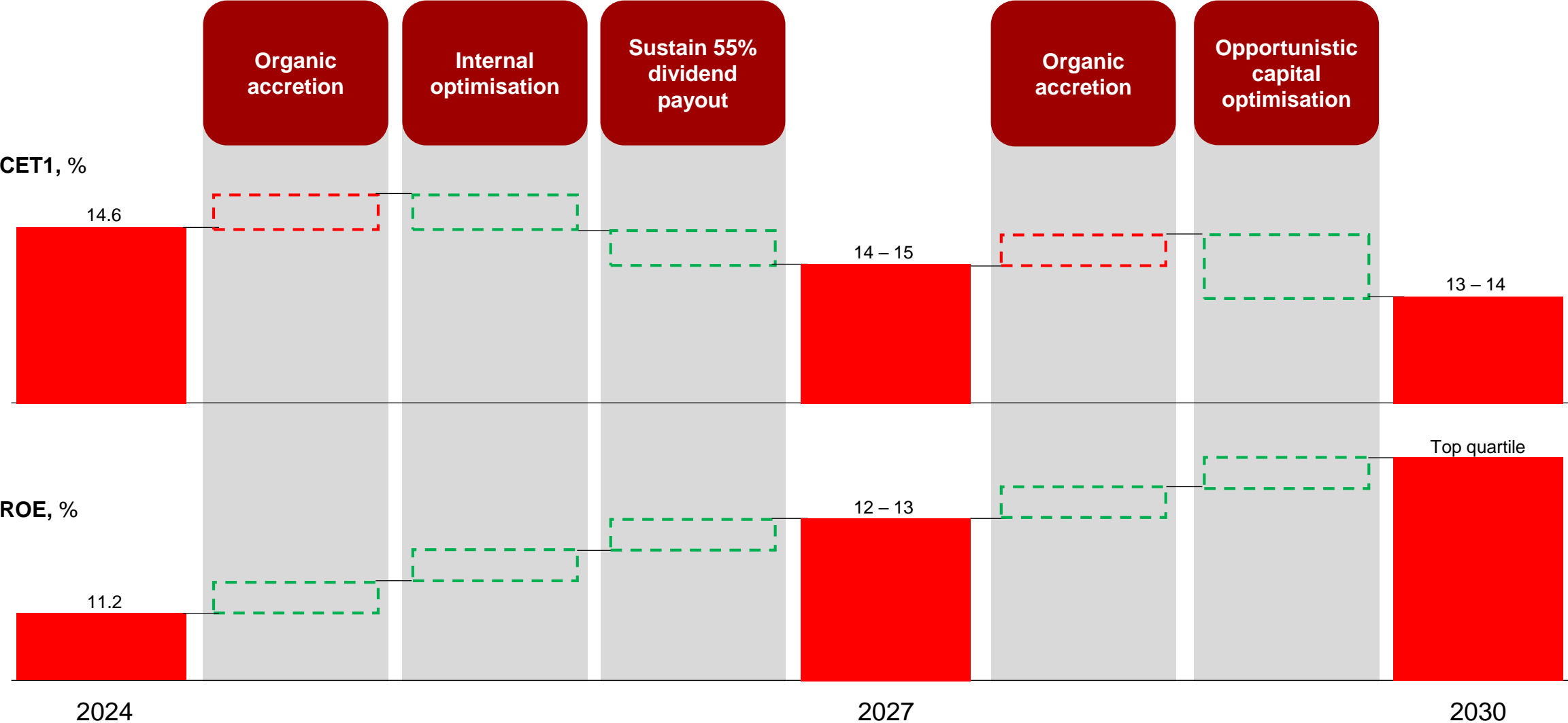
1. Include BE, EXCO, Group Funding and CDA
2. Scaled-up

Capital reallocation will focus on Commercial, Wealth, Singapore and Indonesia...

	2024 RWA (%)	2030	2030 Capital allocation		
			Commercial	Wholesale	Consumer
	54	Maintain Growth	Accelerate	Maintain Growth	Maintain Growth
	19	Accelerate	Accelerate	Maintain Growth	Accelerate
	12	Accelerate	Accelerate	Accelerate	Accelerate
	12	Optimise	-	Maintain Growth	Optimise
Others ¹	3	N/A			
Group	100	-	Accelerate	Maintain Growth	Maintain Growth

1. Include BE, EXCO, Group Funding and CDA

...and capital optimisation initiatives including opportunistic moves



Cash

Haniz Nazlan & Lawrence Loh

Capital & Resources

► Cash

Cross-sell

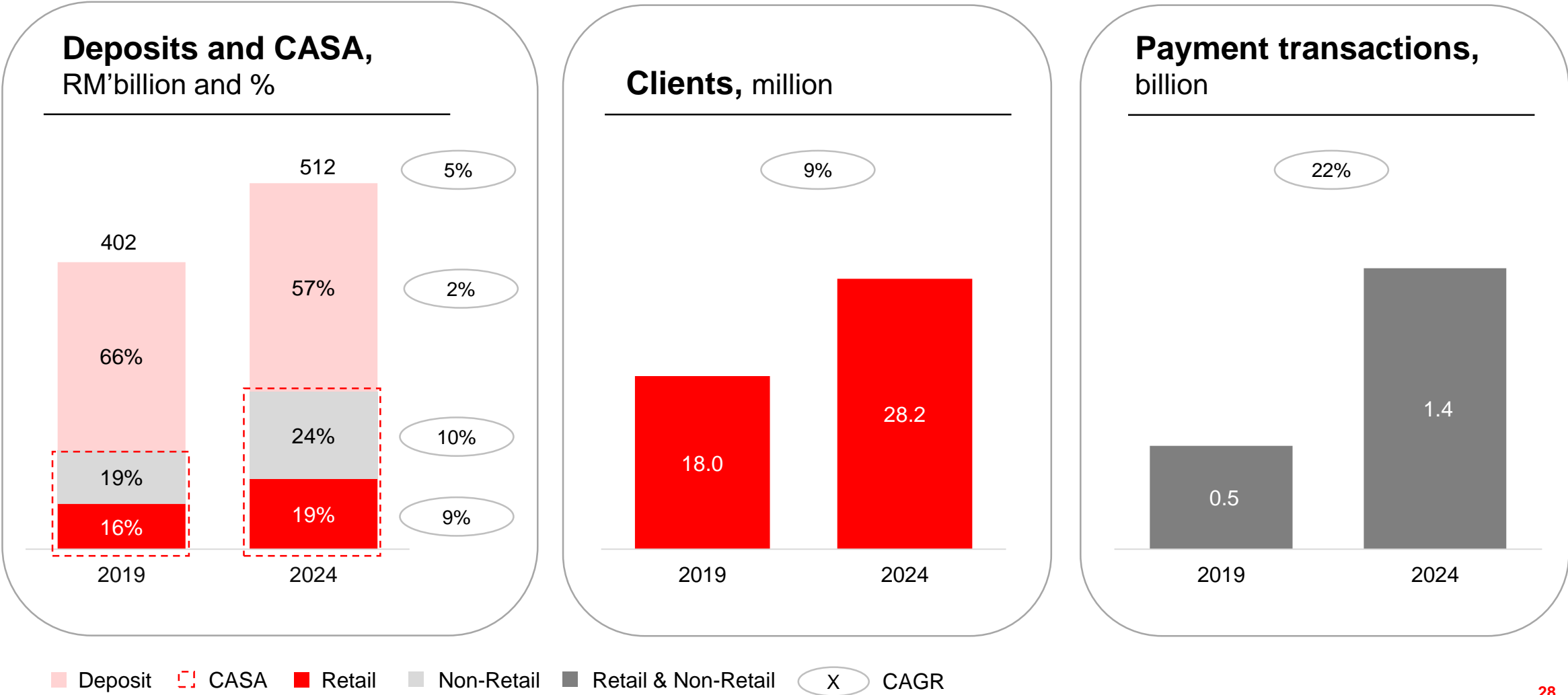
Capabilities (Simpler, Better, Faster)

Investor Day

5 March 2025



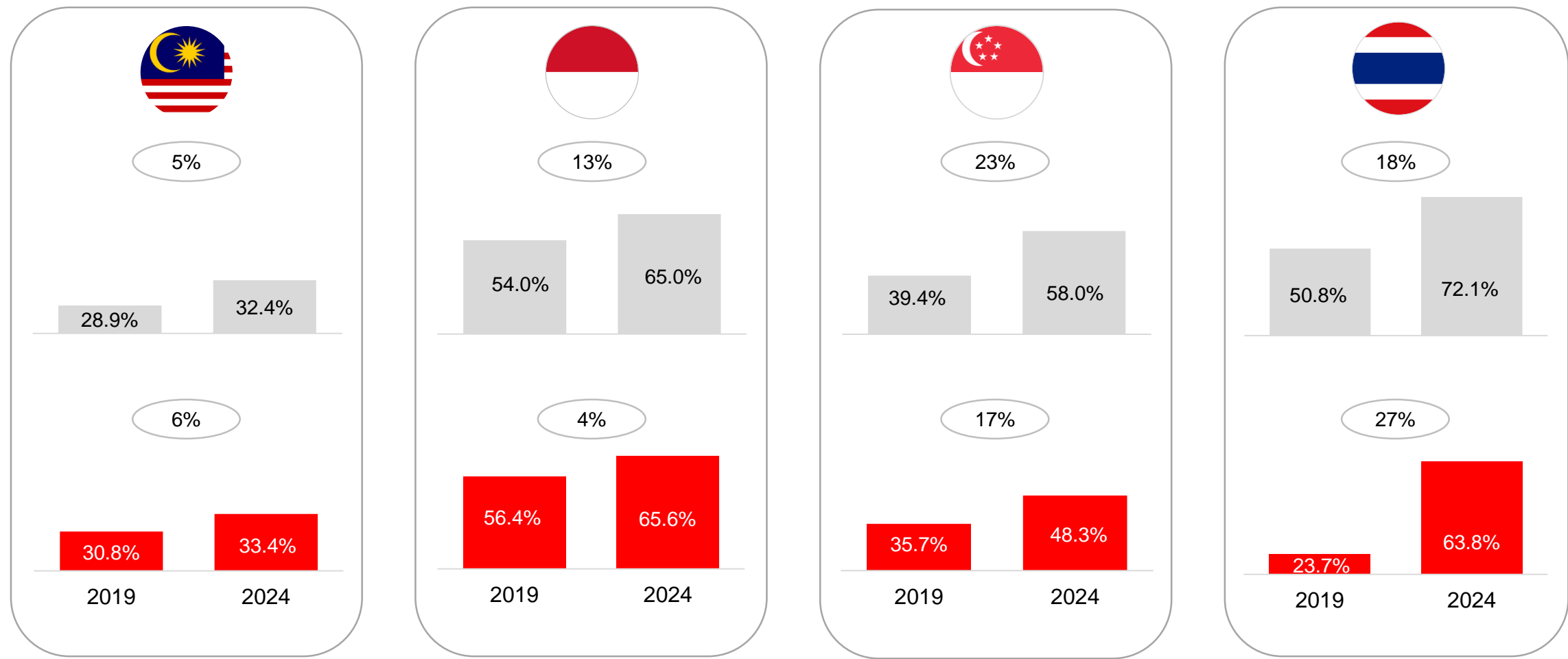
We have demonstrated strong CASA growth



CASA ratios have moved up across MIST

CASA ratio, %

■ Retail ■ Non-Retail X CAGR (CASA Balance)



We are well positioned to ride on ASEAN's future growth



Young and affluent population

- ASEAN **population** accounts >8% of the world population where almost half of ASEAN population are **<30 years of age**
- In 2023, **internet subscribers** rose to 75.9 out of 100 individuals up from 66.6 in 2021
- ASEAN aims to double its **digital economy** to USD2 trillion by 2030



Rising intra-ASEAN trade & economic integration

- Businesses are increasingly **diversifying their supply chains** to mitigate risks associated with geopolitical tensions and disruptions
- ASEAN countries are benefiting from this trend as companies establish **manufacturing and distribution centres** within the region



Sustainable investment influx

- ASEAN's strategic position in the **global investment** landscape remained strong, attracting **USD229.8 billion in FDI in 2023**
- ASEAN Regional FDI Action Plan 2025-2030 seeks to attract FDI, promoting the region as a unified investment destination

Source:

1. Lee, J.-O., & World Economic Forum. (2024, January 12). *How ASEAN is building trust in its digital economy*. World Economic Forum. <https://www.weforum.org/stories/2024/01/asean-building-trust-digital-economy/>
2. ASEAN Secretariat Statistics Division Official Web Portal. <https://aseanstats.org/>
3. *Financial times*. (n.d.). Financial Times. <https://ft.com/>

Our established consumer franchise has today brought about key endowments to drive higher CASA growth

1 Comprehensive product suite

- Innovative propositions across **entire spectrum of financial services** – deposits, lending, wealth/investments, insurance
- Targeted offerings across **multiple segments**
- **Strategic partnerships**



2 Multi-channel distribution

- Expansive **footprint** of over ~650 branches, digital lounges and Preferred centres
- Supported by a **people network** of 13K sales personnel and 1.4K relationship managers
- Advanced and purpose-built **digital channels** with >11 million users



3 'Value-added' services

- **Advisory** and portfolio management capabilities
- **Cross-border** leverage
- Brand recognition and **loyalty**



4 Next-gen banking capabilities

- Progress in **embedded banking** and ecosystem partnerships
- New and differentiated **digital financial services**
- *Examples in the market now: Touch n Go eWallet, XL Axiata, Lazada Wallet, ShopeePay, GCash*

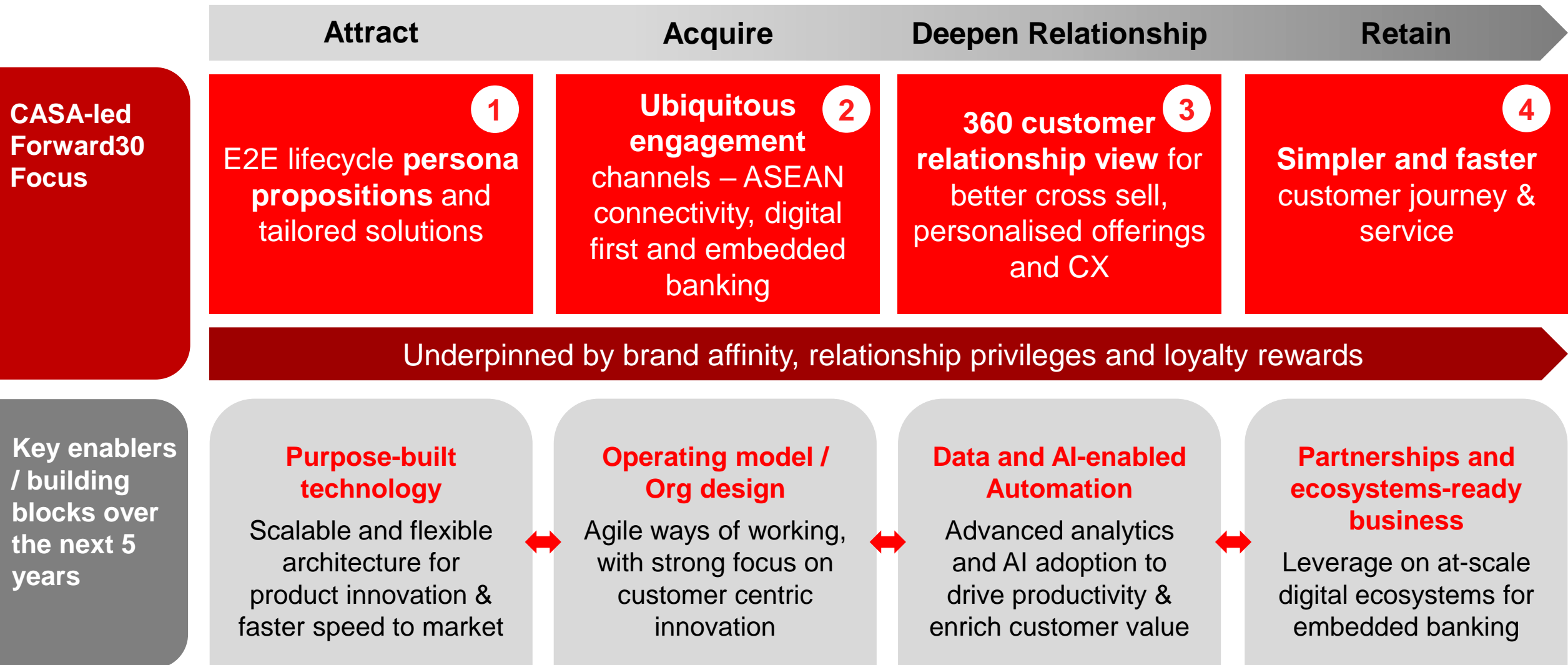
Combined Loan Book
~RM236 billion

Total Deposits
~RM227 billion

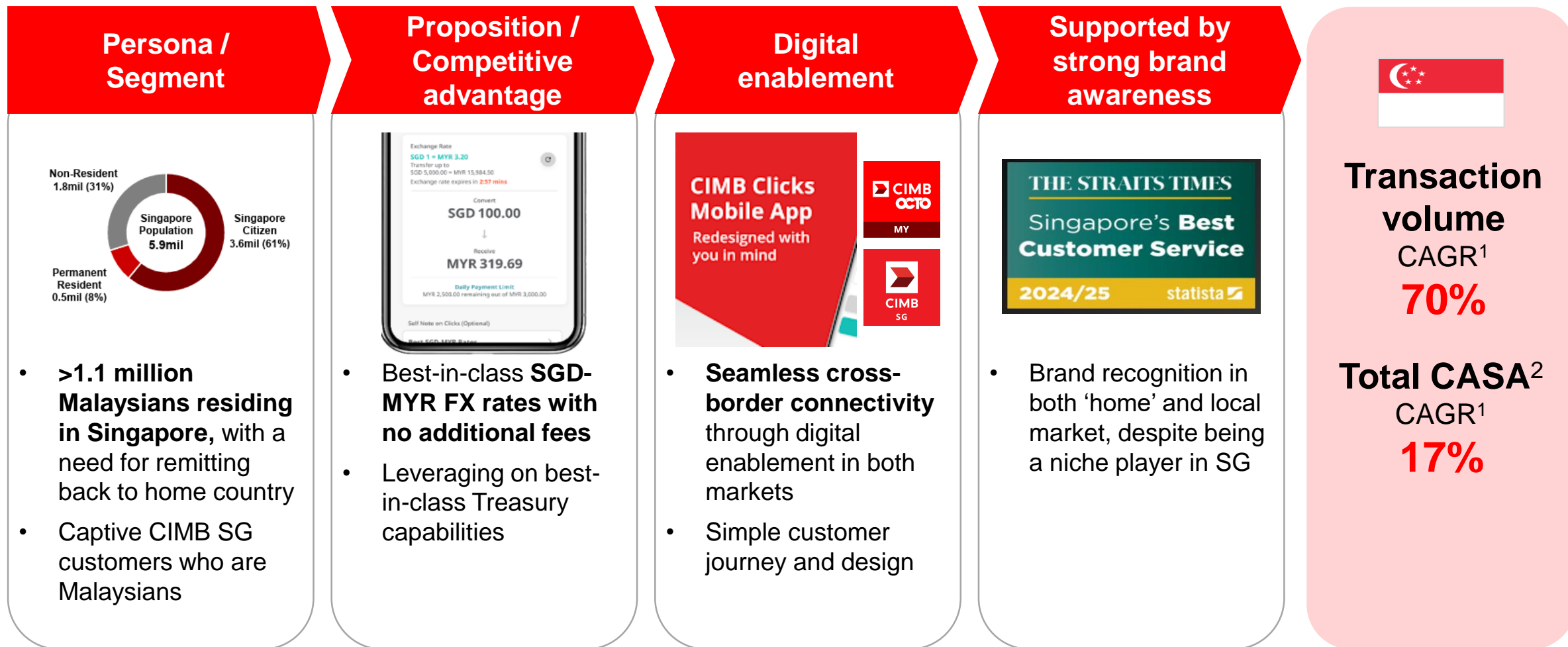
Revenue
~RM9.2 billion

As at Dec 2024

Shifting to a more holistic customer-centric model to create CASA stickiness



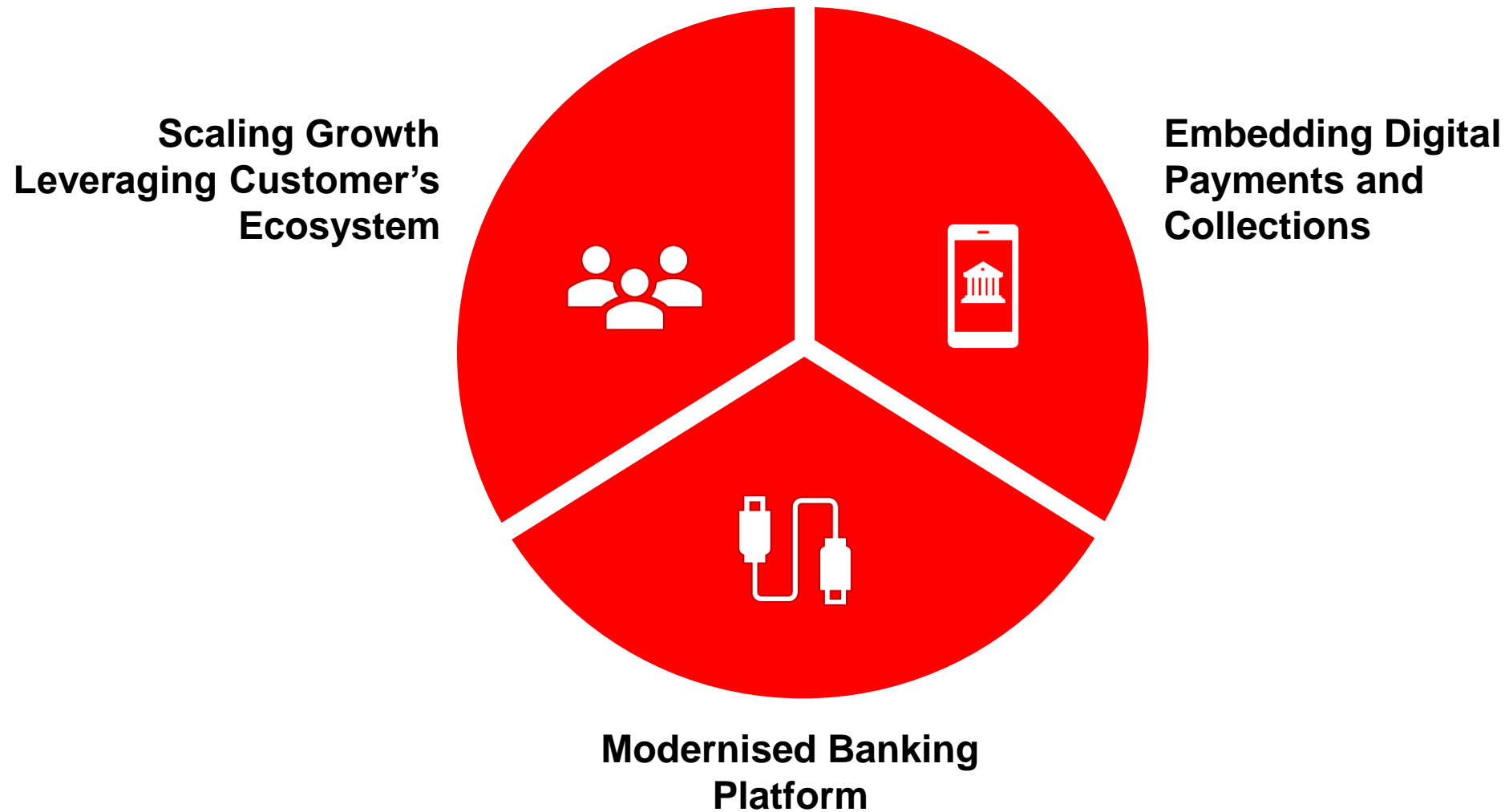
Case study: Seamless SG-MY online remittance with guaranteed best in town FX rates



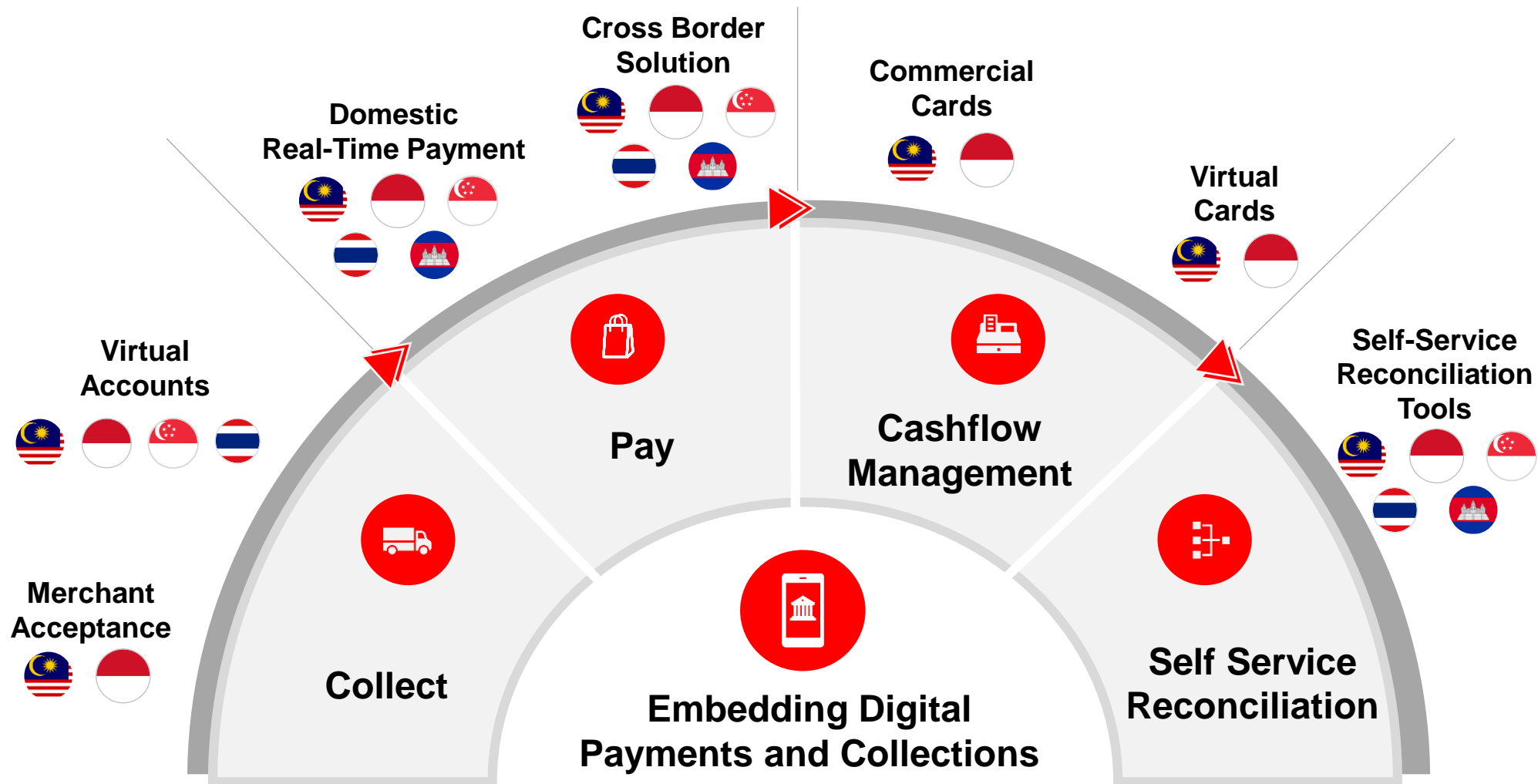
1. CAGR period of 2021 – 2024

2. Total SG CASA

On the non-retail front, we will drive revenue growth through payments, platform innovation and transaction-led banking in ASEAN

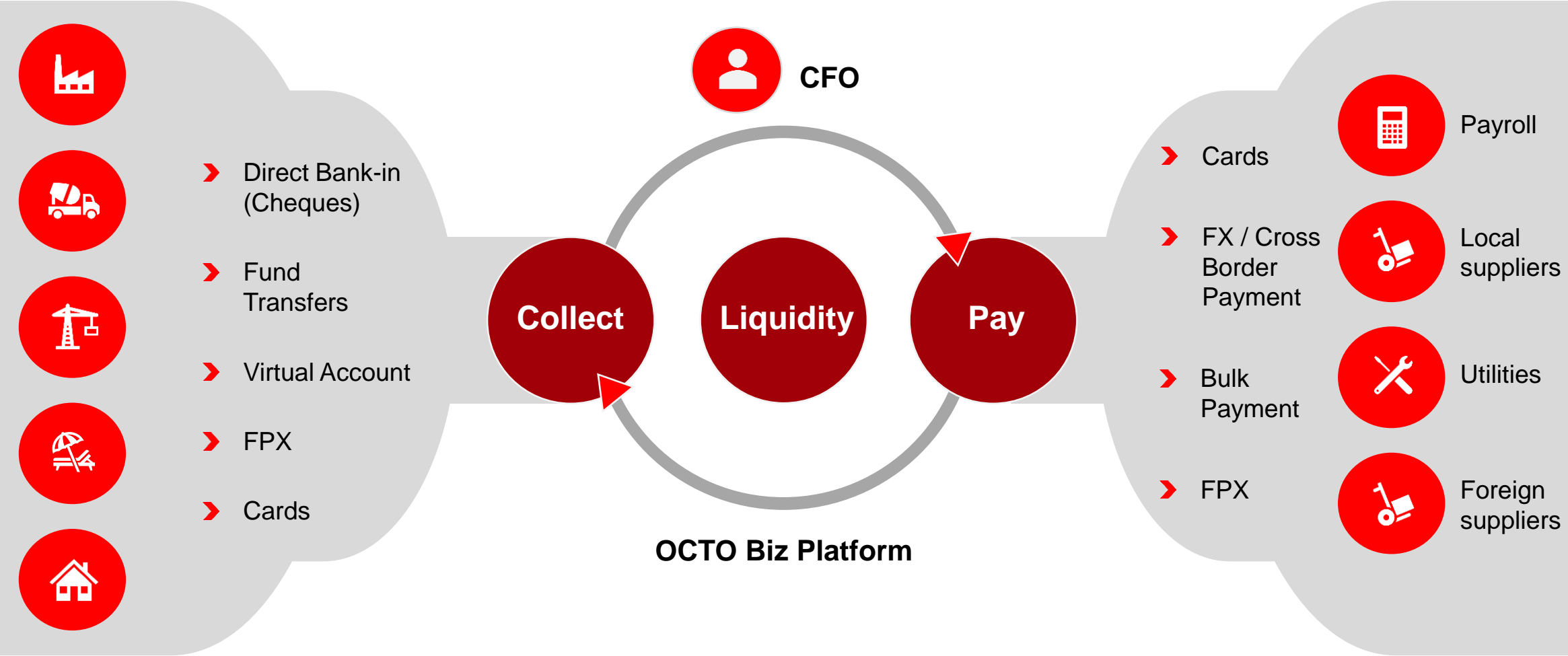


Driving CASA accumulation through digital payments and collections by supporting our customers' operational flow activities



An illustration of client experiencing the value of our seamless Cash Management service

A Malaysian multi-industrial, multi-country company



We invested RM200 million+ to accelerate our digital banking solutions, which has reached >100K small business customers since launching in 2H2024

Modernised Next Gen BizChannel Platform..



Next Gen OctoBiz for mobile and desktop

Empowering businesses with secure, scalable and intuitive financial management



Banking API Platform

A secure and scalable banking integration to empower businesses with real-time embedded finance

..delivers a differentiated digital banking experience..



Persona driven user experience

Insight-driven banking experience specific to business roles, embedding industry-specific tools and cash-flow insights



Mobile-first business banking experience

Empowers users to operate with transactions, workflows. Bridges branch banking within businesses reach to engage with banking services



Beyond Banking

Financial tools enabling embedded finance, insights, cash flow management and access to partnerships for seamless integrations

..across our network



LIVE

>100K Clients
in 8 months



**Available
in 2025 -
2026**

Scaling our CASA growth through client-centric, transaction-led ecosystem approach

Segments



Sole
Proprietors &
SME



Banking the
New Economy



Corporates
and GLCs



Middle
Markets

Propositions

Simple, real-time
payment & collections
solutions

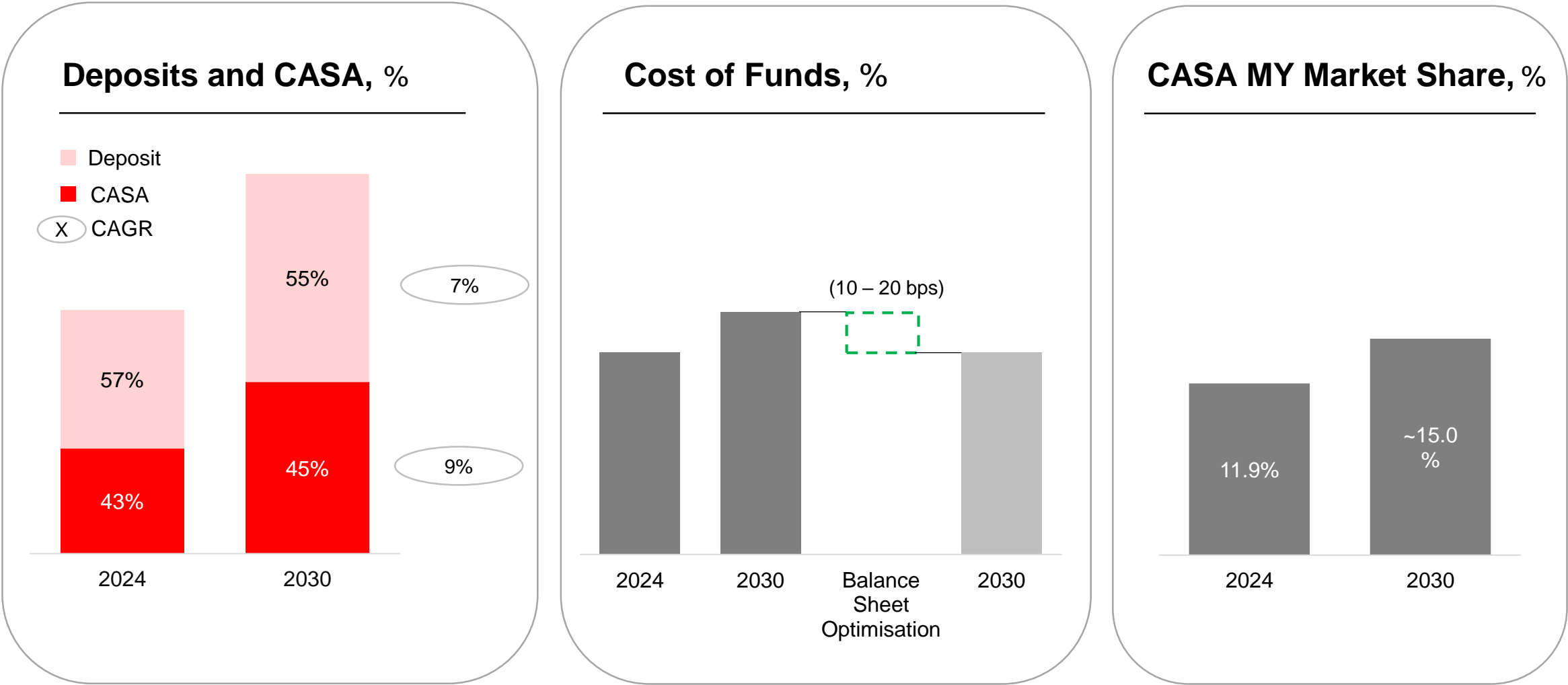
Scalable **cash
management** solutions
that leverage on our
footprint across ASEAN

Exponential growth
through leveraging
**customer
ecosystems**

What Differentiates CIMB

- Persona Approach with targeted customer value proposition
- Embedding CIMB on our customer's day-to-day operations through digital banking platform
- Partnerships powering growth and scale beyond organic capability
- Unlock pools of customers through curation the most complementary tools and features to help our customers manage their business better
- Ecosystem coverage of client's business flow with customised solutions
- Customise solutions to cover our client's value chain with our comprehensive solutions

We will achieve Forward30 by building a CASA franchise across retail and non-retail, and target to reduce cost of funds by 10 – 20bps



Cross-sell

Chu Kok Wei & Haniz Nazlan

Capital & Resources

Cash

► Cross-sell

Capabilities (Simpler, Better, Faster)

Investor Day

5 March 2025



We have built a strong Affluent franchise across ASEAN via CIMB Preferred

Priority Client Privileges

Exclusive Preferred benefits across ~145 Preferred Centers in ASEAN



CIO-Led Advisory Research & Insights

Affluent wealth differentiation through Regional CIO advisory



Enhanced Sales and Servicing Model

Enhanced sales and servicing standards for top-tier clients



Cross-Border Wealth Solutions

Financing solutions without the need of relocating home-country assets



Seamless Digital Wealth Experience

Embedded advisory and real-time portfolio tracking via Octo & Wealth



Singapore Wealth Hub

Regional cross-border investment offering opportunities



Key metrics

Preferred Customers

466K
CAGR² 6%

Preferred Centres

145

Total AUM¹

RM234 billion
CAGR² 8%

Preferred Revenue

RM3.3 billion
NOII Ratio of ~28%

1. Includes both Deposits and Wealth Asset Under Management of CIMB Core Preferred and Private Wealth clients in MY, ID, SG and TH

2. CAGR from 2019 - 2024

Reimagining our ASEAN Affluent franchise from the customer's perspective, anchored on 3 pillars

1

Tailored segment-based UVP & solutions



Focused shift to wealth propositions and portfolio management



Double down in-house advisory capabilities



Differentiated segment based products

2

Seamless CX & ASEAN connectivity



Hybrid or 'phygital' sales and service model



Corridor plays through cross-country and BU collaboration



Multi-channel acquisition engine

3

Digital and data enabled customer-centricity



Fit-for-purpose data and technology infrastructure

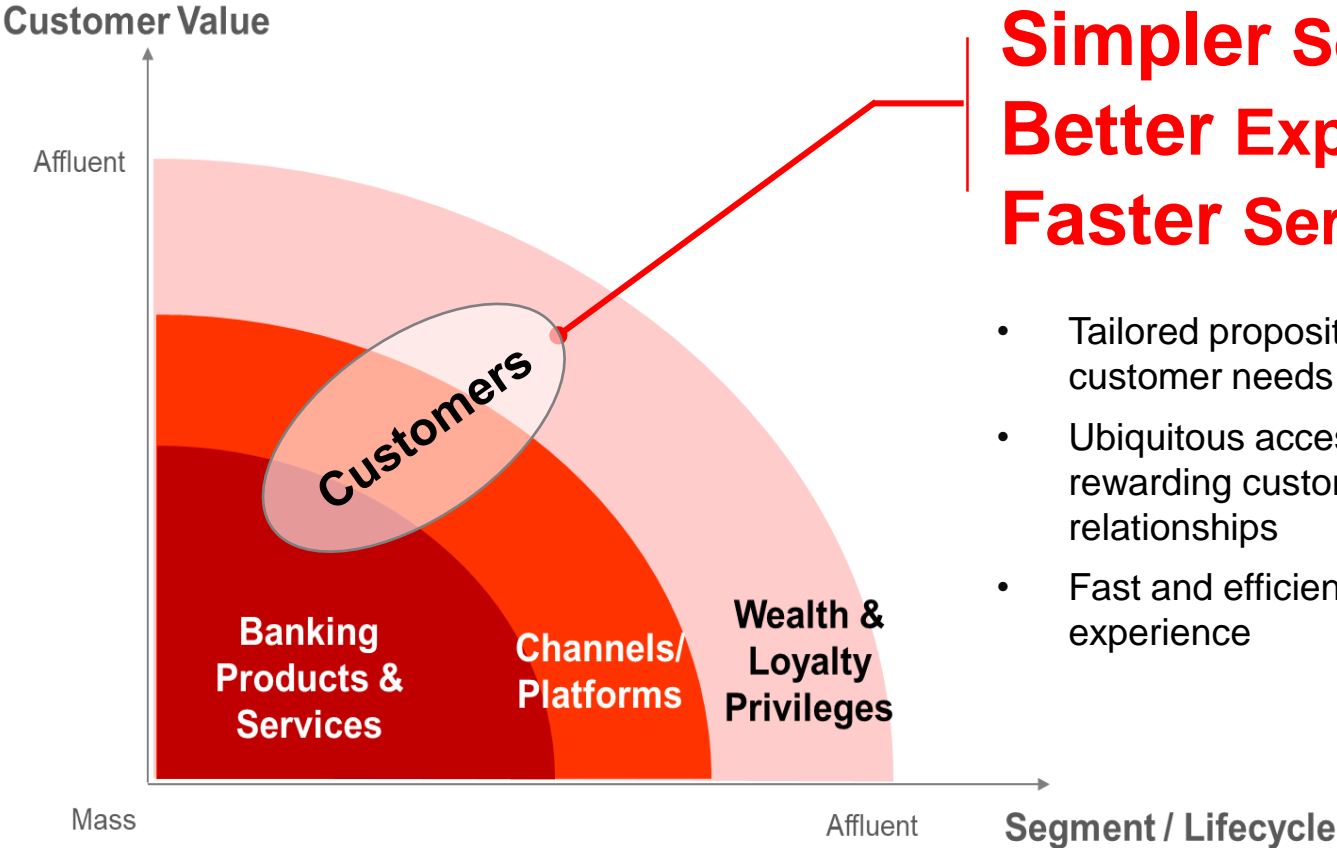


Analytics and AI-powered capabilities for greater productivity



Next-gen digital tools for Simpler, Better, Faster CX

Delivering 2.0x Affluent AUM & >30% NOII by delivering a more holistic customer-centric strategy

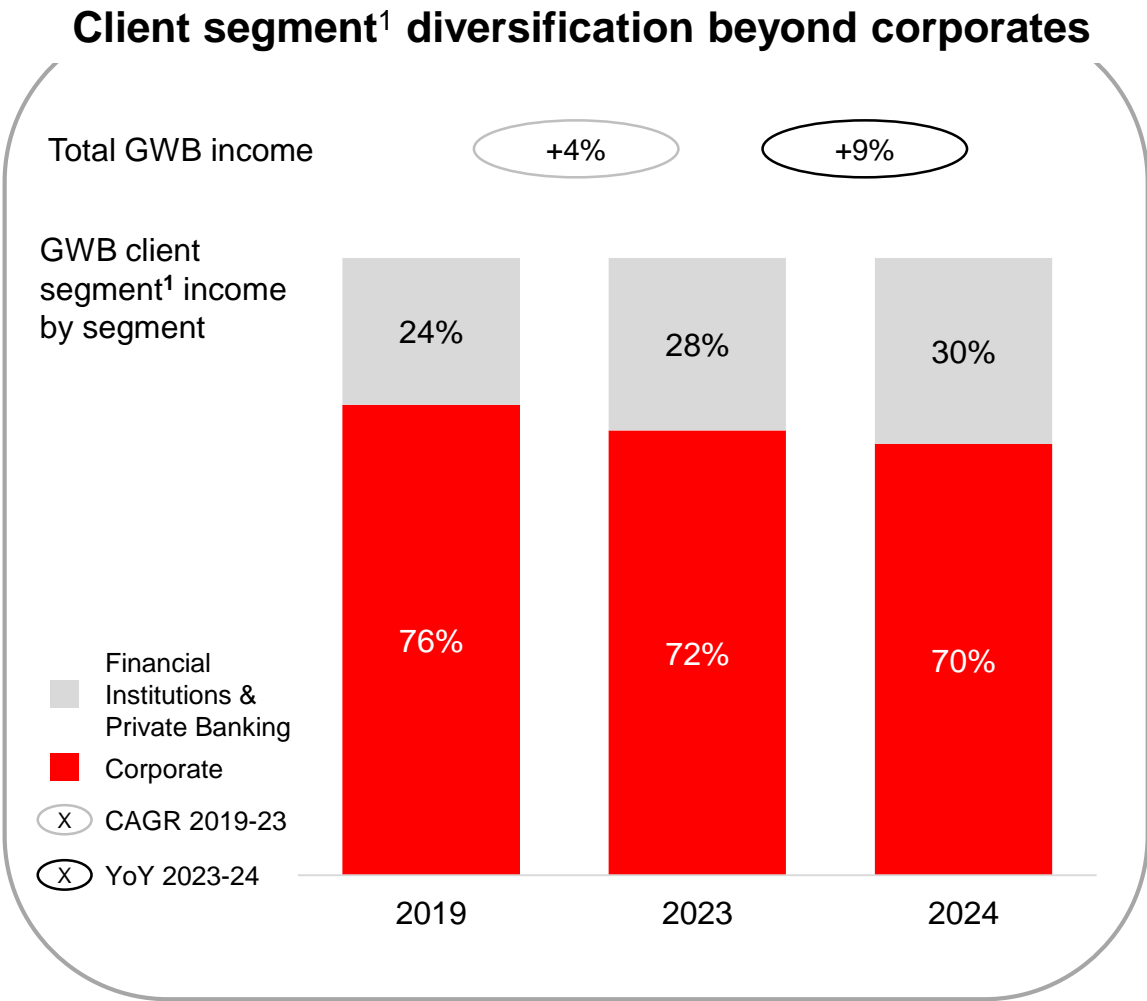
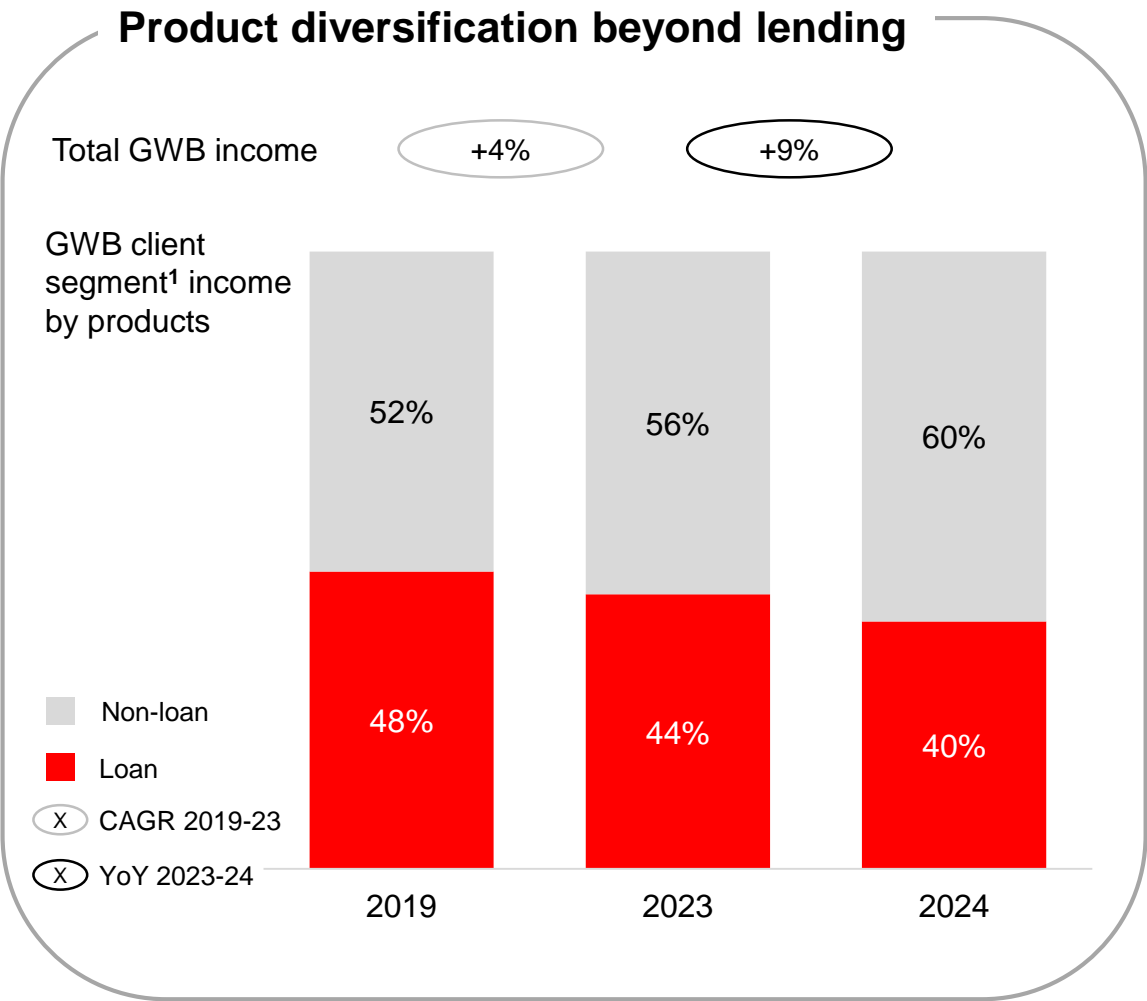


PRELIMINARY

	Key metrics	
	2024	2030
AUM¹, RM' billion	~234	~2.0x
NOII share of Preferred Revenue, %	~28%	>30%

1. Includes total deposits and Wealth AUM (investments and bancassurance)

Wholesale Banking has delivered diversification of income and client segment, reducing concentration on lending and corporates



1. Client segments = Corporates + Financial Institutions + Private Banking

The focus on cross-sell will continue

Simpler

*structure and
process*

1

“One-bank” view to clients

2

Effective performance tracking

3

Build on our competitive edge

4

Broaden and deepen deposit franchise

5

Improve Treasury and Investment Banking income

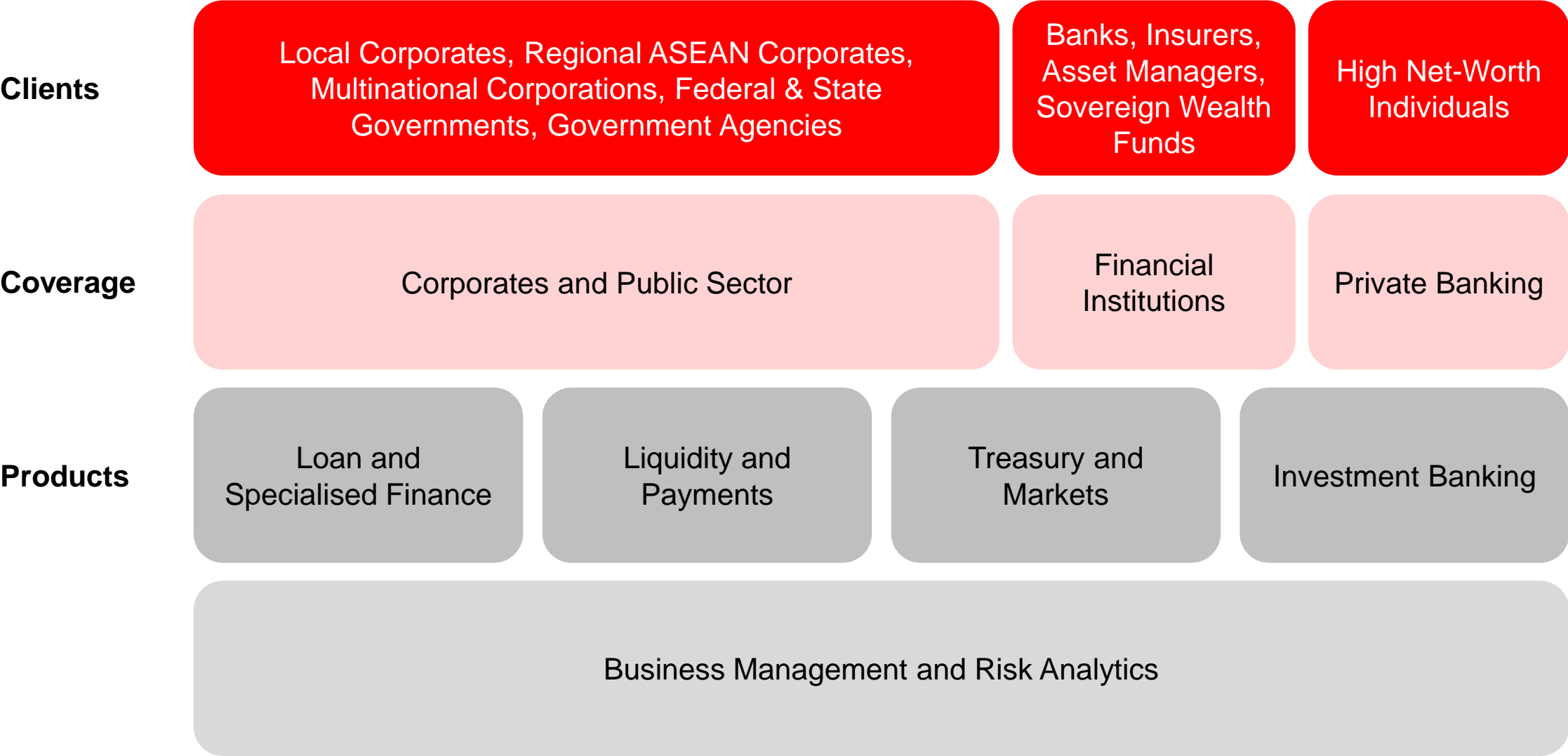
Better

*product
capabilities*

Faster

*turnaround time
for clients*

Organisational streamlining to deliver a “one-bank” view to clients, having coverage relationship managers, supported by product partners



Building on our competitive edge by leveraging our balance sheet and client relationships with aligned KPIs and regional client coverage model

Our competitive edge



Balance sheet lending and financing

- Enhance **balance sheet velocity**
- Enable **end-to-end KPI framework**, across coverage and products



Established client relationships

- **Regional client coverage model** as single touch point to serve clients' regional aspirations
- Up-tier frontline and **revamp operating model**

Impact



Cross-sell



Client returns

Focusing on client centricity, network connectivity and digital transformation to broaden and deepen our deposit franchise

Customer centricity



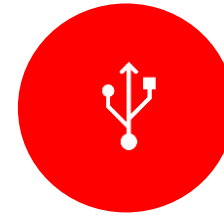
- Deepen and broaden growth opportunity with **focused clients**
- Strengthen **coverage and engagement model**
- Enhance **product capabilities** and delivery

Network connectivity



- Focus on **key markets** – Malaysia, Indonesia, Singapore and Thailand
- Enable **connectivity and visibility** for all geographies
- Improve **infrastructure resiliency** across all products

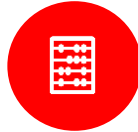
Digital transformation



- Offer **differentiated digital solutions** for key markets
- Enhance **payments product proposition**
- Enable **cross-selling** of banking products

Improve Treasury and Investment Banking capabilities to increase income and returns

Treasury



Revamp Treasury sales model to client-buying behaviour

- Clear segregation of **client segments**
- Flow sales to capture high volume transactions, driven by **e-solutions**
- **Structured Solution Sales** to provide ideation and bespoke solutions for clients

Improve product suite / cost

- Maintain **market leader positions** in existing products
- Develop thematic new products
- **End-to-end straight-through-processing** to support volume growth while optimising cost

Investment Banking



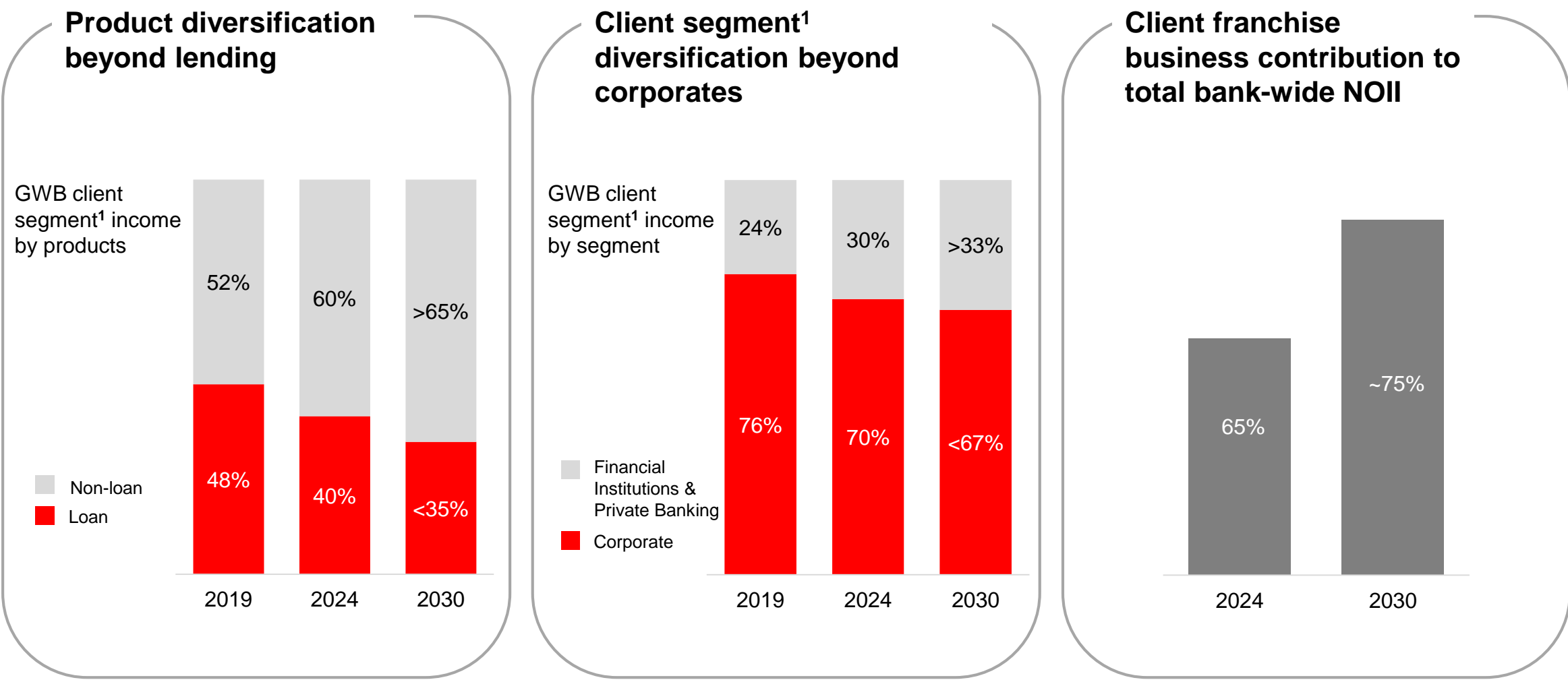
Holistic client coverage

- Coverage bankers and relationship managers arranged based on **sector / segment specialisation** to provide sectorial expertise
- Collaborate with CEOs and C-suite decision makers to provide **thought leadership**

New growth segments in Investment Banking

- Leverage on **ASEAN footprint** to capture cross-border investment banking mandates
- Collaboration with **coverage bankers / relationship managers** to provide applicable solutions to clients

Our ambition is to diversify income and increase NOII, where client franchise contributes ~75% of bank-wide NOII



1. Client segments = Corporates + Financial Institutions + Private Banking

Capabilities (Simpler, Better, Faster)

Gurdip Singh Sidhu

Capital & Resources

Cash

Cross-sell

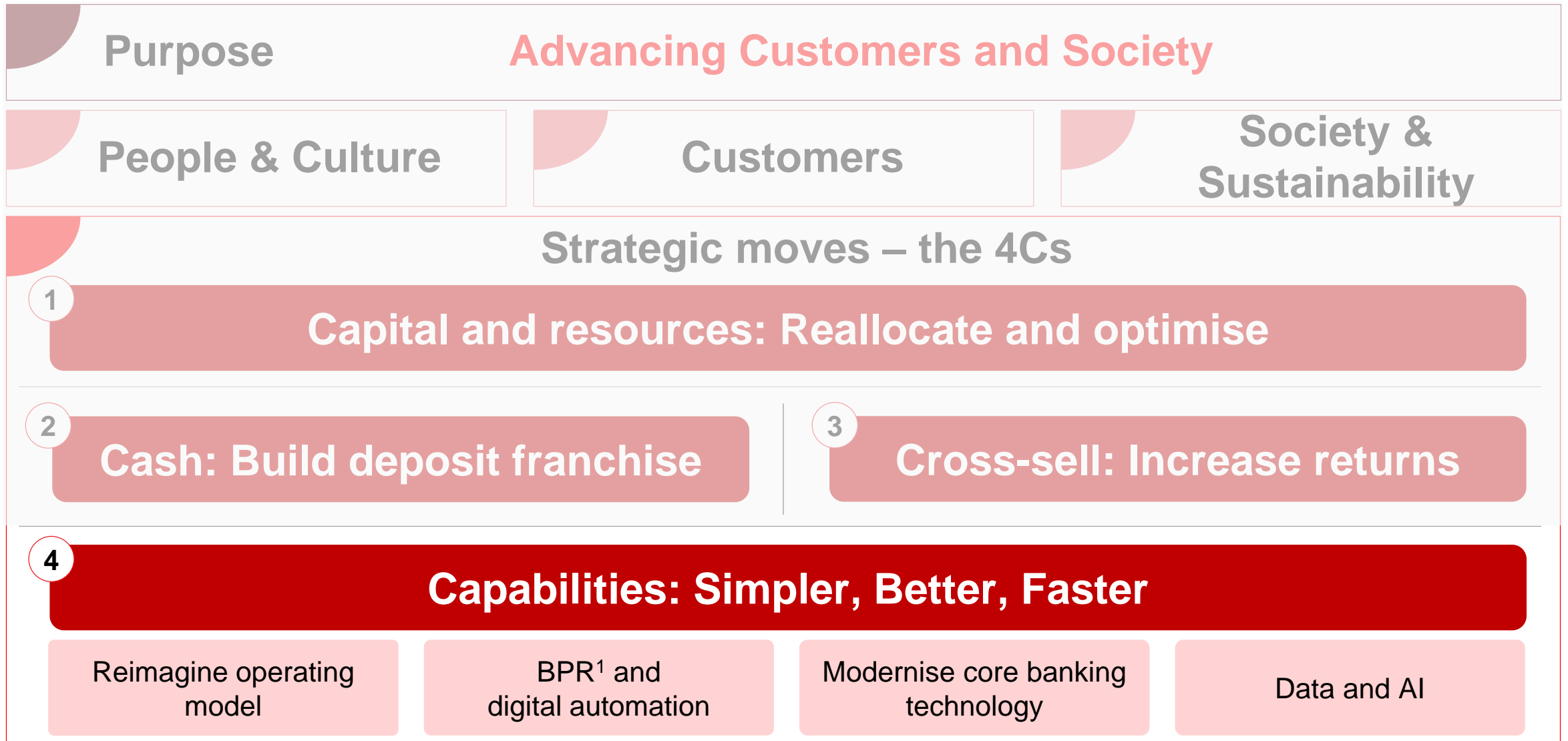
► **Capabilities (Simpler, Better, Faster)**

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Capabilities to deliver Simpler, Better, Faster (SBF) operations is a pivotal move in Forward30



Making CIMB

Simpler | Better | Faster

will unlock value and drive superior performance for Forward30 and beyond

SIMPLER

Streamline processes, fewer steps, more intuitive

- Improve internal efficiency and productivity
- Create intuitive, hassle-free experiences for our customers that build loyalty and trust

BETTER

Continuous improvement and differentiated to market

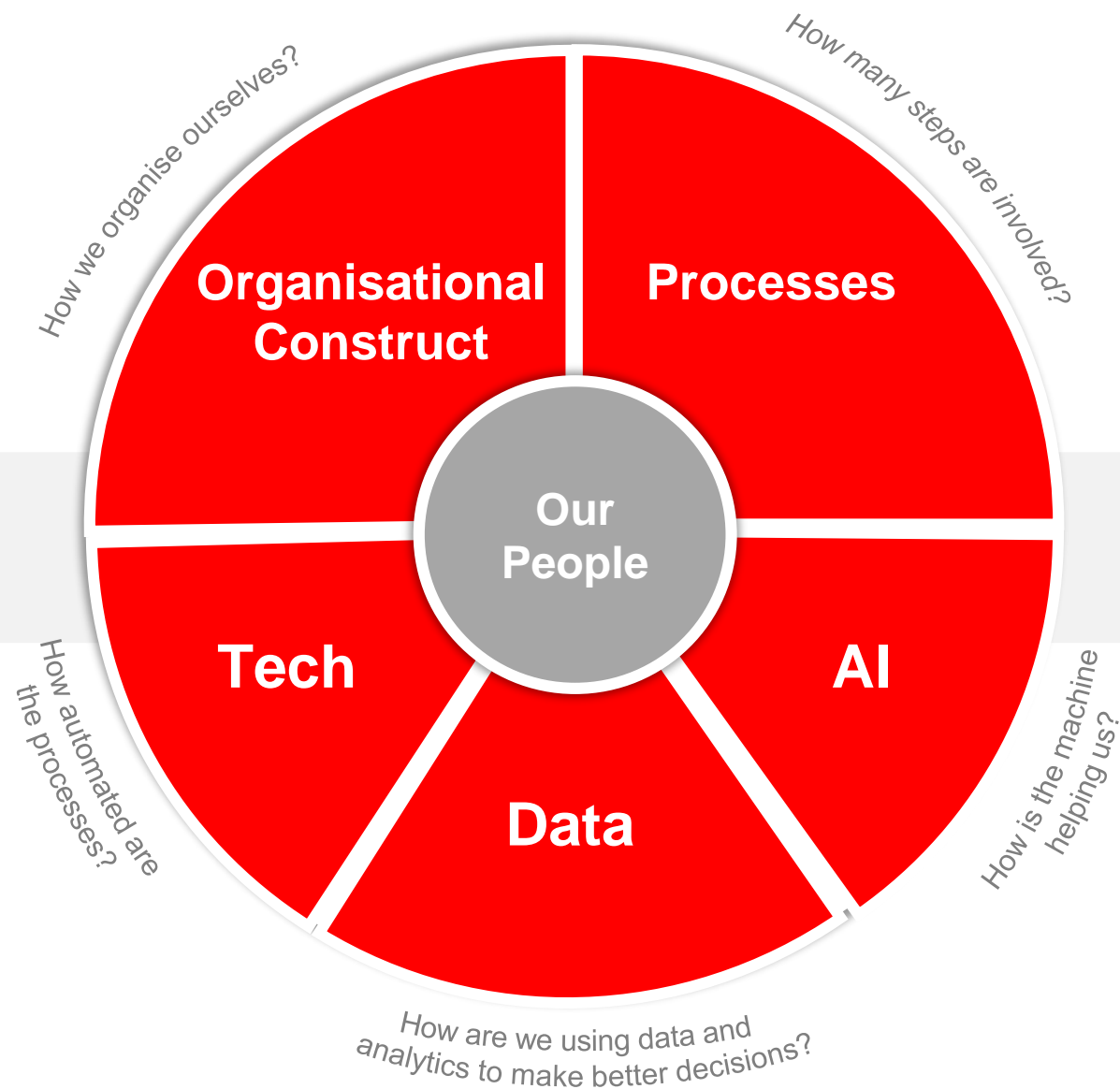
- Deliver innovative solutions
- “Know me, serve me better”

FASTER

Shorter time in transaction processing, decision making and product launches

- Go-to-market at speed
- Uplift in turnaround times and productivity

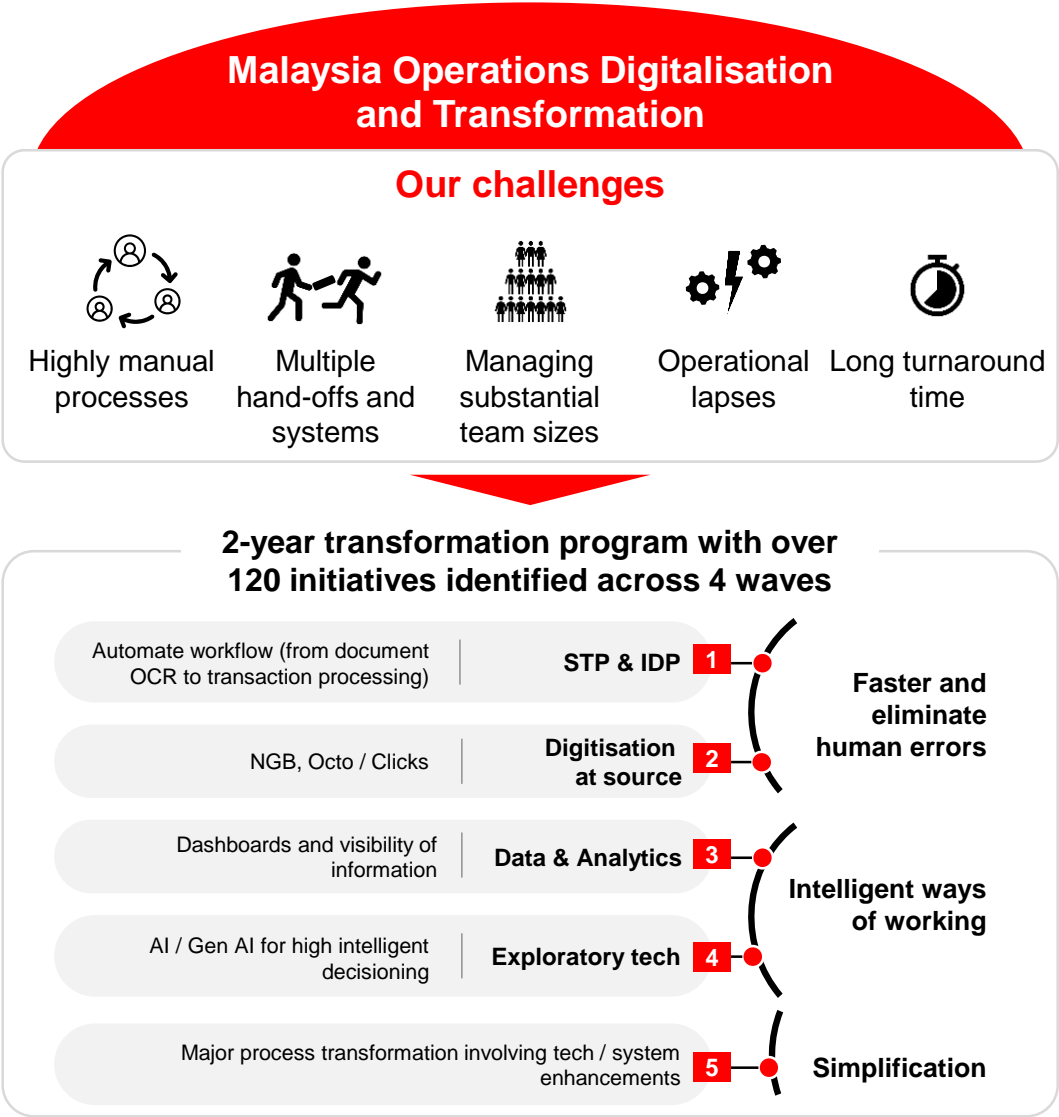
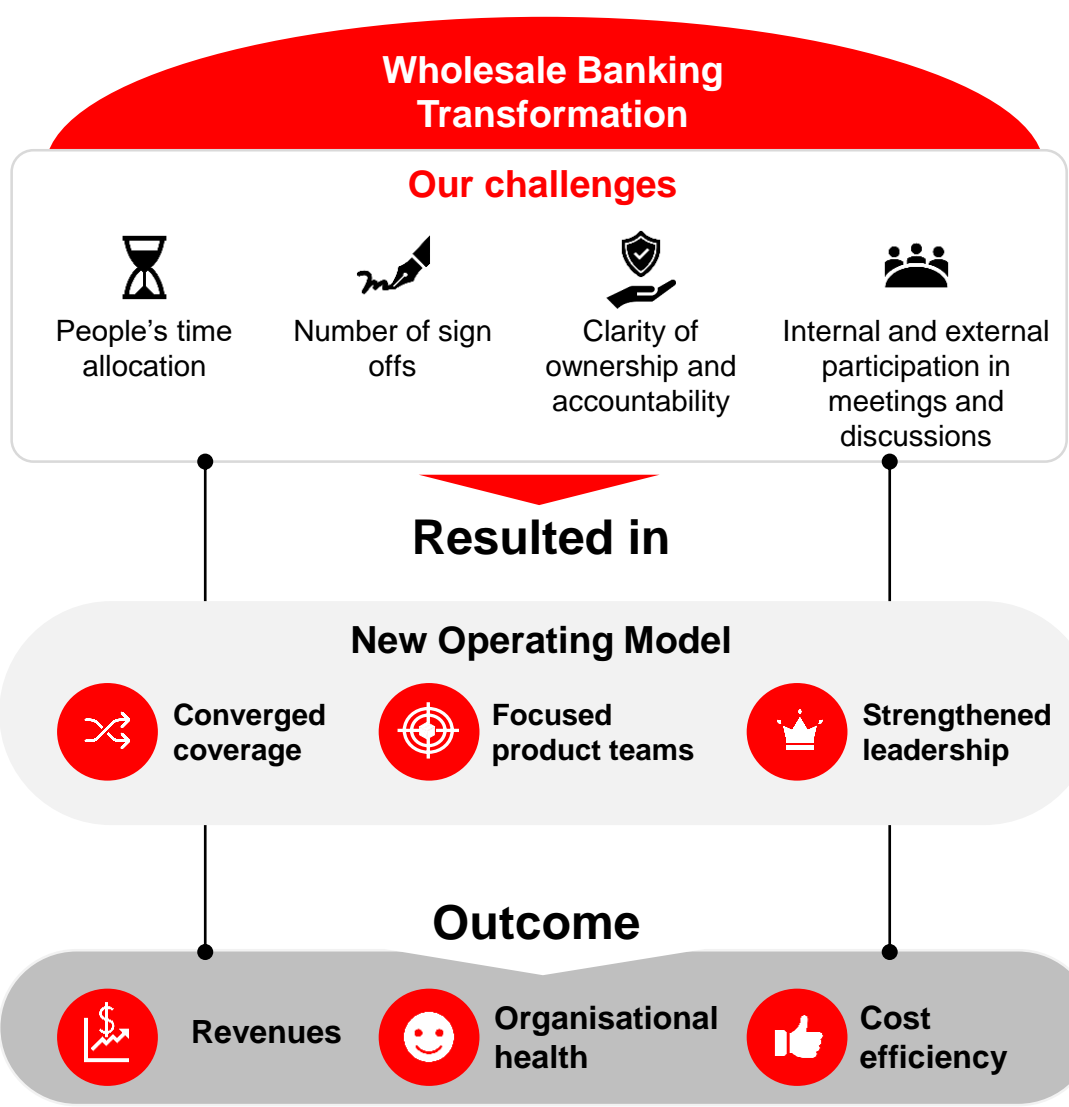
Simpler, Better, Faster will require equipping our people with new operating models and tools



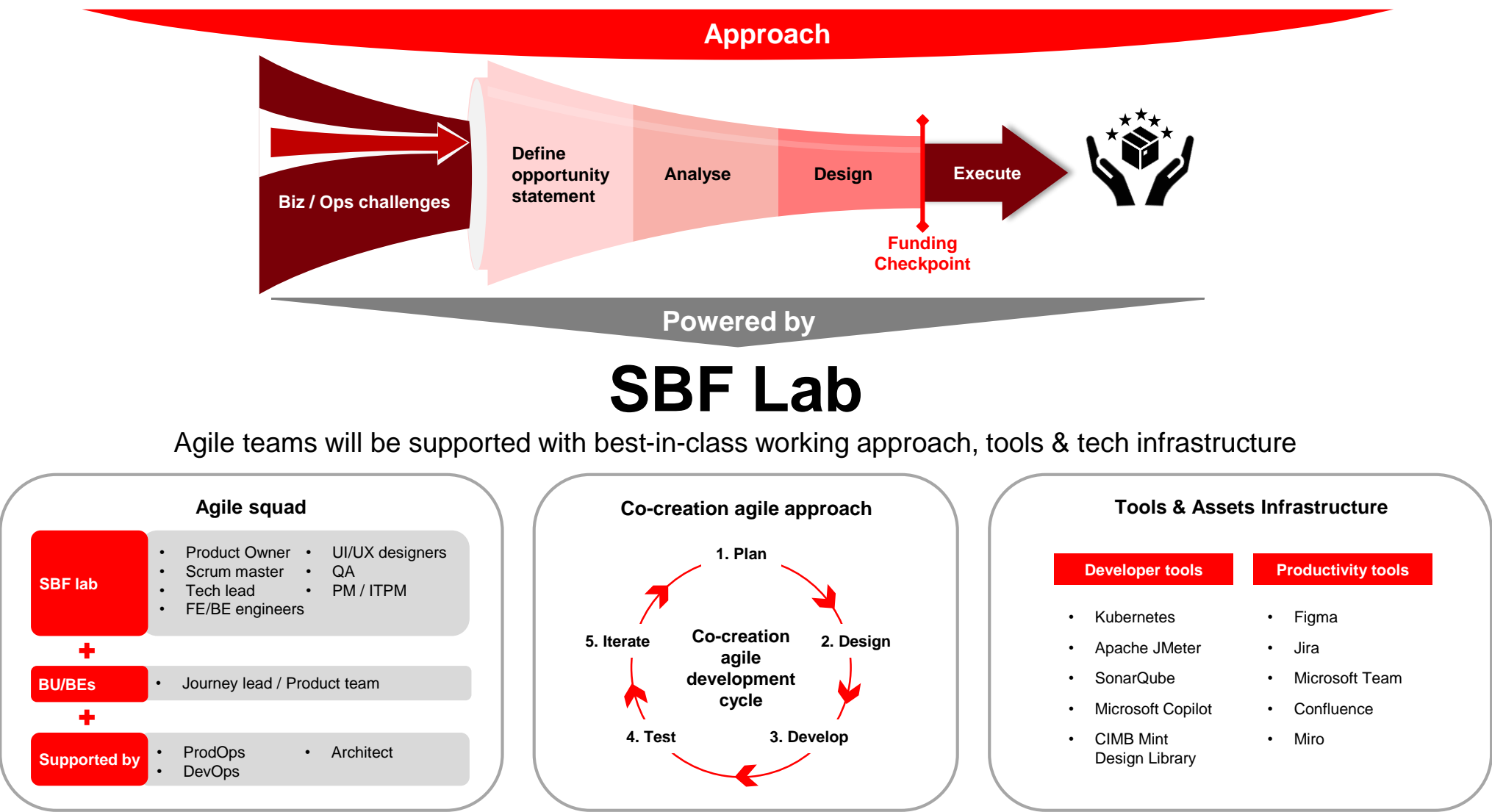
Sustainable value creation via:

Productivity	Cost to Income Ratio
Customer Experience	Net Promoter Score
Market Position	Revenue and Market Share
Operational Resiliency	Number and Size of Operational Loss Events

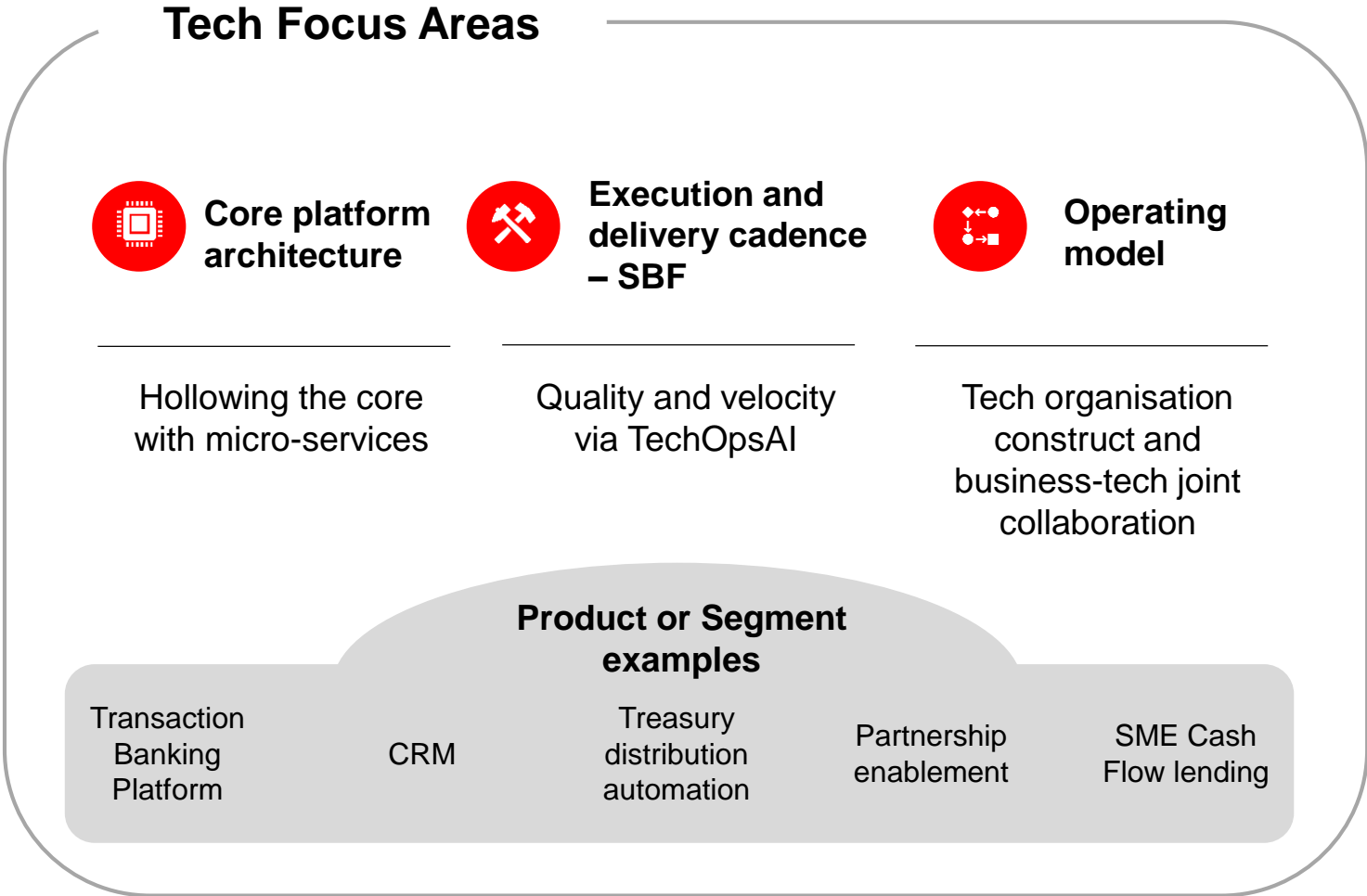
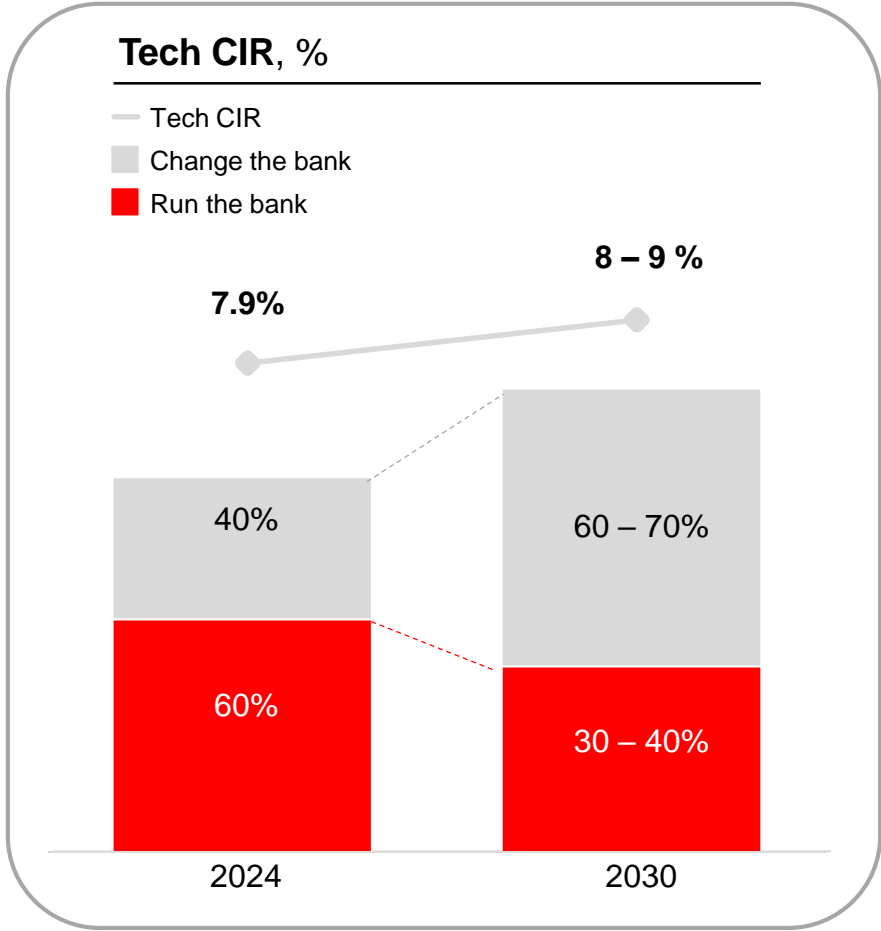
We have commenced our Simpler, Better, Faster journey and it will continue to be a priority in Forward30



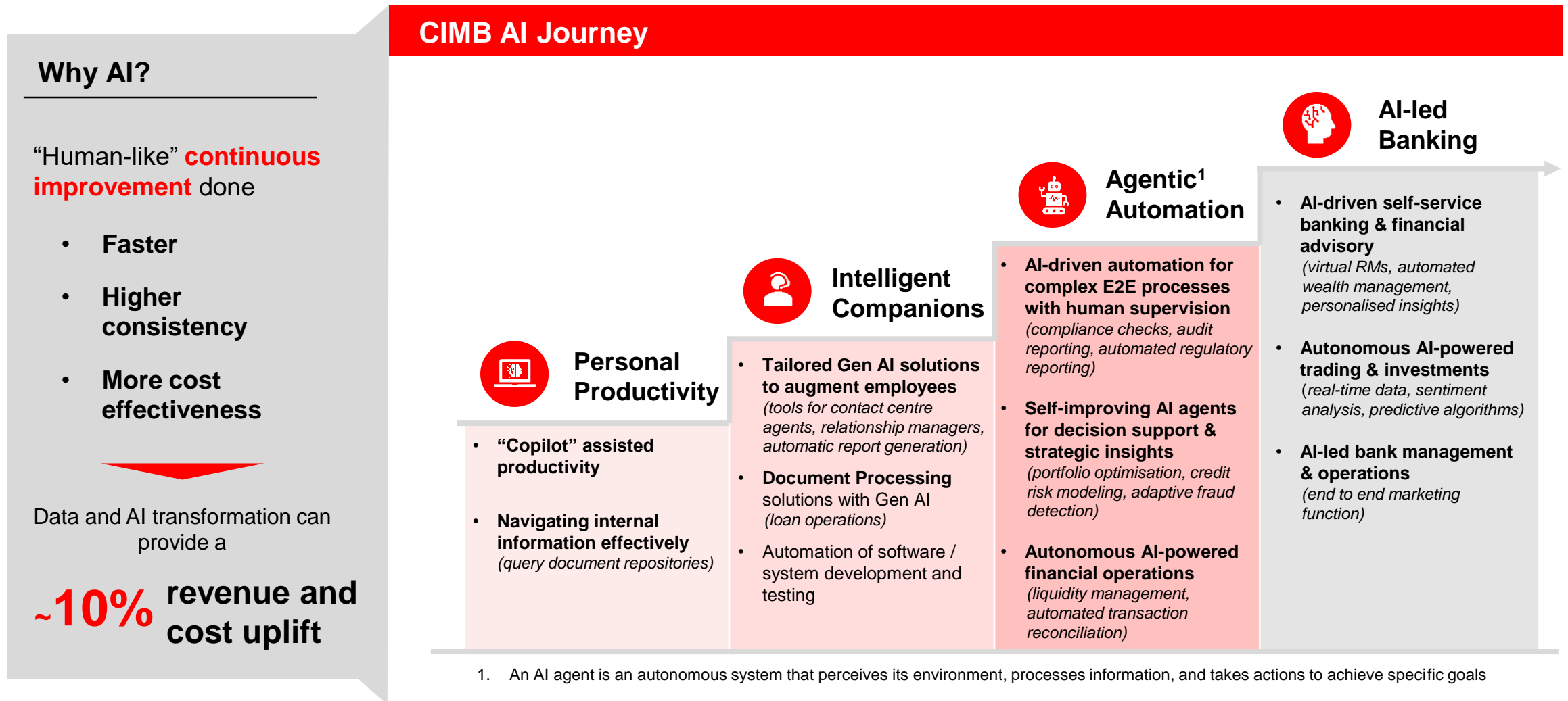
Many of these initiatives will be driven by the SBF Lab, utilising agile methodologies and best-in-class tools to scale transformation effectively



RM4.3 billion tech CAPEX invested in Forward23+; in Forward30 we expect similar annualised investment with strong shift to change-the-bank initiatives



Data and AI will form a critical part of our transformation



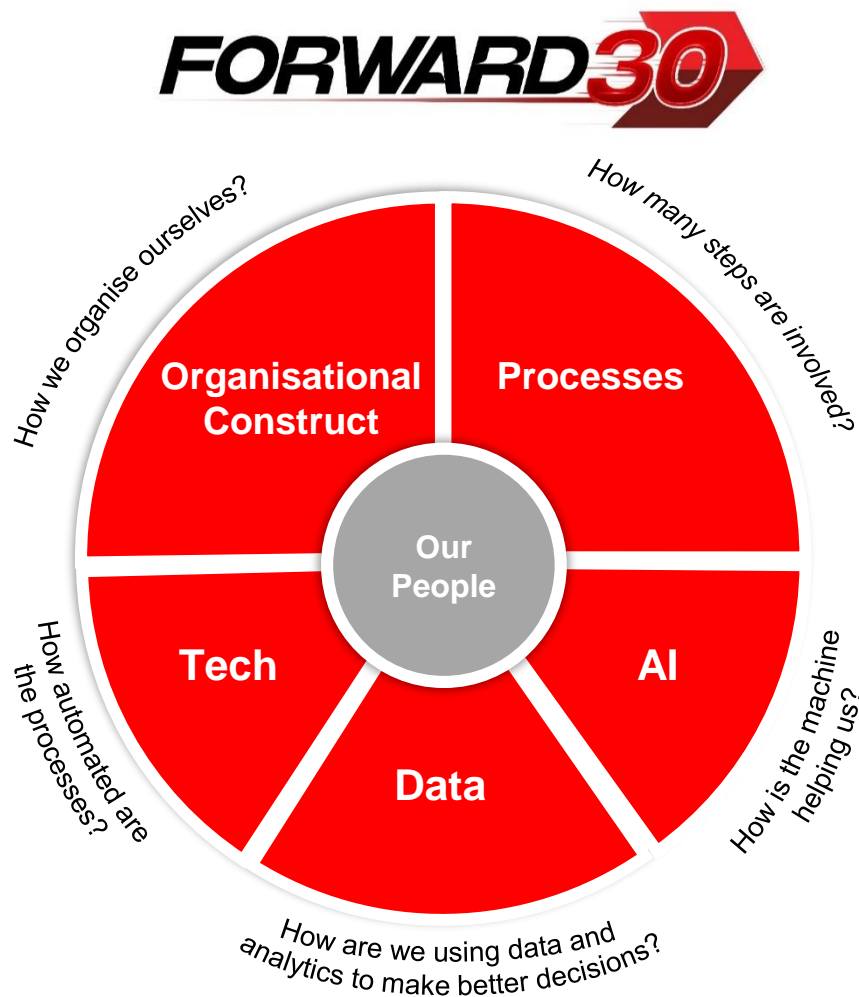
Making CIMB Simpler, Better, Faster will unlock value and drive superior performance

Our people

Simpler, better, faster operations





Our customer

Simpler, better, faster product and services



NPS

2024  12th  1st   5th

2030 Top 3 across    

Operational resiliency

Strengthened platforms and resiliency

Closing Remarks

Novan Amirudin

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Our Forward Ambition

Fulfilling our purpose through the 4Cs



Purpose

Advancing Customers and Society

**People &
Culture**

Customers

**Society &
Sustainability**

Strategic moves – the 4Cs

1

Capital and resources: Reallocate and optimise

2

**Cash: Build deposit
franchise**

3

**Cross-sell: Increase
returns**

4

Capabilities: Simpler, Better, Faster

Disclaimer and Forward-looking Statements

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Thank you

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