

**Basel II Pillar 3 Disclosures for the period ended 30 June 2012**

- **CIMB Bank Group**
- **CIMB Islamic Bank Berhad**
- **CIMB Investment Bank Group**

## Abbreviations

A-IRB Approach	: Advanced Internal Ratings Based Approach
BIA	: Basic Indicator Approach
CAFIB	: Capital Adequacy Framework for Islamic Banks
CIMBBG	: CIMB Bank, CIMB Islamic Bank Berhad, CIMBTH, CIMB Bank PLC (Cambodia) and CIMB Factor Lease Berhad
CIMBIBG	: Consist of CIMB Investment Bank Berhad and CIMB Futures Sdn Bhd
CIMBGH Group	: Group of Companies under CIMB Group Holdings Berhad
CIMBTH	: CIMB Thai Bank Public Company Ltd and its subsidiaries
CIMB Bank	: CIMB Bank Berhad and CIMB Bank (L) Ltd (as determined under the RWCAF to include its wholly owned offshore banking subsidiary company)
CIMB Group or the Group	: Collectively CIMBBG, CIMBIBG and CIMB Islamic as described within this Report
CIMB IB	: CIMB Investment Bank Berhad
CIMB Islamic	: CIMB Islamic Bank Berhad
CRM	: Credit Risk Mitigants
DFIs	: Development Financial Institutions
EAD	: Exposure at Default
ECAIs	: External Credit Assessment Institutions
EL	: Expected Loss
EP	: Eligible Provision
F-IRB Approach	: Foundation Internal Ratings Based Approach
HPE	: Hire Purchase Exposures
IRB Approach	: Internal Ratings Based Approach
IRRBB	: Interest Rate Risk in the Banking Book
LGD	: Loss Given Default
MDBs	: Multilateral Development Bank
OTC	: Over the Counter
PD	: Probability of Default
PSEs	: Non-Federal Government Public Sector Entities
PSIA	: Profit Sharing Investment Accounts
QRRE	: Qualifying Revolving Retail Exposures
RORBB	: Rate of Return Risk in the Banking Book
RRE	: Residential Real Estate
RWA	: Risk Weighted Assets
RWCAF	: Risk Weighted Capital Adequacy Framework (Basel II)
RWCR	: Risk Weighted Capital Ratio
SA	: Standardised Approach

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## OVERVIEW

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and CAFIB – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2012.

Any discrepancies between the totals and sum of the components in the tables contained in this disclosure are due to actual summation method and then rounded up to the nearest thousands.

These disclosures have been reviewed and verified by internal auditors and approved by the Board of Directors of CIMBGH Group.

## CAPITAL MANAGEMENT

### *Capital Structure and Adequacy*

The capital adequacy ratios of CIMBBG, CIMB Islamic and CIMBIBG are computed in accordance with the following:

Risk Type	CIMBBG	CIMB Islamic	CIMBIBG
Credit Risk	IRB Approach for Credit Risk, where A-IRB Approach is used for Retail exposure and F-IRB Approach is used for Non-Retail exposure		Standardised Approach
Market Risk	Standardised Approach		
Operational Risk	Basic Indicator Approach		

Since 1 July 2010, the Group has been applying the IRB Approach for its major credit exposures. In November 2011, the Group has adopted the Standardised Approach for Credit Risk for CIMBIBG to better reflect the nature of the underlying business activities. For purposes of this disclosure, CIMBIBG has re-presented the credit RWA under the Standardised Approach for the period ended 30 June 2011 to provide better representation on comparative information.

The minimum regulatory capital adequacy requirement for the risk-weighted capital ratio is 8%. The table below presents the Capital Position of CIMBBG, CIMB Islamic and CIMBIBG:

**Table 1(a): Capital Position for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	30 June 2011
<b>Tier 1 Capital</b>		
Paid-up share capital + Share Premium	8,798,102	8,798,102
Non-Innovative Tier 1 instruments	1,200,000	1,200,000
Innovative Tier 1 instruments	1,636,400	1,603,900
Statutory Reserve	4,205,254	4,766,790
Retained Earnings / Profits	3,591,946	2,550,793
Approved Audited Half-Year Profit / Loss	1,118,364	930,629
General Reserve Fund	21,942	248,920
Minority Interest	266,468	260,821
Less: Deductions from Tier 1 Capital		
Goodwill	4,891,433	4,870,404
<b>Eligible Tier 1 Capital</b>	<b>15,947,043</b>	<b>15,489,551</b>
<b>Tier 2 Capital</b>		
Subordinated Debt Capital	5,778,550	4,106,559
Cumulative Preference Shares	29,740	29,740
General Provision	1,006,510	625,092
Surplus of EP over EL	-	202,339
Tier 2 Capital Subject to Limits	6,814,800	4,963,730
Less: Deductions from Tier 2 capital		
Investment in subsidiaries	597,254	454,942
Investment in capital instruments of other banking institutions	136,135	131,729
Investment in capital instruments of other banking institutions	333,905	253,104
Other Deductions	127,214	70,109
<b>Eligible Tier 2 Capital</b>	<b>6,217,546</b>	<b>4,508,788</b>
<b>Total Eligible Capital</b>	<b>22,164,589</b>	<b>19,998,339</b>

**Table 1(a): Capital Position for CIMBBG (continued)**

(RM'000)	CIMBBG	
	30 June 2012	30 June 2011
<b>RWA</b>		
Credit	120,589,964	108,471,020
Credit RWA Absorbed by PSIA	-	-
Market	11,704,008	10,507,141
Operational	13,037,012	11,781,387
Large Exposure for Equity Holdings	398,312	362,848
<b>Total RWA</b>	<b>145,729,296</b>	<b>131,122,396</b>
<b>Capital Adequacy Ratios</b>		
Tier 1 Capital Adequacy Ratio (%)	10.94%	11.81%
Total Capital Adequacy Ratio (%)	15.21%	15.25%
Proposed interim Dividends	660,000	900,000
<b>RWCR After Dividends</b>		
Core Capital Ratio	10.49%	11.13%
RWCR	14.76%	14.57%

The increase in Credit RWA is due to the growth of corporate and retail loans and advances while the increase in Market RWA is mainly due to increase in MYR equity and equity option positions as well as increase in long exposures in MYR bonds, interest rate swaps and credit default swaps.

**Table 1(b): Capital Position for CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	30 June 2011
<b>Tier 1 Capital</b>		
Paid-up share capital + Share Premium	1,000,000	1,000,000
Non-Innovative Tier 1 instruments	70,000	70,000
Innovative Tier 1 instruments	-	-
Statutory Reserve	542,764	383,484
Retained Earnings / Profits	327,770	200,910
Approved Audited Half-Year Profit / Loss	48,094	85,655
General Reserve Fund	326	15,639
Minority Interest	-	-
Less: Deductions from Tier 1 Capital		
Goodwill	136,000	136,000
<b>Eligible Tier 1 Capital</b>	<b>1,852,954</b>	<b>1,619,688</b>
<b>Tier 2 Capital</b>		
Subordinated Debt Capital	550,000	550,000
Cumulative Preference Shares	-	-
General Provision	154,121	77,232
Surplus of EP over EL	-	-
Tier 2 Capital Subject to Limits	704,121	627,232
Less: Deductions from Tier 2 capital		
Investment in subsidiaries	-	-
Investment in capital instruments of other banking institutions	-	-
Other Deductions	97,940	24,372
<b>Eligible Tier 2 Capital</b>	<b>606,181</b>	<b>602,860</b>
<b>Total Eligible Capital</b>	<b>2,459,135</b>	<b>2,222,549</b>
<b>RWA</b>		
Credit	17,055,578	14,800,187
Credit RWA Absorbed by PSIA	(694,519)	(1,653,433)
Market	364,499	441,717
Operational	1,549,971	1,230,993
Large Exposure for Equity Holdings	-	-
<b>Total RWA</b>	<b>18,275,529</b>	<b>14,819,464</b>

**Table 1(b): Capital Position for CIMB Islamic (continued)**

(RM'000)	CIMB Islamic	
	30 June 2012	30 June 2011
<b>Capital Adequacy Ratios</b>		
Tier 1 Capital Adequacy Ratio (%)	10.14%	10.93%
Total Capital Adequacy Ratio (%)	13.46%	15.00%
Proposed interim Dividends	-	-
<b>RWCR After Dividends</b>		
Core Capital Ratio	10.14%	10.93%
RWCR	13.46%	15.00%

The increase in Credit RWA is mostly due to the growth in corporate and retail financing. The reduction of Restricted Profit Sharing Investment Accounts arrangement on some of CIMB Islamic's corporate portfolio where it was previously funded by CIMB Bank, also contributed to the increase in Credit RWA. The drop in Market RWA is mainly due to reduced net long exposure in USD through FX swaps, which was partially offset by higher exposure in MYR bonds.



**Table 1(c): Capital Position for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	30 June 2011
<b>Tier 1 Capital</b>		
Paid-up share capital + Share Premium	100,000	100,000
Non-Innovative Tier 1 instruments	-	-
Innovative Tier 1 instruments	-	-
Statutory Reserve	155,175	155,175
Retained Earnings / Profits	92,460	43,837
Approved Audited Half-Year Profit / Loss	73,571	51,236
General Reserve Fund	19,395	51,247
Minority Interest	-	-
Less: Deductions from Tier 1 Capital		
Goodwill	-	-
<b>Eligible Tier 1 Capital</b>	<b>440,601</b>	<b>401,495</b>
<b>Tier 2 Capital</b>		
Subordinated Debt Capital	-	-
Cumulative Preference Shares	10	10
General Provision	751	643
Surplus of EP over EL	-	-
Tier 2 Capital Subject to Limits	761	653
Less: Deductions from Tier 2 capital	50	50
Investment in subsidiaries	50	50
Investment in capital instruments of other banking institutions	-	-
Other Deductions	-	-
<b>Eligible Tier 2 Capital</b>	<b>711</b>	<b>603</b>
<b>Total Eligible Capital</b>	<b>441,312</b>	<b>402,098</b>
<b>RWA</b>		
Credit	1,177,955	1,132,982
Credit RWA Absorbed by PSIA	-	-
Market	578,966	252,276
Operational	862,749	777,414
Large Exposure for Equity Holdings	-	-
<b>Total RWA</b>	<b>2,619,670</b>	<b>2,162,672</b>

**Table 1(c): Capital Position for CIMBIBG (continued)**

(RM'000)	CIMBIBG	
	30 June 2012	30 June 2011
<b>Capital Adequacy Ratios</b>		
Tier 1 Capital Adequacy Ratio (%)	16.82%	18.56%
Total Capital Adequacy Ratio (%)	16.85%	18.59%
Proposed interim Dividends	-	-
<b>RWCR After Dividends</b>		
Core Capital Ratio	16.82%	18.56%
RWCR	16.85%	18.59%

The increase in Credit RWA is due to increase in CIMB Future's bank balances held while the increase in Market RWA is mainly due to increase exposure to equity underwriting.

The tables below show the RWA under various exposure classes under the relevant approach and applying the minimum regulatory capital requirement at 8% to establish the minimum capital required for each of the exposure classes:

**Table 2(a): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG**

30 June 2012	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	35,407,850	35,407,850	35,640	35,640	2,851
Public Sector Entities	508,115	356,469	208,468	208,468	16,677
Banks, DFIs & MDBs	925,148	796,150	225,401	225,401	18,032
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,799	10,799	5,400	5,400	432
Corporate	14,222,024	13,345,049	13,121,318	13,121,318	1,049,705
Regulatory Retail	29,689,705	24,378,179	18,794,868	18,794,868	1,503,589
Residential Mortgages/RRE Financing	5,496,059	5,496,059	2,012,851	2,012,851	161,028
Higher Risk Assets	1,187,858	1,187,858	1,781,786	1,781,786	142,543
Other Assets	5,848,481	5,848,481	3,168,493	3,168,493	253,479
Securitisation	789,275	789,275	152,242	152,242	12,179
<b>Total for SA</b>	<b>94,085,314</b>	<b>87,616,170</b>	<b>39,506,467</b>	<b>39,506,467</b>	<b>3,160,517</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	899,162	899,162	216,710	216,710	17,337
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	22,651,740	22,651,740	5,082,176	5,082,176	406,574
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	69,968,195	69,968,195	40,297,839	40,297,839	3,223,827
Residential Mortgages/RRE Financing	38,938,579	38,938,579	14,220,961	14,220,961	1,137,677
Qualifying Revolving Retail	8,389,722	8,389,722	5,835,185	5,835,185	466,815
Hire Purchase	10,880,302	10,880,302	7,742,920	7,742,920	619,434
Other Retail	4,634,766	4,634,766	3,098,073	3,098,073	247,846
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>156,362,466</b>	<b>156,362,466</b>	<b>76,493,865</b>	<b>76,493,865</b>	<b>6,119,509</b>

Table 2(a): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG (continued)

30 June 2012	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	250,447,780	243,978,636	120,589,964	120,589,964	9,647,197
<b>Large Exposure Risk Requirement</b>	398,312	398,312	398,312	398,312	31,865
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			9,078,049	9,078,049	726,244
Foreign Currency Risk			638,966	638,966	51,117
Equity Risk			1,091,817	1,091,817	87,345
Commodity Risk			9,489	9,489	759
Options Risk			885,686	885,686	70,855
<b>Total Market Risk</b>			<b>11,704,008</b>	<b>11,704,008</b>	<b>936,321</b>
<b>Operational Risk (BIA)</b>			<b>13,037,012</b>	<b>13,037,012</b>	<b>1,042,961</b>
<b>Total RWA and Capital Requirement</b>			<b>145,729,296</b>	<b>145,729,296</b>	<b>11,658,344</b>

**Table 2(a): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG (continued)**

30 June 2011	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	36,587,733	36,587,733	149,096	149,096	11,928
Public Sector Entities	295,777	295,777	128,367	128,367	10,269
Banks, DFIs & MDBs	2,160,408	1,572,032	370,111	370,111	29,609
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,181	4,181	2,091	2,091	167
Corporate	13,097,863	12,305,857	12,266,709	12,266,709	981,337
Regulatory Retail	24,768,307	20,487,903	15,412,488	15,412,488	1,232,999
Residential Mortgages/RRE Financing	4,555,514	4,554,877	1,680,963	1,680,963	134,477
Higher Risk Assets	1,215,605	1,215,605	1,823,408	1,823,408	145,873
Other Assets	5,296,882	5,296,882	3,125,175	3,125,175	250,014
Securitisation	791,570	791,570	162,652	162,652	13,012
<b>Total for SA</b>	<b>88,773,840</b>	<b>83,112,418</b>	<b>35,121,059</b>	<b>35,121,059</b>	<b>2,809,685</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,594,055	24,594,055	5,717,992	5,717,992	457,439
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	57,187,387	57,187,387	32,403,571	32,403,571	2,592,286
Residential Mortgages/RRE Financing	35,077,405	35,077,405	13,805,361	13,805,361	1,104,429
Qualifying Revolving Retail	8,420,275	8,420,275	6,555,645	6,555,645	524,452
Hire Purchase	10,667,254	10,667,254	8,046,171	8,046,171	643,694
Other Retail	5,353,490	5,353,490	2,669,338	2,669,338	213,547
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>141,299,866</b>	<b>141,299,866</b>	<b>69,198,076</b>	<b>69,198,076</b>	<b>5,535,846</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>230,073,705</b>	<b>224,412,283</b>	<b>108,471,020</b>	<b>108,471,020</b>	<b>8,677,682</b>

**Table 2(a): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG (continued)**

30 June 2011	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Large Exposure Risk Requirement</b>	<b>362,848</b>	<b>362,848</b>	<b>362,848</b>	<b>362,848</b>	<b>29,028</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			8,429,705	8,429,705	674,376
Foreign Currency Risk			807,606	807,606	64,608
Equity Risk			581,148	581,148	46,492
Commodity Risk			15,239	15,239	1,219
Options Risk			673,443	673,443	53,875
<b>Total Market Risk</b>			<b>10,507,141</b>	<b>10,507,141</b>	<b>840,571</b>
<b>Operational Risk (BIA)</b>			<b>11,781,387</b>	<b>11,781,387</b>	<b>942,511</b>
<b>Total RWA and Capital Requirement</b>			<b>131,122,396</b>	<b>131,122,396</b>	<b>10,489,792</b>

*Note: The term "Net Exposure before CRM (SA)" as presented in the previous disclosure has the same meaning as "Gross Exposure before CRM (SA)" as provided in the guidelines. It is net of specific impairment provisions and without taking into account the effects of netting and credit risk mitigation. For consistency purposes, the term has been changed to "Gross Exposure before CRM (SA)" as per the guidelines.*

**Table 2(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMB Islamic**

30 June 2012	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	12,411,950	12,411,950	6,940	6,940	555
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	61,926	61,926	12,385	12,385	991
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	116,389	112,879	108,253	108,253	8,660
Regulatory Retail	4,353,492	4,338,362	3,393,576	3,393,576	271,486
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	68,662	68,662	68,662	68,662	5,493
Securitisation	20,834	20,834	4,167	4,167	333
<b>Total for SA</b>	<b>17,033,828</b>	<b>17,015,188</b>	<b>3,594,845</b>	<b>3,594,845</b>	<b>287,588</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,586,310	2,586,310	483,806	483,806	38,704
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	8,287,137	8,287,137	5,118,263	4,463,056	357,044
RRE Financing	7,149,038	7,149,038	2,460,225	2,460,225	196,818
Qualifying Revolving Retail	170,174	170,174	151,370	151,370	12,110
Hire Purchase	5,659,550	5,659,550	3,871,888	3,871,888	309,751
Other Retail	1,047,116	1,047,116	613,253	613,253	49,060
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>24,899,325</b>	<b>24,899,325</b>	<b>12,698,804</b>	<b>12,043,598</b>	<b>963,488</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>41,933,153</b>	<b>41,914,513</b>	<b>17,055,578</b>	<b>16,361,058</b>	<b>1,308,885</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-

**Table 2(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMB Islamic  
(continued)**

30 June 2012	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			339,040	339,040	27,123
Foreign Currency Risk			25,459	25,459	2,037
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>364,499</b>	<b>364,499</b>	<b>29,160</b>
<b>Operational Risk (BIA)</b>			<b>1,549,971</b>	<b>1,549,971</b>	<b>123,998</b>
<b>Total RWA and Capital Requirement</b>			<b>18,970,048</b>	<b>18,275,529</b>	<b>1,462,042</b>



**Table 2(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMB Islamic  
(continued)**

30 June 2011	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	11,010,868	11,010,868	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	61,033	61,033	12,207	12,207	977
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	924,246	923,576	809,212	342,174	27,374
Regulatory Retail	3,733,999	3,720,902	2,763,277	2,763,277	221,062
RRE Financing	573	573	201	201	16
Higher Risk Assets	575	575	863	863	69
Other Assets	40,328	40,328	40,328	40,328	3,226
Securitisation	35,433	35,433	7,087	7,087	567
<b>Total for SA</b>	<b>15,807,055</b>	<b>15,793,287</b>	<b>3,633,173</b>	<b>3,166,135</b>	<b>253,291</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,086,863	3,086,863	644,463	644,463	51,557
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	5,301,298	5,301,298	3,250,626	2,131,387	170,511
RRE Financing	5,456,310	5,456,310	2,043,589	2,043,589	163,487
Qualifying Revolving Retail	173,305	173,305	169,021	169,021	13,522
Hire Purchase	5,159,847	5,159,847	3,726,222	3,726,222	298,098
Other Retail	1,159,835	1,159,835	700,998	700,998	56,080
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>20,337,458</b>	<b>20,337,458</b>	<b>10,534,919</b>	<b>9,415,679</b>	<b>753,254</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>36,144,513</b>	<b>36,130,745</b>	<b>14,800,187</b>	<b>13,146,755</b>	<b>1,051,740</b>

**Table 2(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			260,219	260,219	20,818
Foreign Currency Risk			-	-	-
Equity Risk			181,498	181,498	14,520
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>441,717</b>	<b>441,717</b>	<b>35,337</b>
<b>Operational Risk (BIA)</b>			<b>1,230,993</b>	<b>1,230,993</b>	<b>98,479</b>
<b>Total RWA and Capital Requirement</b>			<b>16,472,897</b>	<b>14,819,464</b>	<b>1,185,557</b>

*Note: The term "Net Exposure before CRM (SA)" as presented in the previous disclosure has the same meaning as "Gross Exposure before CRM (SA)" as provided in the guidelines. It is net of specific impairment provisions and without taking into account the effects of netting and credit risk mitigation. For consistency purposes, the term has been changed to "Gross Exposure before CRM (SA)" as per the guidelines.*

**Table 2(c): Disclosure on Total RWA and Minimum Capital Requirement for CIMBIBG**

30 June 2012	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	57,615	57,615	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,319,581	2,319,581	654,282	654,282	52,343
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	42,085	42,085	42,085	42,085	3,367
Regulatory Retail	18,311	18,311	13,833	13,833	1,107
Residential Mortgages	21,173	21,173	8,142	8,142	651
Higher Risk Assets	2,200	2,200	3,300	3,300	264
Other Assets	456,362	456,362	456,313	456,313	36,505
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>2,917,328</b>	<b>2,917,328</b>	<b>1,177,955</b>	<b>1,177,955</b>	<b>94,236</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			118,318	118,318	9,465
Foreign Currency Risk			64,553	64,553	5,164
Equity Risk			479	479	38
Commodity Risk			-	-	-
Options Risk			395,616	395,616	31,649
<b>Total Market Risk</b>			<b>578,966</b>	<b>578,966</b>	<b>46,317</b>
<b>Operational Risk (BIA)</b>			<b>862,749</b>	<b>862,749</b>	<b>69,020</b>
<b>Total RWA and Capital Requirement</b>			<b>2,619,670</b>	<b>2,619,670</b>	<b>209,574</b>

**Table 2(c): Disclosure on Total RWA and Minimum Capital Requirement for CIMBIBG (continued)**

30 June 2011	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	216,072	216,072	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,310,536	2,310,536	625,950	625,950	50,076
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	51,904	51,904	51,904	51,904	4,152
Regulatory Retail	4,436	4,436	3,336	3,336	267
Residential Mortgages	21,956	21,956	8,467	8,467	677
Higher Risk Assets	7,040	7,040	10,560	10,560	845
Other Assets	432,815	432,815	432,766	432,766	34,621
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>3,044,760</b>	<b>3,044,760</b>	<b>1,132,982</b>	<b>1,132,982</b>	<b>90,639</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			129,355	129,355	10,348
Foreign Currency Risk			4,715	4,715	377
Equity Risk			24,856	24,856	1,989
Commodity Risk			-	-	-
Options Risk			93,350	93,350	7,468
<b>Total Market Risk</b>			<b>252,276</b>	<b>252,276</b>	<b>20,182</b>
<b>Operational Risk (BIA)</b>			<b>777,414</b>	<b>777,414</b>	<b>62,193</b>
<b>Total RWA and Capital Requirement</b>			<b>2,162,672</b>	<b>2,162,672</b>	<b>173,014</b>

*Note: The term "Net Exposure before CRM (SA)" as presented in the previous disclosure has the same meaning as "Gross Exposure before CRM (SA)" as provided in the guidelines. It is net of specific impairment provisions and without taking into account the effects of netting and credit risk mitigation. For consistency purposes, the term has been changed to "Gross Exposure before CRM (SA)" as per the guidelines.*

## CREDIT RISK

Details on RWA and capital requirements related to Credit Risk are disclosed for the Group in Table 2.

### *Gross Credit Exposures by Geographic Distribution*

The geographic distribution is based on the country in which the portfolio is geographically managed. The tables show the credit exposures by geographic regions:

**Table 3(a): Geographic Distribution of Credit Exposures for CIMBBG**

30 June 2012					CIMBBG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	31,828,720	1,479,309	2,894,629	104,355	36,307,013
Bank	16,586,603	3,105,352	1,167,372	3,236,475	24,095,802
Corporate	57,930,472	10,708,171	9,535,580	6,015,996	84,190,219
Mortgage/RRE Financing	39,238,210	3,073,061	2,123,367	-	44,434,638
HPE	10,880,302	-	-	-	10,880,302
QRRE	8,389,722	-	-	-	8,389,722
Other Retail	28,411,888	2,788,074	3,097,321	27,187	34,324,471
Other Exposures	5,949,332	165,645	1,498,396	212,240	7,825,614
<b>Total Gross Credit Exposure</b>	<b>199,215,249</b>	<b>21,319,613</b>	<b>20,316,665</b>	<b>9,596,253</b>	<b>250,447,780</b>

30 June 2011					CIMBBG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	32,402,089	729,382	3,438,281	17,981	36,587,733
Bank	19,313,737	3,687,233	1,498,135	2,555,316	27,054,421
Corporate	54,732,025	7,206,152	7,471,652	875,421	70,285,250
Mortgage/RRE Financing	35,387,319	2,496,839	1,748,761	-	39,632,919
HPE	10,667,254	-	-	-	10,667,254
QRRE	8,420,275	-	-	-	8,420,275
Other Retail	25,232,250	2,020,199	2,716,230	153,118	30,121,796
Other Exposures	5,280,977	233,358	1,355,439	434,282	7,304,057
<b>Total Gross Credit Exposure</b>	<b>191,435,925</b>	<b>16,373,165</b>	<b>18,228,498</b>	<b>4,036,117</b>	<b>230,073,705</b>

**Table 3(b): Geographic Distribution of Credit Exposures for CIMB Islamic**

<b>30 June 2012</b>		<b>CIMB Islamic</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	12,411,950	-	-	-	12,411,950
Bank	2,648,237	-	-	-	2,648,237
Corporate	8,403,526	-	-	-	8,403,526
RRE Financing	7,149,038	-	-	-	7,149,038
HPE	5,659,550	-	-	-	5,659,550
QRRE	170,174	-	-	-	170,174
Other Retail	5,400,608	-	-	-	5,400,608
Other Exposures	90,071	-	-	-	90,071
<b>Total Gross Credit Exposure</b>	<b>41,933,153</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,933,153</b>

<b>30 June 2011</b>		<b>CIMB Islamic</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	11,010,868	-	-	-	11,010,868
Bank	3,147,896	-	-	-	3,147,896
Corporate	6,225,545	-	-	-	6,225,545
RRE Financing	5,456,883	-	-	-	5,456,883
HPE	5,159,847	-	-	-	5,159,847
QRRE	173,305	-	-	-	173,305
Other Retail	4,893,834	-	-	-	4,893,834
Other Exposures	76,335	-	-	-	76,335
<b>Total Gross Credit Exposure</b>	<b>36,144,513</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,144,513</b>

**Table 3(c): Geographic Distribution of Credit Exposures for CIMBIBG**

<b>30 June 2012</b>		<b>CIMBIBG</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	57,615	-	-	-	57,615
Bank	2,319,581	-	-	-	2,319,581
Corporate	42,085	-	-	-	42,085
Mortgage	21,173	-	-	-	21,173
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	18,311	-	-	-	18,311
Other Exposures	458,562	-	-	-	458,562
<b>Total Gross Credit Exposure</b>	<b>2,917,328</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,917,328</b>

<b>30 June 2011</b>		<b>CIMBIBG</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	216,072	-	-	-	216,072
Bank	2,310,536	-	-	-	2,310,536
Corporate	51,904	-	-	-	51,904
Mortgage	21,956	-	-	-	21,956
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	4,436	-	-	-	4,436
Other Exposures	439,855	-	-	-	439,855
<b>Total Gross Credit Exposure</b>	<b>3,044,760</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,044,760</b>

Gross Credit Exposures by Sector

The following tables represent the Group's credit exposure analysed by sector.

Table 4(a): Distribution of Credit Exposures by Sector for CIMBBG

30 June 2012	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	557,531	-	-	819,633	17,971,700	16,857,069	-	101,080	36,307,013
Bank	-	-	-	-	-	-	-	24,067,232	28,570	-	-	24,095,802
Corporate	3,385,281	2,374,319	11,191,120	3,151,068	6,291,120	8,977,682	11,528,275	27,275,405	3,898,670	-	6,117,278	84,190,219
Mortgage	-	-	-	-	-	-	-	-	-	44,434,638	-	44,434,638
HPE	-	-	-	-	-	-	-	-	-	10,880,302	-	10,880,302
QRRE	-	-	-	-	-	-	-	-	-	8,389,722	-	8,389,722
Other Retail	327,870	16,325	594,862	10,657	430,033	1,119,544	108,152	2,425,762	2,068,849	27,222,417	-	34,324,471
Other Exposures	-	-	-	1,491	-	1,305	-	5,413,707	120,999	-	2,288,111	7,825,614
<b>Total Gross Credit Exposure</b>	<b>3,713,150</b>	<b>2,390,644</b>	<b>11,785,982</b>	<b>3,720,748</b>	<b>6,721,153</b>	<b>10,098,532</b>	<b>12,456,060</b>	<b>77,153,807</b>	<b>22,974,155</b>	<b>90,927,079</b>	<b>8,506,469</b>	<b>250,447,780</b>

\*Others are exposures which are not elsewhere classified.



**Table 4(a): Distribution of Credit Exposures by Sector for CIMBBG (continued)**

30 June 2011	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	520,317	21,056,946	14,266,399	-	744,070	36,587,733
Bank	-	-	-	-	-	-	-	27,053,380	1,041	-	-	27,054,421
Corporate	2,439,208	1,174,752	10,393,037	2,831,263	7,094,551	7,978,675	9,891,837	20,129,295	2,603,417	-	5,749,218	70,285,250
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	39,632,919	-	39,632,919
HPE	-	-	-	-	-	-	-	-	-	10,667,254	-	10,667,254
QRRE	-	-	-	-	-	-	-	-	-	8,420,275	-	8,420,275
Other Retail	74,562	11,011	484,901	10,679	379,339	1,121,333	120,661	1,776,578	2,045,607	24,097,126	-	30,121,796
Other Exposures	-	-	2,161	1,465	-	1,360	-	6,092,883	134,636	-	1,071,552	7,304,057
<b>Total Gross Credit Exposure</b>	<b>2,513,769</b>	<b>1,185,763</b>	<b>10,880,098</b>	<b>2,843,406</b>	<b>7,473,890</b>	<b>9,101,368</b>	<b>10,532,814</b>	<b>76,109,082</b>	<b>19,051,100</b>	<b>82,817,574</b>	<b>7,564,840</b>	<b>230,073,705</b>

\*Others are exposures which are not elsewhere classified.

**Table 4(b): Distribution of Credit Exposures by Sector for CIMB Islamic**

30 June 2012	CIMB Islamic											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Shariah Compliant Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	20,300	-	-	221,899	4,880,852	7,288,899	-	-	12,411,950
Bank	-	-	-	-	-	-	-	2,648,237	-	-	-	2,648,237
Corporate	585,826	24,095	630,370	325,177	1,080,195	448,660	1,954,255	2,640,447	450,325	-	264,177	8,403,526
RRE Financing	-	-	-	-	-	-	-	-	-	7,149,038	-	7,149,038
HPE	-	-	-	-	-	-	-	-	-	5,659,550	-	5,659,550
QRRE	-	-	-	-	-	-	-	-	-	170,174	-	170,174
Other Retail	2,827	618	4,518	210	18,883	25,411	1,620	22,620	19,267	5,304,633	-	5,400,608
Other Exposures	-	-	-	-	-	-	-	20,834	-	-	69,237	90,071
<b>Total Gross Credit Exposure</b>	<b>588,652</b>	<b>24,713</b>	<b>634,887</b>	<b>345,686</b>	<b>1,099,078</b>	<b>474,071</b>	<b>2,177,774</b>	<b>10,212,990</b>	<b>7,758,491</b>	<b>18,283,396</b>	<b>333,413</b>	<b>41,933,153</b>

\*Others are exposures which are not elsewhere classified.

**Table 4(b): Distribution of Credit Exposures by Sector for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Shariah Compliant Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	117,893	6,131,137	4,761,837	-	-	11,010,868
Bank	-	-	-	-	-	-	-	3,147,896	-	-	-	3,147,896
Corporate	433,255	11,365	514,093	16,563	476,715	507,522	1,219,967	2,001,047	389,447	-	655,572	6,225,545
RRE Financing	-	-	-	-	-	-	-	-	-	5,456,883	-	5,456,883
HPE	-	-	-	-	-	-	-	-	-	5,159,847	-	5,159,847
QRRE	-	-	-	-	-	-	-	-	-	173,305	-	173,305
Other Retail	3,510	-	8,539	185	19,612	22,653	1,684	15,591	15,967	4,806,093	-	4,893,834
Other Exposures	-	-	-	-	-	-	-	35,433	-	-	40,903	76,335
<b>Total Gross Credit Exposure</b>	<b>436,764</b>	<b>11,365</b>	<b>522,633</b>	<b>16,748</b>	<b>496,327</b>	<b>530,176</b>	<b>1,339,544</b>	<b>11,331,104</b>	<b>5,167,250</b>	<b>15,596,128</b>	<b>696,475</b>	<b>36,144,513</b>

\*Others are exposures which are not elsewhere classified.

**Table 4(c): Distribution of Credit Exposures by Sector for CIMBIBG**

30 June 2012	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	57,615	-	-	-	57,615
Bank	-	-	-	-	-	-	-	2,319,581	-	-	-	2,319,581
Corporate	-	-	-	-	3	-	-	2,268	-	-	39,815	42,085
Mortgage	-	-	-	-	-	-	-	-	-	21,173	-	21,173
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	18,311	-	18,311
Other Exposures	-	-	-	-	-	-	-	-	-	-	458,562	458,562
<b>Total Gross Credit Exposure</b>	-	-	-	-	<b>3</b>	-	-	<b>2,379,465</b>	-	<b>39,484</b>	<b>498,377</b>	<b>2,917,328</b>

\*Others are exposures which are not elsewhere classified.

Table 4(c): Distribution of Credit Exposures by Sector for CIMBIBG (continued)

30 June 2011	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	216,072	-	-	-	216,072
Bank	-	-	-	-	-	-	-	2,310,536	-	-	-	2,310,536
Corporate	-	-	-	-	3	-	-	5,558	-	-	46,343	51,904
Mortgage	-	-	-	-	-	-	-	-	-	21,956	-	21,956
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	4,436	-	4,436
Other Exposures	-	-	-	-	-	-	-	-	-	-	439,855	439,855
<b>Total Gross Credit Exposure</b>	-	-	-	-	<b>3</b>	-	-	<b>2,532,167</b>	-	<b>26,392</b>	<b>486,198</b>	<b>3,044,760</b>

\*Others are exposures which are not elsewhere classified.

*Gross Credit Exposures by Residual Contractual Maturity*

The tables below present the distribution of credit exposures by residual contractual maturity:

**Table 5(a): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBBG**

<b>30 June 2012</b>		<b>CIMBBG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	11,950,347	8,085,433	16,271,233	36,307,013
Bank	17,055,530	5,786,657	1,253,614	24,095,802
Corporate	32,033,586	27,254,498	24,902,135	84,190,219
Mortgage/RRE Financing	23,741	472,859	43,938,038	44,434,638
HPE	155,005	3,515,565	7,209,732	10,880,302
QRRE	8,389,722	-	-	8,389,722
Other Retail	5,524,347	2,468,854	26,331,269	34,324,471
Other Exposures	214,350	400,634	7,210,630	7,825,614
<b>Total Gross Credit Exposure</b>	<b>75,346,628</b>	<b>47,984,501</b>	<b>127,116,651</b>	<b>250,447,780</b>

<b>30 June 2011</b>		<b>CIMBBG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	16,771,354	7,940,931	11,875,448	36,587,733
Bank	18,284,783	5,213,698	3,555,940	27,054,421
Corporate	27,135,412	26,160,371	16,989,468	70,285,250
Mortgage/RRE Financing	25,378	451,919	39,155,622	39,632,919
HPE	165,816	3,566,343	6,935,096	10,667,254
QRRE	8,420,275	-	-	8,420,275
Other Retail	2,574,008	4,555,946	22,991,842	30,121,796
Other Exposures	40,242	591,537	6,672,278	7,304,057
<b>Total Gross Credit Exposure</b>	<b>73,417,268</b>	<b>48,480,744</b>	<b>108,175,693</b>	<b>230,073,705</b>

**Table 5(b): Distribution of Credit Exposures by Residual Contractual Maturity for CIMB Islamic**

<b>30 June 2012</b>	<b>CIMB Islamic</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	3,847,289	503,879	8,060,782	12,411,950
Bank	2,127,982	111,371	408,884	2,648,237
Corporate	3,015,073	1,695,184	3,693,270	8,403,526
RRE Financing	1,318	33,779	7,113,941	7,149,038
HPE	30,627	1,243,373	4,385,550	5,659,550
QRRE	170,174	-	-	170,174
Other Retail	81,827	467,634	4,851,146	5,400,608
Other Exposures	-	10,150	79,921	90,071
<b>Total Gross Credit Exposure</b>	<b>9,274,290</b>	<b>4,065,370</b>	<b>28,593,493</b>	<b>41,933,153</b>

<b>30 June 2011</b>	<b>CIMB Islamic</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	5,518,887	254,621	5,237,360	11,010,868
Bank	2,663,207	53,102	431,588	3,147,896
Corporate	1,613,008	1,673,829	2,938,707	6,225,545
RRE Financing	612	27,917	5,428,355	5,456,883
HPE	20,889	1,063,644	4,075,313	5,159,847
QRRE	173,305	-	-	173,305
Other Retail	35,062	538,920	4,319,852	4,893,834
Other Exposures	15,085	-	61,250	76,335
<b>Total Gross Credit Exposure</b>	<b>10,040,055</b>	<b>3,612,032</b>	<b>22,492,426</b>	<b>36,144,513</b>

**Table 5(c): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBIBG**

<b>30 June 2012</b>	<b>CIMBIBG</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	49,959	-	7,656	57,615
Bank	2,304,122	13,184	2,276	2,319,581
Corporate	26	5,224	36,836	42,085
Mortgage	12	649	20,512	21,173
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	152	1,791	16,368	18,311
Other Exposures	4,230	-	454,332	458,562
<b>Total Gross Credit Exposure</b>	<b>2,358,501</b>	<b>20,848</b>	<b>537,980</b>	<b>2,917,328</b>

<b>30 June 2011</b>	<b>CIMBIBG</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	210,577	-	5,495	216,072
Bank	2,265,560	17,038	27,939	2,310,536
Corporate	12	3,178	48,714	51,904
Mortgage	8	792	21,155	21,956
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	168	3,349	919	4,436
Other Exposures	3,515	-	436,340	439,855
<b>Total Gross Credit Exposure</b>	<b>2,479,842</b>	<b>24,356</b>	<b>540,561</b>	<b>3,044,760</b>



*Credit Quality of Loans, Advances and Financing*

*Past Due But Not Impaired*

The following tables provide an analysis of the outstanding balances as at 30 June 2012 and 31 December 2011 which were past due but not impaired by sector and geographic regions respectively:

**Table 6(a): Past Due but Not Impaired Loans, Advances and Financing by Sector for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	31 December 2011
Primary Agriculture	11,700	13,729
Mining and Quarrying	1,898	966
Manufacturing	127,395	113,148
Electricity, Gas and Water Supply	5,310	3,629
Construction	109,408	102,526
Wholesale and Retail Trade, and Restaurants and Hotels	169,975	177,959
Transport, Storage and Communications	56,826	25,997
Finance, Insurance, Real Estate and Business Activities	126,073	138,321
Education, Health and Others	44,751	51,998
Household	9,366,347	10,076,324
Others*	352,897	460,811
<b>Total</b>	<b>10,372,580</b>	<b>11,165,408</b>

\*Others are exposures which are not elsewhere classified.

**Table 6(b): Past Due but Not Impaired Loans, Advances and Financing by Sector for CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	31 December 2011
Primary Agriculture	4,027	3,449
Mining and Quarrying	285	-
Manufacturing	6,514	5,146
Electricity, Gas and Water Supply	14	2
Construction	16,967	4,496
Wholesale and Retail Trade, and Restaurants and Hotels	10,342	10,313
Transport, Storage and Communications	884	2,759
Finance, Insurance, Real Estate and Business Activities	13,223	12,064
Education, Health and Others	9,668	10,874
Household	1,481,900	1,232,379
Others*	75,797	117,787
<b>Total</b>	<b>1,619,621</b>	<b>1,399,269</b>

\*Others are exposures which are not elsewhere classified.

**Table 6(c): Past Due but Not Impaired Loans, Advances and Financing by Sector for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	31 December 2011
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	-	-
Others*	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**Table 7(a): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	31 December 2011
Malaysia	9,763,480	10,517,404
Singapore	165	3,633
Thailand	608,935	644,371
Other Countries	-	-
<b>Total</b>	<b>10,372,580</b>	<b>11,165,408</b>

**Table 7(b): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution for CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	31 December 2011
Malaysia	1,619,621	1,399,269
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,619,621</b>	<b>1,399,269</b>

**Table 7(c): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	31 December 2011
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

*Impaired Loans/Financings*

The following tables provide an analysis of the outstanding balances as at 30 June 2012 and 31 December 2011 which were impaired by sector and geographic regions respectively:

**Table 8(a): Impaired Loans, Advances and Financing by Sector for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	31 December 2011
Primary Agriculture	37,255	33,710
Mining and Quarrying	33,404	33,287
Manufacturing	780,736	685,505
Electricity, Gas and Water Supply	11,548	108
Construction	385,004	515,380
Wholesale and Retail Trade, and Restaurants and Hotels	529,085	524,677
Transport, Storage and Communications	989,991	823,856
Finance, Insurance, Real Estate and Business Activities	272,748	330,642
Education, Health and Others	58,379	83,265
Household	1,538,441	1,583,150
Others*	161,054	485,300
<b>Total</b>	<b>4,797,645</b>	<b>5,098,880</b>

\*Others are exposures which are not elsewhere classified.

**Table 8(b): Impaired Loans, Advances and Financing by Sector for CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	31 December 2011
Primary Agriculture	6,821	7,157
Mining and Quarrying	-	-
Manufacturing	22,820	12,319
Electricity, Gas and Water Supply	-	-
Construction	49,744	86,545
Wholesale and Retail Trade, and Restaurants and Hotels	13,783	14,267
Transport, Storage and Communications	3,888	4,545
Finance, Insurance, Real Estate and Business Activities	16,012	10,113
Education, Health and Others	21,731	32,751
Household	191,594	175,139
Others*	319	2,942
<b>Total</b>	<b>326,712</b>	<b>345,778</b>

\*Others are exposures which are not elsewhere classified.

**Table 8(c): Impaired Loans, Advances and Financing by Sector for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	31 December 2011
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	742	891
Others*	-	-
<b>Total</b>	<b>742</b>	<b>891</b>

\*Others are exposures which are not elsewhere classified.

**Table 9(a): Impaired Loans, Advances and Financing by Geographic Distribution for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	31 December 2011
Malaysia	4,207,290	4,476,849
Singapore	41,288	42,661
Thailand	549,067	579,370
Other Countries	-	-
<b>Total</b>	<b>4,797,645</b>	<b>5,098,880</b>

**Table 9(b): Impaired Loans, Advances and Financing by Geographic Distribution for CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	31 December 2011
Malaysia	326,712	345,778
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>326,712</b>	<b>345,778</b>

**Table 9(c): Impaired Loans, Advances and Financing by Geographic Distribution for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	31 December 2011
Malaysia	742	891
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>742</b>	<b>891</b>

**Table 10(a): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBBG for the period ended 30 June 2012 and 31 December 2011**

(RM'000)	CIMBBG			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	14,809	21,888	14,548	24,919
Mining and Quarrying	29,215	6,480	29,158	4,035
Manufacturing	524,964	112,616	591,086	124,801
Electricity, Gas and Water Supply	4,899	4,616	4,420	8,940
Construction	215,118	83,936	265,531	86,977
Wholesale and Retail Trade, and Restaurants and Hotels	278,394	191,676	311,705	190,247
Transport, Storage and Communications	628,887	42,922	589,794	48,572
Finance, Insurance, Real Estate and Business Activities	113,404	99,677	158,462	100,689
Education, Health and Others	21,083	23,546	22,889	29,142
Household	26,856	1,480,322	46,822	1,513,950
Others*	63,968	74,702	26,480	65,627
<b>Total</b>	<b>1,921,597</b>	<b>2,142,381</b>	<b>2,060,895</b>	<b>2,197,899</b>

\*Others are exposures which are not elsewhere classified.

**Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMB Islamic for the period ended 30 June 2012 and 31 December 2011**

(RM'000)	CIMB Islamic			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	4,270	5,413	4,503	8,277
Mining and Quarrying	-	131	-	192
Manufacturing	15,602	8,440	5,492	8,079
Electricity, Gas and Water Supply	-	-	-	545
Construction	19,997	8,094	71,054	9,534
Wholesale and Retail Trade, and Restaurants and Hotels	8,981	10,437	9,183	8,464
Transport, Storage and Communications	1,718	3,575	2,031	4,419
Finance, Insurance/Takaful, Real Estate and Business Activities	4,254	12,086	4,501	16,178
Education, Health and Others	753	1,767	660	2,154
Household	6,055	362,609	5,832	358,360
Others*	-	423	-	1,542
<b>Total</b>	<b>61,630</b>	<b>412,975</b>	<b>103,256</b>	<b>417,744</b>

\*Others are exposures which are not elsewhere classified.

**Table 10(c): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBIBG for the period ended 30 June 2012 and 31 December 2011**

(RM'000)	CIMBIBG			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	742	751	891	623
Others*	-	-	-	-
<b>Total</b>	<b>742</b>	<b>751</b>	<b>891</b>	<b>623</b>

\*Others are exposures which are not elsewhere classified.

**Table 11(a): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBBG for the period ended 30 June 2012 and 31 December 2011**

(RM'000)	CIMBBG			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,679,772	1,926,226	1,782,595	1,996,861
Singapore	14,245	11,522	16,841	10,450
Thailand	227,580	202,533	261,459	189,242
Other Countries	-	2,100	-	1,346
<b>Total</b>	<b>1,921,597</b>	<b>2,142,381</b>	<b>2,060,895</b>	<b>2,197,899</b>



**Table 11(b): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMB Islamic for the period ended 30 June 2012 and 31 December 2011**

(RM'000)	CIMB Islamic			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	61,630	412,975	103,256	417,744
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
<b>Total</b>	<b>61,630</b>	<b>412,975</b>	<b>103,256</b>	<b>417,744</b>

**Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 30 June 2012 and 31 December 2011**

(RM'000)	CIMBIBG			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	742	751	891	623
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
<b>Total</b>	<b>742</b>	<b>751</b>	<b>891</b>	<b>623</b>

**Table 12(a): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBBG for the period ended 30 June 2012 and 30 June 2011**

(RM'000)	CIMBBG			
	30 June 2012		30 June 2011	
	Charges/ Write back	Write off	Charges/ Write back	Write off
Primary Agriculture	(468)	-	287	3
Mining and Quarrying	(62)	68	74	-
Manufacturing	18,324	75,597	7,336	10,116
Electricity, Gas and Water Supply	421	62	(4,081)	-
Construction	(11,369)	59,669	(4,869)	158
Wholesale and Retail Trade, and Restaurants and Hotels	31,136	72,785	6,655	-
Transport, Storage and Communications	2,327	1,416	11,903	-
Finance, Insurance, Real Estate and Business Activities	3,144	51,189	(9,516)	117
Education, Health and Others	(1,730)	2,158	108	-
Household	(18,970)	3,437	1,183	-
Others*	37,361	19,435	(1,883)	-
<b>Total</b>	<b>60,114</b>	<b>285,816</b>	<b>7,197</b>	<b>10,394</b>

\*Others are exposures which are not elsewhere classified.

**Table 12(b): Charges for Individual Impairment Provision and Write Offs During the Period for CIMB Islamic for the period ended 30 June 2012 and 30 June 2011**

(RM'000)	CIMB Islamic			
	30 June 2012		30 June 2011	
	Charges/ Write back	Write-off	Charges/ Write back	Write off
Primary Agriculture	(366)	-	43	-
Mining and Quarrying	-	-	-	-
Manufacturing	9,219	-	1,227	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	(5,021)	47,697	(709)	-
Wholesale and Retail Trade, and Restaurants and Hotels	(300)	-	6	-
Transport, Storage and Communications	(359)	-	-	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(92)	-	(3,350)	114
Education, Health and Others	24	-	38	-
Household	25	-	-	-
Others*	(1,149)	-	-	-
<b>Total</b>	<b>1,981</b>	<b>47,697</b>	<b>(2,745)</b>	<b>114</b>

\*Others are exposures which are not elsewhere classified.

**Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2012 and 30 June 2011**

(RM'000)	CIMBIBG			
	30 June 2012		30 June 2011	
	Charges/ Write back	Write off	Charges/ Write back	Write off
Primary Agriculture	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	(149)	-	(48)	10
Others*	-	-	-	-
<b>Total</b>	<b>(149)</b>	<b>-</b>	<b>(48)</b>	<b>10</b>

\*Others are exposures which are not elsewhere classified.

**Table 13(a): Analysis of movement for Loan/Financing Impairment Allowances for the period ended 30 June 2012 and 30 June 2011 for CIMBBG**

(RM'000)	CIMBBG			
	30 June 2012		30 June 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	2,060,895	2,197,899	1,958,573	2,282,616
Allowance (write back)/ made during the financial period	60,114	183,661	7,197	168,199
Amount transferred to portfolio impairment allowance	1,580	(1,580)	(1,785)	1,785
Allowance made and charged to deferred assets	728	(1,094)	71	1,041
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(285,816)	(294,972)	(10,394)	(195,651)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	84,012	57,895	(20,837)	(7,435)
Exchange fluctuation	84	572	(14,666)	(6,274)
<b>Total</b>	<b>1,921,597</b>	<b>2,142,381</b>	<b>1,918,159</b>	<b>2,244,281</b>

**Table 13(b): Analysis of movement for Loan/Financing Impairment Allowances for the period ended 30 June 2012 and 30 June 2011 for CIMB Islamic**

(RM'000)	CIMB Islamic			
	30 June 2012		30 June 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	103,256	417,744	92,683	240,490
Allowance (write back)/ made during the financial period	1,981	62,872	(2,745)	28,057
Amount transferred to portfolio impairment allowance	-	-	-	-
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(47,697)	(73,660)	(114)	(32,931)
Transfer (to)/from intercompany	-	-	-	162,848
Disposal of subsidiary	-	-	-	-
Unwinding income	4,090	6,019	(640)	(1,213)
Exchange fluctuation	-	-	-	-
<b>Total</b>	<b>61,630</b>	<b>412,975</b>	<b>89,184</b>	<b>397,251</b>

**Table 13(c): Analysis of movement for Loan/Financing Impairment Allowances for the period ended 30 June 2012 and 30 June 2011 for CIMBIBG**

(RM'000)	CIMBIBG			
	30 June 2012		30 June 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	891	623	822	650
Allowance (write back)/ made during the financial period	10	128	(48)	(7)
Amount transferred to portfolio impairment allowance	-	-	-	-
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Allowance written back in respect of recoveries	(159)	-	-	-
Amount written off	-	-	(10)	-
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
<b>Total</b>	<b>742</b>	<b>751</b>	<b>764</b>	<b>643</b>

Credit Risk – Disclosure for Portfolios under the SA

The following tables present the credit exposures by risk weights and after credit risk mitigation:

Table 14(a): Disclosure by Risk Weight under SA for CIMBBG

30 June 2012	CIMBBG											
(RM'000) Risk Weights	Sovereign / Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulator y Retail	Residential Mortgages/ RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	35,229,648	-	-	-	50,000	73,149	-	-	2,360,541	-	37,713,338	-
20%	178,202	2,776	661,148	-	137,874	1,232	-	-	399,310	716,641	2,097,183	419,437
35%	-	-	-	-	-	-	5,236,975	-	-	-	5,236,975	1,832,941
50%	-	291,560	84,429	10,799	351,709	1,330,312	92,961	-	-	-	2,161,771	1,080,886
75%	-	-	-	-	-	19,573,677	130,776	-	-	-	19,704,453	14,778,340
100%	-	62,133	49,806	-	12,580,620	3,301,012	35,346	-	3,088,631	-	19,117,549	19,117,549
150%	-	-	767	-	224,846	98,796	-	1,187,858	-	-	1,512,267	2,268,400
>150%	-	-	-	-	-	-	-	-	-	2,525	2,525	8,913
<b>Total</b>	<b>35,407,850</b>	<b>356,469</b>	<b>796,150</b>	<b>10,799</b>	<b>13,345,049</b>	<b>24,378,179</b>	<b>5,496,059</b>	<b>1,187,858</b>	<b>5,848,481</b>	<b>789,275</b>	<b>87,616,170</b>	<b>39,506,466</b>
<b>Average Risk Weight</b>	-	<b>58%</b>	<b>28%</b>	<b>50%</b>	<b>98%</b>	<b>77%</b>	<b>37%</b>	<b>150%</b>	<b>54%</b>	<b>19%</b>	<b>45%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	70,109	-	

\*The total includes the portion which is deducted from Capital Base, if any.

**Table 14(a): Disclosure by Risk Weight under SA for CIMBBG (continued)**

30 June 2011	CIMBBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages/RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	36,380,648	-	-	-	-	42,019	-	-	1,956,173	-	38,378,841	-
20%	72,486	133,423	1,467,877	-	61,231	81,820	-	-	269,416	718,936	2,805,189	561,038
35%	-	-	-	-	-	-	4,198,592	-	-	-	4,198,592	1,469,507
50%	-	121,346	55,240	4,181	279,028	1,206,275	234,490	-	-	-	1,900,560	950,280
75%	-	-	-	-	-	17,664,740	110,336	-	-	-	17,775,075	13,331,306
100%	134,599	41,009	48,915	-	11,666,896	1,390,283	11,459	-	3,071,292	-	16,364,453	16,364,453
150%	-	-	-	-	298,702	102,766	-	1,215,605	-	-	1,617,073	2,425,610
>150%	-	-	-	-	-	-	-	-	-	2,525	2,525	18,865
<b>Total</b>	<b>36,587,733</b>	<b>295,777</b>	<b>1,572,032</b>	<b>4,181</b>	<b>12,305,857</b>	<b>20,487,903</b>	<b>4,554,877</b>	<b>1,215,605</b>	<b>5,296,882</b>	<b>791,570</b>	<b>83,112,418</b>	<b>35,121,059</b>
<b>Average Risk Weight</b>	-	<b>43%</b>	<b>24%</b>	<b>50%</b>	<b>100%</b>	<b>75%</b>	<b>37%</b>	<b>150%</b>	<b>59%</b>	<b>21%</b>	<b>42%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	70,109	-	

\*The total includes the portion which is deducted from Capital Base, if any.



**Table 14(b): Disclosure by Risk Weight under SA for CIMB Islamic**

30 June 2012	CIMB Islamic											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	12,377,249	-	-	-	-	-	-	-	-	-	12,377,249	-
20%	34,701	-	61,926	-	-	-	-	-	-	20,834	117,462	23,492
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	9,722	1,287,324	-	-	-	-	1,297,046	648,523
75%	-	-	-	-	-	1,204,500	-	-	-	-	1,204,500	903,375
100%	-	-	-	-	102,685	1,846,538	-	-	68,662	-	2,017,885	2,017,885
150%	-	-	-	-	471	-	-	575	-	-	1,046	1,569
>150%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>12,411,950</b>	<b>-</b>	<b>61,926</b>	<b>-</b>	<b>112,879</b>	<b>4,338,362</b>	<b>-</b>	<b>575</b>	<b>68,662</b>	<b>20,834</b>	<b>17,015,188</b>	<b>3,594,845</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>20%</b>	<b>-</b>	<b>96%</b>	<b>78%</b>	<b>-</b>	<b>150%</b>	<b>100%</b>	<b>20%</b>	<b>21%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

\*The total includes the portion which is deducted from Capital Base, if any.

**Table 14(b): Disclosure by Risk Weight under SA for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	11,010,868	-	-	-	-	-	-	-	-	-	11,010,868	-
20%	-	-	61,033	-	-	-	-	-	-	35,433	96,466	19,293
35%	-	-	-	-	-	-	573	-	-	-	573	201
50%	-	-	-	-	248,265	1,163,773	-	-	-	-	1,412,039	706,019
75%	-	-	-	-	-	1,503,345	-	-	-	-	1,503,345	1,127,509
100%	-	-	-	-	655,773	1,053,586	-	-	40,328	-	1,749,686	1,749,686
150%	-	-	-	-	19,538	197	-	575	-	-	20,310	30,465
>150%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>11,010,868</b>	<b>-</b>	<b>61,033</b>	<b>-</b>	<b>923,576</b>	<b>3,720,902</b>	<b>573</b>	<b>575</b>	<b>40,328</b>	<b>35,433</b>	<b>15,793,287</b>	<b>3,633,173</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>20%</b>	<b>-</b>	<b>88%</b>	<b>74%</b>	<b>35%</b>	<b>150%</b>	<b>100%</b>	<b>20%</b>	<b>23%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

\*The total includes the portion which is deducted from Capital Base, if any.

**Table 14(c): Disclosure by Risk Weight under SA for CIMBIBG**

30 June 2012											CIMBIBG	
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposure s after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	57,615	-	-	-	-	-	-	-	49	-	57,664	-
20%	-	-	1,685,924	-	-	-	-	-	-	-	1,685,924	337,185
35%	-	-	-	-	-	-	18,028	-	-	-	18,028	6,310
50%	-	-	633,119	-	-	21	2,106	-	-	-	635,246	317,623
75%	-	-	-	-	-	17,873	1,039	-	-	-	18,912	14,184
100%	-	-	537	-	42,085	418	-	-	456,313	-	499,354	499,354
150%	-	-	-	-	-	-	-	2,200	-	-	2,200	3,300
> 150%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>57,615</b>	<b>-</b>	<b>2,319,581</b>	<b>-</b>	<b>42,085</b>	<b>18,311</b>	<b>21,173</b>	<b>2,200</b>	<b>456,362</b>	<b>-</b>	<b>2,917,328</b>	<b>1,177,955</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>28%</b>	<b>-</b>	<b>100%</b>	<b>76%</b>	<b>38%</b>	<b>150%</b>	<b>100%</b>	<b>-</b>	<b>40%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

\*The total includes the portion which is deducted from Capital Base, if any.

Table 14(c): Disclosure by Risk Weight under SA for CIMBIBG (continued)

30 June 2011	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residenti al Mortgage s	Higher Risk Assets	Other Assets	Securitisation*	Total Exposure s after Netting and Credit Risk Mitigation *	Total Risk Weighted Assets
0%	216,072	-	-	-	-	-	-	-	49	-	216,121	-
20%	-	-	1,764,397	-	-	-	-	-	-	-	1,764,397	352,879
35%	-	-	-	-	-	-	18,459	-	-	-	18,459	6,461
50%	-	-	546,138	-	-	-	2,467	-	-	-	548,605	274,302
75%	-	-	-	-	-	4,425	1,030	-	-	-	5,455	4,091
100%	-	-	2	-	51,904	-	-	-	432,766	-	484,671	484,671
150%	-	-	-	-	-	11	-	7,040	-	-	7,052	10,577
> 150%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>216,072</b>	<b>-</b>	<b>2,310,536</b>	<b>-</b>	<b>51,904</b>	<b>4,436</b>	<b>21,956</b>	<b>7,040</b>	<b>432,815</b>	<b>-</b>	<b>3,044,760</b>	<b>1,132,982</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>27%</b>	<b>-</b>	<b>100%</b>	<b>75%</b>	<b>39%</b>	<b>150%</b>	<b>100%</b>	<b>-</b>	<b>37%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

\*The total includes the portion which is deducted from Capital Base, if any.

The following tables present the non-retail credit exposures before the effect of credit risk mitigation, according to ratings by ECAs:

**Table 15(a): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAs for CIMBBG**

<b>30 June 2012</b>	<b>CIMBBG</b>			
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	443,235	-	64,880	508,115
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	182	-	10,617	10,799
Corporate	456,406	85,989	13,679,628	14,222,024
Sovereign/Central Banks	1,856,041	155,162	33,396,647	35,407,850
Banks, MDBs and DFIs	620,186	-	304,962	925,148
<b>Total</b>	<b>3,376,050</b>	<b>241,151</b>	<b>47,456,735</b>	<b>51,073,936</b>

<b>30 June 2011</b>	<b>CIMBBG</b>			
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	145,903	-	149,875	295,777
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,181	-	-	4,181
Corporate	61,202	22,156	13,014,505	13,097,863
Sovereign/Central Banks	3,663,351	72,205	32,852,176	36,587,733
Banks, MDBs and DFIs	1,403,719	-	756,689	2,160,408
<b>Total</b>	<b>5,278,357</b>	<b>94,361</b>	<b>46,773,244</b>	<b>52,145,963</b>

**Table 15(b): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMB Islamic**

<b>30 June 2012</b>	<b>CIMB Islamic</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	116,389	116,389
Sovereign/Central Banks	326,848	-	12,085,102	12,411,950
Banks, MDBs and DFIs	61,926	-	-	61,926
<b>Total</b>	<b>388,774</b>	<b>-</b>	<b>12,201,491</b>	<b>12,590,265</b>

<b>30 June 2011</b>	<b>CIMB Islamic</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	924,246	924,246
Sovereign/Central Banks	167,975	-	10,842,892	11,010,868
Banks, MDBs and DFIs	61,033	-	-	61,033
<b>Total</b>	<b>229,008</b>	<b>-</b>	<b>11,767,139</b>	<b>11,996,147</b>

**Table 15(c): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMBIBG**

<b>30 June 2012</b>	<b>CIMBIBG</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	42,085	42,085
Sovereign/Central Banks	-	-	57,615	57,615
Banks, MDBs and DFIs	2,318,398	626	557	2,319,581
<b>Total</b>	<b>2,318,398</b>	<b>626</b>	<b>100,258</b>	<b>2,419,282</b>

<b>30 June 2011</b>	<b>CIMBIBG</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	51,904	51,904
Sovereign/Central Banks	-	-	216,072	216,072
Banks, MDBs and DFIs	2,310,526	11	-	2,310,536
<b>Total</b>	<b>2,310,526</b>	<b>11</b>	<b>267,976</b>	<b>2,578,512</b>

**Table 16(a): Disclosures of Securitisation under SA according to Ratings by ECAs for CIMBBG**

30 June 2012		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	716,641	-	72,634	789,275

30 June 2011		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	718,936	-	72,634	791,570

**Table 16(b): Disclosures of Securitisation under SA according to Ratings by ECAs for CIMB Islamic**

30 June 2012		CIMB Islamic		
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	20,834	-	-	20,834

30 June 2011		CIMB Islamic		
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	35,433	-	-	35,433



**Table 16(c): Disclosures of Securitisation under SA according to Ratings by ECAs for CIMBIBG**

<b>30 June 2012</b>	<b>CIMBIBG</b>			
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	-	-	-	-

<b>30 June 2011</b>	<b>CIMBIBG</b>			
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	-	-	-	-

*Credit Risk – Disclosure for Portfolios under the IRB Approach*

The following tables summarise CIMBBG and CIMB Islamic's retail credit exposures measured under A-IRB Approach:

**Table 17(a): Retail Credit Exposures by PD Band for CIMBBG**

30 June 2012	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>50,204,000</b>	<b>10,635,079</b>	<b>2,004,289</b>	<b>62,843,368</b>
Residential Mortgage/RRE Financing	34,398,144	3,357,730	1,182,705	38,938,579
QRRE	5,001,102	3,310,394	78,226	8,389,722
Hire Purchase	7,563,921	3,034,887	281,494	10,880,302
Other Retail	3,240,833	932,067	461,865	4,634,766
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	24%	25%	36%	
QRRE	90%	90%	90%	
Hire Purchase	52%	28%	59%	
Other Retail	28%	90%	66%	
<b>Exposure Weighted Average Risk Weight (%)</b>				
Residential Mortgage/RRE Financing	31%	88%	40%	
QRRE	32%	128%	1%	
Hire Purchase	55%	100%	184%	
Other Retail	30%	72%	316%	

**Table 17(a): Retail Credit Exposures by PD Band for CIMBBG (continued)**

30 June 2011	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>44,896,898</b>	<b>12,525,495</b>	<b>2,096,030</b>	<b>59,518,424</b>
Residential Mortgage/RRE Financing	28,867,366	4,810,596	1,399,443	35,077,405
QRRE	4,596,654	3,740,143	83,478	8,420,275
Hire Purchase	7,742,293	2,566,481	358,480	10,667,254
Other Retail	3,690,585	1,408,275	254,629	5,353,490
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	23%	24%	36%	
QRRE	90%	90%	90%	
Hire Purchase	57%	46%	60%	
Other Retail	28%	84%	49%	
<b>Exposure Weighted Average Risk Weight (%)</b>				
Residential Mortgage/RRE Financing	32%	86%	39%	
QRRE	33%	127%	351%	
Hire Purchase	61%	108%	157%	
Other Retail	30%	65%	251%	

**Table 17(b): Retail Credit Exposures by PD Band for CIMB Islamic**

30 June 2012	CIMB Islamic			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>11,396,219</b>	<b>2,440,060</b>	<b>189,599</b>	<b>14,025,878</b>
RRE Financing	6,613,996	464,632	70,411	7,149,038
QRRE	71,222	95,496	3,456	170,174
Hire Purchase	4,058,453	1,502,929	98,168	5,659,550
Other Retail	652,549	377,002	17,564	1,047,116
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	25%	26%	36%	
QRRE	90%	90%	90%	
Hire Purchase	52%	53%	58%	
Other Retail	27%	61%	66%	
<b>Exposure Weighted Average Risk Weight (%)</b>				
RRE Financing	31%	81%	16%	
QRRE	35%	132%	12%	
Hire Purchase	55%	99%	179%	
Other Retail	28%	106%	177%	

**Table 17(b): Retail Credit Exposures by PD Band for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>9,446,408</b>	<b>2,312,838</b>	<b>190,051</b>	<b>11,949,296</b>
RRE Financing	4,744,726	646,532	65,052	5,456,310
QRRE	58,615	111,345	3,345	173,305
Hire Purchase	4,002,905	1,046,515	110,427	5,159,847
Other Retail	640,162	508,446	11,227	1,159,835
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	24%	25%	37%	
QRRE	90%	90%	90%	
Hire Purchase	57%	59%	60%	
Other Retail	26%	57%	52%	
<b>Exposure Weighted Average Risk Weight (%)</b>				
RRE Financing	31%	87%	16%	
QRRE	35%	127%	201%	
Hire Purchase	61%	107%	167%	
Other Retail	28%	100%	126%	

**Table 18(a): Retail Exposures under the IRB Approach by Expected Loss Range for CIMBBG**

<b>30 June 2012</b>	<b>CIMBBG</b>			
<b>(RM'000)</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Expected Loss Range of Retail Exposures</b>				
<b>Total Retail Exposure (EAD)</b>	<b>50,567,141</b>	<b>12,085,274</b>	<b>190,953</b>	<b>62,843,368</b>
Residential Mortgage/RRE Financing	35,906,336	2,885,650	146,594	38,938,579
QRRE	3,500,329	4,889,394	-	8,389,722
Hire Purchase	7,383,499	3,482,204	14,599	10,880,302
Other Retail	3,776,978	828,027	29,760	4,634,766
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	24%	29%	40%	
QRRE	90%	90%	-	
Hire Purchase	52%	55%	55%	
Other Retail	29%	64%	71%	

<b>30 June 2011</b>	<b>CIMBBG</b>			
<b>(RM'000)</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Expected Loss Range of Retail Exposures</b>				
<b>Total Retail Exposure (EAD)</b>	<b>46,021,646</b>	<b>13,244,636</b>	<b>252,142</b>	<b>59,518,424</b>
Residential Mortgage/RRE Financing	31,031,552	3,849,413	196,440	35,077,405
QRRE	2,991,328	5,428,947	-	8,420,275
Hire Purchase	7,434,704	3,195,839	36,711	10,667,254
Other Retail	4,564,061	770,438	18,991	5,353,490
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	23%	28%	39%	
QRRE	90%	90%	-	
Hire Purchase	57%	59%	57%	
Other Retail	28%	57%	52%	

**Table 18(b): Retail Exposures under the IRB Approach by Expected Loss Range for CIMB Islamic**

<b>30 June 2012</b>	<b>CIMB Islamic</b>			
<b>(RM'000)</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Expected Loss Range of Retail Exposures</b>				
<b>Total Retail Exposure (EAD)</b>	<b>11,702,712</b>	<b>2,307,948</b>	<b>15,218</b>	<b>14,025,878</b>
RRE Financing	6,886,351	256,960	5,727	7,149,038
QRRE	40,272	129,902	-	170,174
Hire Purchase	4,011,639	1,642,370	5,542	5,659,550
Other Retail	764,450	278,716	3,950	1,047,116
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	25%	29%	43%	
QRRE	90%	90%	-	
Hire Purchase	52%	54%	52%	
Other Retail	27%	74%	64%	

<b>30 June 2011</b>	<b>CIMB Islamic</b>			
<b>(RM'000)</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Expected Loss Range of Retail Exposures</b>				
<b>Total Retail Exposure (EAD)</b>	<b>9,801,162</b>	<b>2,123,492</b>	<b>24,642</b>	<b>11,949,296</b>
RRE Financing	5,049,583	390,139	16,588	5,456,310
QRRE	29,760	143,545	-	173,305
Hire Purchase	3,919,152	1,236,157	4,537	5,159,847
Other Retail	802,667	353,650	3,517	1,159,835
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	24%	26%	44%	
QRRE	90%	90%	-	
Hire Purchase	57%	59%	53%	
Other Retail	26%	71%	70%	

*Non-retail Exposures*

The following tables summarise CIMBBG and CIMB Islamic's non-retail credit exposures measured under F-IRB Approach.

**Table 19(a): Credit Exposures Subject to Supervisory Risk Weight under IRB Approach for CIMBBG**

<b>30 June 2012</b>		<b>CIMBBG</b>				
<b>(RM '000)</b> <b>Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	631,396	-	1,008,596	-	1,032,513	2,672,505
Object Finance	22,986	-	303,788	59,441	-	386,215
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	952,913	1,552,059	1,028,497	3,187	3,591	3,540,247
<b>RWA</b>	<b>1,117,828</b>	<b>1,303,788</b>	<b>2,692,013</b>	<b>156,568</b>	<b>-</b>	<b>5,270,197</b>

<b>30 June 2011</b>		<b>CIMBBG</b>				
<b>(RM '000)</b> <b>Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	526,972	60,138	7,151	350,709	962,516	1,907,486
Object Finance	-	-	313,794	-	-	313,794
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,433,856	702,590	345,430	20,165	58,816	2,560,858
<b>RWA</b>	<b>1,250,535</b>	<b>566,085</b>	<b>766,331</b>	<b>927,186</b>	<b>-</b>	<b>3,510,137</b>



**Table 19(b): Credit Exposures Subject to Supervisory Risk Weight under IRB Approach for CIMB Islamic**

<b>30 June 2012</b>	<b>CIMB Islamic</b>					
<b>(RM '000) Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	155,792	-	690	-	-	156,482
Object Finance	-	-	249,026	-	-	249,026
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	58,678	98,375	19,991	-	-	177,043
<b>RWA</b>	<b>150,033</b>	<b>87,753</b>	<b>310,163</b>	<b>-</b>	<b>-</b>	<b>547,949</b>

<b>30 June 2011</b>	<b>CIMB Islamic</b>					
<b>(RM '000) Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	-	60,138	7,151	-	-	67,288
Object Finance	-	-	279,784	-	-	279,784
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	148,818	60,413	5,358	-	-	214,590
<b>RWA</b>	<b>90,179</b>	<b>85,752</b>	<b>336,137</b>	<b>-</b>	<b>-</b>	<b>512,068</b>

There is no exposure to High Volatility Commercial Real Estate and Equities under the Simple Risk Weight Approach.

**Table 20(a): Non Retail Exposures under IRB Approach by Risk Grades for CIMBBG**

30 June 2012	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure (EAD)</b>	<b>35,423,980</b>	<b>34,628,088</b>	<b>12,769,304</b>	<b>3,199,596</b>	<b>86,020,968</b>
Sovereign/Central Banks	744,000	155,162	-	-	899,162
Bank	18,835,053	3,641,620	78,852	96,215	22,651,740
Corporate (excluding Specialised Lending/Financing)	16,588,927	30,986,468	12,690,452	3,103,381	63,369,228
<b>Exposure Weighted Average LGD (%)</b>					
Sovereign/Central Banks	45%	45%	-	-	
Bank	45%	46%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	39%	31%	40%	
<b>Exposure Weighted Average Risk Weight (%)</b>					
Sovereign/Central Banks	14%	70%	-	-	
Bank	16%	52%	192%	-	
Corporate (excluding Specialised Lending/Financing)	16%	60%	108%	-	

**Table 20(a): Non Retail Exposures under IRB Approach by Risk Grades for CIMBBG (continued)**

30 June 2011	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure (EAD)</b>	<b>38,845,221</b>	<b>26,411,730</b>	<b>8,108,547</b>	<b>3,633,807</b>	<b>76,999,305</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	21,657,540	2,611,946	264,179	60,390	24,594,055
Corporate (excluding Specialised Lending/Financing)	17,187,681	23,799,784	7,844,368	3,573,417	52,405,250
<b>Exposure Weighted Average LGD (%)</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	45%	47%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	40%	38%	44%	
<b>Exposure Weighted Average Risk Weight (%)</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	18%	51%	213%	-	
Corporate (excluding Specialised Lending/Financing)	16%	64%	139%	-	

**Table 20(b): Non Retail Exposures under IRB Approach by Risk Grades for CIMB Islamic**

<b>30 June 2012</b>	<b>CIMB Islamic</b>				
<b>(RM'000)</b>					
<b>Internal Risk Grading</b>	<b>1 - 3</b>	<b>4 - 9</b>	<b>10 - 13</b>	<b>Default</b>	<b>Total</b>
<b>Total Non-Retail Exposure (EAD)</b>	<b>4,422,507</b>	<b>4,303,493</b>	<b>1,449,329</b>	<b>115,568</b>	<b>10,290,897</b>
Bank	2,372,140	214,171	-	-	2,586,310
Corporate (excluding Specialised Financing)	2,050,367	4,089,322	1,449,329	115,568	7,704,586
<b>Exposure Weighted Average LGD (%)</b>					
Bank	45%	45%	-	-	
Corporate (excluding Specialised Financing)	45%	40%	40%	35%	
<b>Exposure Weighted Average Risk Weight (%)</b>					
Bank	16%	45%	-	-	
Corporate (excluding Specialised Financing)	14%	58%	131%	-	

<b>30 June 2011</b>	<b>CIMB Islamic</b>				
<b>(RM'000)</b>					
<b>Internal Risk Grading</b>	<b>1 - 3</b>	<b>4 - 9</b>	<b>10 - 13</b>	<b>Default</b>	<b>Total</b>
<b>Total Non-Retail Exposure (EAD)</b>	<b>3,859,282</b>	<b>3,109,148</b>	<b>737,433</b>	<b>120,637</b>	<b>7,826,499</b>
Bank	2,824,447	261,239	1,178	-	3,086,863
Corporate (excluding Specialised Financing)	1,034,835	2,847,910	736,255	120,637	4,739,636
<b>Exposure Weighted Average LGD (%)</b>					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	44%	39%	36%	43%	
<b>Exposure Weighted Average Risk Weight (%)</b>					
Bank	18%	56%	167%	-	
Corporate (excluding Specialised Financing)	17%	59%	121%	-	

The following table summarises the actual losses by portfolio type:

**Table 21(a): Analysis of Expected Loss versus Actual Losses by Portfolio Types for CIMBBG**

<b>CIMBBG</b>		
(RM'000) Exposure Class	Regulatory Expected Losses as at 30 June 2011	Actual Losses for the period ended 30 June 2012
Sovereign	-	-
Bank	29,848	34,205
Corporate	531,337	150,939
Mortgage/RRE Financing	192,981	103,899
HPE	341,050	159,686
QRRE	284,237	237,662
Other Retail	66,419	(25,821)
Other Exposures	-	-
<b>Total</b>	<b>1,445,872</b>	<b>660,570</b>

**Table 21(b): Analysis of Expected Loss versus Actual Losses by Portfolio Types for CIMB Islamic**

<b>CIMB Islamic</b>		
(RM'000) Exposure Class	Regulatory Expected Losses as at 30 June 2011	Actual Losses for the period ended 30 June 2012
Sovereign	-	-
Bank	1,055	-
Corporate	56,853	14,440
Mortgage	24,121	(5,256)
HPE	115,541	52,213
QRRE	9,850	10,985
Other Retail	39,216	(4,323)
Other Exposures	-	-
<b>Total</b>	<b>246,636</b>	<b>68,059</b>

Actual loss refers to impairment provisions and direct write-offs, if any during the period.

On the other hand, EL measures the loss expected from non-defaulted exposures at the start of the period. It is computed based on the risk parameters of the adopted IRB Approach. While a comparison of actual losses and EL provides some insight on the predictive power of the IRB Approach models used by the Group, the two metrics are not directly comparable due to the differences in methodology.

## CREDIT RISK MITIGATION

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants.

**Table 22(a): Disclosure on Credit Risk Mitigation for CIMBBG**

30 June 2012	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	35,407,850	-	-	-
Public Sector Entities	508,115	-	150,000	-
Banks, DFIs & MDBs	23,404,898	-	920,234	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,799	-	-	-
Corporate	79,502,521	2,006,382	6,596,824	7,883,389
Residential Mortgages/RRE Financing	43,193,017	-	-	-
Qualifying Revolving Retail	8,311,496	-	-	-
Hire Purchase	10,598,808	-	-	-
Other Retail	33,632,349	1,232	5,155,286	-
Securitisation	719,166	-	-	-
Higher Risk Assets	1,187,858	-	-	-
Other Assets	5,848,481	-	-	-
<b><i>Defaulted Exposures</i></b>	2,898,671	23,019	176,265	648,889
<b>Total Exposures</b>	<b>245,224,028</b>	<b>2,030,633</b>	<b>12,998,608</b>	<b>8,532,279</b>

*The type of collateral recognised in each asset class is in accordance to the approach adopted in computing the RWA. The CRM shown is computed after taking into account the haircut as prescribed by the guidelines. For assets under SA, only financial collateral and guarantee are recognised. For assets under F-IRB Approach, guarantee, financial collateral and other eligible collateral are recognised. For assets under A-IRB Approach, the collateral has been taken into consideration in the computation of LGD, hence, excluded from the CRM disclosure.*

**Table 22(a): Disclosure on Credit Risk Mitigation for CIMBBG (continued)**

30 June 2011	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	36,587,733	-	-	-
Public Sector Entities	295,777	-	87,726	-
Banks, DFIs & MDBs	26,694,073	-	733,084	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,181	-	-	-
Corporate	65,284,239	1,204,514	3,902,092	6,194,157
Residential Mortgages/RRE Financing	38,200,355	-	637	-
Qualifying Revolving Retail	8,336,797	-	-	-
Hire Purchase	10,308,774	-	-	-
Other Retail	29,566,222	106,486	4,277,412	-
Securitisation	756,137	-	-	-
Higher Risk Assets	1,215,605	-	-	-
Other Assets	5,296,882	-	-	-
<b>Defaulted Exposures</b>	3,247,442	33,360	37,527	336,287
<b>Total Exposures</b>	<b>225,794,216</b>	<b>1,344,359</b>	<b>9,038,477</b>	<b>6,530,444</b>

*The type of collateral recognised in each asset class is in accordance to the approach adopted in computing the RWA. The CRM shown is computed after taking into account the haircut as prescribed by the guidelines. For assets under SA, only financial collateral and guarantee are recognised. For assets under F-IRB Approach, guarantee, financial collateral and other eligible collateral are recognised. For assets under A-IRB Approach, the collateral has been taken into consideration in the computation of LGD, hence, excluded from the CRM disclosure.*

**Table 22(b): Disclosure on Credit Risk Mitigation for CIMB Islamic**

30 June 2012	CIMB Islamic			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	12,411,950	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,648,237	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	8,282,685	92,286	278,012	1,500,282
RRE Financing	7,078,628	-	-	-
Qualifying Revolving Retail	166,718	-	-	-
Hire Purchase	5,561,382	-	-	-
Other Retail	5,382,279	-	13,583	-
Securitisation	20,834	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	68,662	-	-	-
<b>Defaulted Exposures</b>	133,785	1,456	7,685	78,804
<b>Total Exposures</b>	<b>41,755,733</b>	<b>93,742</b>	<b>299,280</b>	<b>1,579,086</b>

*The type of collateral recognised in each asset class is in accordance to the approach adopted in computing the RWA. The CRM shown is computed after taking into account the haircut as prescribed by the guidelines. For assets under SA, only financial collateral and guarantee are recognised. For assets under F-IRB Approach, guarantee, financial collateral and other eligible collateral are recognised. For assets under A-IRB Approach, the collateral has been taken into consideration in the computation of LGD, hence, excluded from the CRM disclosure.*



**Table 22(b): Disclosure on Credit Risk Mitigation for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	11,010,868	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	3,147,896	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	6,081,293	83,443	303,863	1,096,598
RRE Financing	5,391,832	-	-	-
Qualifying Revolving Retail	169,960	-	-	-
Hire Purchase	5,049,420	-	-	-
Other Retail	4,878,843	-	12,833	-
Securitisation	35,433	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	40,328	-	-	-
<b>Defaulted Exposures</b>	133,457	-	3,208	15,268
<b>Total Exposures</b>	<b>35,939,904</b>	<b>83,443</b>	<b>319,904</b>	<b>1,111,866</b>

*The type of collateral recognised in each asset class is in accordance to the approach adopted in computing the RWA. The CRM shown is computed after taking into account the haircut as prescribed by the guidelines. For assets under SA, only financial collateral and guarantee are recognised. For assets under F-IRB Approach, guarantee, financial collateral and other eligible collateral are recognised. For assets under A-IRB Approach, the collateral has been taken into consideration in the computation of LGD, hence, excluded from the CRM disclosure.*

**Table 22(c): Disclosure on Credit Risk Mitigation for CIMBIBG**

30 June 2012	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	57,615	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,319,581	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	42,085	-	-	-
Residential Mortgages	21,173	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	18,290	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	2,200	-	-	-
Other Assets	456,362	-	-	-
<b>Defaulted Exposures</b>	21	-	-	-
<b>Total Exposures</b>	<b>2,917,328</b>	-	-	-

*The type of collateral recognised in each asset class is in accordance to the approach adopted in computing the RWA. The CRM shown is computed after taking into account the haircut as prescribed by the guidelines. For assets under SA, only financial collateral and guarantee are recognised. For assets under F-IRB Approach, guarantee, financial collateral and other eligible collateral are recognised. For assets under A-IRB Approach, the collateral has been taken into consideration in the computation of LGD, hence, excluded from the CRM disclosure.*

**Table 22(c): Disclosure on Credit Risk Mitigation for CIMBIBG (continued)**

30 June 2011	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	216,072	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,310,536	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	51,904	-	-	-
Residential Mortgages	21,956	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	4,425	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	7,040	-	-	-
Other Assets	432,815	-	-	-
<b><i>Defaulted Exposures</i></b>	11	-	-	-
<b>Total Exposures</b>	<b>3,044,760</b>	-	-	-

*The type of collateral recognised in each asset class is in accordance to the approach adopted in computing the RWA. The CRM shown is computed after taking into account the haircut as prescribed by the guidelines. For assets under SA, only financial collateral and guarantee are recognised. For assets under F-IRB Approach, guarantee, financial collateral and other eligible collateral are recognised. For assets under A-IRB Approach, the collateral has been taken into consideration in the computation of LGD, hence, excluded from the CRM disclosure.*

## OFF BALANCE SHEET EXPOSURES AND COUNTERPARTY CREDIT RISK

As at 30 June 2012, the estimated additional collateral required to be posted for one notch downgrade is RM14,113,344. There was no requirement for additional collateral for 30 June 2011.

The following tables disclose the Off-Balance Sheet exposures and Counterparty Credit Risk.

**Table 23(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG**

30 June 2012	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,741,416		1,741,416	1,264,069
Transaction Related Contingent Items	4,604,165		2,302,082	1,568,212
Short Term Self Liquidating Trade Related Contingencies	2,896,158		579,232	182,555
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	75,000		37,500	80,311
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/ Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	253,834		253,834	767
Foreign Exchange Related Contracts				
One year or less	27,985	-	420	124
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	333,643,742	1,360,086	6,178,934	2,484,749
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	18,414,792		13,455,278	9,218,502
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,801,391		1,090,859	973,045
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	48,281,520		-	-
Unutilised credit card lines	16,566,731		5,759,937	3,094,350
Off-balance sheet items for securitisation exposures	5,050		2,525	8,913
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>431,311,785</b>	<b>1,360,086</b>	<b>31,402,018</b>	<b>18,875,597</b>

**Table 23(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG (continued)**

30 June 2011	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,178,718		1,178,718	667,375
Transaction Related Contingent Items	4,553,998		2,276,999	1,383,331
Short Term Self Liquidating Trade Related Contingencies	2,955,268		591,054	180,630
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	238,500		119,250	26,141
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/ Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	210,756	-	623	227
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	281,520,865	1,162,758	5,340,752	2,018,094
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	19,373,176		8,829,976	5,062,817
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,456,021		891,204	819,332
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	33,846,446		-	-
Unutilised credit card lines	15,314,751		5,430,526	3,147,408
Off-balance sheet items for securitisation exposures	5,050		2,525	18,865
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>363,653,549</b>	<b>1,162,758</b>	<b>24,661,627</b>	<b>13,324,221</b>

**Table 23(b): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMB Islamic**

30 June 2012	CIMB Islamic			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	192,466		192,466	277,328
Transaction Related Contingent Items	476,851		238,425	199,701
Short Term Self Liquidating Trade Related Contingencies	206,609		41,322	19,411
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions subject to valid bilateral netting agreements	15,271,433	61,840	448,877	107,184
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,328,850		1,053,796	865,536
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	38,260		28,695	18,549
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,366,484		-	-
Unutilised credit card lines	153,328		69,982	42,150
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>19,034,281</b>	<b>61,840</b>	<b>2,073,564</b>	<b>1,529,858</b>

**Table 23(b): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	24,790		24,790	16,517
Transaction Related Contingent Items	367,362		183,681	132,377
Short Term Self Liquidating Trade Related Contingencies	58,725		11,745	4,150
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions subject to valid bilateral netting agreements	11,314,563	4,859	268,436	51,903
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,787,039		594,293	292,375
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	75,020		15,004	457
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	885,015		-	-
Unutilised credit card lines	150,078		73,574	48,752
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>14,662,592</b>	<b>4,859</b>	<b>1,171,523</b>	<b>546,531</b>

**Table 23(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG**

30 June 2012	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	576,185	-	40,388	33,796
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,153		1,576	3,474
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>579,337</b>	<b>-</b>	<b>41,964</b>	<b>37,270</b>



**Table 23(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG (continued)**

30 June 2011	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	687,367	-	45,814	31,237
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	979		196	179
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>688,346</b>	<b>-</b>	<b>46,010</b>	<b>31,417</b>

The tables below show the credit derivative transactions that create exposures to Counterparty Credit Risk (notional value) segregated between own use and client intermediation activities:

**Table 24(a): Disclosure on Credit Derivative Transactions for CIMBBG**

(RM'000)	CIMBBG			
	30 June 2012		30 June 2011	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	922,055	1,383,083	1,041,728	1,008,722
Client Intermediation Activities	31,430	318,020	139,890	210,045
<b>Total</b>	<b>953,485</b>	<b>1,701,103</b>	<b>1,181,618</b>	<b>1,218,767</b>
Credit Default Swaps	922,055	1,383,083	1,041,728	1,008,722
Total Return Swaps	31,430	318,020	139,890	210,045
<b>Total</b>	<b>953,485</b>	<b>1,701,103</b>	<b>1,181,618</b>	<b>1,218,767</b>

**Table 24(b): Disclosure on Credit Derivative Transactions for CIMB Islamic**

(RM'000)	CIMB Islamic			
	30 June 2012		30 June 2011	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	31,430	-	139,890
<b>Total</b>	<b>-</b>	<b>31,430</b>	<b>-</b>	<b>139,890</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	31,430	-	139,890
<b>Total</b>	<b>-</b>	<b>31,430</b>	<b>-</b>	<b>139,890</b>

**Table 24(c): Disclosure on Credit Derivative Transactions for CIMBIBG**

(RM'000)	CIMBIBG			
	30 June 2012		30 June 2011	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	175,050	-	210,300
<b>Total</b>	-	<b>175,050</b>	-	<b>210,300</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	175,050	-	210,300
<b>Total</b>	-	<b>175,050</b>	-	<b>210,300</b>

## SECURITISATION

The following tables show the disclosure on Securitisation for Trading and Banking Book:

**Table 25: Disclosure on Securitisation for Trading and Banking Book**

30 June 2012		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	116,433	24,701	6,361	(1,517) *
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	538,008	69,299	1,709	(168) *

31 December 2011		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	154,339	29,642	9,841	(175) *
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	686,949	65,192	78	-

There were no outstanding exposures securitised by CIMB Islamic and CIMBIBG as at 30 June 2012 and 30 June 2011 respectively.

\* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January 2012 to 30 June 2012 and 1 January 2011 to 30 June 2012.

## SECURITISATION (Continued)

The tables below represent the disclosure on Securitisation under the SA for Banking Book:

**Table 26(a): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMBBG**

30 June 2012		CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Unrated (Look Through)		Risk Weighted Assets
			Rated Securitisation Exposures								Weighted Average RW	Exposure Amount	
			0%	10%	20%	50%	100%	350%					
<b>Traditional Securitisation (Banking Book)</b>													
<i>Non-originating Banking Institution</i>													
<i>On-Balance Sheet</i>													
Most senior	689,374	-	-	-	689,374	-	-	-	-	-	-	-	137,875
Mezzanine	7,200	-	-	-	7,200	-	-	-	-	-	-	-	1,440
First loss	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>													
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-	-

**Table 26(a): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMBBG (continued)**

30 June 2012		CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures					Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	20,067	-	-	-	20,067	-	-	-	-	-	4,013
First loss	70,109	70,109	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	2,525	-	-	-	-	-	-	-	> 150%	2,525	8,913
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>789,275</b>	<b>70,109</b>	<b>-</b>	<b>-</b>	<b>716,641</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,525</b>	<b>152,242</b>

**Table 26(a): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMBBG (continued)**

30 June 2011	CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	671,162	-	-	-	671,162	-	-	-	-	-	134,232
Mezzanine	2,963	-	-	-	2,963	-	-	-	-	-	593
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

**Table 26(a): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMBBG (continued)**

30 June 2011		CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	24,744	-	-	-	24,744	-	-	-	-	-	4,949
Mezzanine	20,067	-	-	-	20,067	-	-	-	-	-	4,013
First loss	70,109	70,109	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	2,525	-	-	-	-	-	-	-	> 150%	2,525	18,865
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>791,570</b>	<b>70,109</b>	-	-	<b>718,936</b>	-	-	-	-	<b>2,525</b>	<b>162,652</b>



**Table 26(b): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMB Islamic**

30 June 2012		CIMB Islamic									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	20,834	-	-	-	20,834	-	-	-	-	-	4,167
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

**Table 26(b): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMB Islamic (continued)**

30 June 2012		CIMB Islamic									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>20,834</b>	-	-	-	<b>20,834</b>	-	-	-	-	-	<b>4,167</b>

**Table 26(b): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMB Islamic (continued)**

30 June 2011		CIMB Islamic									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	35,433	-	-	-	35,433	-	-	-	-	-	7,087
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

**Table 26(b): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMB Islamic (continued)**

30 June 2011	CIMB Islamic											
<i>Originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>35,433</b>	-	-	-	<b>35,433</b>	-	-	-	-	-	-	<b>7,087</b>

As at 30 June 2012 and 30 June 2011, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

The tables below present the Securitisation under the SA for Trading Book Exposures subject to Market Risk capital charge:

**Table 27(a): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBBG**

30 June 2012	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	16,362	-	703	327	12,877
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	16,362	-	703	327	12,877
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>16,362</b>	<b>-</b>	<b>703</b>	<b>327</b>	<b>12,877</b>

**Table 27(a): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBBG (continued)**

30 June 2011	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	16,582	-	823	497	16,508
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	16,582	-	823	497	16,508
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>16,582</b>	<b>-</b>	<b>823</b>	<b>497</b>	<b>16,508</b>

As at 30 June 2012 and 30 June 2011, CIMB Islamic has no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

There is no Securitisation under the SA for Trading Book Exposures subject to Market Risk capital charge for CIMBIBG for 30 June 2012. The table below presents the Securitisation under the SA for Trading Book Exposures subject to Market Risk capital charge for 30 June 2011:

**Table 27(b): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBIBG**

30 June 2011	CIMBIBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	10,248	-	372	205	7,206
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	10,248	-	372	205	7,206
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>10,248</b>	<b>-</b>	<b>372</b>	<b>205</b>	<b>7,206</b>

#### **MARKET RISK**

Details on RWA and capital requirements related to Market Risk are disclosed for the Group in Table 2.

#### **OPERATIONAL RISK**

Details on RWA and capital requirements related to Operational Risk are disclosed for the Group in Table 2.

## EQUITY EXPOSURES IN BANKING BOOK

Realised gains arising from sales and liquidations of equities for CIMBBG the period ended 30 June 2012 and 30 June 2011 is as follows:

**Table 28: Realised Gains/Losses from Sales and Liquidations of Equities for CIMBBG**

CIMBBG		
In RM('000)	30 June 2012	30 June 2011
<b>Realised gains</b>		
Shares, private equity funds and unit trusts	4,588	7,400
<b>Unrealised gains</b>		
Shares, private equity funds and unit trusts	440,593	381,933

The tables below present the analysis of Equity investments by Grouping and RWA:

**Table 29(a): Analysis of Equity Investments by Grouping and RWA for CIMBBG**

In RM('000)	CIMBBG			
	30 June 2012		30 June 2011	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,229,114	1,823,043	1,266,741	1,874,543
Publicly traded	265,251	54,451	264,254	54,475
<b>Total</b>	<b>1,494,365</b>	<b>1,877,494</b>	<b>1,530,995</b>	<b>1,929,018</b>

**Table 29(b): Analysis of Equity Investments by Grouping and RWA for CIMB Islamic**

In RM('000)	CIMB Islamic			
	30 June 2012		30 June 2011	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	575	863	575	863
Publicly traded	-	-	-	-
<b>Total</b>	<b>575</b>	<b>863</b>	<b>575</b>	<b>863</b>



**Table 29(c): Analysis of Equity Investments by Grouping and RWA for CIMBIBG**

In RM('000)	CIMBIBG			
	30 June 2012		30 June 2011	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	2,200	3,300	7,040	10,560
Publicly traded	-	-	-	-
<b>Total</b>	<b>2,200</b>	<b>3,300</b>	<b>7,040</b>	<b>10,560</b>

**INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (IRRBB/RORBB)**

For the purpose of this disclosure, the impact under an instantaneous 100 bps parallel interest rate/benchmark rate shock is applied. The treatments and assumptions applied are based on the contractual re-pricing maturity and remaining maturity of the products, whichever is earlier. Items with indefinite re-pricing maturity are treated based on the earliest possible re-pricing date. The actual dates may vary from the re-pricing profile allocated due to factors such as pre-mature withdrawals, prepayment and so forth.

The tables below illustrate the Group's IRRBB/RORBB under a 100 bps parallel upward interest rate/benchmark rate shock from economic value and earnings perspectives.

**Table 30(a): IRRBB/RORBB – Impact on Economic Value on CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	30 June 2011
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(1,047,267)	(1,029,799)
US Dollar	115,811	48,597
Thai Baht	(76,767)	(50,577)
Singapore Dollar	(121,632)	(167,417)
Others	3,499	(23,684)
<b>Total</b>	<b>(1,126,356)</b>	<b>(1,222,280)</b>

**Table 30(b): RORBB – Impact on Economic Value on CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	30 June 2011
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(295,074)	(155,971)
US Dollar	930	1,307
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>(294,144)</b>	<b>(154,664)</b>

**Table 30(c): IRRBB – Impact on Economic Value on CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	30 June 2011
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(1,856)	625
US Dollar	8,518	9,955
Thai Baht	(1)	-
Singapore Dollar	(9)	(2)
Others	(8)	-
<b>Total</b>	<b>6,644</b>	<b>10,578</b>

**Table 31(a): IRRBB/RORBB – Impact on Earnings on CIMBBG**

(RM'000)	CIMBBG	
	30 June 2012	30 June 2011
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	(80,472)	(67,507)
US Dollar	(28,203)	(9,238)
Thai Baht	(14,978)	93
Singapore Dollar	(61,274)	(65,176)
Others	(13,283)	(3,129)
<b>Total</b>	<b>(198,210)</b>	<b>(144,957)</b>

**Table 31(b): RORBB – Impact on Earnings on CIMB Islamic**

(RM'000)	CIMB Islamic	
	30 June 2012	30 June 2011
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	(83,135)	(12,312)
US Dollar	(7,562)	(10,227)
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>(90,697)</b>	<b>(22,539)</b>

**Table 31(c): IRRBB – Impact on Earnings on CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2012	30 June 2011
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	6,810	5,166
US Dollar	113	(179)
Thai Baht	(3)	-
Singapore Dollar	176	45
Others	152	-
<b>Total</b>	<b>7,248</b>	<b>5,032</b>

The sign reflects the nature of the rate sensitivity, with a negative number indicating exposure to increase in interest rate/benchmark rate and vice versa.

- [END OF SECTION] -