

CIMB GROUP HOLDINGS BERHAD NINE MONTHS 2009 RESULTS

Analyst Presentation

10 November 2009

Agenda

- 1) Summary
- 2) CIMB Group 9M09 Financials
- 3) Malaysian Consumer Bank
- 4) Treasury & Investment Banking
- 5) Asset Management & Insurance
- 6) CIMB Niaga
- 7) CIMB Thai
- 8) Other Highlights
- 9) Closing Remarks

CIMB GROUP : 9M09 RESULTS SUMMARY

Summary

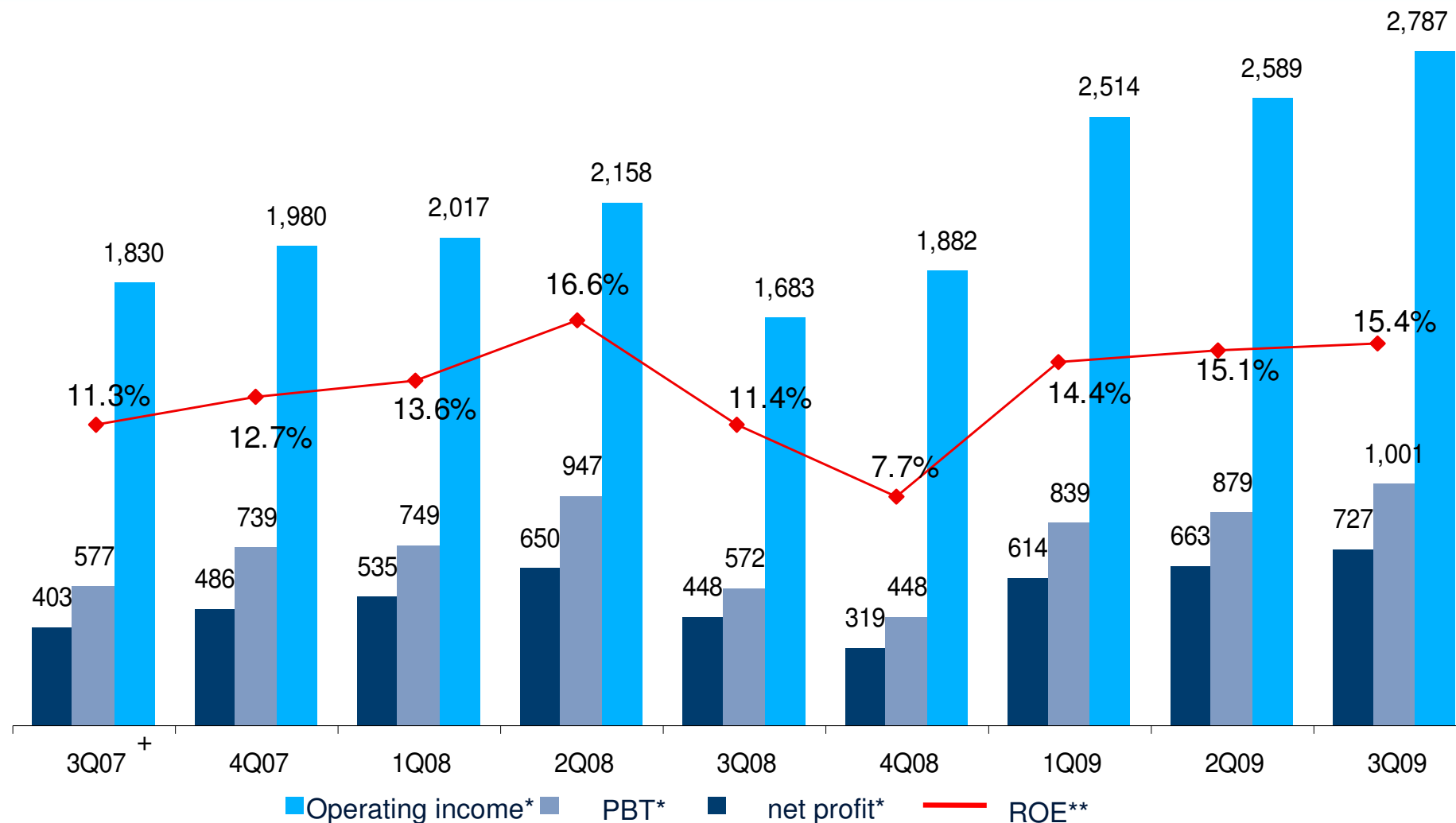
- Our best ever quarter and 9 months net profit at RM727m and RM2.0b respectively
- At 33% in 3Q, record contribution from non-Malaysian businesses
- Strong QoQ improvement in contribution from CIMB Niaga and from Treasury & Investments
- Corporate and Investment Banking held back by high provisions for international portfolio
- Capital ratios are at target levels across all our banks
- Strong flow of capital market deals in 4Q09
- On target to meet revised ROE target of 14-15%

CIMB GROUP : 9M09 RESULTS
CIMB GROUP 9M09 FINANCIALS

Earnings Summary

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Net interest income	1,595	1,502	6.2%	4,504	3,374	33.5%
Non interest income	1,192	1,087	9.7%	3,386	2,484	36.3%
Operating income	2,787	2,589	7.6%	7,890	5,858	34.7%
Loan provisions	(246)	(302)	(18.5%)	(819)	(532)	53.9%
- <i>Specific</i>	(190)	(270)	(29.6%)	(671)	(318)	111.0%
- <i>General</i>	(56)	(32)	75.0%	(148)	(214)	(30.8%)
Other provisions	(122)	3	(>100%)	(199)	(29)	>100%
Overhead expenses	(1,439)	(1,414)	1.8%	(4,180)	(3,026)	38.1%
PBT	1,001	879	13.9%	2,718	2,268	19.8%
Net profit	727	663	9.7%	2,004	1,633	22.7%
EPS (sen)	20.6	18.8	9.6%	56.8	48.8	16.4%
ROE	15.4%	15.1%	2.5%	14.7%	13.2%	10.9%

Quarterly Earnings Trend



⁺ excluding gain on sale of insurance

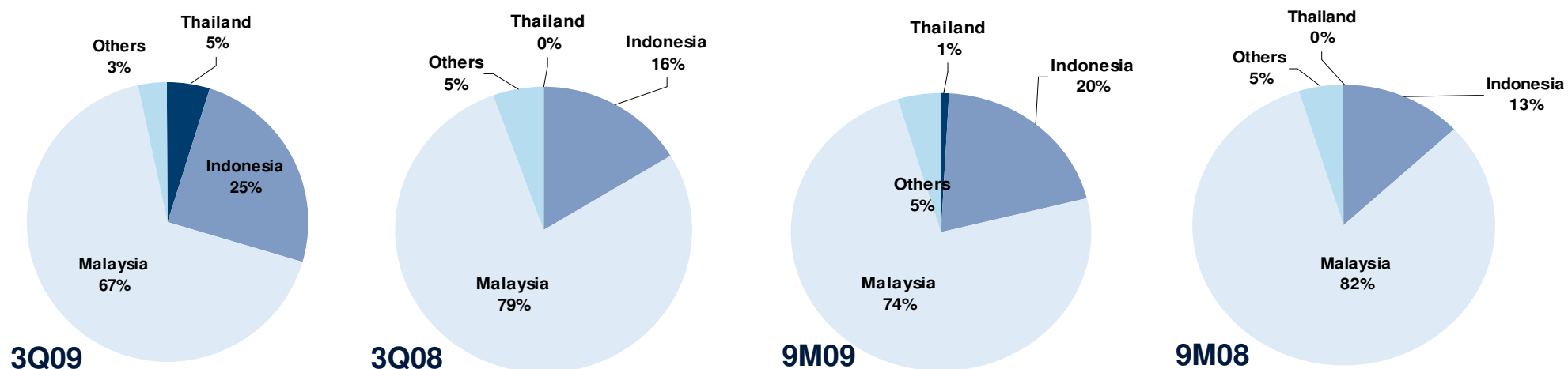
* Amounts denoted in RM million

** Annualised quarter (respectively)

Contribution by Entity and Geography

Legal Entity	9M09 PBT (RM 'mil)	% of PBT	9M08 PBT (RM 'mil)	% of PBT
CIMB Bank	1,747	64%	1,565	69%
CIMB Niaga	558	21%	296	13%
CIMB Thai	21	1%	-	-
CIMB Labuan	171	6%	50	2%
CIMB Islamic	122	4%	71	3%
CIMB Investment Bank	57	2%	156	7%
CIMB-GK	26	1%	3	-
Others *	16	1%	129	6%

Overseas / Domestic share of PBT



* Asset Management, Group Insurance, BCHB Company level and consol adjustment

Revenue By Segments

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Consumer Banking	899	889	1.1%	2,658	2,489	6.8%
Corporate & Investment Banking	393	403	(2.5%)	1,142	1,315	(13.2%)
Treasury & Investments	451	372	21.2%	1,385	1,025	35.1%
GAM & Insurance	92	86	7.0%	246	162	51.9%
CIMB Niaga	740	662	11.8%	1,913	867	120.6%
CIMB Thai	212	177	19.8%	546	-	n.a.
Total income	2,787	2,589	7.6%	7,890	5,858	34.7%
Loan provisions	(246)	(302)	(18.5%)	(819)	(532)	53.9%
- <i>Specific Provisions</i>	(190)	(270)	(29.6%)	(671)	(318)	111.0%
- <i>General Provisions</i>	(56)	(32)	75.0%	(148)	(214)	(30.8%)
Other provisions (incl. impairment)	(122)	3	(>100%)	(199)	(29)	>100%
Overhead expenses	(1,439)	(1,414)	1.8%	(4,180)	(3,026)	38.1%
PBT*	1,001	879	13.9%	2,718	2,268	19.8%
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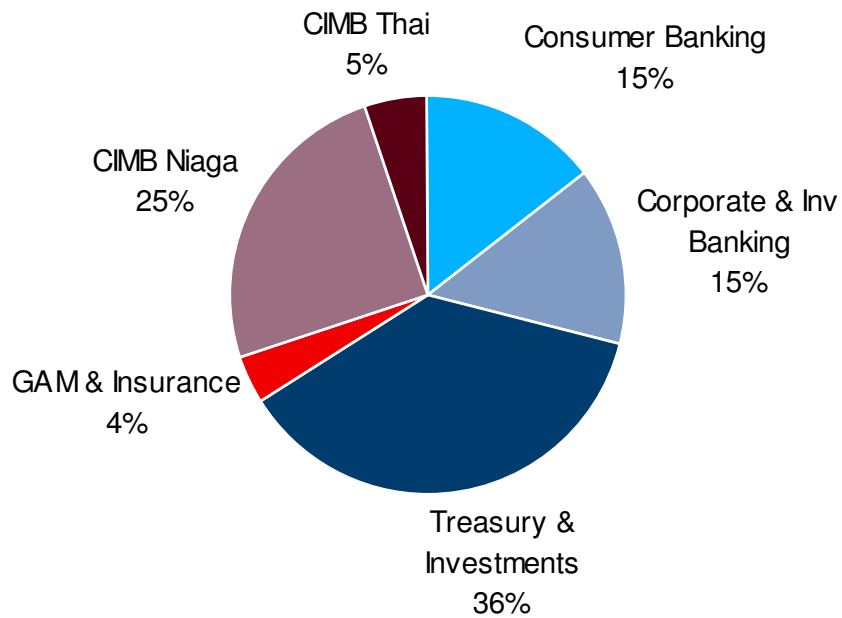
Estimated PBT By Segment

PBT (after Head Office cost allocation)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
	RM 'mil	RM 'mil	%	RM 'mil	RM 'mil	%
Consumer Banking						
- Good Bank	122	125	(2.4%)	368	339	8.5%
- Bad Bank	24	20	26.3%	38	179	(78.8%)
	146	145	0.7%	406	518	(21.6%)
Corporate & Investment Banking	146	181	(19.3%)	443	624	(29.0%)
Treasury & Investments	366	334	9.6%	1,176	818	43.7%
GAM & Insurance	40	41	(2.4%)	114	12	>100%
CIMB Niaga	253	189	33.9%	558	296	88.5%
CIMB Thai (after GAAP adjustments)	50	(11)	>100%	21	-	n.a.
PBT *	1,001	879	13.9%	2,718	2,268	19.8%
Net profit	727	663	9.7%	2,004	1,633	22.7%

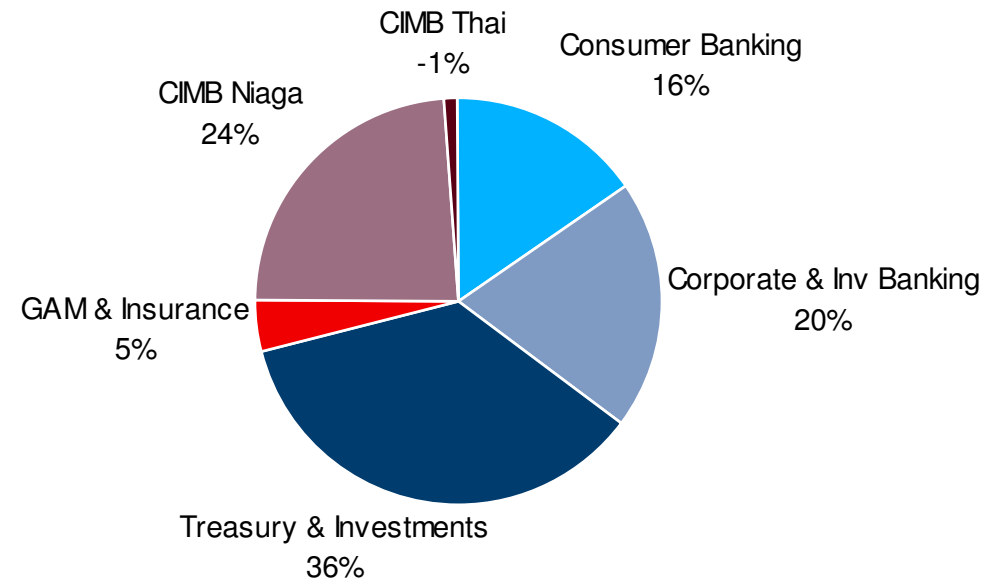
* Includes share of results of associates & jointly controlled entity

Estimated PBT By Segment

3Q09



2Q09



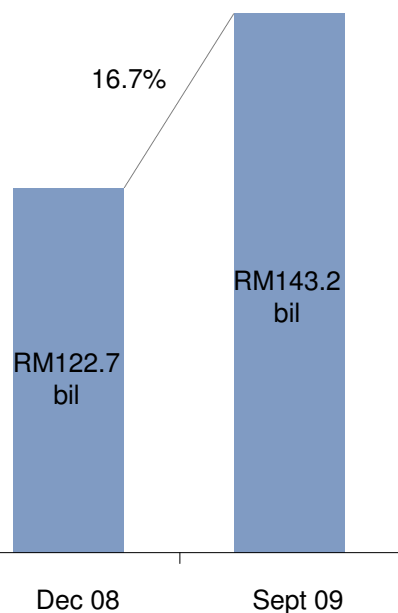
Consolidated Balance Sheet Changes

(RM 'mil)	30th Sept 09	30th Jun 09	31st Dec 08	Q-o-Q	YTD	
Cash & short term funds	20,473	21,286	24,409	(4%)	(16%)	
Securities purchased under resale agreements	4,090	5,481	3,311	(25%)	24%	
Deposits & placements with financial institutions	7,582	7,200	4,063	5%	87%	
Securities held for trading	11,817	11,584	10,423	2%	13%	
– Money Market	8,378	8,114	8,319	3%	1%	
– Corporate bonds	2,711	2,947	1,942	(8%)	40%	
– Equity	576	480	162	20%	256%	
– BankThai	152	44	-	253%	100%	
Securities available for sale	11,710	12,669	11,608	(8%)	1%	→ Decrease due to lower PDS holding at CIMB Thai (-RM487mil) & government bonds at CIMB Niaga (-RM170 mil)
Securities held to maturity	13,782	13,777	11,921	0	16%	
Loans, advances & financing	136,467	130,051	117,382	5%	16%	→ Increase in TL mainly at CIMB Islamic (+RM4.5 bil), and increase in RC mainly at CIMB Bank (+RM2.3 bil)
Other assets	22,971	22,629	23,618	2%	(3%)	
Total assets	228,892	224,677	206,735	2%	11%	
Deposits from customers	166,155	163,847	146,890	1%	13%	
Deposits & placements of banks and other FI	13,720	14,056	13,563	(2%)	1%	
Obligations on securities sold under REPOs	-	-	63	-	(100%)	
Other borrowings	10,668	10,898	10,552	(2%)	1%	
Other liabilities	17,248	16,012	17,215	8%	0%	
Total liabilities	207,791	204,813	188,373	1%	10%	
Shareholders' funds	19,388	18,282	17,064	6%	14%	
Total liabilities & equity	228,892	224,677	206,735	2%	11%	

Key Ratios

(%)	3Q09	3Q09 (excl. CIMB Thai)	2Q09	2Q09 (excl. CIMB Thai)	9M09	9M09 (excl. CIMB Thai)
ROE	15.4	-	15.1	-	14.7	-
NIM	2.76	-	2.66	-	2.71	-
Fee income / total income	13.3	-	15.6	-	14.6	-
Non-interest income/ total income	42.8	-	42.0	-	42.9	-
Cost / income	51.6	50.0	54.6	54.3	53.0	51.6
Loan loss coverage	86.7	92.2	86.8	91.5	86.7	92.2
Loan Loss Charge	0.17	0.17	0.22	0.19	0.57	0.53
Gross NPL ratio	5.5	4.8	5.6	5.0	5.5	4.8
Net NPL ratio	2.4	2.0	2.5	2.1	2.4	2.0
Average shareholders' funds (RM'mil)	18,835	-	17,620	-	18,226	-
Book Value per share (RM)	5.49	-	5.18	-	5.49	-

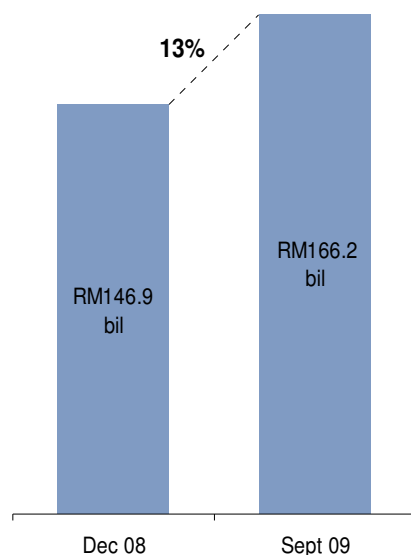
Gross Loans Growth



Products / Divisions	30th Sept 09 (RM 'bil)	30th Jun 09 (RM 'bil)	30th Sept 08 (RM 'bil)	Y-o-Y loans growth
Consumer Banking	67.5	65.3	60.4	11.8%
Mortgages	27.5	26.1	23.0	19.6%
HP	11.2	11.2	11.0	1.8%
OD and TL	10.7	10.1*	8.9	20.2%
Credit cards	2.8	2.7	2.6	7.7%
CIMB Xpress	1.4	1.2	0.7	100.0%
Business	13.2	13.3	13.9	(5.0%)
Others	0.8	0.8	0.3	1667%
Corporate & Investment	40.3	37.9	33.9	18.8%
CIMB Niaga	26.8	25.3	**17.5	52.9%
CIMB Thai	8.5	8.8	-	-

Gross Loans	Growth
Y-o-Y	28.0%
Y-o-Y, excluding CIMB Thai and Bank Lippo effects	11.7%
YTD	16.7%
YTD, excluding CIMB Thai	9.8%

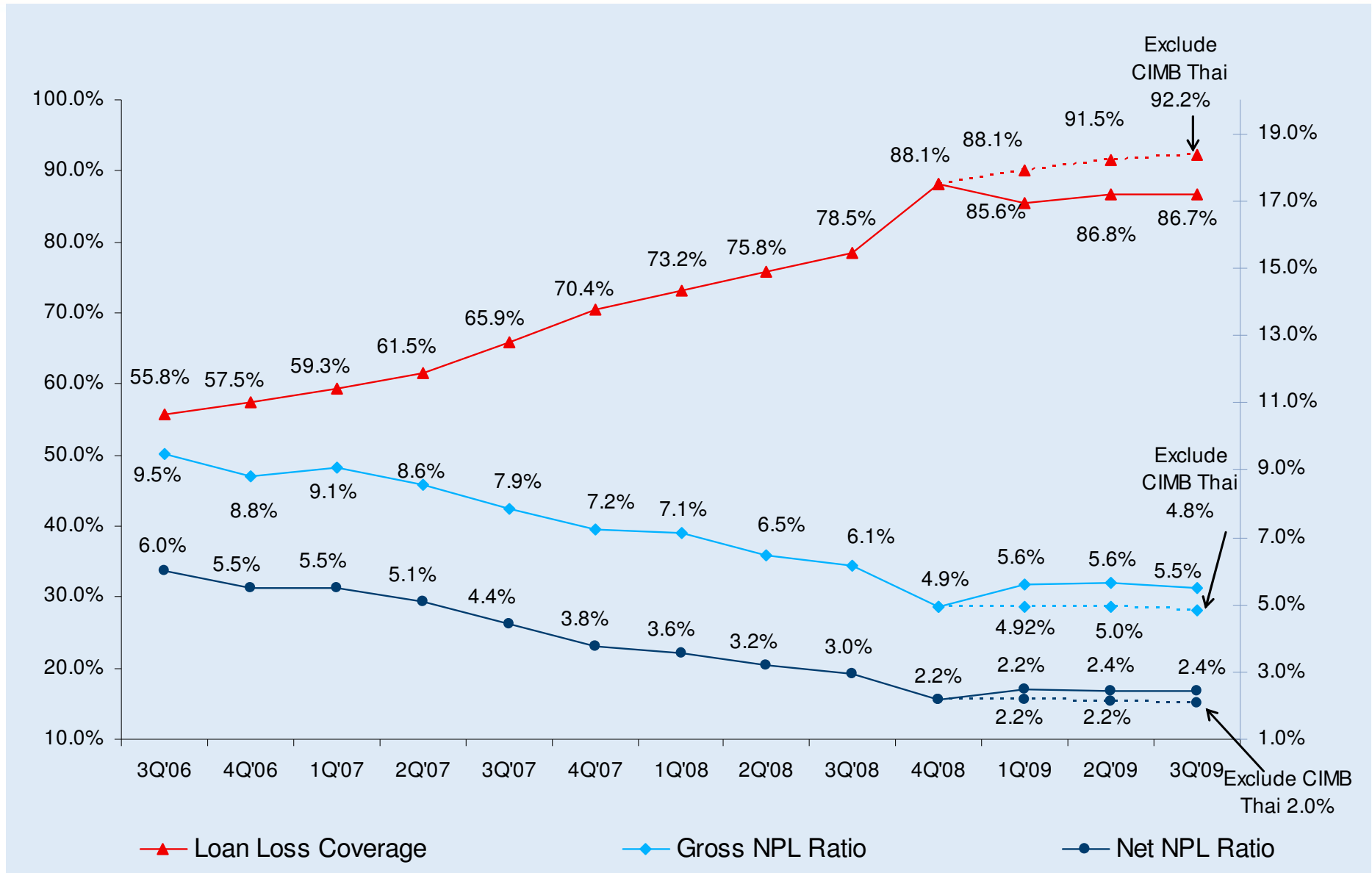
Deposits Growth



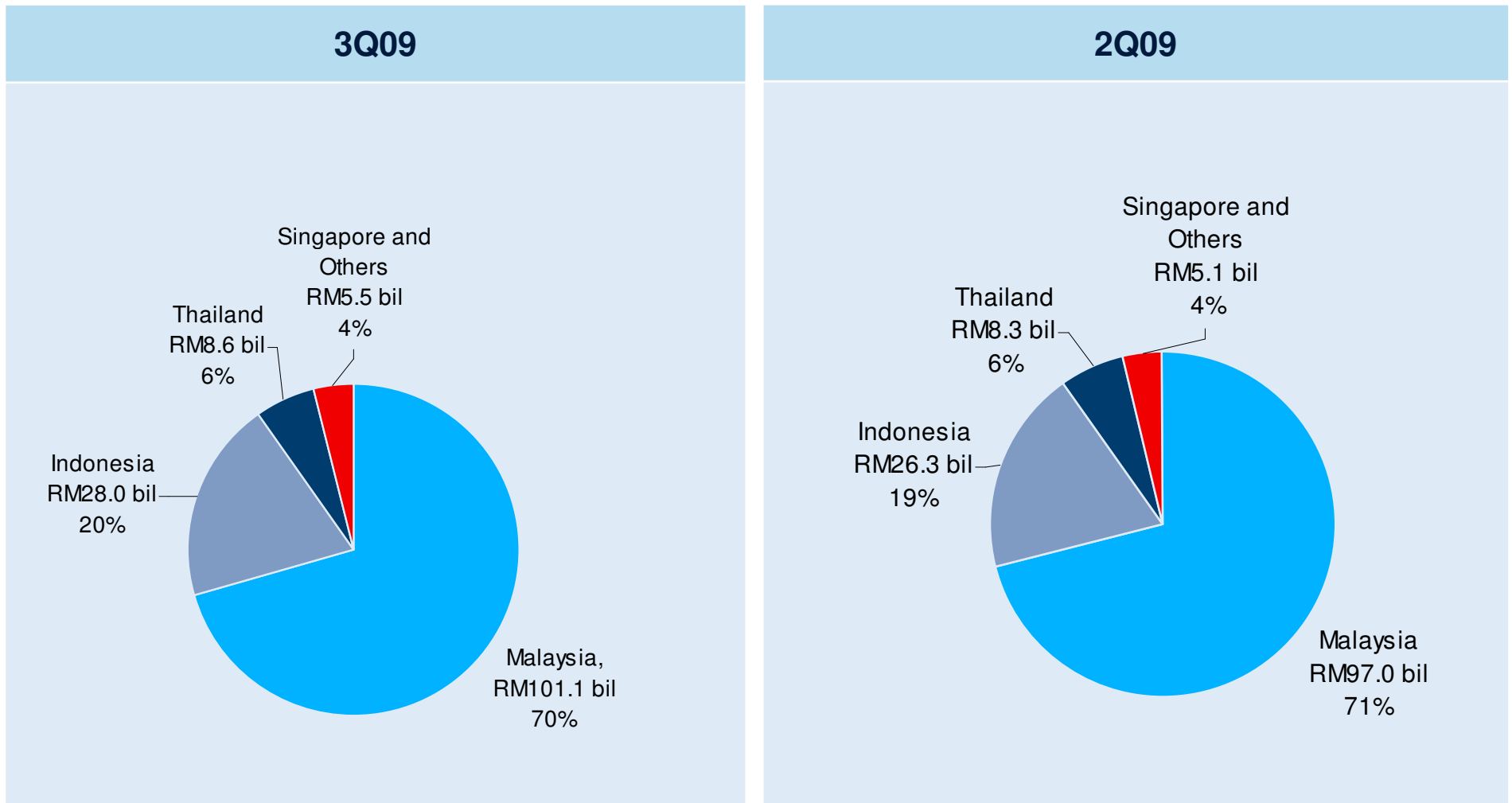
Divisions / Products	30th Sept 09 (RM 'bil)	30th Jun 09 (RM 'bil)	30th Sept 08 (RM 'bil)	Y-o-Y Growth
Retail	39.6	38.1	35.8	10.6%
- Current	5.2	4.5	4.1	26.8%
- Savings	9.7	9.6	9.2	5.4%
- Fixed & structured deposits	24.7	24.0	22.5	9.8%
Business	19.5	18.4	17.8	9.5%
Corporate & Treasury	67.8	67.5	70.0	(3.2%)
CIMB Niaga	29.1	28.5	*18.3	59.5%
CIMB Thai	10.1	12.1	-	-

Deposits	Growth
Y-o-Y	17.1%
Y-o-Y, excluding CIMB Thai and Bank Lippo effects	2.1%
YTD	13.1%
YTD, excluding CIMB Thai	6.3%

Asset Quality Ratios – CIMBGH Group



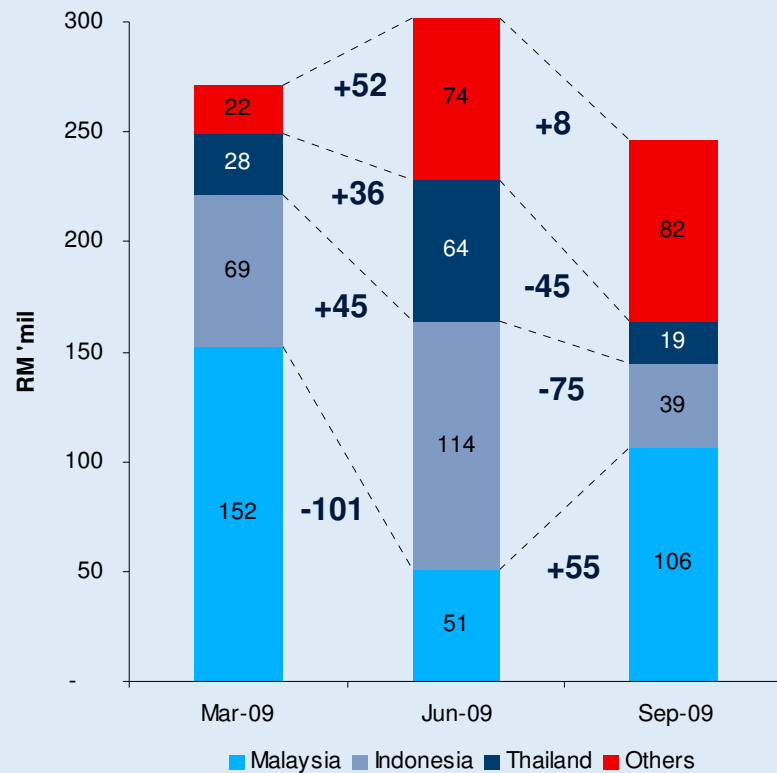
Loan Assets



LLP and Gross NPL

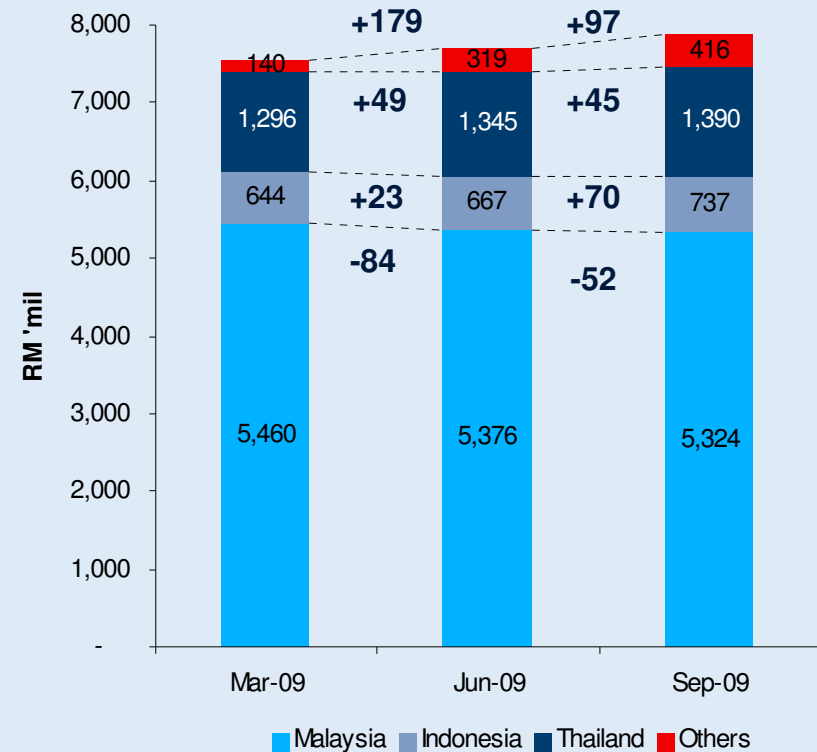
LLP by Country

Total (RM)	272 mil	302 mil	246 mil
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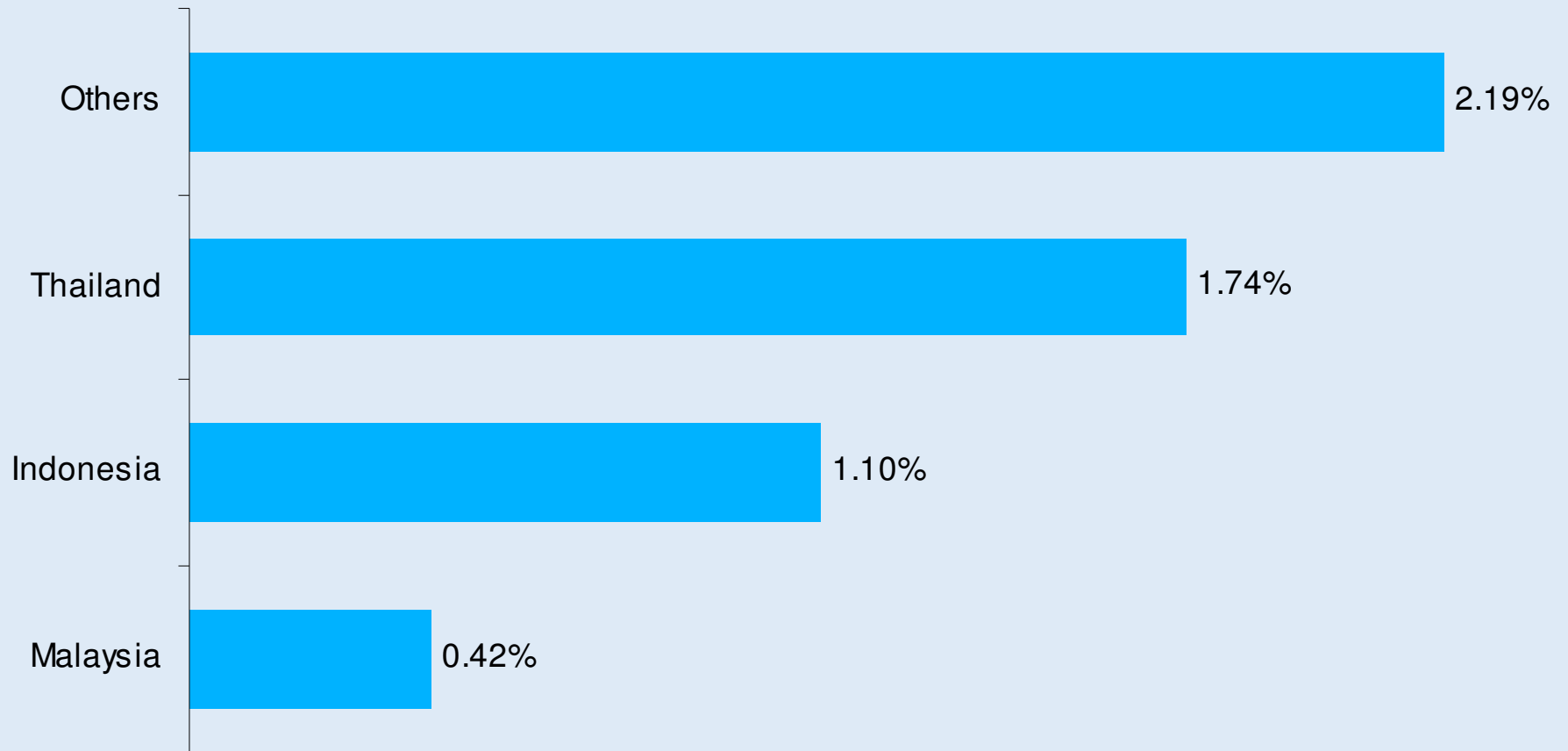


Gross NPL by Country

Total (RM)	7,540 mil	7,707 mil	7,867 mil
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Annualised Credit Charge (YTD) by Country



Gearing and Double Leverage

BCHB Holding Company (RM 'mil)	3Q09	2Q09	Further capital management initiatives	Timeline
Investment in subsidiaries	15,037	14,340	Sale of office building at CIMB Thai Bank	4Q09
External debt & borrowings	3,320	3,698	Sale & leaseback of CIMB Bank branches	1Q10
Share capital	3,582	3,582		
Reserves	9,036 [#]	8,941 [#]		
Gearing ratio	26.3%	29.5%		3Q09
Double leverage ratio	119.2%	119.3%		
Bank - Tier 1 Capital Ratio - RWCR	13.5 % 14.0%	12.7% 13.8%	RWCR - CIMB Investment Bank - CIMB Niaga - CIMB Thai - CIMB Islamic	16.6% 15.0% 12.4% 12.0%

CIMBGH : Operating Expenses

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Personnel	739	673	9.8%	2,060	1,495	37.8%
Establishment	323	299	8.0%	911	617	47.6%
Marketing	88	91	(3.3%)	253	201	25.9%
Admin & General	289	351	(17.7%)	956	713	34.1%
Total	1,439	1,414	1.8%	4,180	3,026	38.1%

CIMB GROUP : 9M09 RESULTS
MALAYSIAN CONSUMER BANK

Consumer Bank : 3Q09 Financials

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Net interest income	708	697	1.6%	2,100	1,954	7.5%
Non interest income	191	192	(0.5%)	558	535	4.3%
Total income	899	889	1.1%	2,658	2,489	6.8%
Overheads (direct + head office allocation)	(641)	(631)	1.6%	(1,904)	(1,689)	12.7%
Loan provisions	(115)	(117)	(1.7%)	(355)	(285)	24.6%
PBT *	146	145	0.7%	406	518	(21.6%)
Loan loss charge	0.17%	0.18%	(5.0%)	0.53%	0.47%	11.0%

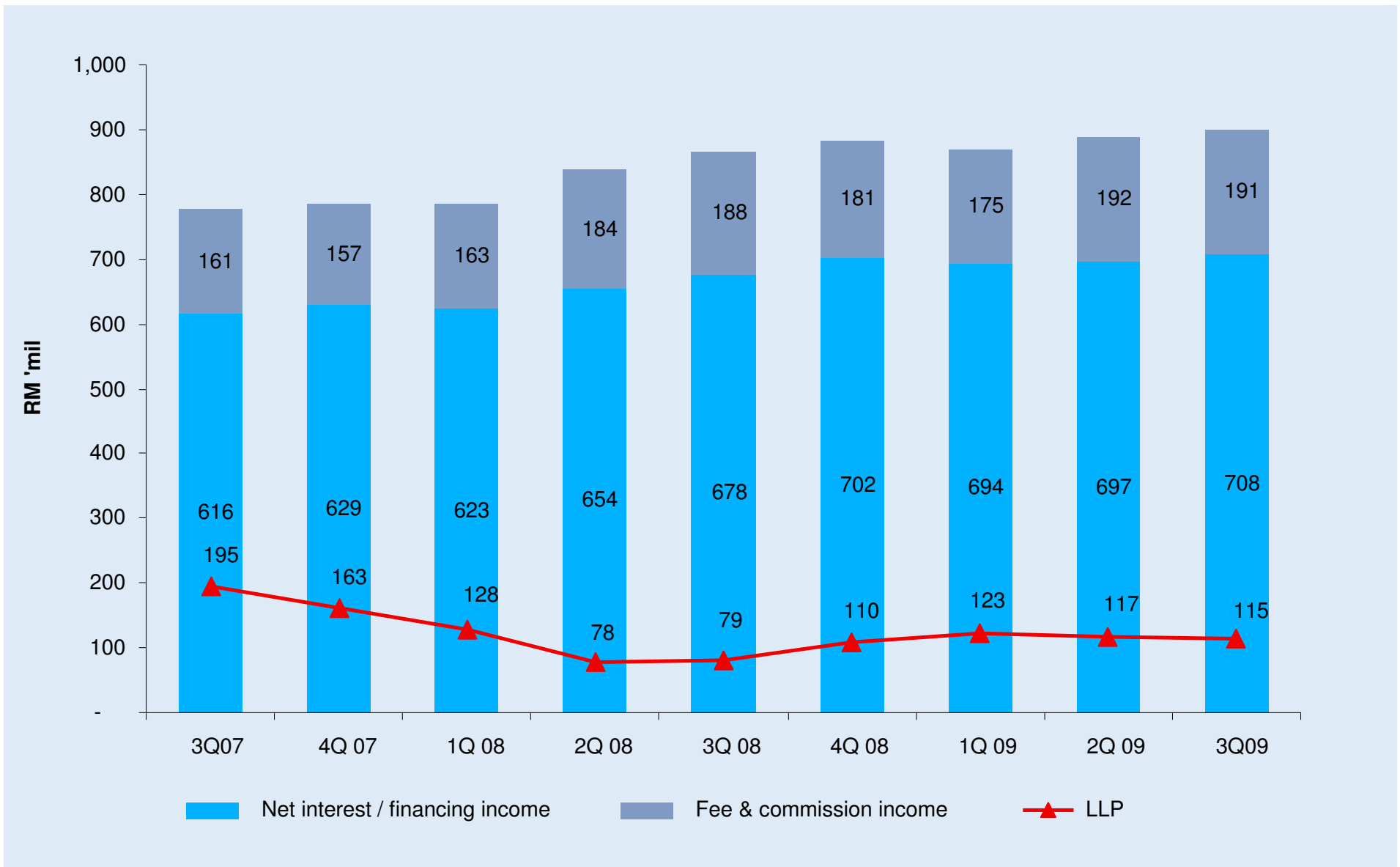
* Includes share of results of associates & jointly controlled entity

Consumer Bank : Good Bank

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Net interest income	683	675	1.2%	2,035	1,830	11.2%
Non interest income	188	192	(2.1%)	553	534	3.6%
Total income	871	867	0.5%	2,588	2,364	9.5%
Overheads (direct + head office allocation)	(604)	(600)	0.7%	(1,802)	(1,595)	13.0%
Loan provisions	(148)	(146)	1.4%	(425)	(433)	(1.8%)
PBT *	122	125	(2.4%)	368	339	8.5%
Loan loss charge	0.23%	0.24%	(2.1%)	0.67%	0.77%	(13.0%)

* Includes share of results of associates & jointly controlled entity

Consumer Revenue & LLP Trend

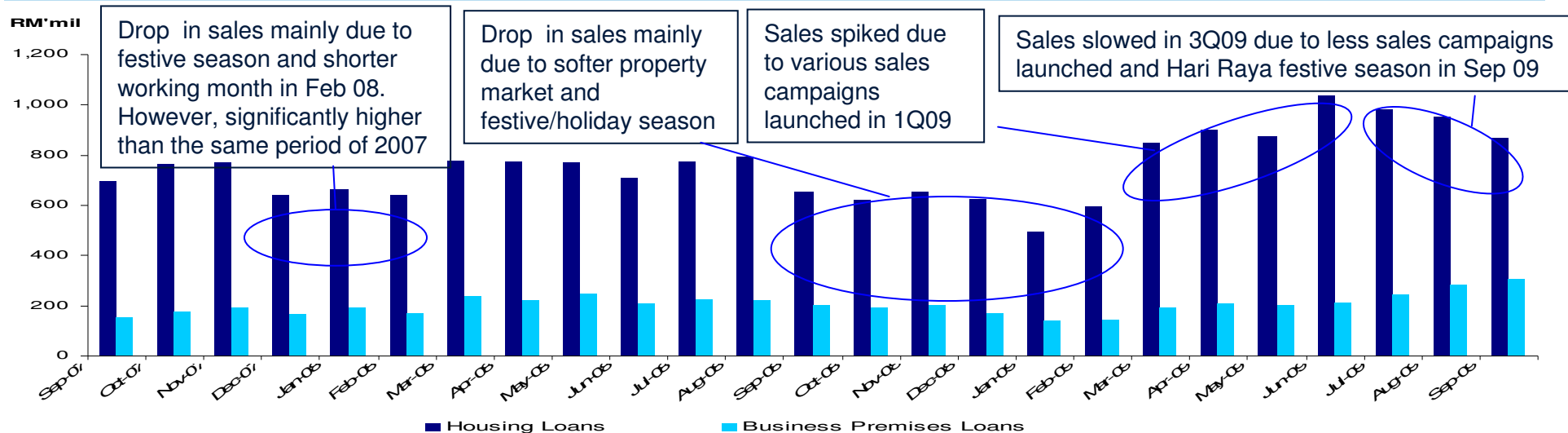


Malaysian Consumer Market Shares

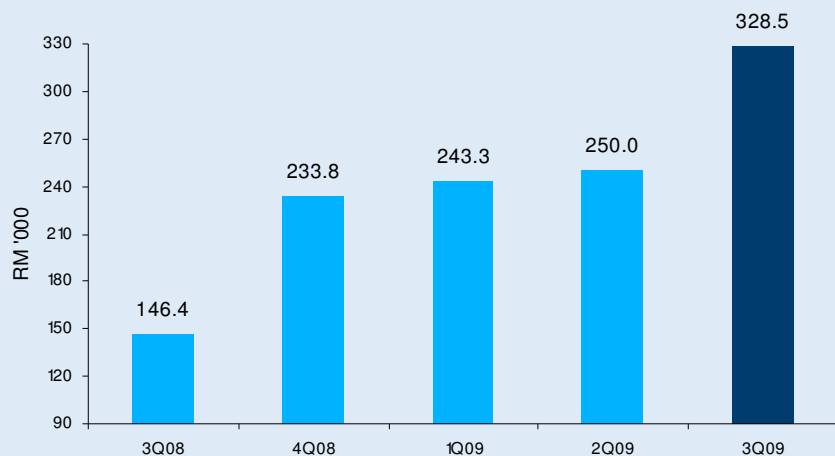
Market shares	30 th Jun 2009	30 th Jun 2008	Ranking*
Mortgages - Residential	13.3%	12.0%	2 ↔
- Non-residential	13.8%	11.3%	
HP[^]	9.6%	10.4%	4 ↔
Credit Cards - Loan base	10.6%	10.7%	3 ↔
- Card Base	10.1%	9.7%	
Retail Deposits~	9.2%	9.1%	3 ↔
SME Loan	12.6%	12.5%	3 ↔

Retail Banking Indicators (1)

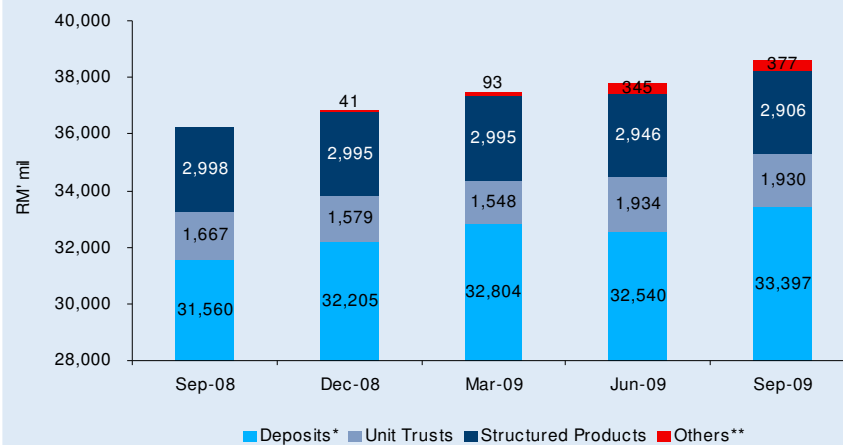
Retail Loans – Housing Loans and Business Premises Loans



CIMB Express – Total Disbursed

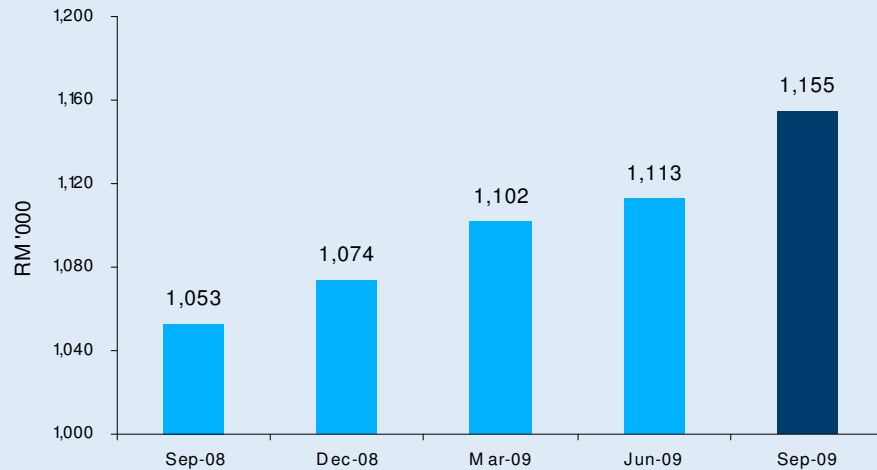


Retail Banking AUM

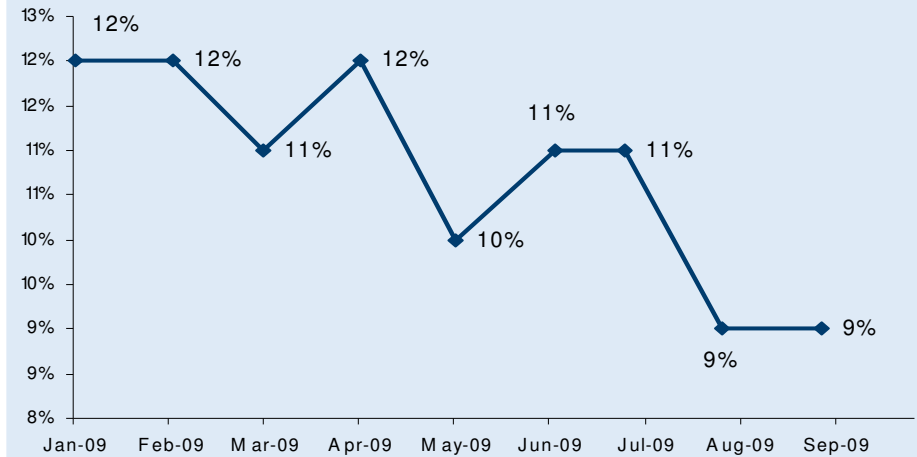


Retail Banking Indicators (2)

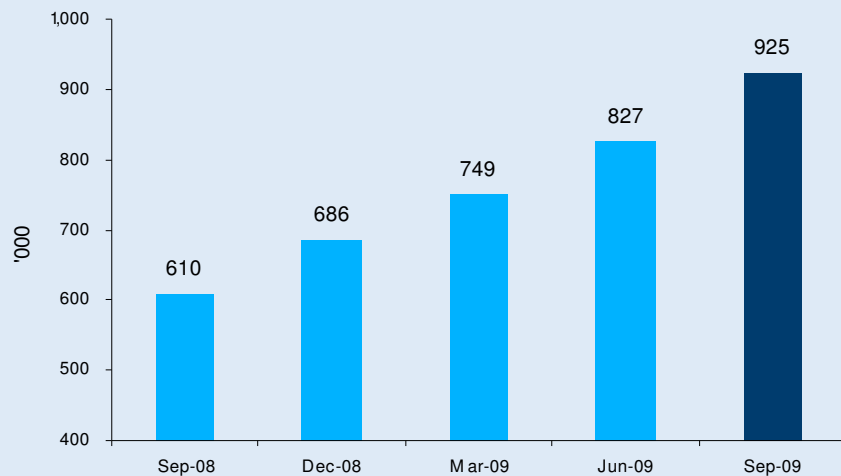
Credit Card – Card Base



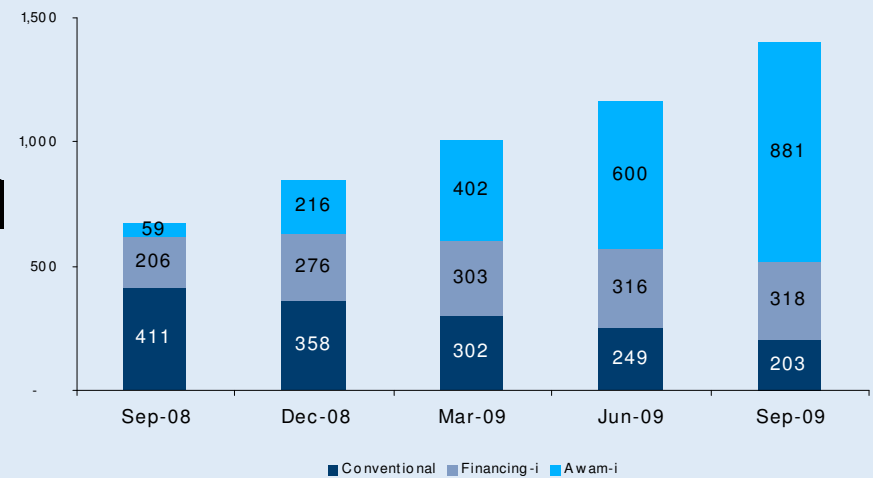
OTC vs SST



Total CIMB Clicks Customers



CIMB Express – Loan Base



CIMB GROUP : 9M09 RESULTS
TREASURY & INVESTMENT BANKING

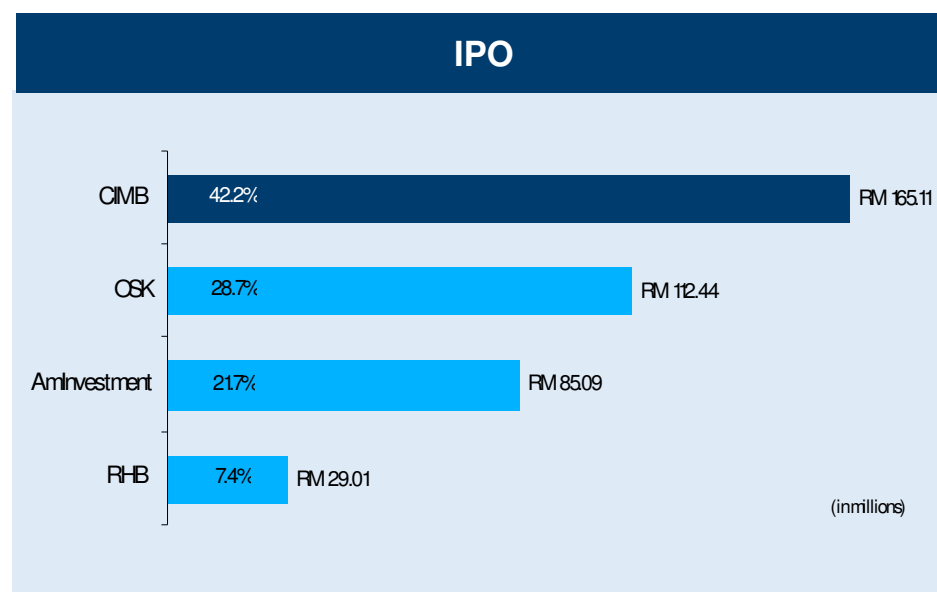
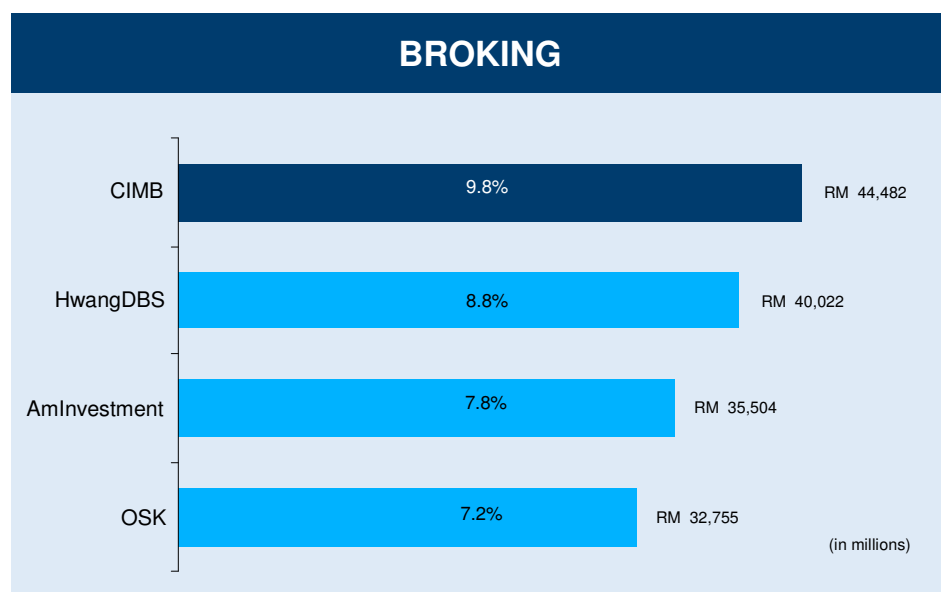
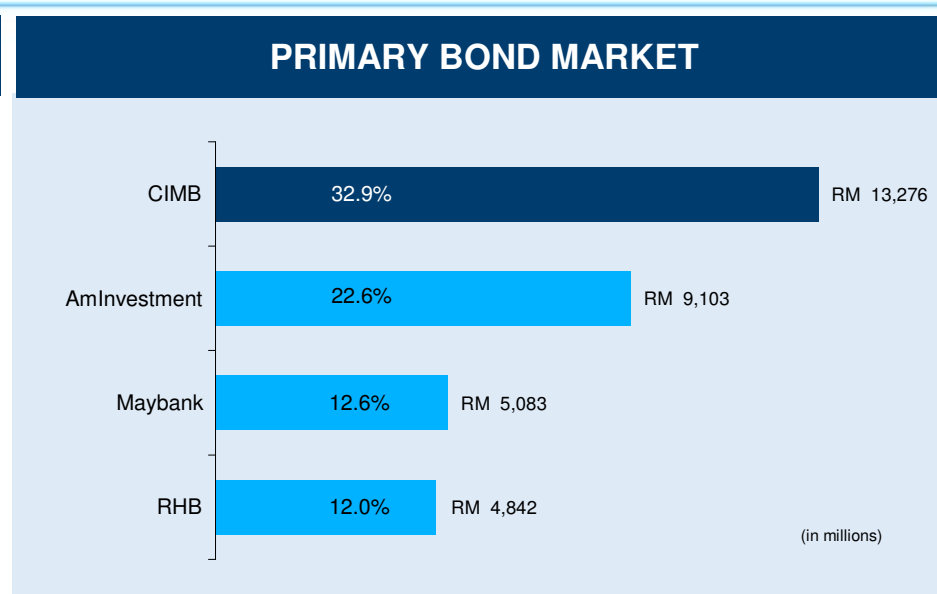
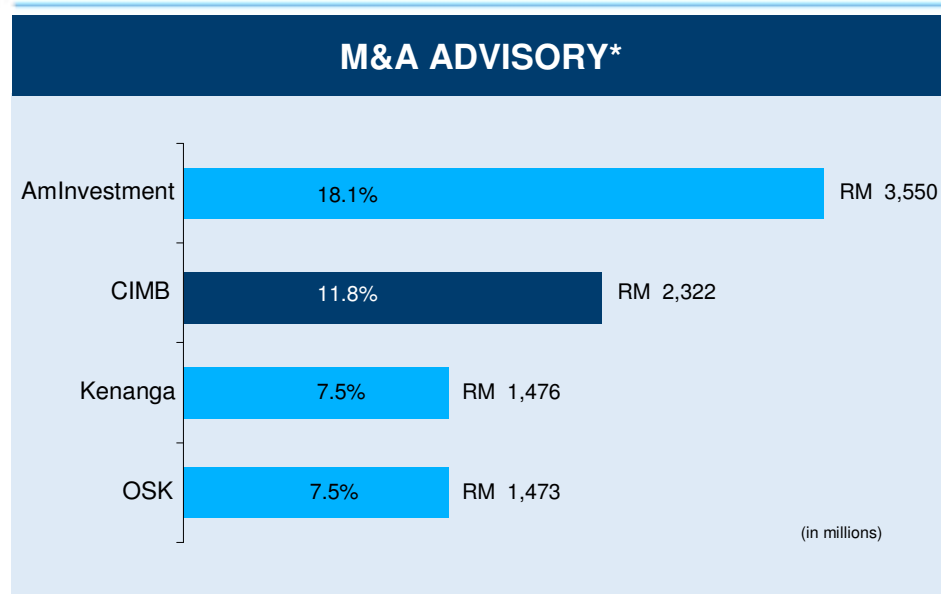
Treasury and Investment Financials

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Net interest / financing income	227	203	11.8%	595	395	50.6%
Fee income	12	1	1100%	15	15	0%
Net trading income	89	157	(43.3%)	457	149	206.7%
Total income	328	361	(9.1%)	1,067	559	90.9%
Provision	(4)	1	(500%)	(2.0)	(10)	(80%)
Overheads	(61)	(74)	(17.6%)	(194)	(136)	42.6%
Treasury PBT	263	288	(8.7%)	871	413	110.9%
Investment PBT	103	46	123.9%	305	405	(24.7%)
Total	366	334	9.6%	1,176	818	43.8%

Corporate & Investment Banking Financials

(RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Net interest / financing income	194	176	9.7%	550	563	(2.4%)
Fee & commission income	100	106	(5.9%)	324	389	(16.6%)
Net trading income	21	45	(52.5%)	74	157	(52.5%)
Brokerage income	79	76	3.9%	193	206	(6.2%)
Total income	393	403	(2.5%)	1,142	1,315	(13.2%)
Provision	(66)	(50)	32.5%	(164)	(178)	(8.3%)
Overheads	(181)	(172)	8.1%	(535)	(512)	5.4%
PBT	146	181	(19.3%)	443	624	(29.0%)

Malaysian Market Shares (YTD)



Regional Market Share (YTD)

Singapore

- Rank 5 for stock broking, 8.70% market share
- No. 1 advisor ranking for mid market M&A up to USD 100mil in terms of value and number of deals, 3.3% market share (of total value of deals)
- No. 7 advisor ranking for SGX IPO offerings, 1.0% market share
- No. 10 in terms of issuance of Singapore Dollar Bonds, 1.2% market share

Indonesia

- Rank 5 for stock broking, 4.08% market share
 - Rank 14 for completed M&A, 0.3% market share
 - Rank 14 for IDR bonds, 1.3% market share
- Joint Lead Manager for
- Adira Dinamika Multifinance (IDR 167bil)
 - Apexindo Pratama Duta (IDR 120bil)]

Thailand

- Brokerage market share : 0.77%
- Rank 8 for Thai M&A, 0.06% market share
- Rank 8 for THB bonds, 4.3% market share
- Rank 9 for IPO, 6.0% market share
- Completed major bonds issuance, including:
Krungthai Card (THB 4.5bil)
PTT (THB 1.9bil)

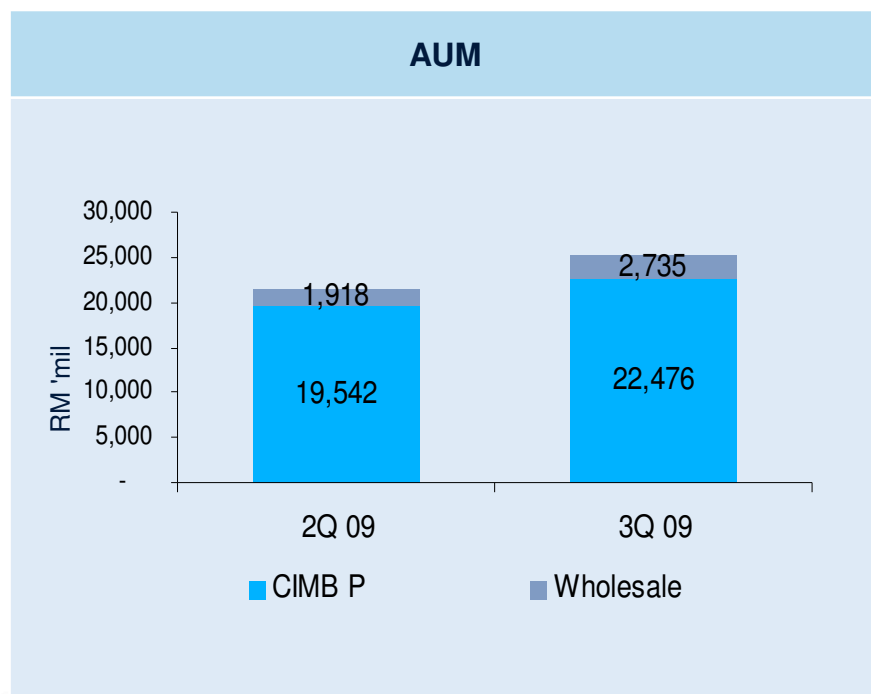
Hong Kong

- Rank 102 out of 455 for stock broking, 0.01% market share
- No. 3 advisor ranking for mid market M&A up to USD 500mil in terms of number of deals, 2.9% market share
- No. 1 advisor ranking for mid market M&A up to USD 200mil in terms of number of deals, 3.0% market share

CIMB GROUP : 9M09 RESULTS
ASSET MANAGEMENT & INSURANCE

Group's Asset Management & Insurance

PBT (RM 'mil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
CIMB-P Group	9	9	-	23	32	(28%)
Wholesale	8	2	>100%	15	4	>100%
Insurance	23	30	(23%)	76	(24)	>100%
Total	40	41	(2%)	114	12	>100%



- 3Q09 GAM AUM increased 18% QoQ. Higher UT sales in institutional and wholesale fund. 3Q included CPIAM's maiden institutional equity fund
- Wholesale higher in 3Q with one-off incentive fee income from disposal of property fund investment
- CIMB and Sun Life commenced a life insurance JV in Indonesia, one of Asia's fastest growing life insurance markets in July 2009.
- Lower insurance profit in 3Q compared to 2Q mainly due to higher loss in Takaful business and higher set up cost at newly formed CIMB SunLife

CIMB GROUP : 9M09 RESULTS
CIMB NIAGA

CIMB Niaga: Earnings Summary



(IDR 'bil)	3Q09	2Q09	Q-o-Q	9M09	9M08	Y-o-Y
Net Interest Income	1,629	1,613	1.0%	4,612	3,524	30.9%
Non Interest Income	400	342	16.8%	990	839	18.0%
Operating Income	2,029	1,955	3.8%	5,602	4,363	28.4%
Overhead Expenses	(1,019)	(938)	8.6%	(2,797)	(2,786)	0.4%
Pre Provision Operating Profit	1,010	1,017	(0.7%)	2,805	1,577	77.9%
Provisions Expense	(410)	(377)	8.7%	(1,114)	(414)	169.1%
Operating Profit	600	640	(6.2%)	1,692	1,163	45.4%
Non Operating Income	35	(32)	(208.5%)	(77)	204	(138.0%)
PBT	635	608	4.5%	1,614	1,367	18.1%
Net Profit	456	433	5.4%	1,152	967	19.2%
Net Profit (RM 'mil)	159	144	10.1%	385	341	12.9%
EPS (sen)	19.1	18.1	5.4%	48.1	40.9	17.7%

CIMB Niaga : Balance Sheet Changes

(IDR 'bil)	30th Sept 09	31st Dec 08	YTD
Placements & Other MS	10,513	12,860	(18.2%)
Government Bonds	8,553	8,263	3.5%
Loans	72,076	72,220	(0.2%)
Other Assets	9,944	9,854	0.9%
Total Assets	101,086	103,198	(2.0%)
Low Cost Fund (CASA)	39,936	36,140	10.5%
Time Deposits & CD	41,363	47,912	(13.7%)
Total Customer Deposits	81,299	84,052	(3.3%)
Other Liabilities	8,963	9,844	(9.0%)
Total liabilities	90,262	93,896	(3.9%)
Equity	10,824	9,302	16.4%

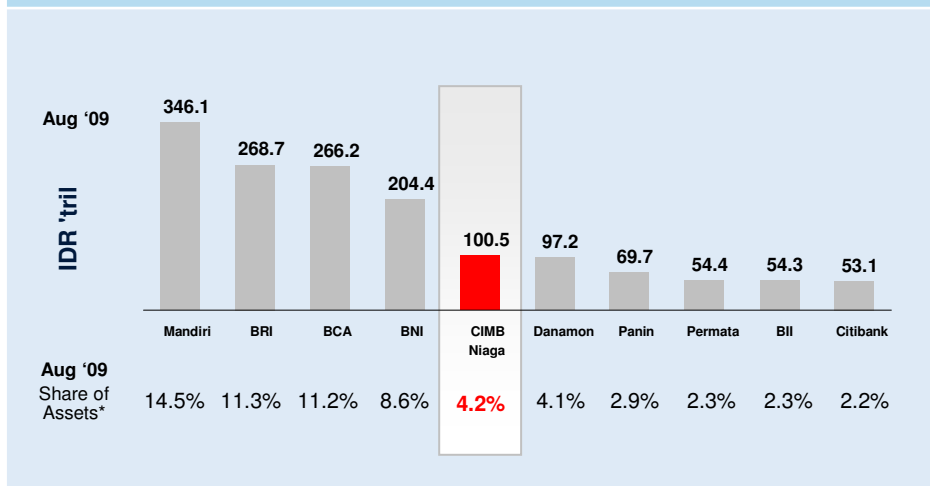
CIMB Niaga : Key Ratios

(Consolidated, %)	3Q09	2Q09	Q-o-Q	3Q08	Y-o-Y
ROE	17.4	17.5	(0.1%)	16.9	0.5%
NIM	6.41	6.29	0.1%	4.75	1.7%
Cost to Income	50.2	48.0	2.2%	59.4	(9.2%)
Loan Loss Coverage*	96.3	94.9	1.4%	82.7	13.6%
Loan Loss Charge*	0.3	0.5	(0.2%)	0.1	0.2%
Gross NPL ratio*	2.8	2.7	0.1%	2.3	0.5%
Net NPL ratio*	1.8	1.7	0.2%	1.5	0.3%
Loan to Deposit	90.2	87.2	3.0%	88.2	2.0%
CAR*	15.0	15.3	(0.3%)	15.9	(0.9%)

CIMB Niaga Rankings And Market Shares

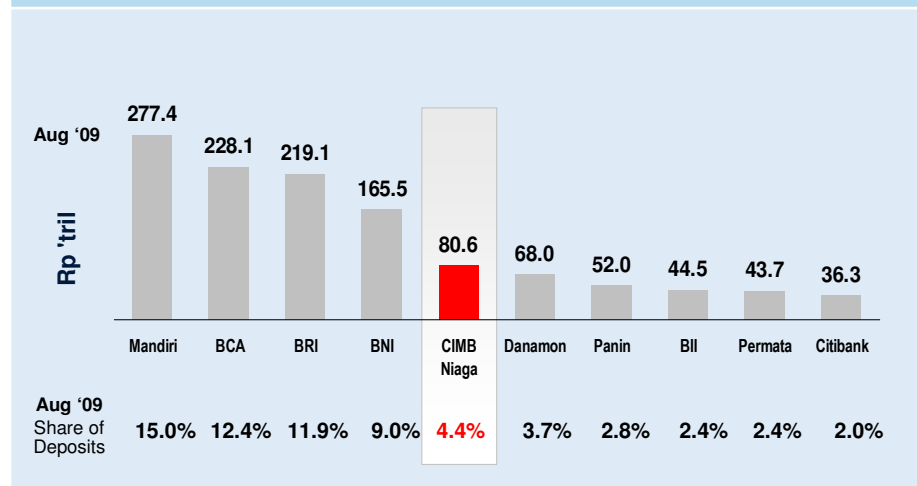


5th largest in terms of assets*



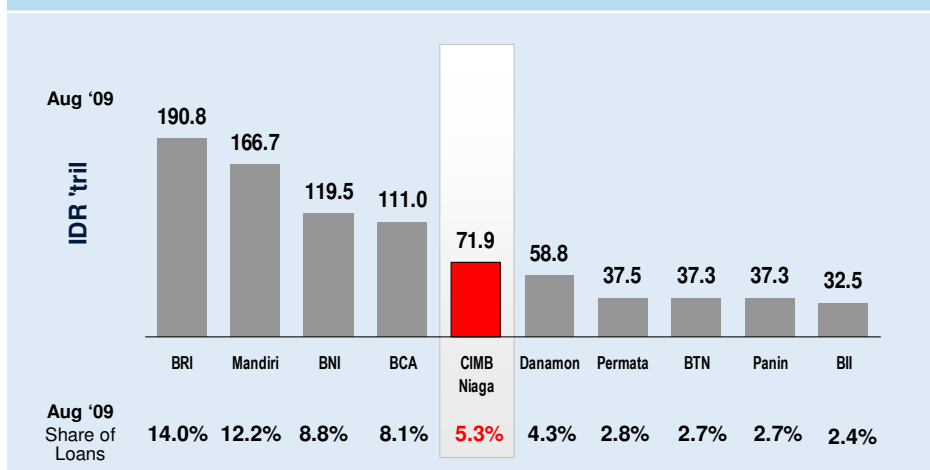
Source: Indonesia Banking Statistics Aug 09

5th largest in terms of deposits



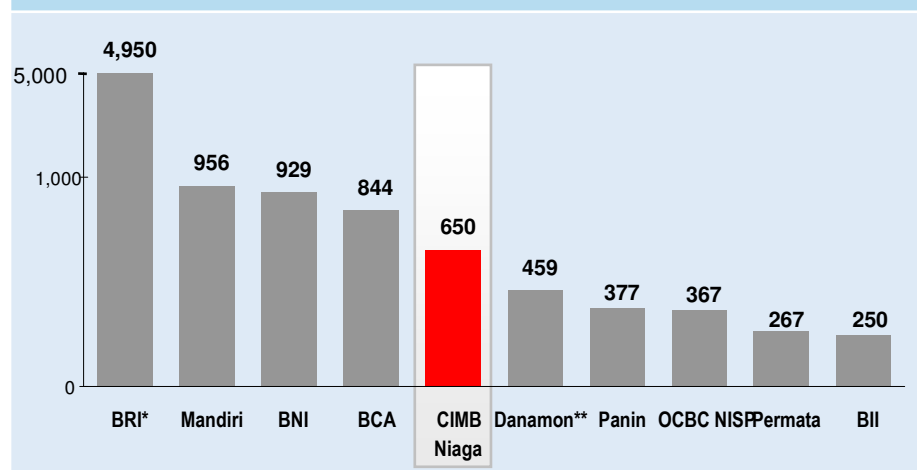
Source: Indonesia Banking Statistics Aug 09

5th largest in terms of loans



Source: Indonesia Banking Statistics Aug 09

5th largest branch network



Source: Bank's website – access Sep 2009

BRI excludes 1,047 micro branches; Danamon excludes 700 DSP units

CIMB Niaga Highlights

- 100% of ex-Niaga and ex-LippoBank branches, ATMs, and SSTs have all featured CIMB Niaga's brand by 9 September 2009



KPR X-TRA DINAMIS
Dinamis!
Nikmati keringanan bunga KPR hingga **0%**

Dapatkan keuntungan dari dana lebih di Tabungan untuk meringankan bunga KPR Anda.

- Bunga KPR lebih ringan hingga 0%
- Cicilan Tetap hingga KPR lunas
- KPR bisa lunas lebih cepat

Untuk keterangan lebih lanjut, hubungi:
Call Center CIMB Niaga 14041 atau klik www.cimbniaga.com

* Sesuai dari ketentuan bank.

New product:

- X-TRA DINAMIS: A Savings and Mortgage bundling product

CSR Initiatives

- CIMB Group launched “CIMB – The Star Padang Relief Fund” fund raising program in collaboration with The Star. As of 27 October 2009, the total fund raised amounted to RM3,815,787
- Lowered interest rate for all CIMB Niaga Padang's consumer and business debtors by 3.5%

CIMB GROUP : 9M09 RESULTS
CIMB Thai

CIMB Thai : Earnings Summary

(Baht 'mil) (Before GAAP Adjustments)	3Q09	2Q09	Q-o-Q	9M09
Net Interest Income	1,373	1,164	18.0%	3,628
Non Interest Income	557	632	(11.9%)	1,731
Operating Income	1,930	1,796	7.5%	5,359
Overhead Expenses	1,318	1,373	(4.0%)	4,276
Pre Provision Operating Profit	612	423	44.7%	1,083
Provisions Expense	138	653	(78.9%)	1,083
Profit / (Loss) Before Tax	474	(230)	306.1%	-
Net Profit / (Loss)	465	(247)	288.3%	(40)
Net Profit / (Loss) (RM 'mil)	48*	(26)#	284.6%	(4)*
EPS (sen)	0.12	(0.08)	250.0%	-

CIMB Thai : Balance Sheet Changes

(Baht 'mil)	30th Sept 09	31st Dec 08	YTD
Placements & Other MS	25,571	66,196	(61.3%)
Government Bonds (Net)	11,117	22,691	(50.9%)
Loans (Net)	73,307	83,657	(12.2%)
Other Assets	16,237	39,833	(59.1%)
Total Assets	126,232	212,377	(40.4%)
Low Cost Fund (CASA)	24,521	22,225	10.6%
Time Deposits & CD	72,224	137,504	(47.4%)
Total Customer Deposits	96,745	159,729	(39.3%)
Other Liabilities	21,642	47,513	(54.4%)
Total Liabilities	118,387	207,242	(42.8%)
Equity	7,845	5,135	53.2%

CIMB Thai : Key Ratios

(Consolidated, %)	3Q09	2Q09	Q-o-Q
ROE	24.2	(15.5)	256.2%
NIM	4.09	2.68	52.6%
Cost to Income	67.6	77.0	(12.2%)
Loan Loss Coverage	60.3	63.9	(5.6%)
Loan Loss Charge	0.7	3.0	(76.7%)
Gross NPL ratio	16.1	16.0	0.6%
Net NPL ratio	8.4	7.8	7.7%
Loan to Deposit	83.4	71.9	16.0%
CAR*	12.4	12.1	2.5%

New Products and Services

BTAM Originated Products	Actual (THB 'mil)	% of target achieved
BT Treasury Daily	2,056	103%
101 Montri Property Fund	603	100%
SF Daily A Fund	117	117%
BT-FIF Gold Linked 5 Fund	460	109%
BT-FIX 6/1	300	100%
ASEAN Equity Fund	107	101%
Total	3,643	
CIMBT Treasury Originated Products		
Maxi Return Structured Deposit	1,418	94%
PTT Corporate Debenture	1,869	100%
EasyBuy Corporate Debenture	200	100%
KTC Corporate Debenture	4,500	300%
TICON Corporate Debenture	650	81%
BOT Savings Bond	4,439	NA
Total	13,076	



PROPERTY DEVELOPMENT & INVESTMENT
A Member of Central Group



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It's Real



บริษัท บ้านปู จำกัด (มหาชน)
BANPU PUBLIC COMPANY LIMITED



PTTEP



International Money Transfer



TICON INDUSTRIAL CONSTRUCTION PUBLIC COMPANY LIMITED



บริษัท ซีอี บาย จำกัด (มหาชน)



Maxi Return
เพื่อพาวลาดีทองมา
คุณด้วย

BT Daily ASEAN Equity Fund
กองทุนเปิด ซีอี ดรายแอส เอเชียน

BT FIF Gold Linked Fund 5
กองทุนเปิด ซีอี โกลด์ลิงก์ ฟันด์ 5

The path to financial dream

101 Montri Storage Freehold Property Fund
กองทุนเปิด ซีอี มอนทรี สโตร์แอด พรีแฮลด์ พร็อพเพอร์ตี้ 101 มอนทรี ฟรีโฮลด์

รักษากอง...
เมื่อลงทุน

ไร้กังวล เพราะ
ประกันเงินปันผล
ร้อยละ 7 ต่อปี*

CIMB THAI

CIMB GROUP : 9M09 RESULTS OTHER HIGHLIGHTS

CIMB Islamic – Dual Banking is Successful

Ranking of Total Islamic Assets as at June 2009

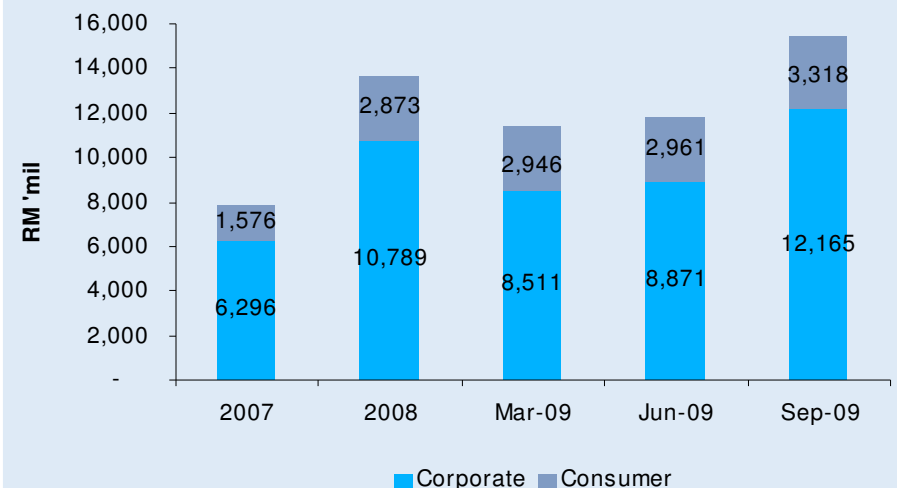
Rank	Company	Total Assets RM 'mil	Market Share %
1	MIBB	34,027	17
2	Bank Islam	25,805	13
3	PBB-i	21,571	11
4	CIMB Islamic	19,566	10
5	Amlslamic	17,566	9

- 3Q09 gross financing assets grew 29% to RM12.4 bil QoQ mainly due to increase in Corporate, Auto Finance and Retail others.
- Total Islamic financing up 177% YoY
- 3Q total deposit increased 31% QoQ to RM15.5 bil in Sep 09 mainly due to an increase in SGIA, CA, and FRIA deposits.

Total Islamic Financing



Total Islamic Deposits



Global Islamic Investment Banking Leadership



3Q09 Global Sukuk League Table				3Q09 Domestic Sukuk League Table			
Rank	Company	USD 'mil	Market Share, %	Rank	Company	USD 'mil	Market Share, %
1	CIMB	1,706	27.3	1	CIMB	3,628	44.0
2	HSBC	740	11.9	2	Maybank Investment	2,250	27.3
3	Maybank Investment	645	10.3	3	HSBC	833	10.1
4	Standard Chartered	607	9.7	4	AmInvestment	563	6.8
5	Others	2,546	40.8	5	Others	974	11.9

CIMB Islamic Notable Islamic Bonds Transactions in 3Q09

Petronas Global Sukuk Ltd: USD1.5 billion 5-year Trust Certificates

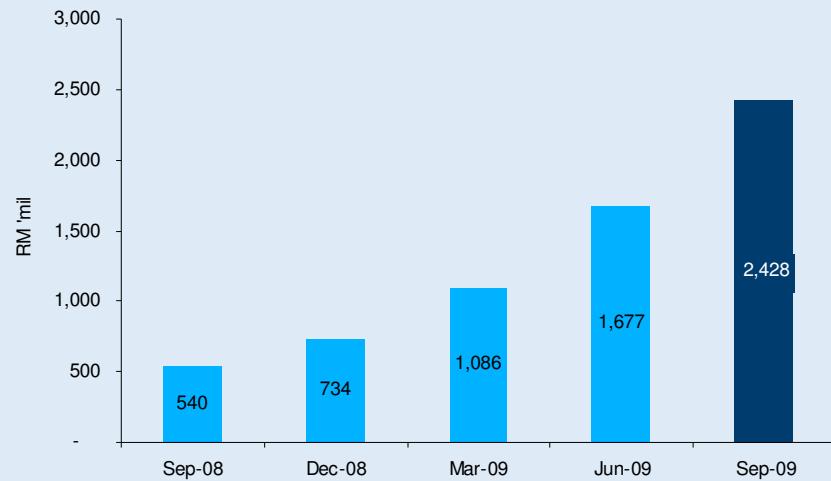
Islamic Development Bank: USD850 million 5-year Sukuk transaction

CIMB Islamic Bank : RM300 million Sukuk Musyarakah which is part of RM2 billion Sukuk Programme

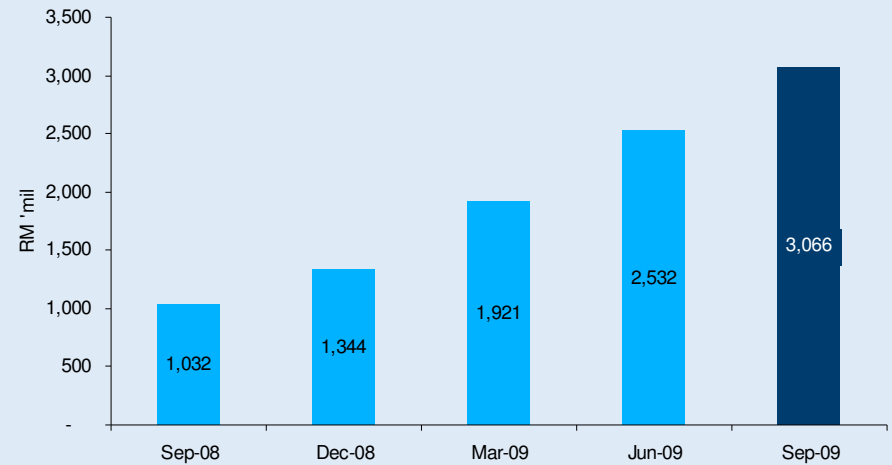
Prasarana: 15-year RM500 million and 20-year RM1.5 billion Sukuk Ijarah under a RM4 billion Sukuk Programme

Growth in Islamic Share

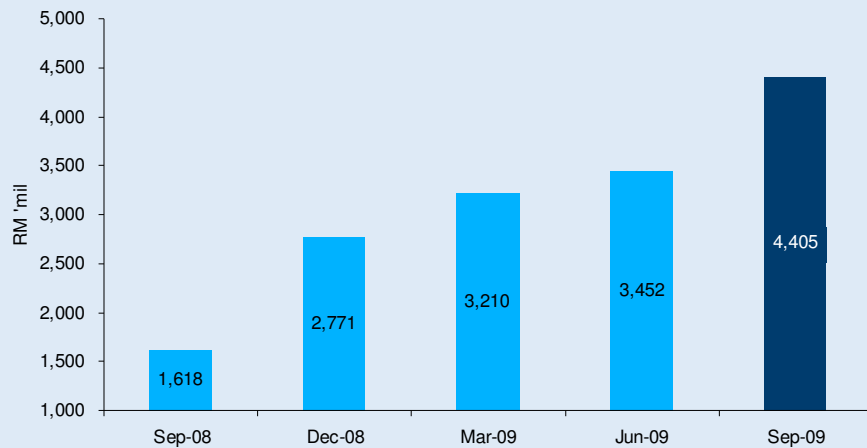
Mortgages



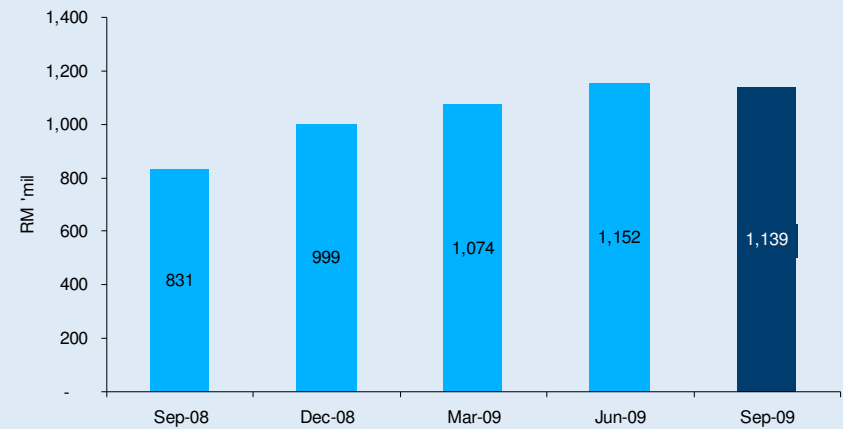
HP



Corporate Financing

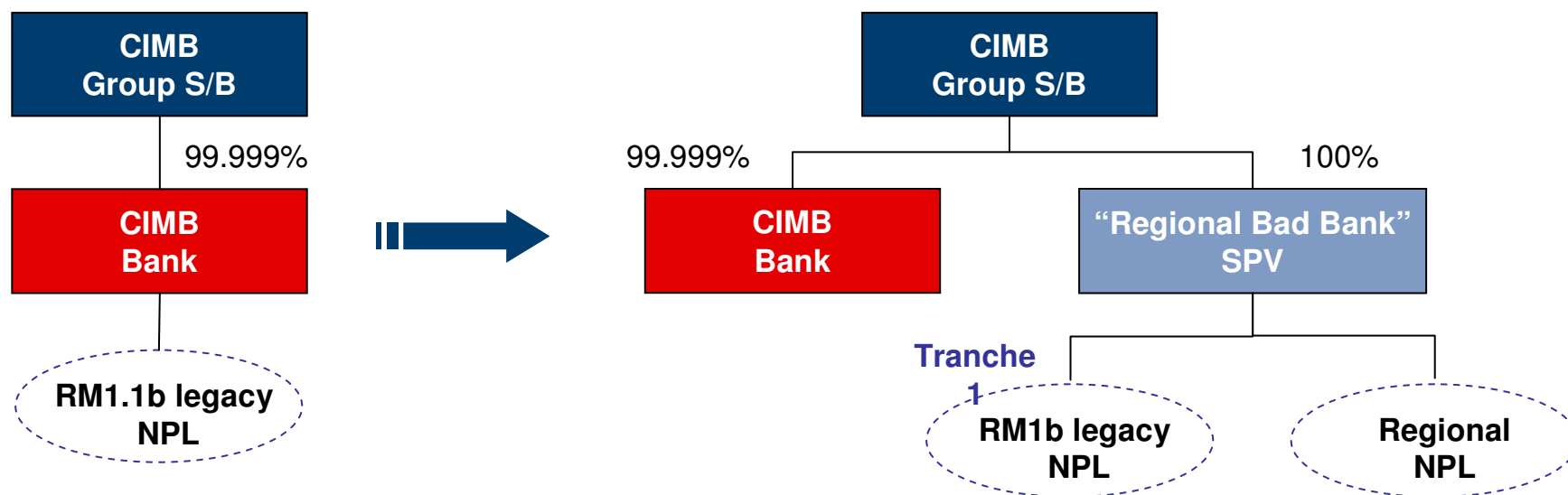


Business Financing



Corporatisation of Bad Bank

- Separate legal entity under CIMB Group to serve as a platform to consolidate ownership of NPL
- 1st tranche will include all transferable NPL under “Bad Bank” (comprising about RM1b net loans)
- Prelude to creation of “Regional Bad Bank”, and facilitates participation by strategic investors
- Regulatory approvals expected shortly



CIMB Bank* (after Tranche 1 transfer) as at 30 Sept 09	Pre-corporatisation	Post-corporatisation
Gross / Net NPL ratio (%)	5.2% / 2.2%	2.8% / 1.3%
Loan loss cover (%)	91.8%	116.1%

- Official appointment of senior management personnel to the BOYK Board of Directors and senior management teams (Risk & Credit, IT & Finance etc), formal appointment awaiting CBRC clearance
- With the success of the Shenyang branch, BOYK plans to further expand to other parts of China

	3Q09	2Q09	Q-o-Q	9M09
Operating income (RMB 'mil)	207	192	7.8%	593
Net profit (RMB 'mil)	95	82	15.9%	272
ROE	25.2%	27.2%	(7.4%)	27.9%
Contribution to CIMB Group (RM 'mil)	10.0	5.7	75.4%	15.7
Gross NPL ratio	0.9%	1.0%	(11.5%)	0.9%

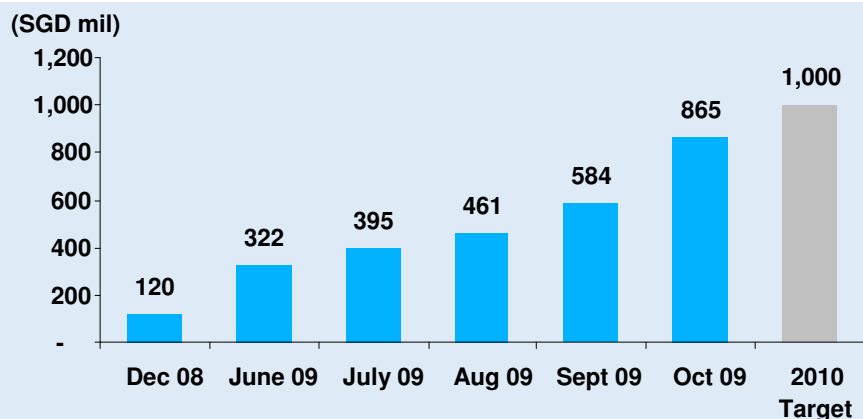
Balance Sheet (RMB 'mil)	30th Sept 09	30th June 09	31st Dec 08
Total Assets	23,523	21,636	18,304
RWCR	10.8%	10.1%	8.7%

Singapore Retail Banking – Early indicators promising

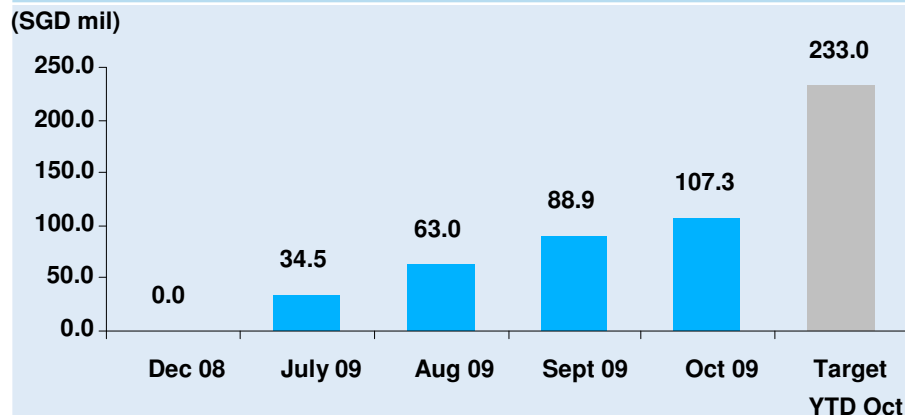
Retail Banking launched on 29 September 2009

2010 Targets: (1) Aggressively grow Retail Banking by leveraging on low cost base, (2) Target ASEAN customers and businesses and (3) Grow Islamic Banking franchise

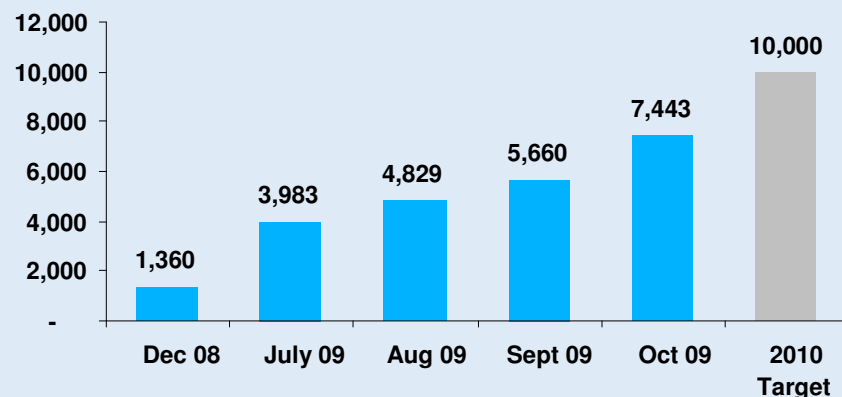
Total Retail Deposits



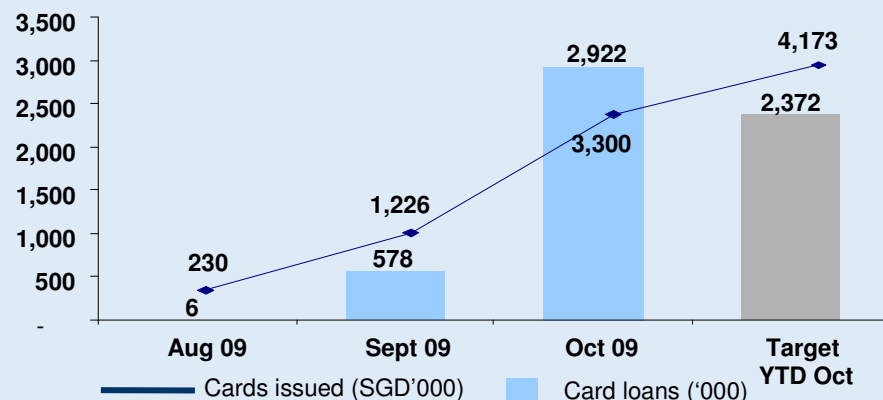
Home Loan Acceptance



Retail Customer Base



Credit Cards



CSR Initiatives in 3Q09

CIMB-The Star **PADANG RELIEF FUND**

- 2-31 October 2009
- Over RM3.8 million collected
- A coordinated effort in 4 countries involving 1,150 retail branches
- RM350,000 grant to Mercy Malaysia for emergency relief and balance to be used to rebuild schools in Padang and Padang Pariaman

Other events – CIMB Foundation’s more interesting grants in 3Q09:

- Campaign for a bicycle lane in Penang, which kicked off with a “Come Ride with the Chief Minister” event
- Bukit Damansara House Owners Association Carnival – as the biggest employer in the area



MY CAUSE • PHOTOS THAT MAKE A DIFFERENCE **PHOTOGRAPHY CONTEST**

- No. of registered participants – 1,525
- No. of photos submitted – 4,466
- Website hits – almost 115,000
- Unique visitors to website – over 25,000
- Photography workshops – 16 nationwide, over 1,000 participants

Other achievements / happenings

- Upgrade in RAM ratings from AA2 to AAA. CIMB Bank's current credit ratings are as follows:

	Long Term Local Rating	Outlook
RAM	AAA	Stable
MARC	AA+	Stable
	Long Term Int Rating	
S&P	BBB+	Stable
FITCH	BBB+	Stable
MOODY'S	A3	Stable

- Launch of Menara Bumiputra-Commerce, the Group's new headquarters for the consumer banking franchise and renaming of Bumiputra Commerce Holdings Berhad to CIMB Group Holdings Berhad on 9 September 2009
- BRP3 – Minimise overlapping market / close proximity & minimal market growth. Opportunity to relocate branches with low growth potential to greenfield areas. 38 branches & 8 kiosks closed up to date



Notable Awards (YTD)



Lifetime Achievement Award - Dato' Sri Nazir Razak
 Best Managed Company in Msia (#2)
 Best Corporate Governance in Msia (#2)
 Best Investor Relations (#1)



Best Investment Bank
 Best Islamic Bank in Asia
 Best Sukuk Deal



Best Domestic Bank
 Best Domestic Equity House
 Best Domestic Debt House



Best Investment Bank
 Best Bond House
 Best Broker
 Best Foreign Exchange Bank
 Best Private Bank



Best Islamic Bank
 Best Islamic Retail Bank
 Best Islamic Investment Bank, Asia Pacific
 Islamic Banker of the Year – Badlisyah Abd Ghani



Best Investment Bank
 Best Cash Management Bank
 Best Bond House
 Best Broker
 Best Islamic Finance House



M&A Advisor of the Year
 Deal Maker of the Year
 Cross Border Deal of the Year



Lead Manager Award – by no. of deals
 Lead Manager Award Islamic – by deals
 Lead Manager Award Islamic – by value



Best Local Cash Management
 Best Domestic Provider – Structured interest rates Products
 Best Domestic Provider – Structured Currency Products



CIMB GROUP : 9M09 RESULTS CLOSING REMARKS

Targets for 2009

	9M09 (Annualised)	2009 Target	On Track
ROE	14.7%	14-15%	✓
TSR	+90% vs KLCI +37%	> KLCI	✓
Dividend	-*	18.5 sen (single tier)	✓
Total loans growth**	13%	8%	✓
Retail deposit#	11%	18%	✗
Loan loss charge	0.8%	0.9%	✓
Tier 1 (at bank)	13.5%	10%	✓
RWCR (at bank)	14.0%	12%	✓
Double leverage	119.2%	115% - 120%	✓

Final Remarks

- On track towards revised ROE target of 14-15%
- Strong capital markets deal flow in 4Q09
- CASA and retail deposit accumulation still below targets
- Loans growth may soften in 4Q as Malaysian corporates have been actively accessing DCM
- Malaysian consumer bank sales will also be affected by budget 2010 taxes and higher rates for mortgages
- International banking has been main disappointment YTD 2009
- CIMB Thai on target to contribute small profit in 2009
- Preparations on-going for migration to FRS139 and Basel II

THANK YOU