

Analyst Presentation

9M16 Results

16 November 2016



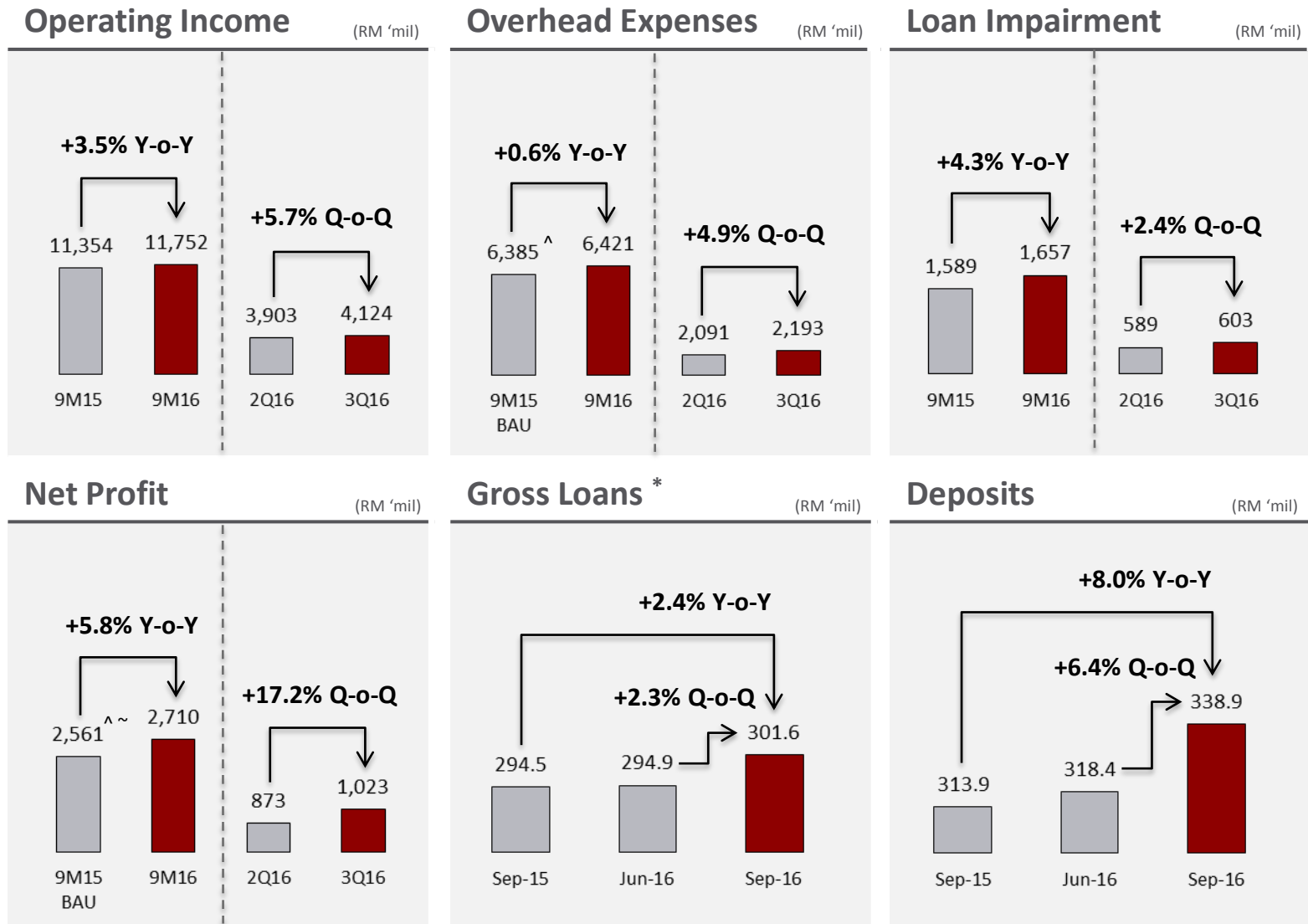
Agenda

1. Key Highlights
2. CIMB Group 9M16 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
 - 3.6 CIMB Islamic
4. T18 Updates
5. Final Remarks

CIMB Group : 9M16 Results

1. Key Highlights

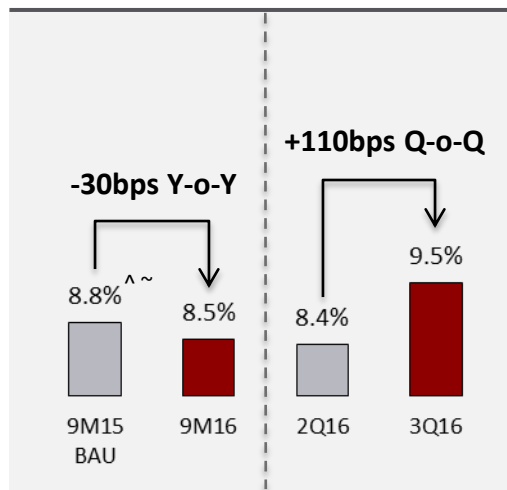
Key Financial Highlights



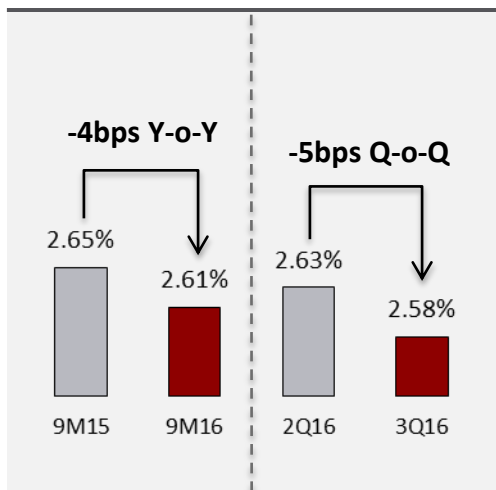
Notes: [^] Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil); 3Q15: ID MSS cost (RM134 mil)
[~] Excluding 2Q15: Tax on MY MSS cost (RM79 mil), 3Q15: Tax and MI on ID MSS (RM36 mil)
 * Excluding bad bank

Key Ratios

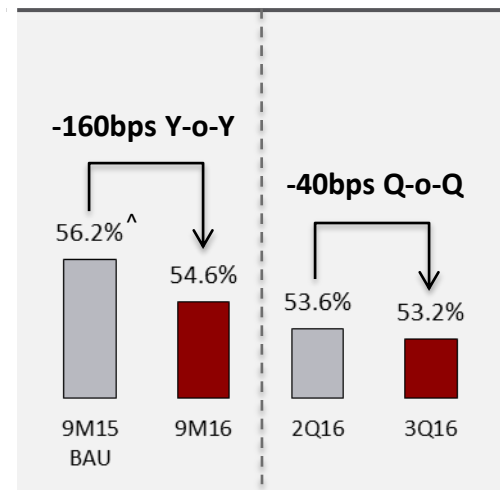
ROE



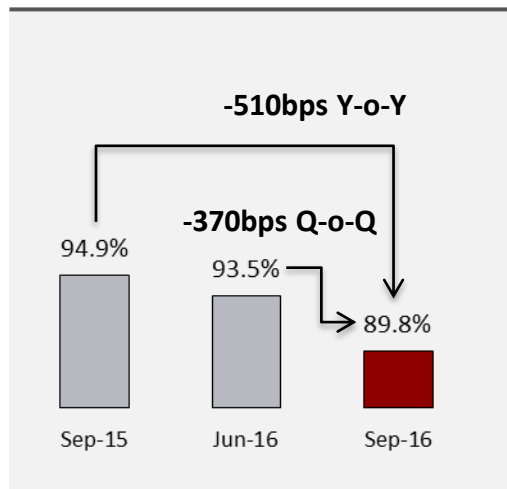
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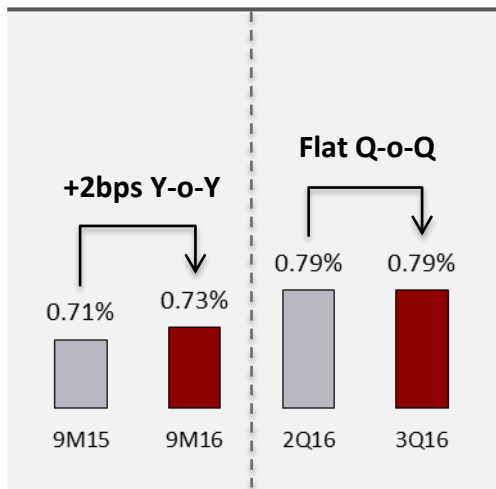
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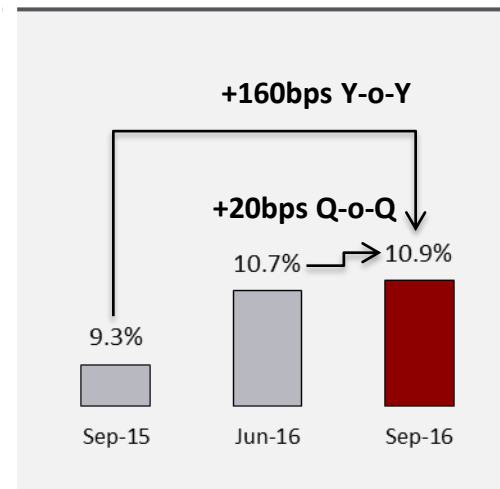
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Loan Loss Charge



CET 1

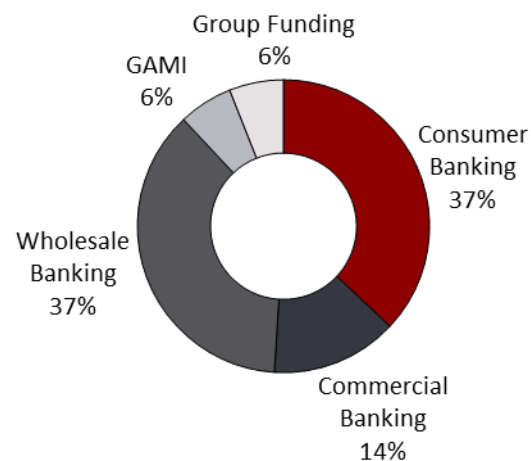
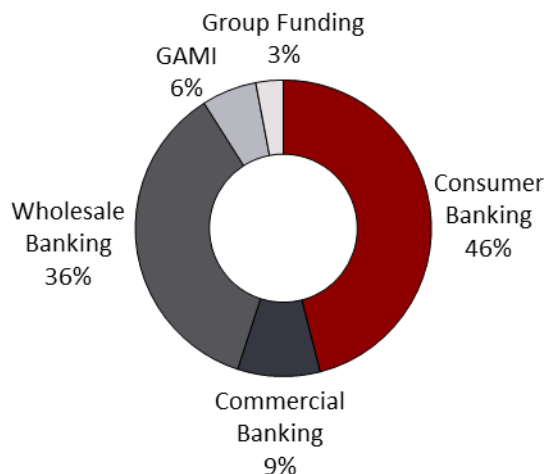


Notes: ^ Excluding 1Q15: IB restructuring cost (RM202 mil); 2Q15: MY MSS cost (RM316 mil); 3Q15: ID MSS cost (RM134 mil)
~ Excluding 2Q15: Tax on MY MSS cost (RM79 mil), 3Q15: Tax and MI on ID MSS (RM36 mil)

PBT By Segments

9M16

9M15[^]



9M16 PBT Growth by Key Divisions

Consumer Banking

Commercial Banking

Wholesale Banking

Group Asset Management & Investments

Group Funding

PPOP Y-o-Y

+18.2%

+10.4%

+4.5%[^]

-25.3%[~]

-48.8%[~]

PBT Y-o-Y

+33.0%

-32.0%

+4.8%[^]

+1.0%[~]

-50.2%[~]

PBT Q-o-Q

-18.3%

Flat

+6.9%

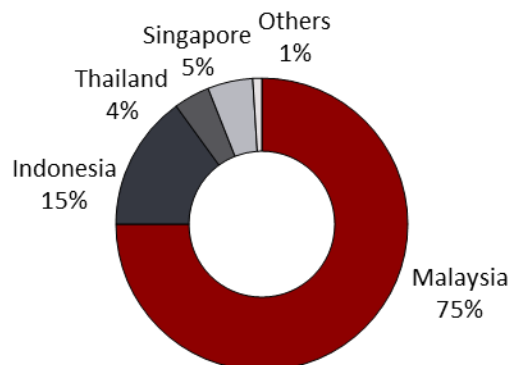
-1.6%

+597.7%

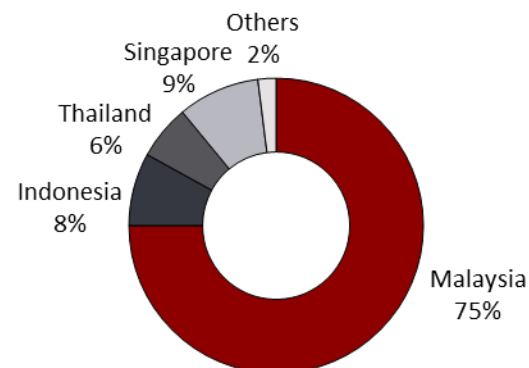
Notes: [^] Excluding IB restructuring cost (RM202 mil)
[~] Excluding MY MSS cost (RM316 mil) and ID MSS cost (RM134 mil)

PBT By Country

9M16*



9M15*^{^~+}



9M16* PBT Y-o-Y Growth by Key Countries



PPOP Y-o-Y

+16.3%[~]

+33.6%⁺

+11.3%

+0.1%[#]

PBT Y-o-Y

+7.5%[~]

+104.2%⁺

-37.8%

-37.6%[#]

PBT Q-o-Q

+10.8%

+18.8%

+628.6%

-4.3%

Notes: [^] Excluding IB restructuring cost (RM202 mil)
+ Excluding ID MSS cost (RM134 mil)

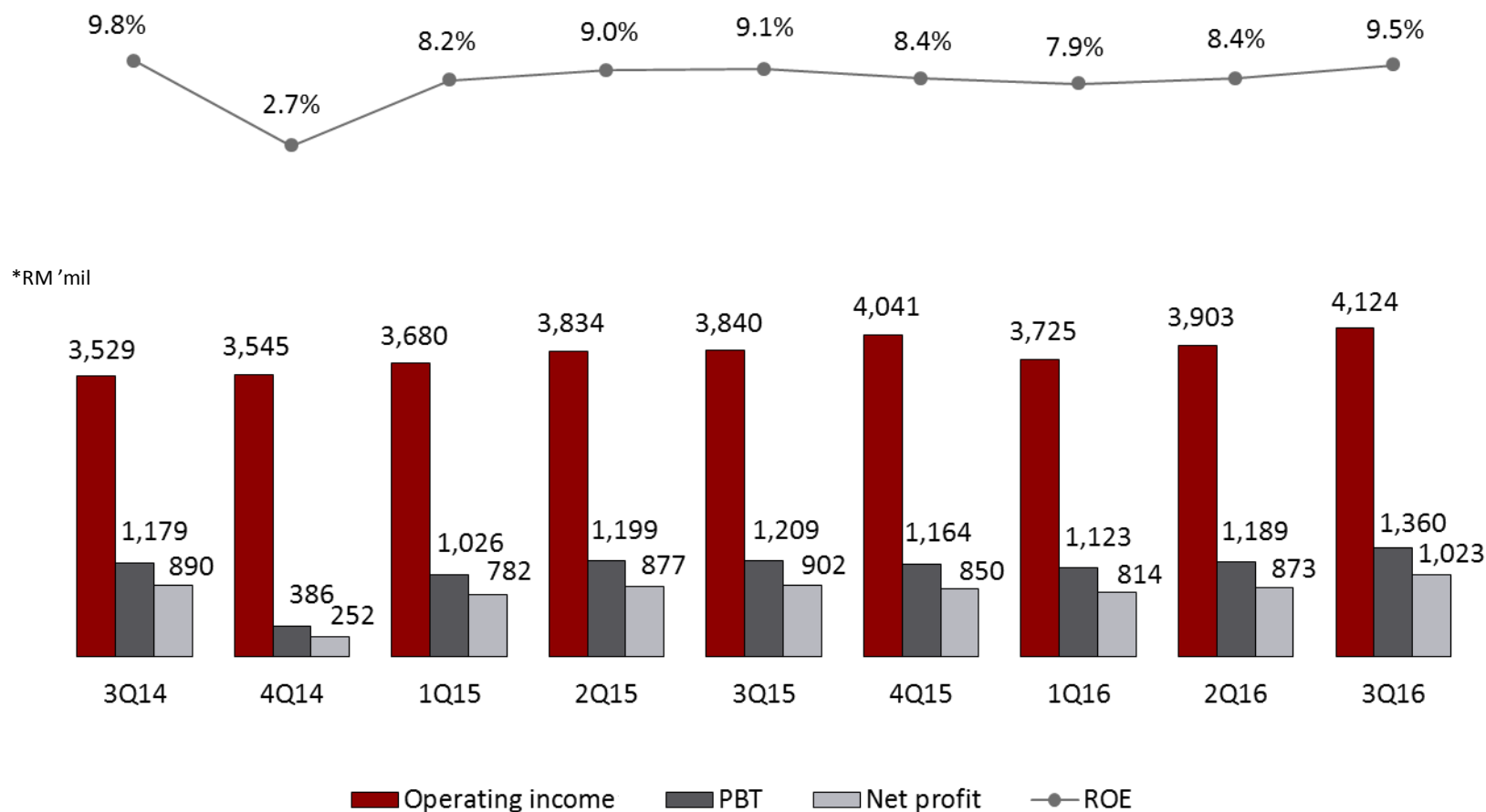
[#] Excluding IB restructuring cost (RM41 mil)
^{*} Excluding HQ costs, mainly comprising of funding costs

[~] Excluding MY MSS cost (RM316 mil)

CIMB Group : 9M16 Results

2. CIMB Group 9M16 Financials

Quarterly Earnings Trend



Notes: FY15: 1Q15 Excluding IB restructuring cost (RM202 mil) 2Q15 Excluding MY MSS cost (RM316 mil) and tax on MY MSS (RM79 mil)

3Q15 Excluding tax and MI on ID MSS (RM36 mil) and ID MSS cost (RM134 mil) 4Q15: ID MSS cost (RM32mil) and tax on ID MSS (RM8 mil)

FY14: 4Q14 Excluding gains from sale of Karawaci building (RM66 mil), gains from sale of Insurance Brokers (RM61 mil), IB goodwill impairment (RM128 mil) and DTA reversal (RM51 mil)

Earnings Summary

(RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	8,247	7,885	4.6%	2,796	2,720	2.8%
Non interest income	3,505 [^]	3,469	1.0%	1,328 [^]	1,183	12.3%
Operating income	11,752	11,354	3.5%	4,124	3,903	5.7%
Overhead expenses	(6,421)	(6,385)	0.6%	(2,193)	(2,091)	4.9%
PPOP	5,331	4,969	7.3%	1,931	1,812	6.6%
Loan impairment	(1,657)	(1,589)	4.3%	(603)	(589)	2.4%
Other provisions	(101)	(12)	741.7%	16	(67)	(123.9%)
Share of JV / Associates	99	66	50.0%	16	33	(51.5%)
PBT	3,672	3,434	6.9%	1,360	1,189	14.4%
Net profit	2,710	2,561	5.8%	1,023	873	17.2%
EPS (sen)	31.4	30.3	3.6%	11.8	10.1	16.8%
ROE (Annualised)	8.5%	8.8%	(30bps)	9.5%	8.4%	110bps
PBT (Actual)	3,672	2,782	32.0%	1,360	1,189	14.4%
Net Profit (Actual)	2,710	2,024	33.9%	1,023	873	17.2%

Note: * Excluding 1Q15: IB restructuring cost (RM202 mil);
 2Q15: MY MSS cost (RM316 mil) and tax on MY MSS cost (RM79 mil);
 3Q15: ID MSS cost (RM134 mil) and tax and MI on ID MSS (RM36 mil)
[^] Including gain on sale of Sun Life in 3Q16 (RM150 mil)

Key Ratios

(%)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
ROE ~	8.5	8.8	↓	9.5	8.4	↑
NIM ~**	2.61	2.65	↓	2.58	2.63	↓
Non-interest income / total income	29.8	30.5	↓	32.2	30.3	↑
Cost to income	54.6	56.2	↓	53.2	53.6	↓
Allowance coverage #	80.6	76.6	↑	80.6	83.5	↓
Loan loss charge ~	0.73	0.71	↑	0.79	0.79	↔
Gross impaired loans ratio	3.2	3.4	↓	3.2	3.2	↔
Net impaired loans ratio (Net of IA and PA)	0.6	0.8	↓	0.6	0.5	↑
Average shareholders' funds (RM 'mil)	42,438	38,800	↑	43,094	41,655	↑
ROA ~	0.76	0.77	↓	0.86	0.75	↑
Book value per share (RM)	5.02	4.74	↑	5.02	4.85	↑
Loan to Deposit (LDR)	89.8	94.9	↓	89.8	93.5	↓
CASA ratio	34.1	34.1	↔	34.1	35.3	↓

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

~ Annualised

** Daily Average

Including regulatory reserve, allowance coverage was 92.6% as at end-Sep 2016

Operating Expenses

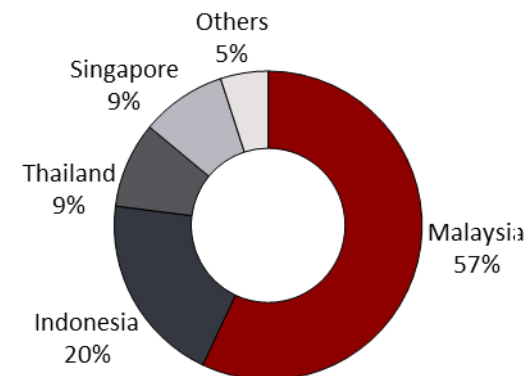
(RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Personnel	3,583	3,597	(0.4%)	1,223	1,205	1.5%
Establishment	1,443	1,455	(0.8%)	478	448	6.7%
Marketing	238	271	(12.2%)	95	60	58.3%
Admin & General	1,157	1,062	8.9%	397	378	5.0%
Total	6,421	6,385	0.6%	2,193	2,091	4.9%
Total (Actual)	6,421	7,037	(8.8%)	2,193	2,091	4.9%
Cost to income	54.6%	56.2%	(160bps)	53.2%	53.6%	(40bps)

Notes: * Excluding 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 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Consumer Banking (51.5%)	155.3	144.0	7.8%	151.5	2.5%
Mortgages	77.2	70.3	9.8%	74.9	3.1%
Term Loans	34.7	32.5	6.8%	33.8	2.7%
Auto	19.7	20.1	(2.0%)	19.9	(1.0%)
Credit Cards	9.3	8.4	10.7%	9.0	3.3%
Personal Financing	4.4	4.1	7.3%	4.3	2.3%
Enterprise	7.6	6.5	16.9%	7.3	4.1%
Others	2.4	2.1	14.3%	2.3	4.3%
Commercial Banking (13.2%)	39.9	39.7	0.5%	39.4	1.3%
Wholesale Banking (35.3%)	106.4	110.8	(4.0%)	104.0	2.3%
Gross Loans excl bad bank*	301.6	294.5	2.4%	294.9	2.3%
Bad Bank	2.9	3.3	(12.1%)	2.8	3.6%
Total Gross Loans	304.5	297.8	2.2%	297.7	2.3%

Loans by Country as at 30 Sep 16 #



Loans**	Y-o-Y Growth
Malaysia	8.2%
Indonesia ^	(2.7%)
Thailand ^	2.1%
Singapore ^	(5.7%)
Others**	(11.2%)
Group ~	2.2%

Notes: * Excluding FX fluctuations, total gross loans grew 2.2% Y-o-Y and 0.8% Q-o-Q

+ Gross loans exclude bad bank

Based on geographical location of counterparty, excluding bad bank

^ In local currency

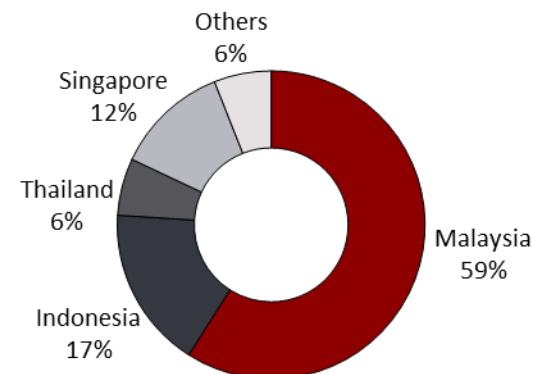
~ Excluding FX fluctuations

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

Deposits Growth

Divisions / Products (RM 'bil)	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Consumer Banking (43.1%)	146.1	130.6	11.9%	139.4	4.8%
Commercial Banking (13.5%)	45.6	43.0	6.0%	43.4	5.1%
Wholesale Banking # (43.4%)	147.2	140.3	4.9%	135.6	8.6%
Total *	338.9	313.9	8.0%	318.4	6.4%

Deposits by Country as at 30 Sep 16



Deposits Y-o-Y Growth

Deposits	Y-o-Y Growth
Malaysia	10.5%
Indonesia ^	(3.8%)
Thailand ^	5.6%
Singapore ^	10.4%
Others**	16.2%
Group ~	7.9%

Notes: * Excluding FX fluctuations, total group deposits grew 7.9% Y-o-Y and 5.1% Q-o-Q

^ In local currency

~ Excluding FX fluctuations

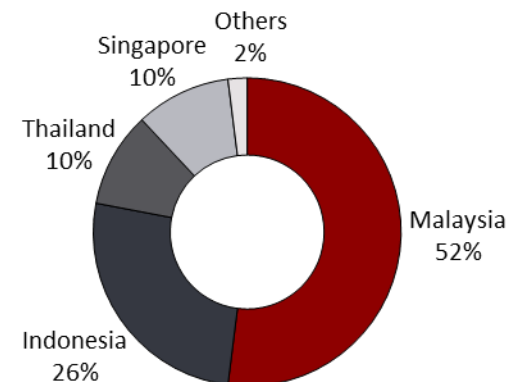
Including deposits with options classified as derivatives in MY & SG

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

CASA Growth

Country (RM 'bil)	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia	59.8	59.7	0.2%	60.7	(1.5%)
Indonesia **	29.9	26.7	12.0%	28.5	4.9%
Thailand	11.4	7.5	52.0%	10.2	11.8%
Singapore	12.2	11.7	4.3%	10.9	11.9%
Others ⁺	2.5	1.6	56.3%	2.2	13.6%
Total *	115.8	107.2	8.0%	112.5	2.9%

CASA by Country as at 30 Sep 16



CASA Y-o-Y Growth

CASA	Y-o-Y Growth
Malaysia	0.2%
Indonesia ^	6.1%
Thailand ^	53.6%
Singapore ^	6.1%
Group ~	7.2%

Notes: * Excluding FX fluctuations, total CASA grew 7.2% Y-o-Y and 1.3% 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

Capital Ratios

Min Req.

CET1

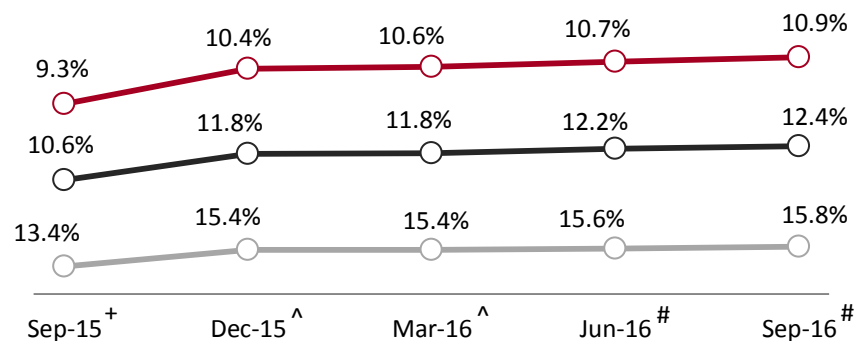
5.125%

Tier 1

6.625%

Total Capital

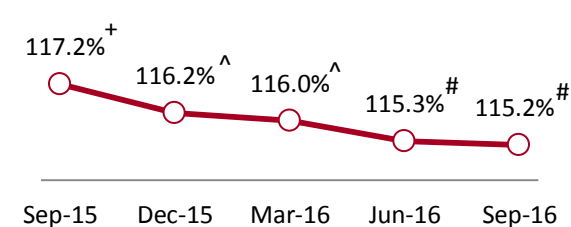
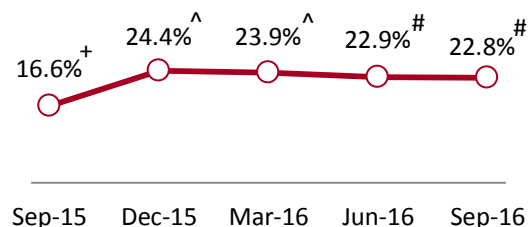
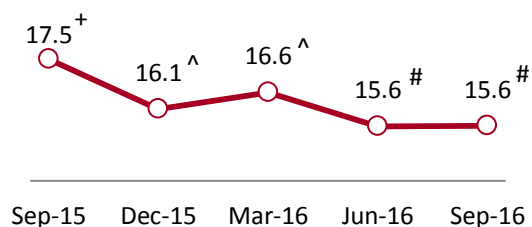
8.625%



Leverage Ratio (times)

Gearing Ratio

Double Leverage Ratio



Notes:

* Includes CIMB Bank Malaysia + CIMB Islamic + CIMB Thai + CIMB Cambodia + CIMB Labuan Limited + Singapore + London + HK & Shanghai + Offshore
 + Post CIMB Group's FY15 First Interim Dividend & the actual corresponding DRS (67.1% take-up rate); and reinvestment of cash dividend surplus into CIMB Bank
 ^ Post CIMB Group's FY15 Second Interim Dividend & the actual corresponding DRS (86.8% take-up rate); and reinvestment of cash dividend surplus into CIMB Bank
 # Post CIMB Group's FY16 First Interim Dividend with actual corresponding DRS (85.7% take-up rate); and proposed reinvestment of cash dividend surplus into CIMB Bank

CIMB Group : 9M16 Results

3. PBT by Segment

PPOP by Segments

PPOP (RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Consumer Banking (41.7%)	2,225	1,883	18.2%	739	801	(7.7%)
Commercial Banking (12.6%)	671	608	10.4%	222	209	6.2%
Wholesale Banking (41.7%)	2,220	2,125	4.5%	705	816	(13.6%)
Corporate Banking (26.7%)	1,421	1,538	(7.6%)	493	471	4.7%
Treasury & Markets ~ (13.9%)	741	637	16.3%	166	320	(48.1%)
Investment Banking + (1.1%)	58	(50)	216.0%	46	25	84.0%
GAMI ** (2.0%)	109	146	(25.3%)	50	27	85.2%
Group Funding # (2.0%)	106 [^]	207	(48.8%)	215 [^]	(41)	624.4%
PPOP	5,331	4,969	7.3%	1,931	1,812	6.6%
PPOP (Actual)	5,331	4,317	23.5%	1,931	1,812	6.6%

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

[^] Including gain on sale of Sun Life in 3Q16 (RM150mil)

~ 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

PBT by Segments

PBT (RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Consumer Banking (46.6%)	1,711	1,286	33.0%	519	635	(18.3%)
Commercial Banking (8.5%)	314	462	(32.0%)	84	84	-
Wholesale Banking (36.5%)	1,341	1,279	4.8%	482	451	6.9%
Corporate Banking (15.5%)	572	693	(17.5%)	221	171	29.2%
Treasury & Markets ~ (20.1%)	737	637	15.7%	215	270	(20.4%)
Investment Banking + (0.9%)	32	(51)	162.7%	46	10	360.0%
GAMI ** (5.6%)	204	202	1.0%	61	62	(1.6%)
Group Funding # (2.8%)	102 ^	205	(50.2%)	214 ^	(43)	597.7%
PBT	3,672	3,434	6.9%	1,360	1,189	14.4%
PBT (Actual)	3,672	2,782	32.0%	1,360	1,189	14.4%

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

^ Including gain on sale of Sun Life in 3Q16 (RM150 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 (RM134mil)

CIMB Group : 9M16 Results

3.1 Regional Consumer Banking

Consumer Banking

(RM 'mil)	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	3,942	3,761	4.8%	1,344	1,309	2.7%
Non interest income	1,333	1,183	12.7%	425	468	(9.2%)
Operating income	5,275	4,944	6.7%	1,769	1,777	(0.5%)
Overhead expenses	(3,050)	(3,061)	(0.4%)	(1,030)	(976)	5.5%
PPOP	2,225	1,883	18.2%	739	801	(7.7%)
(Provisions) / Writeback	(516)	(600)	(14.0%)	(220)	(167)	31.7%
Share of JV / Associates	2	3	(33.3%)	-	1	(100.0%)
PBT	1,711	1,286	33.0%	519	635	(18.3%)
PBT by Country	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Malaysia (RM 'mil)	1,367	1,149	19.0%	422	476	(11.3%)
Indonesia (IDR 'bil)	698	460	51.7%	175	339	(48.4%)
Thailand (THB 'mil)	656	(429)	252.9%	250	321	(22.1%)
Singapore (SGD 'mil)	15	17	(11.8%)	4	5	(20.0%)
Others * (RM 'mil)	8	7	14.3%	2	4	(50.0%)
PBT	1,711	1,286	33.0%	519	635	(18.3%)

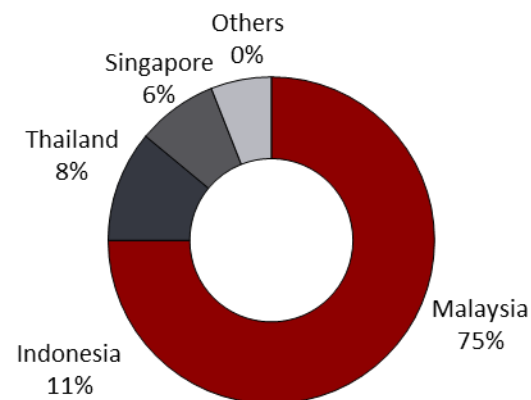
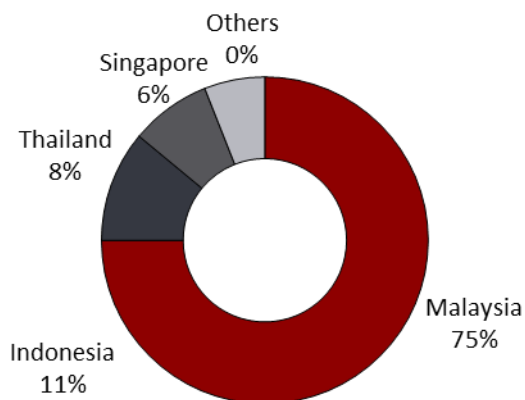
Note: * Including Labuan, London, Cambodia, Hong Kong & Shanghai

Consumer Banking : Gross Loans

Country	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia (RM 'bil)	117.2	107.8	8.7%	114.6	2.3%
Indonesia (IDR 'bil)	51,012	51,395	(0.7%)	51,908	(1.7%)
Thailand (THB 'bil)	101.0	93.6	7.9%	98.6	2.4%
Singapore (SGD 'mil)	2,902	2,683	8.2%	2,900	0.1%
Others * (RM 'bil)	0.5	0.5	-	0.5	-
Total Consumer Loans (RM 'bil)	155.3	144.0	7.8%	151.5	2.5%

30 Sep 16

30 Sep 15



Notes: Loan base excludes bad bank

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

Consumer Banking : Deposits

Country	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia (RM 'bil)	87.9	76.9	14.3%	84.7	3.8%
Indonesia (IDR 'bil)	92,409	93,000	(0.6%)	90,856	1.7%
Thailand (THB 'bil)	106.6	112.4	(5.2%)	105.0	1.5%
Singapore (SGD 'mil)	5,383	4,609	16.8%	5,078	6.0%
Others * (RM 'bil)	0.8	0.6	33.3%	0.6	33.3%
Total Consumer Deposits (RM 'bil)	146.1	130.6	11.9%	139.4	4.8%
Products (RM 'bil)	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Current	26.1	25.8	1.2%	25.4	2.8%
Savings	40.4	35.0	15.4%	39.4	2.5%
Fixed and Structured Deposits	79.6	69.8	14.0%	74.6	6.7%
Total	146.1	130.6	11.9%	139.4	4.8%

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

CIMB Group : 9M16 Results

3.2 Regional Commercial Banking

Commercial Banking

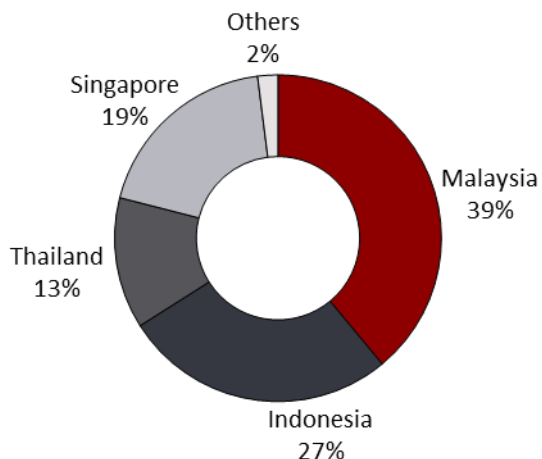
(RM 'mil)	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	1,258	1,195	5.3%	421	406	3.7%
Non interest income	242	249	(2.8%)	79	85	(7.1%)
Operating income	1,500	1,444	3.9%	500	491	1.8%
Overhead expenses	(829)	(836)	(0.8%)	(278)	(282)	(1.4%)
PPOP	671	608	10.4%	222	209	6.2%
(Provisions) / Writeback	(357)	(146)	144.5%	(138)	(125)	10.4%
Share of JV / Associates	-	-	-	-	-	-
PBT	314	462	(32.0%)	84	84	-
Country	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Malaysia (RM 'mil)	336	330	1.8%	109	102	6.9%
Indonesia (IDR 'bil)	134	(14)	(>1000%)	33	69	(52.2%)
Thailand (THB 'mil)	(906)	482	(288.0%)	(518)	(389)	(33.2%)
Singapore (SGD 'mil)	10	25	(60.0%)	7	1	600.0%
Others * (RM 'mil)	13	13	-	4	4	-
PBT (RM 'mil)	314	462	(32.0%)	84	84	-

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

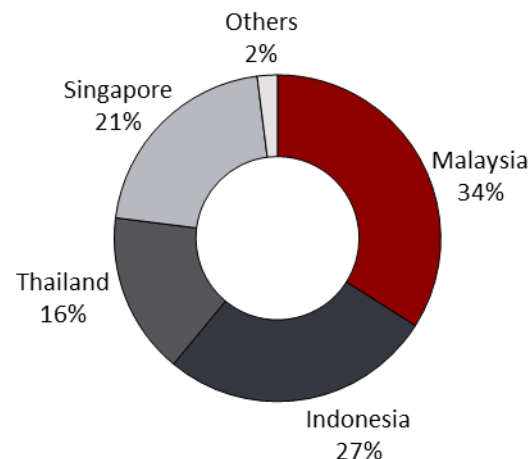
Commercial Banking : Gross Loans

Country	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia (RM 'bil)	15.5	13.4	15.7%	15.2	2.0%
Indonesia (IDR 'bil)	33,043	35,267	(6.3%)	33,535	(1.5%)
Thailand (THB 'bil)	43.5	51.0	(14.7%)	46.6	(6.7%)
Singapore (SGD 'mil)	2,569	2,777	(7.5%)	2,557	0.5%
Others * (RM 'bil)	0.8	0.7	14.3%	0.8	0.0%
Total Commercial Loans (RM 'bil)	39.9	39.7	0.5%	39.4	1.3%

30 Sep 16



30 Sep 15



Notes: Loan base excludes bad bank

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

Commercial Banking : Deposits

Country	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia (RM 'bil)	18.2	16.7	9.0%	17.9	1.7%
Indonesia (IDR 'bil)	35,677	35,064	1.7%	34,676	2.9%
Thailand (THB 'bil)	13.0	20.6	(36.9%)	13.8	(5.8%)
Singapore (SGD 'mil)	4,604	3,744	23.0%	4,313	6.7%
Others * (RM 'bil)	0.4	0.9	(55.6%)	0.5	(20.0%)
Total Commercial Deposits (RM 'bil)	45.6	43.0	6.0%	43.4	5.1%

Products (RM 'bil)	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Current	18.2	18.0	1.1%	18.1	0.6%
Savings	0.9	0.9	-	1.0	(10.0%)
Fixed and Structured Deposits	26.5	24.1	10.0%	24.3	9.1%
Total	45.6	43.0	6.0%	43.4	5.1%

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

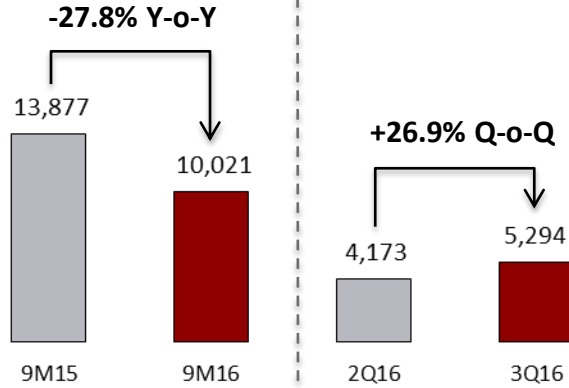
CIMB Group : 9M16 Results

3.3 Regional Wholesale Banking

ASEAN Capital Markets Activities

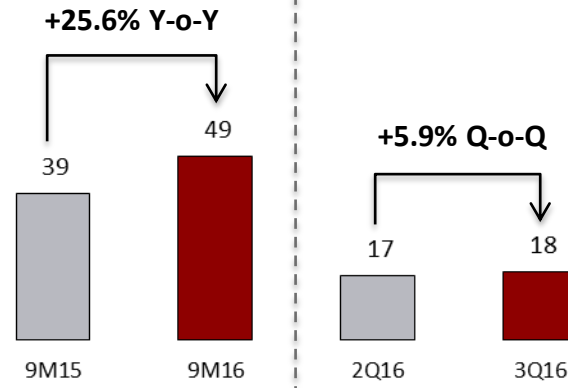
Industry ASEAN ECM

USD 'mil



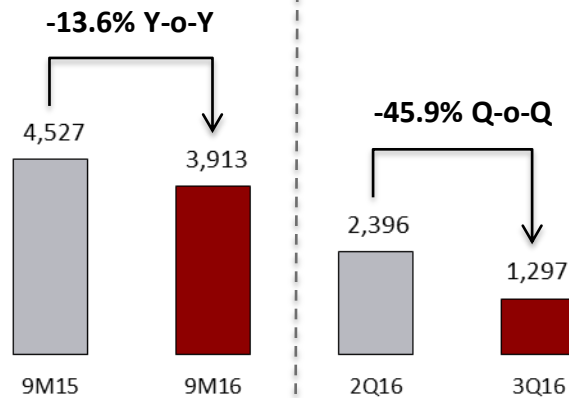
Industry ASEAN DCM

USD 'bil



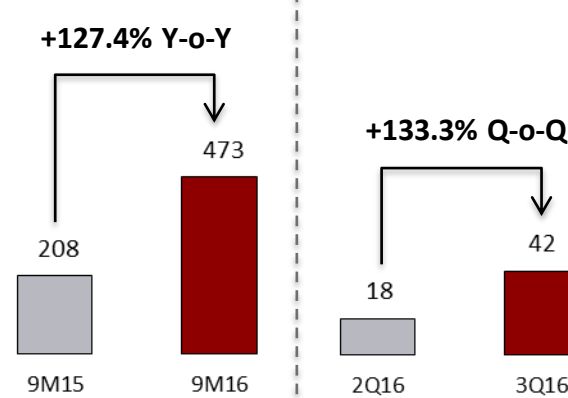
Industry ASEAN IPO

USD 'mil



Industry ASEAN M&A

USD 'bil



Wholesale Banking

(RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	2,724	2,603	4.6%	899	908	(1.0%)
Non interest income	1,454	1,491	(2.5%)	508	511	(0.6%)
Operating income	4,178	4,094	2.1%	1,407	1,419	(0.8%)
Overhead expenses	(1,958)	(1,969)	(0.6%)	(702)	(603)	16.4%
PPOP	2,220	2,125	4.5%	705	816	(13.6%)
(Provisions) / Writeback	(879)	(846)	3.9%	(223)	(365)	(38.9%)
PBT	1,341	1,279	4.8%	482	451	6.9%
PBT (Actual)	1,341	1,077	24.5%	482	451	6.9%

(RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Corporate Banking (42.6%)	572	693	(17.5%)	221	171	29.2%
Treasury & Markets ~ (55.0%)	737	637	15.7%	215	270	(20.4%)
Investment Banking + (2.4%)	32	(51)	162.7%	46	10	360.0%
PBT	1,341	1,279	4.8%	482	451	6.9%

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

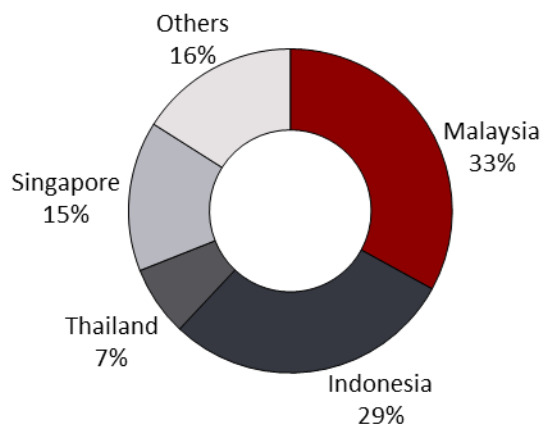
(RM 'mil)	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	1,742	1,717	1.5%	601	561	7.1%
Non interest income	452	525	(13.9%)	169	159	6.3%
Operating income	2,194	2,242	(2.1%)	770	720	6.9%
Overhead expenses	(773)	(704)	9.8%	(277)	(249)	11.2%
PPOP	1,421	1,538	(7.6%)	493	471	4.7%
(Provisions) / Writeback	(849)	(845)	0.5%	(272)	(300)	(9.3%)
PBT	572	693	(17.5%)	221	171	29.2%
Country	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Malaysia (RM 'mil)	356	526	(32.3%)	(57)	219	(126.0%)
Indonesia (IDR 'bil)	(1,070)	(1,109)	(3.5%)	(148)	(464)	(68.1%)
Thailand (THB 'mil)	(179)	205	(187.3%)	187	(306)	161.1%
Singapore (SGD 'mil)	35	38	(7.9%)	5	14	(64.3%)
Others * (RM 'mil)	463	355	30.4%	286	89	221.3%
PBT (RM 'mil)	572	693	(17.5%)	221	171	29.2%

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

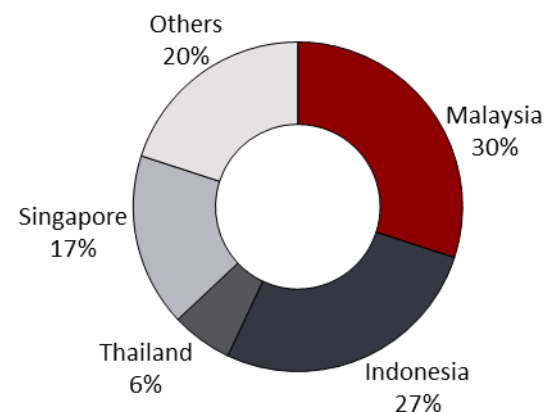
Wholesale Banking : Gross Loans

Country	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia (RM 'bil)	34.1	33.0	3.3%	32.4	5.2%
Indonesia (IDR 'bil)	90,029	92,226	(2.4%)	89,893	0.2%
Thailand (THB 'bil)	55.7	51.5	8.2%	53.6	3.9%
Singapore (SGD 'mil)	5,232	5,988	(12.6%)	5,253	(0.4%)
Others * (RM 'bil)	16.7	21.1	(20.9%)	18.3	(8.7%)
Total Corporate Loans (RM 'bil)	103.1	108.1	(4.6%)	101.0	2.1%
Other Wholesale Loans (RM 'bil)	3.3	2.7	22.2%	3.0	10.0%
Total Wholesale Loans (RM 'bil)	106.4	110.8	(4.0%)	104.0	2.3%

Corporate Loans as at 30 Sep 16



Corporate Loans as at 30 Sep 15



Notes: Loan base excludes bad bank

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

Wholesale Banking : Deposits

Country	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Malaysia (RM 'bil)	54.4	51.2	6.3%	52.3	4.0%
Indonesia (IDR 'bil)	50,582	57,651	(12.3%)	53,760	(5.9%)
Thailand (THB 'bil)	61.2	38.0	61.1%	47.5	28.8%
Singapore (SGD 'mil)	2,413	2,034	18.6%	2,661	(9.3%)
Others * (RM 'bil)	15.4	15.3	0.7%	11.2	37.5%
Total Corporate Deposits (RM 'bil)	95.5	89.3	6.9%	88.7	7.7%
Other Wholesale Deposits (RM 'bil)	51.7	51.0	1.4%	46.9	10.2%
Total Wholesale Deposits (RM 'bil)	147.2	140.3	4.9%	135.6	8.6%

Wholesale Deposits (RM 'bil)	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Current	20.8	20.7	0.5%	21.3	(2.3%)
Savings	4.8	2.6	84.6%	3.7	29.7%
Fixed and Structured Deposits	69.9	66.0	5.9%	63.7	9.7%
Total Corporate Deposits (RM 'bil)	95.5	89.3	6.9%	88.7	7.7%
Other Wholesale Deposits (RM 'bil)	51.7	51.0	1.4%	46.9	10.2%
Total Wholesale Deposits (RM 'bil)	147.2	140.3	4.9%	135.6	8.6%

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

Wholesale Banking : Treasury & Markets

(RM 'mil)	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	811	757	7.1%	241	278	(13.3%)
Non interest income	377	326	15.6%	101	165	(38.8%)
Operating income	1,188	1,083	9.7%	342	443	(22.8%)
Overhead expenses	(447)	(446)	0.2%	(176)	(123)	43.1%
PPOP	741	637	16.3%	166	320	(48.1%)
(Provisions) / Writeback	(4)	-	-	49	(50)	(198.0%)
PBT	737	637	15.7%	215	270	(20.4%)
Country	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Malaysia (RM 'mil)	216	212	1.9%	40	106	(62.3%)
Indonesia (IDR 'bil)	1,301	916	42.0%	411	477	(13.8%)
Thailand (THB 'mil)	630	652	(3.4%)	224	74	202.7%
Singapore (SGD 'mil)	15	27	(44.4%)	7	4	75.0%
Others * (RM 'mil)	4	15	(73.3%)	2	-	-
PBT (RM 'mil)	737	637	15.7%	215	270	(20.4%)

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

Wholesale Banking : Investment Banking

(RM 'mil)	9M16	9M15 BAU^	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	171	129	32.6%	57	69	(17.4%)
Non interest income	625	640	(2.3%)	238	187	27.3%
Operating income	796	769	3.5%	295	256	15.2%
Overhead expenses	(738)	(819)	(9.9%)	(249)	(231)	7.8%
PPOP	58	(50)	216.0%	46	25	84.0%
(Provisions) / Writeback	(26)	(1)	>1000%	-	(15)	(100.0%)
PBT	32	(51)	162.7%	46	10	360.0%
PBT (Actual)	32	10	220.0%	46	10	360.0%

Country	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Malaysia (RM 'mil)	165	77	114.3%	69	67	3.0%
Indonesia (IDR 'bil)	110	42	161.9%	45	35	28.6%
Thailand (THB 'mil)	111	152	(27.0%)	77	17	352.9%
Singapore (SGD 'mil)	(18)	(10)	80.0%	(4)	(9)	(55.6%)
Others * (RM 'mil)	(127)	(129)	(1.6%)	(35)	(42)	(16.7%)
PBT (RM 'mil)	32	(51)	162.7%	46	10	360.0%

Note: ^ Excluding IB restructuring cost (RM202 mil)

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

IB Market Share and Ranking (1)


	9M16		9M15	
	Market Share	Rank	Market Share	Rank
Cash Equities	10.5%	2	11.0%	1
IPO	31.0%	1	9.9%	3
ECM	20.2%	2	28.2%	1
EQL Products	-	-	-	-
M&A	9.6%	2	3.9%	6
Syndication ^	9.1%	4	8.2%	4
DCM Domestic	24.2%	2	22.9%	1
Sukuk	19.3%	3	22.3%	2

	9M16		9M15	
	Market Share	Rank	Market Share	Rank
Cash Equities	6.2%	2	6.0%	2
IPO	-	-	0.7%	12
ECM	-	-	0.6%	14
EQL Products	-	-	-	-
M&A	-	-	0.1%	17
Syndication ^	-	-	17.4%	3
DCM	11.7%	5	13.6%	1

	9M16		9M15	
	Market Share	Rank	Market Share	Rank
Cash Equities	4.7%	3	4.9%	3
IPO	-	-	2.0%	13
ECM	1.6%	12	0.4%	20
EQL Products	-	-	-	-
M&A	-	-	-	-
Syndication ^	1.8%	20	2.0%	12
DCM	7.3%	7	9.1%	5

	9M16		9M15	
	Market Share	Rank	Market Share	Rank
Cash Equities	8.3%	3	9.5%	2
IPO	1.2%	11	26.4%	2
ECM	1.2%	15	1.4%	17
EQL Products	-	-	-	-
M&A	0.6%	22	1.6%	20
Syndication ^	0.3%	48	1.3%	20
DCM	3.5%	7	2.3%	7

IB Market Share and Ranking (2)

	9M16		9M15		ASEAN	9M16		9M15	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Cash Equities	0.3%	55	0.3%	51	Cash Equities	6.8%	2	7.4%	2
IPO	0.5%	33	0.8%	24	IPO	2.3%	20	3.7%	6
ECM	0.8%	31	0.5%	35	ECM	5.6%	5	6.4%	4
EQL Products	4.9%	7	-	-	EQL Products	-	-	-	-
M&A	0.1%	50	0.8%	20	M&A	1.8%	24	1.9%	20
Syndication ^	-	-	-	-	Syndication ^	1.6%	17	3.4%	9
					DCM Domestic	13.2%	1	12.6%	1

Global	9M16		9M15		Asia (ex-Japan) *	9M16		9M15	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Sukuk	13.4%	1	12.9%	1	IPO	0.7%	42	1.4%	20
					ECM	1.4%	23	1.1%	20
					EQL Products	2.6%	12	0.8%	27
					M&A	0.4%	47	0.5%	49
					Syndication ^	0.3%	66	0.7%	38
					DCM Domestic	0.9%	34	0.9%	29

CIMB Group : 9M16 Results

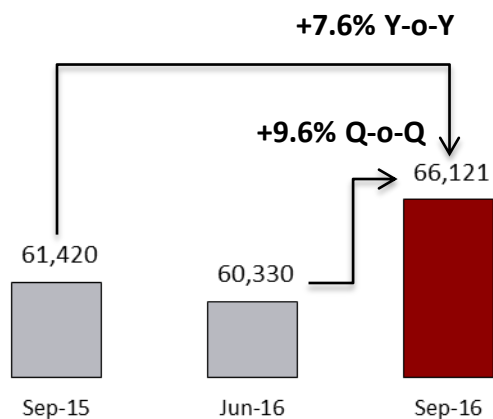
3.4 Group Asset Management & Investments

Group Asset Management & Investments

PBT (RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Public Markets	72	79	(8.9%)	32	12	166.7%
Private Markets	132	123	7.3%	29	50	(42.0%)
Direct Investments & Others	123	120	2.5%	31	43	(27.9%)
Private Equity Fund Management	10	(3)	433.3%	2	7	(71.4%)
Passive Fund Investments	(1)	6	(116.7%)	(4)	-	(100.0%)
PBT BAU	204	202	1.0%	61	62	(1.6%)
PBT Actual	204	200	2.0%	61	62	(1.6%)

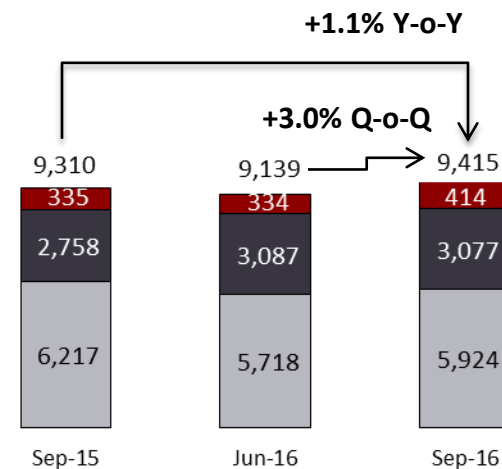
Public Markets AUM

RM 'mil



Private Markets AUM/CV

RM 'mil



■ Passive Fund Management ■ Direct Investments
□ Private Equity Management

Notes: * Excluding MY MSS cost (RM2 Mil)

CIMB Group : 9M16 Results

3.5 Group Funding

Group Funding

(RM 'mil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	290	298	(2.7%)	123	84	46.4%
Non interest income	130 [^]	148	(12.2%)	194 [^]	8	>1000%
Total Income	420	446	(5.8%)	317	92	244.6%
Overhead expenses	(314)	(239)	(31.4%)	(102)	(133)	23.3%
PPOP	106	207	(48.8%)	215	(41)	624.4%
(Provisions) / Writeback	(4)	(2)	(100.0%)	(1)	(2)	50%
Share of JV / associates	-	-	-	-	-	-
PBT (BAU)	102	205	(50.2%)	214	(43)	597.7%
PBT (Actual)	102	(243)	(142.0%)	214	(43)	597.7%

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

[^] Including gain on sale of Sun Life in 3Q16 (RM150 mil)

CIMB Group : 9M16 Results

3.6 CIMB Islamic

Islamic: Earnings Summary

(RM 'mil)	9M16	9M15 BAU *	Y-o-Y	3Q16	2Q16	Q-o-Q
Net financing income	958	900	6.4%	313	329	(4.9%)
Non financing income	292	228	28.1%	104	66	57.6%
Operating income	1,250	1,128	10.8%	417	395	5.6%
Overhead expenses	(463)	(488)	(5.1%)	(155)	(147)	5.4%
PPOP	787	640	23.0%	262	248	5.6%
(Provisions) / Writeback	(34)	(121)	(71.9%)	(9)	(25)	(64.0%)
Share of JV / Associates	2	1	100.0%	1	1	-
PBT	755	520	45.2%	254	224	13.4%
(RM 'mil)	9M16	9M15 BAU *	Y-o-Y	3Q16	2Q16	Q-o-Q
Consumer Banking (38.8%)	293	175	67.4%	89	104	(14.4%)
Commercial Banking (10.3%)	78	47	66.0%	25	19	31.6%
Wholesale Banking (44.4%)	335	221	51.6%	120	103	16.5%
GAMI ** (5.2%)	39	38	2.6%	18	5	260.0%
Group Funding # (1.3%)	10	39	(74.4%)	2	(7)	128.6%
PBT	755	520	45.2%	254	224	13.4%

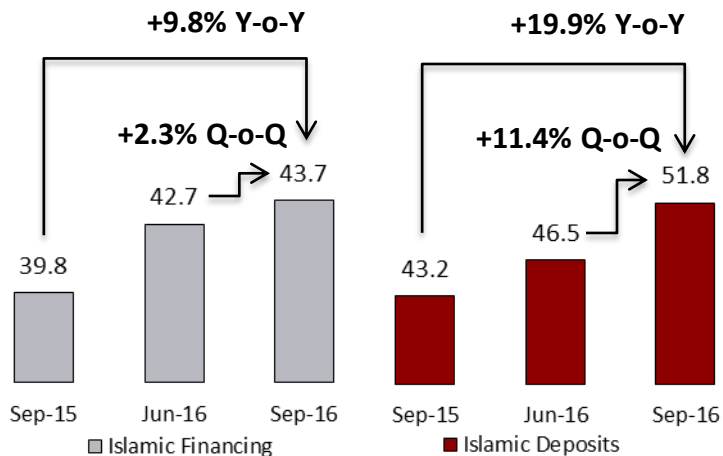
Notes: * Excluding 2Q15: MY MSS cost (RM3 mil)

** Including asset management and strategic investments

Including capital investments in fixed income securities and investment in Group's proprietary capital

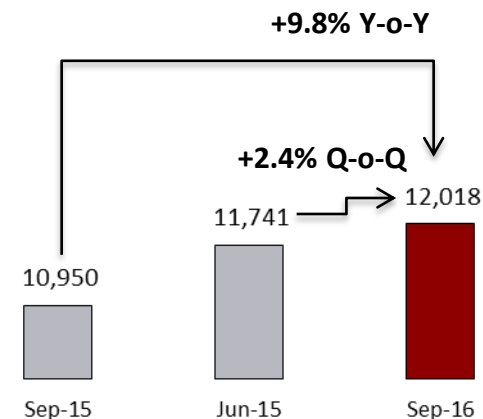
Islamic Financing and Deposits

RM 'bil



Islamic Residential Mortgages

RM 'mil



Ranking of Total Islamic Assets as at 30 Jun 2016

Rank	Company	Total Assets RM 'mil	Market Share
1	Maybank Islamic	172,468	31%
2	CIMB Islamic	60,625	11%
3	Bank Islam	49,752	9%
4	PBB-I	49,261	9%
5	RHB Islamic	47,243	7%

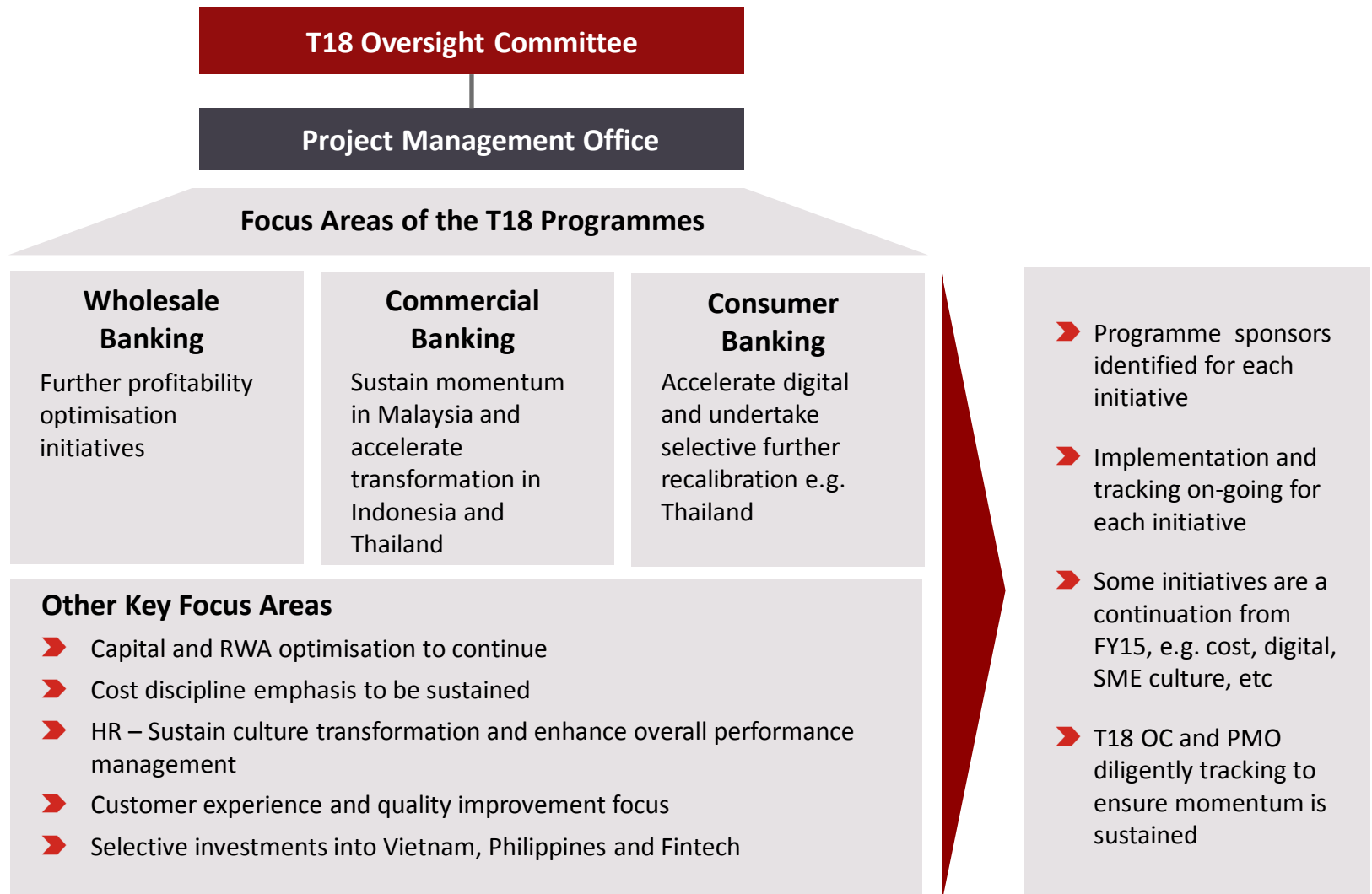
Sukuk	9M16		9M15	
	Market Share	Rank	Market Share	Rank
Malaysia	19.3%	3	22.3%	2
Global	13.4%	1	12.9%	1

CIMB Group : 9M16 Results

4. T18 Updates

T18 Progress Update

A total of 18 programmes have been identified to propel the Group towards its T18 targets



T18: 3Q16 Key highlights

Consumer Banking

- Digital Banking
 - Development of new enhanced digital propositions, pending regulatory approval on certain aspects
 - Digital sales enablement initiatives replicated in Indonesia, Singapore and Thailand
- Branch Productivity
 - Branch and sales productivity optimisation on-going in Malaysia and Indonesia
- Thailand Retail 2.0
 - Branch and sales productivity optimisation on-going
 - Developing/ refining detailed digital and partnership strategic plans

Commercial Banking

- Regional initiatives to refine and strengthen internal process and operating structure
- Execution mode for various product initiatives identified across the region

Wholesale Banking

- RWA and client profitability initiative underway. Systematic identification and execution of RWA optimisation opportunities, including detailed account planning for key client group accounts
- Transaction Banking, identify trade and cash management initiatives across our markets being executed

T18: 3Q16 Key highlights

Islamic Banking

- Product development and sales initiatives:
 - CASA initiatives - increased focus on payroll accounts
 - Simplifying product suite and working to improve customer experience
 - Positive momentum in Bancatakaful (Takaful Suria)
- “Islamic first” initiative for selected branches

Capital and RWA Optimisation

- RWA savings initiatives underway in Malaysia and Singapore
- Plans in place to extend to Indonesia and Thailand

Customer Experience

- Group Customer Experience management function established
- Lean Six Sigma training held in Singapore and Indonesia
- Implementation underway to improve customer experience via a holistic group-wide programme

Cost and Productivity

- Strategic procurement system implementation underway for the region
- Group-wide cost management on-going, in line with various business and organisation optimisation initiatives
- Implementation of revised delegated authority in progress to improve overall financial discipline

T18: 3Q16 Key highlights

HR initiatives

- Culture
 - Launched business sponsors and informal leaders network across the region to further strengthen the network of culture influencers
 - Various staff engagement activities on-going
- Strategic Manpower Planning
 - 2017 headcount planning and various job evaluation and organisation initiatives being carried out
- Performance Management
 - Performance management framework and KPI scorecards being enhanced

Footprint Expansion

- Vietnam
 - Operating license awarded by the State Bank of Vietnam in Sep-16
 - Set up underway and target to commence operation by Dec-16
- Philippines
 - Regulatory submissions underway
 - Partnership discussions and identification of key hires in progress
 - Continuous effort by business and support units to fine-tune the entry strategy

CIMB Group : 9M16 Results

5. Final Remarks

Targets for 2016

	9M16	FY16 Target
ROE	8.5% ^{1,3}	10.0%
Dividend Payout Ratio	26%	40%
Total Loans Growth *	2.4% (2.2%**)	10.0%
Loan Loss Charge	73bps ¹	60-70 bps
CET 1 (CIMB Group)	10.9% ²	11.0%
Cost to income	54.6% ³	<53.0%

Notes: * Excluding bad bank

** Excluding FX fluctuations

1. 9M16 Annualised

2. As at 30 Sep-16

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)



Final Remarks



- Outlook remains challenging given market conditions
- Steady improvements in loan growth whilst cost and asset quality management remain as priorities
- Continued momentum in Malaysia across business segments with asset quality remaining stable
- CIMB Niaga to continue focus on CASA with selective assets growth. Provisions expected to improve progressively
- New leadership at CIMB Thai
- Singapore performance in line with weaker economic activity
- Launch of Vietnam operations in December 2016
- Maintain guidance of 9% ROE, 6% loans growth and CET1 of 11%

THANK YOU

CIMB Group : 9M16 Results Appendices

Consumer Banking Key Highlights

	Y-o-Y	Q-o-Q		Y-o-Y	Q-o-Q
Consumer Gross Loans *	8.7%	2.3%	Consumer Gross Loans	(0.7%)	(1.7%)
Mortgages	11.5%	2.9%	Mortgages	1.6%	0.5%
Term loans	6.2%	1.7%	Auto	(17.4%)	(10.6%)
Auto	3.7%	1.5%	Credit cards	33.1%	9.1%
Credit cards	3.9%	-	Consumer Deposits	(0.6%)	1.7%
Consumer Deposits	14.3%	3.8%	CASA	9.3%	2.6%
CASA	5.4%	(2.7%)	Fixed & structured deposits	(9.7%)	0.7%
Fixed & structured deposits	21.9%	7.0%			

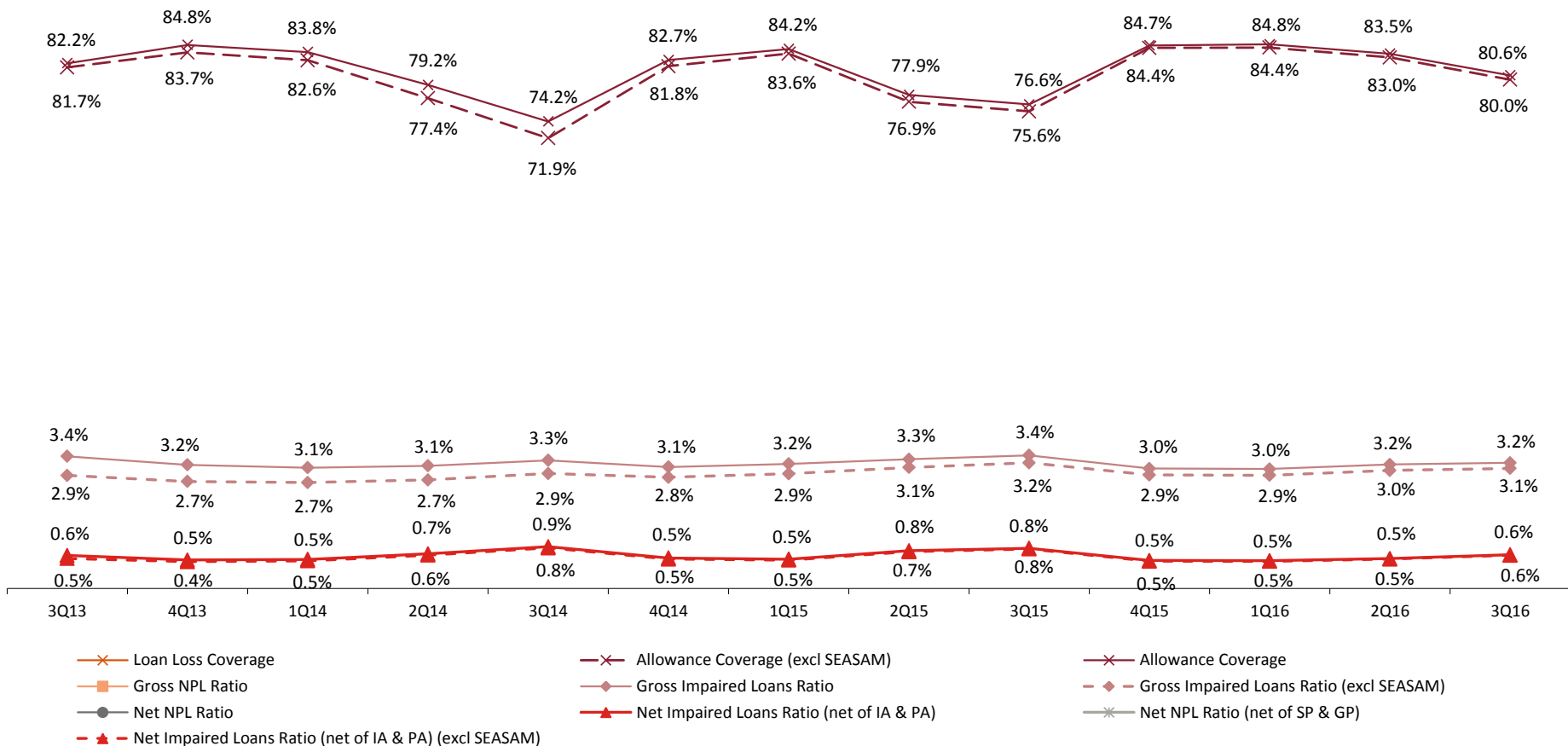
	Y-o-Y	Q-o-Q		Y-o-Y	Q-o-Q
Consumer Gross Loans	7.9%	2.4%	Consumer Gross Loans	8.2%	0.1%
Mortgages	4.7%	1.1%	Mortgages	8.6%	(0.4%)
Auto	11.8%	4.4%	Term loans	8.6%	5.8%
Personal / Others	18.5%	5.8%	Credit cards	(8.0%)	(4.7%)
Consumer Deposits	(5.2%)	1.5%	Consumer Deposits	16.8%	6.0%
CASA	49.5%	(2.4%)	CASA	(3.2%)	7.9%
Fixed & structured deposits	(27.5%)	4.9%	Fixed & structured deposits	45.9%	4.2%

Note: * Loan base excludes bad bank

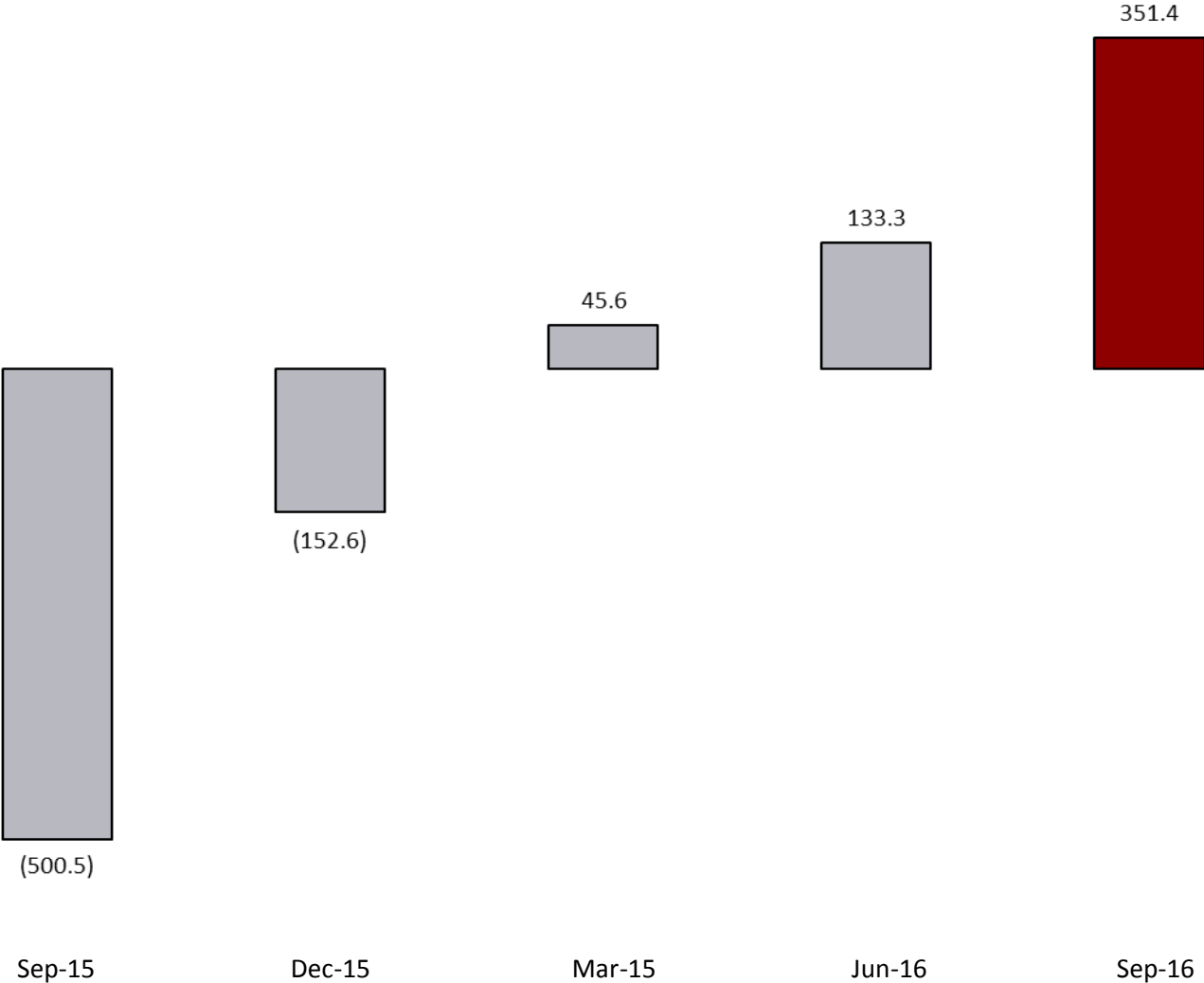
Consolidated Balance Sheet Changes

(RM 'mil)	30 Sep 16	30 Sep 15	Y-o-Y	30 Jun 16	Q-o-Q
Cash & short term funds	37,584	28,184	33.4%	31,613	18.9%
Securities purchased under resale agreements	9,328	6,361	46.6%	7,076	31.8%
Deposits & placements with financial institutions	3,023	4,372	(30.9%)	2,914	3.7%
Financial assets held for trading	24,084	22,457	7.2%	24,633	(2.2%)
Money Market	16,937	14,065	20.4%	17,137	(1.2%)
Corporate Bonds	5,644	7,212	(21.7%)	5,785	(2.4%)
Equity	1,503	1,180	27.4%	1,711	(12.2%)
Financial investments available for sale	32,575	38,642	(15.7%)	31,735	2.6%
Financial investments held to maturity	29,310	22,834	28.4%	27,920	5.0%
Loans, advances & financing	296,786	290,109	2.3%	290,064	2.3%
Other assets	52,921	60,214	(12.1%)	52,003	1.8%
Total assets	485,611	473,173	2.6%	467,958	3.8%
Deposits from customers	336,586	310,810	8.3%	315,998	6.5%
Placement from investment accounts	257	198	29.8%	243	5.8%
Deposits & placements of banks and other FI	25,448	34,476	(26.2%)	28,853	(11.8%)
Other borrowings	32,322	35,188	(8.1%)	32,829	(1.5%)
Other liabilities	45,443	51,686	(12.1%)	46,479	(2.2%)
Total liabilities	440,056	432,358	1.8%	424,402	3.7%
Shareholders' funds	43,825	39,703	10.4%	42,363	3.5%
Total liabilities & equity	485,611	473,173	2.6%	467,958	3.8%

Asset Quality Ratios – CIMB Group



AFS MTM (Q-o-Q) Position



CIMB Niaga : Earnings Summary



(IDR 'bil)	9M16	9M15 BAU*	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	8,887	8,524	4.3%	3,074	2,976	3.3%
Non interest income	2,239	1,736	29.0%	775	748	3.6%
Operating income	11,126	10,260	8.4%	3,849	3,724	3.4%
Overhead expenses	(5,543)	(5,440)	1.9%	(1,874)	(1,847)	1.5%
PPOP	5,583	4,820	15.8%	1,975	1,877	5.2%
Provisions	(3,778)	(3,972)	(4.9%)	(1,215)	(1,221)	(0.5%)
PBT	1,805	848	112.9%	760	655	16.0%
Net profit	1,299	618	110.2%	563	467	20.6%
EPS (IDR)	51.68	24.60	110.1%	22.39	18.60	20.4%
PBT (RM 'mil)	554	241	129.9%	234	206	13.7%
Net profit (RM 'mil)	398	176	126.1%	173	147	17.7%
ROE (Annualised)	5.5%	2.9%	260bps	6.8%	5.7%	110bps

Note: * Excluding ID MSS cost (IDR471 bil)

CIMB Niaga : Key Ratios

(Consolidated, %)	9M16	9M15 BAU ⁺	Y-o-Y	3Q16	2Q16	Q-o-Q
ROE [^]	5.5	2.9	↑	6.8	5.7	↑
NIM [^]	5.54	5.19	↑	5.67	5.62	↑
Cost to Income	49.8	53.0	↓	48.7	49.6	↓
Loan Loss Coverage [#]	107.0	121.0	↓	107.0	120.9	↓
Allowance Coverage	85.5	74.0	↑	85.5	95.6	↓
Loan Loss Charge [^]	2.7	2.9	↓	2.6	2.8	↓
Gross Impaired Loans Ratio	5.2	5.2	↔	5.2	4.9	↑
Gross NPL (BI Definition) [#]	4.2	3.2	↑	4.2	3.9	↑
Loan to Deposit (LDR)	96.1	94.9	↑	96.1	96.5	↓
Modified LDR [*]	93.8	90.0	↑	93.8	92.5	↑
CAR	18.1	16.0	↑	18.1	17.6	↑
CASA ratio	52.6	47.7	↑	52.6	52.0	↑

Notes: # Based on BI definition

[^] Annualised and monthly average

+ Excluding MSS cost (IDR471 bil)

^{*} MLDR = (Loans + HTM Bonds-Gov.Bonds-SBI) / (Total Deposits + Long Term Funding)

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
Net interest income	7,338	6,159	19.1%	2,462	2,486	(1.0%)
Non interest income	2,356	3,115	(24.4%)	744	688	8.2%
Operating income	9,693	9,274	4.5%	3,205	3,173	1.0%
Overhead expenses	(5,311)	(5,312)	(0.02%)	(1,822)	(1,734)	5.0%
PPOP	4,382	3,962	10.6%	1,384	1,439	(3.8%)
Provisions	(3,378)	(2,895)	16.7%	(845)	(1,384)	(39.0%)
PBT	1,004	1,067	(6.0%)	539	55	876.4%
Net Profit	798	847	(5.7%)	431	40	980.8%
EPS (THB)	0.03	0.04	(19.7%)	0.02	0.00	980.8%
Net Profit (RM 'mil) ~	95	103	(8.0%)	51	5	>1000%
PBT (RM 'mil) *	66	156	(57.7%)	20	(18)	211.1%
Net profit (RM 'mil) *	39	120	(67.5%)	7	(19)	136.8%
ROE (Annualised)	3.9%	4.9%	(100bps)	6.3%	0.6%	570bps

Notes: ~ Local GAAP

* After GAAP and FRS 139 adjustments

CIMB Thai : Key Ratios

(Consolidated, %)	9M16	9M15	Y-o-Y	3Q16	2Q16	Q-o-Q
ROE ^	3.9	4.9	↓	6.3	0.6	↑
NIM ^	3.76	3.16	↑	3.71	3.86	↓
Cost to Income	54.8	57.3	↓	56.8	54.7	↑
Loan Loss Coverage **	81.6	89.2	↓	81.6	92.8	↓
Loan Loss Charge ^	2.2	1.9	↑	1.6	2.8	↓
Gross NPL ratio **	4.2	4.3	↓	4.2	4.3	↓
Net NPL ratio **	2.5	2.2	↑	2.5	2.3	↑
Loan to Deposit	113.0	116.6	↓	113.0	121.4	↓
Modified LDR ***	94.7	91.9	↑	94.7	94.3	↑
CAR *	15.9	13.5	↑	15.9	14.8	↑
CASA ratio #	52.7	36.2	↑	52.7	53.6	↓

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

3Q16 Notable Deals

DCM



CIMB Islamic Bank Berhad

RM20.0 bil Islamic asset backed securities programme based on the Islamic principle of Wakalah Bi Al-Istithmar

(First Islamic asset backed securities transaction by a Malaysian Islamic bank)



Maxis Broadband Sdn Bhd

RM10.0 bil Unrated Sukuk Murabahah Programme

(Largest unrated programme established in the Malaysian Sukuk market as of the issue date)



Bank for Agriculture & Agricultural Cooperatives

THB14.3 bil Senior Unsecured Debentures



Government Housing Bank

THB10.0 bil Senior Unsecured Debentures



Lippo Malls Indonesia Retail Trust

SGD140.0 mil Perpetual Non-callable 5 Capital Securities



Lembaga Pembiayaan Ekspor Indonesia

IDR4.331 tril Senior Debt via 3rd Shelf Registration Programme Phase 2 of IDR24.0 tril

ECM



Khazanah Nasional Berhad

RM1.2 bil TNB Block Trade

(Largest block trade in Southeast Asia YTD Oct-16)



Mitsui & Co., Ltd.

RM1.0 billion IHH Healthcare Block Trade

(Third largest block trade in Southeast Asia YTD Oct-16)



PT Puradelta Lestari

IDR 1.2tril Block Trade on Indonesia Stock Exchange

(Second largest listed industrial estate property developer in Indonesia YTD Aug-16)

IPO



Everbright Securities Company Limited

USD1.1 bil IPO on the Main Board of the Hong Kong Exchange

(Largest Chinese brokerage IPO in Hong Kong 2016)



China Logistics Property Holdings

USD433.0 mil IPO on the main Board of Hong Kong Exchange

(China's leading premium logistics company, backed by Carlyle Group and RRJ Capital)



Vincent Medical

USD16.0 mil IPO

Corporate Responsibility (1)

CIMB Foundation



Community

Launch of Feeding the Needy Programme in Brickfields

Food distribution of 100 vegetarian packet meals, 5 days a week to the homeless



Education

CIMB-UUM Chair Talk

Professor Emeritus Dr. Salim Rashid, the CIMB-UUM Chair, was invited to give a talk on 'Capitalism After the Great Recession' to CIMB's middle managers



Donation

Water Filtration and Education Programme for the Orang Asli community

Launched a self-cleaning, solar powered ultrafiltration system for 230 Orang Asli and ran a literacy programme for 143 primary students within the same community at Kampung Teras, Sungai Siput

CEO's Office Raya Lunch at Pusat Jagaan Kanak-Kanak Yatim/Miskin Rukaiyah, Bangi

Celebrated Hari Raya with 29 underprivileged children on top of staff personal contribution

CIMB Islamic



Islamic

PUASA-THON 2016

274 staff from various faiths fast together for a day in conjunction with Ramadan. A total of RM27.4k was raised for selected Charity Homes

Qurban Livestock for Eid Al-Adha

Distribution of Qurban livestock to masjid through 34 participating branches nationwide

Regional CSR



Donation

Donation to Yayasan Onkologi Anak Indonesia (YOAI) as part of The Color Run activities

Green Office Campaign

400 plants were provided to the employees in conjunction with the campaign



One Ride One ASEAN

Pre-launch activity to Volunteer Programme in line with One Ride One ASEAN event (6 Aug 2016)

ICT Programme @ Sawasdee Wittaya School

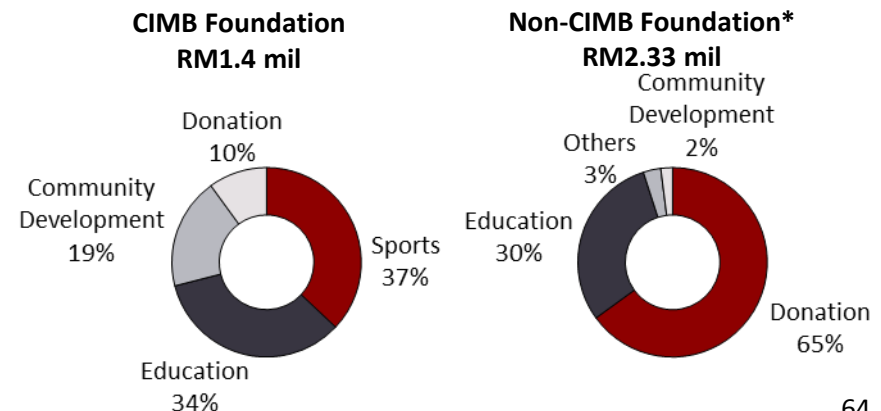
Enhancement of life skills in technology under the philosophy of economy



Be Healthy With CIMB

Provides study materials and engaged with the children of Dey Doh Primary School, Kien Svay District, Kandal Province

Grants Disbursed as at Sep 2016



Corporate Responsibility (2)

Water Filtration Programme



Feeding the Needy



Distribution of Qurban Livestock



CEO'S Office Raya Lunch



ICT Programme at Sawasdee Wittaya School



CIMB-UUM Chair Talk

