



CIMB Group

Analyst Presentation 1H17 Results

28 August 2017

FORWARD  **ASEAN**

Agenda

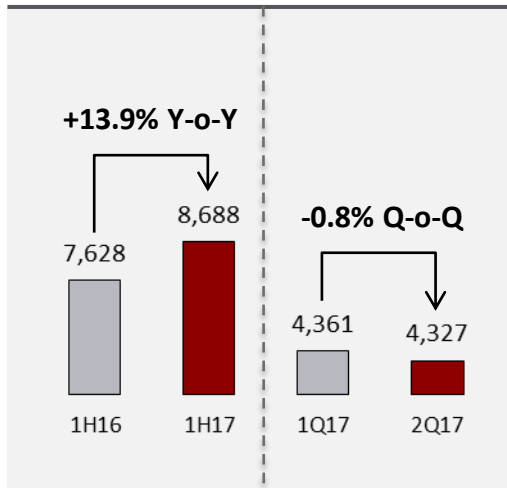
1. Key Highlights
2. CIMB Group 1H17 Financials
3. PBT by Segment
 - 3.1 Regional Consumer Banking
 - 3.2 Regional Commercial Banking
 - 3.3 Regional Wholesale Banking
 - 3.4 Group Asset Management & Investments
 - 3.5 Group Funding
 - 3.6 CIMB Islamic
4. T18 Updates
5. Final Remarks

CIMB Group : 1H17 Results

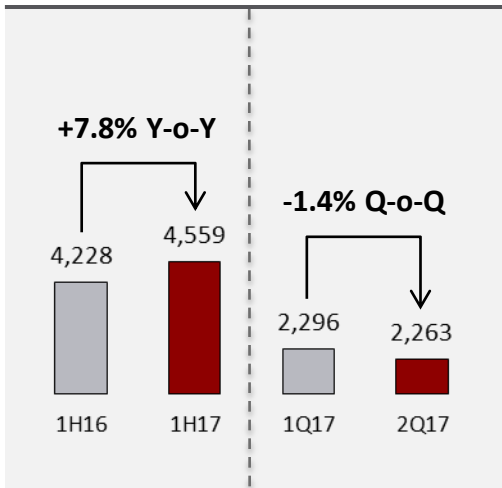
1. Key Highlights

Key Financial Highlights

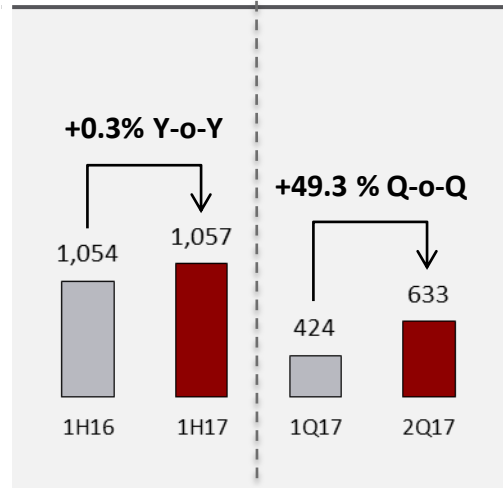
Operating Income (RM 'mil)



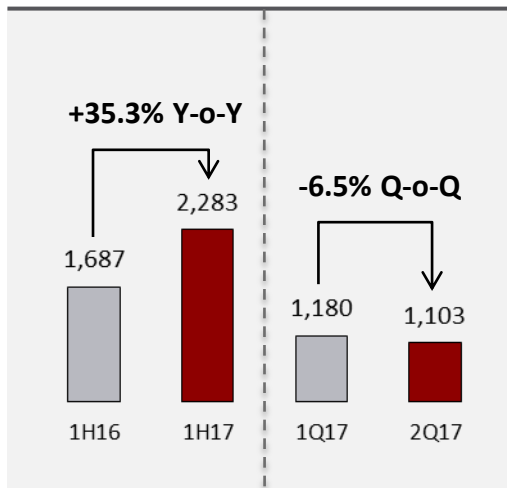
Overhead Expenses (RM 'mil)



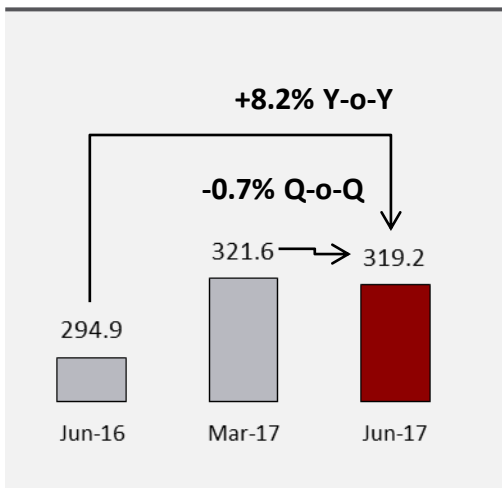
Loan Impairment (RM 'mil)



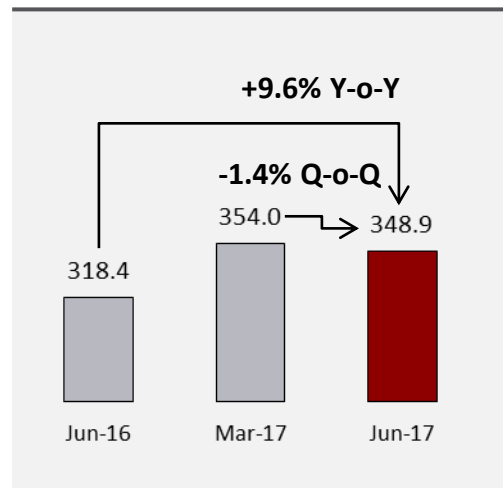
Net Profit (RM 'mil)



Gross Loans * (RM 'bil)



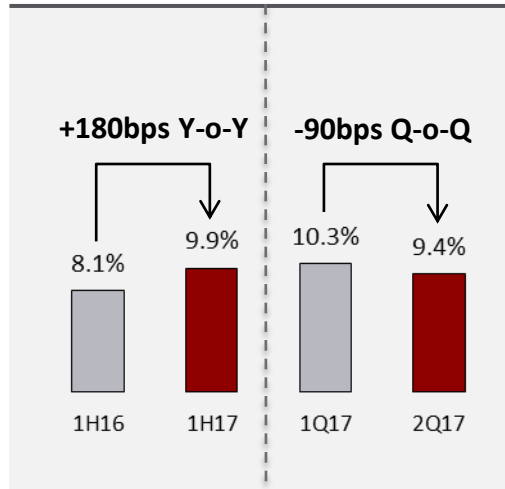
Deposits (RM 'bil)



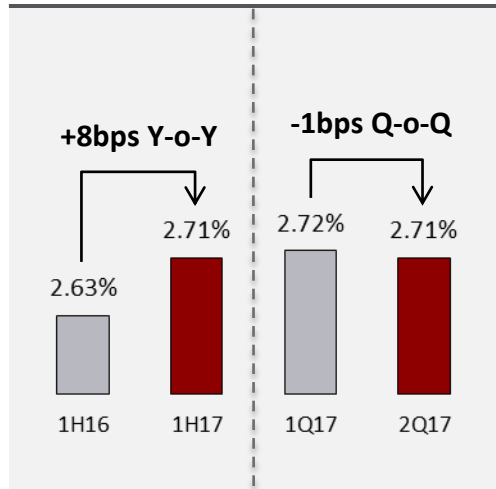
Notes: * Excluding bad bank

Key Ratios

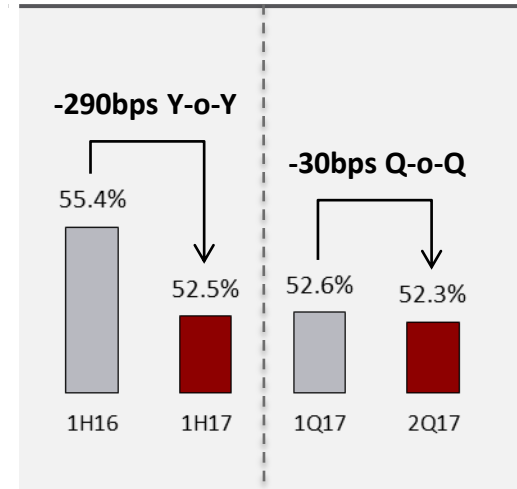
ROE



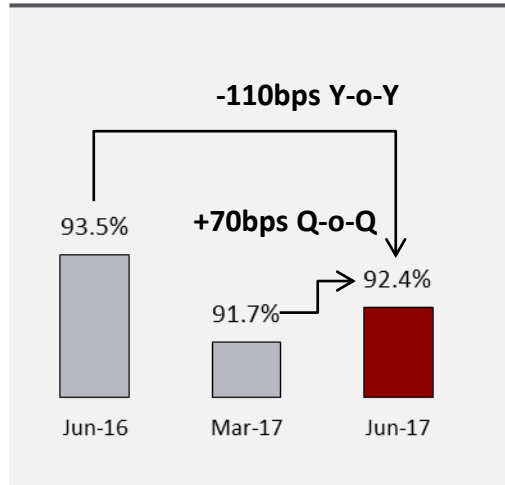
NIM



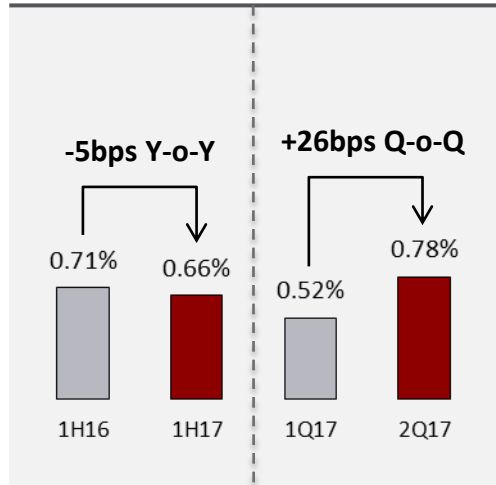
CI



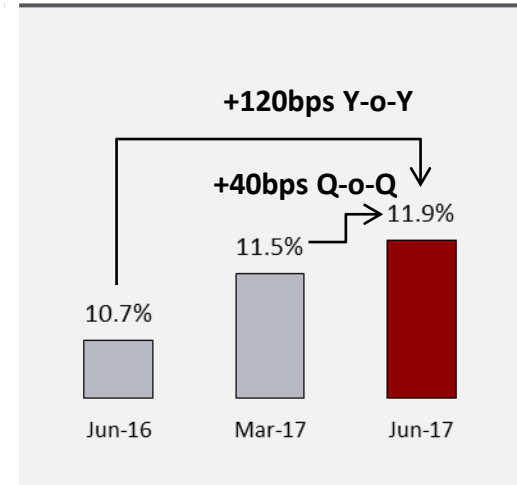
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Loan Loss Charge



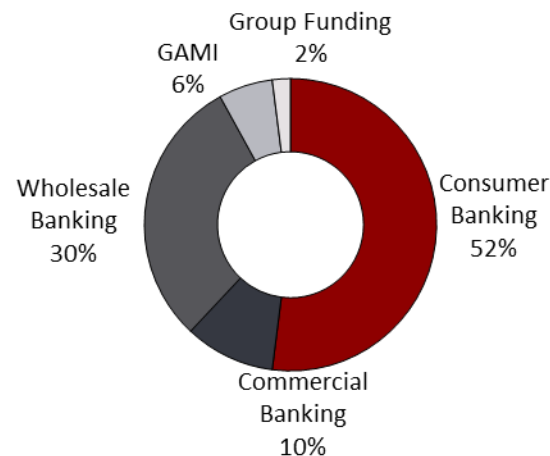
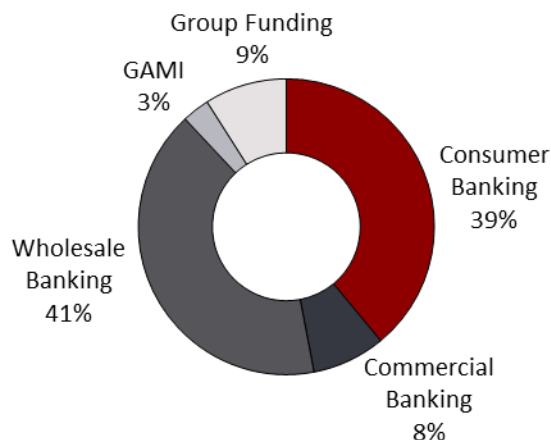
CET 1



PBT By Segments

1H17

1H16



1H17 PBT Growth by Key Divisions

Consumer Banking

Commercial Banking

Wholesale Banking

Group Asset Management & Investments

Group Funding

PPOP Y-o-Y

+15.8%

+18.1%

+9.7%

+71.7%

+636.8%

PBT Y-o-Y

-0.4%

+2.9%

+76.9%

-35.8%

+697.1%

PBT Q-o-Q

+13.2%

-26.8%

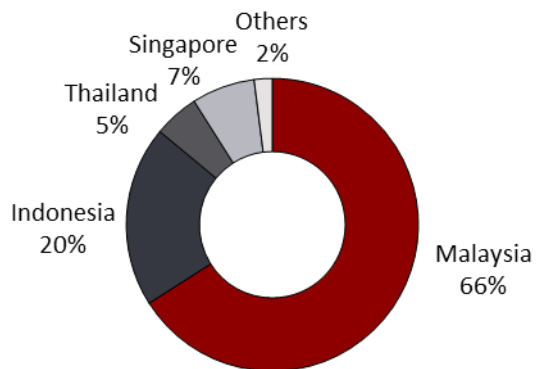
-29.7%

+44.4%

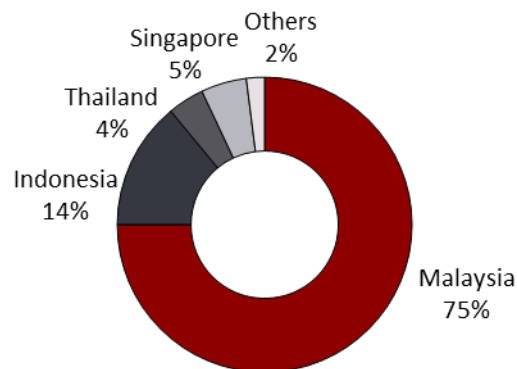
-11.5%

PBT By Country

1H17*



1H16*



1H17* PBT Y-o-Y Growth by Key Countries



PPOP Y-o-Y

+52.2%

+29.8%

+9.9%

+6.6%

PBT Y-o-Y

+13.4%

+88.8%

+80.0%

+62.1%

PBT Q-o-Q

-25.2%

+14.0%

-32.4%

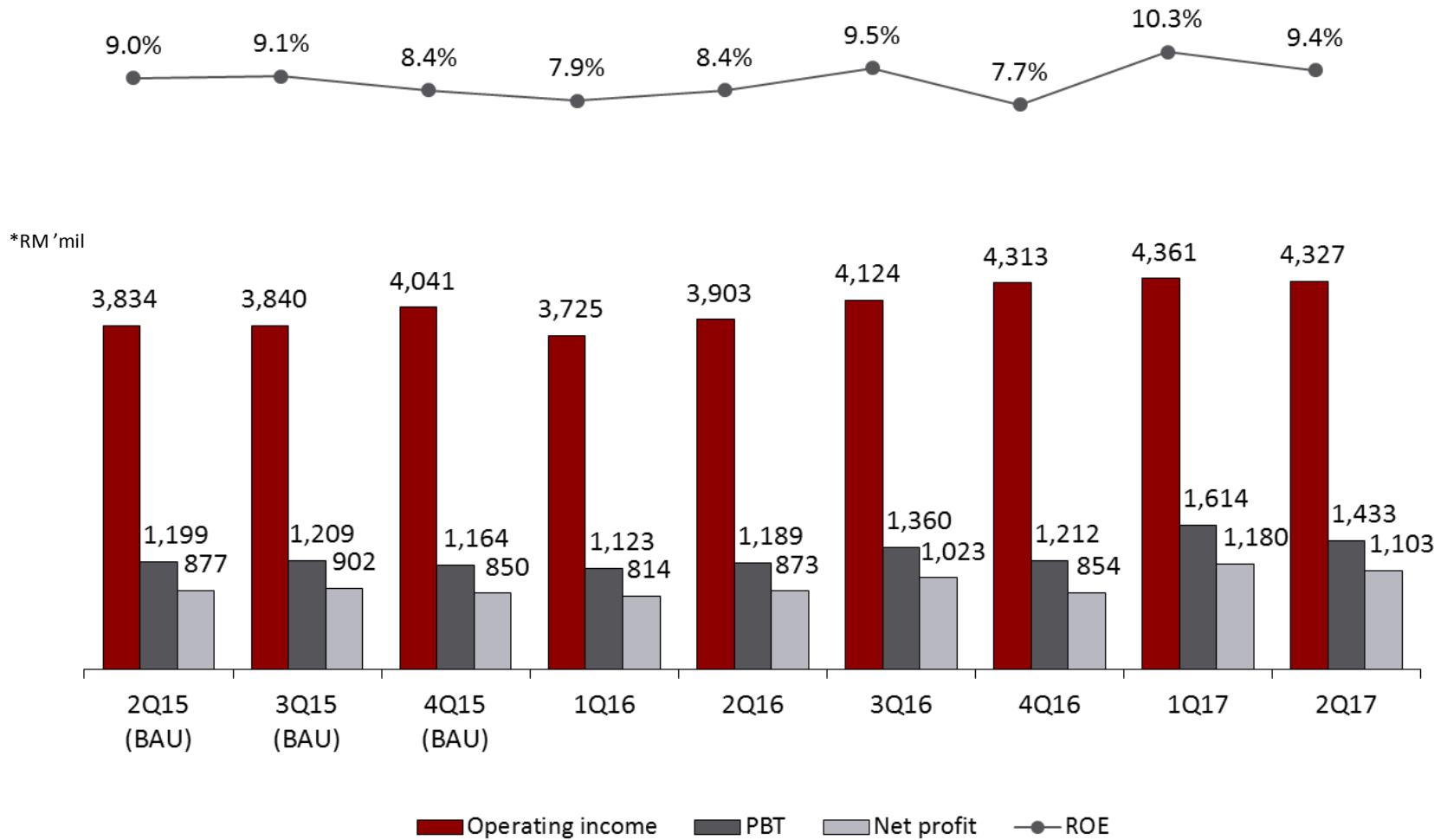
-43.8%

Notes: * Excluding HQ costs, mainly comprising of funding costs

CIMB Group : 1H17 Results

2. CIMB Group 1H17 Financials

Quarterly Earnings Trend



Notes: FY15: 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)

Earnings Summary

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	6,164	5,451	13.1%	3,118	3,046	2.4%
Non interest income	2,524	2,177	15.9%	1,209	1,315	(8.1%)
Operating income	8,688	7,628	13.9%	4,327	4,361	(0.8%)
Overhead expenses	(4,559)	(4,228)	7.8%	(2,263)	(2,296)	(1.4%)
PPOP	4,129	3,400	21.4%	2,064	2,065	(<0.1%)
Loan impairment	(1,057)	(1,054)	0.3%	(633)	(424)	49.3%
Other provisions	(32)	(117)	(72.6%)	(1)	(31)	(96.8%)
Share of JV / Associates	7	83	(91.6%)	3	4	(25.0%)
PBT	3,047	2,312	31.8%	1,433	1,614	(11.2%)
Net profit	2,283	1,687	35.3%	1,103	1,180	(6.5%)
EPS (sen)	25.6	19.6	30.6%	12.3	13.3	(7.5%)
ROE (Annualised)	9.9%	8.1%	180bps	9.4%	10.3%	(90bps)

Key Ratios

(%)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
ROE ~	9.9	8.1	↑	9.4	10.3	↓
NIM ~**	2.71	2.63	↑	2.71	2.72	↓
Non-interest income / total income	29.1	28.5	↑	27.9	30.2	↓
Cost to income	52.5	55.4	↓	52.3	52.6	↓
Allowance coverage #	77.6	83.5	↓	77.6	79.6	↓
Loan loss charge ~	0.66	0.71	↓	0.78	0.52	↑
Gross impaired loans ratio	3.2	3.2	↔	3.2	3.2	↔
Net impaired loans ratio (Net of IA and PA)	0.8	0.5	↑	0.8	0.7	↑
Average shareholders' funds (RM 'mil)	46,227	41,707	↑	46,950	46,031	↑
ROA ~	0.93	0.73	↑	0.89	0.95	↓
Book value per share (RM)	5.21	4.85	↑	5.21	5.27	↓
Loan to Deposit (LDR)	92.4	93.5	↓	92.4	91.7	↑
CASA ratio	35.6	35.3	↑	35.6	36.0	↓

Notes: ~ Annualised

** Daily Average

Including regulatory reserve, allowance coverage was 91.1% as at end-Jun 2017

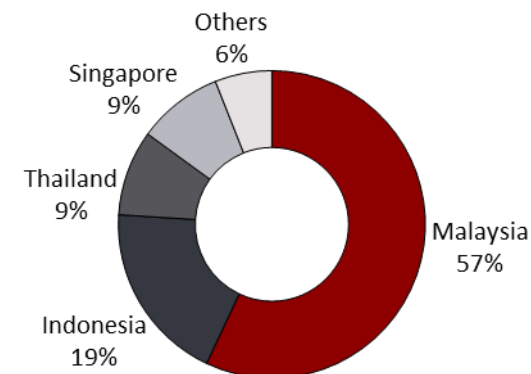
Operating Expenses

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Personnel	2,604	2,360	10.3%	1,327	1,277	3.9%
Establishment	1,105	1,052	5.0%	525	580	(9.5%)
Marketing	149	143	4.2%	83	66	25.8%
Admin & General	701	673	4.2%	328	373	(12.1%)
Total	4,559	4,228	7.8%	2,263	2,296	(1.4%)
Cost to income	52.5%	55.4%	(290bps)	52.3%	52.6%	(30bps)

Gross Loans Growth

Divisions / Products (RM 'bil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Consumer Banking (51.6%)	164.6	151.7	8.5%	163.5	0.7%
Mortgages	84.1	74.9	12.3%	82.6	1.8%
Term Loans	35.7	33.8	5.6%	36.2	(1.4%)
Auto	19.6	19.9	(1.5%)	19.6	-
Credit Cards	9.4	9.0	4.4%	9.5	(1.1%)
Personal Financing	4.8	4.5	6.7%	4.8	-
Enterprise	8.2	7.3	12.3%	8.1	1.2%
Others	2.8	2.3	21.7%	2.7	3.7%
Commercial Banking (13.3%)	42.4	39.0	8.7%	42.2	0.5%
Wholesale Banking (35.1%)	112.2	104.2	7.7%	115.9	(3.2%)
Gross Loans excl bad bank*	319.2	294.9	8.2%	321.6	(0.7%)
Bad Bank	3.1	2.8	10.7%	2.9	6.9%
Total Gross Loans	322.3	297.7	8.3%	324.5	(0.7%)

Loans by Country as at 30 Jun 17[#]



Loans Growth**	Y-o-Y
Malaysia	10.0%
Indonesia [^]	2.8%
Thailand [^]	(1.7%)
Singapore [^]	1.1%
Others**	(8.4%)
Group ~	5.5%

Notes: * Excluding FX fluctuations, total gross loans grew 5.5% Y-o-Y and 0.3% Q-o-Q

+ Gross loans exclude bad bank

Based on geographical location of counterparty, excluding bad bank

[^] In local currency

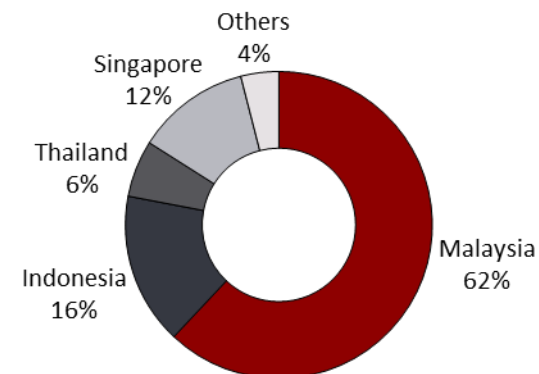
~ Excluding FX fluctuations

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

Deposits Growth

Divisions / Products (RM 'bil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Consumer Banking (47.1%)	164.4	139.1	18.2%	154.9	6.1%
Commercial Banking (13.0%)	45.3	43.0	5.3%	45.9	(1.3%)
Wholesale Banking # (39.9%)	139.2	136.3	2.1%	153.2	(9.1%)
Total *	348.9	318.4	9.6%	354.0	(1.4%)

Deposits by Country as at 30 Jun 17



Deposits Growth Y-o-Y

Deposits Growth	Y-o-Y
Malaysia	14.2%
Indonesia ^	(2.7%)
Thailand ^	2.9%
Singapore ^	(2.5%)
Others**	(12.6%)
Group ~	7.3%

Notes: * Excluding FX fluctuations, total group deposits +7.3% Y-o-Y and -0.6% Q-o-Q

^ In local currency

~ Excluding FX fluctuations

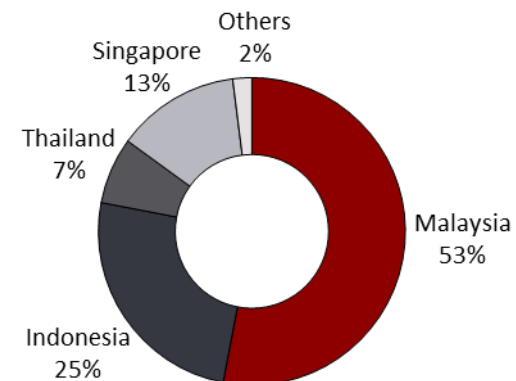
Including deposits with options classified as derivatives in MY & SG

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

CASA Growth

Country (RM 'bil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia	66.4	60.6	9.6%	65.9	0.8%
Indonesia **	30.5	28.5	7.0%	32.6	(6.4%)
Thailand	8.9	10.2	(12.7%)	10.4	(14.4%)
Singapore	15.6	10.9	43.1%	15.4	1.3%
Others +	2.8	2.2	27.3%	3.0	(6.7%)
Total *	124.2	112.4	10.5%	127.3	(2.4%)

CASA by Country as at 30 Jun 17



CASA Growth	Y-o-Y
Malaysia	9.6%
Indonesia ^	1.6%
Thailand ^	(21.1%)
Singapore ^	36.9%
Group ~	7.6%

Notes: * Excluding FX fluctuations, total CASA grew 7.6% Y-o-Y and -1.4% Q-o-Q

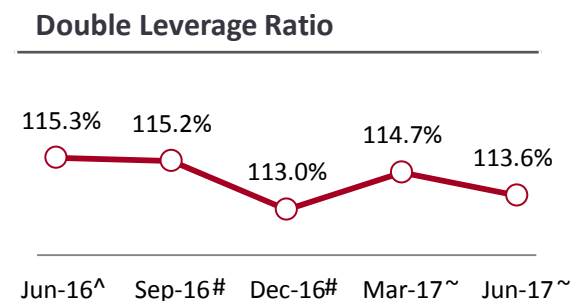
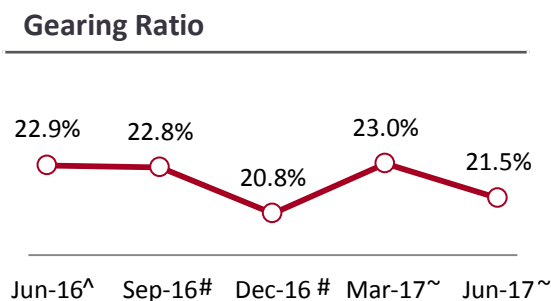
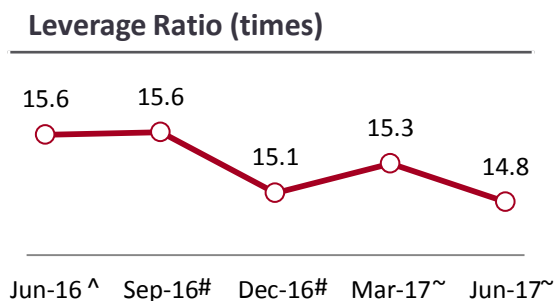
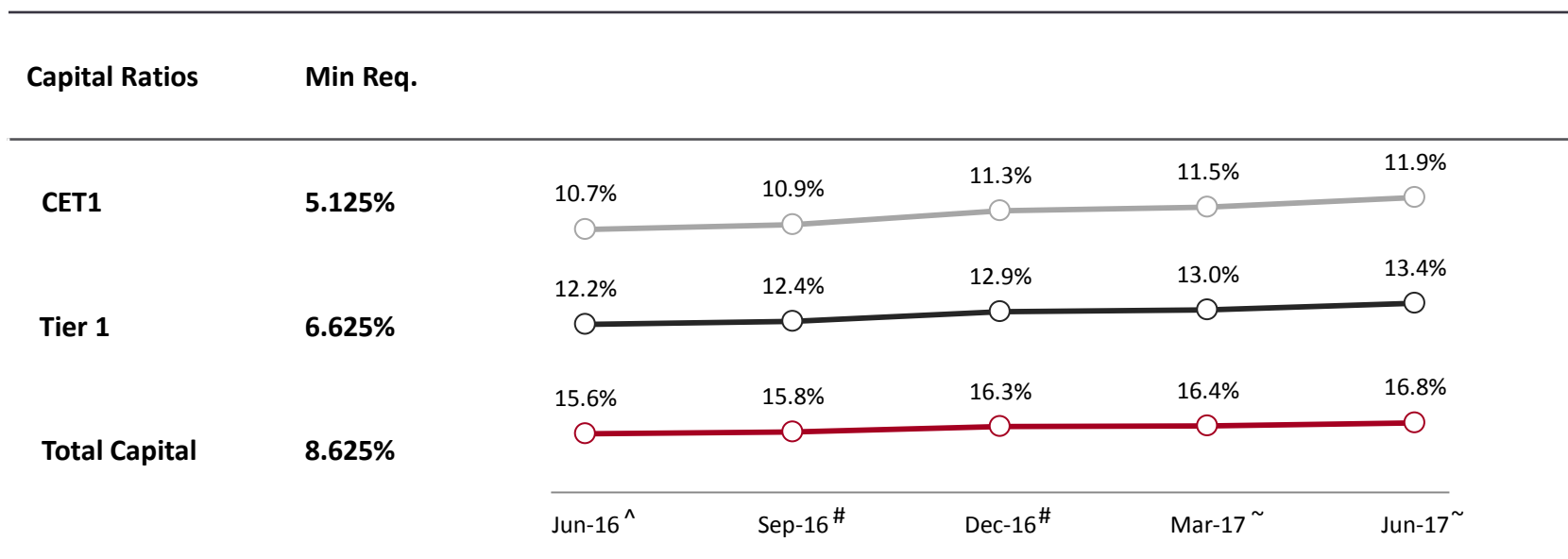
** Adjusted for high cost saving deposits classified as Structured Deposits

^ In local currency

~ Excluding FX fluctuations

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

Capital Management : CIMB Group



Notes:

[^] Post CIMB's FY16 First Interim Dividend of RM698 mil and actual corresponding DRS take-up rate of 85.7%

[#] Post CIMB's FY16 Second Interim Dividend & the actual corresponding DRS (81.8% take-up rate); and projected reinvestment of cash dividend surplus into CIMB Bank

[~] Post CIMB's Proposed FY17 First Interim Dividend of RM1,177mil & assumed corresponding DRS take-up rate of 80.0%

CIMB Group : 1H17 Results

3. PBT by Segment

PBT by Segments

PBT (RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Consumer Banking (39.3%)	1,196	1,201	(0.4%)	635	561	13.2%
Commercial Banking (8.1%)	246	239	2.9%	104	142	(26.8%)
Wholesale Banking (40.5%)	1,238	700	76.9%	511	727	(29.7%)
Corporate Banking (25.8%)	787	350	124.9%	308	479	(35.7%)
Treasury & Markets ~ (14.4%)	440	364	20.9%	192	248	(22.6%)
Investment Banking + (0.3%)	11	(14)	178.6%	11	-	100.0%
GAMI ** (2.9%)	88	137	(35.8%)	52	36	44.4%
Group Funding # (9.2%)	279	35	697.1%	131	148	(11.5%)
PBT	3,047	2,312	31.8%	1,433	1,614	(11.2%)

Notes: ~ 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 : 1H17 Results

3.1 Regional Consumer Banking

Consumer Banking

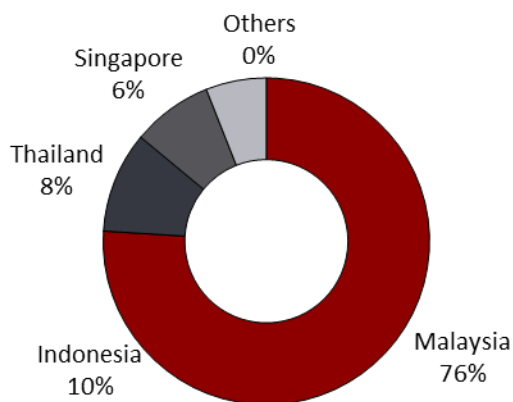
(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	2,928	2,624	11.6%	1,484	1,444	2.8%
Non interest income	976	908	7.5%	493	483	2.1%
Operating income	3,904	3,532	10.5%	1,977	1,927	2.6%
Overhead expenses	(2,155)	(2,021)	6.6%	(1,067)	(1,088)	(1.9%)
PPOP	1,749	1,511	15.8%	910	839	8.5%
(Provisions) / Writeback	(555)	(312)	77.9%	(275)	(280)	(1.8%)
Share of JV / Associates	2	2	-	-	2	(100.0%)
PBT	1,196	1,201	(0.4%)	635	561	13.2%
PBT by Country	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Malaysia (RM 'mil)	989	946	4.5%	479	510	(6.1%)
Indonesia (IDR 'bil)	103	494	(79.1%)	178	(75)	337.3%
Thailand (THB 'mil)	981	553	77.4%	570	411	38.7%
Singapore (SGD 'mil)	13	11	18.2%	7	6	16.7%
Others * (RM 'mil)	8	6	33.3%	4	4	-
PBT	1,196	1,201	(0.4%)	635	561	13.2%

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

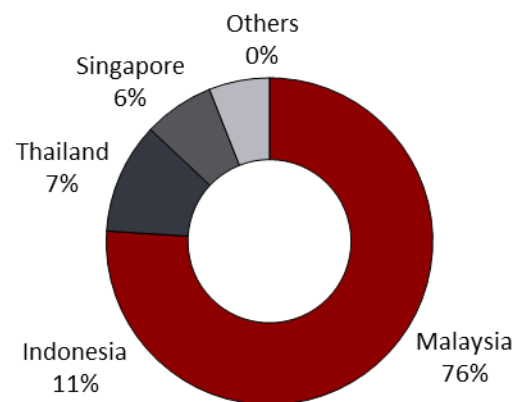
Consumer Banking : Gross Loans

Country	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia (RM 'bil)	124.7	114.6	8.8%	123.0	1.4%
Indonesia (IDR 'bil)	50,427	53,784	(6.2%)	51,138	(1.4%)
Thailand (THB 'bil)	108.3	98.6	9.8%	105.3	2.8%
Singapore (SGD 'mil)	2,893	2,900	(0.2%)	2,907	(0.5%)
Others * (RM 'bil)	0.7	0.5	40.0%	0.6	16.7%
Total Consumer Loans (RM 'bil)	164.6	151.7	8.5%	163.5	0.7%

30 Jun 17



30 Jun 16



Notes: Loan base excludes bad bank

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

Consumer Banking : Deposits

Country	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia (RM 'bil)	99.9	84.5	18.2%	91.5	9.2%
Indonesia (IDR 'bil)	94,001	90,856	3.5%	91,490	2.7%
Thailand (THB 'bil)	110.1	105.0	4.9%	110.1	-
Singapore (SGD 'mil)	6,527	5,078	28.5%	5,974	9.3%
Others * (RM 'bil)	1.1	0.6	83.3%	0.9	22.2%
Total Consumer Deposits (RM 'bil)	164.4	139.1	18.2%	154.9	6.1%

Products (RM 'bil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Current	29.0	25.2	15.1%	28.4	2.1%
Savings	43.5	39.5	10.1%	43.5	-
Fixed and Structured Deposits	91.9	74.4	23.5%	83.0	10.7%
Total	164.4	139.1	18.2%	154.9	6.1%

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

CIMB Group : 1H17 Results

3.2 Regional Commercial Banking

Commercial Banking

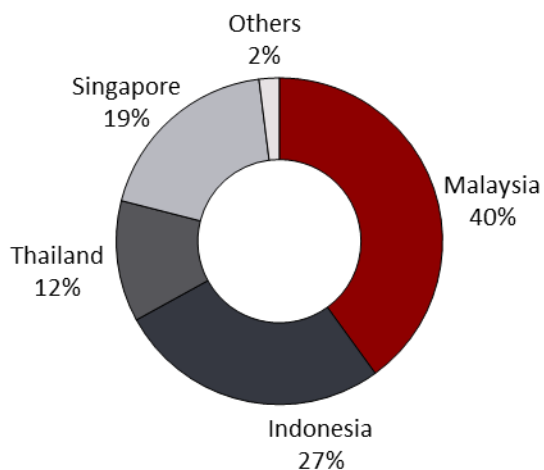
(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	892	828	7.7%	444	448	(0.9%)
Non interest income	218	163	33.7%	95	123	(22.8%)
Operating income	1,110	991	12.0%	539	571	(5.6%)
Overhead expenses	(588)	(549)	7.1%	(285)	(303)	(5.9%)
PPOP	522	442	18.1%	254	268	(5.2%)
(Provisions) / Writeback	(276)	(203)	36.0%	(150)	(126)	19.0%
Share of JV / Associates	-	-	-	-	-	-
PBT	246	239	2.9%	104	142	(26.8%)
Country	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Malaysia (RM 'mil)	247	228	8.3%	127	120	5.8%
Indonesia (IDR 'bil)	128	128	-	14	114	(87.7%)
Thailand (THB 'mil)	(451)	(389)	(15.9%)	(167)	(284)	41.2%
Singapore (SGD 'mil)	-	3	(100.0%)	(4)	4	(200.0%)
Others * (RM 'mil)	13	9	44.4%	7	6	16.7%
PBT (RM 'mil)	246	239	2.9%	104	142	(26.8%)

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

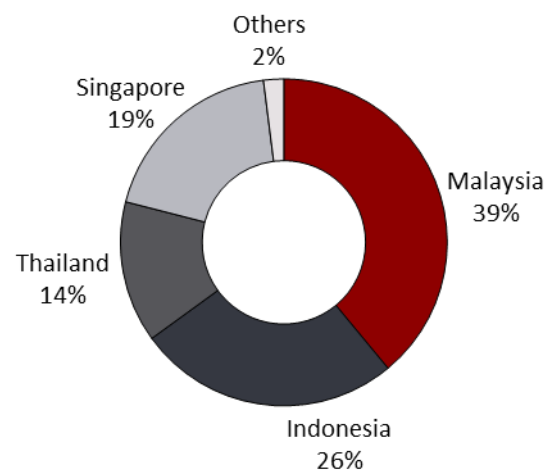
Commercial Banking : Gross Loans

Country	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia (RM 'bil)	17.0	15.1	12.6%	16.7	1.8%
Indonesia (IDR 'bil)	35,211	32,612	8.0%	34,791	1.2%
Thailand (THB 'bil)	37.7	46.6	(19.1%)	38.9	(3.1%)
Singapore (SGD 'mil)	2,623	2,557	2.6%	2,500	4.9%
Others * (RM 'bil)	0.9	0.8	12.5%	0.9	-
Total Commercial Loans (RM 'bil)	42.4	39.0	8.7%	42.2	0.5%

30 Jun 17



30 Jun 16



Notes: Loan base excludes bad bank

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

Commercial Banking : Deposits

Country	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia (RM 'bil)	20.3	17.4	16.7%	19.4	4.6%
Indonesia (IDR 'bil)	33,004	34,676	(4.8%)	36,553	(9.7%)
Thailand (THB 'bil)	13.2	13.8	(4.3%)	11.9	10.9%
Singapore (SGD 'mil)	3,796	4,313	(12.0%)	3,890	(2.4%)
Others * (RM 'bil)	0.8	0.5	60.0%	0.5	60.0%
Total Commercial Deposits (RM 'bil)	45.3	43.0	5.3%	45.9	(1.3%)

Products (RM 'bil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Current	19.7	17.9	10.1%	20.4	(3.4%)
Savings	1.1	1.0	10.0%	1.1	-
Fixed and Structured Deposits	24.5	24.1	1.7%	24.4	0.4%
Total	45.3	43.0	5.3%	45.9	(1.3%)

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

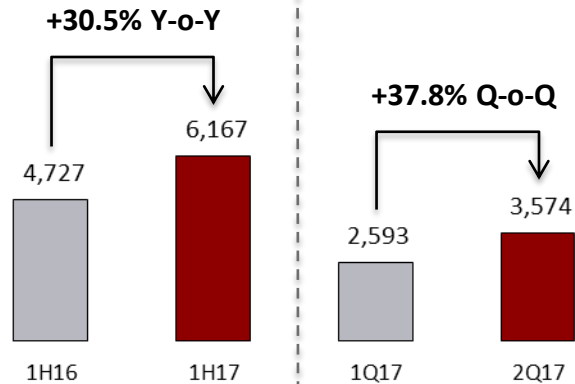
CIMB Group : 1H17 Results

3.3 Regional Wholesale Banking

ASEAN Capital Markets Activities

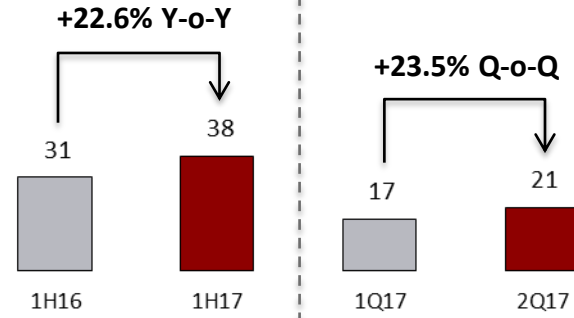
Industry ASEAN ECM

USD 'mil



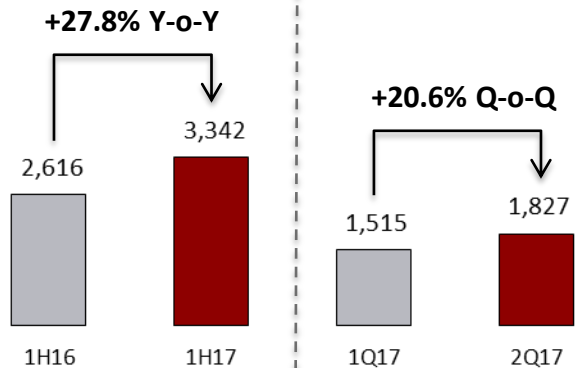
Industry ASEAN DCM

USD 'bil



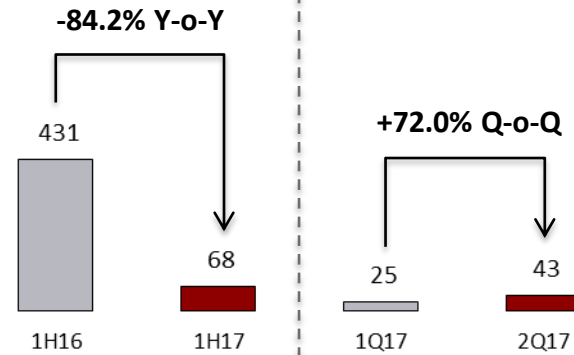
Industry ASEAN IPO

USD 'mil



Industry ASEAN M&A

USD 'bil



Wholesale Banking

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	1,857	1,665	11.5%	949	908	4.5%
Non interest income	1,036	947	9.4%	460	576	(20.1%)
Total Income	2,893	2,612	10.8%	1,409	1,484	(5.1%)
Overhead expenses	(1,406)	(1,256)	11.9%	(694)	(712)	(2.5%)
PPOP	1,487	1,356	9.7%	715	772	(7.4%)
(Provisions) / Writeback	(249)	(656)	(62.0%)	(204)	(45)	353.3%
Share of JV / associates	-	-	-	-	-	-
PBT	1,238	700	76.9%	511	727	(29.7%)

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Corporate Banking (63.6%)	787	350	124.9%	308	479	(35.7%)
Treasury & Markets~ (35.5%)	440	364	20.9%	192	248	(22.6%)
Investment Banking + (0.9%)	11	(14)	178.6%	11	-	100.0%
PBT	1,238	700	76.9%	511	727	(29.7%)

Notes: ~ Including treasury operations, markets and transaction banking
+ Including advisory, equities, capital markets, private banking and research

Wholesale Banking : Corporate Banking

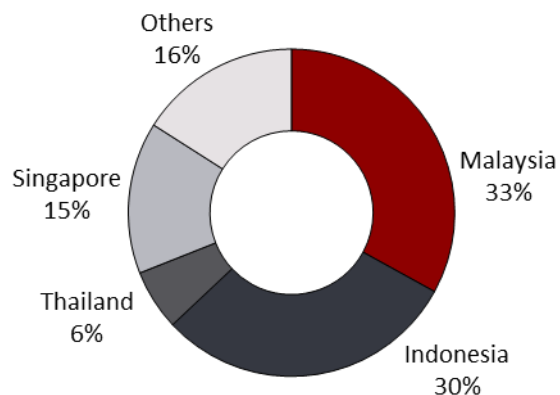
(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	1,299	1,141	13.8%	640	659	(2.9%)
Non interest income	245	282	(13.1%)	111	134	(17.2%)
Operating income	1,544	1,423	8.5%	751	793	(5.3%)
Overhead expenses	(525)	(496)	5.8%	(256)	(269)	(4.8%)
PPOP	1,019	927	9.9%	495	524	(5.5%)
(Provisions) / Writeback	(232)	(577)	(59.8%)	(187)	(45)	315.6%
PBT	787	350	124.9%	308	479	(35.7%)
Country	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Malaysia (RM 'mil)	375	413	(9.2%)	149	226	(34.1%)
Indonesia (IDR 'bil)	304	(939)	132.4%	115	189	(39.2%)
Thailand (THB 'mil)	158	(372)	142.5%	(150)	308	(148.7%)
Singapore (SGD 'mil)	35	30	16.7%	18	17	5.9%
Others * (RM 'mil)	182	177	2.8%	83	99	(16.2%)
PBT (RM 'mil)	787	350	124.9%	308	479	(35.7%)

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

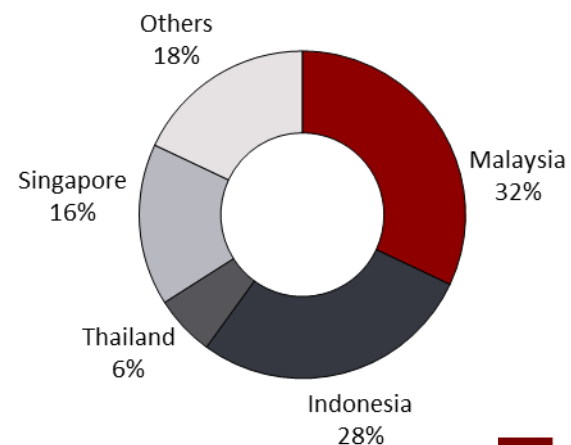
Wholesale Banking : Gross Loans

Country	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia (RM 'bil)	35.3	32.6	8.3%	37.9	(6.9%)
Indonesia (IDR 'bil)	94,614	88,940	6.4%	90,053	5.1%
Thailand (THB 'bil)	49.4	53.6	(7.8%)	52.1	(5.2%)
Singapore (SGD 'mil)	5,219	5,253	(0.6%)	5,514	(5.4%)
Others * (RM 'bil)	16.7	18.3	(8.7%)	17.8	(6.2%)
Total Corporate Loans (RM 'bil)	105.9	101.1	4.7%	111.0	(4.6%)
Other Wholesale Loans (RM 'bil)	6.3	3.1	103.2%	4.9	28.6%
Total Wholesale Loans (RM 'bil)	112.2	104.2	7.7%	115.9	(3.2%)

Corporate Loans as at 30 Jun 17



Corporate Loans as at 30 Jun 16



Notes: Loan base excludes bad bank

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

Wholesale Banking : Deposits

Country	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Malaysia (RM 'bil)	58.5	53.0	10.4%	66.0	(11.4%)
Indonesia (IDR 'bil)	47,362	53,760	(11.9%)	48,051	(1.4%)
Thailand (THB 'bil)	47.9	47.5	0.8%	59.6	(19.6%)
Singapore (SGD 'mil)	1,171	2,661	(56.0%)	1,414	(17.2%)
Others * (RM 'bil)	10.6	11.2	(5.4%)	11.6	(8.6%)
Total Corporate Deposits (RM 'bil)	87.3	89.4	(2.3%)	99.4	(12.2%)
Other Wholesale Deposits (RM 'bil)	51.9	46.9	10.7%	53.8	(3.5%)
Total Wholesale Deposits (RM 'bil)	139.2	136.3	2.1%	153.2	(9.1%)
Wholesale Deposits (RM 'bil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Current	24.7	21.7	13.8%	25.7	(3.9%)
Savings	1.5	3.7	(59.5%)	3.0	(50.0%)
Fixed and Structured Deposits	61.1	64.0	(4.5%)	70.7	(13.6%)
Total Corporate Deposits (RM 'bil)	87.3	89.4	(2.3%)	99.4	(12.2%)
Other Wholesale Deposits (RM 'bil)	51.9	46.9	10.7%	53.8	(3.5%)
Total Wholesale Deposits (RM 'bil)	139.2	136.3	2.1%	153.2	(9.1%)

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

Wholesale Banking : Treasury & Markets

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	437	410	6.6%	246	191	28.8%
Non interest income	400	278	43.9%	147	253	(41.9%)
Operating income	837	688	21.7%	393	444	(11.5%)
Overhead expenses	(387)	(271)	42.8%	(191)	(196)	(2.6%)
PPOP	450	417	7.9%	202	248	(18.5%)
(Provisions) / Writeback	(10)	(53)	(81.1%)	(10)	-	(100.0%)
PBT	440	364	20.9%	192	248	(22.6%)
Country	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Malaysia (RM 'mil)	131	31	322.6%	60	71	(15.5%)
Indonesia (IDR 'bil)	328	376	(12.8%)	154	174	(11.5%)
Thailand (THB 'mil)	111	415	(73.3%)	13	98	(86.7%)
Singapore (SGD 'mil)	14	8	75.0%	2	12	(83.3%)
Others * (RM 'mil)	144	146	(1.4%)	73	71	2.8%
PBT (RM 'mil)	440	364	20.9%	192	248	(22.6%)


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


Wholesale Banking : Investment Banking


(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	121	114	6.1%	63	58	8.6%
Non interest income	391	387	1.0%	202	189	6.9%
Operating income	512	501	2.2%	265	247	7.3%
Overhead expenses	(494)	(489)	1.0%	(247)	(247)	-
PPOP	18	12	50.0%	18	-	100.0%
(Provisions) / Writeback	(7)	(26)	(73.1%)	(7)	-	(100.0%)
Share of JV/Associates	-	-	-	-	-	-
PBT	11	(14)	178.6%	11	-	100.0%
Country	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Malaysia (RM 'mil)	38	95	(60.0%)	29	9	222.2%
Indonesia (IDR 'bil)	51	65	(21.5%)	27	24	12.5%
Thailand (THB 'mil)	87	35	148.6%	32	55	(41.8%)
Singapore (SGD 'mil)	(8)	(14)	42.9%	(5)	(3)	(66.7%)
Others * (RM 'mil)	(30)	(91)	67.0%	(15)	(15)	-
PBT (RM 'mil)	11	(14)	178.6%	11	-	100.0%


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

IB Market Share and Ranking (1)

	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Cash Equities	9.3%	3	10.1%	2
IPO	19.3%	1	34.2%	1
ECM	27.4%	1	23.9%	1
EQL Products	-	-	-	-
M&A	6.6%	2	6.5%	5
Syndication ^	1.4%	18	9.7%	5
DCM Domestic	32.4%	1	25.2%	2
Sukuk	31.0%	1	21.0%	3


	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Cash Equities	3.9%	6	4.4%	4
IPO	3.5%	10	-	-
ECM	1.4%	16	-	-
EQL Products	-	-	-	-
M&A	3.6%	3	-	-
Syndication ^	1.7%	19	1.3%	12
DCM	11.0%	6	6.8%	6

	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Cash Equities	5.4%	3	6.3%	2
IPO	16.4%	4	-	-
ECM	16.2%	4	-	-
EQL Products	-	-	-	-
M&A	36.3%	1	-	-
Syndication ^	-	-	-	-
DCM	9.4%	6	10.4%	5

	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Cash Equities	7.1%	4	8.7%	2
IPO	-	-	1.6%	9
ECM	0.5%	18	2.7%	9
EQL Products	-	-	-	-
M&A	-	-	0.2%	24
Syndication ^	0.9%	24	0.5%	35
DCM	1.4%	9	2.9%	8

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

IB Market Share and Ranking (2)

	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Cash Equities	0.2%	72	0.3%	56
IPO	0.2%	56	0.5%	34
ECM	0.2%	64	0.2%	56
EQL Products	-	-	-	-
M&A	0.4%	29	0.1%	43
Syndication ^	-	-	-	-

Global	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Sukuk	8.5%	2	13.2%	1

ASEAN	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Cash Equities	6.0%	2	7.0%	2
IPO	13.0%	2	3.4%	14
ECM	12.0%	1	5.3%	7
EQL Products	-	-	-	-
M&A	5.4%	8	1.2%	25
Syndication ^	1.0%	24	1.7%	19
DCM	14.3%	1	12.0%	1

Asia (ex-Japan) *	1H17		1H16	
	Market Share	Rank	Market Share	Rank
IPO	2.9%	10	1.0%	33
ECM	1.7%	17	0.9%	26
EQL Products	-	-	-	-
M&A	0.7%	40	0.3%	54
Syndication ^	0.2%	71	0.3%	64
DCM	1.2%	28	0.8%	33

CIMB Group : 1H17 Results

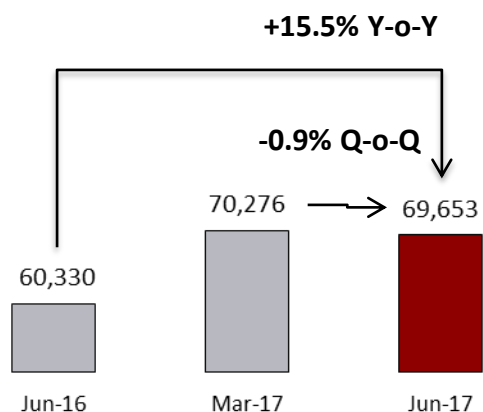
3.4 Group Asset Management & Investments

Group Asset Management & Investments

PBT (RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Public Markets	64	40	60.0%	35	29	20.7%
Private Markets	24	97	(75.3%)	17	7	142.9%
Direct Investments & Others	11	85	(87.1%)	7	4	75.0%
Private Equity Fund Management	13	8	62.5%	10	3	233.3%
Passive Fund Investments	-	4	(100.0%)	-	-	-
PBT	88	137	(35.8%)	52	36	44.4%

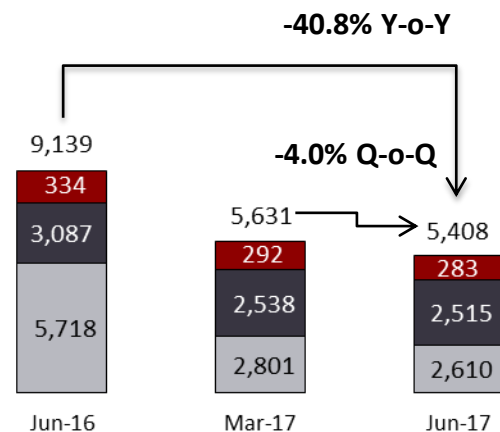
Public Markets AUM

RM 'mil



Private Markets AUM/CV

RM 'mil



■ Passive Fund Management ■ Direct investments
□ Private Equity Management

CIMB Group : 1H17 Results

3.5 Group Funding

Group Funding

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	473	311	52.1%	234	239	(2.1%)
Non interest income	71	(44)	261.4%	36	35	2.9%
Total Income	544	267	103.7%	270	274	(1.5%)
Overhead expenses	(264)	(229)	15.3%	(142)	(122)	16.4%
PPOP	280	38	636.8%	128	152	(15.8%)
(Provisions) / Writeback	(1)	(3)	(66.7%)	3	(4)	(175.0%)
Share of JV / associates	-	-	-	-	-	-
PBT	279	35	697.1%	131	148	(11.5%)

CIMB Group : 1H17 Results

3.6 CIMB Islamic

Group Islamic : Earnings Summary

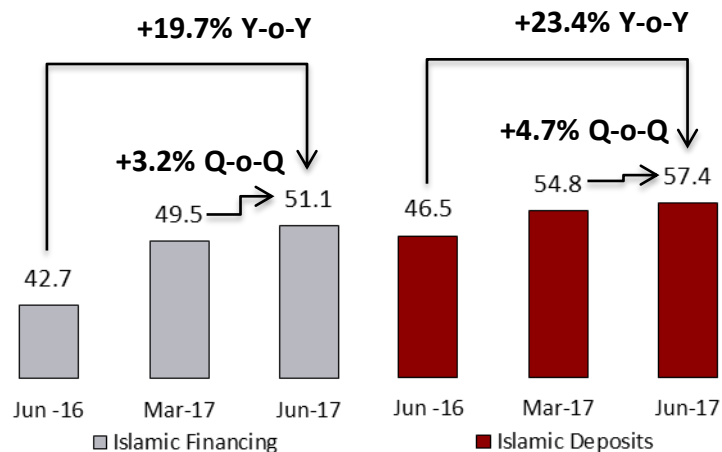
(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net financing income	741	645	14.9%	382	359	6.4%
Non financing income	222	188	18.1%	116	106	9.4%
Operating income	963	833	15.6%	498	465	7.1%
Overhead expenses	(339)	(308)	10.1%	(173)	(166)	4.2%
PPOP	624	525	18.9%	325	299	8.7%
(Provisions) / Writeback	(72)	(25)	188.0%	(58)	(14)	314.3%
Share of JV / Associates	2	1	100.0%	1	1	-
PBT	554	501	10.6%	268	286	(6.3%)

(RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Consumer Banking (32.3%)	179	204	(12.3%)	75	104	(27.9%)
Commercial Banking (13.5%)	75	53	41.5%	31	44	(29.5%)
Wholesale Banking (39.9%)	221	197	12.2%	123	98	25.5%
GAMI ** (5.8%)	32	21	52.4%	18	14	28.6%
Group Funding # (8.5%)	47	26	80.8%	21	26	(19.2%)
PBT	554	501	10.6%	268	286	(6.3%)

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

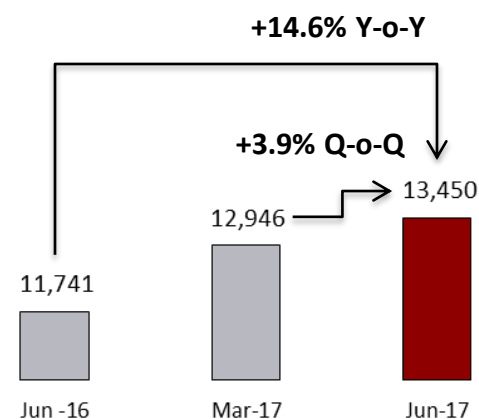
Islamic Financing and Deposits

RM 'bil



Islamic Residential Mortgages

RM 'mil



Ranking of Total Islamic Assets as at 31 Mar 2017

Rank	Company	Total Assets RM 'mil	Market Share
1	Maybank Islamic	180,258	30%
2	CIMB Islamic	70,143	12%
3	PBB-I	53,752	9%
4	Bank Islam	53,532	9%
5	RHB Islam	49,441	8%

Sukuk	1H17		1H16	
	Market Share	Rank	Market Share	Rank
Malaysia	31.0%	1	21.0%	3
Global	8.5%	2	13.2%	1

CIMB Group : 1H17 Results

4. T18 Updates

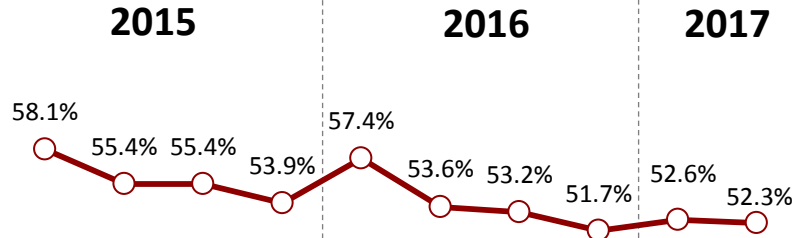
T18 Financial Targets Scorecard

T18 Financial Progress: 2016 versus 2015

T18 Targets

Highlights

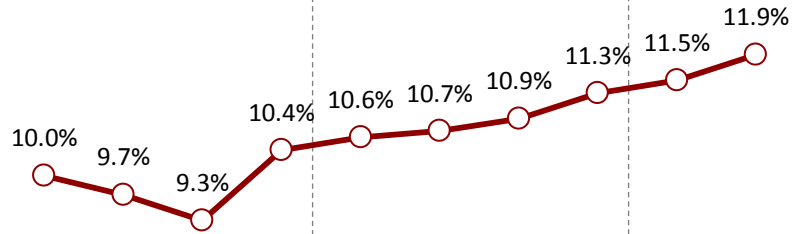
Cost-to-Income



50%

C/I ratio improving within expectations

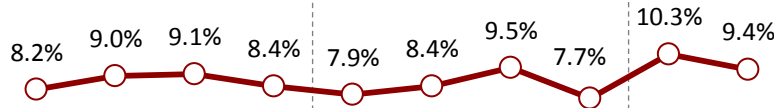
CET1



11%

Capital & RWA optimisation met T18 target. Working towards 12%

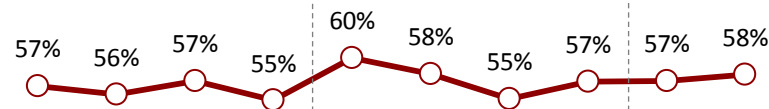
ROE[^]



15%

Expectation of between 10.5-11% for 2018 given challenging macro environment

Income Contribution From Consumer & Commercial



60%

On track to meet target

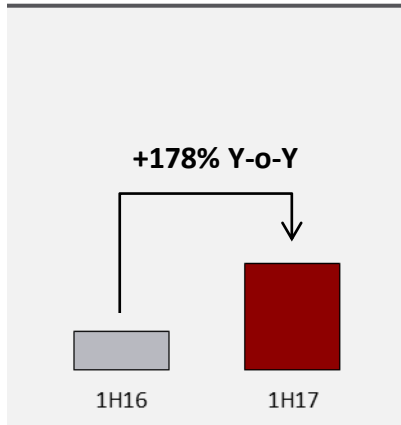
1Q15* 2Q15* 3Q15* 4Q15* 1Q16 2Q16 3Q16 4Q16 1Q17 2Q17

Note: *based on BAU numbers ^Annualised

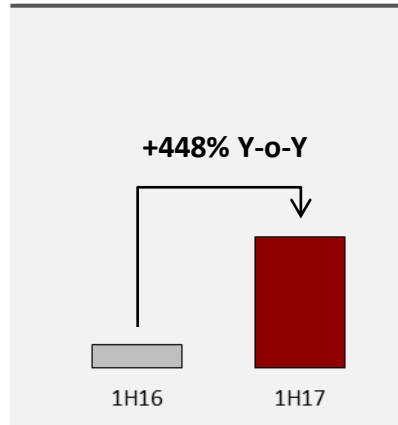
Digital Consumer Banking

Continuous positive momentum for various Consumer digital initiatives

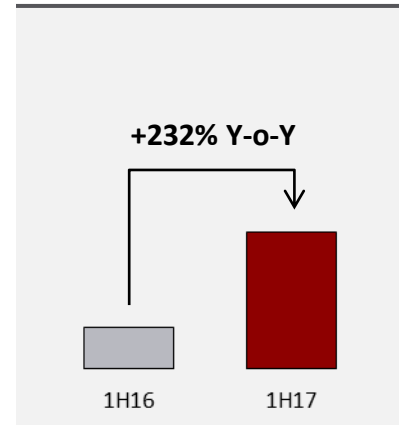
Credit Card Acquisition



Cash Lite Revenue



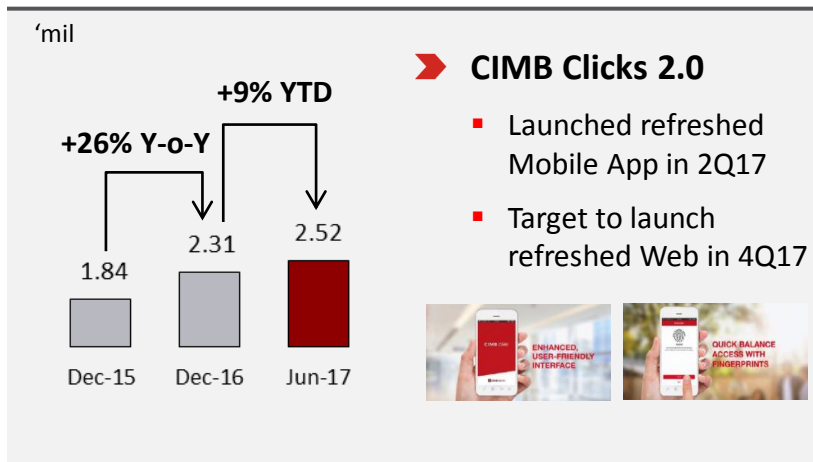
Personal Loan Revenue



➤ Regional Digital Sales Enablement (“DSE”)

- Growing momentum across the region as more channels and products are rolled-out
- DSE becoming a key sales contributor. This is reflected in the >10% new credit card acquisition in MY

Total No of Active Clicks Users



Other Highlights of CIMB Digital Initiatives



LAZADA MasterCard Prepaid Account

➤ Partnership

Launched the CIMB -Lazada prepaid card in 2Q17, offering up to 15% bonus cash rebate



CIMB Eva

➤ Chat-based Mobile Banking App

Won Asian Banker Internet Banking Product of the Year in Asia

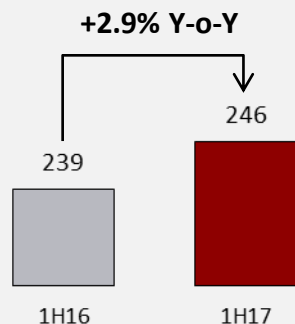
Commercial Banking

Improving overall profitability; good momentum in Malaysia

- Higher profitability in 1H17, but business growth still affected by external environment
- Continuous focus to improve deposits/ CASA through analytics and targeted cash management solutions

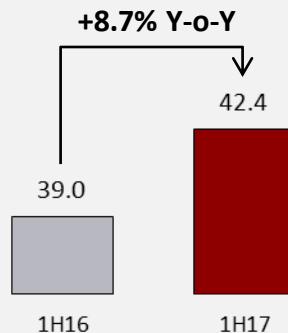
PBT

RM 'mil



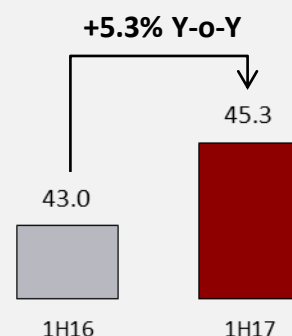
Gross Loan

RM 'bil



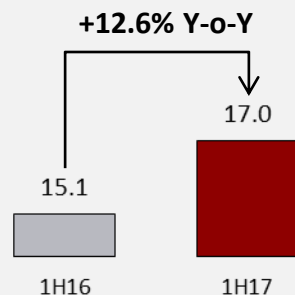
Total Deposits

RM 'bil



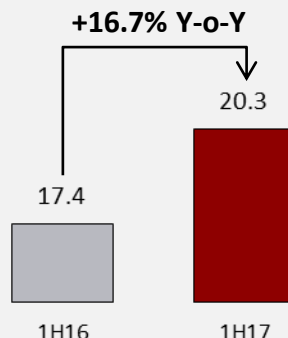
MY Gross Loan

RM 'bil



MY Total Deposits

RM 'bil



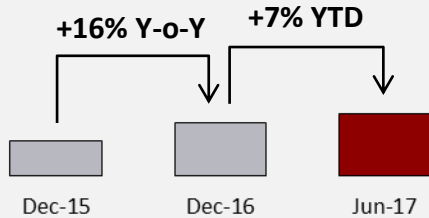
- Good momentum in Malaysia
 - Strong deposit growth
 - Supply chain financing for client's ecosystem
- Asset quality in ID and TH continues to be a concern due to challenging macro environment

Consumer Branch Productivity

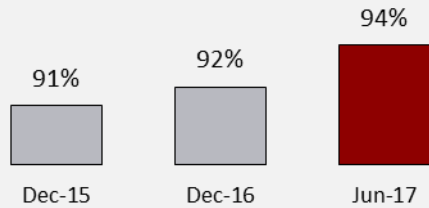
Operational improvements in Malaysia and Indonesia

Malaysia

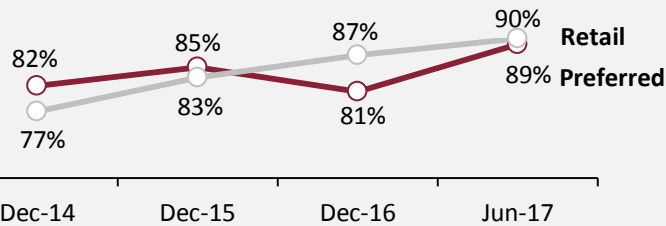
CASA per branch



Branchless Transactions

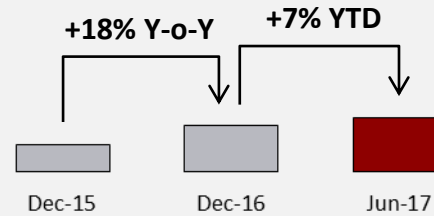


% of customer waiting within the target time

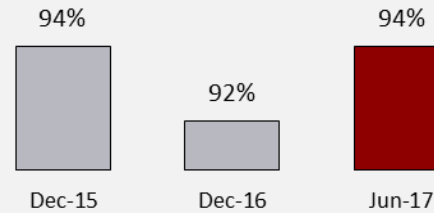


Indonesia

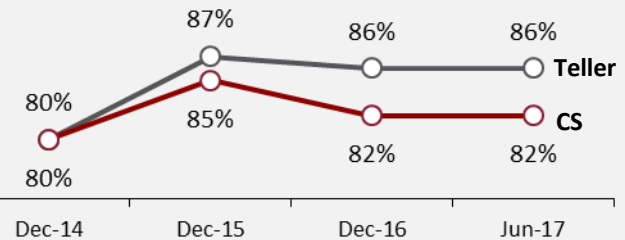
CASA per branch



Branchless Transactions



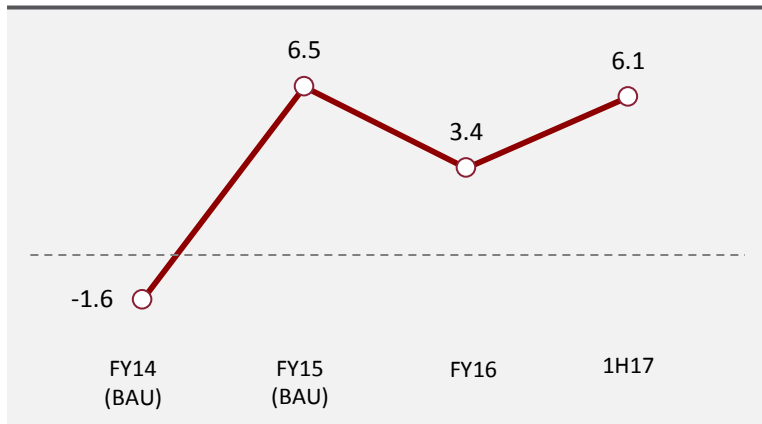
% of customer waiting within the target time



Cost and Productivity

JAWs >6% in 1H17

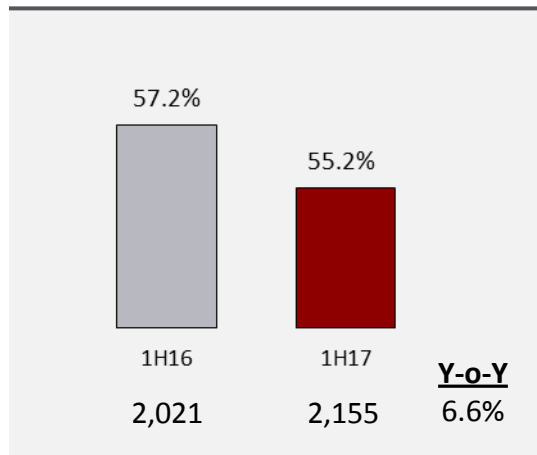
CIMB Group JAW Ratio



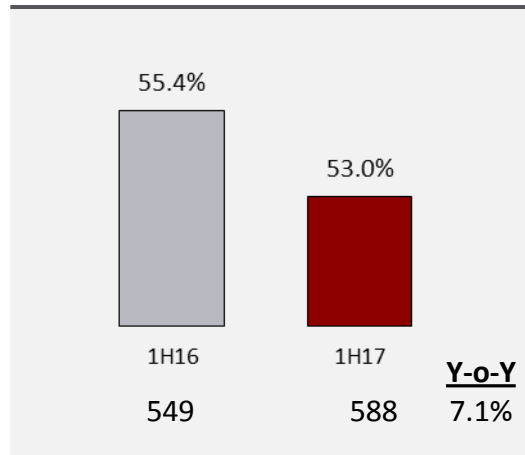
➤ Cost Optimisation

- Cost savings initiatives contributed to improvement in JAWs
- Constant review on current processes to increase productivity and realise cost saving opportunities, which includes vendor reviews, office space consolidation, branch productivity and digital initiatives

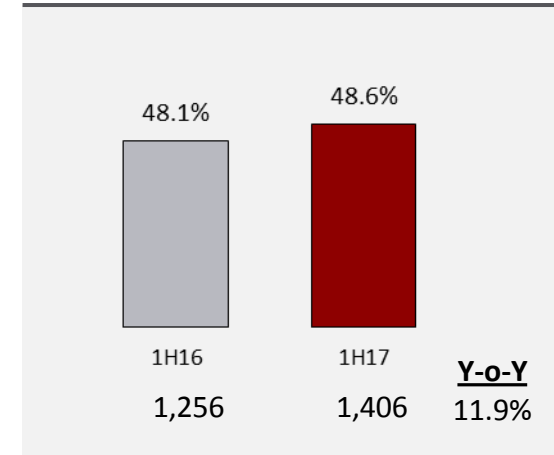
Consumer Banking C/I Ratio



Commercial Banking C/I Ratio



Wholesale Banking C/I Ratio



Notes: FY15: 1Q15 Excluding IB restructuring cost (RM202 mil)
3Q15 Excluding ID MSS cost (RM134 mil)

2Q15 Excluding MY MSS cost (RM316 mil)
4Q15 ID MSS cost (RM32mil)

FY14: 4Q14 Excluding gains from sale of Karawaci building (RM66 mil) and gains from sale of Insurance Brokers (RM61 mil)

T18 Progress : Other 1H17 Updates

Wholesale Banking

- **RWA and client profitability**
 - Rollout of RWA optimisation initiatives across the region through transfer of knowledge and best practices to CIMB Niaga and CIMB Thai
 - Group wide savings efforts in 2017 to grow within Group-set RWA allocation

HR Initiatives

- **Culture:** Expanding change agent network via Business Sponsor and Informal Leader
- **Strategic Workforce Planning:** Conducting review exercise for identified business units
- **Performance Management:** Reviewing approach on performance management in line with planned new HR infrastructure

Footprint Expansion

- **Vietnam:** On-going effort to operationalise Ho Chi Minh City branch and implementation of consumer digital proposition underway
- **Philippines:** Regulatory submission process and partnership discussions ongoing.

FinTech

- Chief FinTech Officer on board in 2H17
- New P&Ps being designed based on agile methodology

Islamic Banking 2.0

- Islamic Programme Center of Excellence launched in 2Q17 to strengthen overall capabilities
- Financing for 1H2017 grew in line with expectations, with a double digit growth year-on-year (vs 1H2016)
- Process enhancements including launch of new products

Customer Experience

- Launched Jaeger Fighter programme across MIST to foster an environment of continuous improvement in CX
- Developed policies and procedures to enhance CX delivery

CIMB Group : 1H17 Results

5. Final Remarks

Targets for 2017

	1H17	FY17 Target
ROE	9.9% [#]	9.5%
Dividend Payout Ratio	52%	40% - 60%
Total Loans Growth *	8.2% (5.5%**)	7.0%
Loan Loss Charge	0.66% [#]	0.60% - 0.65%
CET 1 (CIMB Group)	11.9%	>11.5%
Cost to income	52.5%	<53.0%

Notes: * Excluding bad bank
 ** Excluding FX fluctuations
 # Annualised

Final Remarks

- Expect gradual pickup in loans growth in 2H17 with moderating NIMs
- Capital and cost management initiatives and progress to continue
- Malaysia should stay steady; driven by Consumer Banking and normalised provisions
- CIMB Niaga and CIMB Thai to grow in tandem with economic conditions with focus on asset quality management
- Singapore prospects remain tied to regional economic activity
- Continued focus on T18 programmes & 5C's – Capital, Cost, Compliance, Culture and Customer
- We remain on track to achieve FY17 targets

THANK YOU

CIMB Group : 1H17 Results Appendices

PPOP by Segments

PPOP (RM 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Consumer Banking (42.4%)	1,749	1,511	15.8%	910	839	8.5%
Commercial Banking (12.6%)	522	442	18.1%	254	268	(5.2%)
Wholesale Banking (36.0%)	1,487	1,356	9.7%	715	772	(7.4%)
Corporate Banking (24.7%)	1,019	927	9.9%	495	524	(5.5%)
Treasury & Markets ~ (10.9%)	450	417	7.9%	202	248	(18.5%)
Investment Banking + (0.4%)	18	12	50.0%	18	-	100.0%
GAMI ** (2.2%)	91	53	71.7%	57	34	67.6%
Group Funding # (6.8%)	280	38	636.8%	128	152	(15.8%)
PPOP	4,129	3,400	21.4%	2,064	2,065	(<0.1%)


Notes: ~ 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

Consumer Banking Key Highlights

	Y-o-Y	Q-o-Q
Consumer Gross Loans *	8.8%	1.4%
Mortgages	12.0%	2.5%
Term loans	6.3%	(0.7%)
Auto	3.6%	1.4%
Credit cards	3.8%	1.9%
Consumer Deposits	18.2%	9.2%
CASA	6.7%	1.3%
Fixed & structured deposits	27.3%	15.1%

	Y-o-Y	Q-o-Q
Consumer Gross Loans *	9.8%	2.8%
Mortgages	7.5%	2.5%
Auto Loans	17.3%	4.7%
Personal / Others	8.3%	0.8%
Consumer Deposits	4.9%	-
CASA	(3.2%)	(2.0%)
Fixed & structured deposits	12.1%	1.6%

	Y-o-Y	Q-o-Q
Consumer Gross Loans	(6.2%)	(1.4%)
Mortgages	9.4%	2.9%
Auto	(36.1%)	(10.9%)
Credit cards	13.1%	1.4%
Consumer Deposits	3.5%	2.7%
CASA	3.8%	3.5%
Fixed & structured deposits	3.1%	2.0%

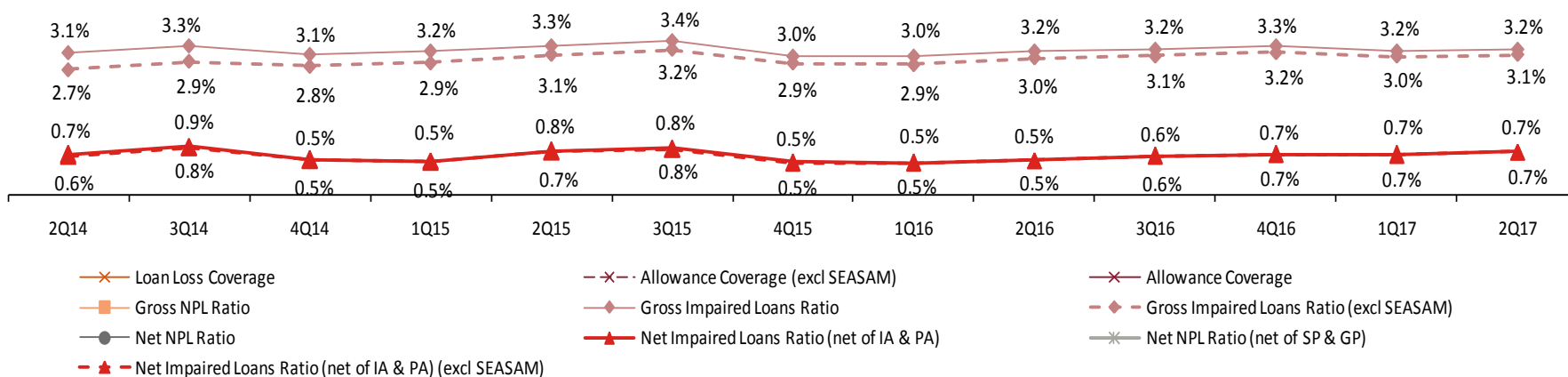
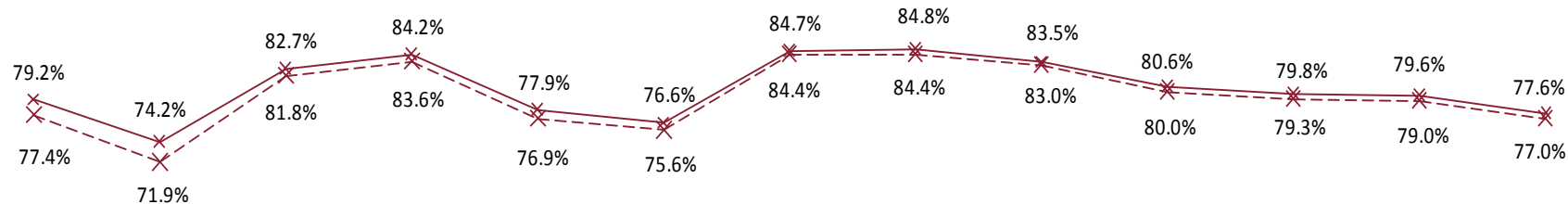
	Y-o-Y	Q-o-Q
Consumer Gross Loans	(0.2%)	(0.5%)
Mortgages	(1.4%)	(0.5%)
Term loans	(0.5%)	(4.5%)
Credit cards	(14.9%)	(3.9%)
Consumer Deposits	28.5%	9.3%
CASA	39.2%	2.9%
Fixed & structured deposits	18.5%	17.2%

Note: * Loan base excludes bad bank

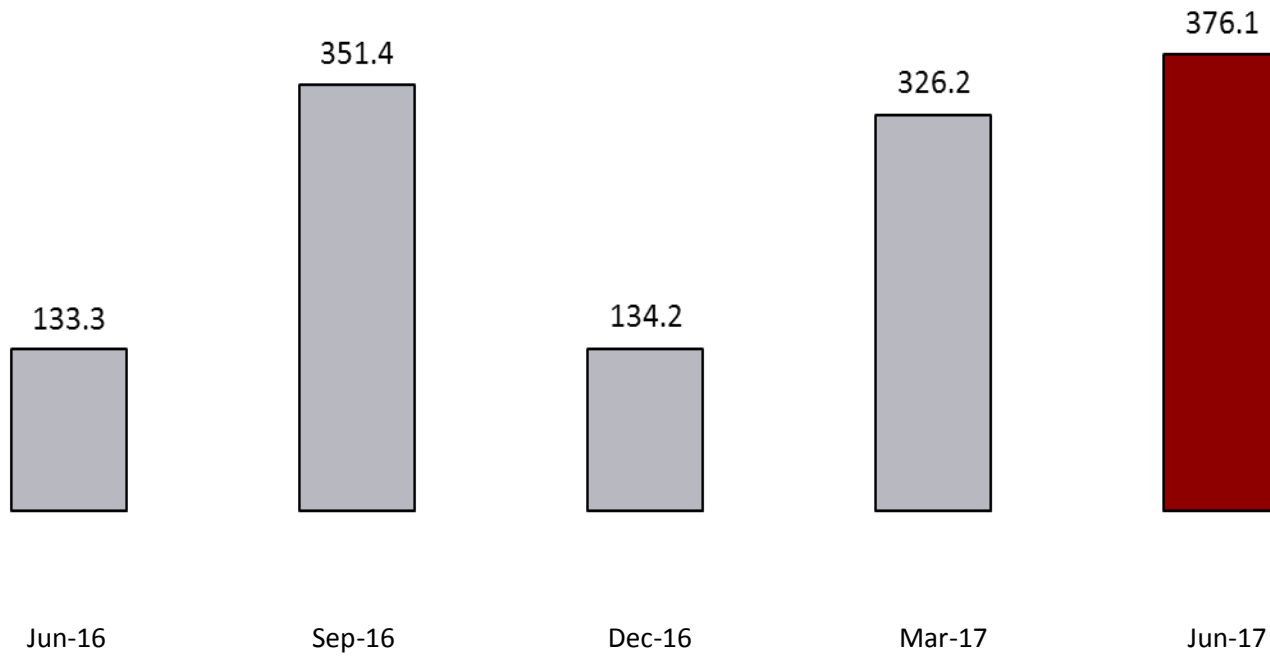
Consolidated Balance Sheet Changes

(RM 'mil)	30 Jun 17	30 Jun 16	Y-o-Y	31 Mar 17	Q-o-Q
Cash & short term funds	40,081	31,613	26.8%	39,406	1.7%
Securities purchased under resale agreements	6,728	7,076	(4.9%)	7,328	(8.2%)
Deposits & placements with financial institutions	2,664	2,914	(8.6%)	3,253	(18.1%)
Financial assets held for trading	27,593	24,633	12.0%	28,274	(2.4%)
Money Market	19,456	17,137	13.5%	20,875	(6.8%)
Corporate Bonds	6,125	5,785	5.9%	5,520	11.0%
Equity	2,012	1,711	17.6%	1,879	7.1%
Financial investments available for sale	30,652	31,735	(3.4%)	31,255	(1.9%)
Financial investments held to maturity	33,103	27,920	18.6%	31,560	4.9%
Loans, advances & financing	314,388	290,064	8.4%	316,420	(0.6%)
Other assets	45,718	52,003	(12.1%)	48,717	(6.2%)
Total assets	500,927	467,958	7.0%	506,213	(1.0%)
Deposits from customers	346,654	315,998	9.7%	351,618	(1.4%)
Placement from investment accounts	261	243	7.4%	255	2.4%
Deposits & placements of banks and other FI	24,710	28,853	(14.4%)	28,596	(13.6%)
Other borrowings	40,929	32,829	24.7%	36,490	12.2%
Other liabilities	39,384	46,479	(15.3%)	40,691	(3.2%)
Total liabilities	451,938	424,402	6.5%	457,650	(1.2%)
Shareholders' funds	47,145	42,363	11.3%	46,755	0.8%
Total liabilities & equity	500,927	467,958	7.0%	506,213	(1.0%)

Asset Quality Ratios – CIMB Group



AFS MTM (Q-o-Q) Position



CIMB Niaga : Earnings Summary



(IDR 'bil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	6,329	5,813	8.9%	3,233	3,096	4.4%
Non interest income	1,406	1,464	(4.0%)	690	716	(3.6%)
Operating income	7,735	7,277	6.3%	3,923	3,812	2.9%
Overhead expenses	(3,752)	(3,669)	2.3%	(1,879)	(1,873)	0.3%
PPOP	3,983	3,608	10.4%	2,044	1,939	5.4%
Provisions	(2,128)	(2,562)	(16.9%)	(1,049)	(1,079)	(2.8%)
PBT	1,855	1,046	77.3%	995	860	15.7%
Net Profit	1,380	736	87.5%	740	640	15.6%
EPS (IDR)	54.92	29.29	87.5%	29.47	25.45	15.8%
PBT (RM 'mil)	610	320	90.6%	324	286	13.3%
Net profit (RM 'mil)	454	225	101.8%	241	213	13.1%
ROE (Annualised)	7.9%	4.7%	68.1%	8.4%	7.4%	13.5%

Note: As per CIMB Niaga 1H17 analyst presentation

CIMB Niaga : Key Ratios

(Consolidated, %)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
ROE ^	7.9	4.7	↑	8.4	7.4	↑
NIM ^	5.87	5.47	↑	6.05	5.71	↑
Cost to Income	48.5	50.4	↓	47.9	49.1	↓
Loan Loss Coverage #	109.3	120.9	↓	109.3	117.6	↓
Allowance Coverage	83.6	95.6	↓	83.6	89.5	↓
Loan Loss Charge ^	2.4	2.8	↓	2.4	2.3	↑
Gross Impaired Loans Ratio	5.0	4.9	↑	5.0	5.1	↓
Gross NPL (BI Definition) #	3.9	3.9	↔	3.9	3.9	↔
Loan to Deposit (LDR)	101.7	96.5	↑	101.7	98.5	↑
CAR	18.4	17.6	↑	18.4	18.5	↓
CASA ratio	54.3	52.0	↑	54.3	55.7	↓

Notes: As per CIMB Niaga 1H17 analyst presentation

Based on BI definition

^ Annualised and monthly average

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
Net interest income	4,977	4,876	2.1%	2,514	2,463	2.1%
Non interest income	1,406	1,612	(12.8%)	739	667	10.8%
Operating income	6,383	6,488	(1.6%)	3,253	3,130	3.9%
Overhead expenses	(3,419)	(3,490)	(2.0%)	(1,672)	(1,747)	(4.3%)
PPOP	2,964	2,998	(1.1%)	1,582	1,383	14.4%
Provisions	(2,376)	(2,534)	(6.2%)	(1,146)	(1,230)	(6.8%)
PBT	588	464	26.7%	436	152	186.8%
Net Profit	478	367	30.2%	357	121	195.0%
EPS (THB)	0.02	0.01	100.0%	0.01	0.005	100.0%
Net Profit (RM 'mil) ~	60	42	42.9%	45	16	181.3%
PBT (RM 'mil) *	130	46	182.6%	53	77	(31.2%)
Net profit (RM 'mil) *	109	32	240.6%	40	69	(42.0%)
ROE (Annualised)	3.5%	2.7%	80bps	5.0%	1.8%	320bps

Notes: ~ Local GAAP

* After GAAP and FRS 139 adjustments

CIMB Thai : Key Ratios

(Consolidated, %)	1H17	1H16	Y-o-Y	2Q17	1Q17	Q-o-Q
ROE ^	3.5	2.7	↑	5.0	1.8	↑
NIM ^	3.81	3.79	↑	3.86	3.77	↑
Cost to Income	53.6	53.8	↓	51.4	55.8	↓
Loan Loss Coverage **	84.0	92.8	↓	84.0	81.2	↑
Loan Loss Charge ^	2.4	2.5	↓	2.3	2.5	↓
Gross NPL ratio **	5.4	4.3	↑	5.4	5.3	↑
Net NPL ratio **	2.9	2.3	↑	2.9	3.0	↓
Loan to Deposit	117.9	121.4	↓	117.9	110.3	↑
Modified LDR ***	97.7	94.3	↑	97.7	92.3	↑
CAR *	18.1	14.8	↑	18.1	16.2	↑
CASA ratio #	41.1	53.6	↓	41.1	44.7	↓

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

1H17 Notable Deals

DCM



Cahaya Mata Sarawak Bhd
RM2.0 bil Islamic Medium Term Notes Programme



Sports Toto Malaysia Sdn Bhd
RM800 mil Medium Term Notes Programme irrevocably and unconditionally guaranteed by Berjaya Sports Toto Bhd



Federal International Finance PT
IDR3.5 tril Senior Debt via 3rd Shelf Registration Programme Phase 1 of IDR15.0 tril



PT Indosat Tbk
IDR2.7 tril Senior Debt via 2nd Shelf Registration Programme Phase 1 of IDR9.0 tril and IDR0.3 tril Sukuk Ijarah via 2nd Shelf Registration Programme Phase 1 of IDR1.0 tril



Amata B.Grimm Power SPV 1 Ltd
THB11.5 bil Senior Secured Debentures



Lippo Malls Indonesia Retail Trust
SGD120.0 mil Perpetual Non-Callable 5.5 Capital Securities

DCM



Frasers Hospitality Trust
SGD120 mil Senior Unsecured Fixed Rate Notes due 2022

IPO



Eco World International Bhd
RM2.6 bil (USD583 mil) IPO on Main Market, Bursa Malaysia
(Largest Malaysian IPO since June 2015 and largest in Southeast Asia since July 2016 year-to-date at point of listing)



TPI Polene Power PCL
THB17.5 bil (USD506 mil) IPO on Stock Exchange of Thailand
(Largest largest Thai IPO since 2016)

ECM



Eastern Mix Company Ltd
HKD147.5mil secondary share placement

M&A



Actis
Acquisition of 44.4% equity stake in GHL Systems Bhd (“GHL”) by Actis and mandatory unconditional take-over offer for all the remaining shares in GHL

Corporate Responsibility (1)

CIMB Foundation



Community

Medical Camp for Nabawan community at Kg. Pensiangan in Keningau, Sabah

Comprehensive medication and advice on healthier living to 400 people in rural Keningau

Hospitality Training Programme for Underprivileged Youths at Montfort Boys Town Training Centre

Enhancement of training facilities to equip 40 young trainees with skills to meet industry standards and extensive job opportunities

Edible Garden for Schools in Kangar, Perlis and Kuala Terengganu, Terengganu

Introduction of natural food sources and fundamentals to future sustainable food solution to 10 selected schools



Education

'Be\$mart' Financial Literacy Programme

1,717 students from 21 universities and colleges have benefitted from this programme



Donation

Shopping for Raya in Kedah, Kelantan, Johor, Kuala Lumpur, Sabah and Sarawak

595 orphans and underprivileged kids from 10 homes and 3 schools



Sports

Squash: 12th CIMB Rising Stars National Junior Circuit

Boys Under 13 Champion: Ameeshanraj Chandran
Girls Under 13 Champion: Yasshmita Jadishkumar

Regional CSR



Let's Save and Share (Ayo Menabung Dan Berbagi) in Pematangsiantar, North Sumatera

Interactive basic financial literacy in banking for 554 pupils from 4 schools

Tour De Bank in Medan, North Sumatera

Interactive basic financial literacy in banking for 236 pupils from 4 schools

Donation to Landslide Victims in Ponorogo, East Java

Funded IDR10mil to the victims of the landslide



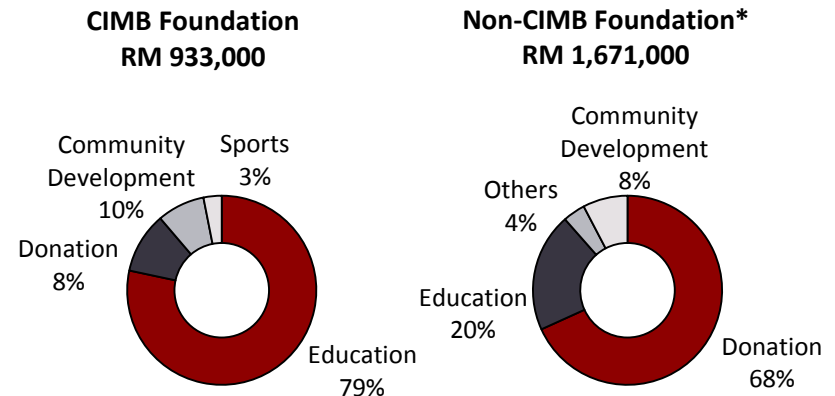
World Blood Donor Day

Involvement at a press conference organized by the Thai Red Cross Society

Science Classroom for Bann Koksee and Baan Nongdoen School at Moei Wadi in Roi Et Province

Enhancement of Science learning tools and equipment

Grants Disbursed as at Jun 2017



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

Corporate Responsibility (2)

Medical Camp for Nabawan Community in Keningau, Sabah



Hospitality Training at Monfort Boys Town Training Centre



Edible Garden for Schools in Perlis and Terengganu



Celebration of Gawai, Kaamatan & Jis Pai in Kuala Lumpur



“Let’s Save and Share” in North Sumatera



Science Classroom at Bann Koksee and Bann Nongdoen

