

Analysts Presentation

1H12 Results

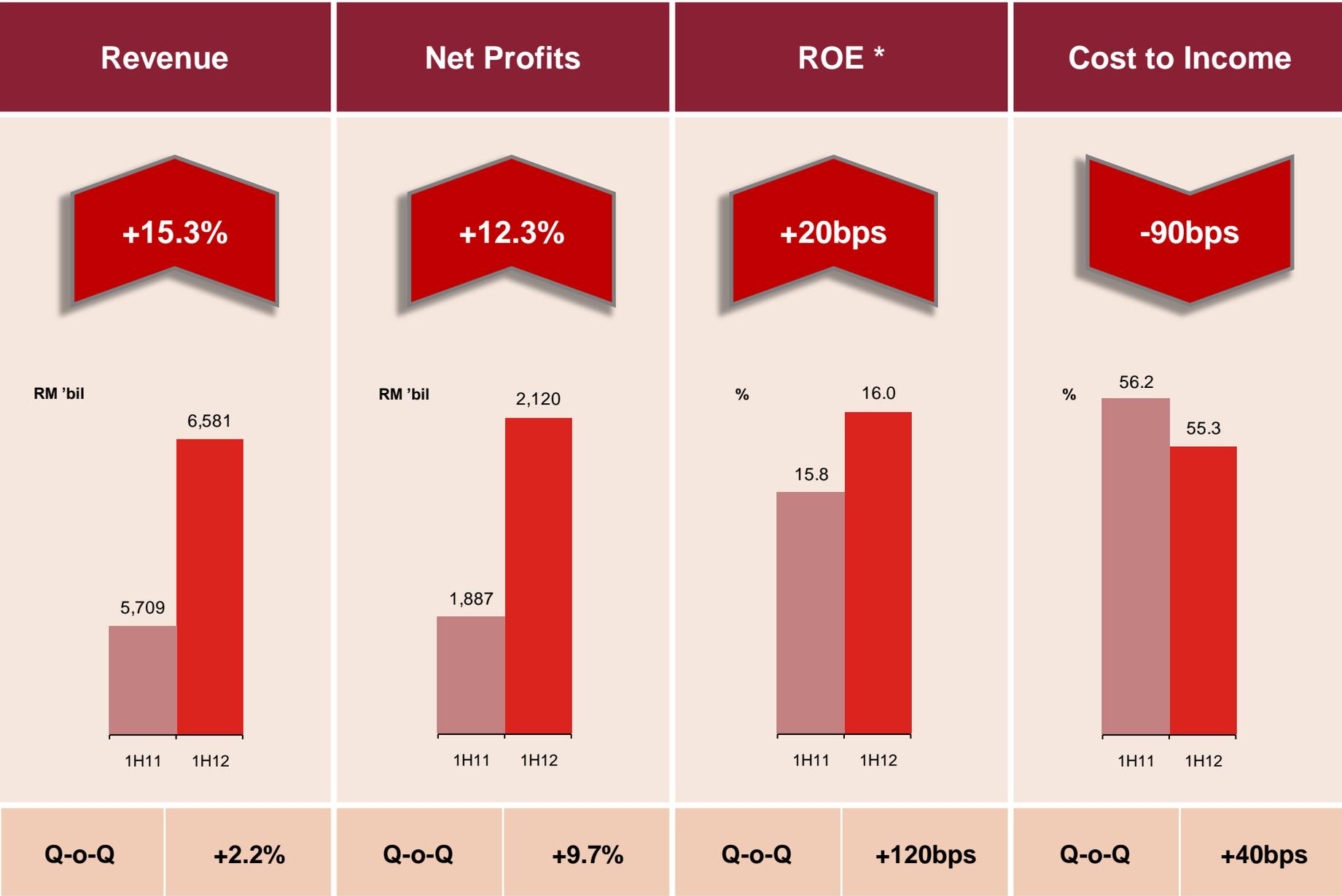
15 August 2012



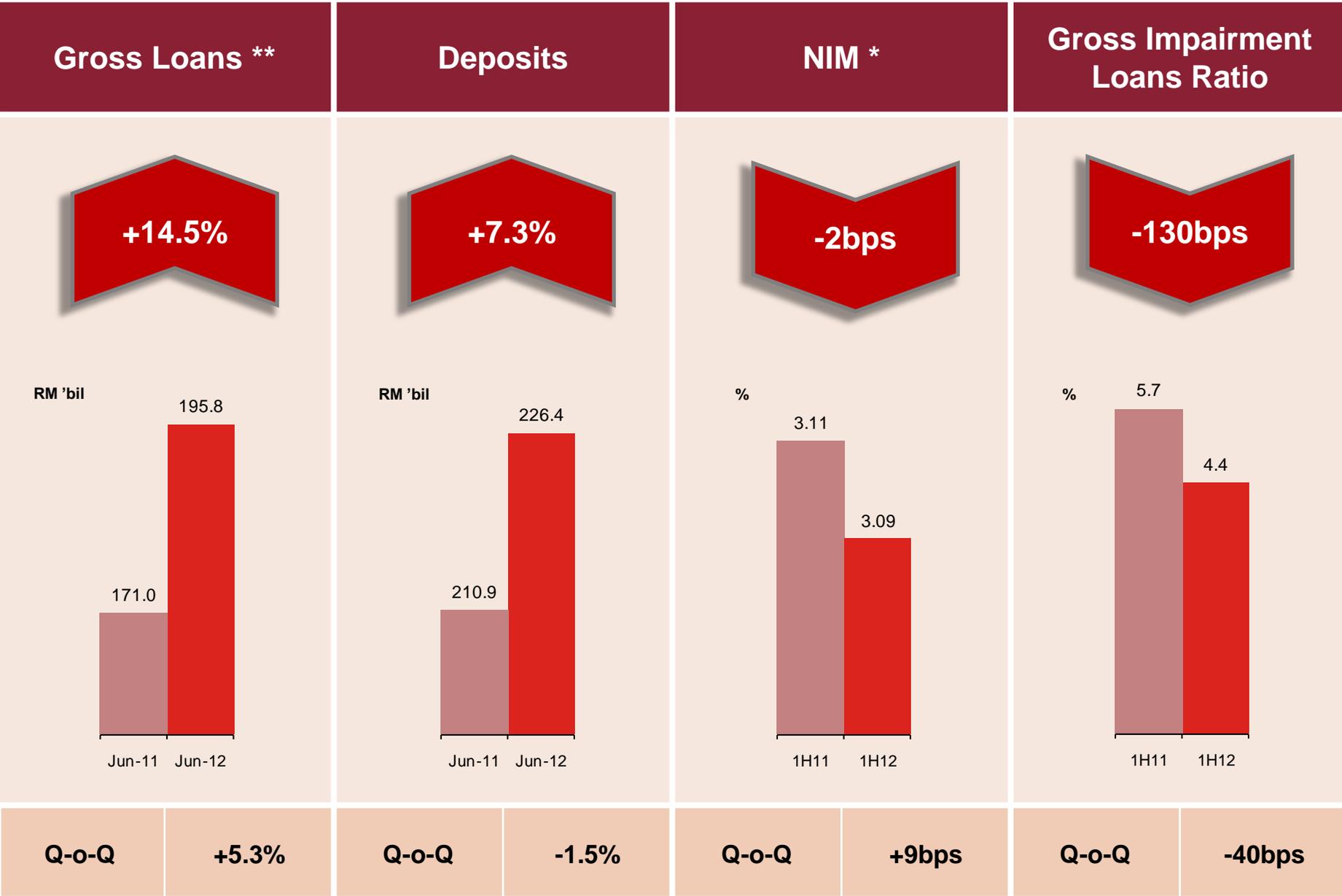
ASEAN FOR YOU

CIMB GROUP : 1H12 RESULTS
KEY HIGHLIGHTS

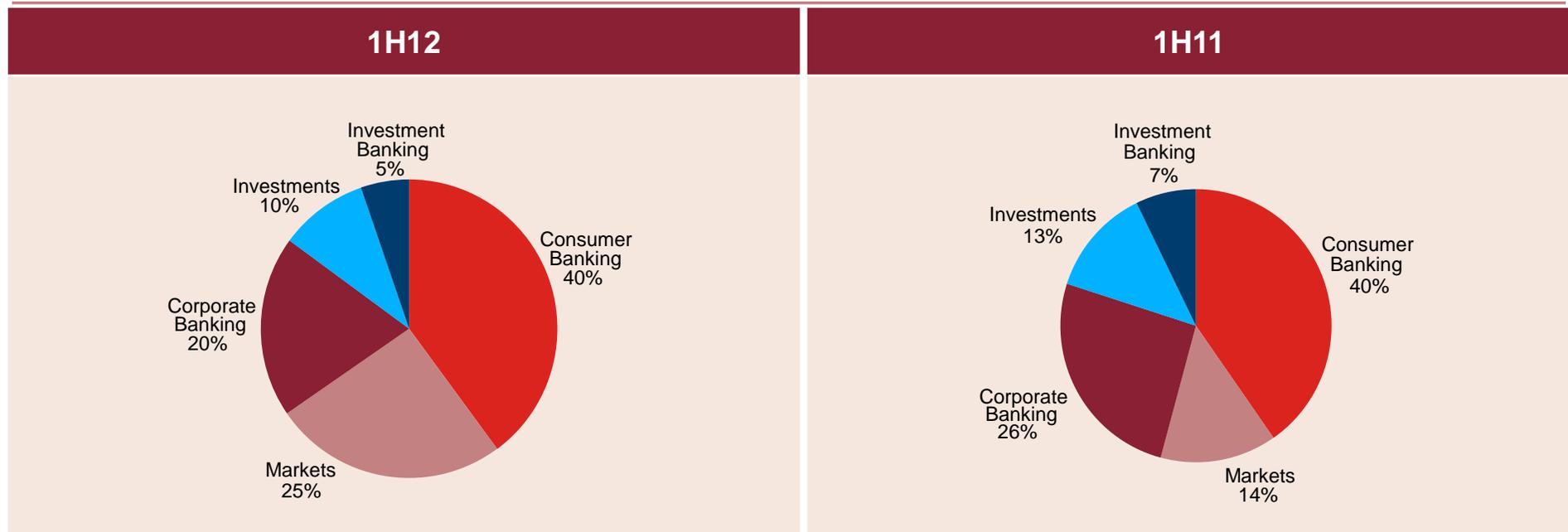
Key Financial Highlights (1)



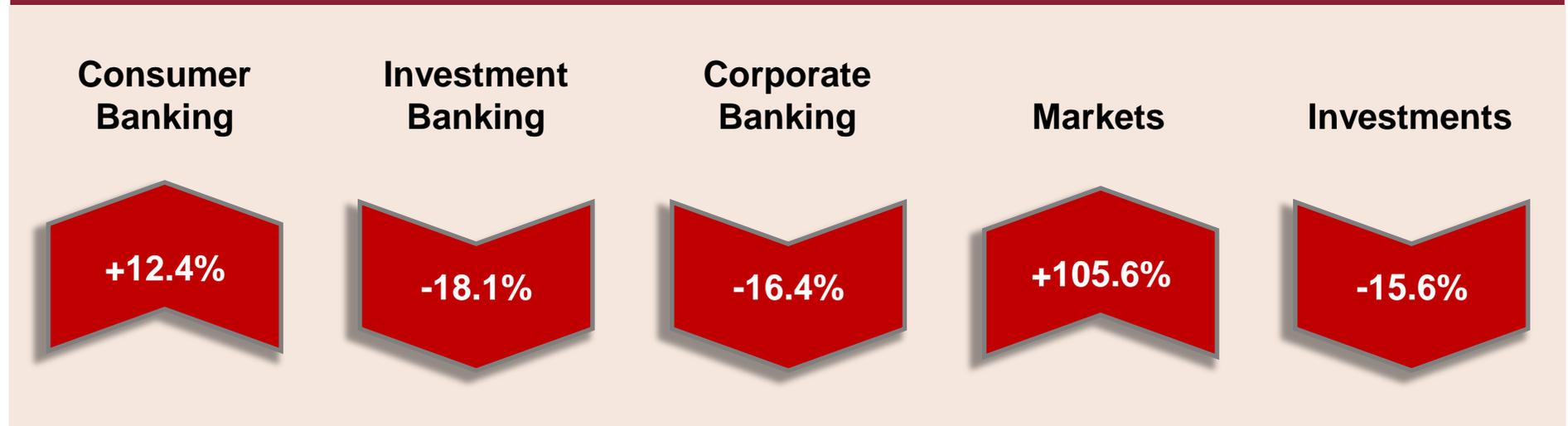
Key Financial Highlights (2)



PBT by Division



1H12 PBT Y-o-Y Growth by Key Division



Other Highlights

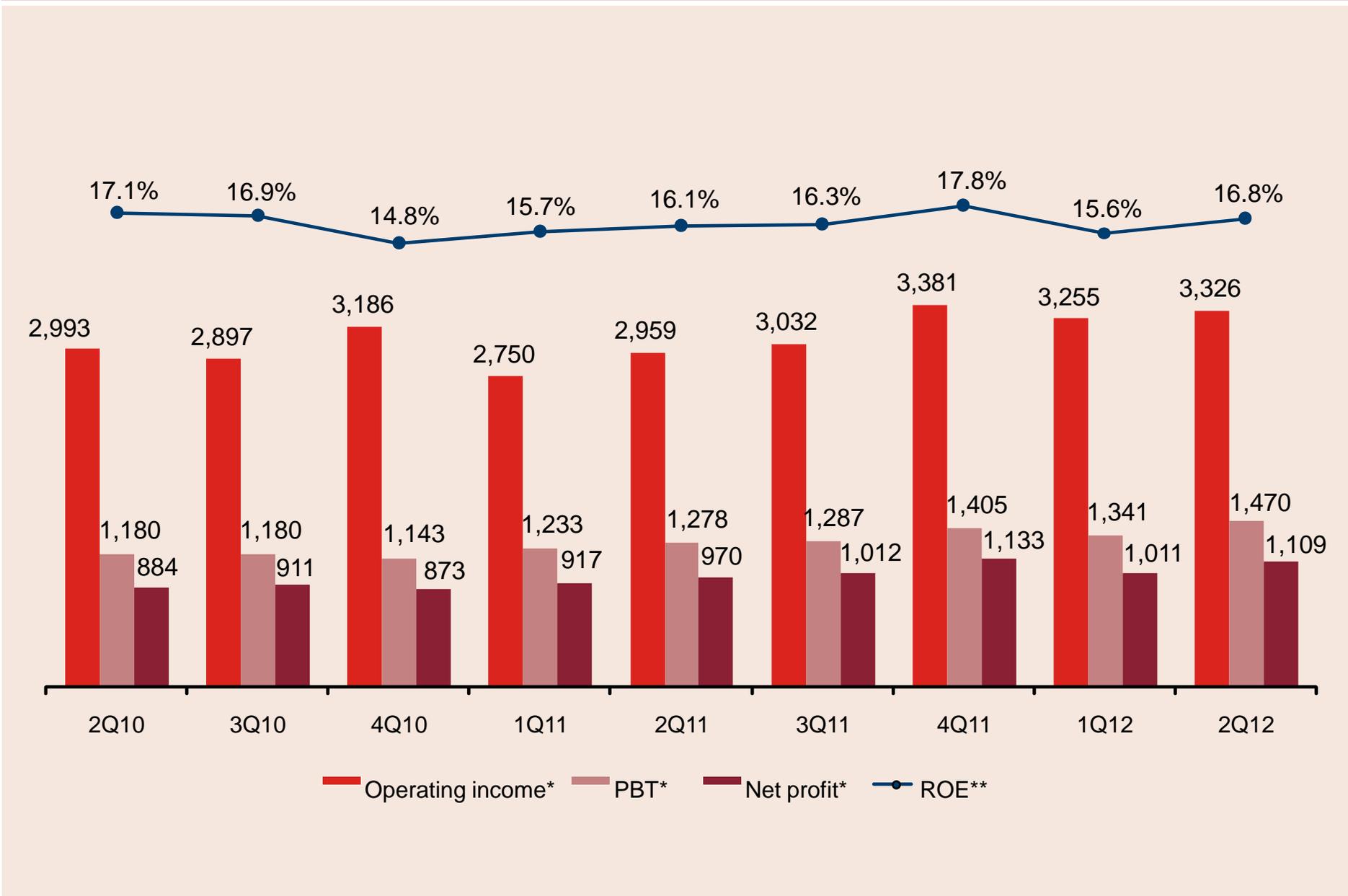
- Lower dividend payout of 18% or 5 sen per share. Prudent move as we await BNM's new capital framework
- "CIMB 2.0" has strengthen synergies in wholesale business
- "CIMB 2.0" in consumer still WIP
- BoC acquisition on schedule
- RBS APAC IB acquisition on schedule but minus India
- Significant management changes in 1H12

CIMB GROUP : 1H12 RESULTS
1H12 FINANCIALS

Earnings Summary

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	4,262	3,878	9.9%	2,189	2,073	5.6%
Non interest income	2,319	1,831	26.7%	1,137	1,182	(3.7%)
Operating income	6,581	5,709	15.3%	3,326	3,255	2.2%
Loan impairment	(195)	(92)	112.0%	(51)	(144)	(63.9%)
Other provisions	(18)	21	n.a.	(6)	(12)	(50.0%)
Overhead expenses	(3,639)	(3,207)	13.5%	(1,847)	(1,792)	3.1%
Share of JV / Associates	82	80	2.5%	48	34	41.2%
PBT	2,811	2,511	11.9%	1,470	1,341	9.6%
Net profit	2,120	1,887	12.3%	1,109	1,011	9.7%
EPS (sen)	28.5	25.4	12.2%	14.9	13.6	9.6%
ROE (Annualised)	16.0%	15.8%	20bps	16.8%	15.6%	120bps

Quarterly Earnings Trend



Notes:
 ^ Retrospective restatement due to adoption of FRS 2 for share-based payment expense
 * Amounts denoted in RM 'mil
 ** Annualised

Regional PBT By Segment (Estimated)

PBT (RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Consumer Banking (39.9%)	1,122	998	12.4%	596	526	13.2%
Malaysia (29.1%)	817	783	4.3%	413	404	2.6%
Indonesia (11.0%)	310	235	31.7%	182	128	41.8%
Singapore (0.1%)	2	(15)	n.a.	3	(1)	n.a.
Thailand (-0.2%)	(4)	(1)	n.a.	(0)	(4)	n.a.
Others (-0.1%)	(3)	(4)	32.4%	(2)	(1)	(21.6%)
Wholesale Banking (50.5%)	1,418	1,191	19.1%	773	645	19.5%
Investment Banking (5.3%)	148	181	(18.1%)	134	14	838.6%
Corporate Banking (19.7%)	553	661	(16.4%)	303	250	20.6%
Markets (25.5%)	717	349	105.6%	336	381	(11.8%)
Investments (9.6%)	271	322	(15.6%)	101	170	(39.8%)
PBT	2,811	2,511	11.9%	1,470	1,341	9.6%

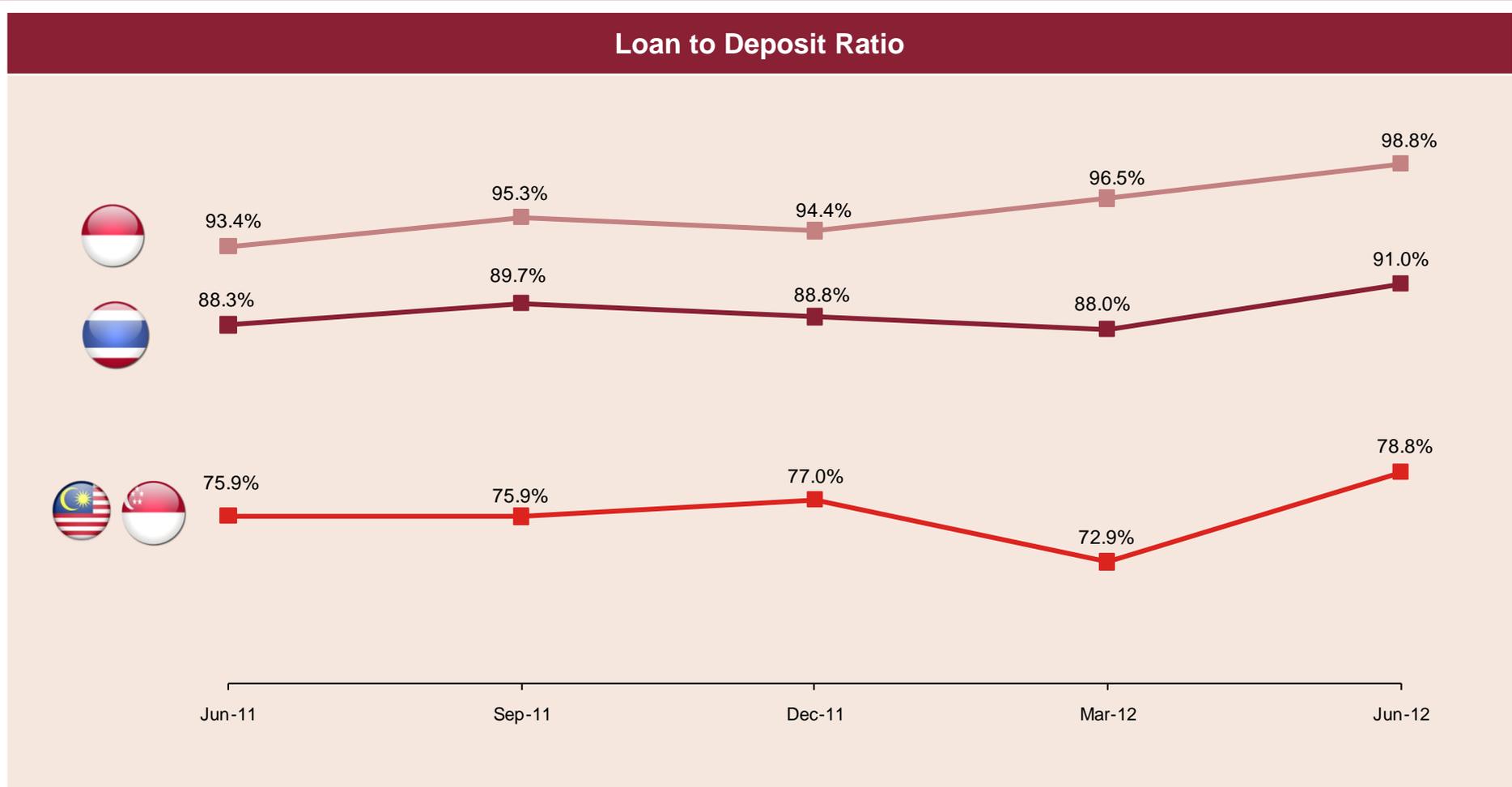
Notes: Corporate Banking includes corporate lending and deposit taking

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

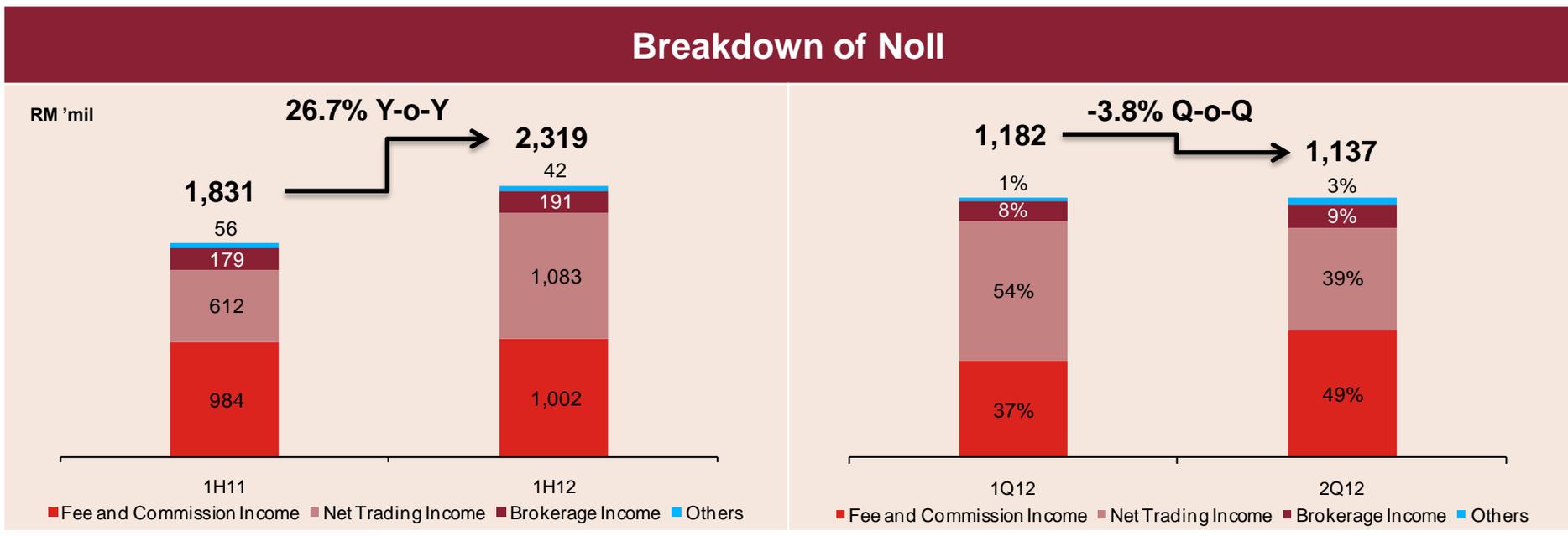
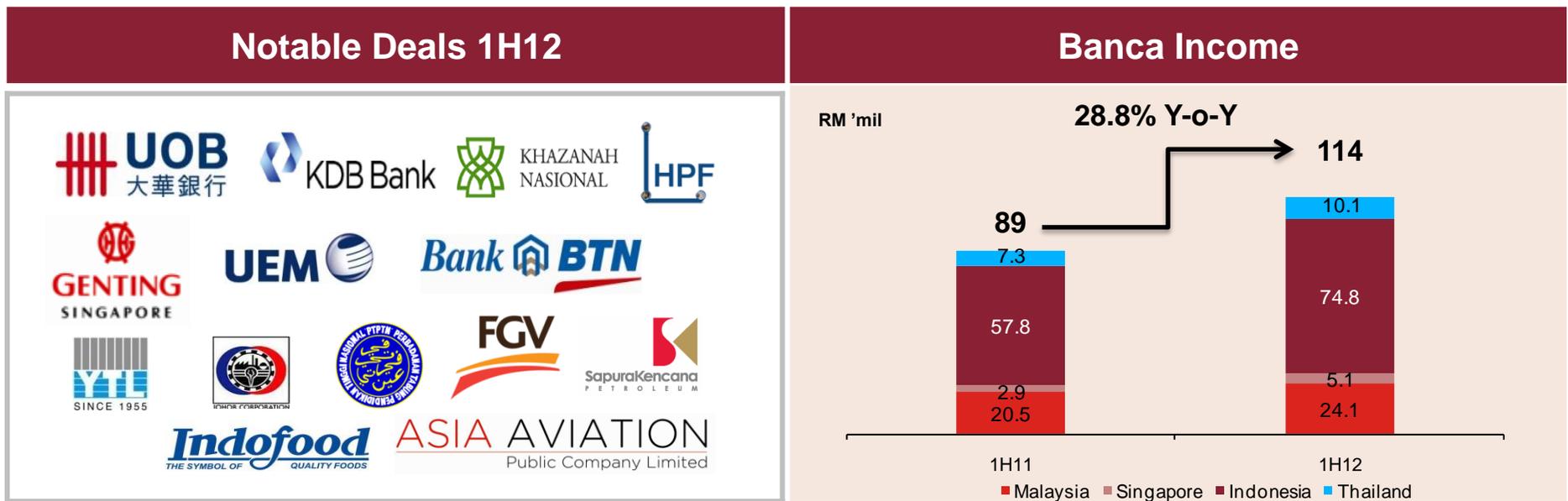
Key Ratios

(%)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
ROE *	16.0	15.8	↑	16.8	15.6	↑
NIM *	3.09	3.11	↓	3.13	3.04	↑
Non-interest income / total income	35.2	32.1	↑	34.2	36.3	↓
Cost to income	55.3	56.2	↓	55.5	55.1	↑
Allowance coverage	82.3	80.4	↑	82.3	81.3	↑
Allowance coverage after regulatory reserve #	90.0	83.0	↑	90.0	87.4	↑
Loan loss charge *	0.20	0.10	↑	0.10	0.30	↓
Gross impaired loans ratio	4.4	5.7	↓	4.4	4.8	↓
Gross impaired loans ratio (excluding SEASAM)	3.6	4.5	↓	3.6	3.9	↓
Net impaired loans ratio (Net of IA and PA)	0.8	1.2	↓	0.8	0.9	↓
Average shareholders' funds (RM 'mil)	26,578	23,900	↑	26,492	25,994	↑
ROA *	1.38	1.37	↑	1.42	1.32	↑
Book value per share (RM)	3.64	3.31	↑	3.64	3.49	↑
CASA ratio **	34.9	34.3	↑	34.9	34.1	↑

LD Ratios



Strong Noll Growth



Operating Expenses

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Personnel	1,958	1,682	16.4%	982	976	0.6%
Establishment	802	698	14.9%	380	423	(10.2%)
Marketing	195	173	12.7%	111	84	32.1%
Admin & General	684	654	4.6%	374	309	21.0%
Total	3,639	3,207	13.5%	1,847	1,792	3.1%

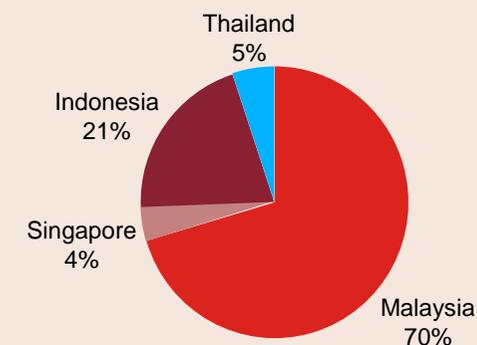
Gross Loans Growth (Regional)

Divisions / Products (RM 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q	30 Jun 12	
Retail Banking (48.5%)	97.0	88.4	9.8%	93.9	3.3%		
Mortgages	49.1	44.0	11.5%	47.7	2.8%		
Auto	11.9	11.3	5.6%	11.6	2.6%		
Term Loans	24.8	22.8	8.6%	23.7	4.7%		
Credit Cards	5.5	5.2	4.3%	5.3	2.1%		
Micro Credit	3.7	3.1	21.3%	3.6	2.2%		
Others	2.1	2.0	5.6%	2.0	8.2%		
Commercial Banking (15.7%)	31.5	26.2	19.8%	29.2	8.1%		
Corporate Banking (33.7%)	67.3	56.4	19.3%	62.9	6.9%		
Total	195.8	171.0	14.5%	186.0	5.3%		
Bad Bank (2.1%)	4.2	5.8	(27.6%)	4.5	(7.7%)		
Total Gross Loans	200.0	176.8	13.1%	190.5	5.0%		

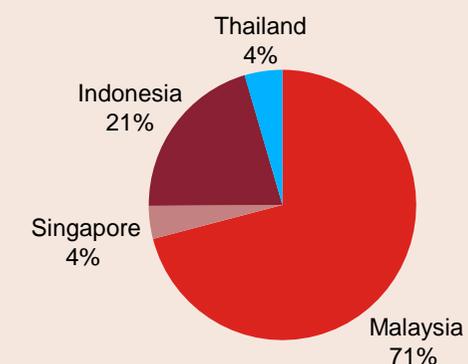
Deposits Growth (Regional)

Divisions / Products (RM 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Retail Banking (45.8%)	103.7	92.8	11.6%	100.7	2.9%
Current	22.9	20.0	14.3%	22.5	2.0%
Savings	25.2	22.0	14.5%	24.5	2.8%
Fixed & Structured Deposits	55.6	50.8	9.4%	53.7	3.4%
Commercial Banking (15.3%)	34.7	30.3	14.8%	34.5	0.7%
Corporate and Treasury (38.9%)	88.0	87.8	0.2%	94.6	(7.0%)
Total	226.4	210.9	7.3%	229.8	(1.5%)

30 Jun 12



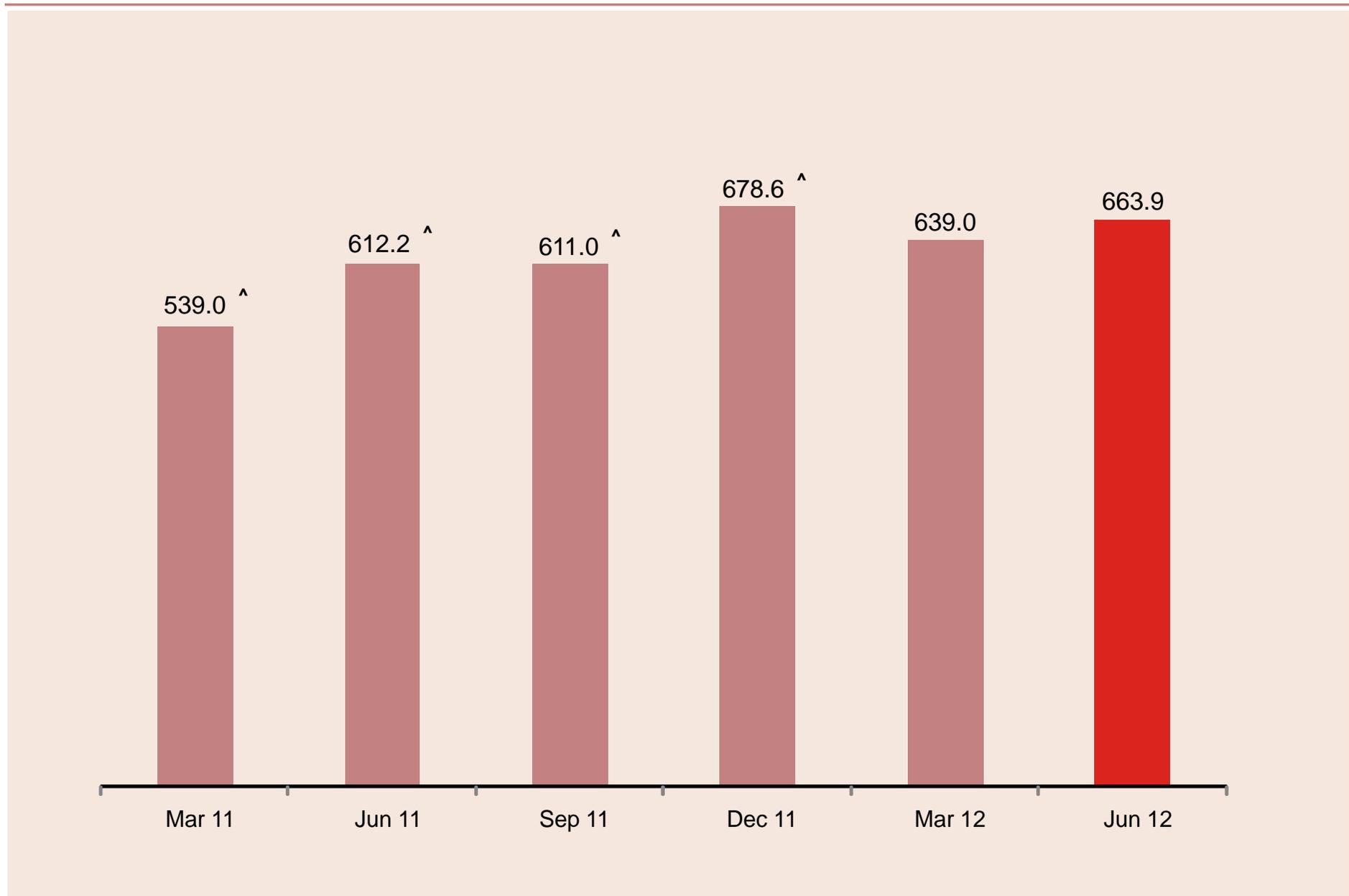
30 Jun 11



CASA Growth

Country (RM 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q	30 Jun 12
Malaysia & Singapore *	55.6	50.4	10.5%	55.9	(0.7%)	<p>30 Jun 12</p> <p>Malaysia & Singapore 70%</p> <p>CIMB Niaga 26%</p> <p>CiMB Thai 4%</p> <p>Others >0.1%</p>
CIMB Niaga ^ **	20.2	19.4	4.1%	19.7	2.5%	
CIMB Thai +	3.1	2.5	24.0%	2.7	14.8%	
Others	0.1	-	n.a	0.1	-	
Total	79.0	72.3	9.3%	78.4	0.8%	<p>30 Jun 11</p> <p>Malaysia & Singapore 71%</p> <p>CIMB Niaga 26%</p> <p>CIMB Thai 3%</p>

AFS MTM Position

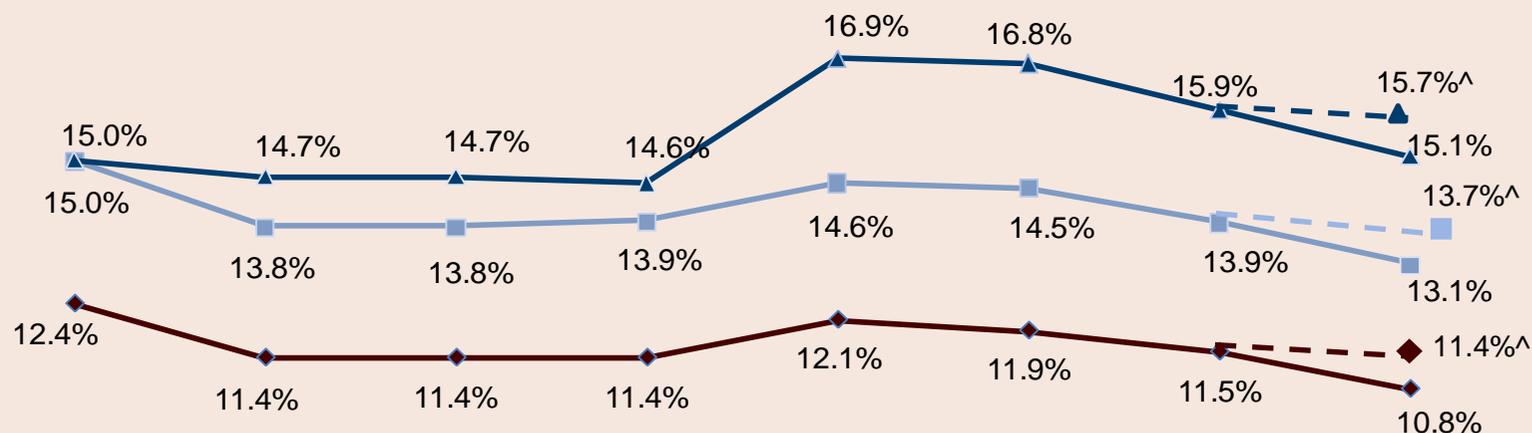


Capital Management – CIMB Bank

RWCR

Tier 1

Core Tier 1



RWA (RM'mil)	101,905	106,377	110,349	105,449	104,381	102,240	110,329	114,375
--------------	---------	---------	---------	---------	---------	---------	---------	---------

Sep -10 (B2) Dec -10 (B2) Mar -11 (B2) Jun -11 (B2) Sep -11 (B2) Dec -11 (B2) Mar -12 (B2) Jun -12 (B2)

CIMB Group	Jun-12	Mar-12
Gearing ratio	21.2%	20.2%
Double leverage ratio	118.6%	118.1%

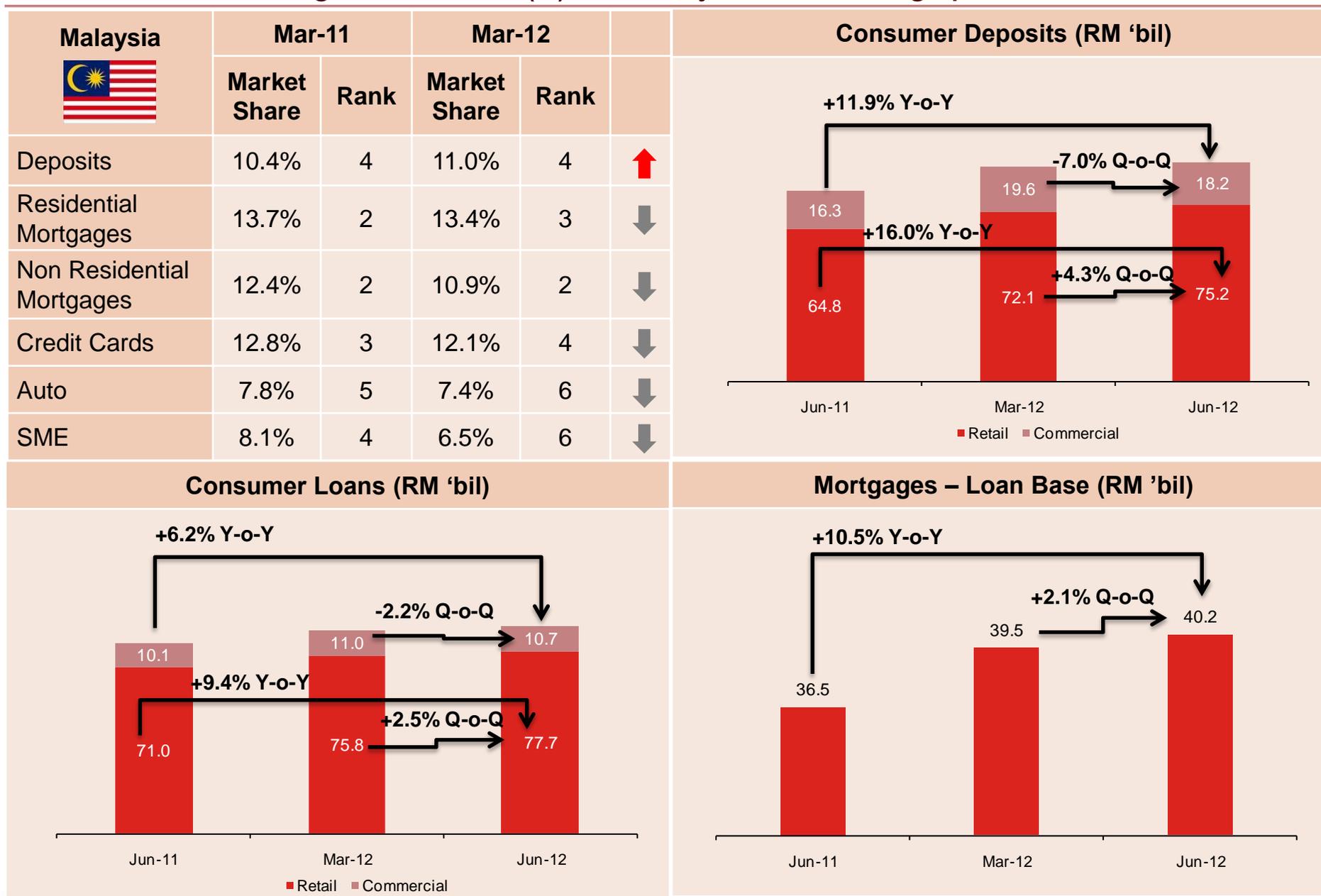
- New BNM Basel III framework for bank holding company expected at the end of FY12

CIMB GROUP : 1H12 RESULTS
MALAYSIA & SINGAPORE CONSUMER BANK

Consumer Banking – Malaysia and Singapore

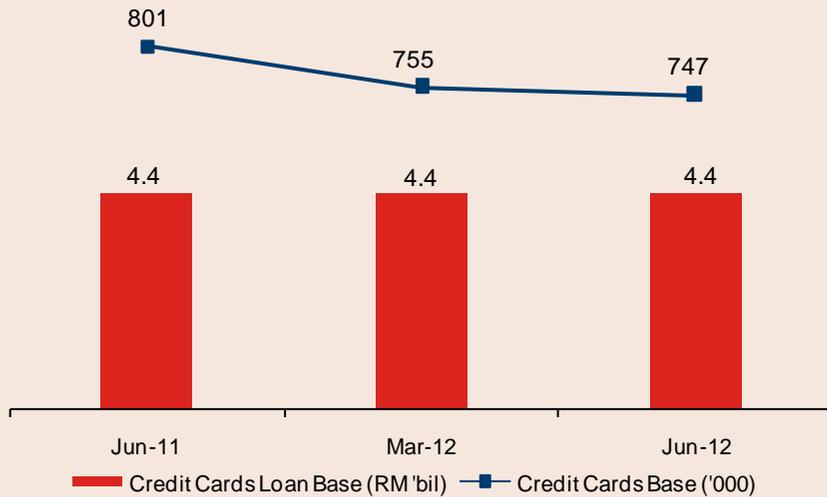
(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	1,632	1,573	3.8%	815	817	(0.2%)
Non interest income	530	464	14.2%	267	263	1.5%
Operating income	2,162	2,037	6.1%	1,082	1,080	0.2%
Overhead expenses	(1,473)	(1,359)	8.4%	(755)	(718)	5.2%
Provisions	100	62	63.9%	68	32	112.5%
Share of JV / Associates	27	24	12.5%	19	8	137.5%
PBT	816	764	6.9%	414	402	3.0%
Loan loss charge	(0.01%)	(0.07%)	6bps	(0.07%)	(0.04%)	(3bps)

Consumer Banking Indicators (1) – Malaysia and Singapore

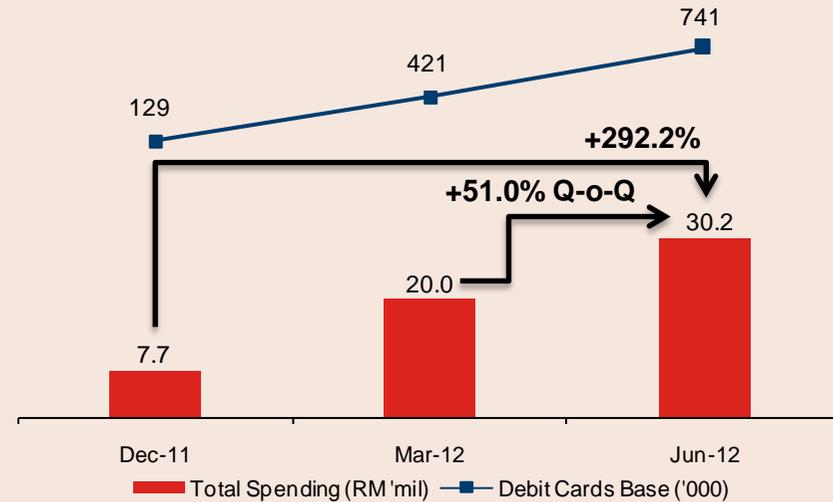


Consumer Banking Indicators (2) – Malaysia and Singapore

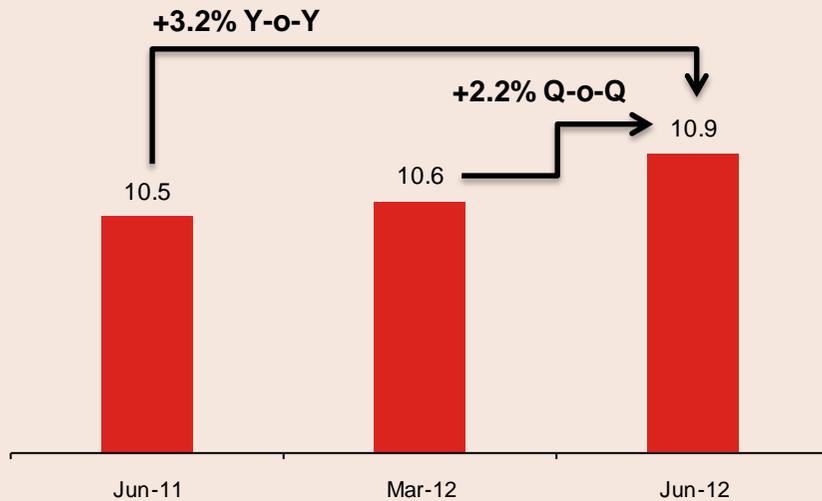
Credit Cards – Loan Base (RM 'bil)



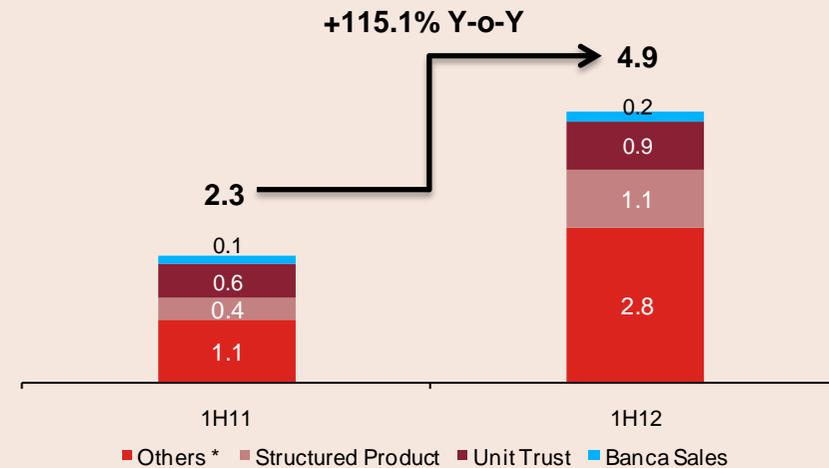
Debit Cards Spending



Auto – Loan Base (RM 'bil)

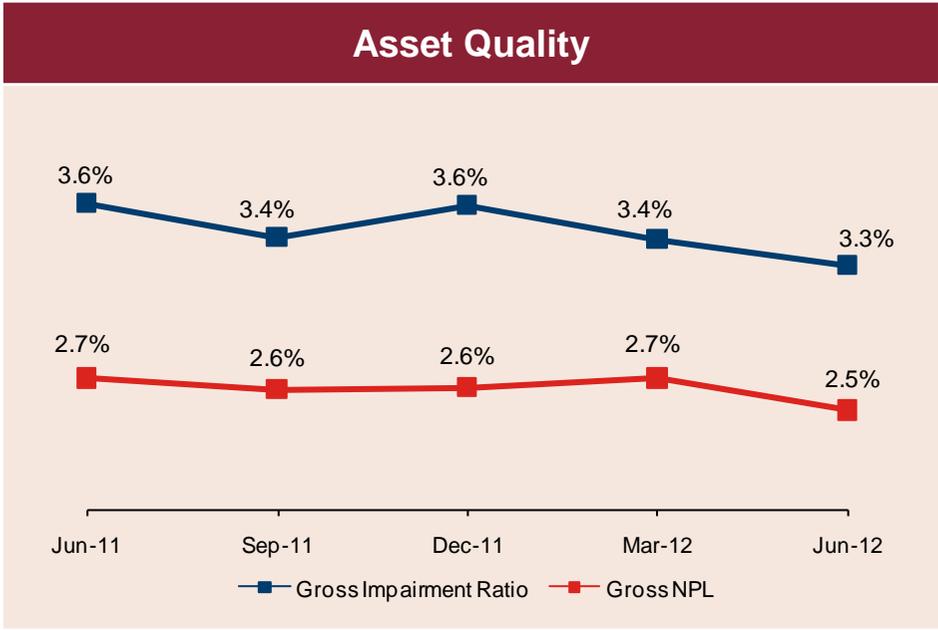
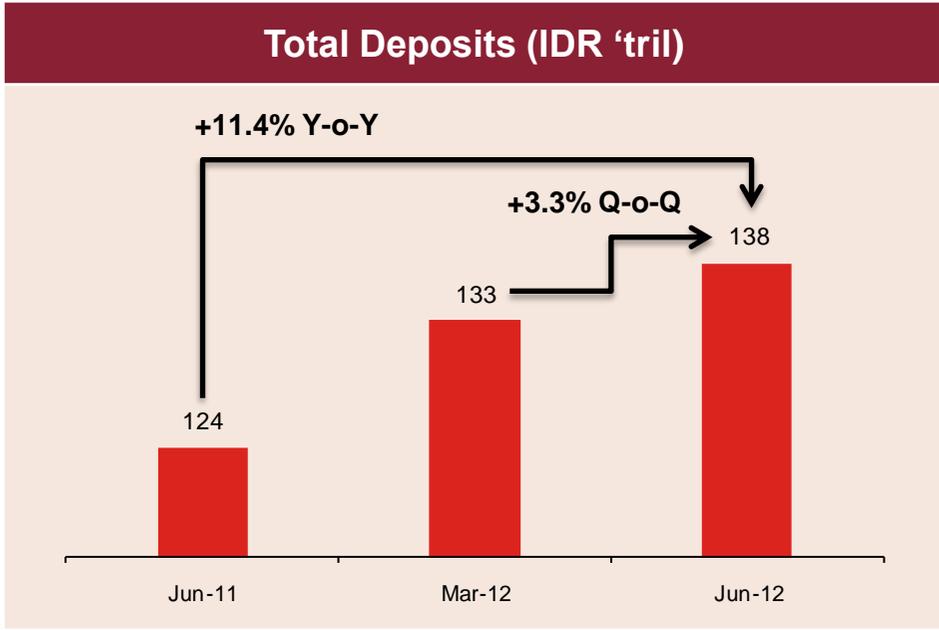
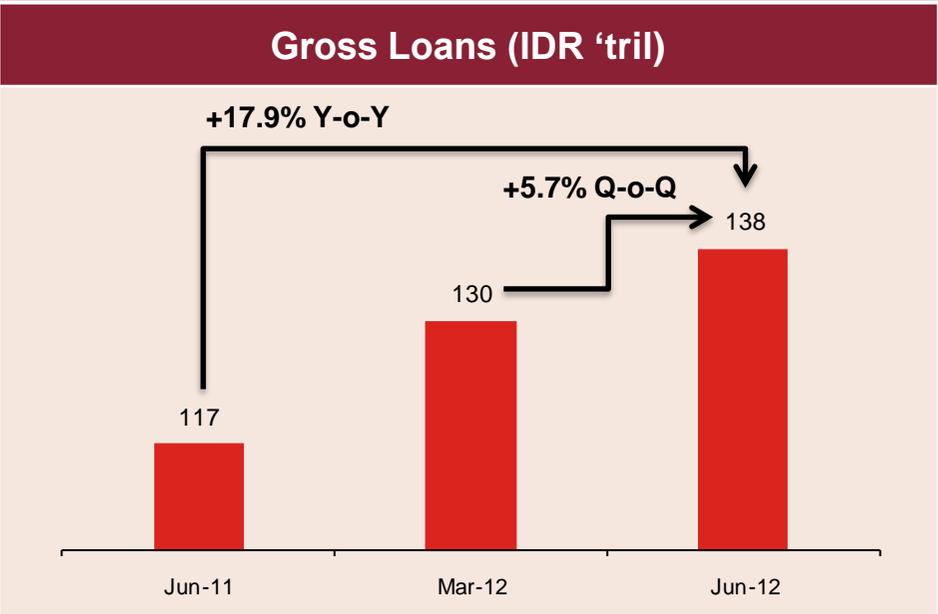
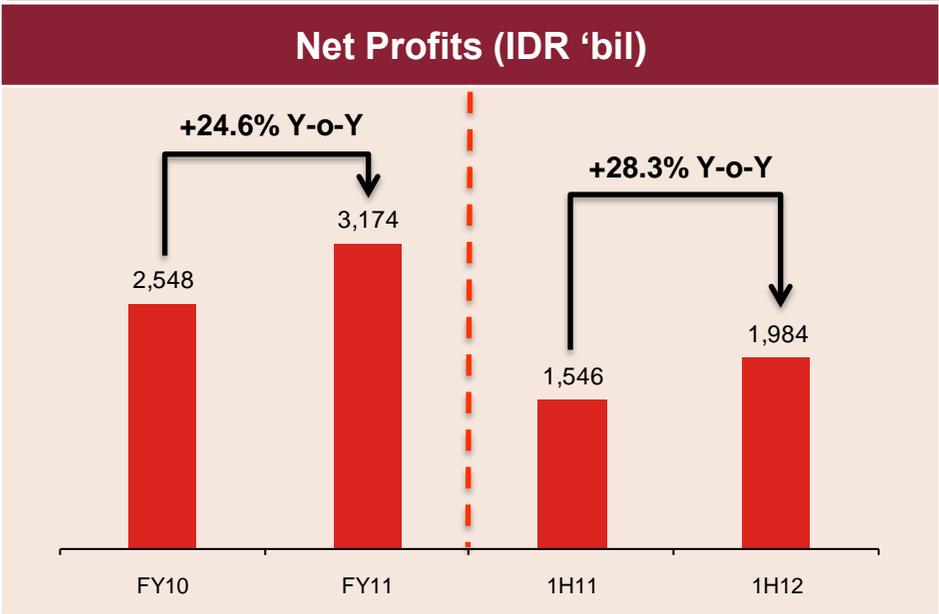


Wealth Management Sales (RM 'bil)



CIMB GROUP : 1H12 RESULTS
CIMB NIAGA

CIMB Niaga : Steady Growth



CIMB Niaga: Earnings Summary



(IDR 'bil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	4,687	3,796	23.5%	2,482	2,205	12.6%
Non interest income	1,687	1,181	42.8%	719	968	(25.8%)
Operating income	6,374	4,977	28.1%	3,201	3,173	0.9%
Overhead expenses	(2,989)	(2,469)	21.0%	(1,521)	(1,468)	3.7%
Provisions	(650)	(385)	68.8%	(225)	(425)	(47.2%)
PBT	2,735	2,123	28.8%	1,455	1,280	13.6%
Net profit	1,984	1,546	28.3%	1,047	937	11.8%
Net profit (RM 'mil)	666	536	24.1%	350	315	11.2%
EPS (sen)	78.9	61.9	27.4%	41.7	37.3	11.8%
ROE (Annualised)	20.7%	19.7%	100bps	21.4%	20.0%	140bps

CIMB Niaga : Gross Loans Growth



Divisions / Products (IDR 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Retail Banking (28.7%)	39,503	35,364	11.7%	38,410	2.8%
Mortgage	19,120	16,990	12.5%	18,468	3.5%
Auto	15,466	14,444	7.1%	15,468	0.0%
Credit Cards	3,170	2,393	32.5%	2,880	10.1%
Others	1,747	1,537	13.7%	1,594	9.6%
Corporate Banking (31.3%)	43,001	37,893	13.5%	40,838	5.3%
Commercial Banking (35.6%)	48,915	40,294	21.4%	45,981	6.4%
Mikro Laju & Rahn (1.3%)	1,803	709	154.3%	1,505	19.8%
Shariah Banking (3.1%)	4,241	2,348	80.6%	3,325	27.5%
Total	137,463	116,608	17.9%	130,060	5.7%

CIMB Niaga : Deposits Growth



Divisions / Products (IDR 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Retail Banking (42.3%)	58,148	58,177	(0.1%)	59,871	(2.9%)
Current	3,993	3,930	1.6%	4,196	(4.9%)
Savings	25,704	22,526	14.1%	26,149	(1.7%)
Fixed & structured deposits	28,451	31,720	(10.3%)	29,526	(3.6%)
Commercial Banking (33.1%)	45,659	38,491	18.6%	43,566	4.8%
Corporate Banking (21.7%)	29,683	24,241	22.4%	25,199	17.8%
Shariah Banking (2.9%)	4,097	2,553	60.5%	4,590	(10.7%)
Total	137,587	123,463	11.4%	133,226	3.3%

CIMB Niaga : Key Ratios



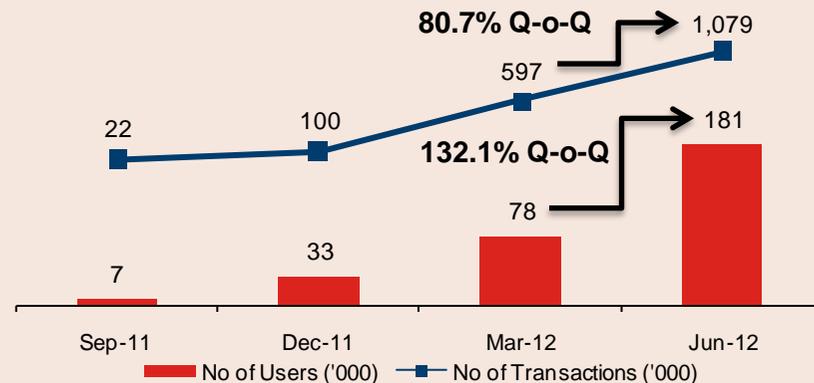
(Consolidated, %)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
ROE	20.7	19.7	↑	21.4	20.0	↑
NIM	5.93	5.57	↑	6.19	5.67	↑
Cost to Income	46.9	49.6	↓	47.5	46.3	↑
Loan Loss Coverage #	108.6	109.7	↓	108.6	106.9	↑
Allowance Coverage	82.3	80.6	↑	82.3	82.9	↓
Loan Loss Charge	1.0	0.8	↑	0.6	1.4	↓
Gross Impaired Loans Ratio	3.3	3.6	↓	3.3	3.4	↓
Gross NPL (BI Definition) #	2.5	2.7	↓	2.5	2.7	↓
Loan to Deposit (LDR)	98.8	93.4	↑	98.8	96.5	↑
Modified LDR **	87.5	82.1	↑	87.5	86.1	↑
CAR	15.1	13.8	↑	15.1	15.6	↓
CASA ratio	43.6	44.8	↓	43.6	44.9	↓

Consumer Market Share					Corporate Updates
Indonesia 	Jun-11		Jun-12		
	Market Share	Rank	Market Share	Rank	
Deposits	5.0%	5	4.6%	5	↓
Mortgages	10.9%	3	9.2%	5	↓
Credit Cards *	8.6%	5	9.0%	5	↑

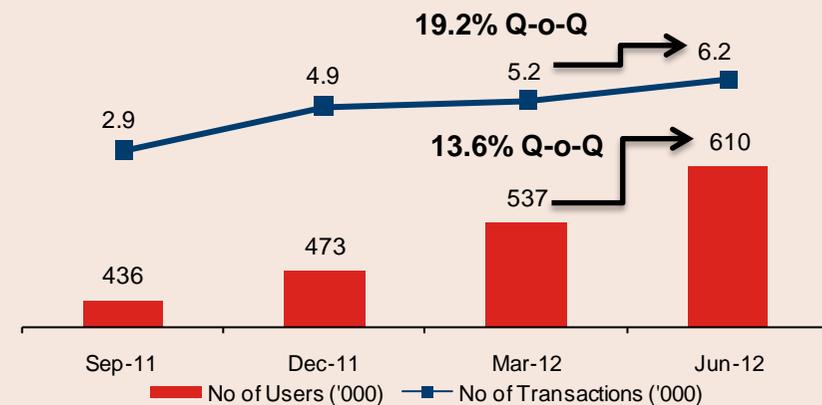
- Sabbatical of Catherine Hadiman from Vice CEO / Corporate Banking Director. Lo Nyen Khing is the new head of CBTM
- Launched automated commercial banking credit process (BCS) for shorter turn around time, better acc management & credit monitoring
- Capital injection in CIMB Niaga Auto Finance of IDR50 bil in June-12

Key Highlights

- Mikro Laju outlets increased by 72 Y-o-Y to 258 outlets, while loan base increased by 150% Y-o-Y to IDR1.73 tril in Jun-12
- Go Mobile continued to show improvement



- Good traction for CIMB Clicks





GoMobile Cosplay Photo Contest



Go Mobile

The Fastest and Widest Access

Enjoy the ease of mobile banking that enables you to transfer to any bank accounts in Indonesia, make payments to any credit cards in Indonesia, and to purchase prepaid reload products. All these are accessible from any type of mobile phones and ready anytime you need it.

Please contact 14041 to enjoy this new service.

ASEAN FOR YOU

GoMobile Campaign

TABUNGAN CIMB NIAGA X-TRA

Mau tarik tunai dan belanja di luar negeri dengan nilai tukar TERBAIK?

No Problem!

dengan **Tabungan CIMB Niaga X-tra**
Gunakan ATM apa saja, dimana saja. No Blayak!

Dapat yang lebih baik? Kami bayar selisihnya!

Untuk informasi yang lebih lanjut, silakan kunjungi cabang CIMB Niaga terdekat.
www.cimbniaga.com atau Phone Banking 14041

f CIMB Indonesia @ CIMB_Assists

INDONESIA MALAYSIA SINGAPORE THAILAND

ASEAN FOR YOU

No Problem Campaign

CIMB GROUP : 1H12 RESULTS
CIMB Thai

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	2,463	2,275	8.2%	1,247	1,215	2.6%
Non interest income	752	753	(0.1%)	322	430	(25.3%)
Operating income	3,215	3,028	6.2%	1,569	1,646	(4.7%)
Overhead expenses	(2,625)	(2,303)	14.0%	(1,444)	(1,181)	22.3%
Provisions	(249)	(163)	52.2%	(109)	(140)	(22.6%)
Discontinued Operations	54	1	>1000.0%	26	28	(7.1%)
PBT	395	563	(29.8%)	42	353	(88.0%)
Net Profit	373	536	(30.5%)	29	344	(91.7%)
Net Profit (RM 'mil)	37	53	(29.1%)	3	34	(91.6%)
EPS (sen)	0.02	0.03	(30.5%)	0.00	0.02	(91.7%)
PBT (RM 'mil) *	32	49	(33.7%)	22	10	134.1%
Net Profit (RM 'mil) *	31	46	(32.4%)	23	8	167.0%
ROE (Annualised)	5.6%	9.4%	(380bps)	0.9%	10.3%	(940bps)

Note: * After GAAP and FRS 139 adjustments

CIMB Thai : Loans Growth

Divisions / Products (THB 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Retail Banking (34.4%)	42.4	36.1	17.5%	39.9	6.3%
Mortgage	26.6	23.4	13.8%	25.3	5.4%
Auto	10.3	7.5	38.3%	9.7	6.2%
Others	5.5	5.2	4.7%	4.9	10.7%
Commercial Banking (24.3%)	30.0	22.6	32.6%	29.0	3.7%
Corporate & Investment (38.7%)	47.7	39.9	19.8%	45.7	4.4%
Legal & Recovery Group (2.5%)	3.1	2.7	12.5%	3.1	1.0%
Total	123.2	101.3	21.7%	117.7	4.8%

CIMB Thai : Deposits Growth

Divisions / Products (THB 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Retail Banking (56.0%)	75.8	68.7	10.4%	73.1	3.7%
Current	0.8	0.9	(4.3%)	0.8	4.3%
Savings	16.7	15.1	10.6%	13.9	20.4%
Fixed & structured deposits	58.3	52.7	10.6%	58.4	(0.3%)
Commercial Banking (6.3%)	8.5	4.6	85.3%	7.8	9.1%
Corporate and Treasury (22.0%)	29.9	23.9	25.3%	28.6	4.5%
Customer Deposits	114.2	97.2	17.6%	109.5	4.3%
Bills of Exchanges (15.7%)	21.3	17.8	19.2%	24.2	(11.9%)
Customer Deposits + Bills of Exchanges	135.5	115.0	17.8%	133.7	1.4%

CIMB Thai : Key Ratios

(Consolidated, %)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
ROE	5.6	9.4	↓	0.9	10.3	↓
NIM	3.24	3.59	↓	3.26	3.23	↑
Cost to Income	81.7	76.1	↑	92.1	71.7	↑
Loan Loss Coverage**	75.2	80.4	↓	75.2	71.1	↑
Loan Loss Charge	0.4	0.3	↑	0.4	0.5	↓
Gross NPL ratio**	3.5	3.0	↑	3.5	3.9	↓
Net NPL ratio**	2.2	2.0	↑	2.2	2.4	↓
Loan to Deposit	91.0	88.3	↑	91.0	88.0	↑
CAR*	12.4	13.7	↓	12.4	11.9	↑
CASA ratio	26.3	26.5	↓	26.3	24.4	↑

Consumer Market Share					Corporate Updates
Thailand 	Jun-11		Jun-12		
	Market Share	Rank	Market Share	Rank	
Deposits	1.4%	11	1.4%	9	↑
Mortgages	1.2%	11	1.2%	11	↔
Auto	0.5%	17	0.5%	17	↔
SME Loans*	1.3%	7	1.8%	7	↑

- 1Platform went live successfully on 19 Mar-12
- 3:10 rights issue raised THB4.8 bil, completed on 7 Aug-12

Key Highlights

- CIMB Thai's 1H12 net profits at THB 372.8 mil, declined by -30.5% Y-o-Y. Excluding extraordinary items, 1H12 net profits increased by +7.4% Y-o-Y
- Extraordinary items in 1H12 include:
 - additional deposit insurance resulting from new regulations which announced in May-12
 - THB206 mil in legal claims paid to a provident fund in accordance with a recent Supreme Court ruling against a defunct financial institution which was merged into BankThai, the predecessor to CIMB Thai
- Thai Air Asia deal, THB7.1 bil IPO and Private Placement, the largest non-property IPO in Thailand since year 2009
- CIMB Clicks gaining traction, up +47% YTD to 5,418 users in Jun-12

CIMB GROUP : 1H12 RESULTS
WHOLESALE BANKING

Wholesale Banking (Regional)

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	1,401	1,270	10.3%	746	655	13.7%
Fee and commission income	485	503	(3.4%)	290	195	48.5%
Net trading income	512	222	130.3%	202	310	(34.7%)
Brokerage income	190	176	8.2%	98	92	5.6%
Others	38	16	122.5%	13	25	(45.9%)
Operating income	2,626	2,187	20.0%	1,349	1,277	5.5%
Overhead expenses	(1,116)	(991)	12.6%	(575)	(541)	6.5%
Provisions	(92)	(5)	>1000%	(1)	(91)	(99.3%)
PBT	1,418	1,191	19.1%	773	645	19.5%

Wholesale Banking – Investment Banking (Regional)

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	21	17	21.2%	10	11	(9.1%)
Fee and commission income	289	298	(3.0%)	203	86	136.8%
Net trading income	24	26	(7.8%)	10	14	(30.8%)
Brokerage income	190	175	8.5%	99	91	8.4%
Others	11	10	5.6%	6	5	10.0%
Operating income	535	527	1.5%	328	207	58.6%
Overhead expenses	(383)	(345)	10.8%	(199)	(184)	8.2%
Provisions	(4)	-	n.a.	5	(9)	n.a.
PBT	148	181	(18.1%)	134	14	838.6%

Wholesale Banking – Corporate Banking (Regional)

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	770	737	4.6%	389	381	1.6%
Fee and commission income	186	235	(20.9%)	83	103	(19.4%)
Net trading income	37	36	0.2%	23	14	74.4%
Others	12	10	22.1%	-	12	n.a.
Operating income	1,005	1,018	(1.3%)	495	510	(2.9%)
Overhead expenses	(364)	(352)	3.4%	(186)	(178)	4.7%
Provisions	(88)	(5)	>1000%	(6)	(82)	(92.7%)
PBT	553	661	(16.4%)	303	250	20.6%

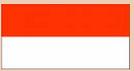
Corporate Banking Gross Loans

Divisions / Products (RM 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Malaysia (59.9%)	40.3	34.1	18.4%	37.7	7.0%
Indonesia (22.6%)	15.2	13.6	11.8%	14.4	5.6%
Singapore (10.1%)	6.8	4.7	44.8%	6.2	9.1%
Thailand (7.4%)	5.0	4.0	22.6%	4.6	7.0%
Total	67.3	56.4	19.3%	62.9	6.9%

Wholesale Banking – Markets (Regional)

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	609	516	18.0%	346	263	31.8%
Fee and commission income	10	(32)	n.a.	4	6	(43.8%)
Net trading income	452	160	182.0%	170	282	(39.7%)
Others	15	(2)	n.a.	6	9	(32.8%)
Operating income	1,086	642	69.0%	526	560	(6.1%)
Overhead expenses	(369)	(293)	25.7%	(190)	(179)	6.2%
PBT	717	349	105.6%	336	381	(11.8%)

IB Market Share and Ranking (1)

Malaysia 	1H11		1H12			Indonesia 	1H11		1H12		
	Market Share	Rank	Market Share	Rank			Market Share	Rank	Market Share	Rank	
Stock Broking	10.1%	1	11.9%	1	↑	Stock Broking	4.7%	5	5.0%	5	↑
IPO	49.2%	1	21.2%	2	↓	IPO	-	-	-	-	↔
ECM	47.3%	1	30.2%	1	↓	ECM	5.0%	8	-	-	↓
M&A	18.7%	4	8.1%	10	↓	M&A	1.4%	11	0.5%	12	↓
Syndication ^	10.7%	3	14.3%	3	↑	Syndication ^	2.4%	14	2.7%	13	↑
Bonds						Bonds					
Domestic	27.0%	1	20.4%	2	↓						
Sukuk	25.8%	2	22.6%	2	↓						
Thailand 	1H11		1H12			Singapore 	1H11		1H12		
Market Share	Rank	Market Share	Rank	Market Share			Rank	Market Share	Rank		
Stock Broking	0.9%	28	2.8%	16	↑	Stock Broking	9.6%	2	10.9%	1	↑
IPO	26.4%	3	20.8%	1	↑	IPO	2.3%	5	-	-	↓
ECM	6.4%	6	13.3%	4	↑	ECM	3.0%	8	0.1%	20	↓
M&A	2.8%	19	0.2%	10	↑	M&A	1.6%	18	2.5%	13	↑
Syndication ^	-	-	10.9%	2	↑	Syndication ^	-	-	3.9%	8	↑
Bonds	3.8%	8	1.0%	11	↓	Bonds	5.6%	6	3.7%	7	↓

IB Market Share and Ranking (2)

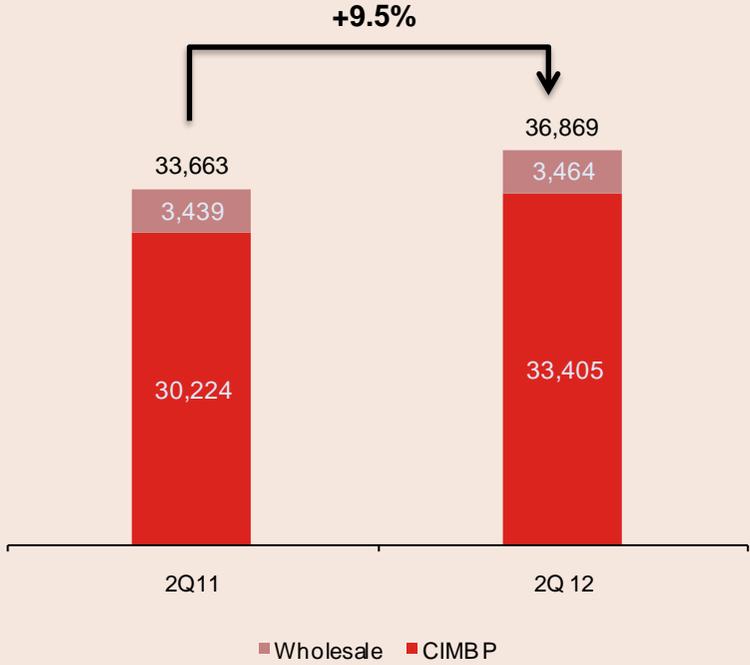
ASEAN	1H11		1H12			Global	1H11		1H12		
	Market Share	Rank	Market Share	Rank			Market Share	Rank	Market Share	Rank	
IPO	7.1%	4	15.6%	2	↑	Sukuk	18.5%	3	8.5%	3	↓
ECM	7.7%	4	15.0%	1	↑						
M & A	6.0%	13	3.9%	16	↓						
Syndication	2.0%	14	6.8%	4	↑						
Bonds - Domestic *	13.8%	1	7.6%	4	↓						
Hong Kong	1H11		1H12								
	Market Share	Rank	Market Share	Rank							
Stock Broking	0.1%	114/481	0.1%	96/490	↑						
M & A	1.7%	15	1.7%	15	↔						
IPO	>0.1%	41	-	--	↓						
ECM	>0.1%	76	0.5%	23	↑						

Notable Deals

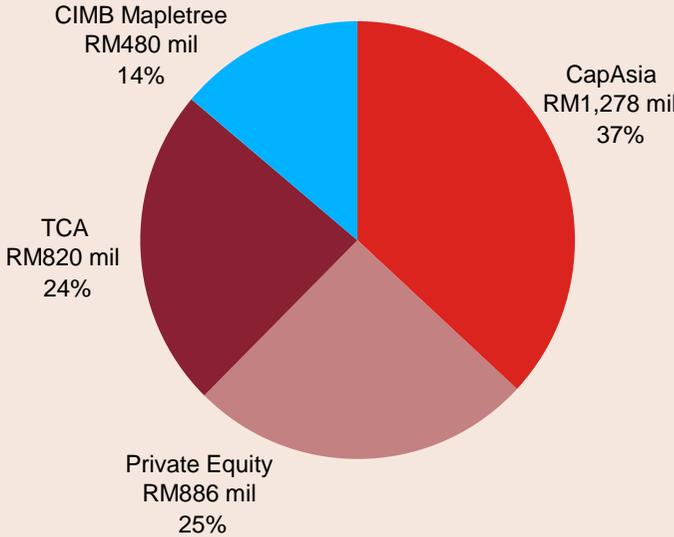
DCM	M&A
 <p>Johor Corporation RM3.0 bil Islamic Medium Term Notes Programme irrevocable and unconditionally guaranteed by the Government of Malaysia</p>	 <p>SapuraKencana Petroleum (Formerly known as Sapura-Kencana Petroleum Berhad) RM11.9 bil acquisition of SapuraCrest Petroleum Berhad and Kencana Petroleum Berhad followed by the listing of SapuraKencana Petroleum Berhad <i>(One of the largest M&A in SEA for 2011)</i></p>
 <p>UEM Group Berhad RM2.2 bil Islamic Medium Term Notes Programme</p>	 <p>YTL Corporation Berhad RM1.2 mil acquisition of the remaining equity and all outstanding irredeemable convertible unsecured loan stocks in YTL Cement</p>
 <p>PT Indofood Sukses Makmur Tbk IDR2.0 tril Senior Debt</p>	<p>ECM / IPO</p>
 <p>PT Bank Tabungan Negara (Persero) Tbk IDR2.0 tril Senior Debt via Shelf Registration Programme of IDR4.0 tril</p>	 <p>Felda Global Ventures Holdings Berhad RM9.9 bil IPO on Bursa Malaysia <i>(2nd largest IPO globally YTD for 2012, 3rd largest IPO ever in Malaysia)</i></p>
 <p>Perbadanan Tabung Pendidikan Tinggi Nasional RM3.5 bil Islamic Medium Term Notes Programme irrevocably and unconditionally guaranteed by the Government of Malaysia</p>	 <p>Asia Aviation Pcl THB7.1 bil Initial Public Offering and Private Placement <i>(The largest non property IPO in Thailand since 2009)</i></p>

Group Asset Management

AUM as at 30 Jun 12



Wholesale AUM as at 30 Jun 12



CIMB GROUP : 1H12 RESULTS INVESTMENTS

Investments (Regional)

(RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
Net interest income	220	197	11.9%	105	115	(9.1%)
Fee income	23	18	27.9%	11	12	(5.1%)
Net trading income	174	134	29.8%	50	124	(59.7%)
Total income	417	349	19.7%	166	251	(34.0%)
Overhead expenses	(191)	(93)	105.6%	(85)	(106)	(20.9%)
Provisions	(10)	10	n.a.	(10)	-	n.a.
Share of JV / associates	55	56	(0.8%)	30	25	19.7%
PBT	271	322	(15.6%)	101	170	(39.8%)

Strategic Investments



19.99%

- 2Q12 PAT to CIMB Group declined by 0.9% Q-o-Q to RM24.3 mil due to a shift in CASA to a higher cost time deposits. For 1H12, PBT to CIMB Group at RM48.8 mil, up +16.0% Y-o-Y
- Slower loans growth at +2.8% Q-o-Q amidst slowing economy and increasing competition
- Transformation projects ongoing - IT Risk Management Framework, Internal Credit Rating, Funds Transfer Pricing, Assets and Liabilities Management and HR improvement



52.22%

- 2Q12 PAT to CIMB Group +40.9% Q-o-Q to RM3.1 mil. For 1H12, PAT to CIMB Group at RM5.3 mil, up +20.5% Y-o-Y
- Continuing to discuss with government and stakeholders on e-transport payment framework and relatedly IT transformation plan

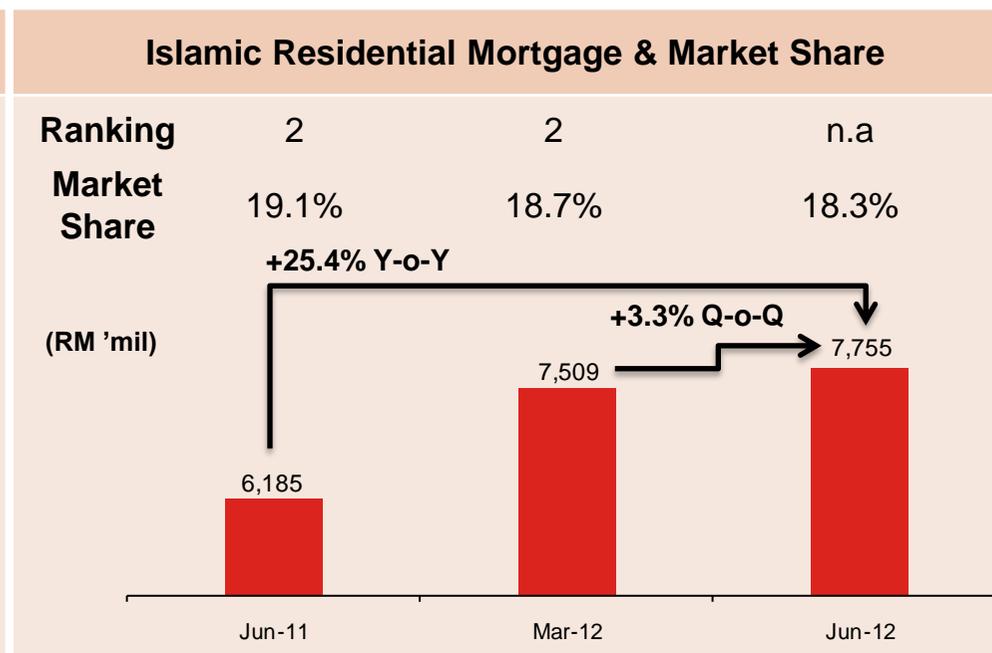
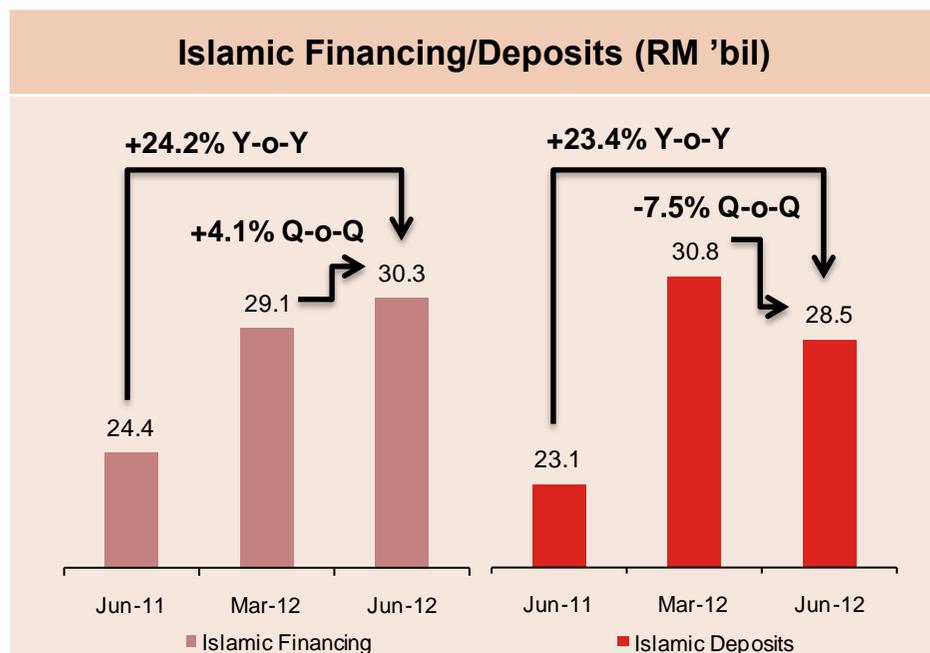


25.00%

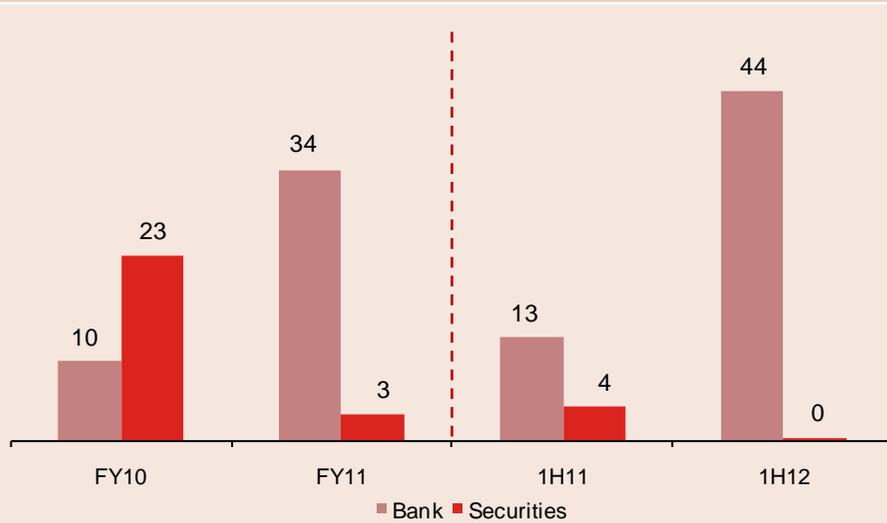
- For 1H12, PAT to CIMB Group at RM1.6 mil, up +121.6% Y-o-Y
- Acquisition of OCA with MGO completed on 23 May 2012. 83.4% acquired to date. OCA to be rebranded as Tune Insurance Holdings and underwrites AA travel insurance from Sep-12
- Hired CEO for BIG

**CIMB GROUP : 1H12 RESULTS
OTHER HIGHLIGHTS**

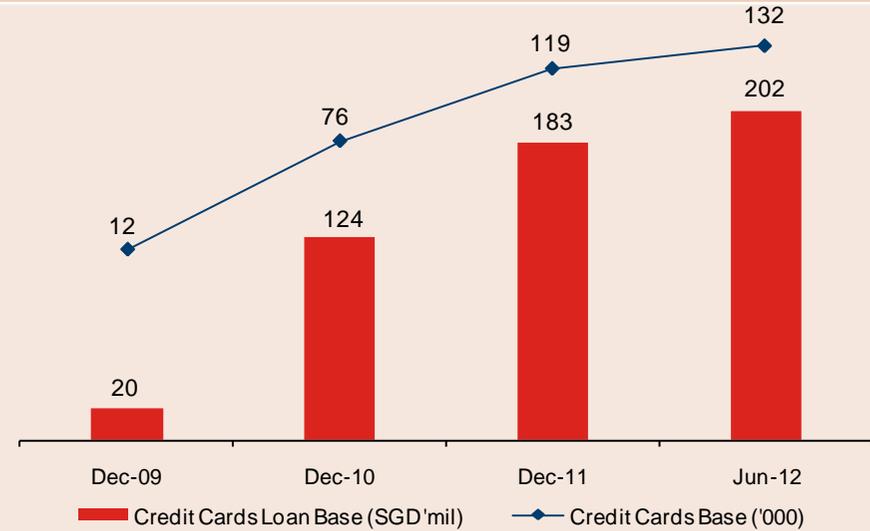
Ranking of Total Islamic Assets as at 31 Mar 2012				Market share and ranking	1H11		1H12		
Rank	Company	Total Assets RM 'mil	Market Share		Market Share	Rank	Market Share	Rank	
1	MIBB	76,483	23%	Sukuk					
2	CIMB Islamic	45,496	14%	- Malaysia	25.8%	2	22.6%	2	↓
3	Bank Islam	31,247	9%	- Global	18.5%	3	8.5%	3	↓
4	PBB-I	29,008	9%						
5	Amlslamic	23,920	7%						



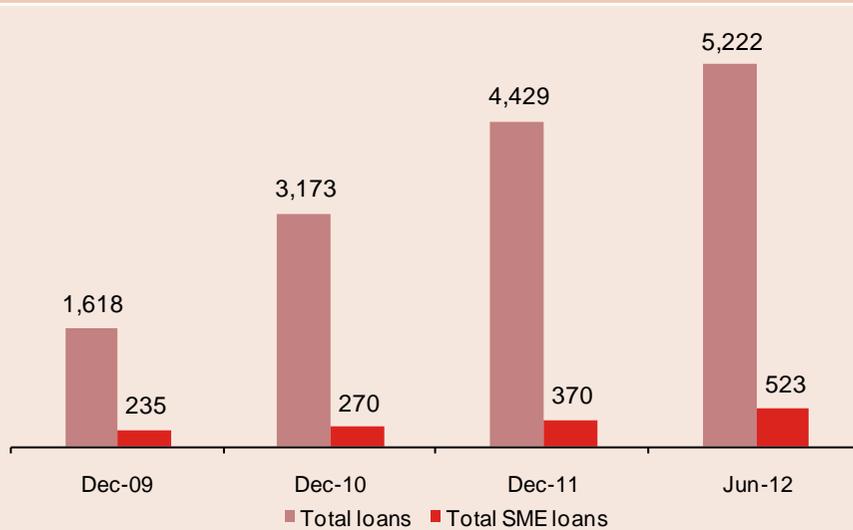
PBT (SGD 'mil)



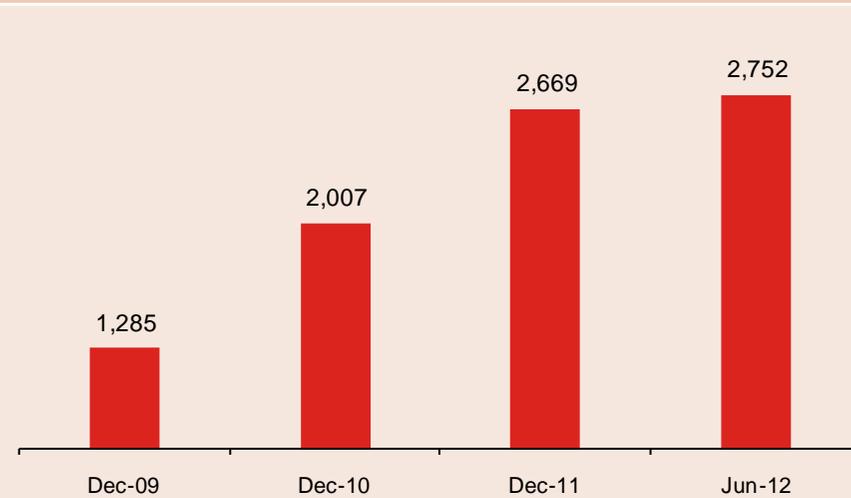
Credit Cards



Total Loans and SME Loans (SGD 'mil)



Retail Deposits (SGD 'mil)

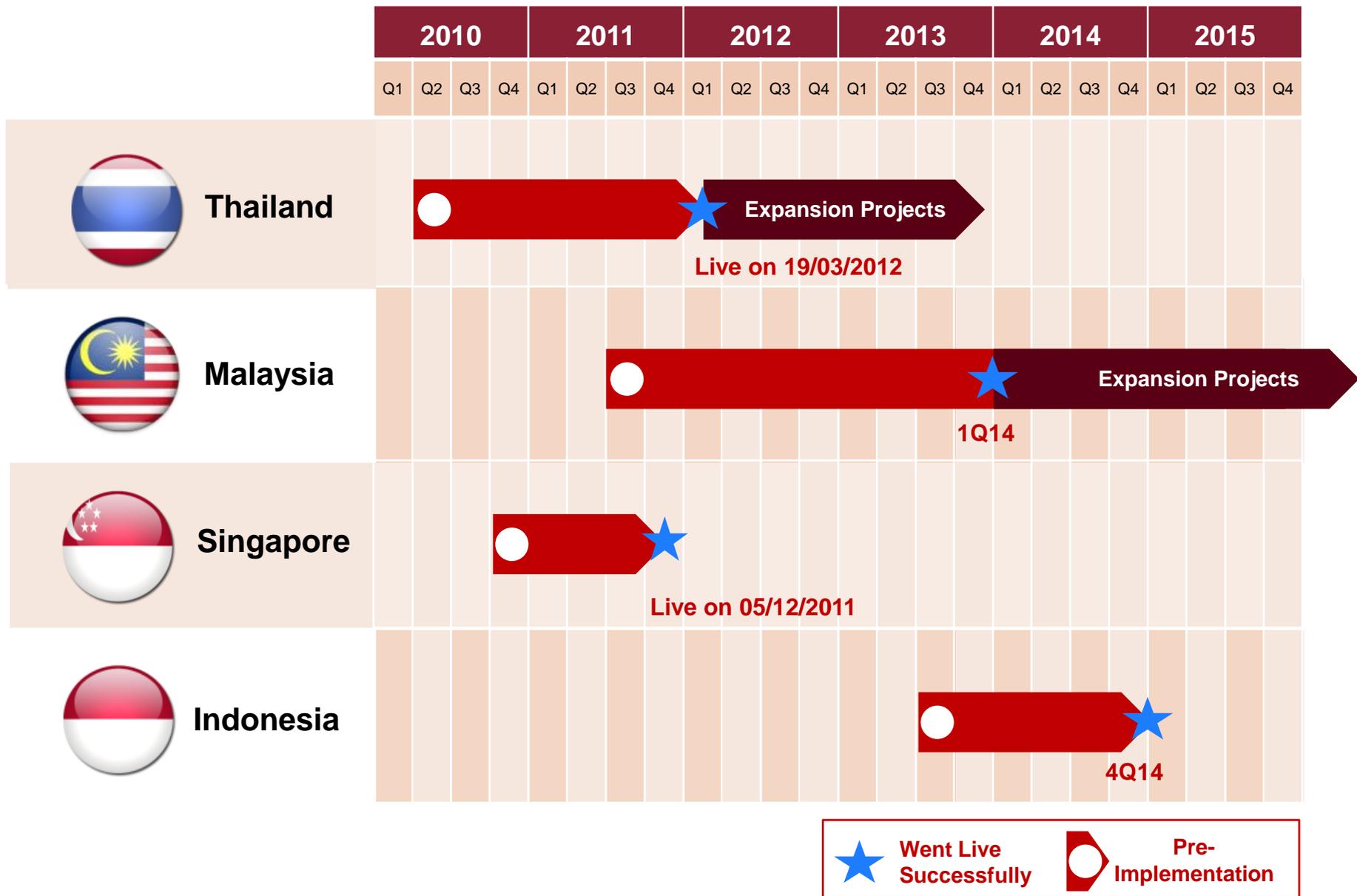


Insurance

PBT (RM 'mil)	1H12	1H11	Y-o-Y	2Q12	1Q12	Q-o-Q
CIMB Aviva^	27.4	16.3	68.5%	17.8	9.6	86.0%
CIMB Sun Life	(7.8)	(5.3)	(45.2%)	(4.3)	(3.5)	(21.9%)
Others*	(0.9)	(1.7)	44.5%	(0.8)	(0.1)	(512.2%)
Total	18.7	9.3	102.1%	12.8	6.0	114.2%

- Aviva has issued RFP for sale of 49% of CIMB-Aviva
- It is anticipated that some prospective buyers will have to bid for 100% of the company

1Platform Journey



Key Management Changes



Renzo Christopher Viegas

- Deputy CEO, CIMB Group
- Head of CIMB Consumer Banking



David Richard Thomas

- Chief Risk Officer, CIMB Group



Shahnaz Jammal

- Deputy Chief Financial Officer, CIMB Group



Matthew Kirkby

- Co-Head of Corporate Client Solutions/Advisory



Shafiq Abdul Jabbar

- Chief Financial Officer, CIMB Malaysia



Aaron Loo Boon Seng

- Head of Group Cards & Personal Financing



Lo Nyen Khing

- Head of CBTM, CIMB Niaga



Ramesh Sundara

- Head of Group Technology

Targets for 2012

	1H12	2012 Targets	On Track
ROE	16.0% *	16.4%	✗
TSR (1H12)	-3.3% < FBM KLCI	> FBM KLCI	✗
Dividend	18%^	40% - 60%	✗
Group loans growth	15%	16%	✗
Group deposits growth	7%	16%	✗
Loan loss charge	0.20% *	0.31%	✓
Core Capital Ratio (at CIMB Bank) (Basel II)	13.1% **	>10%	✓
RWCR (at CIMB Bank) (Basel II)	15.1% **	>12%	✓

Outlook

- Good 1H12, in-line to meet earnings targets
- Cautious about external environment and mindful of NPL risk areas
- Good IB and corporate banking deal pipeline for 2H12
- Consumer demand slowdown may not be as severe as feared
- Expect more synergies from CIMB 2.0 going forwards
- Focused on integrating new acquisitions and extracting synergies

THANK YOU

CIMB GROUP : 1H12 RESULTS APPENDICES

Consolidated Balance Sheet Changes

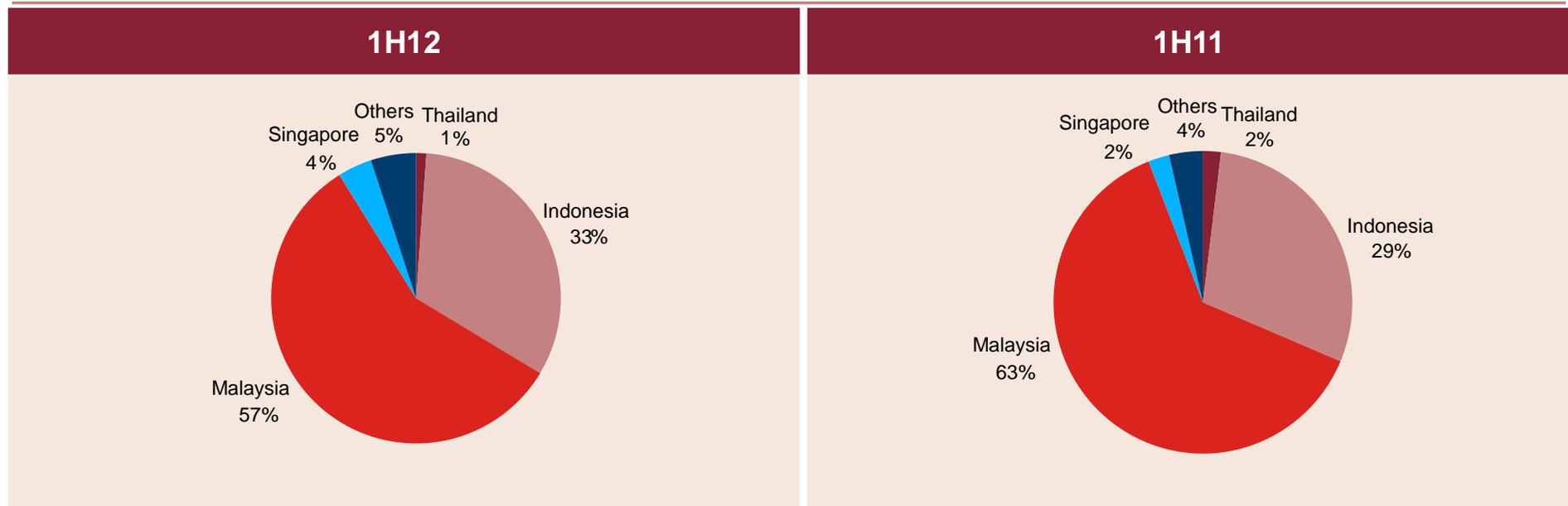
(RM 'mil)	30 Jun 12	30 Jun 11 (Restated)*	Y-o-Y	31 Mar 12	Q-o-Q
Cash & short term funds	25,412	28,557	(11%)	30,968	(18%)
Securities purchased under resale agreements	4,217	4,124	2%	4,443	(5%)
Deposits & placements with financial institutions	5,005	9,291	(46%)	7,279	(31%)
Financial investments at fair value through profit or loss	23,092	14,401	60%	21,640	7%
Money Market	17,821	8,760	103%	15,582	14%
Corporate Bonds	3,853	4,359	(12%)	4,643	(17%)
Equity	1,418	1,282	11%	1,415	0%
Financial investments available for sale	23,294	16,618	40%	21,115	10%
Financial investments held to maturity	10,740	11,467	(6%)	11,397	(6%)
Loans, advances & financing	193,179	168,852	14%	183,420	5%
Other assets	30,748	28,939	6%	29,860	3%
Total assets	315,687	282,249	12%	310,122	2%
Deposits from customers	226,422	210,943	7%	229,839	(1%)
Deposits & placements of banks and other FI	21,782	13,782	58%	16,137	35%
Other borrowings	18,456	14,288	29%	17,876	3%
Other liabilities	21,002	17,633	19%	19,418	8%
Total liabilities	287,662	256,646	12%	283,270	2%
Shareholders' funds	27,076	24,703	10%	25,908	5%
Total liabilities & equity	315,687	282,249	12%	310,122	2%

Note: * Restated due to adoption of MFRS 1 First Time Adoption of Malaysian Financial Reporting Standards

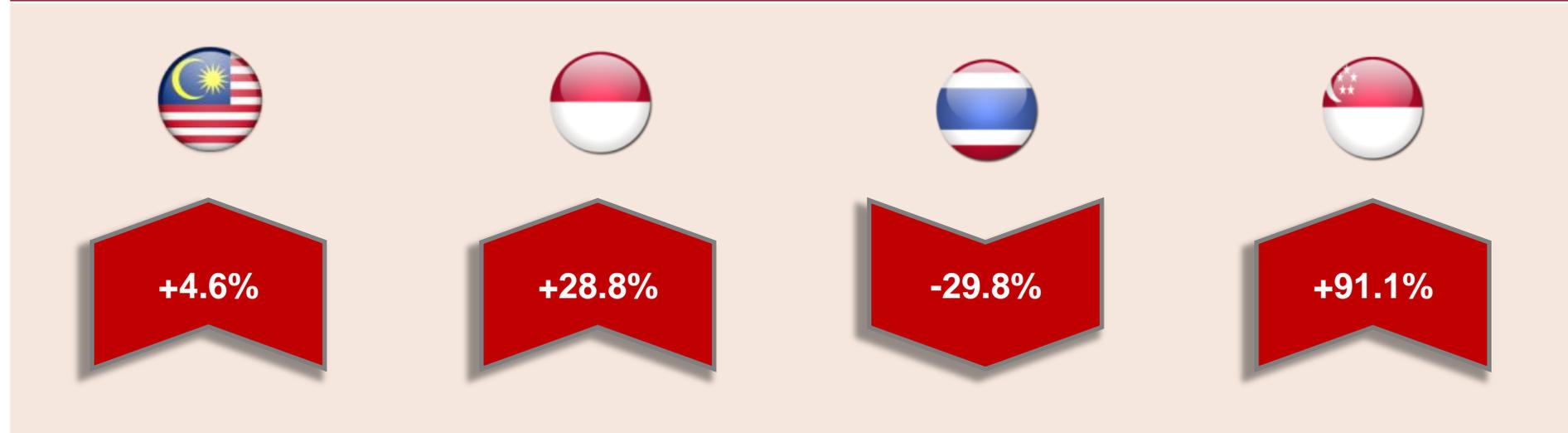
Contribution by Entity

Legal Entity	1H12		1H11		2Q12		1Q12	
	RM 'mil	% of PBT						
CIMB Bank	1,548	55%	1,286	51%	737	50%	811	61%
CIMB Niaga	918	33%	736	29%	487	33%	431	32%
CIMB Islamic	241	9%	264	11%	114	8%	127	9%
CIMB Labuan	23	1%	101	4%	12	1%	11	1%
CIMB Investment Bank	104	3%	70	2%	100	7%	4	0%
CIMB Thai	32	1%	49	2%	22	1%	10	1%
CIMB Securities Group	(1)	0%	20	1%	3	0%	(4)	0%
CIMB Cambodia	(4)	0%	(5)	0%	(2)	0%	(2)	0%
Others *	(50)	(2%)	(10)	0%	(3)	0%	(47)	(4%)
PBT	2,811	100%	2,511	100%	1,470	100%	1,341	100%

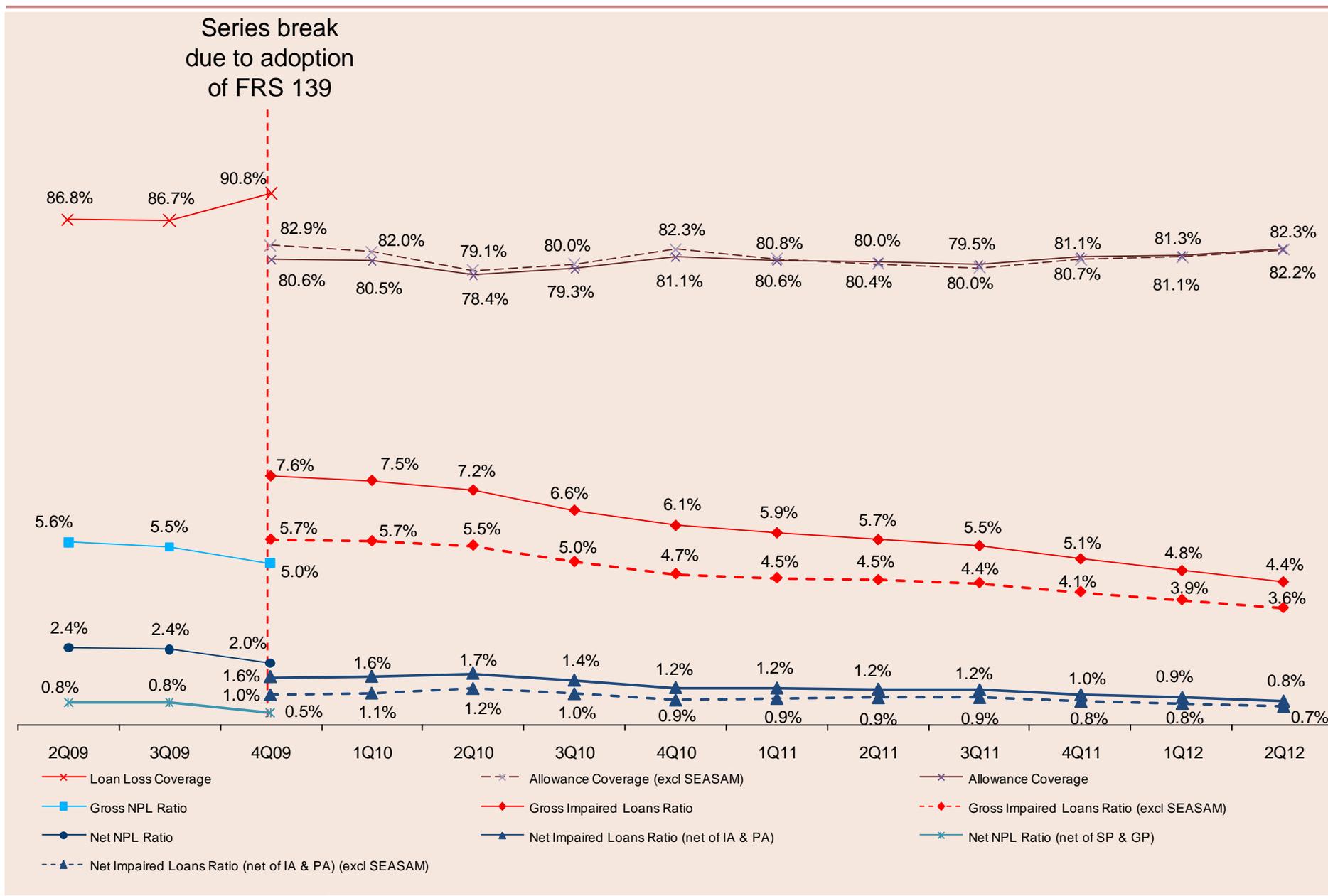
PBT by Country



1H12 PBT Y-o-Y Growth by Key Countries



Asset Quality Ratios – CIMBG



CIMB Niaga : Balance Sheet Changes



(IDR 'bil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Placements & Other MS	24,679	22,143	11.5%	24,561	0.5%
Government Bonds	7,862	6,849	14.8%	7,082	11.0%
Loans (Net)	133,747	113,202	18.1%	126,364	5.8%
Other Assets	13,137	10,514	24.9%	14,672	(10.5%)
Total Assets	179,425	152,709	17.5%	172,680	3.9%
CASA	59,898	55,303	8.3%	59,120	1.3%
Time Deposits & CD	77,689	68,160	14.0%	74,106	4.8%
Total Customer Deposits	137,587	123,463	11.4%	133,226	3.3%
Other Liabilities	21,723	12,464	74.3%	20,298	7.0%
Total liabilities	159,310	135,927	17.2%	153,524	3.8%
Equity	20,115	16,782	19.9%	19,156	5.0%

CIMB Thai : Balance Sheet Changes

Before GAAP Adjustments (THB 'mil)	30 Jun 12	30 Jun 11	Y-o-Y	31 Mar 12	Q-o-Q
Placements & Other MS	10,451	19,403	(46.1%)	14,644	(28.6%)
Government Bonds (Net)	31,353	15,282	105.2%	29,518	6.2%
Loans (Net)	120,361	99,234	21.3%	114,730	4.9%
Other Assets	15,213	10,853	40.2%	13,209	15.2%
Total Assets	177,378	144,771	22.5%	172,100	3.1%
CASA	30,097	25,839	16.5%	26,703	12.7%
Time Deposits & CD	84,133	71,502	17.7%	82,808	1.6%
Total Customer Deposits	114,230	97,341	17.4%	109,511	4.3%
Bill of Exchanges	21,276	17,849	19.2%	24,158	(11.9%)
Other Liabilities	28,077	17,647	59.1%	24,746	13.5%
Total Liabilities	163,583	132,837	23.1%	158,415	3.3%
Equity	13,794	11,934	15.6%	13,685	0.8%

Capital Management – All Banking Entities

Tier 1	Jun-12[^] (B2)	Mar-12[^] (B2)	Jun-11[^] (B2)
CIMB Bank	13.1%	13.9%	13.9%
CIMB Investment Bank	16.7%	17.1%	20.8%
CIMB Islamic	10.1%	10.3%	10.9%
CIMB Niaga #	12.1%	12.3%	10.6%
CIMB Thai #	7.9%	7.6%	8.4%
CIMB Bank Group	10.5%	11.1%	11.1%
CIMB Investment Bank Group	16.8%	17.1%	21.2%
RWCR	Jun-12[^] (B2)	Mar-12[^] (B2)	Jun-11[^] (B2)
CIMB Bank	15.1%	15.9%	14.6%
CIMB Investment Bank	16.7%	17.1%	20.8%
CIMB Islamic	13.5%	14.1%	15.0%
CIMB Niaga #	15.1%	15.5%	13.7%
CIMB Thai #	12.4%	11.9%	13.7%
CIMB Bank Group	14.8%	15.5%	14.6%
CIMB Investment Bank Group	16.9%	17.1%	21.3%