

Basel II Pillar 3 Disclosures for the period ended 30 June 2017

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

Abbreviations

A-IRB Approach	: Advanced Internal Ratings Based Approach
BIA	: Basic Indicator Approach
CAF	: Capital Adequacy Framework or in some instances referred to as the Risk Weighted Capital Adequacy Framework (RWCAF)
CAFIB	: Capital Adequacy Framework for Islamic Banks
CAR	: Capital Adequacy Ratio or in some instances referred to as the Risk Weighted Capital Ratio
CIMBBG	: CIMB Bank, CIMB Islamic Bank Berhad, CIMBTH, CIMB Bank PLC (Cambodia) and CIMB Factor Lease Berhad
CIMBIBG	: CIMB Investment Bank Berhad, CIMB Futures Sdn Bhd and non-financial subsidiaries
CIMBISLG	: CIMB Islamic Bank Berhad, CIMB Islamic Nominees (Asing) Sdn Bhd and CIMB Islamic Nominees (Tempatan) 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 Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework (Basel II - Risk Weighted Assets) 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/Rate of Return 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
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 2017.

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 Risk Committee of CIMB Group, as delegated by the Board of Directors of CIMBGH Group.

CAPITAL MANAGEMENT

Capital Structure and Adequacy

On 13 October 2015, BNM issued revised guidelines on the Capital Adequacy Framework (Capital Components), of which will take effect beginning 1 January 2016 and 1 January 2019 for banking institutions and financial holding company respectively. BNM also issued updated guidelines on the Capital Adequacy Framework (Basel II – Risk-Weighted Assets) which are applicable to all banking institutions with immediate effect and all financial holding companies with effect from 1 January 2019.

On 1 August 2016, BNM issued an updated framework which revised capital treatment for credit derivatives transactions in the trading book. In addition, the framework also clarifies on the following;

- (i) Application of a 20% risk weight for the portion of residential mortgages guaranteed by Cagamas SRP Berhad under Cagamas MGP, Skim Rumah Pertamaku, and Skim Perumahan Belia;
- (ii) Application of a 100% risk weight to all residential mortgages with a financing/loan-to-value ratio of more than 90% approved and disbursed by banking institutions on or after 1 February 2011; and
- (iii) Removal of the treatment for CGC's SME Assistance Guarantee Scheme as the scheme is no longer available.

Effective 1 August 2016, Commodity Finance and Object Finance portfolios are treated under Standardised Approach.

On 2 March 2017, BNM issued an updated framework whereby Banking institutions are provided the option to adopt the internal estimate method in computing effective maturity for non-retail exposures under F-IRB upon notifying the Bank. In addition, the framework also lists additional requirements to determine effective maturity for each facility under Advanced IRB approach.

The risk weighted assets of the CIMB Bank Group (other than CIMB Thai Bank and CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets). The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach while Operational Risk is based on Basic Indicator Approach.

The risk-weighted assets of CIMB Investment Bank Group are computed in accordance with Standardised Approach for Credit Risk and Market Risk and Basic Indicator Approach for Operational Risk based on the Capital Adequacy Framework (Basel II - Risk Weighted Assets).

The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components). The comparative capital adequacy ratios as at 30 June 2016 were based on BNM's Capital Adequacy Framework CAF.

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

The minimum regulatory capital adequacy requirement for the total capital ratio is 8%. The tables below present the Capital Position of CIMBBG, CIMBISLG and CIMBIBG:

Table 1(a): Capital Position for CIMBBG

(RM'000)	CIMBBG	
	30 June 2017	30 June 2016
Common Equity Tier 1 capital		
Ordinary shares	16,677,074	5,148,084
Other reserves	19,411,381	27,034,563
Qualifying non-controlling interests	262,644	273,785
Less: Proposed Dividends	(1,282,864)	(814,879)
Common Equity Tier 1 capital before regulatory adjustments	35,068,235	31,641,552
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,201,586)	(5,062,714)
Intangible assets	(887,138)	(920,945)
Deferred Tax Assets	(338,791)	(348,289)
Shortfall of eligible provisions to expected losses	-	-
Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(709,083)	(525,488)
Others	(1,612,132)	(1,247,084)
Common equity Tier 1 capital after regulatory adjustments / total	26,319,505	23,537,032
Additional Tier 1 capital		
Perpetual preference shares	200,000	120,000
Non-innovative Tier 1 capital	-	600,000
Innovative Tier 1 Capital	1,000,000	967,080
Perpetual subordinated capital securities	1,400,000	1,000,000
Qualifying capital instruments held by third parties	51,730	54,431
Additional Tier 1 capital before regulatory adjustments	2,651,730	2,741,511
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(868)	(5,594)
Additional Tier 1 capital after regulatory adjustments	2,650,862	2,735,917
Total Tier 1 capital	28,970,367	26,272,949

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBBG	
	30 June 2017	30 June 2016
Tier 2 Capital		
Subordinated notes	7,050,000	6,950,000
Redeemable Preference Shares	29,740	17,844
Surplus eligible provisions over expected losses	209,219	260,416
Qualifying capital instruments held by third parties	375,289	381,996
Portfolio impairment allowance and regulatory reserves	614,889	520,666
Tier 2 capital before regulatory adjustments	8,279,137	8,130,922
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(177,488)	(354,870)
Total Tier 2 Capital	8,101,649	7,776,052
Total capital base	37,072,016	34,049,001
RWA		
Credit risk	186,065,839	181,049,351
Market risk	14,787,320	14,231,331
Large Exposure risk requirement	725,876	665,798
Operational risk	19,029,289	17,797,079
Total RWA	220,608,324	213,743,559
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	12.512%	11.393%
Tier 1 ratio	13.714%	12.673%
Total capital ratio	17.386%	16.311%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	11.930%	11.012%
Tier 1 ratio	13.132%	12.292%
Total capital ratio	16.804%	15.930%

The Total Capital Ratio increased in June 2017 compared to June 2016 mainly due to higher paid-up capital and share premium arising from reinvestment of cash dividend from CIMBGH/CIMBG. The increase in Credit RWA was mainly contributed by Corporate RWA due to increased exposures, but offset by decreased Residential Mortgage RWA. The increase in Market RWA by RM556m was predominantly from increased Equity RWA and Commodity RWA, but offset by decreased Option RWA, Interest Rate RWA and FX RWA.

CAPITAL MANAGEMENT (CONTINUED)
Capital Structure and Adequacy (continued)
Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2017	30 June 2016
Common Equity Tier 1 capital		
Ordinary shares	1,000,000	1,000,000
Other reserves	3,218,266	2,676,956
Common Equity Tier 1 capital before regulatory adjustments	4,218,266	3,676,956
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(78,891)	(77,482)
Deferred tax assets	(13,352)	(23,116)
Shortfall of eligible provisions to expected losses	(24,692)	(64,949)
Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	-	-
Others	(223,229)	(133,971)
Common Equity Tier 1 capital after regulatory adjustments	3,742,102	3,241,438
Additional Tier 1 capital		
Perpetual preference shares	185,000	192,000
Additional Tier 1 capital before regulatory adjustments	185,000	192,000
Total Tier 1 capital	3,927,102	3,433,438
Tier 2 Capital		
Subordinated notes	435,000	510,000
Portfolio impairment allowance and regulatory reserves	76,408	58,047
Total Tier 2 Capital	511,408	568,047
Total Capital	4,438,510	4,001,485

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG (continued)

(RM'000)	CIMBISLG	
	30 June 2017	30 June 2016
RWA		
Credit risk	24,014,530	21,232,424
Market risk	621,429	478,033
Operational risk	2,249,134	2,133,996
Total RWA	26,885,093	23,844,453
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	13.919%	13.594%
Tier 1 ratio	14.607%	14.399%
Total capital ratio	16.509%	16.782%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	13.919%	13.594%
Tier 1 ratio	14.607%	14.399%
Total capital ratio	16.509%	16.782%

Total Capital Ratio decreased in June 2017 mainly due to decreased Tier 2 ratio predominantly from decreased subordinated notes due to transitional arrangement, coupled with increase in Credit RWA mostly from increased corporate and hire purchase exposures and increase in Market RWA from increased Profit Risk RWA and FX RWA.

CAPITAL MANAGEMENT (CONTINUED)
Capital Structure and Adequacy (continued)

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2017	30 June 2016
Common Equity Tier 1 capital		
Ordinary shares	100,000	100,000
Other reserves	501,309	497,860
Common Equity Tier 1 capital before regulatory adjustments	601,309	597,860
<u>Less: Regulatory adjustments</u>		
Goodwill	(964)	(964)
Intangible assets	-	-
Deferred tax assets	(14,132)	(11,505)
Investment in capital instruments of unconsolidated	(7,104)	(5,083)
Deduction in excess of Tier 1 and Tier 2 capital	-	(1,865)
Others	(2,222)	(2,258)
Common Equity Tier 1 capital after regulatory adjustments	576,887	576,185
Additional Tier 1 capital		
Perpetual preference shares	-	-
Additional Tier 1 capital before regulatory adjustments	-	-
Total Tier 1 capital	576,887	576,185
Tier 2 Capital		
Subordinated notes	-	-
Redeemable preference shares	5	6
Portfolio impairment allowance and regulatory reserves	2,135	2,300
Tier 2 capital before regulatory adjustments	2,140	2,306
Less: Regulatory adjustments		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,076)	(4,171)
Total Tier 2 capital	64	-
Total capital base	576,951	576,185
RWA		
Credit risk	1,085,131	1,085,937
Market risk	151,009	57,116
Operational risk	589,547	608,716
Total RWA	1,825,687	1,751,769

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBIBG	
	30 June 2017	30 June 2016
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	31.598%	32.892%
Tier 1 ratio	31.598%	32.892%
Total capital ratio	31.602%	32.892%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	31.598%	32.892%
Tier 1 ratio	31.598%	32.892%
Total capital ratio	31.602%	32.892%

The Total Capital Ratio decreased in June 2017 compared to June 2016 mainly due to increased total RWA mostly contributed by Market RWA due to increased Option RWA but offset by higher retained earnings.

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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 2017	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%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	58,337,994	58,337,994	434,752	434,752	34,780
Public Sector Entities	4,859,167	3,971,442	197,630	197,630	15,810
Banks, DFIs & MDBs	4,253,841	3,845,364	1,755,521	1,755,521	140,442
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,216,522	1,899,897	981,169	981,169	78,494
Corporate	30,653,289	22,875,705	24,004,466	24,004,466	1,920,357
Regulatory Retail	32,987,668	22,758,512	18,945,569	18,945,569	1,515,646
Residential Mortgages/RRE Financing	7,929,666	7,926,971	2,948,732	2,948,732	235,899
Higher Risk Assets	1,116,720	1,116,720	1,675,080	1,675,080	134,006
Other Assets	9,727,541	9,691,441	3,263,201	3,263,201	261,056
Securitisation	479,017	479,017	95,803	95,803	7,664
Total for SA	152,561,427	132,903,063	54,301,924	54,301,924	4,344,154
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	22,317,575	22,317,575	4,581,292	4,581,292	366,503
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	123,981,338	123,981,338	77,843,775	77,843,775	6,227,502
Residential Mortgages/RRE Financing	67,987,290	67,987,290	15,842,898	15,842,898	1,267,432
Qualifying Revolving Retail	13,378,891	13,378,891	8,076,963	8,076,963	646,157
Hire Purchase	15,062,474	15,062,474	8,896,296	8,896,296	711,704

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2017	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%
Other Retail	32,555,041	32,555,041	9,064,357	9,064,357	725,149
Securitisation	-	-	-	-	-
Total for IRB Approach	275,282,609	275,282,609	124,305,581	124,305,581	9,944,446
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	427,844,036	408,185,671	186,065,839	186,065,839	14,885,267
Large Exposure Risk Requirement	725,876	725,876	725,876	725,876	58,070
Market Risk (SA)					
Interest Rate Risk/Benchmark Rate Risk			11,020,720	11,020,720	881,658
Foreign Currency Risk			662,650	662,650	53,012
Equity Risk			1,351,973	1,351,973	108,158
Commodity Risk			948,551	948,551	75,884
Options Risk			803,426	803,426	64,274
Total Market Risk			14,787,320	14,787,320	1,182,986
Operational Risk (BIA)			19,029,289	19,029,289	1,522,343
Total RWA and Capital Requirement			220,608,324	220,608,324	17,648,666

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2016	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%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	50,198,868	50,198,868	509,272	509,272	40,742
Public Sector Entities	3,823,194	3,409,485	72,362	72,362	5,789
Banks, DFIs & MDBs	3,520,134	3,091,272	1,225,862	1,225,862	98,069
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,460,753	2,268,274	1,233,917	1,233,917	98,713
Corporate	25,725,862	21,238,958	22,319,870	22,319,870	1,785,590
Regulatory Retail	33,342,924	21,388,772	17,839,993	17,839,993	1,427,199
Residential Mortgages/RRE Financing	6,922,664	6,920,659	2,717,171	2,717,171	217,374
Higher Risk Assets	1,442,330	1,442,330	2,163,495	2,163,495	173,080
Other Assets	9,847,228	9,847,228	2,823,495	2,823,495	225,880
Securitisation	365,636	365,636	73,127	73,127	5,850
Total for SA	138,649,593	120,171,482	50,978,563	50,978,563	4,078,285
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	23,667,030	23,667,030	4,685,854	4,685,854	374,868
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	122,005,469	122,005,469	72,492,049	72,492,049	5,799,364
Residential Mortgages/RRE Financing	60,651,735	60,651,735	19,361,255	19,361,255	1,548,900
Qualifying Revolving Retail	13,331,363	13,331,363	8,885,878	8,885,878	710,870
Hire Purchase	14,652,301	14,652,301	8,834,275	8,834,275	706,742
Other Retail	27,294,074	27,294,074	8,448,978	8,448,978	675,918
Securitisation	-	-	-	-	-
Total for IRB Approach	261,601,973	261,601,973	122,708,290	122,708,290	9,816,663

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2016	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%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	400,251,565	381,773,454	181,049,351	181,049,351	14,483,948
Large Exposure Risk Requirement	665,798	665,798	665,798	665,798	53,264
Market Risk (SA)					
Interest Rate Risk/Benchmark Rate Risk			11,132,538	11,132,538	890,603
Foreign Currency Risk			705,708	705,708	56,457
Equity Risk			729,361	729,361	58,349
Commodity Risk			419,645	419,645	33,572
Options Risk			1,244,079	1,244,079	99,526
Total Market Risk			14,231,331	14,231,331	1,138,506
Operational Risk (BIA)			17,797,079	17,797,079	1,423,766
Total RWA and Capital Requirement			213,743,558	213,743,558	17,099,485

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

Table 2(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMBISLG

30 June 2017	CIMBISLG				
(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%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	18,684,404	18,684,404	4,744	4,744	380
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	930,293	930,293	390,886	390,886	31,271
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,202	3,692	3,692	3,692	295
Corporate	8,753,850	3,009,179	3,014,866	3,014,866	241,189
Regulatory Retail	2,899,882	2,875,431	2,646,428	2,646,428	211,714
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	51,416	51,416	37,915	37,915	3,033
Securitisation	66,060	66,060	13,212	13,212	1,057
Total for SA	31,390,683	25,621,050	6,112,606	6,112,606	489,008
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,826,132	1,826,132	369,084	369,084	29,527
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	18,160,662	18,160,662	10,694,606	8,404,708	672,377
RRE Financing	12,086,443	12,086,443	3,268,959	3,268,959	261,517
Qualifying Revolving Retail	227,962	227,962	161,668	161,668	12,933
Hire Purchase	4,861,428	4,861,428	2,980,869	2,980,869	238,470
Other Retail	5,074,100	5,074,100	1,703,320	1,703,320	136,266
Securitisation	-	-	-	-	-
Total for IRB Approach	42,236,726	42,236,726	19,178,506	16,888,608	1,351,089
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	73,627,409	67,857,776	26,441,823	24,014,530	1,921,162

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2017	CIMBISLG				
(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%
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			507,998	507,998	40,640
Foreign Currency Risk			113,430	113,430	9,074
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			621,429	621,429	49,714
Operational Risk (BIA)			2,249,134	2,249,134	179,931
Total RWA and Capital Requirement			29,312,386	26,885,093	2,150,807

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2016	CIMBISLG				
(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%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	18,070,904	18,070,904	4,575	4,575	366
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	573,450	573,450	262,542	262,542	21,003
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	799	289	289	289	23
Corporate	4,642,136	1,758,583	1,695,096	1,695,096	135,608
Regulatory Retail	3,169,357	3,143,824	2,684,652	2,684,652	214,772
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	49,250	49,250	37,658	37,658	3,013
Securitisation	51,337	51,337	10,267	10,267	821
Total for SA	26,557,808	23,648,212	4,695,942	4,695,942	375,675
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,217,274	2,217,274	428,802	428,802	34,304
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	15,796,023	15,796,023	9,614,421	7,701,736	616,139
RRE Financing	10,568,125	10,568,125	3,439,563	3,439,563	275,165
Qualifying Revolving Retail	218,038	218,038	163,447	163,447	13,076
Hire Purchase	3,945,800	3,945,800	2,458,244	2,458,244	196,660
Other Retail	3,950,464	3,950,464	1,408,662	1,408,662	112,693
Securitisation	-	-	-	-	-
Total for IRB Approach	36,695,724	36,695,724	17,513,140	15,600,455	1,248,036
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	63,253,531	60,343,935	23,259,871	21,232,424	1,698,594

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2016	CIMBISLG				
(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%
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			370,993	370,993	29,679
Foreign Currency Risk			107,040	107,040	8,563
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			478,033	478,033	38,243
Operational Risk (BIA)			2,133,996	2,133,996	170,720
Total RWA and Capital Requirement			25,871,900	23,844,453	1,907,556

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2017	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%
Credit Risk (SA)					
Sovereign/Central Banks	2,878,673	2,878,673	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,391,028	1,391,028	669,353	669,353	53,548
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	13,028	13,028	13,028	13,028	1,042
Corporate	26,238	26,106	26,106	26,106	2,088
Regulatory Retail	258	258	194	194	15
Residential Mortgages	156,024	156,024	84,264	84,264	6,741
Higher Risk Assets	-	-	-	-	-
Other Assets	292,236	292,236	292,185	292,185	23,375
Securitisation	-	-	-	-	-
Total Credit Risk	4,757,486	4,757,354	1,085,131	1,085,131	86,810
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/ Benchmark Rate Risk			9,463	9,463	757
Foreign Currency Risk			49,123	49,123	3,930
Equity Risk			573	573	46
Commodity Risk			-	-	-
Options Risk			91,850	91,850	7,348
Total Market Risk			151,009	151,009	12,081
Operational Risk (BIA)			589,547	589,547	47,164
Total RWA and Capital Requirement			1,825,687	1,825,687	146,055

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2016	CIMBIG				
(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%
Credit Risk (SA)					
Sovereign/Central Banks	1,040,171	1,040,171	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,198,994	1,198,994	591,925	591,925	47,354
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	15,506	15,506	15,506	15,506	1,240
Corporate	50,551	50,551	50,551	50,551	4,044
Regulatory Retail	7,574	7,574	5,834	5,834	467
Residential Mortgages	156,994	156,994	91,800	91,800	7,344
Higher Risk Assets	-	-	-	-	-
Other Assets	330,342	330,342	330,321	330,321	26,426
Securitisation	-	-	-	-	-
Total Credit Risk	2,800,132	2,800,132	1,085,937	1,085,937	86,875
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/ Benchmark Rate Risk			12,816	12,816	1,025
Foreign Currency Risk			44,058	44,058	3,525
Equity Risk			242	242	19
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			57,116	57,116	4,569
Operational Risk (BIA)			608,716	608,716	48,697
Total RWA and Capital Requirement			1,751,768	1,751,768	140,141

CREDIT RISK

Summary of Credit Exposures

i) 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 region:

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

30 June 2017		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	54,985,951	1,396,964	1,666,241	288,838	58,337,994
Bank	18,290,807	3,893,815	6,625,637	2,620,324	31,430,583
Corporate	108,049,912	29,588,840	13,940,093	5,272,305	156,851,150
Mortgage/RRE Financing	62,754,273	5,676,825	7,231,606	254,252	75,916,957
HPE	15,062,474	-	-	-	15,062,474
QRRE	10,478,628	2,900,262	-	-	13,378,891
Other Retail	55,069,849	2,803,292	7,156,466	513,101	65,542,709
Other Exposures	6,586,849	531,103	3,775,131	430,196	11,323,279
Total Gross Credit Exposure	331,278,742	46,791,101	40,395,175	9,379,017	427,844,036

30 June 2016		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	44,803,320	2,992,032	1,973,570	429,946	50,198,868
Bank	20,328,371	4,426,967	6,070,588	184,433	31,010,358
Corporate	103,056,634	29,819,628	14,024,485	4,291,338	151,192,084
Mortgage/RRE Financing	55,927,627	5,586,171	6,060,600	-	67,574,399
HPE	14,652,301	-	-	-	14,652,301
QRRE	10,330,126	3,001,238	-	-	13,331,363
Other Retail	51,880,136	2,514,331	5,824,784	417,747	60,636,998
Other Exposures	6,618,095	492,823	4,435,619	108,657	11,655,194
Total Gross Credit Exposure	307,596,609	48,833,190	38,389,647	5,432,120	400,251,565

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) *Gross Credit Exposures by Geographic Distribution (continued)*

Table 3(b): Geographic Distribution of Credit Exposures for CIMBISLG

30 June 2017		CIMBISLG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	18,684,404	-	-	-	18,684,404
Bank	2,756,425	-	-	-	2,756,425
Corporate	26,918,715	-	-	-	26,918,715
RRE Financing	12,086,443	-	-	-	12,086,443
HPE	4,861,428	-	-	-	4,861,428
QRRE	227,962	-	-	-	227,962
Other Retail	7,973,982	-	-	-	7,973,982
Other Exposures	118,050	-	-	-	118,050
Total Gross Credit Exposure	73,627,409	-	-	-	73,627,409

30 June 2016		CIMBISLG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	18,070,904	-	-	-	18,070,904
Bank	2,790,725	-	-	-	2,790,725
Corporate	20,438,957	-	-	-	20,438,957
RRE Financing	10,568,125	-	-	-	10,568,125
HPE	3,945,800	-	-	-	3,945,800
QRRE	218,038	-	-	-	218,038
Other Retail	7,119,821	-	-	-	7,119,821
Other Exposures	101,162	-	-	-	101,162
Total Gross Credit Exposure	63,253,532	-	-	-	63,253,532

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Geographic Distribution (continued)

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

30 June 2017	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	2,878,673	-	-	-	2,878,673
Bank	1,391,028	-	-	-	1,391,028
Corporate	39,267	-	-	-	39,267
Mortgage	156,024	-	-	-	156,024
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	258	-	-	-	258
Other Exposures	292,236	-	-	-	292,236
Total Gross Credit Exposure	4,757,486	-	-	-	4,757,486

30 June 2016	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	1,040,171	-	-	-	1,040,171
Bank	1,198,994	-	-	-	1,198,994
Corporate	66,057	-	-	-	66,057
Mortgage	156,994	-	-	-	156,994
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	7,574	-	-	-	7,574
Other Exposures	330,342	-	-	-	330,342
Total Gross Credit Exposure	2,800,132	-	-	-	2,800,132

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) 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 2017	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	253,897	-	-	1,235,205	2,468,302	-	2,511,692	21,724,066	29,083,369	-	1,061,464	58,337,994
Bank	-	-	-	-	-	-	-	31,045,216	385,368	-	-	31,430,583
Corporate	8,163,998	8,266,096	14,013,530	6,878,983	14,521,600	20,614,027	16,311,611	40,011,265	10,658,322	11,597,696	5,814,022	156,851,150
Mortgage / RRE	-	-	-	-	-	-	-	-	-	75,916,957	-	75,916,957
Financing HPE	-	-	-	-	-	-	-	-	-	15,062,474	-	15,062,474
QRRE	-	-	-	-	-	-	-	-	-	13,378,891	-	13,378,891
Other Retail	214,300	56,077	1,098,837	35,058	795,479	1,929,452	246,939	2,276,029	7,007,833	51,882,705	-	65,542,709
Other Exposures	6,914	-	21,252	1,885	285	20,170	107	1,346,027	203,462	-	9,723,175	11,323,279
Total Gross Credit Exposure	8,639,109	8,322,173	15,133,619	8,151,131	17,785,666	22,563,649	19,070,349	96,402,603	47,338,354	167,838,721	16,598,662	427,844,036

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2016	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	317,227	-	-	1,160,900	1,560,831	-	2,109,360	14,073,122	30,797,724	-	179,705	50,198,868
Bank	-	-	-	-	-	-	-	31,008,494	1,864	-	-	31,010,358
Corporate Mortgage / RRE	8,158,823	8,377,812	11,896,290	7,770,744	11,688,667	17,590,558	14,363,464	43,243,916	9,939,488	7,407,572	10,754,752	151,192,084
Financing HPE	-	-	-	-	-	-	-	-	-	67,574,399	-	67,574,399
QRRE	-	-	-	-	-	-	-	-	-	14,652,301	-	14,652,301
Other Retail	230,444	53,222	936,453	31,770	769,638	1,731,542	195,338	2,049,394	5,657,649	48,364,695	616,853	60,020,145
Other Exposures	22,669	-	14,401	1,709	74	20,838	101	1,475,032	200,633	-	9,919,737	11,655,194
Total Gross Credit Exposure	8,729,163	8,431,033	12,847,144	8,965,122	14,019,210	19,342,938	16,668,263	91,849,958	46,597,357	151,330,330	21,471,047	400,251,565

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

Table 4(b): Distribution of Credit Exposures by Sector for CIMBISLG

30 June 2017	CIMBISLG											
(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	Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	54,534	-	-	215,734	554,292	-	186,808	8,593,444	8,403,700	-	675,893	18,684,404
Bank	-	-	-	-	-	-	-	2,756,425	-	-	-	2,756,425
Corporate	1,653,789	1,291,819	1,526,540	446,352	2,803,563	1,116,679	2,900,481	5,830,907	1,372,578	7,941,420	34,587	26,918,715
RRE Financing	-	-	-	-	-	-	-	-	-	12,086,443	-	12,086,443
HPE	-	-	-	-	-	-	-	-	-	4,861,428	-	4,861,428
QRRE	-	-	-	-	-	-	-	-	-	227,962	-	227,962
Other Retail	12,693	8,408	47,735	2,032	71,337	128,459	4,980	200,307	35,256	7,428,000	34,776	7,973,982
Other Exposures	-	-	-	-	-	-	-	575	66,060	-	51,416	118,050
Total Gross Credit Exposure	1,721,015	1,300,227	1,574,275	664,117	3,429,191	1,245,138	3,092,269	17,381,657	9,877,594	32,545,253	796,672	73,627,409

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

Table 4(b): Distribution of Credit Exposures by Sector for CIMBISLG (continued)

30 June 2016	CIMBISLG											
(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	Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	54,356	-	-	276,309	439,848	-	114,597	9,186,311	7,999,482	-	-	18,070,904
Bank	-	-	-	-	-	-	-	2,790,725	-	-	-	2,790,725
Corporate	1,416,492	905,998	1,331,268	404,419	2,662,950	1,053,518	2,287,780	5,263,276	858,564	4,092,255	162,439	20,438,957
RRE Financing	-	-	-	-	-	-	-	-	-	10,568,125	-	10,568,125
HPE	-	-	-	-	-	-	-	-	-	3,945,800	-	3,945,800
QRRE	-	-	-	-	-	-	-	-	-	218,038	-	218,038
Other Retail	12,297	8,919	53,065	2,053	68,223	157,893	5,213	207,257	37,115	6,529,076	38,711	7,119,821
Other Exposures	-	-	-	-	-	-	-	575	51,337	-	49,250	101,162
Total Gross Credit Exposure	1,483,145	914,917	1,384,332	682,781	3,171,021	1,211,411	2,407,589	17,448,143	8,946,498	25,353,293	250,400	63,253,532

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2017	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/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	2,878,673	-	-	-	2,878,673
Bank	-	-	-	-	-	-	-	1,391,028	-	-	-	1,391,028
Corporate	-	-	-	-	0.02	0.10	-	2,355	197	23,425	13,290	39,267
Mortgage	-	-	-	-	-	-	-	-	-	156,024	-	156,024
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	258	-	258
Other Exposures	-	-	-	-	-	-	-	-	-	512	291,724	292,236
Total Gross Credit Exposure	-	-	-	-	0.02	0.10	-	4,272,056	197	180,219	305,014	4,757,486

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2016	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/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	1,040,171	-	-	-	1,040,171
Bank	-	-	-	-	-	-	-	1,185,767	320	-	12,907	1,198,994
Corporate	-	-	-	-	-	-	-	10,255	347	37,540	17,914	66,057
Mortgage	-	-	-	-	-	-	-	-	-	156,994	-	156,994
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	7,574	-	7,574
Other Exposures	-	-	-	-	-	-	-	-	-	463	329,879	330,342
Total Gross Credit Exposure	-	-	-	-	-	-	-	2,236,193	667	202,571	360,701	2,800,132

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

iii) *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

30 June 2017		CIMBBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	19,904,539	19,439,392	18,994,062	58,337,994
Bank	16,736,693	9,479,117	5,214,773	31,430,583
Corporate	44,579,977	54,921,975	57,349,198	156,851,150
Mortgage/RRE Financing	60,995	724,587	75,131,374	75,916,957
HPE	136,148	4,552,447	10,373,879	15,062,474
QRRE	13,378,891	-	-	13,378,891
Other Retail	4,386,684	6,400,058	54,755,967	65,542,709
Other Exposures	231,541	223,392	10,868,346	11,323,279
Total Gross Credit Exposure	99,415,467	95,740,968	232,687,601	427,844,036

30 June 2016		CIMBBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	15,486,250	14,663,196	20,049,423	50,198,868
Bank	16,993,352	9,163,509	4,853,497	31,010,358
Corporate	40,746,382	55,371,232	55,074,470	151,192,084
Mortgage/RRE Financing	68,605	792,140	66,713,653	67,574,399
HPE	139,023	3,774,717	10,738,561	14,652,301
QRRE	13,331,363	-	-	13,331,363
Other Retail	3,612,123	5,564,529	51,460,346	60,636,998
Other Exposures	44,087	288,021	11,323,086	11,655,194
Total Gross Credit Exposure	90,421,185	89,617,345	220,213,035	400,251,565

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

iii) *Gross Credit Exposures by Residual Contractual Maturity (continued)*

Table 5(b): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBISLG

30 June 2017		CIMBISLG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	7,333,961	7,876,011	3,474,433	18,684,404
Bank	1,340,812	491,855	923,758	2,756,425
Corporate	4,775,568	5,482,056	16,661,091	26,918,715
RRE Financing	2,995	82,969	12,000,479	12,086,443
HPE	73,796	2,089,496	2,698,136	4,861,428
QRRE	227,962	-	-	227,962
Other Retail	40,889	299,663	7,633,430	7,973,982
Other Exposures	65,557	502	51,991	118,050
Total Gross Credit Exposure	13,861,540	16,322,551	43,443,318	73,627,409

30 June 2016		CIMBISLG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	8,397,098	5,498,146	4,175,660	18,070,904
Bank	1,401,451	380,139	1,009,135	2,790,725
Corporate	3,751,899	3,294,730	13,392,329	20,438,957
RRE Financing	2,509	82,883	10,482,732	10,568,125
HPE	54,879	1,858,481	2,032,441	3,945,800
QRRE	218,038	-	-	218,038
Other Retail	48,949	330,254	6,740,618	7,119,821
Other Exposures	-	46,362	54,800	101,162
Total Gross Credit Exposure	13,874,822	11,490,994	37,887,715	63,253,532

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

iii) *Gross Credit Exposures by Residual Contractual Maturity (continued)*

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

30 June 2017		CIMBIBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	2,878,231	-	442	2,878,673
Bank	992,266	-	398,762	1,391,028
Corporate	42	3,667	35,557	39,267
Mortgage	35	1,272	154,718	156,024
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	68	158	33	258
Other Exposures	512	-	291,724	292,236
Total Gross Credit Exposure	3,871,153	5,097	881,237	4,757,486

30 June 2016		CIMBIBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	1,040,090	-	81	1,040,171
Bank	780,766	6,908	411,321	1,198,994
Corporate	1	1,024	65,031	66,057
Mortgage	2	1,345	155,646	156,994
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	231	4,352	2,991	7,574
Other Exposures	463	-	329,879	330,342
Total Gross Credit Exposure	1,821,553	13,630	964,949	2,800,132

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing

i) Past Due But Not Impaired

The following tables provide an analysis of the outstanding balances as at 30 June 2017 and 31 December 2016 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 for CIMBBG

(RM'000)	CIMBBG	
	30 June 2017	31 December 2016
Primary Agriculture	34,797	26,193
Mining and Quarrying	237,844	1,256
Manufacturing	76,637	158,264
Electricity, Gas and Water Supply	2,588	523
Construction	113,629	114,406
Wholesale and Retail Trade, and Restaurants and Hotels	245,812	165,445
Transport, Storage and Communications	92,407	58,321
Finance, Insurance/Takaful, Real Estate and Business Activities	254,769	339,012
Education, Health and Others	48,209	48,193
Household	14,084,385	13,211,654
Others*	12,870	6,827
Total	15,203,947	14,130,094

*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBISLG	
	30 June 2017	31 December 2016
Primary Agriculture	15,922	12,971
Mining and Quarrying	26	35
Manufacturing	5,088	7,513
Electricity, Gas and Water Supply	-	-
Construction	14,640	33,638
Wholesale and Retail Trade, and Restaurants and Hotels	47,940	19,449
Transport, Storage and Communications	1,939	2,859
Islamic Finance, Takaful, Real Estate and Business Activities	71,703	48,394
Education, Health and Others	4,734	6,337
Household	3,584,745	2,935,679
Others*	2,220	2,120
Total	3,748,957	3,068,995

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

i) Past Due But Not Impaired (continued)

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

(RM'000)	CIMBIBG	
	30 June 2017	31 December 2016
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*	-	-
Total	-	-

*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 2017	31 December 2016
Malaysia	13,176,013	11,726,437
Singapore	356,375	536,075
Thailand	1,671,559	1,867,356
Other Countries	-	226
Total	15,203,947	14,130,094

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

(RM'000)	CIMBISLG	
	30 June 2017	31 December 2015
Malaysia	3,748,957	3,068,995
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	3,748,957	3,068,995

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

i) Past Due But Not Impaired (continued)

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

(RM'000)	CIMBIBG	
	30 June 2017	31 December 2016
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	-	-

ii) Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2017 and 31 December 2016 which were impaired by sector and geographical respectively:

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

(RM'000)	CIMBBG	
	30 June 2017	31 December 2016
Primary Agriculture	52,865	92,702
Mining and Quarrying	251,201	129,608
Manufacturing	1,004,408	986,416
Electricity, Gas and Water Supply	598	1,016
Construction	136,580	111,713
Wholesale and Retail Trade, and Restaurants and Hotels	579,717	499,211
Transport, Storage and Communications	1,204,214	1,224,748
Finance, Insurance/Takaful, Real Estate and Business Activities	413,844	292,586
Education, Health and Others	108,257	96,357
Household	2,066,805	2,143,643
Others*	7,125	7,752
Total	5,825,614	5,585,752

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 8(b): Impaired Loans, Advances and Financing by Sector for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2017	31 December 2016
Primary Agriculture	6,667	45,049
Mining and Quarrying	2,419	2,490
Manufacturing	19,216	20,348
Electricity, Gas and Water Supply	-	-
Construction	6,230	16,114
Wholesale and Retail Trade, and Restaurants and Hotels	5,266	16,845
Transport, Storage and Communications	65,081	69,253
Islamic Finance, Takaful, Real Estate and Business Activities	25,550	46,433
Education, Health and Others	18,653	19,200
Household	230,583	230,392
Others*	384	241
Total	380,049	466,365

Note: All sectors above are Shariah compliant.

**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 2017	31 December 2016
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	3,356	2,075
Others*	-	-
Total	3,356	2,075

**Others are exposures which are not elsewhere classified.*

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

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

(RM'000)	CIMBBG	
	30 June 2017	31 December 2016
Malaysia	3,476,245	3,538,375
Singapore	504,496	412,208
Thailand	1,841,102	1,632,488
Other Countries	3,771	2,681
Total	5,825,614	5,585,752

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

(RM'000)	CIMBISLG	
	30 June 2017	31 December 2016
Malaysia	380,049	466,365
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	380,049	466,365

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

(RM'000)	CIMBIBG	
	30 June 2017	31 December 2016
Malaysia	3,356	2,075
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	3,356	2,075

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 10(a): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBBG for the period ended 30 June 2017 and 31 December 2016

(RM'000)	CIMBBG			
	30 June 2017		31 December 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	31,643	18,971	35,595	18,125
Mining and Quarrying	44,606	21,709	34,747	18,476
Manufacturing	559,270	87,888	670,046	82,892
Electricity, Gas and Water Supply	-	14,478	672	14,153
Construction	35,510	39,266	42,611	71,822
Wholesale and Retail Trade, and Restaurants and Hotels	224,583	112,030	187,785	104,705
Transport, Storage and Communications	1,074,468	17,652	1,072,138	23,027
Finance, Insurance/Takaful, Real Estate and Business Activities	190,641	89,018	185,268	102,710
Education, Health and Others	28,594	16,607	25,299	20,727
Household	50,452	1,483,500	93,117	1,513,386
Others*	2,853	6,552	3,355	7,779
Total	2,242,620	1,907,671	2,350,633	1,977,802

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBISLG for the period ended 30 June 2017 and 31 December 2016

(RM'000)	CIMBISLG			
	30 June 2017		31 December 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	(17)	5,543	7,380	4,243
Mining and Quarrying	7	439	343	164
Manufacturing	1,488	3,844	1,306	3,709
Electricity, Gas and Water Supply	-	140	-	284
Construction	448	4,652	6,712	5,046
Wholesale and Retail Trade, and Restaurants and Hotels	1,643	6,504	5,280	4,806
Transport, Storage and Communications	19,332	1,857	19,295	2,040
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	3,740	8,801	4,587	11,581
Education, Health and Others	3,378	3,815	3,159	4,987
Household	-	223,908	-	205,727
Others*	-	241	-	275
Total	30,019	259,744	48,062	242,862

Note: All sectors above are Shariah compliant.

**Others are exposures which are not elsewhere classified.*

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 10(c): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBIBG for the period ended 30 June 2017 and 31 December 2016

(RM'000)	CIMBIBG			
	30 June 2017		31 December 2016	
	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	3,356	87	2,075	99
Others*	-	-	-	-
Total	3,356	87	2,075	99

*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 2017 and 31 December 2016

(RM'000)	CIMBBG			
	30 June 2017		31 December 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,532,175	1,240,812	1,536,356	1,290,567
Singapore	89,235	35,423	122,082	48,707
Thailand	618,696	611,135	691,035	618,499
Other Countries	2,514	20,301	1,160	20,029
Total	2,242,620	1,907,671	2,350,633	1,977,802

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 11(b): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBISLG for the period ended 30 June 2017 and 31 December 2016

(RM'000)	CIMBISLG			
	30 June 2017		31 December 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	30,019	259,744	48,062	242,862
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
Total	30,019	259,744	48,062	242,862

Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 30 June 2017 and 31 December 2016

(RM'000)	CIMBIBG			
	30 June 2017		31 December 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	3,356	87	2,075	99
Singapore	--	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
Total	3,356	87	2,075	99

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 12(a): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBBG for the period ended 30 June 2017 and 30 June 2016

(RM'000)	CIMBBG			
	30 June 2017		30 June 2016	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	(7,875)	-	7,275	-
Mining and Quarrying	(251)	41	976	3,602
Manufacturing	137,206	54,196	176,024	6,798
Electricity, Gas and Water Supply	-	-	54	-
Construction	(1,670)	5,112	(2,875)	-
Wholesale and Retail Trade, and Restaurants and Hotels	84,813	-	12,061	27,403
Transport, Storage and Communications	(311)	-	10,930	806
Finance, Insurance/Takaful, Real Estate and Business Activities	8,194	130	(3,009)	-
Education, Health and Others	3,190	50	1,931	1
Household	30,649	63,819	35,687	2,196
Others*	(4)	-	25	-
Total	253,941	123,348	239,079	40,806

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 12(b): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBISLG for the period ended 30 June 2017 and 30 June 2016

(RM'000)	CIMBISLG			
	30 June 2017		30 June 2016	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	(7,681)	-	7,457	-
Mining and Quarrying	(336)	-	-	-
Manufacturing	177	-	777	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	(718)	5,108	843	-
Wholesale and Retail Trade, and Restaurants and Hotels	(3,784)	-	57	-
Transport, Storage and Communications	37	-	(5,222)	-
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	(849)	-	790	-
Education, Health and Others	219	-	1,246	-
Household	-	-	-	-
Others*	-	-	-	-
Total	(12,935)	5,108	5,948	-

Note: All sectors above are Shariah compliant.

**Others are exposures which are not elsewhere classified.*

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2017 and 30 June 2016.

(RM'000)	CIMBIBG			
	30 June 2017		30 June 2016	
	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/ Takaful, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	1,281	-	(697)	-
Others*	-	-	-	-
Total	1,281	-	(697)	-

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 13(a): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2017 and 30 June 2016 for CIMBBG

(RM'000)	CIMBBG			
	30 June 2017		30 June 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	2,350,633	1,977,802	1,922,003	1,970,342
Allowance made during the financial period	253,941	377,919	239,079	273,533
Amount transferred to portfolio impairment allowance	-	-	320	(320)
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(123,348)	(433,001)	(40,806)	(379,615)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Allowance for impaired loan disposed to third party	(234,118)	(18,578)	-	-
Exchange fluctuation	(4,488)	3,529	(25,803)	(22,235)
Total	2,242,620	1,907,671	2,094,793	1,841,705

Table 13(b): Analysis of movement for Financing Impairment Allowances for the Period Ended 30 June 2017 and 30 June 2016 for CIMBISLG

(RM'000)	CIMBISLG			
	30 June 2017		30 June 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	48,062	242,863	46,167	314,054
Allowance (write back)/made during the financial period	(12,935)	77,293	5,948	11,322
Amount transferred to portfolio impairment allowance	-	-	-	-
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(5,108)	(60,373)	-	(66,525)
Transfer (to)/from intercompany	-	(14)	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	(25)	-	-
Total	30,019	259,744	52,115	258,851

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) *Impaired Loans/Financings (continued)*

Table 13(c): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2017 and 30 June 2016 for CIMBIBG

(RM'000)	CIMBIBG			
	30 June 2017		30 June 2016	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	2,075	99	1,228	159
Allowance made/(write back) during the financial period	1,299	(12)	252	(14)
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	(18)	-	(949)	-
Amount written off	-	-	-	-
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
Total	3,356	87	531	145

Capital Treatment for Credit Risk

Details on RWA and capital requirements related to Credit Risk are disclosed separately for CIMBBG, CIMBISLG and CIMBIBG in Tables 2 (a), (b) and (c). Details on the disclosure for portfolios under the SA and the IRB Approach are in the sections that follow.

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CREDIT RISK (CONTINUED)

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 2017	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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	56,906,173	3,772,714	461,914	-	3,572	9,305	-	-	6,408,103	-	67,561,782	-
20%	941,338	1,373	685,365	401,018	6,492	367,303	-	-	3,412	479,017	2,885,317	577,063
35%	-	-	-	-	-	-	7,424,623	-	-	-	7,424,623	2,598,618
50%	489,239	-	2,159,277	1,195,826	14,979	34,903	181,613	-	34,816	-	4,110,653	2,055,326
75%	-	-	-	-	-	18,111,126	245,709	-	-	-	18,356,836	13,767,627
100%	-	197,355	538,802	303,054	8,670,099	2,334,806	75,025	-	3,245,110	-	15,364,252	15,364,251
107%	-	-	-	-	14,100,653	-	-	-	-	-	14,100,653	15,205,714
150%	1,244	-	5	-	79,910	72,179	-	1,116,720	-	-	1,270,057	1,905,086
150% <RW < 1250%	-	-	-	-	-	1,828,890	-	-	-	-	1,828,890	2,828,238
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,337,994	3,971,442	3,845,364	1,899,897	22,875,705	22,758,512	7,926,971	1,116,720	9,691,441	479,017	132,903,064	54,301,923
Average Risk Weight	1%	5%	46%	52%	105%	71%	37%	150%	34%	20%	39%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2016	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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	49,083,803	3,262,754	159,408	-	3,604	10,646	-	-	6,837,887	-	59,358,101	-
20%	226,529	3,346	1,000,590	346,759	-	-	-	-	173,576	365,636	2,116,436	423,287
35%	-	-	-	-	-	-	6,166,905	-	-	-	6,166,905	2,158,417
50%	868,839	143,385	1,811,157	1,513,900	159,434	708,187	284,155	-	93,970	-	5,583,027	2,791,513
75%	-	-	-	-	-	16,216,120	212,403	-	-	-	16,428,523	12,321,392
100%	-	-	120,020	407,615	6,625,570	2,857,369	256,842	-	2,741,795	-	13,009,210	13,009,210
107%	-	-	-	-	14,374,525	-	-	-	-	-	14,374,525	15,500,845
150%	19,697	-	97	-	75,826	45,219	355	1,442,330	-	-	1,583,524	2,375,286
150% <RW < 1250%	-	-	-	-	-	1,551,231	-	-	-	-	1,551,231	2,398,612
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	50,198,868	3,409,485	3,091,272	2,268,274	21,238,958	21,388,772	6,920,659	1,442,330	9,847,228	365,636	120,171,482	50,978,562
Average Risk Weight	1%	2%	40%	54%	105%	83%	39%	150%	29%	20%	40%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

Table 14(b): Disclosure by Risk Weight under SA for CIMBISLG

30 June 2017	CIMBISLG											
(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%	18,660,682	-	148,510	-	-	-	-	-	13,501	-	18,822,693	-
20%	23,722	-	20	-	1,290	723	-	-	-	66,060	91,815	18,363
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	781,763	-	318	2,064	-	-	-	-	784,145	392,073
75%	-	-	-	-	-	917,340	-	-	-	-	917,340	688,005
100%	-	-	-	3,692	2,993,813	1,951,419	-	-	37,915	-	4,986,839	4,986,839
100% < RW < 1250%	-	-	-	-	13,757	3,885	-	575	-	-	18,218	27,327
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,684,404	-	930,293	3,692	3,009,179	2,875,431	-	575	51,416	66,060	25,621,050	6,112,606
Average Risk Weight	0%	-	42%	100%	100%	92%	-	150%	74%	20%	24%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

Table 14(b): Disclosure by Risk Weight under SA for CIMBISLG (continued)

30 June 2016	CIMBISLG											
(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%	18,048,028	-	48,360	-	-	-	-	-	11,592	-	18,107,979	-
20%	22,876	-	11	-	-	-	-	-	-	51,337	74,224	14,845
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	525,079	-	135,386	677,891	-	-	-	-	1,338,356	669,178
75%	-	-	-	-	-	482,002	-	-	-	-	482,002	361,502
100%	-	-	-	289	1,614,786	1,983,382	-	-	37,658	-	3,636,115	3,636,115
100% < RW < 1250%	-	-	-	-	8,412	549	-	575	-	-	9,535	14,303
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,070,904	-	573,450	289	1,758,583	3,143,824	-	575	49,250	51,337	23,648,212	4,695,942
Average Risk Weight	0%	-	46%	100%	96%	85%	-	150%	76%	20%	20%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2017	CIMBIBG											
(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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	2,878,673	-	-	-	-	-	-	-	51	-	2,878,724	-
20%	-	-	87,203	-	-	-	-	-	-	-	87,203	17,441
35%	-	-	-	-	-	-	55,330	-	-	-	55,330	19,365
50%	-	-	1,303,825	-	-	-	71,491	-	-	-	1,375,316	687,658
75%	-	-	-	-	-	258	201	-	-	-	460	345
100%	-	-	-	13,028	26,106	-	29,002	-	292,185	-	360,322	360,322
100% < RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,878,673	-	1,391,028	13,028	26,106	258	156,024	-	292,236	-	4,757,354	1,085,131
Average Risk Weight	-	-	48%	100%	100%	75%	54%	-	100%	-	23%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2017

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2016	CIMBIBG											
(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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	1,040,171	-	-	-	-	-	-	-	21	-	1,040,192	-
20%	-	-	25,241	-	-	-	-	-	-	-	25,241	5,048
35%	-	-	-	-	-	-	59,008	-	-	-	59,008	20,653
50%	-	-	1,173,753	-	-	-	53,528	-	-	-	1,227,281	613,641
75%	-	-	-	-	-	7,369	296	-	-	-	7,666	5,749
100%	-	-	-	15,506	50,551	-	44,161	-	330,321	-	440,539	440,539
100% < RW <1250%	-	-	-	-	-	204	-	-	-	-	204	307
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,040,171	-	1,198,994	15,506	50,551	7,574	156,994	-	330,342	-	2,800,132	1,085,937
Average Risk Weight	-	-	49%	100%	100%	77%	58%	-	100%	-	39%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2017		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	4,661,281	-	197,886	4,859,167
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,859,168	104,550	252,804	2,216,522
Corporate	477,052	-	30,176,237	30,653,289
Sovereign/Central Banks	21,768,765	-	36,569,229	58,337,994
Banks, MDBs and DFIs	3,352,443	-	901,398	4,253,841
Total	32,118,709	104,550	68,097,555	100,320,814

30 June 2016		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	3,417,178	-	406,016	3,823,194
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,578,680	134,281	747,791	3,460,753
Corporate	220,030	130,704	25,375,128	25,725,862
Sovereign/Central Banks	19,451,213	-	30,747,655	50,198,868
Banks, MDBs and DFIs	3,133,263	-	386,871	3,520,134
Total	28,800,364	264,985	57,663,463	86,728,812

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2017		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	4,202	4,202
Corporate	-	-	8,753,850	8,753,850
Sovereign/Central Banks	2,324,080	-	16,360,325	18,684,404
Banks, MDBs and DFIs	781,783	-	148,510	930,293
Total	3,105,863	-	25,266,888	28,372,750

30 June 2016		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	799	799
Corporate	-	-	4,642,136	4,642,136
Sovereign/Central Banks	1,411,954	-	16,658,950	18,070,904
Banks, MDBs and DFIs	525,090	-	48,360	573,450
Total	1,937,045	-	21,350,244	23,287,289

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

30 June 2017		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	13,028	13,028
Corporate	-	-	26,238	26,238
Sovereign/Central Banks	-	-	2,878,673	2,878,673
Banks, MDBs and DFIs	1,390,912	-	116	1,391,028
Total	1,390,912	-	2,918,056	4,308,968

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2016	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	15,506	15,506
Corporate	-	-	50,551	50,551
Sovereign/Central Banks	-	-	1,040,171	1,040,171
Banks, MDBs and DFIs	1,198,992	-	2	1,198,994
Total	1,198,992	-	1,106,230	2,305,222

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

30 June 2017	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	479,017	-	-	479,017

30 June 2016	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	365,636	-	-	365,636

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA (continued)

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

30 June 2017		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	66,060	-	-	66,060

30 June 2016		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	51,337	-	-	51,337

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

30 June 2017		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

30 June 2016		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach

Retail Exposures

Retail exposures covered under the A-IRB Approach include credit cards, auto loans/financing, personal financing, business premises loan/financing and residential mortgages/RRE Financing.

The following tables summarise CIMBBG and CIMBISLG’s retail credit exposures measured under A-IRB Approach:

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

30 June 2017	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	108,570,427	18,442,003	1,971,266	128,983,695
Residential Mortgage/RRE Financing	58,793,933	8,079,026	1,114,332	67,987,290
QRRE	9,381,105	3,866,229	131,557	13,378,891
Hire Purchase	12,626,020	2,180,278	256,176	15,062,474
Other Retail	27,769,370	4,316,470	469,202	32,555,041
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	23%	23%	27%	
QRRE	89%	89%	89%	
Hire Purchase	52%	54%	57%	
Other Retail	27%	31%	62%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	14%	75%	161%	
QRRE	28%	131%	268%	
Hire Purchase	52%	88%	178%	
Other Retail	21%	51%	204%	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Retail Exposures

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

30 June 2016	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	102,323,777	11,839,927	1,765,770	115,929,473
Residential Mortgage/RRE Financing	57,318,582	2,462,755	870,398	60,651,735
QRRE	8,596,669	4,615,429	119,265	13,331,363
Hire Purchase	11,983,579	2,395,401	273,321	14,652,301
Other Retail	24,424,947	2,366,342	502,786	27,294,074
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	22%	23%	29%	
QRRE	89%	89%	89%	
Hire Purchase	52%	54%	58%	
Other Retail	27%	31%	67%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	28%	87%	102%	
QRRE	29%	132%	221%	
Hire Purchase	52%	89%	169%	
Other Retail	25%	48%	241%	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Retail Exposures (continued)

Table 17(b): Retail Credit Exposures by PD Band for CIMBISLG

30 June 2017	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	17,436,754	4,516,932	296,247	22,249,933
RRE Financing	9,968,434	1,953,396	164,613	12,086,443
QRRE	137,098	88,530	2,334	227,962
Hire Purchase	3,614,009	1,154,249	93,170	4,861,428
Other Retail	3,717,213	1,320,757	36,130	5,074,100
Exposure Weighted Average LGD				
RRE Financing	23%	24%	26%	
QRRE	90%	90%	90%	
Hire Purchase	52%	54%	59%	
Other Retail	28%	34%	52%	
Exposure Weighted Average Risk Weight				
RRE Financing	15%	79%	170%	
QRRE	32%	125%	279%	
Hire Purchase	51%	85%	181%	
Other Retail	24%	56%	182%	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Retail Exposures (continued)

Table 17(b): Retail Credit Exposures by PD Band for CIMBISLG (continued)

30 June 2016	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	16,689,654	1,761,730	231,042	18,682,427
RRE Financing	10,077,455	406,780	83,889	10,568,125
QRRE	116,680	98,962	2,396	218,038
Hire Purchase	3,260,620	578,955	106,225	3,945,800
Other Retail	3,234,900	677,032	38,532	3,950,464
Exposure Weighted Average LGD				
RRE Financing	24%	24%	28%	
QRRE	90%	90%	90%	
Hire Purchase	53%	55%	59%	
Other Retail	29%	38%	54%	
Exposure Weighted Average Risk Weight				
RRE Financing	30%	86%	78%	
QRRE	33%	126%	0%	
Hire Purchase	53%	95%	172%	
Other Retail	29%	61%	135%	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Retail Exposures (continued)

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

30 June 2017	CIMBBG			
(RM'000)	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Expected Loss Range of Retail Exposures				
Total Retail Exposure (EAD)	114,109,130	14,788,739	85,827	128,983,695
Residential Mortgage/RRE Financing	64,194,603	3,752,785	39,902	67,987,290
QRRE *	7,775,051	5,603,406	433	13,378,891
Hire Purchase	12,638,968	2,421,331	2,175	15,062,474
Other Retail	29,500,507	3,011,218	43,316	32,555,041
Exposure Weighted Average LGD (%)				
Residential Mortgage/RRE Financing	23%	26%	37%	
QRRE *	89%	89%	89%	
Hire Purchase	52%	54%	61%	
Other Retail	27%	40%	73%	

Note: * Effective June 2017, the computation of EL for QRRE is based on PD at account level to be consistent with EL computation for other retail products. Previously, the EL was computed based on range of PDs.

30 June 2016	CIMBBG			
(RM'000)	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Expected Loss Range of Retail Exposures				
Total Retail Exposure (EAD)	103,128,906	12,695,211	105,357	115,929,473
Residential Mortgage/RRE Financing	58,398,704	2,197,239	55,792	60,651,735
QRRE	6,808,712	6,522,652	-	13,331,363
Hire Purchase	11,992,334	2,657,303	2,664	14,652,301
Other Retail	25,929,155	1,318,017	46,902	27,294,074
Exposure Weighted Average LGD (%)				
Residential Mortgage/RRE Financing	22%	26%	38%	
QRRE	89%	89%	-	
Hire Purchase	52%	54%	60%	
Other Retail	27%	47%	75%	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Retail Exposures (continued)

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

30 June 2017	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure (EAD)	19,136,397	3,112,738	798	22,249,933
RRE Financing	11,267,239	819,181	23	12,086,443
QRRE *	95,060	132,892	10	227,962
Hire Purchase	3,623,902	1,237,029	496	4,861,428
Other Retail	4,150,195	923,636	269	5,074,100
Exposure Weighted Average LGD (%)				
RRE Financing	23%	26%	15%	
QRRE *	90%	90%	90%	
Hire Purchase	52%	54%	56%	
Other Retail	27%	39%	100%	

*Note: * Effective June 2017, the computation of EL for QRRE is based on PD at account level to be consistent with EL computation for other retail products. Previously, the EL was computed based on range of PDs.*

30 June 2016	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure (EAD)	17,194,472	1,486,960	996	18,682,427
RRE Financing	10,251,699	316,403	22	10,568,125
QRRE	79,325	138,713	-	218,038
Hire Purchase	3,261,962	683,312	527	3,945,800
Other Retail	3,601,486	348,532	446	3,950,464
Exposure Weighted Average LGD (%)				
RRE Financing	24%	26%	15%	
QRRE	90%	90%	-	
Hire Purchase	53%	56%	61%	
Other Retail	29%	53%	94%	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Non-retail Exposures

The following tables summarise CIMBBG and CIMBISLG’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

30 June 2017		CIMBBG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	236,700	1,400,900	-	149,529	1,493,478	3,280,607
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,159,119	10,636,362	402,324	105,038	64,976	13,367,820
RWA	1,204,083	9,540,638	462,673	636,418	-	11,843,811

30 June 2016		CIMBBG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	166,793	1,350,879	-	87,040	1,427,792	3,032,504
Object Finance	215,935	26,783	20,688	-	7,976	271,382
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,511,364	7,751,215	493,976	185,143	15,648	11,957,347
RWA	2,111,310	7,364,966	591,864	680,457	-	10,748,597

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

30 June 2017		CIMBISLG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	99,819	145,144	-	-	-	244,963
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	45,498	1,277,573	12,261	23,892	11,897	1,371,122
RWA	72,658	1,109,134	14,100	59,731	-	1,255,623

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Non-retail Exposures (continued)

Table 19(b): Credit Exposures Subject to Supervisory Risk Weight under IRB Approach for CIMBISLG (continued)

30 June 2016	CIMBISLG					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	114,319	-	-	-	-	114,319
Object Finance	215,935	-	16,009	-	-	231,944
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	389,678	1,032,083	32,864	-	13,047	1,467,672
RWA	403,153	781,005	56,204	-	-	1,240,361

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

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Non-retail Exposures

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

30 June 2017	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	45,439,935	61,528,063	20,625,757	2,056,732	129,650,486
Sovereign/Central Banks	-	-	-	-	-
Bank	19,671,878	2,409,034	236,663	0.1	22,317,575
Corporate (excluding Specialised Lending/Financing)	25,768,057	59,119,029	20,389,094	2,056,731	107,332,911
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	36%	31%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	40%	35%	36%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	17%	31%	164%	-	
Corporate (excluding Specialised Lending/Financing)	16%	70%	102%	-	

30 June 2016	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	45,839,645	62,218,152	20,518,448	1,835,022	130,411,266
Sovereign/Central Banks	-	-	-	-	-
Bank	20,464,294	3,158,784	43,951	1	23,667,030
Corporate (excluding Specialised Lending/Financing)	25,375,350	59,059,368	20,474,497	1,835,021	106,744,237
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	37%	36%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	37%	31%	38% ¹	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	17%	36%	137%	-	
Corporate (excluding Specialised Lending/Financing)	17%	65%	94%	-	

Note: ¹ amended due to formula error.

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Non-retail Exposures (continued)

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

30 June 2017	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	7,342,811	6,998,498	3,890,697	138,703	18,370,709
Bank	1,729,880	94,412	1,840	-	1,826,132
Corporate (excluding Specialised Financing)	5,612,931	6,904,085	3,888,857	138,703	16,544,577
Exposure Weighted Average LGD					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	44%	40%	38%	40%	
Exposure Weighted Average Risk Weight					
Bank	19%	40%	129%	-	
Corporate (excluding Specialised Financing)	14%	68%	102%	-	

30 June 2016	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	6,639,536	6,063,296	3,239,557	256,973	16,199,362
Bank	2,171,482	44,225	1,567	-	2,217,274
Corporate (excluding Specialised Financing)	4,468,054	6,019,071	3,237,990	256,973	13,982,088
Exposure Weighted Average LGD					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	45%	41%	37%	41%	
Exposure Weighted Average Risk Weight					
Bank	19%	44%	123%	-	
Corporate (excluding Specialised Financing)	15%	73%	102%	-	

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)

Expected Losses versus Actual Losses by Portfolio Types

The following tables summarises the actual losses by portfolio type:

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

CIMBBG				
(RM'000) Exposure Class	30 June 2017		30 June 2016	
	Regulatory Expected Losses as at 30 June 2016	Actual Losses for the period ended 30 June 2017	Regulatory Expected Losses as at 30 June 2015	Actual Losses for the period ended 30 June 2016
Sovereign			-	-
Bank	8,889	0.01	15,714	-
Corporate	685,446	119,762	788,138	(44,065)
Mortgage/RRE Financing	186,166	43,060	196,553	4,083
HPE	178,277	139,695	188,726	65,920
QRRE	470,991	178,800	483,352	168,254
Other Retail	114,509	(889)	119,041	(17,442)
Other Exposures			-	-
Total	1,644,278	480,429	1,791,523	176,749

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 of 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 (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure, there was no requirement for additional collateral to be posted as at 30 June 2017, as compared to RM 6,045,000 as at 30 June 2016.

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

Table 22(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG

30 June 2017	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	3,300,045		3,300,045	1,789,670
Transaction Related Contingent Items	5,420,095		2,694,728	1,689,581
Short Term Self Liquidating Trade Related Contingencies	3,017,209		603,442	322,659
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)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	126,527		126,527	281
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	770,970,839	6,416,796	14,513,646	7,116,211
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	33,128,793		28,950,840	11,008,472
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,890,195		621,684	548,459
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/customer's creditworthiness	91,511,215		-	-
Unutilised credit card lines	24,463,990		6,929,174	2,639,592
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	934,828,907	6,416,796	57,740,086	25,114,925

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

Table 22(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG (continued)

30 June 2016	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	3,198,153		3,198,153	1,593,501
Transaction Related Contingent Items	4,877,690		2,427,873	1,520,868
Short Term Self Liquidating Trade Related Contingencies	6,946,953		1,389,391	367,246
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)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	12,197		12,197	11,944
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	836,131,924	7,104,907	14,583,483	6,896,648
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	32,606,250		27,166,106	13,534,649
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,384,744		500,929	404,186
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/customer's creditworthiness	81,810,567		-	-
Unutilised credit card lines	22,795,070		6,813,028	2,970,866
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	990,763,549	7,104,907	56,091,158	27,299,909

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

Table 22(b): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBISLG

30 June 2017	CIMBISLG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	195,364		195,364	146,705
Transaction Related Contingent Items	521,020		260,510	115,010
Short Term Self Liquidating Trade Related Contingencies	65,736		13,147	7,439
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	36,725,015	216,476	862,156	166,109
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,677,691		4,125,466	1,775,247
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 customer's creditworthiness	3,912,556		-	-
Unutilised credit card lines	272,926		107,169	58,619
Off-balance sheet items for securitisation exposures	-		-	-
Total	46,370,308	216,476	5,563,812	2,269,129

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

Table 22(b): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBISLG (continued)

30 June 2016	CIMBISLG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	159,713		159,713	85,086
Transaction Related Contingent Items	503,508		251,754	122,944
Short Term Self Liquidating Trade Related Contingencies	146,552		29,310	8,774
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	34,920,314	73,067	579,862	139,402
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,541,012		3,749,112	1,769,160
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 customer's creditworthiness	2,855,601		-	-
Unutilised credit card lines	243,045		104,212	60,934
Off-balance sheet items for securitisation exposures	-		-	-
Total	43,369,745	73,067	4,873,962	2,186,300

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

Table 22(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG

30 June 2017	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,115,422		1,115,422	557,711
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	-	-	-	-
Equity 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	511,819	-	23,775	18,402
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,782		1,891	1,886
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/customer's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	1,631,024	-	1,141,089	577,999

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

Table 22(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG (continued)

30 June 2016	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,004,122		1,004,122	502,061
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/ borrowing 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	-	-	-	-
Equity 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	561,243	-	22,413	18,959
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	14,488		7,244	7,255
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/customer's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	1,579,853	-	1,033,779	528,276

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

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 23(a): Disclosure on Credit Derivative Transactions for CIMBBG

(RM'000)	CIMBBG			
	30 June 2017		30 June 2016	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	3,209,338	3,049,859	3,044,388	3,315,112
Client Intermediation Activities	-	304,911	-	226,925
Total	3,209,338	3,354,770	3,044,388	3,542,037
Credit Default Swaps	3,209,338	2,045,236	3,044,388	3,315,112
Total Return Swaps	-	1,309,534	-	226,925
Total	3,209,338	3,354,770	3,044,388	3,542,037

Table 23(b): Disclosure on Credit Derivative Transactions for CIMBISLG

(RM'000)	CIMBISLG			
	30 June 2017		30 June 2016	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	38,125	-	41,575
Total	-	38,125	-	41,575
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	38,125	-	41,575
Total	-	38,125	-	41,575

Table 23(c): Disclosure on Credit Derivative Transactions for CIMBIBG

(RM'000)	CIMBIBG			
	30 June 2017		30 June 2016	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	140,300	-	142,550
Total	-	140,300	-	142,550
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	140,300	-	142,550
Total	-	140,300	-	142,550

CREDIT RISK (CONTINUED)

Credit Risk Mitigation

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

Table 24(a): Disclosure on Credit Risk Mitigation for CIMBBG

30 June 2017	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
Performing Exposures				
Sovereign/Central Banks	58,337,994	-	-	-
Public Sector Entities	4,859,167	3,772,714	683,358	-
Banks, DFIs & MDBs	26,571,416	27,333	5,308,411	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,216,522	2,500	298,688	-
Corporate	150,434,907	1,339,306	16,913,982	17,213,590
Residential Mortgages/RRE Financing	74,865,166	-	2,696	-
Qualifying Revolving Retail	13,248,397	-	-	-
Hire Purchase	14,806,298	-	-	-
Other Retail	64,908,884	367,303	9,825,244	-
Securitisation	479,017	-	-	-
Higher Risk Assets	1,116,720	-	-	-
Other Assets	9,727,541	2,058	-	-
Defaulted Exposures	3,631,207	8,871	348,225	355,970
Total Exposures	425,203,236	5,520,084	33,380,604	17,569,560

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.

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

Table 24(a): Disclosure on Credit Risk Mitigation for CIMBBG (continued)

30 June 2016	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
<i>Performing Exposures</i>				
Sovereign/Central Banks	50,198,868	-	-	-
Public Sector Entities	3,823,194	3,262,754	838	-
Banks, DFIs & MDBs	27,187,164	32,862	5,265,057	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,460,753	409,025	1,187,594	-
Corporate	143,984,275	2,674,348	18,594,408	16,175,114
Residential Mortgages/RRE Financing	66,563,240	-	2,005	-
Qualifying Revolving Retail	13,240,160	-	-	-
Hire Purchase	14,378,980	-	-	-
Other Retail	59,991,773	-	11,588,051	-
Securitisation	365,636	-	-	-
Higher Risk Assets	1,442,330	-	-	-
Other Assets	9,847,228	1,146	-	-
<i>Defaulted Exposures</i>	3,076,311	9,867	205,621	314,267
Total Exposures	397,559,911	6,390,002	36,843,573	16,489,381

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.

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

Table 24(b): Disclosure on Credit Risk Mitigation for CIMBISLG

30 June 2017	CIMBISLG			
(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
<i>Performing Exposures</i>				
Sovereign/Central Banks	18,684,404	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,756,425	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,202	-	510	-
Corporate	26,741,137	680,816	6,376,497	3,976,064
RRE Financing	11,983,112	-	-	-
Qualifying Revolving Retail	225,628	-	-	-
Hire Purchase	4,768,258	-	-	-
Other Retail	7,935,524	723	24,451	-
Securitisation	66,060	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	51,416	-	-	-
<i>Defaulted Exposures</i>	288,041	-	8,314	44,793
Total Exposures	73,504,782	681,539	6,409,771	4,020,856

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.

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

Table 24(b): Disclosure on Credit Risk Mitigation for CIMBISLG (continued)

30 June 2016	CIMBISLG			
(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
<i>Performing Exposures</i>				
Sovereign/Central Banks	18,070,904	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,790,725	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	799	-	510	-
Corporate	20,148,886	784,524	3,334,220	3,310,771
RRE Financing	10,484,235	-	-	-
Qualifying Revolving Retail	215,642	-	-	-
Hire Purchase	3,839,575	-	-	-
Other Retail	7,076,103	-	25,360	-
Securitisation	51,337	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	49,250	-	-	-
<i>Defaulted Exposures</i>	367,767	-	6,980	67,782
Total Exposures	63,095,796	784,524	3,367,070	3,378,553

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.

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

Table 24(c): Disclosure on Credit Risk Mitigation for CIMBIBG

30 June 2017	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
Performing Exposures				
Sovereign/Central Banks	2,878,673	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,391,028	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	13,028	-	-	-
Corporate	26,033	-	-	-
Residential Mortgages	156,024	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	258	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	292,236	-	-	-
Defaulted Exposures	205	-	132	-
Total Exposures	4,757,486	-	132	-

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.

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

Table 24(c): Disclosure on Credit Risk Mitigation for CIMBIBG (continued)

30 June 2016	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
<i>Performing Exposures</i>				
Sovereign/Central Banks	1,040,171	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,198,994	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	15,506	-	-	-
Corporate	50,551	-	-	-
Residential Mortgages	156,994	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	7,369	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	330,342	-	-	-
<i>Defaulted Exposures</i>	204	-	-	-
Total Exposures	2,800,132	-	-	-

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.

SECURITISATION

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

Table 25(a): Disclosure on Securitisation for Trading and Banking Book

30 June 2017		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u> Hire Purchase Exposure	1,820,932	331,129	7,256	508

31 December 2016		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u> Hire Purchase Exposure	799,552	276,143	2,916	249

Table 25(b): Disclosure on Securitisation for Trading and Banking Book

30 June 2017		CIMBISLG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u> Hire Purchase Exposure	674,206	241,362	7,060	839

31 December 2016		CIMBISLG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u> Hire Purchase Exposure	799,552	276,143	2,916	249

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2017 and 31 December 2016 respectively.

* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January 2017 to 30 June 2017 and 1 January 2016 to 30 June 2016.

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 2017	CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	465,168	-	-	465,168	-	-	-	-	-	-	93,034
Mezzanine	13,849	-	-	13,849	-	-	-	-	-	-	2,770
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)	-			-	-	-	-	-	-		-

SECURITISATION (CONTINUED)

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

30 June 2017		CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	Weighted Average RW	Exposure Amount		
<u>Originating Banking Institution</u>												
<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)	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	479,017	-	-	479,017	-	-	-	-	-	-	-	95,803

SECURITISATION (CONTINUED)

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

30 June 2016		CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	356,344	-	-	356,344	-	-	-	-	-	-	71,269
Mezzanine	9,291	-	-	9,291	-	-	-	-	-	-	1,858
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)	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2016		CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>											
<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)	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	365,636	-	-	365,636	-	-	-	-	-	-	73,127

SECURITISATION (CONTINUED)

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

30 June 2017		CIMBISLG									
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	66,060	-	-	66,060	-	-	-	-	-	-	13,212
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)	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2017	CIMBISLG										
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	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)	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	66,060	-	-	66,060	-	-	-	-	-	-	13,212

SECURITISATION (CONTINUED)

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

30 June 2016		CIMBISLG									
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	51,337	-	-	51,337	-	-	-	-	-	-	10,267
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)	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2015		CIMBISLG									
(RM'000) Exposure Class	Net Exposure After CRM	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%	1250%	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)	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	51,337			51,337							10,267

As at 30 June 2017 and 30 June 2016, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

SECURITISATION (CONTINUED)

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 2017	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
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2016	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
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

As at 30 June 2017 and 30 June 2016, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

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 2017 and 30 June 2016 is as follows:

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

In RM('000)	CIMBBG	
	30 June 2017	30 June 2016
Realised gains		
Shares, private equity funds and unit trusts	1,039	5,619
Unrealised gains		
Shares, private equity funds and unit trusts	731,090	632,659

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 2017		30 June 2016	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,113,618	1,666,606	1,442,654	2,158,819
Publicly traded	11,416	11,416	11,470	11,470
Total	1,125,034	1,678,023	1,454,124	2,170,289

Table 29(b): Analysis of Equity Investments by Grouping and RWA for CIMBISLG

In RM('000)	CIMBISLG			
	30 June 2017		30 June 2016	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	575	863	575	863
Publicly traded	-	-	-	-
Total	575	863	575	863

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

In RM('000)	CIMBIBG			
	30 June 2017		30 June 2016	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	-	-	-	-

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK

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 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 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 2017	30 June 2016
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,181,325)	(1,261,577)
US Dollar	118,938	(177,115)
Thai Baht	(203,332)	(137,168)
Singapore Dollar	(178,288)	(314,481)
Others	41,416	(18,046)
Total	(1,402,591)	(1,908,387)

Table 30(b): RORBB – Impact on Economic Value on CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2017	30 June 2016
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(510,176)	(640,302)
US Dollar	28,671	8,261
Thai Baht	(3)	(1)
Singapore Dollar	(172)	2
Others	118	(76)
Total	(481,562)	(632,116)

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (CONTINUED)

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

(RM'000)	CIMBIG	
	30 June 2017	30 June 2016
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(247)	(1,693)
US Dollar	(1)	6
Thai Baht	-	-
Singapore Dollar	(667)	-
Others	-	-
Total	(915)	(1,687)

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

(RM'000)	CIMBBG	
	30 June 2017	30 June 2016
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	206,837	20,444
US Dollar	(75,527)	(74,257)
Thai Baht	(11,116)	(24,382)
Singapore Dollar	(47,941)	(82,052)
Others	11,527	5,295
Total	83,780	(154,952)

Table 31(b): RORBB – Impact on Earnings on CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2017	30 June 2016
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(16,319)	(76,152)
US Dollar	(8,524)	(6,247)
Thai Baht	66	19
Singapore Dollar	3,999	(54)
Others	516	1,774
Total	(20,262)	(80,660)

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (CONTINUED)

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

(RM'000)	CIMBIBG	
	30 June 2017	30 June 2016
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(12,234)	1,945
US Dollar	26	(136)
Thai Baht	-	-
Singapore Dollar	15,506	-
Others	(5)	(3)
Total	3,293	1,806

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] -