

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

- **CIMB Bank Berhad**

Abbreviations

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

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OVERVIEW

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

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

The disclosure has been reviewed and verified by internal auditors and approved by Board of Directors of CIMBGH Group.

CAPITAL MANAGEMENT

Capital Structure and Adequacy

The capital adequacy ratios of CIMB Bank are computed in accordance with the following:

- (i) IRB Approach for Credit Risk, where A-IRB Approach is used for Retail exposure and F-IRB Approach is used for Non-Retail exposure;
- (ii) Standardised Approach for Market Risk; and
- (iii) Basic Indicator Approach for Operational Risk.

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

Table 1: Capital Position

(RM'000)	CIMB Bank	
	30 June 2012	30 June 2011
Tier 1 Capital		
Paid-up share capital + Share Premium	8,798,102	8,798,102
Non-Innovative Tier 1 instruments	1,200,000	1,200,000
Innovative Tier 1 instruments	1,636,400	1,603,900
Statutory Reserve	3,663,449	4,383,306
Retained Earnings/Profits	2,864,082	2,129,453
Approved Audited Half-Year Profit/Loss	1,028,543	757,744
General Reserve Fund	21,438	231,942
Less: Deductions from Tier 1 Capital		
Goodwill	3,555,075	3,555,075
Eligible Tier 1 Capital	15,656,939	15,549,372

Table 1: Capital Position (continued)

(RM'000)	CIMB Bank	
	30 June 2012	30 June 2011
Tier 2 Capital		
Subordinated Debt Capital	5,000,000	3,500,000
Cumulative Preference Shares	29,740	29,740
General Provision	745,673	431,554
Surplus of EP over EL	93,739	299,210
Tier 2 Capital Subject to Limits	5,869,152	4,260,504
Less: Deductions from Tier 2 capital	3,612,847	3,527,640
Investment in subsidiaries	3,208,833	3,204,427
Investment in capital instruments of other banking institutions	333,905	253,104
Other Deductions	70,109	70,109
Eligible Tier 2 Capital	2,256,305	732,864
Total Eligible Capital	17,913,244	16,282,236
RWA		
Credit	93,018,771	85,914,400
Credit RWA Absorbed by PSIA	-	-
Market	10,803,362	9,711,832
Operational	10,154,591	9,460,238
Large Exposure for Equity Holdings	398,312	362,848
Total RWA	114,375,036	105,449,318
Capital Adequacy Ratios		
Tier 1 Capital Adequacy Ratio (%)	13.69%	14.75%
Total Capital Adequacy Ratio (%)	15.66%	15.44%
Proposed Interim Dividends	660,000	900,000
RWCR After Dividends		
Core Capital Ratio	13.11%	13.89%
RWCR	15.08%	14.59%

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

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: Disclosure on Total RWA and Minimum Capital Requirement

30 June 2012	CIMB Bank				
(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	20,052,718	20,052,718	28,700	28,700	2,296
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	126,024	126,024	25,205	25,205	2,016
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	4,311,955	3,841,183	3,565,718	3,565,718	285,257
Regulatory Retail	22,077,018	16,939,481	13,064,241	13,064,241	1,045,139
Residential Mortgages	3,372,692	3,372,692	1,211,840	1,211,840	96,947
Higher Risk Assets	1,187,283	1,187,283	1,780,924	1,780,924	142,474
Other Assets	4,203,080	4,203,080	2,268,260	2,268,260	181,461
Securitisation	768,441	768,441	148,075	148,075	11,846
Total for SA	56,099,211	50,490,903	22,092,963	22,092,963	1,767,437
Exposures under the IRB Approach					
Sovereign/Central Banks	899,162	899,162	216,710	216,710	17,337
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	31,267,325	31,267,325	6,802,040	6,802,040	544,163
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	63,081,055	63,081,055	36,091,986	36,091,986	2,887,359
Residential Mortgages	31,789,540	31,789,540	11,760,736	11,760,736	940,859
Qualifying Revolving Retail	8,219,549	8,219,549	5,683,815	5,683,815	454,705
Hire Purchase	5,220,751	5,220,751	3,871,031	3,871,031	309,683
Other Retail	3,587,650	3,587,650	2,484,820	2,484,820	198,786
Securitisation	-	-	-	-	-
Total for IRB Approach	144,065,033	144,065,033	66,911,139	66,911,139	5,352,891

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

30 June 2012	CIMB Bank				
(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)	200,164,244	194,555,935	93,018,771	93,018,771	7,441,502
Large Exposure Risk Requirement	398,312	398,312	398,312	398,312	31,865
Market Risk (SA)					
Interest Rate Risk			8,356,512	8,356,512	668,521
Foreign Currency Risk			470,658	470,658	37,653
Equity Risk			1,082,395	1,082,395	86,592
Commodity Risk			9,489	9,489	759
Options Risk			884,309	884,309	70,745
Total Market Risk			10,803,362	10,803,362	864,269
Operational Risk (BIA)			10,154,591	10,154,591	812,367
Total RWA and Capital Requirement			114,375,036	114,375,036	9,150,003

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

30 June 2011	CIMB Bank				
(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	22,120,603	22,120,603	149,096	149,096	11,928
Public Sector Entities	162	162	32	32	3
Banks, DFIs & MDBs	880,224	880,224	176,045	176,045	14,084
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	5,198,495	4,639,240	4,571,589	4,571,589	365,727
Regulatory Retail	18,173,760	14,006,837	10,549,898	10,549,898	843,992
Residential Mortgages	2,806,180	2,805,543	1,031,156	1,031,156	82,492
Higher Risk Assets	1,215,030	1,215,030	1,822,545	1,822,545	145,804
Other Assets	3,809,192	3,809,192	2,339,692	2,339,692	187,175
Securitisation	756,137	756,137	155,566	155,566	12,445
Total for SA	54,959,784	50,232,969	20,795,619	20,795,619	1,663,650
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	29,987,899	29,987,899	6,562,758	6,562,758	525,021
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	54,208,324	54,208,324	30,433,370	30,433,370	2,434,670
Residential Mortgages	29,621,095	29,621,095	11,761,771	11,761,771	940,942
Qualifying Revolving Retail	8,246,970	8,246,970	6,386,624	6,386,624	510,930
Hire Purchase	5,507,407	5,507,407	4,319,949	4,319,949	345,596
Other Retail	4,193,655	4,193,655	1,968,340	1,968,340	157,467
Securitisation	-	-	-	-	-
Total for IRB Approach	131,765,351	131,765,351	61,432,813	61,432,813	4,914,625
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	186,725,135	181,998,320	85,914,400	85,914,400	6,873,152
Large Exposure Risk Requirement	362,848	362,848	362,848	362,848	29,028

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

30 June 2011	CIMB Bank				
(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%
Market Risk (SA)					
Interest Rate Risk			7,948,343	7,948,343	635,867
Foreign Currency Risk			571,664	571,664	45,733
Equity Risk			503,812	503,812	40,305
Commodity Risk			15,239	15,239	1,219
Options Risk			672,774	672,774	53,822
Total Market Risk			9,711,832	9,711,832	776,947
Operational Risk (BIA)			9,460,238	9,460,238	756,819
Total RWA and Capital Requirement			105,449,318	105,449,318	8,435,945

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

CREDIT RISK

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

Gross Credit Exposures by Geographic Distribution

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

Table 3: Geographic Distribution of Credit Exposures

30 June 2012		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	19,416,770	1,479,309	-	55,802	20,951,880
Bank	24,630,923	3,376,967	-	3,385,459	31,393,349
Corporate	50,898,618	10,708,171	-	5,786,221	67,393,010
Mortgage	32,089,171	3,073,061	-	-	35,162,233
HPE	5,220,751	-	-	-	5,220,751
QRRE	8,219,549	-	-	-	8,219,549
Other Retail	22,865,479	2,788,074	-	11,115	25,664,668
Other Exposures	5,874,774	165,645	-	118,384	6,158,804
Total Gross Credit Exposure	169,216,035	21,591,228	-	9,356,981	200,164,244

30 June 2011		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	21,391,221	729,382	-	-	22,120,603
Bank	24,009,287	4,324,522	-	2,534,476	30,868,286
Corporate	51,403,402	7,206,152	-	797,265	59,406,819
Mortgage	29,930,436	2,496,839	-	-	32,427,275
HPE	5,507,407	-	-	-	5,507,407
QRRE	8,246,970	-	-	-	8,246,970
Other Retail	20,338,415	2,020,199	-	8,800	22,367,415
Other Exposures	5,218,560	233,358	-	328,441	5,780,360
Total Gross Credit Exposure	166,045,699	17,010,454	-	3,668,982	186,725,135

Gross Credit Exposures by Sector

The following tables represent the Bank's credit exposure analysed by sector:

Table 4: Distribution of Credit Exposures by Sector

30 June 2012												CIMB Bank
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	537,232	-	-	597,734	10,771,790	9,045,124	-	-	20,951,880
Bank	-	-	-	-	-	-	-	31,364,779	28,570	-	-	31,393,349
Corporate	2,669,240	2,239,914	7,212,136	2,312,009	4,838,208	6,170,015	9,630,338	23,481,586	3,245,091	-	5,594,473	67,393,010
Mortgage	-	-	-	-	-	-	-	-	-	35,162,233	-	35,162,233
HPE	-	-	-	-	-	-	-	-	-	5,220,751	-	5,220,751
QRRE	-	-	-	-	-	-	-	-	-	8,219,549	-	8,219,549
Other Retail	61,255	11,028	286,386	7,631	308,634	731,976	76,912	582,017	168,819	23,430,010	-	25,664,668
Other Exposures	-	-	-	-	-	-	-	734,296	120,999	-	5,303,509	6,158,804
Total Gross Credit Exposure	2,730,496	2,250,942	7,498,523	2,856,872	5,146,842	6,901,991	10,304,985	66,934,467	12,608,602	72,032,543	10,897,983	200,164,244

*Others are exposures which are not elsewhere classified.

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

30 June 2011	CIMB Bank											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	402,423	12,288,907	8,685,203	-	744,070	22,120,603
Bank	-	-	-	-	-	-	-	30,867,646	639	-	-	30,868,286
Corporate	2,084,286	1,039,794	6,763,457	2,418,119	6,405,577	6,178,443	9,221,343	17,880,507	1,989,817	-	5,425,475	59,406,819
Mortgage	-	-	-	-	-	-	-	-	-	32,427,275	-	32,427,275
HPE	-	-	-	-	-	-	-	-	-	5,507,407	-	5,507,407
QRRE	-	-	-	-	-	-	-	-	-	8,246,970	-	8,246,970
Other Retail	58,590	8,792	240,552	7,723	311,136	778,537	75,468	288,169	115,235	20,483,214	-	22,367,415
Other Exposures	-	-	-	-	-	-	-	765,554	134,636	-	4,880,170	5,780,360
Total Gross Credit Exposure	2,142,876	1,048,586	7,004,009	2,425,842	6,716,713	6,956,980	9,699,235	62,090,782	10,925,532	66,664,866	11,049,715	186,725,135

*Others are exposures which are not elsewhere classified.

Gross Credit Exposures by Residual Contractual Maturity

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

Table 5: Distribution of Credit Exposures by Residual Contractual Maturity

30 June 2012		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	6,883,043	6,017,676	8,051,161	20,951,880
Bank	18,460,528	11,181,579	1,751,241	31,393,349
Corporate	23,456,495	24,253,147	19,683,368	67,393,010
Mortgage	21,303	423,742	34,717,187	35,162,233
HPE	124,377	2,272,192	2,824,182	5,220,751
QRRE	8,219,549	-	-	8,219,549
Other Retail	4,468,889	813,696	20,382,083	25,664,668
Other Exposures	214,350	390,484	5,553,970	6,158,804
Total Gross Credit Exposure	61,848,534	45,352,517	92,963,193	200,164,244

30 June 2011		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	8,690,517	6,872,166	6,557,921	22,120,603
Bank	16,399,474	10,529,401	3,939,410	30,868,286
Corporate	21,827,661	23,830,825	13,748,333	59,406,819
Mortgage	23,985	411,070	31,992,220	32,427,275
HPE	144,926	2,502,698	2,859,782	5,507,407
QRRE	8,246,970	-	-	8,246,970
Other Retail	1,724,771	3,342,813	17,299,830	22,367,415
Other Exposures	23,909	591,537	5,164,913	5,780,360
Total Gross Credit Exposure	57,082,215	48,080,510	81,562,410	186,725,135

Credit Quality of Loans, Advances and Financing

Past Due But Not Impaired

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

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

(RM'000)	CIMB Bank	
	30 June 2012	31 December 2011
Primary Agriculture	7,673	7,883
Mining and Quarrying	1,613	966
Manufacturing	70,797	38,158
Electricity, Gas and Water Supply	2,801	1,109
Construction	92,441	96,241
Wholesale and Retail Trade, and Restaurants and Hotels	153,537	123,856
Transport, Storage and Communications	29,402	14,211
Finance, Insurance, Real Estate and Business Activities	96,581	99,061
Education, Health and Others	33,483	26,105
Household	7,618,058	8,595,568
Others*	19,203	102,594
Total	8,125,589	9,105,752

*Others are exposures which are not elsewhere classified.

Table 6(b): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution

(RM'000)	CIMB Bank	
	30 June 2012	31 December 2011
Malaysia	8,125,424	9,102,119
Singapore	165	3,633
Thailand	-	-
Other Countries	-	-
Total	8,125,589	9,105,752

Impaired Loans/Financings

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

Table 7(a): Impaired Loans, Advances and Financing by Sector

(RM'000)	CIMB Bank	
	30 June 2012	31 December 2011
Primary Agriculture	28,962	25,067
Mining and Quarrying	33,404	33,287
Manufacturing	529,777	417,177
Electricity, Gas and Water Supply	11,548	221,601
Construction	302,580	391,005
Wholesale and Retail Trade, and Restaurants and Hotels	400,646	421,840
Transport, Storage and Communications	975,251	807,229
Finance, Insurance, Real Estate and Business Activities	235,474	296,595
Education, Health and Others	32,479	37,746
Household	1,238,664	1,283,632
Others*	113,556	220,058
Total	3,902,341	4,155,237

*Others are exposures which are not elsewhere classified.

Table 7(b): Impaired Loans, Advances and Financing by Geographic Distribution

(RM'000)	CIMB Bank	
	30 June 2012	31 December 2011
Malaysia	3,861,053	4,112,576
Singapore	41,288	42,661
Thailand	-	-
Other Countries	-	-
Total	3,902,341	4,155,237

Table 8: Individual Impairment and Portfolio Impairment Allowances by Sector for the period ended 30 June 2012 and 31 December 2011

(RM'000)	CIMB Bank			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	10,539	14,711	10,045	15,376
Mining and Quarrying	29,215	5,476	29,158	2,854
Manufacturing	347,669	79,015	401,995	91,172
Electricity, Gas and Water Supply	4,899	1,469	4,420	5,428
Construction	182,608	74,024	178,424	75,382
Wholesale and Retail Trade, and Restaurants and Hotels	223,555	162,424	279,732	166,627
Transport, Storage and Communication	625,237	36,045	584,729	41,433
Finance, Insurance, Real Estate and Business Activities	104,918	74,550	149,388	73,454
Education, Health and Others	19,751	19,907	18,302	22,519
Household	20,029	1,030,104	16,779	1,067,665
Others*	59,694	14,482	17,705	15,157
Total	1,628,114	1,512,207	1,690,677	1,577,067

*Others are exposures which are not elsewhere classified.

Table 9: Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for the period ended 30 June 2012 and 31 December 2011

(RM'000)	CIMB Bank			
	30 June 2012		31 December 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,613,869	1,500,686	1,673,836	1,566,617
Singapore	14,245	11,521	16,841	10,450
Thailand	-	-	-	-
Other Countries	-	-	-	-
Total	1,628,114	1,512,207	1,690,677	1,577,067

Table 10: Charges for Individual Impairment Provision and Write Offs for the period ended 30 June 2012 and 30 June 2011

(RM'000)	CIMB Bank			
	30 June 2012		30 June 2011	
	Charges/Write Back	Write Off	Charges/Write Back	Write Off
Primary Agriculture	(103)	-	244	3
Mining and Quarrying	(62)	68	74	-
Manufacturing	6,925	55,974	19,024	76
Electricity, Gas and Water Supply	421	62	(4,081)	-
Construction	(6,835)	8,738	(6,299)	158
Wholesale and Retail Trade, and Restaurants and Hotels	(1,467)	65,585	(636)	-
Transport, Storage and Communication	2,777	883	11,929	-
Finance, Insurance, Real Estate and Business Activities	2,233	49,148	(4,248)	3
Education, Health and Others	(109)	-	(523)	-
Household	1,213	-	929	-
Others*	40,528	16,810	(46)	-
Total	45,521	197,268	16,367	240

*Others are exposures which are not elsewhere classified.

Table 11: Analysis of movement for Loan/Financing Impairment Allowances for the period ended 30 June 2012 and 30 June 2011

(RM'000)	CIMB Bank			
	30 June 2012		30 June 2011	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
At 1 January	1,690,677	1,577,067	1,599,643	1,853,963
Allowance (written back)/made during the financial period/year	45,521	81,232	16,367	114,865
Amount transferred to portfolio impairment allowance	-	-	-	-
Amount written back in respect of recoveries	-	-	-	-
Allowance made and charged to deferred assets	728	(1,094)	71	1,041
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(197,268)	(198,611)	(240)	(133,366)
Transfer(to)/from intercompany	-	-	-	(162,848)
Disposal of subsidiary	-	-	-	-
Unwinding income	85,917	51,867	(13,960)	(6,212)
Exchange fluctuation	2,539	1,746	(3,339)	318
Total	1,628,114	1,512,207	1,598,542	1,667,761

Credit Risk – Disclosure for Portfolios under the SA

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

Table 12: Disclosure by Risk Weight under SA

30 June 2012	CIMB Bank											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	19,909,217	-	-	-	50,000	-	-	-	1,831,918	-	21,791,135	-
20%	143,501	-	126,024	-	137,874	1,232	-	-	128,628	695,807	1,233,066	246,613
35%	-	-	-	-	-	-	3,270,538	-	-	-	3,270,538	1,144,688
50%	-	-	-	-	336,108	40,798	56,617	-	-	-	433,523	216,761
75%	-	-	-	-	-	15,511,820	26,777	-	-	-	15,538,598	11,653,948
100%	-	-	-	-	3,211,425	1,337,432	18,760	-	2,242,535	-	6,810,152	6,810,152
150%	-	-	-	-	105,776	48,199	-	1,187,283	-	-	1,341,258	2,011,886
>150%	-	-	-	-	-	-	-	-	-	2,525	2,525	8,913
Total	20,052,718	-	126,024	-	3,841,183	16,939,481	3,372,692	1,187,283	4,203,080	768,441	50,490,903	22,092,963
Average Risk Weight	-	-	20%	-	93%	77%	36%	150%	54%	19%	44%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	70,109	-	

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

Table 12: Disclosure by Risk Weight under SA (continued)

30 June 2011												CIMB Bank
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	21,913,519	-	-	-	-	26,595	-	-	1,469,500	-	23,409,614	-
20%	72,486	162	880,224	-	61,231	81,820	-	-	-	683,503	1,779,427	355,885
35%	-	-	-	-	-	-	2,546,275	-	-	-	2,546,275	891,196
50%	-	-	-	-	237,520	40,916	217,963	-	-	-	496,400	248,200
75%	-	-	-	-	-	13,480,455	41,304	-	-	-	13,521,759	10,141,319
100%	134,599	-	-	-	4,140,300	325,681	-	-	2,339,692	-	6,940,271	6,940,271
150%	-	-	-	-	200,189	51,369	-	1,215,030	-	-	1,466,588	2,199,883
>150%	-	-	-	-	-	-	-	-	-	2,525	2,525	18,865
Total	22,120,603	162	880,224	-	4,639,240	14,006,837	2,805,543	1,215,030	3,809,192	756,137	50,232,969	20,795,619
Average Risk Weight	1%	20%	20%	-	99%	75%	37%	150%	61%	21%	41%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	70,109	-	

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

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

Table 13: Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAs

30 June 2012	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Credit Exposures (using Corporate Risk Weights)				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	456,406	85,989	3,769,560	4,311,955
Sovereign/Central Banks	1,529,194	155,162	18,368,363	20,052,718
Banks, MDBs and DFIs	126,024	-	-	126,024
Total	2,111,624	241,151	22,137,923	24,490,697

30 June 2011	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Credit Exposures (using Corporate Risk Weights)				
Public Sector Entities	-	-	162	162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	61,202	22,156	5,115,137	5,198,495
Sovereign/Central Banks	3,495,376	72,205	18,553,022	22,120,603
Banks, MDBs and DFIs	880,224	-	-	880,224
Total	4,436,802	94,361	23,668,321	28,199,484

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

30 June 2012		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	695,807	-	72,634	768,441

30 June 2011		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	683,503	-	72,634	756,137

Credit Risk – Disclosure for Portfolios under the IRB Approach

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

Table 15: Retail Credit Exposures by PD Band

30 June 2012	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure (EAD)	38,807,781	8,195,019	1,814,691	48,817,491
Residential Mortgage	27,784,148	2,893,098	1,112,294	31,789,540
QRRE	4,929,880	3,214,898	74,770	8,219,549
Hire Purchase	3,505,468	1,531,958	183,326	5,220,751
Other Retail	2,588,285	555,065	444,301	3,587,650
Exposure Weighted Average LGD (%)				
Residential Mortgage	23%	25%	36%	
QRRE	90%	90%	90%	
Hire Purchase	52%	54%	59%	
Other Retail	29%	32%	66%	
Exposure Weighted Average Risk Weight (%)				
Residential Mortgage	31%	89%	41%	
QRRE	32%	128%	-	
Hire Purchase	56%	102%	187%	
Other Retail	30%	49%	322%	

Table 15: Retail Credit Exposures by PD Band (continued)

30 June 2011		CIMB Bank		
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure (EAD)	35,450,490	10,212,657	1,905,980	47,569,127
Residential Mortgage	24,122,640	4,164,064	1,334,392	29,621,095
QRRE	4,538,039	3,628,798	80,133	8,246,970
Hire Purchase	3,739,388	1,519,966	248,053	5,507,407
Other Retail	3,050,423	899,829	243,402	4,193,655
Exposure Weighted Average LGD (%)				
Residential Mortgage	23%	24%	36%	
QRRE	90%	90%	90%	
Hire Purchase	57%	59%	60%	
Other Retail	29%	31%	49%	
Exposure Weighted Average Risk Weight (%)				
Residential Mortgage	32%	86%	40%	
QRRE	33%	127%	357%	
Hire Purchase	61%	109%	152%	
Other Retail	31%	46%	256%	

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

30 June 2012		CIMB Bank		
(RM'000) Expected Loss Range of Retail Exposure	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure (EAD)	38,864,429	9,777,326	175,735	48,817,491
Residential Mortgage	29,019,984	2,628,689	140,867	31,789,540
QRRE	3,460,057	4,759,492	-	8,219,549
Hire Purchase	3,371,860	1,839,834	9,058	5,220,751
Other Retail	3,012,528	549,311	25,810	3,587,650
Exposure Weighted Average LGD (%)				
Residential Mortgage	23%	29%	40%	
QRRE	90%	90%	-	
Hire Purchase	52%	55%	57%	
Other Retail	29%	59%	72%	

Table 16: Retail Exposures under the IRB Approach by Expected Loss Range (continued)

30 June 2011	CIMB Bank			
(RM'000) Expected Loss Range of Retail Exposure	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure (EAD)	36,220,484	11,121,144	227,499	47,569,127
Residential Mortgage	25,981,970	3,459,273	179,852	29,621,095
QRRE	2,961,568	5,285,402	-	8,246,970
Hire Purchase	3,515,552	1,959,682	32,173	5,507,407
Other Retail	3,761,394	416,787	15,474	4,193,655
Exposure Weighted Average LGD (%)				
Residential Mortgage	23%	28%	39%	
QRRE	90%	90%	-	
Hire Purchase	56%	59%	57%	
Other Retail	29%	46%	49%	

Non-retail Exposures

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

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

30 June 2012		CIMB Bank				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	475,604	-	1,007,906	-	1,032,514	2,516,023
Object Finance	22,986	-	54,762	59,441	-	137,189
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	894,236	1,453,685	1,008,506	3,187	3,591	3,363,204
RWA	967,795	1,216,035	2,381,850	156,568	-	4,722,248

30 June 2011		CIMB Bank				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	526,972	60,138	-	350,709	962,516	1,900,335
Object Finance	-	-	211,671	-	-	211,671
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,400,910	642,176	340,072	20,165	58,816	2,462,140
RWA	1,228,348	522,429	634,505	927,186	-	3,312,468

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

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

30 June 2012		CIMB Bank			
(RM'000)					
Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure (EAD)	42,552,139	32,480,671	11,114,289	3,084,028	89,231,126
Sovereign/Central Banks	744,000	155,162	-	-	899,162
Bank	27,269,578	3,822,680	78,852	96,215	31,267,325
Corporate (excluding Specialised Lending)	14,538,560	28,502,829	11,035,436	2,987,813	57,064,639
Exposure Weighted Average LGD (%)					
Sovereign/Central Banks	45%	45%	-	-	
Bank	45%	49%	45%	45%	
Corporate (excluding Specialised Lending)	45%	40%	29%	41%	
Exposure Weighted Average Risk Weight (%)					
Sovereign/Central Banks	14%	70%	-	-	
Bank	15%	64%	192%	-	
Corporate (excluding Specialised Lending)	16%	61%	107%	-	

30 June 2011		CIMB Bank			
(RM'000)					
Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure (EAD)	43,707,681	25,021,400	7,379,588	3,513,409	79,622,077
Sovereign/Central Banks	-	-	-	-	-
Bank	26,960,798	2,695,236	271,476	60,390	29,987,899
Corporate (excluding Specialised Lending)	16,746,883	22,326,164	7,108,113	3,453,019	49,634,178
Exposure Weighted Average LGD (%)					
Sovereign/Central Banks	-	-	-	-	
Bank	45%	50%	45%	45%	
Corporate (excluding Specialised Lending)	44%	40%	38%	44%	
Exposure Weighted Average Risk Weight (%)					
Sovereign/Central Banks	-	-	-	-	
Bank	17%	55%	214%	-	
Corporate (excluding Specialised Lending)	17%	64%	141%	-	

The following table summarises the actual losses by portfolio type:

Table 19: Analysis of Expected Loss versus Actual Losses by Portfolio Types

CIMB Bank		
(RM'000) Exposure Class	Regulatory Expected Losses as at 30 June 2011	Actual Losses for the period ended 30 June 2012
Sovereign	-	-
Bank	35,140	34,205
Corporate	485,079	136,500
Mortgage	168,860	109,155
HPE	168,695	107,473
QRRE	331,200	226,676
Other Retail	27,203	(21,498)
Other Exposures	-	-
Total	1,216,178	592,511

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

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

CREDIT RISK MITIGATION

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

Table 20: Disclosure on Credit Risk Mitigation

30 June 2012	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	20,951,880	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	31,296,924	-	791,356	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	63,091,355	1,914,096	6,714,652	6,626,179
Residential Mortgages	34,043,952	-	-	-
Qualifying Revolving Retail	8,144,778	-	-	-
Hire Purchase	5,037,426	-	-	-
Other Retail	25,060,320	1,232	5,133,966	-
Securitisation	768,441	-	-	-
Higher Risk Assets	1,187,283	-	-	-
Other Assets	4,203,080	-	-	-
<i>Defaulted Exposures</i>	2,486,326	21,564	168,580	570,085
Total Exposures	196,271,766	1,936,892	12,808,554	7,196,265

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

Table 20: Disclosure on Credit Risk Mitigation (continued)

30 June 2011	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	22,120,603	-	-	-
Public Sector Entities	162	-	-	-
Banks, DFIs & MDBs	29,927,509	-	144,709	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	54,697,705	1,121,071	3,508,626	5,118,060
Residential Mortgages	31,087,748	-	637	-
Qualifying Revolving Retail	8,166,837	-	-	-
Hire Purchase	5,259,354	-	-	-
Other Retail	21,889,478	106,486	4,164,201	-
Securitisation	756,137	-	-	-
Higher Risk Assets	1,215,030	-	-	-
Other Assets	3,809,192	-	-	-
<i>Defaulted Exposures</i>	2,895,579	33,360	28,422	321,019
Total Exposures	181,825,335	1,260,916	7,846,595	5,439,079

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

OFF BALANCE SHEET EXPOSURES AND COUNTERPARTY CREDIT RISK

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

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

Table 21: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk

30 June 2012	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,517,484		1,517,484	956,955
Transaction Related Contingent Items	3,098,236		1,549,118	896,162
Short Term Self Liquidating Trade Related Contingencies	2,335,652		467,130	94,139
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	75,000		37,500	80,311
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	27,985		420	124
Over one year to five years	-		-	-
Over five years	-		-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	314,106,118	1,475,740	6,757,601	2,458,591
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,624,985		11,703,656	7,676,495
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	199,660		149,470	103,926
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	19,061,538		-	-
Unutilised credit card lines	16,413,459		5,689,955	3,046,800
Off-balance sheet items for securitisation exposures	5,050		2,525	8,913
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	372,465,166	1,475,740	27,874,859	15,322,415

Table 21: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

30 June 2011	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,125,335		1,125,335	626,407
Transaction Related Contingent Items	3,356,381		1,678,190	849,286
Short Term Self Liquidating Trade Related Contingencies	2,526,470		505,294	108,453
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	238,500		119,250	26,141
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	210,756	-	623	227
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	269,055,116	1,078,952	5,620,818	1,651,159
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	16,524,969		7,671,341	4,209,359
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	116,019		23,204	14,706
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	14,682,809		-	-
Unutilised credit card lines	15,156,600		5,356,952	3,089,112
Off-balance sheet items for securitisation exposures	5,050		2,525	18,865
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	322,998,005	1,078,952	22,103,532	10,593,715

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

Table 22: Disclosure on Credit Derivative Transactions

(RM'000)	CIMB Bank			
	30 June 2012		30 June 2011	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	922,055	1,383,083	1,041,728	1,008,722
Client Intermediation Activities	31,430	286,590	139,890	210,045
Total	953,485	1,669,673	1,181,618	1,218,767
Credit Default Swaps	922,055	1,383,083	1,041,728	1,008,722
Total Return Swaps	31,430	286,590	139,890	210,045
Total	953,485	1,669,673	1,181,618	1,218,767

SECURITISATION

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

Table 23: Disclosure on Securitisation for Trading and Banking Book

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

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

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

SECURITISATION (Continued)

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

Table 24: Disclosure on Securitisation under the SA for Banking Book Exposures

30 June 2012		CIMB Bank									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	668,540	-	-	-	668,540	-	-	-	-	-	133,708
Mezzanine	7,200	-	-	-	7,200	-	-	-	-	-	1,440
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-

Table 24: Disclosure on Securitisation under the SA for Banking Book Exposures (continued)

30 June 2012		CIMB Bank										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets	
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount		
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-	-	-	-
<i>Originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	20,067	-	-	-	20,067	-	-	-	-	-	-	4,013
First loss	70,109	70,109	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	2,525	-			-	-	-	-	-	> 150%	2,525	8,913
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-			-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-			-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-	-	-	-
Total Exposures	768,441	70,109	-	-	695,807	-	-	-	-	-	2,525	148,075

Table 24: Disclosure on Securitisation under the SA for Banking Book Exposures (continued)

30 June 2011		CIMB Bank									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	635,730	-	-	-	635,730	-	-	-	-	-	127,146
Mezzanine	2,963	-	-	-	2,963	-	-	-	-	-	593
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

Table 24: Disclosure on Securitisation under the SA for Banking Book Exposures (continued)

30 June 2011		CIMB Bank									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	24,744	-	-	-	24,744	-	-	-	-	-	4,949
Mezzanine	20,067	-	-	-	20,067	-	-	-	-	-	4,013
First loss	70,109	70,109	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	2,525	-	-	-	-	-	-	-	> 150%	2,525	18,865
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	756,137	70,109	-	-	683,503	-	-	-	-	2,525	155,566

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

Table 25: Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge

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

Table 25: Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge (continued)

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

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

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

Table 26: Analysis of Equity Investments by Grouping and RWA

In RM('000)	CIMB Bank			
	30 June 2012		30 June 2011	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,187,283	1,780,924	1,215,030	1,822,545
Publicly traded	-	-	-	-
Total	1,187,283	1,780,924	1,215,030	1,822,545

INTEREST RATE RISK IN THE BANKING BOOK

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

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

Table 27: IRRBB – Impact on Economic Value

(RM'000)	CIMB Bank	
	30 June 2012	30 June 2011
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(753,823)	(870,924)
US Dollar	121,190	49,487
Thai Baht	(422)	(409)
Singapore Dollar	(121,631)	(167,314)
Others	3,583	(23,552)
Total	(751,103)	(1,012,712)

Table 28: IRRBB – Impact on Earnings

(RM'000)	CIMB Bank	
	30 June 2012	30 June 2011
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	2,456	(55,132)
US Dollar	(24,140)	228
Thai Baht	2,657	2,080
Singapore Dollar	(61,278)	(67,001)
Others	(13,314)	(2,572)
Total	(93,619)	(122,397)

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

- [END OF SECTION] -