

Analyst Presentation 1Q13 Results

21 May 2013



Agenda

1. Key Highlights
2. CIMB Group 1Q13 Financials
3. Malaysia & Singapore Consumer Banking
4. CIMB Niaga
5. CIMB Thai
6. Wholesale Banking
7. Investments
8. Other Highlights
9. 2013 Priorities & Other Highlights
10. Final Remarks

CIMB Group : 1Q13 Results

Key Highlights

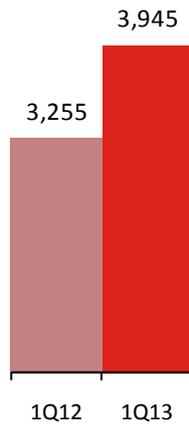
1Q13 Highlights

- Uplift of 1Q13 performance from gain from sale of CIMB Aviva (RM515 mil), netted off against restructuring charges (RM200 mil)
- Excluding one-off items Y-o-Y net profit up +4.2%
- IB and corporate banking had good starts, slower Treasury & Markets
- Moderate growth for CIMB Niaga – Lower LD ratio and Rupiah depreciation
- Strong 1Q growth in Thailand due to CIMB Securities
- Good assets growth apart from Indonesia corporate banking
- Take up rate of 84.4% from Dividend Reinvestment Scheme (DRS); taking CET1 to 8.2% as at end-Mar 2013
- Commenced IB operation in Korea and India, Taiwan- end-May. Banking license approved in Hong Kong

Key Financial Highlights (1)

Operating Income

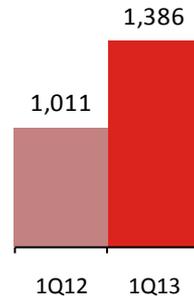
RM' mil



+17.1% Q-o-Q

Net Profit

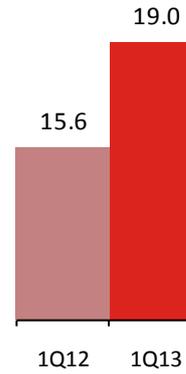
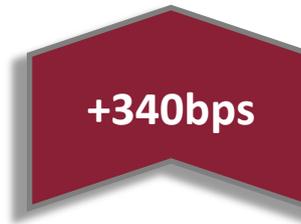
RM' mil



+28.1% Q-o-Q

ROE

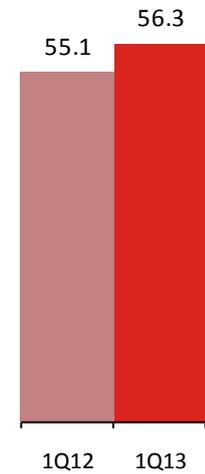
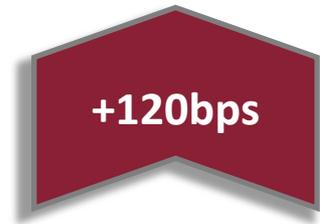
%



+350bps Q-o-Q

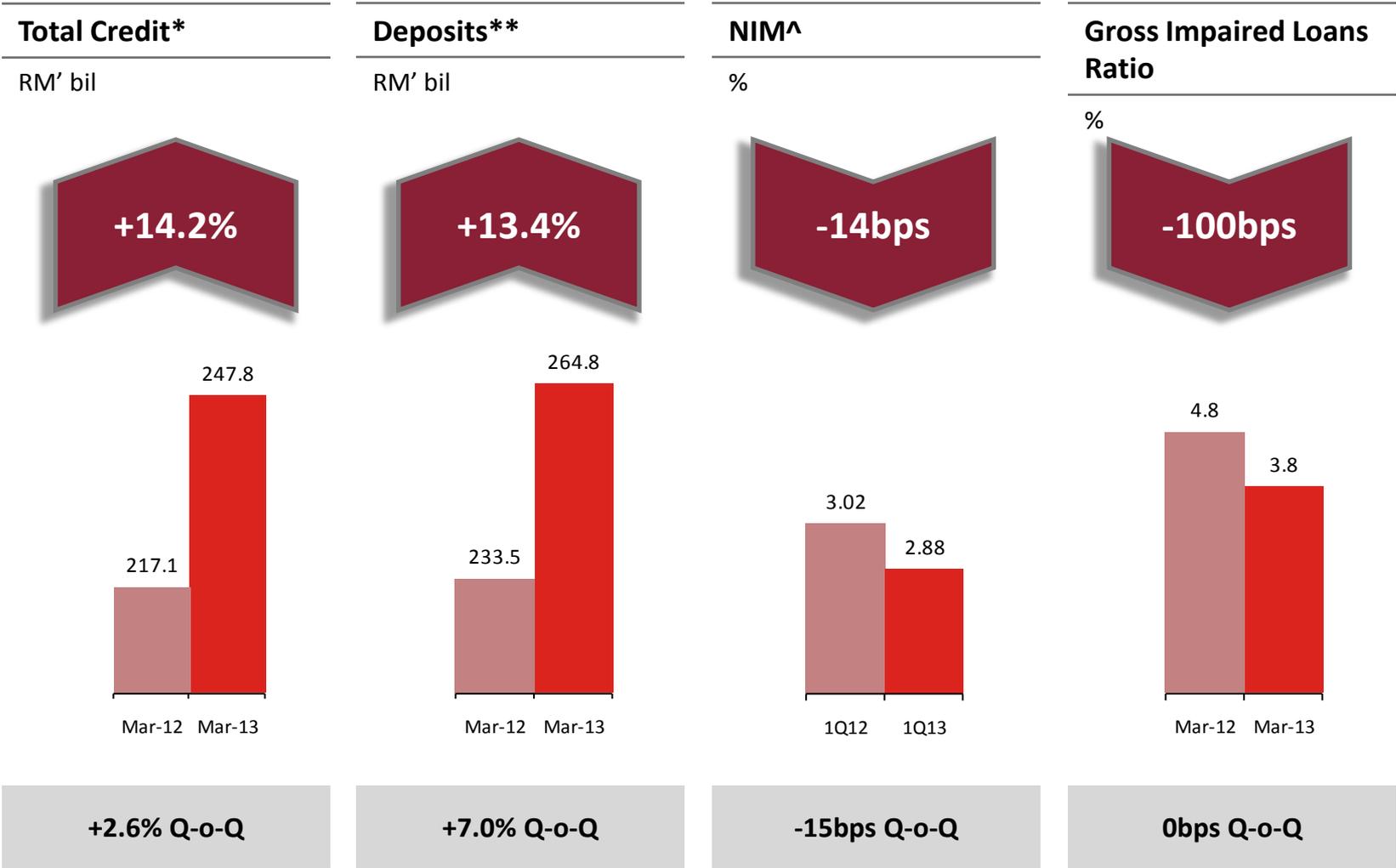
Cost to Income

%



-200bps Q-o-Q

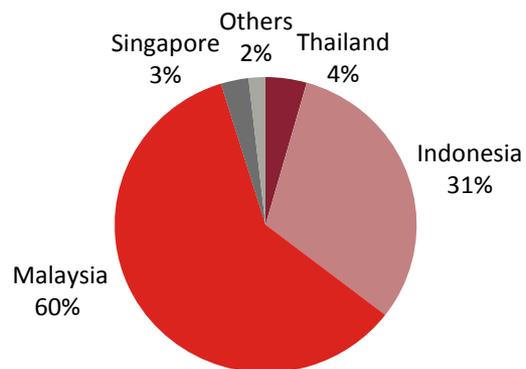
Key Financial Highlights (2)



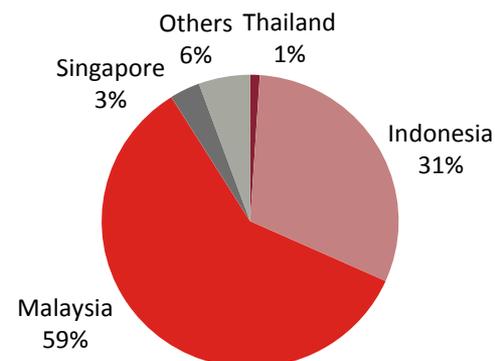
Notes: * Credit includes gross loans (excluding bad bank), AFS and HTM (excluding allowance for impairment loss)
 Excluding FX fluctuations, total credit grew +14.7% Y-o-Y and +2.1% Q-o-Q
 **Excluding FX fluctuations, total group deposits grew +11.5% Y-o-Y and +8.3% Q-o-Q
 ^ Annualised and daily average

PBT By Country

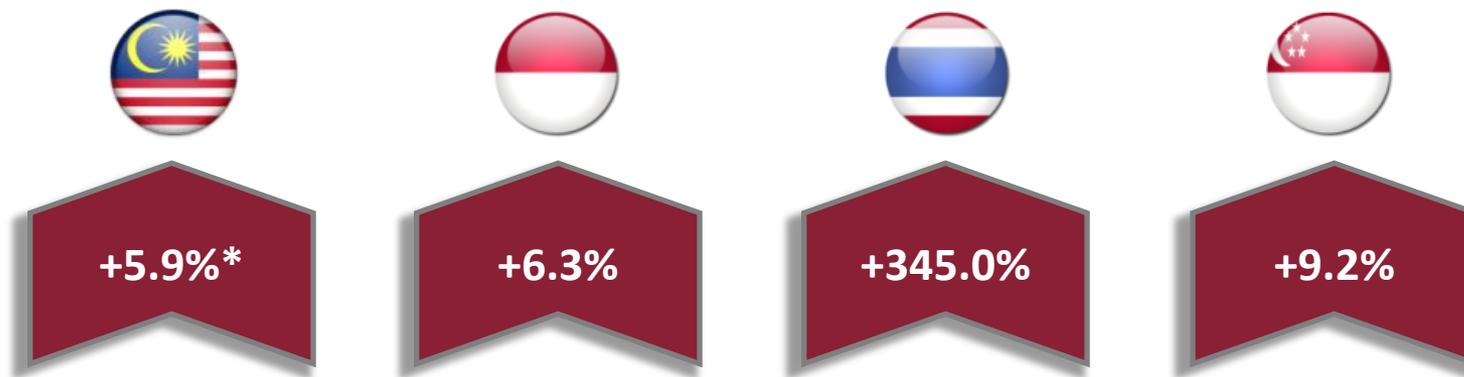
1Q13*



1Q12



1Q13 PBT Y-o-Y Growth by Key Countries

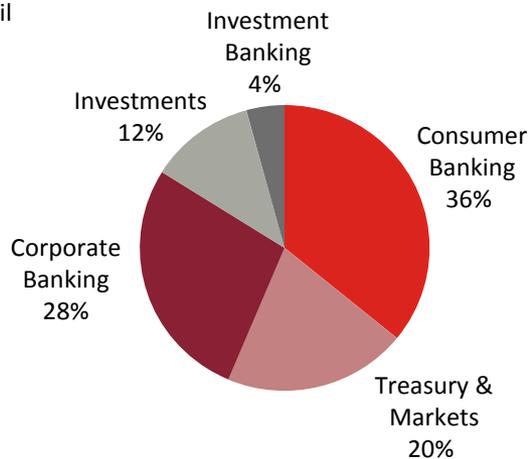


➤ * Excluding Aviva gains and restructuring charges

PBT By Division

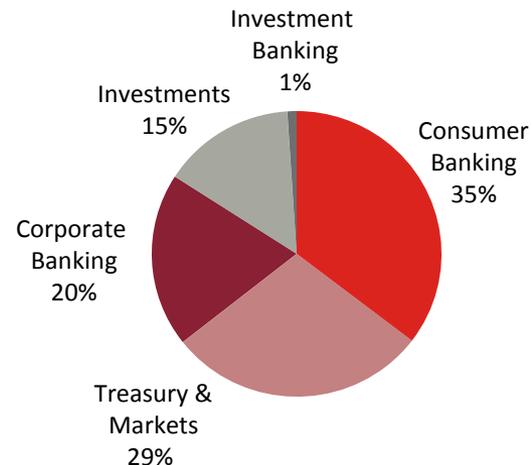
1Q13*

RM 'mil



1Q12

RM 'mil



1Q13 PBT Y-o-Y Growth by Key Division

Consumer Banking



Investment Banking



Corporate Banking, Treasury & Markets



Investments

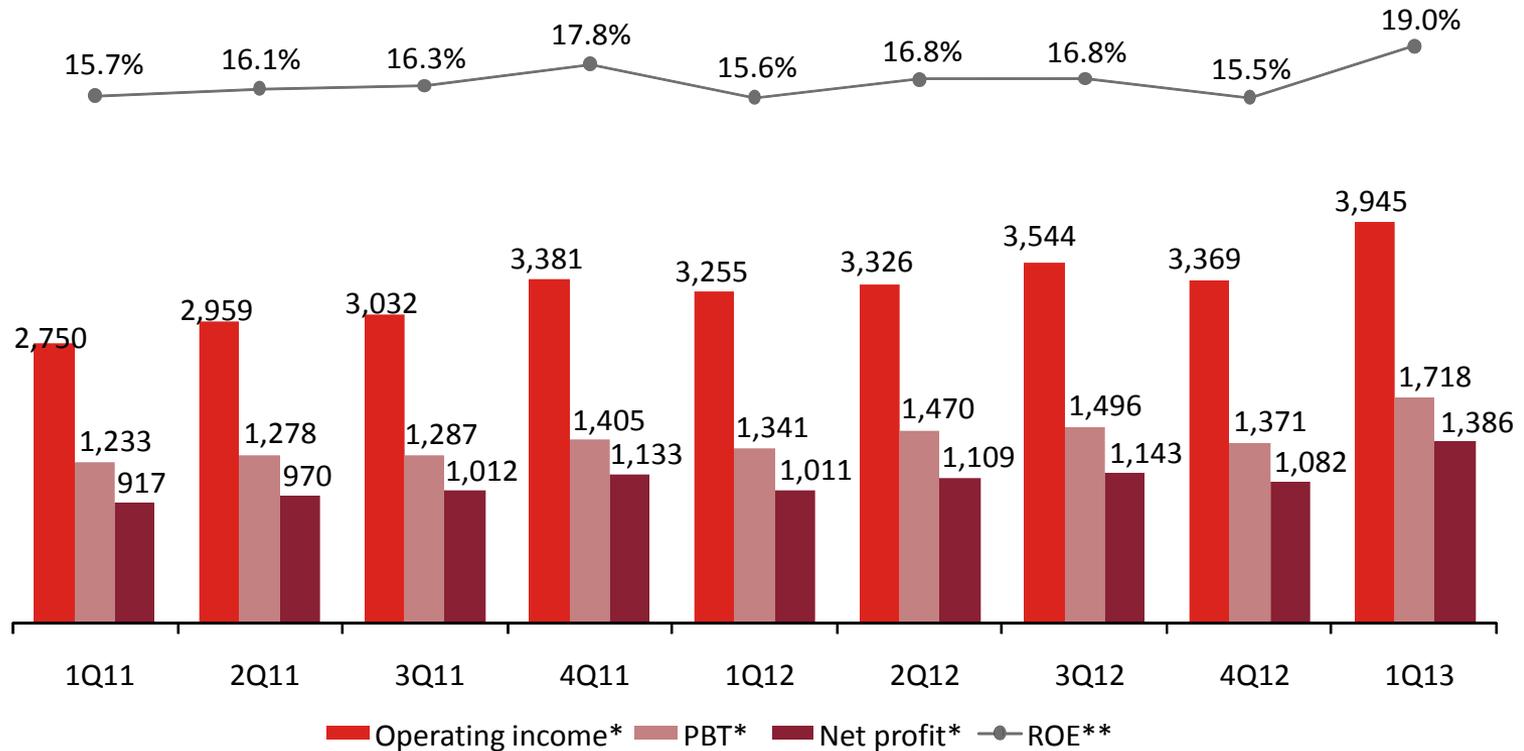


➤ * Excluding Aviva gains and restructuring charges

CIMB Group : 1Q13 Results

CIMB Group 1Q13 Financials

Quarterly Earnings Trend



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

Earnings Summary

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	2,261	2,073	9.1%	2,279	(0.8%)
Non interest income	1,684	1,182	42.5%	1,090	54.5%
Operating income	3,945	3,255	21.2%	3,369	17.1%
Overhead expenses	(2,219)	(1,792)	23.8%	(1,966)	12.9%
PPOP	1,726	1,463	18.0%	1,403	23.0%
Loan impairment	(81)	(144)	(43.8%)	(53)	52.8%
Other provisions	(2)	(12)	(83.3%)	(19)	(89.5%)
Share of JV / Associates	75	34	120.6%	40	87.5%
PBT *	1,718	1,341	28.1%	1,371	25.3%
Net profit	1,386	1,011	37.1%	1,082	28.1%
EPS (sen)	18.7	13.6	37.5%	14.6	28.1%
ROE (Annualised)	19.0%	15.6%	340bps	15.5%	350bps

Notes: Weighted average shares of 7.43 bil in 1Q13 & 4Q12

* Includes discontinued operations

PBT by Segment (Estimated)

PBT (RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Consumer Banking (29.3%)	503	475	6.1%	615	(18.1%)
Malaysia (22.7%)	390	391	(0.1%)	491	(20.6%)
Indonesia (6.4%)	110	90	22.7%	121	(8.6%)
Singapore (-0.1%)	(2)	(1)	n.a	(6)	63.3%
Thailand (0.3%)	6	(4)	n.a.	10	(43.9%)
Others (0.0%)	(1)	(1)	-	(1)	-
Wholesale Banking (42.7%)	734	667	9.9%	654	12.1%
Investment Banking (3.5%)	60	14	319.6%	135	(55.7%)
Corporate Banking (22.5%)	387	264	46.3%	289	34.0%
Treasury & Markets (16.7%)	287	389	(26.3%)	230	24.6%
Investments (28.0%)	481	199	141.9%	102	370.6%
PBT	1,718	1,341	28.1%	1,371	25.3%

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

(%)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
ROE *	19.0	15.6	↑	15.5	↑
NIM **	2.88	3.02	↓	3.03	↓
Non-interest income / total income	42.7	36.3	↑	32.4	↑
Cost to income	56.3	55.1	↑	58.3	↓
Allowance coverage	82.3	81.3	↑	82.8	↓
Allowance coverage after regulatory reserve #	97.9	87.4	↑	97.6	↑
Loan loss charge *	0.15	0.30	↓	0.10	↑
Gross impaired loans ratio	3.8	4.8	↓	3.8	↔
Net impaired loans ratio (Net of IA and PA)	0.7	0.9	↓	0.7	↔
Average shareholders' funds (RM 'mil)	29,186	25,994	↑	27,865	↑
ROA *	1.58	1.33	↑	1.31	↑
Book value per share (RM)	4.04	3.49	↑	3.82	↑
Loan to Deposit (LDR)	81.1	81.7	↓	84.1	↓
CASA ratio	33.7	33.6	↑	34.6	↓

Notes: * Annualised

** Annualised and daily average

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

Operating Expenses

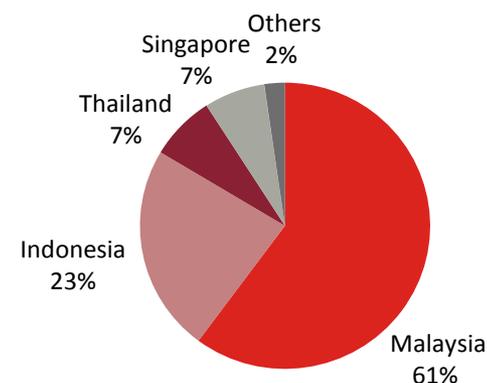
(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Personnel	1,228	981	25.2%	1,181	4.0%
Establishment	423	418	1.2%	381	11.0%
Marketing	87	84	3.6%	95	(8.4%)
Admin & General	481	309	55.7%	309	55.7%
Total	2,219	1,792	23.8%	1,966	12.9%
Total excluding One-off Cost Items ²	2,019	1,792	12.7%	1,966	2.7%
Total excluding One-off Cost Items and RBS ²	1,897	1,792	5.9%	1,833	3.5%

One-off Items	RM 'mil	Note	(%)	1Q13	1Q12
Aviva gain	515	¹	Cost to income	56.3	55.1
Restructuring charges	(200)	²	Cost to income <u>excluding</u> One-off items ^{1,2}	58.9	-
			Cost to income <u>excluding</u> One-off items and RBS ^{1,2}	56.1	-

Gross Loans and Credit Growth

Divisions / Products (RM 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (50.6%)	106.8	94.2	13.4%	103.1	3.6%
Mortgages	52.2	47.7	9.4%	50.9	2.6%
Term Loans	24.4	18.8	29.8%	22.7	7.5%
Auto	19.4	17.2	12.5%	18.7	3.5%
Credit Cards	5.6	5.3	4.0%	5.7	(2.3%)
Micro Credit	4.0	3.6	10.0%	3.9	1.6%
Others	1.2	1.5	(17.7%)	1.2	-
Commercial Banking (16.5%)	34.9	28.9	21.0%	33.6	3.7%
Corporate Banking (32.9%)	69.3	62.9	10.2%	68.0	2.0%
Gross Loans *	211.0	186.0	13.5%	204.7	3.1%
Other Credit	36.8	31.1	18.3%	36.9	(0.1%)
Total Credit **	247.8	217.1	14.2%	241.6	2.6%

Loans by Country as at 31 Mar 13 #



Y-o-Y Growth	Loans*	Credit**
Malaysia	+12.6%	+13.8%
Singapore ^	+20.1%	+20.4%
Indonesia ^	+13.3%	+10.5%
Thailand ^	+21.7%	+19.5%
Group~	+14.1%	+14.7%

Notes: * Gross loans excludes bad bank. Excluding FX fluctuations, total gross loans grew +14.1% Y-o-Y and +2.6% Q-o-Q

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

Excluding FX fluctuations, total credit grew +14.7% Y-o-Y and +2.1% Q-o-Q

Based on geographical location of counterparty, excluding bad bank

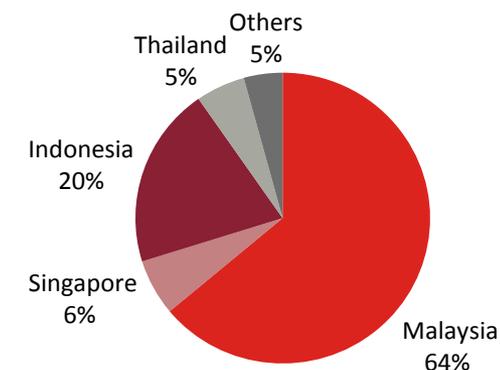
^ In local currency

~ Excluding FX fluctuations

Deposits Growth

Divisions / Products (RM 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (38.8%)	102.7	91.9	11.7%	97.9	4.9%
Current	15.7	14.4	8.6%	14.9	4.9%
Savings	29.2	25.5	14.7%	27.7	5.3%
Fixed & Structured Deposits	57.8	52.0	11.1%	55.3	4.7%
Commercial Banking + EB (18.0%)	47.8	42.7	12.1%	46.6	2.7%
Corporate & Treasury (43.2%)	114.3	98.9	15.6%	103.1	10.9%
Total *	264.8	233.5	13.4%	247.6	7.0%

Deposits by Country as at 31 Mar 13



Deposits Growth	Y-o-Y
Malaysia	+8.9%
Singapore [^]	+20.1%
Indonesia [^]	+25.6%
Thailand [^]	+24.0%
Group[~]	+11.5%

Notes: *Excluding FX fluctuations, total group deposits grew +11.5% Y-o-Y and +8.3% Q-o-Q

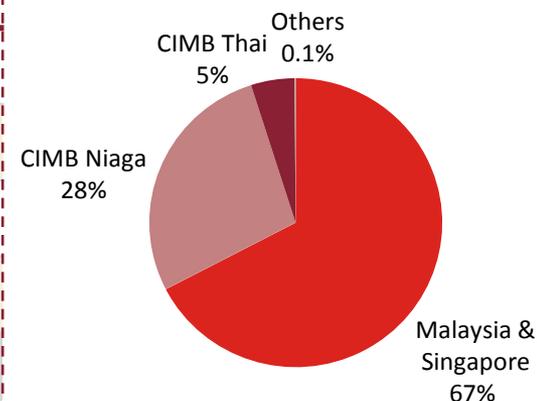
[^] In local currency

[~] Excluding FX fluctuations

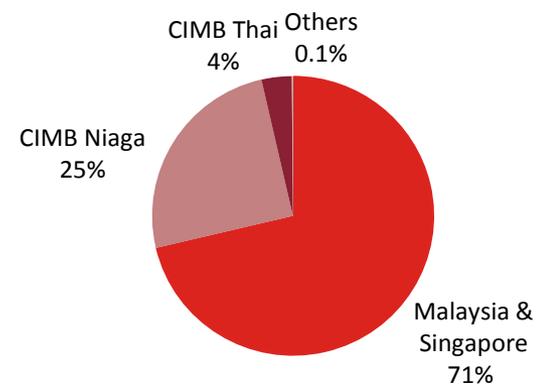
CASA Growth

Country	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Malaysia & Singapore (RM 'bil) *	60.1	55.9	7.5%	61.1	(1.6%)
Indonesia (IDR 'bil) **	77,729	59,120	31.5%	65,651	18.4%
Thailand (THB 'bil)	41.0	26.7	53.7%	38.3	7.2%
Others (RM 'bil)	0.1	0.1	-	0.1	-
Total (RM 'bil)	89.2	78.4	13.8%	85.8	4.0%

31 Mar 13

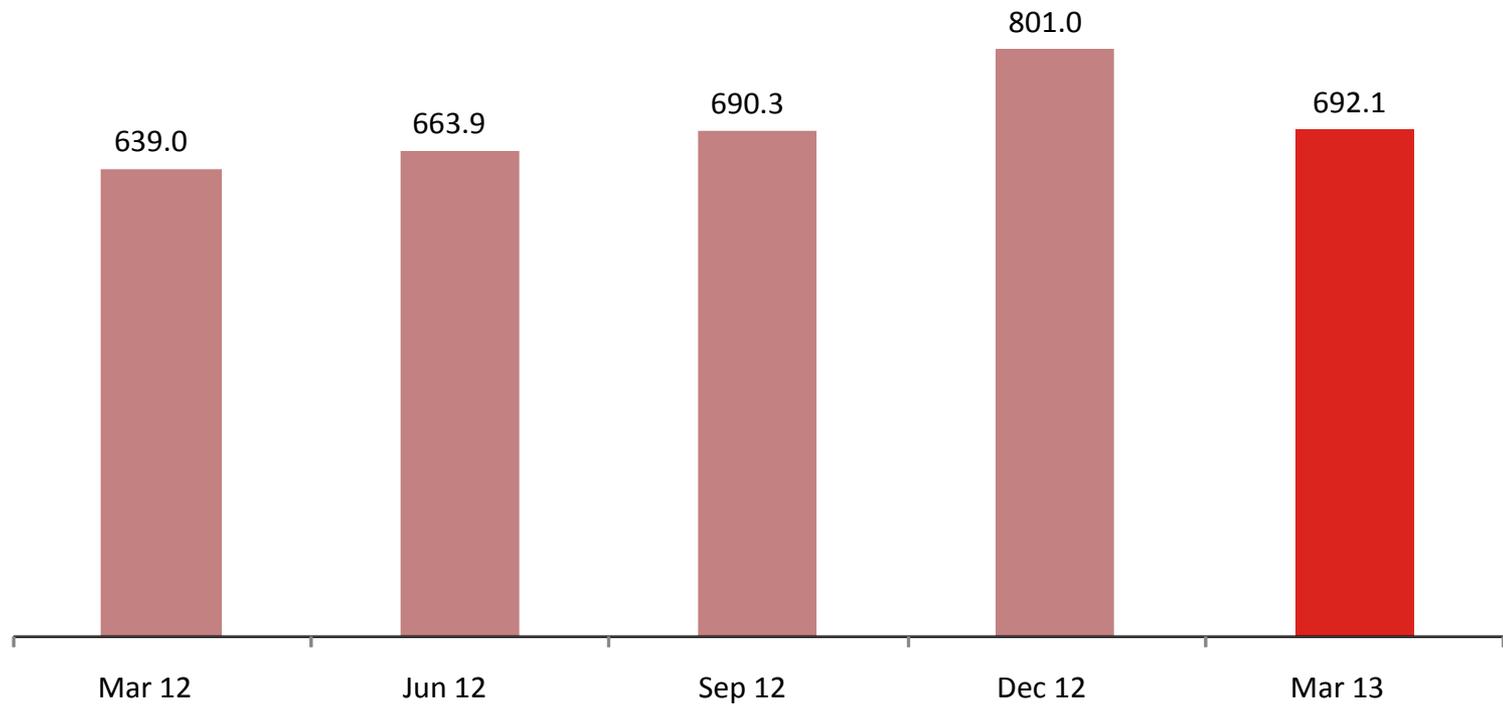


31 Mar 12



Notes: * Malaysia CASA (excluding Singapore) grew 5.9% Y-o-Y and fell -2.8% Q-o-Q
 ** Adjusted for high cost saving deposits classified as Structured Deposits

AFS (MTM) Position



Capital Management – CIMB Group

Basel III (transitional)

Capital Ratios	Minimum Regulatory Requirements	31 Mar 13*	31 Dec 12
Core Equity Tier 1	3.5%	8.2%	7.8%
Tier 1	4.5%	10.1%	9.9%
Total Capital	8.0%	14.1%	14.3%

- DRS take-up rate of 84.4% on the FY2012 second interim dividend
- Includes gain from disposal of CIMB Aviva

Capital Ratios	Minimum Regulatory Requirements	31 Mar 13	31 Dec 12
Gearing ratio	<35%	18.1%^	26.1%
Double leverage ratio	< 120%	116.5%^	124.1%
Leverage ratio	< 33x	18.4x	18.2x

Notes: * Includes quarterly net profits

^ Post dividend from CIG in relation to the disposal of CIMB Aviva

CIMB Group : 1Q13 Results

Malaysia & Singapore Consumer Banking

Consumer Banking – MY and SG

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	862	813	6.0%	858	0.5%
Non interest income	257	259	(0.8%)	254	1.2%
Operating income	1,119	1,072	4.4%	1,112	0.6%
Overhead expenses	(769)	(714)	7.7%	(767)	0.3%
PPOP	350	358	(2.5%)	345	1.7%
Provisions	35	32	9.4%	136	(74.3%)
Share of JV / Associates	2	(1)	n.a.	3	(33.3%)
PBT	387	389	(0.5%)	484	(20.0%)
Loan loss charge	(0.04%)	(0.04%)	-	(0.14%)	10bps

Malaysian Consumer Gross Loans Growth

Divisions / Products (RM 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (88.9%)	80.9	71.7	12.9%	78.4	3.2%
Mortgages	39.2	36.3	8.3%	38.4	2.0%
Term loans	22.4	17.2	30.0%	20.8	7.6%
Auto	11.7	10.6	10.2%	11.4	2.7%
Credit cards	3.8	3.9	(4.4%)	3.9	(3.3%)
CIMB Xpress	3.2	3.1	3.2%	3.2	-
Others	0.6	0.6	-	0.7	(4.5%)
Commercial Banking (11.1%)	10.1	9.1	10.8%	10.2	(1.2%)
Total	91.0	80.8	12.6%	88.6	3.7%

Malaysian Consumer Deposits Growth

Divisions / Products (RM 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (70.7%)	63.8	56.6	12.8%	61.8	3.4%
Current	9.3	8.3	12.2%	8.9	4.1%
Savings	14.8	13.5	10.2%	14.2	4.6%
Fixed & structured deposits	39.7	34.8	13.9%	38.7	2.8%
Commercial Banking + EB (29.3%)	26.5	26.0	2.1%	26.7	(0.6%)
Total	90.3	82.6	9.4%	88.5	2.2%

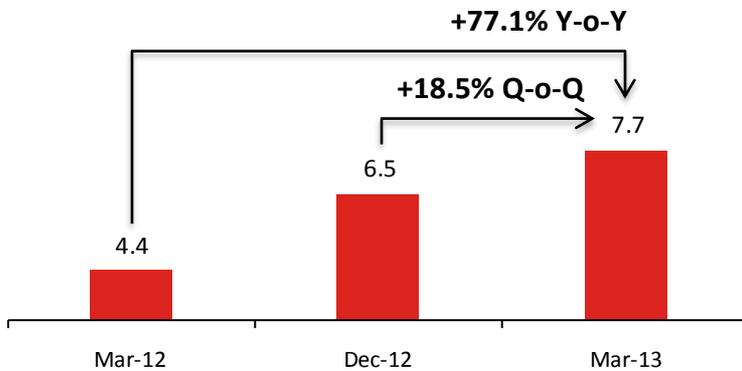
Malaysian Consumer Banking Indicators (1)



	Mar-13		Mar-12	
	Market Share	Rank*	Market Share	Rank
ASB Financing	22.8%	3	15.9%	3
Individual Deposits	11.3%	4	11.0%	4
Auto	7.5%	5	7.5%	5
Residential Mortgages	12.9%	3	13.4%	3
Credit Cards	11.7%	4	12.4%	4

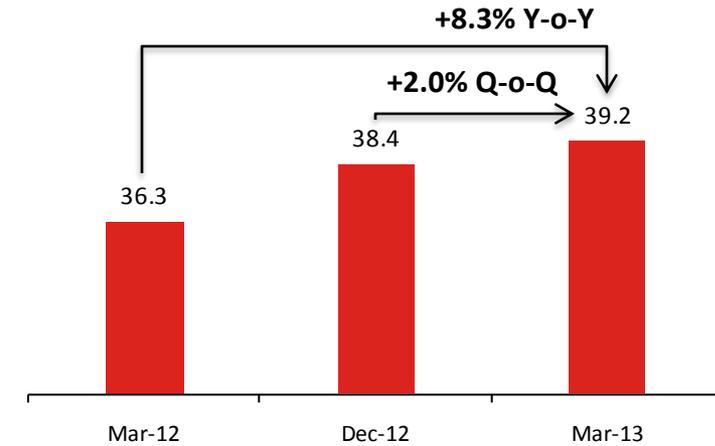
ASB – Loan Base

RM 'bil



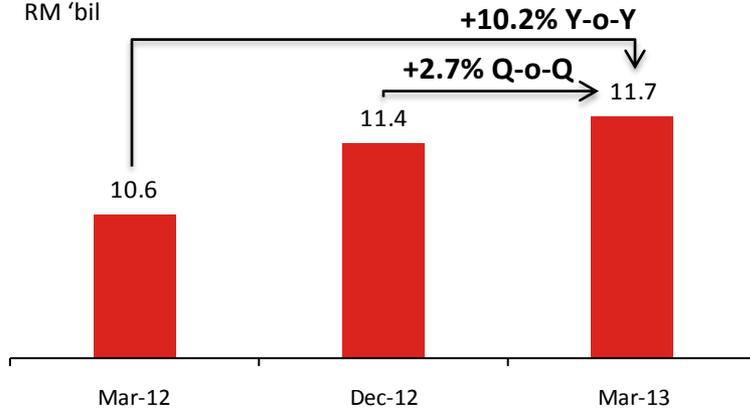
Mortgages – Loan Base

RM 'bil



Auto – Loan Base

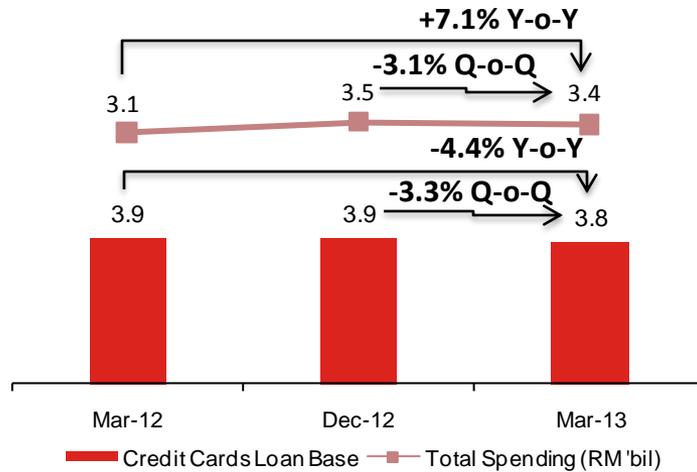
RM 'bil



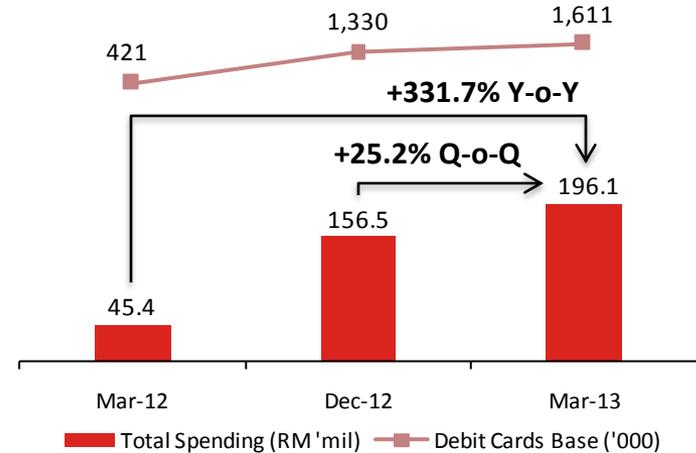
League table and market share:
Sources: CIMB estimates and BNM
Notes: Loan base excludes bad bank
* As at Dec-12

Malaysian Consumer Banking Indicators (2)

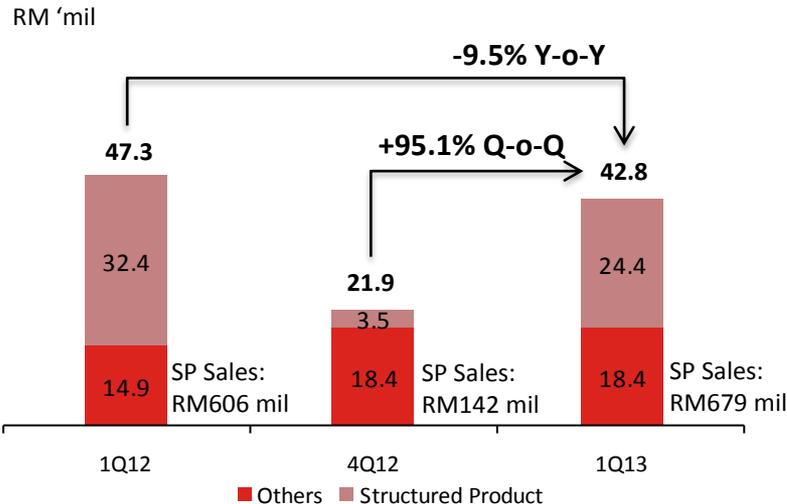
Credit Cards



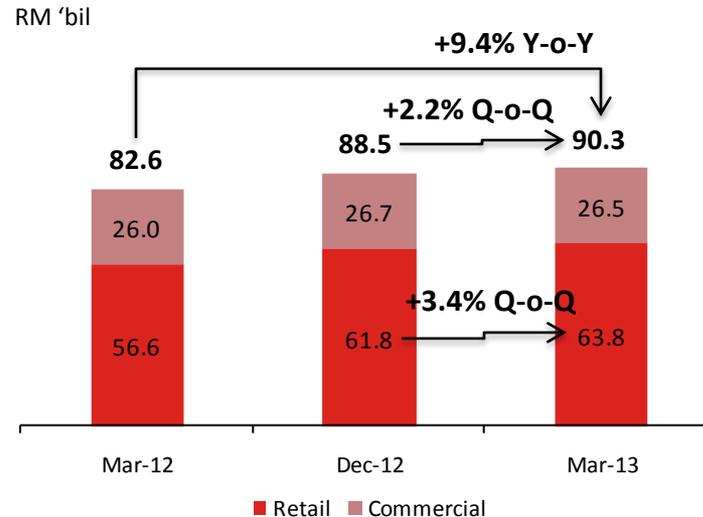
Debit Cards



Wealth Management Income

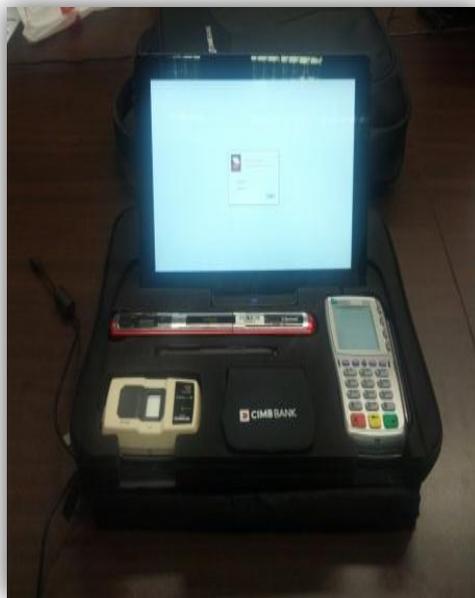


Consumer Deposits



Note: Loan base excludes bad bank

New Initiatives / Campaigns



Bank-in-a-Briefcase

- Allows account opening & instant fulfillment for ASB, PF Loan & card approval at an off-site location

9% Pure Gold could be yours.

Spend a minimum of RM50 in a single receipt with CIMB Bank credit or debit card and stand to win gold in a Gold Investment unit (GIU).

100% cash spend entitles you to GIU entries.

Card Type	100gms of gold
Standard Price X 20	100gms of gold
Standard Price X 150	10gms of gold

Design period: 15 March till 30 June 2013.

How to gain entries	No. of entries
1. Minimum RM50 in a single receipt	1X
2. Minimum RM50 OVERSEAS in a single receipt	5X
3. For a Balance Transfer	10X
4. For a CIMB Bank credit card & RM50 in a single receipt	10X
5. For a CIMB Bank credit card & RM50 in a single receipt	20X

ASBANK FOR YOU CIMB BANK

Cards Gold Campaign

OVERSEAS MORTGAGE FINANCING

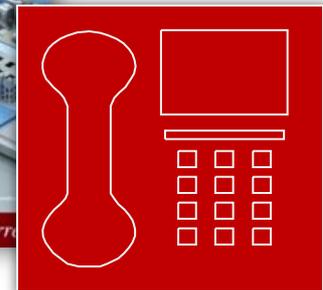
Expand your property portfolio with our Overseas Mortgage Financing.

Expand your investment portfolio abroad with ease when you purchase a property in London, Australia, or Singapore with CIMB Preferred Overseas Mortgage Financing.

As a CIMB Preferred member, you will enjoy access to a range of exclusive property financing options designed to let you live life without boundaries.

ASBANK FOR YOU CIMB preferred

Overseas Mortgage Financing

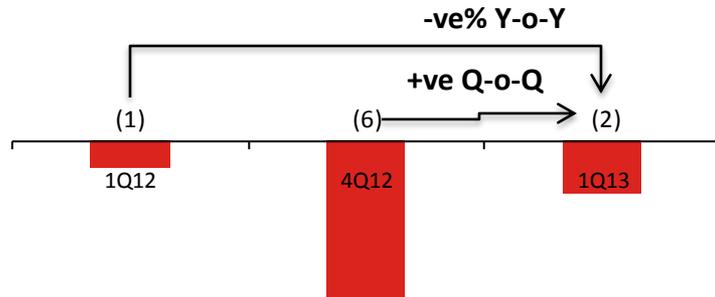


Tele-fulfillment for CIMB@Work customers (Cards and Personal Loans)

Singapore Consumer Banking Indicators

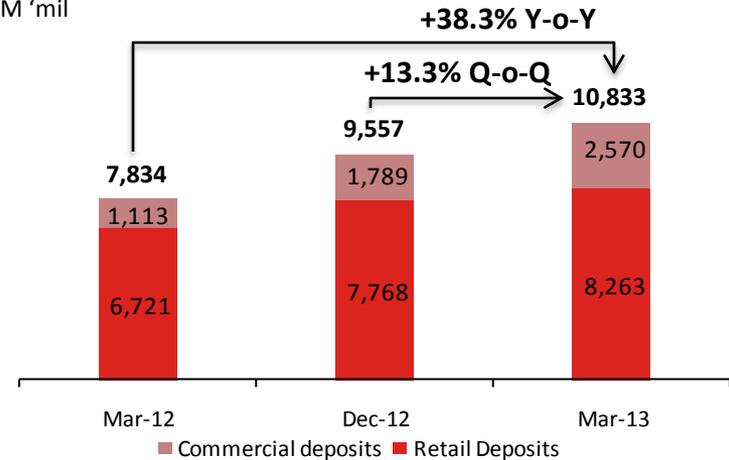
Consumer PBT

RM 'mil



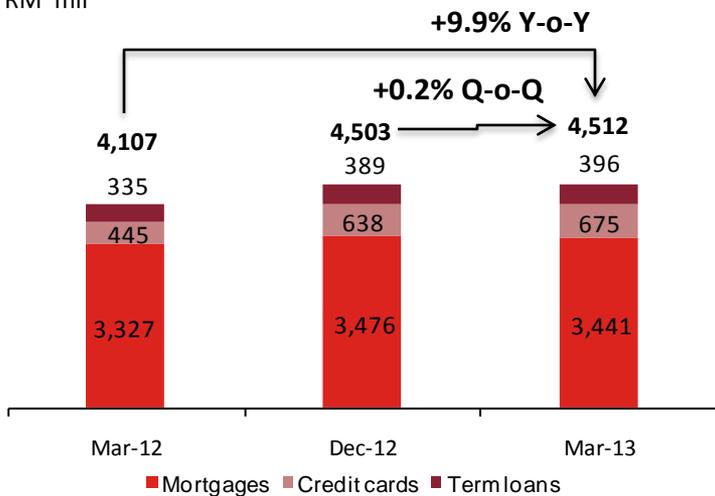
Consumer Deposits

RM 'mil



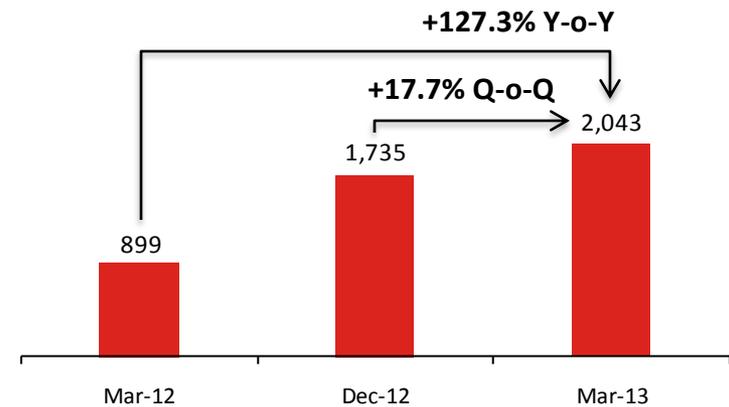
Retail Loan Base

RM 'mil



Commercial Loan Base

RM 'mil



CIMB Group : 1Q13 Results

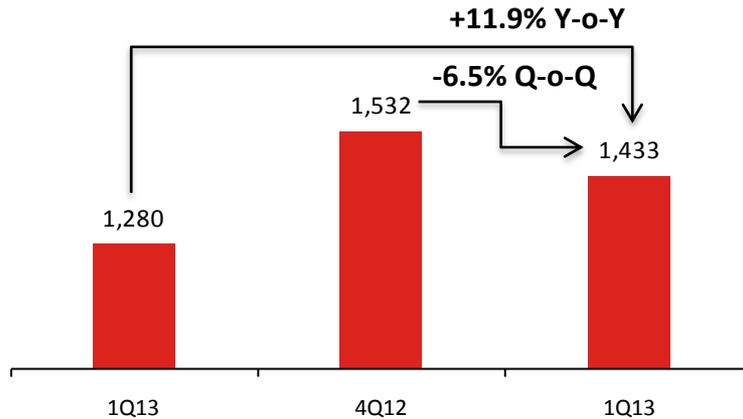
CIMB Niaga

CIMB Niaga : Moderate Growth



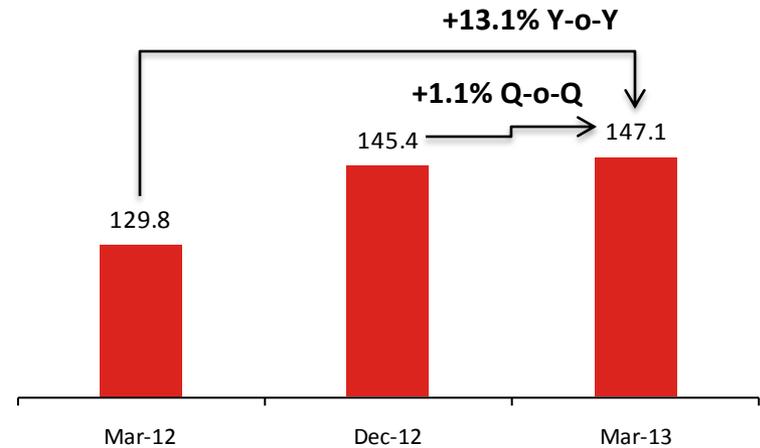
PBT

IDR 'bil



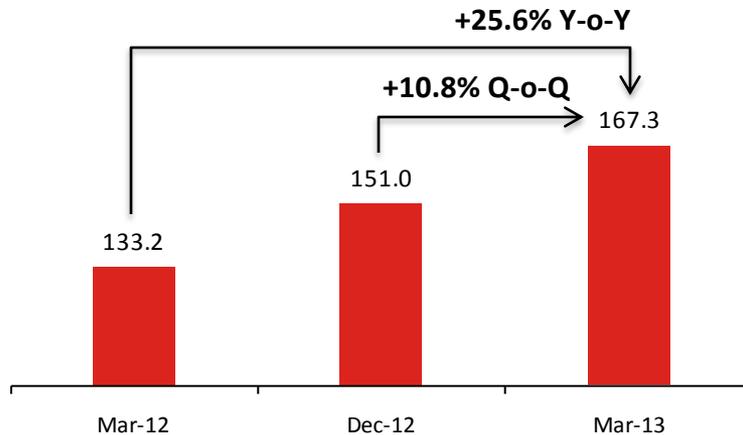
Gross Loans

IDR 'tril

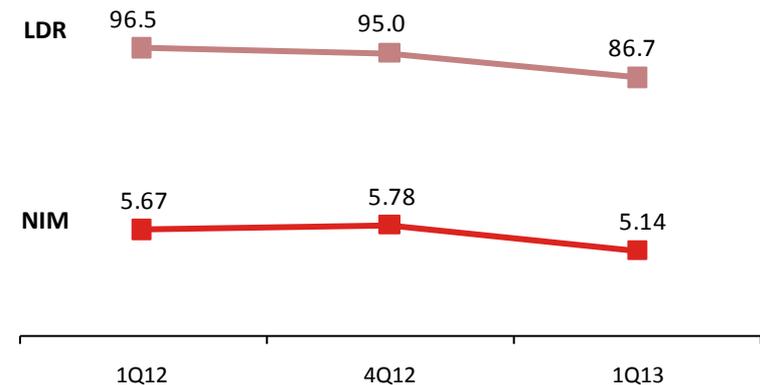


Total Deposits

IDR 'tril



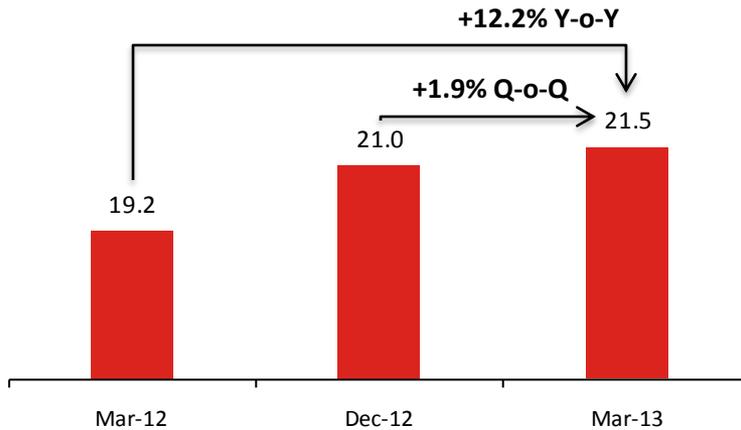
NIM Weighed Down due to Lower LDR



CIMB Niaga : Consumer Banking Indicators

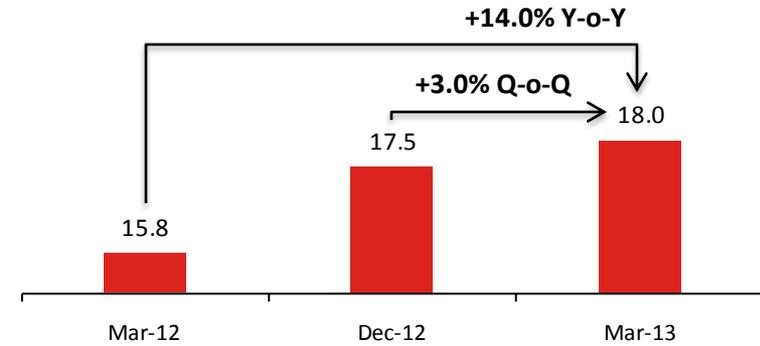
Mortgages – Loan Base

IDR 'tril

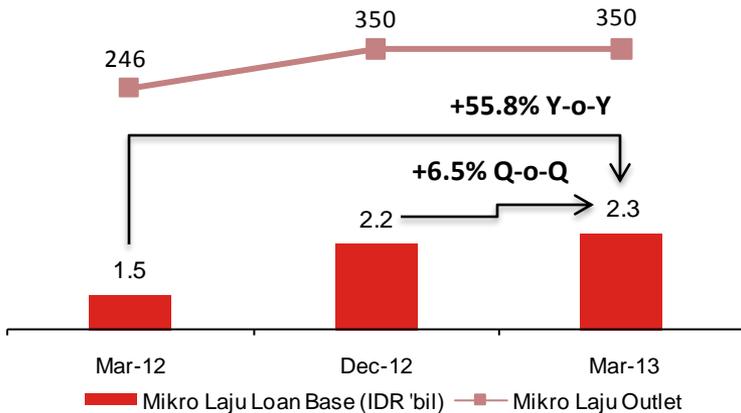


Auto – Loan Base

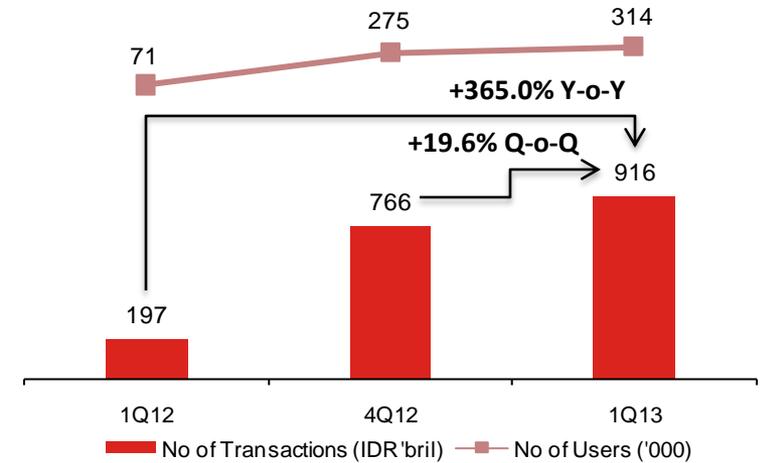
IDR 'tril



Mikro Finance



Go Mobile



CIMB Niaga : Earnings Summary



(IDR 'bil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	2,430	2,205	10.2%	2,541	(4.4%)
Non interest income	837	968	(13.5%)	741	13.1%
Operating income	3,267	3,173	3.0%	3,282	(0.4%)
Overhead expenses	(1,548)	(1,468)	5.5%	(1,437)	7.8%
PPOP	1,719	1,705	0.8%	1,845	(6.8%)
Provisions	(286)	(425)	(32.7%)	(313)	(8.6%)
PBT	1,433	1,280	11.9%	1,532	(6.5%)
Net profit	1,054	937	12.5%	1,131	(6.8%)
PBT Contribution (RM 'mil)	456	431	5.8%	488	(6.6%)
PAT Contribution (RM 'mil)	335	315	6.3%	360	(6.9%)
EPS (sen)	41.9	37.3	12.6%	45.0	(6.8%)
ROE (Annualised)	18.3%	20.0%	(170bps)	20.6%	(230bps)

CIMB Niaga : Gross Loans Growth



Divisions / Products (IDR 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (30.7%)	45,090	39,567	14.0%	44,102	2.2%
Mortgage	21,523	19,180	12.2%	21,023	2.4%
Auto	17,998	15,791	14.0%	17,478	3.0%
Credit Cards	3,511	2,880	21.9%	3,638	(3.5%)
Others	2,058	1,716	20.0%	1,963	4.9%
Corporate Banking (28.8%)	42,370	41,335	2.5%	43,523	(2.6%)
Commercial Banking (38.9%)	57,187	47,399	20.7%	55,498	3.0%
Mikro Laju & Rahn (1.6%)	2,414	1,528	58.0%	2,276	6.0%
Total	147,061	129,829	13.3%	145,399	1.1%

CIMB Niaga : Deposits Growth

Divisions / Products (IDR 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (42.2%)	70,694	63,743	10.9%	67,621	4.5%
Current	1,650	1,522	8.5%	1,451	13.8%
Savings	33,052	30,811	7.3%	32,126	2.9%
Fixed & structured deposits	35,991	31,410	14.6%	34,044	5.7%
Commercial Banking (31.7%)	53,113	44,267	20.0%	52,035	2.1%
Corporate Banking (26.1%)	43,517	25,216	72.6%	31,359	38.8%
Total	167,324	133,226	25.6%	151,015	10.8%

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

CIMB Niaga : Key Ratios

(Consolidated, %)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
ROE	18.3	20.0	↓	20.6	↓
NIM	5.14	5.67	↓	5.78	↓
Cost to Income	47.4	46.3	↑	43.8	↑
Loan Loss Coverage #	108.8	106.9	↑	114.2	↓
Allowance Coverage	91.4	82.9	↑	96.4	↓
Loan Loss Charge	0.8	1.3	↓	0.8	↔
Gross Impaired Loans Ratio	2.8	3.4	↓	2.7	↑
Gross NPL (BI Definition) #	2.4	2.7	↓	2.3	↑
Loan to Deposit (LDR)	86.7	96.5	↓	95.0	↓
Modified LDR *	81.3	91.5	↓	88.5	↓
CAR	16.1	15.6	↑	15.1	↑
CASA ratio	46.5	44.4	↑	43.5	↑

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

CIMB Niaga : Corporate Updates

Consumer Market Share					IB Market Share				
	Feb-13		Mar-12			1Q13		1Q12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Deposits	5.2%	5	4.8%	5	Stock Broking	6.4%	2	5.2%	3
Mortgages	9.5%	5	9.6%	4	IPO	-	-	-	-
Credit Cards*	10.4%	4	8.8%	5	ECM	25.1%	1	-	-
					M&A	15.7%	1	2.3%	6
					Syndication ^	0.5%	24	0.9%	16
					DCM	9.3%	5	8.2%	6

Outlook

- Good corporate lending pipeline
- NIM expected to improve in coming quarters
- Challenging macro environment ahead
- Optimizing cross sell opportunities going forward
- Greater focus on digital and branchless banking
- Revamping Consumer Banking branch business model (2Q implementation)

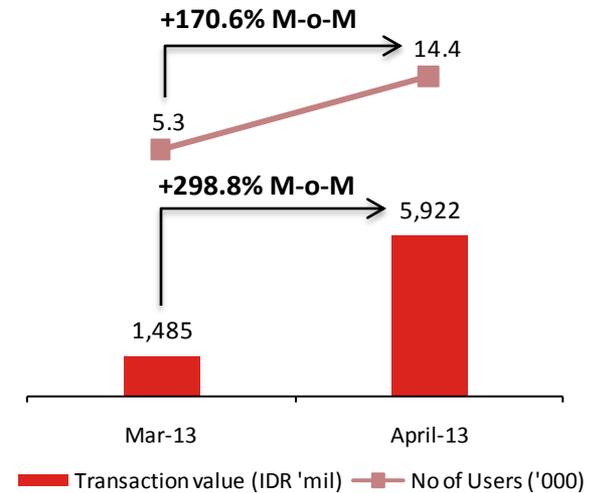
Notes: * Card base
^ Mandated lead arranger

CIMB Niaga : New Offerings



Rekening Ponsel

- Transfer money to all mobile numbers in Indonesia (FOC) and withdraw cash at any CIMB Niaga ATM using just mobile phone
 - No bank account needed
 - No ATM card needed for cash withdrawal
 - Works for all mobile numbers and mobile phones
 - Works for all cellular operators in Indonesia
 - No administration cost and free of transfer charge



Digital Lounge

- New innovative digital banking concept
- Located in 10 key strategic locations
- Paperless banking activities (eg. opening account, gift redemption etc)
- Equipped with live video banking, ATM, CDM, SST and CIMB Clicks

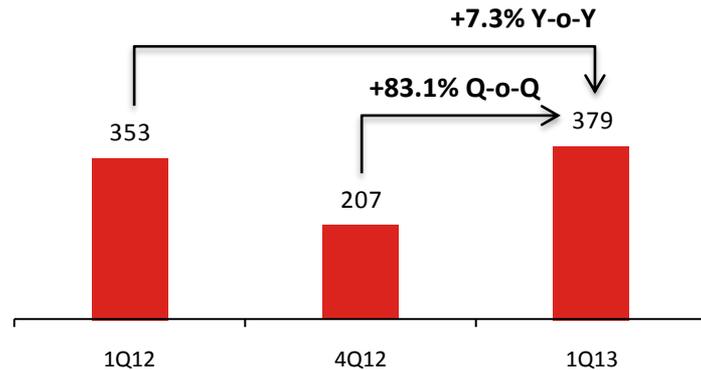
CIMB Group : 1Q13 Results

CIMB Thai

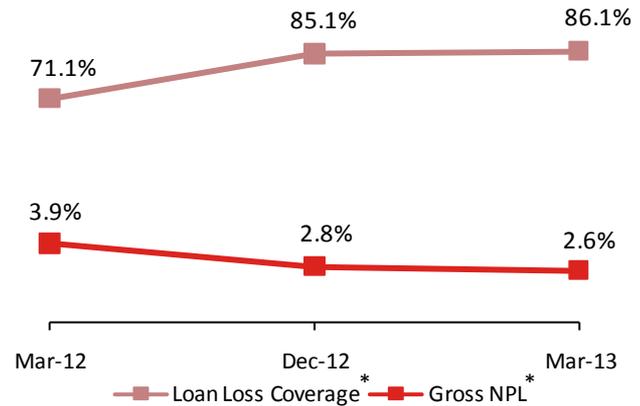
CIMB Thai : Improving

PBT

THB 'mil

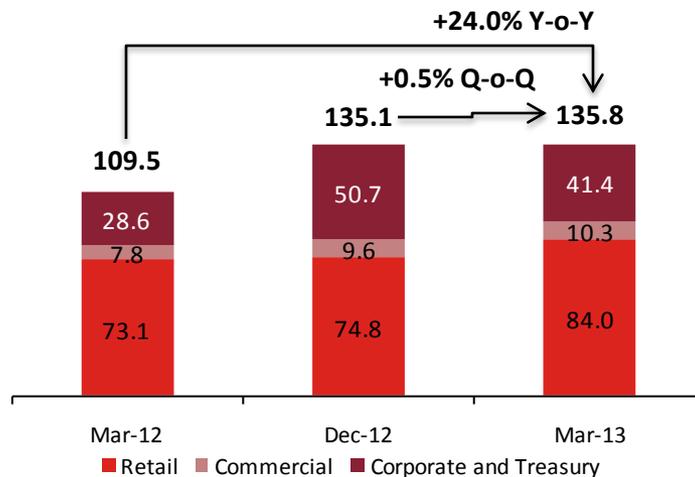


Asset Quality



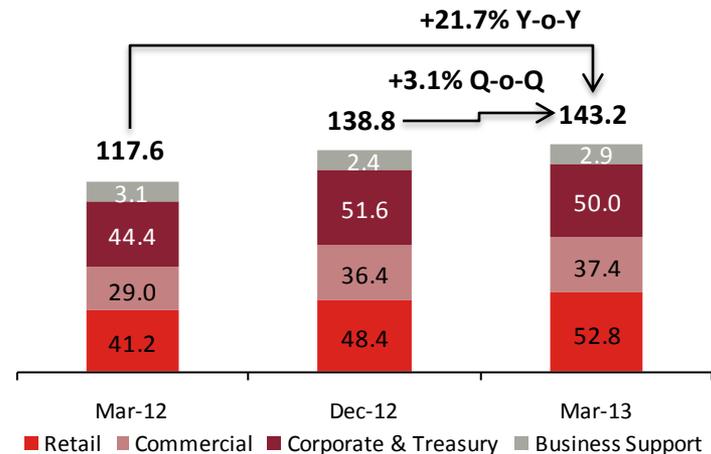
Total Customer Deposits

THB 'bil



Total Loans

THB 'bil



Note: * Excludes STAMC

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	1,460	1,215	20.1%	1,438	1.5%
Non interest income	514	430	19.3%	450	14.1%
Operating income	1,974	1,646	19.9%	1,888	4.5%
Overhead expenses	(1,382)	(1,181)	17.0%	(1,354)	2.0%
PPOP	592	465	27.3%	534	10.9%
Provisions	(213)	(140)	52.2%	(327)	(34.8%)
Discontinued Operations	-	28	n.a.	-	-
PBT	379	353	7.3%	207	83.1%
Net Profit	313	281	11.4%	163	91.5%
EPS (THB)	0.01	0.02	(13.8%)	0.01	-
Net Profit (RM 'mil)	33	28	18.0%	16	101.9%
PBT Contribution (RM 'mil) *	38	18	288.0%	17	123.7%
PAT Contribution (RM 'mil) *	34	5	300.9%	13	160.4%
ROE (Annualised)	6.2%	8.4%	(220bps)	3.2%	300bps

Note: * After GAAP and FRS 139 adjustments

CIMB Thai : Gross Loans Growth

Divisions / Products (THB 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (36.8%)	52.8	41.2	28.2%	48.4	9.0%
Mortgage	33.2	25.2	31.5%	30.5	8.9%
Auto Loans	13.0	9.7	33.4%	11.8	9.4%
Personal / Others	6.6	6.2	6.7%	6.1	9.0%
Commercial Banking (26.1%)	37.4	29.0	29.1%	36.4	2.6%
Corporate Banking (35.0%)	50.0	44.4	12.6%	51.6	(3.0%)
Business Support Group (2.1%)	2.9	3.1	(3.8%)	2.4	24.3%
Total Gross Loans	143.2	117.6	21.7%	138.8	3.1%

CIMB Thai : Deposits Growth

Divisions / Products (THB 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Retail Financial Services (58.5%)	84.0	73.1	14.9%	74.8	12.3%
Current	0.8	0.8	-	0.7	7.6%
Savings	27.2	13.9	95.4%	25.3	7.3%
Fixed & structured deposits	56.1	58.4	(4.1%)	48.8	15.0%
Commercial Banking (7.2%)	10.3	7.8	33.0%	9.6	7.3%
Corporate and Treasury (28.9%)	41.4	28.6	44.9%	50.7	(18.2%)
Customer Deposits	135.8	109.5	24.0%	135.1	0.5%
Bills of Exchanges (5.4%)	7.8	24.2	(67.6%)	11.1	(29.3%)
Customer Deposits + Bills of Exchanges	143.6	133.7	7.5%	146.2	(1.8%)

CIMB Thai : Key Ratios

(Consolidated, %)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
ROE	6.2	8.4	↓	3.2	↑
NIM	3.19	3.23	↓	3.26	↓
Cost to Income	70.0	71.7	↓	71.7	↓
Loan Loss Coverage**	86.1	71.1	↑	85.1	↑
Loan Loss Charge	0.6	0.5	↑	0.9	↓
Gross NPL ratio**	2.6	3.9	↓	2.8	↓
Net NPL ratio**	1.8	2.4	↓	2.0	↓
Loan to Deposit + BE	99.7	88.0	↑	95.0	↑
CAR*	15.1	11.9	↑	16.2	↓
CASA ratio	30.2	24.4	↑	28.3	↑

Notes: * Bank Only
 ** Excludes STAMC

CIMB Thai : Corporate Updates

Consumer Market Share

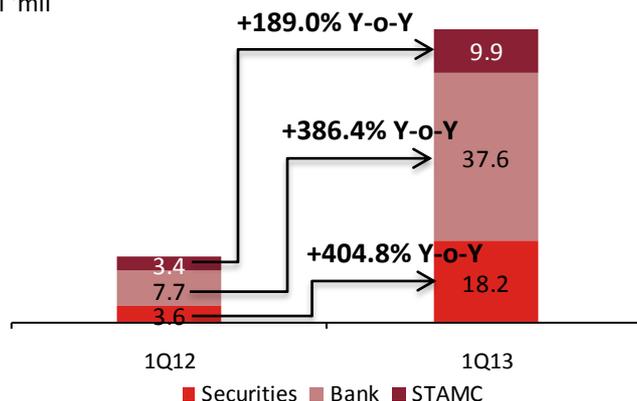
	Mar-13		Mar-12	
	Market Share	Rank	Market Share	Rank
Deposits*	1.5%	11	1.4%	9
Mortgages**	1.9%	9	0.9%	11
Auto**	0.8%	8	0.9%	17
SME Loans**	1.8%	7	1.6%	7

IB Market Share

	1Q13		1Q12	
	Market Share	Rank	Market Share	Rank
Stock Broking	4.1%	9	2.8%	16
IPO	-	-	14.9%	5
ECM	-	-	10.7%	6
M&A	-	-	0.17%	9
Syndication ^	-	-	10.9%	2
Bonds	6.9%	6	1.0%	11

PBT to CIMB Group From Thailand

RM 'mil



Outlook

- Strong capital markets deal pipeline
- Consumer bank transformation WIP
- 1st overseas branch in Vientiane in 3Q13 to facilitate business activities between Thailand and Laos

Notes: * As at Mar-12 and Feb-13

** As at Mar-12 and Dec-12

^ Mandated lead arranger

CIMB Thai : New Products / Campaigns



Grand opening of KidZania Bangkok



CIMB Clicks Campaign



Bill payment campaign with Tesco Lotus



Chinese New Year Deposit Campaign



Personal Loan: 9% interest rate for the first 6 months

Awards



- Excellent Energy Activities and Lending



- THB Credit Derivatives Sales
- THB Interest Rate and Market Coverage
- Credit
- Credit Sales
- Interest Rate Products Sales

CIMB Group : 1Q13 Results

Wholesale Banking

Wholesale Banking

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	715	665	7.6%	728	(1.7%)
Non interest income	563	623	(9.7%)	534	5.2%
Operating income	1,278	1,288	(0.8%)	1,262	1.2%
Overhead expenses	(545)	(530)	3.1%	(532)	(3.0%)
PPOP	733	758	(3.4%)	730	0.1%
Provisions	1	(91)	n.a.	(76)	n.a.
PBT	734	667	9.9%	654	12.1%

Wholesale Banking – Investment Banking

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	17	11	64.9%	15	13.9%
Non interest income	249	196	26.5%	299	(17.0%)
Operating income	266	207	28.4%	314	(15.5%)
Overhead expenses	(203)	(184)	10.3%	(183)	9.8%
PPOP	63	23	170.1%	131	(51.3%)
Provisions	(3)	(9)	(64.1%)	4	n.a.
PBT	60	14	319.6%	135	(55.7%)

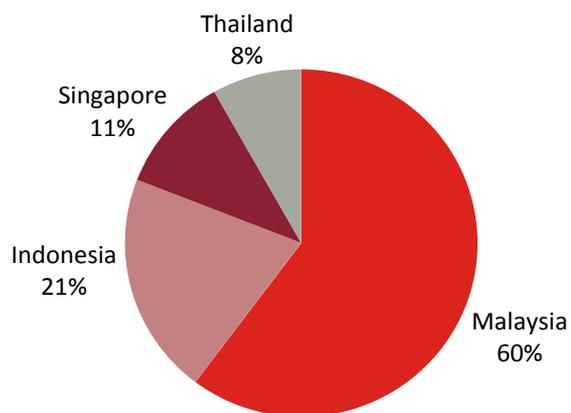
Wholesale Banking – Corporate Banking

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	399	385	3.6%	395	1.0%
Non interest income	174	129	35.1%	161	7.7%
Operating income	573	514	11.4%	556	2.9%
Overhead expenses	(191)	(167)	14.0%	(186)	2.1%
PPOP	382	347	10.2%	370	3.3%
Provisions	5	(83)	n.a.	(81)	n.a.
PBT	387	264	46.3%	289	34.0%

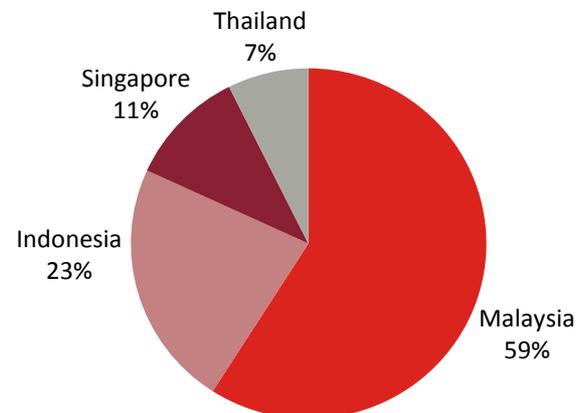
Corporate Banking – Gross Loans

Divisions / Products	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Malaysia (RM 'bil)	41.8	37.2	12.4%	40.6	3.2%
Indonesia (IDR 'bil)	42,370	41,335	2.5%	43,523	(2.6%)
Singapore (SGD 'bil)	3.0	2.8	8.2%	3.0	-
Thailand (THB 'bil)	50.0	44.4	12.6%	51.6	(3.0%)
Total Corporate Loans (RM 'bil)	69.3	62.9	10.2%	68.0	2.0%

31 Mar 13



31 Mar 12



Corporate Banking – Total Deposits

Divisions / Products	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Malaysia (RM 'bil)	90.1	82.0	10.0%	81.5	10.7%
Indonesia (IDR 'bil)	43,517	25,216	72.6%	31,359	38.8%
Singapore (SGD 'bil)	2.3	2.3	-	2.7	(12.7%)
Thailand (THB 'bil)	41.4	28.6	44.9%	50.7	(18.2%)
Total Corporate Deposits (RM 'bil)	114.3	98.9	15.6%	103.1	10.9%

Divisions / Products	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Current	18.6	15.5	19.8%	16.9	9.7%
Savings	1.2	1.0	19.7%	1.1	12.3%
Fixed and Structured Deposits	94.5	82.4	14.9%	85.1	11.1%
Total	114.3	98.9	15.6%	103.1	10.9%

Wholesale Banking – Treasury & Markets

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	299	270	11.2%	318	(5.8%)
Non interest income	139	297	(52.9%)	74	90.0%
Operating income	438	567	(22.5%)	392	12.2%
Overhead expenses	(152)	(178)	(14.5%)	(162)	(6.3%)
PPOP	286	389	(26.1%)	230	25.2%
Provisions	1	-	n.a.	-	n.a.
PBT	287	389	(26.3%)	230	24.6%

IB Market Share and Ranking (1)

	1Q13		1Q12			1Q13		1Q12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Stock Broking	11.3%	1	11.7%	1	Stock Broking	6.4%	2	5.2%	3
IPO	14.6%	2	-	-	IPO	-	-	-	-
ECM	13.2%	2	17.1%	3	ECM	25.1%	1	-	-
M&A	19.2%	3	10.1%	5	M&A	15.7%	1	2.3%	6
Syndication ^	-	-	3.5%	9	Syndication ^	0.5%	24	0.9%	16
DCM					DCM				
Domestic	21.9%	1	25.4%	2					
Sukuk	20.2%	2	26.0%	2					

	1Q13		1Q12			1Q13		1Q12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Stock Broking	4.1%	9	2.8%	16	Stock Broking	9.4%	2	10.3%	1
IPO	-	-	14.9%	5	IPO	-	-	-	-
ECM	-	-	10.7%	6	ECM	-	-	0.3%	11
M&A	-	-	0.17%	9	M&A	<0.1%	16	4.9%	3
Syndication ^	-	-	10.9%	2	Syndication ^	-	-	-	-
DCM	6.9%	6	1.0%	11	DCM	-	-	5.8%	6

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

Note: ^ Mandated lead arranger

IB Market Share and Ranking (2)

ASEAN	1Q13		1Q12		Global	1Q13		1Q12	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
IPO	1.0%	16	12.1%	5	Sukuk	5.4%	6	6.2%	4
ECM	6.1%	7	7.3%	3					
M & A	6.3%	6	5.2%	10					
Syndication ^	0.1%	55	1.8%	14					
DCM Domestic	9.9%	2	6.4%	7					

	1Q13		1Q12	
	Market Share	Rank	Market Share	Rank
Stock Broking	0.2%	67	0.2%	81
IPO	3.8%	11	-	-
ECM	0.4%	20	0.9%	17
M & A	2.5%	12	2.1%	13
Syndications ^	-	-	-	-

Notable Deals

DCM



AIA Group Limited
USD500.0 mil Medium Term Notes



PT Bank Tabungan Negara (Persero) Tbk
IDR2.0 tril Senior Debt 2nd phase via Shelf Registration Programme of IDR4.0 tril



Jati Cakerawala Sdn Bhd
RM540.0 mil Sukuk Murabahah



Teknologi Tenaga Perlis Consortium Sdn Bhd
RM835.0 mil Sukuk Murabahah

M&A



Massive Equity Sdn Bhd
RM3,612 mil Privatisation of QSR Brands Bhd and KFC Holdings (Malaysia) Bhd

IPO/ECM



Tune Ins Holdings Berhad
RM284.0 million IPO on the Main Market of Bursa Malaysia



Petro-king *(The largest Oil & Gas IPO in Hong Kong over the past twelve months)*



Time Watch Investments Limited
HKD810 mil IPO on Hong Kong Stock Exchange
(Over-subscribed by 651 times under the Hong Kong Public offer)



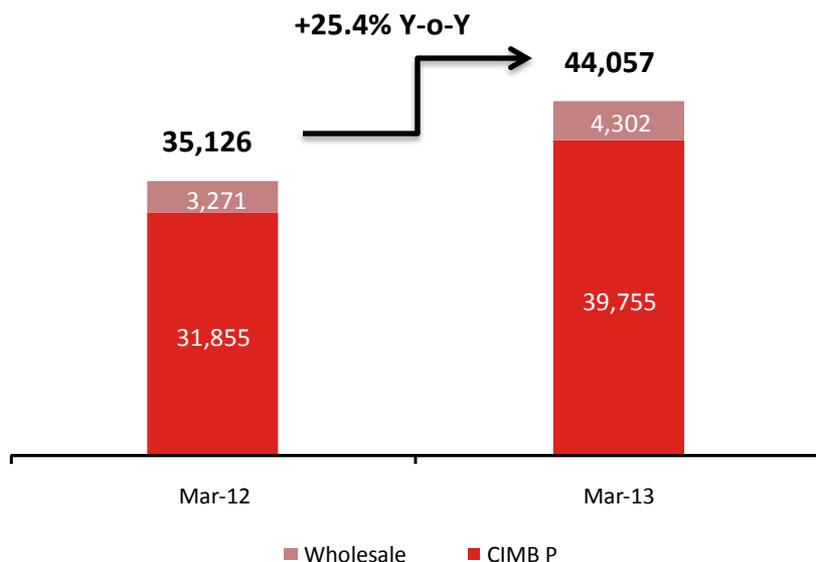
Matahari Department Store
USD 1.5 bil Shares Placement
(The largest retail transaction in Asia since 2011, largest retail transaction in Southeast Asia ever, largest equity transaction in Indonesia since 2008, largest greenshoe in Indonesia)

Group Asset Management

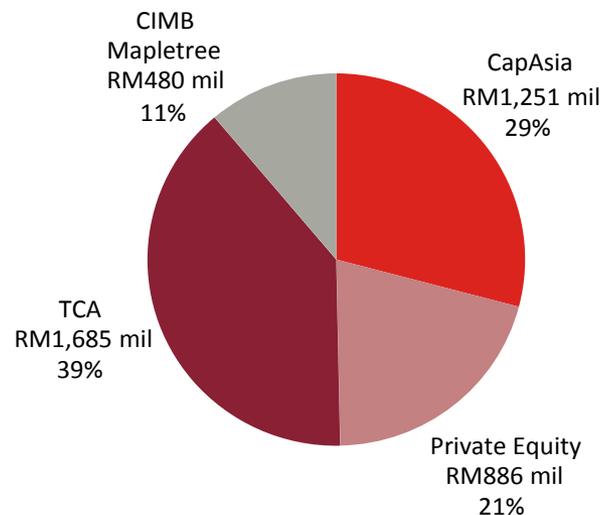
PBT (RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
CIMB-P Group	15.8	16.8	(5.8%)	12.9	22.7%
Wholesale	4.2	2.2	88.0%	3.0	43.2%
Total	20.0	19.0	5.3%	15.9	26.5%

Asset Under Management as at 31 Mar 13

RM 'mil



Wholesale AUM as at 31 Mar 13



CIMB Group : 1Q13 Results

Investments

Investments

(RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
Net interest income	131	117	11.9%	131	-
Non interest income	725	144	405.4%	149	388.0%
Total income	856	261	228.4%	280	206.3%
Overhead expenses	(448)	(97)	362.8%	(200)	125.0%
PPOP	408	164	149.0%	80	407.5%
Provisions	-	-	-	(15)	n.a.
Share of JV / associates	73	35	108.8%	37	98.9%
PBT	481	199	141.9%	102	370.6%

Strategic Investments



19.99%

RM 'mil	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
PAT to CIMB Group	16.7	24.5	(32.0%)	21.4	(19.0%)

- Lower growth due to margin squeeze and slightly higher provisions
- Setting up 2 new regional branches in Liaoning to a total of 7 regional branches



52.22%

RM 'mil	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
PAT to CIMB Group	3.9	2.2	77.3%	1.7	129.4%

- Number of T'nG reload points increased by 398 Q-o-Q to 6,697 in 1Q13
- T'nG facilities available at 74 active parking sites (+4 Q-o-Q in 1Q13) and 371 active retail outlets (+65 Q-o-Q in 1Q13)



25.00%

RM 'mil	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
PAT to CIMB Group	29.3	1.6	>1000.0%	3.9	645.5%

- Tune Ins Holdings (TIH) was successfully listed on 20 February 13
- At RM1.85 (15 May), CIMB's effective 15% stake in TIH is worth RM210mil

CIMB Group : 1Q13 Results

Other Highlights

Insurance

PBT (RM 'mil)	1Q13	1Q12	Y-o-Y	4Q12	Q-o-Q
CIMB Aviva [^]	-	9.6	n.a.	2.8	n.a.
CIMB Sun Life	(3.9)	(3.5)	(10.3%)	(5.0)	22.8%
Others*	0.3	(0.1)	n.a.	(0.5)	n.a.
Total CIG & GID	(3.6)	6.0	n.a.	(2.7)	(33.3%)

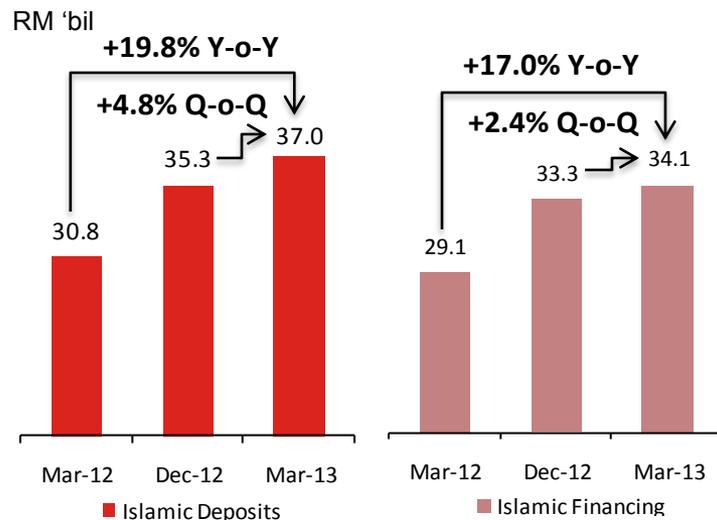
1Q13 Banca Income	Y-o-Y Growth
Malaysia	+26.8%
Indonesia	+43.2%
Thailand	+66.1%
Singapore	+71.7%
Total	42.8%

Notes: * Includes CIMB Insurance Brokers PBT, GID expenses & Others
[^] As of 1Q13, CIMB Aviva has been fully disposed off

Ranking of Total Islamic Assets as at 31 Dec 2012

Rank	Company	Total Assets RM 'mil	Market Share
1	MIBB	92,500	24%
2	CIMB Islamic	51,225	13%
3	Bank Islam	37,451	10%
4	Amlslamic	29,592	8%
5	PBB-i	29,299	8%

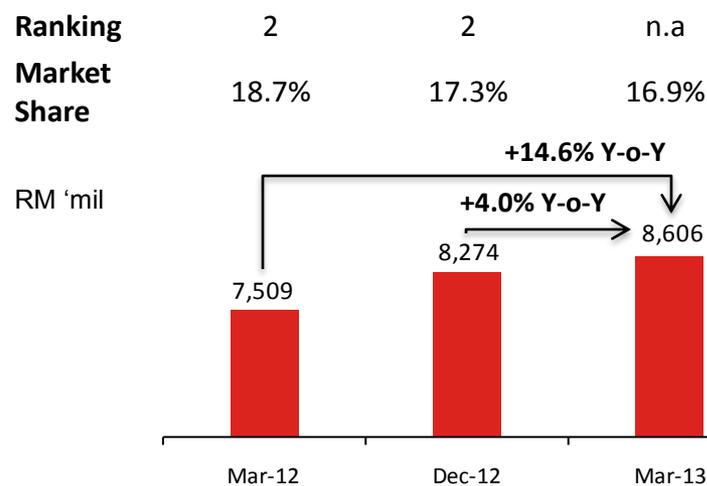
Islamic Deposits and Financing



1Q13 vs 1Q12 Performance

Sukuk	1Q13		1Q12	
	Market Share	Rank	Market Share	Rank
Malaysia	20.2%	2	20.6%	2
Sukuk	5.4%	6	6.2%	4

Islamic Residential Mortgage and Market Share

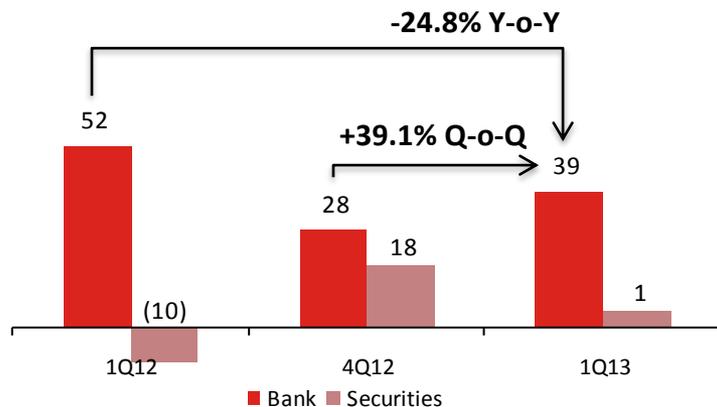


Ranking	2	2	n.a
Market Share	18.7%	17.3%	16.9%

CIMB Singapore

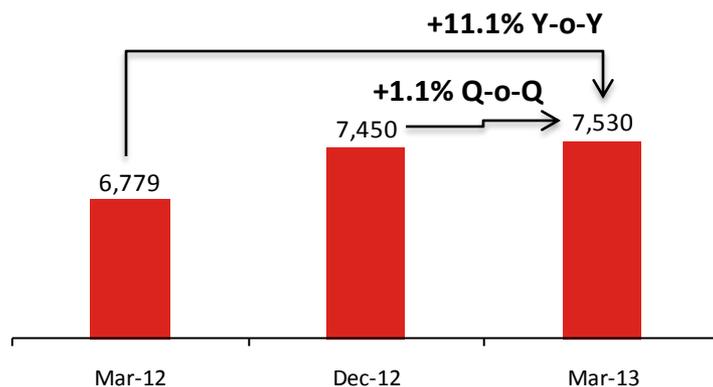
PBT

RM 'mil



Corporate Loan Base

RM 'mil



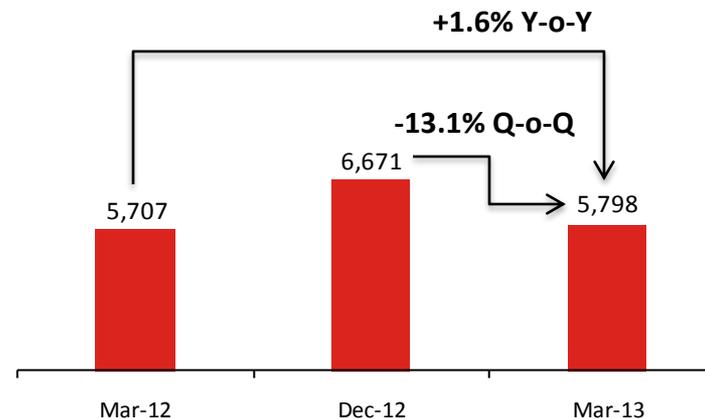
1Q13

1Q12

	Market Share	Rank	Market Share	Rank
Stock Broking	9.4%	2	10.3%	1
IPO	-	-	-	-
ECM	-	-	0.3%	11
M&A	<0.1%	16	4.9%	3
Syndication ^	-	-	-	-
DCM	-	-	5.8%	6

Corporate Deposits

RM 'mil

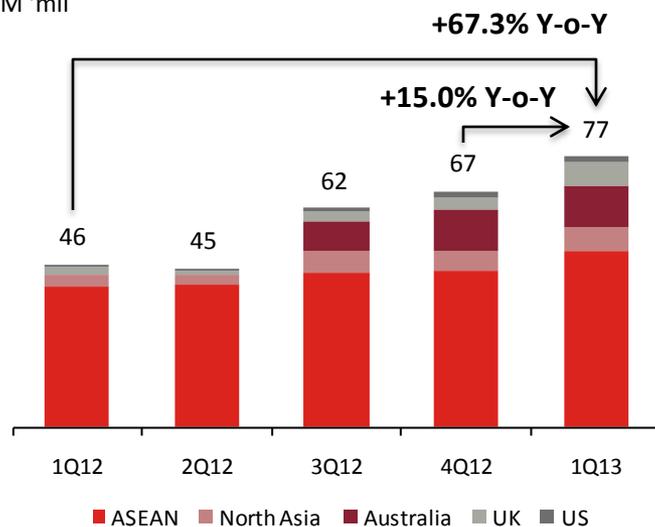


Note: ^ Mandated lead arranger

Stronger IB Platform with RBS

Institutional Brokerage Income (Ex-ECM)

RM 'mil



ECM

Countries	Client	Type	Size
	Matahari Department Store	ECM	USD 1.5 bil
	Termbray Petro-King Oilfield Services Limited	IPO	HKD 820 mil
	Asia Pay Television Trust (2Q)	IPO	SGD 1.3 bil
	China Daye	Convnt bond	RMB 820 mil

Advisory

Countries	Client	Type	Size
	Wesfarmers	M&A	AUD 532 mil
	L Capital Asia	M&A	AUD 105 mil

Outlook

- Commence broking operation in Korea and India. Taiwan- end-May
- Alliance with RBS Morgans signed
- Growing ex-ASEAN pipeline includes 8 China/HK IPOs

CIMB Group : 1Q13 Results

2013 Priorities and Other Highlights

Key 2013 Priorities Round-up

Updates

Cost Management	<ul style="list-style-type: none"> ▪ Intangibles write-off done ▪ Restructuring charge done ▪ Deconsolidation of non-core assets WIP ▪ Spend management
Capital Management	<ul style="list-style-type: none"> ▪ DRS take-up rate 84.4% ▪ RWA optimisation plans
Investment Banking Integration	<ul style="list-style-type: none"> ▪ Focus on getting revenue uplift from our new Asia Pac products and cross-selling ASEAN and Asia Pac ▪ Refined IB management structure ▪ Alliance with RBS Morgans
1Platform	<ul style="list-style-type: none"> ▪ 1Platform Malaysia on track for SPD in 1Q14 ▪ Recent Awards for 1Platform in Thailand <ul style="list-style-type: none"> ▪ Asian Banking and Financial Awards 2012 ▪ Financial Insights Innovation Awards (FIIA) 2013 ▪ Banking & Payment (BPA) Trailblazer Awards 2013
Network Expansion	<ul style="list-style-type: none"> ▪ Established IB and Brokerage in Korea, Taiwan and India ▪ BoC negotiations on-going ▪ CIMB Shanghai & HK branch set-up

Achievements vs Targets for 2013

	1Q13 Y-o-Y	FY13
ROE	19%	16%
TSR	+0.6%>FBMKLCI	> FBMKLCI
Dividend	-	40%
Total Credit Growth*	14%	15%
Loan loss charge	0.15	< 0.4
Total Capital (CIMB Group)	14.1%	> 11%
CET 1 (CIMB Group)	8.2%	> 8%
Leverage (CIMB Group)	18.4x	< 20x

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

CIMB Group : 1Q13 Results

Final Remarks

Outlook

- Post GE13, “back to business” in Malaysia
- Good deal pipeline, completion of RBS platform in 2Q
- Continue CIMB 2.0 initiatives
- Continue with cost and capital management initiatives
- Earnings improvement from regional consumer bank growth
- Higher contribution from CIMB Niaga
- Macro economic concerns on the horizon
- Regulatory pressures on liquidity and asset growth

THANK YOU

Appendices

Contribution by Entity

Legal Entity	1Q13		1Q12		4Q12	
	RM 'mil	% of PBT	RM 'mil	% of PBT	RM 'mil	% of PBT
CIMB Bank	593	35%	811	60%	708	52%
CIMB Niaga	456	27%	431	32%	488	36%
CIMB Islamic	105	6%	127	9%	162	12%
CIMB Labuan	18	1%	11	1%	18	1%
CIMB Investment Bank	19	1%	4	0%	36	3%
CIMB Thai	38	2%	10	1%	17	1%
CIMB Securities Group	(52)	(3%)	(4)	0%	(63)	(5%)
CIMB Cambodia	(1)	0%	(2)	0%	(1)	0%
Others *	542	31%	(47)	(3%)	6	0%
PBT	1,718	100%	1,341	100%	1,371	100%

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

Consolidated Balance Sheet Changes

(RM 'mil)	31 Mar 13	31 Mar 12 (Restated)	Y-o-Y	31 Dec 12	Q-o-Q
Cash & short term funds	36,065	30,563	18%	30,763	17%
Securities purchased under resale agreements	11,082	4,443	149%	5,594	98%
Deposits & placements with financial institutions	9,617	7,279	32%	4,990	93%
Financial investments at fair value through profit or loss	27,745	21,640	28%	25,383	9%
Money Market	18,455	15,582	18%	16,680	11%
Corporate Bonds	7,638	4,643	65%	7,097	8%
Equity	1,652	1,415	17%	1,606	3%
Financial investments available for sale	29,492	21,115	40%	29,208	1%
Financial investments held to maturity	8,742	11,397	(23%)	8,985	(3%)
Loans, advances & financing	208,388	183,420	14%	202,138	3%
Other assets	33,928	29,860	14%	29,996	13%
Total assets	365,059	309,717	18%	337,057	8%
Deposits from customers	264,787	233,507	13%	247,615	7%
Deposits & placements of banks and other FI	19,025	12,468	53%	17,758	7%
Other borrowings	23,266	17,876	30%	22,990	1%
Other liabilities	26,995	19,014	42%	19,342	40%
Total liabilities	334,073	282,865	18%	307,705	9%
Shareholders' funds	29,995	25,908	16%	28,376	6%
Total liabilities & equity	365,059	309,717	18%	337,057	8%

CIMB Niaga : Balance Sheet Changes

(IDR 'bil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Placements & Other MS	52,316	24,561	113.0%	34,077	53.5%
Government Bonds	6,505	7,082	(8.1%)	8,084	(19.5%)
Loans (Net)	143,250	126,364	13.4%	141,645	1.1%
Other Assets	15,393	14,673	4.9%	13,606	13.1%
Total Assets	217,464	172,680	25.9%	197,412	10.2%
CASA	77,729	59,120	31.5%	65,651	18.4%
Time Deposits & CD	89,595	74,106	20.9%	85,364	5.0%
Total Customer Deposits	167,324	133,226	25.6%	151,015	10.8%
Other Liabilities	26,712	20,298	31.6%	23,830	12.1%
Total liabilities	194,036	153,524	26.4%	174,845	11.0%
Equity	23,429	19,156	22.3%	22,568	3.8%

CIMB Thai : Balance Sheet Changes

Before GAAP Adjustments (THB 'mil)	31 Mar 13	31 Mar 12	Y-o-Y	31 Dec 12	Q-o-Q
Placements & Other MS	16,216	14,644	10.7%	15,177	6.8
Government Bonds (Net)	34,612	29,518	17.3%	35,428	(2.3%)
Loans (Net)	140,267	114,730	22.3%	135,804	3.3%
Other Assets	17,315	13,209	31.1%	15,983	8.3%
Total Assets	208,409	172,100	21.1%	202,392	3.0%
CASA	41,047	26,703	53.7%	38,277	7.2%
Time Deposits & CD	94,769	82,808	14.4%	96,857	(2.2%)
Total Customer Deposits	135,816	109,512	24.0%	135,134	0.5%
Bill of Exchanges	7,833	24,158	(67.6%)	11,082	(29.3%)
Other Liabilities	43,883	24,745	77.3%	36,480	20.3%
Total Liabilities	187,532	158,415	18.4%	182,695	2.6%
Equity	20,877	13,685	52.6%	19,697	6.0%

Capital Management – All Banking Entities

Basel III Mar-13 ¹	Common Equity Tier 1 Ratio	Tier 1	Total Capital Ratio
CIMB Bank ²	10.4%	12.1%	13.4%
CIMB Investment Bank	19.8%	19.8%	19.8%
CIMB Islamic	8.3%	8.6%	12.2%
CIMB Bank Group ²	8.6%	10.2%	13.3%
CIMB Investment Bank Group	19.4%	19.4%	19.4%
CIMB Niaga ³	n.a	13.4%	16.1%
CIMB Thai ⁴	10.4%	10.4%	15.1%

Basel III Minimum Regulatory Requirements	Common Equity Tier 1 Ratio	Tier 1	Total Capital Ratio
CIMB Bank	3.5%	4.5%	8.0%
CIMB Investment Bank			
CIMB Islamic			
CIMB Bank Group			
CIMB Investment Bank Group			
CIMB Niaga ³	n.a.	n.a.	8.0%
CIMB Thai ⁴	4.5%	6.0%	8.5%

Notes: 1 Includes quarterly net profits

2 Assumed to be post re-injection of excess cash, pursuant to DRS implementation at CIMBGH

3 Includes 50% of quarterly net profits. The capital adequacy ratios of CIMB Niaga remained unchanged under Basel 2 based on Bank Indonesia's requirements. The approach for Credit Risk and Market Risk is Standardised Approach. Operational Risk is based on Basic Indicator Approach

4 The capital adequacy ratios of CIMB Thai are computed under Basel 3 as per Bank of Thailand's requirements. The approach for Credit Risk and Market Risk are based on Standardised Approach. Operational Risk is based on Basic Indicator Approach