

Analysts Presentation 1H13 Results

26 August 2013



Agenda

1. Key Highlights
2. CIMB Group 1H13 Financials
3. Malaysia & Singapore Consumer Banking
4. CIMB Niaga
5. CIMB Thai
6. Wholesale Banking
7. Investments
8. Other Highlights
9. 2013 Priorities and Other Highlights
10. Final Remarks

CIMB Group : 1H13 Results

Key Highlights

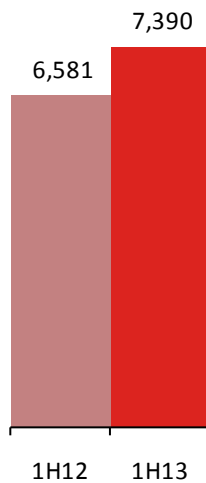
1H13 Highlights

- 15% Y-o-Y increase in net profits with one-off gain on sale of CIMB Aviva (less restructuring charges)
- Excluding one-off items in 1Q13, 1H13 net profit was flat Y-o-Y and Q-o-Q
- Tough operating conditions for Treasury Markets and CIMB Niaga
- MS Consumer Bank and Regional Corporate Bank showing good traction from CIMB 2.0
- CIMB Singapore and Thailand grew strongly
- IB declined slightly Y-o-Y with absence of mega IPOs
- Total credit growth of 13.7% Y-o-Y (target 15%) despite contraction in Indonesia corporate book
- Proposed BoC acquisition aborted
- Mutual Separation Scheme (MSS) successfully completed in July
- Net dividend of 12.82 sen per share, equivalent to 40% pay out, with DRS

Key Financial Highlights (1)

Operating Income

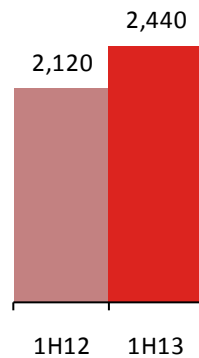
RM' mil



-12.7% Q-o-Q

Net Profit

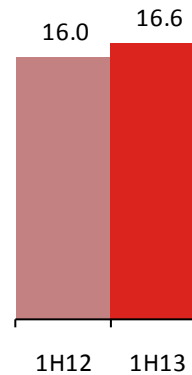
RM' mil



-24.0% Q-o-Q

ROE

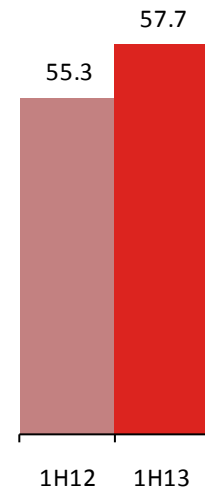
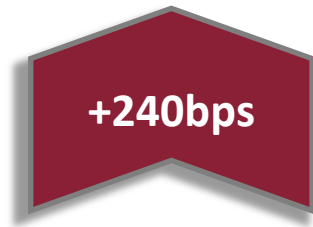
%



-500bps Q-o-Q

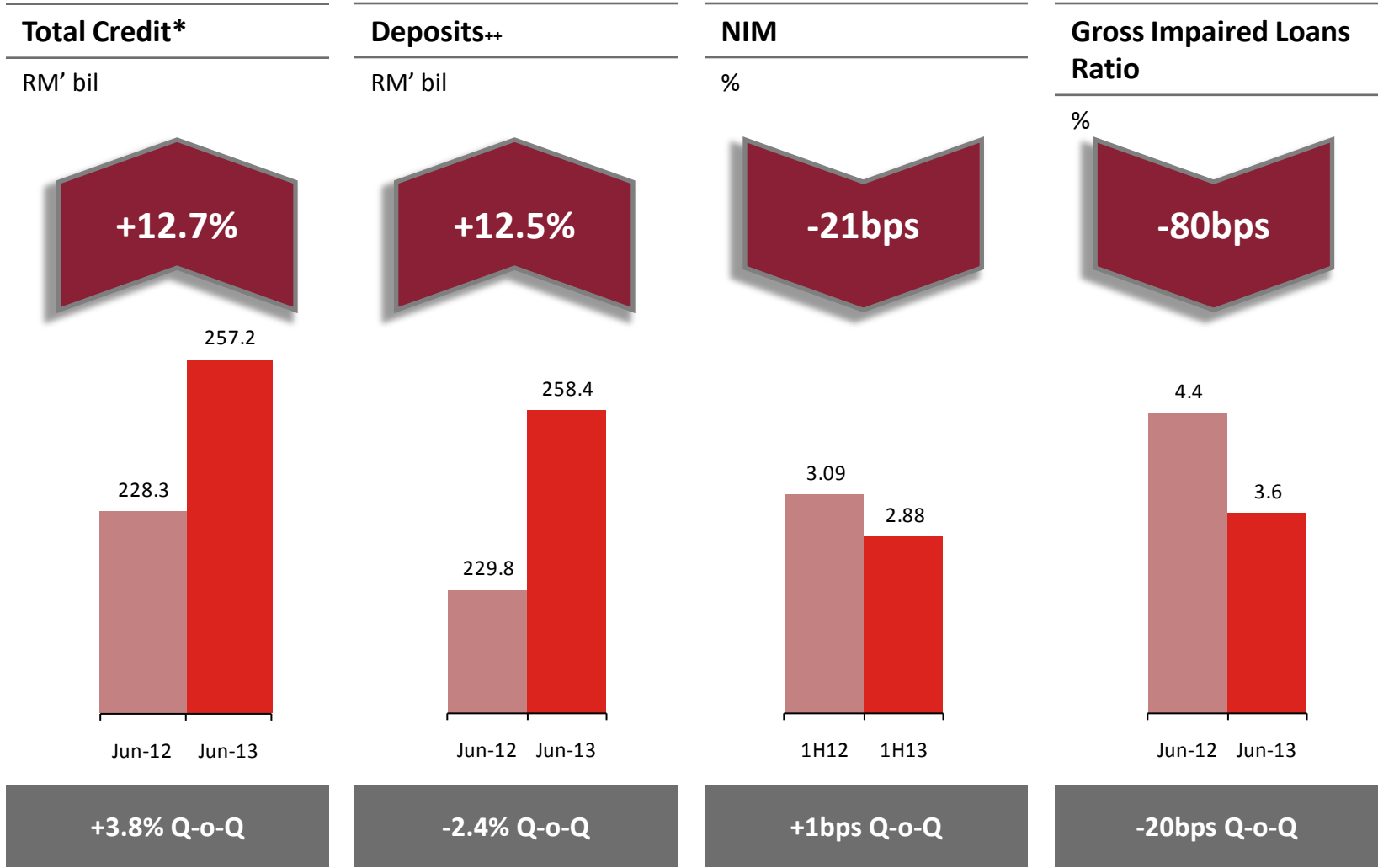
Cost to Income

%



+300bps Q-o-Q

Key Financial Highlights (2)

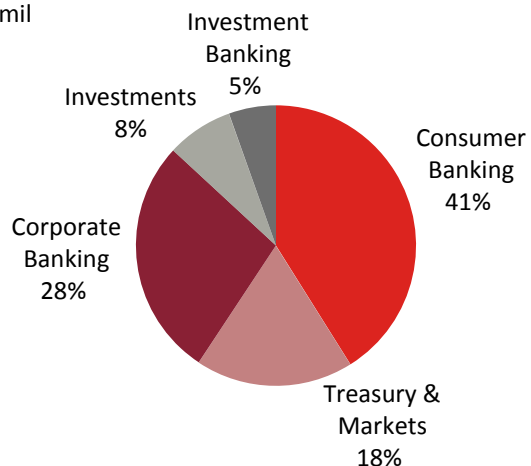


Notes: * Credit includes gross loans (excluding bad bank), AFS and HTM (excluding allowance for impairment loss)
 Excluding FX fluctuations, total credit grew +13.7% Y-o-Y and +3.9% Q-o-Q
⁺⁺ Excluding FX fluctuations, total group deposits grew +13.5% Y-o-Y and fell -2.4% Q-o-Q

PBT By Division

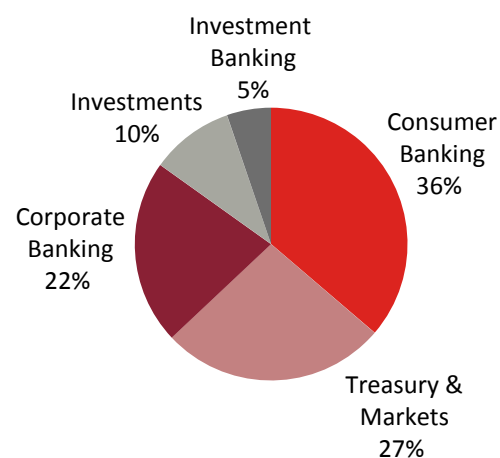
1H13*

RM 'mil



1H12

RM 'mil



1H13 PBT Y-o-Y Growth by Key Divisions

Consumer Banking

+12.2%

Investment Banking

-8.2%

Corporate Banking

+24.6%

Treasury & Markets

-32.3%

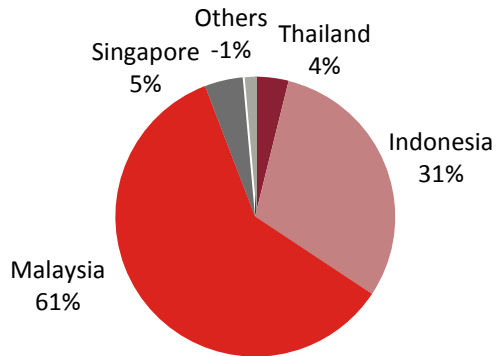
Investments

-15.0%*

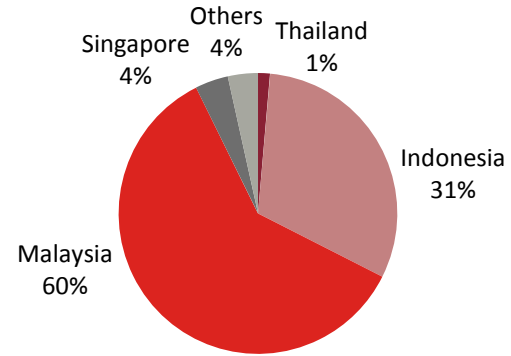
➤ * Excluding Aviva gains, amortisation of intangible assets and organisational restructuring

PBT By Country

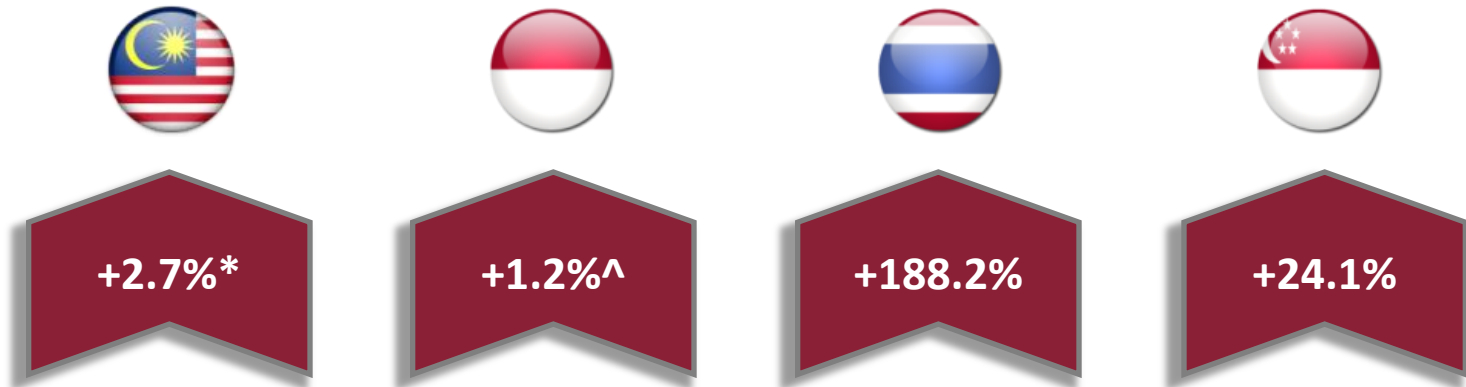
1H13*



1H12



1H13 PBT Y-o-Y Growth by Key Countries



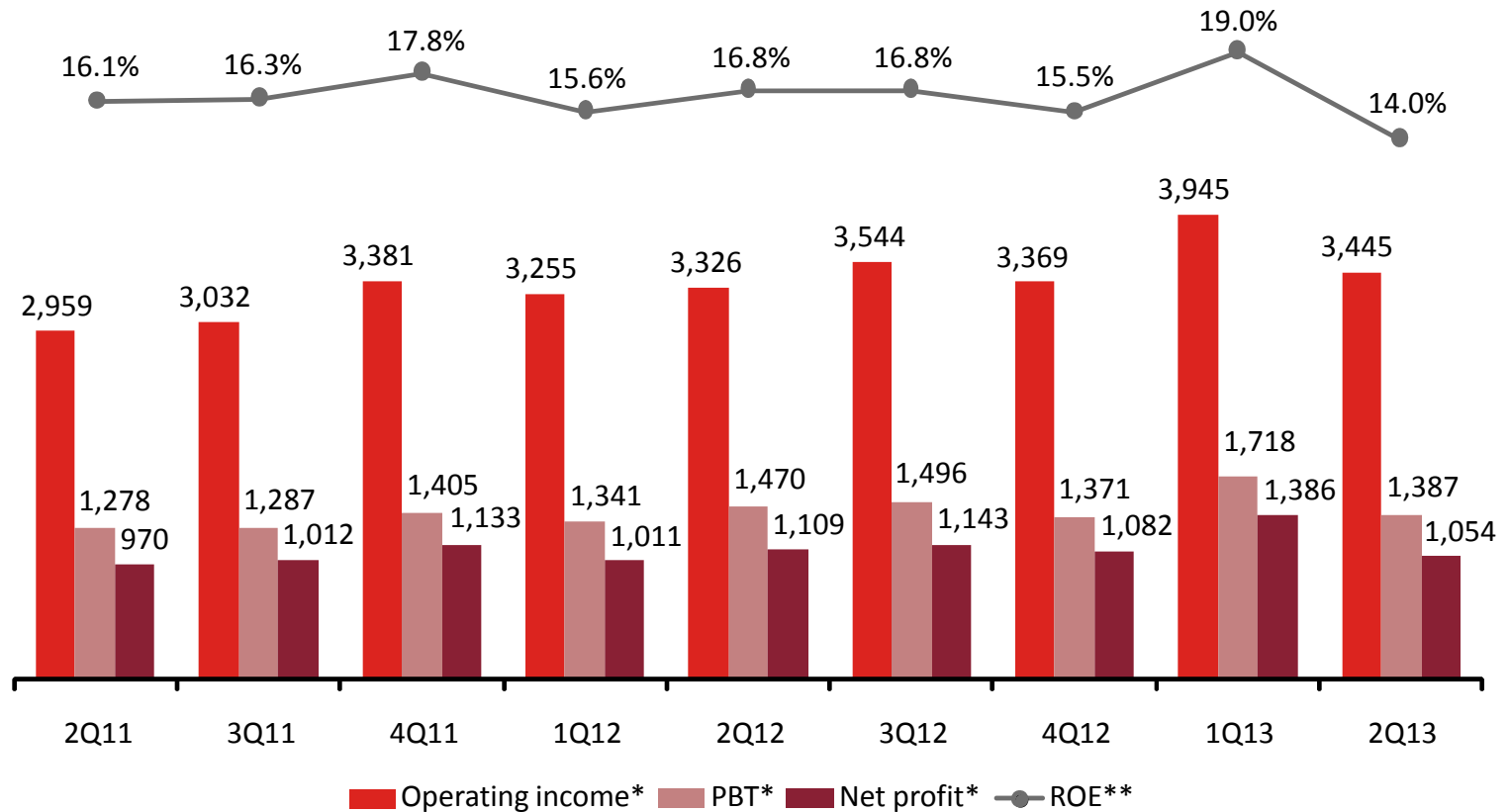
➤ * Excluding Aviva gains, amortisation of intangible assets and organisational restructuring

➤ ^IDR depreciated 5.5% Y-o-Y. In local currency, CIMB Niaga's PBT recorded a growth of 6.0% Y-o-Y

CIMB Group : 1H13 Results

CIMB Group 1H13 Financials

Quarterly Earnings Trend



Notes: * Amounts denoted in RM 'mil

** Annualised

Earnings Summary

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	4,606	4,262	8.1%	2,345	2,261	3.7%
Non interest income	2,784	2,319	20.1%	1,100	1,684	(34.7%)
Operating income	7,390	6,581	12.3%	3,445	3,945	(12.7%)
Overhead expenses	(4,262)	(3,639)	17.1%	(2,043)	(2,219)	(7.9%)
PPOP	3,128	2,942	6.3%	1,402	1,726	(18.8%)
Loan impairment	(152)	(195)	(22.1%)	(71)	(81)	(12.3%)
Other provisions	(6)	(18)	(66.7%)	(4)	(2)	100.0%
Share of JV / Associates	135	82	64.6%	60	75	(20.0%)
PBT *	3,105	2,811	10.5%	1,387	1,718	(19.3%)
Net profit	2,440	2,120	15.1%	1,054	1,386	(24.0%)
EPS (sen)	32.6	28.5	14.4%	14.0	18.7	(25.1%)
ROE (Annualised)	16.6%	16.0%	60bps	14.0%	19.0%	(500bps)

Notes: Weighted average shares of 7.54 bil in 2Q13 and 7.43bil in 1Q13

* Includes discontinued operations

PBT by Segment (Estimated)

PBT (RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Consumer Banking (36.6%)	1,137	1,013	12.2%	629	508	23.7%
Malaysia (28.5%)	879	779	12.6%	489	390	25.6%
Indonesia (7.9%)	246	239	3.1%	136	110	23.1%
Singapore (0.4%)	13	2	686.3%	10	3	211.8%
Thailand (0.0%)	(1)	(4)	84.7%	(7)	6	n.a.
Others (0.0%)	0	(3)	n.a.	1	(1)	n.a.
Wholesale Banking (45.5%)	1,414	1,516	(6.8%)	685	729	(6.1%)
Investment Banking (4.3%)	136	148	(8.2%)	81	55	45.0%
Corporate Banking (24.8%)	769	617	24.6%	382	387	(1.2%)
Treasury & Markets (16.4%)	509	751	(32.3%)	222	287	(22.7%)
Investments (17.9%)	554	282	97.1%	73	481	(84.7%)
PBT	3,105	2,811	10.5%	1,387	1,718	(19.3%)

Notes: Corporate Banking includes corporate lending and deposit taking

Treasury & Markets includes treasury activities and services which include foreign exchange, money market, derivatives and trading of capital market instruments. It includes the Group's equity derivatives which develops and issues new equity derivatives instruments such as structured warrants and over-the-counter options to provide investors with alternative investment avenues.

Key Ratios

(%)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
ROE *	16.6	16.0	↑	14.0	19.0	↓
NIM **	2.88	3.09	↓	2.89	2.88	↑
Non-interest income / total income	37.7	35.2	↑	31.9	42.7	↓
Cost to income	57.7	55.3	↑	59.3	56.3	↑
Allowance coverage	82.1	82.3	↓	82.1	82.3	↓
Allowance coverage after regulatory reserve #	100.6	90.0	↑	100.6	97.9	↑
Loan loss charge *	0.14	0.20	↓	0.13	0.15	↓
Gross impaired loans ratio	3.6	4.4	↓	3.6	3.8	↓
Net impaired loans ratio (Net of IA and PA)	0.7	0.8	↓	0.7	0.7	↔
Average shareholders' funds (RM 'mil)	29,341	26,578	↑	30,150	29,186	↑
ROA *	1.39	1.38	↑	1.16	1.58	↓
Book value per share (RM)	3.98	3.64	↑	3.98	4.04	↓
Loan to Deposit (LDR)	86.2	87.2	↓	86.2	81.1	↑
CASA ratio	34.2	34.4	↓	34.2	33.7	↑

Notes: * Annualised

** Daily Average

Regulatory reserve maintained in equity as an additional credit risk absorbent in accordance with BNM requirement. This is to ensure robustness on the loan/financing loss estimates methodology with the adoption of FRS 139 beginning 1 January 2010

Operating Expenses

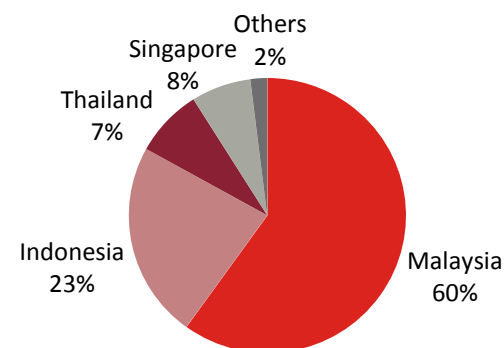
(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Personnel	2,411	1,958	23.1%	1,183	1,228	(3.7%)
Establishment	841	802	4.9%	418	423	(1.2%)
Marketing	193	195	(1.0%)	106	87	21.8%
Admin & General	817	684	19.4%	336	481	(30.1%)
Total	4,262	3,639	17.1%	2,043	2,219	(7.9%)
Total excluding One-off Cost Items and RBS	3,818	3,639	4.9%	1,921	1,897	1.3%

(%)	1H13	1H12	2Q13	1Q13
Cost to income	57.7	55.3	59.3	56.3
Cost to income <u>excluding</u> One-off items and RBS	56.1	-	56.2	56.1

Gross Loans and Credit Growth

Divisions / Products (RM 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (50.4%)	110.5	97.8	13.0%	106.8	3.5%
Mortgages	53.5	49.1	9.0%	52.2	2.4%
Term Loans	22.5	17.2	30.2%	21.3	5.5%
Auto	20.0	18.0	11.1%	19.4	3.0%
Credit Cards	5.8	5.5	6.6%	5.6	4.7%
Micro Credit	3.9	3.7	6.5%	4.0	(1.1%)
Enterprise	3.4	2.3	46.7%	3.1	10.2%
Others	1.4	2.0	(31.0%)	1.2	12.2%
Commercial Banking (17.0%)	37.3	30.7	21.4%	34.9	6.9%
Corporate Banking (32.6%)	71.3	67.3	6.1%	69.3	2.9%
Gross Loans *	219.1	195.8	11.9%	211.0	3.9%
Other Credit	38.1	32.5	17.4%	36.8	3.5%
Total Credit **	257.2	228.3	12.7%	247.8	3.8%

Loans by Country as at 30 Jun 13 #



Y-o-Y Growth	Loans*	Credit**
Malaysia	+11.8%	+12.0%
Singapore ^	+27.2%	+25.0%
Indonesia ^	+9.8%	+8.5%
Thailand ^	+22.6%	+24.3%
Group ~	+13.3%	+13.7%

Notes: * Gross loans excludes bad bank. Excluding FX fluctuations, total gross loans grew +13.3% Y-o-Y and +4.0% Q-o-Q

** Credit includes gross loans (excluding bad bank), AFS and HTM (excluding allowance for impairment loss)

Excluding FX fluctuations, total credit grew +13.7% Y-o-Y and +3.9% Q-o-Q

Based on geographical location of counterparty, excluding bad bank

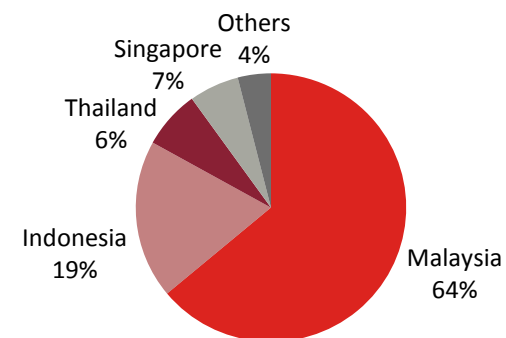
^ In local currency

~ Excluding FX fluctuations

Deposits Growth

Divisions / Products (RM 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (39.8%)	102.9	94.6	8.7%	102.7	0.2%
Current	17.0	14.7	15.3%	15.7	8.6%
Savings	28.9	26.1	10.8%	29.2	(0.9%)
Fixed & Structured Deposits	57.0	53.8	5.8%	57.8	(1.5%)
Commercial Banking ** (18.7%)	48.4	43.1	12.5%	47.8	1.3%
Corporate & Treasury (41.5%)	107.1	92.1	16.1%	114.3	(6.4%)
Total	258.4	229.8	12.5%	264.8	(2.4%)

30 Jun 13



Deposits Growth	Y-o-Y
Malaysia	+11.4%
Singapore ^	+39.7%
Indonesia ^	+9.0%
Thailand ^	+21.4%
Group ~	+13.5%

Note: * Excluding FX fluctuations, total group deposits grew +13.5% Y-o-Y and fell -2.4% Q-o-Q

^ In local currency

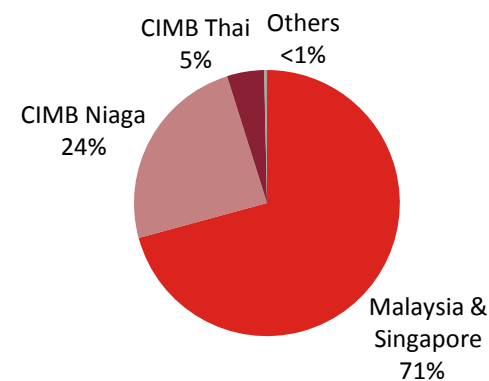
~ Excluding FX fluctuations

** Including Enterprise Banking

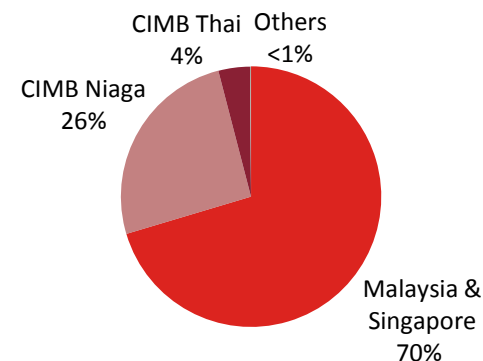
CASA Growth

Country	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Malaysia & Singapore (RM 'bil) *	62.5	55.6	12.4%	60.1	4.2%
Indonesia (IDR 'bil) **	67,387	59,898	12.5%	77,729	(13.3%)
Thailand (THB 'bil)	39.2	30.1	30.4%	41.0	(4.4%)
Others (RM 'bil)	0.3	0.1	200.0%	0.1	200.0%
Total (RM 'bil)	88.3	79.1	11.6%	89.2	(1.0%)

30 Jun 13

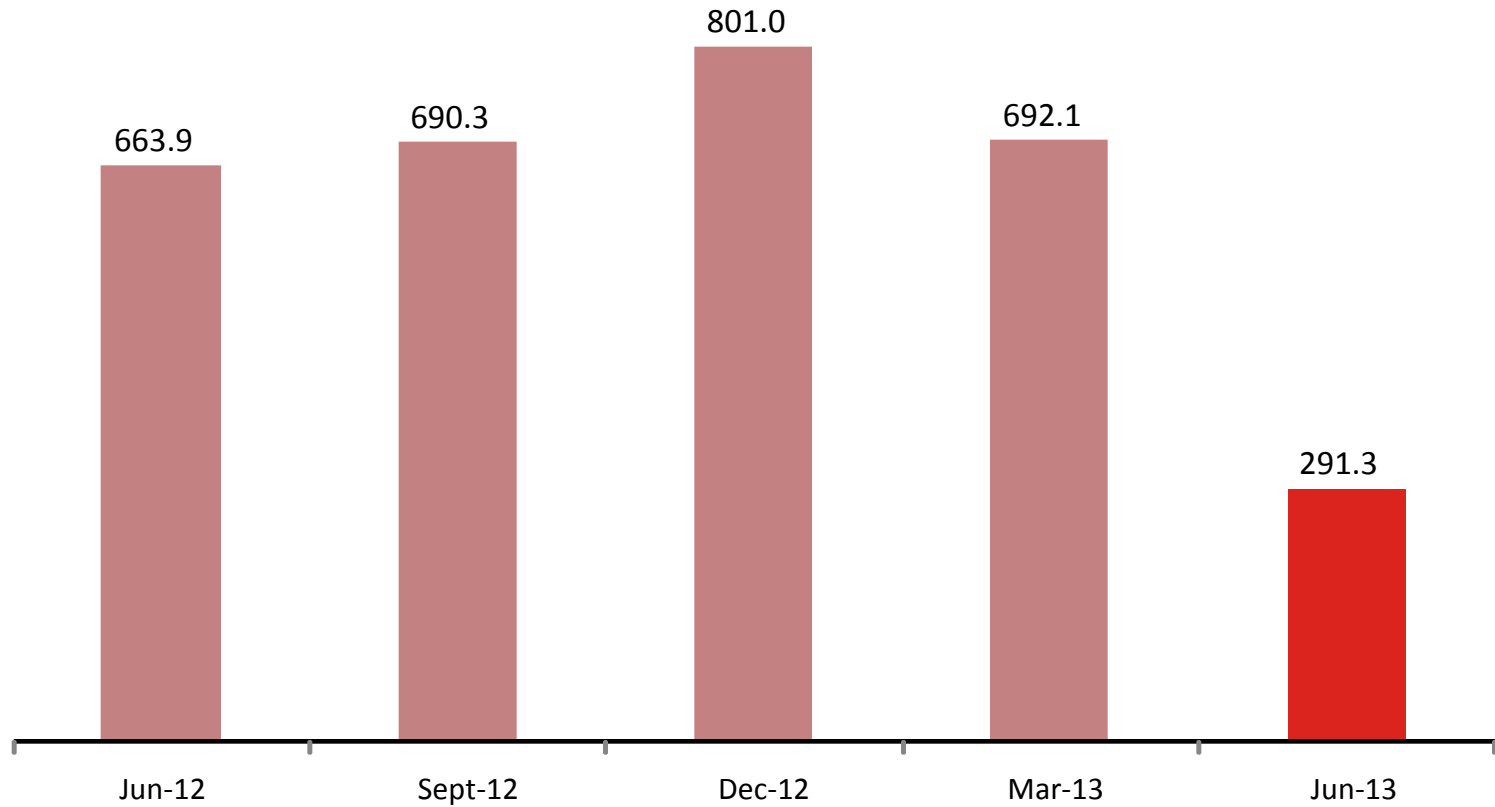


30 Jun 12



Notes: * Malaysia CASA (excluding Singapore) grew 9.7% Y-o-Y and 2.5% Q-o-Q
 ** Adjusted for high cost saving deposits classified as Structured Deposits

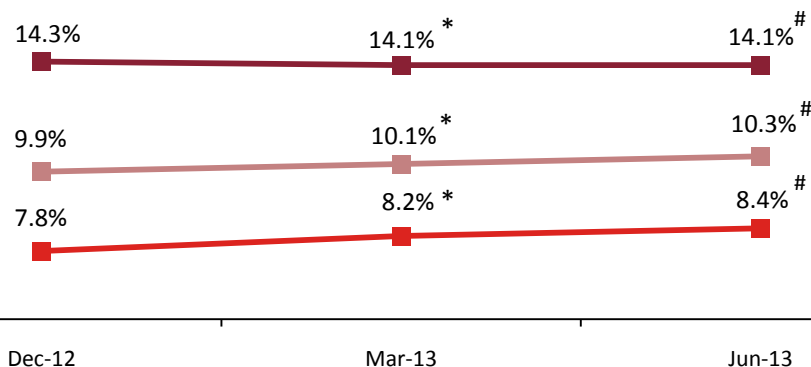
AFS (MTM) Position



Capital Management – CIMB Group

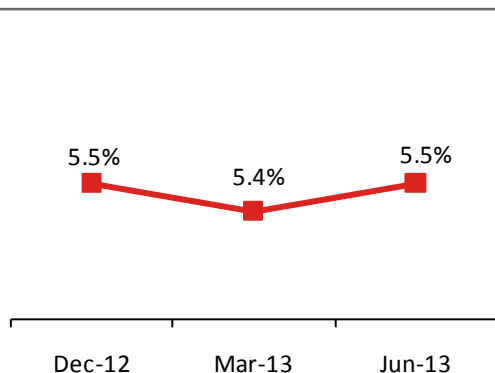
Minimum Regulatory Requirements

Total Capital	8.0%
Tier 1	4.5%
Core Equity Tier 1	3.5%

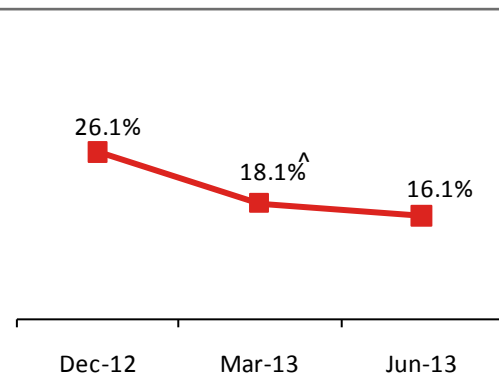


- DRS take-up rate of 84.4% on the FY12 second interim dividend
- Includes gain from disposal of CIMB Aviva
- First interim dividend for FY13 of 12.82 sen per share, equivalent to 40% pay out ratio, with DRS

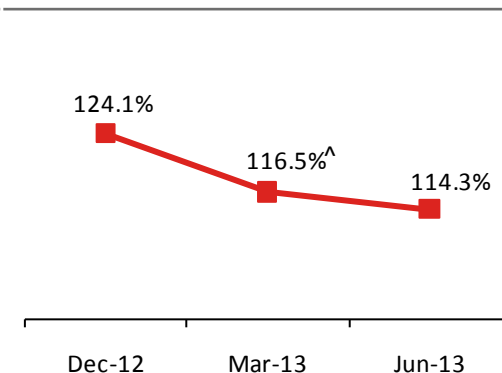
Leverage Ratio



Gearing Ratio



Double Leverage Ratio



Notes: * Includes quarterly net profits

[^] Post dividend from CIMB Aviva

[#] After half year net profits, CIMBGH First Interim Dividend and DRS

CIMB Group : 1H13 Results

Malaysia & Singapore Consumer Banking

Consumer Banking – MY and SG

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	1,758	1,617	8.7%	902	856	5.4%
Non interest income	512	505	1.4%	265	247	7.3%
Operating income	2,270	2,122	7.0%	1,167	1,103	5.8%
Overhead expenses	(1,465)	(1,442)	1.6%	(717)	(748)	(4.1%)
PPOP	805	680	18.4%	450	355	26.8%
(Provisions) / Writeback	82	99	(17.2%)	47	35	34.3%
Share of JV / Associates	5	(1)	n.a.	3	2	50.0%
PBT	892	778	14.7%	500	392	27.6%
Loan loss charge	(0.08%)	(0.11%)	3bps	(0.05%)	(0.04%)	(1bps)

Malaysian Consumer Gross Loans Growth

Divisions / Products (RM 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (88.9%)	83.4	73.3	14.0%	80.9	3.2%
Mortgages	40.1	36.7	9.0%	39.2	2.4%
Term loans	20.1	15.7	28.4%	19.3	4.3%
Auto	12.1	10.9	11.1%	11.7	3.1%
Credit cards	3.9	3.9	-	3.8	3.6%
CIMB Xpress	3.1	3.1	-	3.2	(1.4%)
Enterprise	3.4	2.3	46.7%	3.1	10.2%
Others	0.7	0.7	-	0.6	7.6%
Commercial Banking (11.1%)	10.4	9.4	10.0%	10.1	2.6%
Total	93.8	82.7	13.5%	91.0	3.1%

Malaysian Consumer Deposits Growth

Divisions / Products (RM 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (70.1%)	63.3	59.2	6.9%	63.8	(0.9%)
Current	9.8	8.7	13.8%	9.3	6.2%
Savings	14.8	13.8	7.5%	14.8	-
Fixed & structured deposits	38.7	36.7	5.0%	39.7	(2.8%)
Commercial Banking * (29.9%)	27.0	25.3	6.8%	26.5	1.8%
Total	90.3	84.5	6.9%	90.3	-

Note: * Including Enterprise Banking

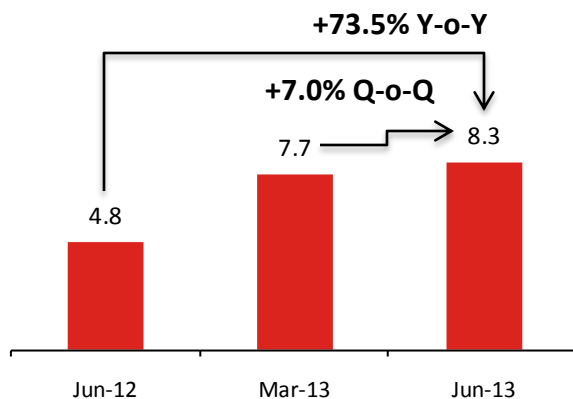
Malaysian Consumer Banking Indicators (1)



	Jun-13		Dec-12	
	Market Share	Rank*	Market Share	Rank
ASB Financing	23.3%	3	20.8%	3
Retail CASA	12.0%	3	11.9%	3
Auto	7.6%	5	7.4%	5
Residential Mortgages	12.8%	3	13.0%	3
Non-Residential Mortgages	10.7%	3	10.7%	3
Credit Cards	11.9%	4	11.7%	4

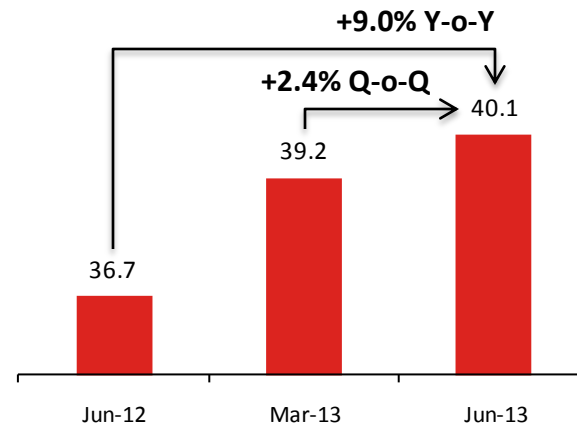
ASB – Loan Base

RM 'bil



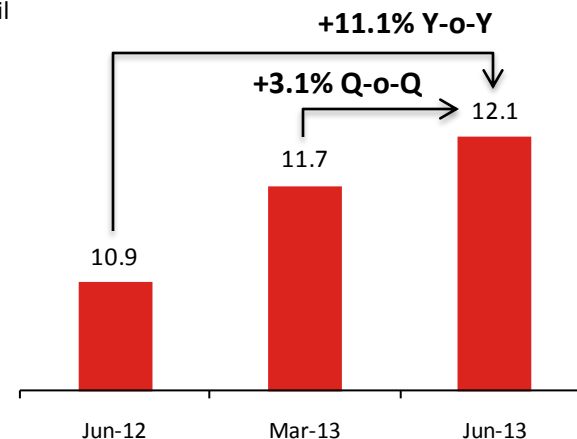
Mortgages – Loan Base

RM 'bil



Auto – Loan Base

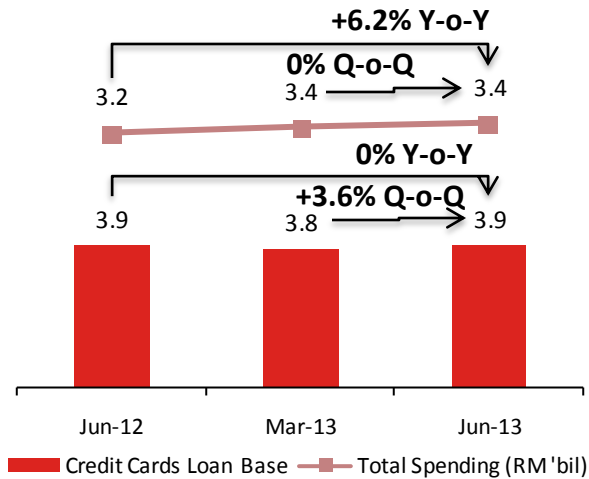
RM 'bil



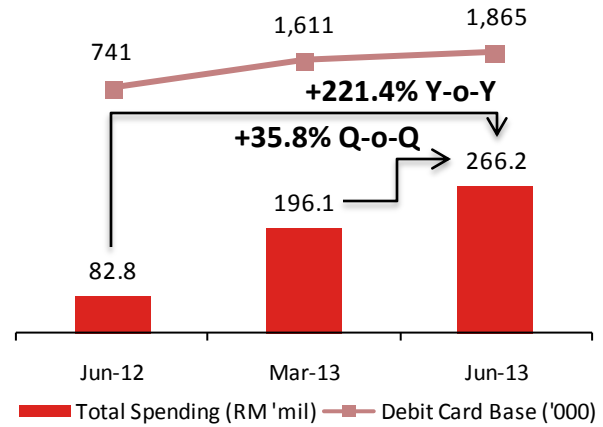
League table and market share:
Sources: CIMB estimates and BNM
Notes: Loan base excludes bad bank
* As at Mar-13

Malaysian Consumer Banking Indicators (2)

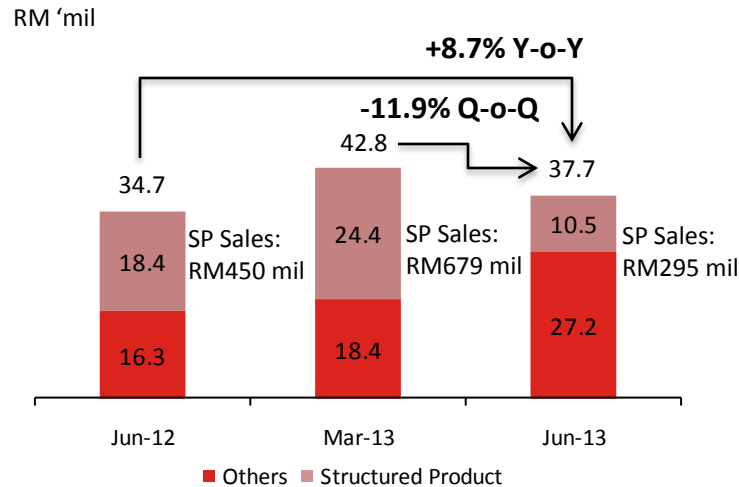
Credit Cards



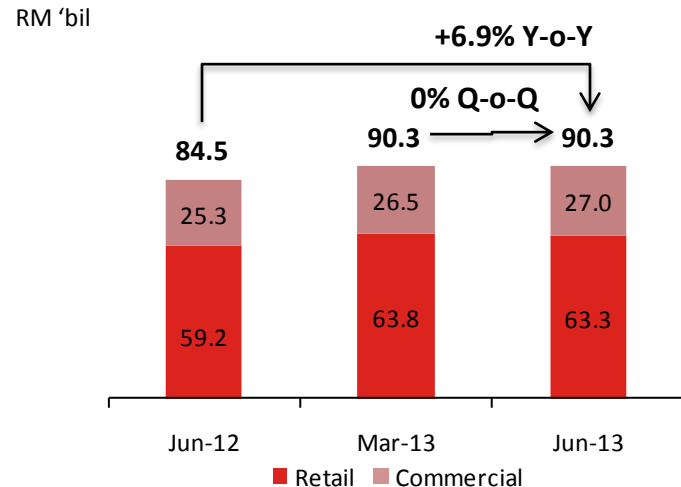
Debit Cards



Wealth Management Income



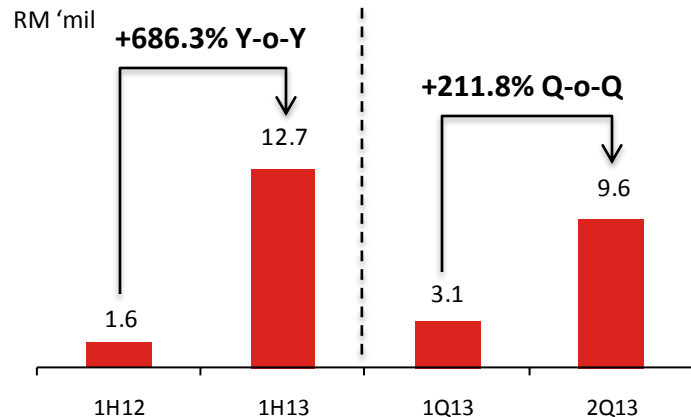
Consumer Deposits



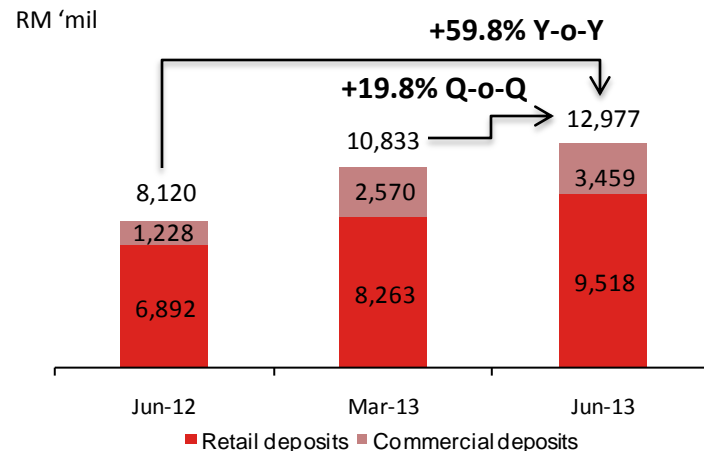
Note: Loan base excludes bad bank

Singapore Consumer Banking Indicators

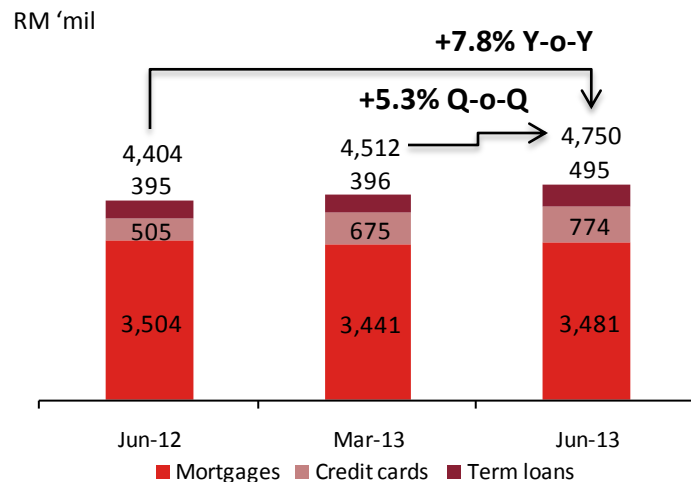
Consumer PBT



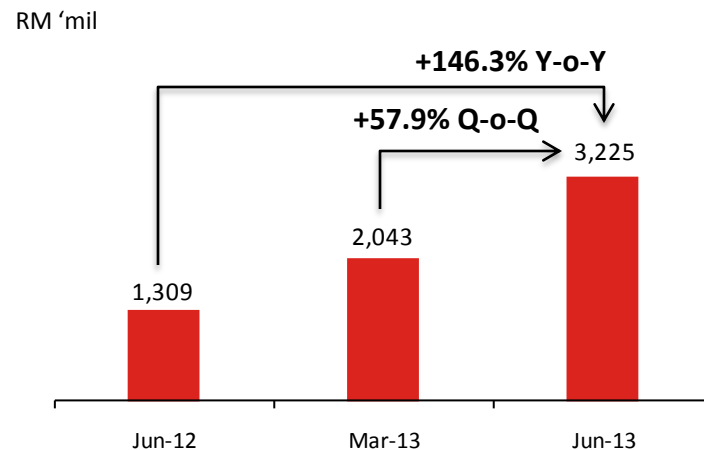
Consumer Deposits



Retail Loan Base



Commercial Loan Base



CIMB Group : 1H13 Results

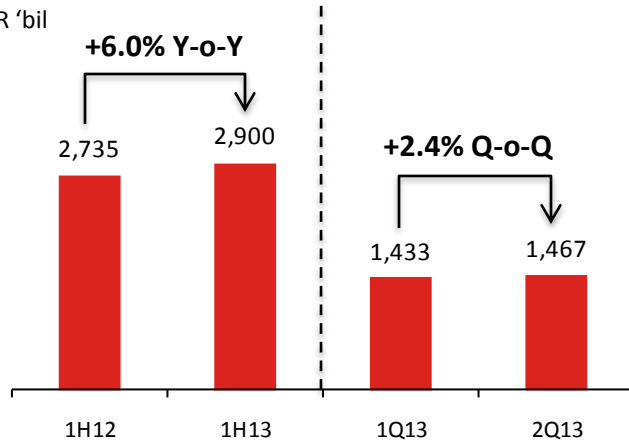
CIMB Niaga

CIMB Niaga : Conservative Growth

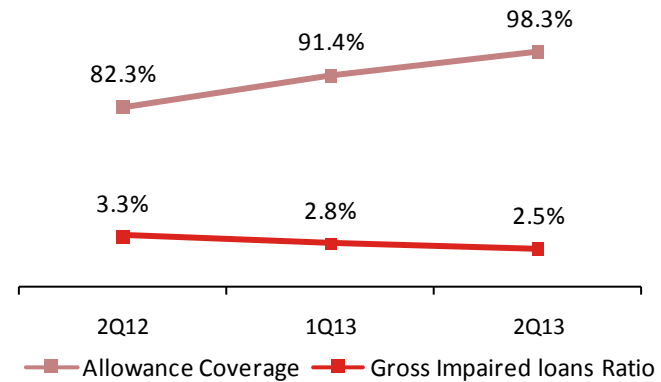


PBT

IDR 'bil

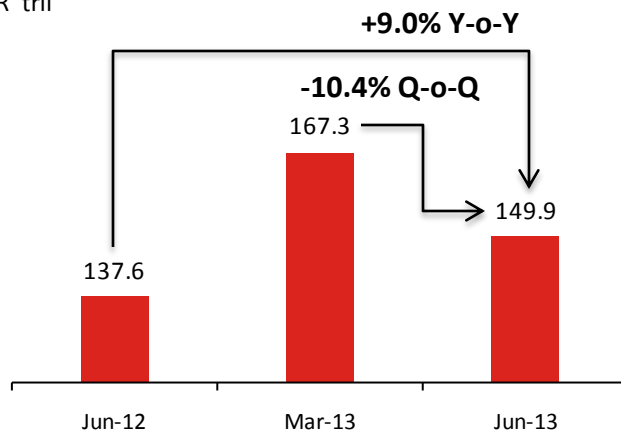


Asset Quality



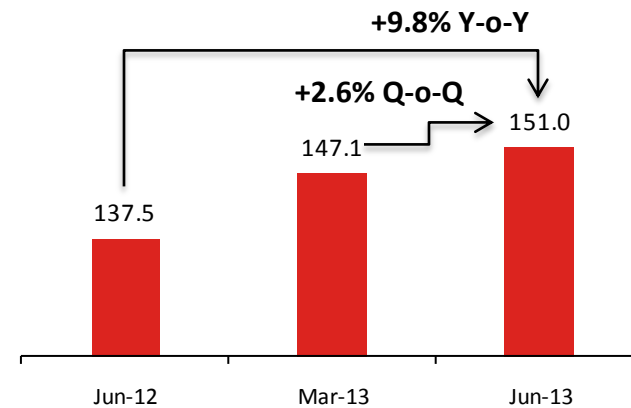
Total Deposits

IDR 'tril



Gross Loans

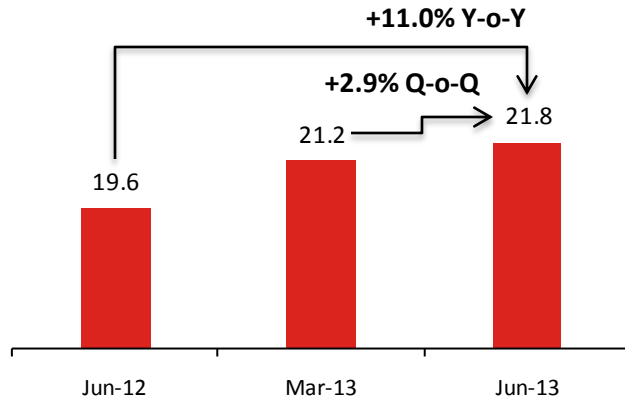
IDR 'tril



CIMB Niaga : Consumer Banking Indicators

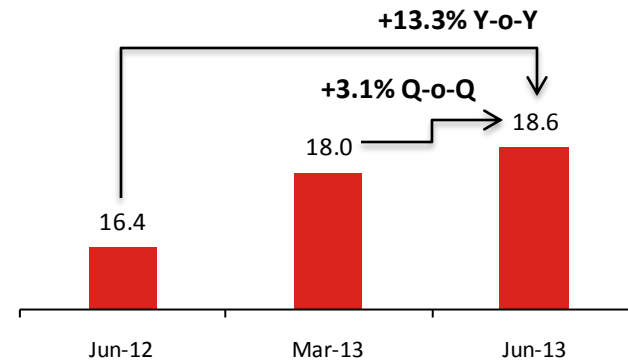
Mortgages – Loan Base

IDR 'tril

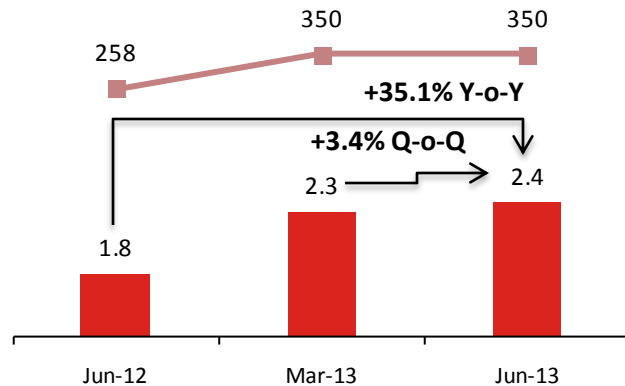


Auto – Loan Base

IDR 'tril

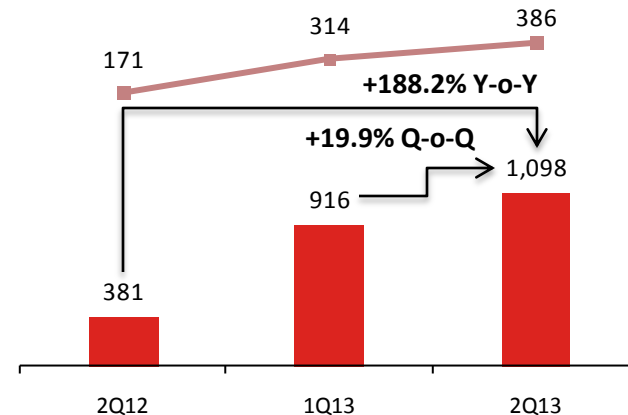


Mikro Finance



■ Mikro Laju Loan Base (IDR 'bil) ■ Mikro Laju Outlet

Go Mobile



■ No of Transactions (IDR 'tril) ■ No of Users ('000)

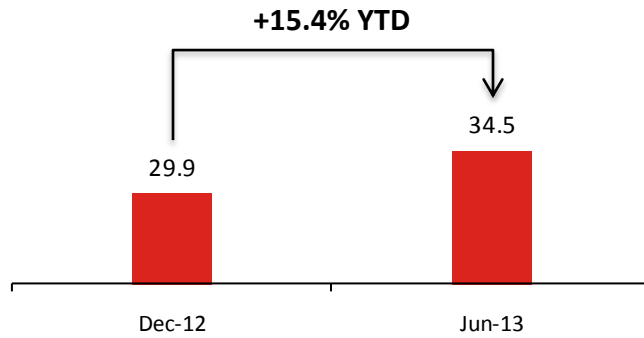
CIMB Niaga vs Industry



Outperform in Savings, Consumer and Commercial Loans; High Repayments in Corporate Loans

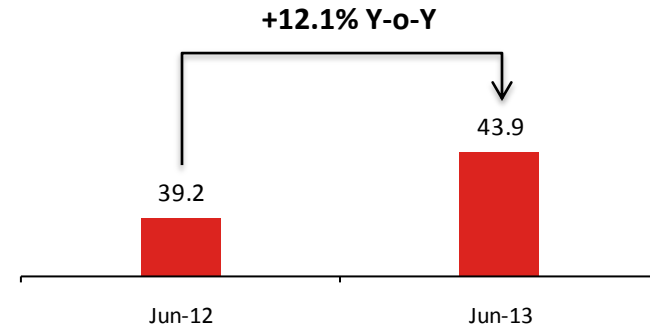
Savings

IDR 'tril Industry growth : -1.0% YTD



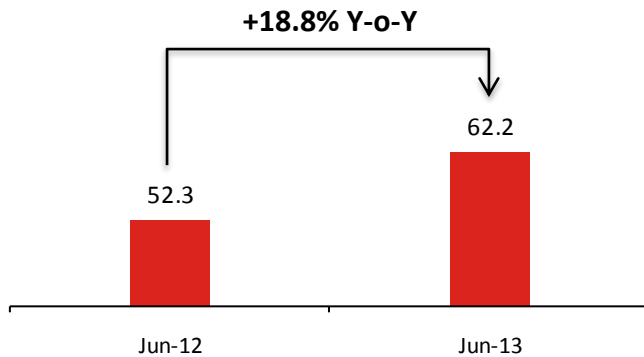
Mortgage, Auto and Credit Cards

IDR 'tril Industry growth : +10.7% Y-o-Y



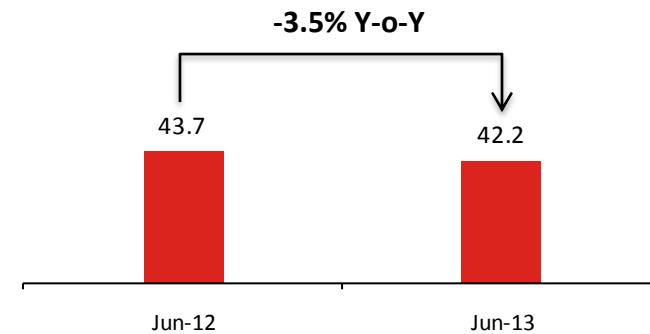
Commercial Loans (Includes Mikro Laju)

IDR 'tril Industry growth : +15.3% Y-o-Y



Corporate Loans

IDR 'tril Industry growth : +24.4% Y-o-Y



CIMB Niaga : Earnings Summary



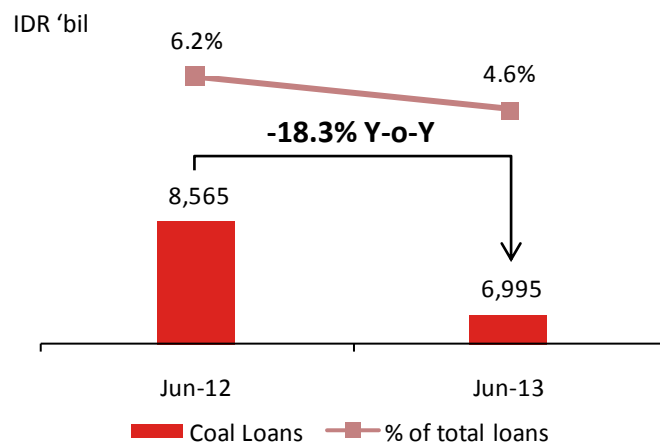
(IDR 'bil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	4,915	4,687	4.9%	2,485	2,430	2.3%
Non interest income	1,605	1,687	(4.9%)	768	837	(8.2%)
Operating income	6,520	6,374	2.3%	3,253	3,267	(0.4%)
Overhead expenses	(3,150)	(2,989)	5.4%	(1,602)	(1,548)	3.5%
PPOP	3,370	3,385	(0.4%)	1,651	1,719	(4.0%)
Provisions	(470)	(650)	(27.7%)	(184)	(286)	(35.7%)
PBT	2,900	2,735	6.0%	1,467	1,433	2.4%
Net profit	2,134	1,984	7.6%	1,080	1,054	2.5%
PBT (RM 'mil)	916	918	(0.2%)	463	456	1.5%
PAT (RM 'mil)	674	666	1.2%	339	335	1.2%
EPS (sen)	84.9	78.9	7.6%	43.0	41.9	2.6%
ROE (Annualised)	18.2%	20.7%	(250bps)	18.1%	18.3%	(20bps)

CIMB Niaga : Gross Loans Growth



Divisions / Products (IDR 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (30.9%)	46,624	41,436	12.5%	45,089	3.4%
Mortgage	21,780	19,627	11.0%	21,160	2.9%
Auto	18,555	16,372	13.3%	17,998	3.1%
Credit Cards	3,582	3,170	13.0%	3,511	2.0%
Others	2,707	2,267	19.4%	2,420	11.9%
Corporate Banking (27.9%)	42,168	43,715	(3.5%)	42,370	(0.5%)
Commercial Banking (39.6%)	59,785	50,559	18.2%	57,312	4.3%
Mikro Laju (1.6%)	2,368	1,753	35.1%	2,290	3.4%
Total	150,945	137,463	9.8%	147,061	2.6%

Coal Exposure



CIMB Niaga : Deposits Growth



Divisions / Products (IDR 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (46.9%)	70,251	61,694	13.9%	70,694	(0.6%)
Current	1,823	1,342	35.8%	1,650	10.5%
Savings	33,343	29,758	12.0%	33,052	0.9%
Fixed & structured deposits	35,085	30,594	14.7%	35,991	(2.5%)
Commercial Banking (33.7%)	50,593	46,158	9.6%	53,113	(4.7%)
Corporate Banking (19.4%)	29,098	29,735	(2.1%)	43,517	(33.1%)
Total	149,942	137,587	9.0%	167,324	(10.4%)

Note: Adjusted for high cost saving deposits classified as Structured Deposits

CIMB Niaga : Key Ratios

(Consolidated, %)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
ROE	18.2	20.7	↓	18.1	18.3	↓
NIM	5.26	5.93	↓	5.31	5.14	↑
Cost to Income	48.3	46.9	↑	49.3	47.4	↑
Loan Loss Coverage #	112.9	108.6	↑	112.9	108.8	↑
Allowance Coverage	98.3	82.3	↑	98.3	91.4	↑
Loan Loss Charge	0.6	1.0	↓	0.5	0.8	↓
Gross Impaired Loans Ratio	2.5	3.3	↓	2.5	2.8	↓
Gross NPL (BI Definition) #	2.2	2.5	↓	2.2	2.4	↓
Loan to Deposit (LDR)	99.2	98.8	↑	99.2	86.7	↑
Modified LDR *	91.5	93.3	↓	91.5	81.3	↑
CAR	15.9	15.1	↑	15.9	16.1	↓
CASA ratio	44.9	43.5	↑	44.9	46.5	↓

Notes: * MLDR = (Loans + HTM Bonds-Gov.Bonds-SBI) / (Total Deposits + Long Term Funding)
Based on BI definition

CIMB Niaga : Corporate Updates



Consumer Market Share

	Jun-13		Jun-12	
	Market Share	Rank	Market Share	Rank
Deposits	4.4%	5	4.6%	5
Mortgages	9.1%	5	9.2%	5
Credit Cards*	10.7%	4	9.0%	5

IB Market Share

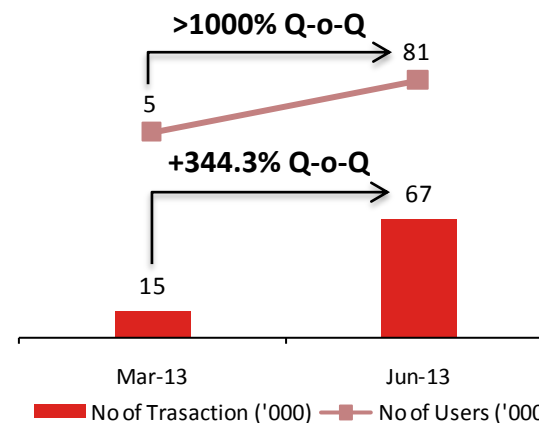
	1H13		1H12	
	Market Share	Rank	Market Share	Rank
Stock Broking	6.9%	2	5.0%	5
IPO	-	-	-	-
ECM	13.9%	3	-	-
M&A	8.9%	2	0.5%	12
Syndication ^	1.4%	22	4.4%	9
DCM	8.0%	6	8.5%	4

Outlook

- Volatile economic environment
- Competitive funding and lending rates
- Navigate complex regulatory environment
- Loan growth should sustain at these levels
- Increase focus on CASA by introduction of point rewards, digital lounges & Go Mobile
- Closely monitoring asset quality with rise in inflation
- Appointment of Ibu Vera Handajani as Risk Management Director

Notes: * Card base
^ Mandated lead arranger

Rekening Ponsel (Advanced Mobile Banking)

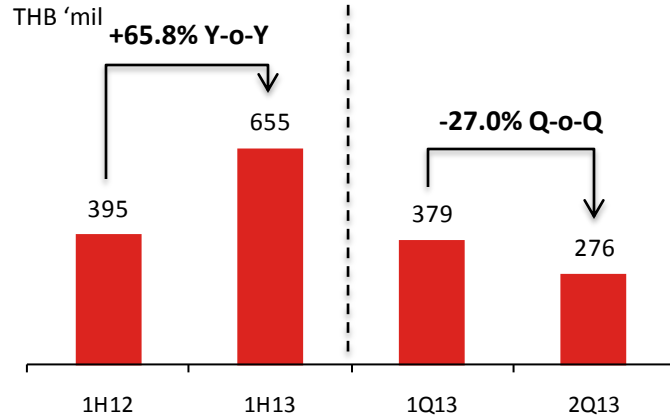


CIMB Group : 1H13 Results

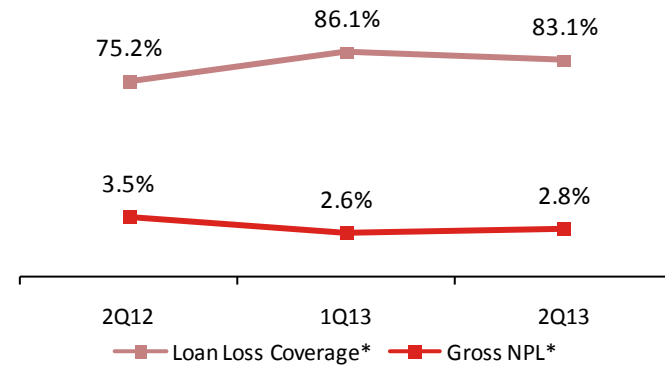
CIMB Thai

CIMB Thai : Improving

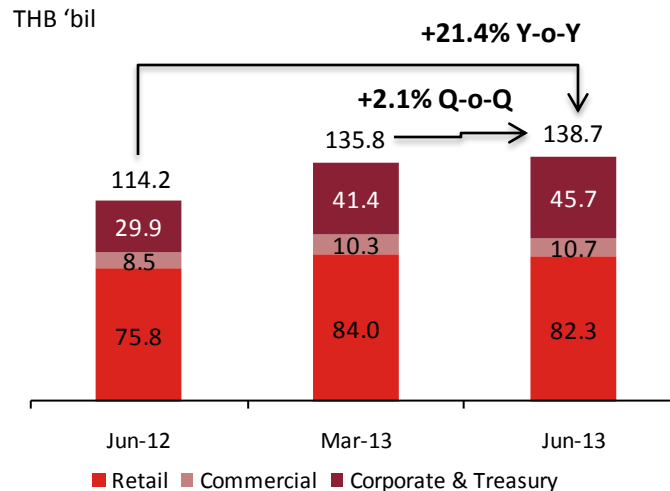
PBT



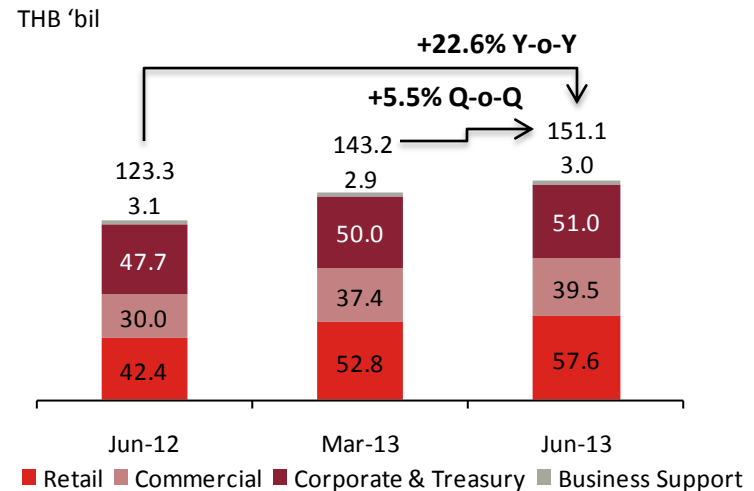
Asset Quality



Total Customer Deposits



Total Loans



Note: * Excludes STAMC

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	3,031	2,463	23.1%	1,571	1,460	7.6%
Non interest income	1,011	752	34.4%	497	514	(3.2%)
Operating income	4,042	3,215	25.7%	2,069	1,974	4.8%
Overhead expenses	(2,898)	(2,625)	10.4%	(1,516)	(1,382)	9.7%
PPOP	1,144	590	94.1%	553	592	(6.6%)
Provisions	(489)	(249)	96.8%	(276)	(213)	29.4%
Discontinued Operations	-	54	n.a	-	-	-
PBT	655	395	65.8%	276	379	(27.0%)
Net Profit	544	335	62.5%	231	313	(26.3%)
EPS (THB)	0.03	0.02	25.8%	0.01	0.01	-
Net Profit (RM 'mil)	56	33	69.0%	23	33	(26.8%)
PBT (RM 'mil) *	72	32	123.2%	35	38	(7.8%)
PAT (RM 'mil) *	57	27	109.1%	28	29	3.6%
ROE (Annualised)	5.2%	4.6%	60bps	4.4%	6.1%	(180bps)

Note: * After GAAP and FRS 139 adjustments

CIMB Thai : Gross Loans Growth

Divisions / Products (THB 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (38.2%)	57.6	42.4	35.9%	52.8	9.2%
Mortgage	36.0	26.6	35.2%	33.2	8.4%
Auto Loans	14.0	10.3	36.0%	13.0	8.2%
Personal / Others	7.7	5.5	39.8%	6.6	15.1%
Commercial Banking (26.1%)	39.5	30.0	31.4%	37.4	5.6%
Corporate Banking (33.7%)	51.0	47.7	6.8%	50.0	1.8%
Business Support Group (2.0%)	3.0	3.1	(3.0%)	2.9	1.7%
Total	151.1	123.3	22.6%	143.2	5.5%

CIMB Thai : Deposits Growth

Divisions / Products (THB 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Retail Financial Services (56.3%)	82.3	75.8	8.5%	84.0	(2.1%)
Current	0.8	0.8	(2.0%)	0.8	1.0%
Savings	22.4	16.7	33.7%	23.0*	(2.7%)
Fixed & structured deposits	59.1	58.3	1.4%	60.2*	(1.9%)
Commercial Banking (7.3%)	10.7	8.5	26.7%	10.3	3.9%
Corporate and Treasury (31.2%)	45.7	29.9	52.6%	41.4	10.2%
Customer Deposits	138.7	114.2	21.4%	135.8	2.1%
Bills of Exchanges (5.2%)	7.6	21.3	(64.5%)	7.8	(3.2%)
Customer Deposits + Bills of Exchanges	146.2	135.5	7.9%	143.6	1.8%

Note: * Adjusted for large retail customer that moved from savings to FD


CIMB Thai : Key Ratios

(Consolidated, %)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
ROE	5.2	4.6	↑	4.4	6.1	↓
NIM	3.22	3.25	↓	3.27	3.17	↑
Cost to Income	71.7	81.7	↓	73.3	70.0	↑
Loan Loss Coverage**	83.1	75.2	↑	83.1	86.1	↓
Loan Loss Charge	0.7	0.4	↑	0.7	0.6	↑
Gross NPL ratio**	2.8	3.5	↓	2.8	2.6	↑
Net NPL ratio**	1.9	2.2	↓	1.9	1.8	↑
Loan to Deposit + BE	103.3	91.0	↑	103.3	99.7	↑
CAR*	14.5	12.4	↑	14.5	15.0	↓
CASA ratio	28.3	26.3	↑	28.3	30.2	↓


Notes: * Bank Only
 ** Excludes STAMC

CIMB Thai : Corporate Updates

Consumer Market Share

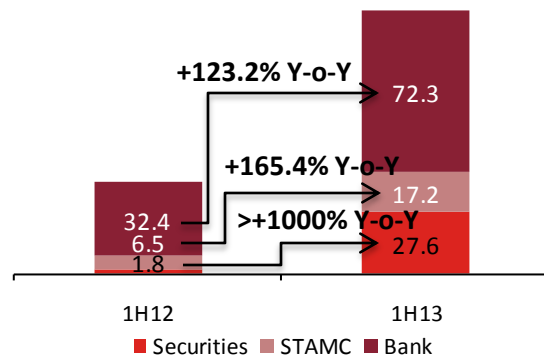
	Jun-13		Jun-12	
	Market Share	Rank	Market Share	Rank
Deposits*	1.4%	11	1.4%	9
Mortgages**	2.0%	9	1.2%	11
Auto~	0.6%	15	0.5%	17
SME Loans**	1.1%	6	1.0%	6

IB Market Share

	1H13		1H12	
	Market Share	Rank	Market Share	Rank
Stock Broking	4.0%	10	2.8%	16
IPO	-	-	20.8%	1
ECM	-	-	13.3%	4
M&A	-	-	0.2%	10
Syndication ^	-	-	8.5%	3
Bonds	5.9%	7	1.2%	12

PBT to CIMB Group From Thailand

RM 'mil



Notes: * As at Jun-13 and Jun-12
 ** As at Mar-13 and Jun-12
 ~ As at Dec-12 and Jun-12
 ^ Mandated lead arranger

Outlook

- Loans growth gaining momentum but still behind target
- Improving NIM following refocus on alternative funding instruments such as structured products and better cost of funds management
- Capital markets deal pipeline remains strong
- Tightening credit standard on some retail segments, self-employed unsecured loan, auto loan and speculative mortgage loan

CIMB Group : 1H13 Results

Wholesale Banking

Wholesale Banking

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	1,467	1,436	2.2%	745	722	3.2%
Non interest income	1,055	1,254	(15.9%)	483	572	(15.7%)
Operating income	2,522	2,690	(6.2%)	1,228	1,294	(5.2%)
Overhead expenses	(1,118)	(1,082)	3.3%	(551)	(567)	(2.6%)
PPOP	1,404	1,608	(12.7%)	677	727	(7.1%)
(Provisions) / Writeback	10	(92)	n.a.	8	2	195.2%
PBT	1,414	1,516	(6.8%)	685	729	(6.1%)

Wholesale Banking – Investment Banking

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	50	35	42.9%	27	23	14.7%
Non interest income	553	543	1.8%	294	259	13.5%
Operating income	603	578	4.3%	321	282	13.6%
Overhead expenses	(465)	(426)	9.2%	(241)	(224)	7.9%
PPOP	138	152	(8.7%)	80	58	35.4%
(Provisions) / Writeback	(2)	(4)	(50.0%)	1	(3)	n.a.
PBT	136	148	(8.2%)	81	55	45.0%

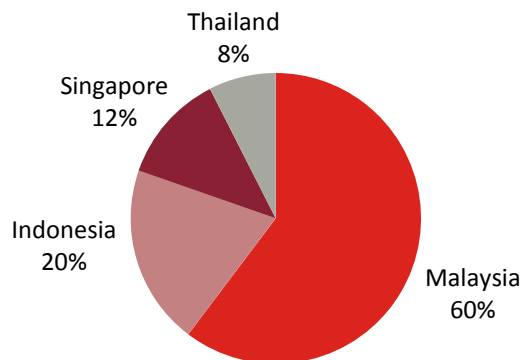
Wholesale Banking – Corporate Banking

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	815	808	0.8%	416	399	4.1%
Non interest income	297	259	14.5%	123	174	(28.7%)
Operating income	1,112	1,067	4.2%	539	573	(5.9%)
Overhead expenses	(355)	(362)	(2.0%)	(164)	(191)	(14.1%)
PPOP	757	705	7.3%	375	382	(1.8%)
(Provisions) / Writeback	12	(88)	n.a	7	5	46.7%
PBT	769	617	24.6%	382	387	(1.2%)

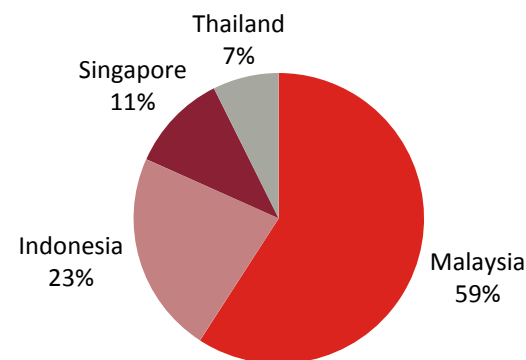
Corporate Banking – Gross Loans

Divisions / Products	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Malaysia (RM 'bil)	43.0	39.8	8.2%	41.8	3.0%
Indonesia (IDR 'bil)	42,168	43,715	(3.5%)	42,370	(0.5%)
Singapore (SGD 'bil)	3.5	2.9	17.7%	3.0	14.6%
Thailand (THB 'bil)	51.0	47.7	6.8%	50.0	1.8%
Total Corporate Loans (RM 'bil)	71.3	67.3	6.1%	69.3	2.9%

30 Jun 13



30 Jun 12



Corporate Banking – Total Deposits



Divisions / Products	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Malaysia (RM 'bil)	86.4	73.3	17.8%	90.1	(4.1%)
Indonesia (IDR 'bil)	29,098	29,735	(2.1%)	43,517	(33.1%)
Singapore (SGD 'bil)	2.6	2.3	12.2%	2.3	13.3%
Thailand (THB 'bil)	45.9	29.9	53.4%	41.4	10.7%
Total Corporate Deposits (RM 'bil)	107.1	92.1	16.1%	114.3	(6.4%)



Divisions / Products (RM 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Current	15.5	15.1	2.4%	18.6	(5.1%)
Savings	1.4	1.1	26.5%	1.2	(16.8%)
Fixed and Structured Deposits	90.2	75.9	19.1%	94.5	(4.5%)
Total	107.1	92.1	16.1%	114.3	(6.4%)

Wholesale Banking – Treasury & Markets

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	602	593	1.5%	303	299	1.1%
Non interest income	205	452	(54.6%)	66	139	(53.4%)
Operating income	807	1,045	(22.7%)	369	438	(16.3%)
Overhead expenses	(298)	(294)	1.6%	(146)	(152)	(3.6%)
PPOP	509	751	(32.3%)	223	286	(23.0%)
Provisions	-	-	n.a.	(1)	1	n.a.
PBT	509	751	(32.3%)	222	287	(22.7%)

IB Market Share and Ranking (1)

	1H13		1H12			1H13		1H12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Stock Broking	11.8%	1	11.9%	1	Stock Broking	6.9%	2	5.0%	5
IPO	23.1%	1	21.2%	2	IPO	-	-	-	-
ECM	28.3%	2	30.2%	1	ECM	13.9%	3	-	-
M&A	9.0%	5	8.1%	10	M&A	8.9%	2	0.5%	12
Syndication ^	4.5%	10	13.6%	3	Syndication ^	1.4%	22	4.4%	9
DCM Domestic	15.8%	2	23.9%	2	DCM	8.0%	6	8.5%	4
Sukuk	17.0%	3	25.7%	2					

	1H13		1H12			1H13		1H12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Stock Broking	4.0%	10	2.8%	16	Stock Broking	9.4%	2	10.9%	1
IPO	-	-	20.8%	1	IPO	7.9%	5	-	-
ECM	-	-	13.3%	4	ECM	5.7%	6	0.1%	20
M&A	-	-	0.2%	10	M&A	3.7%	12	2.5%	13
Syndication ^	-	-	8.5%	3	Syndication ^	0.6%	33	3.6%	9
DCM	5.9%	7	1.2%	12	DCM	0.7%	13	3.8%	7


Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data

Note: ^ Mandated lead arranger

IB Market Share and Ranking (2)

ASEAN	1H13		1H12	
	Market Share	Rank	Market Share	Rank
IPO	5.4%	7	15.6%	2
ECM	7.5%	4	15.0%	1
M & A	3.5%	16	3.9%	16
Syndication ^	1.1%	25	6.6%	5
DCM Domestic	8.3%	2	7.6%	4


Global	1H13		1H12	
	Market Share	Rank	Market Share	Rank
Sukuk	6.6%	4	8.5%	3

	1H13		1H12	
	Market Share	Rank	Market Share	Rank
Stock Broking	0.2%	65	0.1%	96
IPO	0.8%	31	1.7%	15
ECM	0.2%	36	-	--
M & A	1.1%	34	0.5%	23
Syndications ^	-	-	-	-


Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data
 Note: ^ Mandated lead arranger


Notable Deals


DCM


 **Batu Kawan Berhad**
RM500.0 mil Sukuk Musharakah Programme

 **Islamic Development Bank**
USD1.0 bil Trust Certificates due 2018 via IDB Trust Services Limited


 **China Daye Non-Ferrous Metals Mining Limited**
RMB820.0 mil Credit Enhanced RMB-Denominated
USD-Settled Convertible Bonds due 2018


 中國大冶有色金屬礦業有限公司
China Daye Non-Ferrous Metals Mining Limited


 **TPI Polene Public Company Limited**
THB3.0 bil Senior Unsecured Debentures




Syndicated (Aviation) Loans


 **Malaysian Airline System Berhad**
Financing of two A330-300 in Mar-13 and Jul-13 for
USD72.5 mil Syndicated Facility each





 **AirAsia X Berhad**
Financing of an A330-300 in Apr-13
USD80.0 mil Syndicated Facility





M&A


 **SapuraKencana Petroleum Berhad**
USD2.9 bil combination and integration of the
respective tender rig businesses of SapuraKencana
Petroleum Berhad and Seadril Limited via acquisition
of the entire issued share capital of Seadrill tender Rig
Ltd and 94% of the issued share capital of PT Nordrill
Indonesia




 **L-Capital Asia (LVMH's Private Equity Arm)**
AUD105.0 mil Acquisition of R.M.Williams







 **Westfarmers Limited**
AUD532.0 mil Sale and Lease Back Joint Venture of its
Coles Grocery Stores




IPO/ECM

 **Tropicana Corporation Berhad**
RM153.6 mil Shares Placement



   **Asian Pay Television Trust**
SGD1.39 bil IPO on Singapore Exchange
*(Company based in Taiwan, with Australian
promoters and listed on Singapore Exchange)*

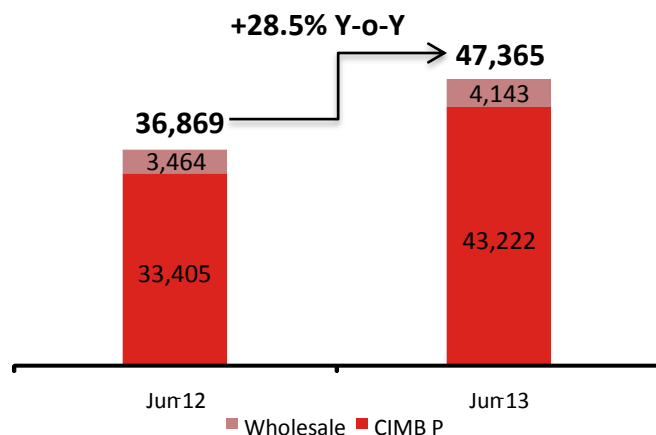


Group Asset Management

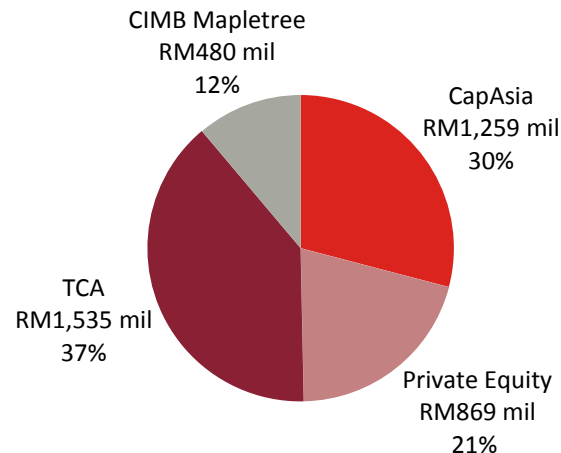
PBT (RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
CIMB-P Group	32.1	26.7	20.0%	16.3	15.8	3.3%
Wholesale	9.4	6.0	56.2%	5.2	4.2	22.0%
Total	41.5	32.7	26.6%	21.5	20.0	7.3%

Asset Under Management as at 30 Jun 2013

RM 'mil



Wholesale AUM as at 30 Jun 2013



CIMB Group : 1H13 Results

Investments

Investments

(RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
Net interest income	266	216	23.3%	135	131	2.9%
Non interest income	818	171	380.4%	92	726	(87.3%)
Total income	1,084	387	180.7%	227	857	(73.4%)
Overhead expenses	(659)	(178)	269.8%	(210)	(449)	(53.1%)
PPOP	425	209	104.6%	17	408	(95.7%)
(Provisions) / Writeback	-	(10)	n.a.	-	-	-
Share of JV / associates	129	83	54.9%	56	73	(23.6%)
PBT	554	282	97.1%	73	481	(84.7%)

Strategic Investments



19.99%

RM 'mil	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
PAT to CIMB Group	42.7	48.8	(12.4%)	26.0	16.7	56.6%

- Lower growth Y-o-Y due to margin squeeze and slightly higher provisions
- New Huludao branch will be launched on 28 Aug 2013 and new Anshan branch will be launched in 4Q13



52.22%

RM 'mil	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
PAT to CIMB Group	7.3	5.3	37.7%	3.3	3.9	(15.4%)

- Number of T'nG reload points at 6,985 (+407 Q-o-Q), active parking sites at 78 (+4 Q-o-Q)
- Converting POS terminal to Reload Terminal: First phase, Tanjung Kupang (11 lanes), Lima Kedai (4 lanes), Ipoh Utara (1 lane). Rolled out at 4 lanes at Plaza Lima Kedai



27.06%

RM 'mil	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
PAT to CIMB Group	46.6	1.6	>1000%	17.3	29.3	(40.8%)

- Tune Insurance Holdings' share price increased 54% to RM2.08 (29 Jul) from IPO price of RM1.35. At RM2.08, CIMB's 15% effective stake is worth approximately RM237 mil

CIMB Group : 1H13 Results

Other Highlights

Insurance

PBT (RM 'mil)	1H13	1H12	Y-o-Y	2Q13	1Q13	Q-o-Q
CIMB Aviva^	-	27.4	n.a.	-	-	-
CIMB Sun Life	(6.7)	(7.8)	13.6%	(2.9)	(3.9)	25.4%
Others*	4.5	(0.9)	n.a.	4.2	0.3	>1000%
Total CIG & GID	(2.3)	18.7	n.a.	1.3	(3.6)	n.a.

Banca Income (RM 'mil)	Y-o-Y
Malaysia	27.6%
Indonesia	33.0%
Thailand	66.7%
Singapore	27.5%
Total	34.7%

Notes:

* Includes CIMB Insurance Brokers PBT, GID expenses & Others

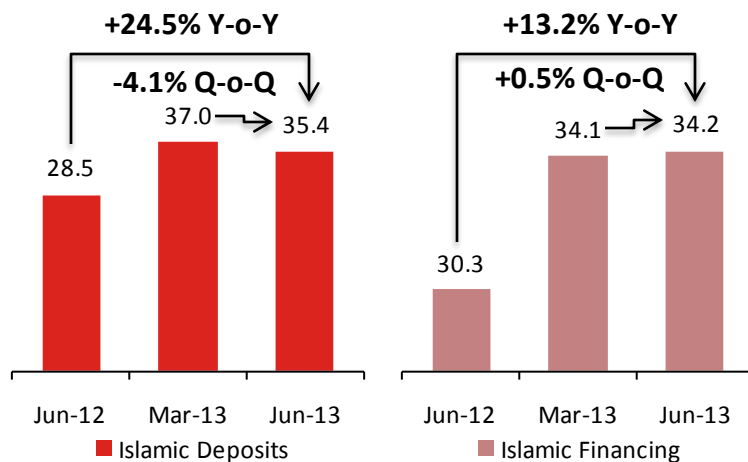
•The Group has disposed off the associates shares in CIMB Aviva / Takaful., hence will fully deconsolidate 2013 profit and loss in the Group's account.

Ranking of Total Islamic Assets as at 31 Mar 2013

Rank	Company	Total Assets RM 'mil	Market Share
1	MIBB	96,786	24%
2	CIMB Islamic	52,424	13%
3	Bank Islam	41,105	10%
4	AmIslamic	32,528	8%
5	PBB-i	31,043	8%

Islamic Deposits and Financing

RM 'bil



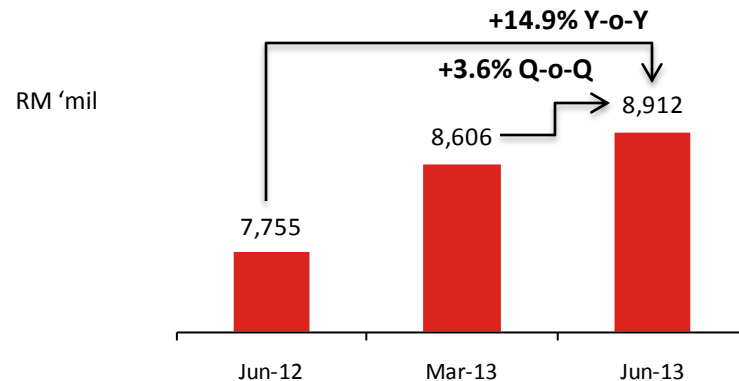
1H13

1H12

Sukuk	1H13		1H12	
	Market Share	Rank	Market Share	Rank
Malaysia	17.0%	3	25.7%	2
Sukuk	6.6%	4	8.5%	3

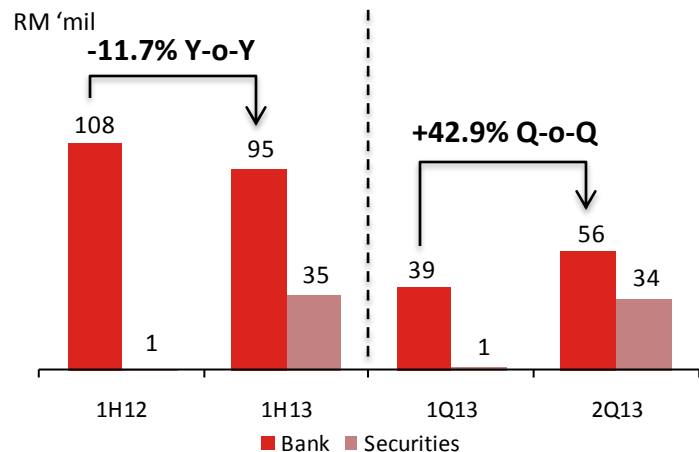
Islamic Residential Mortgage and Market Share

Ranking	2	2	n.a
Market Share	18.3%	16.9%	16.4%

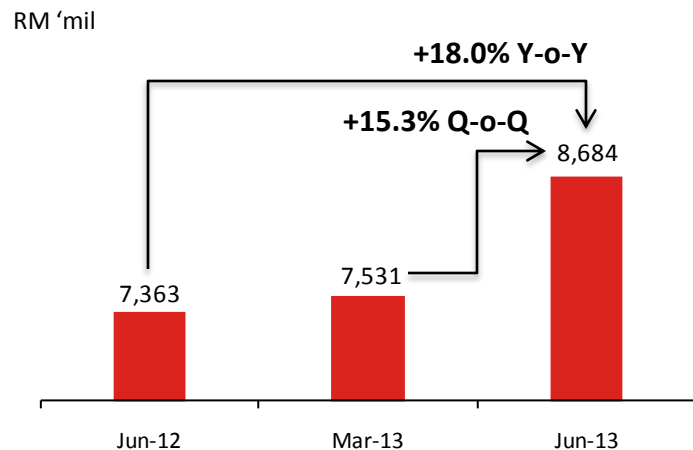


CIMB Singapore

PBT



Corporate Loan Base

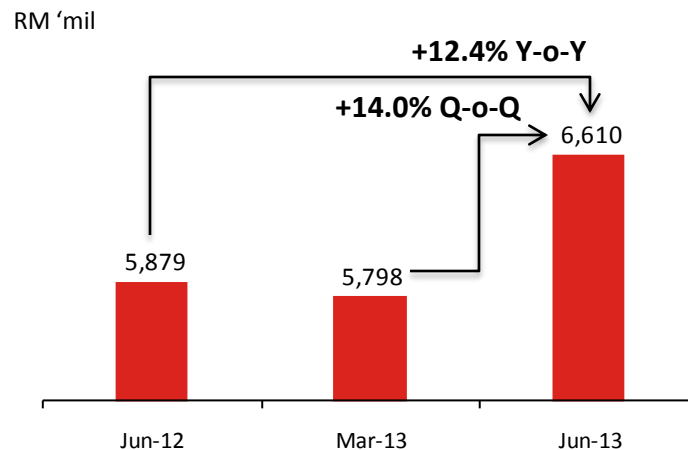


1H13

1H12

	Market Share	Rank	Market Share	Rank
Stock Broking	9.4%	2	10.9%	1
IPO	7.9%	5	-	-
ECM	5.7%	6	0.1%	20
M&A	3.7%	12	2.5%	13
Syndication ^	0.6%	33	3.6%	9
DCM	0.7%	13	3.8%	7

Corporate Deposits



Note: ^ Mandated lead arranger

CIMB Group : 1H13 Results

2013 Priorities and Other Highlights

Key 2013 Priorities Round-up

Updates

Cost Management	<ul style="list-style-type: none">▪ Containing BAU costs better▪ Restructuring charge done▪ Malaysia MSS – 867 exits confirmed in July; more under review▪ Deconsolidation of non-core assets WIP
Capital Management	<ul style="list-style-type: none">▪ Continuing DRS▪ RWA optimisation plans
Investment Banking Integration	<ul style="list-style-type: none">▪ Completed platform in July with Taiwan launch▪ Focus on synergies and deal flow
1Platform	<ul style="list-style-type: none">▪ 1Platform Malaysia on track for SPD in 1Q14
Network Expansion	<ul style="list-style-type: none">▪ BoC negotiations ceased▪ CIMB Shanghai & HK branch WIP▪ CIMB Thai Laos WIP

New Regional Risk Leadership

Dave Richard Thomas



Group Chief Risk Officer

Richard Baskerville



Group Head of the Operational Risk Centre of Excellence

Frederic Salomon



Head of Market Risk Centre of Excellence

Alan Ni



Head of Retail Risk

Vera Handajani



Risk Director, CIMB Niaga

Achievements vs Targets for 2013

	1H13 Y-o-Y	FY13
ROE	16.6%	16%
TSR	+4.2%>FBMKLCI	> FBMKLCI
Dividend	40%	40%
Total Credit Growth *	13%	15%
Loan loss charge	0.14	< 0.4
Total Capital (CIMB Group)	14.1%	> 11%
CET 1 (CIMB Group)	8.4%	> 8%
Leverage (CIMB Group)	5.5%	< 20x

Note: * Credit includes gross loans (excluding bad bank), AFS and HTM (excluding allowance for impairment loss)

CIMB Group : 1H13 Results

Final Remarks

Final Remarks

- Weakening external macro economic environment and markets
- Regional Corporate Banking, MS Consumer, CIMB Singapore and Thai have momentum to continue to do well in 2H13
- Treasury Markets will have to navigate market turbulence but also capitalise on new opportunities
- CIMB Niaga must watch NPLs as IDR depreciates, rates rise and growth slows
- IB pipeline is strong but susceptible to equity market conditions
- Retain 16% ROE target but will be more challenging with weakening external environment

THANK YOU

Appendices

Contribution by Entity

Legal Entity	1H13		1H12		2Q13		1Q13	
	RM 'mil	% of PBT	RM 'mil	% of PBT	RM 'mil	% of PBT	RM 'mil	% of PBT
CIMB Bank	1,307	42%	1,547	55%	714	52%	593	35%
CIMB Niaga	916	30%	918	33%	460	33%	456	27%
CIMB Islamic	239	8%	242	9%	134	10%	105	6%
CIMB Labuan	65	2%	23	1%	47	3%	18	1%
CIMB Investment Bank	53	2%	104	3%	34	2%	19	1%
CIMB Thai	72	2%	32	1%	34	2%	38	2%
CIMB Securities Group	(96)	(3%)	(1)	0%	(44)	(3%)	(52)	(3%)
CIMB Cambodia	(4)	0%	(4)	0%	(3)	0%	(1)	0%
Others *	553	17%	(50)	(2%)	11	1%	542	31%
PBT	3,105	100%	2,811	100%	1,387	100%	1,718	100%

Note: * SEASAM, Asset Management, Group Insurance, Bank of Yingkou, CIMBGH/CIMBG level and consol adjustment.

Consolidated Balance Sheet Changes

(RM 'mil)	31 Jun 13	31 Jun 12 (Restated)	Y-o-Y	31 Mar 13	Q-o-Q
Cash & short term funds	32,317	25,020	29%	36,065	(10%)
Securities purchased under resale agreements	9,529	4,217	126%	11,082	(14%)
Deposits & placements with financial institutions	6,734	5,005	35%	9,617	(30%)
Financial investments at fair value through profit or loss	24,257	23,093	5%	27,745	(13%)
Money Market	14,042	17,821	(21%)	18,455	(24%)
Corporate Bonds	8,199	3,853	113%	7,638	7%
Equity	2,016	1,418	42%	1,652	22%
Financial investments available for sale	31,412	23,294	35%	29,492	7%
Financial investments held to maturity	8,077	10,740	(25%)	8,742	(8%)
Loans, advances & financing	216,445	193,179	12%	208,388	4%
Other assets	35,464	30,748	15%	33,928	5%
Total assets	364,235	315,296	16%	365,059	(0.2%)
Deposits from customers	258,416	229,843	12%	264,787	(2%)
Deposits & placements of banks and other FI	21,737	18,361	18%	19,025	14%
Other borrowings	23,558	18,456	28%	23,266	1%
Other liabilities	29,235	20,611	42%	26,995	8%
Total liabilities	332,946	287,271	16%	334,073	(0.3%)
Shareholders' funds	30,296	27,076	12%	29,995	1%
Total liabilities & equity	364,235	315,296	16%	365,059	(0.2%)

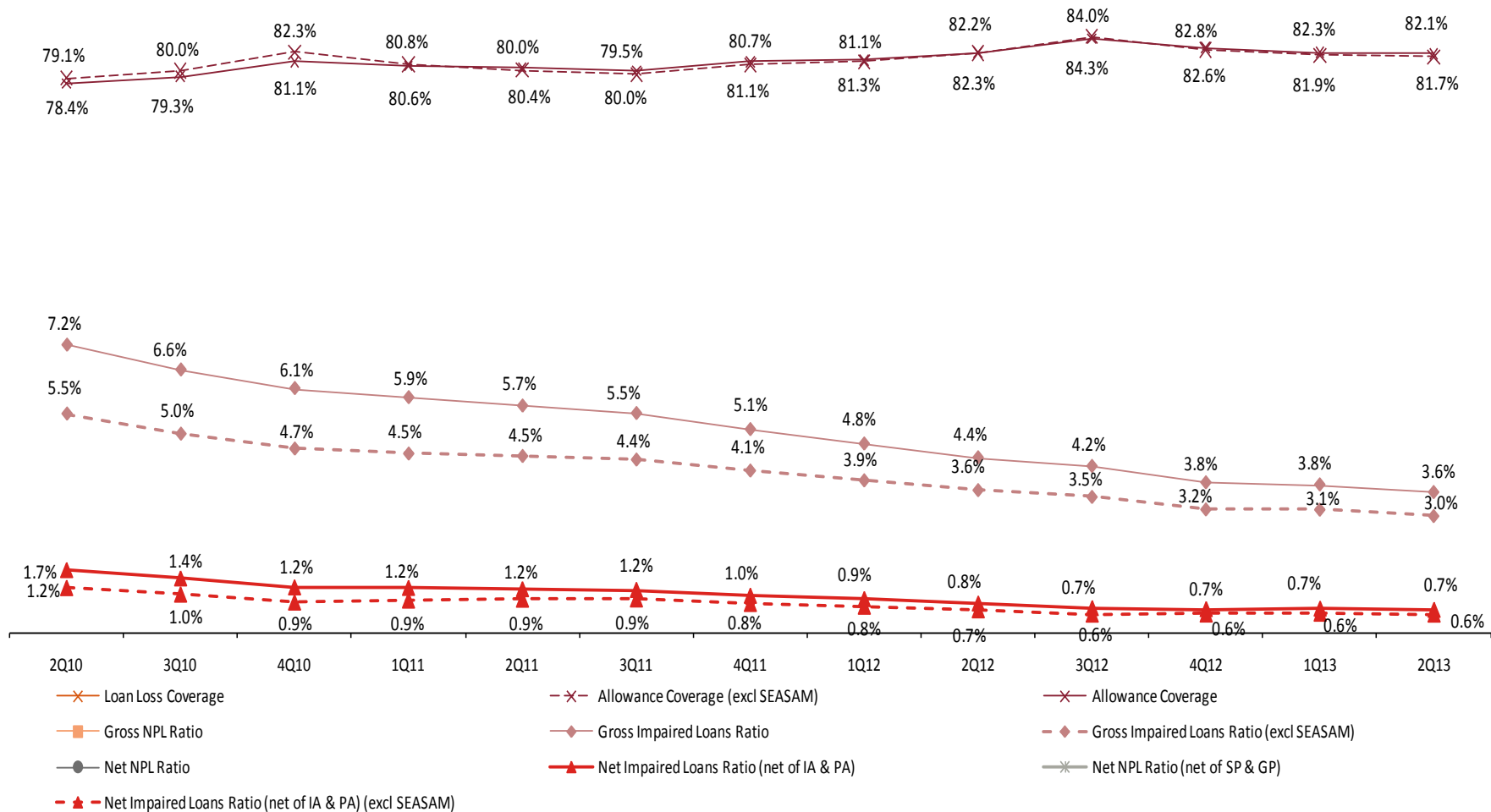
CIMB Niaga : Balance Sheet Changes

(IDR 'bil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Placements & Other MS	30,574	24,679	23.9%	52,316	(41.6%)
Government Bonds	6,577	7,862	(16.3%)	6,505	1.1%
Loans (Net)	147,175	133,747	10.0%	143,250	2.7%
Other Assets	17,871	13,137	36.0%	15,393	16.1%
Total Assets	202,197	179,425	12.7%	217,464	(7.0%)
CASA	67,387	59,898	12.5%	77,729	(13.3%)
Time Deposits & CD	82,554	77,689	6.3%	89,595	(7.9%)
Total Customer Deposits	149,941	137,587	9.0%	167,324	(10.4%)
Other Liabilities	28,212	21,723	29.9%	26,712	5.6%
Total liabilities	178,153	159,310	11.8%	194,036	(8.2%)
Equity	24,044	20,115	19.5%	23,429	2.6%

CIMB Thai : Balance Sheet Changes

Before GAAP Adjustments (THB 'mil)	30 Jun 13	30 Jun 12	Y-o-Y	31 Mar 13	Q-o-Q
Placements & Other MS	11,012	10,450	5.4%	16,216	(32.1%)
Government Bonds (Net)	40,486	31,353	29.1%	34,612	17.0%
Loans (Net)	147,903	120,361	22.9%	140,267	5.4%
Other Assets	20,475	15,214	34.6%	17,315	18.3%
Total Assets	219,875	177,378	24.0%	208,409	5.5%
CASA	39,247	30,097	30.4%	41,047	(4.4%)
Time Deposits & CD	99,444	84,133	18.2%	94,769	4.9%
Total Customer Deposits	138,691	114,230	21.4%	135,816	2.1%
Bill of Exchanges	7,558	21,276	(64.5%)	7,806	(3.2%)
Other Liabilities	52,700	28,072	87.7%	43,911	20.0%
Total Liabilities	198,949	163,579	21.6%	187,532	6.1%
Equity	20,926	13,799	51.7%	20,877	0.2%

Asset Quality Ratios – CIMB Group



Capital Management – All Banking Entities

Basel III Jun-13 ¹	Common Equity Tier 1 Ratio	Tier 1	Total Capital Ratio
CIMB Bank ²	10.1%	12.1%	13.1%
CIMB Investment Bank	20.9%	20.9%	20.9%
CIMB Islamic	9.1%	9.4%	13.3%
CIMB Bank Group ²	8.5%	10.1%	13.2%
CIMB Investment Bank Group	20.5%	20.5%	20.5%
CIMB Niaga ³	n.a	13.4%	15.9%
CIMB Thai ⁴	10.2%	10.2%	14.5%

Basel III Minimum Regulatory Requirements	Common Equity Tier 1 Ratio	Tier 1	Total Capital Ratio
CIMB Bank	3.5%	4.5%	8.0%
CIMB Investment Bank	3.5%	4.5%	8.0%
CIMB Islamic	3.5%	4.5%	8.0%
CIMB Bank Group	3.5%	4.5%	8.0%
CIMB Investment Bank Group	3.5%	4.5%	8.0%
CIMB Niaga ³	n.a.	n.a.	8.0%
CIMB Thai ⁴	4.5%	6.0%	8.5%

Notes: 1 Includes half year net profits, except for CIMB Niaga and CIMB Thai

2 Includes 1st interim dividend in respect of FY2013 and post reinvestment of excess cash pursuant to DRS at CIMBGH

3 Includes 50% of quarterly net profits. The capital adequacy ratios of CIMB Niaga remained unchanged under Basel 2 based on Bank Indonesia's requirements. The approach for Credit Risk and Market Risk is Standardised Approach. Operational Risk is based on Basic Indicator Approach

4 The capital adequacy ratios of CIMB Thai are computed under Basel 3 as per Bank of Thailand's requirements. The approach for Credit Risk and Market Risk are based on Standardised Approach. Operational Risk is based on Basic Indicator Approach