

**Basel II Pillar 3 Disclosures for the period ended 30 June 2014**

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

## Abbreviations

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

## Table of Contents

OVERVIEW .....	2
CAPITAL MANAGEMENT.....	2
CREDIT RISK .....	17
SECURITISATION .....	70
MARKET RISK.....	78
OPERATIONAL RISK.....	78
EQUITY EXPOSURES IN BANKING BOOK.....	79
INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK .....	80

**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 2014.

Pursuant to paragraph 7.2 of BNM's guidelines on CAFIB – Disclosure Requirements (Pillar 3), the Group has applied the provision in whereby the Group has been exempted from disclosing comparative information as a first time adoption of this requirement for CIMBISLG.

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.

**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 2013 were based on BNM's Capital Adequacy Framework (CAF).

**CAPITAL MANAGEMENT (CONTINUED)**

***Capital Structure and Adequacy (continued)***

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

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

(RM'000)	CIMBBG	
	30 June 2014	30 June 2013
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	4,681,930	3,764,469
Other reserves	21,889,974	16,858,701
Qualifying non-controlling interests	237,520	224,339
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>26,809,424</b>	<b>20,847,509</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(4,879,379)	(4,919,038)
Intangible assets	(936,635)	(725,233)
Deferred Tax Assets	(318,134)	(145,683)
Deductions in excess of Tier 2 capital		-
Others	(2,610,038)	(1,666,914)
<b>Common equity Tier 1 capital after regulatory adjustments / total</b>	<b>18,065,238</b>	<b>13,390,641</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	160,000	180,000
Non-innovative Tier 1 capital	800,000	900,000
Innovative Tier 1 Capital	1,289,440	1,450,620
Qualifying capital instruments held by third parties	47,010	43,944
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,296,450</b>	<b>2,574,564</b>
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(54)	-
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>2,296,396</b>	<b>2,574,564</b>
<b>Total Tier 1 capital</b>	<b>20,361,634</b>	<b>15,965,205</b>

**CAPITAL MANAGEMENT (CONTINUED)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBBG	
	30 June 2014	30 June 2013
<b>Tier 2 Capital</b>		
Subordinated notes	6,050,000	5,000,000
Redeemable Preference Shares	29,740	29,740
Surplus eligible provisions over expected losses	-	2,271
Qualifying capital instruments held by third parties	40,568	44,398
Portfolio impairment allowance and regulatory reserves	503,156	479,894
Tier 2 capital before regulatory adjustments	6,623,464	5,556,303
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(553,613)	(573,281)
<b>Total Tier 2 Capital</b>	<b>6,069,851</b>	<b>4,983,022</b>
<b>Total Capital</b>	<b>26,431,485</b>	<b>20,948,227</b>
<b>RWA</b>		
Credit risk	152,897,373	132,396,686
Market risk	15,670,507	14,707,535
Large Exposure risk requirement	515,568	420,477
Operational risk	15,227,666	14,032,441
<b>Total RWA</b>	<b>184,311,114</b>	<b>161,557,139</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	9.80%	8.29%
Tier 1 ratio	11.05%	9.88%
Total capital ratio	14.34%	12.97%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	9.34%	7.89%
Tier 1 ratio	10.58%	9.49%
Total capital ratio	13.88%	12.57%

The increase in capital between June 2013 and June 2014 was mainly contributed by few key factors i.e. (i) reinvestment of excess cash pursuant to DRS at CIMBGH, (ii) one-off injection in December 2013 via redeemable preference shares (RPS) and another injection in April 2014 pursuant to CIMBGH private placement. This was mainly to strengthen the capital position of the bank and to maintain the ratio to be above the group's internal target. In addition, the increase in Tier 2 was also largely contributed by the issuance of Basel 3 compliant subordinated debt of RM1,050 mil in 2013.

The increase in Credit RWA of approximately RM20.5 billion between June 2013 and June 2014 was mainly caused by the growth in both the corporate and retail portfolio. This was offset by the migration of CIMB Bank Singapore's mortgage and credit card retail portfolio from SA and IRB Approach effective July 2013.

There was an increase in Market RWA by RM 963 million between June 2013 and June 2014 mainly due to (i) higher FX RWA following an increase in long exposure to USD with higher USD cash and short term funds and an increase in long USD off balance sheet items, (ii) increase Interest rate RWA mainly due to increase in THB Interest Rate Swap and USD Interest Rate swap and bond exposures in CIMB Thai and (iii) increase in Option risk mainly due to higher interest rate option risk following increase exposure in interest rate Callable Range Accrual.

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBISLG
	30 June 2014
<b>Common Equity Tier 1 capital</b>	
Ordinary shares	1,000,000
Other reserves	1,803,400
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>2,803,400</b>
<u>Less: Regulatory adjustments</u>	
Goodwill	(136,000)
Intangible assets	(9,872)
Deferred tax assets	(30,061)
Others	(357,658)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>2,269,809</b>
<b>Additional Tier 1 capital</b>	
Perpetual preference shares	206,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>206,000</b>
<u>Less: Regulatory adjustments</u>	-
Additional Tier 1 capital after regulatory adjustments	206,000
<b>Total Tier 1 capital</b>	<b>2,475,809</b>
<b>Tier 2 Capital</b>	
Subordinated notes	680,000
Portfolio impairment allowance and regulatory reserves	49,498
Tier 2 capital before regulatory adjustments	729,498
<u>Less: Regulatory adjustments</u>	-
<b>Total Tier 2 Capital</b>	<b>729,498</b>
<b>Total Capital</b>	<b>3,205,307</b>
<b>RWA</b>	
Credit risk	19,538,004
Market risk	763,314
Operational risk	1,939,902
<b>Total RWA</b>	<b>22,241,221</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBISLG
	30 June 2014
<b>Capital Adequacy Ratios</b>	
<b>Before deducting proposed dividend</b>	
Common Equity Tier 1 Ratio	10.21%
Tier 1 ratio	11.13%
Total capital ratio	14.41%
<b>After deducting proposed dividend</b>	
Common Equity Tier 1 Ratio	10.21%
Tier 1 ratio	11.13%
Total capital ratio	14.41%

*\*There are no comparative figures for period ended 30 June 2013*

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2014	30 June 2013
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	100,000	100,000
Other reserves	486,237	422,884
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>586,237</b>	<b>522,884</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(964)	(964)
Intangible assets	-	(39,903)
Deferred tax assets	(49,980)	(8,086)
Others	(5,381)	(271)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>529,912</b>	<b>473,660</b>
<b>Tier 2 Capital</b>		
Redeemable preference shares	8	9
Portfolio impairment allowance and regulatory reserves	2,402	1,503
<b>Tier 2 capital before regulatory adjustments</b>	<b>2,410</b>	<b>1,512</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(6,305)	(9,598)
<b>Total Tier 2 Capital</b>	<b>-</b>	<b>-</b>
<b>Total Capital</b>	<b>529,912</b>	<b>473,660</b>
<b>RWA</b>		
Credit risk	1,126,666	1,327,758
Market risk	1,237,605	159,607
Operational risk	711,882	827,520
<b>Total RWA</b>	<b>3,076,153</b>	<b>2,314,884</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2014	30 June 2013
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	17.23%	20.46%
Tier 1 ratio	17.23%	20.46%
Total capital ratio	17.23%	20.46%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	17.23%	20.46%
Tier 1 ratio	17.23%	20.46%
Total capital ratio	17.23%	20.46%

The decrease in Credit RWA of around RM201 million between June 2013 and June 2014 was mainly due to the drop in interbank transactions.

There was an increase in Market RWA of RM 1.08billion between June 2013 and June 2014 mainly due to an increase in Option risk following an increase in equity underwritings.

**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 2014	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	42,502,785	42,502,785	229,536	229,536	18,363
Public Sector Entities	4,365,939	2,636,974	23,953	23,953	1,916
Banks, DFIs & MDBs	1,616,513	1,418,449	645,532	645,532	51,643
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,318,651	2,013,005	1,011,113	1,011,113	80,889
Corporate	16,142,880	15,222,608	15,975,219	15,975,219	1,278,018
Regulatory Retail	30,747,515	18,509,031	15,789,424	15,789,424	1,263,154
Residential Mortgages/RRE Financing	4,530,180	4,530,180	1,782,390	1,782,390	142,591
Higher Risk Assets	1,140,623	1,140,623	1,710,934	1,710,934	136,875
Other Assets	6,716,262	6,716,262	2,934,187	2,934,187	234,735
Securitisation	750,839	750,839	150,168	150,168	12,013
<b>Total for SA</b>	<b>110,832,185</b>	<b>95,440,755</b>	<b>40,252,457</b>	<b>40,252,457</b>	<b>3,220,197</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	32,160,402	32,160,402	7,715,149	7,715,149	617,212
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	90,877,192	90,877,192	56,910,200	56,910,200	4,552,816
Residential Mortgages/RRE Financing	51,494,165	51,494,165	17,225,181	17,225,181	1,378,014
Qualifying Revolving Retail	12,020,062	12,020,062	7,770,824	7,770,824	621,666
Hire Purchase	13,729,021	13,729,021	9,372,513	9,372,513	749,801

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2014	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Other Retail	21,292,319	21,292,319	7,274,921	7,274,921	581,994
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>221,573,161</b>	<b>221,573,161</b>	<b>106,268,789</b>	<b>106,268,789</b>	<b>8,501,503</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>332,405,346</b>	<b>317,013,916</b>	<b>152,897,373</b>	<b>152,897,373</b>	<b>12,231,790</b>
<b>Large Exposure Risk Requirement</b>	<b>515,568</b>	<b>515,568</b>	<b>515,568</b>	<b>515,568</b>	<b>41,245</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			13,237,699	13,237,699	1,059,016
Foreign Currency Risk			852,836	852,836	68,227
Equity Risk			327,104	327,104	26,168
Commodity Risk			-	-	-
Options Risk			1,252,867	1,252,867	100,229
<b>Total Market Risk</b>			<b>15,670,507</b>	<b>15,670,507</b>	<b>1,253,641</b>
<b>Operational Risk (BIA)</b>			<b>15,227,666</b>	<b>15,227,666</b>	<b>1,218,213</b>
<b>Total RWA and Capital Requirement</b>			<b>184,311,114</b>	<b>184,311,114</b>	<b>14,744,889</b>

**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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
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
<b>Total for SA</b>	<b>109,113,539</b>	<b>93,866,010</b>	<b>38,391,498</b>	<b>38,391,498</b>	<b>3,071,320</b>
<b>Exposures under the IRB Approach</b>					
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	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>191,414,817</b>	<b>191,414,817</b>	<b>88,684,140</b>	<b>88,684,140</b>	<b>7,094,731</b>

**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%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>300,528,357</b>	<b>285,280,828</b>	<b>132,396,686</b>	<b>132,396,686</b>	<b>10,591,735</b>
<b>Large Exposure Risk Requirement</b>	<b>420,477</b>	<b>420,477</b>	<b>420,477</b>	<b>420,477</b>	<b>33,638</b>
<b>Market Risk (SA)</b>					
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
<b>Total Market Risk</b>			<b>14,707,535</b>	<b>14,707,535</b>	<b>1,176,603</b>
<b>Operational Risk (BIA)</b>			<b>14,032,441</b>	<b>14,032,441</b>	<b>1,122,595</b>
<b>Total RWA and Capital Requirement</b>			<b>161,557,140</b>	<b>161,557,140</b>	<b>12,924,571</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2014	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	14,427,296	14,427,296	3,599	3,599	288
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	75,406	75,406	31,203	31,203	2,496
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,064	589	589	589	47
Corporate	371,411	356,635	260,136	260,136	20,811
Regulatory Retail	4,645,006	4,609,420	3,613,550	3,613,550	289,084
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	44,933	44,933	44,933	44,933	3,595
Securitisation	23,874	23,874	4,775	4,775	382
<b>Total for SA</b>	<b>19,589,565</b>	<b>19,538,729</b>	<b>3,959,648</b>	<b>3,959,648</b>	<b>316,772</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,311,680	2,311,680	502,370	502,370	40,190
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	10,862,395	10,862,395	7,239,124	6,427,532	514,203
RRE Financing	8,252,171	8,252,171	2,685,222	2,685,222	214,818
Qualifying Revolving Retail	194,614	194,614	151,628	151,628	12,130
Hire Purchase	5,775,133	5,775,133	3,916,154	3,916,154	313,292
Other Retail	2,778,087	2,778,087	1,013,657	1,013,657	81,093
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>30,174,080</b>	<b>30,174,080</b>	<b>15,508,155</b>	<b>14,696,563</b>	<b>1,175,725</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>49,763,646</b>	<b>49,712,809</b>	<b>20,398,292</b>	<b>19,538,004</b>	<b>1,563,040</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2014	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Large Exposure Risk Requirement	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			527,785	527,785	42,223
Foreign Currency Risk			235,529	235,529	18,842
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>763,314</b>	<b>763,314</b>	<b>61,065</b>
<b>Operational Risk (BIA)</b>			<b>1,939,902</b>	<b>1,939,902</b>	<b>155,192</b>
<b>Total RWA and Capital Requirement</b>			<b>23,101,508</b>	<b>22,241,221</b>	<b>1,779,298</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2014	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	1,117,205	1,117,205	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,038,175	1,038,175	463,240	463,240	37,059
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	19,385	19,385	19,385	19,385	1,551
Corporate	35,456	35,456	35,456	35,456	2,836
Regulatory Retail	78,360	78,360	77,623	77,623	6,210
Residential Mortgages	61,453	61,453	36,800	36,800	2,944
Higher Risk Assets	-	-	-	-	-
Other Assets	494,202	494,202	494,162	494,162	39,533
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>2,844,236</b>	<b>2,844,236</b>	<b>1,126,666</b>	<b>1,126,666</b>	<b>90,133</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/ Benchmark Rate Risk			50,143	50,143	4,011
Foreign Currency Risk			19,174	19,174	1,534
Equity Risk			149	149	12
Commodity Risk			-	-	-
Options Risk			1,168,138	1,168,138	93,451
<b>Total Market Risk</b>			<b>1,237,605</b>	<b>1,237,605</b>	<b>99,008</b>
<b>Operational Risk (BIA)</b>			<b>711,882</b>	<b>711,882</b>	<b>56,951</b>
<b>Total RWA and Capital Requirement</b>			<b>3,076,153</b>	<b>3,076,153</b>	<b>246,092</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

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%
<b>Credit Risk (SA)</b>					
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	-	-	-	-	-
<b>Total Credit Risk</b>	<b>3,322,127</b>	<b>3,322,127</b>	<b>1,327,758</b>	<b>1,327,758</b>	<b>106,221</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/ Benchmark 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
<b>Total Market Risk</b>			<b>159,607</b>	<b>159,607</b>	<b>12,769</b>
<b>Operational Risk (BIA)</b>			<b>827,520</b>	<b>827,520</b>	<b>66,202</b>
<b>Total RWA and Capital Requirement</b>			<b>2,314,884</b>	<b>2,314,884</b>	<b>185,191</b>

**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 2014	CIMBBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	38,522,891	2,095,397	1,765,044	119,453	42,502,785
Bank	22,357,396	7,622,070	5,362,228	2,801,159	38,142,854
Corporate	79,050,980	18,081,057	10,941,011	1,265,675	109,338,723
Mortgage/RRE Financing	48,388,064	3,557,047	4,079,234	-	56,024,345
HPE	13,729,021	-	-	-	13,729,021
QRRE	9,441,559	2,578,503	-	-	12,020,062
Other Retail	45,705,477	1,898,807	4,301,620	133,930	52,039,834
Other Exposures	6,012,153	336,864	2,194,597	64,110	8,607,724
<b>Total Gross Credit Exposure</b>	<b>263,207,541</b>	<b>36,169,744</b>	<b>28,643,734</b>	<b>4,384,327</b>	<b>332,405,346</b>

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
<b>Total Gross Credit Exposure</b>	<b>243,515,624</b>	<b>27,080,164</b>	<b>25,672,772</b>	<b>4,259,797</b>	<b>300,528,357</b>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2014	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	14,427,296	-	-	-	14,427,296
Bank	2,387,086	-	-	-	2,387,086
Corporate	11,234,870	-	-	-	11,234,870
RRE Financing	8,252,171	-	-	-	8,252,171
HPE	5,775,133	-	-	-	5,775,133
QRRE	194,614	-	-	-	194,614
Other Retail	7,423,093	-	-	-	7,423,093
Other Exposures	69,382	-	-	-	69,382
<b>Total Gross Credit Exposure</b>	<b>49,763,646</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>49,763,646</b>

**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 2014		CIMBIBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	1,117,205	-	-	-	1,117,205
Bank	1,038,175	-	-	-	1,038,175
Corporate	54,841	-	-	-	54,841
Mortgage	61,453	-	-	-	61,453
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	78,360	-	-	-	78,360
Other Exposures	494,202	-	-	-	494,202
<b>Total Gross Credit Exposure</b>	<b>2,844,236</b>	-	-	-	<b>2,844,236</b>

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
<b>Total Gross Credit Exposure</b>	<b>3,322,127</b>	-	-	-	<b>3,322,127</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**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 2014	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	345,056	-	-	800,404	783,164	-	1,937,544	1,412,581	37,223,936	-	100	42,502,785
Bank	-	-	-	-	-	-	-	38,140,902	1,952	-	-	38,142,854
Corporate	4,248,592	5,462,799	12,817,066	4,426,814	9,630,650	13,813,118	11,944,575	31,516,193	5,636,941	2,411,948	7,430,028	109,338,723
Mortgage / RRE	-	-	-	-	-	-	-	-	-	56,024,345	-	56,024,345
Financing	-	-	-	-	-	-	-	-	-	13,729,021	-	13,729,021
HPE	-	-	-	-	-	-	-	-	-	12,020,062	-	12,020,062
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	320,270	28,142	844,524	24,243	627,921	1,381,019	155,738	1,691,584	3,748,587	43,213,794	4,012	52,035,822
Other Exposures	18,057	-	18	1,476	-	1,099	-	1,292,127	430,897	-	6,864,050	8,607,724
<b>Total Gross Credit Exposure</b>	<b>4,931,974</b>	<b>5,490,940</b>	<b>13,661,608</b>	<b>5,252,937</b>	<b>11,041,735</b>	<b>15,195,236</b>	<b>14,037,856</b>	<b>74,053,388</b>	<b>47,042,313</b>	<b>127,399,170</b>	<b>14,298,189</b>	<b>332,405,346</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**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)**

	CIMBBG											
30 June 2013	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
<b>Total Gross Credit Exposure</b>	<b>4,340,120</b>	<b>3,021,230</b>	<b>12,922,536</b>	<b>4,892,381</b>	<b>10,783,781</b>	<b>13,485,930</b>	<b>13,182,390</b>	<b>72,106,564</b>	<b>43,587,912</b>	<b>106,463,568</b>	<b>15,741,945</b>	<b>300,528,357</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**CREDIT RISK (CONTINUED)**

*Summary of Credit Exposures (continued)*

ii) *Gross Credit Exposures by Sector (continued)*

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

	CIMBISLG												
30 June 2014	(RM'000)	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	54,025	-	-	-	20,088	126,225	-	65,808	-	14,161,149	-	-	14,427,296
Bank	-	-	-	-	-	-	-	-	2,387,086	-	-	-	2,387,086
Corporate	711,065	21,404	1,164,746	185,618	2,313,073	733,558	1,427,769	3,633,277	902,425	57,964	83,972	11,234,870	
RRE Financing	-	-	-	-	-	-	-	-	-	-	8,252,171	-	8,252,171
HPE	-	-	-	-	-	-	-	-	-	-	5,775,133	-	5,775,133
QRRE	-	-	-	-	-	-	-	-	-	-	194,614	-	194,614
Other Retail	13,598	7,391	61,142	2,240	82,446	160,710	6,929	214,282	44,120	6,786,264	43,972	7,423,094	
Other Exposures	-	-	-	-	-	-	-	-	575	23,874	-	44,933	69,382
<b>Total Gross Credit Exposure</b>	<b>778,688</b>	<b>28,795</b>	<b>1,225,888</b>	<b>207,946</b>	<b>2,521,744</b>	<b>894,268</b>	<b>1,500,505</b>	<b>6,235,220</b>	<b>15,131,568</b>	<b>21,066,146</b>	<b>172,877</b>	<b>49,763,646</b>	

*Note: All sectors above are Shariah compliant.*

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**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**

	CIMBIBG												
30 June 2014	(RM'000)	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	-	-	1,117,205	-	-	1,117,205
Bank	-	-	-	-	-	-	-	-	1,038,175	-	-	-	1,038,175
Corporate	-	-	-	-	-	-	-	-	1,469	198	31,603	21,571	54,841
Mortgage	-	-	-	-	-	-	-	-	-	-	61,453	-	61,453
HPE	-	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	78,360	-	78,360
Other Exposures	-	-	-	-	-	-	-	-	-	-	-	494,202	494,202
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	-	<b>1,039,644</b>	<b>1,117,402</b>	<b>171,416</b>	<b>515,773</b>	<b>2,844,236</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**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)**

	CIMBIBG											
30 June 2013	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
(RM'000) Exposure Class												
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
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>2,355,074</b>	<b>350,335</b>	<b>107,747</b>	<b>508,970</b>	<b>3,322,127</b>

\*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 2014	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	13,257,235	7,886,498	21,359,051	42,502,785
Bank	27,353,890	8,268,959	2,520,005	38,142,854
Corporate	33,037,970	40,136,600	36,164,153	109,338,723
Mortgage/RRE Financing	36,658	966,414	55,021,273	56,024,345
HPE	179,115	3,756,030	9,793,876	13,729,021
QRRE	12,020,062	-	-	12,020,062
Other Retail	3,288,722	3,681,957	45,069,155	52,039,834
Other Exposures	130,847	547,046	7,929,831	8,607,724
<b>Total Gross Credit Exposure</b>	<b>89,304,499</b>	<b>65,243,503</b>	<b>177,857,344</b>	<b>332,405,346</b>

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
<b>Total Gross Credit Exposure</b>	<b>90,998,940</b>	<b>61,334,047</b>	<b>148,195,370</b>	<b>300,528,356</b>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2014	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	5,818,359	2,170,279	6,438,657	14,427,296
Bank	1,896,817	331,138	159,131	2,387,086
Corporate	2,725,399	4,306,400	4,203,070	11,234,870
RRE Financing	2,230	49,534	8,200,407	8,252,171
HPE	54,115	1,991,859	3,729,160	5,775,133
QRRE	194,614	-	-	194,614
Other Retail	75,215	464,492	6,883,386	7,423,093
Other Exposures	-	23,874	45,508	69,382
<b>Total Gross Credit Exposure</b>	<b>10,766,749</b>	<b>9,337,577</b>	<b>29,659,319</b>	<b>49,763,646</b>

**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 2014	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	1,115,320	-	1,884	1,117,205
Bank	794,757	7,654	235,763	1,038,175
Corporate	1	1,167	53,673	54,841
Mortgage	4	1,383	60,066	61,453
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	134	6,977	71,249	78,360
Other Exposures	360	-	493,842	494,202
<b>Total Gross Credit Exposure</b>	<b>1,910,577</b>	<b>17,180</b>	<b>916,478</b>	<b>2,844,236</b>

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
<b>Total Gross Credit Exposure</b>	<b>2,715,957</b>	<b>12,808</b>	<b>593,362</b>	<b>3,322,127</b>

**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 2014 and 31 December 2013 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 2014	31 December 2013
Primary Agriculture	15,623	33,452
Mining and Quarrying	138	2,489
Manufacturing	102,423	103,455
Electricity, Gas and Water Supply	1,667	4,060
Construction	80,116	133,417
Wholesale and Retail Trade, and Restaurants and Hotels	125,674	284,185
Transport, Storage and Communications	46,079	25,923
Finance, Insurance/Takaful, Real Estate and Business Activities	160,135	162,592
Education, Health and Others	30,555	56,720
Household	8,293,887	12,013,328
Others*	520,470	445,437
<b>Total</b>	<b>9,376,767</b>	<b>13,265,058</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBISLG	
	30 June 2014	31 December 2013
Primary Agriculture	1,959	18,293
Mining and Quarrying	8	1
Manufacturing	19,749	6,618
Electricity, Gas and Water Supply	-	3
Construction	29,653	32,590
Wholesale and Retail Trade, and Restaurants and Hotels	7,418	15,432
Transport, Storage and Communications	26,141	1,752
Islamic Finance, Takaful, Real Estate and Business Activities	25,357	23,091
Education, Health and Others	3,050	7,563
Household	2,040,398	1,831,454
Others*	54	1,149
<b>Total</b>	<b>2,153,787</b>	<b>1,937,946</b>

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 2014	31 December 2013
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	-	-
Others*	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBBG	
	30 June 2014	31 December 2013
Malaysia	8,419,273	12,205,982
Singapore	29,131	43,828
Thailand	927,477	1,011,271
Other Countries	886	3,977
<b>Total</b>	<b>9,376,767</b>	<b>13,265,058</b>

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

(RM'000)	CIMBISLG	
	30 June 2014	31 December 2013
Malaysia	2,153,787	1,937,946
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>2,153,787</b>	<b>1,937,946</b>

**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 2014	31 December 2013
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	-	-

*ii) Impaired Loans/Financings*

The following tables provide an analysis of the outstanding balances as at 30 June 2014 and 31 December 2013 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 2014	31 December 2013
Primary Agriculture	109,331	109,562
Mining and Quarrying	42,423	46,579
Manufacturing	551,302	642,168
Electricity, Gas and Water Supply	2,583	2,453
Construction	216,000	239,592
Wholesale and Retail Trade, and Restaurants and Hotels	356,366	435,950
Transport, Storage and Communications	976,661	983,040
Finance, Insurance/Takaful, Real Estate and Business Activities	174,971	179,017
Education, Health and Others	32,073	29,207
Household	1,645,297	1,426,693
Others*	93,980	180,682
<b>Total</b>	<b>4,200,987</b>	<b>4,274,943</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

***Credit Quality of Loans, Advances and Financing (continued)***

*ii) Impaired Loans/Financings (continued)*

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

(RM'000)	CIMBISLG	
	30 June 2014	31 December 2013
Primary Agriculture	7,822	4,961
Mining and Quarrying	-	-
Manufacturing	7,491	9,152
Electricity, Gas and Water Supply	576	572
Construction	35,985	35,747
Wholesale and Retail Trade, and Restaurants and Hotels	20,690	25,329
Transport, Storage and Communications	6	1,861
Islamic Finance, Takaful, Real Estate and Business Activities	7,480	7,218
Education, Health and Others	15,727	8,975
Household	291,572	216,217
Others*	752	119
<b>Total</b>	<b>388,101</b>	<b>310,151</b>

*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 2014	31 December 2013
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	560	883
Others*	-	-
<b>Total</b>	<b>560</b>	<b>883</b>

*\*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 2014	31 December 2013
Malaysia	3,493,624	3,622,893
Singapore	29,066	36,027
Thailand	660,289	597,943
Other Countries	18,008	18,080
<b>Total</b>	<b>4,200,987</b>	<b>4,274,943</b>

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

(RM'000)	CIMBISLG	
	30 June 2014	31 December 2013
Malaysia	388,101	310,151
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>388,101</b>	<b>310,151</b>

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

(RM'000)	CIMBIBG	
	30 June 2014	31 December 2013
Malaysia	560	883
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>560</b>	<b>883</b>

**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 2014 and 31 December 2013**

(RM'000)	CIMBBG			
	30 June 2014		31 December 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	38,183	20,238	28,006	23,184
Mining and Quarrying	30,437	8,139	34,574	7,090
Manufacturing	354,007	101,998	455,255	103,587
Electricity, Gas and Water Supply	1,217	5,742	1,234	5,034
Construction	107,063	67,222	133,515	73,492
Wholesale and Retail Trade, and Restaurants and Hotels	148,637	149,595	191,549	183,936
Transport, Storage and Communications	730,507	35,155	720,478	34,792
Finance, Insurance/Takaful, Real Estate and Business Activities	125,357	98,197	42,704	110,219
Education, Health and Others	5,352	24,910	7,370	27,251
Household	11,544	1,314,616	21,039	1,267,280
Others*	28,534	92,527	131,506	97,687
<b>Total</b>	<b>1,580,838</b>	<b>1,918,339</b>	<b>1,767,230</b>	<b>1,933,552</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

***Credit Quality of Loans, Advances and Financing (continued)***

*ii) Impaired Loans/Financings (continued)*

**Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBISLG for the period ended 30 June 2014 and 31 December 2013**

(RM'000)	CIMBISLG			
	30 June 2014		31 December 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	1,461	6,148	1,431	8,564
Mining and Quarrying	-	198	-	277
Manufacturing	2,197	9,061	3,029	9,018
Electricity, Gas and Water Supply	-	603	-	930
Construction	8,572	12,366	8,646	13,381
Wholesale and Retail Trade, and Restaurants and Hotels	5,800	9,503	11,030	10,916
Transport, Storage and Communications	-	2,856	1,722	3,338
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	2,893	15,047	3,180	18,011
Education, Health and Others	2,192	5,369	763	5,307
Household	-	290,008	-	306,173
Others*	-	812	-	934
<b>Total</b>	<b>23,115</b>	<b>351,971</b>	<b>29,801</b>	<b>376,849</b>

*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 2014 and 31 December 2013**

(RM'000)	CIMBIBG			
	30 June 2014		31 December 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	560	2,402	883	1,996
Others*	-	-	-	-
<b>Total</b>	<b>560</b>	<b>2,402</b>	<b>883</b>	<b>1,996</b>

\*Others are exposures which are not elsewhere classified.

**Table 11(a): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBBG for the period ended 30 June 2014 and 31 December 2013**

(RM'000)	CIMBBG			
	30 June 2014		31 December 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,356,753	1,562,343	1,548,843	1,597,387
Singapore	6,934	30,680	13,740	32,350
Thailand	213,151	320,662	204,486	299,161
Other Countries	4,000	4,654	161	4,654
<b>Total</b>	<b>1,580,838</b>	<b>1,918,339</b>	<b>1,767,230</b>	<b>1,933,552</b>

**CREDIT RISK (CONTINUED)**

*Credit Quality of Loans, Advances and Financing (continued)*

ii) *Impaired Loans/Financings (continued)*

**Table 11(b): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBISLG for the period ended 30 June 2014 and 31 December 2013**

(RM'000)	CIMBISLG			
	30 June 2014		31 December 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	23,115	351,971	29,801	376,849
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
<b>Total</b>	<b>23,115</b>	<b>351,971</b>	<b>29,801</b>	<b>376,849</b>

**Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 30 June 2014 and 31 December 2013**

(RM'000)	CIMBIBG			
	30 June 2014		31 December 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	560	2,402	883	1,996
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
<b>Total</b>	<b>560</b>	<b>2,402</b>	<b>883</b>	<b>1,996</b>

**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 2014 and 30 June 2013**

(RM'000)	CIMBBG			
	30 June 2014		30 June 2013	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	(11,943)	-	6,237	-
Mining and Quarrying	(397)	3,277	6,494	-
Manufacturing	1,814	77,434	(30,706)	13,991
Electricity, Gas and Water Supply	(6)	-	-	-
Construction	(12,246)	16,816	(7,065)	16,337
Wholesale and Retail Trade, and Restaurants and Hotels	7,852	48,221	21,015	7,410
Transport, Storage and Communications	32,594	22,012	8,340	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(5,977)	9,206	5,430	1,539
Education, Health and Others	(2,073)	-	305	3,898
Household	(5,802)	2,716	247	894
Others*	(469)	631	(2,718)	27
<b>Total</b>	<b>3,347</b>	<b>180,313</b>	<b>7,579</b>	<b>44,096</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

***Credit Quality of Loans, Advances and Financing (continued)***

*ii) Impaired Loans/Financings (continued)*

**Table 12(b): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBISLG for the period ended 30 June 2014**

(RM'000)	CIMBISLG	
	30 June 2014	
	Charges/ (Write Back)	Write-off
Primary Agriculture	42	-
Mining and Quarrying	-	-
Manufacturing	(9)	855
Electricity, Gas and Water Supply	-	-
Construction	(3)	-
Wholesale and Retail Trade, and Restaurants and Hotels	(905)	4,553
Transport, Storage and Communications	-	1,592
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	(265)	-
Education, Health and Others	1,454	-
Household	-	-
Others*	-	-
<b>Total</b>	<b>314</b>	<b>7,000</b>

*Note: All sectors above are Shariah compliant.*

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

*\*\*There are no comparative figures for period ended 30 June 2013*

**CREDIT RISK (CONTINUED)**

***Credit Quality of Loans, Advances and Financing (continued)***

*ii) Impaired Loans/Financings (continued)*

**Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2014 and 30 June 2013**

(RM'000)	CIMBIBG			
	30 June 2014		30 June 2013	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance/ Takaful, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	323	-	191	-
Others*	-	-	-	-
<b>Total</b>	<b>323</b>	<b>-</b>	<b>191</b>	<b>-</b>

\*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 2014 and 30 June 2013 for CIMBBG**

(RM'000)	CIMBBG			
	30 June 2014		30 June 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	1,767,230	1,933,552	1,900,293	1,841,225
Allowance (write back)/ made during the financial period	3,347	284,057	7,579	253,926
Amount transferred to portfolio impairment allowance	442	(442)	512	(512)
Allowance made and charged to deferred assets	(2,769)	106	(867)	(60)
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(180,313)	(294,673)	(44,096)	(291,016)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	21,778	-
Exchange fluctuation	(7,099)	(4,261)	15,264	4,977
<b>Total</b>	<b>1,580,838</b>	<b>1,918,339</b>	<b>1,900,463</b>	<b>1,808,540</b>

**Table 13(b): Analysis of movement for Financing Impairment Allowances for the Period Ended 30 June 2014 for CIMBISLG**

(RM'000)	CIMBISLG	
	30 June 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	29,801	376,849
Allowance (write back)/ made during the financial period	314	48,965
Amount transferred to portfolio impairment allowance	-	-
Allowance made and charged to deferred assets	-	-
Allowance made in relation to jointly controlled entity	-	-
Amount written off	(7,000)	(73,843)
Transfer (to)/from intercompany	-	-
Disposal of subsidiary	-	-
Unwinding income	-	-
Exchange fluctuation	-	-
<b>Total</b>	<b>23,115</b>	<b>351,971</b>

**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 2014 and 30 June 2013 for CIMBIBG**

(RM'000)	CIMBIBG			
	30 June 2014		30 June 2013	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	883	1,996	432	1,115
Allowance (write back)/ made during the financial period	103	406	332	388
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	(426)	-	(141)	-
Amount written off	-	-	-	-
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
<b>Total</b>	<b>560</b>	<b>2,402</b>	<b>623</b>	<b>1,503</b>

***Capital Treatment for Credit Risk***

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**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 SAfor CIMBBG**

30 June 2014											CIMBBG	
(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%	42,176,969	2,571,948	13,000	321,605	-	-	-	-	3,684,456	-	48,767,978	-
20%	65,999	28,533	318,828	210,084	-	-	-	-	122,023	750,839	1,496,306	298,381
35%	-	-	-	-	-	-	4,029,298	-	-	-	4,029,298	1,410,254
50%	127,629	36,493	1,010,285	1,027,079	211,022	1,695,756	149,726	-	-	-	4,257,990	2,131,195
75%	-	-	-	-	-	10,028,882	215,533	-	-	-	10,244,416	7,683,312
100%	91,520	-	75,760	454,237	3,410,597	5,610,983	135,622	-	2,909,783	-	12,688,502	12,688,502
107%	-	-	-	-	11,550,784	-	-	-	-	-	11,550,784	12,383,803
150%	40,668	-	576	-	50,205	41,278	-	1,140,623	-	-	1,273,350	1,910,026
150% <RW <	-	-	-	-	-	1,132,131	-	-	-	-	1,132,131	1,746,983
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>42,502,785</b>	<b>2,636,974</b>	<b>1,418,449</b>	<b>2,013,005</b>	<b>15,222,608</b>	<b>18,509,031</b>	<b>4,530,180</b>	<b>1,140,623</b>	<b>6,716,262</b>	<b>750,839</b>	<b>95,440,755</b>	<b>40,252,457</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>1%</b>	<b>46%</b>	<b>50%</b>	<b>105%</b>	<b>85%</b>	<b>39%</b>	<b>150%</b>	<b>44%</b>	<b>20%</b>	<b>40%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

CREDIT RISK (CONTINUED)

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

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

30 June 2013											CIMBBG	
(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%	-	-	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
<b>Total</b>	<b>42,296,945</b>	<b>1,816,979</b>	<b>1,161,562</b>	<b>1,082,423</b>	<b>14,708,224</b>	<b>18,260,017</b>	<b>6,292,081</b>	<b>1,245,477</b>	<b>6,213,646</b>	<b>788,658</b>	<b>93,866,010</b>	<b>38,391,497</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>25%</b>	<b>38%</b>	<b>58%</b>	<b>100%</b>	<b>80%</b>	<b>37%</b>	<b>150%</b>	<b>42%</b>	<b>78%</b>	<b>41%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

CREDIT RISK (CONTINUED)

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

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

30 June 2014	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	14,409,299	-	13,000	-	-	-	-	-	1	-	14,422,300	-
20%	17,997	-	-	-	-	-	-	-	-	23,874	41,871	8,374
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	62,406	-	193,430	1,649,604	-	-	-	-	1,905,440	952,720
75%	-	-	-	-	-	684,559	-	-	-	-	684,559	513,419
100%	-	-	-	589	162,774	2,275,114	-	-	44,933	-	2,483,411	2,483,411
100% < RW < 1250%	-	-	-	-	431	144	-	575	-	-	1,149	1,724
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14,427,296</b>	<b>-</b>	<b>75,406</b>	<b>589</b>	<b>356,635</b>	<b>4,609,420</b>	<b>-</b>	<b>575</b>	<b>44,933</b>	<b>23,874</b>	<b>19,538,729</b>	<b>3,959,647</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>41%</b>	<b>100%</b>	<b>73%</b>	<b>78%</b>	<b>-</b>	<b>150%</b>	<b>100%</b>	<b>20%</b>	<b>20%</b>	<b>-</b>
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

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 2014	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	1,117,205	-	-	-	-	-	-	-	40	-	1,117,245	-
20%	-	-	186,158	-	-	-	-	-	-	-	186,158	37,232
35%	-	-	-	-	-	-	28,360	-	-	-	28,360	9,926
50%	-	-	852,016	-	-	-	12,256	-	-	-	864,272	432,136
75%	-	-	-	-	-	2,949	365	-	-	-	3,314	2,485
100%	-	-	-	19,385	35,456	75,411	20,473	-	494,162	-	644,887	644,887
100% < RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,117,205</b>	<b>-</b>	<b>1,038,175</b>	<b>19,385</b>	<b>35,456</b>	<b>78,360</b>	<b>61,453</b>	<b>-</b>	<b>494,202</b>	<b>-</b>	<b>2,844,236</b>	<b>1,126,666</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>45%</b>	<b>100%</b>	<b>100%</b>	<b>99%</b>	<b>60%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>40%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

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 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
100% < RW <1250%	-	-	-	-	-	-	-	1,915	-	-	1,915	2,873
1250%	-	-	-	-	50	-	-	-	-	-	50	625
<b>Total</b>	<b>354,828</b>	<b>-</b>	<b>2,349,411</b>	<b>-</b>	<b>85,003</b>	<b>20,975</b>	<b>56,772</b>	<b>1,915</b>	<b>453,224</b>	<b>-</b>	<b>3,322,127</b>	<b>1,327,758</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>31%</b>	<b>-</b>	<b>101%</b>	<b>95%</b>	<b>58%</b>	<b>150%</b>	<b>100%</b>	<b>-</b>	<b>40%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-

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

**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 2014		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	3,909,454	-	456,484	4,365,939
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,315,931	-	1,002,720	2,318,651
Corporate	5,093	39,670	16,098,117	16,142,880
Sovereign/Central Banks	14,221,905	83,237	28,197,643	42,502,785
Banks, MDBs and DFIs	1,425,503	-	191,011	1,616,513
<b>Total</b>	<b>20,877,886</b>	<b>122,907</b>	<b>45,945,975</b>	<b>66,946,767</b>

30 June 2013		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
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
<b>Total</b>	<b>8,234,944</b>	<b>218,074</b>	<b>59,076,501</b>	<b>67,529,519</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 2014		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	1,064	1,064
Corporate	-	-	371,411	371,411
Sovereign/Central Banks	773,219	-	13,654,076	14,427,296
Banks, MDBs and DFIs	62,406	-	13,000	75,406
<b>Total</b>	<b>835,625</b>	<b>-</b>	<b>14,039,552</b>	<b>14,875,177</b>

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

30 June 2014		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	54,841	54,841
Sovereign/Central Banks	-	-	1,117,205	1,117,205
Banks, MDBs and DFIs	1,038,078	-	97	1,038,175
<b>Total</b>	<b>1,038,078</b>	<b>-</b>	<b>1,172,143</b>	<b>2,210,220</b>

30 June 2013		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
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
<b>Total</b>	<b>2,348,439</b>	<b>-</b>	<b>440,803</b>	<b>2,789,242</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 2014		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	750,839	-	-	<b>750,839</b>

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

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

30 June 2014		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	23,874	-	-	<b>23,874</b>

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

30 June 2014		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	-	-	-	<b>-</b>

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

**CREDIT RISK (CONTINUED)**

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

*Retail Exposures*

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

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

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

30 June 2014	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>84,613,377</b>	<b>11,856,126</b>	<b>2,066,064</b>	<b>98,535,567</b>
Residential Mortgage/RRE Financing	47,851,199	2,713,223	929,743	51,494,165
QRRE	7,643,512	4,299,417	77,133	12,020,062
Hire Purchase	10,520,764	2,837,319	370,938	13,729,021
Other Retail	18,597,902	2,006,167	688,250	21,292,319
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	23%	24%	34%	
QRRE	89%	89%	89%	
Hire Purchase	53%	54%	58%	
Other Retail	26%	32%	65%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	30%	85%	51%	
QRRE	30%	126%	45%	
Hire Purchase	53%	96%	294%	
Other Retail	27%	51%	178%	

**CREDIT RISK (CONTINUED)**

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

*Retail Exposures*

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

30 June 2013	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>66,977,507</b>	<b>11,727,264</b>	<b>2,017,593</b>	<b>80,722,363</b>
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
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	24%	25%	34%	
QRRE	90%	90%	90%	
Hire Purchase	52%	27%	58%	
Other Retail	29%	38%	62%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	31%	88%	53%	
QRRE	32%	128%	0%	
Hire Purchase	52%	97%	290%	
Other Retail	29%	66%	237%	

**CREDIT RISK (CONTINUED)**

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

*Retail Exposures (continued)*

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

30 June 2014	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>15,118,592</b>	<b>1,594,272</b>	<b>287,141</b>	<b>17,000,005</b>
RRE Financing	7,930,025	247,159	74,987	8,252,171
QRRE	96,173	96,010	2,432	194,614
Hire Purchase	4,805,188	799,961	169,985	5,775,133
Other Retail	2,287,206	451,143	39,738	2,778,087
<b>Exposure Weighted Average LGD</b>				
RRE Financing	24%	25%	34%	
QRRE	90%	90%	90%	
Hire Purchase	53%	55%	58%	
Other Retail	25%	45%	55%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	30%	101%	56%	
QRRE	35%	123%	0%	
Hire Purchase	53%	106%	302%	
Other Retail	27%	78%	127%	

**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 2014	CIMBBG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>85,294,644</b>	<b>13,039,307</b>	<b>201,616</b>	<b>98,535,567</b>
Residential Mortgage/RRE Financing	49,175,661	2,212,222	106,283	51,494,165
QRRE	5,860,516	6,159,546	-	12,020,062
Hire Purchase	10,462,783	3,265,942	296	13,729,021
Other Retail	19,795,685	1,401,596	95,038	21,292,319
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	23%	28%	40%	
QRRE	89%	89%	0%	
Hire Purchase	52%	55%	59%	
Other Retail	26%	50%	64%	

30 June 2013	CIMBBG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>67,505,870</b>	<b>13,030,528</b>	<b>185,966</b>	<b>80,722,363</b>
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
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	24%	28%	40%	
QRRE	90%	90%	0%	
Hire Purchase	51%	54%	53%	
Other Retail	29%	45%	66%	

**CREDIT RISK (CONTINUED)**

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

*Retail Exposures (continued)*

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

30 June 2014	CIMBISLG			
(RM'000)				
Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>15,343,186</b>	<b>1,656,282</b>	<b>537</b>	<b>17,000,005</b>
RRE Financing	7,997,705	254,445	21	8,252,171
QRRE	57,470	137,144	-	194,614
Hire Purchase	4,792,367	982,616	150	5,775,133
Other Retail	2,495,644	282,077	366	2,778,087
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	24%	28%	15%	
QRRE	90%	90%	0%	
Hire Purchase	53%	56%	55%	
Other Retail	25%	61%	100%	

*Non-retail Exposures*

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

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

30 June 2014	CIMBBG					
(RM '000)						
Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	137,106	747,704	152,145	119,160	1,183,085	2,339,200
Object Finance	8,402	44,261	197,089	8,750	-	258,502
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	205,647	5,697,268	409,914	303,397	5,894	6,622,120
<b>RWA</b>	<b>216,073</b>	<b>5,444,760</b>	<b>873,020</b>	<b>1,078,265</b>	<b>-</b>	<b>7,612,119</b>

**CREDIT RISK (CONTINUED)**

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

*Non-retail Exposures*

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

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
<b>RWA</b>	<b>1,798,369</b>	<b>1,597,208</b>	<b>1,465,137</b>	<b>16,025</b>	<b>-</b>	<b>4,876,739</b>

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

30 June 2014	CIMBISLG					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	137,106	-	-	-	-	137,106
Object Finance	-	-	87,709	-	-	87,709
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	41,440	578,620	22,476	1,312	-	643,848
<b>RWA</b>	<b>122,772</b>	<b>489,680</b>	<b>126,712</b>	<b>3,279</b>	<b>-</b>	<b>742,443</b>

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

**CREDIT RISK (CONTINUED)**

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

*Non-retail Exposures*

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

30 June 2014	CIMBBG				
(RM'000)	1 - 3	4 - 9	10 - 13	Default	Total
<b>Internal Risk Grading</b>					
<b>Total Non-Retail Exposure</b>	<b>46,923,273</b>	<b>48,258,934</b>	<b>16,626,353</b>	<b>2,009,212</b>	<b>113,817,772</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	28,280,230	3,857,036	23,136	0	32,160,402
Corporate (excluding Specialised Lending/Financing)	18,643,043	44,401,899	16,603,217	2,009,212	81,657,371
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	40%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	38%	35%	41%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	21%	45%	171%	0%	
Corporate (excluding Specialised Lending/Financing)	18%	64%	106%	0%	

30 June 2013	CIMBBG				
(RM'000)	1 - 3	4 - 9	10 - 13	Default	Total
<b>Internal Risk Grading</b>					
<b>Total Non-Retail Exposure</b>	<b>42,199,387</b>	<b>44,197,747</b>	<b>12,244,065</b>	<b>2,809,992</b>	<b>101,451,191</b>
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
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	45%	45%	-	-	
Bank	43%	42%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	38%	34%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
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(b): Non Retail Exposures under IRB Approach by Risk Grades for CIMBISLG**

30 June 2014	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>4,086,066</b>	<b>5,936,933</b>	<b>2,176,415</b>	<b>105,998</b>	<b>12,305,413</b>
Bank	2,158,976	152,576	128	-	2,311,680
Corporate (excluding Specialised Financing)	1,927,091	5,784,357	2,176,287	105,998	9,993,732
<b>Exposure Weighted Average LGD</b>					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	45%	43%	40%	39%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	20%	46%	150%	-	
Corporate (excluding Specialised Financing)	11%	65%	116%	-	

**CREDIT RISK (CONTINUED)**

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

*Expected Losses versus Actual Losses by Portfolio Types*

The following tables summarises the actual losses by portfolio type:

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

<b>CIMBBG</b>				
(RM'000) Exposure Class	30 June 2014		30 June 2013	
	Regulatory Expected Losses as at 30 June 2013	Actual Losses for the period ended 30 June 2014	Regulatory Expected Losses as at 30 June 2012	Actual Losses for the period ended 30 June 2013
Sovereign	417	-	473	-
Bank	9,478	(5,973)	19,742	27,600
Corporate	517,868	78,144	838,320	14,609
Mortgage/RRE Financing	169,870	56,179	160,024	19,038
HPE	279,638	160,499	314,279	151,780
QRRE	312,623	136,702	315,042	150,316
Other Retail	443,061	82,488	50,076	4,327
Other Exposures	-	-	-	-
<b>Total</b>	<b>1,732,955</b>	<b>508,039</b>	<b>1,697,956</b>	<b>367,670</b>

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

On the other hand, EL measures the loss expected from non-defaulted exposures at the start of the period. It is computed based on the risk parameters of the adopted IRB Approach. While a comparison of actual losses and EL provides some insight 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 2014, the additional collateral to be posted was RM 4,815,000 while there was none as at 30 June 2013.

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 2014	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	3,160,150		3,160,150	2,049,838
Transaction Related Contingent Items	4,230,556		2,101,464	1,482,693
Short Term Self Liquidating Trade Related Contingencies	4,433,076		886,615	394,341
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	215,000		107,500	53,750
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	1,537,019		1,537,019	63,727
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	499,700,603	1,846,720	8,072,711	3,638,240
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	33,293,132		27,102,514	14,159,570
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,505,108		1,355,451	950,068
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	39,052,802		-	-
Unutilised credit card lines	20,408,841		6,591,430	3,226,888
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>609,536,286</b>	<b>1,846,720</b>	<b>50,914,854</b>	<b>26,019,114</b>

**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 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	-		-	-
<b>Total</b>	<b>527,371,639</b>	<b>2,014,577</b>	<b>40,607,385</b>	<b>21,735,209</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 2014	CIMBISLG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	164,518		164,518	117,682
Transaction Related Contingent Items	366,849		183,425	126,109
Short Term Self Liquidating Trade Related Contingencies	62,383		12,477	8,132
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	21,200,139	21,232	372,695	76,124
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,802,206		2,969,293	1,663,959
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	8,164		6,033	3,344
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	1,608,855		-	-
Unutilised credit card lines	205,096		90,718	60,655
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>27,418,211</b>	<b>21,232</b>	<b>3,799,158</b>	<b>2,056,005</b>

**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 2014	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	724,138		724,138	362,069
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	285,514		27,039	23,212
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	16,694		8,347	8,338
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	-		-	-
<b>Total</b>	<b>1,026,345</b>	<b>-</b>	<b>759,524</b>	<b>393,619</b>

**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 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/ borrowing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Equity Related Contracts				
One year or less	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	-		-	-
<b>Total</b>	<b>1,380,151</b>	<b>-</b>	<b>797,060</b>	<b>428,428</b>

**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 2014		30 June 2013	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	1,747,632	2,388,730	1,573,337	2,347,754
Client Intermediation Activities	-	331,400	29,230	334,415
<b>Total</b>	<b>1,747,632</b>	<b>2,720,130</b>	<b>1,602,567</b>	<b>2,682,169</b>
Credit Default Swaps	1,747,632	2,388,730	1,573,337	2,347,754
Total Return Swaps	-	331,400	29,230	334,415
<b>Total</b>	<b>1,747,632</b>	<b>2,720,130</b>	<b>1,602,567</b>	<b>2,682,169</b>

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

(RM'000)	CIMBISLG	
	30 June 2014	
	Notional of Credit Derivatives	
	Protection Bought	Protection Sold
Own Credit Portfolio	-	-
Client Intermediation Activities	-	56,900
<b>Total</b>	<b>-</b>	<b>56,900</b>
Total Return Swaps	-	56,900
<b>Total</b>	<b>-</b>	<b>56,900</b>

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

(RM'000)	CIMBIBG			
	30 June 2014		30 June 2013	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	157,950	-	163,450
<b>Total</b>	<b>-</b>	<b>157,950</b>	<b>-</b>	<b>163,450</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	157,950	-	163,450
<b>Total</b>	<b>-</b>	<b>157,950</b>	<b>-</b>	<b>163,450</b>

**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 2014	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	42,502,785	-	-	-
Public Sector Entities	4,365,939	2,571,948	1,277,745	-
Banks, DFIs & MDBs	33,776,915	-	1,494,402	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,318,651	324,605	622,553	-
Corporate	103,303,136	3,523,263	9,960,553	10,943,190
Residential Mortgages/RRE Financing	54,990,115	-	-	-
Qualifying Revolving Retail	11,949,383	-	-	-
Hire Purchase	13,358,083	-	-	-
Other Retail	51,223,824	-	11,846,375	-
Securitisation	750,839	-	-	-
Higher Risk Assets	1,140,623	-	-	-
Other Assets	6,716,262	-	-	-
<b><i>Defaulted Exposures</i></b>	2,808,239	138	84,111	469,026
<b>Total Exposures</b>	<b>329,204,793</b>	<b>6,419,954</b>	<b>25,285,738</b>	<b>11,412,217</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

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
<b><i>Performing Exposures</i></b>				
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	-	-	-
<b><i>Defaulted Exposures</i></b>	2,815,188	31,365	164,927	560,740
<b>Total Exposures</b>	<b>296,899,773</b>	<b>1,568,616</b>	<b>23,928,656</b>	<b>11,001,987</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

30 June 2014	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	14,427,296	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,387,086	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,064	-	475	-
Corporate	11,123,741	500,409	172,208	1,459,840
RRE Financing	8,177,184	-	-	-
Qualifying Revolving Retail	192,182	-	-	-
Hire Purchase	5,605,149	-	-	-
Other Retail	7,383,624	-	35,279	-
Securitisation	23,874	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	44,933	-	-	-
<b><i>Defaulted Exposures</i></b>	241,060	-	3,044	49,547
<b>Total Exposures</b>	<b>49,607,768</b>	<b>500,409</b>	<b>211,006</b>	<b>1,509,387</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

30 June 2014	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	1,117,205	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,038,175	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	19,385	-	-	-
Corporate	35,456	-	-	-
Residential Mortgages	61,453	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	78,360	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	494,202	-	-	-
	-	-	-	-
<b><i>Defaulted Exposures</i></b>	-	-	-	-
<b>Total Exposures</b>	<b>2,844,236</b>	-	-	-

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

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
<b><i>Performing Exposures</i></b>				
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	-	-	-
<b><i>Defaulted Exposures</i></b>	-	-	-	-
<b>Total Exposures</b>	<b>3,322,127</b>	-	-	-

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

**SECURITISATION**

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

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

<b>30 June 2014</b>		<b>CIMBBG</b>		
<b>(RM'000)</b> <b>Underlying Asset</b>	<b>Total Exposures Securitised</b>	<b>Past Due</b>	<b>Impaired</b>	<b>Gains/Losses Recognised during the period</b>
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	-	-	-	(243)
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	127,898	32,560	8,081	(600)

<b>31 December 2013</b>		<b>CIMBBG</b>		
<b>(RM'000)</b> <b>Underlying Asset</b>	<b>Total Exposures Securitised</b>	<b>Past Due</b>	<b>Impaired</b>	<b>Gains/Losses Recognised during the period</b>
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	30,572	8,227	2,541	337
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	197,429	32,560	6,054	1,125

There were no outstanding exposures securitised by CIMBISLG and CIMBIBG as at 30 June 2014 and 30 June 2013 respectively.

\* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January 2014 to 30 June 2014 and 1 January 2013 to 30 June 2013.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014**

**SECURITISATION (CONTINUED)**

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

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

30 June 2014		Distribution of Exposures after CRM according to Applicable Risk Weights										CIMBBG	
(RM'000) Exposure Class	Net Exposure After CRM	Rated Securitisation Exposures						Unrated (Look Through)			Risk Weighted Assets		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount			
<b>Traditional Securitisation (Banking Book)</b>													
<i>Non-originating Banking Institution</i>													
<i>On-Balance Sheet</i>													
Most senior	743,502	-	-	743,502	-	-	-	-	-	-	-	-	148,700
Mezzanine	7,337	-	-	7,337	-	-	-	-	-	-	-	-	1,467
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)	-												

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

SECURITISATION (CONTINUED)

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

30 June 2014		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				
(RM'000) Exposure Class	0%		10%	20%	50%	100%	350%	1250%	Weighted Average RW						
<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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>750,839</b>	-	-	<b>750,839</b>	-	-	-	-	-	-	-	-	-	-	<b>150,168</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

SECURITISATION (CONTINUED)

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

30 June 2013		Distribution of Exposures after CRM according to Applicable Risk Weights							Risk Weighted Assets	
(RM'000) Exposure Class	Net Exposure After CRM	Rated Securitisation Exposures						Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount
<b>Traditional Securitisation (Banking Book)</b>										
<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)	-			-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

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												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)	-												-
<b>Total Exposures</b>	<b>788,658</b>	-	-	<b>749,605</b>	-	-	-	-	-	<b>36,528</b>	-	<b>2,525</b>	<b>616,196</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

SECURITISATION (CONTINUED)

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

30 June 2014		CIMBISLG										
(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%				
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	23,874	-	-	23,874	-	-	-	-	-	-	-	4,775
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)	-											-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2014

SECURITISATION (CONTINUED)

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

30 June 2014		Distribution of Exposures after CRM according to Applicable Risk Weights										CIMBISLG	
(RM'000) Exposure Class	Net Exposure After CRM	Rated Securitisation Exposures						Unrated (Look Through)		Risk Weighted Assets			
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW		Exposure Amount		
<u>Originating Banking Institution</u>													
<i>On-Balance Sheet</i>													
Most senior	-	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>													
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>23,874</b>	-	-	<b>23,874</b>	-	-	-	-	-	-	-	-	<b>4,775</b>

As at 30 June 2014 and 30 June 2013, 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 2014	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	15,445	-	438	309	9,339
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	15,445		438	309	9,339
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>15,445</b>		<b>438</b>	<b>309</b>	<b>9,339</b>

**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 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
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<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
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>16,053</b>	<b>-</b>	<b>556</b>	<b>321</b>	<b>10,966</b>

As at 30 June 2014 and 30 June 2013, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

**MARKET RISK**

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

**OPERATIONAL RISK**

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

**EQUITY EXPOSURES IN BANKING BOOK**

Realised gains arising from sales and liquidations of equities for CIMBBG the period ended 30 June 2014 and 30 June 2013 is as follows:

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

CIMBBG		
In RM('000)	30 June 2014	30 June 2013
<b>Realised gains</b>		
Shares, private equity funds and unit trusts	1,244	7,743
<b>Unrealised gains</b>		
Shares, private equity funds and unit trusts	56	443,473

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

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

In RM('000)	CIMBBG			
	30 June 2014		30 June 2013	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,156,488	1,726,800	1,273,614	1,892,439
Publicly traded	60,727	60,727	270,500	54,100
<b>Total</b>	<b>1,217,215</b>	<b>1,787,527</b>	<b>1,544,114</b>	<b>1,946,539</b>

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

In RM('000)	CIMBISLG	
	30 June 2014	
	Exposures subject to Risk-Weighting	RWA
Privately held	575	863
Publicly traded	-	-
<b>Total</b>	<b>575</b>	<b>863</b>

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

In RM('000)	CIMBIBG			
	30 June 2014		30 June 2013	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	1,915	2,873
Publicly traded	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>1,915</b>	<b>2,873</b>

**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 2014	30 June 2013
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(1,137,392)	(1,063,574)
US Dollar	(43,927)	(56,312)
Thai Baht	(67,460)	(65,227)
Singapore Dollar	(100,928)	(89,094)
Others	(32,197)	(27,029)
<b>Total</b>	<b>(1,381,904)</b>	<b>(1,301,236)</b>

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

(RM'000)	CIMBISLG
	30 June 2014
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>
Ringgit Malaysia	(373,227)
US Dollar	1,358
Thai Baht	-
Singapore Dollar	-
Others	110
<b>Total</b>	<b>(371,759)</b>

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 2014	30 June 2013
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	428	3,427
US Dollar	(2)	(11)
Thai Baht	-	-
Singapore Dollar	(3)	(5)
Others	(19)	(3)
<b>Total</b>	<b>404</b>	<b>3,408</b>

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

(RM'000)	CIMBBG	
	30 June 2014	30 June 2013
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	4,026	(153,143)
US Dollar	(42,903)	(12,389)
Thai Baht	(15,854)	(13,382)
Singapore Dollar	(61,533)	(46,176)
Others	13,108	4,048
<b>Total</b>	<b>(103,156)</b>	<b>(221,042)</b>

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

(RM'000)	CIMBISLG	
	30 June 2014	
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(73,122)	
US Dollar	(10,968)	
Thai Baht	-	
Singapore Dollar	(9)	
Others	(870)	
<b>Total</b>	<b>(84,969)</b>	

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 2014	30 June 2013
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	1,442	1,697
US Dollar	49	247
Thai Baht	-	-
Singapore Dollar	72	123
Others	450	59
<b>Total</b>	<b>2,013</b>	<b>2,126</b>

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

- [END OF SECTION] -