

Analyst Presentation

9M15 Results

25 November 2015



Agenda

1. Key Highlights
2. CIMB Group 9M15 Financials
3. PBT by Segment
 - 3.1 Regional Consumer Banking
 - 3.2 Regional Commercial Banking
 - 3.3 Regional Wholesale Banking
 - 3.4 Group Asset Management & Investments
 - 3.5 Group Funding
4. Other Highlights
5. Final Remarks

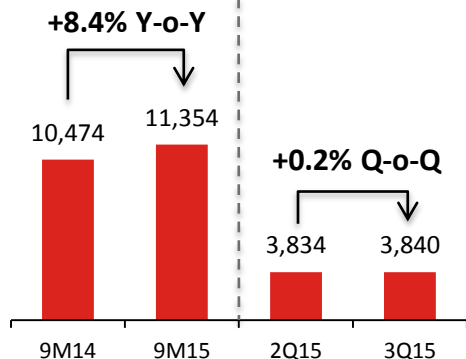
CIMB Group : 9M15 Results

1. Key Highlights

Key Financial Highlights

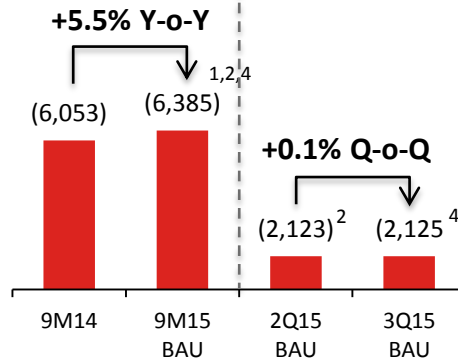
Operating Income

RM 'mil



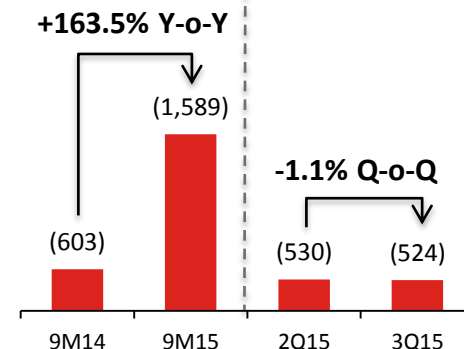
Overhead Expenses

RM 'mil



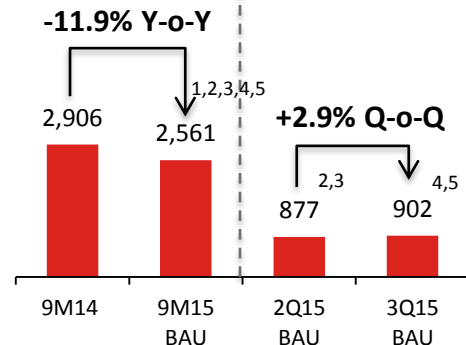
Loan Impairment

RM 'mil



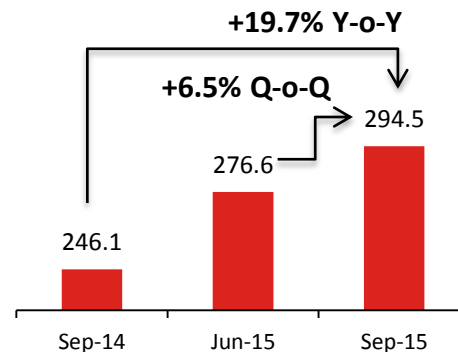
Net Profit

RM 'mil



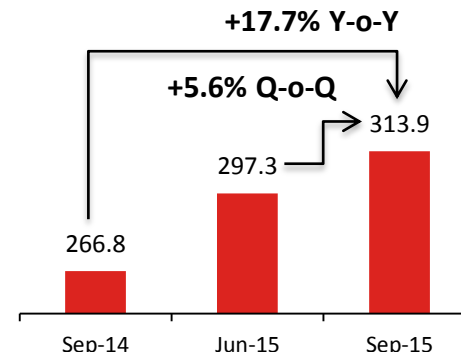
Gross Loans⁶

RM 'bil



Deposits

RM 'bil

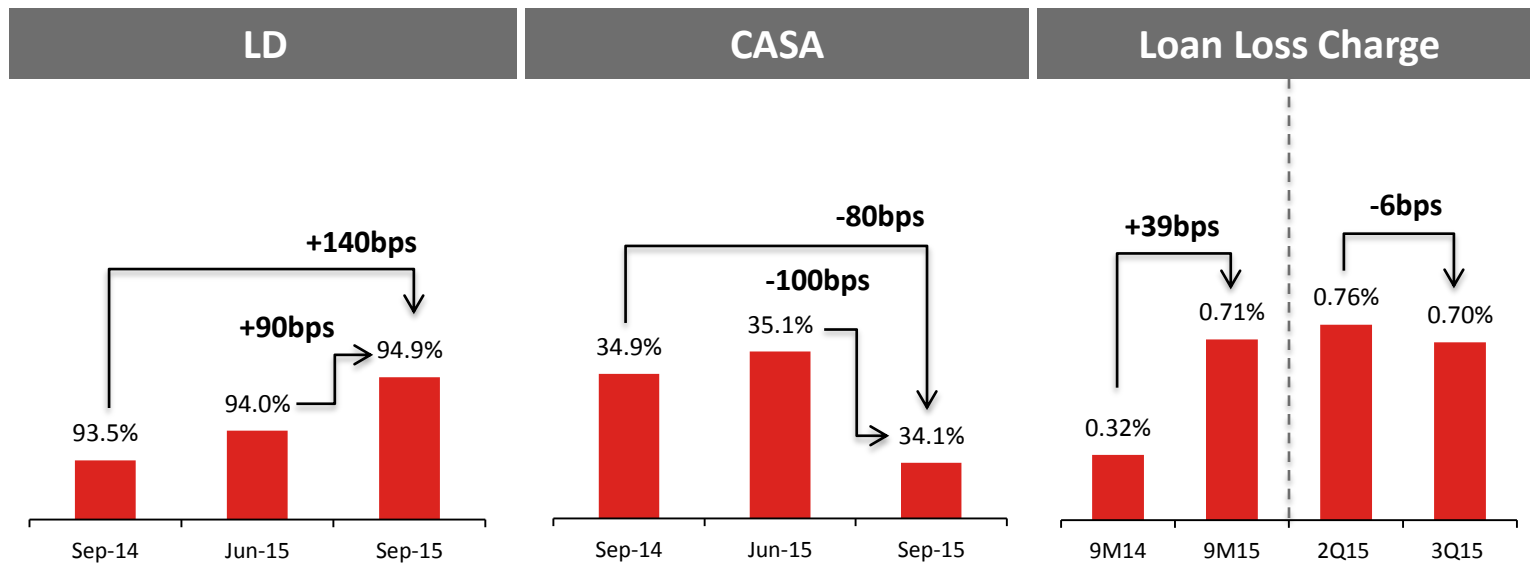
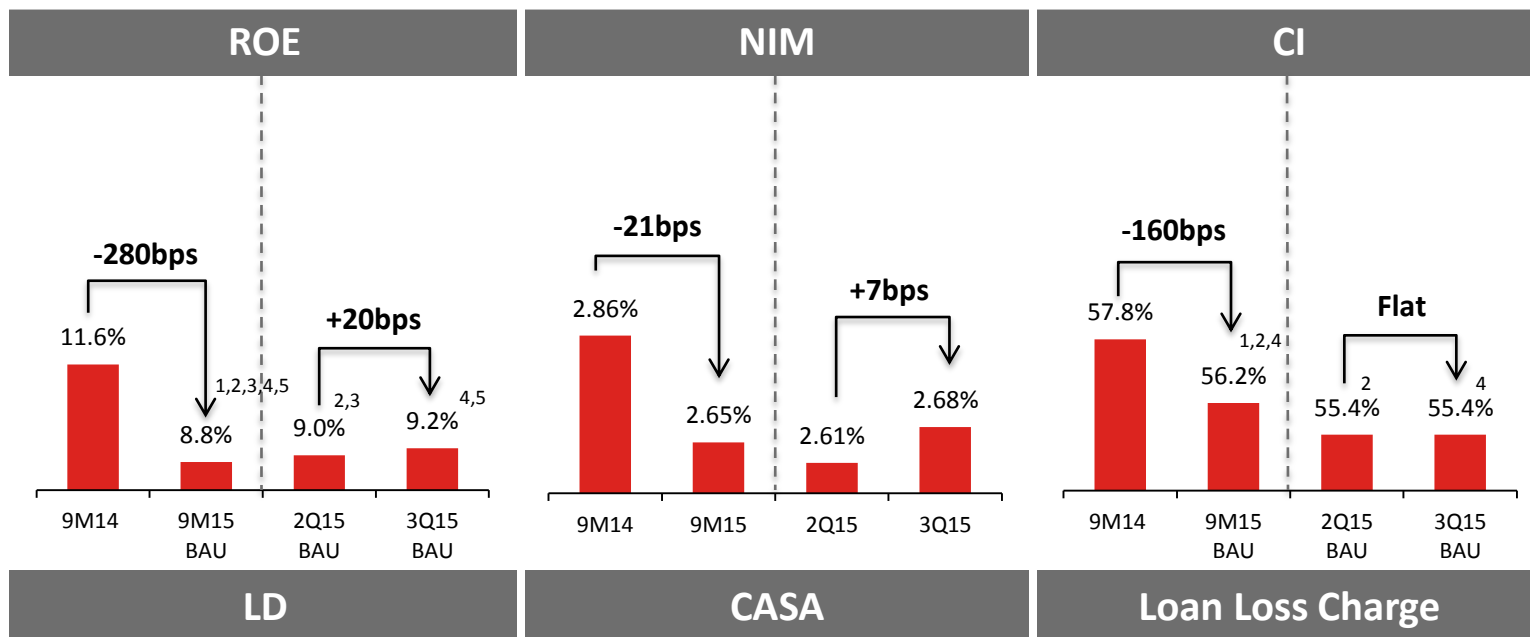


Notes: 1. Excluding IB restructuring cost (RM202 mil)
2. Excluding MY MSS cost (RM316 mil)

3. Excluding tax on MY MSS (RM79 mil)
4. Excluding ID MSS cost (RM134 mil)

5. Excluding tax and MI on ID MSS (RM36 mil)
6. Excluding bad bank

Key Ratios



Notes: 1. Excluding IB restructuring cost (RM202 mil)
 2. Excluding MY MSS cost (RM316 mil)

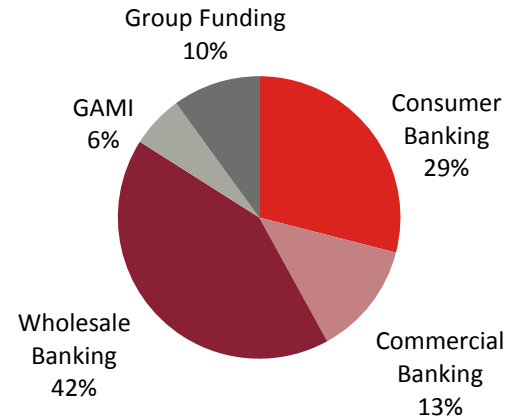
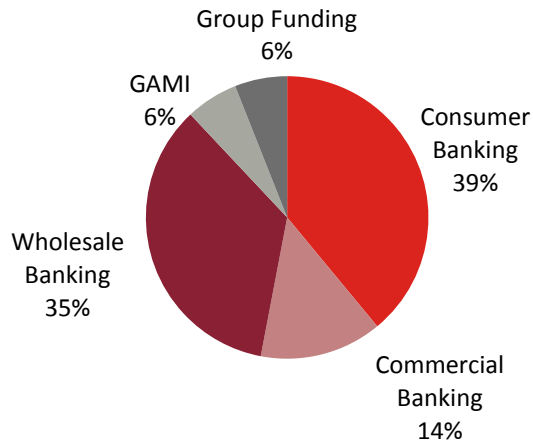
3. Excluding tax on MY MSS (RM79 mil)
 4. Excluding ID MSS cost (RM134 mil)

5. Excluding tax and MI on ID MSS (RM36 mil)

PBT By Segments

9M15*~

9M14



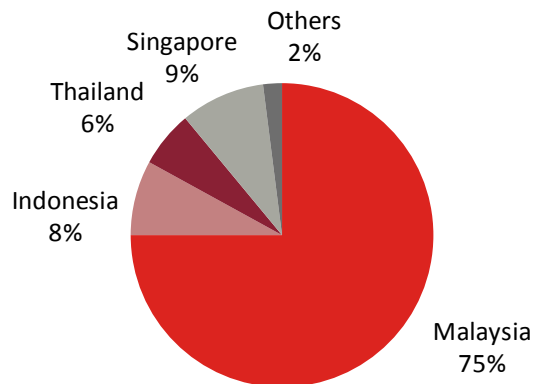
9M15* PBT Growth by Key Divisions

	Consumer Banking	Commercial Banking	Wholesale Banking	Group Asset Management & Investments	Group Funding
PPOP Y-o-Y	+19.7%	+40.0%	+11.5%*	+3.1%~	-44.1%~
PBT Y-o-Y	+17.4%	-6.0%	-26.1%*	-15.8%~	-43.1%~
PBT Q-o-Q	-12.2%	+89.2%	-1.8%*	-9.3%~	-9.2%~

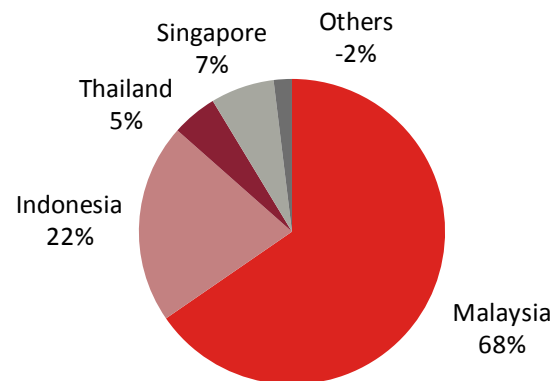
Notes: * Excluding IB restructuring cost (RM202 mil)
 ~ Excluding MY MSS cost (RM316 mil) and ID MSS cost (RM134 mil)

PBT By Country

9M15 ^{^*}



9M14 [^]



9M15* PBT Y-o-Y Growth by Key Countries



+1.4%[^]

-1.8%^{*}

-5.7%^{*}



+5.8%

-67.8%^{}**

+279.6%^{}**



+72.0%

+22.0%^{*}

+125.9%



+27.4%

+21.3%[#]

+7.8%[#]

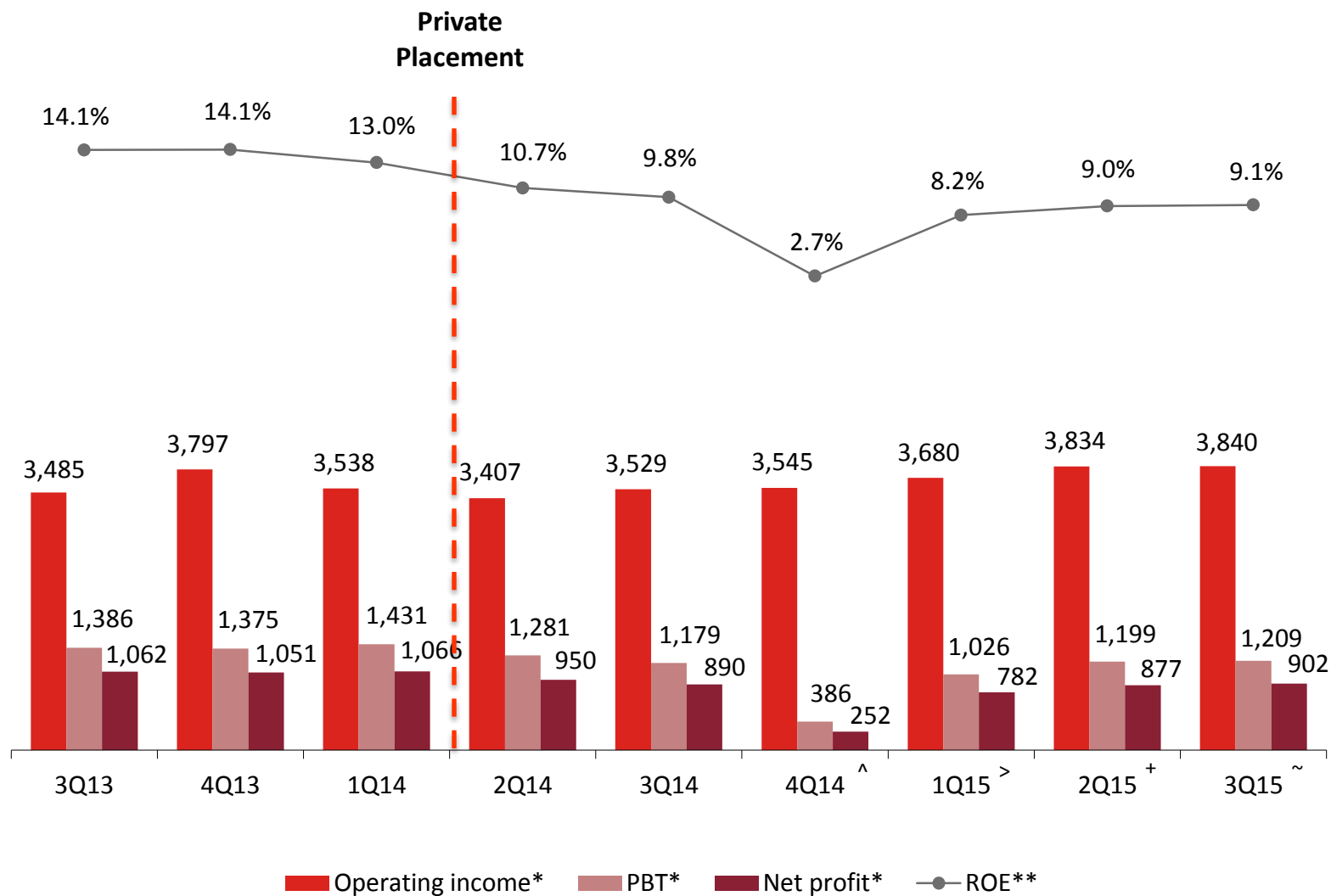
Notes: ^{*} Excluding IB restructuring cost (RM202 mil) and MY MSS cost (RM316 mil)
^{**} Excluding ID MSS cost (RM134 mil)

[#] Excluding restructuring cost (RM41 mil)
[^] Excluding HQ costs, mainly comprising of funding costs

CIMB Group : 9M15 Results

2. CIMB Group 9M15 Financials

Quarterly Earnings Trend



Notes: * Amounts denoted in RM 'mil

** Annualised

[^] Excluding gains from sale of Karawaci building (RM66 mil), gains from sale of CIMB Insurance Brokers (RM61 mil), IB goodwill impairment (RM128 mil) and DTA reversal (RM51 mil)

[>] Excluding IB restructuring cost (RM202 mil)

⁺ Excluding MY MSS cost (RM316 mil) and tax on MY MSS (RM79 mil)

[~] Excluding ID MSS cost (RM134 mil) and tax and MI on ID MSS (RM36 mil)

Earnings Summary

(RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15 BAU*	Q-o-Q
Net interest income	7,885	7,400	6.6%	2,767	2,601	6.4%
Non interest income	3,469	3,074	12.8%	1,073	1,233	(13.0%)
Operating income	11,354	10,474	8.4%	3,840	3,834	0.2%
Overhead expenses	(6,385)	(6,053)	5.5%	(2,125)	(2,123)	0.1%
PPOP	4,969	4,421	12.4%	1,715	1,711	0.2%
Loan impairment	(1,589)	(603)	163.5%	(524)	(530)	(1.1%)
Other provisions	(12)	(31)	(61.3%)	(6)	(10)	(40.0%)
Share of JV / Associates	66	104	(36.5%)	24	28	(14.3%)
PBT	3,434	3,891	(11.7%)	1,209	1,199	0.8%
Net profit	2,561	2,906	(11.9%)	902	877	2.9%
EPS (sen)	30.3	35.2	(13.9%)	10.7	10.3	3.9%
ROE (Annualised)	8.8%	11.6%	(280bps)	9.1%	9.0%	10bps
PBT (Actual)	2,782	3,891	(28.5%)	1,075	883	21.7%
Net Profit (Actual)	2,024	2,906	(30.4%)	804	640	25.6%

Note: * Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil) and tax on MY MSS (RM79 mil); 3Q15: ID MSS cost (RM134 mil) and tax and MI on ID MSS (RM36 mil)

Key Ratios

(%)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15 BAU*	Q-o-Q
ROE ^	8.8	11.6	↓	9.1	9.0	↑
NIM ^**	2.65	2.86	↓	2.68	2.61	↑
Non-interest income / total income	30.5	29.4	↑	27.9	32.1	↓
Cost to income	56.2	57.8	↓	55.4	55.4	↔
Allowance coverage excluding regulatory reserve	76.6	74.2	↑	76.6	77.9	↓
Allowance coverage #	84.9	99.3	↓	84.9	86.1	↓
Loan loss charge ^	0.71	0.32	↑	0.70	0.76	↓
Gross impaired loans ratio	3.4	3.3	↑	3.4	3.3	↑
Net impaired loans ratio (Net of IA and PA)	0.8	0.9	↓	0.8	0.8	↔
Average shareholders' funds (RM 'mil)	38,800	33,493	↑	39,466	38,783	↑
ROA ^	0.77	1.02	↓	0.79	0.80	↓
Book value per share (RM)	4.74	4.40	↑	4.74	4.61	↑
Loan to Deposit (LDR)	94.9	93.5	↑	94.9	94.0	↑
CASA ratio	34.1	34.9	↓	34.1	35.1	↓

Notes: * Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil) and tax on MY MSS (RM79 mil) ; 3Q15: ID MSS (RM134 mil) and tax and MI on ID MSS (RM36 mil)
 ^ Annualised
 ** Daily Average
 # Including regulatory reserve. 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)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15 BAU*	Q-o-Q
Personnel	3,597	3,362	7.0%	1,186	1,202	(1.3%)
Establishment	1,455	1,433	1.5%	491	477	2.9%
Marketing	271	264	2.7%	90	85	5.9%
Admin & General	1,062	994	6.8%	358	359	(0.3%)
Total	6,385	6,053	5.5%	2,125	2,123	0.1%
Total (Actual)	7,037	6,053	16.3%	2,259	2,439	(7.4%)

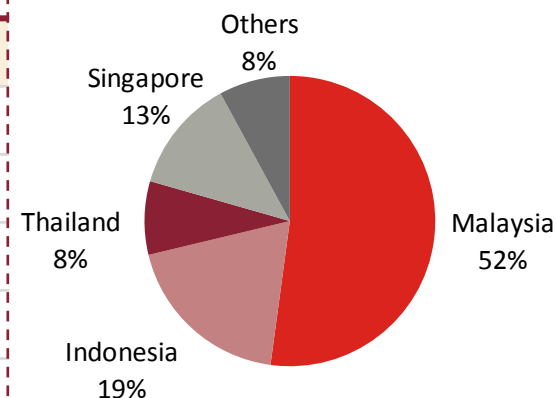
(%)	9M15	9M14	3Q15	2Q15
Cost to income	62.0	57.8	58.9	63.6
Cost to income <u>excluding</u> One-off items	56.2*	57.8	55.4	55.4*

Notes: * Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil); 3Q15: ID MSS cost (RM134 mil)

Gross Loans Growth

Divisions / Products (RM 'bil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Retail Financial Services (48.9%)	144.0	124.3	15.8%	138.2	4.2%
Mortgages	70.3	60.0	17.2%	66.8	5.2%
Term Loans	32.5	29.0	12.1%	31.7	2.5%
Auto	20.1	18.3	9.8%	19.5	3.1%
Credit Cards	8.4	7.0	20.0%	7.9	6.3%
Personal Financing	4.1	3.8	7.9%	4.1	-
Enterprise	6.5	5.1	27.5%	6.2	4.8%
Others	2.1	1.1	90.9%	2.0	5.0%
Commercial Banking (13.5%)	39.7	34.6	14.7%	38.4	3.4%
Wholesale Banking (37.6%)	110.8	87.2	27.1%	100.0	10.8%
Gross Loans excl bad bank*	294.5	246.1	19.7%	276.6	6.5%
Bad Bank	3.3	3.4	(2.9%)	3.0	10.0%
Total Gross Loans	297.8	249.5	19.4%	279.6	6.5%

Loans by Country as at 30 Sep 15 #



Loans** Y-o-Y Growth

Malaysia	10.5%
Indonesia ^	12.3%
Thailand ^	9.2%
Singapore ^	7.9%
Others**	31.7%
Group ~	10.7%

Notes: * Excluding FX fluctuations, total gross loans grew +10.7% Y-o-Y and +2.2% Q-o-Q

+ Gross loans exclude bad bank

Based on geographical location of counterparty, excluding bad bank

^ In local currency

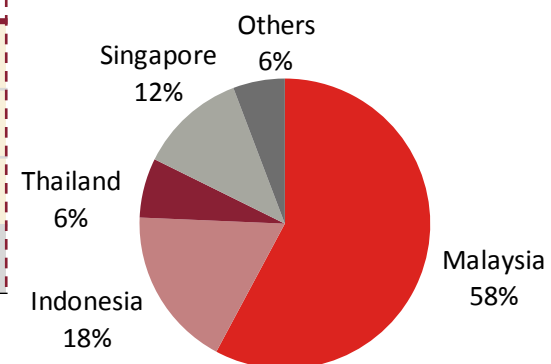
~ Excluding FX fluctuations

** Including Labuan, London, Cambodia, Hong Kong & Shanghai

Deposits Growth

Divisions / Products (RM 'bil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Retail Financial Services (41.8%)	131.3	113.0	16.2%	124.6	5.4%
Commercial Banking (13.9%)	43.7	33.6	30.1%	40.9	6.8%
Wholesale Banking # (44.3%)	138.9	120.2	15.6%	131.8	5.4%
Total *	313.9	266.8	17.7%	297.3	5.6%

Deposits by Country as at 30 Sep 15



Deposits Y-o-Y Growth

Deposits	Y-o-Y Growth
Malaysia	10.8%
Indonesia ^	11.3%
Thailand ^	3.2%
Singapore ^	17.6%
Others**	(8.4%)
Group ~	10.0%

Notes: * Excluding FX fluctuations, total group deposits grew +10.0% Y-o-Y and +1.9% Q-o-Q

^ In local currency

~ Excluding FX fluctuations

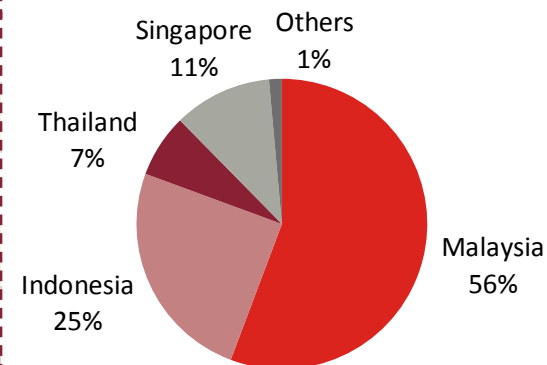
Including deposits with options classified as derivatives in MY & SG

** Including Labuan, London, Cambodia, Hong Kong & Shanghai

CASA Growth

Country (RM 'bil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia	59.7	55.5	7.6%	60.1	(0.7%)
Indonesia **	26.7	20.6	29.6%	25.0	6.8%
Thailand	7.5	6.1	23.0%	6.1	23.0%
Singapore	11.7	11.4	2.6%	11.6	0.9%
Others	1.6	1.4	14.3%	1.6	-
Total *	107.2	95.0	12.8%	104.4	2.7%

CASA by Country as at 30 Sep 15



CASA Y-o-Y Growth

Malaysia	7.4%
Indonesia ^	15.8%
Thailand ^	3.3%
Singapore ^	(14.7%)
Group ~	6.0%

Notes: * Excluding FX fluctuations, total CASA grew 6.0% Y-o-Y and -0.7% Q-o-Q

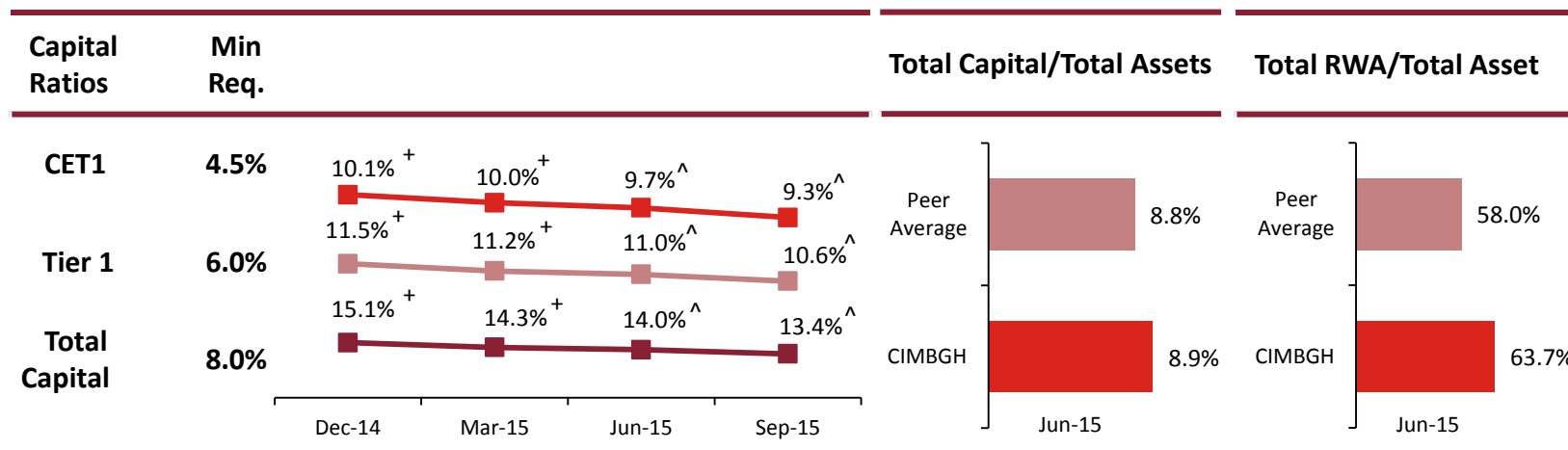
** Adjusted for high cost saving deposits classified as Structured Deposits

^ In local currency

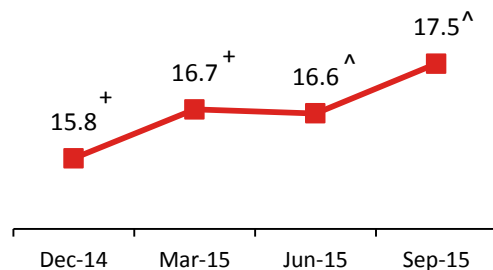
~ Excluding FX fluctuations

+ Including Labuan, London, Cambodia, Hong Kong & Shanghai

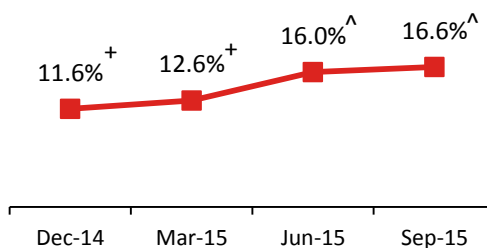
Capital Management : CIMB Group



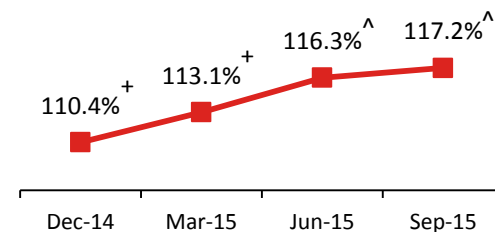
Leverage Ratio (times)



Gearing Ratio



Double Leverage Ratio



- Post FY15 First Interim Dividend of 3.00 sen and actual DRS take-up rate of 67.1%
- Increase in DL & Gearing from Jun-15 to Sep-15 was due to the MYR depreciation affecting the investments and borrowings in USD

Notes:

* Includes CIMB Bank Malaysia + CIMB Islamic + CIMB Thai + CIMB Cambodia + CIMB Labuan Limited + Singapore + London + HK & Shanghai + Offshore
 + Post CIMBGH's FY14 Second Interim Dividend & the actual corresponding DRS (86.4% take-up rate); regulatory reserve uplift; and reinvestment of cash dividend surplus of RM546 mil into CIMB Bank
 ^ Post CIMBGH's FY15 First Interim Dividend & the actual corresponding DRS (67.1% take-up rate); and reinvestment of cash dividend surplus into CIMB Bank

CIMB Group : 9M15 Results

3. PBT by Segment

PPOP by Segments (Estimated)

PPOP (RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15 BAU*	Q-o-Q
Consumer Banking (38.8%)	1,926	1,609	19.7%	681	642	6.1%
Commercial Banking (12.8%)	637	455	40.0%	245	209	17.2%
Wholesale Banking (41.4%)	2,059	1,846	11.5%	667	716	(6.8%)
Corporate Banking (31.0%)	1,542	1,161	32.8%	546	516	5.8%
Treasury & Markets ~ (11.1%)	550	767	(28.3%)	153	206	(25.7%)
Investment Banking + (-0.7%)	(33)	(82)	59.8%	(32)	(6)	(433.3%)
GAMI ** (2.7%)	135	132	2.3%	43	54	(20.4%)
Group Funding # (4.3%)	212	379	(44.1%)	79	90	(12.2%)
PPOP	4,969	4,421	12.4%	1,715	1,711	0.2%
PPOP (Actual)	4,317	4,421	(2.4%)	1,581	1,395	13.3%

Notes: * Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil); 3Q15: ID MSS cost (RM134 mil)

~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

** Including asset management and strategic investments. Excluding MSS cost (RM2 mil)

Including capital investments in fixed income securities and investment in Group's proprietary capital. Excluding MY MSS cost (RM314 mil) and ID MSS cost (RM134)

PBT by Segments (Estimated)

PBT (RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15 BAU*	Q-o-Q
Consumer Banking (38.7%)	1,329	1,132	17.4%	423	482	(12.2%)
Commercial Banking (14.3%)	490	521	(6.0%)	193	102	89.2%
Wholesale Banking (35.3%)	1,214	1,643	(26.1%)	449	457	(1.8%)
Corporate Banking (20.3%)	697	968	(28.0%)	330	256	28.9%
Treasury & Markets ~ (16.0%)	551	769	(28.3%)	154	207	(25.6%)
Investment Banking + (-1.0%)	(34)	(94)	63.8%	(35)	(6)	(483.3%)
GAMI ** (5.6%)	191	226	(15.8%)	65	71	(9.3%)
Group Funding # (6.1%)	210	369	(43.1%)	79	87	(9.2%)
PBT	3,434	3,891	(11.7%)	1,209	1,199	0.8%
PBT (Actual)	2,782	3,891	(28.5%)	1,075	883	21.7%

Notes: * Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil); 3Q15: ID MSS cost (RM134 mil)

~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

** Including asset management and strategic investments. Excluding MSS cost (RM2 mil)

Including capital investments in fixed income securities and investment in Group's proprietary capital. Excluding MY MSS cost (RM314 mil) and ID MSS cost (RM134)

CIMB Group : 9M15 Results

3.1 Regional Consumer Banking

Consumer Banking

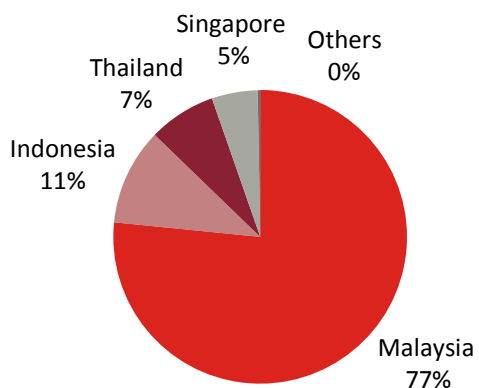
(RM 'mil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	3,761	3,291	14.3%	1,295	1,247	3.8%
Non interest income	1,183	1,138	4.0%	396	394	0.5%
Operating income	4,944	4,429	11.6%	1,691	1,641	3.0%
Overhead expenses	(3,018)	(2,820)	7.0%	(1,010)	(999)	1.1%
PPOP	1,926	1,609	19.7%	681	642	6.1%
(Provisions) / Writeback	(600)	(479)	25.3%	(259)	(162)	59.9%
Share of JV / Associates	3	2	50.0%	1	2	(50.0%)
PBT	1,329	1,132	17.4%	423	482	(12.2%)
PBT by Country	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Malaysia (RM 'mil)	1,149	1,096	4.8%	372	413	(9.9%)
Indonesia (IDR 'bil)	608	328	85.4%	171	191	(10.5%)
Thailand (THB 'mil)	(425)	(858)	50.5%	(134)	(62)	(116.1%)
Singapore (SGD 'mil)	17	12	41.7%	4	7	(42.9%)
Others * (RM 'mil)	6	-	-	2	2	-
PBT	1,329	1,132	17.4%	423	482	(12.2%)

Note: * Including Labuan, London, Cambodia, Hong Kong & Shanghai

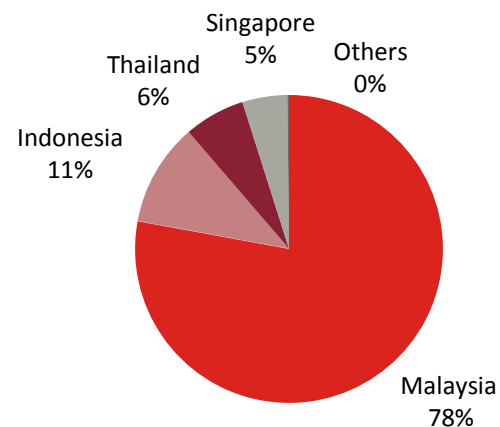
Consumer Banking : Gross Loans

Country	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia (RM 'bil)	107.8	96.7	11.5%	105.9	1.8%
Indonesia (IDR 'bil)	51,395	48,747	5.4%	51,252	0.3%
Thailand (THB 'bil)	93.6	80.9	15.6%	90.5	3.4%
Singapore (SGD 'mil)	2,683	2,286	17.4%	2,482	8.1%
Others * (RM 'bil)	0.5	0.3	66.7%	0.4	25.0%
Total Consumer Loans (RM 'bil)	144.0	124.3	15.8%	138.2	4.2%

30 Sep 15



30 Sep 14



Notes: Loan base excludes bad bank

* Including Labuan, London, Cambodia, Hong Kong & Shanghai

Consumer Banking : Deposits

Country	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia (RM 'bil)	77.7	71.2	9.1%	77.2	0.6%
Indonesia (IDR 'bil)	93,000	80,557	15.4%	88,818	4.7%
Thailand (THB 'bil)	112.5	97.1	15.8%	117.4	(4.3%)
Singapore (SGD 'mil)	4,609	4,407	4.6%	4,097	12.5%
Others * (RM 'bil)	0.5	0.3	66.7%	0.4	25.0%
Total Consumer Deposits (RM 'bil)	131.3	113.0	16.2%	124.6	5.4%

Products (RM 'bil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Current	25.9	25.7	0.8%	25.8	0.4%
Savings	35.0	30.1	16.3%	32.7	7.0%
Fixed and Structured Deposits	70.4	57.2	23.1%	66.1	6.5%
Total	131.3	113.0	16.2%	124.6	5.4%

Note: * Including Labuan, London, Cambodia, Hong Kong & Shanghai

New Campaigns



Banking for Millions

- ✓ Open account, save, pay with Clicks and swipe debit card to earn entries to win RM1 mil. Aimed to drive CASA growth



CIMB Petronas Mastercard relaunch

- ✓ Get 7% rebate for monthly statement balance of RM3,000 and more



Swipe and Drive Campaign

- ✓ Aimed to drive CC usage
- ✓ 3 BMWs offered as grand prize on top of hourly cash rebates



City Integrated Program

- ✓ Cross product campaign, community engagement, media visit, branding and CSR activity in key cities to enhance presence and drive business



ON Account Powered by XL

- ✓ Savings account that caters young and dynamic generation which provides rich features and benefits



Octopay Virtual Credit Card

- ✓ Easily & securely pay online transactions without owning a physical credit card



TIPL Debenture

- ✓ 3-7 year debentures with 4.1-5.2% p.a interest



CIMB Smart Point

- ✓ Co-brand ATM card with 7-Eleven
- ✓ 3,000 points when activate the card
- ✓ 2x points with cashless payment at 7-Eleven



Preferred Golf Campaign

- ✓ 140 Preferred customers who added fund at least 1 mill Baht in August
- ✓ Total AUM net increase THB2,100 mil



Fixed Deposits Promo in Jul 15

- ✓ Enjoy one of the highest interest rates with CIMB fixed deposits
- ✓ Earn up to 1.80% per annum for 12 month SGD fixed deposits



SG50 Promo in Aug 15

- ✓ CIMB Bank celebrates Singapore's 50th birthday with 5 great offers
- ✓ e.g. \$50 cash credit, \$50 Vouchers, 50% rebate



FastSaver Launch in Sep 15

- ✓ Online savings account operate through Clicks, mobile banking and Fast where account number given instantly for online application

CIMB Group : 9M15 Results

3.2 Regional Commercial Banking

Commercial Banking

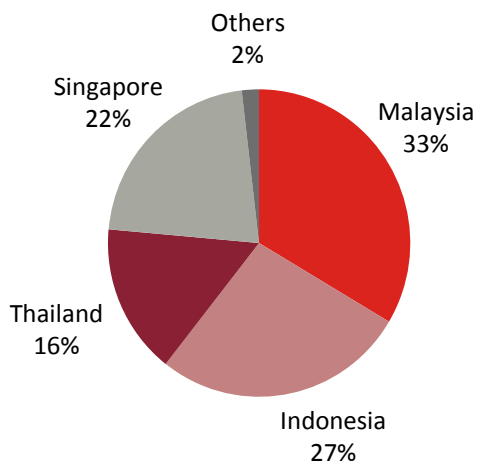
(RM 'mil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	1,195	1,005	18.9%	424	395	7.3%
Non interest income	249	188	32.4%	85	83	2.4%
Operating income	1,444	1,193	21.0%	509	478	6.5%
Overhead expenses	(807)	(738)	9.3%	(264)	(269)	(1.9%)
PPOP	637	455	40.0%	245	209	17.2%
(Provisions) / Writeback	(147)	66	-ve	(52)	(107)	(51.4%)
Share of JV / Associates	-	-	-	-	-	-
PBT	490	521	(6.0%)	193	102	89.2%
Country	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Malaysia (RM 'mil)	330	287	15.0%	107	116	(7.8%)
Indonesia (IDR 'bil)	85	326	(73.9%)	80	(87)	+ve
Thailand (THB 'mil)	485	1,039	(53.3%)	323	(80)	+ve
Singapore (SGD 'mil)	25	13	92.3%	8	5	60.0%
Others * (RM 'mil)	13	6	116.7%	5	4	25.0
PBT (RM 'mil)	490	521	(6.0%)	193	102	89.2%

Note: * Including Labuan, London, Cambodia, Hong Kong & Shanghai

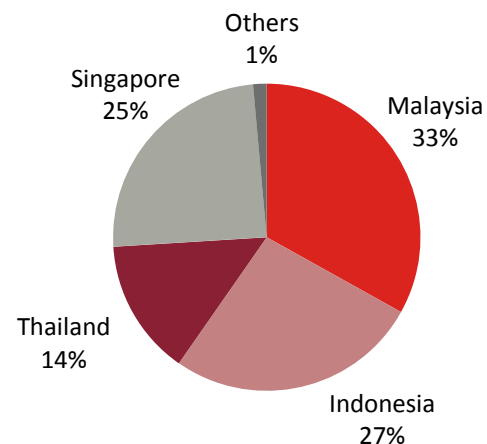
Commercial Banking : Gross Loans

Country	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia (RM 'bil)	13.4	11.5	16.5%	13.0	3.1%
Indonesia (IDR 'bil)	35,267	33,607	4.9%	35,936	(1.9%)
Thailand (THB 'bil)	51.0	48.4	5.3%	50.5	0.9%
Singapore (SGD 'mil)	2,777	3,317	(16.3%)	3,132	(11.3%)
Others * (RM 'bil)	0.7	0.4	75.0%	0.6	16.7%
Total Commercial Loans (RM 'bil)	39.7	34.6	14.7%	38.4	3.4%

30 Sep 15



30 Sep 14



Notes: Loan base excludes bad bank

* Including Labuan, London, Cambodia, Hong Kong & Shanghai

Commercial Banking : Deposits

Country	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia (RM 'bil)	17.3	15.8	9.5%	17.4	(0.6%)
Indonesia (IDR 'bil)	35,064	32,819	6.8%	34,850	0.6%
Thailand (THB 'bil)	20.6	13.2	56.1%	22.2	(6.9%)
Singapore (SGD 'mil)	3,744	2,757	35.8%	3,353	11.7%
Others * (RM 'bil)	1.0	0.5	100.0%	1.0	-
Total Commercial Deposits (RM 'bil)	43.7	33.6	30.1%	40.9	6.8%

Products (RM 'bil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Current	18.4	16.2	13.6%	17.6	4.5%
Savings	1.0	0.5	100.0%	0.8	25.0%
Fixed and Structured Deposits	24.3	16.9	43.8%	22.5	8.0%
Total	43.7	33.6	30.1%	40.9	6.8%

Note: * Including Labuan, London, Cambodia, Hong Kong & Shanghai

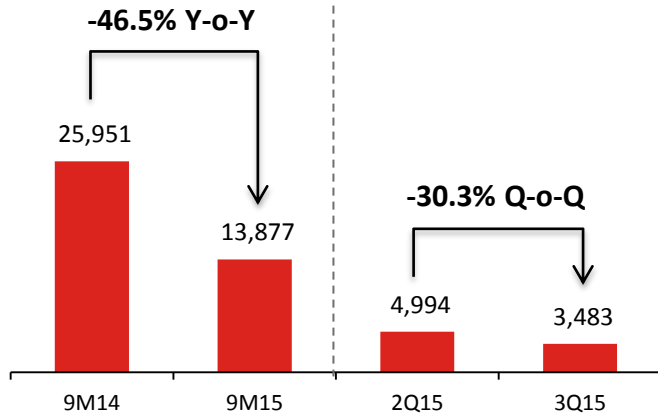
CIMB Group : 9M15 Results

3.3 Regional Wholesale Banking

ASEAN M&A, Equities, ECM and IPO Activities

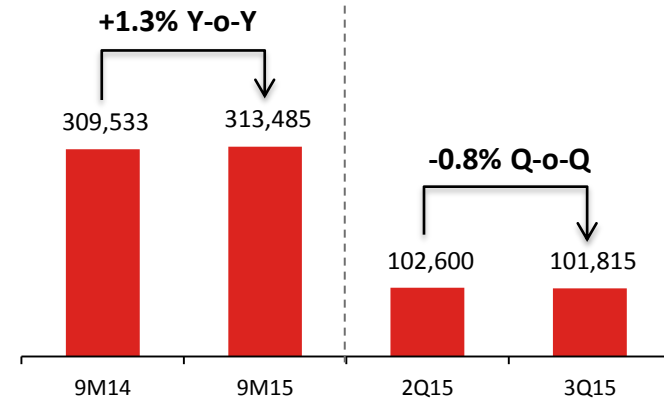
Industry ASEAN ECM

USD 'mil



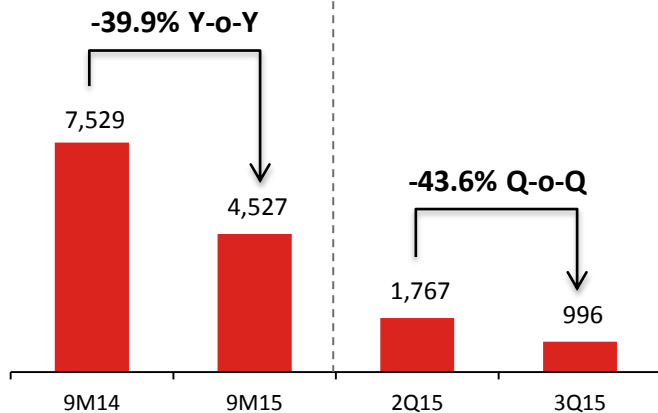
MSCI SEA Traded Value

USD 'mil



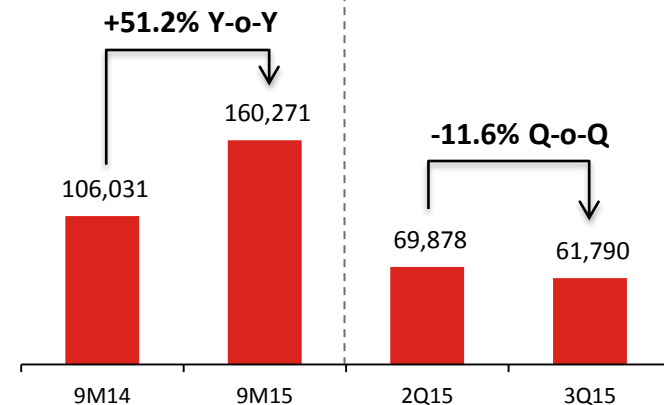
Industry ASEAN IPO

USD 'mil



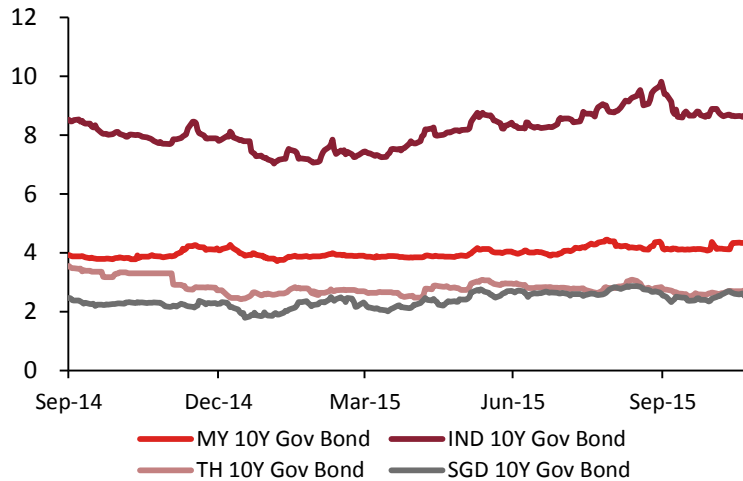
Industry ASEAN M&A

USD 'mil

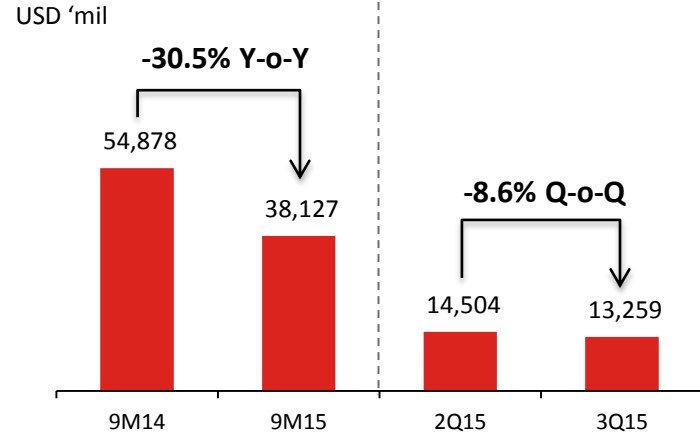


Primary Bonds : Issuances Staying Weak

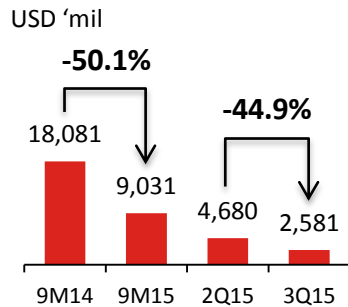
Bond Yields (%)



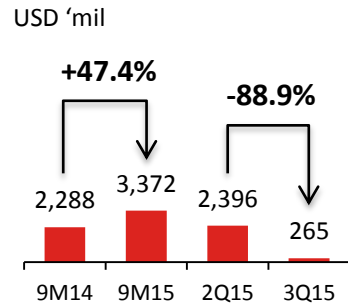
ASEAN Issuance



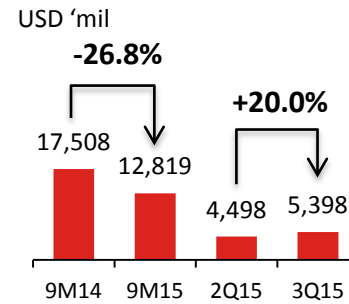
Malaysia Issuance



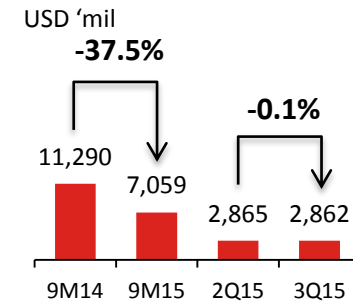
Indonesia Issuance



Thailand Issuance



Singapore Issuance



Wholesale Banking

(RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	2,609	2,508	4.0%	961	822	16.9%
Non interest income	1,486	1,329	11.8%	383	580	(34.0%)
Operating income	4,095	3,837	6.7%	1,344	1,402	(4.1%)
Overhead expenses	(2,036)	(1,991)	2.3%	(677)	(686)	(1.3%)
PPOP	2,059	1,846	11.5%	667	716	(6.8%)
(Provisions) / Writeback	(845)	(204)	314.2%	(218)	(259)	(15.8%)
PBT	1,214	1,642	(26.1%)	449	457	(1.8%)
PBT (Actual)	1,012	1,642	(38.4%)	449	457	(1.8%)

(RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Corporate Banking (57.1%)	697	968	(28.0%)	330	256	28.9%
Treasury & Markets ~ (45.7%)	551	769	(28.3%)	154	207	(25.6%)
Investment Banking + (-2.8%)	(34)	(94)	63.8%	(35)	(6)	(483.3%)
PBT	1,214	1,643	(26.1%)	449	457	(1.8%)

Notes: * Excluding IB restructuring cost (RM202 mil)

~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

Wholesale Banking : Corporate Banking

(RM 'mil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	1,761	1,439	22.4%	630	565	11.5%
Non interest income	555	499	11.2%	175	212	(17.5%)
Operating income	2,316	1,938	19.5%	805	777	3.6%
Overhead expenses	(774)	(777)	(0.4%)	(259)	(261)	(0.8%)
PPOP	1,542	1,161	32.8%	546	516	5.8%
(Provisions) / Writeback	(845)	(193)	337.8%	(216)	(260)	(16.9%)
PBT	697	968	(28.0%)	330	256	28.9%

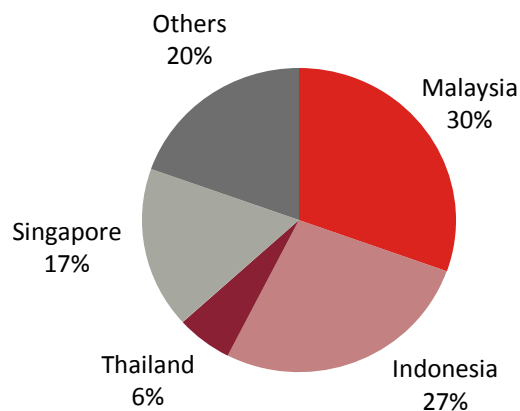
Country	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Malaysia (RM 'mil)	526	484	8.7%	182	192	(5.2%)
Indonesia (IDR 'bil)	(1,110)	457	-ve	(154)	(324)	(52.5%)
Thailand (THB 'mil)	219	429	(49.0%)	334	(61)	+ve
Singapore (SGD 'mil)	45	24	87.5%	27	12	125.0%
Others * (RM 'mil)	337	233	44.6%	104	118	(11.9%)
PBT (RM 'mil)	697	968	(28.0%)	330	256	28.9%

Note: * Including Labuan, London, Cambodia and Hong Kong & Shanghai

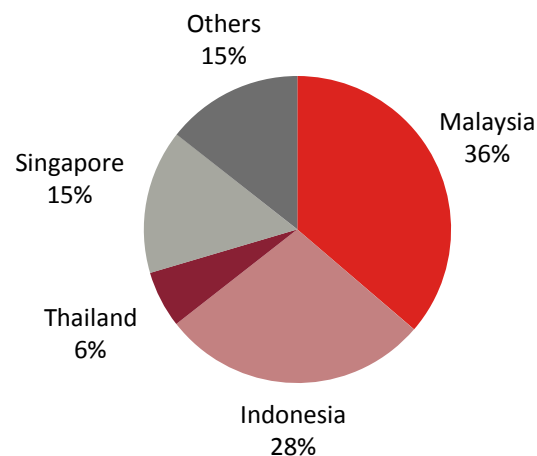
Wholesale Banking : Gross Loans

Country	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia (RM 'bil)	32.9	30.6	7.5%	31.7	3.8%
Indonesia (IDR 'bil)	92,226	82,135	12.3%	91,062	1.3%
Thailand (THB 'bil)	51.5	49.3	4.5%	51.9	(0.9%)
Singapore (SGD 'mil)	5,988	4,992	20.0%	5,641	6.2%
Others * (RM 'bil)	21.2	12.1	75.2%	16.9	25.4%
Total Corporate Loans (RM 'bil)	108.1	84.5	27.9%	97.5	10.9%
Other Wholesale Loans (RM 'bil)	2.7	2.7	-	2.5	8.0%
Total Wholesale Loans (RM 'bil)	110.8	87.2	27.1%	100.0	10.8%

Corporate Loans as at 30 Sep 15



Corporate Loans as at 30 Sep 14



Notes: Loan base excludes bad bank

* Including Labuan, London, Cambodia, Hong Kong & Shanghai

Wholesale Banking : Deposits

Country	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Malaysia (RM 'bil)	50.2	47.3	6.1%	53.5	(6.2%)
Indonesia (IDR 'bil)	57,652	53,412	7.9%	62,322	(7.5%)
Thailand (THB 'bil)	38.0	55.4	(31.4%)	36.7	3.6%
Singapore (SGD 'mil)	2,034	1,701	19.6%	2,324	(12.5%)
Others * (RM 'bil)	15.3	13.2	15.9%	13.6	12.5%
Total Corporate Deposits (RM 'bil)	89.8	80.6	11.4%	90.8	(1.1%)
Other Wholesale Deposits (RM 'bil)	49.1	39.6	24.0%	41.0	19.8%
Total Wholesale Deposits (RM 'bil)	138.9	120.2	15.6%	131.8	5.4%

Wholesale Deposits (RM 'bil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Current	21.2	17.3	22.5%	22.7	(6.6%)
Savings	2.7	1.1	145.5%	2.3	17.4%
Fixed and Structured Deposits	65.9	62.2	5.9%	65.8	0.2%
Total Corporate Deposits (RM 'bil)	89.8	80.6	11.4%	90.8	(1.1%)
Other Wholesale Deposits (RM 'bil)	49.1	39.6	24.0%	41.0	19.8%
Total Wholesale Deposits (RM 'bil)	138.9	120.2	15.6%	131.8	5.4%

Note: * Including Labuan, London, Cambodia and Hong Kong & Shanghai

Wholesale Banking : Treasury & Markets

(RM 'mil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	720	835	(13.8%)	281	216	30.1%
Non interest income	288	316	(8.9%)	30	149	(79.9%)
Operating income	1,008	1,151	(12.4%)	311	365	(14.8%)
Overhead expenses	(458)	(384)	19.3%	(158)	(159)	(0.6%)
PPOP	550	767	(28.3%)	153	206	(25.7%)
(Provisions) / Writeback	1	2	(50.0%)	1	1	-
PBT	551	769	(28.3%)	154	207	(25.6%)

Wholesale Banking : Investment Banking

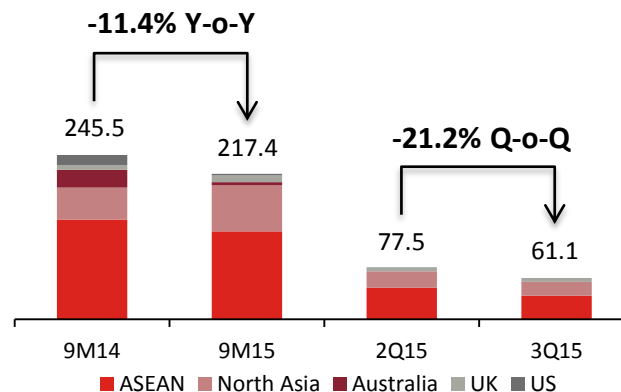
(RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	128	234	(45.3%)	50	41	22.0%
Non interest income	643	514	25.1%	178	219	(18.7%)
Operating income	771	748	3.1%	228	260	(12.3%)
Overhead expenses	(804)	(830)	(3.1%)	(260)	(266)	(2.3%)
PPOP	(33)	(82)	59.8%	(32)	(6)	(433.3%)
(Provisions) / Writeback	(1)	(12)	(91.7%)	(3)	-	n.a.
PBT	(34)	(94)	63.8%	(35)	(6)	(483.3%)
PBT (Actual)	(236)	(94)	(151.1%)	(35)	(6)	(483.3%)

Institutional Brokerage Income (Ex-ECM)

RM 'mil

9M15 vs 9M14

ASEAN	-11.9%
Ex-ASEAN	-10.8%



Note: * Excluding IB restructuring cost (RM202 mil)

Notable Deals

DCM



GENM Capital Berhad

RM5.0 bil Medium Term Notes Programme guaranteed by Genting Malaysia Berhad and issued via GENM Capital Berhad



Krung Thai Bank PCL

RM1.0 bil Basel III-compliant Tier 2 Subordinated Notes

(Largest ever Basel III-compliant MYR subordinated debt offering by an offshore bank)



Yinson Holdings Berhad

USD100.0 mil Regulation S Senior Perpetual Capital Securities guaranteed by Yinson Holdings Berhad and issued via Yinson TMC Sdn Bhd

(First foreign currency denominated senior hybrid securities in Malaysia)



TPI Polene PCL

THB15.6 bil Senior Unsecured Debentures



Mitr Phol Sugar Corp Ltd

THB7.1 bil Senior Unsecured Debentures

DCM



Advanced Semiconductor Engineering, Inc.

USD200.0 mil Currency Linked Zero Coupon Convertible Bonds due 2018



Federal International Finance

IDR1,500.0 bil Senior Debt via 2nd Shelf Registration Programme Phase 2 of IDR10.0 tril



Nam Cheong Ltd

SGD75.0 mil Senior Unsecured Fixed Rate Notes due 2018

IPO



iX Biopharma Ltd

SGD30.1 mil IPO on the Catalist Board of the Singapore Exchange
(Largest Singapore IPO YTD)



Choo Chiang Holdings Ltd

SGD11.6 mil IPO on the Catalist Board of the Singapore Exchange

CIMB Group : 9M15 Results

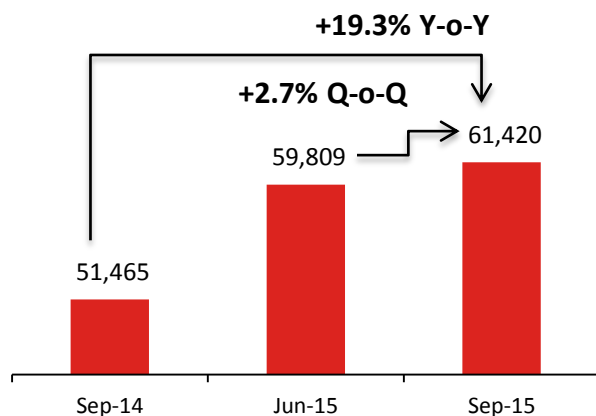
3.4 Group Asset Management & Investments

Group Asset Management & Investments

PBT (RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU	2Q15 BAU*	Q-o-Q
Public Markets	79.0	61.6	28.2%	22.0	30.8	(28.6%)
Private Markets	111.6	164.8	(32.3%)	42.6	40.4	5.4%
Direct Investments & Others	108.7	147.5	-26.3%	46.5	32.6	42.6%
Private Equity Fund Management	(3.3)	10.7	(130.8%)	(2.7)	0.2	(>1000%)
Passive Fund Investments	6.2	6.6	(6.1%)	(1.2)	7.6	(115.8%)
PBT BAU*	190.6	226.4	(15.8%)	64.6	71.2	(9.3%)
PBT Actual	188.6	226.4	(16.7%)	64.6	69.2	(6.6%)

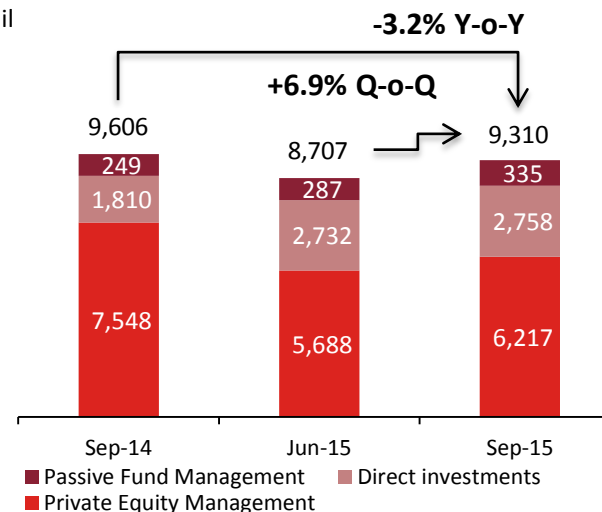
Public Markets AUM

RM 'mil



Private Markets AUM/CV

RM 'mil



Note: * Excluding MSS cost (RM2 mil)

CIMB Group : 9M15 Results

3.5 Group Funding

Group Funding

(RM 'mil)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15 BAU*	Q-o-Q
Net interest income	293	577	(49.2%)	80	128	(37.5%)
Non interest income	165	90	83.3%	78	34	129.4%
Total income	458	667	(31.3%)	158	162	(2.5%)
Overhead expenses	(246)	(288)	(14.6%)	(79)	(72)	(9.7%)
PPOP	212	379	(44.1%)	79	90	(12.2%)
(Provisions) / Writeback	(2)	(10)	(80.0%)	-	(3)	100.0%
Share of JV / associates	-	-	-	-	-	-
PBT (BAU)	210	369	(43.1%)	79	87	(9.2%)
PBT (Actual)	(238)	369	-ve	(55)	(227)	75.8%

Note: * Excluding 2Q15: MY MSS cost (RM314 mil); 3Q15: ID MSS cost (RM134 mil)

CIMB Group : 9M15 Results

4. Other Highlights

T18 Summary Updates (3Q15)

A Strategic Projects

Key strategic and transformational projects

- **Cost Management**
 - IB (Project 360)
 - Cost (Project Kaiju)
- **Commenced strategic procurement initiative**
- **Acceleration of Key Businesses**
 - Digital
 - SME 2.0
 - Transaction Banking
- **Digital – good traction in MY; plans to rollout regionally**
- **SME 2.0 and TB – Plans in place; shifting focus to execution**
- **Culture**
- **Culture roadshows ongoing across the region**

B Structure and Governance

Inward looking organisational and process changes

- **Structural re-alignment**
- **Regional Operating Model (“ROM”)**
- **Organisation refinements**
- **Key processes and governance**
 - Committee / taskforces
 - Product approval
 - Policy and procedures
- **ROM Guidelines developed and cascaded**
- **Phase 2 of committees review/ streamlining exercise in progress**

C Differentiation and Optimisation

Differentiated, innovative and synergy focused tactical strategies

- **Synergy**
- **Business Banking pilot branches identified and target to launch in January 2016**

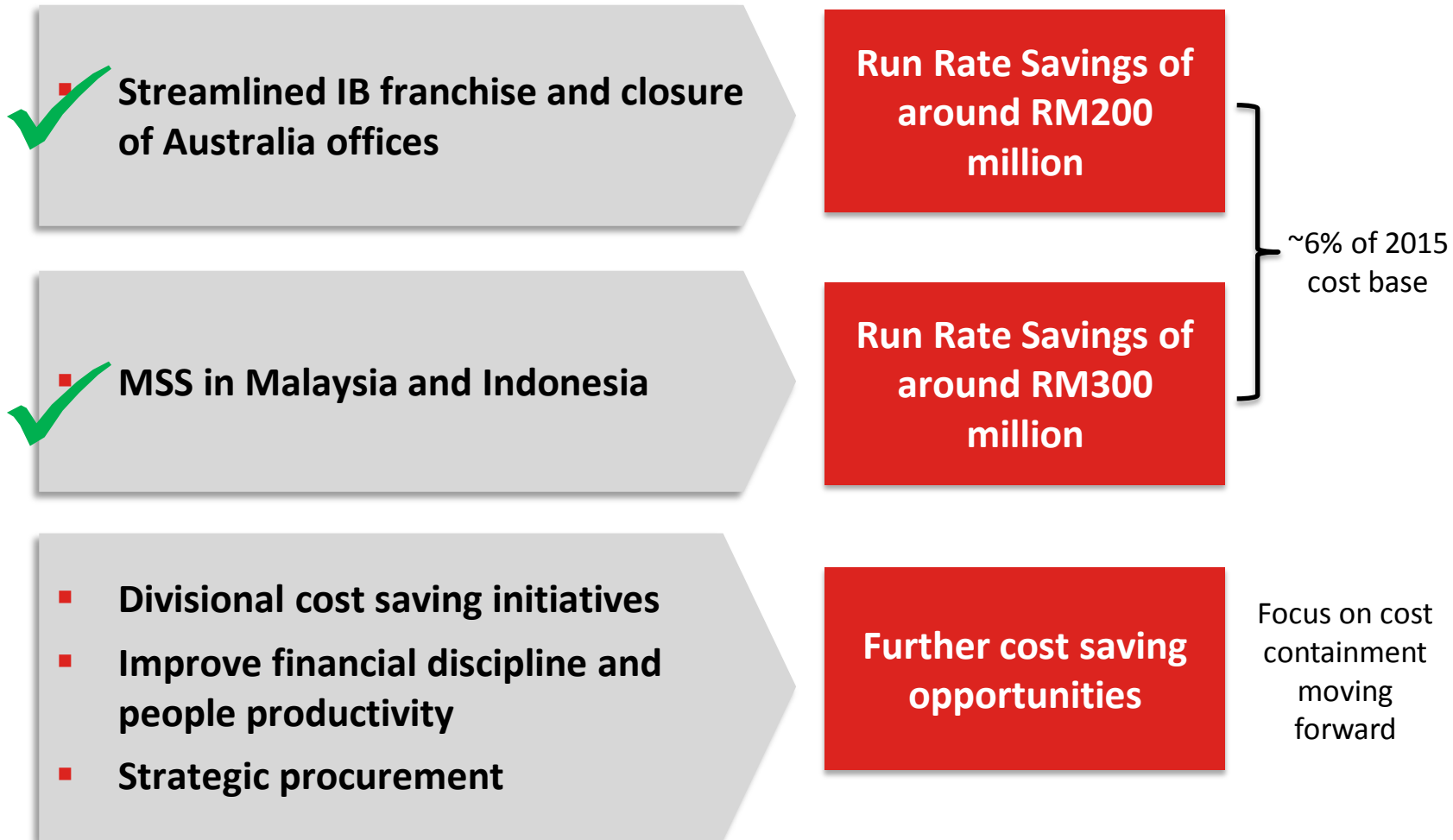
D Footprint and Expansion

Organic & inorganic expansion activities

- **New Markets**
- **Vietnam: Branch setup underway**
- **Philippines: Discussions ongoing with potential partners**

Key Cost Management Initiatives in 9M15

A ~6% cost base reduction in 2015 (annual run rate basis)



Business Acceleration

Positive traction in Digital and MY Commercial Banking

1

Digital

- Positive traction in Digital Sales Enablement (“DSE”) for Malaysia; plans in place to replicate DSE across region
- Digital convergence strategy being developed and implemented

2

SME 2.0

- Strong Commercial Banking growth in Malaysia in 9M15 – PBT and loans grew 15.0% and 16.5%, respectively
- Industry specialisation – piloting in Malaysia with FMCG

3

Transaction Banking

- Regional aspirations and goals set
- Focus on execution and collaboration/ synergies between product teams, segment teams and branches

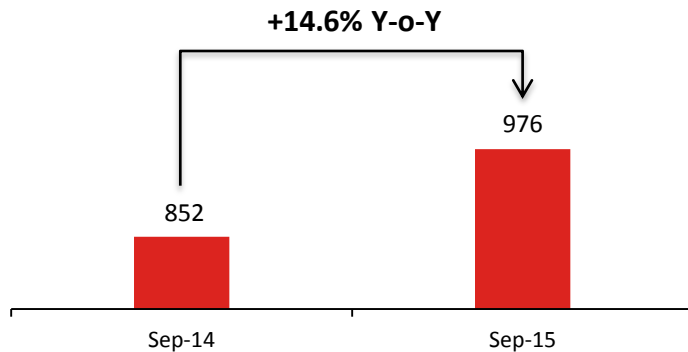
Digital Sales Enablement Update

Results: RTC (Outbound Telesales) continues to be a key business contributor

Total Credit Card Accounts (Malaysia)

'000

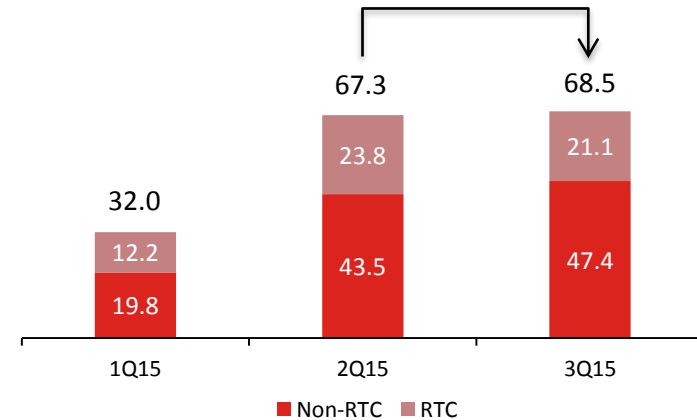
Industry: +4.3% Y-o-Y



Total Credit Cards Acquired (Malaysia)

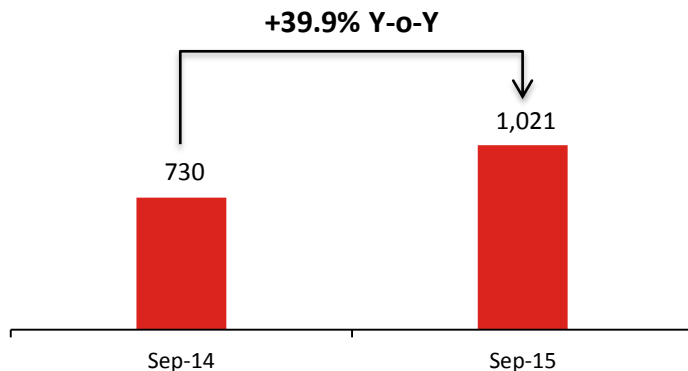
'000

+1.8% Q-o-Q



Cash Lite Loan Growth (Malaysia)

RM 'mil



RTC contributes >30% of total new credit card acquisition and ~90% of total Cash Lite loan approvals in 9M15

Cashlite loan growth - continues the momentum with YoY growth of 40%

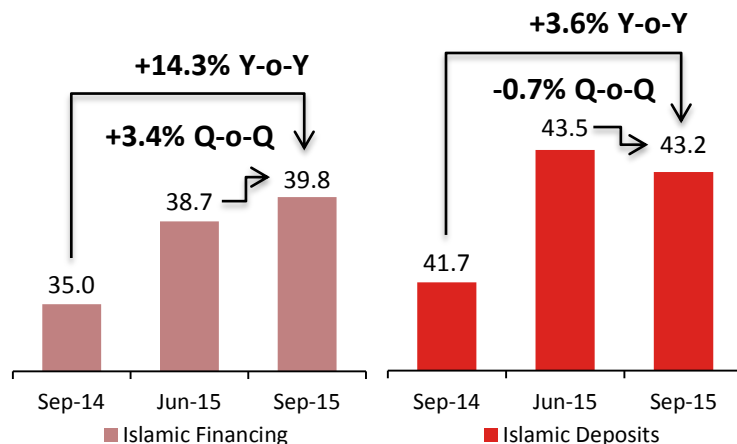
Malaysia : CIMB Islamic

Ranking of Total Islamic Assets as at 30 Jun 2015

Rank	Company	Total Assets RM 'mil	Market Share
1	Maybank Islamic	160,943	31%
2	CIMB Islamic	54,994	11%
3	Bank Islam	48,390	9%
4	PBB-I	43,997	8%
5	Amlslamic	37,783	7%

Islamic Deposits and Financing

RM 'bil



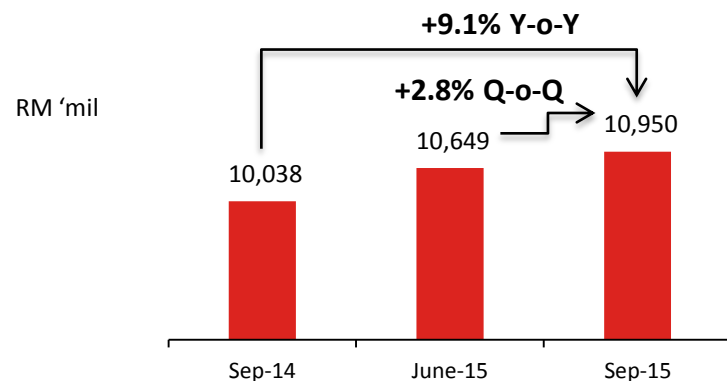
9M15

9M14

Sukuk	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Malaysia	23.0%	1	29.4%	1
Asia ex-Japan	21.5%	1	28.4%	1
Global	13.2%	1	15.1%	1

Islamic Residential Mortgage and Market Share

Ranking	2	2	n.a.
Market Share	13.3%	12.2%	12.0%



Corporate Responsibility

CIMB Foundation



Education

Teach For Malaysia Foundation

Sponsor teachers' training programme for high-need schools

Enactus Speaker Series

Tengku Zafrul spoke about his journey in the corporate world and his personal experiences

Lembaga Pengelola SJK (C)

Organised classrooms for academic syllabus, learning and smart classroom



Environment

>150

Bags of plastic bottles collected

Mantanani Island, Sabah

Cleaned up the island



Community

MalaysiaKu

Malaysia Day celebration at various places in Kuala Lumpur

Persatuan Sukan Orang Pekak P. Pinang

Sports Development Clinic for Deaf People

CIMB Islamic



Islamic

Contributed RM118.9k to Briged Bakti Malaysia

- Rebuilding of student resource centre (Malacca)
- Rebuilding of One Rumah Orang Asli to support Ihya' Ramadhan Programme with Orang Asli community (Pahang)

Contributed RM350k to MERCY Malaysia

To conduct assessment for Internally Displaced Persons (IDP) and refugees of Syria

Donation



Charity

Enfiniti Vision Media

Hosting of children from charity home to watch "P. Ramlee The Musical on Stage"

Rumah Putera Harapan Ranau

Explorers' Alumni initiatives to giving back to the communities

Regional CSR



Ayo Menabung dan Berbagi

Enhancing students' banking knowledge

Community Development

Socio-economic project (handcrafts from woven fabric)



ICT Programme

Enhancing students' computer literacy

Community Development

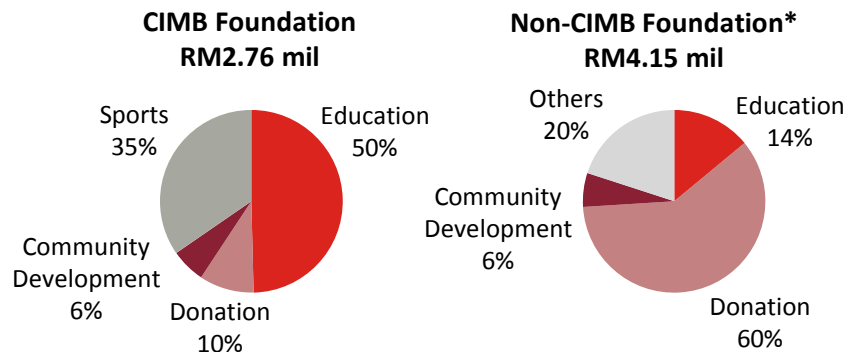
Water circulatory system for school agriculture activities



One School, One Library Programme

Promote values of giving back through CR participation

Grants Disbursed in 9M15



Note: * Including CIMB Islamic, CIMB Bank, Indonesia and Thailand only

Targets for 2015

	9M15 Y-o-Y	FY15 Target
ROE	8.8% ^{1,3}	11.0%
Dividend Payout Ratio	21% ⁴	40%
Total Loans Growth *	19.7% (10.7%**)	10%
Loan Loss Charge	0.71% ¹	40-50 bps
CET 1 (CIMB Group)	9.3% ²	> 10%
Cost to income	56.2% ^{1,3}	< 55%

Notes: * Excluding bad bank

** Excluding FX fluctuations

1. 9M15

2. As at 30 Sep-15

3. Excluding IB restructuring cost (RM202 mil), MY MSS cost (RM316 mil) and tax of MY MSS (RM79 mil), ID MSS cost (RM134 mil) and tax and MI on ID MSS (RM36 mil)

4. 1H15

Final Remarks

- Regional economies remain weak leading to sustained challenging operating environment and soft capital markets
- Key focus on asset quality in Indonesia corporates/SMEs and Malaysia consumer
- Asset growth likely to decelerate from 4Q15 in regional consumer and commercial banking across all operating countries
- Cost initiatives on track
- Capital management a major focus area going forward

THANK YOU

CIMB Group : 9M15 Results Appendices

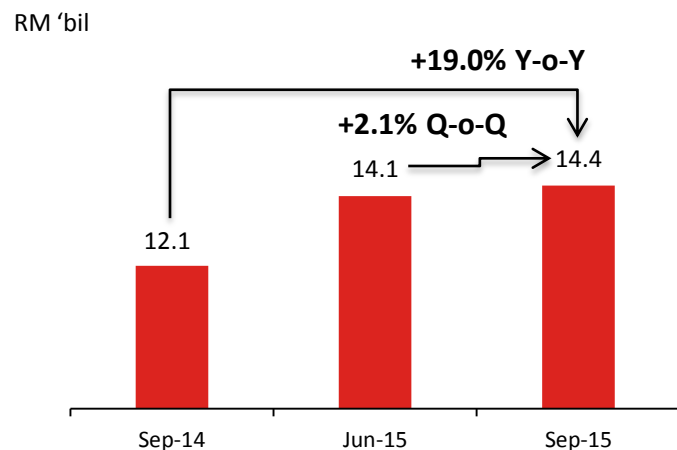
Consolidated Balance Sheet Changes

(RM 'mil)	30 Sep 15	30 Sep 14	Y-o-Y	30 Jun 15	Q-o-Q
Cash & short term funds	28,184	30,454	(7%)	31,898	(12%)
Securities purchased under resale agreements	6,361	3,601	77%	6,869	(7%)
Deposits & placements with financial institutions	4,372	4,514	(3%)	6,403	(32%)
Financial assets held for trading	22,457	25,935	(13%)	20,229	11%
Money Market	14,065	16,485	(15%)	12,048	17%
Corporate Bonds	7,212	5,795	24%	6,408	13%
Equity	1,180	3,655	(68%)	1,773	(33%)
Financial investments available for sale	38,642	30,332	27%	39,041	(1%)
Financial investments held to maturity	22,834	17,043	34%	20,284	13%
Loans, advances & financing	290,109	243,606	19%	272,596	6%
Other assets	60,214	36,094	67%	45,864	31%
Total assets	473,173	391,579	21%	443,184	7%
Deposits from customers	310,810	263,523	18%	294,724	5%
Placement from investment accounts	198	-	-	-	-
Deposits & placements of banks and other FI	34,476	30,878	12%	37,752	(9%)
Other borrowings	35,188	28,464	24%	32,506	8%
Other liabilities	51,686	31,020	67%	38,449	34%
Total liabilities	432,358	353,885	22%	403,431	7%
Shareholders' funds	39,703	36,715	8%	38,693	3%
Total liabilities & equity	473,173	391,579	21%	443,184	7%

Malaysia : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans *	11.5%	1.8%
Mortgages	12.2%	2.4%
Term loans	11.3%	1.5%
Auto	0.8%	-
Credit cards	10.9%	2.0%
Consumer Deposits	9.1%	0.6%
CASA	4.1%	(0.3%)
Fixed & structured deposits	13.7%	1.4%

ASB – Loan Base

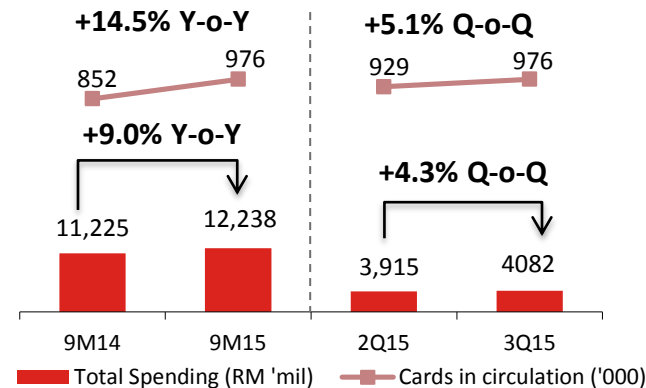


Note: * Loan base excludes bad bank

Sources: League table and market share based on central bank and internal data

Credit Cards

Industry	9M15	Y-o-Y	Q-o-Q
Cards in circulation	8,494	4.3%	1.7%
Total spending	82,914	6.7%	3.5%



Digital Banking

Active users ('000)	9M15	Y-o-Y	Q-o-Q
CIMB Clicks	1,765	20.1%	4.4%
CIMB Clicks Mobile App	553	12.5%	11.5%
Transactions ('000)	9M15	Y-o-Y	Q-o-Q
CIMB Clicks	62,393	42.1%	8.2%
CIMB Clicks Mobile App	6,306	65.4%	65.7%



Customers can now access their CIMB Bank SG account via Clicks MY



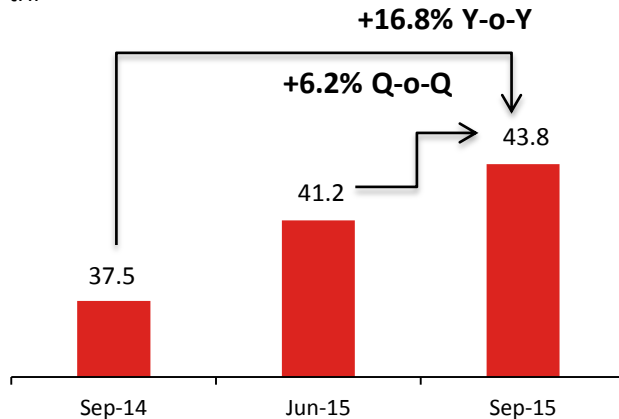
Top Up PRS Contributions via CIMB Clicks

Indonesia : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans	5.4%	0.3%
Mortgages	3.7%	0.4%
Auto	3.7%	(0.3%)
Credit cards	18.7%	2.9%
Consumer Deposits	15.4%	4.7%
CASA	13.7%	5.2%
Fixed & structured deposits	17.1%	4.2%

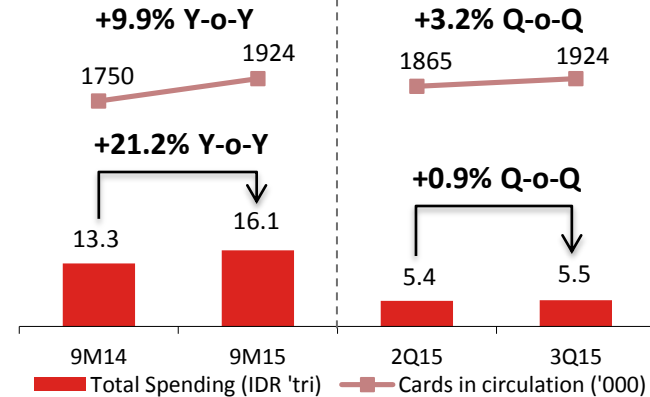
Fixed Deposit Base

IDR 'tril



Credit Cards

Industry	Sep-15	Y-o-Y	Q-o-Q
Cards in circulation	16,710	+12.0%	+0.5%
Total Spending (IDR 'tril)	207.8	+5.6%	-0.7%



Digital Banking

No of users ('000)	Sep-15	Y-o-Y	Q-o-Q
CIMB Clicks	1,187	+25.2%	+4.9%
Go Mobile	1,106	+45.5%	+10.6%
Rekening Ponsel	1,189	+103.2%	+25.8%



ON Account Powered by XL-savings account that caters young and dynamic generation

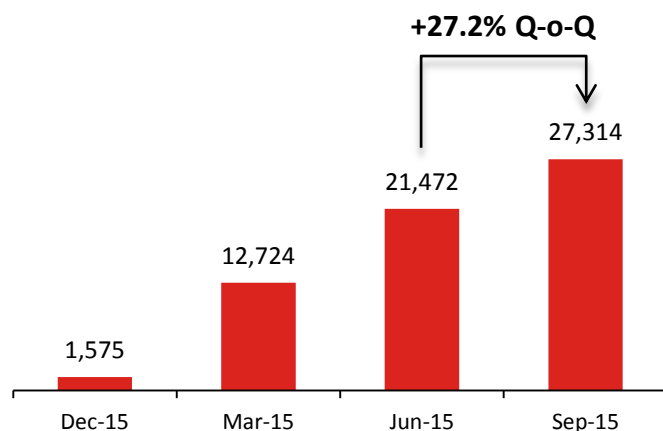


CIMB Junior cooperated with DISNEY offering special offers related with Disney

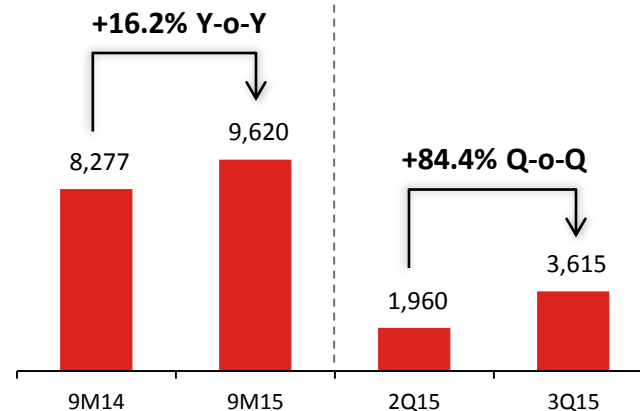
Thailand : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans *	15.6%	3.4%
Mortgages	18.4%	2.7%
Auto Loans	12.6%	5.3%
Personal / Others	6.8%	3.5%
Consumer Deposits	15.8%	(4.3%)
CASA	13.2%	14.8%
Fixed & structured deposits	16.9%	(10.2%)

Beat Banking – Number of Accounts

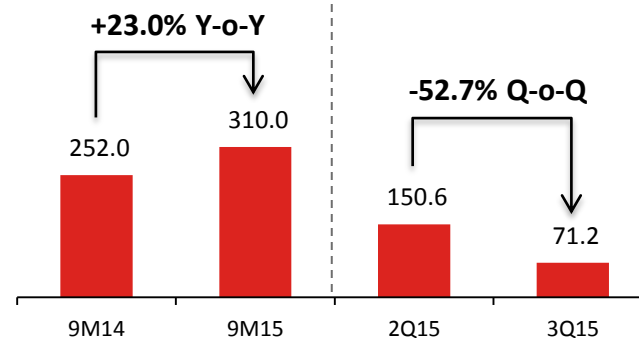


Number of New Preferred Customers



Wealth Management Income

THB 'mil	9M14	9M15	2Q15	3Q15
Sales Vol	21,269	46,673	16,315	17,485
Avg Spread	1.18%	0.66%	0.92%	0.41%



■ Investment Product Fees (THB 'mil)

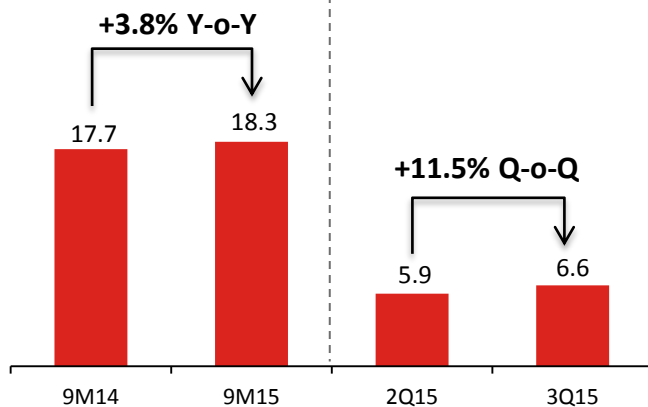
Note: * Gross loans exclude bad bank

Singapore : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans	17.4%	8.1%
Mortgages	15.0%	8.7%
Term loans	8.2%	4.5%
Credit cards	10.7%	2.1%
Consumer Deposits	4.6%	12.5%
CASA	(15.8%)	(5.2%)
Fixed & structured deposits	61.4%	54.5%

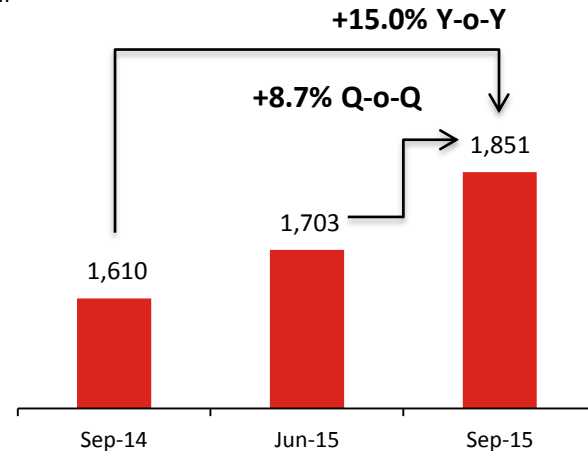
Wealth Management Fees

SGD 'mil



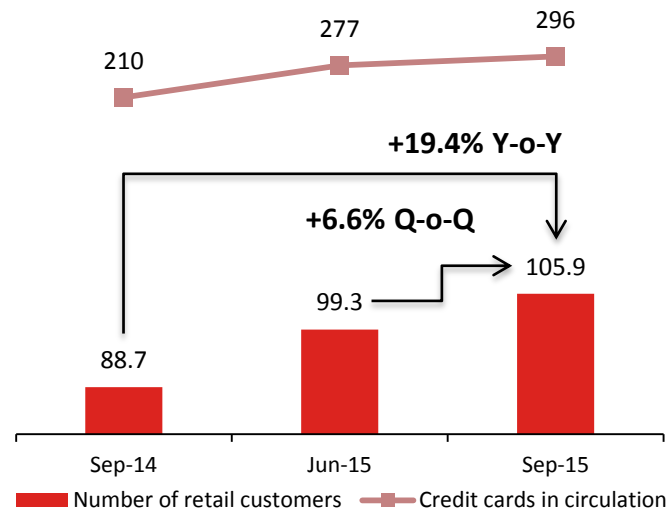
Mortgages Loan Base

SGD 'mil



Number of Retail Customers and Credit Card Base

'000



CIMB Niaga : Earnings Summary



(IDR 'bil)	9M15 BAU*	9M14	Y-o-Y	3Q15 BAU*	2Q15	Q-o-Q
Net interest income	8,524	7,785	9.5%	2,978	2,748	8.4%
Non interest income	1,736	2,003	(13.3%)	556	576	(3.5%)
Operating income	10,260	9,788	4.8%	3,534	3,324	6.3%
Overhead expenses	(5,440)	(5,145)	5.7%	(1,728)	(1,864)	(7.3%)
PPOP	4,820	4,643	3.8%	1,806	1,460	23.7%
Provisions	(3,972)	(1,507)	163.6%	(1,191)	(1,335)	(10.8%)
PBT	848	3,136	(73.0%)	615	125	392.0%
Net profit	618	2,296	(73.1%)	442	93	375.3%
EPS (IDR)	24.60	91.36	(73.1%)	17.59	3.73	371.6%
PBT (RM 'mil)	241	866	(72.2%)	176	34	417.6%
Net profit (RM 'mil)	176	634	(72.2%)	126	26	384.6%
ROE (Annualised)	2.9%	11.2%	(830bps)	6.2%	1.3%	490bps

(IDR 'bil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Securities	7	4	75.0%	(8)	9	-ve
CIMB Sun Life	<1	<1	-	(2)	(2)	-

Note: * Excluding ID MSS cost (IDR471 bil)

CIMB Niaga : Key Ratios

(Consolidated, %)	9M15 BAU +	9M14	Y-o-Y	3Q15 BAU +	2Q15	Q-o-Q
ROE ^	2.9	11.2	↓	6.2	1.3	↑
NIM ^	5.19	5.27	↓	5.40	4.94	↑
Cost to Income	53.0	52.5	↑	48.9	56.1	↓
Loan Loss Coverage #	121.0	82.9	↑	121.0	99.6	↑
Allowance Coverage	74.0	51.8	↑	74.0	74.4	↓
Loan Loss Charge ^	3.0	1.2	↑	2.7	3.0	↓
Gross Impaired Loans Ratio	5.2	5.4	↓	5.2	5.7	↓
Gross NPL (BI Definition) #	3.2	3.4	↓	3.2	4.3	↓
Loan to Deposit (LDR)	94.9	98.5	↓	94.9	95.8	↓
Modified LDR *	90.0	92.0	↓	90.0	90.7	↓
CAR	16.0	16.0	↔	16.0	16.0	↔
CASA ratio	47.7	45.8	↑	47.7	47.4	↑

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

Based on BI definition

^ Annualised and monthly average

+ Excluding MSS cost (IDR471 bil)

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Net interest income	6,159	5,782	6.5%	2,202	2,043	7.8%
Non interest income	3,115	1,955	59.3%	994	1,072	(7.2%)
Operating income	9,274	7,737	19.9%	3,196	3,115	2.6%
Overhead expenses	(5,312)	(5,205)	2.1%	(1,829)	(1,701)	7.5%
PPOP	3,962	2,533	56.5%	1,367	1,414	(3.3%)
Provisions	(2,895)	(1,410)	105.4%	(729)	(1,144)	(36.3%)
PBT	1,067	1,123	(4.9%)	638	269	136.8%
Net Profit	847	900	(5.9%)	498	218	129.1%
EPS (THB)	0.04	0.04	-	0.02	0.01	100.0%
Net Profit (RM 'mil) ~	103	91	13.9%	61	24	150.8%
PBT (RM 'mil) *	156	136	14.4%	99	23	330.4%
Net profit (RM 'mil) *	120	107	12.4%	76	15	406.7%
ROE (Annualised)	4.9%	5.4%	(50bps)	8.4%	3.8%	460bps
Before GAAP Adjustments (THB 'mil)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
Securities	89.4	126.9	(29.6%)	14.8	14.2	4.2%
STAMC	143.7	255.2	(43.7%)	65.7	33.4	96.7%

CIMB Thai : Key Ratios

(Consolidated, %)	9M15	9M14	Y-o-Y	3Q15	2Q15	Q-o-Q
ROE ^	4.9	5.4	↓	8.4	3.8	↑
NIM ^	3.16	3.36	↓	3.36	3.16	↑
Cost to Income	57.3	67.3	↓	57.2	54.6	↑
Loan Loss Coverage **	89.2	94.5	↓	89.2	94.3	↓
Loan Loss Charge ^	1.9	1.0	↑	1.4	2.3	↓
Gross NPL ratio **	4.3	3.3	↑	4.3	3.9	↑
Net NPL ratio **	2.2	1.8	↑	2.2	2.2	↔
Loan to Deposit	116.6	110.2	↑	116.6	111.2	↑
Modified LDR ***	91.9	93.1	↓	91.9	90.5	↑
CAR *	13.5	15.5	↓	13.5	13.8	↓
CASA ratio #	36.2	36.2	↔	36.2	31.1	↑

Notes: * Bank Only

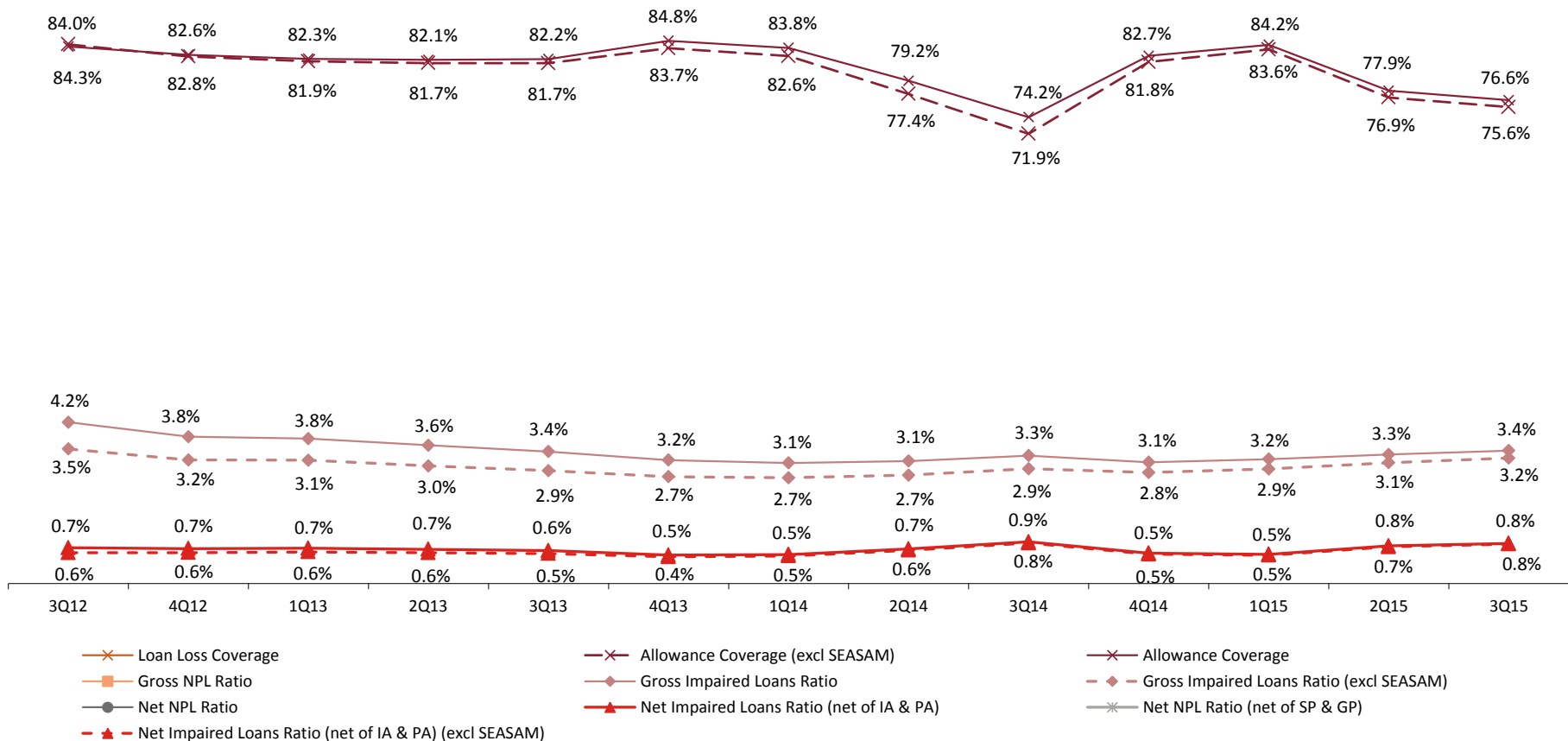
** Excluding STAMC

*** $(\text{Loan} + \text{MM}) / (\text{Deposit} + \text{MM} + \text{BE} + \text{S/T debenture} + \text{structured debenture})$


^ Annualised


Fixed deposit receipt call reclassified as savings from fixed deposits


Asset Quality Ratios – CIMB Group




IB Market Share and Ranking (1)

	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Cash Equities	11.0%	1	11.1%	1
IPO	9.9%	3	7.9%	5
ECM	28.2%	1	19.3%	1
EQL Products	-	-	33.3%	1
M&A	10.1%	1	14.0%	1
Syndication ^	8.0%	4	7.2%	3
DCM Domestic	23.4%	1	38.2%	2
Sukuk	23.0%	1	29.4%	1

	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Cash Equities	4.9%	3	4.6%	4
IPO	2.0%	13	2.7%	12
ECM	0.4%	20	4.0%	8
EQL Products	-	-	-	-
M&A	-	-	-	-
Syndication ^	2.1%	12	2.5%	15
DCM	9.2%	5	12.3%	3

	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Cash Equities	6.0%	2	5.7%	3
IPO	0.7%	12	4.1%	11
ECM	0.6%	14	2.2%	13
EQL Products	-	-	-	-
M&A	0.1%	19	1.4%	17
Syndication ^	17.4%	3	-	-
DCM	13.6%	1	5.4%	8

	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Cash Equities	9.5%	2	9.6%	1
IPO	26.4%	2	2.9%	13
ECM	1.4%	17	1.5%	14
EQL Products	-	-	-	-
M&A	0.6%	21	0.7%	29
Syndication ^	1.5%	17	1.8%	17
DCM	2.0%	6	4.0%	7

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

IB Market Share and Ranking (2)



	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Cash Equities	0.3%	51	0.3%	51
IPO	0.8%	24	1.0%	24
ECM	0.5%	35	0.5%	31
EQL Products	-	-	-	-
M&A	0.1%	39	-	-
Syndication ^	-	-	0.1%	84

Global	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Sukuk	13.2%	1	15.1%	1

ASEAN	9M15		9M14	
	Market Share	Rank	Market Share	Rank
Cash Equities	7.3%	2	7.0%	2
IPO	3.7%	6	4.0%	8
ECM	6.4%	4	6.8%	4
EQL Products	-	-	10.8%	4
M&A	1.2%	22	3.4%	18
Syndication ^	3.8%	8	2.7%	14
DCM Domestic	12.6%	1	11.5%	1

Asia (ex-Japan) *	9M15		9M14	
	Market Share	Rank	Market Share	Rank
IPO	1.4%	20	1.4%	23
ECM	1.1%	20	1.7%	14
EQL Products	0.8%	27	1.5%	17
M&A	0.2%	53	0.8%	38
Syndication ^	0.8%	37	0.8%	35
DCM Domestic	1.0%	29	1.0%	34
Sukuk	21.5%	1	28.4%	1

Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data
 Notes: ^ Mandated lead arranger * Excluding A-Share

AFS MTM (Q-o-Q) Position

