



Analyst Presentation 1Q19 Results

CIMB Group Holdings

29 May 2019

FORWARD  **Together**



Key Financial Highlights

Net Profit (RM)

1,192mil
-8.7%YoY

ROE

9.2%
-100bps YoY

Gross Loan (RM)

350.7bil
+7.6% YoY

Cost-to-Income

55.3%
+550bps YoY

Loan Loss Charge

0.34%
-15bps YoY

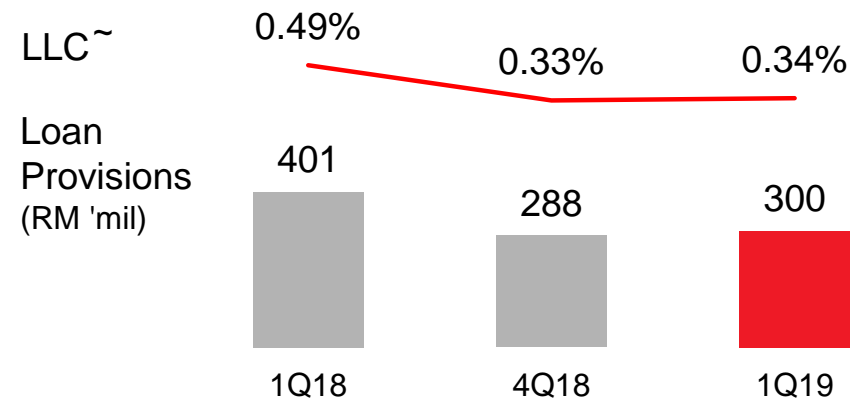
CET1

12.8%
+110bps YoY



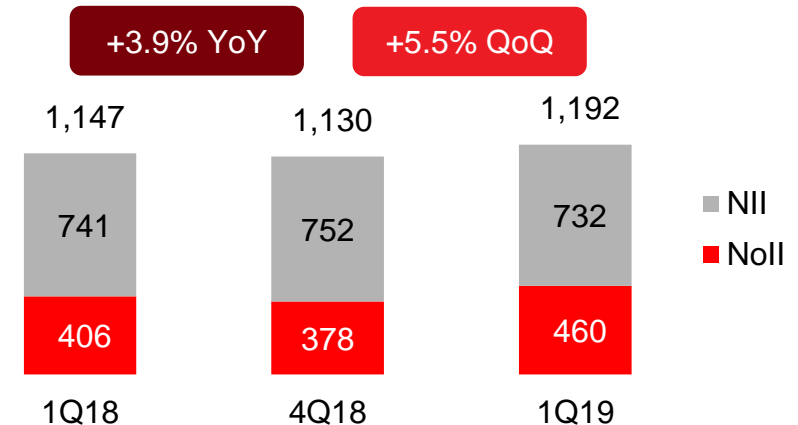
Key Business/Operational Highlights

Continued Positive Provisions Trajectory



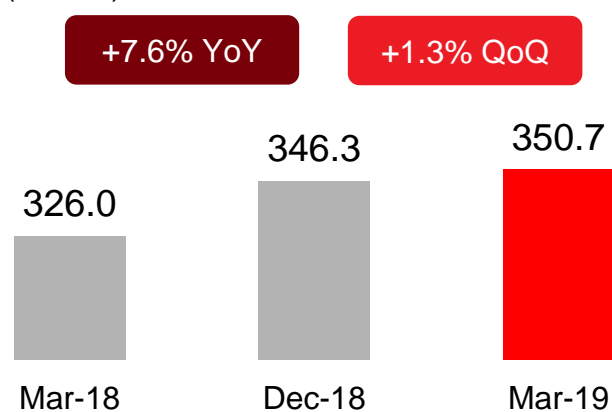
Gradual Recovery in Wholesale Banking Revenues

Revenue (RM 'mil)

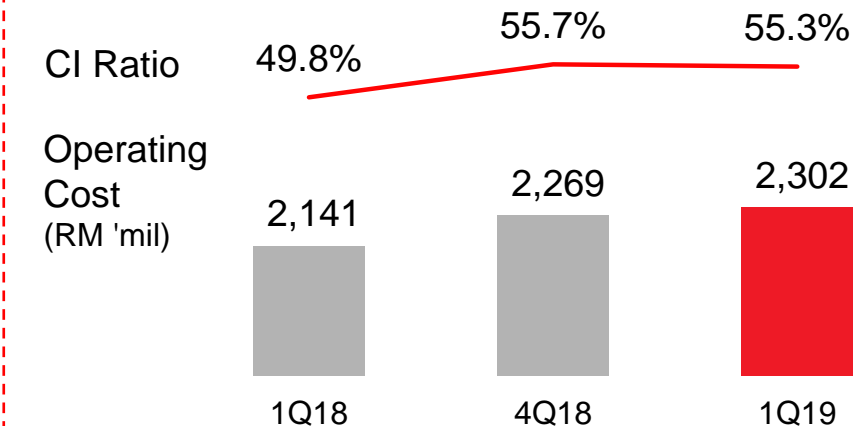


Gross Loans Continue to Grow

Gross Loans (RM 'bil)

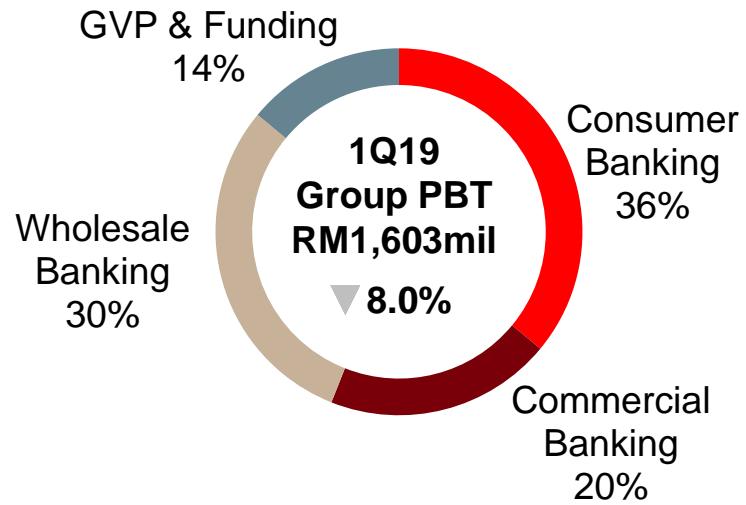


Cost Maintained at 4Q18 Level



Note: ~ Annualised

PBT By Segment

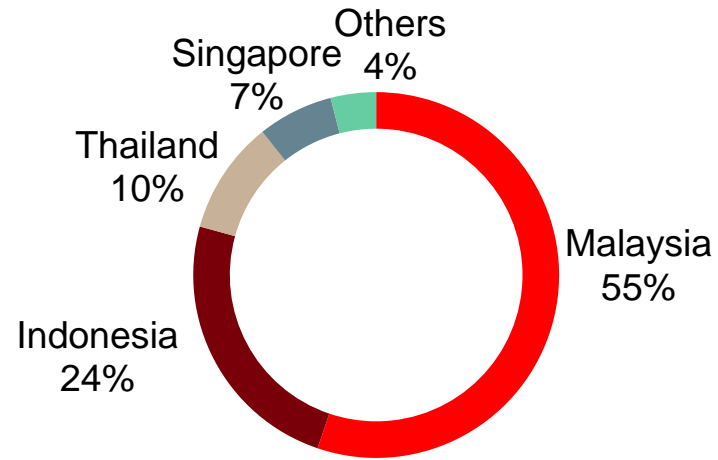


- Consumer PBT declined in 1Q19 from lower NOII
- Strong Commercial from business improvement and declining provisions
- Wholesale recovery offset by higher corporate provisions
- GVPF lower from the absence of RM152 million gain from sale of 50% of CSI in 1Q18

	Consumer Banking	Commercial Banking	Wholesale Banking	GVP & Funding
YoY	▼ 22.0%	▲ 154.8%	▼ 17.0%	▼ 24.7%
QoQ	▲ 6.8%	▲ 71.7%	▼ 12.0%	▼ 6.3%



PBT By Country



- Malaysia PBT lower due to deconsolidation of CPAM and reduced fee income
- Lower provisions drove improved Indonesia and Thailand performance
- Singapore decreased slightly YoY from derecognition of CPAM

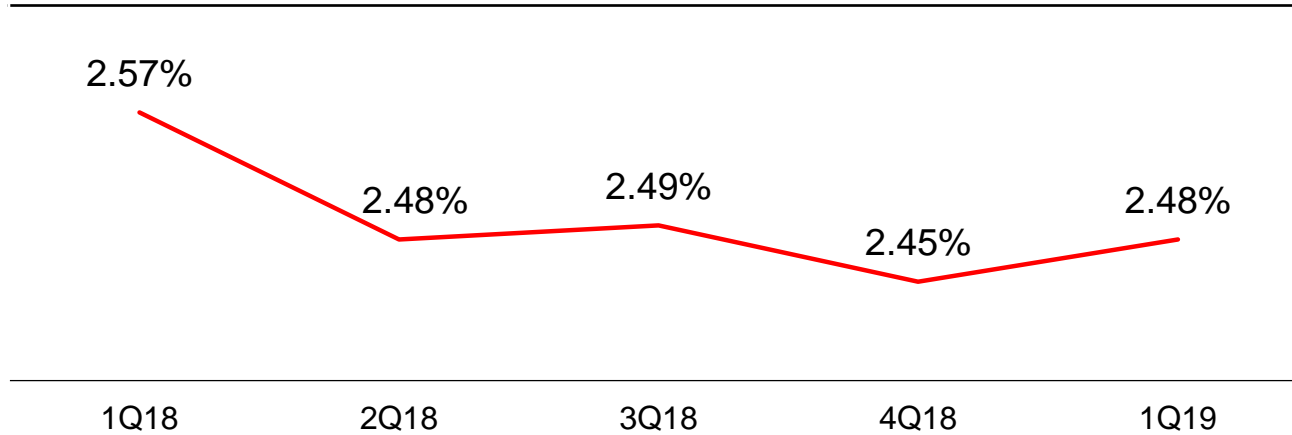
	Malaysia	Indonesia	Thailand	Singapore
YoY	▼ 29.3%	▲ 47.0%	▲ 62.2%	▼ 4.2%
QoQ	▼ 8.1%	▼ 7.0%	▲ 367.6%	▲ 9.7%



Operating Income

(RM 'mil)	1Q19	YoY	QoQ
Net interest income	3,064	4.3%	1.0%
Non interest income	1,102	(19.3%)	6.0%
Total	4,166	(3.2%)	2.2%

Net Interest Margin*



- Weaker NOII YoY from lower bancassurance and wealth management fees and absence of RM152 million gain from the sale of 50% of CSI in 1Q18
- Improved capital markets brought about QoQ NOII growth
- NII remained steady from loan growth partially offset by lower YoY NIM



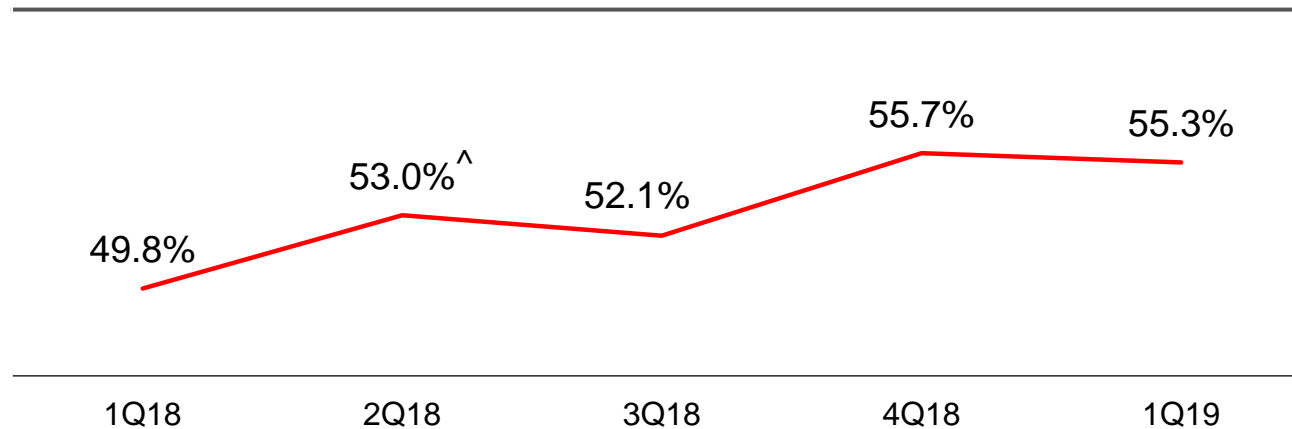
Note: * Annualised

Operating Expenses

(RM 'mil)	1Q19	YoY	QoQ
Personnel	1,351	8.4%	7.6%
Establishment	503	3.7%	1.8%
Marketing	68	17.2%	(54.7%)
Admin & General	380	8.0%	2.7%
Total	2,302	7.5%	1.5%

- Opex increase mainly from investments and Foward23-related expenses. Excluding these, core opex rose by 3.5%
- Higher personnel costs in Malaysia and Thailand
- CIR at 55.3% attributed to negative JAW

Cost-to-income Ratio



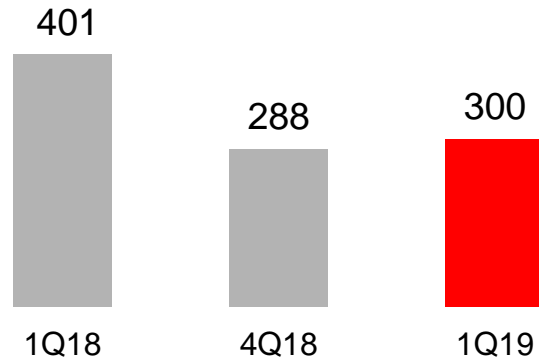
Note: [^] Excludes CPAM gain of RM928mil

Loan Provisions

-25.2% YoY

+4.2% QoQ

RM 'mil

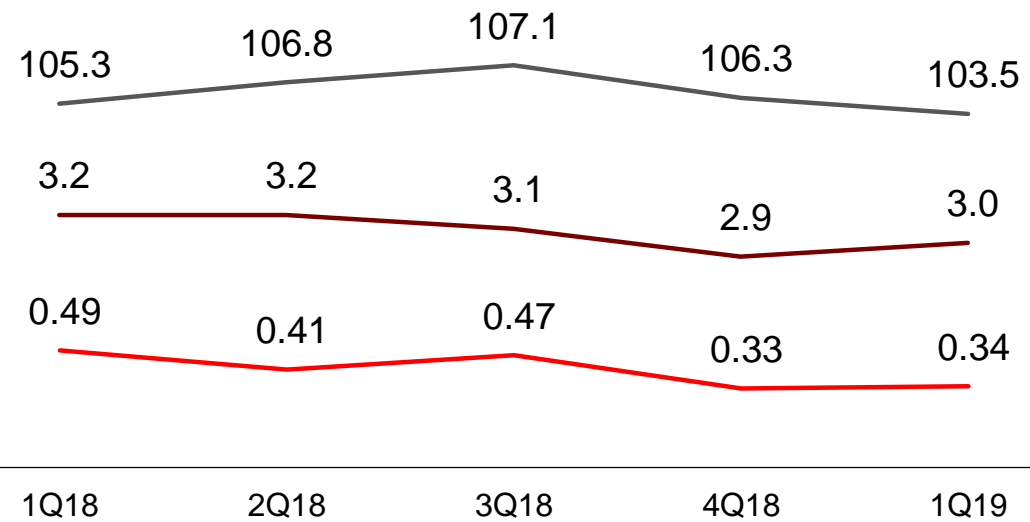


- 25.2% YoY decline from Consumer and Commercial Banking
- Provisions +4.2% QoQ from Wholesale Banking
- Asset quality indicators remain stable

➤ Allowance Coverage (%) ^

➤ Gross Impaired Loans Ratio (%)

➤ Loan Loss Charge (%) ~

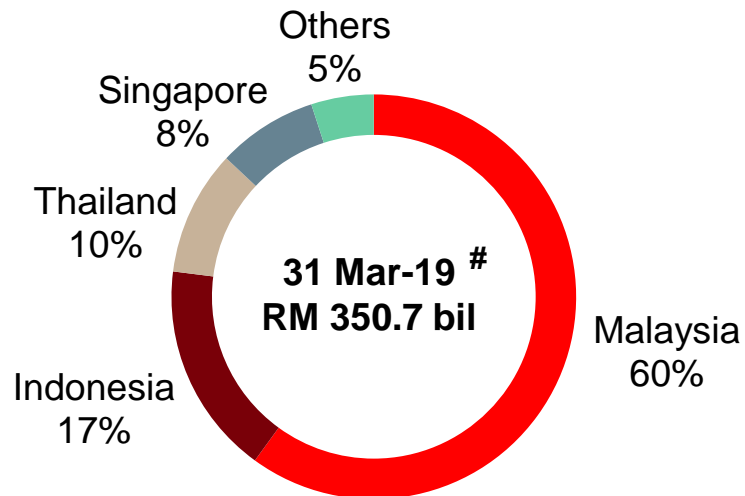
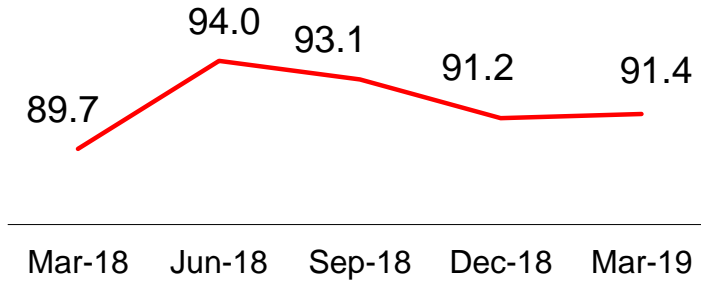


Notes: ^ Including regulatory reserves
~ Annualised

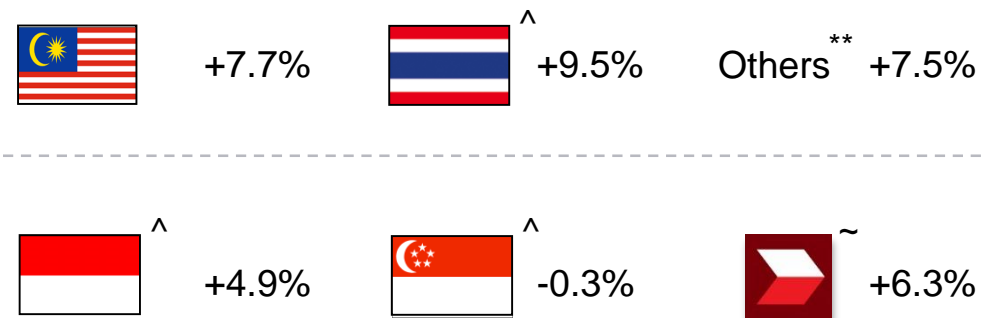
Gross Loans

(RM 'bil)	Mar-19	YoY	QoQ
Consumer Banking	172.5	7.7%	1.6%
Commercial Banking	66.4	6.4%	1.4%
Wholesale Banking	111.8	8.1%	0.6%
Total	350.7	7.6%	1.3%

Loans-to-Deposit Ratio (%)



Loan Growth by Country (YoY) ~

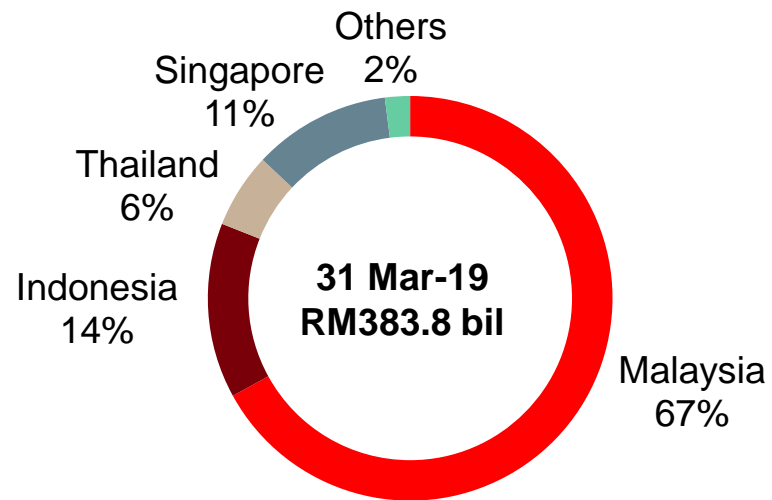
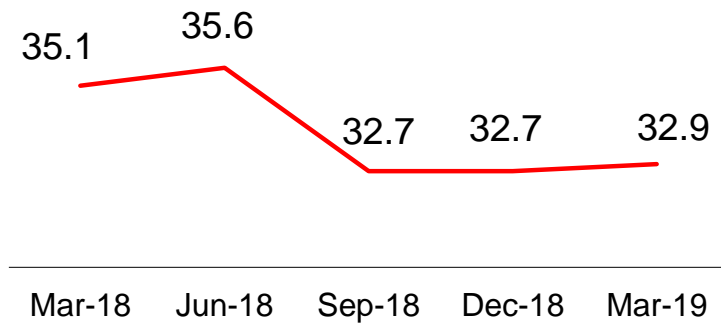


Notes: ~ Excluding FX fluctuations ^ In local currency
 # Based on geographical location of counterparty
 ** Including London, Cambodia, Vietnam, Hong Kong & Shanghai

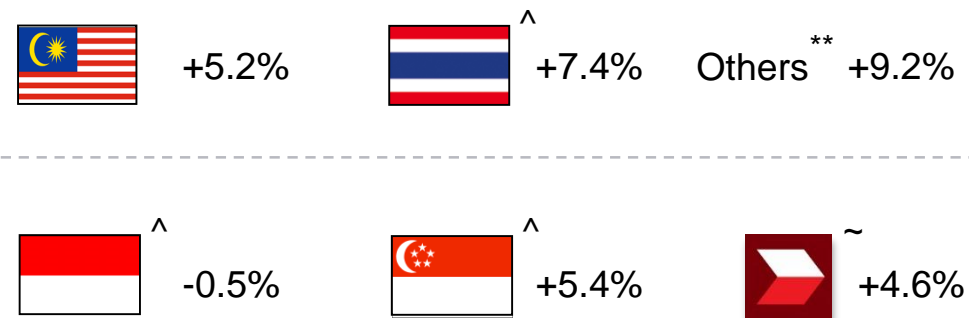
Deposits

(RM 'bil)	Mar-19	YoY	QoQ
Consumer Banking	169.9	14.0%	3.3%
Commercial Banking	63.8	(1.1%)	(1.8%)
Wholesale Banking	150.1	0.2%	(0.1%)
Total	383.8	5.6%	1.1%

CASA Ratio (%)



Deposit Growth by Country (YoY)

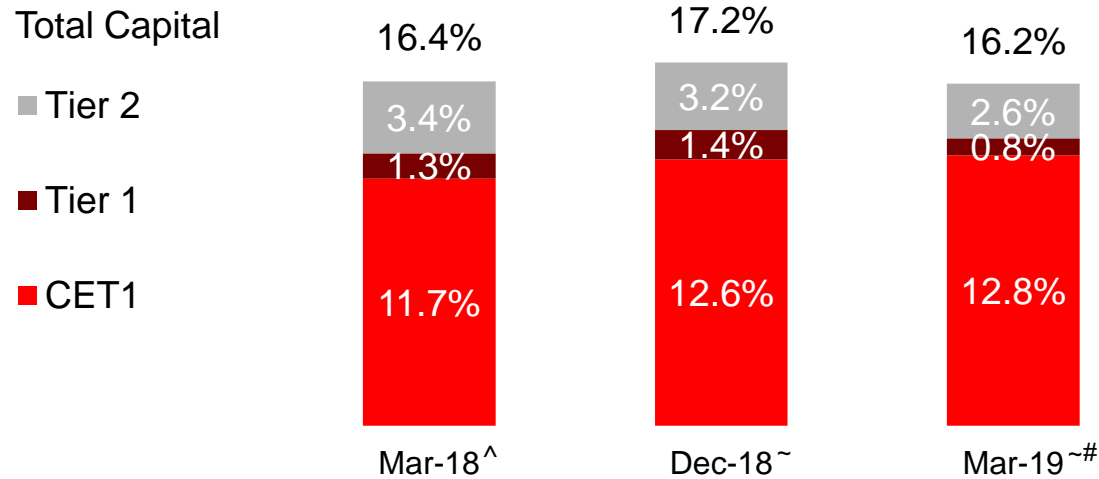


Notes: ~ Excluding FX fluctuations

[^] In local currency

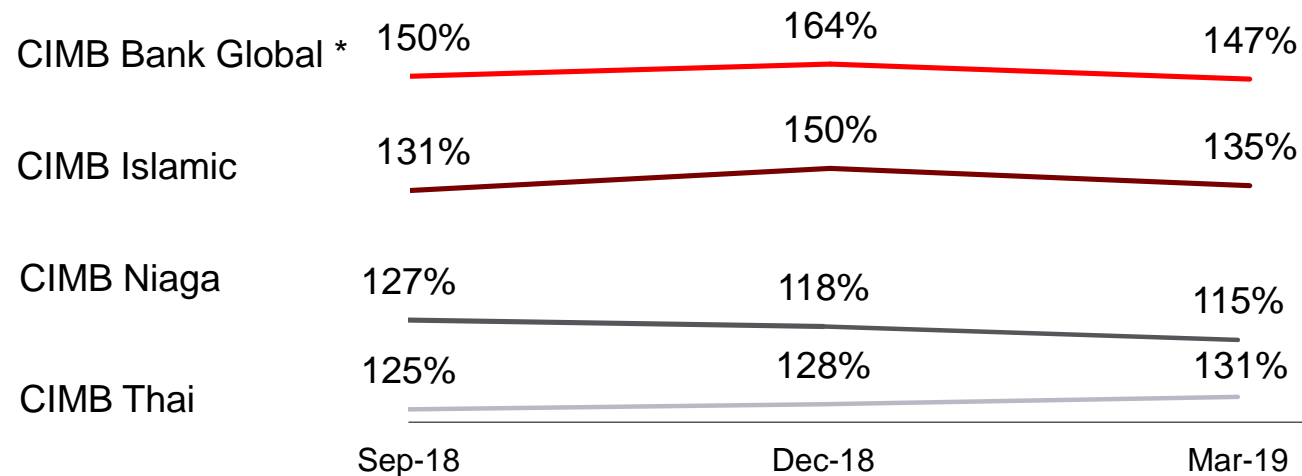
^{**} Including London, Cambodia, Vietnam, Hong Kong & Shanghai

Capital and Liquidity Management



- CET1 stood at 12.8% as at end-1Q19 (+110bps YoY; 20bps QoQ)
- 70.3% DRS take-up rate for FY18 second interim dividend
- LCR remains comfortably above 100% for all banking entities

Liquidity Coverage Ratio



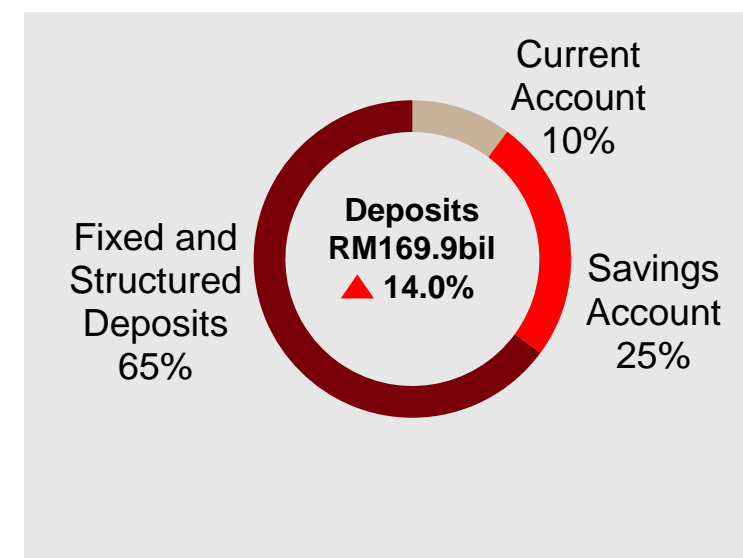
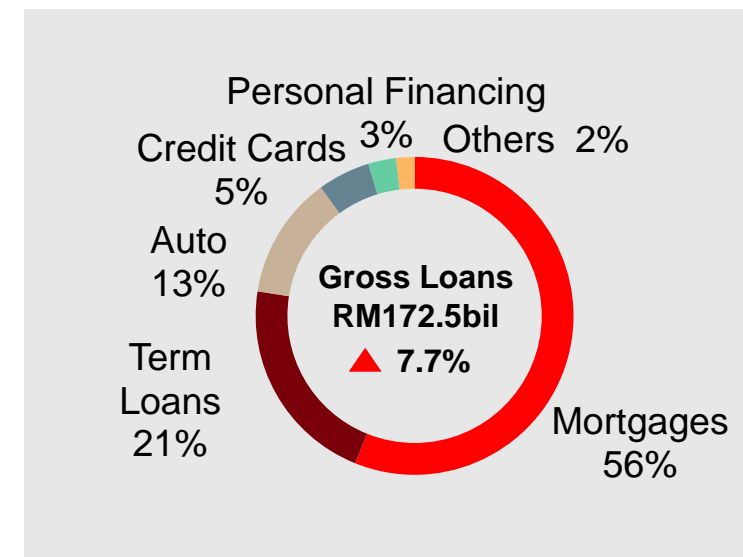
Notes: [^] Post CIMBGH's FY17 Second Interim Dividend of RM1,107 mil & actual corresponding DRS (81.1% take-up rate); reinvestment of cash dividend surplus into CIMB Bank; and 1Q18 unaudited profits
[~] Post CIMBGH's FY18 Second Interim Dividend of RM1,148 mil & actual corresponding DRS (70.3% take-up rate); and projected reinvestment of cash dividend surplus into CIMB Bank
[#] Includes 1Q19 unaudited profits
 * CIMB Bank + CIMB Singapore + CIMB London + CIMB Hong Kong + CIMB Shanghai + CIMB Labuan Offshore + CIMB Labuan Ltd



Consumer Banking

(RM 'mil)	1Q19	YoY	QoQ
Net interest income	1,357	0.6%	2.0%
Non interest income	424	(19.2%)	(10.7%)
Operating income	1,781	(5.0%)	(1.4%)
Overhead expenses	(1,090)	8.7%	2.9%
PPOP	691	(20.7%)	(7.5%)
(Provisions) / Writeback	(109)	(12.8%)	(45.8%)
Share of JV / Associates	1	-	100%
PBT	583	(22.0%)	6.8%

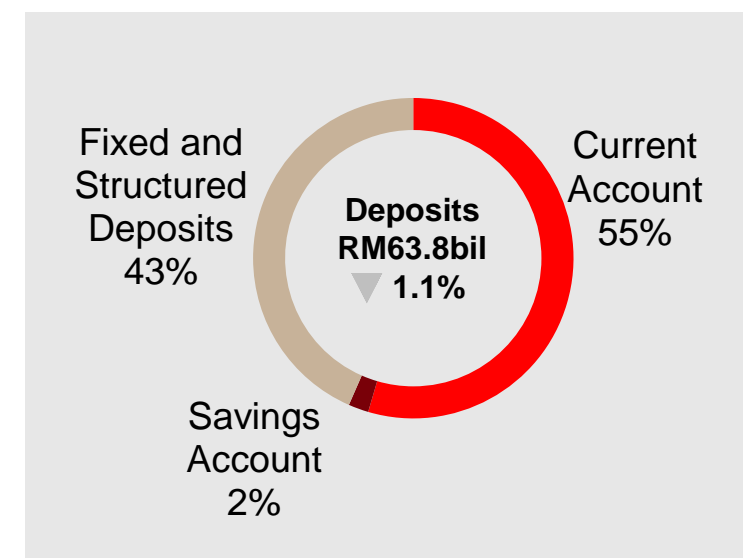
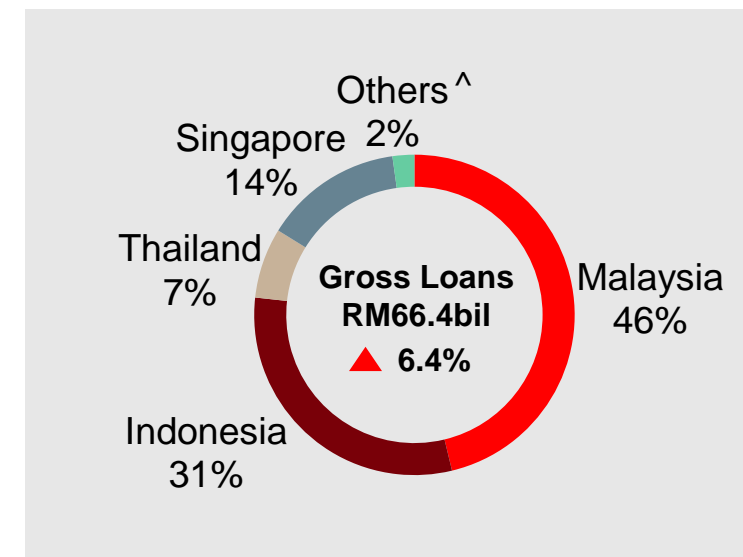
- Weaker operating income from lower bancassurance and wealth management fee income
- Loans and deposits continue to grow strongly at 7.7% and 14.0% respectively. NII relatively flat due to lower NIM across all key markets
- Increased opex mainly from business expansion in Thailand and Indonesia
- Provisions remain healthy. PBT decline from negative JAW



Commercial Banking

(RM 'mil)	1Q19	YoY	QoQ
Net interest income	658	2.3%	0.5%
Non interest income	147	(9.8%)	13.1%
Operating income	805	(0.1%)	2.5%
Overhead expenses	(437)	5.8%	(2.7%)
PPOP	368	(6.4%)	9.5%
(Provisions) / Writeback	(47)	(82.4%)	(68.5%)
Share of JV / Associates	-	-	-
PBT	321	154.8%	71.7%

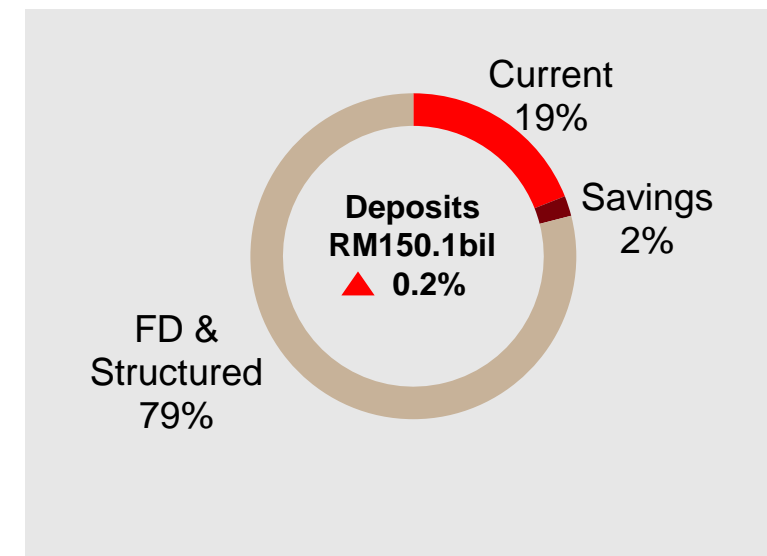
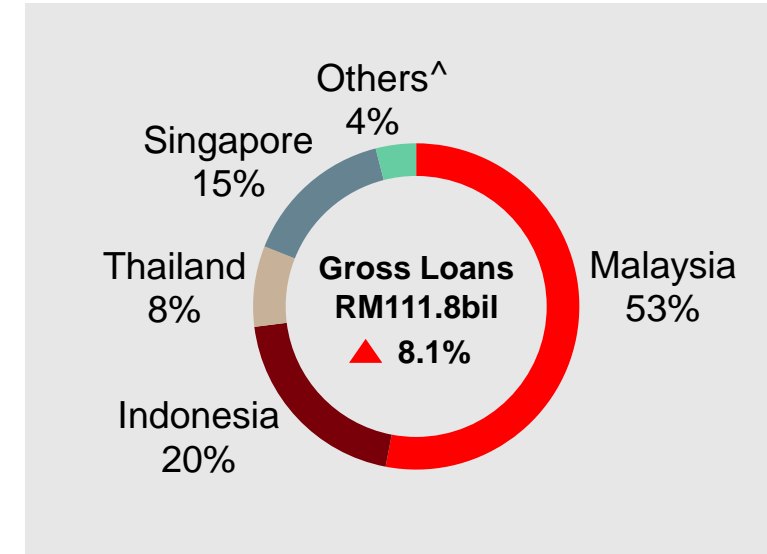
- Commercial Banking PBT grew strongly at 154.8% as SME franchise continues to scale across the region
- Loan growth at 6.4% YoY led by Malaysia at 13.5% YoY
- Asset quality continues to improve as provisions decline in Indonesia and Thailand



Wholesale Banking

(RM 'mil)	1Q19	YoY	QoQ
Net interest income	732	(1.2%)	(2.7%)
Non interest income	460	13.3%	21.7%
Operating income	1,192	3.9%	5.5%
Overhead expenses	(594)	7.8%	(4.7%)
PPOP	598	0.3%	17.9%
(Provisions) / Writeback	(116)	404.3%	397.4%
Share of JV / Associates	(5)	(350.0%)	(25.0%)
PBT	477	(17.0%)	(12.0%)
Corporate Banking (67.1%)	320	(25.9%)	(31.5%)
Treasury & Markets~ (33.5%)	160	39.1%	92.8%
Investment Banking + (-0.6%)	(3)	(110.7%)	62.5%
PBT	477	(17.0%)	(12.0%)

- NOII improvement from stronger capital markets activity
- Corporate loans expanded 8.1% YoY but with compressed NIM
- Lower YoY PBT from higher operating expenses and corporate provisions



Group Ventures & Partnerships (GVP) and Funding

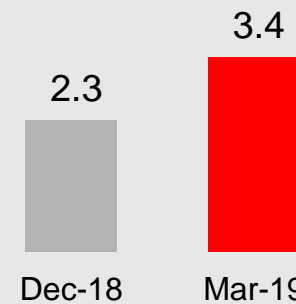
(RM 'mil)	1Q19	YoY	QoQ
Net interest income	317	54.6%	6.7%
Non interest income	71	(73.8%)	24.6%
Operating income	388	(18.5%)	9.6%
Overhead expenses	(181)	(4.0%)	31.2%
PPOP	207	(31.5%)	(4.2%)
(Provisions) / Writeback	6	(160.0%)	(40.0%)
Share of JV / Associates	9	200.0%	(18.2%)
PBT	222	(24.7%)	(6.3%)

- Touch 'n Go Digital progressing as planned with strong QoQ growth in registered users
- Philippines has started well in G-Cash partnership with additional product launches in 2Q19. Vietnam recalibration in progress for greater efficiencies
- Principal Asset Management continues to be driven by AUM growth (5.6% QoQ; 3.5% YoY)
- Equity Portfolio benefited from gain on disposal of CIMB Howden Insurance Brokers
- YoY decline in Group Funding from absence of gain from sale of CSI in 1Q18

Touch 'n Go Digital

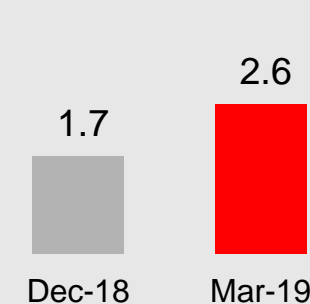
Total Registered Users (mil)

+47.8% QoQ



Annual Active Users (mil)

+52.9% QoQ



Principal Asset Management AUM

(RM 'mil)

+3.5% YoY

+5.6% QoQ

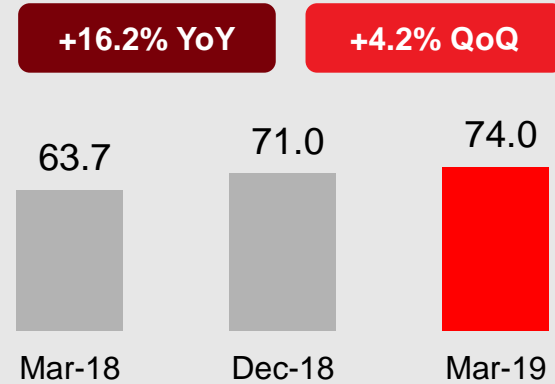


CIMB Islamic

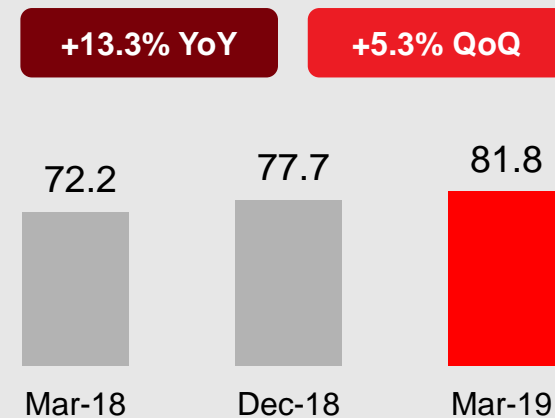
(RM 'mil)	1Q19	YoY	QoQ
Net financing income	516	18.9%	4.2%
Non financing income	106	(3.6%)	27.7%
Operating income	622	14.3%	7.6%
Overhead expenses	(220)	17.6%	21.5%
PPOP	402	12.6%	1.3%
(Provisions) / Writeback	(21)	(77.7%)	(70.4%)
Share of JV / Associates	-	(100.0%)	(100.0%)
PBT	381	44.3%	16.5%

- CIMB Islamic YoY and QoQ performance remain strong with higher operating income and lower provisions
- Financing and deposits grew 16.2% and 13.3% YoY respectively
- CIMB Islamic remains at #2 in Malaysia by total Islamic assets, deposits and financing

Islamic Financing[^] (RM 'bil)



Islamic Deposits^{^~} (RM 'bil)



Notes: [^] Numbers based on CIMB Islamic Bank Berhad
~ Including investment accounts



02

Other Updates

Forward23 Updates – By Country



Scale & Accelerate



Malaysia & Indonesia

-  • **Commercial Banking** - push on SME growth (launch of SME Biz Property)
- Strengthened analytics engine to sustain **Consumer** momentum
-  • **Indonesia Transformation Blueprint** completed
- Commenced initiatives across 14 impact centres
- Data analytics sharing and cascading with Group



Reposition & Grow

Thailand, Singapore & Cambodia

-  • **Fast Forward** programme one year into implementation; repositioning of Commercial business underway
-  • **Forward23 targets and key focus areas** defined; digital and cross-border activations are key priorities



Incubate & Invest

Vietnam, Philippines & New Ventures

-  • **Good traction** in our **partnerships model in Philippines** especially on customer acquisition through GCash. Other partners in the pipeline
-  • **Vietnam recalibration** in progress for greater efficiencies
-  • **TnG Digital: Strong customer acquisition** and monthly average user (MAU) build up



Forward23 Updates – By Pivots



Customer Centricity

- Kicked off the **Transforming Customer Journeys (TCJ)** programme ; focus on two key journeys - Consumer Deposits and Commercial Lending. Adopting new **'Agile'** ways of working
- Institutionalised the **Net Promoter Score (NPS)** as a key KPI across the organisation



Technology & Data

- **First tranche of initiatives** for the **Strengthening Technology Capabilities** Programme to focus on **tech fundamentals** (e.g.: enhancing tech resiliency, modernisation, and improving IT security)



Our People

- Launched the **Future of Work (FOW)** programme, a multi-prong approach to re-skill and equip our people in light of the new demands of the work force



Ventures & Partnerships

- **TnG Digital** seen **strong uptake in registered users with 3.4 million as at end 1Q19**
- **Philippines** growth momentum encouraging with strong achievement of **100k** customers within 4 months of launch









Sustainability

- Formed and set up the **Group Sustainability unit**; defined the **roadmap** towards meeting CIMB's Sustainability targets
- **Group Sustainability Policy** and **Group Sustainable Financing Policy** in the midst of being rolled-out across the Group in stages with Malaysia first



Final Remarks

- Operating environment remains challenging
- 2019 ROE and CIR targets dependent on revenue trajectory
- Loan growth, capital and asset quality targets remain on track
- NOII to be driven by capital market activity and regional deal pipeline
- CIMB Niaga expected to see a stronger 2H19 post-elections
- Forward23 progressing as planned

	1Q19	FY19 Target
 ROE	9.2%	9.0 - 9.5%
 Dividend Payout Ratio	-	40% - 60%
 Total Loan Growth	7.6%	6.0%
 Loan Loss Charge	0.34%	0.40% - 0.50%
 CET 1 (CIMB Group)	12.8%	>12.0%
 Cost to income	55.3%	Flat





04

Appendices

Earnings Summary

(RM 'mil)	1Q19	1Q18	YoY	4Q18	QoQ
Net interest income	3,064	2,938	4.3%	3,035	1.0%
Non interest income	1,102	1,365	(19.3%)	1,040	6.0%
Operating income	4,166	4,303	(3.2%)	4,075	2.2%
Overhead expenses	(2,302)	(2,141)	7.5%	(2,269)	1.5%
PPOP	1,864	2,162	(13.8%)	1,806	3.2%
Loan impairment	(300)	(401)	(25.2%)	(288)	4.2%
Other provisions	34	(24)	(241.7%)	(13)	(361.5%)
Share of JV / Associates	5	6	(16.7%)	7	(28.6%)
PBT	1,603	1,743	(8.0%)	1,512	6.0%
Net profit	1,192	1,306	(8.7%)	1,117	6.7%
EPS (sen)	12.5	14.2	(12.0%)	11.7	6.8%
ROE (Annualised)	9.2%	10.2%	(100bps)	8.8%	(40bps)



NOII breakdown

(RM 'mil)	1Q19	1Q18	YoY	4Q18	QoQ
Fee & commission	583	647	(9.9%)	680	(14.3%)
Brokerage	36	37	(2.7%)	27	33.3%
Asset management and security services	7	112	(93.8%)	(3)	(333.3%)
Trading & FX	442	384	15.1%	320	38.1%
Dividend income	3	4	(25.0%)	18	(83.3%)
Other income	30	182	(83.5%)	(2)	(>1,000%)
Total	1,102	1,365	(19.3%)	1,040	6.0%



Key Ratios

(%)	1Q19	1Q18	YoY	4Q18	QoQ
ROE ~	9.2	10.2	▼	8.8	▲
NIM ~**	2.48	2.57	▼	2.45	▲
Non-interest income / total income	26.5	31.7	▼	25.5	▲
Cost to income	55.3	49.8	▲	55.7	▼
Allowance coverage (including regulatory reserve)	103.5	105.3	▼	106.3	▼
Allowance coverage (excluding regulatory reserve)	88.2	90.2	▼	91.0	▼
Loan loss charge ~	0.34	0.49	▼	0.33	▲
Gross impaired loans ratio	3.0	3.2	▼	2.9	▲
Net impaired loans ratio (Net of IA and PA)	0.4	0.3	▲	0.3	▲
Average shareholders' funds (RM 'mil)	52,105	46,687	▲	50,692	▲
ROA ~	0.88	1.03	▼	0.86	▲
Book value per share (RM)	5.52	5.09	▲	5.37	▲
Loan to Deposit (LDR)	91.4	89.7	▲	91.2	▲
CASA ratio	32.9	35.1	▼	32.7	▲

PBT by Segments

(RM 'mil)	1Q19	1Q18	YoY	4Q18	QoQ
Consumer Banking (36.4%)	583	747	(22.0%)	546	6.8%
Commercial Banking (20.0%)	321	126	154.8%	187	71.7%
Wholesale Banking (29.8%)	477	575	(17.0%)	542	(12.0%)
Corporate Banking (20.0%)	320	432	(25.9%)	467	(31.5%)
Treasury & Markets ~ (10.0%)	160	115	39.1%	83	92.8%
Investment Banking + (-0.2%)	(3)	28	(110.7%)	(8)	62.5%
GVP & Funding# (13.8%)	222	295	(24.7%)	237	(6.3%)
PBT	1,603	1,743	(8.0%)	1,512	6.0%



Notes:~ Including treasury operations, markets and transaction banking

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

Including asset management, strategic investments, capital investments in fixed income securities and investment in Group's proprietary capital

PBT by Segment and Country

Consumer Banking	1Q19	1Q18	YoY	4Q18	QoQ
Malaysia (RM 'mil)	407	522	(22.0%)	310	31.3%
Indonesia (IDR 'bil)	214	332	(35.5%)	658	(67.5%)
Thailand (THB 'mil)	680	788	(13.7%)	269	152.8%
Singapore (SGD 'mil)	4	9	(55.6%)	2	100.0%
Others * (RM 'mil)	15	5	200.0%	8	87.5%
PBT (RM 'mil)	583	747	(22.0%)	546	6.8%
Commercial Banking	1Q19	1Q18	YoY	4Q18	QoQ
Malaysia (RM 'mil)	159	271	(41.3%)	198	(19.7%)
Indonesia (IDR 'bil)	332	(436)	176.1%	3	>1,000%
Thailand (THB 'mil)	124	(354)	135.0%	(296)	141.9%
Singapore (SGD 'mil)	13	7	85.7%	6	116.7%
Others * (RM 'mil)	10	3	233.3%	7	42.9%
PBT (RM 'mil)	321	126	154.8%	187	71.7%
Wholesale Banking	1Q19	1Q18	YoY	4Q18	QoQ
Malaysia (RM 'mil)	284	296	(4.1%)	352	(19.3%)
Indonesia (IDR 'bil)	246	657	(62.6%)	234	5.1%
Thailand (THB 'mil)	294	193	52.3%	164	79.3%
Singapore (SGD 'mil)	21	18	16.7%	27	(22.2%)
Others * (RM 'mil)	22	10	120.0%	23	(4.3%)
PBT (RM 'mil)	477	575	(17.0%)	542	(12.0%)



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

Consumer Banking Key Highlights

Malaysia	YoY	QoQ
Consumer Gross Loans	6.8%	1.2%
Mortgages	8.7%	2.0%
Term loans	5.3%	0.6%
Auto	4.8%	-
Credit cards	-	(3.4%)
Consumer Deposits	13.8%	3.8%
CASA	3.0%	(1.0%)
Fixed & structured deposits	19.3%	6.1%

Thailand	YoY	QoQ
Consumer Gross Loans	16.4%	4.5%
Mortgages	20.7%	5.6%
Auto Loans	21.3%	6.3%
Consumer Deposits	16.9%	8.7%
CASA	(9.7%)	0.3%
Fixed & structured deposits	30.8%	12.1%

Indonesia	YoY	QoQ
Consumer Gross Loans	3.7%	1.6%
Mortgages	13.1%	3.3%
Auto	(23.1%)	(1.7%)
Credit cards	6.3%	(0.3%)
Consumer Deposits	0.4%	0.9%
CASA	0.9%	1.7%
Fixed & structured deposits	(0.1%)	0.1%

Singapore	YoY	QoQ
Consumer Gross Loans	(1.5%)	2.3%
Mortgages	(5.1%)	3.3%
Term loans	(13.4%)	(0.7%)
Credit cards	(6.2%)	(2.9%)
Consumer Deposits	19.8%	0.9%
CASA	(25.7%)	(0.9%)
Fixed & structured deposits	74.2%	1.9%



CIMB Niaga : Earnings Summary



(IDR 'bil)	1Q19	1Q18	YoY	4Q18	QoQ
Net interest income	3,038	3,033	0.2%	2,999	1.3%
Non interest income	1,032	992	4.0%	950	8.6%
Operating income	4,070	4,025	1.1%	3,949	3.1%
Overhead expenses	(2,073)	(1,995)	6.0%	(2,004)	3.4%
PPOP	1,997	2,070	(3.5%)	1,945	2.7%
Provisions	(712)	(850)	(16.2%)	(720)	(1.1%)
PBT	1,285	1,220	5.3%	1,225	4.9%
Net Profit	944	877	7.6%	891	5.9%
EPS (IDR)	37.87	34.98	8.3%	35.68	6.1%
PBT (RM 'mil)	372	353	5.4%	346	7.5%
Net profit (RM 'mil)	273	253	8.0%	251	8.9%
ROE (Annualised)	9.5%	9.4%	0.8%	9.1%	4.0%

CIMB Niaga : Key Ratios

(Consolidated, %)	1Q19	1Q18	YoY	4Q18	QoQ
ROE ^	9.5	9.4	▲	9.1	▲
NIM ^	5.28	5.10	▲	5.11	▲
Cost to Income	50.9	48.6	▲	50.8	▲
Loan Loss Coverage #	113.8	105.5	▲	105.9	▲
Allowance Coverage	86.9	79.1	▲	80.0	▲
Loan Loss Charge ^	1.6	1.8	▼	1.5	▲
Gross Impaired Loans Ratio	3.9	4.6	▼	4.0	▼
Gross NPL (BI Definition) #	3.0	3.5	▼	3.1	▼
ROA ^	2.0	1.9	▲	1.8	▲
Loan to Deposit (LDR)	97.0	92.0	▲	97.2	▼
CAR	20.4	19.1	▲	19.7	▲
CASA ratio	53.7	55.0	▼	52.6	▲

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1Q19	1Q18	YoY	4Q18	QoQ
Net interest income	2,707	2,596	4.3%	2,804	(3.5%)
Non interest income	789	787	0.3%	647	21.9%
Operating income	3,497	3,382	3.4%	3,451	1.3%
Overhead expenses	(2,091)	(1,933)	8.2%	(2,328)	(10.2%)
PPOP	1,406	1,449	(3.0%)	1,124	25.1%
Provisions	(971)	(1,175)	(17.4%)	(1,589)	(38.9%)
PBT	435	274	58.8%	(465)	193.5%
Net Profit	325	169	92.3%	(530)	161.3%
EPS (THB)	0.01	0.01	-	(0.02)	50.0%
Net Profit (RM 'mil) ~	42	21	100.0%	(68)	161.8%
PBT (RM 'mil) *	156	85	83.5%	34	358.8%
Net profit (RM 'mil) *	123	66	86.4%	14	778.6%
ROE (Annualised)	3.5%	2.1%	140bps	(5.7%)	920bps

CIMB Thai : Key Ratios

(Consolidated, %)	1Q19	1Q18	YoY	4Q18	QoQ
ROE ^	3.5	2.1	▲	(5.7)	▲
NIM ^	3.31	3.98	▼	3.56	▼
Cost to Income	59.8	57.2	▲	67.4	▼
Loan Loss Coverage **	109.5	92.3	▲	107.0	▲
Loan Loss Charge ^	1.7	2.3	▼	2.8	▼
Gross NPL ratio **	4.3	5.2	▼	4.3	=
Net NPL ratio **	2.3	2.7	▼	2.3	=
ROA	0.3	0.2	▲	(0.6)	▲
Loan to Deposit	122.7	120.3	▲	122.3	▲
Modified LDR ***	98.3	97.4	▲	97.2	▲
CAR *	18.2	17.3	▲	18.7	▼
CASA ratio #	27.0	31.1	▼	29.7	▼

Notes: * Bank Only

** Excluding STAMC


*** (Loan + MM) / (Deposit + MM + BE + S/T debenture + structured debenture)


^ Annualised


Fixed deposit receipt call reclassified as savings from fixed deposits




IB Market Share and Ranking (1)

	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
DCM Domestic Sukuk	17.5%	2	29.0%	1
	18.1%	2	28.9%	1
M&A	38.4%	1	6.6%	6
Syndication ^	28.6%	1	1.0%	13
IPO	-	-	-	-
ECM	34.9%	1	-	-
Cash Equities ~	15.7%	1	10.3%	3

	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
DCM	11.0%	5	7.2%	6
M&A	-	-	-	-
Syndication ^	9.6%	4	1.7%	13
IPO	-	-	-	-
ECM	-	-	-	-
Cash Equities ~	4.6%	37	3.7%	5

	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
DCM	7.0%	6	2.8%	9
M&A	-	-	-	-
Syndication ^	-	-	48.2%	1
IPO	-	-	-	-
ECM	-	-	-	-
Cash Equities ~	6.2%	4	5.7%	3

	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
DCM	-	-	2.1%	6
M&A	-	-	0.1%	25
Syndication ^	-	-	4.9%	8
IPO	31.7%	2	-	-
ECM	1.1%	8	-	-
Cash Equities ~	14.0%	1	8.2%	3




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

Note: ^ Mandated lead arranger

~ Ex -Malaysia data via CGS-CIMB Joint Venture

IB Market Share and Ranking (2)

	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
M&A	-	-	-	-
Syndication ^	-	-	-	-
IPO	0.4%	43	-	-
ECM	0.1%	54	0.6%	21
Cash Equities ~	0.2%	93	0.1%	87

ASEAN	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
DCM	10.1%	2	9.8%	2
M&A	7.2%	6	0.9%	20
Syndication ^	4.7%	4	3.9%	11
IPO	3.1%	8	-	-
ECM	9.2%	3	-	-
Cash Equities ~	8.8%	1	6.4%	2

Global	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
Sukuk	7.4%	3	14.5%	1

Asia (ex-Japan) *	1Q19		1Q18	
	Market Share	Rank	Market Share	Rank
DCM	0.7%	41	1.1%	27
M&A	1.7%	11	0.2%	42
Syndication ^	1.0%	27	0.9%	28
IPO	0.4%	56	-	-
ECM	1.4%	19	0.4%	41



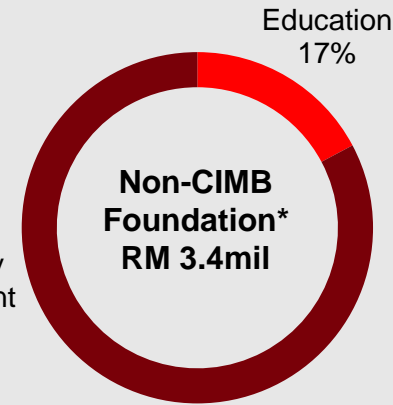
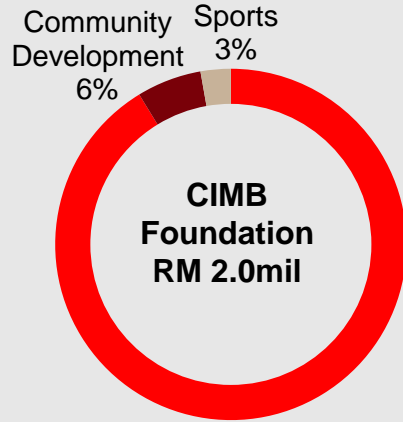
Sources: Dealogic, Bloomberg, Local Stock Exchanges and internal data

Note: ^ Mandated lead arranger

~ Ex -Malaysia data via CGS-CIMB Joint Venture

Corporate Responsibility

CSR Spend as at March 2019



Organised free health screening with National Kidney Foundation (NKF) for communities



Ayo Menabung Dan Berbagi (AMDB) in West Kalimantan, Indonesia



Contribution to Ban Phaeo Hospital, Thailand for a programme 'Do Good for People to See'



Note: * Including CIMB Islamic, CIMB Bank, Indonesia, Thailand and others