

## **Basel II Pillar 3 Disclosures**

- **CIMB Bank Berhad**

## Abbreviations

A-IRB Approach	: Advanced Internal Ratings Based Approach
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
CCR	: Counterparty Credit Risk
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
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 is published for the period ended 30 June 2011.

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.

## CAPITAL MANAGEMENT

### Capital Structure and Adequacy

The capital adequacy ratios of CIMB Bank are computed in accordance with IRB Approach for Credit Risk, where A-IRB Approach is used for Retail exposure and F-IRB Approach is used for Non-Retail exposure while Operational Risk is computed based on Basic Indicator Approach. Market Risk is computed based on the Standardised Approach. The minimum regulatory capital adequacy requirement is 8.0% for the risk-weighted capital ratio.

The table below presents the Capital Position of CIMB Bank as at 30 June 2011:

**Table 1: Capital Position**

(RM'000)	CIMB Bank
<b>Tier 1 Capital</b>	
Paid-up share capital + Share Premium	8,798,102
Non-Innovative Tier 1 instruments	1,200,000
Innovative Tier 1 instruments	1,603,900
Statutory Reserve	4,383,306
Retained Earnings/Profits	2,129,453
Approved Audited Half-Year Profit/Loss	757,744
General Reserve Fund	231,942
Less: Deductions from Tier 1 Capital	
Goodwill	3,555,075
<b>Eligible Tier 1 Capital</b>	<b>15,549,372</b>
<b>Tier 2 Capital</b>	
Subordinated Debt Capital	3,500,000
Cumulative Preference Shares	29,740
General Provision	431,554
Surplus of EP over EL	299,210
Tier 2 Capital Subject to Limits	4,260,504
Less: Deductions from Tier 2 capital	3,527,640
Investment in subsidiaries	3,204,427
Investment in capital instruments of other BI	253,104
Other Deductions	70,109
<b>Eligible Tier 2 Capital</b>	<b>732,864</b>
<b>Total Eligible Capital</b>	<b>16,282,236</b>

(RM'000)	CIMB Bank
<b>RWA</b>	
Credit	85,914,400
Credit RWA Absorbed by PSIA	-
Market	9,711,832
Operational	9,460,238
Large Exposure for Equity Holdings	362,848
<b>Total RWA</b>	<b>105,449,318</b>
<b>Capital Adequacy Ratios</b>	
Tier 1 Capital Adequacy Ratio (%)	14.75%
Total Capital Adequacy Ratio (%)	15.44%
Proposed Interim Dividends	900,000
<b>RWCR After Dividends</b>	
Core Capital Ratio	13.89%
RWCR	14.59%

The table represents the total RWA and minimum capital requirements:

**Table 2: Disclosure on Total RWA and Minimum Capital Requirement**

<b>CIMB Bank</b>					
(RM'000) Exposure Class	Net 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	22,120,603	22,120,603	149,096	149,096	11,928
Public Sector Entities	162	162	32	32	3
Banks, DFIs & MDBs	880,224	880,224	176,045	176,045	14,084
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	5,198,495	4,639,240	4,571,589	4,571,589	365,727
Regulatory Retail	18,173,760	14,006,837	10,549,898	10,549,898	843,992
Residential Mortgages	2,806,180	2,805,543	1,031,156	1,031,156	82,492
Higher Risk Assets	1,215,030	1,215,030	1,822,545	1,822,545	145,804
Other Assets	3,809,192	3,809,192	2,339,692	2,339,692	187,175
Securitisation	756,137	756,137	155,566	155,566	12,445
<b>Total for SA</b>	<b>54,959,784</b>	<b>50,232,969</b>	<b>20,795,619</b>	<b>20,795,619</b>	<b>1,663,650</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	29,987,899	29,987,899	6,562,758	6,562,758	525,021
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	54,208,324	54,208,324	30,433,370	30,433,370	2,434,670
Residential Mortgages	29,621,095	29,621,095	11,761,771	11,761,771	940,942
Qualifying Revolving Retail	8,246,970	8,246,970	6,386,624	6,386,624	510,930
Hire Purchase	5,507,407	5,507,407	4,319,949	4,319,949	345,596
Other Retail	4,193,655	4,193,655	1,968,340	1,968,340	157,467
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>131,765,351</b>	<b>131,765,351</b>	<b>61,432,813</b>	<b>61,432,813</b>	<b>4,914,625</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>186,725,135</b>	<b>181,998,320</b>	<b>85,914,400</b>	<b>85,914,400</b>	<b>6,873,152</b>
<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>

(RM'000) Exposure Class	Net 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>					
Interest Rate Risk			7,948,343	7,948,343	635,867
Foreign Currency Risk			571,664	571,664	45,733
Equity Risk			503,812	503,812	40,305
Commodity Risk			15,239	15,239	1,219
Options Risk			672,774	672,774	53,822
<b>Total Market Risk</b>			<b>9,711,832</b>	<b>9,711,832</b>	<b>776,947</b>
<b>Operational Risk (BIA)</b>			<b>9,460,238</b>	<b>9,460,238</b>	<b>756,819</b>
<b>Total RWA and Capital Requirement</b>			<b>105,449,318</b>	<b>105,449,318</b>	<b>8,435,945</b>



## CREDIT RISK

### *Gross Credit Exposures by Geographic Distribution*

The geographic distribution is based on the country in which the portfolio is geographically managed. The table shows the credit exposures by geographic region:

**Table 3: Geographic Distribution of Credit Exposures**

<b>CIMB Bank</b>					
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	21,391,221	729,382	-	-	22,120,603
Bank	24,009,287	4,324,522	-	2,534,476	30,868,286
Corporate	51,403,402	7,206,152	-	797,265	59,406,819
Mortgage	29,930,436	2,496,839	-	-	32,427,275
HPE	5,507,407	-	-	-	5,507,407
QRRE	8,246,970	-	-	-	8,246,970
Other Retail	20,338,415	2,020,199	-	8,800	22,367,415
Other Exposures	5,218,560	233,358	-	328,441	5,780,360
<b>Total Gross Credit Exposure</b>	<b>166,045,699</b>	<b>17,010,454</b>	<b>-</b>	<b>3,668,982</b>	<b>186,725,135</b>

Gross exposures by Sector

The following table represents the Bank's credit exposure analysed by sector:

**Table 4: Distribution of Credit Exposures by Sector**

<b>CIMB Bank</b>											
<b>(RM'000) Exposure Class</b>	<b>Primary Agriculture</b>	<b>Mining and Quarrying</b>	<b>Manufacturing</b>	<b>Electricity, Gas and Water Supply</b>	<b>Construction</b>	<b>Wholesale and Retail Trade, and Restaurants and Hotels</b>	<b>Transport, Storage and Communicat ion</b>	<b>Finance, Insurance, Real Estate and Business Activities</b>	<b>Education, Health and Others</b>	<b>Others*</b>	<b>Total</b>
Sovereign	-	-	-	-	-	-	402,423	12,288,907	8,685,203	744,070	22,120,603
Bank	-	-	-	-	-	-	-	30,867,646	639	-	30,868,286
Corporate	2,084,286	1,039,794	6,763,457	2,418,119	6,405,577	6,178,443	9,221,343	17,880,507	1,989,817	5,425,475	59,406,819
Mortgage	-	-	-	-	-	-	-	-	-	32,427,275	32,427,275
HPE	-	-	-	-	-	-	-	-	-	5,507,407	5,507,407
QRRE	-	-	-	-	-	-	-	-	-	8,246,970	8,246,970
Other Retail	58,590	8,792	240,552	7,723	311,136	778,537	75,468	288,169	115,235	20,483,214	22,367,415
Other Exposures	-	-	-	-	-	-	-	765,554	134,636	4,880,170	5,780,360
<b>Total Gross Credit Exposure</b>	<b>2,142,876</b>	<b>1,048,586</b>	<b>7,004,009</b>	<b>2,425,842</b>	<b>6,716,713</b>	<b>6,956,980</b>	<b>9,699,235</b>	<b>62,090,782</b>	<b>10,925,532</b>	<b>77,714,581</b>	<b>186,725,135</b>

\*Others include Retail exposures and exposures which are not elsewhere classified.

*Gross credit exposures by Residual Contractual Maturity*

The table below presents the distribution of credit exposures by residual contractual maturity:

**Table 5: Distribution of Credit Exposures by Residual Contractual Maturity**

<b>CIMB Bank</b>				
<b>(RM'000) 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	8,690,517	6,872,166	6,557,921	22,120,603
Bank	16,399,474	10,529,401	3,939,410	30,868,286
Corporate	21,827,661	23,830,825	13,748,333	59,406,819
Mortgage	23,985	411,070	31,992,220	32,427,275
HPE	144,926	2,502,698	2,859,782	5,507,407
QRRE	8,246,970	-	-	8,246,970
Other Retail	1,724,771	3,342,813	17,299,830	22,367,415
Other Exposures	23,909	591,537	5,164,913	5,780,360
<b>Total Gross Credit Exposure</b>	<b>57,082,215</b>	<b>48,080,510</b>	<b>81,562,410</b>	<b>186,725,135</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 2011 which were past due but not impaired by sector and geographic respectively:

**Table 6(a): Past Due but Not Impaired Loans, Advances and Financing by Sector as at 30 June 2011**

CIMB Bank	
(RM'000)	
Primary Agriculture	17,687
Mining and Quarrying	1,790
Manufacturing	1,126,209
Electricity, Gas and Water Supply	1,386
Construction	174,880
Wholesale and Retail Trade, and Restaurants and Hotels	164,689
Transport, Storage and Communications	94,691
Finance, Insurance, Real Estate and Business Activities	99,026
Education and Health	60,127
Others*	13,818,598
<b>Total</b>	<b>15,559,083</b>

*\*Others include Retail exposures and exposures which are not elsewhere classified.*

**Table 6(b): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution as at 30 June 2011**

CIMB Bank	
(RM'000)	
Malaysia	11,365,370
Singapore	4,193,713
Thailand	-
Other Countries	-
<b>Total</b>	<b>15,559,083</b>

### Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2011 which were impaired by sector and geographical respectively:

**Table 7(a): Impaired Loans, Advances and Financing by Sector as at 30 June 2011**

CIMB Bank	
(RM'000)	
Primary Agriculture	21,977
Mining and Quarrying	9,295
Manufacturing	554,980
Electricity, Gas and Water Supply	224,264
Construction	445,431
Wholesale and Retail Trade, and Restaurants and Hotels	479,544
Transport, Storage and Communications	884,399
Finance, Insurance, Real Estate and Business Activities	249,616
Education and Health	54,862
Others*	1,361,806
<b>Total</b>	<b>4,286,174</b>

\*Others include Retail exposures and exposures which are not elsewhere classified.

**Table 7(b): Impaired Loans, Advances and Financing by Geographic Distribution as at 30 June 2011**

CIMB Bank	
(RM'000)	
Malaysia	4,234,066
Singapore	52,108
Thailand	-
Other Countries	-
<b>Total</b>	<b>4,286,174</b>

**Table 8: Individual Impairment and Portfolio Impairment Allowances by Sector as at 30 June 2011**

<b>CIMB Bank</b>		
<b>(RM'000)</b>	<b>Individual Impairment Allowance</b>	<b>Portfolio Impairment Allowance</b>
Primary Agriculture	9,249	19,862
Mining and Quarrying	5,602	3,315
Manufacturing	381,746	116,225
Electricity, Gas and Water Supply	4,507	6,120
Construction	157,922	94,698
Wholesale and Retail Trade, and Restaurants and Hotels	292,333	182,544
Transport, Storage and Communications	576,358	43,736
Finance, Insurance, Real Estate and Business Activities	121,160	100,513
Education and Health	19,124	25,921
Others*	30,541	1,074,827
<b>Total</b>	<b>1,598,542</b>	<b>1,667,761</b>

*\*Others include Retail exposures and exposures which are not elsewhere classified.*

**Table 9: Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution as at 30 June 2011**

<b>CIMB Bank</b>		
<b>(RM'000)</b>	<b>Individual Impairment Allowance</b>	<b>Portfolio Impairment Allowance</b>
Malaysia	1,582,156	1,654,963
Singapore	16,386	12,798
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,598,542</b>	<b>1,667,761</b>

**Table 10: Charges for Individual Impairment Provision and Write Offs During the Period**

<b>CIMB Bank</b>		
<b>(RM'000)</b>	<b>Charges/Write back</b>	<b>Write-off</b>
Primary Agriculture	244	151
Mining and Quarrying	74	-
Manufacturing	19,024	3,328
Electricity, Gas and Water Supply	(4,081)	-
Construction	(6,299)	6,933
Wholesale and Retail Trade, and Restaurants and Hotels	(636)	-
Transport, Storage and Communications	11,929	-
Finance, Insurance, Real Estate and Business Activities	(4,248)	106
Education and Health	(523)	-
Others*	883	-
<b>Total</b>	<b>16,367</b>	<b>10,518</b>

\*Others include Retail exposures and exposures which are not elsewhere classified.

**Table 11: Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2011**

<b>CIMB Bank</b>		
<b>(RM'000)</b>	<b>Individual Impairment Allowance</b>	<b>Portfolio Impairment Allowance</b>
Balance as at 1 January	1,599,643	1,853,963
Allowance (write back)/ made during the financial period	16,367	114,865
Amount transferred to portfolio impairment allowance	-	-
Amount written back in respect of recoveries	-	-
Allowance made and charged to deferred assets	71	1,041
Allowance made in relation to jointly controlled entity	-	-
Amount written off	(10,518)	(154,200)
Transfer (to)/from intercompany	-	(162,848)
Unwinding income	(13,960)	(6,212)
Exchange fluctuation	6,939	21,152
<b>Total</b>	<b>1,598,542</b>	<b>1,667,761</b>



Credit Risk – Disclosure for Portfolios under the SA

The following table presents the credit exposures by risk weights and after credit risk mitigation:

**Table 12: Disclosure by Risk Weight under SA**

<b>CIMB Bank</b>												
<b>(RM'000)</b>	<b>Sovereign/ Central Banks</b>	<b>PSEs</b>	<b>Banks, MDBs and DFIs</b>	<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	<b>Corporate</b>	<b>Regulatory Retail</b>	<b>Residential Mortgages</b>	<b>Higher Risk Assets</b>	<b>Other Assets</b>	<b>Securitisation*</b>	<b>Total Exposures after Netting and Credit Risk Mitigation*</b>	<b>Total Risk Weighted Assets</b>
0%	21,913,519	-	-	-	-	26,595	-	-	1,469,500	-	23,409,614	-
20%	72,486	162	880,224	-	61,231	81,820	-	-	-	683,503	1,779,427	355,885
35%	-	-	-	-	-	-	2,546,275	-	-	-	2,546,275	891,196
50%	-	-	-	-	237,520	40,916	217,963	-	-	-	496,400	248,200
75%	-	-	-	-	-	13,480,455	41,304	-	-	-	13,521,759	10,141,319
100%	134,599	-	-	-	4,140,300	325,681	-	-	2,339,692	-	6,940,271	6,940,271
150%	-	-	-	-	200,189	51,369	-	1,215,030	-	-	1,466,588	2,199,883
>150%	-	-	-	-	-	-	-	-	-	2,525	2,525	18,865
<b>Total</b>	<b>22,120,603</b>	<b>162</b>	<b>880,224</b>	<b>-</b>	<b>4,639,240</b>	<b>14,006,837</b>	<b>2,805,543</b>	<b>1,215,030</b>	<b>3,809,192</b>	<b>756,137</b>	<b>50,232,969</b>	<b>20,795,619</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>20%</b>	<b>20%</b>	<b>-</b>	<b>99%</b>	<b>75%</b>	<b>37%</b>	<b>150%</b>	<b>61%</b>	<b>21%</b>	<b>41%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	70,109	-	

\*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 13: Disclosures of Rated Non-Retail Exposures under SA according to Ratings by ECAs**

<b>CIMB Bank</b>				
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	162	162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	61,202	22,156	5,115,137	5,198,495
Sovereign/Central Banks	3,495,376	72,205	18,553,022	22,120,603
Banks, MDBs and DFIs	880,224	-	-	880,224
<b>Total</b>	<b>4,436,802</b>	<b>94,361</b>	<b>23,668,321</b>	<b>28,199,484</b>

**Table 14: Disclosures of Securitisation under SA according to Ratings by ECAs**

<b>CIMB Bank</b>				
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	683,503	-	72,634	756,137

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

The following tables summarise the Bank's retail credit exposures measured under A-IRB Approach:

**Table 15: Retail Credit Exposures by PD Band**

<b>CIMB Bank</b>				
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>35,450,490</b>	<b>10,212,657</b>	<b>1,905,980</b>	<b>47,569,127</b>
Residential Mortgage	24,122,640	4,164,064	1,334,392	29,621,095
QRRE	4,538,039	3,628,798	80,133	8,246,970
Hire Purchase	3,739,388	1,519,966	248,053	5,507,407
Other Retail	3,050,423	899,829	243,402	4,193,655
<b>Exposure Weighted LGD %</b>				
Residential Mortgage	23%	24%	36%	
QRRE	90%	90%	90%	
Hire Purchase	57%	59%	60%	
Other Retail	29%	31%	49%	
<b>Exposure Weighted Average Risk Weight %</b>				
Residential Mortgage	32%	86%	40%	
QRRE	33%	127%	357%	
Hire Purchase	61%	109%	152%	
Other Retail	31%	46%	256%	

**Table 16: Retail Exposures under the IRB Approach by Expected Loss Range**

<b>CIMB Bank</b>				
(RM'000) PD Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>36,220,484</b>	<b>11,121,144</b>	<b>227,499</b>	<b>47,569,127</b>
Residential Mortgage	25,981,970	3,459,273	179,852	29,621,095
QRRE	2,961,568	5,285,402	-	8,246,970
Hire Purchase	3,515,552	1,959,682	32,173	5,507,407
Other Retail	3,761,394	416,787	15,474	4,193,655
<b>Exposure Weighted Average LGD %</b>				
Residential Mortgage	23%	28%	39%	
QRRE	90%	90%	0%	
Hire Purchase	56%	59%	57%	
Other Retail	29%	46%	49%	

*Non-retail Exposures*

The following tables summarise the Bank's non-retail credit exposures measured under F-IRB Approach.

**Table 17: Credit Exposures Subject to Supervisory Risk Weight under IRB Approach**

CIMB Bank						
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	526,972	60,138	-	350,709	962,516	1,900,335
Object Finance	-	-	211,671	-	-	211,671
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,400,910	642,176	340,072	20,165	58,816	2,462,140
<b>RWA</b>	<b>1,228,348</b>	<b>522,429</b>	<b>634,505</b>	<b>927,186</b>	<b>-</b>	<b>3,312,468</b>

The Bank has no exposure to High Volatility Commercial Real Estate and Equities under the Simple Risk Weight Approach.

**Table 18: Non Retail Exposures under IRB Approach by Risk Grades**

CIMB Bank					
(RM'000) Internal Risk Grading	1 - 6	7 - 12	13	Default	Total
<b>Total Non-Retail Exposure (EAD)</b>	<b>54,581,169</b>	<b>18,342,456</b>	<b>3,185,043</b>	<b>3,513,409</b>	<b>79,622,077</b>
Bank	29,234,736	512,895	179,879	60,390	29,987,899
Corporate (excluding Specialised Lending)	25,346,433	17,829,562	3,005,164	3,453,019	49,634,178
<b>Exposure Weighted LGD %</b>					
Bank	46%	50%	45%	45%	
Corporate (excluding Specialised Lending)	43%	39%	39%	44%	
<b>Exposure Weighted Average Risk Weight %</b>					
Bank	19%	100%	248%	0%	
Corporate (excluding Specialised Lending)	25%	84%	190%	0%	

## CREDIT RISK MITIGATION

The following table summarises the extent of which exposures are covered by eligible credit risk mitigants.

**Table 19: Disclosure on Credit Risk Mitigation**

CIMB Bank				
(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	22,120,603	-	-	-
Public Sector Entities	162	-	-	-
Banks, DFIs & MDBs	29,927,509	-	144,709	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	54,697,705	1,121,071	3,508,626	5,118,060
Residential Mortgages	31,087,748	-	637	-
Qualifying Revolving Retail	8,166,837	-	-	-
Hire Purchase	5,259,354	-	-	-
Other Retail	21,889,478	106,486	4,164,201	-
Securitisation	756,137	-	-	-
Higher Risk Assets	1,215,030	-	-	-
Other Assets	3,809,192	-	-	-
<b><i>Defaulted Exposures</i></b>	<b>2,895,579</b>	<b>33,360</b>	<b>28,422</b>	<b>321,019</b>
<b>Total Exposures</b>	<b>181,825,335</b>	<b>1,260,916</b>	<b>7,846,595</b>	<b>5,439,079</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 CCR

The following tables disclose the Off-Balance Sheet exposures and CCR.

**Table 20: Disclosure on Off-Balance Sheet Exposures and CCR**

<b>CIMB Bank</b>				
<b>(RM '000) Description</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk Weighted Assets</b>
Direct Credit Substitutes	1,125,335		1,125,335	626,407
Transaction Related Contingent Items	3,356,381		1,678,190	849,286
Short Term Self Liquidating Trade Related Contingencies	2,526,470		505,294	108,453
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)	-		-	-
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	269,055,116	1,078,952	5,620,818	1,651,159
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	16,524,969		7,671,341	4,209,359
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	116,019		23,204	14,706
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	14,682,809		-	-
Unutilised credit card lines	15,156,600		5,356,952	3,089,112
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>322,998,005</b>	<b>1,078,952</b>	<b>22,103,532</b>	<b>10,593,715</b>

The table below shows the credit derivative transactions that create exposures to CCR (notional value) segregated between own use and client intermediation activities:

**Table 21: Disclosure on Credit Derivative Transactions**

<b>CIMB Bank</b>		
<b>(RM'000)</b>	<b>Notional of Credit Derivatives</b>	
	<b>Protection Bought</b>	<b>Protection Sold</b>
Own Credit Portfolio	1,041,728	1,008,722
Client Intermediation Activities	139,890	210,045
<b>Total</b>	<b>1,181,618</b>	<b>1,218,767</b>
Credit Default Swaps	1,041,728	1,008,722
Total Return Swaps	139,890	210,045
<b>Total</b>	<b>1,181,618</b>	<b>1,218,767</b>

## SECURITISATION

The table below represents the disclosure on Securitisation under the SA for Banking Book:

**Table 22: Disclosure on Securitisation under the SA for Banking Book Exposures**

CIMB Bank											
(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	635,730	-	-	-	635,730	-	-	-			127,146
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)	-	-			-	-	-	-			-



(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>756,137</b>	<b>70,109</b>	-	-	<b>683,503</b>	-	-	-	-	<b>2,525</b>	<b>155,566</b>

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

**Table 23: Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge**

CIMB Bank					
(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>

#### EQUITY EXPOSURES IN BANKING BOOK

The table below presents the analysis of Equity investments by Grouping and RWA:

**Table 24: Analysis of Equity Investments by Grouping and RWA**

CIMB Bank		
In RM('000)	Exposures subject to Risk-Weighting	RWA
Privately held	1,215,030	1,822,545
Publicly traded	-	-
<b>Total</b>	<b>1,215,030</b>	<b>1,822,545</b>

## INTEREST RATE RISK IN THE BANKING BOOK

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

The tables below illustrate CIMB Bank IRRBB under a 100 bps parallel upward interest rate shock from earnings and economic value perspectives.

**Table 25: IRRBB – Impact on Earnings**

<b>CIMB Bank</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	(55,132)
US Dollar	228
Thai Baht	2,080
Singapore Dollar	(67,001)
Others	(2,572)
<b>Total</b>	<b>(122,397)</b>

**Table 26: IRRBB – Impact on Economic Value**

<b>CIMB Bank</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	(870,924)
US Dollar	49,487
Thai Baht	(409)
Singapore Dollar	(167,314)
Others	(23,552)
<b>Total</b>	<b>(1,012,712)</b>

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

- [END OF SECTION] -