



CIMB Group
Analyst Presentation
1Q18 Results

30 May 2018

FORWARD  **ASEAN**

Key Financial Highlights

Net Profit (RM)[^]

1,306mil

+10.7% Y-o-Y

ROE^{*^}

10.2%

-10bps Y-o-Y

Gross Loan (RM)[~]

323.1bn

+0.5% Y-o-Y

Cost-to-Income[^]

49.8%

-280bps Y-o-Y

Loan Loss Charge^{*}

0.49%

-3bps Y-o-Y

CET1

11.7%

+20bps Y-o-Y

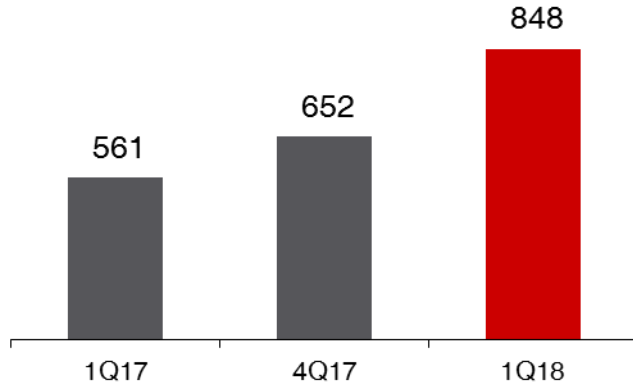
Notes: [^] Including CSI gain of RM152mil in 1Q18

^{*} Annualised

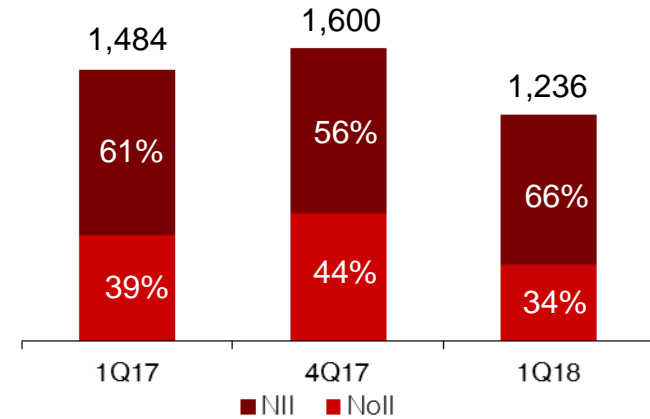
[~] Excluding bad bank

Key Business/Operational Highlights

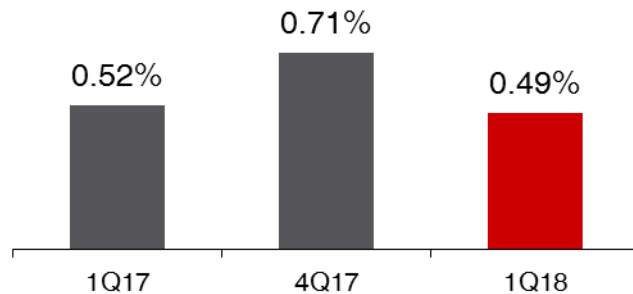
Sustained Consumer PBT momentum
(RM 'mil)



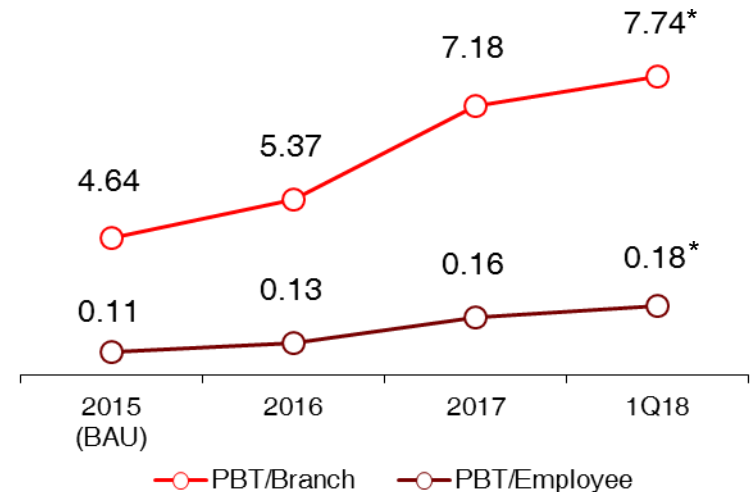
Weaker Wholesale revenue in 1Q18
(RM'mil)



Loan Loss Charge* in the right direction



Continued productivity improvement

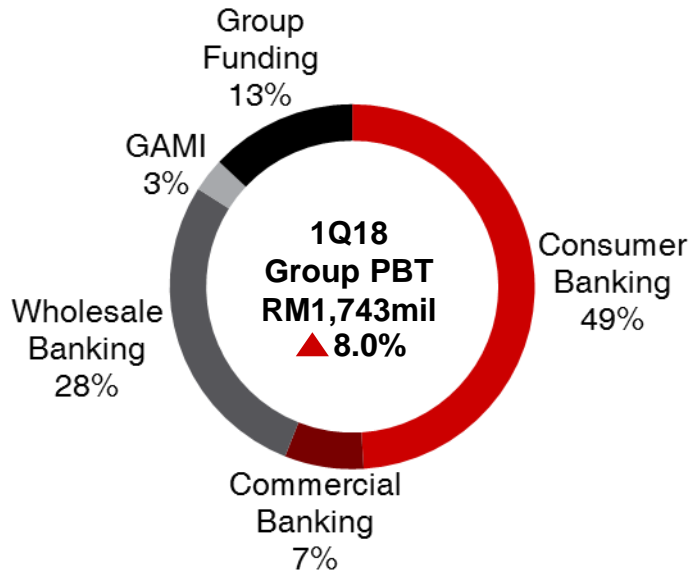


RM152 million gain on sale of 50% of CSI, 14bps uplift to CET1

70bps impact on CET1 from MFRS 9

Note: * Annualised

PBT By Segment

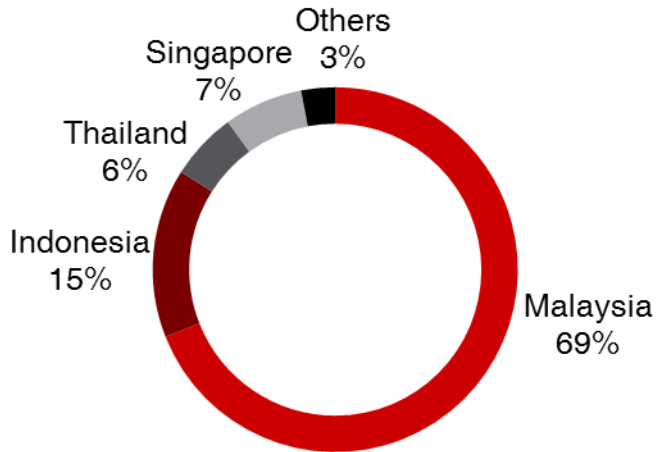


- Consumer Banking remains primary driver
- Commercial Banking's recalibration progressing well
- Weaker capital markets in 1Q18 impacted Wholesale Banking
- GAMI performed well, with Group Funding higher from gain from sale of 50% of CSI

	Consumer Banking	Commercial Banking	Wholesale Banking	GAMI	Group Funding [^]
Y-o-Y	▲ 51.2%	▼ 14.1%	▼ 32.6%	▲ 66.7%	▲ 50.7%
Q-o-Q	▲ 30.1%	▲ 390.5%	▼ 32.1%	▲ 62.2%	▲ 34.3%

Note: [^] Including CSI gain of RM152mil in 1Q18

PBT By Country



- Malaysia: Consumer the main driver
- Indonesia: Positive YoY growth excluding FX effects
- Thailand: Progressive growth in Consumer
- Singapore: Lower YoY due to FX effect and deconsolidation of CSI

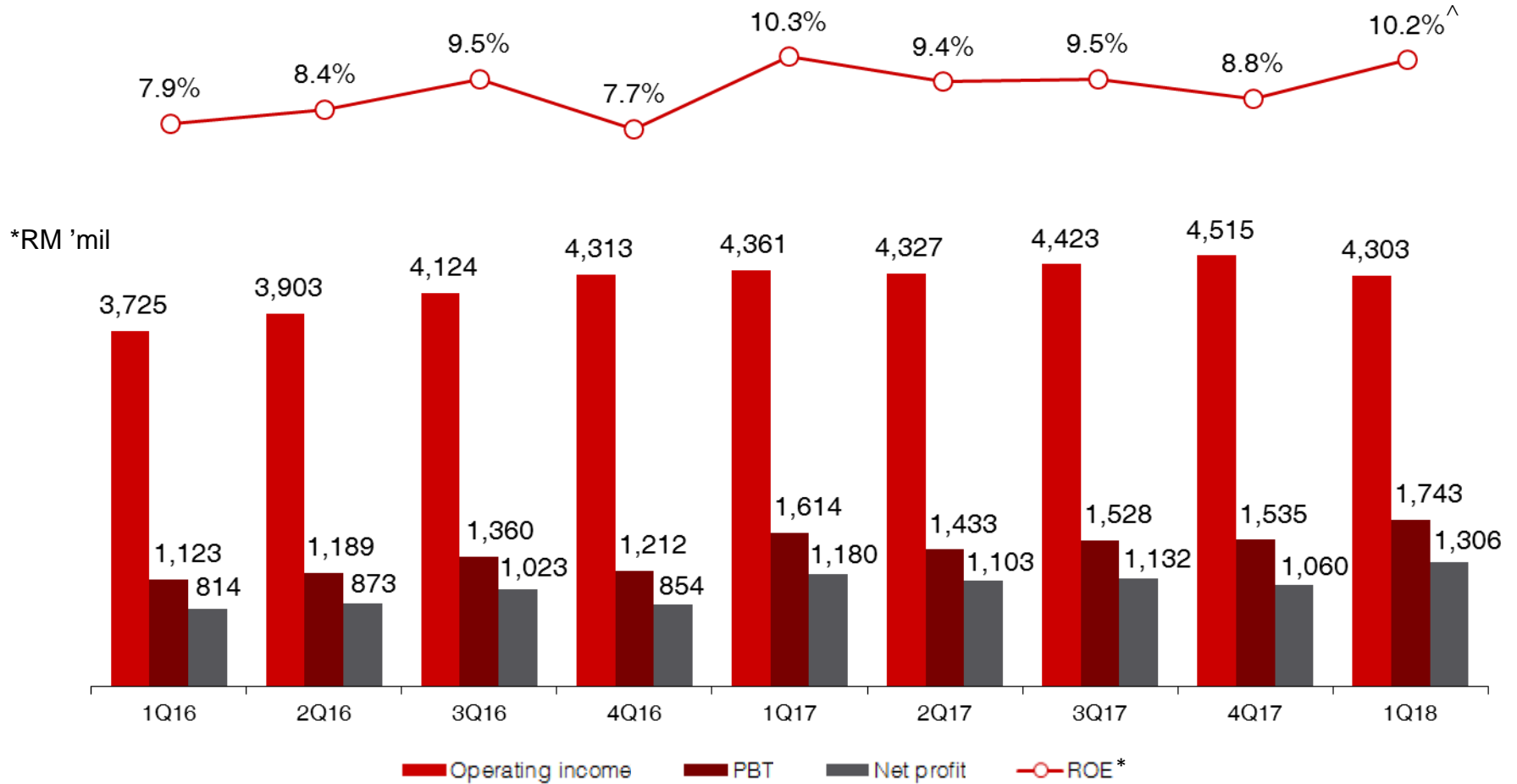
	Malaysia	Indonesia	Thailand	Singapore
Y-o-Y	▲ 13.4%	▼ 6.5%	▲ 5.9%	▼ 10.9%
Q-o-Q	▼ 7.4%	▼ 32.3%	▲ >1,000%	▲ 87.7%

Note: Excluding HQ costs, which mainly comprise of funding costs



CIMB Group 1Q18 Financials

Quarterly Earnings Trend

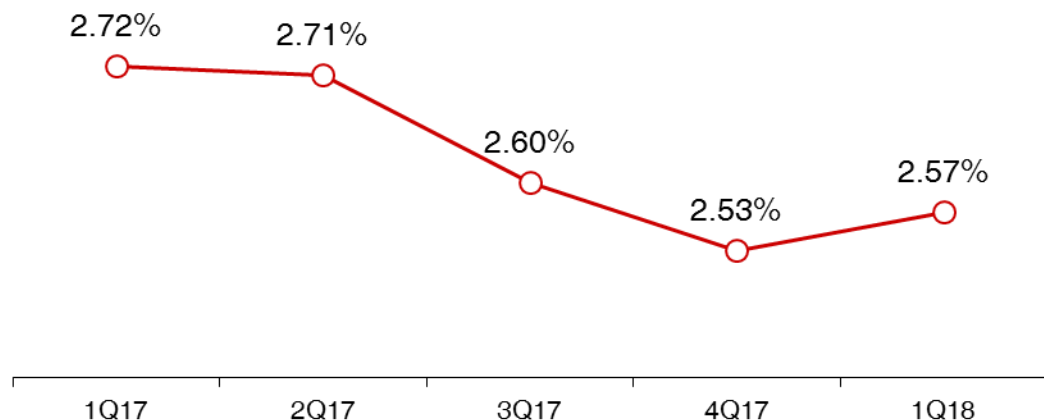


Note: [^] Including CSI gain of RM152mil in 1Q18
 *Annualised

Operating Income

	RM 'mil	Y-o-Y	Q-o-Q
Net interest income	2,938	-3.5%	-1.9%
Non interest income	1,365 [^]	+3.8%	-10.3%
Total	4,303	-1.3%	-4.7%

Net Interest Margin*



- 1Q18 operating income impacted by slower capital markets and deconsolidation of CSI
- Softer NII from Commercial and Wholesale Banking
- NOII supported by RM152 million gain from CSI sale
- NIM improved QoQ from interest rate hike in Malaysia. Lower YoY from contraction in Indonesia

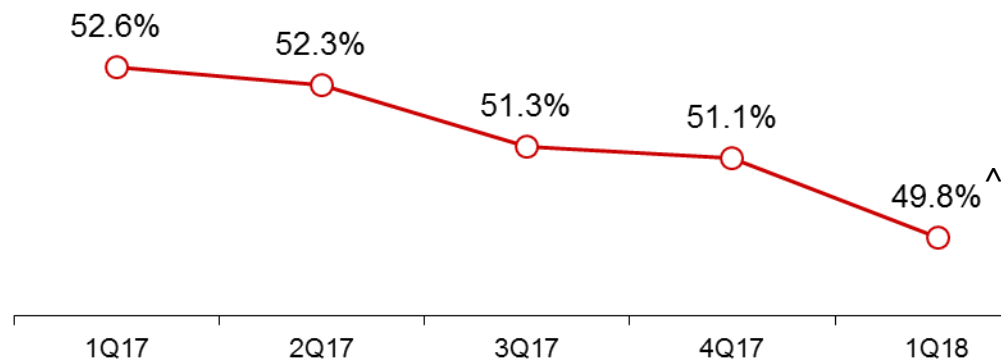
Notes: [^] Including CSI gain of RM152mil in 1Q18
* Annualised

Operating Expenses

	RM 'mil	Y-o-Y	Q-o-Q
Personnel	1,246	-2.4%	-6.7%
Establishment	485	-16.4%	+1.3%
Marketing	58	-12.1%	-35.6%
Admin & General	352	-5.6%	-12.4%
Total	2,141	-6.8%	-7.2%

- Cost management efforts continue to yield results
- Cost reduction from deconsolidation of CSI (c.RM150 million) per quarter
- CI ratio at 49.8% below target of <50% for FY2018

Cost-to-income Ratio

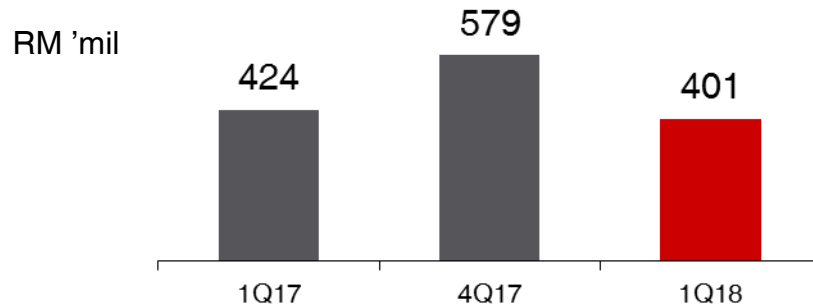


Note: [^] Including CSI gain of RM152mil in 1Q18

Loan Provisions

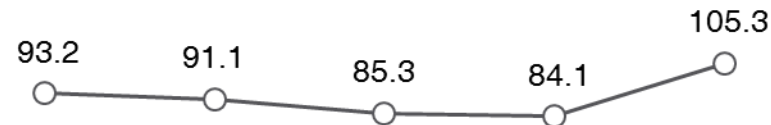
-30.7% Q-o-Q

-5.4% Y-o-Y

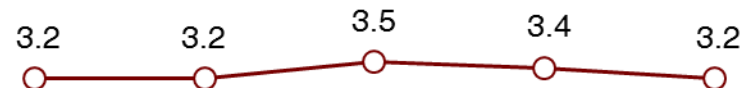


- Loans provisions aided by improvements in Consumer (-52.1% YoY) and Commercial Banking (-14.3% YoY)
- Wholesale Banking provisions higher YoY from writebacks in 1Q17
- Allowance coverage improved to 105.3% post-MFRS9
- Improvement in GIL and LLC

Allowance Coverage (%) ^



Gross impaired Loans Ratio (%)



Loan loss Charge (%) ~

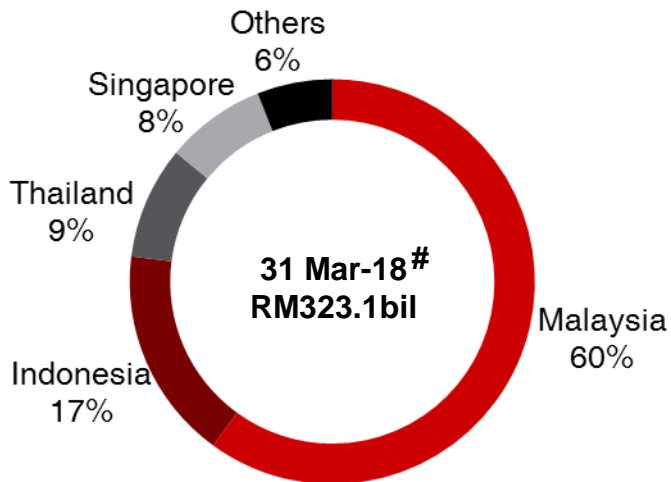
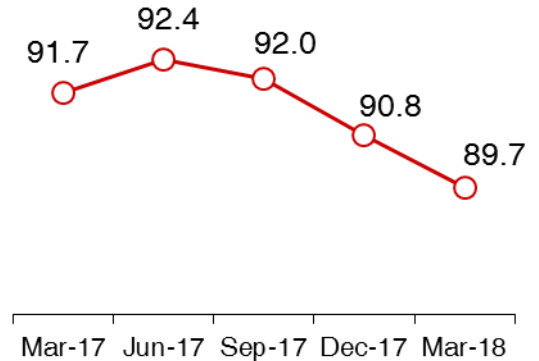


Note: ^ Including regulatory reserve
~ Annualised

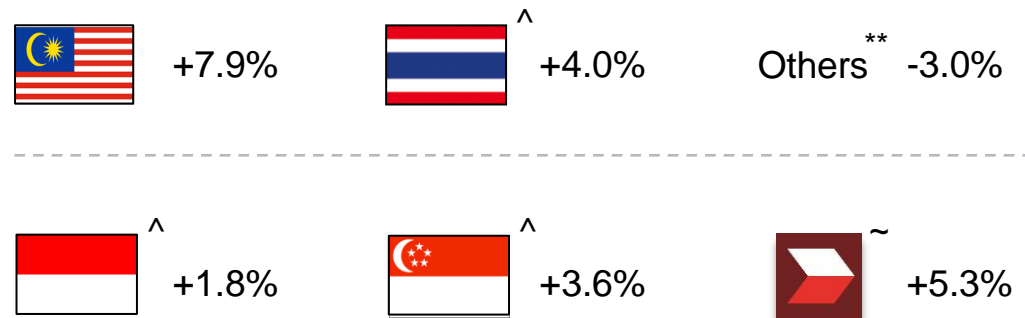
Gross Loans

	RM 'bil	Y-o-Y	Q-o-Q
Consumer Banking	169.1	+3.2%	+0.7%
Commercial Banking	42.3	+1.0%	-0.9%
Wholesale Banking	111.7	-3.6%	+0.9%
Total ⁺	323.1	+0.5%	+0.6%

Loans-to-Deposit Ratio



Loan Growth by Country (Y-o-Y)

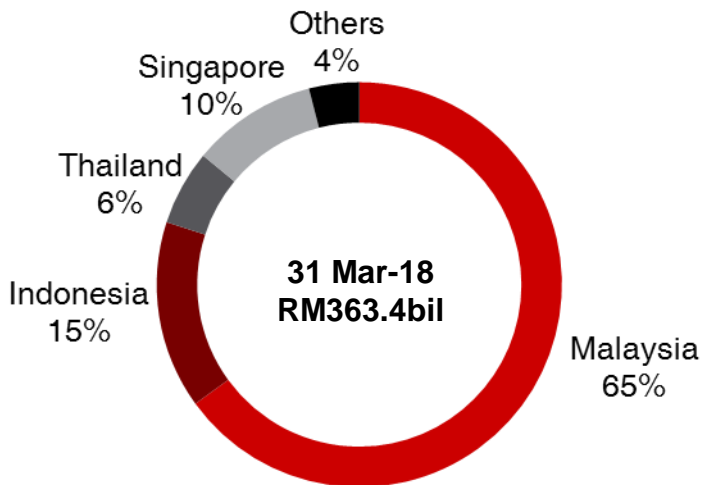
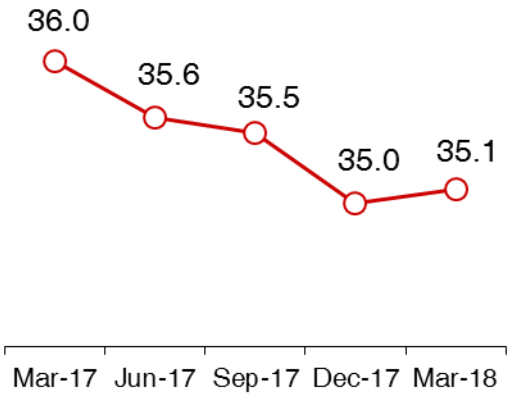


Notes: + Excluding bad bank ~ Excluding FX fluctuations ^ In local currency
 # Based on geographical location of counterparty, excluding bad bank
 ** Including Labuan, London, Cambodia, Hong Kong & Shanghai

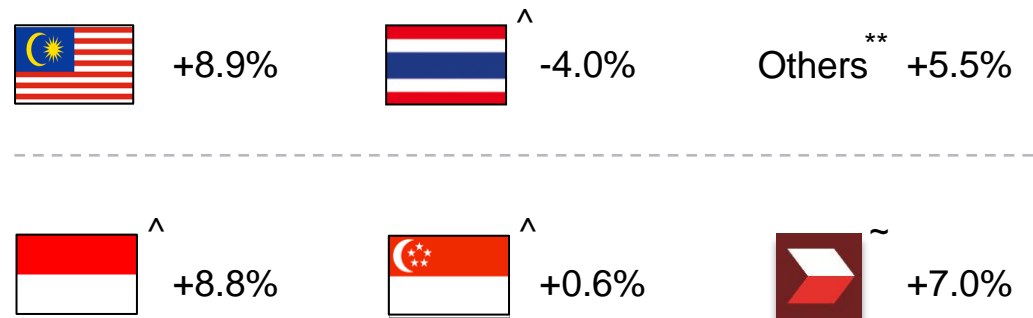
Deposits

	RM 'bil	Y-o-Y	Q-o-Q
Consumer Banking	166.1	+6.9%	+0.6%
Commercial Banking	42.0	-8.3%	-8.5%
Wholesale Banking	155.3	+1.6%	+6.4%
Total	363.4	+2.7%	+1.8%

CASA Ratio



Deposits Growth by Country (Y-o-Y)



Notes: ~ Excluding FX fluctuations

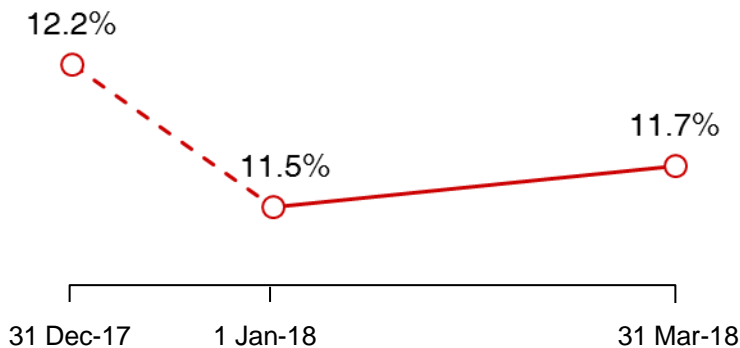
[^] In local currency

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

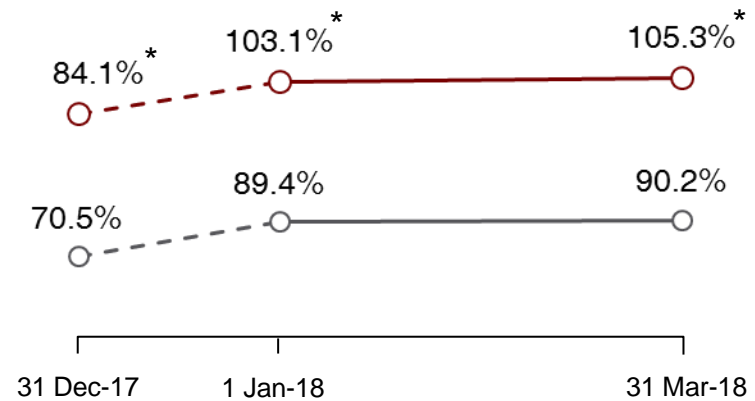
Financial Impact of MFRS 9

RM 'mil	31 Dec-17	1 Jan-18	Impact	31 Mar-18
Allowance for Impairment Losses/ ECL on Loans & Financing	7,748	9,945	▲	9,479
Shareholders' Funds	48,245	46,431	▼	46,952
Regulatory Reserves	1,503	1,519	▲	1,585
Retained Earnings	24,684	23,628	▼	24,868

CET1

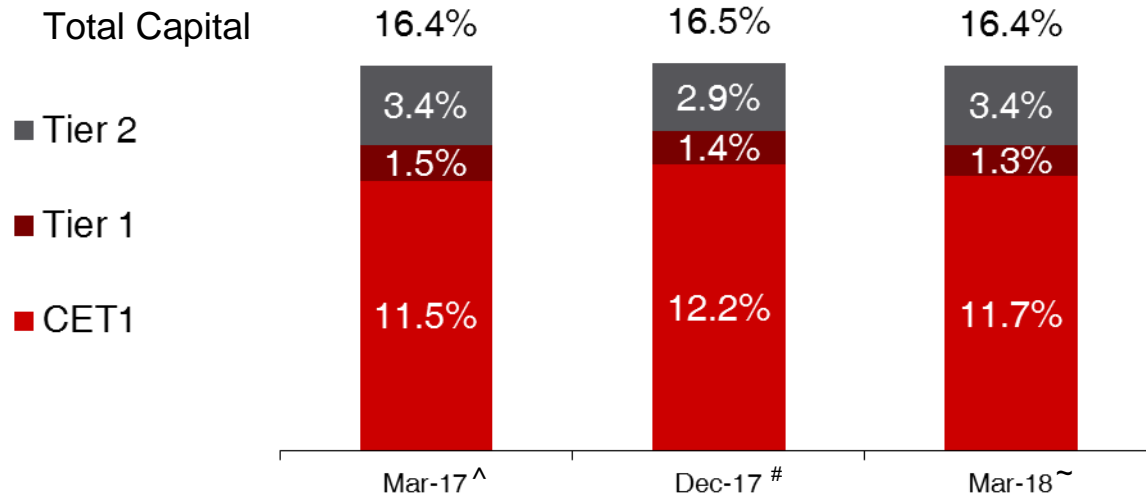


Allowance Coverage

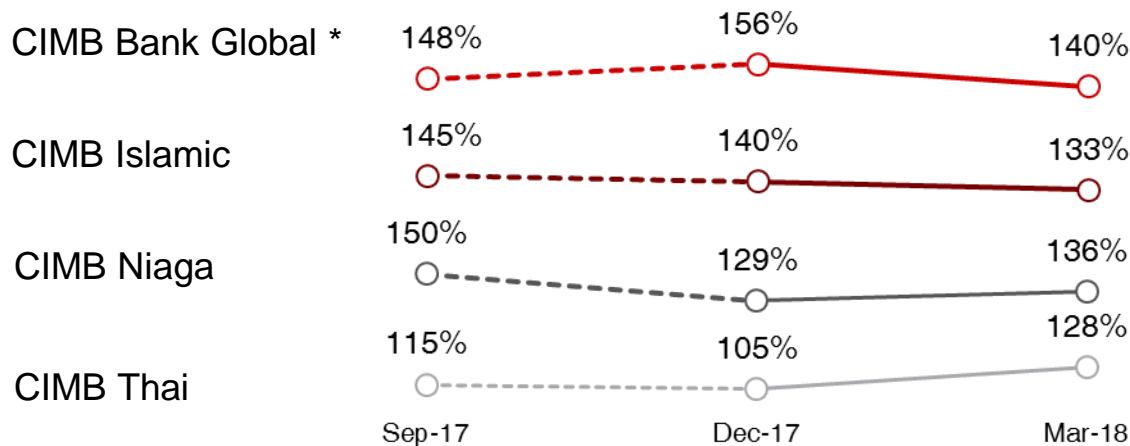


Note: * Including regulatory reserve

Capital and Liquidity Management



Liquidity Coverage Ratio



- CET1 remains strong at 11.7% post-MFRS9 impact of c.70bps
- Sale of 50% of CSI provided 14bps CET1 uplift
- CET1 target remains at 12.0% for end-2018
- LCR remains comfortably above 100% for all banking entities

Notes: [^] Post CIMBGH's FY16 2nd Interim Dividend & the actual corresponding DRS (81.8% take-up rate); and projected reinvestment of cash dividend surplus into CIMB Bank
[#] Post CIMBGH's FY17 2nd Interim Dividend & projected corresponding DRS (80.0% take-up rate); and reinvestment of cash dividend surplus into CIMB Bank
[~] Post CIMBGH's FY17 2nd Interim Dividend & actual corresponding DRS (81.1% take-up rate); and reinvestment of cash dividend surplus into CIMB Bank
 * CIMB Bank + CIMB Singapore + CIMB London + CIMB Hong Kong + CIMB Shanghai + CIMB Labuan Offshore + CIMB Labuan Ltd

PBT by Segments

(RM 'mil)	1Q18	Y-o-Y	Q-o-Q
Consumer Banking (48.7%)	848	51.2%	30.1%
Commercial Banking (7.0%)	122	(14.1%)	390.5%
Wholesale Banking (28.1%)	490	(32.6%)	(32.1%)
Corporate Banking (19.1%)	333	(29.6%)	(27.5%)
Treasury & Markets ~ (7.0%)	123	(51.6%)	(32.8%)
Investment Banking + (2.0%)	34	>100%	(57.5%)
GAMI ** (3.4%)	60	66.7%	62.2%
Group Funding # (12.8%)	223 [^]	50.7%	34.3%
PBT	1,743	8.0%	13.6%

Notes: [^] Including CSI gain of RM152mil in 1Q18

~ Including treasury operations, markets and transaction banking

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

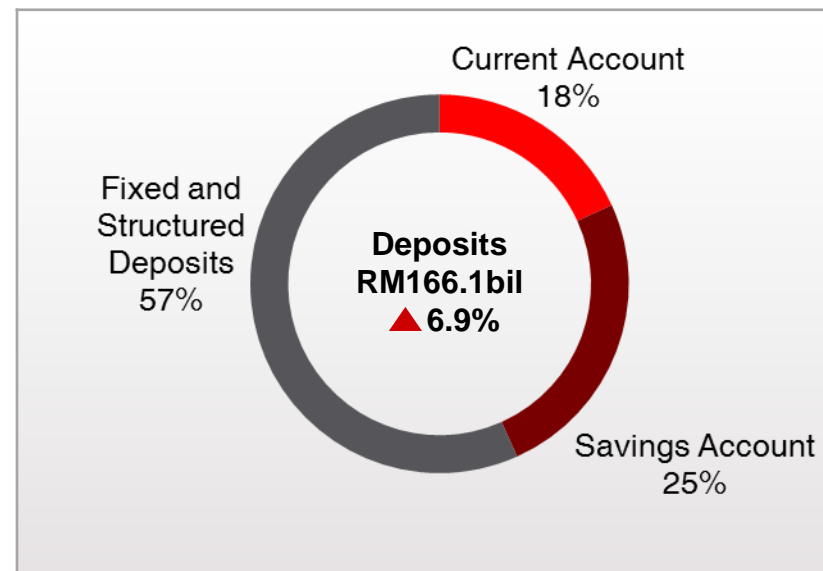
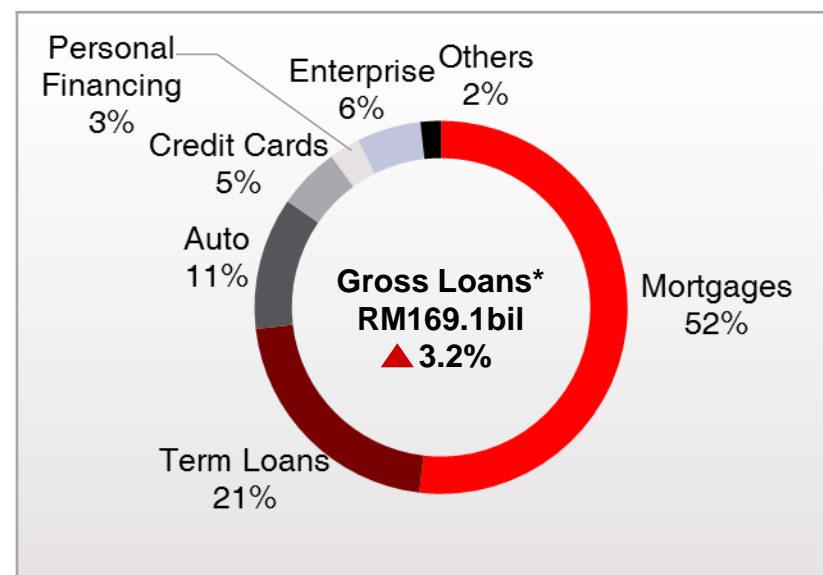
** Including asset management and strategic investments

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

Consumer Banking

(RM 'mil)	1Q18	Y-o-Y	Q-o-Q
Net interest income	1,494	3.5%	4.5%
Non interest income	581	20.3%	8.4%
Operating income	2,075	7.7%	5.6%
Overhead expenses	(1,094)	0.6%	(2.4%)
PPOP	981	16.9%	16.2%
(Provisions) / Writeback	(134)	(52.1%)	(30.9%)
Share of JV / Associates	1	(50.0%)	(50.0%)
PBT	848	51.2%	30.1%

- Revenue expansion driven by NOII (wealth management and bancassurance) in Malaysia
- Steady NII in line with loan growth
- Costs remain well under control
- Improved provisions from comparatively higher provisions in 1Q17

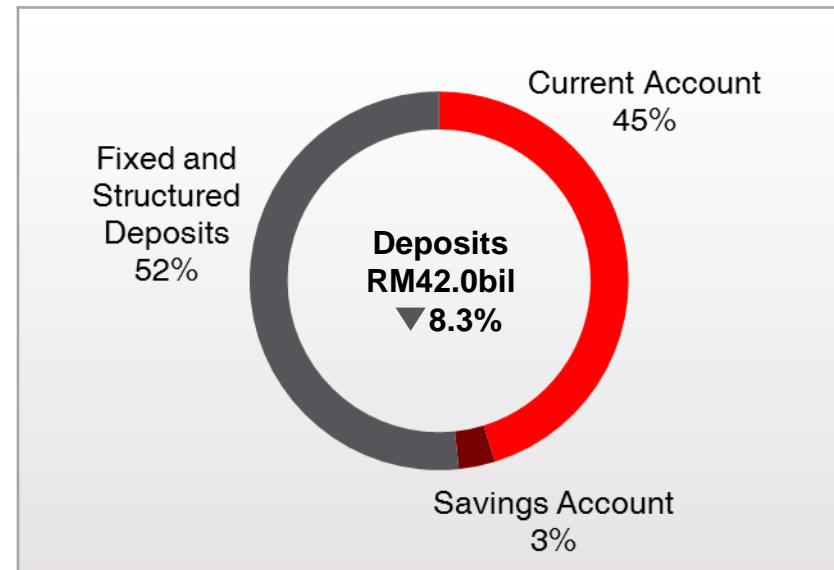
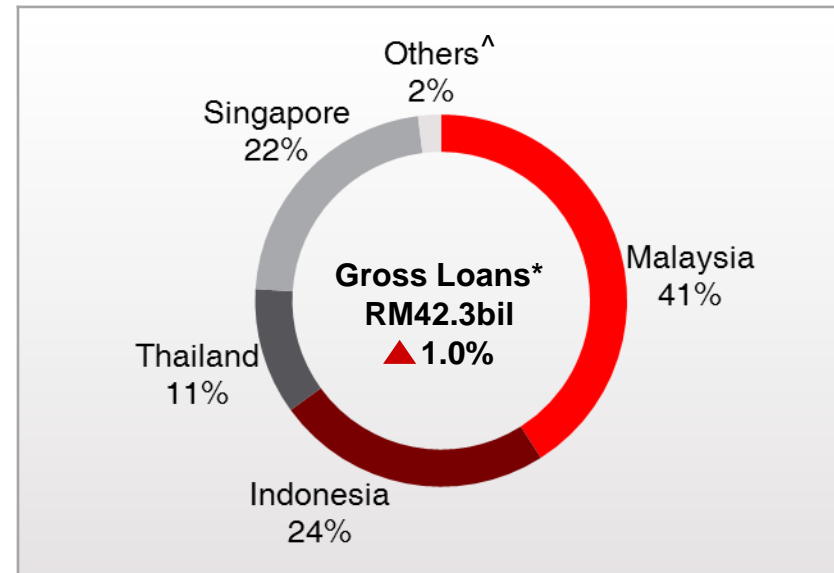


Note: * Loan base excludes bad bank

Commercial Banking

(RM 'mil)	1Q18	Y-o-Y	Q-o-Q
Net interest income	420	(6.3%)	(5.0%)
Non interest income	96	(22.0%)	(5.9%)
Operating income	516	(9.6%)	(5.1%)
Overhead expenses	(286)	(5.6%)	1.4%
PPOP	230	(14.2%)	(12.2%)
(Provisions) / Writeback	(108)	(14.3%)	(64.5%)
Share of JV / Associates	-	-	-
PBT	122	(14.1%)	390.5%

- Recalibration in Thailand and Indonesia progressing well
- Commercial loans growth driven by Malaysia and Singapore
- Opex remains under control
- Gradual improvement in provision levels



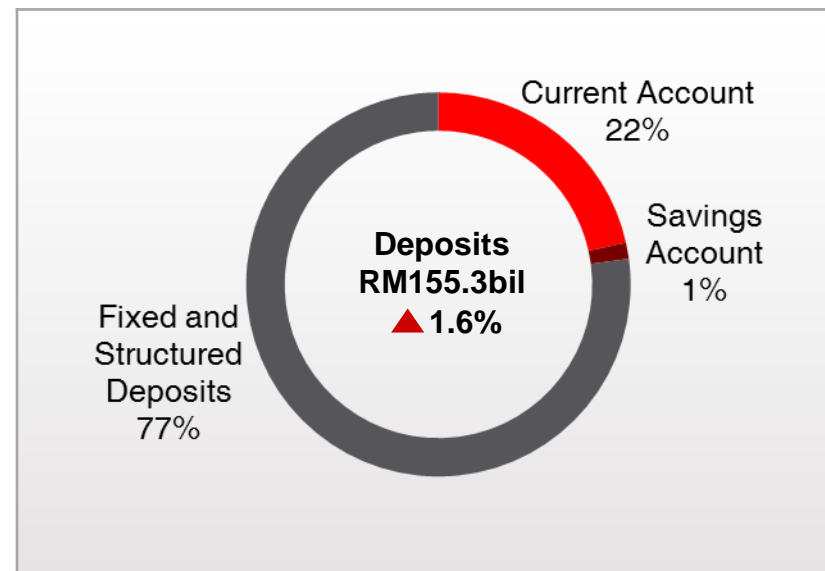
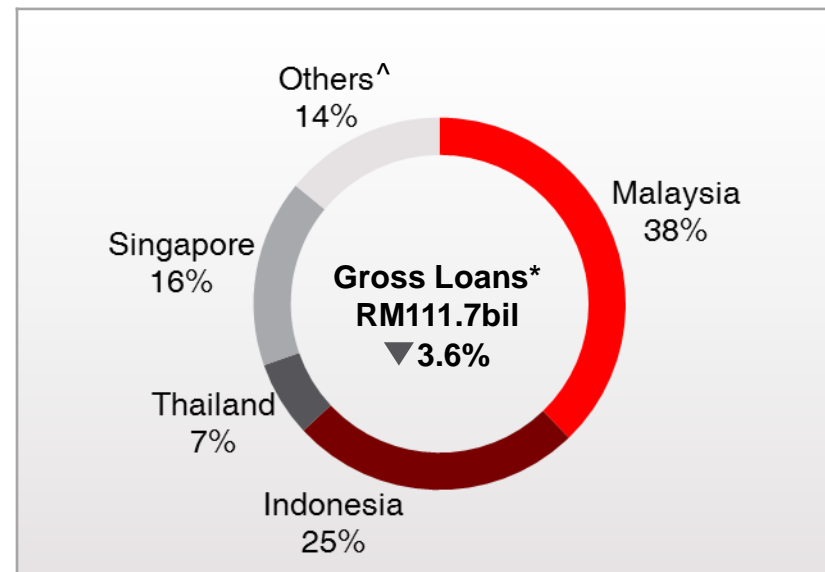
Notes : * Loan base excludes bad bank

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

Wholesale Banking

(RM 'mil)	1Q18	Y-o-Y	Q-o-Q
Net interest income	818	(9.9%)	(9.2%)
Non interest income	418	(27.4%)	(40.2%)
Operating income	1,236	(16.7%)	(22.8%)
Overhead expenses	(575)	(19.2%)	(22.7%)
PPOP	661	(14.4%)	(22.8%)
(Provisions) / Writeback	(173)	284.4%	29.1%
Share of JV / associates	2	>100%	>100%
PBT	490	(32.6%)	(32.1%)
Corporate Banking (68.0%)	333	(29.6%)	(27.5%)
Treasury & Markets~ (25.1%)	123	(51.6%)	(32.8%)
Investment Banking + (6.9%)	34	>100%	(57.5%)
PBT	490	(32.6%)	(32.1%)

- Lower PBT from weaker capital markets and decline in corporate loans in 1Q18
- Deconsolidation of CSI from Investment Banking
- Higher provisions due to writebacks in 1Q17



Notes: * Loan base excludes bad bank

~ Including treasury operations, markets and transaction banking

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

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

Group Asset Management & Investments

(RM 'mil)	1Q18	Y-o-Y	Q-o-Q
Public Markets	42	44.8%	-
Private Markets	18	157.1%	460.0%
Direct Investments & Others	18	350.0%	357.1%
Private Equity Fund Management	-	(100%)	(100%)
Passive Fund Investments	-	-	(100%)
PBT	60	66.7%	62.2%

Public Markets AUM (RM 'mil)

+8.0% Q-o-Q

+13.8% Y-o-Y

70,276



Mar-17

74,028



Dec-17

79,950



Mar-18

- Improved performances at both public and private markets
- Robust growth in public markets AUM +13.8% to almost RM80 billion
- Private markets benefited from some recoveries on past investments
- Completed shareholding realignment at CIMB-Principal on 25 May 2018. Expect recognition of c.RM920 million gain and about 15bps CET1 uplift in 2Q18

CIMB Islamic

(RM 'mil)	1Q18	Y-o-Y	Q-o-Q
Net financing income	434	20.9%	6.1%
Non financing income	110	3.8%	(40.5%)
Operating income	544	17.0%	(8.4%)
Overhead expenses	(187)	12.7%	3.9%
PPOP	357	19.4%	(13.8%)
(Provisions) / Writeback	(94)	571.4%	40.3%
Share of JV / Associates	1	-	-
PBT	264	(7.7%)	(24.1%)

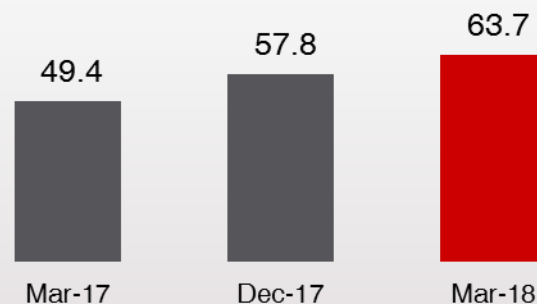
- Lower Islamic PBT mainly from higher provisions in 1Q18 as well as write backs in 1Q17
- Islamic Financing growth driven by ASB financing in 1Q18
- CIMB Islamic remains at #2 in Malaysia by total Islamic assets. Continued market share gains

Islamic Financing ^

RM 'bil

+10.2% Q-o-Q

+28.9% Y-o-Y

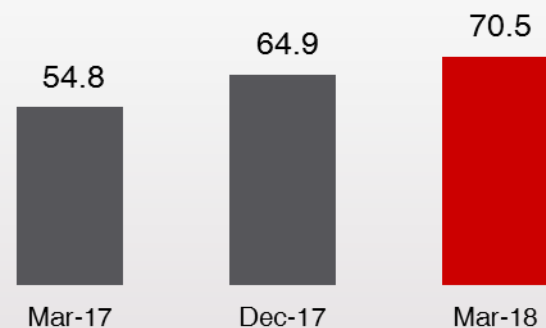


Islamic Deposits ^

RM 'bil

+8.6% Q-o-Q

+28.6% Y-o-Y





Other Updates

T18 Financial Targets Scorecard

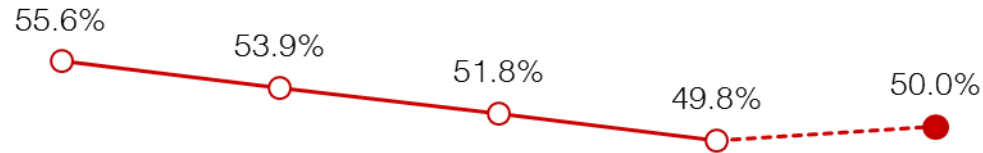
T18 Financial Progress

T18 Targets

Highlights



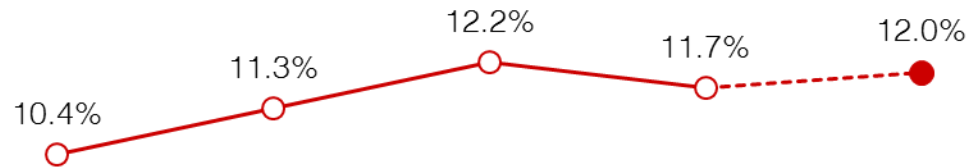
Cost-to-Income



On track to meet target



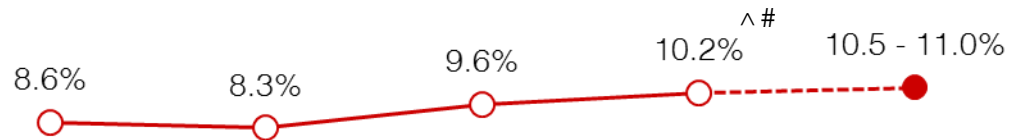
CET1



On track to meet target



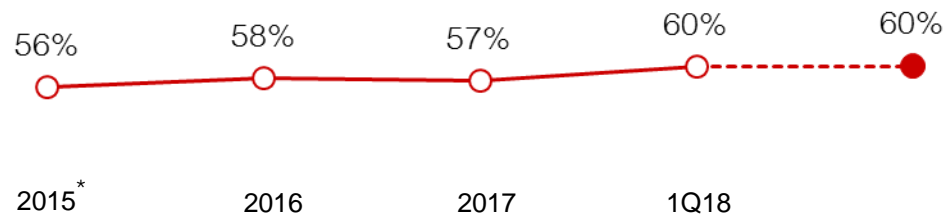
ROE



On track to meet target



Income Contribution From Consumer & Commercial

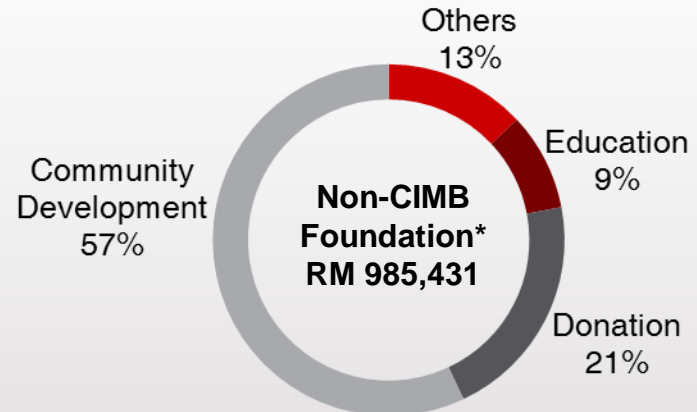
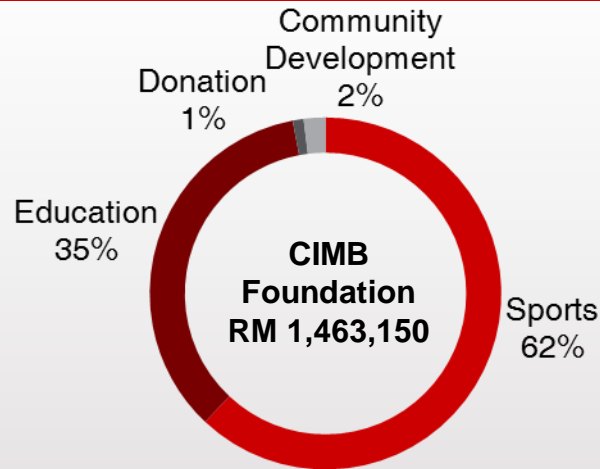


On track to meet target

Notes: * Based on BAU numbers ^ Annualised # Including CSI gain of RM152mil

Corporate Responsibility

Grants Disbursed as at Mar 2018



Launch of CIMB Gymnastic Development Programme



Knowledge Centre Programme at Bann Nong Kaem, Thailand



Rock Melon Agricultural Programme in Pahang











Final Remarks

Final Remarks

- On track to meet 2018 targets
- Loan growth expected to improve
- NII outlook remains steady; NOII depends on capital markets
- Focus on cost discipline, asset quality and capital management
- Beyond 2018 strategic planning in progress

		1Q18	FY18 Target
	ROE	10.2% ^{# ^}	10.5%
	Dividend Payout Ratio	-	40% - 60%
	Total Loans Growth *	0.5% (5.3%**)	6.0%
	Loan Loss Charge	0.49% [#]	0.55% - 0.60%
	CET1 (CIMB Group)	11.7%	12.0%
	Cost to income	49.8% [^]	50.0%

Notes: [^] Including CSI gain of RM152mil in 1Q18

* Excluding bad bank

** Excluding FX fluctuations

Annualised



Appendices

Earnings Summary

(RM 'mil)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Net interest income	2,938	3,046	(3.5%)	2,994	(1.9%)
Non interest income	1,365 [^]	1,315	3.8%	1,521	(10.3%)
Operating income	4,303	4,361	(1.3%)	4,515	(4.7%)
Overhead expenses	(2,141)	(2,296)	(6.8%)	(2,307)	(7.2%)
PPOP	2,162	2,065	4.7%	2,208	(2.1%)
Loan impairment	(401)	(424)	(5.4%)	(579)	(30.7%)
Other provisions	(24)	(31)	(22.6%)	(98)	(75.5%)
Share of JV / Associates	6	4	50.0%	4	50.0%
PBT	1,743	1,614	8.0%	1,535	13.6%
Net profit	1,306	1,180	10.7%	1,060	23.2%
EPS (sen)	14.2	13.3	6.8%	11.6	22.4%
ROE (Annualised)	10.2%	10.3%	(10bps)	8.8%	140bps

Note: ^ Including CSI gain of RM152mil in 1Q18

Key Ratios

(%)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
ROE ~	10.2 [^]	10.3	▼	8.8	▲
NIM ~**	2.57	2.72	▼	2.53	▲
Non-interest income / total income	31.7 [^]	30.2	▲	33.7	▼
Cost to income	49.8 [^]	52.6	▼	51.1	▼
Allowance coverage (including regulatory reserve)	105.3	93.2	▲	84.1	▲
Allowance coverage (excluding regulatory reserve)	90.2	79.6	▲	70.5	▲
Loan loss charge ~	0.49	0.52	▼	0.71	▼
Gross impaired loans ratio	3.2	3.2	=	3.4	▼
Net impaired loans ratio (Net of IA and PA)	0.3	0.7	▼	1.0	▼
Average shareholders' funds (RM 'mil)	46,687	46,031	▲	48,145	▼
ROA ~	1.03 [^]	0.95	▲	0.85	▲
Book value per share (RM)	5.09	5.27	▼	5.23	▼
Loan to Deposit (LDR)	89.7	91.7	▼	90.8	▼
CASA ratio	35.1	36.0	▼	35.0	▲

Notes: [^] Including CSI gain of RM152mil in 1Q18
 ~ Annualised
 ** Daily Average

PBT by Segment and Country

Consumer Banking	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Malaysia (RM 'mil)	618	510	21.2%	478	29.3%
Indonesia (IDR 'bil)	349	(75)	565.3%	297	17.5%
Thailand (THB 'mil)	796	411	93.7%	428	86.0%
Singapore (SGD 'mil)	8	6	33.3%	7	14.3%
Others * (RM 'mil)	5	4	25.0%	5	-
PBT (RM 'mil)	848	561	51.2%	652	30.1%
Commercial Banking	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Malaysia (RM 'mil)	178	120	48.3%	124	43.5%
Indonesia (IDR 'bil)	(111)	114	(197.4%)	(61)	(82.0%)
Thailand (THB 'mil)	(354)	(284)	(24.6%)	(973)	63.6%
Singapore (SGD 'mil)	5	4	25.0%	(10)	150.0%
Others * (RM 'mil)	5	6	(16.7%)	8	(37.5%)
PBT (RM 'mil)	122	142	(14.1%)	(42)	390.5%
Wholesale Banking	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Malaysia (RM 'mil)	237	309	(23.3%)	352	(32.7%)
Indonesia (IDR 'bil)	334	387	(13.7%)	638	(47.6%)
Thailand (THB 'mil)	196	461	(57.5%)	286	(31.5%)
Singapore (SGD 'mil)	18	26	(30.8%)	7	157.1%
Others * (RM 'mil)	73	152	(52.0%)	109	(33.0%)
PBT (RM 'mil)	490	727	(32.6%)	722	(32.1%)

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

Consumer Banking Key Highlights

Malaysia	Y-o-Y	Q-o-Q
Consumer Gross Loans *	7.6%	1.8%
Mortgages	10.7%	2.3%
Term loans	3.9%	1.9%
Auto	3.6%	0.7%
Credit cards	5.6%	(3.4%)
Consumer Deposits	14.8%	2.0%
CASA	6.4%	2.7%
Fixed & structured deposits	21.0%	1.6%

Thailand	Y-o-Y	Q-o-Q
Consumer Gross Loans*	6.8%	1.4%
Mortgages	4.6%	1.7%
Auto Loans	15.0%	2.1%
Consumer Deposits	(4.9%)	5.5%
CASA	(27.0%)	(5.0%)
Fixed & structured deposits	13.0%	12.1%

Indonesia	Y-o-Y	Q-o-Q
Consumer Gross Loans*	(6.0%)	(1.1%)
Mortgages	9.9%	1.7%
Auto	(39.6%)	(9.0%)
Credit cards	0.7%	(1.0%)
Consumer Deposits	5.9%	1.2%
CASA	8.8%	4.3%
Fixed & structured deposits	2.7%	(2.2%)

Singapore	Y-o-Y	Q-o-Q
Consumer Gross Loans	(5.6%)	(0.9%)
Mortgages	(7.7%)	(1.6%)
Term loans	(13.1%)	(0.6%)
Credit cards	(14.9%)	(5.6%)
Consumer Deposits	12.5%	0.7%
CASA	10.3%	2.8%
Fixed & structured deposits	15.2%	(1.7%)

Note: * Loan base excludes bad bank

Group Funding

(RM 'mil)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Net interest income	198	239	(17.2%)	214	(7.5%)
Non interest income	153 [^]	35	337.1%	29	427.6%
Operating income	351	274	28.1%	243	44.4%
Overhead expenses	(107)	(122)	(12.3%)	(81)	32.1%
PPOP	244	152	60.5%	162	50.6%
(Provisions) / Writeback	(21)	(4)	425.0%	4	(625.0%)
Share of JV / associates	-	-	-	-	-
PBT	223	148	50.7%	166	34.3%

Note: [^] Including CSI gain of RM152mil in 1Q18

CIMB Niaga : Earnings Summary

(IDR 'bil)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Net interest income	3,033	3,096	(2.0%)	3,034	0.03%
Non interest income	992	716	38.5%	1,034	(4.1%)
Operating income	4,025	3,812	5.6%	4,068	(1.1%)
Overhead expenses	(1,955)	(1,873)	4.4%	(1,932)	1.2%
PPOP	2,070	1,939	6.8%	2,136	(3.1%)
Provisions	(850)	(1,079)	(21.2%)	(923)	(7.9%)
PBT	1,220	860	41.9%	1,213	0.6%
Net Profit	877	640	37.0%	781	12.3%
EPS (IDR)	34.98	25.45	37.4%	31.08	12.5%
PBT (RM 'mil)	353	286	23.4%	376	(6.1%)
Net profit (RM 'mil)	253	213	18.8%	241	5.0%
ROE (Annualised)	9.4%	7.4%	200bps	8.5%	90bps

Note: As per CIMB Niaga 1Q18 analyst presentation

CIMB Niaga : Key Ratios

(Consolidated, %)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
ROE ^	9.4	7.4	▲	8.5	▲
NIM ^	5.10	5.71	▼	5.20	▼
Cost to Income	48.6	49.1	▼	47.5	▲
Loan Loss Coverage #	105.5	117.6	▼	107.2	▼
Allowance Coverage	79.1	89.5	▼	77.5	▲
Loan Loss Charge ^	1.8	2.3	▼	2.0	▼
Gross Impaired Loans Ratio	4.6	5.1	▼	5.1	▼
Gross NPL (BI Definition) #	3.5	3.9	▼	3.8	▼
ROA ^	1.9	1.4	▲	1.9	=
Loan to Deposit (LDR)	92.0	98.5	▼	96.2	▼
CAR	19.1	18.5	▲	18.6	▲
CASA ratio	55.0	55.7	▼	52.6	▲

Notes: # Based on BI definition
 ^ Annualised and monthly average

CIMB Thai : Earnings Summary

Before GAAP Adjustments (THB 'mil)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
Net interest income	2,596	2,463	5.4%	2,598	(0.1%)
Non interest income	787	667	17.9%	718	9.6%
Operating income	3,382	3,130	8.1%	3,316	2.0%
Overhead expenses	(1,933)	(1,747)	10.6%	(2,181)	(11.4%)
PPOP	1,449	1,383	4.8%	1,135	27.6%
Provisions	(1,175)	(1,230)	(4.5%)	(1,342)	(12.4%)
PBT	274	152	79.6%	(207)	232.3%
Net Profit	169	121	39.3%	(169)	199.6%
EPS (THB)	0.01	0.005	14.0%	(0.01)	192.9%
Net Profit (RM 'mil) ~	21	16	34.1%	(21)	199.2%
PBT (RM 'mil) *	85	77	10.4%	(33)	357.6%
Net profit (RM 'mil) *	66	69	(4.3%)	(27)	344.4%
ROE (Annualised)	2.1%	1.8%	30bps	(2.0%)	410bps

Notes: ~ Local GAAP

* After GAAP and FRS 139 adjustments

CIMB Thai : Key Ratios

(Consolidated, %)	1Q18	1Q17	Y-o-Y	4Q17	Q-o-Q
ROE ^	2.1	1.8	▲	(2.0)	▲
NIM ^	3.98	3.77	▲	3.91	▲
Cost to Income	57.2	55.8	▲	65.8	▼
Loan Loss Coverage **	92.3	81.2	▲	93.2	▼
Loan Loss Charge ^	2.3	2.5	▼	2.5	▼
Gross NPL ratio **	5.2	5.3	▼	4.8	▲
Net NPL ratio **	2.7	3.0	▼	2.4	▲
ROA	0.2	0.2	=	0.2	=
Loan to Deposit	120.3	110.3	▲	119.0	▲
Modified LDR ***	97.4	92.3	▲	96.8	▲
CAR *	16.0	16.2	▼	16.6	▼
CASA ratio #	31.1	44.7	▼	34.7	▼

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)

	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
DCM Domestic	29.0%	1	21.6%	3
Sukuk	28.9%	1	26.8%	2
M&A	6.6%	6	13.8%	1
Syndication ^	0.2%	18	1.7%	18
IPO	-	-	28.5%	1
ECM	-	-	32.4%	1
Cash Equities ~	10.3%	3	9.5%	3

	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
DCM	7.2%	6	18.7%	1
M&A	-	-	5.1%	2
Syndication ^	2.4%	11	1.9%	13
IPO	-	-	23.0%	2
ECM	-	-	16.0%	3
Cash Equities ~	3.7%	5	4.2%	4

	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
DCM	2.8%	9	10.6%	5
M&A	-	-	-	-
Syndication ^	48.2%	1	-	-
IPO	-	-	22.3%	2
ECM	-	-	21.9%	2
Cash Equities ~	5.7%	3	5.6%	3


	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
DCM	2.1%	6	0.9%	12
M&A	0.1%	25	-	-
Syndication ^	4.9%	9	1.2%	21
IPO	-	-	-	-
ECM	-	-	-	-
Cash Equities ~	8.2%	3	7.0%	4

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

Note: ^ Mandated lead arranger

~ Via CGS-CIMB Joint Venture

IB Market Share and Ranking (2)

	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
M&A	-	-	1.2%	9
Syndication ^	-	-	-	-
IPO	-	-	0.5%	38
ECM	0.6%	21	0.1%	72
Cash Equities ~	0.1%	87	0.3%	58

ASEAN	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
DCM	9.8%	2	12.5%	1
M&A	0.9%	20	3.0%	9
Syndication ^	3.7%	11	1.3%	22
IPO	-	-	19.7%	1
ECM	-	-	13.9%	1
Cash Equities ~	6.4%	2	6.1%	2

Global	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
Sukuk	14.5%	1	7.8%	4

Asia (ex-Japan) *	1Q18		1Q17	
	Market Share	Rank	Market Share	Rank
DCM	1.1%	27	1.2%	31
M&A	0.2%	42	0.5%	42
Syndication ^	1.0%	24	0.2%	67
IPO	-	-	7.1%	1
ECM	0.4%	41	2.1%	10

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

Notes: ^ Mandated lead arranger

* Excluding A-Share

~ Via CGS-CIMB Joint Venture