

Analysts Presentation 3Q12 Results

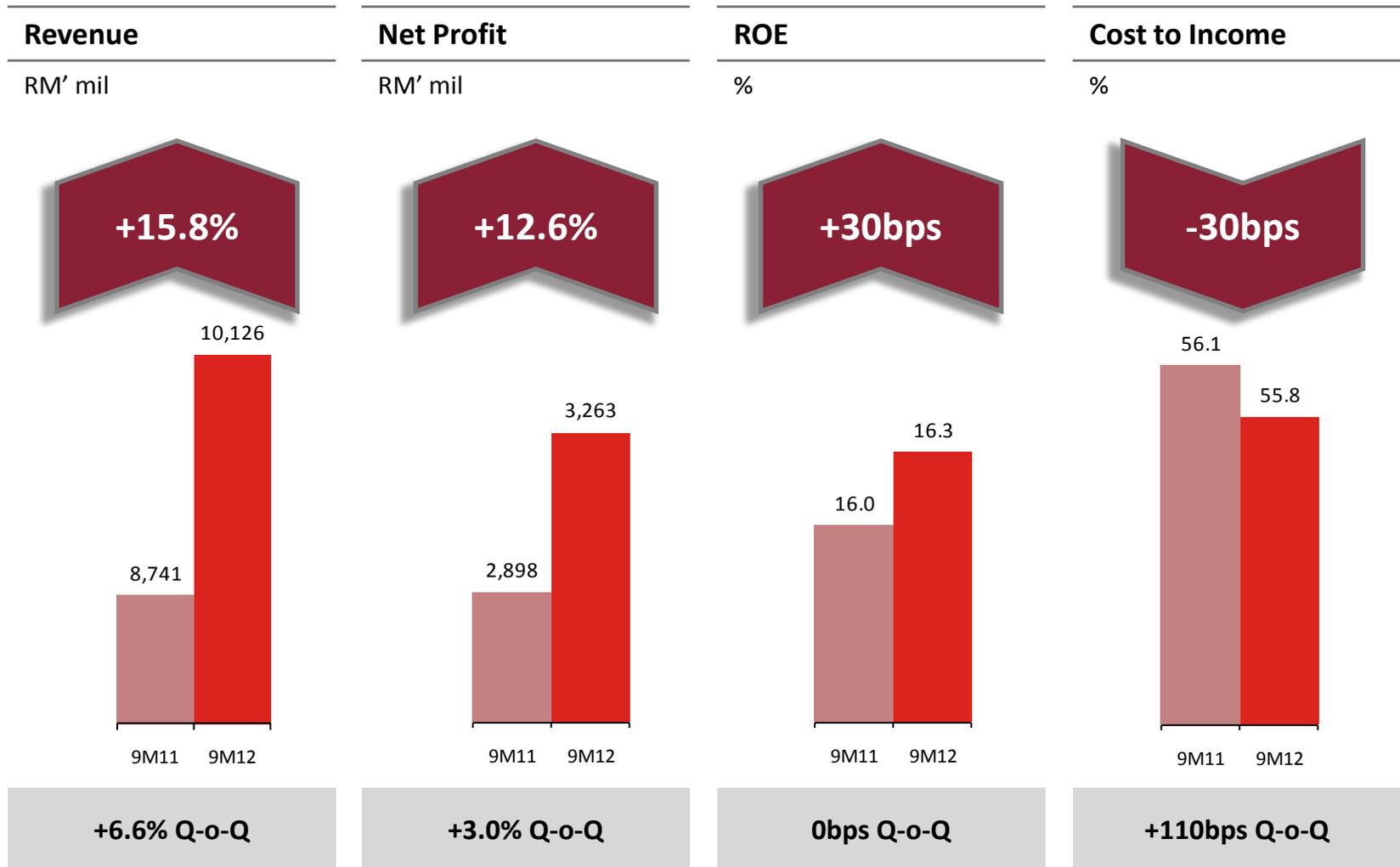
20 November 2012



CIMB Group : 3Q12 Results

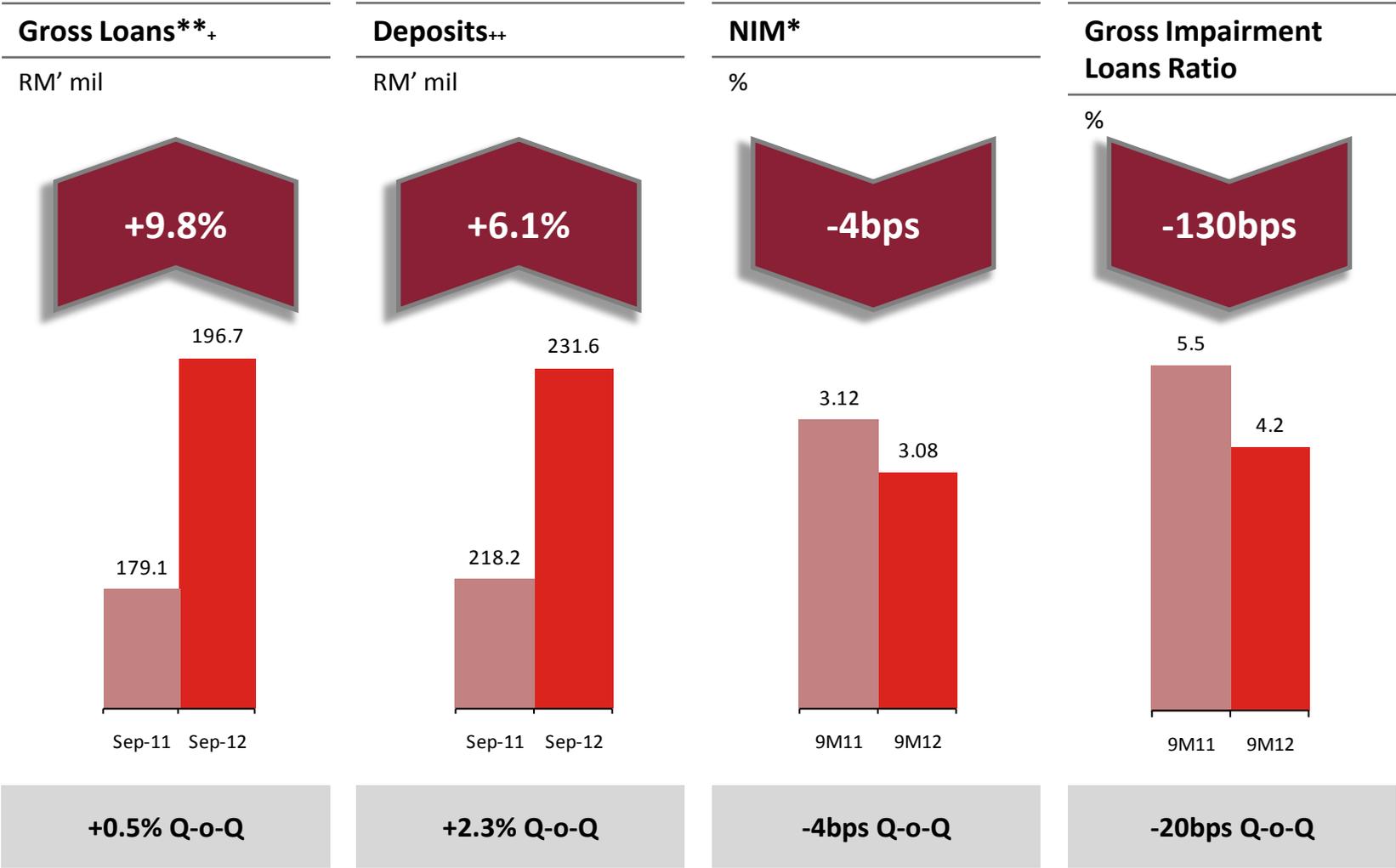
Key Highlights

Key Financial Highlights (1)



Note: *Annualised

Key Financial Highlights (2)

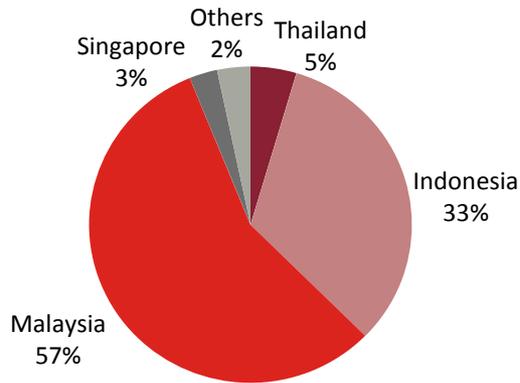


Notes: * Annualised
 ** Excluding bad bank
 + Excluding FX fluctuations, total group loans grew +12.1% Y-o-Y and +1.8% Q-o-Q
 ++ Excluding FX fluctuations, total group deposits grew +9.0% Y-o-Y and +3.5% Q-o-Q

PBT By Country

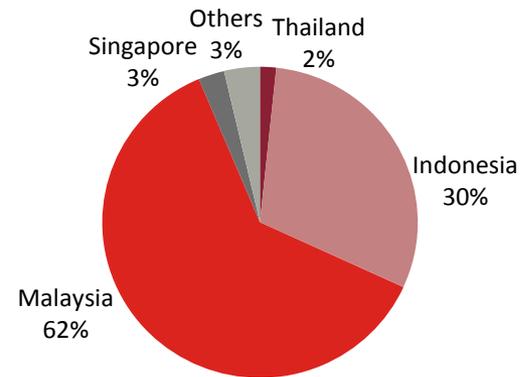
9M12

RM 'mil

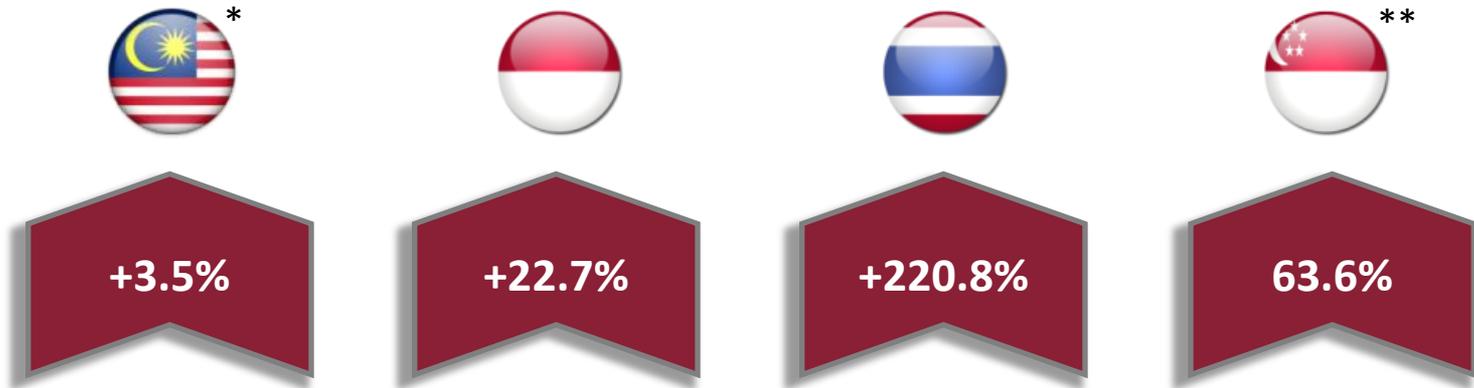


9M11

RM 'mil



9M12 PBT Y-o-Y Growth by Key Countries

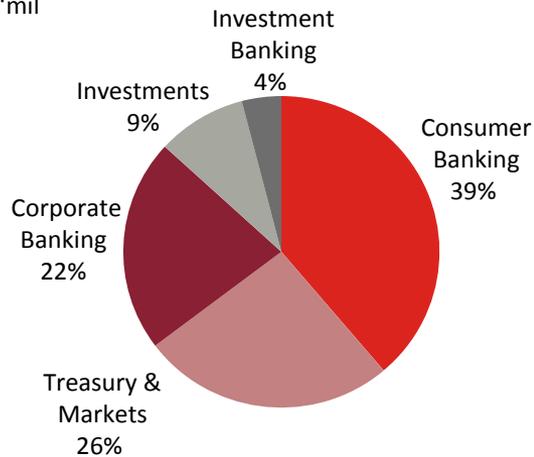


Notes: * Includes holding co
 ** Includes CIMB Securities Int Pte Ltd

PBT By Division

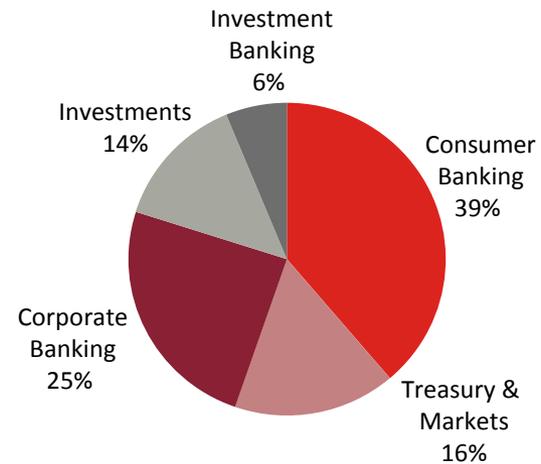
9M12

RM 'mil



9M11

RM 'mil



9M12 PBT Y-o-Y Growth by Key Division

Consumer Banking



Investment Banking



Corporate Banking, Treasury & Markets



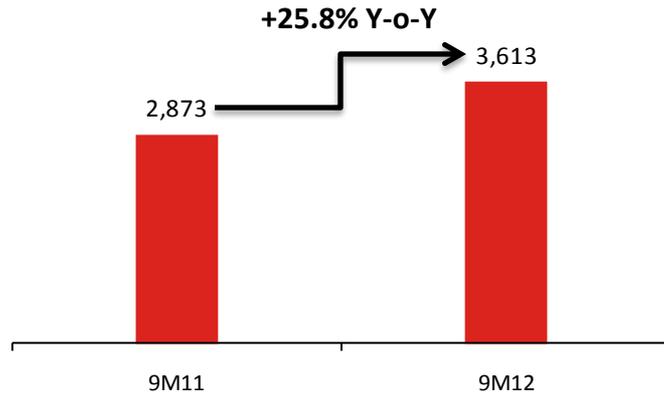
Investments



Strong Noll Growth

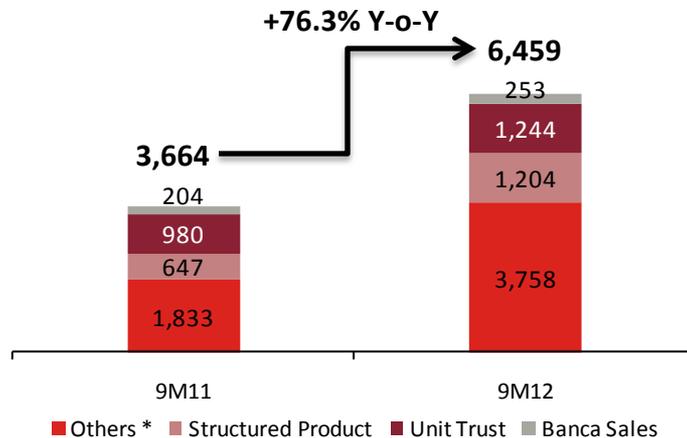
Breakdown of Noll

RM 'mil



Wealth Management Sales

RM 'mil

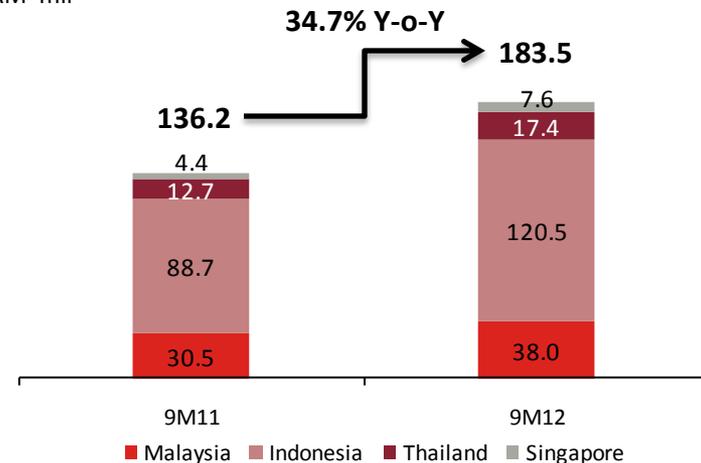


9M12 Notable Deals



Banca Income

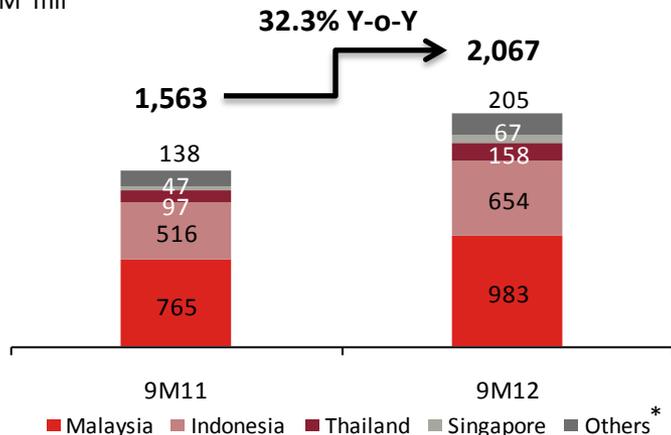
RM 'mil



New CBTM Gaining Traction

9M12 PBT

RM 'mil



Asia

- Regional House of the year (ASEAN) – Asia Risk
- Best for FX Products and Services in Asia Pacific – Asia Money



Malaysia

- House of the year – Asia Risk
- Best Domestic Provider of FX Research and Market Coverage – Asia Money
- Best Domestic Provider of FX Options – Asia Money
- Best Domestic of FX Services – Asia Money



Indonesia

- House of the year – Asia Risk
- Best Foreign Provider for FX Products and Services – Asia Money
- Best Foreign Provider for FX Research & Market Coverage – Asia Money



Thailand

- Regional House of the year – Asia Risk
- Best for FX Products and Services in Asia Pacific – Asia Money



Note: * Includes Labuan

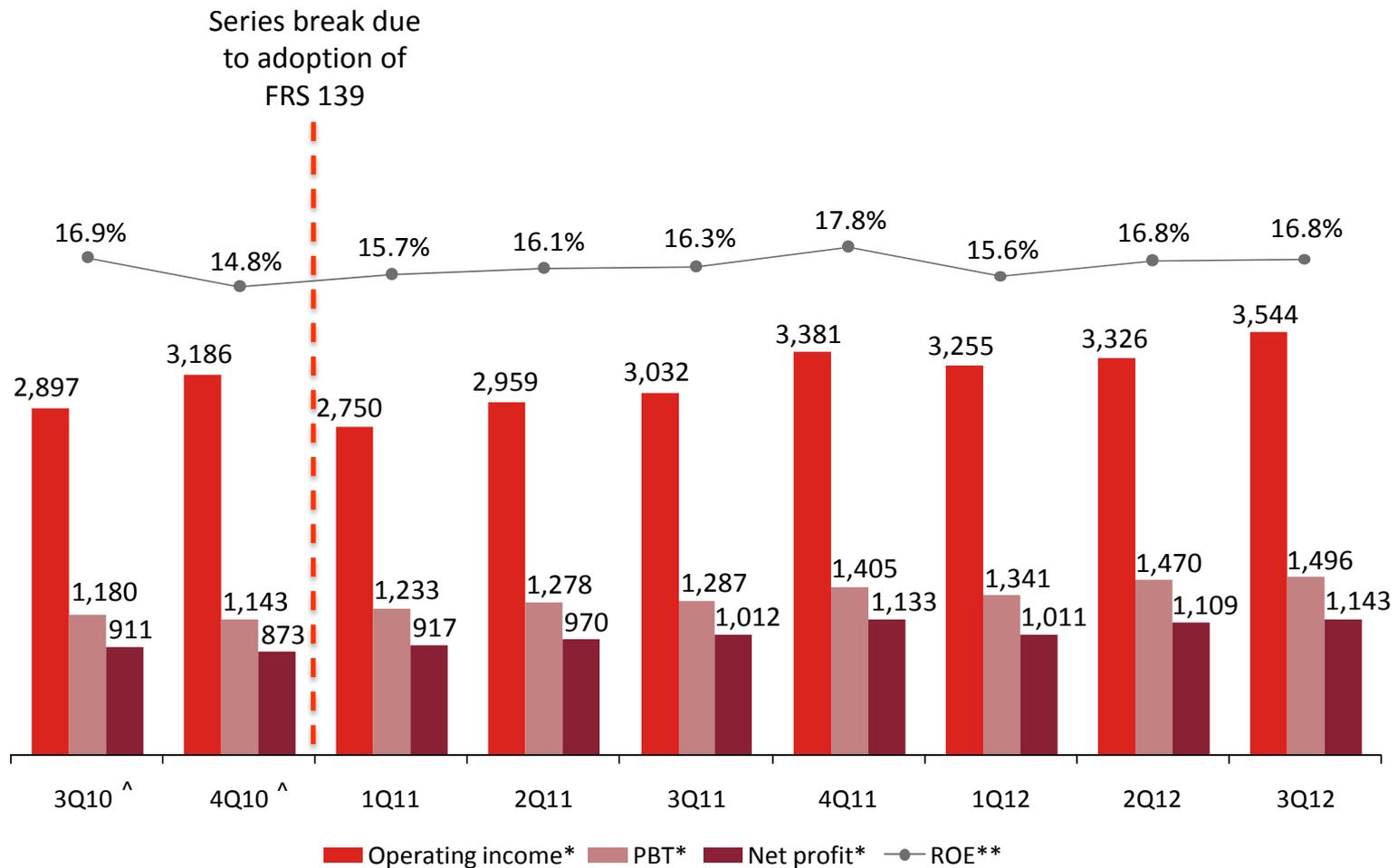
Other Highlights

- Balance sheet growth numbers deflated by IDR/RM depreciation
- CIMB 2.0 changes have been far reaching in Group Wholesale Banking, Risk Management and Malaysian Consumer... but still work-in-progress
- Strong Malaysia and ASEAN market shares in IB and DCM
- Malaysia consumer bank lost market share but Indonesia holding, Singapore and Thailand improving
- BoC and RBS APAC IB acquisitions set to be completed in Dec/Jan
- BNM expected to announce Basel III framework in Nov/Dec and new consolidated supervision framework in 1Q13
- Final stages of proposed sale of Aviva, completion expected in 1Q13

CIMB Group : 3Q12 Results

CIMB Group 3Q12 Financials

Quarterly Earnings Trend



Notes: ^ Retrospective restatement due to adoption of FRS 2 for share-based payment expense

* Amounts denoted in RM 'mil

** Annualised

Earnings Summary

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	6,513	5,868	11.0%	2,250	2,189	2.8%
Non-interest income	3,613	2,873	25.8%	1,294	1,137	13.8%
Operating income	10,126	8,741	15.8%	3,544	3,326	6.6%
Overhead expenses	(5,646)	(4,908)	15.0%	(2,007)	(1,847)	8.7%
PPOP	4,480	3,833	16.9%	1,537	1,479	3.9%
Loan impairment	(277)	(198)	39.9%	(81)	(51)	58.8%
Other provisions	(14)	39	n.a.	4	(6)	n.a.
Share of JV / Associates	118	124	(4.8%)	36	48	(25.0%)
PBT	4,307	3,798	13.4%	1,496	1,470	1.8%
Net profit	3,263	2,898	12.6%	1,143	1,109	3.0%
EPS (sen)	43.9	39.0	12.6%	15.4	14.9	3.4%
ROE (Annualised)	16.3%	16.0%	30bps	16.8%	16.8%	0bps

Note: Weighted average shares of 7.43 bil in 3Q12 & 2Q12

PBT by Segment (Estimated)

PBT (RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Consumer Banking (38.8%)	1,672	1,472	13.5%	550	596	(7.6%)
Malaysia (28.0%)	1,205	1,193	1.0%	388	413	(5.9%)
Indonesia (11.1%)	477	307	55.3%	167	182	(8.4%)
Singapore (0.1%)	6	(24)	n.a.	4	3	70.5%
Thailand (-0.3%)	(13)	3	n.a.	(9)	0	(>1000%)
Others (-0.1%)	(3)	(7)	53.4%	0	(2)	81.1%
Wholesale Banking (52.0%)	2,240	1,801	24.5%	822	773	6.5%
Investment Banking (4.0%)	173	238	(27.0%)	25	134	(81.1%)
Corporate Banking (22.1%)	951	934	1.8%	398	303	31.6%
Treasury & Markets (25.9%)	1,116	629	77.5%	399	336	18.7%
Investments (9.2%)	395	525	(24.9%)	124	101	21.2%
PBT After HOCA	4,307	3,798	13.4%	1,496	1,470	1.8%

Notes: Corporate Banking includes corporate lending and deposit taking

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

Key Ratios

(%)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
ROE *	16.3	16.0	↑	16.8	16.8	↔
NIM *	3.08	3.12	↓	3.09	3.13	↓
Non-interest income / total income	35.7	32.9	↑	36.5	34.2	↑
Cost to income	55.8	56.1	↓	56.6	55.5	↑
Allowance coverage	84.0	80.0	↑	84.0	82.3	↑
Allowance coverage after regulatory reserve #	93.6	83.5	↑	93.6	90.0	↑
Loan loss charge *	0.18	0.14	↑	0.16	0.10	↑
Gross impaired loans ratio	4.2	5.5	↓	4.2	4.4	↓
Net impaired loans ratio (Net of IA and PA)	0.7	1.2	↓	0.7	0.8	↓
Average shareholders' funds (RM 'mil)	26,717	24,149	↑	27,215	26,492	↑
ROA *	1.40	1.37	↑	1.43	1.42	↑
Book value per share (RM)	3.68	3.37	↑	3.68	3.64	↑
Loan to Deposit (LDR)	86.9	84.9	↑	86.9	88.5	↓
CASA ratio **	34.6	33.0	↑	34.6	34.9	↓

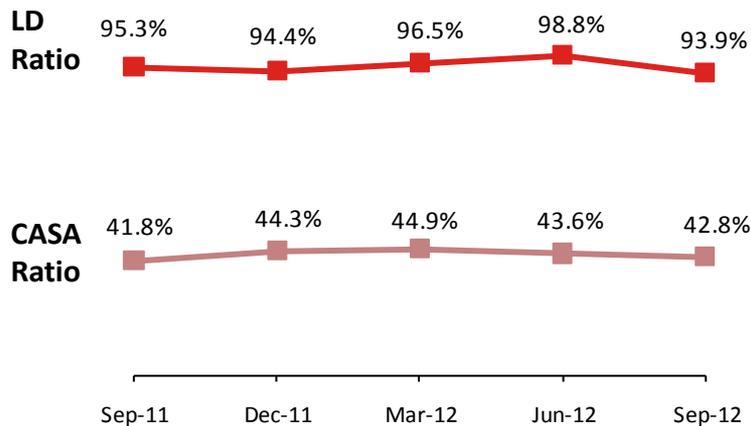
Notes: * Annualised

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

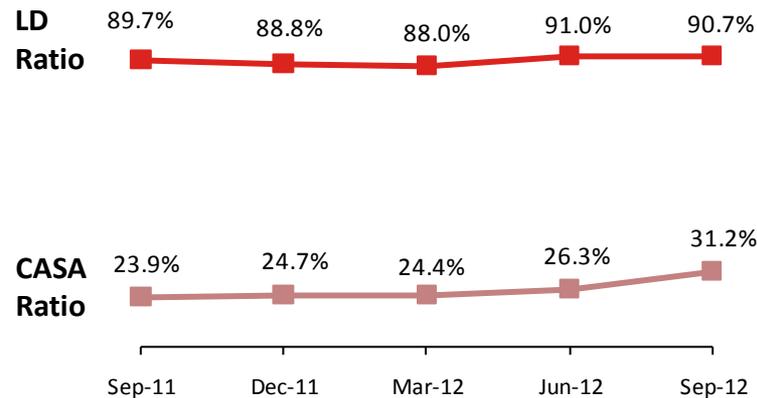
** Adjusted for high cost saving deposits classified as Structured Deposits

LD and CASA Ratios

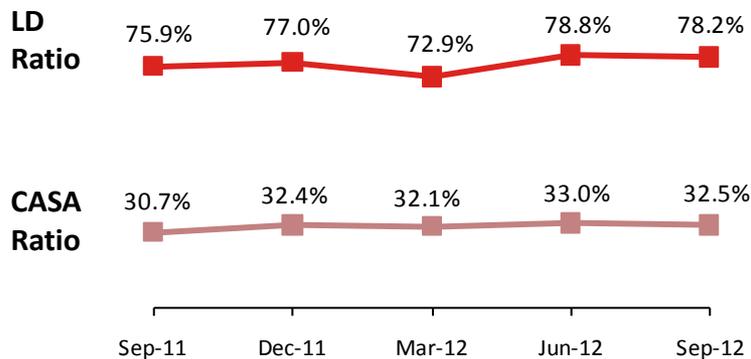
Indonesia



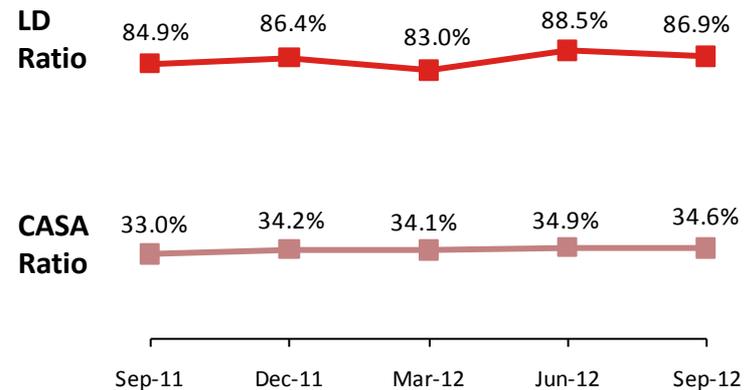
Thailand



Malaysia and Singapore



Group



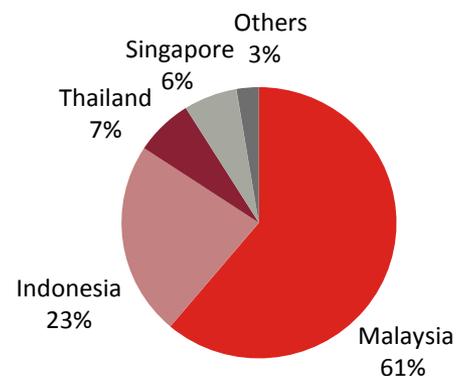
Operating Expenses

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Personnel	3,136	2,615	19.9%	1,167	982	18.8%
Establishment	1,151	1,049	9.7%	359	380	(5.5%)
Marketing	288	271	6.3%	93	111	(16.2%)
Admin & General	1,071	973	10.1%	388	374	3.7%
Total	5,646	4,908	15.0%	2,007	1,847	8.7%

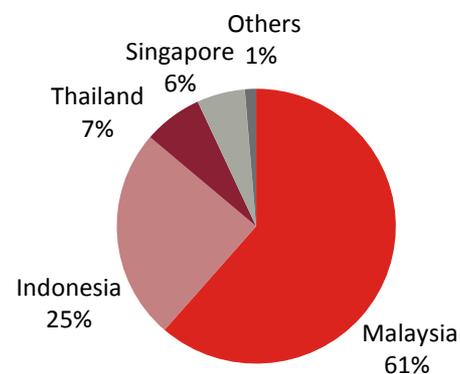
Gross Loans Growth

Divisions / Products (RM 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Retail Banking (49.3%)	100.0	91.8	8.9%	97.8	2.3%
Mortgages	49.8	46.0	8.1%	49.1	1.4%
Auto	18.3	17.1	7.4%	18.0	1.9%
Term Loans	20.9	17.7	17.6%	19.5	6.8%
Credit Cards	5.5	5.4	2.3%	5.5	0%
Micro Credit	3.7	3.5	7.2%	3.7	0%
Others	1.8	2.1	(11.8%)	2.0	(9.0%)
Commercial Banking (15.9%)	30.8	27.7	11.0%	30.7	0.2%
Corporate Banking (32.8%)	65.9	59.6	10.7%	67.3	(2.0%)
Total *	196.7	179.1	9.8%	195.8	0.5%
Bad Bank (2.0%)	4.1	5.8	(30.0%)	4.2	(3.7%)
Total Gross Loans	200.8	184.9	8.6%	200.0	0.4%

30 Sep 12



30 Sep 11

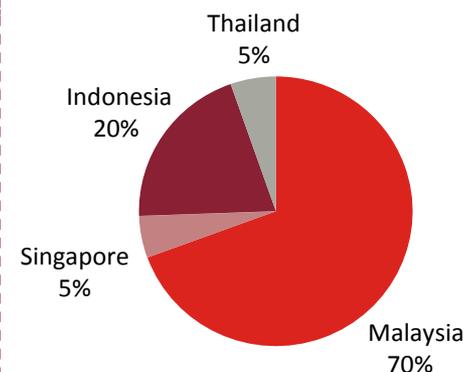


Note: * Excluding FX fluctuations, total group loans grew +12.1% Y-o-Y and +1.8% Q-o-Q

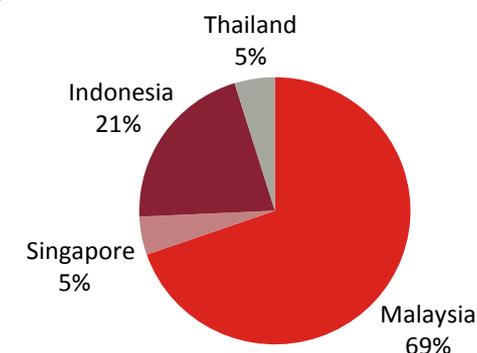
Deposits Growth

Divisions / Products (RM 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Retail Banking (45.5%)	105.4	96.8	9.0%	103.7	1.7%
Current	23.2	19.9	16.9%	22.9	1.4%
Savings	26.1	23.0	13.4%	25.2	3.7%
Fixed & Structured Deposits	56.1	53.9	4.3%	55.6	1.0%
Commercial Banking (14.5%)	33.5	31.8	5.4%	34.7	(3.6%)
Corporate & Treasury (40.0%)	92.7	89.6	3.3%	88.0	5.3%
Total *	231.6	218.2	6.1%	226.4	2.3%

30 Sep 12



30 Sep 11

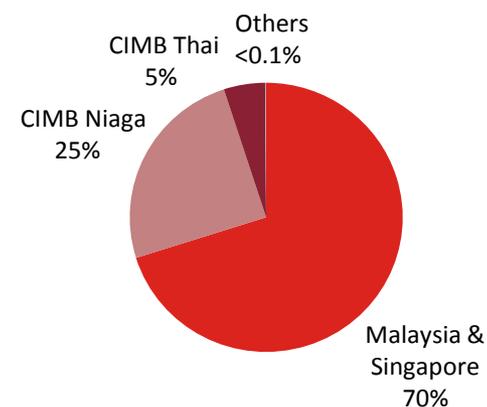


Note: * Excluding FX fluctuations, total group deposits grew +9.0% Y-o-Y and +3.5% Q-o-Q

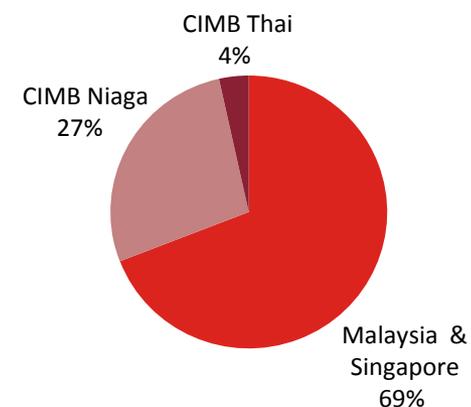
CASA Growth

Country (RM 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Malaysia & Singapore *	56.1	49.7	12.9%	55.6	0.9%
Indonesia ^ **	19.9	19.7	1.0%	20.2	(1.5%)
Thailand +	3.9	2.5	56.0%	3.1	25.8%
Others	0.1	0	n.a.	0.1	0%
Total	80.0	71.9	11.3%	79.0	1.3%

30 Sep 12



30 Sep 11



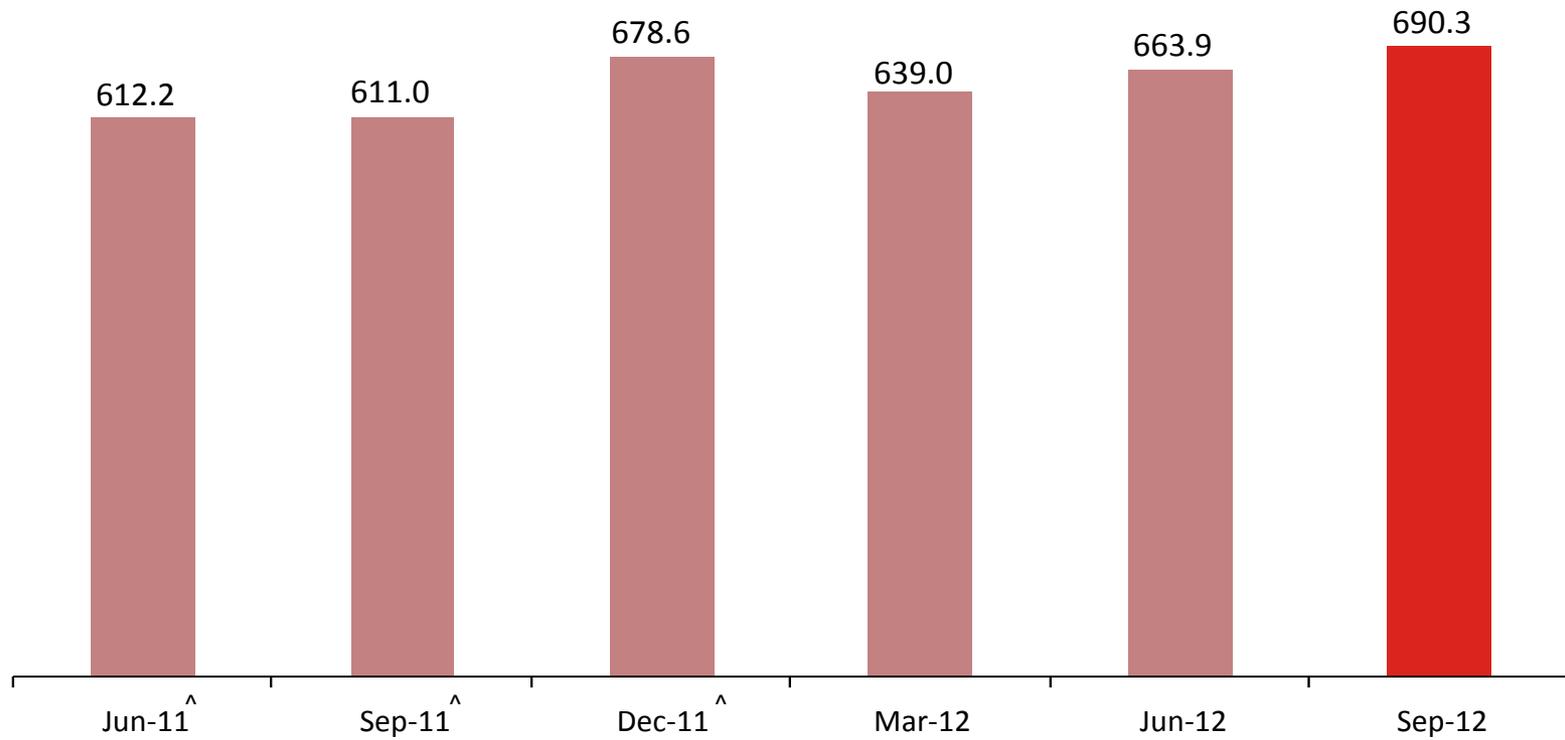
Notes: * Malaysia CASA (excluding Singapore) remains flat Q-o-Q and grew 12.0% Y-o-Y

^ As reported by CIMB Niaga, in IDR, CASA grew 4.3% Q-o-Q and 14.3% Y-o-Y

+ As reported by CIMB Thai, in THB, CASA grew 29.0% Q-o-Q and 59.6% Y-o-Y

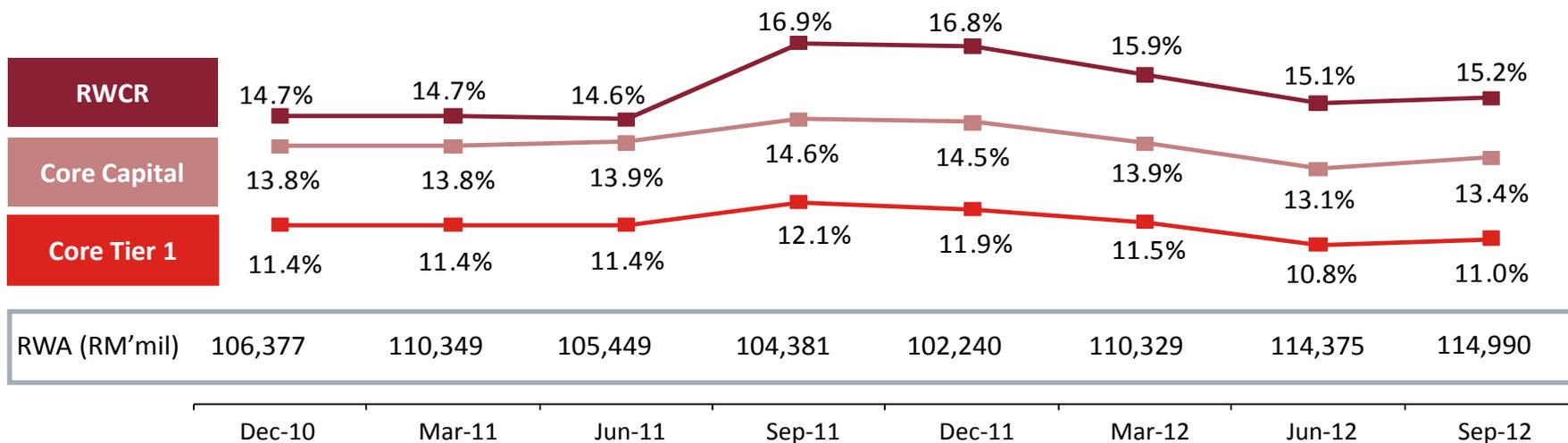
** Adjusted for high cost saving deposits classified as Structured Deposits

AFS (MTM) Position



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

Capital Management – CIMB Bank



CIMB Group	Sep-12	Jun-12	Sep-11
Gearing ratio	19.1%	21.2%	21.4%
Double leverage ratio	116.9%	118.6%	119.2%

Note: Computation of capital ratios includes quarterly net profits and after dividends.

CIMB Group : 3Q12 Results

Malaysia & Singapore Consumer Banking

Consumer Banking – MY and SG

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	2,467	2,375	3.9%	835	815	2.5%
Non-interest income	798	706	13.0%	268	267	0.4%
Operating income	3,265	3,081	6.0%	1,103	1,082	1.9%
Overhead expenses	(2,212)	(2,012)	9.9%	(739)	(755)	(2.1%)
PPOP	1,053	1,069	(1.5%)	364	327	11.3%
Provisions	118	62	90.3%	18	68	(73.5%)
Share of JV / Associates	37	31	19.4%	10	19	(47.4%)
PBT	1,208	1,162	4.0%	392	414	(5.3%)
Loan loss charge	(0.13%)	(0.07%)	(6bps)	(0.02%)	(0.07%)	5bps

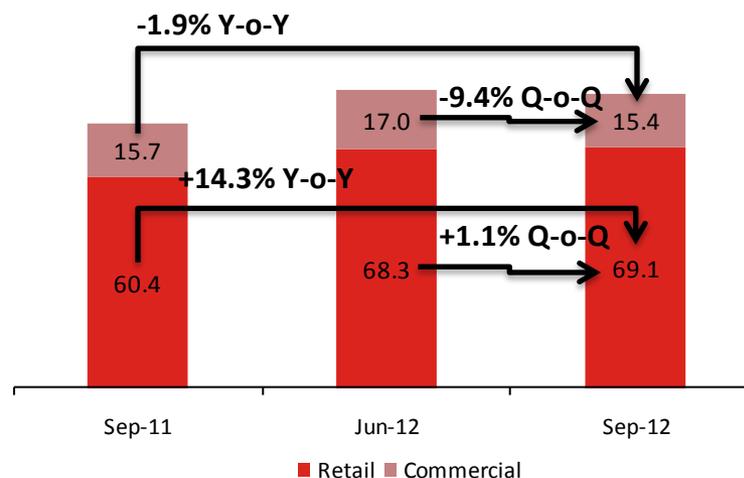
Malaysian Consumer Banking Indicators (1)



	Sep-11		Sep-12		
	Market Share	Rank	Market Share	Rank	
Deposits	10.9%	4	11.0%	4	↑
Residential Mortgages	13.7%	2	13.1%	3	↓
ASB Financing	15.8%	3	17.2%	3	↑
Credit Cards	12.7%	4	11.6%	4	↓
Auto	7.5%	6	7.4%	5	↓
SME	7.2%	5	5.9%	6	↓

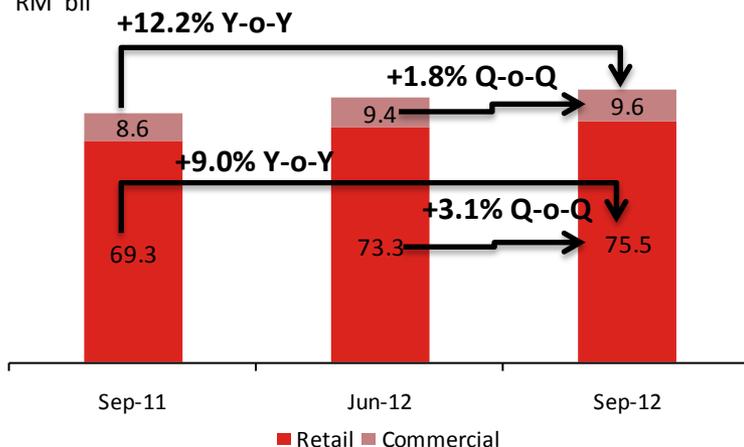
Consumer Deposits

RM 'bil



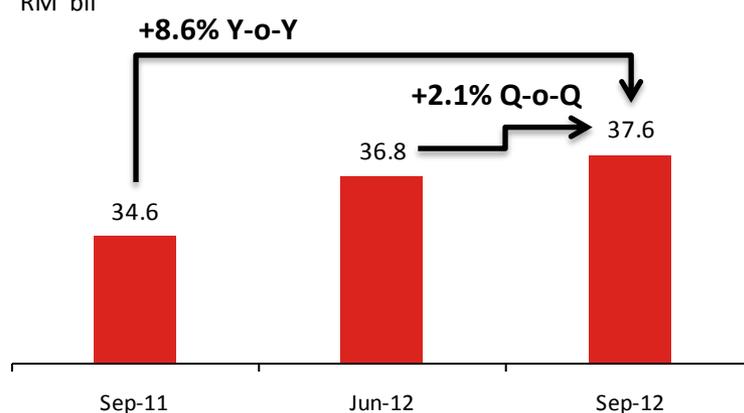
Consumer Loans

RM 'bil



Mortgages – Loan Base

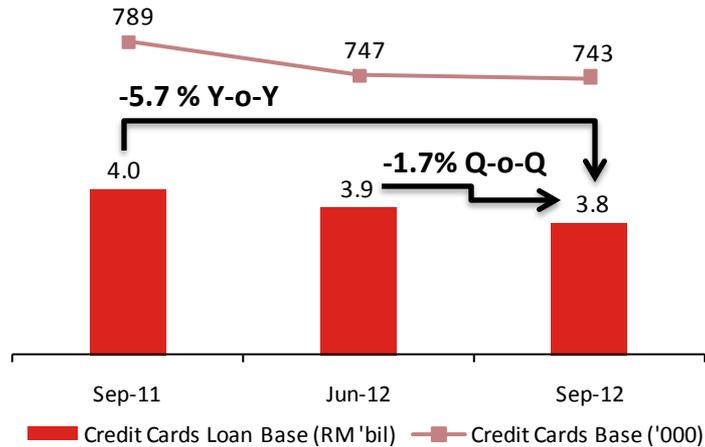
RM 'bil



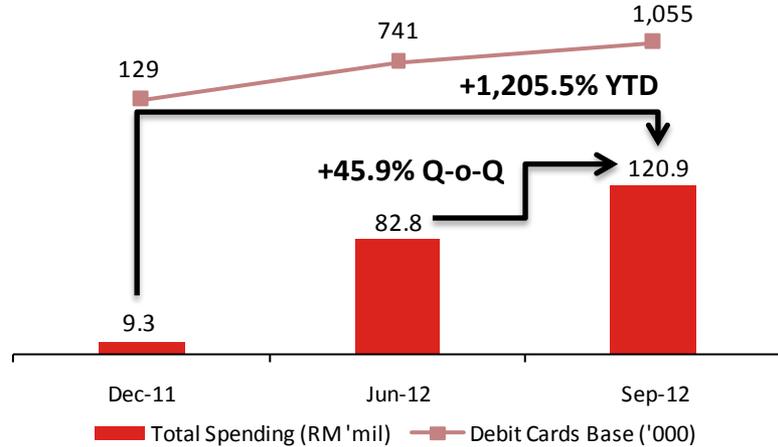
League table and market share:
Sources: CIMB estimates and BNM
Note: Loan base excludes bad bank

Malaysian Consumer Banking Indicators (2)

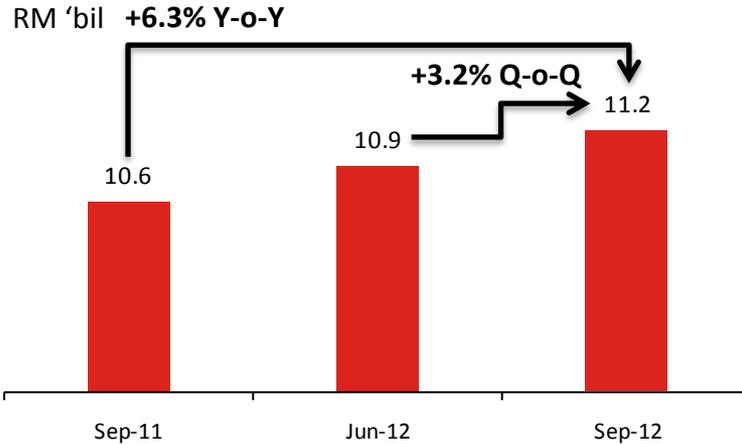
Credit Cards



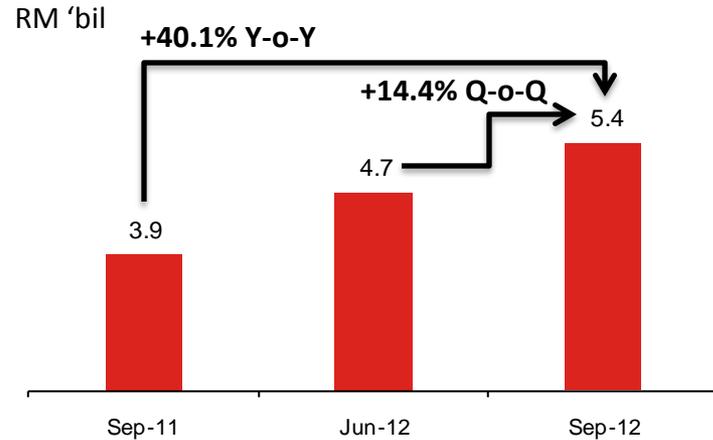
Debit Cards



Auto – Loan Base



ASB – Loan Base



Notes: Loan base excludes bad bank

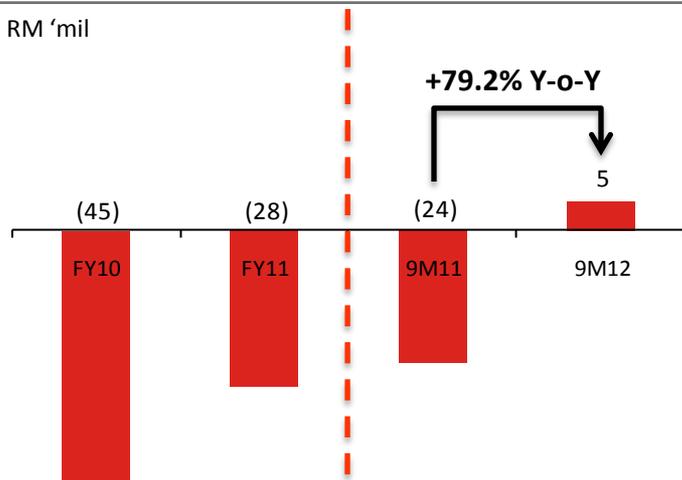
^ Investments include: Unit Trusts, Structured Products, Max InvestSave, Retail Bonds and Dual Currency Investments

* Others include Max InvestSave, Retail Bond and Dual Currency Investment

Singapore Consumer Banking Indicators

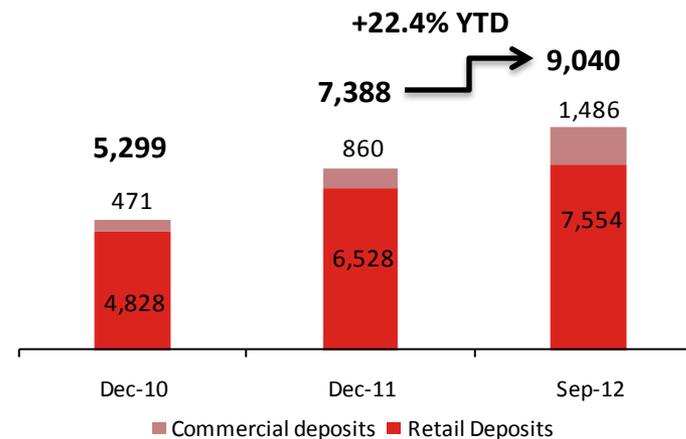
Consumer PBT

RM 'mil



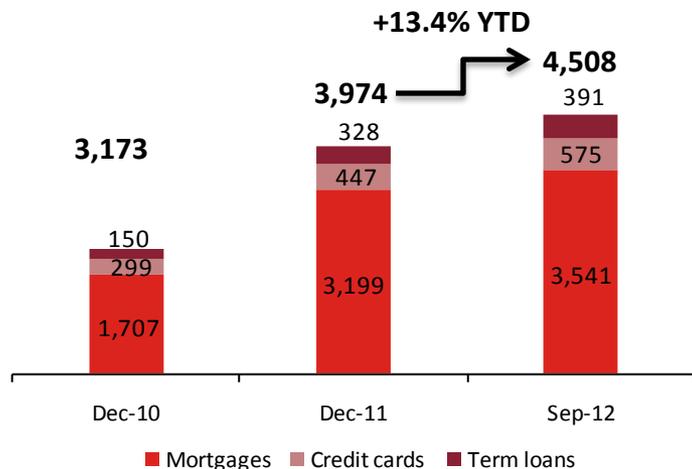
Consumer Deposits

RM 'mil



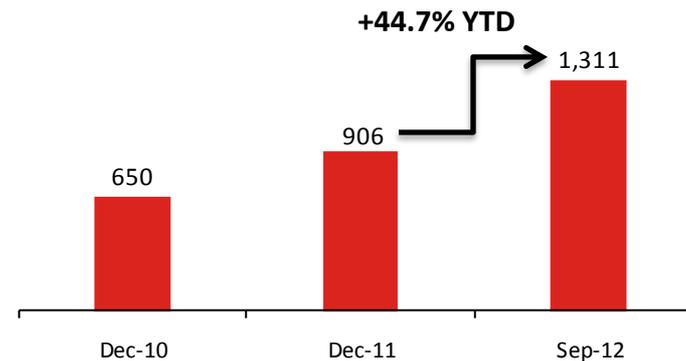
Retail Loan Base

RM 'mil



Commercial Loan Base

RM 'mil

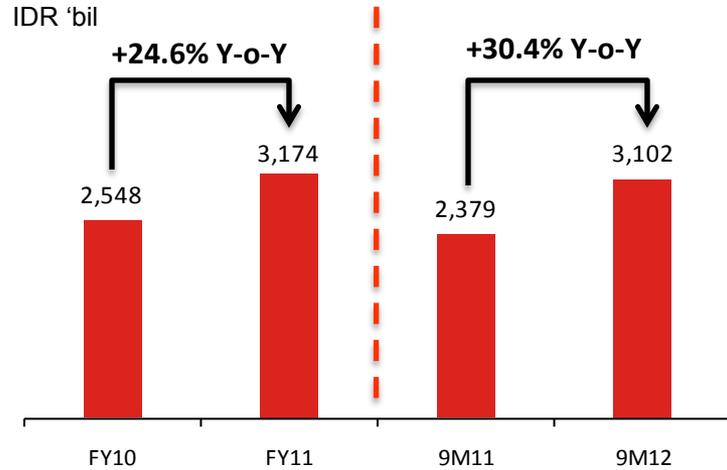


CIMB Group : 3Q12 Results

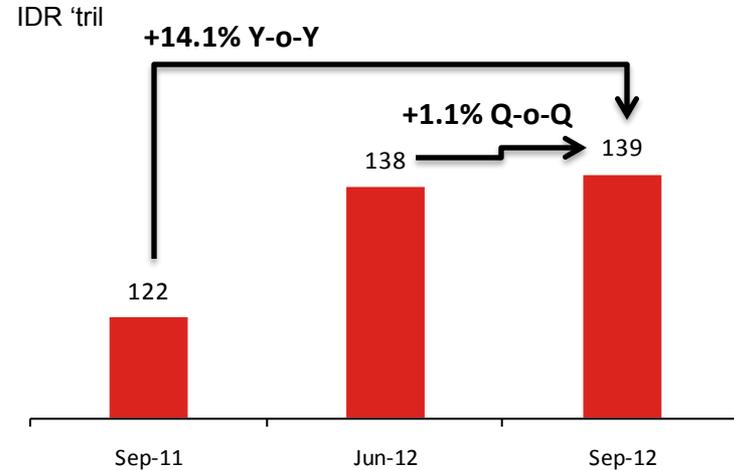
CIMB Niaga

CIMB Niaga : Steady Growth

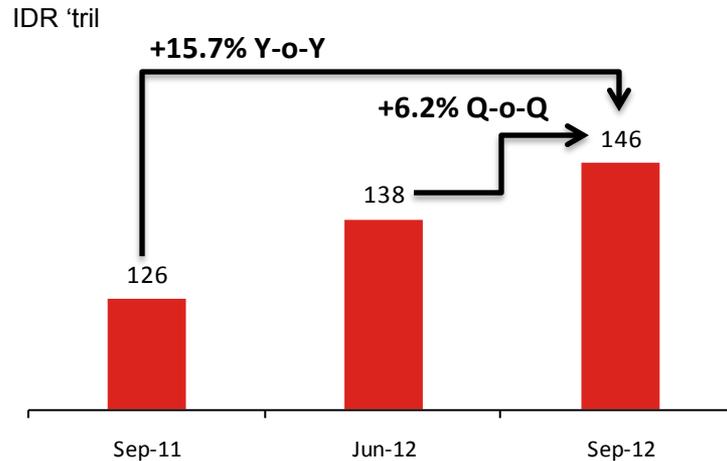
Net Profits



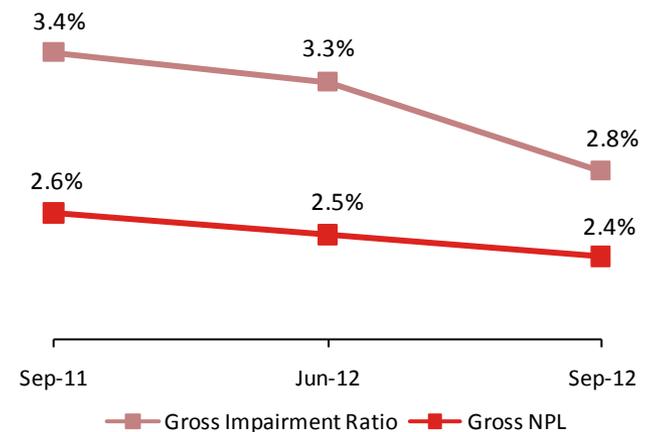
Gross Loans



Total Deposits



Assets Quality



CIMB Niaga : Earnings Summary



(IDR 'bil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	7,168	5,753	24.6%	2,481	2,482	(0.1%)
Non-interest income	2,425	1,893	28.1%	738	719	2.6%
Operating income	9,593	7,646	25.5%	3,219	3,201	0.6%
Overhead expenses	(4,508)	(3,760)	19.9%	(1,519)	(1,521)	(0.1%)
PPOP	5,085	3,886	30.8%	1,700	1,680	1.1%
Provisions	(830)	(610)	35.9%	(180)	(225)	(19.9%)
PBT	4,255	3,276	29.9%	1,520	1,455	4.4%
Net profit	3,102	2,379	30.4%	1,118	1,047	6.8%
Net profit (RM 'mil)	1,034	828	24.8%	368	350	5.1%
EPS (sen)	123.4	95.1	29.8%	44.5	41.7	6.7%
ROE (Annualised)	21.0%	19.6%	140bps	21.6%	21.4%	20bps

CIMB Niaga : Gross Loans Growth



Divisions / Products (IDR 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Retail Banking (31.0%)	43,010	37,557	14.5%	41,724	3.1%
Mortgage	20,406	18,312	11.4%	20,020	1.9%
Auto	17,244	15,361	12.3%	16,506	4.5%
Credit Cards	3,401	2,563	32.7%	3,170	7.3%
Others	1,959	1,321	48.3%	2,028	(3.4%)
Corporate Banking (29.9%)	41,555	39,342	5.6%	43,637	(4.8%)
Commercial Banking (37.7%)	52,335	43,803	19.5%	50,299	4.0%
Mikro Laju & Rahn (1.4%)	2,014	1,013	98.9%	1,803	11.7%
Total	138,914	121,715	14.1%	137,463	1.1%

CIMB Niaga : Deposits Growth



Divisions / Products (IDR 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Retail Banking (45.6%)	66,693	63,583	4.9%	61,679	8.1%
Current	4,497	4,299	4.6%	4,210	6.8%
Savings	28,430	24,880	14.3%	26,876	5.8%
Fixed & structured deposits	33,766	34,404	(1.9%)	30,593	10.4%
Commercial Banking (33.4%)	48,841	41,762	17.0%	46,163	5.8%
Corporate Banking (21.0%)	30,650	20,959	46.2%	29,745	3.0%
Total	146,184	126,304	15.7%	137,587	6.2%

CIMB Niaga : Key Ratios

(Consolidated, %)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
ROE	21.0	19.6	↑	21.6	21.4	↑
NIM	5.90	5.54	↑	5.86	6.19	↓
Cost to Income	47.0	49.2	↓	47.2	47.5	↓
Loan Loss Coverage #	113.1	109.7	↑	113.1	108.6	↑
Allowance Coverage	94.5	83.0	↑	94.5	82.3	↑
Loan Loss Charge	0.8	0.7	↑	0.6	0.6	↔
Gross Impaired Loans Ratio	2.8	3.4	↓	2.8	3.3	↓
Gross NPL (BI Definition) #	2.4	2.6	↓	2.4	2.5	↓
Loan to Deposit (LDR)	93.9	95.3	↓	93.9	98.8	↓
Modified LDR **	89.2	91.2	↓	89.2	87.5	↑
CAR	15.6	13.6	↑	15.6	15.1	↑
CASA ratio	42.8	41.8	↑	42.8	43.6	↓

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

CIMB Niaga : Corporate Updates



Consumer Market Share

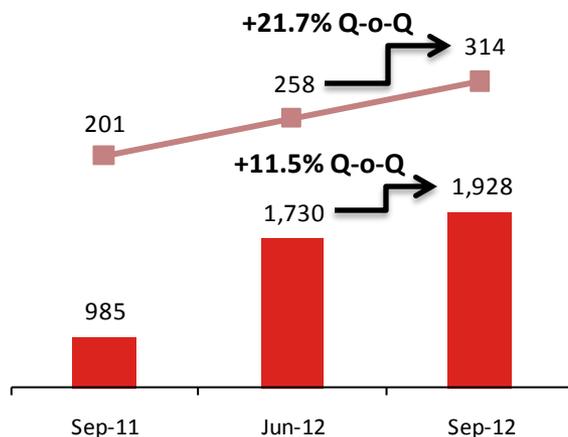
	Sep-11		Sep-12*		
	Market Share	Rank	Market Share	Rank	
Deposits	5.0%	5	4.9%	5	↔
Mortgages	10.3%	3	9.3%	5	↓
Credit Cards^	8.6%	5	9.2%	4	↑

Corporate Updates

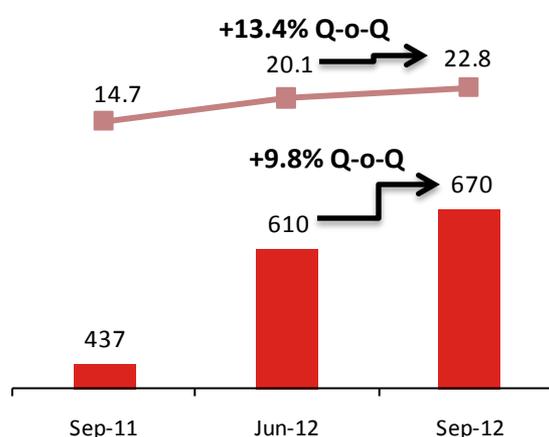
- Senior Debt Issuance – Completed 1st Tranche of IDR 2 tril in Oct 2012 under Self Registration Programme
- CNAF Senior Debt Issuance – Issuance of IDR 600 bil in Oct 2012, currently under book building process. Rated AA+ by Fitch

Other Highlights

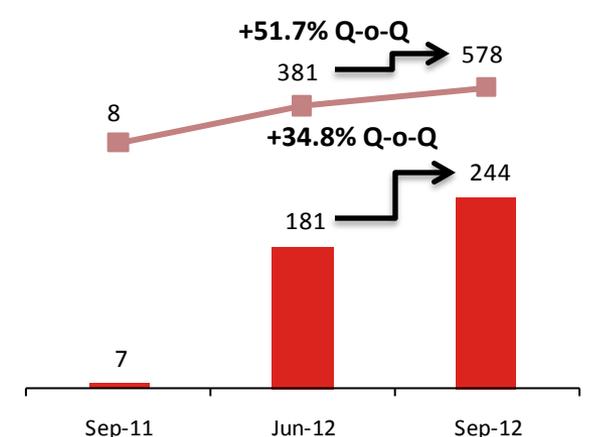
Mikro Laju



CIMB Clicks



CIMB GoMobile



■ Mikro Laju Loans (IDR ' bil) ■ Mikro Laju Outlets

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

■ No of Users ('000) ■ Transactions value (IDR 'bil)

Note: * Card Base

CIMB Group : 3Q12 Results

CIMB Thai

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	3,769	3,519	7.1%	1,306	1,247	4.7%
Non-interest income	2,671	1,145	133.3%	1,919	322	496.6%
Operating income	6,440	4,664	38.1%	3,225	1,569	105.6%
Overhead expenses	(3,970)	(3,489)	13.8%	(1,345)	(1,444)	(6.9%)
PPOP	2,470	1,175	110.1%	1,880	125	>1000%
Provisions	(1,062)	(287)	269.9%	(813)	(109)	649.7%
Discontinued Operations	54	4	>1000%	0	26	n.a.
PBT **	1,462	892	63.9%	1,066	42	>1000%
Net Profit	1,421	856	66.0%	1,048	29	>1000%
EPS (THB)	0.08	0.05	56.8%	0.06	0.002	>1000%
Net Profit (RM 'mil)	141	88	61.4%	104	3	>1000%
PBT (RM 'mil) *	194	61	218.0%	162	22	636.4%
Net Profit (RM 'mil) *	181	57	216.9%	150	23	561.4%
ROE (Annualised)	13.0%	9.8%	320bps	24.7%	0.9%	2,380bps

Notes: * After GAAP and FRS 139 adjustments

** After adjusting for material one-off items, PBT grew +18.9% Y-o-Y and +11.0% Q-o-Q

CIMB Thai : Gross Loans Growth

Divisions / Products (THB 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Retail Banking (35.3%)	44.7	37.1	20.5%	42.4	5.4%
Mortgage	28.0	23.4	19.4%	26.6	5.3%
Auto Loans	10.9	8.0	37.1%	10.3	6.0%
Personal / Others	5.7	5.7	0%	5.5	4.9%
Commercial Banking (24.7%)	31.3	25.2	23.9%	30.0	4.2%
Corporate Banking (37.5%)	47.5	46.0	3.3%	47.7	(0.6%)
Business Support Group (2.4%)	3.0	2.9	3.7%	3.1	(1.4%)
Total Gross Loans	126.5	111.2	13.7%	123.2	2.6%

CIMB Thai : Deposits Growth

Divisions / Products (THB 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Retail Banking (53.7%)	74.9	71.3	4.9%	75.8	(1.3%)
Current	0.8	1.0	(23.6%)	0.8	(6.3%)
Savings	24.0	13.9	72.6%	16.7	43.4%
Fixed & structured deposits	50.1	56.4	(11.2%)	58.3	(14.1%)
Commercial Banking (6.7%)	9.3	4.9	91.1%	8.5	9.6%
Corporate and Treasury (28.8%)	40.2	25.5	57.8%	29.9	34.4%
Customer Deposits	124.4	101.7	22.3%	114.2	8.9%
Bills of Exchanges (10.8%)	15.0	23.0	(34.7%)	21.3	(29.3%)
Customer Deposits + Bills of Exchanges	139.4	124.7	11.8%	135.5	2.9%

CIMB Thai : Key Ratios

(Consolidated, %)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
ROE	13.0	9.8	↑	24.7	0.9	↑
NIM	3.20	3.60	↓	3.12	3.26	↓
Cost to Income	61.7	74.8	↓	41.7	92.1	↓
Loan Loss Coverage**	88.7	70.8	↑	88.7	75.2	↑
Loan Loss Charge	1.1	0.3	↑	2.6	0.4	↑
Gross NPL ratio**	3.5	3.3	↑	3.5	3.5	↔
Net NPL ratio**	2.1	2.3	↓	2.1	2.2	↓
Loan to Deposit + BE	90.7	89.2	↑	90.7	91.0	↓
CAR*	15.5	12.4	↑	15.5	12.4	↑
CASA ratio	31.2	23.9	↑	31.2	26.3	↑

Notes: * Bank Only
 ** Excludes STAMC

CIMB Thai : Corporate Updates

Consumer Market Share

	Sep-11		Sep-12		
	Market Share	Rank	Market Share	Rank	
Deposits	1.4%	11	1.4%	11	↔
Mortgages*	0.9%	12	1.5%	9	↑
Auto	0.7%	8	0.8%	8	↑
SME Loans**	1.4%	7	1.8%	7	↑

Corporate Updates

- Strong 9M12 results boosted by THB1.344 bil share of gain from TAMC. Partially offset by THB578 mil increased provision, raising coverage ratio to 88.7%
- CIMB Clicks continued positive momentum, no of users increased by 73.1% Q-o-Q to 36k in Sep-12
- CIMB Securities merger with SICCO fully completed

Notes: * As at Jun-11 and June-12

** Based on 7 out of 13 commercial banks which are SCB, BAY, KBank, TMB, BBL, KTB, CIMBT that published SME data

CIMB Group : 3Q12 Results

Wholesale Banking

Wholesale Banking

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	2,125	1,909	11.3%	723	746	(2.8%)
Non-interest Income	1,915	1,381	38.7%	691	603	14.6%
Operating income	4,040	3,290	22.8%	1,414	1,349	4.8%
Overhead expenses	(1,723)	(1,495)	15.2%	(607)	(575)	5.5%
PPOP	2,317	1,795	29.0%	807	774	4.4%
Provisions	(77)	6	n.a.	15	(1)	n.a.
PBT	2,240	1,801	24.5%	822	773	6.5%

Wholesale Banking - IB

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	29	26	9.2%	8	10	(23.2%)
Non-interest Income	771	738	4.5%	257	318	(19.2%)
Operating income	800	764	4.7%	265	328	(19.1%)
Overhead expenses	(622)	(525)	18.5%	(239)	(199)	20.0%
PPOP	178	239	(25.5%)	26	129	(79.8%)
Provisions	(5)	(1)	193.8%	(1)	5	n.a.
PBT	173	238	(27.0%)	25	134	(81.1%)

Wholesale Banking – Corporate Banking

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	1,155	1,076	7.3%	384	389	(1.2%)
Non-interest Income	423	380	11.3%	188	106	77.4%
Operating income	1,578	1,456	8.3%	572	495	15.7%
Overhead expenses	(558)	(529)	5.6%	(194)	(186)	4.3%
PPOP	1,019	928	9.9%	378	309	22.6%
Provisions	(69)	6	n.a.	20	(6)	n.a.
PBT	951	934	1.8%	398	303	31.6%

Corporate Banking – Gross Loans

Divisions / Products (RM 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Malaysia (60.3%)	39.8	34.1	16.6%	39.8	0%
Indonesia (20.9%)	13.7	14.5	(4.9%)	15.2	(9.3%)
Singapore (11.5%)	7.6	6.1	25.2%	7.4	3.2%
Thailand (7.3%)	4.8	5.0	(3.0%)	5.0	(3.2%)
Total	65.9	59.6	10.7%	67.3	(2.0%)

Wholesale Banking – Treasury & Markets

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	943	807	16.6%	334	346	(3.9%)
Non-interest Income	720	264	172.7%	243	180	35.0%
Operating income	1,663	1,071	55.3%	577	526	9.6%
Overhead expenses	(543)	(442)	22.8%	(174)	(190)	(8.5%)
PPOP	1,120	629	78.1%	403	336	19.9%
Provisions	(4)	-	n.a.	(4)	-	n.a.
PBT	1,116	629	77.5%	399	336	18.7%

IB Market Share and Ranking (1)

	9M11		9M12		
	Market Share	Rank	Market Share	Rank	
Stock Broking	10.4%	1	11.8%	1	↑
IPO	32.3%	1	24.2%	1	↓
ECM	36.4%	1	31.9%	1	↓
M&A	35.6%	2	14.9%	6	↓
Syndication ^	12.0%	3	12.3%	3	↑
Bonds Domestic	26.3%	1	24.4%	2	↓
Sukuk	26.1%	2	27.0%	2	↑

	9M11		9M12		
	Market Share	Rank	Market Share	Rank	
Stock Broking	6.1%	2	4.8%	6	↓
IPO	-	-	-	-	↔
ECM	4.7%	8	-	-	↓
M&A	1.7%	10	0.4%	13	↓
Syndication ^	3.7%	9	4.0%	10	↑
Bonds	2.3%	13	12.4%	3	↑

	9M11		9M12		
	Market Share	Rank	Market Share	Rank	
Stock Broking	1.1%	27	2.8%	16	↑
IPO	23.0%	3	20.4%	1	↑
ECM	3.1%	8	10.7%	3	↑
M&A	2.3%	19	<0.1%	18	↑
Syndication ^	-	-	2.5%	14	↑
Bonds	3.3%	9	6.1%	7	↑

	9M11		9M12		
	Market Share	Rank	Market Share	Rank	
Stock Broking	9.8%	1	10.7%	1	↑
IPO	2.2%	5	19.4%	1	↑
ECM	3.2%	8	11.6%	3	↑
M&A	1.9%	17	1.0%	22	↓
Syndication ^	1.9%	12	2.8%	10	↑
Bonds	4.5%	6	2.4%	9	↓

IB Market Share and Ranking (2)

ASEAN	9M11		9M12			Global	9M11		9M12		
	Market Share	Rank	Market Share	Rank			Market Share	Rank	Market Share	Rank	
IPO	7.6%	4	17.4%	1	↑	Sukuk	17.6%	2	12.4%	3	↓
ECM	8.0%	4	14.2%	1	↑						
M & A	11.3%	3	4.6%	18	↓						
Syndication	3.2%	11	5.1%	8	↑						
Bonds Domestic *	13.4%	1	11.3%	1	↓						

	9M11		9M12		
	Market Share	Rank	Market Share	Rank	
Stock Broking	0.1%	114	0.1%	96	↑
M & A	0.7%	27	1.1%	22	↑
IPO	<0.1%	49	-	-	↓
ECM	<0.1%	87	0.3%	26	↑

Notable Deals

DCM



PT Adira Dinamika Multi Finance Tbk
IDR1.6 tril Senior Debt via Shelf Registration Programme Phase 3 of IDR6.0 tril



Axiata Group Berhad
USD1.5 bil Multi-Currency Sukuk Programme
(The first Sukuk Issuance out of the programme is a RMB denominated Sukuk structured based on the Sharia Principle of Wakala, utilising airtime vouchers as its underlying asset)



DanaInfra Nasional Berhad
RM8.0 bil ICP/IMTN Programme



Krungthai Card PCL
THB6.0 bil Senior Unsecured Debentures



Bank for Agriculture & Agricultural Cooperatives
THB22.5 bil and RM20.0 bil Senior Secured Debentures

Financing



Battersea Project Holding Company Limited
GBP300.0 mil financing for Battersea's redevelopment project in UK by a JV between Setia International Limited, Sime Darby Property (HK) Ltd and Kwasa Global Development Ltd

M&A



KSK Group Berhad (fka Kurnia Asia Berhad)
RM1.6 bil disposal of Kurnia Insurance (M) Berhad to AmG Insurance Berhad and RM40.0 mil disposal of Kurnia Insurance (M) Berhad's properties to Tan Sri Dato' Paduka Kua Sian Kooi

ECM/IPO



IGB Real Estate Investment Trust
RM837.5 mil IPO on Bursa Malaysia
(The largest Retail REIT by asset size in Malaysia to-date)



IHH Healthcare Berhad
RM6.3 bil IPO and First Concurrent Dual Listing on Bursa Malaysia and Singapore Exchange
(The largest hospital operator in ASIA, 2nd largest IPO and Asia and 3rd largest IPO YTD)



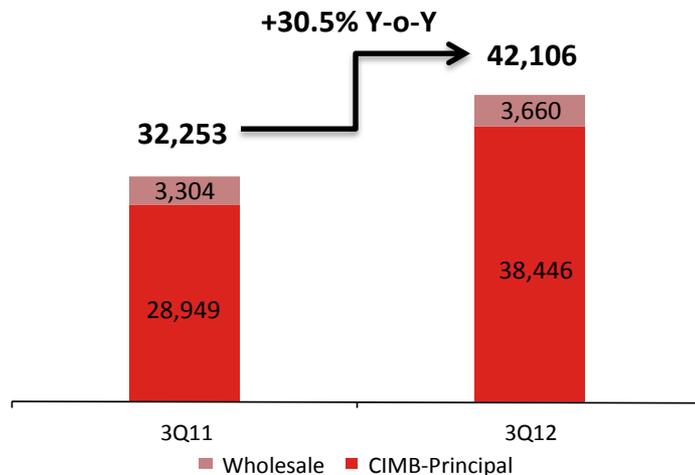
Manchester United Plc
USD 233.0 mil IPO on New York Stock Exchange

Group Asset Management

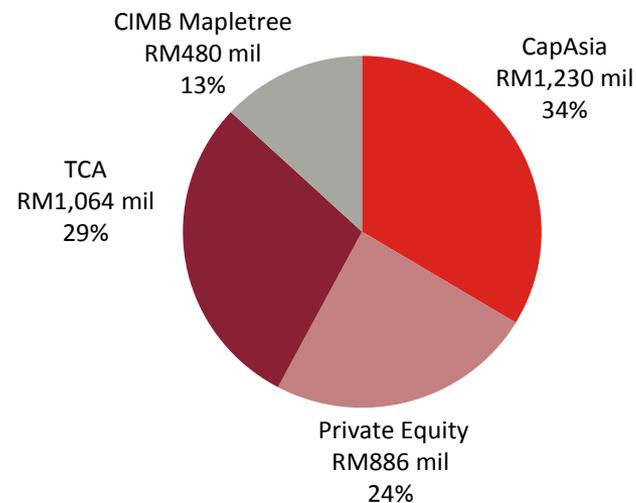
PBT after HOCA (RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
CIMB-P Group	37.4	48.8	(23.4%)	10.7	10.0	6.8%
Wholesale	10.1	3.7	176.9%	4.1	3.8	10.0%
Total	47.5	52.5	(9.4%)	14.8	13.8	7.7%

AUM as at 30 Sep 2012

RM 'mil



Wholesale AUM as at 30 Sep 2012



CIMB Group : 3Q12 Results

Investments

Investments

(RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
Net interest income	334	315	5.9%	114	105	8.6%
Non-interest Income	345	292	18.2%	172	50	244.0%
Operating income	714	636	12.2%	299	166	80.1%
Overhead expenses	(396)	(219)	80.8%	(206)	(85)	144.4%
PPOP	318	417	(23.7%)	93	81	13.9%
Provisions	(5)	14	n.a.	5	(10)	n.a.
Share of JV / associates	82	94	(13.2%)	26	30	17.1%
PBT	395	525	(24.9%)	124	101	21.2%

Strategic Investments



19.99%

RM 'mil	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
PAT to CIMB Group	68.2	68.4	(0.3%)	19.4	24.3	(20.2)

- The lower profits were mainly due to the margin squeeze arising from the narrowing gap between the People's Bank of China's benchmark lending rates and deposit rates



52.22%

RM 'mil	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
PAT to CIMB Group	7.3	6.8	7.4%	2.0	3.1	(35.5%)

- Overall e-payment for transport plan still WIP



25.00%

RM 'mil	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
PAT to CIMB Group	1.5	1.1	36.4%	(0.1)	(0.2)	75.0%

- OCA has been rebranded to Tune Insurance Malaysia Berhad and integration underway

CIMB Group : 3Q12 Results

Other Highlights

Insurance

PBT (RM 'mil)	9M12	9M11	Y-o-Y	3Q12	2Q12	Q-o-Q
CIMB Aviva^	37.5	22.9	63.9%	10.1	17.8	(43.3%)
CIMB Sun Life	(11.0)	(10.3)	(6.7%)	(3.2)	(4.3)	25.1%
Others*	(1.7)	(1.8)	(5.5%)	(0.8)	(0.8)	0%
Total CIG & GID	24.8	10.7	130.7%	6.1	12.8	(52.8%)

- Update on sale of CIMB-Aviva
 - Short listed bidders
 - Aviva and CIMB to jointly agree on final buyer

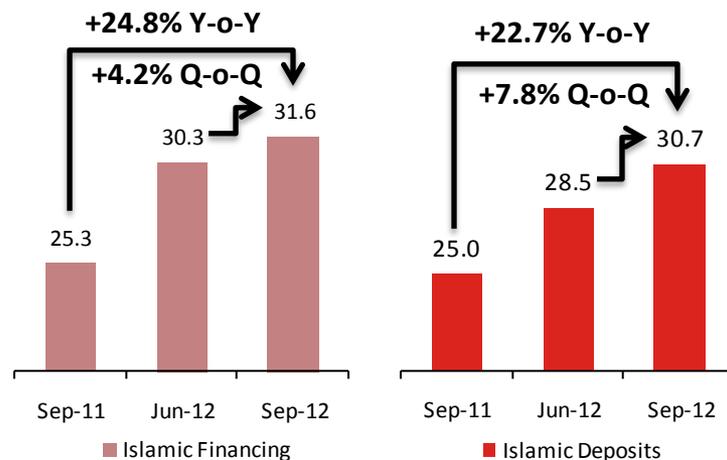
Ranking of Total Islamic Assets as at 30 Jun 2012

Rank	Company	Total Assets RM 'mil	Market Share
1	MIBB	83,561	24%
2	CIMB Islamic	45,294	13%
3	Bank Islam	33,846	10%
4	PBB-I	29,853	9%
5	Amlslamic	26,200	8%

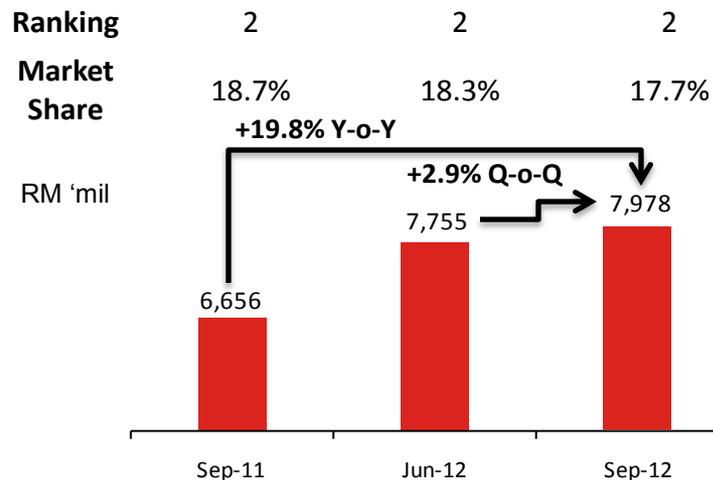
Sukuk	9M11		9M12		
	Market Share	Rank	Market Share	Rank	
Malaysia	26.3%	1	24.4%	2	↓
Global	17.6%	2	12.4%	3	↓

Islamic Financing and Deposits

RM 'bil



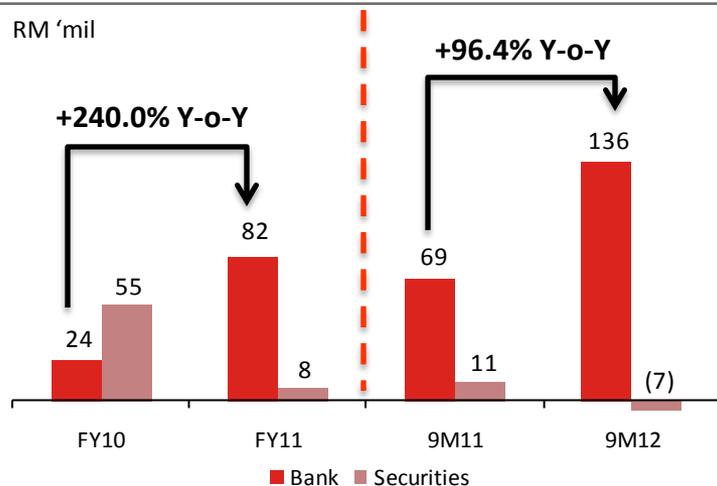
Islamic Residential Mortgage and Market Share



CIMB Singapore

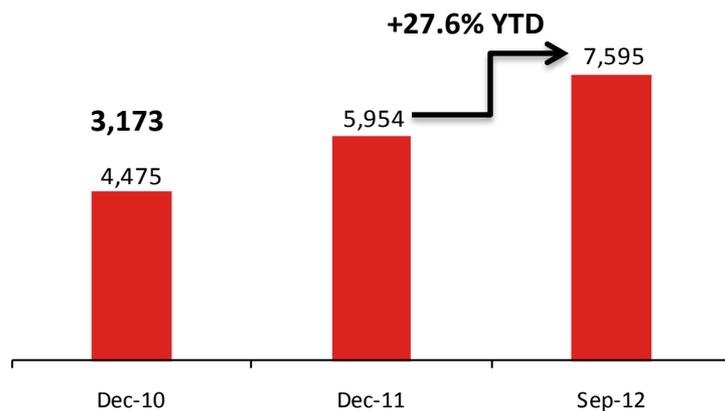
PBT

RM 'mil



Corporate Loan Base

RM 'mil



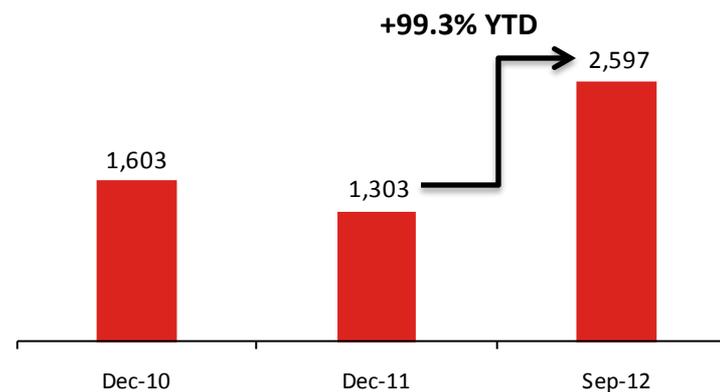
9M11

9M12

	Market Share	Rank	Market Share	Rank	
Stock Broking	9.8%	1	10.7%	1	↑
IPO	2.2%	5	19.4%	1	↑
ECM	3.2%	8	11.6%	3	↑
M&A	1.9%	17	1.0%	22	↓
Syndication ^	1.9%	12	2.8%	10	↑
Bonds	4.5%	6	2.4%	9	↓

Corporate Deposits

RM 'mil



Updates on Acquisitions



Announcement	2 April 2012	8 May 2012
Regulatory Updates	<ul style="list-style-type: none"> ▪ Acquisition of Southeast Asia, HK, China (US & UK) completed on 1 July ▪ Australia completed on 5 Nov ▪ Taiwan, Korea and India on target for completion by Jan 2013 	<ul style="list-style-type: none"> ▪ Approved by BNM on 7 Nov & BSP for approval end-Nov ▪ On target for completion early Dec
Pre-completion Initiatives	<ul style="list-style-type: none"> ▪ Majority of RBS's clients have on-boarded but lower revenues due to transition and poor markets ▪ Encouraging improvement in trading volumes in recent weeks ▪ Religare IPO and other synergy deals on-going 	<ul style="list-style-type: none"> ▪ Completed assessment and quick wins identification for retail banking. Key updates: <ul style="list-style-type: none"> ▪ Extend CIMB remittance offering (Speed Send) to BOC. Target by April 2013 ▪ CIMB-ICE to enhance FOREX business ▪ Ongoing review of corporate, treasury and commercial banking opportunities ▪ Finalized board composition and management structure

Awards & Recognition

 Regional	 Malaysia	 Indonesia
  <p>Best Islamic Finance Bank (Southeast Asia) – Alpha Southeast Asia Best Islamic Bank (Asia) – Asiamoney</p>	    <p>Best Domestic Bank – Asiamoney Best Bank – Euromoney Best Foreign Exchange Bank – FinanceAsia Best Islamic Bank – The Asset Triple A</p>	   <p>Consumer Banking Excellence Award – SWA Indonesia Banking Awards Best Performance Banking 2012 – ABFI & Tempo Indonesian Banking Award – National Private Bank Category</p>
 <p>Best Islamic Investment Bank (Asia) – The Asset Triple A Sukuk House of the Year (Asia) – The Asset Triple A</p>	   <p>Best Investment Bank – FinanceAsia Best Investment Bank – Euromoney Best Investment Bank – Alpha</p>	 <p>Banking Efficiency Award 2012 – Binis Indonesia Banking Service Excellence Awards – MRI & Infobank Magazine</p>
  <p>Asian Corporate Director Recognition: <i>Dato' Sri Nazir Razak</i> – Asian Corporate Director Best Social Media Engagement</p>	  <p>Core Banking System Initiative of the Year – Asian Banking & Finance Product Excellence Award in P2P – Banking & Payments Asia</p>	 <p>Very Good Predicate – Rating 120 Banks in Indonesia Indonesia Green Award – Green Banking Category</p>

CIMB Group : 3Q12 Results

Final Remarks

Achievements vs Targets for 2012

	9M12	FY12 Target	
ROE	16.3% *	16.4%	✗
TSR (1H12)	-7.3% < FBM KLCI	> FBM KLCI	✗
Dividend	18% ^	40% - 60%	✗
Group loans growth	9%	16%	✗
Group deposits growth	6%	16%	✗
Loan loss charge	0.18% *	0.31%	✓
Core Capital Ratio (at CIMB Bank) (Basel II)	13.4% **	>10%	✓
RWCR (at CIMB Bank) (Basel II)	15.2% **	>12%	✓

Notes: ^ Based on 1H12 net profit

* Annualised 9M12

** As at 30 Sep 2012 and includes quarterly net profits

Final Remarks

- Strong 3Q and 9M set of financial results driven by strong non-interest income growth and net interest margin management
- Balance sheet growth remains moderate due to IDR depreciation, slowing consumer demand and corporate repayments
- Strong deal pipeline in 4Q should help improve asset growth and sustain Noll
- Focused on implementing CIMB 2.0, which includes internal changes and integrating acquisitions, key to strengthening competitive edge and achieving our long term aspirations

THANK YOU

Appendices

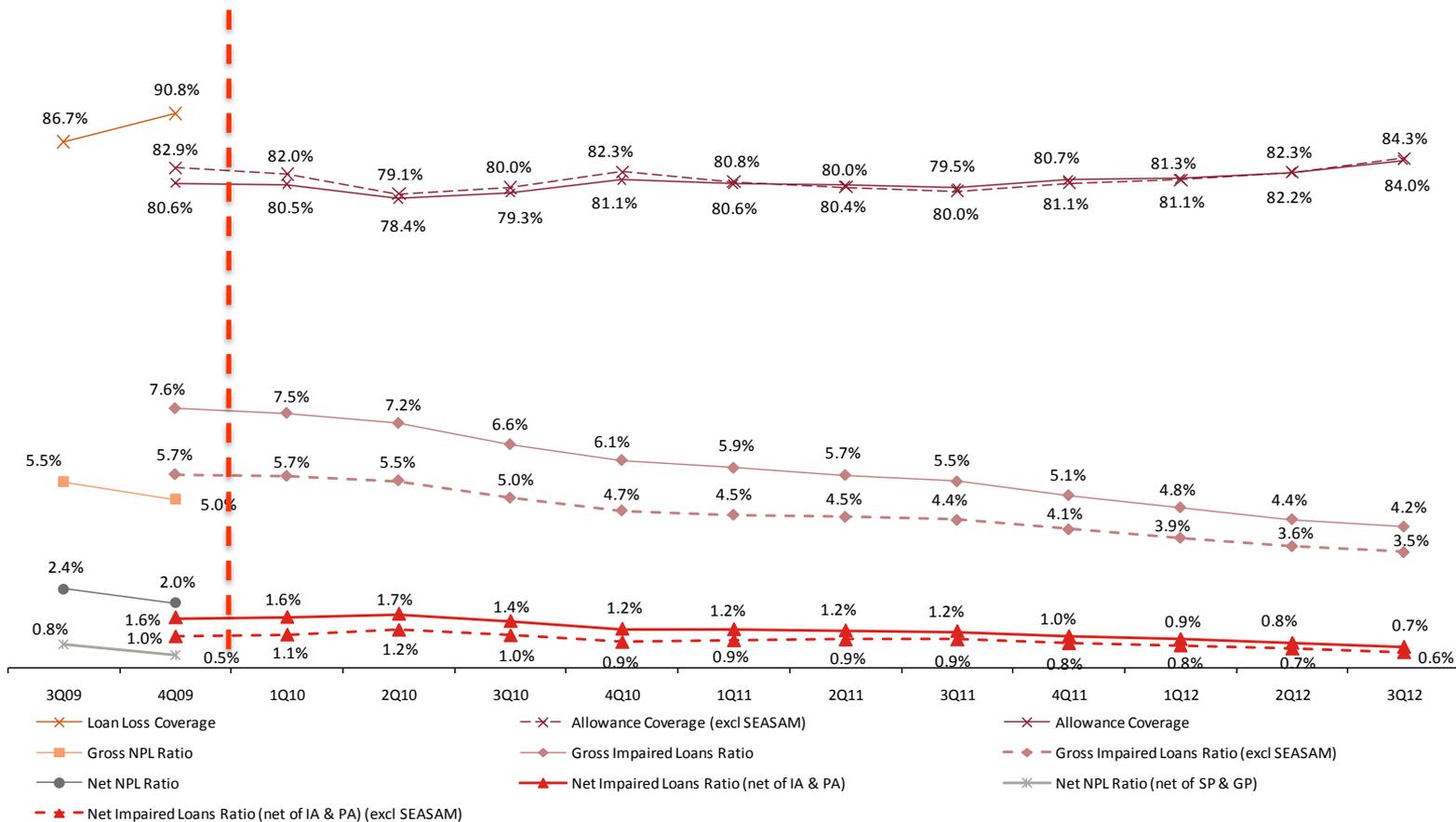
Contribution by Entity

Legal Entity	9M12		9M11		3Q12		2Q12	
	RM 'mil	% of PBT						
CIMB Bank	2,295	53%	1,992	52%	747	50%	737	50%
CIMB Niaga	1,418	33%	1,140	30%	500	33%	487	33%
CIMB Islamic	373	9%	359	9%	132	9%	114	8%
CIMB Labuan	42	1%	120	3%	19	1%	12	1%
CIMB Investment Bank	149	3%	120	3%	45	3%	100	7%
CIMB Thai	194	5%	61	2%	162	11%	22	1%
CIMB Securities Group	(79)	(2%)	31	1%	(78)	(5%)	3	0%
CIMB Cambodia	(5)	0%	(7)	0%	(1)	(0%)	(2)	0%
Others *	(80)	(2%)	(18)	0%	(30)	(2%)	(3)	0%
PBT	4,307	100%	3,798	100%	1,496	100%	1,470	100%

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

Asset Quality Ratios – CIMB Group

Series break due to adoption of FRS 139



Capital Management – All Banking Entities

Core Capital	Sep-12^ (B2)	Jun-12^ (B2)	Sep-11^ (B2)
CIMB Bank	13.4%	13.1%	14.5%
CIMB Investment Bank	18.4%	16.7%	24.2%
CIMB Islamic	9.9%	10.1%	10.8%
CIMB Niaga #	12.4%	12.1%	10.5%
CIMB Thai #	11.1%	7.9%	8.1%
CIMB Bank Group	10.8%	10.5%	11.6%
CIMB Investment Bank Group	18.2%	16.8%	24.5%

RWCR	Sep-12^ (B2)	Jun-12^ (B2)	Sep-11^ (B2)
CIMB Bank	15.2%	15.1%	16.7%
CIMB Investment Bank	18.4%	16.7%	24.2%
CIMB Islamic	14.7%	13.5%	14.8%
CIMB Niaga #	15.5%	15.1%	13.5%
CIMB Thai #	15.5%	12.4%	13.8%
CIMB Bank Group	15.4%	14.8%	16.4%
CIMB Investment Bank Group	18.2%	16.9%	24.7%

Notes: ^ Includes quarterly net profits and after proposed dividends

Excludes quarterly net profits. The capital adequacy ratios of CIMB Niaga and CIMB Thai remained unchanged based on Bank Indonesia and Bank of Thailand requirements respectively. The approach for Credit Risk and Market Risk is Standardised Approach. Operational Risk is based on Basic Indicator Approach.

Consolidated Balance Sheet Changes

(RM 'mil)	30 Sep 12	30 Sep 11 (Restated)*	Y-o-Y	30 Jun 12	Q-o-Q
Cash & short term funds	23,185	30,383	(24%)	25,412	(9%)
Securities purchased under resale agreements	5,406	3,973	36%	4,217	28%
Deposits & placements with financial institutions	6,833	8,056	(15%)	5,005	37%
Financial investments at fair value through profit or loss	25,701	17,486	47%	23,092	11%
Money Market	17,628	13,032	35%	17,821	(1%)
Corporate Bonds	6,780	3,566	90%	3,853	76%
Equity	1,293	888	46%	1,418	(9%)
Financial investments available for sale	26,843	17,612	52%	23,294	15%
Financial investments held to maturity	9,193	11,490	(20%)	10,740	(14%)
Loans, advances & financing	194,099	177,129	10%	193,179	0%
Other assets	30,528	29,681	3%	30,748	(1%)
Total assets	321,788	295,810	9%	315,687	2%
Deposits from customers	231,594	218,202	6%	226,422	2%
Deposits & placements of banks and other FI	22,296	16,051	39%	21,782	2%
Other borrowings	19,673	16,788	17%	18,456	7%
Other liabilities	19,880	18,641	7%	21,002	(5%)
Total liabilities	293,443	268,682	9%	287,662	2%
Shareholders' funds	27,354	25,217	8%	27,076	1%
Total liabilities & equity	321,788	295,810	9%	315,687	2%

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

CIMB Niaga : Balance Sheet Changes

(IDR 'bil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Placements & Other MS	32,328	24,545	31.7%	24,679	31.0%
Government Bonds	9,462	6,067	56.0%	7,862	20.4%
Loans (Net)	135,179	118,240	14.3%	133,747	1.1%
Other Assets	13,653	10,296	32.6%	13,137	3.9%
Total Assets	190,622	159,149	19.8%	179,425	6.2%
CASA	62,497	54,684	14.3%	59,898	4.3%
Time Deposits & CD	83,687	71,621	16.8%	77,689	7.7%
Total Customer Deposits	146,184	126,304	15.7%	137,587	6.2%
Other Liabilities	23,147	15,280	51.5%	21,723	6.6%
Total liabilities	169,331	141,584	19.6%	159,310	6.3%
Equity	21,291	17,565	21.2%	20,115	5.8%

CIMB Thai : Balance Sheet Changes

Before GAAP Adjustments (THB 'mil)	30 Sep 12	30 Sep 11	Y-o-Y	30 Jun 12	Q-o-Q
Placements & Other MS	10,653	15,416	(30.9%)	10,451	1.9%
Government Bonds (Net)	35,532	22,725	56.4%	31,353	13.3%
Loans (Net)	122,964	108,756	13.1%	120,361	2.2%
Other Assets	14,414	11,774	22.4%	15,213	(5.3%)
Total Assets	183,563	158,672	15.7%	177,378	3.5%
CASA	38,822	24,329	59.6%	30,097	29.0%
Time Deposits & CD	85,536	77,349	10.6%	84,133	1.7%
Total Customer Deposits	124,358	101,678	22.3%	114,230	8.9%
Bill of Exchanges	15,051	23,064	(34.7%)	21,276	(29.3%)
Other Liabilities	24,554	21,765	12.8%	28,077	(12.5%)
Total Liabilities	163,963	146,507	11.9%	163,583	0.2%
Equity	19,600	12,165	61.1%	13,794	42.1%