

**Basel II Pillar 3 Disclosures**

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

## Abbreviations

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

**Table of Contents**

OVERVIEW .....4  
CAPITAL MANAGEMENT ..... 5  
CREDIT RISK ..... 13  
CREDIT RISK MITIGATION .....32  
OFF BALANCE SHEET EXPOSURES AND CCR .....35  
SECURITISATION .....39  
EQUITY EXPOSURES IN BANKING BOOK .....46  
INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (IRRBB/RORBB).....47

**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 2011.

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

## CAPITAL MANAGEMENT

### Capital Structure and Adequacy

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

The table below presents the Capital Position of CIMBBG, CIMB Islamic and CIMBIBG as at 30 June 2011:

**Table 1: Capital Position**

(RM'000)	CIMBBG	CIMB Islamic	CIMBIBG
<b>Tier 1 Capital</b>			
Paid-up share capital + Share Premium	8,798,102	1,000,000	100,000
Non-Innovative Tier 1 instruments	1,200,000	70,000	-
Innovative Tier 1 instruments	1,603,900	-	-
Statutory Reserve	4,766,790	383,484	155,175
Retained Earnings / Profits	2,550,793	200,910	43,837
Approved Audited Half-Year Profit / Loss	930,629	85,655	51,236
General Reserve Fund	248,920	15,639	51,247
Minority Interest	260,821	-	-
Less: Deductions from Tier 1 Capital			
Goodwill	4,870,404	136,000	-
<b>Eligible Tier 1 Capital</b>	<b>15,489,551</b>	<b>1,619,688</b>	<b>401,495</b>
<b>Tier 2 Capital</b>			
Subordinated Debt Capital	4,106,559	550,000	-
Cumulative Preference Shares	29,740	-	10
General Provision	625,092	77,232	643
Surplus of EP over EL	202,339	-	2,043
Tier 2 Capital Subject to Limits	4,963,730	627,232	2,696
Less: Deductions from Tier 2 capital	454,942	24,372	50
Investment in subsidiaries	131,729	-	50
Investment in capital instruments of other BI	253,104	-	-
Other Deductions	70,109	24,372	-
<b>Eligible Tier 2 Capital</b>	<b>4,508,788</b>	<b>602,860</b>	<b>2,646</b>
<b>Total Eligible Capital</b>	<b>19,998,339</b>	<b>2,222,549</b>	<b>404,141</b>

<b>(RM'000)</b>	<b>CIMBBG</b>	<b>CIMB Islamic</b>	<b>CIMBIBG</b>
<b>RWA</b>			
Credit	108,471,020	14,800,187	865,029
Credit RWA Absorbed by PSIA	-	(1,653,433)	-
Market	10,507,141	441,717	252,276
Operational	11,781,387	1,230,993	777,414
Large Exposure for Equity Holdings	362,848	-	-
<b>Total RWA</b>	<b>131,122,396</b>	<b>14,819,464</b>	<b>1,894,719</b>
<b>Capital Adequacy Ratios</b>			
Tier 1 Capital Adequacy Ratio (%)	11.81%	10.93%	21.19%
Total Capital Adequacy Ratio (%)	15.25%	15.00%	21.33%
Proposed interim Dividends	900,000	-	-
<b>RWCR After Dividends</b>			
Core Capital Ratio	11.13%	10.93%	21.19%
RWCR	14.57%	15.00%	21.33%

The table represents the total RWA and minimum capital requirements for the Group:

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

<b>CIMBBG</b>					
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Net Exposure before CRM (SA)/EAD (IRB)</b>	<b>Net Exposure after CRM (SA)/EAD IRB)</b>	<b>RWA</b>	<b>Total RWA after effects of PSIA</b>	<b>Minimum capital requirement at 8%</b>
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	36,587,733	36,587,733	149,096	149,096	11,928
Public Sector Entities	295,777	295,777	128,367	128,367	10,269
Banks, DFIs & MDBs	2,160,408	1,572,032	370,111	370,111	29,609
Insurance Cos, Securities Firms & Fund Managers	4,181	4,181	2,091	2,091	167
Corporate	13,097,863	12,305,857	12,266,709	12,266,709	981,337
Regulatory Retail	24,768,307	20,487,903	15,412,488	15,412,488	1,232,999
Residential Mortgages	4,555,514	4,554,877	1,680,963	1,680,963	134,477
Higher Risk Assets	1,215,605	1,215,605	1,823,408	1,823,408	145,873
Other Assets	5,296,882	5,296,882	3,125,175	3,125,175	250,014
Securitisation	791,570	791,570	162,652	162,652	13,012
<b>Total for SA</b>	<b>88,773,840</b>	<b>83,112,418</b>	<b>35,121,059</b>	<b>35,121,059</b>	<b>2,809,685</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,594,055	24,594,055	5,717,992	5,717,992	457,439
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	57,187,387	57,187,387	32,403,571	32,403,571	2,592,286
Residential Mortgages	35,077,405	35,077,405	13,805,361	13,805,361	1,104,429
Qualifying Revolving Retail	8,420,275	8,420,275	6,555,645	6,555,645	524,452
Hire Purchase	10,667,254	10,667,254	8,046,171	8,046,171	643,694
Other Retail	5,353,490	5,353,490	2,669,338	2,669,338	213,547
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>141,299,866</b>	<b>141,299,866</b>	<b>69,198,076</b>	<b>69,198,076</b>	<b>5,535,846</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>230,073,705</b>	<b>224,412,283</b>	<b>108,471,020</b>	<b>108,471,020</b>	<b>8,677,682</b>
<b>Large Exposure Risk Requirement</b>	<b>362,848</b>	<b>362,848</b>	<b>362,848</b>	<b>362,848</b>	<b>29,028</b>

<b>CIMBBG</b>					
(RM'000) Exposure Class	Net Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Market Risk (SA)</b>					
Interest Rate Risk			8,429,705	8,429,705	674,376
Foreign Currency Risk			807,606	807,606	64,608
Equity Risk			581,148	581,148	46,492
Commodity Risk			15,239	15,239	1,219
Options Risk			673,443	673,443	53,875
<b>Total Market Risk</b>			<b>10,507,141</b>	<b>10,507,141</b>	<b>840,571</b>
<b>Operational Risk (BIA)</b>			<b>11,781,387</b>	<b>11,781,387</b>	<b>942,511</b>
<b>Total RWA and Capital Requirement</b>			<b>131,122,396</b>	<b>131,122,396</b>	<b>10,489,792</b>



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

<b>CIMB Islamic</b>					
(RM'000) Exposure Class	Net Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	11,010,868	11,010,868	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	61,033	61,033	12,207	12,207	977
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	924,246	923,576	809,212	342,174	27,374
Regulatory Retail	3,733,999	3,720,902	2,763,277	2,763,277	221,062
RRE Financing	573	573	201	201	16
Higher Risk Assets	575	575	863	863	69
Other Assets	40,328	40,328	40,328	40,328	3,226
Securitisation	35,433	35,433	7,087	7,087	567
<b>Total for SA</b>	<b>15,807,055</b>	<b>15,793,287</b>	<b>3,633,173</b>	<b>3,166,135</b>	<b>253,291</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,086,863	3,086,863	644,463	644,463	51,557
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	5,301,298	5,301,298	3,250,626	2,131,387	170,511
RRE Financing	5,456,310	5,456,310	2,043,589	2,043,589	163,487
Qualifying Revolving Retail	173,305	173,305	169,021	169,021	13,522
Hire Purchase	5,159,847	5,159,847	3,726,222	3,726,222	298,098
Other Retail	1,159,835	1,159,835	700,998	700,998	56,080
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>20,337,458</b>	<b>20,337,458</b>	<b>10,534,919</b>	<b>9,415,679</b>	<b>753,254</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>36,144,513</b>	<b>36,130,745</b>	<b>14,800,187</b>	<b>13,146,755</b>	<b>1,051,740</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-

<b>CIMB Islamic</b>					
<b>(RM'000) Exposure Class</b>	<b>Net Exposure before CRM (SA)/EAD (IRB)</b>	<b>Net Exposure after CRM (SA)/EAD IRB)</b>	<b>RWA</b>	<b>Total RWA after effects of PSIA</b>	<b>Minimum capital requirement at 8%</b>
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			260,219	260,219	20,818
Foreign Currency Risk			-	-	-
Equity Risk			181,498	181,498	14,520
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>441,717</b>	<b>441,717</b>	<b>35,337</b>
<b>Operational Risk (BIA)</b>			<b>1,230,993</b>	<b>1,230,993</b>	<b>98,479</b>
<b>Total RWA and Capital Requirement</b>			<b>16,472,897</b>	<b>14,819,464</b>	<b>1,185,557</b>

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

<b>CIMBIBG</b>					
(RM'000) Exposure Class	Net Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	216,072	216,072	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	87,484	87,484	17,498	17,498	1,400
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	51,904	51,904	51,904	51,904	4,152
Regulatory Retail	4,436	4,436	3,324	3,324	266
Residential Mortgages	21,956	21,956	8,467	8,467	677
Higher Risk Assets	7,040	7,040	10,560	10,560	845
Other Assets	432,815	432,815	432,766	432,766	34,621
Securitisation	-	-	-	-	-
<b>Total for SA</b>	<b>821,708</b>	<b>821,708</b>	<b>524,519</b>	<b>524,519</b>	<b>41,962</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,223,052	2,223,052	321,236	321,236	25,699
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	8,000	8,000	-	-	-
Residential Mortgages	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>2,231,052</b>	<b>2,231,052</b>	<b>321,236</b>	<b>321,236</b>	<b>25,699</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>3,052,760</b>	<b>3,052,760</b>	<b>865,029</b>	<b>865,029</b>	<b>69,202</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-

<b>CIMBIBG</b>					
<b>(RM'000) Exposure Class</b>	<b>Net Exposure before CRM (SA)/EAD (IRB)</b>	<b>Net Exposure after CRM (SA)/EAD IRB)</b>	<b>RWA</b>	<b>Total RWA after effects of PSIA</b>	<b>Minimum capital requirement at 8%</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk			129,355	129,355	10,348
Foreign Currency Risk			4,715	4,715	377
Equity Risk			24,856	24,856	1,989
Commodity Risk			-	-	-
Options Risk			93,350	93,350	7,468
<b>Total Market Risk</b>			<b>252,276</b>	<b>252,276</b>	<b>20,182</b>
<b>Operational Risk (BIA)</b>			<b>777,414</b>	<b>777,414</b>	<b>62,193</b>
<b>Total RWA and Capital Requirement</b>			<b>1,894,719</b>	<b>1,894,719</b>	<b>151,578</b>

**CREDIT RISK***Gross Credit Exposures by Geographic Distribution*

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

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

<b>CIMBBG</b>					
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	32,402,089	729,382	3,438,281	17,981	36,587,733
Bank	19,313,737	3,687,233	1,498,135	2,555,316	27,054,421
Corporate	54,732,025	7,206,152	7,471,652	875,421	70,285,250
Mortgage	35,387,319	2,496,839	1,748,761	-	39,632,919
HPE	10,667,254	-	-	-	10,667,254
QRRE	8,420,275	-	-	-	8,420,275
Other Retail	25,232,250	2,020,199	2,716,230	153,118	30,121,796
Other Exposures	5,280,977	233,358	1,355,439	434,282	7,304,057
<b>Total Gross Credit Exposure</b>	<b>191,435,925</b>	<b>16,373,165</b>	<b>18,228,498</b>	<b>4,036,117</b>	<b>230,073,705</b>

<b>CIMB Islamic</b>					
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	11,010,868	-	-	-	11,010,868
Bank	3,147,896	-	-	-	3,147,896
Corporate	6,225,545	-	-	-	6,225,545
RRE Financing	5,456,883	-	-	-	5,456,883
HPE	5,159,847	-	-	-	5,159,847
QRRE	173,305	-	-	-	173,305
Other Retail	4,893,834	-	-	-	4,893,834
Other Exposures	76,335	-	-	-	76,335
<b>Total Gross Credit Exposure</b>	<b>36,144,513</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,144,513</b>

<b>CIMBIBG</b>					
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	216,072	-	-	-	216,072
Bank	2,310,536	-	-	-	2,310,536
Corporate	59,904	-	-	-	59,904
Mortgage	21,956	-	-	-	21,956
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	4,436	-	-	-	4,436
Other Exposures	439,855	-	-	-	439,855
<b>Total Gross Credit Exposure</b>	<b>3,052,760</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,052,760</b>

*Gross 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**

<b>CIMBBG</b>											
<b>(RM'000) Exposure Class</b>	<b>Primary Agriculture</b>	<b>Mining and Quarrying</b>	<b>Manufacturing</b>	<b>Electricity, Gas and Water Supply</b>	<b>Construction</b>	<b>Wholesale and Retail Trade, and Restaurants and Hotels</b>	<b>Transport, Storage and Communication</b>	<b>Finance, Insurance, Real Estate and Business Activities</b>	<b>Education, Health and Others</b>	<b>Others*</b>	<b>Total</b>
Sovereign	-	-	-	-	-	-	520,317	21,056,946	14,266,399	744,070	36,587,733
Bank	-	-	-	-	-	-	-	27,053,380	1,041	-	27,054,421
Corporate	2,439,208	1,174,752	10,393,037	2,831,263	7,094,551	7,978,675	9,891,837	20,129,295	2,603,417	5,749,218	70,285,250
Mortgage	-	-	-	-	-	-	-	-	-	39,632,919	39,632,919
HPE	-	-	-	-	-	-	-	-	-	10,667,254	10,667,254
QRRE	-	-	-	-	-	-	-	-	-	8,420,275	8,420,275
Other Retail	74,562	11,011	484,901	10,679	379,339	1,121,333	120,661	1,776,578	2,045,607	24,097,126	30,121,796
Other Exposures	-	-	2,161	1,465	-	1,360	-	6,092,883	134,636	1,071,552	7,304,057
<b>Total Gross Credit Exposure</b>	<b>2,513,769</b>	<b>1,185,763</b>	<b>10,880,098</b>	<b>2,843,406</b>	<b>7,473,890</b>	<b>9,101,368</b>	<b>10,532,814</b>	<b>76,109,082</b>	<b>19,051,100</b>	<b>90,382,414</b>	<b>230,073,705</b>

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

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

<b>CIMB Islamic</b>											
<b>(RM'000) Exposure Class</b>	<b>Primary Agriculture</b>	<b>Mining and Quarrying</b>	<b>Manufacturing</b>	<b>Electricity , Gas and Water Supply</b>	<b>Construction</b>	<b>Wholesale and Retail Trade, and Restaurants and Hotels</b>	<b>Transport, Storage and Communication</b>	<b>Finance, Insurance, Real Estate and Business Activities</b>	<b>Education, Health and Others</b>	<b>Others*</b>	<b>Total</b>
Sovereign	-	-	-	-	-	-	117,893	6,131,137	4,761,837	-	11,010,868
Bank	-	-	-	-	-	-	-	3,147,896	-	-	3,147,896
Corporate	433,255	11,365	514,093	16,563	476,715	507,522	1,219,967	2,001,047	389,447	655,572	6,225,545
RRE Financing	-	-	-	-	-	-	-	-	-	5,456,883	5,456,883
HPE	-	-	-	-	-	-	-	-	-	5,159,847	5,159,847
QRRE	-	-	-	-	-	-	-	-	-	173,305	173,305
Other Retail	3,510	-	8,539	185	19,612	22,653	1,684	15,591	15,967	4,806,093	4,893,834
Other Exposures	-	-	-	-	-	-	-	35,433	-	40,903	76,335
<b>Total Gross Credit Exposure</b>	<b>436,764</b>	<b>11,365</b>	<b>522,633</b>	<b>16,748</b>	<b>496,327</b>	<b>530,176</b>	<b>1,339,544</b>	<b>11,331,104</b>	<b>5,167,250</b>	<b>16,292,603</b>	<b>36,144,513</b>

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

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

<b>CIMBIBG</b>											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance, Real Estate and Business Activities	Education, Health and Others	Others*	Total
Sovereign	-	-	-	-	-	-	-	216,072	-	-	216,072
Bank	-	-	-	-	-	-	-	2,310,536	-	-	2,310,536
Corporate	8,000	-	-	-	3	-	-	5,558	-	46,343	59,904
Mortgage	-	-	-	-	-	-	-	-	-	21,956	21,956
HPE	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	4,436	4,436
Other Exposures	-	-	-	-	-	-	-	-	-	439,855	439,855
<b>Total Gross Credit Exposure</b>	<b>8,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>2,532,167</b>	<b>-</b>	<b>512,590</b>	<b>3,052,760</b>

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



*Gross credit exposures by Residual Contractual Maturity*

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

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

<b>CIMBBG</b>				
<b>(RM'000) Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	16,771,354	7,940,931	11,875,448	36,587,733
Bank	18,284,783	5,213,698	3,555,940	27,054,421
Corporate	27,135,412	26,160,371	16,989,468	70,285,250
Mortgage	25,378	451,919	39,155,622	39,632,919
HPE	165,816	3,566,343	6,935,096	10,667,254
QRRE	8,420,275	-	-	8,420,275
Other Retail	2,574,008	4,555,946	22,991,842	30,121,796
Other Exposures	40,242	591,537	6,672,278	7,304,057
<b>Total Gross Credit Exposure</b>	<b>73,417,268</b>	<b>48,480,744</b>	<b>108,175,693</b>	<b>230,073,705</b>

<b>CIMB Islamic</b>				
<b>(RM'000) Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	5,518,887	254,621	5,237,360	11,010,868
Bank	2,663,207	53,102	431,588	3,147,896
Corporate	1,613,008	1,673,829	2,938,707	6,225,545
RRE Financing	612	27,917	5,428,355	5,456,883
HPE	20,889	1,063,644	4,075,313	5,159,847
QRRE	173,305	-	-	173,305
Other Retail	35,062	538,920	4,319,852	4,893,834
Other Exposures	15,085	-	61,250	76,335
<b>Total Gross Credit Exposure</b>	<b>10,040,055</b>	<b>3,612,032</b>	<b>22,492,426</b>	<b>36,144,513</b>

<b>CIMBIBG</b>				
<b>(RM'000) Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	210,577	-	5,495	216,072
Bank	2,265,560	17,038	27,939	2,310,536
Corporate	8,012	3,178	48,714	59,904
Mortgage	8	792	21,155	21,956
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	168	3,349	919	4,436
Other Exposures	1,315	-	438,540	439,855
<b>Total Gross Credit Exposure</b>	<b>2,485,642</b>	<b>24,356</b>	<b>542,761</b>	<b>3,052,760</b>

*Credit Quality of Loans, Advances and Financing  
Past Due But Not Impaired*

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

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

	<b>CIMBBG</b>	<b>CIMB Islamic</b>	<b>CIMBIBG</b>
<b>(RM'000)</b>			
Primary Agriculture	29,434	4,541	-
Mining and Quarrying	2,336	52	-
Manufacturing	1,745,446	541,594	-
Electricity, Gas and Water Supply	92,084	90,698	-
Construction	183,280	4,804	-
Wholesale and Retail Trade, and Restaurants and Hotels	253,299	7,271	-
Transport, Storage and Communications	104,831	1,781	-
Finance, Insurance, Real Estate and Business Activities	126,300	15,399	-
Education and Health	63,644	1,692	-
Others*	15,129,143	672,030	-
<b>Total</b>	<b>17,729,897</b>	<b>1,339,862</b>	<b>-</b>

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

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

	<b>CIMBBG</b>	<b>CIMB Islamic</b>	<b>CIMBIBG</b>
<b>(RM'000)</b>			
Malaysia	12,995,511	1,339,862	-
Singapore	4,193,713	-	-
Thailand	540,673	-	-
Other Countries	-	-	-
<b>Total</b>	<b>17,729,897</b>	<b>1,339,862</b>	<b>-</b>

### Impaired Loans/Financings

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

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

	CIMBBG	CIMB Islamic	CIMBIBG
<b>(RM'000)</b>			
Primary Agriculture	26,450	3,023	-
Mining and Quarrying	9,295	-	-
Manufacturing	806,681	10,719	-
Electricity, Gas and Water Supply	224,369	-	-
Construction	567,924	85,733	-
Wholesale and Retail Trade, and Restaurants and Hotels	541,323	17,067	-
Transport, Storage and Communications	897,638	1,073	-
Finance, Insurance, Real Estate and Business Activities	283,080	4,084	-
Education and Health	99,219	31,576	-
Others*	1,699,455	199,347	764
<b>Total</b>	<b>5,155,433</b>	<b>352,622</b>	<b>764</b>

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

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

	CIMBBG	CIMB Islamic	CIMBIBG
<b>(RM'000)</b>			
Malaysia	4,607,726	352,622	764
Singapore	52,108	-	-
Thailand	495,599	-	-
Other Countries	-	-	-
<b>Total</b>	<b>5,155,433</b>	<b>352,622</b>	<b>764</b>

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

(RM'000)	CIMBBG		CIMB Islamic		CIMBIBG	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	11,115	30,100	1,866	8,868	-	-
Mining and Quarrying	5,602	3,464	-	133	-	-
Manufacturing	556,494	148,818	5,414	11,093	-	-
Electricity, Gas and Water Supply	4,507	8,509	-	31	-	-
Construction	240,260	106,148	68,959	10,069	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	318,945	208,800	8,723	12,150	-	-
Transport, Storage and Communications	579,921	50,049	-	4,454	-	-
Finance, Insurance, Real Estate and Business Activities	128,365	123,168	3,712	16,129	-	-
Education and Health	23,519	31,941	510	2,251	-	-
Others*	49,431	1,533,284	-	332,073	764	643
<b>Total</b>	<b>1,918,159</b>	<b>2,244,281</b>	<b>89,184</b>	<b>397,251</b>	<b>764</b>	<b>643</b>

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

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

(RM'000)	CIMBBG		CIMB Islamic		CIMBIBG	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,676,137	2,067,544	89,184	397,251	764	643
Singapore	16,386	12,798	-	-	-	-
Thailand	225,636	163,479	-	-	-	-
Other Countries	-	460	-	-	-	-
<b>Total</b>	<b>1,918,159</b>	<b>2,244,281</b>	<b>89,184</b>	<b>397,251</b>	<b>764</b>	<b>643</b>

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

(RM'000)	CIMBBG		CIMB Islamic		CIMBIBG	
	Charges/ Write back	Write-off	Charges/ Write back	Write-off	Charges/ Write back	Write-off
Primary Agriculture	287	3	43	-	-	-
Mining and Quarrying	74	-	-	-	-	-
Manufacturing	7,336	10,116	1,227	-	-	-
Electricity, Gas and Water Supply	(4,081)	-	-	-	-	-
Construction	(4,869)	158	(709)	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	6,655	-	6	-	-	-
Transport, Storage and Communications	11,903	-	-	-	-	-
Finance, Insurance, Real Estate and Business Activities	(9,516)	117	(3,350)	114	-	-
Education and Health	108	-	38	-	-	-
Others*	(700)	-	-	-	(48)	10
<b>Total</b>	<b>7,197</b>	<b>10,394</b>	<b>(2,745)</b>	<b>114</b>	<b>(48)</b>	<b>10</b>

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

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

(RM'000)	CIMBBG		CIMB Islamic		CIMBIBG	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	1,958,573	2,282,616	92,683	240,940	822	650
Allowance (write back)/ made during the financial period	7,197	168,199	-	28,057	(48)	(7)
Amount transferred to portfolio impairment allowance	(1,785)	1,785	-	-	-	-
Allowance made and charged to deferred assets	71	1,041	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-	-	-
Amount written off	(10,394)	(195,651)	(114)	(32,931)	(10)	-
Transfer (to)/from intercompany	-	-	-	162,848	-	-
Unwinding income	(20,837)	(7,435)	(640)	(1,213)	-	-
Exchange fluctuation	(14,466)	(6,274)	-	-	-	-
<b>Total</b>	<b>1,918,159</b>	<b>2,244,281</b>	<b>89,184</b>	<b>397,251</b>	<b>764</b>	<b>643</b>

Credit Risk – Disclosure for Portfolios under the SA

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

**Table 12(a): Disclosure by Risk Weight under SA for CIMBBG**

<b>CIMBBG</b>												
<b>(RM'000)</b>	<b>Sovereign/ Central Banks</b>	<b>PSEs</b>	<b>Banks, MDBs and DFIs</b>	<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	<b>Corporate</b>	<b>Regulatory Retail</b>	<b>Residential Mortgages</b>	<b>Higher Risk Assets</b>	<b>Other Assets</b>	<b>Securitisation*</b>	<b>Total Exposures after Netting and Credit Risk Mitigation*</b>	<b>Total Risk Weighted Assets</b>
0%	36,380,648	-	-	-	-	42,019	-	-	1,956,173	-	38,378,841	-
20%	72,486	133,423	1,467,877	-	61,231	81,820	-	-	269,416	718,936	2,805,189	561,038
35%	-	-	-	-	-	-	4,198,592	-	-	-	4,198,592	1,469,507
50%	-	121,346	55,240	4,181	279,028	1,206,275	234,490	-	-	-	1,900,560	950,280
75%	-	-	-	-	-	17,664,740	110,336	-	-	-	17,775,075	13,331,306
100%	134,599	41,009	48,915	-	11,666,896	1,390,283	11,459	-	3,071,292	-	16,364,453	16,364,453
150%	-	-	-	-	298,702	102,766	-	1,215,605	-	-	1,617,073	2,425,610
>150%	-	-	-	-	-	-	-	-	-	2,525	2,525	18,865
<b>Total</b>	<b>36,587,733</b>	<b>295,777</b>	<b>1,572,032</b>	<b>4,181</b>	<b>12,305,857</b>	<b>20,487,903</b>	<b>4,554,877</b>	<b>1,215,605</b>	<b>5,296,882</b>	<b>791,570</b>	<b>83,112,418</b>	<b>35,121,059</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>43%</b>	<b>24%</b>	<b>50%</b>	<b>100%</b>	<b>75%</b>	<b>37%</b>	<b>150%</b>	<b>59%</b>	<b>21%</b>	<b>42%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	70,109	-	

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

Table 12(b): Disclosure by Risk Weight under SA for CIMB Islamic

<b>CIMB Islamic</b>												
(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%	11,010,868	-	-	-	-	-	-	-	-	-	11,010,868	-
20%	-	-	61,033	-	-	-	-	-	-	35,433	96,466	19,293
35%	-	-	-	-	-	-	573	-	-	-	573	201
50%	-	-	-	-	248,265	1,163,773	-	-	-	-	1,412,039	706,019
75%	-	-	-	-	-	1,503,345	-	-	-	-	1,503,345	1,127,509
100%	-	-	-	-	655,773	1,053,586	-	-	40,328	-	1,749,686	1,749,686
150%	-	-	-	-	19,538	197	-	575	-	-	20,310	30,465
>150%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>11,010,868</b>	<b>-</b>	<b>61,033</b>	<b>-</b>	<b>923,576</b>	<b>3,720,902</b>	<b>573</b>	<b>575</b>	<b>40,328</b>	<b>35,433</b>	<b>15,793,287</b>	<b>3,633,173</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>20%</b>	<b>-</b>	<b>88%</b>	<b>74%</b>	<b>35%</b>	<b>150%</b>	<b>100%</b>	<b>20%</b>	<b>23%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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



**Table 12(c): Disclosure by Risk Weight under SA for CIMBIBG**

<b>CIMBIBG</b>												
<b>(RM'000) Risk Weights</b>	<b>Sovereign/ Central Banks</b>	<b>PSEs</b>	<b>Banks, MDBs and DFIs</b>	<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	<b>Corporate</b>	<b>Regulatory Retail</b>	<b>Residential Mortgages</b>	<b>Higher Risk Assets</b>	<b>Other Assets</b>	<b>Securitisation*</b>	<b>Total Exposures after Netting and Credit Risk Mitigation*</b>	<b>Total Risk Weighted Assets</b>
0%	216,072	-	-	-	-	-	-	-	49	-	216,121	-
20%	-	-	87,483	-	-	-	-	-	-	-	87,483	17,497
35%	-	-	-	-	-	-	18,459	-	-	-	18,459	6,461
50%	-	-	-	-	-	11	2,467	-	-	-	2,478	1,239
75%	-	-	-	-	-	4,425	1,030	-	-	-	5,455	4,091
100%	-	-	2	-	51,904	-	-	-	432,766	-	484,671	484,671
150%	-	-	-	-	-	-	-	7,040	-	-	7,040	10,560
<b>Total</b>	<b>216,072</b>	<b>-</b>	<b>87,484</b>	<b>-</b>	<b>51,904</b>	<b>4,436</b>	<b>21,956</b>	<b>7,040</b>	<b>432,815</b>	<b>-</b>	<b>821,708</b>	<b>524,519</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>20%</b>	<b>-</b>	<b>100%</b>	<b>75%</b>	<b>39%</b>	<b>150%</b>	<b>100%</b>	<b>-</b>	<b>64%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

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

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

<b>CIMBBG</b>				
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	145,903	-	149,875	295,777
Insurance Cos, Securities Firms & Fund Managers	4,181	-	-	4,181
Corporate	61,202	22,156	13,014,505	13,097,863
Sovereign/Central Banks	3,663,351	72,205	32,852,176	36,587,733
Banks, MDBs and DFIs	1,403,719	-	756,689	2,160,408
<b>Total</b>	<b>5,278,357</b>	<b>94,361</b>	<b>46,773,244</b>	<b>52,145,963</b>

<b>CIMB Islamic</b>				
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	924,246	924,246
Sovereign/Central Banks	167,975	-	10,842,892	11,010,868
Banks, MDBs and DFIs	61,033	-	-	61,033
<b>Total</b>	<b>229,008</b>	<b>-</b>	<b>11,767,139</b>	<b>11,996,147</b>

<b>CIMBIBG</b>				
<b>(RM '000) Exposure Class</b>	<b>Investment Grade</b>	<b>Non Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
<b>Credit Exposures (using Corporate Risk Weights)</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	51,904	51,904
Sovereign/Central Banks	-	-	216,072	216,072
Banks, MDBs and DFIs	-	-	87,484	87,484
<b>Total</b>	<b>-</b>	<b>-</b>	<b>355,460</b>	<b>355,460</b>

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

<b>CIMBBG</b>				
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	718,936	-	72,634	791,570

<b>CIMB Islamic</b>				
(RM '000) Exposure Class	Investment Grade	Non Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	35,433	-	-	35,433

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

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

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

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

<b>CIMBBG</b>				
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>44,896,898</b>	<b>12,525,495</b>	<b>2,096,030</b>	<b>59,518,424</b>
Residential Mortgage	28,867,366	4,810,596	1,399,443	35,077,405
QRRE	4,596,654	3,740,143	83,478	8,420,275
Hire Purchase	7,742,293	2,566,481	358,480	10,667,254
Other Retail	3,690,585	1,408,275	254,629	5,353,490
<b>Exposure Weighted LGD %</b>				
Residential Mortgage	23%	24%	36%	
QRRE	90%	90%	90%	
Hire Purchase	57%	46%	60%	
Other Retail	28%	84%	49%	
<b>Exposure Weighted Average Risk Weight %</b>				
Residential Mortgage	32%	86%	39%	
QRRE	33%	127%	351%	
Hire Purchase	61%	108%	157%	
Other Retail	30%	65%	251%	

<b>CIMB Islamic</b>				
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure (EAD)</b>	<b>9,446,408</b>	<b>2,312,838</b>	<b>190,051</b>	<b>11,949,296</b>
RRE Financing	4,744,726	646,532	65,052	5,456,310
QRRE	58,615	111,345	3,345	173,305
Hire Purchase	4,002,905	1,046,515	110,427	5,159,847
Other Retail	640,162	508,446	11,227	1,159,835
<b>Exposure Weighted LGD %</b>				
RRE Financing	24%	25%	37%	
QRRE	90%	90%	90%	
Hire Purchase	57%	59%	60%	
Other Retail	26%	57%	52%	
<b>Exposure Weighted Average Risk Weight %</b>				
RRE Financing	31%	87%	16%	
QRRE	35%	127%	201%	
Hire Purchase	61%	107%	167%	
Other Retail	28%	100%	126%	

As at 30 June 2011, CIMBIBG does not have any retail credit exposure by PD Band under IRB Approach.

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

<b>CIMBBG</b>				
(RM'000) PD Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>46,021,646</b>	<b>13,244,636</b>	<b>252,142</b>	<b>59,518,424</b>
Residential Mortgage	31,031,552	3,849,413	196,440	35,077,405
QRRE	2,991,328	5,428,947	-	8,420,275
Hire Purchase	7,434,704	3,195,839	36,711	10,667,254
Other Retail	4,564,061	770,438	18,991	5,353,490
<b>Exposure Weighted Average LGD %</b>				
Residential Mortgage	23%	28%	39%	
QRRE	90%	90%	-	
Hire Purchase	57%	59%	57%	
Other Retail	28%	57%	52%	

<b>CIMB Islamic</b>				
(RM'000) PD Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>9,801,162</b>	<b>2,123,492</b>	<b>24,642</b>	<b>11,949,296</b>
RRE Financing	5,049,583	390,139	16,588	5,456,310
QRRE	29,760	143,545	-	173,305
Hire Purchase	3,919,152	1,236,157	4,537	5,159,847
Other Retail	802,667	353,650	3,517	1,159,835
<b>Exposure Weighted Average LGD %</b>				
RRE Financing	24%	26%	44%	
QRRE	90%	90%	-	
Hire Purchase	57%	59%	53%	
Other Retail	26%	71%	70%	

As at 30 June 2011, CIMBIBG does not have any retail credit exposure under IRB Approach by expected loss range.

*Non-retail Exposures*

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

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

<b>CIMBBG</b>						
<b>(RM '000) Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	526,972	60,138	7,151	350,709	962,516	1,907,486
Object Finance	-	-	313,794	-	-	313,794
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,433,856	702,590	345,430	20,165	58,816	2,560,858
<b>RWA</b>	<b>1,250,535</b>	<b>566,085</b>	<b>766,331</b>	<b>927,186</b>	<b>-</b>	<b>3,510,137</b>

<b>CIMB Islamic</b>						
<b>(RM '000) Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	-	60,138	7,151	-	-	67,288
Object Finance	-	-	279,784	-	-	279,784
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	148,818	60,413	5,358	-	-	214,590
<b>RWA</b>	<b>90,179</b>	<b>85,752</b>	<b>336,137</b>	<b>-</b>	<b>-</b>	<b>512,068</b>

As at 30 June 2011, CIMBIBG does not have any credit exposure subject to supervisory risk weight under IRB Approach.

The Group and its subsidiaries have no exposure to High Volatility Commercial Real Estate and Equities under the Simple Risk Weight Approach.

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

<b>CIMBBG</b>					
(RM'000) Internal Risk Grading	1 - 6	7 - 12	13	Default	Total
<b>Total Non-Retail Exposure (EAD)</b>	<b>50,106,866</b>	<b>19,788,921</b>	<b>3,469,711</b>	<b>3,633,807</b>	<b>76,999,305</b>
Bank	23,802,669	559,591	171,405	60,390	24,594,055
Corporate (excluding Specialised Lending)	26,304,197	19,229,330	3,298,306	3,573,417	52,405,250
<b>Exposure Weighted LGD %</b>					
Bank	45%	50%	45%	45%	
Corporate (excluding Specialised Lending)	43%	39%	38%	44%	
<b>Exposure Weighted Average Risk Weight %</b>					
Bank	20%	100%	248%	0%	
Corporate (excluding Specialised Lending)	25%	83%	187%	0%	

<b>CIMB Islamic</b>					
(RM'000) Internal Risk Grading	1 - 6	7 - 12	13	Default	Total
<b>Total Non-Retail Exposure (EAD)</b>	<b>5,178,897</b>	<b>2,233,824</b>	<b>293,142</b>	<b>120,637</b>	<b>7,826,499</b>
Bank	3,040,167	46,696	-	-	3,086,863
Corporate (excluding Specialised Financing)	2,138,730	2,187,128	293,142	120,637	4,739,636
<b>Exposure Weighted LGD %</b>					
Bank	45%	45%	-	-	
Corporate (excluding Specialised Financing)	41%	39%	35%	43%	
<b>Exposure Weighted Average Risk Weight %</b>					
Bank	20%	102%	-	-	
Corporate (excluding Specialised Financing)	27%	77%	162%	0%	

<b>CIMBIBG</b>					
(RM'000) Internal Risk Grading	1 - 6	7 - 12	13	Default	Total
<b>Total Non-Retail Exposure (EAD)</b>	<b>2,222,817</b>	<b>235</b>	<b>-</b>	<b>8,000</b>	<b>2,231,052</b>
Bank	2,222,817	235	-	-	2,223,052
Corporate (excluding Specialised Lending)	-	-	-	8,000	8,000
<b>Exposure Weighted LGD %</b>					
Bank	45%	45%	-	-	
Corporate (excluding Specialised Lending)	-	-	-	45%	
<b>Exposure Weighted Average Risk Weight %</b>					
Bank	14%	80%	-	-	
Corporate (excluding Specialised Lending)	-	-	-	0%	

## CREDIT RISK MITIGATION

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

**Table 19(a): Disclosure on Credit Risk Mitigation for CIMBBG**

<b>CIMBBG</b>				
(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	36,587,733	-	-	-
Public Sector Entities	295,777	-	87,726	-
Banks, DFIs & MDBs	26,694,073	-	733,084	-
Insurance Cos, Securities Firms & Fund Managers	4,181	-	-	-
Corporate	65,284,239	1,204,514	3,902,092	6,194,157
Residential Mortgages	38,200,355	-	637	-
Qualifying Revolving Retail	8,336,797	-	-	-
Hire Purchase	10,308,774	-	-	-
Other Retail	29,566,222	106,486	4,277,412	-
Securitisation	756,137	-	-	-
Higher Risk Assets	1,215,605	-	-	-
Other Assets	5,296,882	-	-	-
<b><i>Defaulted Exposures</i></b>	<b>3,247,442</b>	<b>33,360</b>	<b>37,527</b>	<b>336,287</b>
<b>Total Exposures</b>	<b>225,794,216</b>	<b>1,344,359</b>	<b>9,038,477</b>	<b>6,530,444</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.*



**Table 19(b): Disclosure on Credit Risk Mitigation for CIMB Islamic**

<b>CIMB Islamic</b>				
(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>Performing Exposures</b>				
Sovereign/Central Banks	11,010,868	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	3,147,896	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	6,081,293	83,443	303,863	1,096,598
RRE Financing	5,391,832	-	-	-
Qualifying Revolving Retail	169,960	-	-	-
Hire Purchase	5,049,420	-	-	-
Other Retail	4,878,843	-	12,833	-
Securitisation	35,433	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	40,328	-	-	-
<b>Defaulted Exposures</b>	133,457	-	3,208	15,268
<b>Total Exposures</b>	<b>35,939,904</b>	<b>83,443</b>	<b>319,904</b>	<b>1,111,866</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.

**Table 19(c): Disclosure on Credit Risk Mitigation for CIMBIBG**

<b>CIMBIBG</b>				
(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	216,072	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,310,536	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	51,904	-	-	-
Residential Mortgages	21,956	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	4,425	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	7,040	-	-	-
Other Assets	432,815	-	-	-
<b><i>Defaulted Exposures</i></b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Exposures</b>	<b>3,044,760</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

## OFF BALANCE SHEET EXPOSURES AND CCR

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

**Table 20(a): Disclosure on Off-Balance Sheet Exposures and CCR for CIMBBG**

<b>CIMBBG</b>				
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,178,718		1,178,718	667,375
Transaction Related Contingent Items	4,553,998		2,276,999	1,383,331
Short Term Self Liquidating Trade Related Contingencies	2,955,268		591,054	180,630
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	238,500		119,250	26,141
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	210,756	-	623	227
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	281,520,865	1,162,758	5,340,752	2,018,094
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	19,373,176		8,829,976	5,062,817
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,456,021		891,204	819,332
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	33,846,446		-	-
Unutilised credit card lines	15,314,751		5,430,526	3,147,408
Off-balance sheet items for securitisation exposures	5,050		2,525	18,865
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>363,653,549</b>	<b>1,162,758</b>	<b>24,661,627</b>	<b>13,324,221</b>

**Table 20(b): Disclosure on Off-Balance Sheet Exposures and CCR for CIMB Islamic**

<b>CIMB Islamic</b>				
<b>(RM '000) Description</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk Weighted Assets</b>
Direct Credit Substitutes	24,790		24,790	16,517
Transaction Related Contingent Items	367,362		183,681	132,377
Short Term Self Liquidating Trade Related Contingencies	58,725		11,745	4,150
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	11,314,563	4,859	268,436	51,903
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,787,039		594,293	292,375
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	75,020		15,004	457
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	885,015		-	-
Unutilised credit card lines	150,078		73,574	48,752
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>14,662,592</b>	<b>4,859</b>	<b>1,171,523</b>	<b>546,531</b>

**Table 20(c): Disclosure on Off-Balance Sheet Exposures and CCR for CIMBIBG**

<b>CIMBIBG</b>				
<b>(RM '000) Description</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk Weighted Assets</b>
Direct Credit Substitutes	-		-	-
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	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	687,367	18,262	45,814	31,237
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	979		196	179
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 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>688,346</b>	<b>18,262</b>	<b>46,010</b>	<b>31,417</b>

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

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

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

<b>CIMB Islamic</b>		
(RM'000)	Notional of Credit Derivatives	
	Protection Bought	Protection Sold
Own Credit Portfolio	-	-
Client Intermediation Activities	-	139,890
<b>Total</b>	<b>-</b>	<b>139,890</b>
Credit Default Swaps	-	-
Total Return Swaps	-	139,890
<b>Total</b>	<b>-</b>	<b>139,890</b>

<b>CIMBIBG</b>		
(RM'000)	Notional of Credit Derivatives	
	Protection Bought	Protection Sold
Own Credit Portfolio	-	-
Client Intermediation Activities	-	210,300
<b>Total</b>	<b>-</b>	<b>210,300</b>
Credit Default Swaps	-	-
Total Return Swaps	-	210,300
<b>Total</b>	<b>-</b>	<b>210,300</b>

**SECURITISATION**

The table below show the Securitisation for Trading and Banking Book:

**Table 22: Disclosure on Securitisation for Trading and Banking Book**

<b>CIMBBG</b>				
(RM'000) Underlying Asset	<b>Total Exposures Securitized</b>	<b>Past Due</b>	<b>Impaired</b>	<b>Gain/Losses Recognised during the period</b>
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	<b>200,081</b>	<b>37,853</b>	<b>8,540</b>	<b>(175)</b>

There were no outstanding exposures securitised by CIMB Islamic and CIMBIBG as at 30 June 2011.

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

**Table 23(a): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMBBG**

CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	671,162	-	-	-	671,162	-	-	-			134,232
Mezzanine	2,963	-	-	-	2,963	-	-	-			593
First loss	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-			-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-			-



(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	24,744	-	-	-	24,744	-	-	-	-	-	4,949
Mezzanine	20,067	-	-	-	20,067	-	-	-	-	-	4,013
First loss	70,109	70,109	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	2,525	-	-	-	-	-	-	-	> 150%	2,525	18,865
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>791,570</b>	<b>70,109</b>	<b>-</b>	<b>-</b>	<b>718,936</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,525</b>	<b>162,652</b>

Table 23(b): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMB Islamic

CIMB Islamic											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	35,433	-	-	-	35,433	-	-	-	-	-	7,087
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)	-	-	-	-	-	-	-	-	-	-	-

(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
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>35,433</b>	-	-	-	<b>35,433</b>	-	-	-	-	-	<b>7,087</b>

As at 30 June 2011, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

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

**Table 24(a): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBBG**

<b>CIMBBG</b>					
(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>					
<u>Originated by Third Party</u>					
<i>On Balance Sheet</i>	16,582	-	823	497	16,508
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	16,582	-	823	497	16,508
<u>Originated by Banking Institution</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>16,582</b>	<b>-</b>	<b>823</b>	<b>497</b>	<b>16,508</b>

**Table 24(b): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBIBG**

<b>CIMBIBG</b>					
(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>					
<u>Originated by Third Party</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On Balance Sheet</i>	10,248	-	372	205	7,206
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	10,248	-	372	205	7,206
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>10,248</b>	<b>-</b>	<b>372</b>	<b>205</b>	<b>7,206</b>

As at 30 June 2011, CIMB Islamic has no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

**EQUITY EXPOSURES IN BANKING BOOK**

Realised gains arising from sales and liquidations of equities for CIMBBG the period ended 30 June 2011 is as follows:

**Table 25: Realised Gains/Losses from Sales and Liquidations of Equities for CIMBBG**

<b>CIMBBG</b>	
In RM('000)	30 June 2011
<b>Realised gains</b>	
Shares, private equity funds and unit trusts	7,400
<b>Unrealised gains</b>	
Shares, private equity funds and unit trusts	381,933

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

**Table 26: Analysis of Equity Investments by Grouping and RWA**

<b>CIMBBG</b>		
In RM('000)	Exposures subject to Risk-Weighting	RWA
Privately held	1,266,741	1,874,543
Publicly traded	264,254	54,475
<b>Total</b>	<b>1,530,995</b>	<b>1,929,018</b>

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

<b>CIMBIBG</b>		
In RM('000)	Exposures subject to Risk-Weighting	RWA
Privately held	7,040	10,560
Publicly traded	-	-
<b>Total</b>	<b>7,040</b>	<b>10,560</b>

**INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (IRRBB/RORBB)**

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 under a 100 bps parallel upward interest rate/benchmark rate shock from earnings and economic value perspectives.

**Table 27: IRRBB/RORBB – Impact on Earnings**

<b>CIMBBG</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	(67,507)
US Dollar	(9,238)
Thai Baht	93
Singapore Dollar	(65,176)
Others	(3,129)
<b>Total</b>	<b>(144,957)</b>

<b>CIMB Islamic</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	(12,312)
US Dollar	(10,227)
Thai Baht	-
Singapore Dollar	-
Others	-
<b>Total</b>	<b>(22,539)</b>

<b>CIMBIBG</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	5,166
US Dollar	(179)
Thai Baht	-
Singapore Dollar	45
Others	-
<b>Total</b>	<b>5,032</b>



**Table 28: IRRBB/RORBB – Impact on Economic Value**

<b>CIMBBG</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	(1,029,799)
US Dollar	48,597
Thai Baht	(50,577)
Singapore Dollar	(167,417)
Others	(23,684)
<b>Total</b>	<b>(1,222,280)</b>

<b>CIMB Islamic</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	(155,971)
US Dollar	1,307
Thai Baht	-
Singapore Dollar	-
Others	-
<b>Total</b>	<b>(154,664)</b>

<b>CIMBIBG</b>	
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (RM '000, Value in RM Equivalent)</b>
Ringgit Malaysia	625
US Dollar	9,955
Thai Baht	-
Singapore Dollar	(2)
Others	-
<b>Total</b>	<b>10,578</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] -