

Analyst Presentation 1Q16 Results

26 May 2016



Agenda

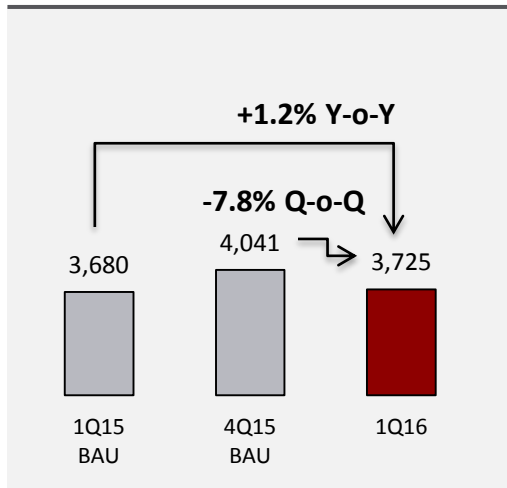
1. Key Highlights
2. CIMB Group 1Q16 Financials
3. PBT by Segment
 - 3.1 Regional Consumer Banking
 - 3.2 Regional Commercial Banking
 - 3.3 Regional Wholesale Banking
 - 3.4 Group Asset Management & Investments
 - 3.5 Group Funding
 - 3.6 CIMB Islamic
4. T18 Updates
5. Final Remarks

CIMB Group : 1Q16 Results

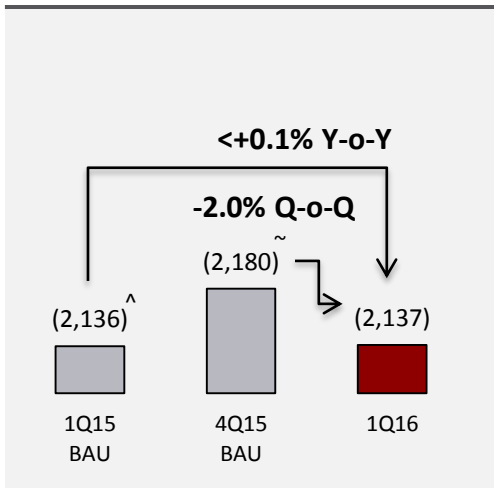
1. Key Highlights

Key Financial Highlights

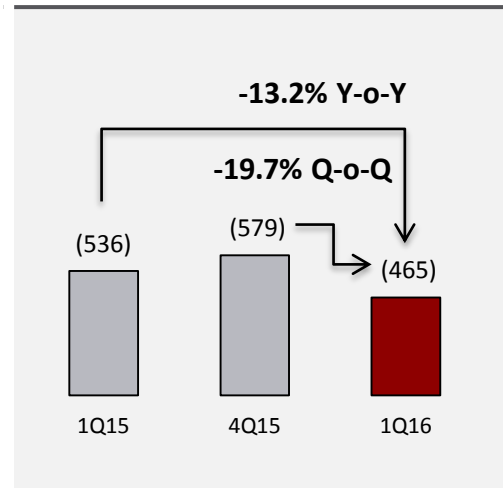
Operating Income (RM 'mil)



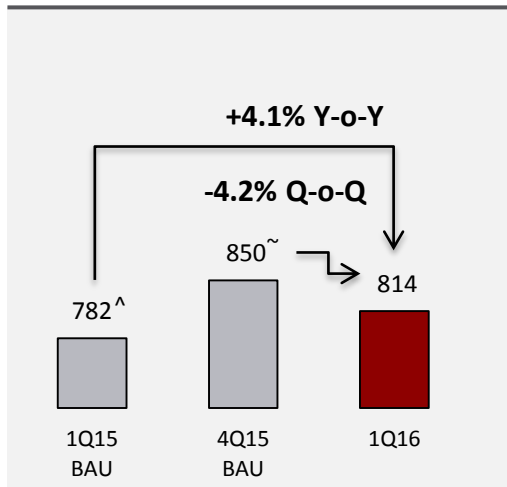
Overhead Expenses (RM 'mil)



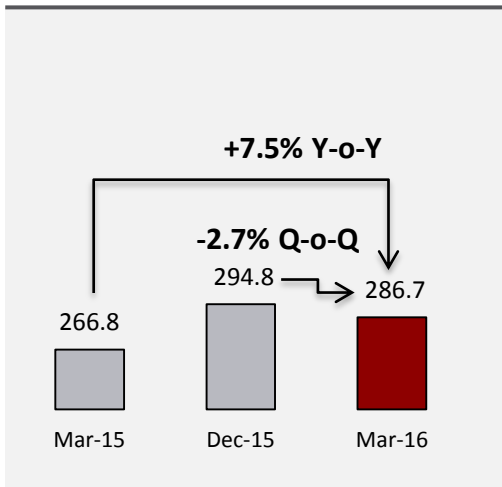
Loan Impairment (RM 'mil)



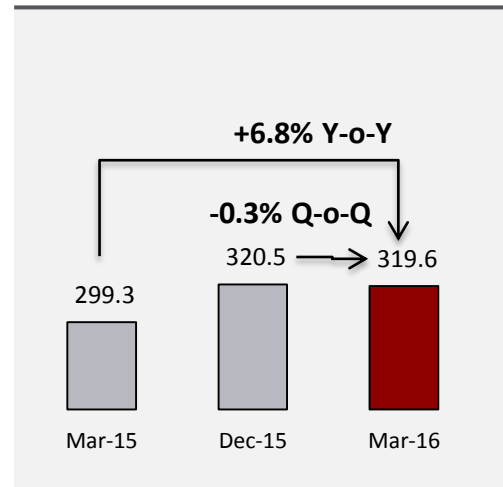
Net Profit (RM 'mil)



Gross Loans* (RM 'mil)



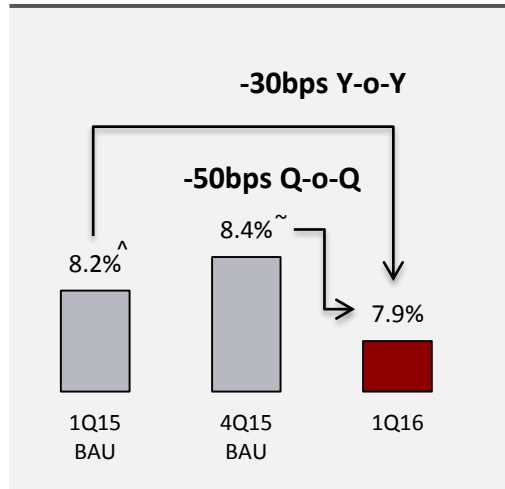
Deposits (RM 'mil)



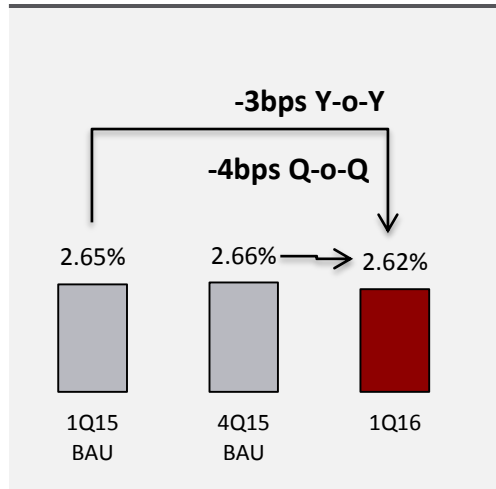
Notes: [^] Excluding IB restructuring cost (RM202 mil)
[~] Excluding ID MSS cost (RM32mil) and tax on ID MSS (RM8 mil)
 * Excluding bad bank

Key Ratios

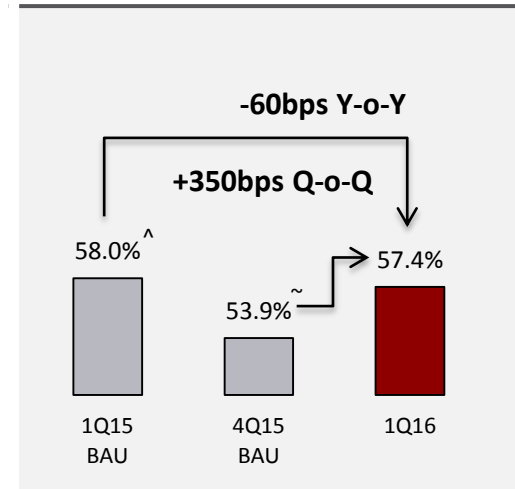
ROE



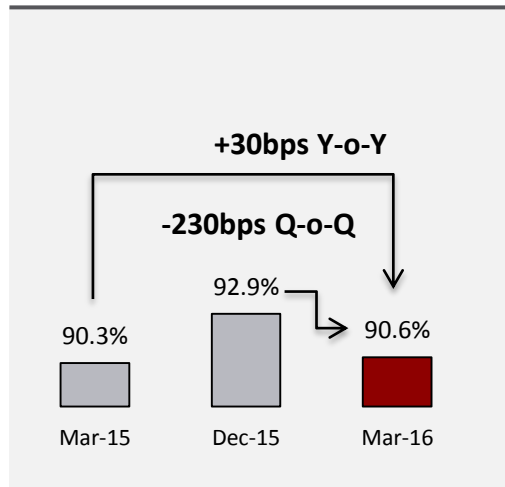
NIM



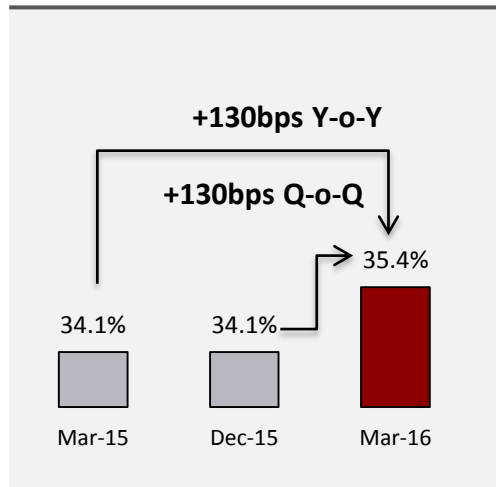
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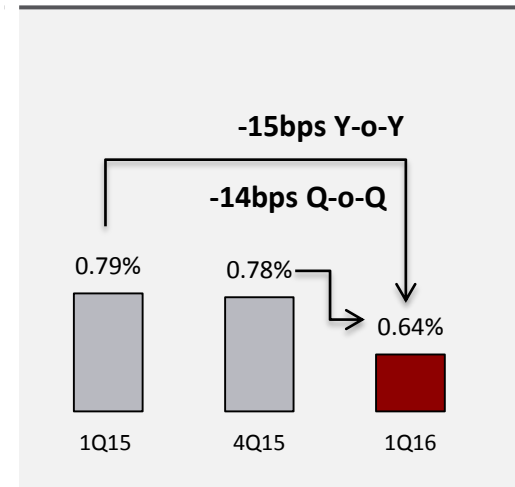
LD



CASA



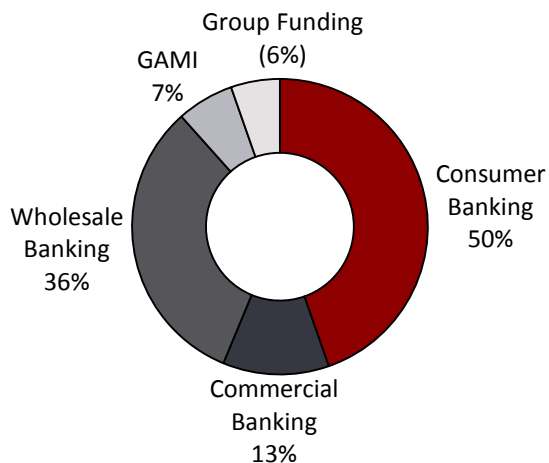
Loan Loss Charge



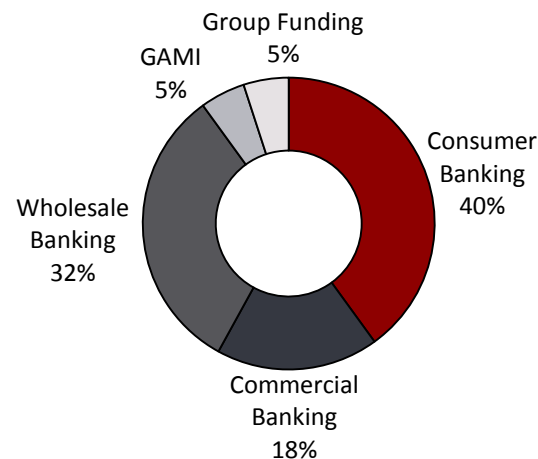
Notes: ^ Excluding IB restructuring cost (RM202 mil)
~ Excluding ID MSS cost (RM32 mil) and tax on ID MSS (RM8 mil)

PBT By Segments

1Q16



1Q15[^]



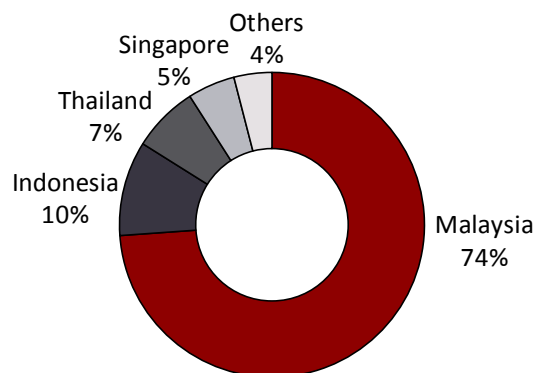
1Q16 PBT Growth by Key Divisions

	Consumer Banking	Commercial Banking	Wholesale Banking	Group Asset Management & Investments	Group Funding
PPOP Y-o-Y	+16.1%	+37.9%	+0.6% [^]	-21.1%	-240.4%
PBT Y-o-Y	+35.5%	-21.5%	+24.8% [^]	+43.6%	-242.6%
PBT Q-o-Q	+42.1%	-14.6%	-15.5%	+125.7%	-180.7% [~]

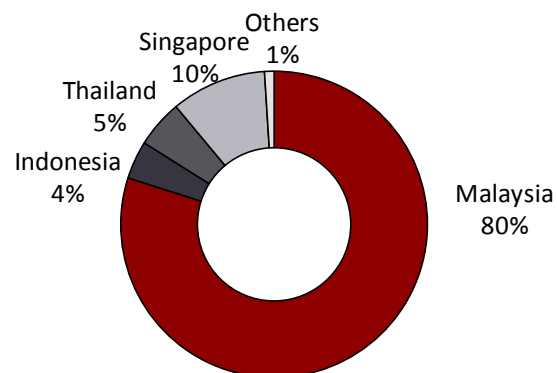
Notes: [^] Excluding IB restructuring cost (RM202 mil) in 1Q15
[~] Excluding ID MSS cost (RM32 mil) in 4Q15

PBT By Country

1Q16*



1Q15*^



1Q16* PBT Y-o-Y Growth by Key Countries



PPOP Y-o-Y

-8.2%

+17.5%

+41.7%

-10.7%

PBT Y-o-Y

+1.3%

+158.3%

+51.7%

-42.1%#

PBT Q-o-Q

-21.8%

+ 13.8%~

+208.6%

+5.1%

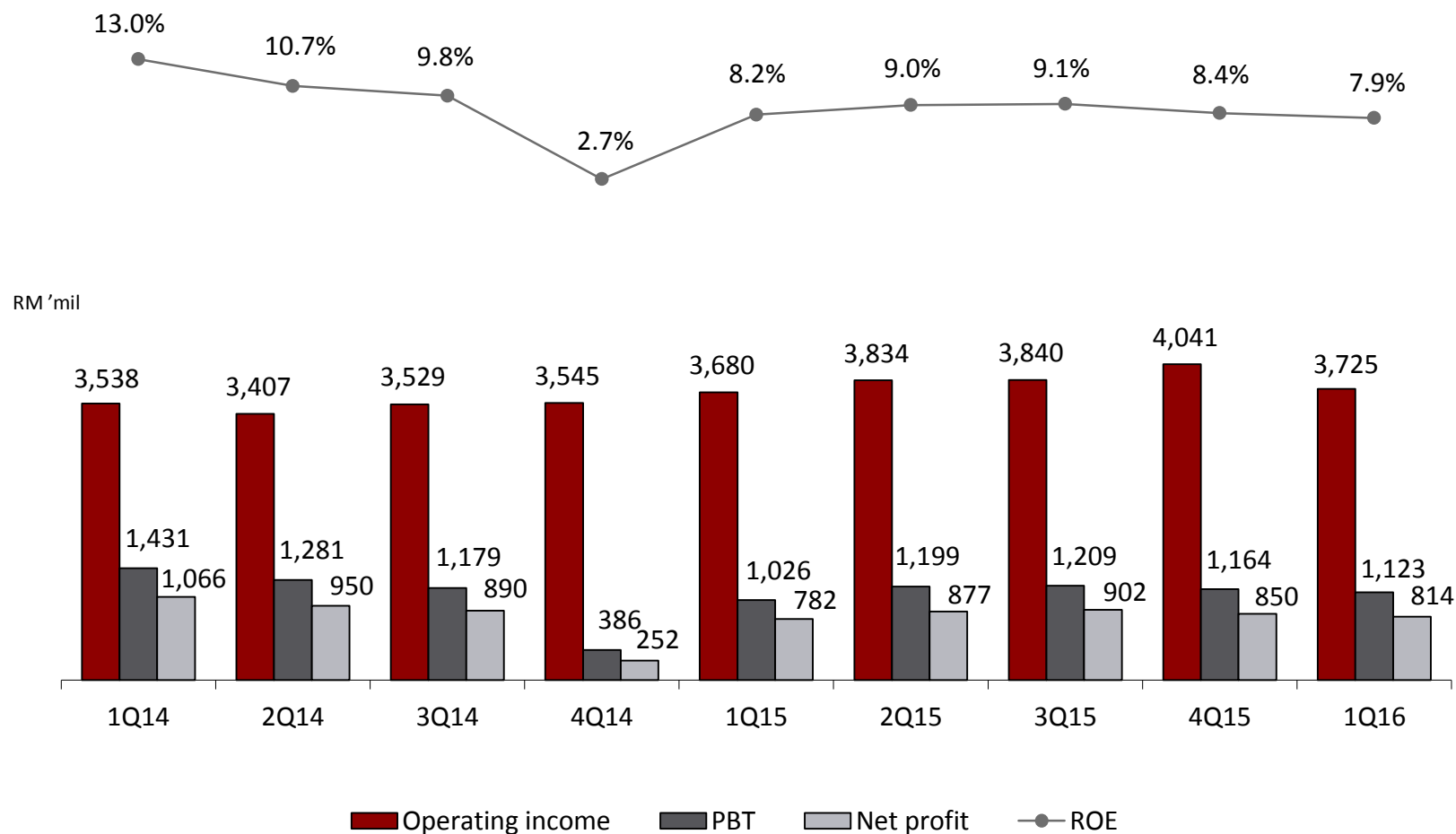
Notes: ^ Excluding IB restructuring cost (RM202 mil)
~ Excluding ID MSS cost (RM32 mil)

Excluding IB restructuring cost (RM46 mil)
* Excluding HQ costs, mainly comprising of funding costs

CIMB Group : 1Q16 Results

2. CIMB Group 1Q16 Financials

Quarterly Earnings Trend



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

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

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

Earnings Summary

(RM 'mil)	1Q16	1Q15 BAU*	Y-o-Y	4Q15 BAU^	Q-o-Q
Net interest income	2,731	2,517	8.5%	2,810	(2.8%)
Non interest income	994	1,163	(14.5%)	1,231	(19.3%)
Operating income	3,725	3,680	1.2%	4,041	(7.8%)
Overhead expenses	(2,137)	(2,136)	<0.1%	(2,180)	(2.0%)
PPOP	1,588	1,544	2.8%	1,861	(14.7%)
Loan impairment	(465)	(536)	(13.2%)	(579)	(19.7%)
Other provisions	(50)	4	(>1000%)	(138)	(63.8%)
Share of JV / Associates	50	14	257.1%	20	150.0%
PBT	1,123	1,026	9.5%	1,164	(3.5%)
Net profit	814	782	4.1%	850	(4.2%)
EPS (sen)	9.5	9.3	2.2%	10.0	(5.0%)
ROE (Annualised)	7.9%	8.2%	(30bps)	8.4%	(50bps)
PBT (Actual)	1,123	824	36.3%	1,132	(0.8%)
Net Profit (Actual)	814	580	40.3%	826	(1.5%)

Note: * Excluding IB restructuring cost (RM202 mil)

^ Excluding ID MSS cost (RM32 mil) and tax on ID MSS (RM8 mil)

Key Ratios

(%)	1Q16	1Q15 BAU*	Y-o-Y	4Q15 BAU^	Q-o-Q
ROE ~	7.9	8.2	↓	8.4	↓
NIM ~**	2.62	2.65	↓	2.66	↓
Non-interest income / total income	26.7	31.6	↓	30.5	↓
Cost to income	57.4	58.0	↓	53.9	↑
Allowance coverage #	84.8	84.2	↑	84.7	↑
Loan loss charge ~	0.64	0.79	↓	0.78	↓
Gross impaired loans ratio	3.0	3.2	↓	3.0	↔
Net impaired loans ratio (Net of IA and PA)	0.5	0.5	↔	0.5	↔
Average shareholders' funds (RM 'mil)	40,999	37,999	↑	40,654	↑
ROA ~	0.70	0.73	↓	0.73	↓
Book value per share (RM)	4.80	4.59	↑	4.88	↓
Loan to Deposit (LDR)	90.6	90.3	↑	92.9	↓
CASA ratio	35.4	34.1	↑	34.1	↑

Notes: * Excluding IB restructuring cost (RM202 mil)

^ Excluding ID MSS cost (RM32mil) and tax on ID MSS (RM8 mil)

~ Annualised

** Daily Average

Including regulatory reserve, allowance coverage was 97.1% as at end-Mar 2016

Operating Expenses

(RM 'mil)	1Q16	1Q15 BAU*	Y-o-Y	4Q15 BAU^	Q-o-Q
Personnel	1,155	1,209	(4.5%)	1,174	(1.6%)
Establishment	517	487	6.2%	487	6.2%
Marketing	83	96	(13.5%)	88	(5.7%)
Admin & General	382	344	11.0%	431	(11.4%)
Total	2,137	2,136	<0.1%	2,180	(2.0%)
Total (Actual)	2,137	2,338	(8.6%)	2,212	(3.4%)
Cost to income	57.4%	58.0%	(60bps)	53.9%	350bps

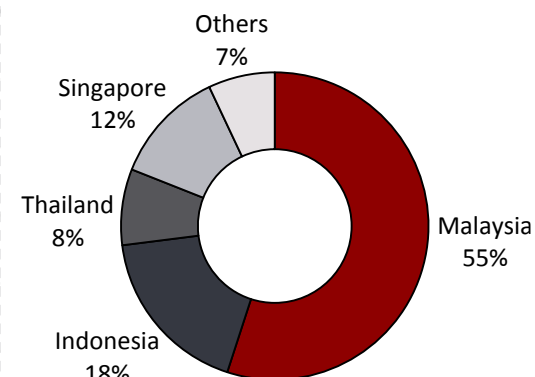
Notes: * Excluding IB restructuring cost (RM202 mil)

^ Excluding ID MSS cost (RM32 mil)

Gross Loans Growth

Divisions / Products (RM 'bil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Consumer Banking (51.4%)	147.5	134.1	10.0%	147.8	(0.2%)
Mortgages	72.5	64.5	12.4%	72.2	0.4%
Term Loans	33.2	31.3	6.1%	33.4	(0.6%)
Auto	19.9	19.3	3.1%	20.1	(1.0%)
Credit Cards	8.6	7.7	11.7%	8.8	(2.3%)
Personal Financing	4.2	4.0	5.0%	4.2	0%
Enterprise	6.9	5.9	16.9%	6.8	1.5%
Others	2.2	1.4	57.1%	2.3	(4.3%)
Commercial Banking (13.3%)	38.1	37.9	0.5%	39.9	(4.5%)
Wholesale Banking (35.3%)	101.1	94.8	6.6%	107.1	(5.6%)
Gross Loans excl bad bank*	286.7	266.8	7.5%	294.8	(2.7%)
Bad Bank	2.7	3.4	(20.6%)	3.0	(10.0%)
Total Gross Loans	289.4	270.2	7.1%	297.8	(2.8%)

Loans by Country as at 31 Mar 16 #



Loans**	Y-o-Y Growth
Malaysia	8.4%
Indonesia ^	(1.7%)
Thailand ^	5.0%
Singapore ^	2.5%
Others**	10.2%
Group ~	5.6%

Notes: * Excluding FX fluctuations, total gross loans grew +5.6% Y-o-Y and -0.1% Q-o-Q

+ Gross loans exclude bad bank

Based on geographical location of counterparty, excluding bad bank

^ In local currency

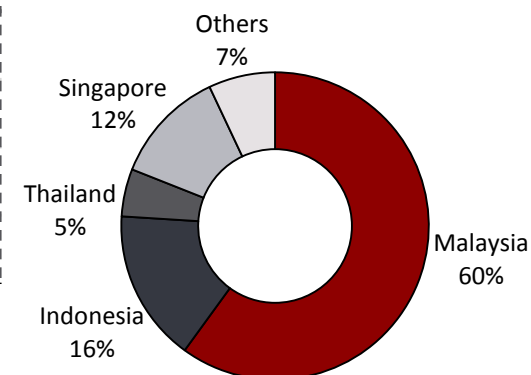
~ Excluding FX fluctuations

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

Deposits Growth

Divisions / Products (RM 'bil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Consumer Banking (42.0%)	134.3	123.3	8.9%	134.9	(0.4%)
Commercial Banking (13.2%)	42.3	38.7	9.3%	42.9	(1.4%)
Wholesale Banking # (44.8%)	143.0	137.3	4.2%	142.7	0.2%
Total *	319.6	299.3	6.8%	320.5	(0.3%)

Deposits by Country as at 31 Mar 16



Deposits Y-o-Y Growth

Deposits	Y-o-Y Growth
Malaysia	3.5%
Indonesia ^	(4.9%)
Thailand ^	(15.0%)
Singapore ^	17.8%
Others**	77.4%
Group ~	5.0%

Notes: * Excluding FX fluctuations, total group deposits grew +5.0% Y-o-Y and +2.2% Q-o-Q

^ In local currency

~ Excluding FX fluctuations

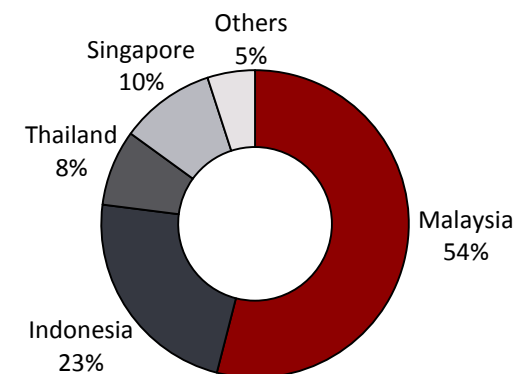
Including deposits with options classified as derivatives in MY & SG

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

CASA Growth

Country (RM 'bil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia	61.2	59.6	2.7%	60.8	0.7%
Indonesia **	26.5	22.4	18.3%	26.0	1.9%
Thailand	9.2	6.8	35.3%	9.3	(1.1%)
Singapore	10.9	11.5	(5.2%)	11.4	(4.4%)
Others ⁺	5.5	1.6	243.8%	1.9	189.5%
Total *	113.3	101.9	11.2%	109.4	3.6%

CASA by Country as at 31 Mar 16



CASA Y-o-Y Growth

CASA	Y-o-Y Growth
Malaysia	2.7%
Indonesia ^	13.9%
Thailand ^	38.1%
Singapore ^	(12.7%)
Group ~	9.3%

Notes: * Excluding FX fluctuations, total CASA grew 9.3% Y-o-Y and 6.5% Q-o-Q

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

^ In local currency

~ Excluding FX fluctuations

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

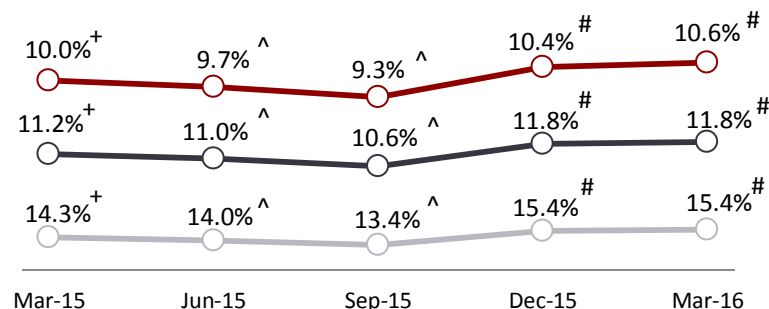
Capital Management : CIMB Group

Capital Ratios Min Req.

CET1 **5.125%**

Tier 1 **6.625%**

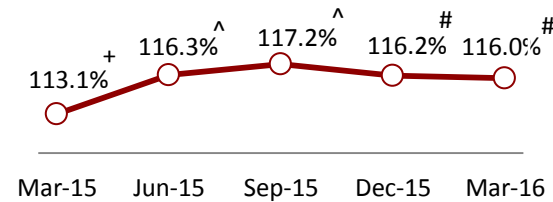
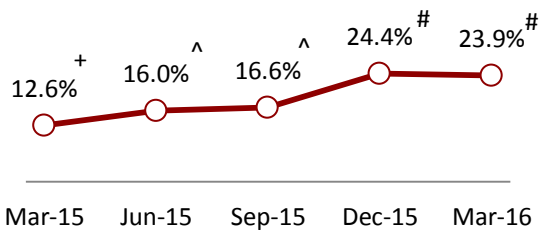
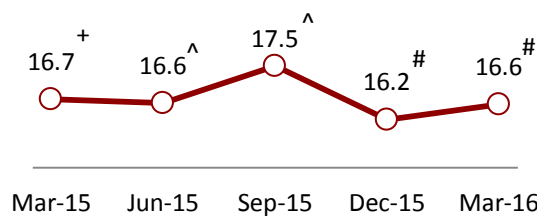
Total Capital **8.625%**



Leverage Ratio (times)

Gearing Ratio

Double Leverage Ratio



Notes:

+ Post CIMBGH's FY14 Second Interim Dividend & the actual corresponding DRS (86.4% take-up rate); regulatory reserve uplift; and reinvestment of cash dividend surplus into CIMB Bank

^ Post CIMBGH's FY15 First Interim Dividend & the actual corresponding DRS (67.1% take-up rate); and reinvestment of cash dividend surplus into CIMB Bank

Post CIMBGH's FY15 Second Interim Dividend with actual corresponding DRS (86.8% take-up rate)

CIMB Group : 1Q16 Results

3. PBT by Segment

PPOP by Segments

PPOP (RM 'mil)	1Q16	1Q15 BAU*	Y-o-Y	4Q15 BAU^	Q-o-Q
Consumer Banking (43.1%)	685	590	16.1%	633	8.2%
Commercial Banking (15.1%)	240	174	37.9%	242	(0.8%)
Wholesale Banking (44.1%)	699	695	0.6%	767	(8.9%)
Corporate Banking (28.8%)	457	473	(3.4%)	488	(6.4%)
Treasury & Markets ~ (16.1%)	255	215	18.6%	269	(5.2%)
Investment Banking + (-0.8%)	(13)	7	(285.7%)	10	(230.0%)
GAMI ** (1.9%)	30	38	(21.1%)	133	(77.4%)
Group Funding # (-4.2%)	(66)	47	(240.4%)	86	(176.7%)
PPOP	1,588	1,544	2.8%	1,861	(14.7%)
PPOP (Actual)	1,588	1,342	18.3%	1,829	(13.2%)

Notes: * Excluding IB restructuring cost (RM202 mil)

^ Excluding ID MSS cost (RM32mil)

~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

** Including asset management and strategic investments

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

PBT by Segments

PBT (RM 'mil)	1Q16	1Q15 BAU*	Y-o-Y	4Q15 BAU^	Q-o-Q
Consumer Banking (49.6%)	557	411	35.5%	392	42.1%
Commercial Banking (13.0%)	146	186	(21.5%)	171	(14.6%)
Wholesale Banking (36.4%)	408	327	24.8%	483	(15.5%)
Corporate Banking (16.0%)	180	103	74.8%	219	(17.8%)
Treasury & Markets ~ (22.5%)	252	215	17.2%	268	(6.0%)
Investment Banking + (-2.1%)	(24)	9	(366.7%)	(4)	(500.0%)
GAMI ** (7.0%)	79	55	43.6%	35	125.7%
Group Funding # (-6.0%)	(67)	47	(242.6%)	83	(180.7%)
PBT	1,123	1,026	9.5%	1,164	(3.5%)
PBT (Actual)	1,123	824	36.3%	1,132	(0.8%)

Notes: * Excluding IB restructuring cost (RM202 mil)

^ Excluding ID MSS cost (RM32mil)

~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

** Including asset management and strategic investments

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

CIMB Group : 1Q16 Results

3.1 Regional Consumer Banking

Consumer Banking

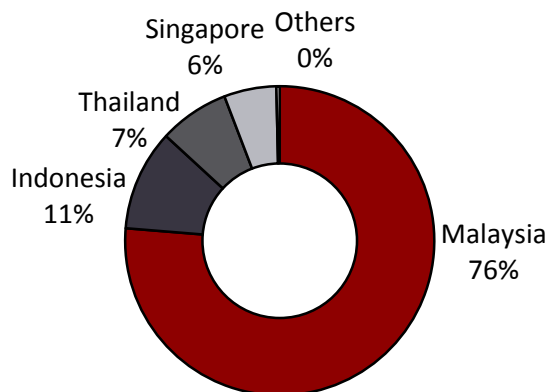
(RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Net interest income	1,289	1,219	5.7%	1,291	(0.2%)
Non interest income	440	394	11.7%	420	4.8%
Operating income	1,729	1,613	7.2%	1,711	1.1%
Overhead expenses	(1,044)	(1,023)	2.1%	(1,078)	(3.2%)
PPOP	685	590	16.1%	633	8.2%
(Provisions) / Writeback	(129)	(179)	(27.9%)	(240)	(46.3%)
Share of JV / Associates	1	-	n.a.	(1)	200.0%
PBT	557	411	35.5%	392	42.1%
PBT by Country	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Malaysia (RM 'mil)	469	364	28.8%	499	(6.0%)
Indonesia (IDR 'bil)	184	198	(7.1%)	55	234.5%
Thailand (THB 'mil)	85	(234)	136.3%	(1,322)	106.4%
Singapore (SGD 'mil)	6	6	0%	8	(25.0%)
Others * (RM 'mil)	2	2	0%	3	(33.3%)
PBT	557	411	35.5%	392	42.1%

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

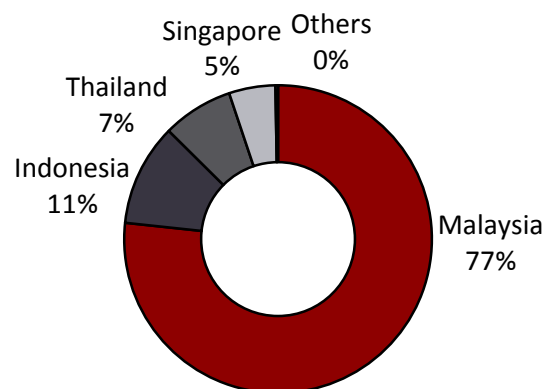
Consumer Banking : Gross Loans

Country	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia (RM 'bil)	112.5	102.9	9.3%	111.0	1.4%
Indonesia (IDR 'bil)	51,935	50,526	2.8%	51,973	(0.1%)
Thailand (THB 'bil)	96.0	86.4	11.1%	93.6	2.6%
Singapore (SGD 'mil)	2,780	2,427	14.5%	2,798	(0.6%)
Others * (RM 'bil)	0.5	0.4	25.0%	0.6	(16.7%)
Total Consumer Loans (RM 'bil)	147.5	134.1	10.0%	147.8	(0.2%)

31 Mar 16



31 Mar 15



Notes: Loan base excludes bad bank

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

Consumer Banking : Deposits

Country	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia (RM 'bil)	83.7	75.5	10.9%	81.6	2.6%
Indonesia (IDR 'bil)	89,129	86,796	2.7%	92,216	(3.3%)
Thailand (THB 'bil)	92.6	123.9	(25.3%)	103.7	(10.7%)
Singapore (SGD 'mil)	4,936	4,168	18.4%	4,631	6.6%
Others * (RM 'bil)	0.6	0.4	50.0%	0.6	0%
Total Consumer Deposits (RM 'bil)	134.3	123.3	8.9%	134.9	(0.4%)

Products (RM 'bil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Current	25.4	25.5	(0.4%)	26.1	(2.7%)
Savings	36.5	32.3	13.0%	35.8	2.0%
Fixed and Structured Deposits	72.4	65.5	10.5%	73.0	(0.8%)
Total	134.3	123.3	8.9%	134.9	(0.4%)

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

CIMB Group : 1Q16 Results

3.2 Regional Commercial Banking

Commercial Banking

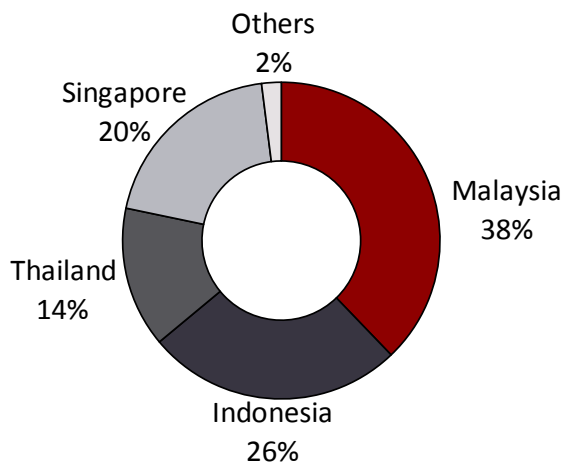
(RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Net interest income	431	375	14.9%	435	(0.9%)
Non interest income	78	84	(7.1%)	71	9.9%
Operating income	509	459	10.9%	506	0.6%
Overhead expenses	(269)	(285)	(5.6%)	(264)	1.9%
PPOP	240	174	37.9%	242	(0.8%)
(Provisions) / Writeback	(94)	12	(883.3%)	(71)	32.4%
Share of JV / Associates	-	-	-	-	-
PBT	146	186	(21.5%)	171	(14.6%)
Country	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Malaysia (RM 'mil)	125	107	16.9%	137	(8.8%)
Indonesia (IDR 'bil)	32	60	(46.7%)	83	(61.4%)
Thailand (THB 'mil)	1	243	(99.6%)	45	(97.8%)
Singapore (SGD 'mil)	2	12	(83.3%)	(1)	300.0%
Others * (RM 'mil)	5	4	25.0%	7	(28.6%)
PBT (RM 'mil)	146	186	(21.5%)	171	(14.6%)

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

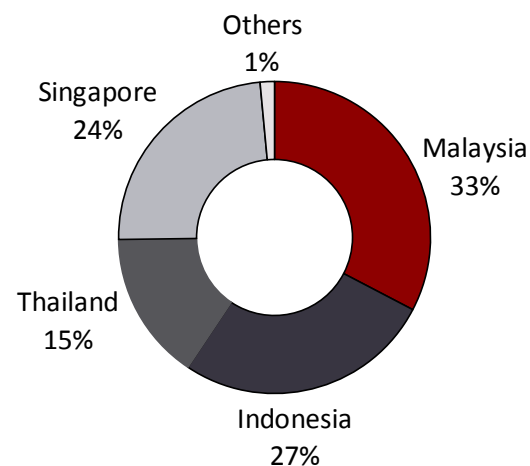
Commercial Banking : Gross Loans

Country	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia (RM 'bil)	14.4	12.4	16.1%	14.4	0.0%
Indonesia (IDR 'bil)	33,283	35,345	(5.8%)	34,184	(2.6%)
Thailand (THB 'bil)	48.8	50.5	(3.4%)	50.6	(3.6%)
Singapore (SGD 'mil)	2,586	3,332	(22.4%)	2,634	(1.8%)
Others * (RM 'bil)	0.8	0.6	33.3%	0.7	14.3%
Total Commercial Loans (RM 'bil)	38.1	37.9	0.5%	39.9	(4.5%)

31 Mar 16



31 Mar 15



Notes: Loan base excludes bad bank

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

Commercial Banking : Deposits

Country	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia (RM 'bil)	18.2	17.2	5.8%	18.0	1.1%
Indonesia (IDR 'bil)	34,349	34,937	(1.7%)	32,724	5.0%
Thailand (THB 'bil)	18.2	17.0	7.1%	17.7	2.8%
Singapore (SGD 'mil)	3,994	3,190	25.2%	3,776	5.8%
Others * (RM 'bil)	0.3	0.5	(40.0%)	0.5	(40.0%)
Total Commercial Deposits (RM 'bil)	42.3	38.7	9.3%	42.9	(1.4%)

Products (RM 'bil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Current	17.7	16.9	4.7%	18.3	(3.3%)
Savings	1.0	0.9	11.1%	0.8	25.0%
Fixed and Structured Deposits	23.7	20.9	13.4%	23.8	(0.4%)
Total	42.3	38.7	9.3%	42.9	(1.4%)

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

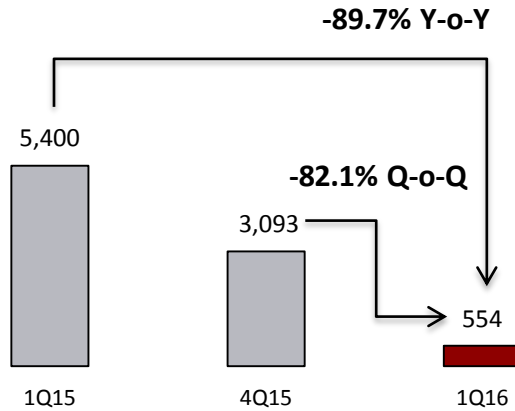
CIMB Group : 1Q16 Results

3.3 Regional Wholesale Banking

ASEAN Capital Markets Activities

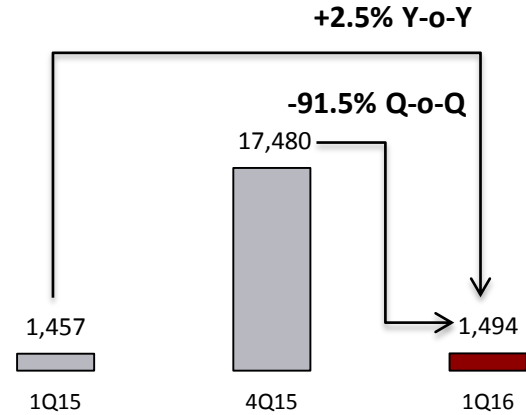
Industry ASEAN ECM

USD 'mil



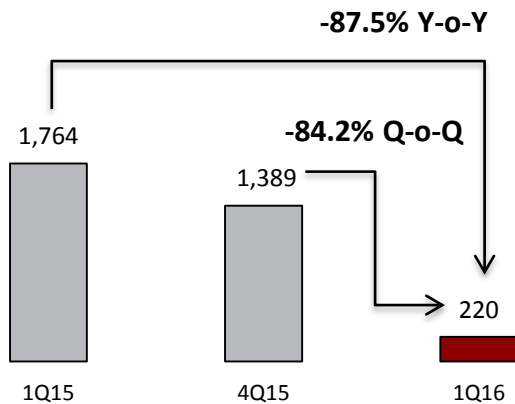
Industry ASEAN DCM

USD 'mil



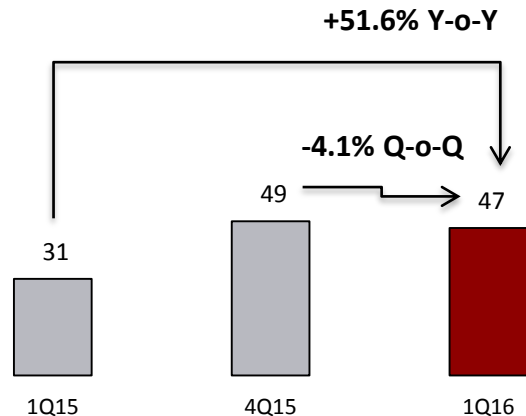
Industry ASEAN IPO

USD 'mil



Industry ASEAN M&A

USD 'bil



Wholesale Banking

(RM 'mil)	1Q16	1Q15 BAU*	Y-o-Y	4Q15	Q-o-Q
Net interest income	917	826	11.0%	963	(4.8%)
Non interest income	435	519	(16.2%)	506	(14.0%)
Operating income	1,352	1,345	0.5%	1,469	(8.0%)
Overhead expenses	(653)	(650)	0.5%	(702)	(7.0%)
PPOP	699	695	0.6%	767	(8.9%)
(Provisions) / Writeback	(291)	(368)	(20.9%)	(284)	2.5%
PBT	408	327	24.8%	483	(15.5%)
PBT (Actual)	408	125	226.4%	483	(15.5%)

(RM 'mil)	1Q16	1Q15 BAU*	Y-o-Y	4Q15	Q-o-Q
Corporate Banking (44.1%)	180	103	74.8%	219	(17.8%)
Treasury & Markets ~ (61.8%)	252	215	17.2%	268	(6.0%)
Investment Banking + (-5.9%)	(24)	9	(366.7%)	(4)	(500.0%)
PBT	408	327	24.8%	483	(15.5%)

Notes: * Excluding IB restructuring cost (RM202 mil)

~ Including treasury operations, markets and transaction banking

+ Including advisory, equities, capital markets, private banking and research

Wholesale Banking : Corporate Banking

(RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Net interest income	580	552	5.1%	605	(4.1%)
Non interest income	124	151	(17.9%)	141	(12.1%)
Operating income	704	703	0.1%	746	(5.6%)
Overhead expenses	(247)	(230)	7.4%	(258)	(4.3%)
PPOP	457	473	(3.4%)	488	(6.4%)
(Provisions) / Writeback	(277)	(370)	(25.1%)	(269)	3.0%
PBT	180	103	74.8%	219	(17.8%)

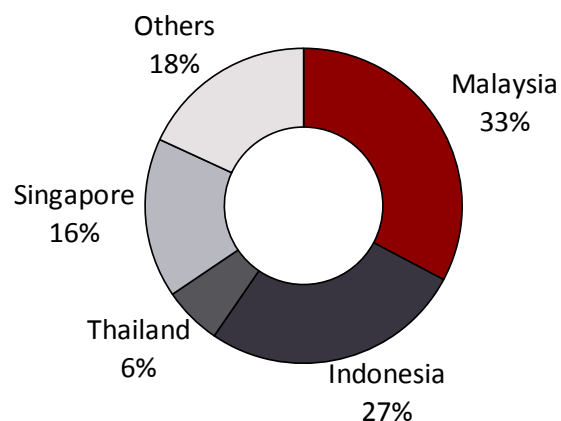
Country	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Malaysia (RM 'mil)	272	269	1.1%	267	1.9%
Indonesia (IDR 'bil)	(458)	(567)	19.2%	(335)	(36.7%)
Thailand (THB 'mil)	(60)	(54)	(11.1%)	102	(158.8%)
Singapore (SGD 'mil)	16	8	100.0%	15	6.7%
Others * (RM 'mil)	10	5	100.0%	1	900.0%
PBT (RM 'mil)	180	103	74.8%	219	(17.8%)

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

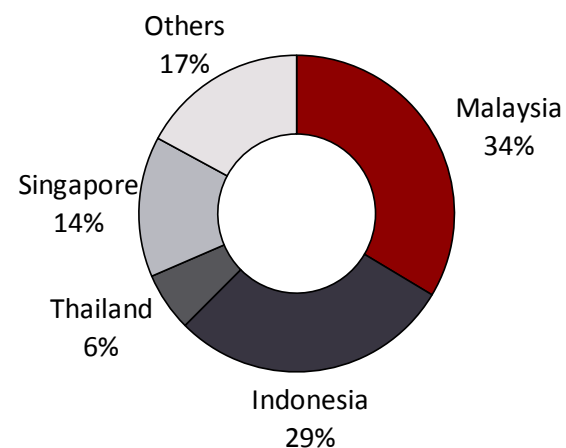
Wholesale Banking : Gross Loans

Country	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia (RM 'bil)	32.2	30.9	4.2%	32.4	(0.6%)
Indonesia (IDR 'bil)	85,803	88,082	(2.6%)	91,199	(5.9%)
Thailand (THB 'bil)	52.3	48.4	8.1%	51.6	1.4%
Singapore (SGD 'mil)	5,552	4,917	12.9%	5,403	2.8%
Others * (RM 'bil)	17.8	15.7	13.4%	19.8	(10.1%)
Total Corporate Loans (RM 'bil)	98.4	91.8	7.2%	104.5	(5.8%)
Other Wholesale Loans (RM 'bil)	2.7	3.0	(10.0%)	2.6	3.8%
Total Wholesale Loans (RM 'bil)	101.1	94.8	6.6%	107.1	(5.6%)

Corporate Loans as at 31 Mar 16



Corporate Loans as at 31 Mar 15



Notes: Loan base excludes bad bank

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

Wholesale Banking : Deposits

Country	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Malaysia (RM 'bil)	54.6	62.5	(12.6%)	53.6	1.9%
Indonesia (IDR 'bil)	49,261	59,915	(17.8%)	53,593	(8.1%)
Thailand (THB 'bil)	46.7	44.5	4.9%	48.8	(4.3%)
Singapore (SGD 'mil)	2,891	1,988	45.4%	3,247	(11.0%)
Others * (RM 'bil)	15.5	9.7	59.8%	15.4	0.6%
Total Corporate Deposits (RM 'bil)	93.6	94.1	(0.5%)	97.6	(4.1%)
Other Wholesale Deposits (RM 'bil)	49.4	43.2	14.4%	45.1	9.5%
Total Wholesale Deposits (RM 'bil)	143.0	137.3	4.2%	142.7	0.2%

Wholesale Deposits (RM 'bil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Current	21.7	20.5	5.9%	21.6	0.5%
Savings	3.2	3.1	3.2%	4.2	(23.8%)
Fixed and Structured Deposits	68.7	70.5	(2.6%)	71.8	(4.3%)
Total Corporate Deposits (RM 'bil)	93.6	94.1	(0.5%)	97.6	(4.1%)
Other Wholesale Deposits (RM 'bil)	49.4	43.2	14.4%	45.1	9.5%
Total Wholesale Deposits (RM 'bil)	143.0	137.3	4.2%	142.7	0.2%

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

Wholesale Banking : Treasury & Markets

(RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Net interest income	292	238	22.7%	317	(7.9%)
Non interest income	111	122	(9.0%)	125	(11.2%)
Operating income	403	360	11.9%	442	(8.8%)
Overhead expenses	(148)	(145)	2.1%	(173)	(14.5%)
PPOP	255	215	18.6%	269	(5.2%)
(Provisions) / Writeback	(3)	0	(300.0%)	(1)	200.0%
PBT	252	215	17.2%	268	(6.0%)

Country	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Malaysia (RM 'mil)	70	85	(17.6%)	134	(47.8%)
Indonesia (IDR 'bil)	413	311	32.8%	336	22.9%
Thailand (THB 'mil)	332	162	104.9%	42	690.5%
Singapore (SGD 'mil)	4	7	(42.9%)	3	33.3%
Others * (RM 'mil)	2	5	(60.0%)	15	(86.7%)
PBT (RM 'mil)	252	215	17.2%	268	(6.0%)

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

Wholesale Banking : Investment Banking


(RM 'mil)	1Q16	1Q15 BAU^	Y-o-Y	4Q15	Q-o-Q
Net interest income	45	36	25.0%	41	9.8%
Non interest income	200	246	(18.7%)	240	(16.7%)
Operating income	245	282	(13.1%)	281	(12.8%)
Overhead expenses	(258)	(275)	(6.2%)	(271)	(4.8%)
PPOP	(13)	7	(285.7%)	10	(230.0%)
(Provisions) / Writeback	(11)	2	(650.0%)	(14)	(21.4%)
PBT	(24)	9	(366.7%)	(4)	(500.0%)
PBT (Actual)	(24)	(193)	(87.6%)	(4)	(500.0%)


Country	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Malaysia (RM 'mil)	29	37	(21.6%)	74	(60.1%)
Indonesia (IDR 'bil)	29	11	163.6%	23	26.1%
Thailand (THB 'mil)	17	108	(84.3%)	50	(66.0%)
Singapore (SGD 'mil)	(5)	(1)	400.0%	(8)	(37.5%)
Others * (RM 'mil)	(50)	(40)	25.0%	(67)	(25.4%)
PBT (RM 'mil)	(24)	9	(366.7%)	(4)	(500.0%)


Note: ^ Excluding IB restructuring cost (RM202 mil)


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

IB Market Share and Ranking (1)

	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank
Cash Equities	9.7%	3	11.8%	1
IPO	49.8%	1	-	-
ECM	48.3%	1	45.3%	1
EQL Products	-	-	-	-
M&A	7.8%	1	24.0%	1
Syndication ^	21.0%	2	11.5%	1
DCM Domestic	23.8%	2	16.2%	3
Sukuk	18.0%	2	19.6%	3


	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank
Cash Equities	4.6%	3	5.3%	2
IPO	-	-	-	-
ECM	-	-	-	-
EQL Products	-	-	-	-
M&A	-	-	-	-
Syndication ^	2.4%	6	8.7%	4
DCM	8.7%	6	9.0%	4

	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank
Cash Equities	6.8%	2	5.7%	2
IPO	-	-	1.4%	5
ECM	-	-	0.9%	7
EQL Products	-	-	-	-
M&A	-	-	-	-
Syndication ^	-	-	-	-
DCM	5.9%	7	20.3%	1

	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank
Cash Equities	8.9%	1	9.5%	2
IPO	57.2%	1	-	-
ECM	13.5%	3	-	-
EQL Products	-	-	-	-
M&A	0.1%	20	1.0%	12
Syndication ^	0.4%	37	-	-
DCM	1.5%	9	-	-

Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data
 Note: ^ Mandated lead arranger

IB Market Share and Ranking (2)

	1Q16		1Q15		ASEAN	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Cash Equities	0.3%	58	0.4%	45	Cash Equities	7.3%	2	7.2%	2
IPO	0.9%	18	-	-	IPO	39.8%	1	1.1%	8
ECM	0.5%	33	1.9%	15	ECM	16.9%	2	8.7%	5
EQL Products	-	-	-	-	EQL Products	-	-	-	-
M&A	0.4%	18	0.2%	21	M&A	0.8%	20	1.6%	15
Syndication ^	-	-	-	-	Syndication ^	2.6%	12	3.7%	8
					DCM Domestic	11.2%	2	13.2%	1

Global	1Q16		1Q15		Asia (ex-Japan) *	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank		Market Share	Rank	Market Share	Rank
Sukuk	13.9%	1	8.7%	2	IPO	2.5%	13	0.5%	34
					ECM	0.9%	27	2.4%	12
					EQL Products	-	-	-	-
					M&A	0.1%	66	0.3%	49
					Syndication ^	0.5%	52	0.8%	36
					DCM Domestic	0.8%	34	1.0%	30
					Sukuk	21.5%	1	15.9%	2

Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data
 Notes: ^ Mandated lead arranger * Excluding A-Share

CIMB Group : 1Q16 Results

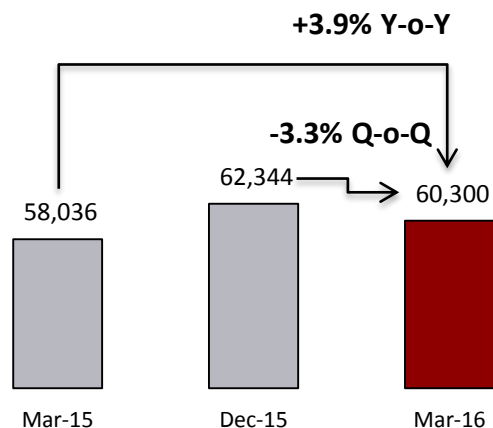
3.4 Group Asset Management & Investments

Group Asset Management & Investments

PBT (RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Public Markets	27.5	26.2	5.0%	25.7	7.0%
Private Markets	51.9	28.6	81.5%	9.7	435.1%
Direct Investments & Others	47.5	31.4	51.3%	(5.0)	1,050.0%
Private Equity Fund Management	0.7	(3.2)	121.9%	14.3	(95.1%)
Passive Fund Investments	3.7	0.4	825.0%	0.4	825.0%
PBT	79.4	54.8	43.6%	35.4	125.7%

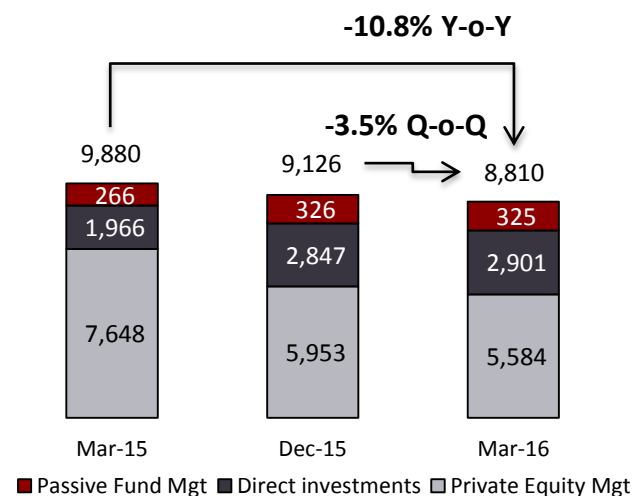
Public Markets AUM

RM 'mil



Private Markets AUM/CV

RM 'mil



CIMB Group : 1Q16 Results

3.5 Group Funding

Group Funding

(RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15 BAU*	Q-o-Q
Net interest income	83	86	(3.5%)	109	(23.9%)
Non interest income	(70)	53	(232.1%)	22	(418.2%)
Total Income	13	139	(90.6%)	131	(90.1%)
Overhead expenses	(79)	(92)	(14.1%)	(45)	75.6%
PPOP	(66)	47	(240.4%)	86	(176.7%)
(Provisions) / Writeback	(1)	-	(100.0%)	(3)	(66.7%)
Share of JV / associates	-	-	-	-	-
PBT (BAU)	(67)	47	(242.6%)	83	(180.7%)
PBT (Actual)	(67)	47	(242.6%)	51	(231.4%)

Note: * Excluding ID MSS cost (RM32 mil)

CIMB Group : 1Q16 Results

3.6 CIMB Islamic

Islamic: Earnings Summary

(RM 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Net interest income	316	290	9.0%	310	1.9%
Non interest income	122	69	76.8%	101	20.8%
Operating income	438	359	22.0%	411	6.6%
Overhead expenses	(161)	(162)	(0.6%)	(161)	-
PPOP	277	197	40.6%	250	10.8%
(Provisions) / Writeback	-	(34)	(100.0%)	(29)	(100.0%)
Share of JV / Associates	-	-	-	1	(100.0%)
PBT	277	163	69.9%	222	24.8%

Islamic : Product And Business Developments

Consumer Banking

- Universal Debit Card launched on 15 March 2016
- Hire Purchase Variable Rate-i launched on 21 March 2016
- 'Staff Home Financing-i (Home & Renovation)' and 'Education Financing-i for Staff Children' launched on 11 April 2016
- 1Drive :
 - Branch network orientation initiative will be explored at 10 Pilot Branches
 - Premier card for Preferred customers and availability of CASA-i
 - Progressing towards growing CASA-i balances until T18

Commercial Banking

- Enhancements in Cashline-i (Islamic OD) to improve customers' experience. No longer requiring renewal of facilities and execution of new documents
- Series of client engagement events in 5 regions for top 20 customers and top 10 non-financing customers of selected Commercial Banking Centres for customer appreciation, education and potential cross-selling opportunities

Wholesale Banking

- No. 1 in Global Sukuk league table
- No. 2 in Malaysian league table



Axiata Group Berhad

USD500 mil Sukuk due 2026 via Axiata SPV2 Berhad's USD1.5 bil multi-currency Sukuk issuance programme



Malaysia Airlines Berhad

Unrated Perpetual Sukuk Musharakah of up to RM1.5 billion in nominal value under the Shariah principle of Musharakah



**DANGA
CAPITAL
BERHAD**

Danga Capital Berhad

USD750 mil Trust Certificates due 2021 via Danga Capital Berhad's RM15.0 bil Multicurrency Islamic Securities Issuance Programme



Government of the Republic of Indonesia

USD2.5 bil Trust Certificates due 2021 and 2026 issued via Perusahaan Penerbit SBSN Indonesia III

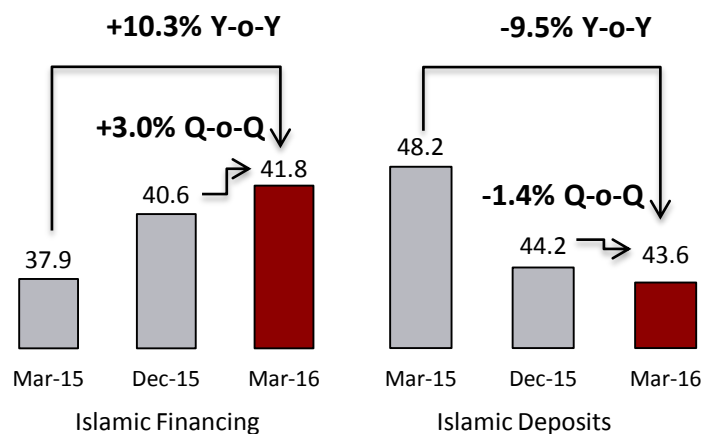
Malaysia : CIMB Islamic

Ranking of Total Islamic Assets as at 31 Dec 2015

Rank	Company	Total Assets RM 'mil	Market Share
1	Maybank Islamic	156,352	29%
2	CIMB Islamic	54,559	10%
3	Bank Islam	49,767	9%
4	PBB-I	45,657	9%
5	Amlslamic	39,672	7%

Islamic Financing and Deposits

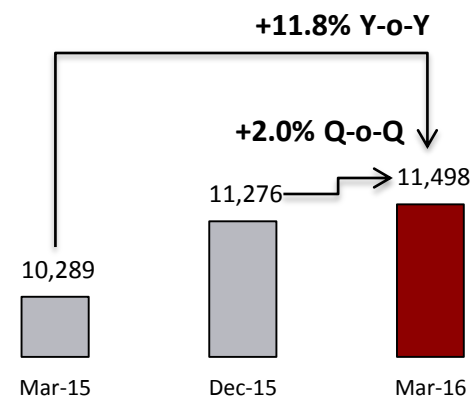
RM 'bil



Sukuk	1Q16		1Q15	
	Market Share	Rank	Market Share	Rank
Malaysia	18.0%	2	19.6%	3
Asia ex-Japan	21.5%	1	15.9%	2
Global	13.9%	1	8.7%	2

Islamic Residential Mortgages

RM 'mil



CIMB Group : 1Q16 Results

4. T18 Updates

T18: 1Q16 Key highlights

Consumer Banking

- Digital Sales Enablement
 - Continuation of product and channel roll-out underway for MIST
- Branch Productivity
 - Process optimisation on-going in Malaysia; branch re-location and ATM footprint expansion underway in Indonesia
- Thailand Retail 2.0
 - Detailed strategy and initiatives being developed

Commercial Banking

- Regional initiative underway to strengthen asset quality management, product capabilities, regional operating model and analytics
- Good transformation progress in Malaysia, to replicate momentum across Singapore, Indonesia, Thailand and Cambodia

Wholesale Banking

- RWA and client profitability initiative underway
 - Account planning conducted for key client group accounts across MIST
- Transaction Banking
 - Defined shared KPIs between Corporate and Commercial Banking

Islamic Banking

- New product development initiatives underway, e.g. new CASA-i products, Bancatakaful, debit card, etc
- Restrategising SME initiatives with an emphasis to increase CASA-i balances
- “Islamic First” branches – identified 10 branches in the Klang Valley for pilot run

T18: 1Q16 Key highlights

Capital and RWA Optimisation

- Client account planning and analysis – in progress for Corporate and SME clients in Malaysia and Singapore; to progressively extend to Indonesia and Thailand
- Developing framework to incorporate risk-adjusted performance metrics into KPI scorecards

HR Initiatives

- Culture
 - Continuation of Culture roadshows across the region
- Strategic Manpower Planning
 - Manpower planning panel in place as governing body for manpower related matters
- Performance Management
 - Harmonising KPI framework across region; analysing gaps in current KPI scorecard and to include risk-adjusted metrics

Customer Experience

- Commenced implementation to improve customer experience via a holistic group-wide programme

Cost and Productivity

- Continuation of group-wide cost management initiatives
- Strategic procurement – to build strategic sourcing capabilities and improve spend transparency via a new procurement system

New Markets

- Vietnam – obtained approval-in-principle to set up banking presence; set up underway and target to commence operation by end 2016
- Philippines – entry approach internally approved; to commence regulatory submissions in Malaysia and the Philippines in due course

CIMB Group : 1Q16 Results

5. Final Remarks

Targets for 2016

	1Q16 Y-o-Y	FY16 Target
ROE	7.9% ¹	10.0%
Dividend Payout Ratio	-	40%
Total Loans Growth *	7.5% (5.6%**)	10.0%
Loan Loss Charge	0.64% ¹	60-70 bps
CET 1 (CIMB Group)	10.6% ²	11.0%
Cost to income	57.4%	< 53.0%

Notes: * Excluding bad bank
 ** Excluding FX fluctuations
 1. 1Q16 Annualised
 2. As at 31 Mar-16

Final Remarks

- A respectable 1Q16 performance despite continued difficult operating conditions
- Consumer and Commercial Banking operations traction to continue, while Wholesale Banking will remain challenged by volatile markets
- Focus on asset quality issues across business lines and geographies, especially in Indonesia and Thailand
- Cautious stance on loans growth given weak economies and uncertain markets
- Continued cost management initiatives to drive internal efficiency, as structural improvements are bearing fruit
- Capital management remains a principal focus area
- Expectations of a gradual improvement through the year, while T18 initiatives will continue to drive revenue growth and improve customer satisfaction

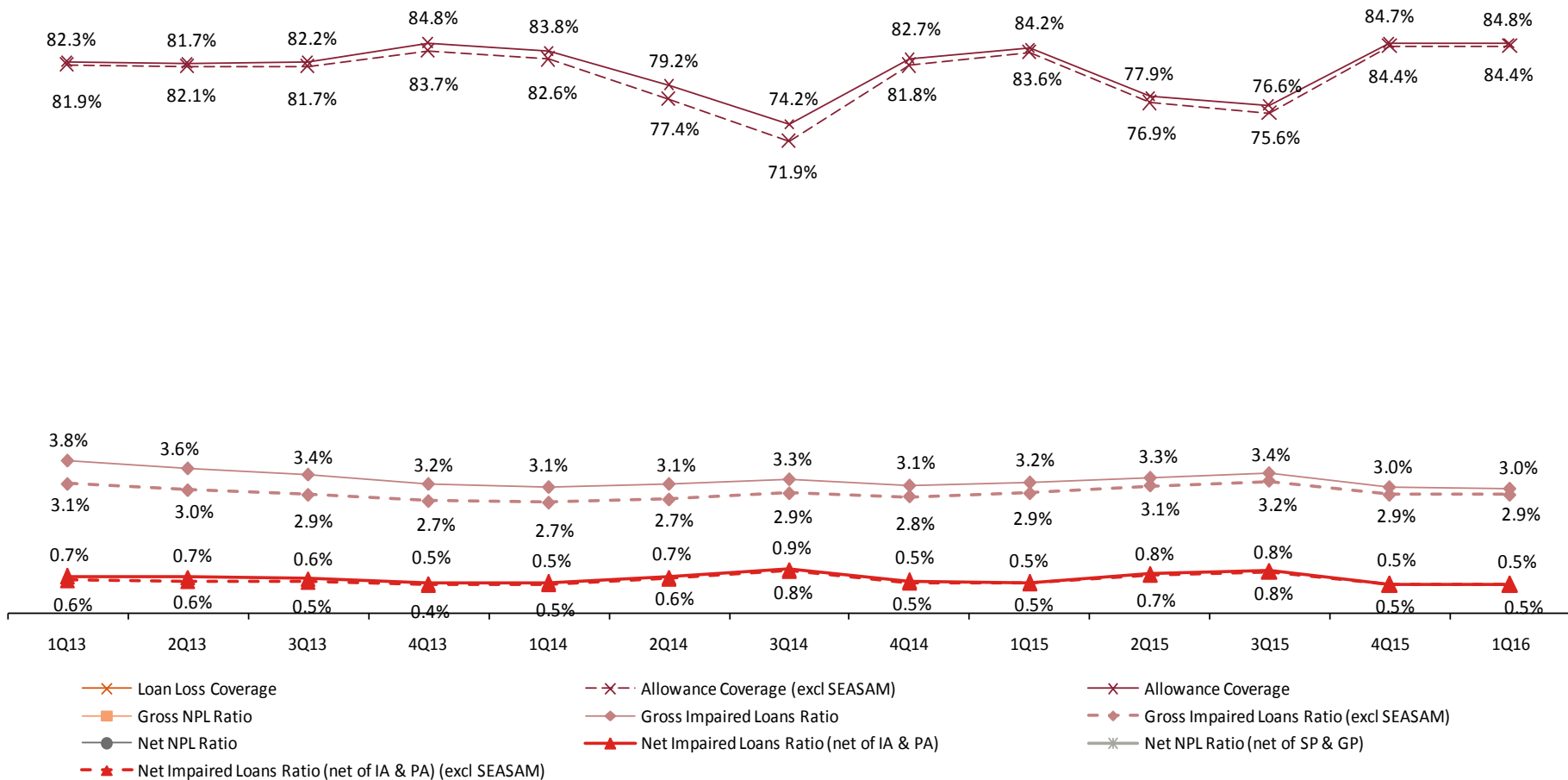
THANK YOU

CIMB Group : FY15 Results Appendices

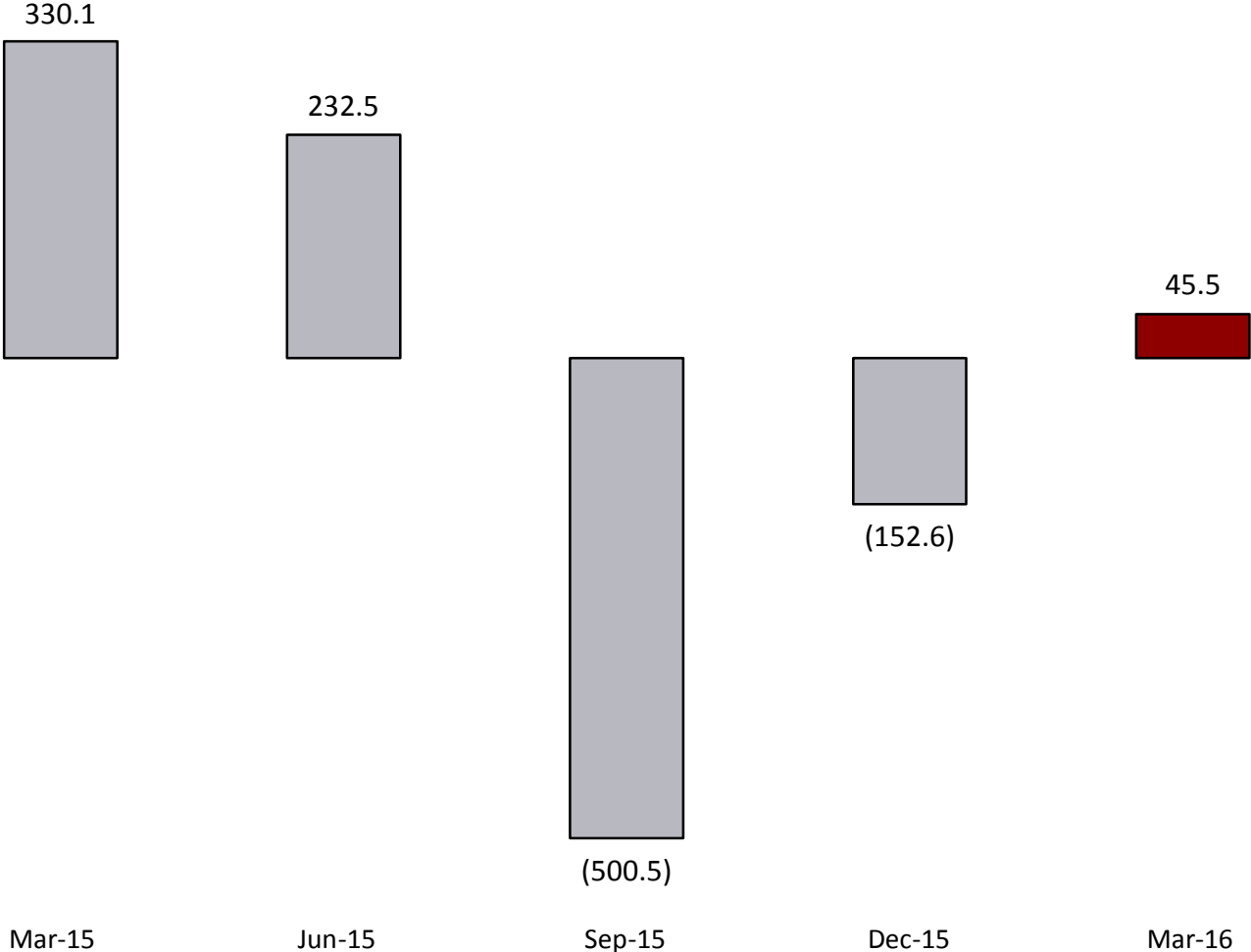
Consolidated Balance Sheet Changes

(RM 'mil)	31 Mar 16	31 Mar 15	Y-o-Y	31 Dec 15	Q-o-Q
Cash & short term funds	38,635	39,488	(2.2%)	29,319	31.8%
Securities purchased under resale agreements	9,330	5,616	66.1%	9,714	(4.0%)
Deposits & placements with financial institutions	2,277	7,380	(69.1%)	1,829	24.5%
Financial assets held for trading	22,305	23,170	(3.7%)	20,680	7.9%
Money Market	15,751	5,559	183.3%	13,790	14.2%
Corporate Bonds	5,187	10	>1000%	5,700	(9.0%)
Equity	1,366	7,197	(81.0%)	1,190	14.8%
Financial investments available for sale	30,517	35,895	(15.0%)	32,768	(6.9%)
Financial investments held to maturity	27,195	18,931	43.7%	25,759	5.6%
Loans, advances & financing	282,191	263,125	7.2%	290,296	(2.8%)
Other assets	52,746	44,679	18.1%	51,212	3.0%
Total assets	465,196	438,284	6.1%	461,577	0.8%
Deposits from customers	316,842	296,569	6.8%	317,424	(0.2%)
Placement from investment accounts	244	-	100.0%	233	4.7%
Deposits & placements of banks and other FI	24,944	32,705	(23.7%)	23,692	5.3%
Other borrowings	33,389	30,690	8.8%	34,009	(1.8%)
Other liabilities	47,656	38,829	22.7%	43,987	8.3%
Total liabilities	423,075	398,793	6.1%	419,345	0.9%
Shareholders' funds	40,946	38,435	6.5%	41,050	(0.3%)
Total liabilities & equity	465,196	438,284	6.1%	461,577	0.8%

Asset Quality Ratios – CIMB Group



AFS MTM (Q-o-Q) Position

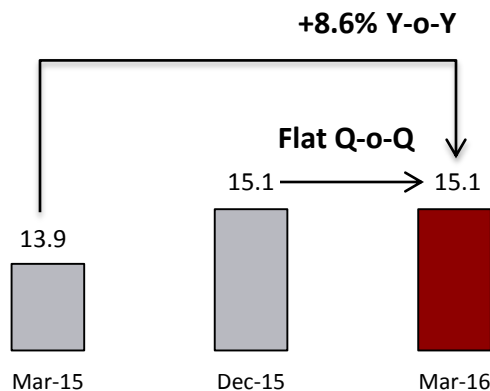


Malaysia : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans *	9.3%	1.4%
Mortgages	12.2%	2.3%
Term loans	6.4%	0.4%
Auto	1.5%	1.5%
Credit cards	4.0%	(1.9%)
Consumer Deposits	10.9%	2.6%
CASA	5.1%	1.4%
Fixed & structured deposits	15.8%	3.5%

ASB – Loan Base

RM 'bil

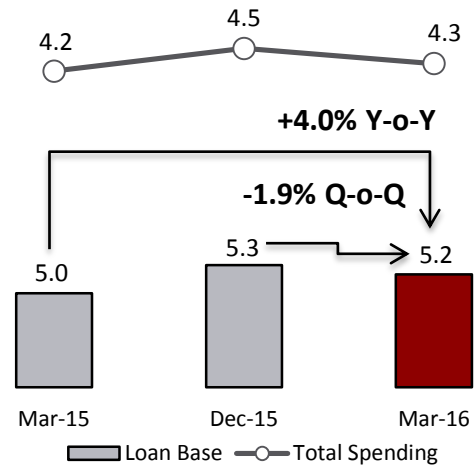


Note: * Loan base excludes bad bank

Sources: League table and market share based on central bank and internal data

Credit Cards

RM 'bil



Digital Banking

Active users ('000)	Mar-16	Y-o-Y	Q-o-Q
CIMB Clicks	1,955	19.4%	6.1%
CIMB Clicks Mobile App	698	34.0%	11.9%
Transactions ('000)	1Q16	Y-o-Y	Q-o-Q
CIMB Clicks	26,101	31.7%	10.2%
CIMB Clicks Mobile App	4,745	187.6%	22.9%



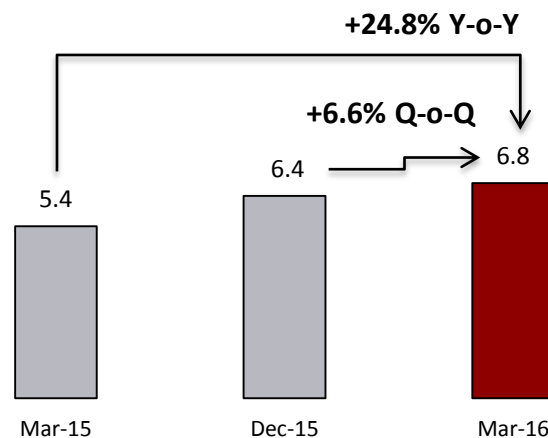
CIMB TravelCurrency - Customers can now buy FX conveniently via CIMB Clicks at competitive rates & choose to collect at any designated CIMB Bank BDCs

Indonesia : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans	2.8%	(0.1%)
Mortgages	2.0%	(0.7%)
Auto	(3.1%)	(2.0%)
Credit cards	24.8%	6.6%
Consumer Deposits	2.7%	(3.3%)
CASA	7.2%	1.8%
Fixed & structured deposits	(1.5%)	(8.1%)

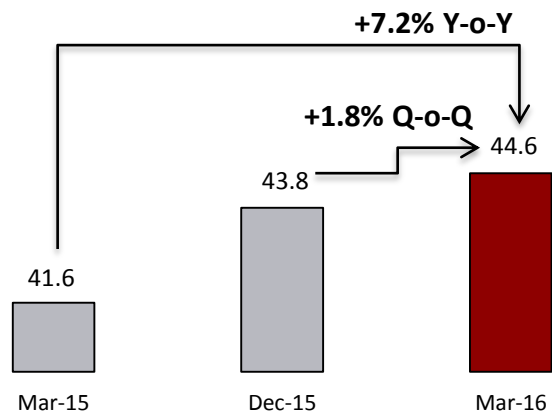
Credit Cards

IDR 'tril



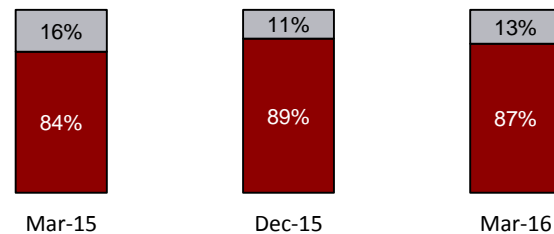
CASA Deposits

IDR 'tril



Digital Banking

No of users ('000)	Mar-15	Dec-15	Mar-16
CIMB Clicks	934	998	1,047
Go Mobile	816	1,006	1,078
Rekening Ponsel	800	1,379	1,493



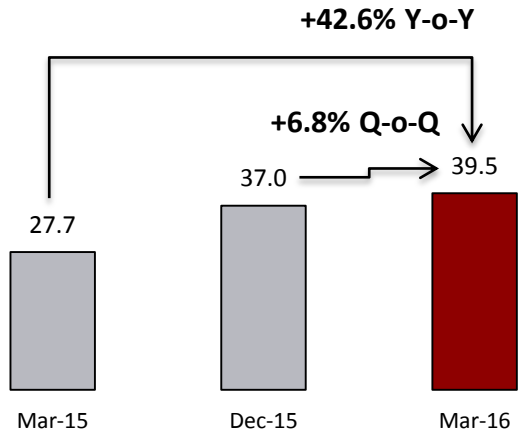
■ Alternate Channels ■ Branch

Thailand : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans *	11.1%	2.6%
Mortgages	11.0%	2.1%
Auto Loans	11.8%	3.8%
Personal / Others	10.6%	2.7%
Consumer Deposits	(25.3%)	(10.7%)
CASA	42.6%	6.8%
Fixed & structured deposits	(44.8%)	(20.5%)

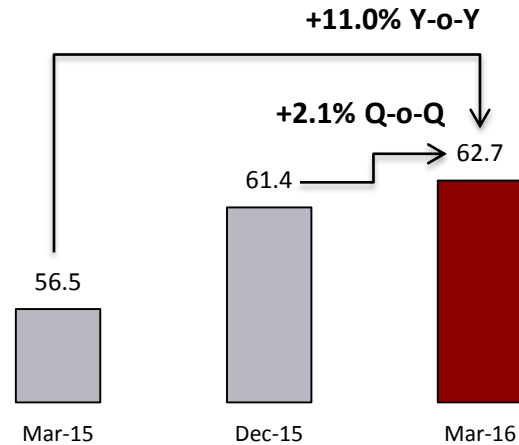
CASA

THB 'bil



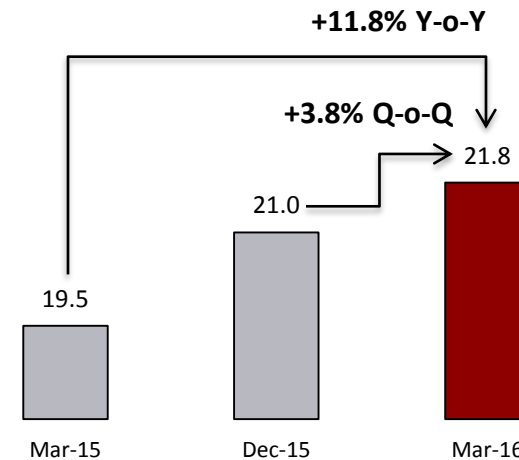
Mortgages

THB 'bil



Auto Loans

THB 'bil



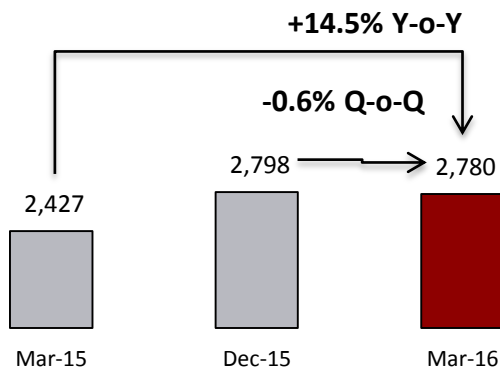
Note: * Gross loans exclude bad bank

Singapore : Consumer Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans	14.5%	(0.6%)
Mortgages	14.6%	(0.1%)
Term loans	3.9%	(1.6%)
Credit cards	3.7%	(4.6%)
Consumer Deposits	18.4%	6.6%
CASA	(14.3%)	(0.4%)
Fixed & structured deposits	100.5%	15.3%

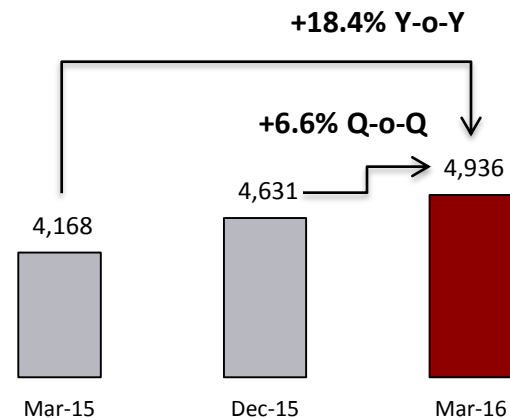
Consumer Loans

SGD 'mil

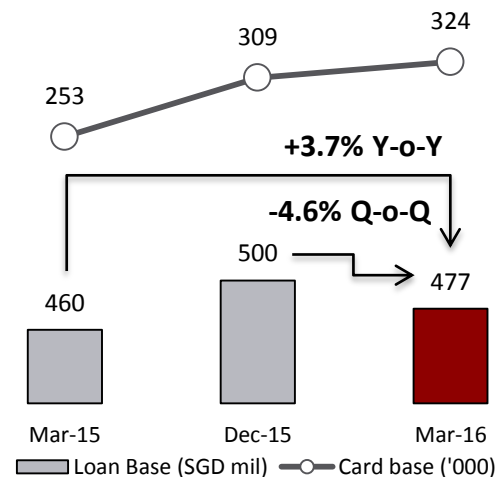


Consumer Deposits

SGD 'mil



Credit Card



CIMB Niaga : Earnings Summary



(IDR 'bil)	1Q16	1Q15	Y-o-Y	4Q15 BAU*	Q-o-Q
Net interest income	2,837	2,798	1.4%	2,862	(0.9%)
Non interest income	716	604	18.5%	614	16.4%
Operating income	3,553	3,402	4.4%	3,476	2.2%
Overhead expenses	(1,822)	(1,848)	(1.4%)	(1,794)	2.1%
PPOP	1,731	1,554	11.4%	1,682	2.3%
Provisions	(1,341)	(1,446)	(7.3%)	(1,389)	(4.2%)
PBT	390	108	261.1%	293	33.1%
Net profit	269	83	224.1%	238	13.0%
EPS (IDR)	10.69	3.29	224.9%	9.46	13.0%
PBT (RM 'mil)	114	31	267.7%	91	25.3%
Net profit (RM 'mil)	78	23	239.1%	73	6.8%
ROE (Annualised)	3.6%	1.2%	240bps	3.3%	30bps

Note: * Excluding MSS cost (IDR100 bil)

CIMB Niaga : Key Ratios

(Consolidated, %)	1Q16	1Q15	Y-o-Y	4Q15 BAU ⁺	Q-o-Q
ROE [^]	3.6	1.2	↑	3.3	↑
NIM [^]	5.35	5.22	↑	5.25	↑
Cost to Income	51.3	54.3	↓	51.6	↓
Loan Loss Coverage [#]	116.1	102.6	↑	111.5	↑
Allowance Coverage	91.0	78.3	↑	83.0	↑
Loan Loss Charge [^]	2.9	3.3	↓	3.2	↓
Gross Impaired Loans Ratio	5.0	5.3	↓	5.0	↔
Gross NPL (BI Definition) [#]	3.9	4.1	↓	3.7	↑
Loan to Deposit (LDR)	97.7	95.8	↑	98.0	↓
Modified LDR [*]	94.1	90.3	↑	92.9	↑
CAR	18.0	16.5	↑	16.3	↑
CASA ratio	52.1	43.4	↑	46.8	↑

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

[#] Based on BI definition

[^] Annualised and monthly average

+ Excluding MSS cost (IDR100 bil)

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
Net interest income	2,390	1,914	24.9%	2,318	3.1%
Non interest income	924	1,049	(11.9%)	642	44.0%
Operating income	3,315	2,964	11.8%	2,960	12.0%
Overhead expenses	(1,755)	(1,782)	(1.5%)	(1,815)	(3.3%)
PPOP	1,559	1,182	31.9%	1,144	36.3%
Provisions	(1,150)	(1,022)	12.6%	(875)	31.4%
PBT	409	160	155.8%	269	52.0%
Net Profit	327	131	150.6%	206	59.0%
EPS (THB)	0.01	0.01	-	0.01	35.3%
Net Profit (RM 'mil) ~	36	15	144.7%	24	48.9%
PBT (RM 'mil) *	64	34	88.2%	(69)	192.8%
Net profit (RM 'mil) *	51	29	75.9%	(72)	170.8%
ROE (Annualised)	4.7%	2.3%	240bps	3.2%	150bps

CIMB Thai : Key Ratios

(Consolidated, %)	1Q16	1Q15	Y-o-Y	4Q15	Q-o-Q
ROE ^	4.7	2.3	↑	3.2	↑
NIM ^	3.72	2.95	↑	3.63	↑
Cost to Income	53.0	60.1	↓	61.3	↓
Loan Loss Coverage **	115.0	94.1	↑	106.5	↑
Loan Loss Charge ^	2.3	2.2	↑	1.7	↑
Gross NPL ratio **	3.0	3.7	↓	3.1	↓
Net NPL ratio **	1.5	2.1	↓	2.2	↓
Loan to Deposit	126.8	102.6	↑	116.7	↑
Modified LDR ***	97.4	91.8	↑	91.1	↑
CAR *	14.7	14.5	↑	15.5	↓
CASA ratio #	52.2	32.1	↑	45.8	↑

Notes: * Bank Only

** Excluding STAMC

*** $(\text{Loan} + \text{MM}) / (\text{Deposit} + \text{MM} + \text{BE} + \text{S/T debenture} + \text{structured debenture})$

^ Annualised

Fixed deposit receipt call reclassified as savings from fixed deposits

1Q16 Notable Deals

DCM



PAVILION
REAL ESTATE INVESTMENT TRUST

Pavilion Real Estate Investment Trust
RM8.0 bil Medium Term Notes Programme established via Pavillion REIT Bond Capital Berhad



axiata

Axiata Group Berhad
USD500 mil Sukuk due 2026 via Axiata SPV2 Berhad's USD1.5 bil multi-currency Sukuk issuance programme
(Largest USD Sukuk by a corporate YTD)



DANGA CAPITAL BERHAD

Danga Capital Berhad
USD750 mil Trust Certificates due 2021 via Danga Capital Berhad's RM15.0 bil Multicurrency Islamic Securities Issuance Programme



Government of the Republic of Indonesia
USD2.5 bil Trust Certificates due 2021 and 2026 issued via Perusahaan Penerbit SBSN Indonesia III
(Largest Asian USD Sukuk transaction and USD Sukuk issued by the Republic. First dual-tranche USD Sukuk issued by the Republic)



Indonesia **Eximbank**

Lembagaan Pembiayaan Ekspor Indonesia
IDR4.0 tril Senior Debt via 2nd Shelf Registration Programme Phase 7 of IDR24.0 tril

DCM



Pruksa Real Estate PCL
THB4.0 bil Senior Unsecured Debentures



Cagamas

Cagamas Berhad
SGD150.0 mil Islamic Medium Term Notes due 2017 issued via Cagamas Global Sukuk Berhad
SGD43.75 mil Medium Term Notes due 2017 issued via Cagamas Global P.L.C



Islamic Development Bank
USD1.5 bil Trust Certificates due 2021 issued via IDB Trust Services Limited

IPO



Bison Consolidated Berhad
RM89.0 mil IPO on Bursa Malaysia



SECURA GROUP LIMITED

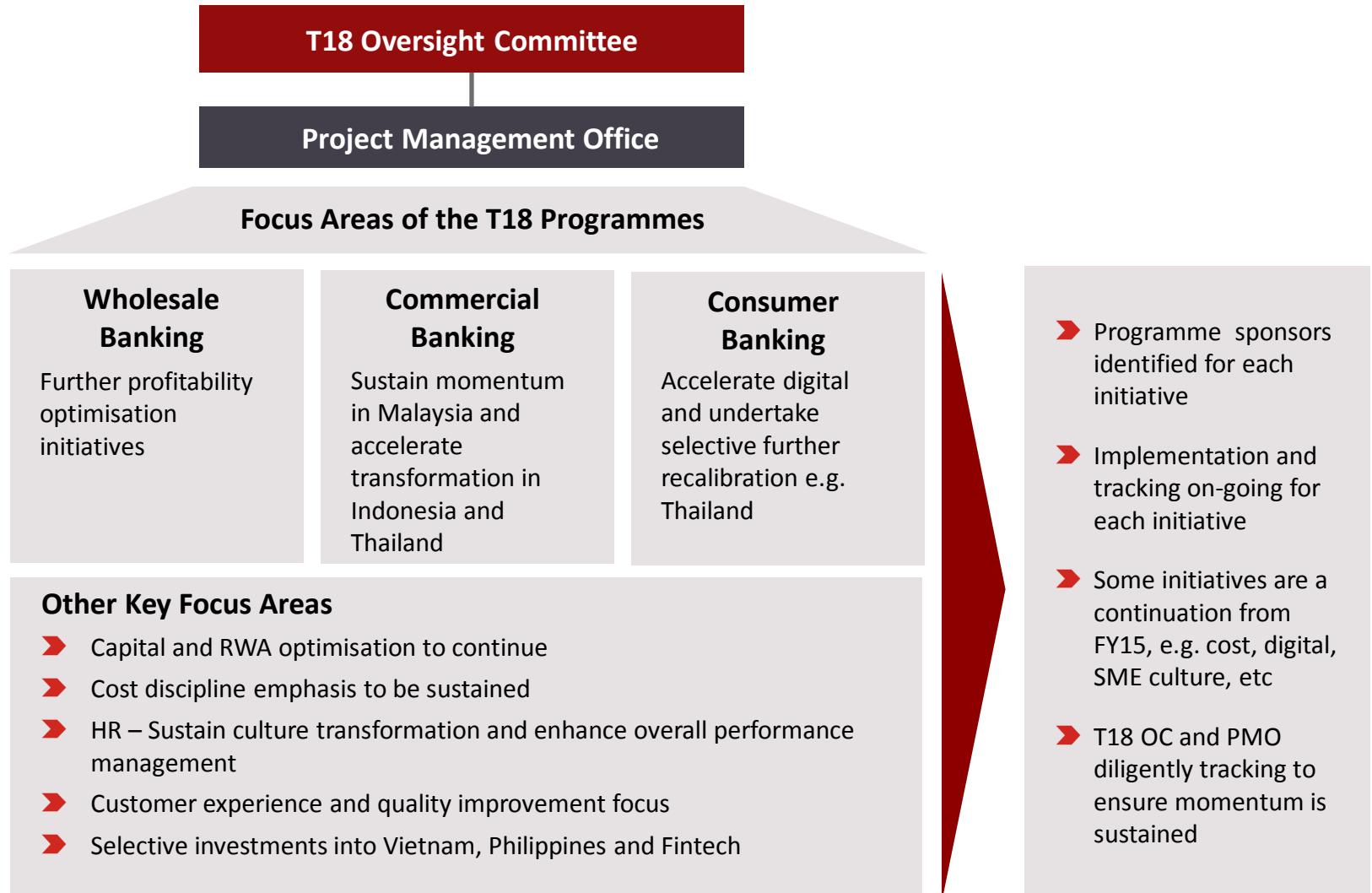
Secura Group Limited
SGD28.0 mil Initial Public Offering on the Catalist Board of the Singapore Exchange



Union Medical Healthcare Limited
USD 96.0 mil IPO on Hong Kong Exchange
(First healthcare Hong Kong IPO above USD50.0 mil YTD)

T18 Progress Update

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



Corporate Responsibility (1)

CIMB Foundation



Education

PINTAR English Literacy

646 pupils from 10 adopted schools participated in additional English classes to boost their subject performance



Sports

Football – TABS SAFA Bandaraya Kota Kinabalu

Launched on 31 Jan-16 at the Kota Kinabalu Sports Complex field, officiated by the Youth and Sport Minister, Datuk Tawfiq Titingan

Donation



Charity

Enactus Malaysia Foundation

Sponsorship to support the Enactus Malaysia National Cup (EMNC) 2015

PIBG SK. Kg. Tengah

Contribution of stationaries to Underserved and Orphan School Children of Sekolah Kebangsaan Kampong , and books for library and computer equipment

CIMB Islamic



Islamic

Contributed RM329K to Incitement Sdn Bhd

A Liter of Light project - lights up four Orang Asli villages, consisting of 40 houses and 160 residents per village

This project addresses energy poverty in Malaysia and serves as a renewable light that recharges itself through sunlight

Regional CSR



Counseling session for North Sumatera University Scholars

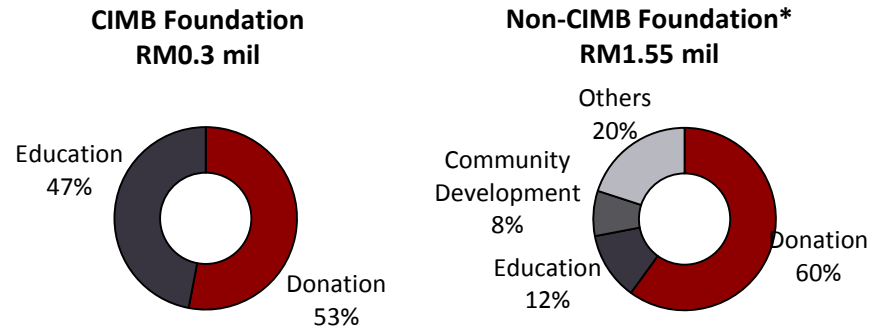
To monitor scholars' academic and non academic progress to maintain the quality of CIMB Niaga's Scholarship Program



Young Inventor Camp & Robot Contest

One part of the Enhancement of life skills in technology under the philosophy of sufficiency economy project that CIMB Thai support to Sawasdee Wittaya School for "Young Inventor Camp & Robot Contest"

Grants Disbursed as at Dec 2015



Corporate Responsibility (2)

TABS SAFA KOTA KINABALU ➔



A LITRE OF LIGHT ➔



PINTAR ENGLISH LITERACY PROGRAMME ➔



YOUNG INVENTOR CAMP & ROBOT CONTEST ➔

