

Analysts Presentation 9M13 Results

18 November 2013



Agenda

1. Key Highlights
2. CIMB Group 9M13 Financials
3. Malaysia & Singapore Consumer Banking
4. CIMB Niaga
5. CIMB Thai
6. Wholesale Banking
7. Investments
8. Other Highlights
9. 2013 Priorities & Other Highlights
10. Final Remarks

CIMB Group : 9M13 Results

Key Highlights

9M13 Highlights

- Net profit up 7.3% Y-o-Y and 0.8% Q-o-Q
- Indonesia's PBT contribution declined by 2.6% Y-o-Y, with 12.1% decline in Rupiah
- Good traction continues in MS Consumer and Regional Corporate Banking (excluding Indonesia)
- Treasury & Markets picked up in 3Q13 but still down Y-o-Y
- IB had a weak 3Q13 but witnessing surge in deal pipeline conversion in 4Q13
- Thailand's PBT contribution down 16.4% but core PBT up 119.5% Y-o-Y in 9M13
- Singapore's PBT contribution up 28.2% Y-o-Y in 9M13
- Strong credit growth of 14.3% Y-o-Y (16.6% excluding forex)
- Good CASA growth of 14.4% Y-o-Y (17.1% excluding forex)
- Higher 3Q13 credit charge at MS Consumer and CIMB Niaga
- Strong 3Q13 contribution of investments with Tune Insurance gain
- Annualised ROE of 16%, in line with target
- Leadership changes – resignation of Head of IB and new senior hires

Key Financial Highlights (1)

Operating Income

RM' mil



+1.2% Q-o-Q

Net Profit

RM' mil



+0.8% Q-o-Q

ROE

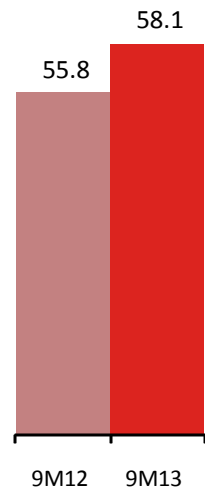
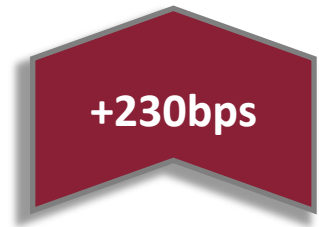
%



+10bps Q-o-Q

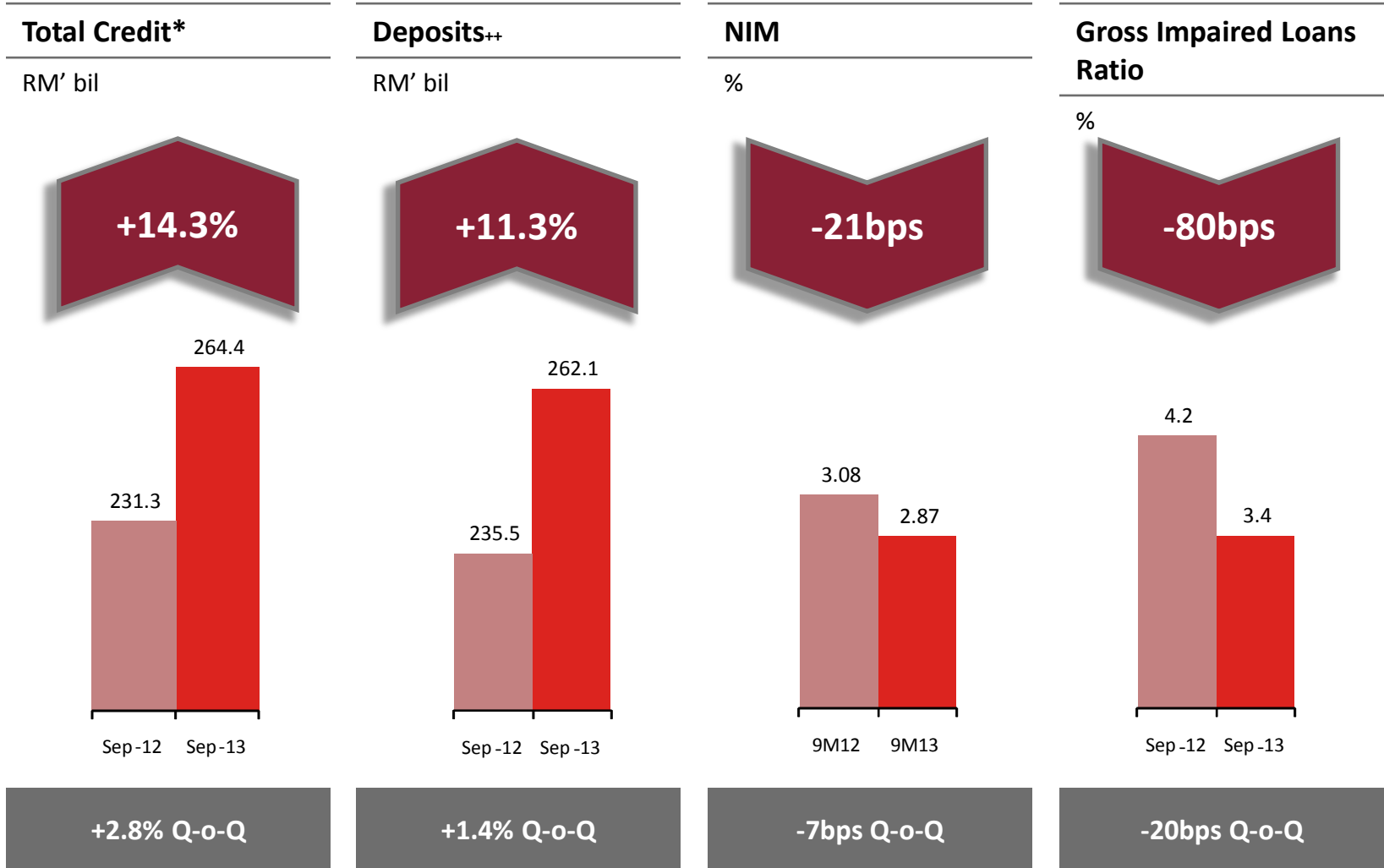
Cost to Income

%



-20bps Q-o-Q

Key Financial Highlights (2)

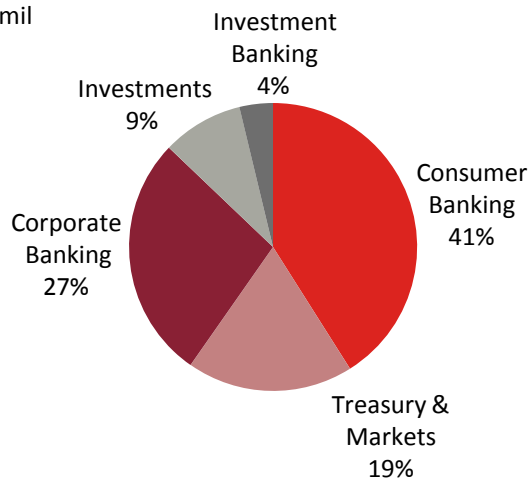


Notes: * Credit includes gross loans (excluding bad bank), AFS and HTM (excluding allowance for impairment loss)
 Excluding FX fluctuations, total credit grew +16.6% Y-o-Y and +5.0% Q-o-Q
⁺⁺ Excluding FX fluctuations, total group deposits grew +13.3% Y-o-Y and +3.4% Q-o-Q

PBT By Division

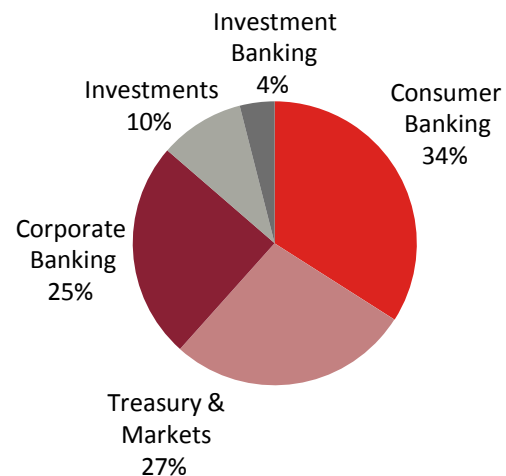
9M13*

RM 'mil



9M12

RM 'mil



9M13 PBT Y-o-Y Growth by Key Divisions

Consumer Banking

+16.9%

Investment Banking

-9.4%

Corporate Banking

+7.3%

Treasury & Markets

-34.0%

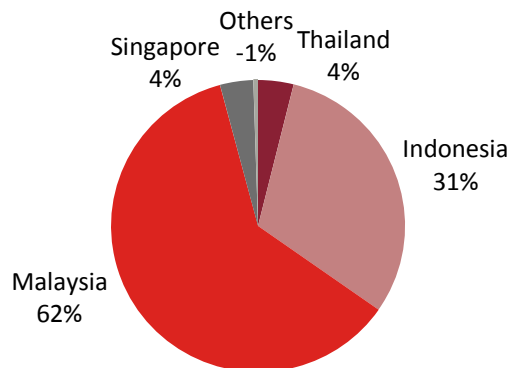
Investments

-8.9%*

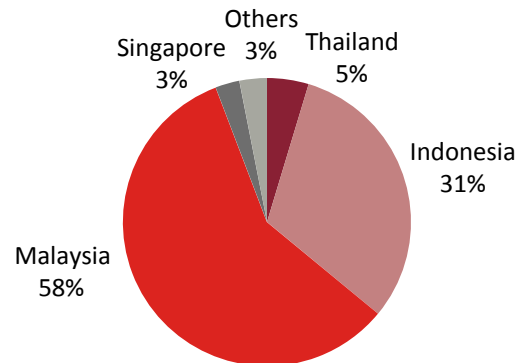
➤ * Excluding Aviva gains, amortisation of intangible assets and organisational restructuring

PBT By Country

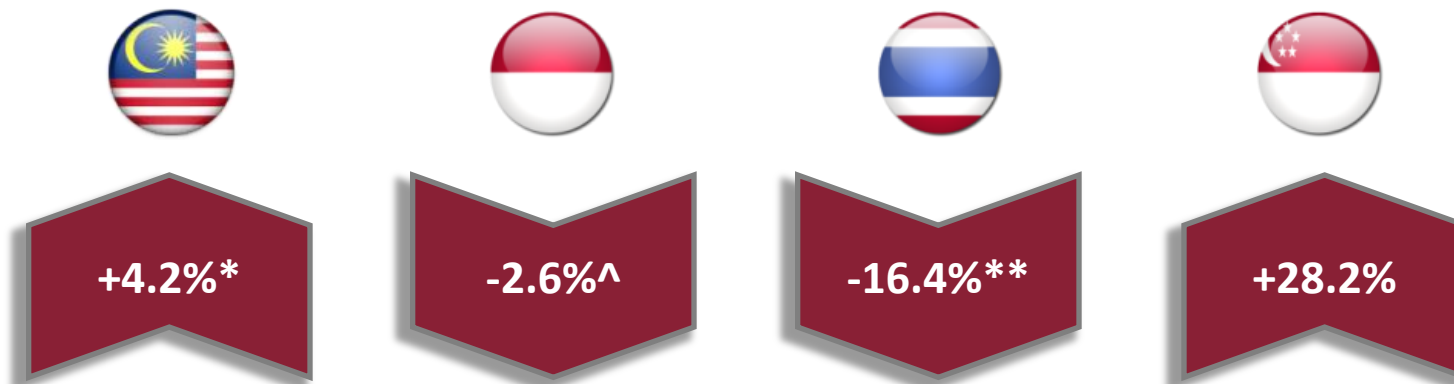
9M13*



9M12



9M13 PBT Y-o-Y Growth by Key Countries



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

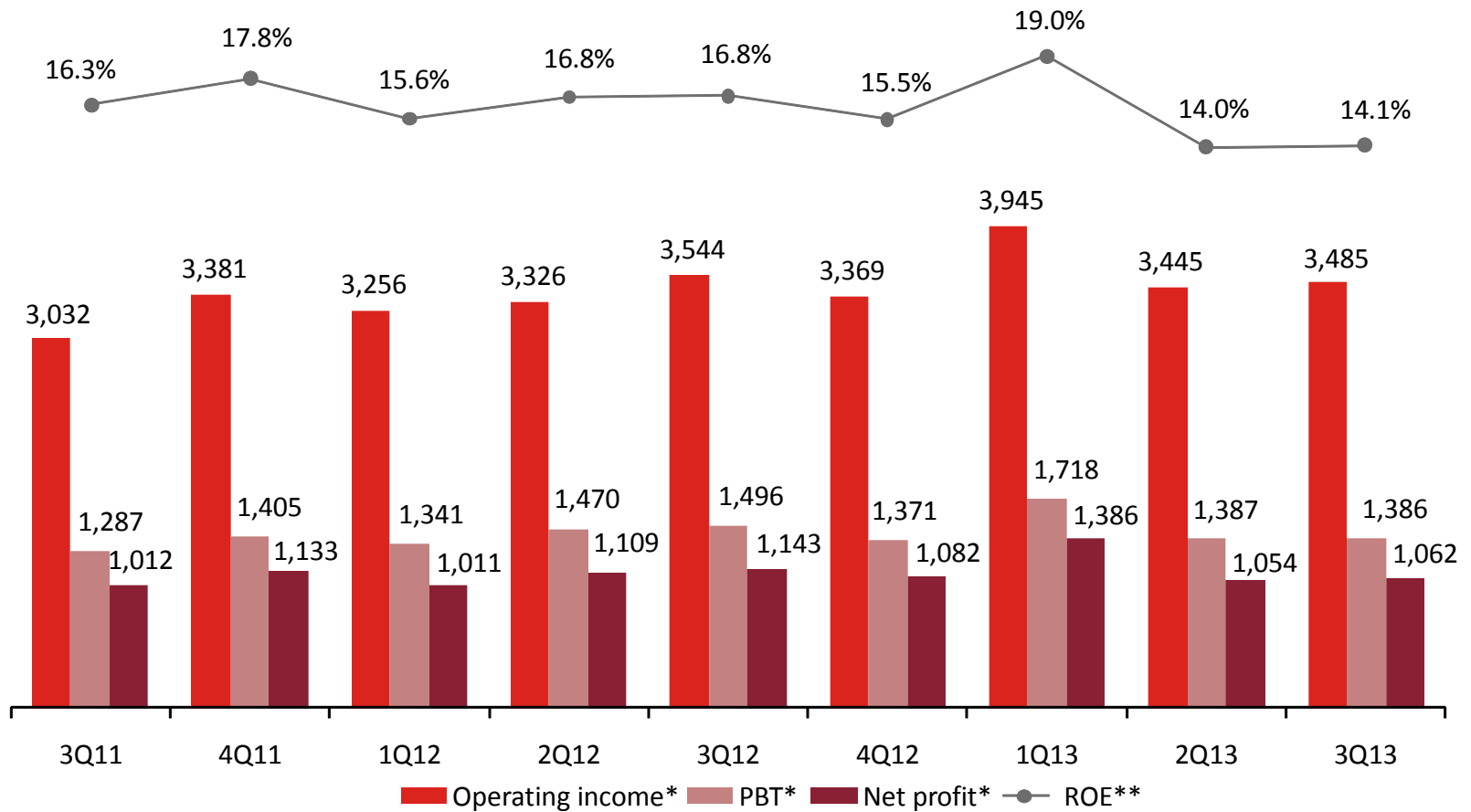
➤ ** Excluding gain on TAMC, Thailand's core PBT grew +119.5% Y-o-Y

➤ ^ IDR depreciated 12.1% Y-o-Y. In local currency, Indonesia recorded a growth of +3.9% Y-o-Y

CIMB Group : 9M13 Results

CIMB Group 9M13 Financials

Quarterly Earnings Trend



Notes: * Amounts denoted in RM 'mil
 ** Annualised

Earnings Summary

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	6,989	6,513	7.3%	2,383	2,345	1.6%
Non interest income	3,886	3,613	7.6%	1,102	1,100	0.2%
Operating income	10,875	10,126	7.4%	3,485	3,445	1.2%
Overhead expenses	(6,321)	(5,646)	12.0%	(2,059)	(2,043)	0.8%
PPOP	4,554	4,480	1.7%	1,426	1,402	1.7%
Loan impairment	(352)	(277)	27.1%	(200)	(71)	181.7%
Other provisions	(22)	(14)	57.1%	(16)	(4)	300.0%
Share of JV / Associates	311	118	163.6%	176	60	193.3%
PBT	4,491	4,307	4.3%	1,386	1,387	(0.1%)
Net profit	3,502	3,263	7.3%	1,062	1,054	0.8%
EPS (sen)	46.5	43.9	5.9%	13.9	14.0	(0.7%)
ROE (Annualised)	16.0%	16.3%	(30bps)	14.1%	14.0%	10bps

Notes: Weighted average shares of 7.62 bil in 3Q13 and 7.54 bil in 2Q13
Includes discontinued operations

PBT by Segment (Estimated)

PBT (RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Consumer Banking (38.1%)	1,713	1,465	16.9%	591	637	(7.2%)
Malaysia (29.4%)	1,322	1,156	14.4%	443	489	(9.4%)
Indonesia (8.4%)	377	320	17.8%	146	144	1.4%
Singapore (0.4%)	16	5	220.0%	3	10	(70.0%)
Thailand (-0.1%)	(3)	(13)	76.9%	(2)	(7)	71.4%
Others (0.0%)	1	(3)	n.a.	1	1	-
Wholesale Banking (46.5%)	2,083	2,425	(14.1%)	659	680	(3.1%)
Investment Banking (3.5%)	155	171	(9.4%)	19	81	(76.5%)
Corporate Banking (25.5%)	1,143	1,065	7.3%	370	381	(2.9%)
Treasury & Markets (17.5%)	785	1,189	(34.0%)	270	218	23.9%
Investments (15.4%)	695	417	66.7%	136	70	94.3%
PBT	4,491	4,307	4.3%	1,386	1,387	(0.1%)

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

(%)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
ROE *	16.0	16.3	↓	14.1	14.0	↑
NIM **	2.87	3.08	↓	2.82	2.89	↓
Non-interest income / total income	35.7	35.7	↔	31.6	31.9	↓
Cost to income	58.1	55.8	↑	59.1	59.3	↓
Allowance coverage	82.2	84.0	↓	82.2	82.1	↑
Allowance coverage after regulatory reserve #	103.4	93.6	↑	103.4	100.6	↑
Loan loss charge *	0.21	0.18	↑	0.35	0.13	↑
Gross impaired loans ratio	3.4	4.2	↓	3.4	3.6	↓
Net impaired loans ratio (Net of IA and PA)	0.6	0.7	↓	0.6	0.7	↓
Average shareholders' funds (RM 'mil)	29,180	26,717	↑	30,139	30,150	↓
ROA *	1.32	1.40	↓	1.16	1.16	↔
Book value per share (RM)	3.94	3.68	↑	3.94	3.98	↓
Loan to Deposit (LDR)	87.1	85.3	↑	87.1	86.2	↑
CASA ratio	34.9	33.6	↑	34.9	34.2	↑

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 Jan 2010

Operating Expenses

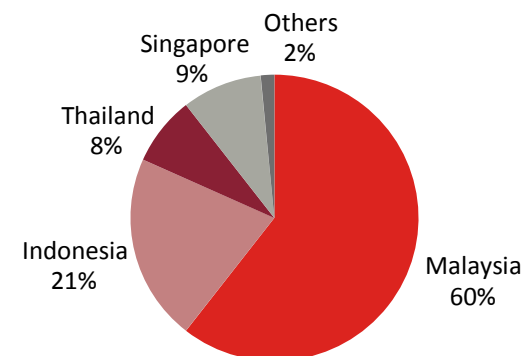
(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Personnel	3,645	3,136	16.2%	1,234	1,183	4.3%
Establishment	1,233	1,151	7.1%	392	418	(6.2%)
Marketing	293	288	1.7%	100	106	(5.7%)
Admin & General	1,150	1,071	7.4%	333	336	(0.9%)
Total	6,321	5,646	12.0%	2,059	2,043	0.8%
Total excluding One-off Cost Items and RBS	5,749	5,589	2.9%	1,931	1,921	0.5%

(%)	9M13	9M12	3Q13	2Q13
Cost to income	58.1	55.8	59.1	59.3
Cost to income <u>excluding</u> One-off items and RBS	56.1	55.2	56.2	56.2

Gross Loans and Credit Growth

Divisions / Products (RM 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (50.2%)	112.8	100.0	12.8%	110.5	2.1%
Mortgages	54.3	49.8	9.0%	53.5	1.5%
Term Loans	23.9	18.4	29.9%	22.5	6.2%
Auto	19.7	18.3	7.7%	20.0	(1.5%)
Credit Cards	6.0	5.5	9.1%	5.8	3.4%
Micro Credit	3.8	3.7	2.7%	3.9	(2.6%)
Enterprise	3.8	2.5	52.0%	3.4	11.8%
Others	1.3	1.8	(27.8%)	1.4	(7.1%)
Commercial Banking (16.5%)	37.1	30.8	20.5%	37.3	(0.5%)
Corporate Banking (33.3%)	74.8	65.9	13.5%	71.3	4.9%
Gross Loans *	224.7	196.7	14.2%	219.1	2.6%
Other Credit	39.7	34.6	14.7%	38.1	4.2%
Total Credit **	264.4	231.3	14.3%	257.2	2.8%

Loans by Country as at 30 Sep 13 #



Y-o-Y Growth	Loans*	Credit**
Malaysia	+13.9%	+13.4%
Singapore ^	+41.8%	+38.6%
Indonesia ^	+12.0%	+14.2%
Thailand ^	+28.7%	+27.8%
Group ~	+16.7%	+16.6%

Notes: * Gross loans excludes bad bank. Excluding FX fluctuations, total gross loans grew +16.7% Y-o-Y and +5.0% Q-o-Q

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

Excluding FX fluctuations, total credit grew +16.6% Y-o-Y and +5.0% Q-o-Q

Based on geographical location of counterparty, excluding bad bank

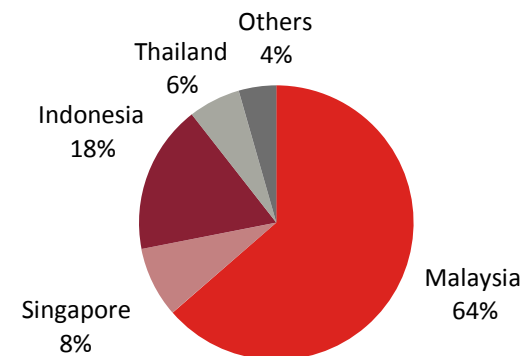
^ In local currency

~ Excluding FX fluctuations

Deposits Growth

Divisions / Products (RM 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (39.6%)	103.7	96.1	7.9%	102.9	0.8%
Current	17.9	14.9	20.1%	17.0	5.3%
Savings	29.2	27.0	8.1%	28.9	1.0%
Fixed & Structured Deposits	56.6	54.2	4.4%	57.0	(0.7%)
Commercial Banking ** (18.5%)	48.6	42.5	14.4%	48.4	0.4%
Corporate & Treasury (41.9%)	109.8	96.9	13.3%	107.1	2.5%
Total	262.1	235.5	11.3%	258.4	1.4%

30 Sep 13



Deposits Growth

Y-o-Y

Malaysia	+9.0%
Singapore ^	+35.8%
Indonesia ^	+11.5%
Thailand ^	+23.4%
Group ~	+13.3%

Notes: *Excluding FX fluctuations, total group deposits grew 13.3% Y-o-Y and 3.4% Q-o-Q

^ In local currency

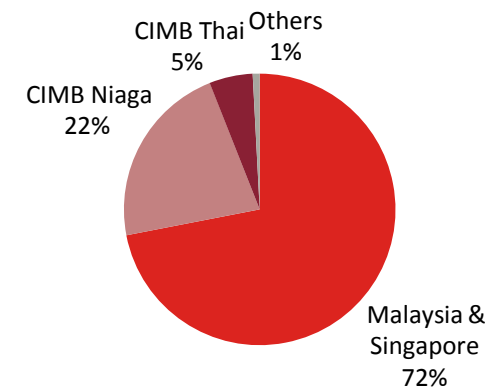
~ Excluding FX fluctuations

** Including Enterprise Banking

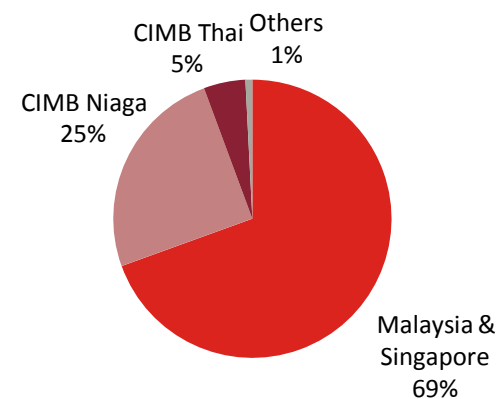
CASA Growth

Country	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Malaysia & Singapore (RM 'bil) *	65.9	55.6	18.5%	62.0	6.3%
Indonesia (IDR 'bil) **	71,769	62,497	14.8%	67,387	6.5%
Thailand (THB 'bil)	45.2	38.8	16.3%	39.2	15.1%
Others (RM 'bil)	0.8	0.6	33.3%	0.7	14.3%
Total (RM 'bil)	91.5	80.0	14.4%	88.3	3.6%

30 Sep 13

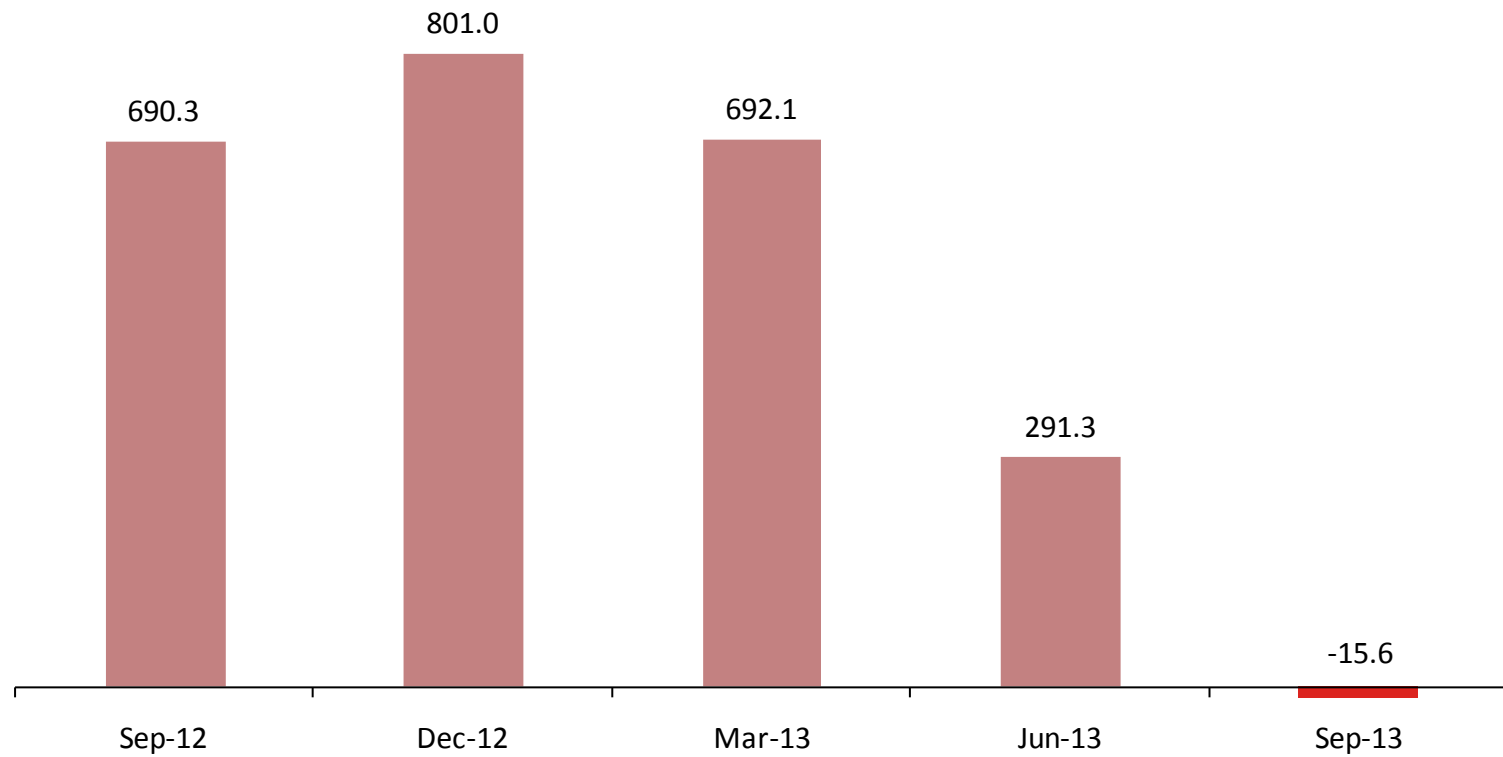


30 Sep 12



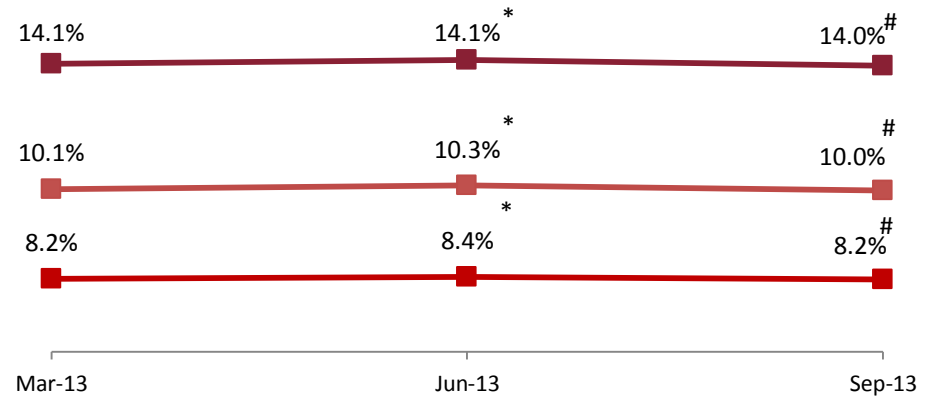
Notes: * Malaysia CASA (excluding Singapore) grew 14.1% Y-o-Y and 3.9% Q-o-Q
 ** Adjusted for high cost saving deposits classified as Structured Deposits

AFS (MTM) Position

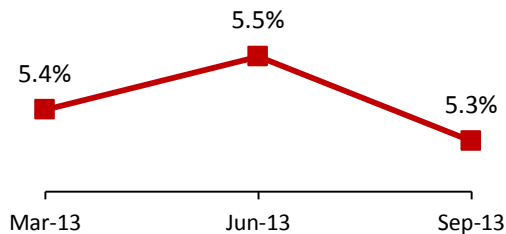


Capital Management – CIMB Group

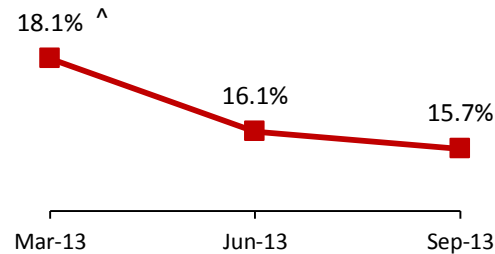
	Minimum Regulatory Requirements
Total Capital	8.0%
Tier 1	4.5%
Core Equity Tier 1	3.5%



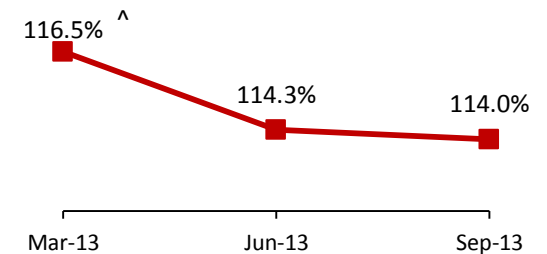
Leverage Ratio



Gearing Ratio



Double Leverage Ratio



Notes: * Includes half year net profits, CIMBGH First Interim Dividend and DRS
 # After quarterly profits, CIMBGH First Interim Dividend and DRS
 ^ Post dividend from CIG in relation to the disposal of CIMB Aviva

CIMB Group : 9M13 Results

Malaysia & Singapore Consumer Banking

Consumer Banking – MY and SG

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	2,635	2,443	7.9%	877	902	(2.8%)
Non interest income	822	765	7.5%	310	265	17.0%
Operating income	3,457	3,208	7.8%	1,187	1,167	1.7%
Overhead expenses	(2,153)	(2,167)	(0.6%)	(688)	(717)	(4.0%)
PPOP	1,304	1,041	25.3%	499	450	10.9%
(Provisions) / Writeback	30	116	(74.1%)	(52)	47	n.a.
Share of JV / Associates	5	1	400.0%	-	3	n.a.
PBT	1,339	1,158	15.6%	447	500	(10.6%)
Loan loss charge	(0.03%)	(0.12%)	9bps	0.05%	(0.05%)	n.a.

Malaysian Consumer Gross Loans Growth

Divisions / Products (RM 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (89.0%)	86.2	75.5	14.2%	83.4	3.4%
Mortgages	41.1	37.6	9.3%	40.1	2.5%
Term loans	21.1	16.7	26.3%	20.1	5.0%
Auto	12.4	11.2	10.7%	12.1	2.5%
Credit cards	4.0	3.8	5.3%	3.9	2.6%
CIMB Xpress	3.2	3.1	3.2%	3.1	3.2%
Enterprise	3.8	2.5	52.0%	3.4	11.8%
Others	0.6	0.6	-	0.7	(14.3%)
Commercial Banking (11.0%)	10.6	9.6	10.4%	10.4	1.9%
Total	96.8	85.1	13.7%	93.8	3.2%

Malaysian Consumer Deposits Growth

Divisions / Products (RM 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (69.3%)	62.4	59.7	4.5%	63.3	(1.4%)
Current	10.1	8.6	17.4%	9.8	3.1%
Savings	14.8	13.8	7.2%	14.8	-
Fixed & structured deposits	37.5	37.3	0.5%	38.7	(3.1%)
Commercial Banking and Enterprise (30.7%)	27.6	24.4	13.1%	27.0	2.2%
Total	90.0	84.1	7.0%	90.3	(0.3%)

- Malaysia consumer CASA ratio increased by 310bps Y-o-Y to 47.8% in Sep-13
- Reduced high yielding fixed deposits

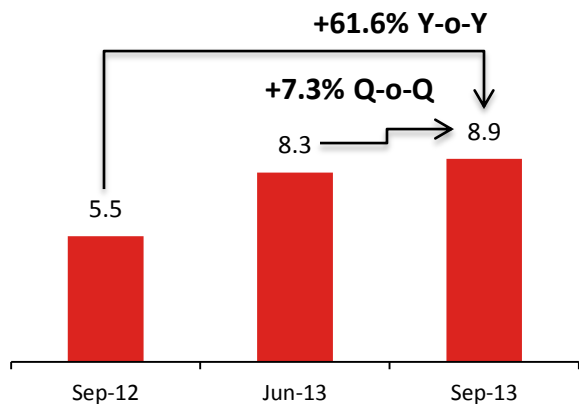
Malaysian Consumer Banking Indicators (1)



	Sep-13		Sep-12	
	Mkt Share	Rank*	Mkt Share	Rank
ASB Financing	23.9%	3	18.5%	3
Retail CASA	12.4%	3	11.8%	3
Auto	7.7%	5	7.4%	5
Residential Mortgages	13.7%	2	14.0%	2
Non-Residential Mortgages	11.9%	3	11.8%	2
Credit Cards	11.8%	4	11.6%	4

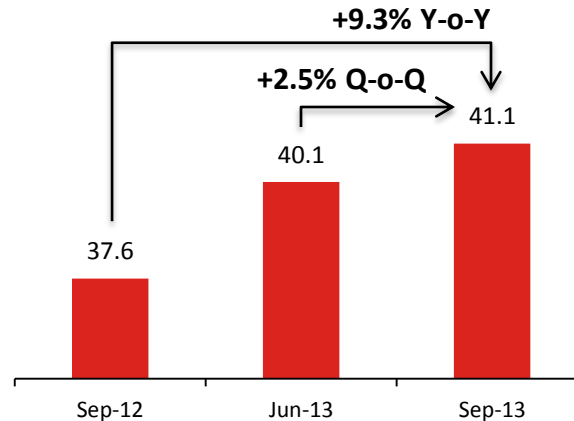
ASB – Loan Base

RM 'bil



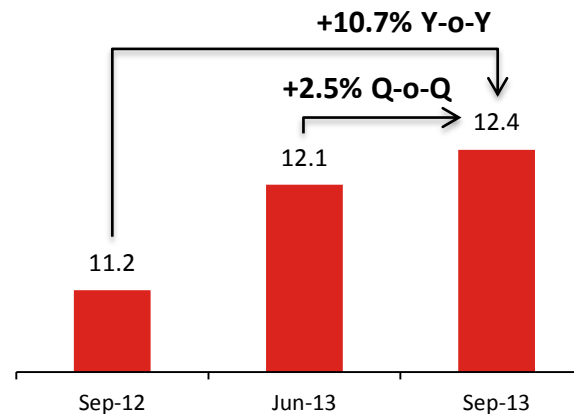
Mortgages – Loan Base

RM 'bil



Auto – Loan Base

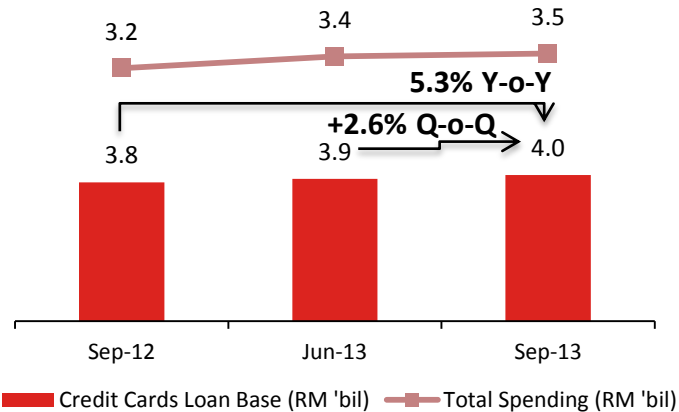
RM 'bil



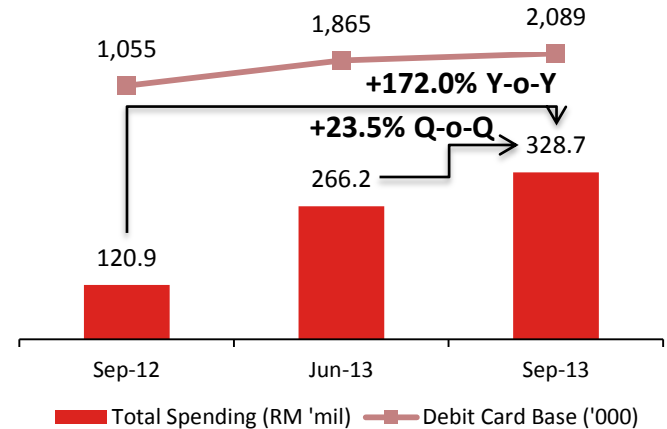
League table and market share:
Sources: CIMB estimates and BNM
Notes: Loan base excludes bad bank
* As at Jun-13

Malaysian Consumer Banking Indicators (2)

Credit Cards

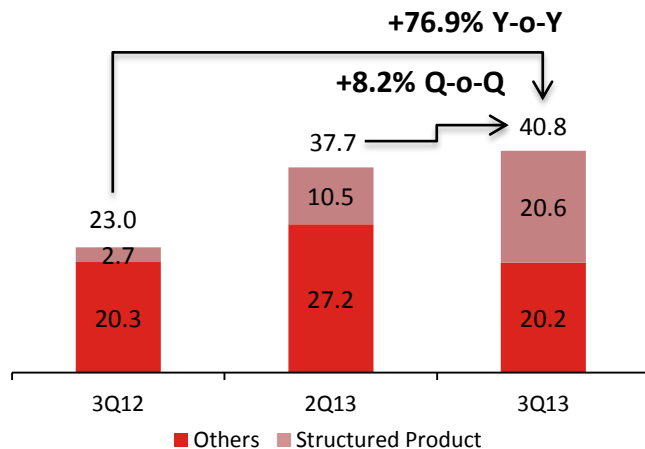


Debit Cards



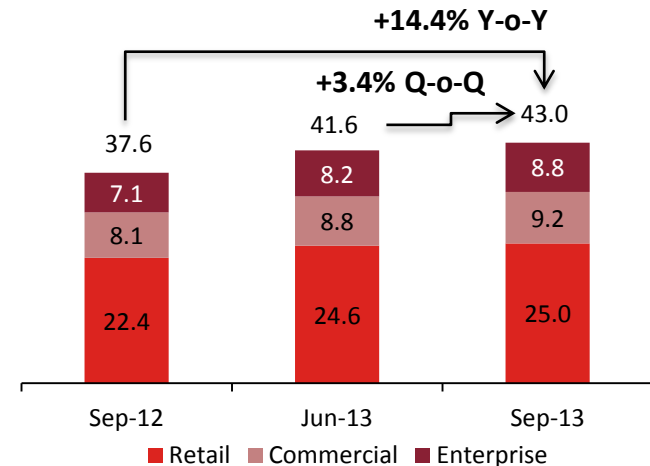
Wealth Management Income

RM 'mil



Consumer CASA

RM 'bil



Note: Loan base excludes bad bank

New Initiatives / Campaigns

New Breakthroughs



Plug n Pay

- Malaysia's first-ever chip-based mobile POS solution that allows an affordable yet secure way to manage e-payments via smartphones and tablets



CIMB Kwik Account

- Malaysia's first & only account that can be opened online (without walking into a branch)
 - ✓ Sign up online anytime & anywhere
 - ✓ Instant opening & immediate usage without documentation / deposit

New Products & Other Campaigns



CIMB Bank Cash Rebate Platinum Credit Card



CIMB Barcelona Campaign

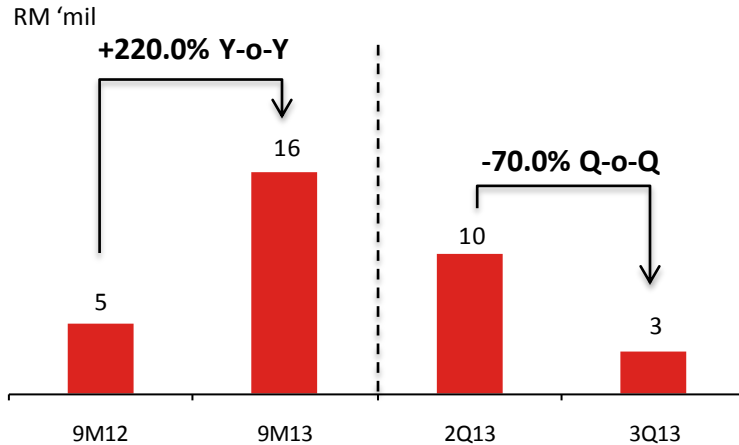


OctoSend

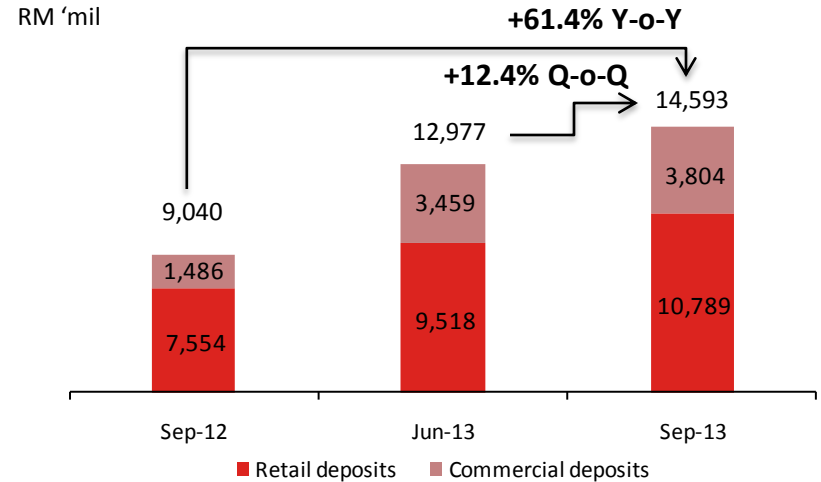
- Sending money just got easier using a mobile number or an email address

Singapore Consumer Banking Indicators

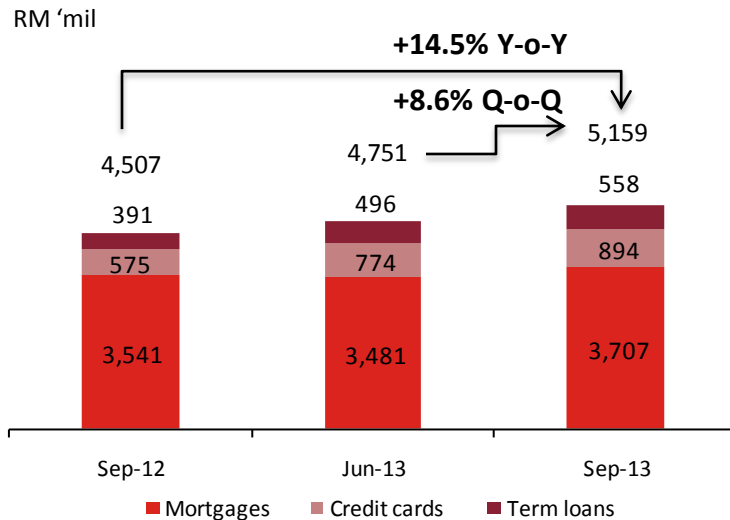
Consumer PBT



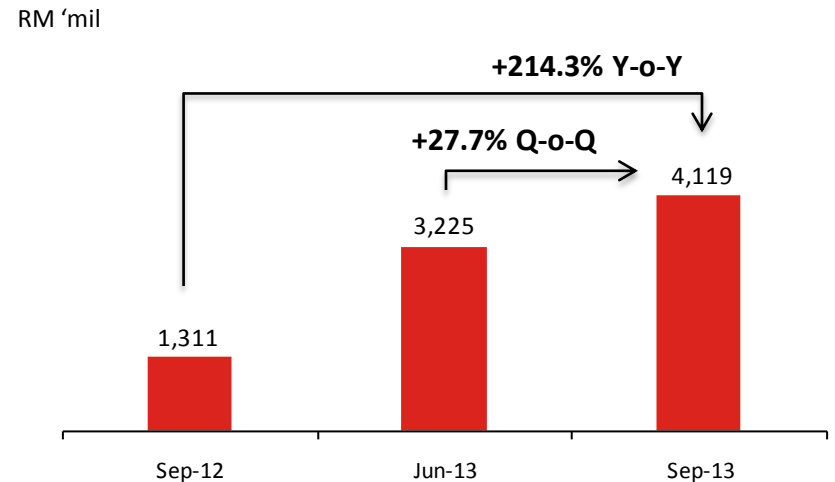
Consumer Deposits



Retail Loan Base



Commercial Loan Base

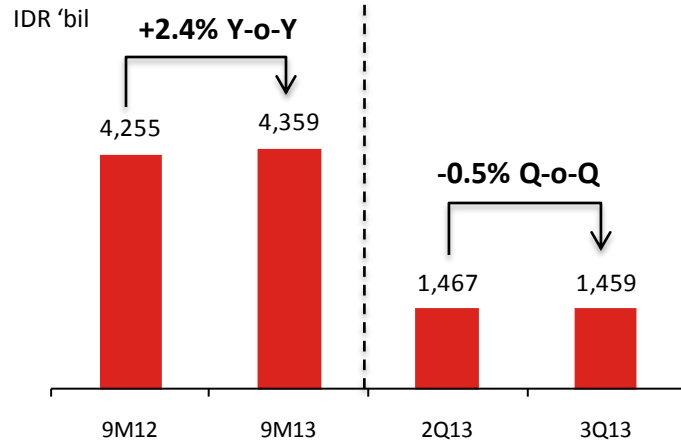


CIMB Group : 9M13 Results

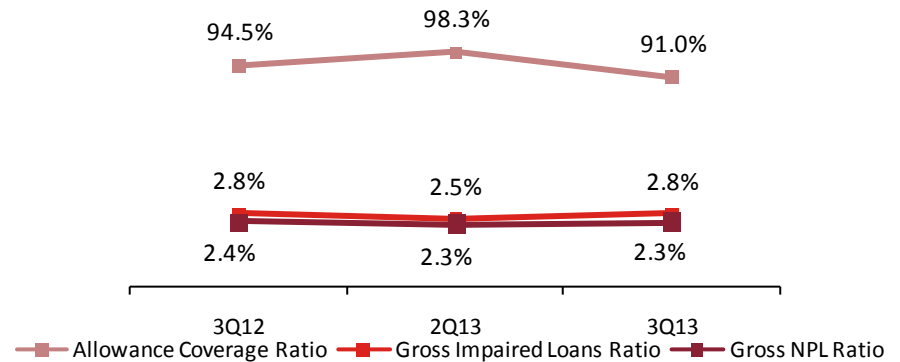
CIMB Niaga

CIMB Niaga : Challenging Environment

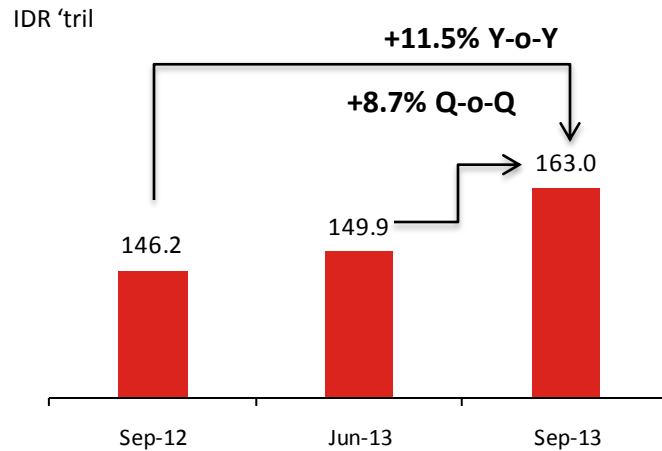
PBT



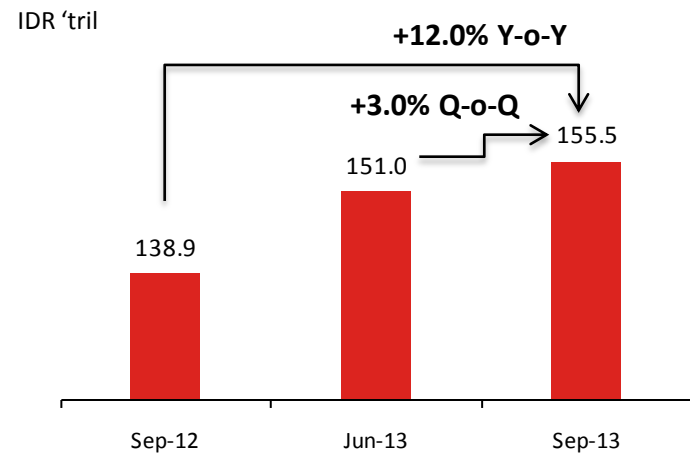
Asset Quality



Total Deposits



Gross Loans



CIMB Niaga : Earnings Summary



(IDR 'bil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	7,511	7,168	4.8%	2,596	2,485	4.5%
Non interest income	2,548	2,425	5.1%	943	768	22.9%
Operating income	10,059	9,593	4.9%	3,539	3,253	8.8%
Overhead expenses	(4,855)	(4,508)	7.7%	(1,705)	(1,602)	6.4%
PPOP	5,204	5,085	2.4%	1,834	1,651	11.1%
Provisions	(845)	(830)	1.9%	(375)	(184)	104.0%
PBT	4,359	4,255	2.4%	1,459	1,467	(0.5%)
Net profit	3,212	3,102	3.6%	1,078	1,080	(0.1%)
PBT (RM 'mil)	1,361	1,418	(4.0%)	445	463	(4.0%)
PAT (RM 'mil)	1,003	1,034	(3.0%)	329	339	(3.0%)
EPS (sen)	127.8	123.4	3.6%	42.9	43.0	(0.1%)
ROE (Annualised)	18.1%	21.0%	(290bps)	17.7%	18.1%	(40bps)

CIMB Niaga : Gross Loans Growth



Divisions / Products (IDR 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (30.8%)	47,971	42,697	12.4%	46,624	2.9%
Mortgage	22,536	20,032	12.5%	21,780	3.5%
Auto	18,695	17,070	9.5%	18,555	0.8%
Credit Cards	3,792	3,401	11.5%	3,582	5.9%
Others	2,948	2,194	34.4%	2,707	8.9%
Commercial Banking (40.3%)	62,655	52,633	19.0%	59,785	4.8%
High End	34,688	28,220	22.9%	33,251	4.3%
SME and Enterprise	27,967	24,414	14.6%	26,534	5.1%
Mikro Finance (1.5%)	2,379	1,949	22.1%	2,368	0.5%
Corporate Banking (27.4%)	42,538	41,635	2.2%	42,168	0.9%
Total	155,543	138,914	12.0%	150,945	3.0%

CIMB Niaga : Deposits Growth



Divisions / Products (IDR 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (45.7%)	74,471	66,578	11.9%	70,251	6.0%
Current	1,890	1,414	33.7%	1,823	3.7%
Savings	34,895	31,512	10.7%	33,343	4.7%
Fixed & structured deposits	37,686	33,652	12.0%	35,085	7.4%
Commercial Banking (33.3%)	54,288	48,933	10.9%	50,593	7.3%
Corporate Banking (21.0%)	34,259	30,673	11.7%	29,098	17.7%
Total	163,018	146,184	11.5%	149,942	8.7%

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

CIMB Niaga : Key Ratios


(Consolidated, %)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
ROE	18.1	21.0	↓	17.7	18.1	↓
NIM	5.31	5.90	↓	5.47	5.31	↑
Cost to Income	48.3	47.0	↑	48.2	49.3	↓
Loan Loss Coverage #	111.1	113.1	↓	111.1	112.9	↓
Allowance Coverage	91.0	94.5	↓	91.0	98.3	↓
Loan Loss Charge	0.7	0.8	↓	0.9	0.5	↑
Gross Impaired Loans Ratio	2.8	2.8	↔	2.8	2.5	↑
Gross NPL (BI Definition) #	2.3	2.4	↓	2.3	2.2	↑
Loan to Deposit (LDR)	93.9	93.9	↔	93.9	99.2	↓
Modified LDR *	87.0	89.2	↓	87.0	91.5	↓
CAR	15.8	15.6	↑	13.8	15.9	↓
CASA ratio	44.0	42.8	↑	44.0	44.9	↓

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


CIMB Niaga : Corporate Updates



Consumer Market Share

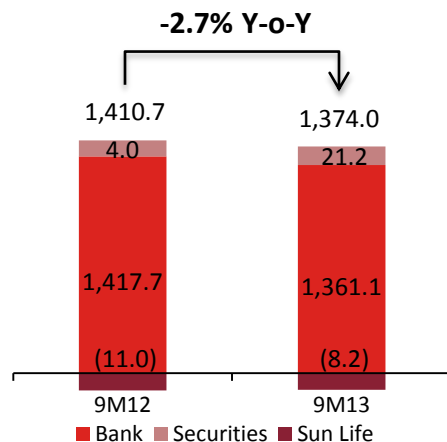
	Sep-13 [#]		Sep-12	
	Market Share	Rank	Market Share	Rank
Deposits	4.7%	5	4.9%	5
Mortgages	8.4%	5	9.3%	5
Credit Cards*	10.8%	4	9.2%	4

IB Market Share

	9M13		9M12	
	Market Share	Rank	Market Share	Rank
Stock Broking	6.5%	2	4.8%	6
IPO	-	-	-	-
ECM	12.5%	3	-	-
M&A	16.2%	1	0.4%	13
Syndication ^	1.8%	19	3.4%	12
DCM	7.0%	6	12.4%	3

PBT to CIMB Group From Indonesia

RM 'mil



Outlook

- Challenging environment to persist while BI tackles current account deficit
- Actively manage liquidity position to cater for loan pipeline in 4Q
- Monitoring of asset quality closely
- Maintain focus on building premier digital bank
- Better IB flows in 4Q
- Appointment of Gregory Hendra Lembong as Chief Transaction Banking Officer

Notes: [#] As of Aug-13

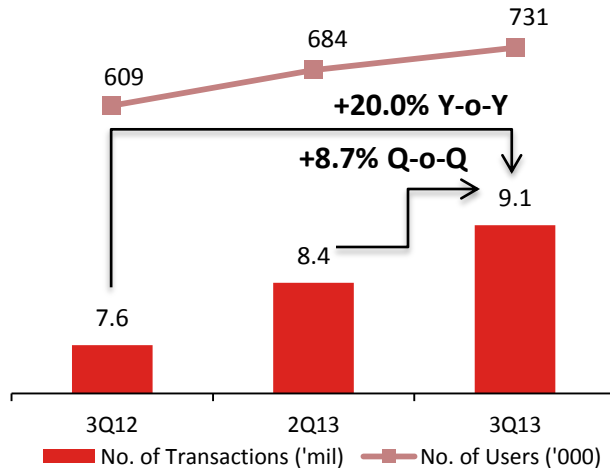
* Card base

^ Mandated lead arranger

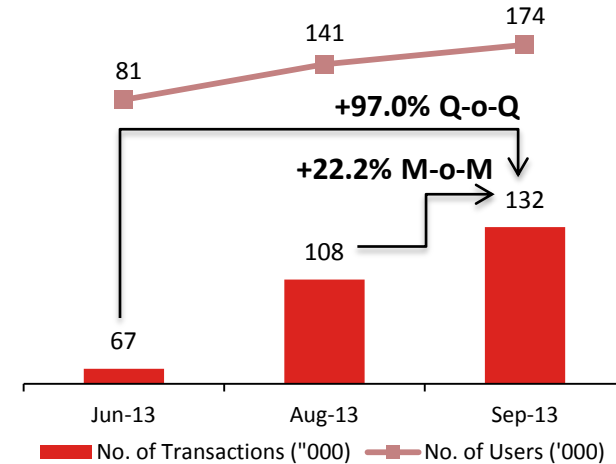


CIMB Niaga : Momentum in Digital Banking

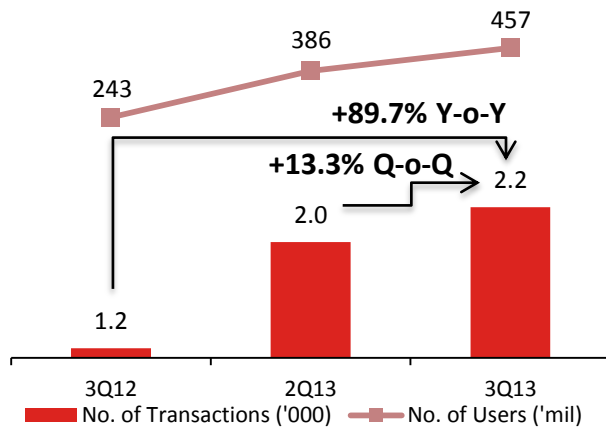
CIMB Clicks



Rekening Ponsel (Advanced Mobile Banking)

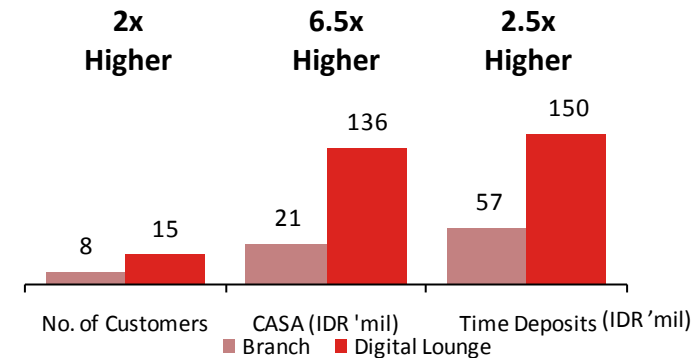


Go Mobile



Digital Lounge

Higher Productivity in DL vs Conventional Branches

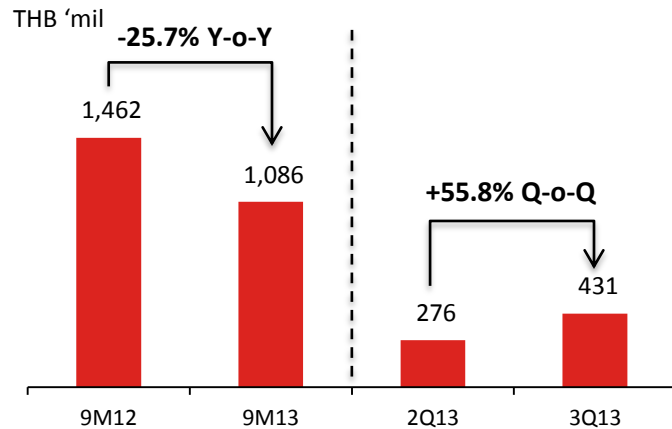


CIMB Group : 9M13 Results

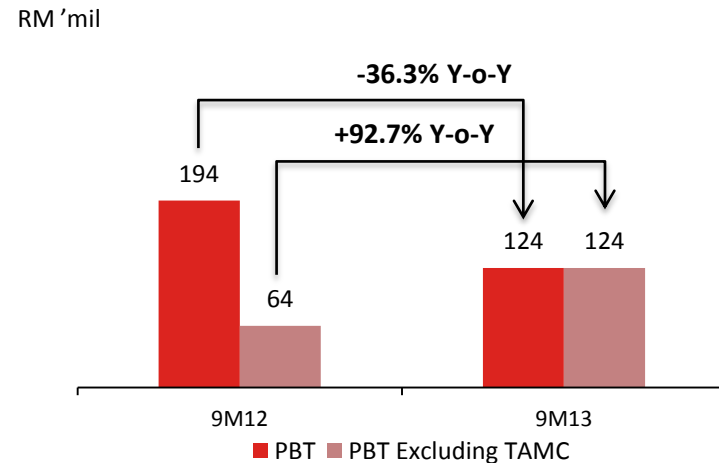
CIMB Thai

CIMB Thai : Improving

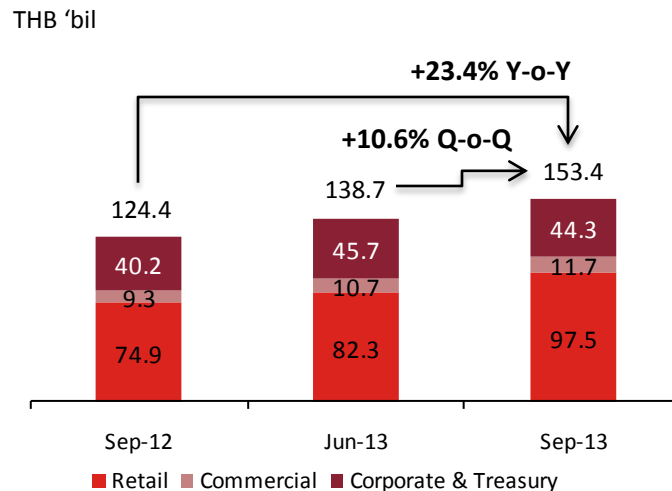
PBT



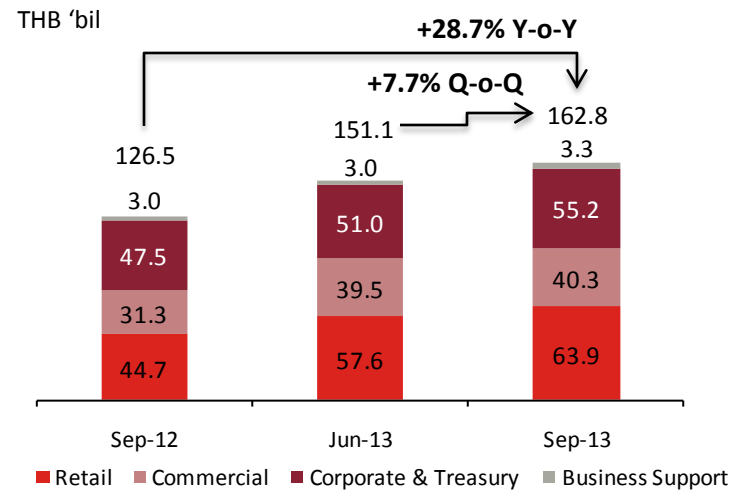
PBT to CIMB Group After GAAP



Total Customer Deposits



Total Loans



CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	4,718	3,769	25.2%	1,687	1,571	7.3%
Non interest income	1,665	2,671	(37.7%)	655	497	31.7%
Operating income	6,383	6,440	(0.9%)	2,341	2,069	13.2%
Overhead expenses	(4,456)	(3,970)	12.2%	(1,558)	(1,516)	2.8%
PPOP	1,928	2,470	(21.9%)	783	553	41.8%
Provisions	(842)	(1,062)	(20.7%)	(353)	(276)	27.7%
Discontinued Operations	-	54	n.a	-	-	-
PBT	1,086	1,462	(25.7%)	431	276	55.8%
Net Profit	961	1,182	(18.7%)	417	231	80.8%
EPS (THB)	0.05	0.07	(33.4%)	0.02	0.01	80.8%
Net Profit (RM 'mil)	100	118	(15.3%)	43	23	83.6%
PBT (RM 'mil) *	124	194	(36.3%)	51	35	48.3%
PAT (RM 'mil) *	105	181	(42.0%)	48	28	65.1%
ROE (Annualised)	6.1%	10.1%	(400bps)	7.7%	4.4%	330bps

Note: * After GAAP and FRS 139 adjustments

CIMB Thai : Gross Loans Growth

Divisions / Products (THB 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (39.3%)	63.9	44.7	43.0%	57.6	10.9%
Mortgage	39.9	28.0	42.5%	36.0	11.0%
Auto Loans	15.3	10.9	40.2%	14.0	9.3%
Personal / Others	8.7	5.7	50.9%	7.7	13.4%
Commercial Banking (24.8%)	40.3	31.3	28.8%	39.5	2.1%
Corporate Banking (33.9%)	55.2	47.5	16.4%	51.0	8.4%
Bad Bank (2.0%)	3.3	3.0	7.8%	3.0	9.7%
Total	162.8	126.5	28.7%	151.1	7.7%

CIMB Thai : Deposits Growth

Divisions / Products (THB 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Retail Financial Services (63.5%)	97.5	74.9	30.2%	82.3	18.4%
Current	0.8	0.8	3.4%	0.8	(1.2%)
Savings	29.4	24.0	22.6%	22.4	31.6%
Fixed & structured deposits	67.2	50.1	34.2%	59.1	13.7%
Commercial Banking (7.6%)	11.7	9.3	26.0%	10.7	9.0%
Corporate and Treasury (28.9%)	44.3	40.2	10.1%	45.7	(3.0%)
Total Deposits	153.4	124.4	23.4%	138.7	10.6%
BE and ST Debentures	22.5	15.0	49.6%	27.2	(14.7%)
Total Deposits + BE + Short Term Debentures	175.9	139.4	26.2%	165.9	6.0%

CIMB Thai : Key Ratios

(Consolidated, %)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
ROE	6.1	10.1	↓	7.7	4.4	↑
NIM	3.20	3.21	↓	3.16	3.27	↓
Cost to Income	69.8	61.7	↑	66.5	73.3	↓
Loan Loss Coverage**	83.2	88.7	↓	83.2	83.1	↑
Loan Loss Charge	0.7	1.1	↓	0.9	0.7	↑
Gross NPL ratio**	2.5	3.5	↓	2.5	2.8	↓
Net NPL ratio**	1.7	2.1	↓	1.7	1.9	↓
Loan to Deposit	106.1	101.7	↑	106.1	108.9	↓
Loan to Deposit + BE + ST Debentures	92.5	90.7	↑	92.5	91.1	↑
CAR*	14.6	15.5	↓	14.6	14.5	↑
CASA ratio	29.4	31.2	↓	29.4	28.3	↑

Notes: * Bank Only
 ** Excludes STAMC

CIMB Thai : Corporate Updates

Consumer Market Share

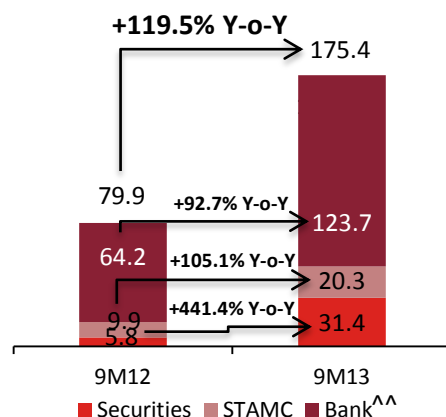
	Sep-13		Sep-12	
	Market Share	Rank	Market Share	Rank
Deposits*	1.5%	11	1.4%	11
Mortgages**	1.8%	9	1.5%	9
Auto~	0.7%	9	0.8%	8
SME Loans**	1.1%	6	1.0%	6

IB Market Share

	9M13		9M12	
	Market Share	Rank	Market Share	Rank
Stock Broking	4.3%	9	2.8%	16
IPO	-	-	20.4%	1
ECM	-	-	10.7%	3
M&A	-	-	<0.1%	18
Syndication ^	-	-	2.3%	15
DCM	7.7%	5	5.7%	7

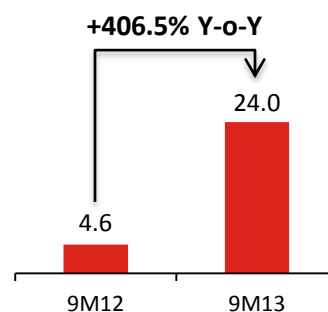
PBT to CIMB Group From Thailand (excludes TAMC)

RM 'mil



Income from Thai Corporate outside Thailand

RM 'mil



Outlook

- Thailand's core PBT to CIMB Group up 119.5% Y-o-Y
- 4Q pipeline deals relatively healthy
- Appointed Pornchai Padmintra as Head of Wholesale Banking; Jiratchyuth Amyongka as Head of Commercial Banking
- Underwriting in certain consumer segments tightened, absence of policy intervention
- Developing new retail strategy

Notes: * As at Aug-13 and Sep-12
 ** As at Mar-13 and Sep-12
 ~ As at Jun-13 and Sep-12
 ^ Mandated lead arranger
 ^^ Excluding TAMC

CIMB Group : 9M13 Results

Wholesale Banking

Wholesale Banking

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	2,221	2,179	1.9%	754	746	1.1%
Non interest income	1,546	1,962	(21.2%)	491	482	1.9%
Operating income	3,767	4,141	(9.0%)	1,245	1,228	1.4%
Overhead expenses	(1,680)	(1,640)	2.4%	(572)	(555)	3.1%
PPOP	2,087	2,501	(16.6%)	673	673	-
(Provisions) / Writeback	(4)	(76)	(94.7%)	(14)	7	n.a.
PBT	2,083	2,425	(14.1%)	659	680	(3.1%)

Wholesale Banking – Investment Banking

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	71	50	42.0%	21	27	(22.2%)
Non interest income	790	818	(3.4%)	237	294	(19.4%)
Operating income	861	868	(0.8%)	258	321	(19.6%)
Overhead expenses	(703)	(693)	1.4%	(238)	(241)	(1.2%)
PPOP	158	175	(9.7%)	20	80	(75.0%)
(Provisions) / Writeback	(3)	(4)	(25.0%)	(1)	1	n.a.
PBT	155	171	(9.4%)	19	81	(76.5%)

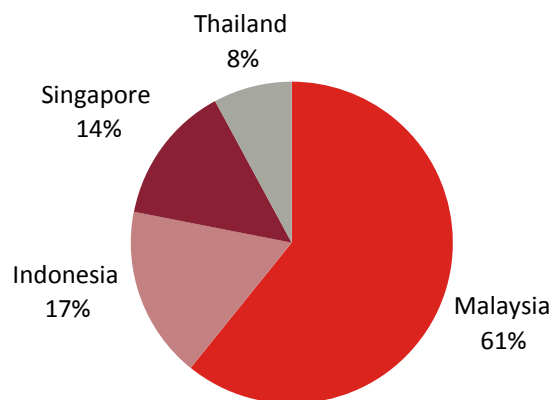
Wholesale Banking – Corporate Banking

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	1,215	1,212	0.2%	400	416	(3.8%)
Non interest income	446	459	(2.8%)	149	123	21.1%
Operating income	1,661	1,671	(0.6%)	549	539	1.9%
Overhead expenses	(517)	(532)	(2.8%)	(166)	(165)	0.6%
PPOP	1,144	1,139	0.4%	383	374	2.4%
(Provisions) / Writeback	(1)	(74)	(98.6%)	(13)	7	n.a.
PBT	1,143	1,065	7.3%	370	381	(2.9%)

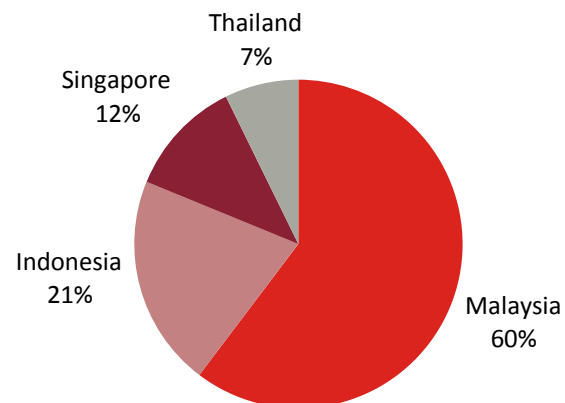
Corporate Banking – Gross Loans

Divisions / Products	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Malaysia (RM 'bil)	45.5	39.7	14.5%	43.0	5.8%
Indonesia (IDR 'bil)	42,538	41,635	2.2%	42,168	0.9%
Singapore (SGD 'bil)	4.0	3.0	33.0%	3.5	16.7%
Thailand (THB 'bil)	55.2	47.5	16.4%	51.0	8.4%
Total Corporate Loans (RM 'bil)	74.8	65.9	13.5%	71.3	4.9%

30 Sep 13



30 Sep 12



Corporate Banking – Total Deposits



Divisions / Products	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Malaysia (RM 'bil)	88.2	76.7	15.0%	86.4	2.1%
Indonesia (IDR 'bil)	34,259	30,673	11.7%	29,098	17.7%
Singapore (SGD 'bil)	2.8	2.6	7.7%	2.6	7.7%
Thailand (THB 'bil)	44.3	40.2	10.1%	45.7	(3.0%)
Total Corporate Deposits (RM 'bil)	109.8	96.9	13.3%	107.1	2.5%



Divisions / Products	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Current	16.8	15.2	10.5%	15.5	8.4%
Savings	1.4	1.3	7.7%	1.4	-
Fixed and Structured Deposits	91.6	80.4	13.9%	90.2	1.6%
Total	109.8	96.9	13.3%	107.1	2.5%

Wholesale Banking – Treasury & Markets

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	935	917	2.0%	333	303	9.9%
Non interest income	310	685	(54.7%)	105	65	61.5%
Operating income	1,245	1,602	(22.3%)	438	368	19.0%
Overhead expenses	(460)	(415)	10.8%	(168)	(149)	12.8%
PPOP	785	1,187	(33.9%)	270	219	23.3%
Provisions	-	2	n.a.	-	(1)	n.a.
PBT	785	1,189	(34.0%)	270	218	23.9%

IB Market Share and Ranking (1)

	9M13		9M12			9M13		9M12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Stock Broking	11.7%	1	11.8%	1	Stock Broking	6.5%	2	4.8%	6
IPO	27.3%	1	24.2%	1	IPO	-	-	-	-
ECM	28.0%	2	31.9%	1	ECM	12.5%	3	-	-
M&A	16.2%	2	14.9%	6	M&A	16.2%	1	0.4%	13
Syndication ^	5.3%	8	12.7%	3	Syndication ^	1.8%	19	3.4%	12
DCM Domestic	21.3%	1	25.5%	2	DCM	7.0%	6	12.4%	3
Sukuk	19.1%	2	27.0%	2					


	9M13		9M12			9M13		9M12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Stock Broking	4.3%	9	2.8%	16	Stock Broking	9.6%	1	10.7%	1
IPO	-	-	20.4%	1	IPO	4.9%	7	19.4%	1
ECM	-	-	10.7%	3	ECM	4.2%	8	11.6%	3
M&A	-	-	<0.1%	18	M&A	3.6%	12	1.0%	22
Syndication ^	-	-	2.3%	15	Syndication ^	1.4%	19	2.2%	11
DCM	7.7%	5	5.7%	7	DCM	4.3%	9	2.4%	9

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

IB Market Share and Ranking (2)

ASEAN	9M13		9M12	
	Market Share	Rank	Market Share	Rank
IPO	4.7%	7	17.4%	1
ECM	6.3%	5	14.2%	1
M & A	3.9%	18	4.6%	18
Syndication ^	1.6%	18	4.5%	8
DCM Domestic	10.3%	2	11.1%	1

Global	9M13		9M12	
	Market Share	Rank	Market Share	Rank
Sukuk	5.9%	6	12.4%	3

	9M13		9M12	
	Market Share	Rank	Market Share	Rank
Stock Broking	0.2%	61	0.1%	96
IPO	3.0%	10	-	-
ECM	0.8%	20	0.3%	26
M & A	0.7%	40	1.1%	22
Syndications ^	-	-	-	-

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

Note: ^ Mandated lead arranger

* Excludes A-Share

Completed Notable Deals

DCM



Sarawak Hidro Sdn Bhd

RM1.0 bil Islamic Medium Term Notes Programme, Irrevocable and Unconditionally Guaranteed by the Government of Malaysia



Malaysia Airports Holdings Berhad

Up to RM2.5 bil Senior Sukuk Programme and Perpetual Subordinated Sukuk Programme, both are under the Islamic Principle of Musharakah
(The first rated perpetual subordinated Sukuk programme established in Malaysia)



Public Bank Berhad

RM10.0 bil Subordinated Medium Term Notes Programme
(One of the first Basel III Subordinated Debt Programme in SEAN)



Hotel Properties Limited

SGD100.0 mil 3.90% 10NC5 Medium Term Notes
(Innovative hybrid rate medium term note giving the company an extended debt profile at competitive pricing)



Housing and Development Board

SGD1.45 bil 2.365% 5-year Medium Term Notes
(The largest single tranche SGD deal YTD)



Advanced Semiconductor Engineering, Inc.

USD400.0 mil Zero Coupon Convertible Bonds due 2018

DCM



Ananda Development PCL

THB2,605 mil Senior Unsecured Debenture
(Inaugural issuance by the company)



Bank for Agriculture and Agricultural Cooperatives

THB8,000 mil Senior Secured Debenture

IPO/ECM



Sona Petroleum Berhad

RM550 mil IPO on Bursa Malaysia
(The 5th largest special purpose acquisition company IPO in the world (ex-USA) and the largest in Asia)



AirAsia X Berhad

RM1 bil IPO on Bursa Malaysia
(Malaysia's 1st innovative "shareholders benefit programme") that offers complimentary air tickets to long term retail shareholders)



Macau Legend Development Ltd

USD283 mil IPO on Hong Kong Stock Exchange
(The 2nd largest IPO related to the leisure, gaming and hospitality sector in Asia in 2013)

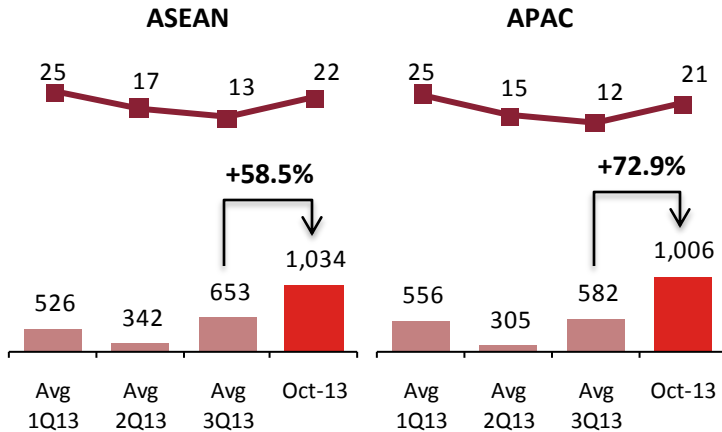


China Huishan Dairy Holdings Company

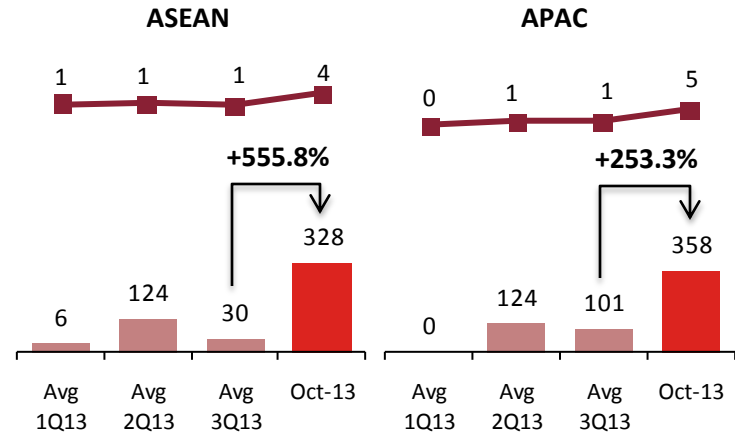
USD1.5 bil IPO on Hong Kong Stock Exchange
(The largest F&B ECM transaction in Asia (ex-Japan) 2013 YTD. The 2nd largest IPO in Hong Kong and 3rd largest IPO in Asia (ex-Japan) at the time of listing)

CIMB's IB Increased Activity in October

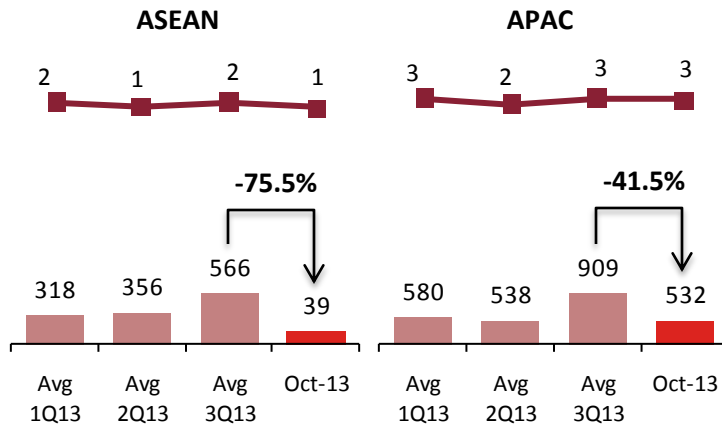
DCM



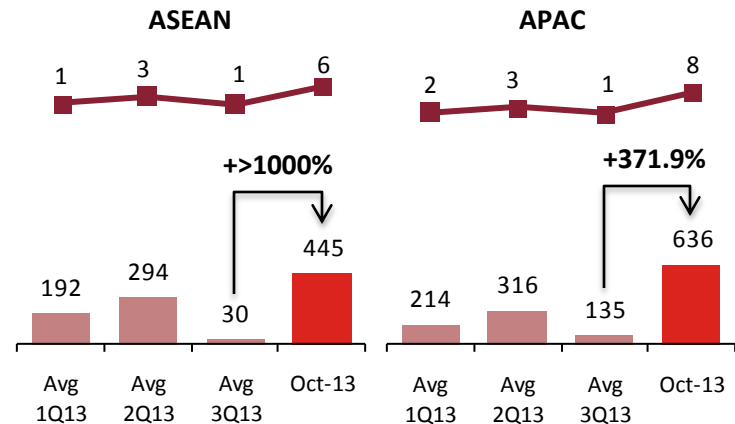
IPO



M&A



ECM



Average monthly value of issuance (USD 'mil)
 Average monthly no. of deals

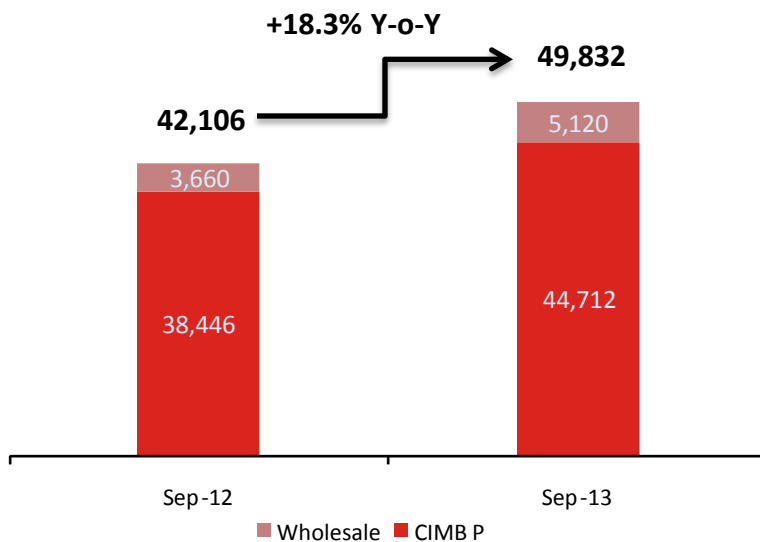
Source: Dealogic and Bloomberg

Group Asset Management

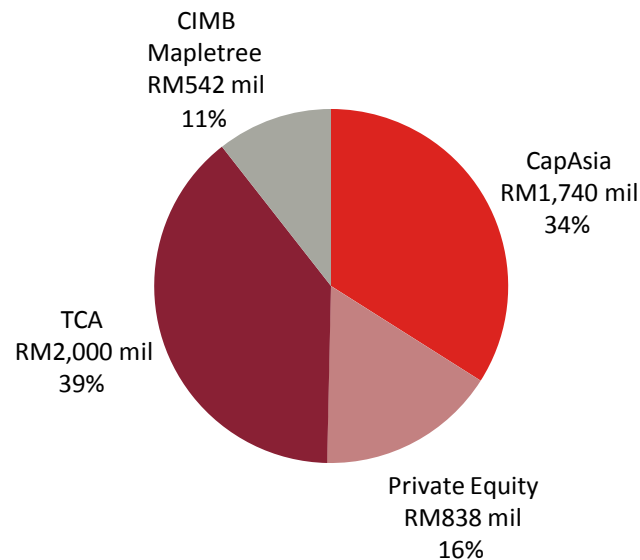
PBT (RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
CIMB-P Group	50.6	37.4	35.3%	18.5	16.3	13.8%
Wholesale	17.6	10.1	72.8%	8.2	5.2	57.8%
Total	68.2	47.6	43.3%	26.7	21.5	24.4%

Asset Under Management as at 30 Sep 2013

RM 'mil



Wholesale AUM as at 30 Sep 2013



CIMB Group : 9M13 Results

Investments

Investments

(RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
Net interest income	416	325	28.0%	150	135	11.1%
Non interest income	865	336	157.4%	46	94	(51.1%)
Total income	1,281	661	93.8%	196	229	(14.4%)
Overhead expenses	(880)	(356)	147.2%	(227)	(213)	(6.6%)
PPOP	401	305	31.5%	(31)	16	n.a.
(Provisions) / Writeback	(10)	(5)	100.0%	(10)	-	n.a.
Share of JV / associates	304	117	159.8%	177	54	227.8%
PBT	695	417	66.7%	136	70	94.3%

Strategic Investments



19.99%

RM 'mil	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
PAT to CIMB Group	69.6	68.2	2.0%	26.8	26.1	2.8%

- In RMB terms, lower PAT Y-o-Y mainly due to margin contraction
- Launched 2 new branches at Huludao and Anshan to a total of 7 regional branches



52.22%

RM 'mil	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
PAT to CIMB Group	9.5	6.4	48.4%	2.3	3.3	(30.3%)

- Higher PAT Y-o-Y mainly due to increase in deactivation fee and toll commission
- Reload points increased 392 Q-o-Q to 7,378
- Parking sites increased 5 to 83. Signing 22 new parking sites by Nov 13



27.06%

RM 'mil	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
PAT to CIMB Group	194.6	1.5	>1000%	148.0	17.3	754.9%

- Tune Ins Holding's shares partially distributed up to Tune Money shareholders in 3Q

CIMB Group : 9M13 Results

Other Highlights

Insurance

PBT (RM 'mil)	9M13	9M12	Y-o-Y	3Q13	2Q13	Q-o-Q
CIMB Aviva^	-	37.5	n.a	-	-	-
CIMB Sun Life	(8.2)	(11.0)	25.5%	(1.5)	(2.9)	48.3%
Others*	7.1	(1.7)	n.a.	2.6	4.2	(38.1%)
Total CIG & GID	(1.1)	24.8	n.a.	1.1	1.3	(15.4%)

Banca Income	Y-o-Y
Malaysia	22.1%
Indonesia	25.5%
Thailand	48.6%
Singapore	53.3%
Total	27.5%

Notes:

* Includes CIMB Insurance Brokers PBT, GID expenses & excluded the disposal gain from CIMB Aviva

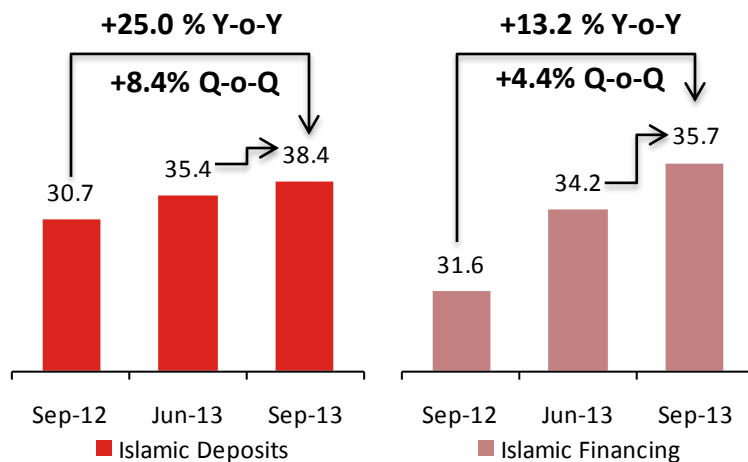
*The Group has disposed off the associates shares in CIMB Aviva / Takaful., hence will fully deconsolidate 2013 profit and loss in the Group's account.

Ranking of Total Islamic Assets as at 30 Jun 2013

Rank	Company	Total Assets RM 'mil	Market Share
1	Maybank Islamic	104,831	26%
2	CIMB Islamic	50,973	13%
3	Bank Islam	40,140	10%
4	AmIslamic	31,480	8%
5	PBB-i	30,801	8%

Islamic Deposits and Financing

RM 'bil



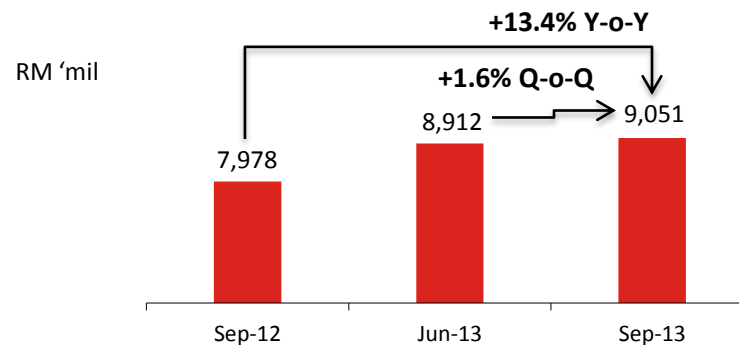
9M13

9M12

Sukuk	9M13		9M12	
	Market Share	Rank	Market Share	Rank
Malaysia	19.1%	2	27.0%	2
Sukuk	5.9%	6	12.4%	3

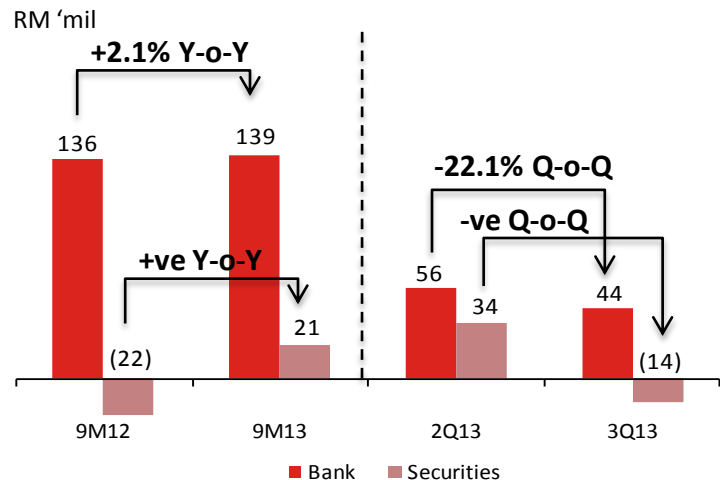
Islamic Residential Mortgage and Market Share

Ranking	2	2	n.a
Market Share	17.7%	16.4%	15.7%

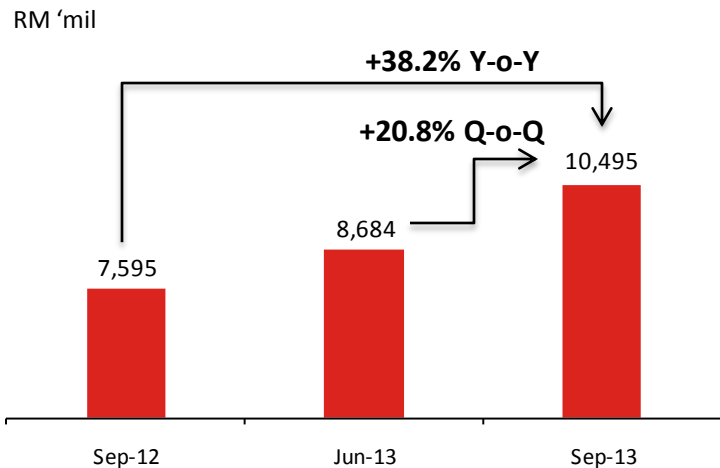


CIMB Singapore

PBT



Corporate Loan Base

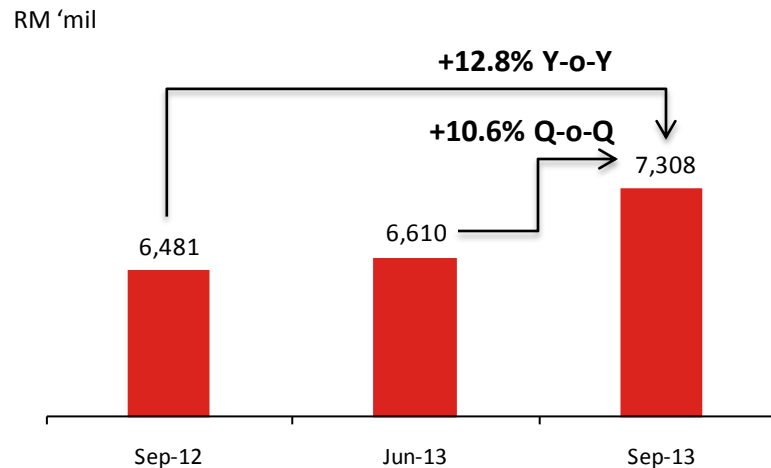


9M13

9M12

	Market Share	Rank	Market Share	Rank
Stock Broking	9.6%	1	10.7%	1
IPO	4.9%	7	19.4%	1
ECM	4.2%	8	11.6%	3
M&A	3.6%	12	1.0%	22
Syndication ^	1.4%	19	2.2%	11
DCM	4.3%	9	2.4%	9

Corporate Deposits








Note: ^ Mandated lead arranger

Stronger and more diversified IB Platform post RBS acquisition


Performance YTD and Outlook

- With commencement of Taiwan broking operations in July, CIMB now has a full APAC ex-Japan Equities footprint in place with 12 markets (including 3 JVs)
- Cash Equities revenues are lower than initial forecast due to delays in obtaining new licenses and client onboarding, but showing momentum over the last 3 months
- ECM and Cash Equities seeing pickup in activity in 4Q. Target Top 10 APAC in 2013

CIMB's Key Achievements 2013

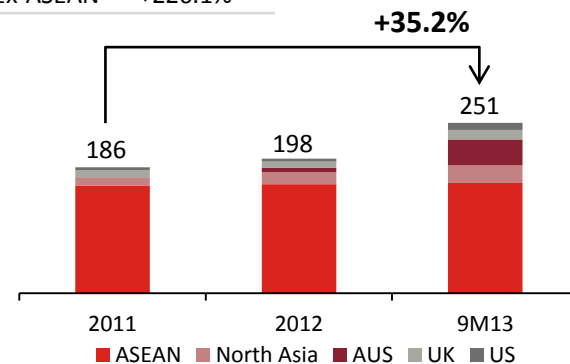
Countries	Features	Client	Type	Size
	The largest equity offering in IND 2013	PT Matahari Department Stores Tbk	Plcmt	USD 1.5 bil
	The 2 nd largest IPO in HK and 3 rd largest IPO in Asia (ex-Japan) at the time of listing	China Huishan Dairy Holdings Company	IPO	USD 1.5 bil
	The 2 nd largest IPO in PH 2013 <i>(CIMB's 1st PH IPO)</i>	Travellers International Hotel Group	IPO	USD 410 mil
	The 4 th largest placement in AUS 2013 <i>(CIMB's 1st AUS ECM)</i>	Fortescue Metals Group	ECM (block trade)	AUD 503 mil
	The largest equity-linked offering in TW 2013 <i>(CIMB's 1st TW ECM)</i>	Advanced Semiconductor Engineering Inc	Equity Linked	USD 400 mil

A very active 4Q so far

Countries	Client	Type	Size
	UMW Oil & Gas Corporation Berhad	IPO	USD 748 mil
	Khazanah	Exchangeable Sukuk	SGD 600 mil
	Fortescue Metals Group	ECM (block trade)	AUD 503 mil
	Travellers International Hotel Group	IPO	USD 410 mil
	Hydoo International Holding Limited	IPO	USD 213 mil

Institutional Net Brokerage Income (Ex-ECM)

RM 'mil	2011 vs 9M13
ASEAN	+2.5%
Ex-ASEAN	+226.1%



CIMB Group : 9M13 Results

2013 Priorities and Other Highlights

Key 2013 Priorities Round-up

Updates

Cost Management	<ul style="list-style-type: none">▪ Dynamic rightsizing of IB▪ Organisational review – High level benchmarking for Consumer Banking completed▪ Strategic sourcing and procurement transformation▪ MSS (Malaysia) completed. MSS increased from 867 to 1,217, costing RM217 mil. Additional provision of RM62 mil in 4Q13
Capital Management	<ul style="list-style-type: none">▪ Mid-year DRS – 80.2% take-up rate▪ RWA optimisation options
Investment Banking Integration	<ul style="list-style-type: none">▪ Completed RBS acquisition in July▪ Resignation of Head of IB
1Platform	<ul style="list-style-type: none">▪ Malaysia: 1Platform Release 2.0 on track. On track for SPD in 1Q14▪ Indonesia: 1Platform Release 3.0 in progress and to be completed by Nov-13
Network Expansion	<ul style="list-style-type: none">▪ Shanghai branch opening in 4Q13▪ Hong Kong and Laos opening in 1Q14

Achievements vs Targets for 2013

	9M13 Y-o-Y	FY13
ROE	16.0%	16%
TSR	-5.1%>FBMKLCI	> FBMKLCI
Dividend	40%~	40%
Total Credit Growth *	14% (16.6%^)	15%
Loan loss charge	0.21	< 0.4
Total Capital (CIMB Group)	14.0%	> 11%
CET 1 (CIMB Group)	8.2%	> 8%
Leverage (CIMB Group)	5.3%	< 20x

Notes: ~ Based on CIMBGH First Interim Dividend declared on the 1H13 financial results

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

^ Excluding FX fluctuations

CIMB Group : 9M13 Results

Final Remarks

Final Remarks

- Built on CIMB 2.0 changes, completed IB platform and implemented cost initiatives
- 9M13 operating environment tougher than anticipated, but assets and liabilities expanded well
- 3Q13 saw weak markets and tough Indonesia. Markets recovering in 4Q13
- 4Q13 top-line will be stronger led by IB, MS Consumer and Regional Corporate Banking but CIMB Niaga contribution will remain muted. DCM will do better but Treasury & Markets as a whole will need to navigate (still) volatile markets
- Additional MSS provisions to be made in 4Q13, expect final TAMC settlement
- Retain 16% ROE target

THANK YOU

Appendices

Consolidated Balance Sheet Changes

(RM 'mil)	31 Sep 13	31 Sep 12 (Restated)	Y-o-Y	30 Jun 13	Q-o-Q
Cash & short term funds	32,270	22,791	42%	32,317	(0.1%)
Securities purchased under resale agreements	11,700	5,406	116%	9,529	23%
Deposits & placements with financial institutions	5,128	6,833	(25%)	6,734	(24%)
Financial investments at fair value through profit or loss	22,621	25,702	(12%)	24,257	(7%)
Money Market	12,782	17,628	(27%)	14,042	(9%)
Corporate Bonds	7,742	6,780	14%	8,199	(6%)
Equity	2,098	1,293	62%	2,016	4%
Financial investments available for sale	32,438	26,843	21%	31,412	3%
Financial investments held to maturity	8,832	9,193	(4%)	8,077	9%
Loans, advances & financing	222,175	194,099	14%	216,445	3%
Other assets	35,272	30,528	16%	35,464	(1%)
Total assets	370,436	321,395	15%	364,235	2%
Deposits from customers	262,142	235,477	11%	258,416	1%
Deposits & placements of banks and other FI	22,704	18,413	23%	21,737	4%
Other borrowings	24,915	19,673	27%	23,558	6%
Other liabilities	29,704	19,487	52%	29,235	2%
Total liabilities	339,465	293,050	16%	332,946	2%
Shareholders' funds	29,983	27,354	10%	30,296	(1%)
Total liabilities & equity	370,436	321,395	15%	364,235	2%

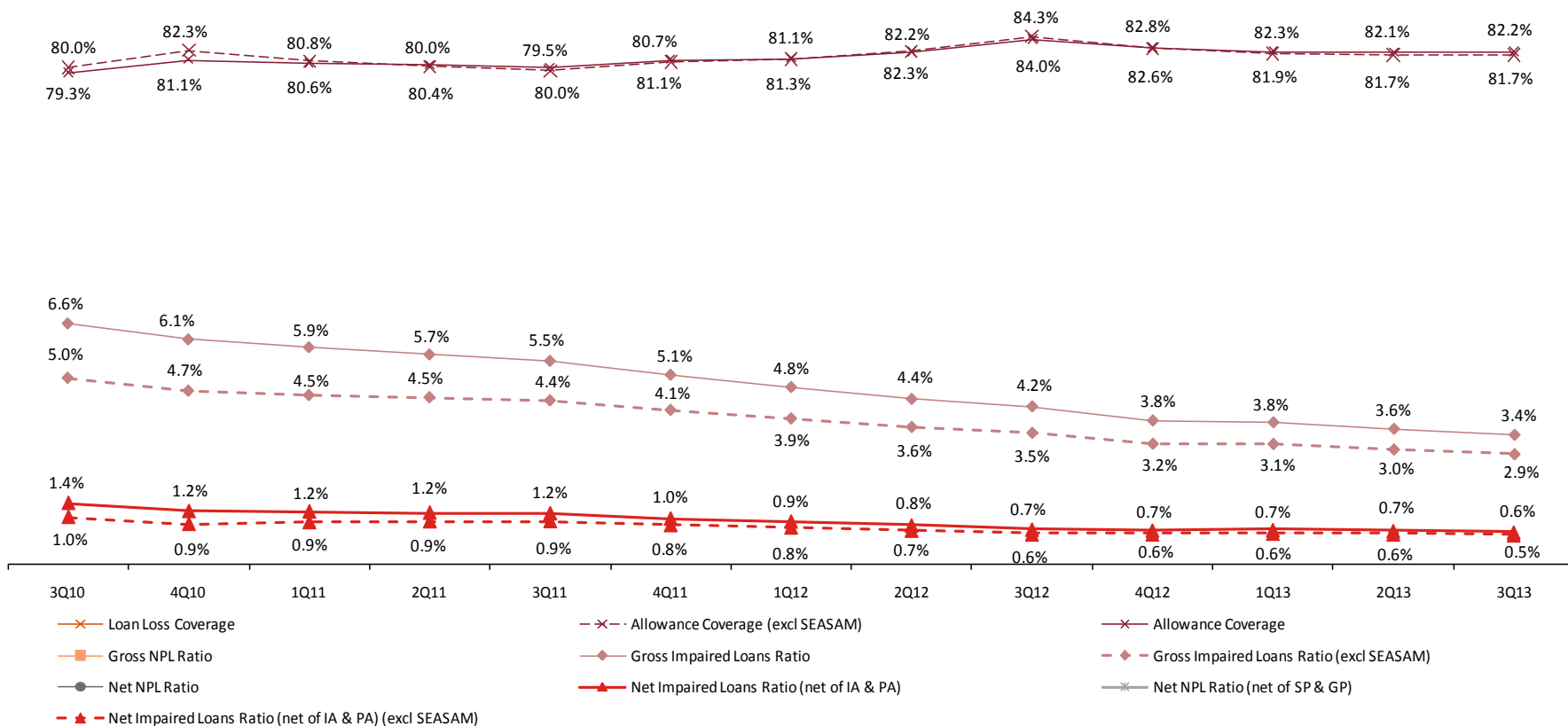
CIMB Niaga : Balance Sheet Changes

(IDR 'bil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Placements & Other MS	35,487	32,328	9.8%	30,574	16.1%
Government Bonds	9,919	9,462	4.8%	6,577	50.8%
Loans (Net)	151,582	135,179	12.1%	147,175	3.0%
Other Assets	21,237	13,654	55.5%	17,871	18.8%
Total Assets	218,225	190,623	14.5%	202,197	7.9%
CASA	71,769	62,497	14.8%	67,387	6.5%
Time Deposits & CD	91,249	83,687	9.0%	82,554	10.5%
Total Customer Deposits	163,018	146,184	11.5%	149,941	8.7%
Other Liabilities	30,446	23,147	31.5%	28,212	7.9%
Total liabilities	193,464	169,331	14.3%	178,153	8.6%
Equity	24,761	21,291	16.3%	24,044	3.0%

CIMB Thai : Balance Sheet Changes

Before GAAP Adjustments (THB 'mil)	30 Sep 13	30 Sep 12	Y-o-Y	30 Jun 13	Q-o-Q
Placements & Other MS	20,988	10,653	97.0%	11,012	90.6%
Government Bonds (Net)	43,761	35,532	23.2%	40,486	8.1%
Loans (Net)	159,730	122,964	29.9%	147,903	8.0%
Other Assets	21,218	15,339	38.3%	20,475	3.6%
Total Assets	245,696	184,488	33.2%	219,875	11.7%
CASA	45,160	38,822	16.3%	39,247	15.1%
Time Deposits & CD	108,263	85,536	26.6%	99,444	8.9%
Total Customer Deposits	153,423	124,358	23.4%	138,691	10.6%
Bill of Exchanges	2,184	15,034	(85.5%)	7,558	(71.1%)
Other Liabilities	68,729	24,574	179.7%	52,700	30.4%
Total Liabilities	224,336	163,966	36.8%	198,949	12.8%
Equity	21,360	20,522	4.1%	20,926	2.1%

Asset Quality Ratios – CIMB Group



Capital Management – All Banking Entities

Basel III Sep-13 ¹	Common Equity Tier 1 Ratio	Tier 1	Total Capital Ratio
CIMB Bank ²	9.9%	11.8%	13.2%
CIMB Investment Bank	21.9%	21.9%	21.9%
CIMB Islamic	9.0%	9.3%	13.1%
CIMB Bank Group ²	8.2%	9.7%	13.1%
CIMB Investment Bank Group	21.4%	21.4%	21.4%
CIMB Niaga ³	-	13.3%	15.8%
CIMB Thai ⁴	10.4%	10.4%	14.7%

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			
CIMB Islamic			
CIMB Bank Group			
CIMB Investment Bank Group			
CIMB Niaga ³	n.a.	n.a.	8.0%
CIMB Thai ⁴	4.5%	6.0%	8.5%

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

2 Includes proposed 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