

Basel II Pillar 3 Disclosures for the period ended 30 June 2013

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

Abbreviations

| | |
|-------------------------|---|
| A-IRB Approach | : Advanced Internal Ratings Based Approach |
| BIA | : Basic Indicator Approach |
| CAFIB | : Capital Adequacy Framework for Islamic Banks |
| CIMBBG | : CIMB Bank, CIMB Islamic Bank Berhad, CIMBTH, CIMB Bank PLC (Cambodia) and CIMB Factor Lease Berhad |
| CIMBIBG | : Consist of CIMB Investment Bank Berhad and CIMB Futures SdnBhd |
| 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 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 |
| CAF | : Capital Adequacy Framework or in some instances referred to as the Risk Weighted Capital Adequacy Framework (RWCAF) |
| CAR | : Capital Adequacy Ratio or in some instances referred to as the Risk Weighted Capital Ratio |
| SA | : Standardised Approach |

Table of Contents

| | |
|---|----|
| OVERVIEW | 1 |
| RISK GOVERNANCE..... | 1 |
| CAPITAL MANAGEMENT..... | 2 |
| CREDIT RISK..... | 22 |
| SECURITISATION | 78 |
| MARKET RISK | 88 |
| OPERATIONAL RISK..... | 88 |
| EQUITY EXPOSURES IN BANKING BOOK | 89 |
| INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK..... | 90 |

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 2013.

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 Board of Directors of CIMBGH Group.

RISK GOVERNANCE

For the 6-months period ending 30 June 2013, enhancements were made to the risk governance structure and the roles of Chief Risk Officer and Group Risk Division as well as the implementation of a Risk-based Delegated Authority Framework in the Group. This section is to be read in conjunction to the Basel II Pillar 3 Disclosures for 2012.

The responsibility for supervision of risk management within CIMB Group remains with the Board and Board Risk Committee while the responsibility for administering risk management and control is delegated to the Group Risk Committee.

During the reporting period, the following changes took place:

1. The Regional Liquidity Risk Committee and Balance Sheet Management Committee have been consolidated to establish a Group Asset Liability Management Committee, which reports directly into the Board Risk Committee. Group Asset Liability Management Committee, amongst others, is responsible for the oversight and strategic management of the Group's balance sheet and liquidity needs to ensure that the capital management, earnings and the risk assumed are consistent with the overall risk appetite.
2. The Singapore Business Credit Committee has been dissolved with the introduction of a Risk-based Delegated Authority Framework.
3. The organisational structure of Group Risk Division is now made of two major components, namely the Chief Risk Officers (CRO) and the Risk Centres of Excellence. Group Risk Division is headed by the Group Chief Risk Officer who is appointed by the Board to spearhead risk management functions and the implementation of the Enterprise-Wide Risk Management. The CRO:
 - (i) Actively engages the Board and senior management on risk management issues and initiatives.
 - (ii) Maintains an oversight on risk management functions across all entities within the Group. In each country of operations, there will be a local Chief Risk Officer or a Country Risk Lead Officer, whose main function is to assess and manage the enterprise risk and regulators in the respective country.

The Group Risk Division teams are organised into several Risk Centres of Excellence in order to facilitate the implementation of the Group's Enterprise-Wide Risk Management framework. The Risk Centres of Excellence are specialised teams of risk officers responsible for the active oversight of group-wide functional risk management.

In ensuring a standardised approach to risk management across the Group, all risk management teams within the Group are required to conform to the Group's Enterprise-Wide Risk Management framework, subject to necessary adjustments required for local regulations.

4. Consistent with the three-lines of defence model on risk management where risks are managed from the point of risk-taking activities, the Group has recently implemented the Risk-based Delegated Authority Framework. This Framework promotes the clarity of risk accountability whereby the business unit, being the first line of defence, manages risk in a proactive manner with Group Risk Division as a function independent from the business units is the second line of defence. This enhances the collaboration between Group Risk Division and the business units. The Framework encompass the introduction of Joint Delegated Authority, enhanced credit approval process and a clear set of policies and procedures that defines the limits and types of authority designated to the specific individuals. CIMB Group adopts a multi-tiered credit approving authority spanning from the delegated authorities at business level, Joint delegated authorities holders between business units and Group Risk Division, to the various credit committees. The credit approving committees are set up to enhance the efficiency and effectiveness of the credit oversight as well as the credit approval process for all credit applications originating from the business units. Credit applications are independently evaluated by Credit Risk Centres of Excellence team prior to submission to the relevant committees for approval.

CAPITAL MANAGEMENT

Capital Structure and Adequacy

Bank Negara Malaysia issued revised guidelines on the capital adequacy framework on 28 November 2012, of which took effect beginning 1 January 2013. The revised guidelines sets out the general requirements concerning regulatory capital adequacy, components of eligible regulatory capital and requirements for computing risk-weighted assets.

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 2012 were based on BNM's Risk-Weighted Capital Adequacy Framework (RWCAF).

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, CIMB Islamic and CIMBIBG:

Table 1(a): Capital Position for CIMBBG

| (RM'000) | CIMBBG |
|---|-------------------|
| | 30 June 2013 |
| Common Equity Tier 1 capital | |
| Ordinary shares | 3,764,469 |
| Other reserves | 16,858,701 |
| Qualifying non-controlling interests | 224,339 |
| Common Equity Tier 1 capital before regulatory adjustments | 20,847,509 |
| <u>Less: Regulatory adjustments</u> | |
| Goodwill | (4,919,038) |
| Intangible assets | (725,233) |
| Deferred Tax Assets | (145,683) |
| Deductions in excess of Tier 2 capital | - |
| Others | (1,666,914) |
| Common equity Tier 1 capital after regulatory adjustments / total | 13,390,641 |
| Additional Tier 1 capital | |
| Perpetual preference shares | 180,000 |
| Non-innovative Tier 1 capital | 900,000 |
| Innovative Tier 1 Capital | 1,450,620 |
| Qualifying capital instruments held by third parties | 43,944 |
| Additional Tier 1 capital before regulatory adjustments | 2,574,564 |
| <u>Less: Regulatory adjustments</u> | |
| Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities | - |
| Additional Tier 1 capital after regulatory adjustments | 2,574,564 |
| Total Tier 1 capital before regulatory adjustments | 15,965,205 |

CAPITAL MANAGEMENT (CONTINUED)*Capital Structure and Adequacy (continued)***Table 1(a): Capital Position for CIMBBG (continued)**

| (RM'000) | CIMBBG |
|---|--------------------|
| | 30 June 2013 |
| Tier 2 Capital | |
| Subordinated notes | 5,000,000 |
| Redeemable Preference Shares | 29,740 |
| Surplus eligible provisions over expected losses | 2,271 |
| Qualifying capital instruments held by third parties | 44,398 |
| Portfolio impairment allowance and regulatory reserves | 479,894 |
| Tier 2 capital before regulatory adjustments | 5,556,303 |
| <u>Less: Regulatory adjustments</u> | |
| Investments in capital instruments of unconsolidated financial and insurance/takaful entities | (573,281) |
| Total Tier 2 Capital | 4,983,022 |
| Total Capital | 20,948,227 |
| RWA | |
| Credit risk | 132,396,686 |
| Market risk | 14,707,535 |
| Large Exposure risk requirement | 420,477 |
| Operational risk | 14,032,441 |
| Total RWA | 161,557,139 |
| Capital Adequacy Ratios | |
| Before deducting proposed dividend | |
| Common Equity Tier 1 Ratio | 8.29% |
| Tier 1 ratio | 9.88% |
| Total capital ratio | 12.97% |
| After deducting proposed dividend | |
| Common Equity Tier 1 Ratio | 7.89% |
| Tier 1 ratio | 9.49% |
| Total capital ratio | 12.57% |

CIMB Group Holdings ("CIMBGH") implemented a Dividend Reinvestment Scheme ("DRS") for the second interim dividend in respect of the financial year ended 2012. Pursuant to the DRS, CIMBGH intends to reinvest the excess cash dividend into the Bank, which would increase the capital adequacy ratios of the Bank above those stated above. The reinvestment of the excess cash is subject to approval from Bank Negara Malaysia and shareholders.

CAPITAL MANAGEMENT (CONTINUED)*Capital Structure and Adequacy (continued)***Table 1(a): Capital Position for CIMBBG (continued)**

| (RM'000) | CIMBBG | |
|---|--------------|--------------------|
| | 30 June 2012 | |
| Tier 1 Capital | | |
| Paid-up share capital + Share Premium | | 8,798,102 |
| Non-Innovative Tier 1 instruments | | 1,200,000 |
| Innovative Tier 1 instruments | | 1,636,400 |
| Statutory Reserve | | 4,205,254 |
| Retained Earnings / Profits | | 3,591,946 |
| Approved Audited Half-Year Profit / Loss | | 1,118,364 |
| General Reserve Fund | | 21,942 |
| Minority Interest | | 266,468 |
| Less: Deductions from Tier 1 Capital | | |
| Goodwill | | 4,891,433 |
| Eligible Tier 1 Capital | | 15,947,043 |
| Tier 2 Capital | | |
| Subordinated Debt Capital | | 5,778,550 |
| Cumulative Preference Shares | | 29,740 |
| General Provision | | 1,006,510 |
| Surplus of EP over EL | | - |
| Tier 2 Capital Subject to Limits | | 6,814,800 |
| Less: Deductions from Tier 2 capital | | 597,254 |
| Investment in subsidiaries | | 136,135 |
| Investment in capital instruments of other banking institutions | | 333,905 |
| Other Deductions | | 127,214 |
| Eligible Tier 2 Capital | | 6,217,546 |
| Total Eligible Capital | | 22,164,589 |
| RWA | | |
| Credit | | 120,589,964 |
| Credit RWA Absorbed by PSIA | | - |
| Market | | 11,704,008 |
| Operational | | 13,037,012 |
| Large Exposure for Equity Holdings | | 398,312 |
| Total RWA | | 145,729,296 |

CAPITAL MANAGEMENT (CONTINUED)*Capital Structure and Adequacy (continued)***Table 1(a): Capital Position for CIMBBG (continued)**

| (RM'000) | CIMBBG | |
|--|--------------|--|
| | 30 June 2012 | |
| Capital Adequacy Ratios | | |
| Core Capital Ratio | 10.94% | |
| Capital Adequacy Ratio | 15.21% | |
| Proposed interim Dividends | 660,000 | |
| Capital Adequacy Ratios After Dividends | | |
| Core Capital Ratio | 10.49% | |
| Capital Adequacy Ratio | 14.76% | |

The increase in Credit RWA around RM11.8 billion between June 2012 and June 2013 was mainly due to large drawdown/disbursement by Corporate customers, increase in Inter-bank lending and growth in Retail portfolio which partially offset by migration of Business Premises Loan/Financing portfolio from SA to IRB approach. The increase in CIMBBG Market RWA by RM3billion between June 2012 and June 2013 was mainly due to higher interest rate risk following increased exposure in Currency Swaps, MYR Interest/Profit Rate Swaps and MYR Non-deliverable Interest/Profit Rate Swaps and the adoption of Host Supervisory Rules in the risk computation of foreign sovereign bonds hold by the Bank foreign subsidiary. Under this rule, holdings of foreign sovereign bonds/Sukuk will be charged according to the country's sovereign rating. The higher risk in interest rate was partially offset by lower equity risk following shrunk in equity swap positions and the lower FX risk following sell-down of FX exposures.

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

| (RM'000) | CIMB Islamic |
|--|-------------------|
| | 30 June 2013 |
| Common Equity Tier 1 capital | |
| Ordinary shares | 1,000,000 |
| Other reserves | 1,439,449 |
| Common Equity Tier 1 capital before regulatory adjustments | 2,439,449 |
| <u>Less: Regulatory adjustments</u> | |
| Goodwill | (136,000) |
| Intangible assets | (8,535) |
| Deferred tax assets | (13,996) |
| Others | (376,843) |
| Common Equity Tier 1 capital after regulatory adjustments | 1,904,075 |
| Additional Tier 1 capital | |
| Perpetual preference shares | 63,000 |
| Additional Tier 1 capital before regulatory adjustments | 63,000 |
| Less: Regulatory adjustments | - |
| Additional Tier 1 capital after regulatory adjustments | 63,000 |
| Total Tier 1 capital | 1,967,075 |
| Subordinated notes | 765,000 |
| Portfolio impairment allowance and regulatory reserves | 44,526 |
| Tier 2 capital before regulatory adjustments | 809,526 |
| Less: Regulatory adjustments | - |
| Total Tier 2 Capital | 809,526 |
| Total Capital | 2,776,601 |
| RWA | |
| Credit risk | 18,269,211 |
| Market risk | 803,570 |
| Operational | 1,766,593 |
| Total RWA | 20,839,374 |

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

| (RM'000) | CIMB Islamic | |
|---|--------------|--------|
| | 30 June 2013 | |
| Capital Adequacy Ratios | | |
| Before deducting proposed dividend | | |
| Common Equity Tier 1 Ratio | | 9.14% |
| Tier 1 ratio | | 9.44% |
| Total capital ratio | | 13.32% |
| After deducting proposed dividend | | |
| Common Equity Tier 1 Ratio | | 9.14% |
| Tier 1 ratio | | 9.44% |
| Total capital ratio | | 13.32% |

| (RM'000) | CIMB Islamic | |
|---|--------------|------------------|
| | 30 June 2012 | |
| Tier 1 Capital | | |
| Paid-up share capital + Share Premium | | 1,000,000 |
| Non-Innovative Tier 1 instruments | | 70,000 |
| Innovative Tier 1 instruments | | - |
| Statutory Reserve | | 542,764 |
| Retained Earnings / Profits | | 327,770 |
| Approved Audited Half-Year Profit / Loss | | 48,094 |
| General Reserve Fund | | 326 |
| Minority Interest | | - |
| Less: Deductions from Tier 1 Capital | | |
| Goodwill | | 136,000 |
| Eligible Tier 1 Capital | | 1,852,954 |
| Tier 2 Capital | | |
| Subordinated Debt Capital | | 550,000 |
| Cumulative Preference Shares | | - |
| General Provision | | 154,121 |
| Surplus of EP over EL | | - |
| Tier 2 Capital Subject to Limits | | 704,121 |
| Less: Deductions from Tier 2 capital | | 97,940 |
| Investment in subsidiaries | | - |
| Investment in capital instruments of other banking institutions | | - |
| Other Deductions | | 97,940 |

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

| (RM'000) | CIMB Islamic | |
|--|-------------------|--|
| | 30 June 2012 | |
| Eligible Tier 2 Capital | 606,181 | |
| Total Eligible Capital | 2,459,135 | |
| RWA | | |
| Credit | 17,055,578 | |
| Credit RWA Absorbed by PSIA | (694,519) | |
| Market | 364,499 | |
| Operational | 1,549,971 | |
| Large Exposure for Equity Holdings | - | |
| Total RWA | 18,275,529 | |
| Capital Adequacy Ratios | | |
| Core Capital Ratio | 10.14% | |
| Capital Adequacy Ratio | 13.46% | |
| Proposed interim Dividends | - | |
| Capital Adequacy Ratios after Dividends | | |
| Core Capital Ratio | 10.14% | |
| Capital Adequacy Ratio | 13.46% | |

The increase in Credit RWA around RM1.9 billion between June 2012 and June 2013 is mainly due to large disbursement by Corporate customers and growth in Retail portfolio which partially offset by migration of Business Premises Financing portfolio from Standardised Approach to the Internal Ratings Based Approach. The increase in Market RWA by RM 439million between June 2012 and June 2013 is mainly due higher exposures to Sukuk.

CAPITAL MANAGEMENT (CONTINUED)*Capital Structure and Adequacy (continued)***Table 1(c): Capital Position for CIMBIBG**

| (RM'000) | CIMBIBG |
|---|------------------|
| | 30 June 2013 |
| Common Equity Tier 1 capital | |
| Ordinary shares | 100,000 |
| Other reserves | 422,884 |
| Common Equity Tier 1 capital before regulatory adjustments | 522,884 |
| <u>Less: Regulatory adjustments</u> | |
| Goodwill | (964) |
| Intangible assets | (39,903) |
| Deferred tax assets | (8,086) |
| Others | (271) |
| Common Equity Tier 1 capital after regulatory adjustments | 473,660 |
| Tier 2 Capital | |
| Redeemable preference shares | 9 |
| Portfolio impairment allowance and regulatory reserves | 1,503 |
| Tier 2 capital before regulatory adjustments | 1,512 |
| <u>Less: Regulatory adjustments</u> | |
| Investments in capital instruments of unconsolidated financial and insurance/takaful entities | (9,598) |
| Total Tier 2 Capital | - |
| Total Capital | 473,660 |
| RWA | |
| Credit risk | 1,327,758 |
| Market risk | 159,607 |
| Operational risk | 827,520 |
| Total RWA | 2,314,884 |
| Capital Adequacy Ratios | |
| Before deducting proposed dividend | |
| Common Equity Tier 1 Ratio | 20.46% |
| Tier 1 ratio | 20.46% |
| Total capital ratio | 20.46% |
| After deducting proposed dividend | |
| Common Equity Tier 1 Ratio | 20.46% |
| Tier 1 ratio | 20.46% |
| Total capital ratio | 20.46% |

CAPITAL MANAGEMENT (CONTINUED)*Capital Structure and Adequacy (continued)***Table 1(c): Capital Position for CIMBIBG (continued)**

| (RM'000) | CIMBIBG | |
|---|--------------|------------------|
| | 30 June 2012 | |
| Tier 1 Capital | | |
| Paid-up share capital + Share Premium | | 100,000 |
| Non-Innovative Tier 1 instruments | | - |
| Innovative Tier 1 instruments | | - |
| Statutory Reserve | | 155,175 |
| Retained Earnings / Profits | | 92,460 |
| Approved Audited Half-Year Profit / Loss | | 73,571 |
| General Reserve Fund | | 19,395 |
| Minority Interest | | - |
| Less: Deductions from Tier 1 Capital | | |
| Goodwill | | - |
| Eligible Tier 1 Capital | | 440,601 |
| Tier 2 Capital | | |
| Subordinated Debt Capital | | - |
| Cumulative Preference Shares | | 10 |
| General Provision | | 751 |
| Surplus of EP over EL | | - |
| Tier 2 Capital Subject to Limits | | 761 |
| Less: Deductions from Tier 2 capital | | 50 |
| Investment in subsidiaries | | 50 |
| Investment in capital instruments of other banking institutions | | - |
| Other Deductions | | - |
| Eligible Tier 2 Capital | | 711 |
| Total Eligible Capital | | 441,312 |
| RWA | | |
| Credit | | 1,177,955 |
| Credit RWA Absorbed by PSIA | | - |
| Market | | 578,966 |
| Operational | | 862,749 |
| Large Exposure for Equity Holdings | | - |
| Total RWA | | 2,619,670 |
| Capital Adequacy Ratios | | |
| Core Capital Ratio | | 16.82% |
| Capital Adequacy Ratio | | 16.85% |

CAPITAL MANAGEMENT (CONTINUED)*Capital Structure and Adequacy (continued)***Table 1(c): Capital Position for CIMBIBG (continued)**

| (RM'000) | CIMBIBG | |
|--|---------|--------------|
| | | 30 June 2012 |
| Proposed interim Dividends | | - |
| Capital Adequacy Ratios After Dividends | | |
| Core Capital Ratio | | 16.82% |
| Capital Adequacy Ratio | | 16.85% |

The increase in the Credit RWA around RM 150 million between June 2012 and June 2013 was mainly due to increase in Inter-bank Placement Trust, Nostro exposures and staff loans. The drop in the Market RWA by RM423 million between June 2012 and June 2013 was mainly due to lower equity underwriting risk, lower interest rate risk due to disposal of sub-debt and lower FX risk due to sell-down of FX exposures.

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 2013 | 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 | 42,296,945 | 42,296,945 | 19,581 | 19,581 | 1,566 |
| Public Sector Entities | 2,002,812 | 1,816,979 | 459,316 | 459,316 | 36,745 |
| Banks, DFIs & MDBs | 1,272,401 | 1,161,562 | 441,787 | 441,787 | 35,343 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 1,095,955 | 1,082,423 | 627,059 | 627,059 | 50,165 |
| Corporate | 20,861,405 | 14,708,224 | 14,688,853 | 14,688,853 | 1,175,108 |
| Regulatory Retail | 27,043,497 | 18,260,017 | 14,699,251 | 14,699,251 | 1,175,940 |
| Residential Mortgages/RRE Financing | 6,292,743 | 6,292,081 | 2,332,702 | 2,332,702 | 186,616 |
| Higher Risk Assets | 1,245,477 | 1,245,477 | 1,868,215 | 1,868,215 | 149,457 |
| Other Assets | 6,213,646 | 6,213,646 | 2,638,538 | 2,638,538 | 211,083 |
| Securitisation | 788,658 | 788,658 | 616,196 | 616,196 | 49,296 |
| Total for SA | 109,113,539 | 93,866,010 | 38,391,498 | 38,391,498 | 3,071,320 |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | 1,778,596 | 1,778,596 | 205,702 | 205,702 | 16,456 |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 27,593,643 | 27,593,643 | 6,100,860 | 6,100,860 | 488,069 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 81,320,215 | 81,320,215 | 45,574,977 | 45,574,977 | 3,645,998 |
| Residential Mortgages/RRE Financing | 42,943,715 | 42,943,715 | 15,521,208 | 15,521,208 | 1,241,697 |
| Qualifying Revolving Retail | 8,556,048 | 8,556,048 | 5,814,709 | 5,814,709 | 465,177 |
| Hire Purchase | 12,289,370 | 12,289,370 | 8,288,742 | 8,288,742 | 663,099 |
| Other Retail | 16,933,230 | 16,933,230 | 7,177,942 | 7,177,942 | 574,235 |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 191,414,817 | 191,414,817 | 88,684,140 | 88,684,140 | 7,094,731 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2013 | 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) | 300,528,357 | 285,280,828 | 132,396,686 | 132,396,686 | 10,591,735 |
| Large Exposure Risk Requirement | 420,477 | 420,477 | 420,477 | 420,477 | 33,638 |
| Market Risk (SA) | | | | | |
| Interest Rate Risk/Benchmark Rate Risk | | | 13,072,593 | 13,072,593 | 1,045,807 |
| Foreign Currency Risk | | | 333,444 | 333,444 | 26,676 |
| Equity Risk | | | 562,186 | 562,186 | 44,975 |
| Commodity Risk | | | - | - | - |
| Options Risk | | | 739,312 | 739,312 | 59,145 |
| Total Market Risk | | | 14,707,535 | 14,707,535 | 1,176,603 |
| Operational Risk (BIA) | | | 14,032,441 | 14,032,441 | 1,122,595 |
| Total RWA and Capital Requirement | | | 161,557,140 | 161,557,140 | 12,924,571 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2012 | CIMBBG | | | | |
|---|--|---------------------------------------|--------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | 35,407,850 | 35,407,850 | 35,640 | 35,640 | 2,851 |
| Public Sector Entities | 508,115 | 356,469 | 208,468 | 208,468 | 16,677 |
| Banks, DFIs & MDBs | 925,148 | 796,150 | 225,401 | 225,401 | 18,032 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 10,799 | 10,799 | 5,400 | 5,400 | 432 |
| Corporate | 14,222,024 | 13,345,049 | 13,121,318 | 13,121,318 | 1,049,705 |
| Regulatory Retail | 29,689,705 | 24,378,179 | 18,794,868 | 18,794,868 | 1,503,589 |
| Residential Mortgages/RRE Financing | 5,496,059 | 5,496,059 | 2,012,851 | 2,012,851 | 161,028 |
| Higher Risk Assets | 1,187,858 | 1,187,858 | 1,781,786 | 1,781,786 | 142,543 |
| Other Assets | 5,848,481 | 5,848,481 | 3,168,493 | 3,168,493 | 253,479 |
| Securitisation | 789,275 | 789,275 | 152,242 | 152,242 | 12,179 |
| Total for SA | 94,085,314 | 87,616,170 | 39,506,467 | 39,506,467 | 3,160,517 |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | 899,162 | 899,162 | 216,710 | 216,710 | 17,337 |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 22,651,740 | 22,651,740 | 5,082,176 | 5,082,176 | 406,574 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 69,968,195 | 69,968,195 | 40,297,839 | 40,297,839 | 3,223,827 |
| Residential Mortgages/RRE Financing | 38,938,579 | 38,938,579 | 14,220,961 | 14,220,961 | 1,137,677 |
| Qualifying Revolving Retail | 8,389,722 | 8,389,722 | 5,835,185 | 5,835,185 | 466,815 |
| Hire Purchase | 10,880,302 | 10,880,302 | 7,742,920 | 7,742,920 | 619,434 |
| Other Retail | 4,634,766 | 4,634,766 | 3,098,073 | 3,098,073 | 247,846 |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 156,362,466 | 156,362,466 | 76,493,865 | 76,493,865 | 6,119,509 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 250,447,780 | 243,978,636 | 120,589,964 | 120,589,964 | 9,647,197 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2012 | CIMBBG | | | | |
|--|--|---------------------------------------|--------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Large Exposure Risk Requirement | 398,312 | 398,312 | 398,312 | 398,312 | 31,865 |
| Market Risk (SA) | | | | | |
| Interest Rate Risk/Benchmark Rate Risk | | | 9,078,049 | 9,078,049 | 726,244 |
| Foreign Currency Risk | | | 638,966 | 638,966 | 51,117 |
| Equity Risk | | | 1,091,817 | 1,091,817 | 87,345 |
| Commodity Risk | | | 9,489 | 9,489 | 759 |
| Options Risk | | | 885,686 | 885,686 | 70,855 |
| Total Market Risk | | | 11,704,008 | 11,704,008 | 936,321 |
| Operational Risk (BIA) | | | 13,037,012 | 13,037,012 | 1,042,961 |
| Total RWA and Capital Requirement | | | 145,729,296 | 145,729,296 | 11,658,344 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2013 | CIMB Islamic | | | | |
|---|--|---------------------------------------|-------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | 14,183,822 | 14,183,822 | 6,756 | 6,756 | 540 |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 50,907 | 50,907 | 10,181 | 10,181 | 815 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 450 | - | - | - | - |
| Corporate | 278,665 | 278,644 | 195,532 | 195,532 | 15,643 |
| Regulatory Retail | 3,925,172 | 3,886,177 | 3,297,724 | 3,297,724 | 263,818 |
| RRE Financing | - | - | - | - | - |
| Higher Risk Assets | 575 | 575 | 863 | 863 | 69 |
| Other Assets | 46,923 | 46,923 | 46,923 | 46,923 | 3,754 |
| Securitisation | 20,458 | 20,458 | 4,092 | 4,092 | 327 |
| Total for SA | 18,506,973 | 18,467,506 | 3,562,071 | 3,562,071 | 284,966 |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 1,840,345 | 1,840,345 | 347,085 | 347,085 | 27,767 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 10,808,687 | 10,808,687 | 6,555,961 | 5,385,264 | 430,821 |
| RRE Financing | 8,198,406 | 8,198,406 | 2,794,321 | 2,794,321 | 223,546 |
| Qualifying Revolving Retail | 176,842 | 176,842 | 143,453 | 143,453 | 11,476 |
| Hire Purchase | 6,597,793 | 6,597,793 | 4,297,968 | 4,279,968 | 342,397 |
| Other Retail | 2,399,430 | 2,399,430 | 924,571 | 924,571 | 73,966 |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 30,021,502 | 30,021,502 | 15,045,359 | 13,874,661 | 1,109,973 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 48,528,475 | 48,489,008 | 19,510,151 | 18,269,211 | 1,461,537 |
| Large Exposure Risk Requirement | - | - | - | - | - |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2013 | | CIMB Islamic | | | |
|--|--|---------------------------------------|-------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Market Risk (SA) | | | | | |
| Benchmark Rate Risk | | | 707,405 | 707,405 | 56,592 |
| Foreign Currency Risk | | | 96,165 | 96,165 | 7,693 |
| Equity Risk | | | - | - | - |
| Commodity Risk | | | - | - | - |
| Options Risk | | | - | - | - |
| Total Market Risk | | | 803,570 | 803,570 | 64,286 |
| Operational Risk (BIA) | | | 1,766,593 | 1,766,593 | 141,327 |
| Total RWA and Capital Requirement | | | 22,080,313 | 20,839,374 | 1,667,150 |

| 30 June 2012 | | CIMB Islamic | | | |
|---|--|---------------------------------------|------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | 12,411,950 | 12,411,950 | 6,940 | 6,940 | 555 |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 61,926 | 61,926 | 12,385 | 12,385 | 991 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 116,389 | 112,879 | 108,253 | 108,253 | 8,660 |
| Regulatory Retail | 4,353,492 | 4,338,362 | 3,393,576 | 3,393,576 | 271,486 |
| RRE Financing | - | - | - | - | - |
| Higher Risk Assets | 575 | 575 | 863 | 863 | 69 |
| Other Assets | 68,662 | 68,662 | 68,662 | 68,662 | 5,493 |
| Securitisation | 20,834 | 20,834 | 4,167 | 4,167 | 333 |
| Total for SA | 17,033,828 | 17,015,188 | 3,594,845 | 3,594,845 | 287,588 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2012 | CIMB Islamic | | | | |
|---|--|---------------------------------------|-------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 2,586,310 | 2,586,310 | 483,806 | 483,806 | 38,704 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 8,287,137 | 8,287,137 | 5,118,263 | 4,463,056 | 357,044 |
| RRE Financing | 7,149,038 | 7,149,038 | 2,460,225 | 2,460,225 | 196,818 |
| Qualifying Revolving Retail | 170,174 | 170,174 | 151,370 | 151,370 | 12,110 |
| Hire Purchase | 5,659,550 | 5,659,550 | 3,871,888 | 3,871,888 | 309,751 |
| Other Retail | 1,047,116 | 1,047,116 | 613,253 | 613,253 | 49,060 |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 24,899,325 | 24,899,325 | 12,698,804 | 12,043,598 | 963,488 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 41,933,153 | 41,914,513 | 17,055,578 | 16,361,058 | 1,308,885 |
| Large Exposure Risk Requirement | - | - | - | - | - |
| Market Risk (SA) | | | | | |
| Benchmark Rate Risk | | | 339,040 | 339,040 | 27,123 |
| Foreign Currency Risk | | | 25,459 | 25,459 | 2,037 |
| Equity Risk | | | - | - | - |
| Commodity Risk | | | - | - | - |
| Options Risk | | | - | - | - |
| Total Market Risk | | | 364,499 | 364,499 | 29,160 |
| Operational Risk (BIA) | | | 1,549,971 | 1,549,971 | 123,998 |
| Total RWA and Capital Requirement | | | 18,970,048 | 18,275,529 | 1,462,042 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

| 30 June 2013 | 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 | 354,828 | 354,828 | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 2,349,411 | 2,349,411 | 733,319 | 733,319 | 58,666 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 85,003 | 85,003 | 85,578 | 85,578 | 6,846 |
| Regulatory Retail | 20,975 | 20,975 | 19,889 | 19,889 | 1,591 |
| Residential Mortgages | 56,772 | 56,772 | 32,926 | 32,926 | 2,634 |
| Higher Risk Assets | 1,915 | 1,915 | 2,873 | 2,873 | 230 |
| Other Assets | 453,224 | 453,224 | 453,173 | 453,173 | 36,254 |
| Securitisation | - | - | - | - | - |
| Total Credit Risk | 3,322,127 | 3,322,127 | 1,327,758 | 1,327,758 | 106,221 |
| Large Exposure Risk Requirement | - | - | - | - | - |
| Market Risk (SA) | | | | | |
| Interest Rate Risk | | | 31,446 | 31,446 | 2,516 |
| Foreign Currency Risk | | | 36,758 | 36,758 | 2,941 |
| Equity Risk | | | 556 | 556 | 44 |
| Commodity Risk | | | - | - | - |
| Options Risk | | | 90,848 | 90,848 | 7,268 |
| Total Market Risk | | | 159,607 | 159,607 | 12,769 |
| Operational Risk (BIA) | | | 827,520 | 827,520 | 66,202 |
| Total RWA and Capital Requirement | | | 2,314,884 | 2,314,884 | 185,191 |

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

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

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 2013 | | CIMBBG | | | |
|------------------------------------|--------------------|-------------------|-------------------|------------------|--------------------|
| (RM'000) Exposure Class | Malaysia | Singapore | Thailand | Other Countries | Total |
| Sovereign | 40,175,034 | 1,633,987 | 2,194,251 | 72,269 | 44,075,541 |
| Bank | 19,515,417 | 5,874,232 | 2,878,652 | 2,600,556 | 30,868,857 |
| Corporate | 77,496,528 | 12,778,492 | 11,625,374 | 1,377,181 | 103,277,575 |
| Mortgage/RRE Financing | 43,277,385 | 2,947,173 | 3,011,900 | - | 49,236,458 |
| HPE | 12,289,370 | - | - | - | 12,289,370 |
| QRRE | 8,556,048 | - | - | - | 8,556,048 |
| Other Retail | 36,647,964 | 3,570,284 | 3,703,365 | 55,114 | 43,976,727 |
| Other Exposures | 5,557,878 | 275,996 | 2,259,230 | 154,676 | 8,247,780 |
| Total Gross Credit Exposure | 243,515,624 | 27,080,164 | 25,672,772 | 4,259,797 | 300,528,357 |

| 30 June 2012 | | CIMBBG | | | |
|------------------------------------|--------------------|-------------------|-------------------|------------------|--------------------|
| (RM'000) Exposure Class | Malaysia | Singapore | Thailand | Other Countries | Total |
| Sovereign | 31,884,522 | 1,479,309 | 2,894,629 | 48,553 | 36,307,013 |
| Bank | 16,762,574 | 3,105,352 | 1,167,372 | 3,060,504 | 24,095,802 |
| Corporate | 62,769,616 | 10,708,171 | 9,535,580 | 1,176,852 | 84,190,219 |
| Mortgage/RRE Financing | 39,238,210 | 3,073,061 | 2,123,367 | - | 44,434,638 |
| HPE | 10,880,302 | - | - | - | 10,880,302 |
| QRRE | 8,389,722 | - | - | - | 8,389,722 |
| Other Retail | 28,411,888 | 2,788,074 | 3,097,321 | 27,187 | 34,324,471 |
| Other Exposures | 5,949,332 | 165,645 | 1,498,396 | 212,240 | 7,825,614 |
| Total Gross Credit Exposure | 204,286,165 | 21,319,613 | 20,316,665 | 4,525,337 | 250,447,780 |

Note: The above was represented due to reclassification of exposures booked in Labuan from 'Others' to 'Malaysia'.

CREDIT RISK (CONTINUED)*Summary of Credit Exposures (contid)**i) Gross Credit Exposures by Geographic Distribution (continued)***Table 3(b): Geographic Distribution of Credit Exposures for CIMB Islamic**

| 30 June 2013 | CIMB Islamic | | | | |
|------------------------------------|---------------------|------------------|-----------------|------------------------|-------------------|
| (RM'000) | | | | | |
| Exposure Class | Malaysia | Singapore | Thailand | Other Countries | Total |
| Sovereign | 14,183,822 | - | - | - | 14,183,822 |
| Bank | 1,891,252 | - | - | - | 1,891,252 |
| Corporate | 11,087,802 | - | - | - | 11,087,802 |
| RRE Financing | 8,198,406 | - | - | - | 8,198,406 |
| HPE | 6,597,793 | - | - | - | 6,597,793 |
| QRRE | 176,842 | - | - | - | 176,842 |
| Other Retail | 6,324,601 | - | - | - | 6,324,601 |
| Other Exposures | 67,957 | - | - | - | 67,957 |
| Total Gross Credit Exposure | 48,528,475 | - | - | - | 48,528,475 |

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

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 2013 | CIMBIBG | | | | |
|--|------------------|------------------|-----------------|------------------------|------------------|
| (RM'000) Exposure Class | Malaysia | Singapore | Thailand | Other Countries | Total |
| Sovereign | 354,828 | - | - | - | 354,828 |
| Bank | 2,349,411 | - | - | - | 2,349,411 |
| Corporate | 85,003 | - | - | - | 85,003 |
| Mortgage | 56,772 | - | - | - | 56,772 |
| HPE | - | - | - | - | - |
| QRRE | - | - | - | - | - |
| Other Retail | 20,975 | - | - | - | 20,975 |
| Other Exposures | 455,139 | - | - | - | 455,139 |
| Total Gross Credit Exposure | 3,322,127 | - | - | - | 3,322,127 |

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) *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 2013 | | 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 | - | - | - | 597,010 | - | - | 1,106,740 | 7,409,120 | 34,962,571 | - | 100 | 44,075,541 |
| Bank | - | - | - | - | - | - | - | 30,867,288 | 1,569 | - | - | 30,868,857 |
| Corporate | 3,917,232 | 2,998,658 | 12,192,940 | 4,277,592 | 10,287,892 | 12,213,289 | 11,963,537 | 25,567,649 | 5,913,918 | 1,397,850 | 12,547,018 | 103,277,575 |
| Mortgage | - | - | - | - | - | - | - | - | - | 49,236,458 | - | 49,236,458 |
| HPE | - | - | - | - | - | - | - | - | - | 12,289,370 | - | 12,289,370 |
| QRRE | - | - | - | - | - | - | - | - | - | 8,556,048 | - | 8,556,048 |
| Other Retail | 422,887 | 22,571 | 729,596 | 16,254 | 495,889 | 1,271,505 | 112,113 | 3,207,072 | 2,709,855 | 34,983,841 | 5,144 | 43,971,582 |
| Other Exposures | - | - | - | 1,526 | - | 1,137 | - | 5,055,435 | - | - | 3,189,683 | 8,247,780 |
| Total Gross Credit Exposure | 4,340,120 | 3,021,230 | 12,922,536 | 4,892,381 | 10,783,781 | 13,485,930 | 13,182,390 | 72,106,564 | 43,587,912 | 106,463,568 | 15,741,945 | 300,528,357 |

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

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

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (contd)

ii) Gross Credit Exposures by Sector (continued)

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

| 30 June 2013 | | CIMB Islamic | | | | | | | | | | |
|--|------------------------|----------------------------|------------------|--|------------------|--|--|---|------------------------------------|-------------------|----------------|-------------------|
| (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 | - | - | - | 20,179 | - | - | 164,906 | 1,394,401 | 12,604,337 | - | - | 14,183,822 |
| Bank | - | - | - | - | - | - | - | 1,891,252 | - | - | - | 1,891,252 |
| Corporate | 694,184 | 33,506 | 1,186,062 | 182,970 | 3,121,882 | 617,185 | 1,467,309 | 2,177,998 | 1,346,709 | 12,572 | 247,425 | 11,087,802 |
| RRE Financing | - | - | - | - | - | - | - | - | - | 8,198,406 | - | 8,198,406 |
| HPE | - | - | - | - | - | - | - | - | - | 6,597,793 | - | 6,597,793 |
| QRRE | - | - | - | - | - | - | - | - | - | 176,842 | - | 176,842 |
| Other Retail | 15,945 | 4,630 | 51,007 | 995 | 61,875 | 129,714 | 7,025 | 194,058 | 41,250 | 5,766,405 | 41,698 | 6,324,601 |
| Other Exposures | - | - | - | - | - | - | - | 20,458 | - | - | 47,498 | 67,957 |
| Total Gross Credit Exposure | 710,129 | 38,135 | 1,237,069 | 204,144 | 3,183,757 | 746,899 | 1,639,239 | 5,678,167 | 13,992,296 | 20,762,018 | 336,621 | 48,528,475 |

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (contd)

ii) Gross Credit Exposures by Sector (continued)

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

| 30 June 2012 | CIMB Islamic | | | | | | | | | | | |
|--|------------------------|-------------------------|----------------|--|------------------|--|--|---|------------------------------------|-------------------|----------------|-------------------|
| (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 | - | - | - | 20,300 | - | - | 221,899 | 4,880,852 | 7,288,899 | - | - | 12,411,950 |
| Bank | - | - | - | - | - | - | - | 2,648,237 | - | - | - | 2,648,237 |
| Corporate | 585,826 | 24,095 | 630,370 | 325,177 | 1,080,195 | 448,660 | 1,954,255 | 2,640,447 | 450,325 | - | 264,177 | 8,403,526 |
| RRE Financing | - | - | - | - | - | - | - | - | - | 7,149,038 | - | 7,149,038 |
| HPE | - | - | - | - | - | - | - | - | - | 5,659,550 | - | 5,659,550 |
| QRRE | - | - | - | - | - | - | - | - | - | 170,174 | - | 170,174 |
| Other Retail | 2,827 | 618 | 4,518 | 210 | 18,883 | 25,411 | 1,620 | 22,620 | 19,267 | 5,304,633 | - | 5,400,608 |
| Other Exposures | - | - | - | - | - | - | - | 20,834 | - | - | 69,237 | 90,071 |
| Total Gross Credit Exposure | 588,652 | 24,713 | 634,887 | 345,686 | 1,099,078 | 474,071 | 2,177,774 | 10,212,990 | 7,758,491 | 18,283,396 | 333,413 | 41,933,153 |

Note: All sectors above are Shariah compliant.

* Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (contd)

ii) Gross Credit Exposures by Sector (continued)

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

| 30 June 2013 | | CIMBIBG | | | | | | | | | | | |
|--------------|------------------------------------|---------------------|----------------------|---------------|-----------------------------------|--------------|--|--------------------------------------|--|------------------------------|----------------|----------------|------------------|
| (RM'000) | Exposure Class | Primary Agriculture | Mining and Quarrying | Manufacturing | Electricity, Gas and Water Supply | Construction | Wholesale and Retail Trade, Restaurants and Hotels | Transport, Storage and Communication | Finance, Insurance/ Takaful, Real Estate and Business Activities | Education, Health and Others | Household | Others* | Total |
| | Sovereign | - | - | - | - | - | - | - | 4,492 | 350,335 | - | - | 354,828 |
| | Bank | - | - | - | - | - | - | - | 2,349,411 | - | - | - | 2,349,411 |
| | Corporate | - | - | - | - | - | - | - | 1,171 | - | 30,001 | 53,831 | 85,003 |
| | Mortgage | - | - | - | - | - | - | - | - | - | 56,772 | - | 56,772 |
| | HPE | - | - | - | - | - | - | - | - | - | - | - | - |
| | QRRE | - | - | - | - | - | - | - | - | - | - | - | - |
| | Other Retail | - | - | - | - | - | - | - | - | - | 20,975 | - | 20,975 |
| | Other Exposures | - | - | - | - | - | - | - | - | - | - | 455,139 | 455,139 |
| | Total Gross Credit Exposure | - | - | - | - | - | - | - | 2,355,074 | 350,335 | 107,747 | 508,970 | 3,322,127 |

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

*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 2013 | CIMBBG | | | |
|--|-------------------------|---------------------|--------------------------|--------------------|
| (RM'000) Exposure Class | Less than 1 year | 1 to 5 years | More than 5 years | Total |
| Sovereign | 19,240,523 | 4,304,434 | 20,530,584 | 44,075,541 |
| Bank | 21,598,817 | 7,279,347 | 1,990,693 | 30,868,857 |
| Corporate | 36,478,210 | 36,798,498 | 30,000,867 | 103,277,575 |
| Mortgage/RRE Financing | 21,806 | 3,464,544 | 45,750,109 | 49,236,458 |
| HPE | 150,107 | 3,524,074 | 8,615,190 | 12,289,370 |
| QRRE | 8,556,048 | - | - | 8,556,048 |
| Other Retail | 4,847,378 | 5,312,140 | 33,817,208 | 43,976,727 |
| Other Exposures | 106,051 | 651,011 | 7,490,719 | 8,247,780 |
| Total Gross Credit Exposure | 90,998,940 | 61,334,047 | 148,195,370 | 300,528,356 |

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

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 CIMB Islamic**

| 30 June 2013 | CIMB Islamic | | | |
|--|-------------------------|---------------------|--------------------------|-------------------|
| (RM'000) Exposure Class | Less than 1 year | 1 to 5 years | More than 5 years | Total |
| Sovereign | 4,941,609 | 437,776 | 8,804,437 | 14,183,822 |
| Bank | 1,433,002 | 397,743 | 60,507 | 1,891,252 |
| Corporate | 3,881,122 | 2,751,039 | 4,455,641 | 11,087,802 |
| RRE Financing | 1,970 | 36,962 | 8,159,474 | 8,198,406 |
| HPE | 30,457 | 1,589,023 | 4,978,313 | 6,597,793 |
| QRRE | 176,842 | - | - | 176,842 |
| Other Retail | 71,370 | 569,786 | 5,683,445 | 6,324,601 |
| Other Exposures | - | 20,458 | 47,498 | 67,957 |
| Total Gross Credit Exposure | 10,536,372 | 5,802,788 | 32,189,315 | 48,528,475 |

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

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 2013 | | CIMBIBG | | |
|--|-------------------------|---------------------|--------------------------|------------------|
| (RM'000) Exposure Class | Less than 1 year | 1 to 5 years | More than 5 years | Total |
| Sovereign | 350,335 | - | 4,492 | 354,828 |
| Bank | 2,332,447 | 7,831 | 9,133 | 2,349,411 |
| Corporate | 20,692 | 1,788 | 62,522 | 85,003 |
| Mortgage | 17 | 629 | 56,126 | 56,772 |
| HPE | - | - | - | - |
| QRRE | - | - | - | - |
| Other Retail | 7,097 | 2,560 | 11,318 | 20,975 |
| Other Exposures | 5,369 | - | 449,770 | 455,139 |
| Total Gross Credit Exposure | 2,715,957 | 12,808 | 593,362 | 3,322,127 |

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

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 2013 and 31 December 2012 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 2013 | 31 December 2012 |
| Primary Agriculture | 50,458 | 32,743 |
| Mining and Quarrying | 1,596 | 729 |
| Manufacturing | 114,832 | 170,891 |
| Electricity, Gas and Water Supply | 2,683 | 2,143 |
| Construction | 143,830 | 149,465 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 160,988 | 193,533 |
| Transport, Storage and Communications | 27,778 | 71,478 |
| Finance, Insurance/takaful, Real Estate and Business Activities | 156,607 | 392,515 |
| Education, Health and Others | 49,656 | 49,413 |
| Household | 11,783,509 | 11,368,787 |
| Others* | 383,098 | 313,553 |
| Total | 12,875,035 | 12,745,250 |

*Others are exposures which are not elsewhere classified.

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

| (RM'000) | CIMB Islamic | |
|---|------------------|------------------|
| | 30 June 2013 | 31 December 2012 |
| Primary Agriculture | 6,723 | 10,411 |
| Mining and Quarrying | - | 265 |
| Manufacturing | 9,860 | 10,703 |
| Electricity, Gas and Water Supply | 600 | 7 |
| Construction | 5,861 | 15,882 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 15,809 | 24,471 |
| Transport, Storage and Communications | 3,949 | 581 |
| Islamic Finance, Takaful, Real Estate and Business Activities | 10,324 | 17,527 |
| Education, Health and Others | 2,496 | 11,885 |
| Household | 1,924,359 | 1,781,640 |
| Others* | 4,226 | 1,915 |
| Total | 1,984,207 | 1,875,287 |

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 2013 | 31 December 2012 |
| 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 | - | - |
| 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 2013 | 31 December 2012 |
| Malaysia | 12,139,640 | 12,110,382 |
| Singapore | 16,027 | 44,075 |
| Thailand | 719,366 | 588,896 |
| Other Countries | 2 | 1,897 |
| Total | 12,875,035 | 12,745,250 |

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

| (RM'000) | CIMB Islamic | |
|-----------------|------------------|------------------|
| | 30 June 2013 | 31 December 2012 |
| Malaysia | 1,984,207 | 1,875,287 |
| Singapore | - | - |
| Thailand | - | - |
| Other Countries | - | - |
| Total | 1,984,207 | 1,875,287 |

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 2013 | 31 December 2012 |
| Malaysia | - | - |
| Singapore | - | - |
| Thailand | - | - |
| Other Countries | - | - |
| Total | - | - |

ii) Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2013 and 31 December 2012 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 2013 | 31 December 2012 |
| Primary Agriculture | 90,802 | 34,894 |
| Mining and Quarrying | 47,155 | 33,327 |
| Manufacturing | 759,593 | 808,291 |
| Electricity, Gas and Water Supply | 499 | 767 |
| Construction | 293,103 | 338,688 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 465,117 | 411,725 |
| Transport, Storage and Communications | 992,334 | 981,740 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 325,447 | 277,694 |
| Education, Health and Others | 38,252 | 60,865 |
| Household | 1,434,709 | 1,403,447 |
| Others* | 182,270 | 177,193 |
| Total | 4,629,281 | 4,528,631 |

*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 CIMB Islamic**

| (RM'000) | CIMB Islamic | |
|---|----------------|------------------|
| | 30 June 2013 | 31 December 2012 |
| Primary Agriculture | 5,456 | 5,384 |
| Mining and Quarrying | - | - |
| Manufacturing | 14,202 | 23,735 |
| Electricity, Gas and Water Supply | - | - |
| Construction | 52,940 | 52,687 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 28,137 | 13,208 |
| Transport, Storage and Communications | 1,969 | 2,176 |
| Islamic Finance, Takaful, Real Estate and Business Activities | 8,820 | 9,424 |
| Education, Health and Others | 6,859 | 26,844 |
| Household | 202,751 | 170,000 |
| Others* | 1,450 | 670 |
| Total | 322,584 | 304,128 |

*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 2013 | 31 December 2012 |
| 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 | 623 | 432 |
| Others* | - | - |
| Total | 623 | 432 |

**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 2013 | 31 December 2012 |
| Malaysia | 3,995,530 | 4,008,279 |
| Singapore | 22,846 | 20,855 |
| Thailand | 593,223 | 499,497 |
| Other Countries | 17,682 | - |
| Total | 4,629,281 | 4,528,631 |

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

| (RM'000) | CIMB Islamic | |
|-----------------|----------------|------------------|
| | 30 June 2013 | 31 December 2012 |
| Malaysia | 322,584 | 304,128 |
| Singapore | - | - |
| Thailand | - | - |
| Other Countries | - | - |
| Total | 322,584 | 304,128 |

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

| (RM'000) | CIMBIBG | |
|-----------------|--------------|------------------|
| | 30 June 2013 | 31 December 2012 |
| Malaysia | 623 | 432 |
| Singapore | - | - |
| Thailand | - | - |
| Other Countries | - | - |
| Total | 623 | 432 |

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 2013 and 31 December 2012**

| (RM'000) | CIMBBG | | | |
|---|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 31 December 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Primary Agriculture | 20,728 | 24,887 | 14,256 | 24,780 |
| Mining and Quarrying | 35,692 | 7,904 | 28,426 | 7,253 |
| Manufacturing | 540,176 | 108,541 | 557,043 | 112,140 |
| Electricity, Gas and Water Supply | - | 5,122 | - | 5,141 |
| Construction | 175,114 | 72,373 | 201,697 | 78,264 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 198,827 | 198,494 | 177,703 | 197,438 |
| Transport, Storage and Communications | 649,013 | 32,201 | 636,492 | 38,486 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 120,866 | 98,903 | 110,659 | 94,828 |
| Education, Health and Others | 16,899 | 25,492 | 20,819 | 24,059 |
| Household | 14,313 | 1,141,887 | 27,501 | 1,172,305 |
| Others* | 128,835 | 92,736 | 125,697 | 86,531 |
| Total | 1,900,463 | 1,808,540 | 1,900,293 | 1,841,225 |

Others are exposures which are not elsewhere classified.*Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMB Islamic for the period ended 30 June 2013 and 31 December 2012**

| (RM'000) | CIMB Islamic | | | |
|---|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 31 December 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Primary Agriculture | 3,653 | 6,184 | 3,570 | 8,083 |
| Mining and Quarrying | - | 238 | - | 270 |
| Manufacturing | 3,863 | 7,927 | 16,163 | 8,461 |
| Electricity, Gas and Water Supply | - | 593 | - | 560 |
| Construction | 21,634 | 9,393 | 21,756 | 10,193 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 6,564 | 8,811 | 7,525 | 13,361 |
| Transport, Storage and Communications | - | 3,129 | 1,671 | 3,832 |
| Islamic Finance, Insurance/Takaful, Real Estate and Business Activities | 3,374 | 15,414 | 3,530 | 18,720 |
| Education, Health and Others | 742 | 5,072 | 767 | 3,706 |
| Household | 5,277 | 269,116 | 5,943 | 280,133 |
| Others* | - | 805 | - | 385 |

| | | | | |
|--------------|---------------|----------------|---------------|----------------|
| Total | 45,107 | 326,682 | 60,925 | 347,704 |
|--------------|---------------|----------------|---------------|----------------|

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 2013 and 31 December 2012

| (RM'000) | CIMBIBG | | | |
|---|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 31 December 2012 | |
| | 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/Takaful, Real Estate and Business Activities | - | - | - | - |
| Education, Health and Others | - | - | - | - |
| Household | 623 | 1,503 | 432 | 1,115 |
| Others* | - | - | - | - |
| Total | 623 | 1,503 | 432 | 1,115 |

*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 2013 and 31 December 2012

| (RM'000) | CIMBBG | | | |
|-----------------|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 31 December 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Malaysia | 1,689,486 | 1,525,700 | 1,714,403 | 1,600,173 |
| Singapore | 14,700 | 21,050 | 16,087 | 16,415 |
| Thailand | 193,381 | 258,486 | 169,803 | 222,050 |
| Other Countries | 2,896 | 3,304 | - | 2,587 |
| Total | 1,900,463 | 1,808,540 | 1,900,293 | 1,841,225 |

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 CIMB Islamic for the period ended 30 June 2013 and 31 December 2012**

| (RM'000) | CIMB Islamic | | | |
|-----------------|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 31 December 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Malaysia | 45,107 | 326,682 | 60,925 | 347,704 |
| Singapore | - | - | - | - |
| Thailand | - | - | - | - |
| Other Countries | - | - | - | - |
| Total | 45,107 | 326,682 | 60,925 | 347,704 |

Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 30 June 2013 and 31 December 2012

| (RM'000) | CIMBIBG | | | |
|-----------------|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 31 December 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Malaysia | 623 | 1,503 | 432 | 1,115 |
| Singapore | - | - | - | - |
| Thailand | - | - | - | - |
| Other Countries | - | - | - | - |
| Total | 623 | 1,503 | 432 | 1,115 |

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 2013 and 30 June 2012**

| (RM'000) | CIMBBG | | | |
|---|-------------------------|---------------|-------------------------|----------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Charges/ (Writeback) | Write-off | Charges/ (Writeback) | Write-off |
| Primary Agriculture | 6,237 | - | (468) | - |
| Mining and Quarrying | 6,494 | - | (62) | 68 |
| Manufacturing | (30,706) | 13,991 | 18,324 | 75,597 |
| Electricity, Gas and Water Supply | - | - | 421 | 62 |
| Construction | (7,065) | 16,337 | (11,369) | 59,669 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 21,015 | 7,410 | 31,136 | 72,785 |
| Transport, Storage and Communications | 8,340 | - | 2,327 | 1,416 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 5,430 | 1,539 | 3,144 | 51,189 |
| Education, Health and Others | 305 | 3,898 | (1,730) | 2,158 |
| Household | 247 | 894 | (18,970) | 3,437 |
| Others* | (2,718) | 27 | 37,361 | 19,435 |
| Total | 7,579 | 44,096 | 60,114 | 285,816 |

**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 CIMB Islamic for the period ended 30 June 2013 and 30 June 2012**

| (RM'000) | CIMB Islamic | | | |
|---|-------------------------|--------------|-------------------------|---------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Charges/ (Writeback) | Write-off | Charges/ (Writeback) | Write-off |
| Primary Agriculture | 58 | - | (366) | - |
| Mining and Quarrying | - | - | - | - |
| Manufacturing | (12,439) | - | 9,219 | - |
| Electricity, Gas and Water Supply | - | - | - | - |
| Construction | (121) | - | (5,021) | 47,697 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 573 | 1,382 | (300) | - |
| Transport, Storage and Communications | 1 | - | (359) | - |
| Islamic Finance, Insurance/Takaful, Real Estate and Business Activities | (121) | 50 | (92) | - |
| Education, Health and Others | - | - | 24 | - |
| Household | (665) | - | 25 | - |
| Others* | - | - | (1,149) | - |
| Total | (12,714) | 1,432 | 1,981 | 47,697 |

*Note: All sectors above are Shariah compliant.***Others are exposures which are not elsewhere classified.***Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2013 and 30 June 2012**

| (RM'000) | CIMBIBG | | | |
|---|-------------------------|-----------|-------------------------|-----------|
| | 30 June 2013 | | 30 June 2012 | |
| | Charges/ (Writeback) | Write-off | Charges/ (Writeback) | Write-off |
| Primary Agriculture | - | - | - | - |
| Mining and Quarrying | - | - | - | - |
| Manufacturing | - | - | - | - |
| Electricity, Gas and Water Supply | - | - | - | - |
| Construction | - | - | - | - |
| Wholesale and Retail Trade, and Restaurants and Hotels | - | - | - | - |
| Transport, Storage and Communications | - | - | - | - |
| Finance, Insurance, Real Estate and Business Activities | - | - | - | - |
| Education, Health and Others | - | - | - | - |
| Household | 191 | - | (149) | - |
| Others* | - | - | - | - |
| Total | 191 | - | (149) | - |

**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 2013 and 30 June 2012 for CIMBBG**

| (RM'000) | CIMBBG | | | |
|--|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Balance as at 1 January | 1,900,293 | 1,841,225 | 2,060,895 | 2,197,899 |
| Allowance (write back)/ made during the financial period | 7,579 | 253,926 | 60,114 | 183,661 |
| Amount transferred to portfolio impairment allowance | 512 | (512) | 1,580 | (1,580) |
| Allowance made and charged to deferred assets | (867) | (60) | 728 | (1,094) |
| Allowance made in relation to jointly controlled entity | - | - | - | - |
| Amount written off | (44,096) | (291,016) | (285,816) | (294,972) |
| Transfer (to)/from intercompany | - | - | - | - |
| Disposal of subsidiary | - | - | - | - |
| Unwinding income | 21,778 | - | 84,012 | 57,895 |
| Exchange fluctuation | 15,264 | 4,977 | 84 | 572 |
| Total | 1,900,463 | 1,808,540 | 1,921,597 | 2,142,381 |

Table 13(b): Analysis of movement for Financing Impairment Allowances for the Period Ended 30 June 2013 and 30 June 2012 for CIMB Islamic

| (RM'000) | CIMB Islamic | | | |
|--|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Balance as at 1 January | 60,925 | 347,704 | 103,256 | 417,744 |
| Allowance (write back)/ made during the financial period | (12,714) | 63,909 | 1,981 | 62,872 |
| Amount transferred to portfolio impairment allowance | - | - | - | - |
| Allowance made and charged to deferred assets | - | - | - | - |
| Allowance made in relation to jointly controlled entity | - | - | - | - |
| Amount written off | (1,432) | (80,702) | (47,697) | (73,660) |
| Transfer (to)/from intercompany | (1,672) | (4,229) | - | - |
| Disposal of subsidiary | - | - | - | - |
| Unwinding income | - | - | 4,090 | 6,019 |
| Exchange fluctuation | - | - | - | - |
| Total | 45,107 | 326,682 | 61,630 | 412,975 |

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 2013 and 30 June 2012 for CIMBIBG**

| (RM'000) | CIMBIBG | | | |
|--|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Individual Impairment Allowance | Portfolio Impairment Allowance | Individual Impairment Allowance | Portfolio Impairment Allowance |
| Balance as at 1 January | 432 | 1,115 | 891 | 623 |
| Allowance (write back)/ made during the financial period | 332 | 388 | 10 | 128 |
| 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 | (141) | - | (159) | - |
| Amount written off | - | - | - | - |
| Transfer (to)/from intercompany | - | - | - | - |
| Disposal of subsidiary | - | - | - | - |
| Unwinding income | - | - | - | - |
| Exchange fluctuation | - | - | - | - |
| Total | 623 | 1,503 | 742 | 751 |

Capital Treatment for Credit Risk

Details on RWA and capital requirements related to Credit Risk are disclosed separately for CIMBBG, CIMB Islamic 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 followed.

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

| | CIMBBG | | | | | | | | | | | | |
|--------------------------------|----------|--------------------------------|------------------|----------------------------|---|-------------------|----------------------|--------------------------|--------------------------|------------------|-----------------|---|----------------------------------|
| 30 June 2013 | (RM'000) | 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% | | 42,202,486 | - | - | - | - | - | - | - | 3,236,431 | - | 45,438,916 | - |
| 20% | | 93,869 | 1,648,535 | 708,076 | 224,632 | - | 84 | - | - | 423,346 | 749,605 | 3,848,149 | 769,630 |
| 35% | | - | - | - | - | - | - | 5,949,288 | - | - | - | 5,949,288 | 2,082,251 |
| 50% | | 78 | 77,669 | 307,203 | 600,169 | 201,582 | 789,635 | 105,012 | - | - | - | 2,081,348 | 1,040,674 |
| 75% | | - | - | - | - | - | 12,794,367 | 159,341 | - | - | - | 12,953,708 | 9,715,281 |
| 100% | | - | 90,774 | 145,708 | 208,768 | 14,343,800 | 4,610,509 | 78,440 | - | 2,553,868 | - | 22,031,868 | 22,031,868 |
| 150% | | 512 | - | 575 | 48,853 | 162,842 | 65,421 | - | 1,245,477 | - | - | 1,523,679 | 2,285,519 |
| 150% <RW < 1250% | | - | - | - | - | - | - | - | - | - | 2,525 | 2,525 | 9,672 |
| 1250% | | - | - | - | - | - | - | - | - | - | 36,528 | 36,528 | 456,603 |
| Total | | 42,296,945 | 1,816,979 | 1,161,562 | 1,082,423 | 14,708,224 | 18,260,017 | 6,292,081 | 1,245,477 | 6,213,646 | 788,658 | 93,866,010 | 38,391,497 |
| Average Risk Weight | | 0% | 25% | 38% | 58% | 100% | 80% | 37% | 150% | 42% | 78% | 41% | |
| 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)

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

| | CIMBBG | | | | | | | | | | | | | |
|--------------------------------|----------|--------------|--------------------------------|----------------|----------------------------|---|-------------------|----------------------|--------------------------|--------------------------|------------------|-----------------|---|----------------------------------|
| 30 June 2012 | (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% | | | 35,229,648 | - | - | - | 50,000 | 73,149 | - | - | 2,360,541 | - | 37,713,338 | - |
| 20% | | | 178,202 | 2,776 | 661,148 | - | 137,874 | 1,232 | - | - | 399,310 | 716,641 | 2,097,183 | 419,437 |
| 35% | | | - | - | - | - | - | - | 5,236,975 | - | - | - | 5,236,975 | 1,832,941 |
| 50% | | | - | 291,560 | 84,429 | 10,799 | 351,709 | 1,330,312 | 92,961 | - | - | - | 2,161,771 | 1,080,886 |
| 75% | | | - | - | - | - | - | 19,573,677 | 130,776 | - | - | - | 19,704,453 | 14,778,340 |
| 100% | | | - | 62,133 | 49,806 | - | 12,580,620 | 3,301,012 | 35,346 | - | 3,088,631 | - | 19,117,549 | 19,117,549 |
| 150% | | | - | - | 767 | - | 224,846 | 98,796 | - | 1,187,858 | - | - | 1,512,267 | 2,268,400 |
| >150% | | | - | - | - | - | - | - | - | - | - | 2,525 | 2,525 | 8,913 |
| Total | | | 35,407,850 | 356,469 | 796,150 | 10,799 | 13,345,049 | 24,378,179 | 5,496,059 | 1,187,858 | 5,848,481 | 789,275 | 87,616,170 | 39,506,466 |
| Average Risk Weight | | | - | 58% | 28% | 50% | 98% | 77% | 37% | 150% | 54% | 19% | 45% | |
| Deduction from Capital Base | | | - | - | - | - | - | - | - | - | - | 70,109 | - | - |

*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)

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

| 30 June 2013 | | | | | | | | | | | CIMB Islamic | |
|-----------------------------|--------------------------------|----------|----------------------------|---|----------------|----------------------|------------------|--------------------------|-----------------|-----------------|---|----------------------------------|
| (RM'000) | 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% | 14,150,043 | - | - | - | - | - | - | - | - | - | 14,150,043 | - |
| 20% | 33,779 | - | 50,907 | - | - | - | - | - | - | 20,458 | 105,144 | 21,029 |
| 35% | - | - | - | - | - | - | - | - | - | - | - | - |
| 50% | - | - | - | - | 166,498 | 744,784 | - | - | - | - | 911,282 | 455,641 |
| 75% | - | - | - | - | - | 864,383 | - | - | - | - | 864,383 | 648,287 |
| 100% | - | - | - | - | 111,870 | 2,276,941 | - | - | 46,923 | - | 2,435,735 | 2,435,735 |
| 150% | - | - | - | - | 275 | 69 | - | 575 | - | - | 919 | 1,379 |
| >150% | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 14,183,822 | - | 50,907 | - | 278,644 | 3,886,177 | - | 575 | 46,923 | 20,458 | 18,467,506 | 3,562,071 |
| Average Risk Weight | 0% | - | 20% | - | 70% | 85% | - | 150% | 100% | 20% | 19% | |
| 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)

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

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

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

| 30 June 2013 | 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% | 354,828 | - | - | - | - | - | - | - | 50 | - | 354,878 | - |
| 20% | - | - | 1,471,289 | - | - | - | - | - | - | - | 1,471,289 | 294,258 |
| 35% | - | - | - | - | - | - | 30,856 | - | - | - | 30,856 | 10,800 |
| 50% | - | - | 878,122 | - | - | - | 7,251 | - | - | - | 885,373 | 442,687 |
| 75% | - | - | - | - | - | 4,344 | 654 | - | - | - | 4,998 | 3,749 |
| 100% | - | - | - | - | 84,953 | 16,631 | 18,010 | - | 453,173 | - | 572,767 | 572,767 |
| 150% | - | - | - | - | - | - | - | 1,915 | - | - | 1,915 | 2,873 |
| 1250% | - | - | - | - | 50 | - | - | - | - | - | 50 | 625 |
| Total | 354,828 | - | 2,349,411 | - | 85,003 | 20,975 | 56,772 | 1,915 | 453,224 | - | 3,322,127 | 1,327,758 |
| Average Risk Weight | 0% | - | 31% | - | 101% | 95% | 58% | 150% | 100% | - | 40% | |
| 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)

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

| 30 June 2012 | | | | | | | | | | | 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% | 57,615 | - | - | - | - | - | - | - | 49 | - | 57,664 | - |
| 20% | - | - | 1,685,924 | - | - | - | - | - | - | - | 1,685,924 | 337,185 |
| 35% | - | - | - | - | - | - | 18,028 | - | - | - | 18,028 | 6,310 |
| 50% | - | - | 633,119 | - | - | 21 | 2,106 | - | - | - | 635,246 | 317,623 |
| 75% | - | - | - | - | - | 17,873 | 1,039 | - | - | - | 18,912 | 14,184 |
| 100% | - | - | 537 | - | 42,085 | 418 | - | - | 456,313 | - | 499,354 | 499,354 |
| 150% | - | - | - | - | - | - | - | 2,200 | - | - | 2,200 | 3,300 |
| 1250% | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 57,615 | - | 2,319,581 | - | 42,085 | 18,311 | 21,173 | 2,200 | 456,362 | - | 2,917,328 | 1,177,955 |
| Average Risk Weight | - | - | 28% | - | 100% | 76% | 38% | 150% | 100% | - | 40% | |
| 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 2013 | | CIMBBG | | |
|---|------------------|----------------------|-------------------|-------------------|
| (RM '000) Exposure Class | Investment Grade | Non-Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Public Sector Entities | 1,938,558 | - | 64,254 | 2,002,812 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 821,806 | 48,853 | 225,296 | 1,095,955 |
| Corporate | 14 | 169,222 | 20,692,170 | 20,861,405 |
| Sovereign/Central Banks | 4,409,442 | - | 37,887,502 | 42,296,945 |
| Banks, MDBs and DFIs | 1,065,123 | - | 207,278 | 1,272,401 |
| Total | 8,234,944 | 218,074 | 59,076,501 | 67,529,519 |

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

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 CIMB Islamic**

| 30 June 2013 | | CIMB Islamic | | |
|---|------------------|----------------------|-------------------|-------------------|
| (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 | - | - | - | - |
| Corporate | - | - | 279,115 | 279,115 |
| Sovereign/Central Banks | 916,563 | - | 13,267,259 | 14,183,822 |
| Banks, MDBs and DFIs | 50,907 | - | - | 50,907 |
| Total | 967,470 | - | 13,546,374 | 14,513,844 |

| 30 June 2012 | | CIMB Islamic | | |
|---|------------------|----------------------|-------------------|-------------------|
| (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 | - | - | - | - |
| Corporate | - | - | 116,389 | 116,389 |
| Sovereign/Central Banks | 326,848 | - | 12,085,102 | 12,411,950 |
| Banks, MDBs and DFIs | 61,926 | - | - | 61,926 |
| Total | 388,774 | - | 12,201,491 | 12,590,265 |

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

| 30 June 2013 | | 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 | - | - | - | - |
| Corporate | - | - | 85,003 | 85,003 |
| Sovereign/Central Banks | - | - | 354,828 | 354,828 |
| Banks, MDBs and DFIs | 2,348,439 | - | 973 | 2,349,411 |
| Total | 2,348,439 | - | 440,803 | 2,789,242 |

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**

| 30 June 2012 | | 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 | - | - | - | - |
| Corporate | - | - | 42,085 | 42,085 |
| Sovereign/Central Banks | - | - | 57,615 | 57,615 |
| Banks, MDBs and DFIs | 2,318,398 | 626 | 557 | 2,319,581 |
| Total | 2,318,398 | 626 | 100,258 | 2,419,282 |

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

| 30 June 2013 | | CIMBBG | | |
|---|---------------------|-----------------------------|-----------|---------|
| (RM '000) Exposure Class | Investment Grade | Non- Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Securitisation | 749,605 | - | 39,053 | 788,658 |

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

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

| 30 June 2013 | | CIMB Islamic | | |
|---|---------------------|-----------------------------|-----------|--------|
| (RM '000) Exposure Class | Investment Grade | Non- Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Securitisation | 20,458 | - | - | 20,458 |

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 CIMB Islamic (continued)**

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

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

| 30 June 2013 | | CIMBIBG | | |
|---|---------------------|-----------------------------|-----------|-------|
| (RM '000) Exposure Class | Investment Grade | Non- Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Securitisation | - | - | - | - |

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

*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.

CREDIT RISK (CONTINUED)*Credit Risk – Disclosure for Portfolios under the IRB Approach**Retail Exposures*

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

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

| 30 June 2013 | | CIMBBG | | |
|--|------------------------|--------------------------|------------------------|-------------------|
| (RM'000) PD Range of Retail Exposures | 0% ≤ PD < 2% | 2% ≤ PD < 100% | 100% Or Default | Total |
| Total Retail Exposure | 66,977,507 | 11,727,264 | 2,017,593 | 80,722,363 |
| Residential Mortgage/RRE Financing | 38,543,896 | 3,318,675 | 1,081,144 | 42,943,715 |
| QRRE | 5,326,292 | 3,215,897 | 13,859 | 8,556,048 |
| Hire Purchase | 9,026,732 | 3,037,692 | 224,947 | 12,289,370 |
| Other Retail | 14,080,586 | 2,155,000 | 697,644 | 16,933,230 |
| Exposure Weighted Average LGD | | | | |
| Residential Mortgage/RRE Financing | 24% | 25% | 34% | |
| QRRE | 90% | 90% | 90% | |
| Hire Purchase | 52% | 27% | 58% | |
| Other Retail | 29% | 38% | 62% | |
| Exposure Weighted Average Risk Weight | | | | |
| Residential Mortgage/RRE Financing | 31% | 88% | 53% | |
| QRRE | 32% | 128% | 0% | |
| Hire Purchase | 52% | 97% | 290% | |
| Other Retail | 29% | 66% | 237% | |

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

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 CIMB Islamic**

| 30 June 2013 | CIMB Islamic | | | |
|--|------------------------|--------------------------|------------------------|-------------------|
| (RM'000) | 0% ≤ PD < 2% | 2% ≤ PD < 100% | 100% Or Default | Total |
| PD Range of Retail Exposures | | | | |
| Total Retail Exposure | 14,862,116 | 2,316,596 | 193,758 | 17,372,470 |
| RRE Financing | 7,662,443 | 458,859 | 77,104 | 8,198,406 |
| QRRE | 87,654 | 88,816 | 371 | 176,842 |
| Hire Purchase | 5,147,550 | 1,358,845 | 91,398 | 6,597,793 |
| Other Retail | 1,964,469 | 410,076 | 24,885 | 2,399,430 |
| Exposure Weighted Average LGD | | | | |
| RRE Financing | 24% | 25% | 34% | |
| QRRE | 90% | 90% | 90% | |
| Hire Purchase | 52% | 50% | 58% | |
| Other Retail | 26% | 50% | 57% | |
| Exposure Weighted Average Risk Weight | | | | |
| RRE Financing | 31% | 83% | 55% | |
| QRRE | 34% | 127% | 0% | |
| Hire Purchase | 52% | 98% | 302% | |
| Other Retail | 26% | 88% | 175% | |

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

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 2013 | CIMBBG | | | |
|--|-------------------|-----------------------------|------------------|-------------------|
| (RM'000) | EL ≤ 1% | 1% < EL < 100% | EL = 100% | Total |
| Expected Loss Range of Retail Exposures | | | | |
| Total Retail Exposure (EAD) | 67,505,870 | 13,030,528 | 185,966 | 80,722,363 |
| Residential Mortgage/RRE Financing | 40,048,782 | 2,771,456 | 123,477 | 42,943,715 |
| QRRE | 3,890,989 | 4,665,059 | - | 8,556,048 |
| Hire Purchase | 8,811,464 | 3,472,517 | 5,389 | 12,289,370 |
| Other Retail | 14,754,635 | 2,121,497 | 57,099 | 16,933,230 |
| Exposure Weighted Average LGD (%) | | | | |
| Residential Mortgage/RRE Financing | 24% | 28% | 40% | |
| QRRE | 90% | 90% | 0% | |
| Hire Purchase | 51% | 54% | 53% | |
| Other Retail | 29% | 45% | 66% | |

| 30 June 2012 | CIMBBG | | | |
|--|-------------------|-----------------------------|------------------|-------------------|
| (RM'000) | EL ≤ 1% | 1% < EL < 100% | EL = 100% | Total |
| Expected Loss Range of Retail Exposures | | | | |
| Total Retail Exposure (EAD) | 50,567,141 | 12,085,274 | 190,953 | 62,843,368 |
| Residential Mortgage/RRE Financing | 35,906,336 | 2,885,650 | 146,594 | 38,938,579 |
| QRRE | 3,500,329 | 4,889,394 | - | 8,389,722 |
| Hire Purchase | 7,383,499 | 3,482,204 | 14,599 | 10,880,302 |
| Other Retail | 3,776,978 | 828,027 | 29,760 | 4,634,766 |
| Exposure Weighted Average LGD (%) | | | | |
| Residential Mortgage/RRE Financing | 24% | 29% | 40% | |
| QRRE | 90% | 90% | 0% | |
| Hire Purchase | 52% | 55% | 55% | |
| Other Retail | 29% | 64% | 71% | |

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 CIMB Islamic**

| 30 June 2013 | CIMB Islamic | | | |
|--|---------------------|-----------------------------|------------------|-------------------|
| (RM'000) | EL ≤ 1% | 1% < EL < 100% | EL = 100% | Total |
| Expected Loss Range of Retail Exposures | | | | |
| Total Retail Exposure (EAD) | 15,148,200 | 2,215,247 | 9,023 | 17,372,470 |
| RRE Financing | 7,911,129 | 285,086 | 2,191 | 8,198,406 |
| QRRE | 49,360 | 127,482 | - | 176,842 |
| Hire Purchase | 5,062,685 | 1,533,485 | 1,623 | 6,597,793 |
| Other Retail | 2,125,026 | 269,194 | 5,210 | 2,399,430 |
| Exposure Weighted Average LGD (%) | | | | |
| RRE Financing | 24% | 28% | 41% | |
| QRRE | 90% | 90% | 0% | |
| Hire Purchase | 51% | 54% | 51% | |
| Other Retail | 26% | 64% | 60% | |

| 30 June 2012 | CIMB Islamic | | | |
|--|---------------------|-----------------------------|------------------|-------------------|
| (RM'000) | EL ≤ 1% | 1% < EL < 100% | EL = 100% | Total |
| Expected Loss Range of Retail Exposures | | | | |
| Total Retail Exposure (EAD) | 11,702,712 | 2,307,948 | 15,218 | 14,025,878 |
| RRE Financing | 6,886,351 | 256,960 | 5,727 | 7,149,038 |
| QRRE | 40,272 | 129,902 | - | 170,174 |
| Hire Purchase | 4,011,639 | 1,642,370 | 5,542 | 5,659,550 |
| Other Retail | 764,450 | 278,716 | 3,950 | 1,047,116 |
| Exposure Weighted Average LGD (%) | | | | |
| RRE Financing | 25% | 29% | 43% | |
| QRRE | 90% | 90% | 0% | |
| Hire Purchase | 52% | 54% | 52% | |
| Other Retail | 27% | 74% | 64% | |

CREDIT RISK (CONTINUED)*Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)**Non-retail Exposures*

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

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

| 30 June 2013 | | CIMBBG | | | | |
|--|------------------|------------------|------------------|---------------|-----------|------------------|
| (RM '000) Supervisory Categories | Strong | Good | Satisfactory | Weak | Default | Total |
| Project Finance | 149,342 | 807,343 | 309,647 | - | 1,112,038 | 2,378,371 |
| Object Finance | 8,790 | 52,089 | 151,818 | - | - | 212,697 |
| Commodities Finance | - | - | - | - | - | - |
| Income Producing Real Estate | 2,974,014 | 1,039,107 | 812,567 | 6,410 | 39,503 | 4,871,600 |
| RWA | 1,798,369 | 1,597,208 | 1,465,137 | 16,025 | - | 4,876,739 |

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

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

| 30 June 2013 | | CIMB Islamic | | | | |
|--|----------------|----------------|----------------|---------------|----------|----------------|
| (RM '000) Supervisory Categories | Strong | Good | Satisfactory | Weak | Default | Total |
| Project Finance | 149,342 | - | 1,243 | - | - | 150,585 |
| Object Finance | - | - | 120,290 | - | - | 120,290 |
| Commodities Finance | - | - | - | - | - | - |
| Income Producing Real Estate | 70,785 | 251,897 | 37,661 | 6,275 | - | 366,618 |
| RWA | 153,169 | 216,430 | 183,074 | 15,688 | - | 568,360 |

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 CIMB Islamic (continued)**

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

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

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

| 30 June 2013 | CIMBBG | | | | |
|--|-------------------|-------------------|-------------------|------------------|--------------------|
| (RM'000) Internal Risk Grading | 1 - 3 | 4 - 9 | 10 - 13 | Default | Total |
| Total Non-Retail Exposure | 42,199,387 | 44,197,747 | 12,244,065 | 2,809,992 | 101,451,191 |
| Sovereign/Central Banks | 1,633,987 | 144,609 | - | - | 1,778,596 |
| Bank | 24,170,748 | 3,323,332 | 788 | 98,776 | 27,593,643 |
| Corporate (excluding Specialised Lending/Financing) | 18,028,639 | 40,874,415 | 12,243,277 | 2,711,217 | 73,857,548 |
| Exposure Weighted Average LGD | | | | | |
| Sovereign/Central Banks | 45% | 45% | - | - | |
| Bank | 43% | 42% | 45% | 45% | |
| Corporate (excluding Specialised Lending/Financing) | 45% | 38% | 34% | 40% | |
| Exposure Weighted Average Risk Weight | | | | | |
| Sovereign/Central Banks | 6% | 72% | - | - | |
| Bank | 19% | 46% | 189% | 0% | |
| Corporate (excluding Specialised Lending/Financing) | 17% | 60% | 105% | 0% | |

CREDIT RISK (CONTINUED)*Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)**Non-retail Exposures (continued)***Table 20(a): Non Retail Exposures under IRB Approach by Risk Grades for CIMBBG (continued)**

| 30 June 2012 | CIMBBG | | | | |
|---|-------------------|-------------------|-------------------|------------------|-------------------|
| (RM'000) | | | | | |
| Internal Risk Grading | 1 - 3 | 4 - 9 | 10 - 13 | Default | Total |
| Total Non-Retail Exposure | 35,423,980 | 34,628,088 | 12,769,304 | 3,199,596 | 86,020,968 |
| Sovereign/Central Banks | 744,000 | 155,162 | - | - | 899,162 |
| Bank | 18,835,053 | 3,641,620 | 78,852 | 96,215 | 22,651,740 |
| Corporate (excluding Specialised Lending/Financing) | 16,588,927 | 30,986,468 | 12,690,452 | 3,103,381 | 63,369,228 |
| Exposure Weighted Average LGD | | | | | |
| Sovereign/Central Banks | 45% | 45% | - | - | |
| Bank | 45% | 46% | 45% | 45% | |
| Corporate (excluding Specialised Lending/Financing) | 45% | 39% | 31% | 40% | |
| Exposure Weighted Average Risk Weight | | | | | |
| Sovereign/Central Banks | 14% | 70% | - | - | |
| Bank | 16% | 52% | 192% | 0% | |
| Corporate (excluding Specialised Lending/Financing) | 16% | 60% | 108% | 0% | |

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

| 30 June 2013 | CIMB Islamic | | | | |
|--|---------------------|------------------|------------------|----------------|-------------------|
| (RM'000) | | | | | |
| Internal Risk Grading | 1 - 3 | 4 - 9 | 10 - 13 | Default | Total |
| Total Non-Retail Exposure | 3,754,076 | 5,565,544 | 2,572,897 | 119,021 | 12,011,538 |
| Bank | 1,638,054 | 202,164 | 127 | - | 1,840,345 |
| Corporate (excluding Specialised Financing) | 2,116,022 | 5,363,380 | 2,572,771 | 119,021 | 10,171,193 |
| Exposure Weighted Average LGD | | | | | |
| Bank | 45% | 45% | 45% | 0% | |
| Corporate (excluding Specialised Financing) | 45% | 44% | 40% | 37% | |
| Exposure Weighted Average Risk Weight | | | | | |
| Bank | 16% | 38% | 135% | 0% | |
| Corporate (excluding Specialised Financing) | 16% | 57% | 101% | 0% | |

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 CIMB Islamic (continued)**

| 30 June 2012 | | CIMB Islamic | | | |
|--|------------------|------------------|------------------|----------------|-------------------|
| (RM'000) | 1 - 3 | 4 - 9 | 10 - 13 | Default | Total |
| Internal Risk Grading | | | | | |
| Total Non-Retail Exposure | 4,422,507 | 4,303,493 | 1,449,329 | 115,568 | 10,290,897 |
| Bank | 2,372,140 | 214,171 | - | - | 2,586,310 |
| Corporate (excluding Specialised Financing) | 2,050,367 | 4,089,322 | 1,449,329 | 115,568 | 7,704,586 |
| Exposure Weighted Average LGD | | | | | |
| Bank | 45% | 45% | 0% | 0% | |
| Corporate (excluding Specialised Financing) | 45% | 40% | 40% | 35% | |
| Exposure Weighted Average Risk Weight | | | | | |
| Bank | 16% | 45% | 0% | 0% | |
| Corporate (excluding Specialised Financing) | 14% | 58% | 131% | - | |

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) | 30 June 2013 | | 30 June 2012 | |
| | Regulatory Expected Losses as at 30 June 2012 | Actual Losses for the period ended 30 June 2013 | Regulatory Expected Losses as at 30 June 2011 | Actual Losses for the period ended 30 June 2012 |
| Sovereign | 473 | - | - | - |
| Bank | 19,742 | 27,600 | 29,848 | 34,205 |
| Corporate | 838,320 | 14,609 | 531,337 | 150,939 |
| Mortgage/RRE Financing | 160,024 | 19,038 | 192,981 | 103,899 |
| HPE | 314,279 | 151,780 | 341,050 | 159,686 |
| QRRE | 315,042 | 150,316 | 284,237 | 237,662 |
| Other Retail | 50,076 | 4,327 | 66,419 | (25,821) |
| Other Exposures | - | - | - | - |
| Total | 1,697,956 | 367,670 | 1,445,872 | 660,570 |

CREDIT RISK (CONTINUED)*Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)**Expected Losses versus Actual Losses by Portfolio Types***Table 21(b): Analysis of Expected Loss versus Actual Losses by Portfolio Types for CIMB Islamic**

| CIMB Islamic | | | | |
|----------------------------|---|---|---|---|
| (RM'000) Exposure Class | 30 June 2013 | | 30 June 2012 | |
| | Regulatory Expected Losses as at 30 June 2012 | Actual Losses for the period ended 30 June 2013 | Regulatory Expected Losses as at 30 June 2011 | Actual Losses for the period ended 30 June 2012 |
| Sovereign | - | - | - | - |
| Bank | 649 | - | 1,055 | - |
| Corporate | 120,384 | (3,306) | 56,853 | 14,440 |
| RRE Financing | 23,612 | (1,647) | 24,121 | (5,256) |
| HPE | 146,816 | 50,594 | 115,541 | 52,213 |
| QRRE | 9,395 | 3,522 | 9,850 | 10,985 |
| Other Retail | 28,737 | 13,471 | 39,216 | (4,323) |
| Other Exposures | - | - | - | - |
| Total | 329,594 | 62,633 | 246,636 | 68,059 |

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 as at 30 June 2013 there was no requirement for additional collateral to be posted while as at 30 June 2012, it was RM14,113,344.

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 2013 | CIMBBG | | | |
|--|--------------------|---|--------------------------|----------------------|
| (RM '000) Description | Principal Amount | Positive Fair Value of Derivative Contracts | Credit Equivalent Amount | Risk Weighted Assets |
| Direct Credit Substitutes | 2,523,553 | | 2,375,722 | 1,490,344 |
| Transaction Related Contingent Items | 4,484,942 | | 2,228,019 | 1,590,277 |
| Short Term Self Liquidating Trade Related Contingencies | 2,958,834 | | 591,767 | 253,610 |
| Assets Sold With Recourse | - | | - | - |
| Forward Asset Purchases | - | | - | - |
| Obligations under an On-going Underwriting Agreement | 37,500 | | 18,750 | 9,375 |
| 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 | 186,076 | | 186,076 | 370 |
| Foreign Exchange Related Contracts | | | | |
| One year or less | 24,946 | - | 374 | 106 |
| Over one year to five years | - | - | - | - |
| Over five years | - | - | - | - |
| OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements | 425,174,880 | 2,014,577 | 8,243,425 | 3,589,684 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 24,763,035 | | 19,525,370 | 10,258,670 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year | 5,670,676 | | 1,381,293 | 1,156,146 |
| 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 | 43,494,405 | | - | - |
| Unutilised credit card lines | 18,047,743 | | 6,054,066 | 3,376,955 |
| Off-balance sheet items for securitisation exposures | 5,050 | | 2,525 | 9,672 |
| Off-balance sheet exposures due to early amortisation provisions | - | | - | - |
| Total | 527,371,639 | 2,014,577 | 40,607,385 | 21,735,209 |

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

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 CIMB Islamic**

| 30 June 2013 | CIMB Islamic | | | |
|--|---------------------|--|--------------------------------|-------------------------|
| (RM '000) Description | Principal Amount | Positive Fair Value of Derivative Contracts | Credit Equivalent Amount | Risk Weighted Assets |
| Direct Credit Substitutes | 191,468 | | 191,468 | 157,163 |
| Transaction Related Contingent Items | 319,358 | | 159,679 | 116,238 |
| Short Term Self Liquidating Trade Related Contingencies | 14,099 | | 2,820 | 1,758 |
| 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 | 20,155,639 | 84,166 | 504,492 | 168,919 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 3,509,577 | | 2,691,627 | 1,127,476 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year | 30,385 | | 20,618 | 16,213 |
| 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 | 1,619,227 | | - | - |
| Unutilised credit card lines | 180,990 | | 81,477 | 48,530 |
| Off-balance sheet items for securitisation exposures | - | | - | - |
| Total | 26,020,743 | 84,166 | 3,652,151 | 1,636,298 |

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 CIMB Islamic (continued)

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

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 2013 | CIMBIBG | | | |
|---|------------------|---|--------------------------|----------------------|
| (RM '000) Description | Principal Amount | Positive Fair Value of Derivative Contracts | Credit Equivalent Amount | Risk Weighted Assets |
| Direct Credit Substitutes | 732,775 | | 732,775 | 366,387 |
| 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 | 343,949 | - | 20,637 | 20,637 |
| Over one year to five years | - | - | - | - |
| Over five years | - | - | - | - |
| OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements | 293,961 | - | 38,915 | 35,000 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 9,466 | | 4,733 | 6,404 |
| 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 | 1,380,151 | - | 797,060 | 428,428 |

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

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 2013 | | 30 June 2012 | |
| | Notional of Credit Derivatives | | | |
| | Protection Bought | Protection Sold | Protection Bought | Protection Sold |
| Own Credit Portfolio | 1,573,337 | 2,347,754 | 922,055 | 1,383,083 |
| Client Intermediation Activities | 29,230 | 334,415 | 31,430 | 318,020 |
| Total | 1,602,567 | 2,682,169 | 953,485 | 1,701,103 |
| Credit Default Swaps | 1,573,337 | 2,347,754 | 922,055 | 1,383,083 |
| Total Return Swaps | 29,230 | 334,415 | 31,430 | 318,020 |
| Total | 1,602,567 | 2,682,169 | 953,485 | 1,701,103 |

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

| (RM'000) | CIMB Islamic | | | |
|----------------------------------|--------------------------------|-----------------|-------------------|-----------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Notional of Credit Derivatives | | | |
| | Protection Bought | Protection Sold | Protection Bought | Protection Sold |
| Own Credit Portfolio | - | - | - | - |
| Client Intermediation Activities | - | 59,230 | - | 31,430 |
| Total | - | 59,230 | - | 31,430 |
| Credit Default Swaps | N/A | N/A | N/A | N/A |
| Total Return Swaps | - | 59,230 | - | 31,430 |
| Total | - | 59,230 | - | 31,430 |

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

| (RM'000) | CIMBIBG | | | |
|----------------------------------|--------------------------------|-----------------|-------------------|-----------------|
| | 30 June 2013 | | 30 June 2012 | |
| | Notional of Credit Derivatives | | | |
| | Protection Bought | Protection Sold | Protection Bought | Protection Sold |
| Own Credit Portfolio | - | - | - | - |
| Client Intermediation Activities | - | 163,450 | - | 175,050 |
| Total | - | 163,450 | - | 175,050 |
| Credit Default Swaps | - | - | - | - |
| Total Return Swaps | - | 163,450 | - | 175,050 |
| Total | - | 163,450 | - | 175,050 |

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 2013 | 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 | 44,075,541 | - | - | - |
| Public Sector Entities | 2,002,812 | - | 185,834 | - |
| Banks, DFIs & MDBs | 28,767,269 | - | 1,518,208 | - |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 1,095,955 | 3,000 | 13,533 | - |
| Corporate | 98,014,129 | 1,534,166 | 13,268,609 | 10,441,246 |
| Residential Mortgages/RRE Financing | 48,086,649 | - | 663 | - |
| Qualifying Revolving Retail | 8,542,189 | - | - | - |
| Hire Purchase | 12,064,424 | - | - | - |
| Other Retail | 43,187,836 | 84 | 8,776,884 | - |
| Securitisation | 788,658 | - | - | - |
| Higher Risk Assets | 1,245,477 | - | - | - |
| Other Assets | 6,213,646 | - | - | - |
| <i>Defaulted Exposures</i> | 2,815,188 | 31,365 | 164,927 | 560,740 |
| Total Exposures | 296,899,773 | 1,568,616 | 23,928,656 | 11,001,987 |

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

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 CIMB Islamic

| 30 June 2013 | CIMB Islamic | | | |
|--|-------------------------|--|---|--|
| (RM'000) Exposure Class | Exposures before CRM | Exposures Covered by Guarantees/ Credit Derivatives | Exposures Covered by Eligible Financial Collateral | Exposures Covered by Other Eligible Collateral |
| Performing Exposures | | | | |
| Sovereign/Central Banks | 14,183,822 | - | - | - |
| Public Sector Entities | - | - | - | - |
| Banks, DFIs & MDBs | 1,891,252 | - | - | - |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 450 | - | 450 | - |
| Corporate | 10,959,420 | 1,314,712 | 169,771 | 2,085,313 |
| RRE Financing | 8,121,302 | - | - | - |
| Qualifying Revolving Retail | 176,471 | - | - | - |
| Hire Purchase | 6,506,395 | - | - | - |
| Other Retail | 6,299,627 | - | 38,612 | - |
| Securitisation | 20,458 | - | - | - |
| Higher Risk Assets | 575 | - | - | - |
| Other Assets | 46,923 | - | - | - |
| Defaulted Exposures | 182,759 | 5,842 | 3,395 | 77,040 |
| Total Exposures | 48,389,455 | 1,320,554 | 212,228 | 2,162,353 |

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 CIMB Islamic (continued)**

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

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 2013 | 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 | 354,828 | - | - | - |
| Public Sector Entities | - | - | - | - |
| Banks, DFIs & MDBs | 2,349,411 | - | - | - |
| Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers | - | - | - | - |
| Corporate | 85,003 | - | - | - |
| Residential Mortgages | 56,772 | - | - | - |
| Qualifying Revolving Retail | - | - | - | - |
| Hire Purchase | - | - | - | - |
| Other Retail | 20,975 | - | - | - |
| Securitisation | - | - | - | - |
| Higher Risk Assets | 1,915 | - | - | - |
| Other Assets | 453,224 | - | - | - |
| <i>Defaulted Exposures</i> | - | - | - | - |
| Total Exposures | 3,322,127 | - | - | - |

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

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: Disclosure on Securitisation for Trading and Banking Book

| 30 June 2013 | | CIMBBG | | |
|--|-----------------------------------|----------|----------|--|
| (RM'000) Underlying Asset | Total Exposures Securitized | Past Due | Impaired | Gains/Losses Recognised during the period |
| TRADITIONAL SECURITISATION (Banking Book) | | | | |
| <u>Non-originated by the Banking Institution</u> | | | | |
| Hire Purchase Exposure | 53,455 | 12,814 | 3,103 | 337 |
| <u>Originated by the Banking Institution</u> | | | | |
| Hire Purchase Exposure | 288,016 | 43,218 | 5,152 | 1,125 |

| 31 December 2012 | | CIMBBG | | |
|--|-----------------------------------|----------|----------|--|
| (RM'000) Underlying Asset | Total Exposures Securitized | Past Due | Impaired | Gains/Losses Recognised during the period |
| TRADITIONAL SECURITISATION (Banking Book) | | | | |
| <u>Non-originated by the Banking Institution</u> | | | | |
| Hire Purchase Exposure | 81,310 | 18,414 | 3,264 | (1,517) * |
| <u>Originated by the Banking Institution</u> | | | | |
| Hire Purchase Exposure | 402,048 | 55,909 | 4,061 | (168) * |

There were no outstanding exposures securitised by CIMB Islamic and CIMBIBG as at 30 June 2013 and 30 June 2012 respectively.

* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January 2013 to 30 June 2013 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 26(a): Disclosure on Securitisation under the SA for Banking Book Exposures for 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 | 742,253 | - | - | 742,253 | - | - | - | - | - | 148,451 | |
| | Mezzanine | 7,352 | - | 7,352 | - | - | - | - | - | - | 1,470 | |
| | 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 2013 | | CIMBBG | | | | | | | | | | |
|--|------------------------|--|-----|----------------|-----|------|------|-------|---|------------------------|-----------------|----------------------|
| (RM'000) Exposure Class | Net Exposure After CRM | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | Unrated (Look Through) | | Risk Weighted Assets |
| | | Rated Securitisation Exposures | | | | | | | | Weighted Average RW | Exposure Amount | |
| | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | | |
| <u>Originating Banking Institution</u> | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | |
| Most senior | - | - | - | - | - | - | - | - | - | - | - | - |
| Mezzanine | - | - | - | - | - | - | - | - | - | - | - | - |
| First loss | 36,528 | - | - | - | - | - | - | - | - | 36,528 | - | 456,603 |
| <i>Off-Balance Sheet</i> | | | | | | | | | | | | |
| Rated eligible liquidity facilities | - | | | | | | | | | | | - |
| Unrated eligible liquidity facilities (with original maturity > 1 year) | 2,525 | | | | | | | | | | > 150% | 9,672 |
| 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 | 788,658 | - | - | 749,605 | - | - | - | - | - | 36,528 | - | 616,196 |
| | | | | | | | | | | | | 2,525 |

SECURITISATION (CONTINUED)

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

| 30 June 2012 | | CIMBBG | | | | | | | | | | | |
|--|------------------------|--------------------------------|--|---------|-----|-----|------|------|-------|------------------------|-----------------|----------------------|---------|
| (RM'000) Exposure Class | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | Unrated (Look Through) | | Risk Weighted Assets | |
| | | | Rated Securitisation Exposures | | | | | | | Weighted Average RW | Exposure Amount | | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | | |
| Traditional Securitisation (Banking Book) | | | | | | | | | | | | | |
| <i>Non-originating Banking Institution</i> | | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | | |
| Most senior | 689,374 | - | - | 689,374 | - | - | - | - | - | - | - | - | 137,875 |
| Mezzanine | 7,200 | - | - | 7,200 | - | - | - | - | - | - | - | - | 1,440 |
| First loss | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>Off-Balance Sheet</i> | | | | | | | | | | | | | |
| Rated eligible liquidity facilities | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Unrated eligible liquidity facilities (with original maturity > 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Unrated eligible liquidity facilities (with original maturity < 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Eligible servicer cash advance facilities | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Eligible underwriting facilities | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Guarantees and credit derivatives | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives) | - | - | - | - | - | - | - | - | - | - | - | - | - |

SECURITISATION (CONTINUED)

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

| | | CIMBBG | | | | | | | | | | Risk Weighted Assets | |
|--|------------------------|--------------------------------|--|----------------|-----|-----|------|------|-------|---|---|----------------------|----------------|
| (RM'000) Exposure Class | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | Unrated (Look Through) Weighted Average RW | Exposure Amount | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | | |
| <i>Originating Banking Institution</i> | | | | | | | | | | | | | |
| On-Balance Sheet | | | | | | | | | | | | | |
| 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 | 789,275 | 70,109 | - | 716,641 | - | - | - | - | - | - | - | 2,525 | 152,242 |

SECURITISATION (CONTINUED)

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

| | | 30 June 2013 | | | | | | | | | | CIMB Islamic | | |
|--|------------------------|--|-----|--------|-----|------|------|------------------------|---------------------|-----------------|---|----------------------|---|-------|
| (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 | 20,458 | - | - | 20,458 | - | - | - | - | - | - | - | - | - | 4,092 |
| 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 CIMB Islamic (continued)

| (RM'000) | | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | | | Risk Weighted Assets | | |
|--|--|--|--------------------------------|---------------|----------|----------|----------|----------|------------------------|---------------------|-----------------|----------------------|----------|--------------|
| | | Net Exposure After CRM | Rated Securitisation Exposures | | | | | | Unrated (Look Through) | | Exposure Amount | | | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | Weighted Average RW | | | | |
| <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 | | 20,458 | - | 20,458 | - | - | - | - | - | - | - | - | - | 4,092 |

SECURITISATION (CONTINUED)

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

| (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 | |
|--|--|------------------------|--------------------------------|--|--------|-----|-----|------|------|-------|----------------------|------------------------|
| | | | | Unrated (Look Through) | | | | | | | | |
| | | | | Rated Securitisation Exposures | | | | | | | Risk Weighted Assets | |
| | | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | Unrated (Look Through) |
| | | | | | | | | | | | Weighted Average RW | Exposure Amount |
| Traditional Securitisation (Banking Book) | | | | | | | | | | | | |
| <i>Non-originating Banking Institution</i> | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | |
| | Most senior | 20,834 | - | - | 20,834 | - | - | - | - | - | - | - |
| | 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) | - | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | | 4,167 | |

30 June 2012

CIMB Islamic

SECURITISATION (CONTINUED)

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

| 30 June 2012 | | CIMB Islamic | | | | | | | | | | | |
|--|---------------|--------------|------------------------|--------------------------------|--|---------------|-----|------|------|------------------------|-----------------|----------------------|--------------|
| | | RM'000 | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | Unrated (Look Through) | | Risk Weighted Assets | |
| | | | | | Rated Securitisation Exposures | | | | | Weighted Average RW | Exposure Amount | | |
| Exposure Class | | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | |
| <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 | 20,834 | - | - | - | - | 20,834 | - | - | - | - | - | - | 4,167 |

As at 30 June 2013 and 30 June 2012, 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 2013 | 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> | 16,053 | - | 556 | 321 | 10,966 |
| <i>Off –Balance Sheet</i> | - | - | - | - | - |
| <i>Sub-total</i> | 16,053 | - | 556 | 321 | 10,966 |
| <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) | 16,053 | - | 556 | 321 | 10,966 |

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 2012 | CIMBBG | | | | |
|--|---|--------------------------------|---------------------|----------------------|----------------------|
| (RM'000) Securitisation Exposures | Total Exposure Value of Positions Purchased or Retained | Exposures subject to deduction | General Risk Charge | Specific Risk Charge | Risk Weighted Assets |
| 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 |

As at 30 June 2013 and 30 June 2012, CIMB Islamic 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 2013 and 30 June 2012 is as follows:

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

| CIMBBG | | |
|--|--------------|--------------|
| In RM('000) | 30 June 2013 | 30 June 2012 |
| Realised gains | | |
| Shares, private equity funds and unit trusts | 7,743 | 4,588 |
| Unrealised gains | | |
| Shares, private equity funds and unit trusts | 443,473 | 440,593 |

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

| CIMBBG | | | | |
|-----------------|-------------------------------------|------------------|-------------------------------------|------------------|
| In RM('000) | 30 June 2013 | | 30 June 2012 | |
| | Exposures subject to Risk-Weighting | RWA | Exposures subject to Risk-Weighting | RWA |
| | Privately held | 1,273,614 | 1,892,439 | 1,229,114 |
| Publicly traded | 270,500 | 54,100 | 265,251 | 54,451 |
| Total | 1,544,114 | 1,946,539 | 1,494,365 | 1,877,494 |

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

| CIMB Islamic | | | | |
|-----------------|-------------------------------------|------------|-------------------------------------|------------|
| In RM('000) | 30 June 2013 | | 30 June 2012 | |
| | Exposures subject to Risk-Weighting | RWA | Exposures subject to Risk-Weighting | RWA |
| | Privately held | 575 | 863 | 575 |
| Publicly traded | - | - | - | - |
| Total | 575 | 863 | 575 | 863 |

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

| CIMBIBG | | | | |
|-----------------|-------------------------------------|--------------|-------------------------------------|--------------|
| In RM('000) | 30 June 2013 | | 30 June 2012 | |
| | Exposures subject to Risk-Weighting | RWA | Exposures subject to Risk-Weighting | RWA |
| | Privately held | 1,915 | 2,873 | 2,200 |
| Publicly traded | - | - | - | - |
| Total | 1,915 | 2,873 | 2,200 | 3,300 |

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 2013 | 30 June 2012 |
| Currency | +100bps Increase (Decline) in Economic Value (Value in RM Equivalent) | |
| Ringgit Malaysia | (1,063,574) | (1,047,267) |
| US Dollar | (56,312) | 115,811 |
| Thai Baht | (65,227) | (76,767) |
| Singapore Dollar | (89,094) | (121,632) |
| Others | (27,029) | 3,499 |
| Total | (1,301,236) | (1,126,356) |

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

| (RM'000) | CIMB Islamic | |
|------------------|--|------------------|
| | 30 June 2013 | 30 June 2012 |
| Currency | +100bps Increase (Decline) in Economic Value (Value in RM Equivalent) | |
| Ringgit Malaysia | (384,018) | (295,074) |
| US Dollar | 486 | 930 |
| Thai Baht | - | - |
| Singapore Dollar | 5 | - |
| Others | 43 | - |
| Total | (383,484) | (294,144) |

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (CONTINUED)
Table 30(c): IRRBB – Impact on Economic Value on CIMBIBG

| (RM'000) | CIMBIBG | |
|------------------|---|--------------|
| | 30 June 2013 | 30 June 2012 |
| Currency | +100bps Increase (Decline) in Economic Value (Value in RM Equivalent) | |
| Ringgit Malaysia | 3,427 | 6,161 |
| US Dollar | (11) | (6) |
| Thai Baht | - | (1) |
| Singapore Dollar | (5) | (9) |
| Others | (3) | (8) |
| Total | 3,408 | 6,137 |

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

| (RM'000) | CIMBBG | |
|------------------|---|------------------|
| | 30 June 2013 | 30 June 2012 |
| Currency | +100bps Increase (Decline) in Earnings (Value in RM Equivalent) | |
| Ringgit Malaysia | (153,143) | (80,472) |
| US Dollar | (12,389) | (28,203) |
| Thai Baht | (13,382) | (14,978) |
| Singapore Dollar | (46,176) | (61,274) |
| Others | 4,048 | (13,283) |
| Total | (221,042) | (198,210) |

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

| (RM'000) | CIMB Islamic | |
|------------------|---|-----------------|
| | 30 June 2013 | 30 June 2012 |
| Currency | +100bps Increase (Decline) in Earnings (Value in RM Equivalent) | |
| Ringgit Malaysia | (77,988) | (83,135) |
| US Dollar | (17,419) | (7,562) |
| Thai Baht | - | - |
| Singapore Dollar | (113) | - |
| Others | (324) | - |
| Total | (95,844) | (90,697) |

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 2013 | 30 June 2012 |
| Currency | +100bps Increase (Decline) in Earnings (Value in RM Equivalent) | |
| Ringgit Malaysia | 1,697 | 6,810 |
| US Dollar | 247 | 113 |
| Thai Baht | - | (3) |
| Singapore Dollar | 123 | 176 |
| Others | 59 | 152 |
| Total | 2,126 | 7,248 |

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] -