

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

- **CIMB Bank Berhad**

## Abbreviations

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

## Table of Contents

OVERVIEW .....	1
RISK GOVERNANCE.....	1
CAPITAL MANAGEMENT.....	2
CREDIT RISK.....	10
SECURITISATION .....	33
MARKET RISK .....	39
OPERATIONAL RISK.....	39
EQUITY EXPOSURES IN BANKING BOOK .....	40
INTEREST RATE RISK IN THE BANKING BOOK .....	41

## **OVERVIEW**

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2013.

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

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

## **RISK GOVERNANCE**

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

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

During the reporting period, the following changes took place:

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

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

## **RISK GOVERNANCE (CONTINUED)**

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

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

## **CAPITAL MANAGEMENT**

### *Capital Structure and Adequacy*

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

The risk weighted assets of the CIMB Bank 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 components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components). The comparative capital adequacy ratios as at 30 June 2012 were based on BNM's Risk-Weighted Capital Adequacy Framework (RWCAF).

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

The minimum regulatory capital adequacy requirement for the total capital ratio is 8%. The tables below present the Capital Position of CIMB Bank:

**Table 1: Capital Position**

(RM'000)	CIMB Bank
	30 June 2013
<b>Common Equity Tier 1 capital</b>	
Ordinary shares	3,764,469
Other reserves	14,083,942
Qualifying non-controlling interests	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>17,848,411</b>
<u>Less: Regulatory adjustments</u>	
Goodwill	(3,555,075)
Intangible assets	(708,671)
Deferred Tax Assets	(100,817)
Deductions in excess of Tier 2 capital	-
Others	(1,378,004)
<b>Common Equity Tier 1 capital after regulatory adjustments / total</b>	<b>12,105,844</b>
<b>Additional Tier 1 capital</b>	
Perpetual preference shares	180,000
Non-innovative Tier 1 capital	900,000
Innovative Tier 1 Capital	1,450,620
Qualifying capital instruments held by third parties	-
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,530,620</b>
<u>Less: Regulatory adjustments</u>	
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	-
Additional Tier 1 capital after regulatory adjustments	2,530,620
<b>Total Tier 1 capital before regulatory adjustments</b>	<b>14,636,464</b>
<b>Tier 2 Capital</b>	
Subordinated notes	5,000,000
Redeemable Preference Shares	29,740
Surplus eligible provisions over expected losses	139,832
Qualifying capital instruments held by third parties	-
Portfolio impairment allowance and regulatory reserves	233,428
Tier 2 capital before regulatory adjustments	5,403,000

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

(RM'000)	CIMB Bank
	30 June 2013
<u>Less: Regulatory adjustments</u>	
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(4,155,519)
<b>Total Tier 2 Capital</b>	<b>1,247,481</b>
<b>Total Capital</b>	<b>15,883,945</b>
<b>RWA</b>	
Credit risk	99,586,351
Market risk	13,132,839
Large Exposure risk requirement	420,477
Operational risk	10,811,391
<b>Total RWA</b>	<b>123,951,058</b>
<b>Capital Adequacy Ratios</b>	
<b>Before deducting proposed dividend</b>	
Common Equity Tier 1 Ratio	9.77%
Tier 1 ratio	11.81%
Total capital ratio	12.82%
<b>After deducting proposed dividend</b>	
Common Equity Tier 1 Ratio	9.25%
Tier 1 ratio	11.29%
Total capital ratio	12.30%

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

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

**Table 1: Capital Position (continued)**

(RM'000)	CIMB Bank	
	30 June 2012	
<b>Tier 1 Capital</b>		
Paid-up share capital + Share Premium		8,798,102
Non-Innovative Tier 1 instruments		1,200,000
Innovative Tier 1 instruments		1,636,400
Statutory Reserve		3,663,449
Retained Earnings/Profits		2,864,082
Approved Audited Half-Year Profit/Loss		1,028,543
General Reserve Fund		21,438
Less: Deductions from Tier 1 Capital		
Goodwill		3,555,075
<b>Eligible Tier 1 Capital</b>		<b>15,656,939</b>
<b>Tier 2 Capital</b>		
Subordinated Debt Capital		5,000,000
Cumulative Preference Shares		29,740
General Provision		745,673
Surplus of EP over EL		93,739
Tier 2 Capital Subject to Limits		5,869,152
Less: Deductions from Tier 2 capital		3,612,847
Investment in subsidiaries		3,208,833
Investment in capital instruments of other banking institutions		333,905
Other Deductions		70,109
<b>Eligible Tier 2 Capital</b>		<b>2,256,305</b>
<b>Total Eligible Capital</b>		<b>17,913,244</b>
<b>RWA</b>		
Credit		93,018,771
Credit RWA Absorbed by PSIA		-
Market		10,803,362
Operational		10,154,591
Large Exposure for Equity Holdings		398,312
<b>Total RWA</b>		<b>114,375,036</b>
<b>Capital Adequacy Ratios</b>		
Core Capital Ratio		13.69%
Capital Adequacy Ratio		15.66%



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

(RM'000)	CIMB Bank	
	30 June 2012	
Proposed Interim Dividends	660,000	
<b>Capital Adequacy Ratios After Dividends</b>		
Core Capital Ratio	13.11%	
Capital Adequacy Ratio	15.08%	

The increase in Credit RWA around RM6.5 billion between June 2012 and June 2013 was mainly due to large drawdown by Corporate customers and growth in Retail portfolio which partially offset by migration of BPL portfolio from SA to IRB approach. The increase in Market RWA by RM2.3 billion between June 2012 and June 2013 was mainly due to higher interest rate risk following increased exposure in Currency Swaps, MYR Interest Rate Swaps and MYR Non-deliverable Interest Rate Swaps. Higher risk in interest rate was partially offset by the lower equity risk following shrunk in equity swap positions and lower FX risk following sell-down of FX exposures.

The tables below show the RWA under various exposure classes under the relevant approach and applying the minimum regulatory capital requirement at 8% to establish the minimum capital required for each of the exposure classes:

**Table 2: Disclosure on Total RWA and Minimum Capital Requirement**

30 June 2013	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	25,846,502	25,846,502	12,018	12,018	961
Public Sector Entities	1,477	1,477	295	295	24
Banks, DFIs & MDBs	146,186	146,186	35,088	35,088	2,807
Insurance Cos, Securities Firms & Fund Managers	1,095,112	1,082,033	626,863	626,863	50,149
Corporate	8,411,256	2,693,029	3,997,095	3,997,095	319,768
Regulatory Retail	19,375,455	10,780,473	8,663,122	8,663,122	693,050
Residential Mortgages	3,280,843	3,280,181	1,202,443	1,202,443	96,195
Higher Risk Assets	1,237,076	1,237,076	1,855,614	1,855,614	148,449
Other Assets	3,699,065	3,699,065	1,669,614	1,669,614	133,569
Securitisation	768,200	768,200	612,104	612,104	48,968
<b>Total for SA</b>	<b>63,861,174</b>	<b>49,534,223</b>	<b>18,674,257</b>	<b>18,674,257</b>	<b>1,493,941</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

**Table 2: Disclosure on Total RWA and Minimum Capital Requirement**

30 June 2013	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<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	34,406,450	34,406,450	7,038,312	7,038,312	563,065
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	72,375,131	72,375,131	40,427,862	40,427,862	3,234,229
Residential Mortgages	34,745,309	34,745,309	12,726,887	12,726,887	1,018,151
Qualifying Revolving Retail	8,379,206	8,379,206	5,671,256	5,671,256	453,700
Hire Purchase	5,691,577	5,691,577	4,008,774	4,008,774	320,702
Other Retail	14,533,801	14,533,801	6,253,371	6,253,371	500,270
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>171,910,071</b>	<b>171,910,071</b>	<b>76,332,164</b>	<b>76,332,164</b>	<b>6,106,573</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>235,771,244</b>	<b>221,444,293</b>	<b>99,586,351</b>	<b>99,586,351</b>	<b>7,966,908</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			11,592,766	11,592,766	927,421
Foreign Currency Risk			238,287	238,287	19,063
Equity Risk			562,186	562,186	44,975
Commodity Risk			-	-	-
Options Risk			739,599	739,599	59,168
<b>Total Market Risk</b>			<b>13,132,839</b>	<b>13,132,839</b>	<b>1,050,627</b>
<b>Operational Risk (BIA)</b>			<b>10,811,391</b>	<b>10,811,391</b>	<b>864,911</b>
<b>Total RWA and Capital Requirement</b>			<b>123,951,059</b>	<b>123,951,059</b>	<b>9,916,085</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2012	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	20,052,718	20,052,718	28,700	28,700	2,296
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	126,024	126,024	25,205	25,205	2,016
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	4,311,955	3,841,183	3,565,718	3,565,718	285,257
Regulatory Retail	22,077,018	16,939,481	13,064,241	13,064,241	1,045,139
Residential Mortgages	3,372,692	3,372,692	1,211,840	1,211,840	96,947
Higher Risk Assets	1,187,283	1,187,283	1,780,924	1,780,924	142,474
Other Assets	4,203,080	4,203,080	2,268,260	2,268,260	181,461
Securitisation	768,441	768,441	148,075	148,075	11,846
<b>Total for SA</b>	<b>56,099,211</b>	<b>50,490,903</b>	<b>22,092,963</b>	<b>22,092,963</b>	<b>1,767,437</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	899,162	899,162	216,710	216,710	17,337
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	31,267,325	31,267,325	6,802,040	6,802,040	544,163
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	63,081,055	63,081,055	36,091,986	36,091,986	2,887,359
Residential Mortgages	31,789,540	31,789,540	11,760,736	11,760,736	940,859
Qualifying Revolving Retail	8,219,549	8,219,549	5,683,815	5,683,815	454,705
Hire Purchase	5,220,751	5,220,751	3,871,031	3,871,031	309,683
Other Retail	3,587,650	3,587,650	2,484,820	2,484,820	198,786
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>144,065,033</b>	<b>144,065,033</b>	<b>66,911,139</b>	<b>66,911,139</b>	<b>5,352,891</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>200,164,244</b>	<b>194,555,935</b>	<b>93,018,771</b>	<b>93,018,771</b>	<b>7,441,502</b>
<b>Large Exposure Risk Requirement</b>	<b>398,312</b>	<b>398,312</b>	<b>398,312</b>	<b>398,312</b>	<b>31,865</b>

**CAPITAL MANAGEMENT (CONTINUED)***Capital Structure and Adequacy (continued)***Table 2: Disclosure on Total RWA and Minimum Capital Requirement (continued)**

30 June 2012	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Market Risk (SA)</b>					
Interest Rate Risk			8,356,512	8,356,512	668,521
Foreign Currency Risk			470,658	470,658	37,653
Equity Risk			1,082,395	1,082,395	86,592
Commodity Risk			9,489	9,489	759
Options Risk			884,309	884,309	70,745
<b>Total Market Risk</b>			<b>10,803,362</b>	<b>10,803,362</b>	<b>864,269</b>
<b>Operational Risk (BIA)</b>			<b>10,154,591</b>	<b>10,154,591</b>	<b>812,367</b>
<b>Total RWA and Capital Requirement</b>			<b>114,375,036</b>	<b>114,375,036</b>	<b>9,150,003</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: Geographic Distribution of Credit Exposures**

<b>30 June 2013</b>		<b>CIMB Bank</b>			
<b>(RM'000)</b>					
<b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	25,991,111	1,633,987	-	-	27,625,099
Bank	25,252,918	7,145,967	-	2,155,229	34,554,113
Corporate	68,253,718	12,778,492	-	849,289	81,881,500
Mortgage	35,078,980	2,947,173	-	-	38,026,152
HPE	5,691,577	-	-	-	5,691,577
QRRE	8,379,206	-	-	-	8,379,206
Other Retail	30,318,218	3,570,284	-	20,753	33,909,255
Other Exposures	5,388,838	275,996	-	39,507	5,704,342
<b>Total Gross Credit Exposure</b>	<b>204,354,567</b>	<b>28,351,899</b>	<b>-</b>	<b>3,064,779</b>	<b>235,771,244</b>

<b>30 June 2012</b>		<b>CIMB Bank</b>			
<b>(RM'000)</b>					
<b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	19,472,572	1,479,309	-	-	20,951,880
Bank	24,806,893	3,376,967	-	3,209,488	31,393,349
Corporate	55,737,762	10,708,171	-	947,077	67,393,010
Mortgage	32,089,171	3,073,061	-	-	35,162,233
HPE	5,220,751	-	-	-	5,220,751
QRRE	8,219,549	-	-	-	8,219,549
Other Retail	22,865,479	2,788,074	-	11,115	25,664,668
Other Exposures	5,874,774	165,645	-	118,384	6,158,804
<b>Total Gross Credit Exposure</b>	<b>174,286,951</b>	<b>21,591,228</b>	<b>-</b>	<b>4,286,065</b>	<b>200,164,244</b>

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

**CREDIT RISK (CONTINUED)**

ii) *Gross Credit Exposures by Sector*

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

**Table 4: Distribution of Credit Exposures by Sector**

30 June 2013		CIMB Bank											
(RM'000)	Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
	Sovereign	-	-	-	576,831	-	-	941,835	4,594,291	21,512,142	-	-	27,625,099
	Bank	-	-	-	-	-	-	-	34,552,545	1,569	-	-	34,554,114
	Corporate	3,128,064	2,764,897	7,095,784	3,586,197	7,386,266	8,826,759	10,547,527	21,124,786	4,266,254	1,385,278	11,769,687	81,881,499
	Mortgage	-	-	-	-	-	-	-	-	-	38,026,152	-	38,026,152
	HPE	-	-	-	-	-	-	-	-	-	5,691,577	-	5,691,577
	QRRE	-	-	-	-	-	-	-	-	-	8,379,206	-	8,379,206
	Other Retail	85,937	11,092	366,887	11,620	319,826	795,770	85,793	763,495	250,673	31,218,161	-	33,909,255
	Other Exposures	-	-	-	-	-	-	-	854,699	-	-	4,849,643	5,704,342
	<b>Total Gross Credit Exposure</b>	<b>3,214,000</b>	<b>2,775,989</b>	<b>7,462,672</b>	<b>4,174,648</b>	<b>7,706,092</b>	<b>9,622,529</b>	<b>11,575,155</b>	<b>61,889,816</b>	<b>26,030,638</b>	<b>84,700,375</b>	<b>16,619,330</b>	<b>235,771,244</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

ii) *Gross Credit Exposures by Sector*

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

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

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)***iii) 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>30 June 2013</b>		<b>CIMB Bank</b>		
<b>(RM'000)</b> <b>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	13,637,186	2,471,703	11,516,210	27,625,099
Bank	27,167,091	6,518,309	868,714	34,554,114
Corporate	27,459,809	32,048,490	22,373,201	81,881,499
Mortgage	19,073	434,557	37,572,523	38,026,152
HPE	119,650	1,935,051	3,636,876	5,691,577
QRRE	8,379,206	-	-	8,379,206
Other Retail	3,899,153	3,252,543	26,757,559	33,909,255
Other Exposures	6,356	630,553	5,067,433	5,704,342
<b>Total Gross Credit Exposure</b>	<b>80,687,523</b>	<b>47,291,205</b>	<b>107,792,516</b>	<b>235,771,244</b>

<b>30 June 2012</b>		<b>CIMB Bank</b>		
<b>(RM'000)</b> <b>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	6,883,043	6,017,676	8,051,161	20,951,880
Bank	18,460,528	11,181,579	1,751,241	31,393,349
Corporate	23,456,495	24,253,147	19,683,368	67,393,010
Mortgage	21,303	423,742	34,717,187	35,162,233
HPE	124,377	2,272,192	2,824,182	5,220,751
QRRE	8,219,549	-	-	8,219,549
Other Retail	4,468,889	813,696	20,382,083	25,664,668
Other Exposures	214,350	390,484	5,553,970	6,158,804
<b>Total Gross Credit Exposure</b>	<b>61,848,534</b>	<b>45,352,517</b>	<b>92,963,193</b>	<b>200,164,244</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 2013 and 31 December 2012 which were past due but not impaired by sector and geographic respectively:

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

(RM'000)	CIMB Bank	
	30 June 2013	31 December 2012
Primary Agriculture	24,831	22,332
Mining and Quarrying	1,596	464
Manufacturing	93,953	113,536
Electricity, Gas and Water Supply	333	199
Construction	136,808	132,205
Wholesale and Retail Trade, and Restaurants and Hotels	130,618	155,966
Transport, Storage and Communications	16,598	62,554
Finance, Insurance, Real Estate and Business Activities	127,654	371,569
Education, Health and Others	46,940	36,211
Household	9,534,058	9,336,531
Others*	36,015	19,938
<b>Total</b>	<b>10,149,404</b>	<b>10,251,505</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMB Bank	
	30 June 2013	31 December 2012
Malaysia	10,133,375	10,205,532
Singapore	16,027	44,075
Thailand	-	-
Other Countries	2	1,898
<b>Total</b>	<b>10,149,404</b>	<b>10,251,505</b>

**CREDIT RISK (CONTINUED)***Credit Quality of Loans, Advances and Financing (continued)*ii) *Impaired Loans/Financings*

The following tables provide an analysis of the outstanding balances as at 30 June 2013 and 31 December 2012 which were impaired by sector and geographical respectively:

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

(RM'000)	CIMB Bank	
	30 June 2013	31 December 2012
Primary Agriculture	66,552	28,039
Mining and Quarrying	33,073	33,327
Manufacturing	562,861	568,357
Electricity, Gas and Water Supply	499	767
Construction	237,000	271,227
Wholesale and Retail Trade, and Restaurants and Hotels	309,251	313,214
Transport, Storage and Communications	978,918	969,990
Finance, Insurance, Real Estate and Business Activities	253,642	250,016
Education, Health and Others	31,393	34,021
Household	1,081,617	1,113,446
Others*	128,371	124,039
<b>Total</b>	<b>3,683,177</b>	<b>3,706,443</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMB Bank	
	30 June 2012	31 December 2012
Malaysia	3,660,331	3,685,588
Singapore	22,846	20,855
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>3,683,177</b>	<b>3,706,443</b>

**CREDIT RISK (CONTINUED)***Credit Quality of Loans, Advances and Financing (continued)**ii) Impaired Loans/Financings (continued)***Table 8: Individual Impairment and Portfolio Impairment Allowances by Sector for the period ended 30 June 2013 and 31 December 2012**

(RM'000)	CIMB Bank			
	30 June 2013		31 December 2012	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	14,179	14,197	10,686	14,814
Mining and Quarrying	28,863	6,123	28,426	5,638
Manufacturing	397,847	73,342	399,776	77,205
Electricity, Gas and Water Supply	-	1,157	-	1,365
Construction	152,370	61,056	172,680	66,451
Wholesale and Retail Trade, and Restaurants and Hotels	153,260	161,143	153,045	162,016
Transport, Storage and Communication	646,467	26,267	633,354	31,115
Finance, Insurance, Real Estate and Business Activities	112,520	67,273	104,020	59,937
Education, Health and Others	16,157	18,503	20,052	18,996
Household	5,730	768,729	19,039	804,636
Others*	128,955	13,580	124,658	13,615
<b>Total</b>	<b>1,656,348</b>	<b>1,211,370</b>	<b>1,665,736</b>	<b>1,255,788</b>

*\*Others are exposures which are not elsewhere classified.***Table 9: Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for the period ended 30 June 2013 and 31 December 2012**

(RM'000)	CIMB Bank			
	30 June 2013		31 December 2012	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,641,648	1,190,115	1,649,649	1,239,373
Singapore	14,700	21,050	16,087	16,415
Thailand	-	-	-	-
Other Countries	-	205	-	-
<b>Total</b>	<b>1,656,348</b>	<b>1,211,370</b>	<b>1,665,736</b>	<b>1,255,788</b>

**CREDIT RISK (CONTINUED)***Credit Quality of Loans, Advances and Financing (continued)**ii) Impaired Loans/Financings (continued)***Table 10: Charges for Individual Impairment Provision and Write Offs During the Period 30 June 2013 and 30 June 2012**

(RM'000)	CIMB Bank			
	30 June 2013		30 June 2012	
	Charges/Write Back	Write-Off	Charges/Write Back	Write-Off
Primary Agriculture	3,367	-	(103)	-
Mining and Quarrying	(389)	-	(62)	68
Manufacturing	348	13,991	6,925	55,974
Electricity, Gas and Water Supply	-	-	421	62
Construction	623	16,337	(6,835)	8,738
Wholesale and Retail Trade, and Restaurants and Hotels	1,978	6,028	(1,467)	65,585
Transport, Storage and Communication	8,675	-	2,777	883
Finance, Insurance, Real Estate and Business Activities	6,981	1,478	2,233	49,148
Education, Health and Others	305	3,898	(109)	-
Household	938	894	1,213	-
Others*	(1,476)	-	40,528	16,810
<b>Total</b>	<b>21,350</b>	<b>42,626</b>	<b>45,521</b>	<b>197,268</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 11: Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2013 and 30 June 2012**

(RM'000)	CIMB Bank			
	30 June 2013		30 June 2012	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
At 1 January	1,665,736	1,255,788	1,690,677	1,577,067
Allowance (written back)/made during the financial period/year	21,350	121,652	45,521	81,232
Amount transferred to portfolio impairment allowance	-	-	-	-
Amount written back in respect of recoveries	-	-	-	-
Allowance made and charged to deferred assets	(867)	(60)	728	(1,094)
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(42,626)	(170,537)	(197,268)	(198,611)
Transfer(to)/from intercompany	1,673	4,229	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	85,917	51,867
Exchange fluctuation	11,082	298	2,539	1,746
<b>Total</b>	<b>1,656,348</b>	<b>1,211,370</b>	<b>1,628,114</b>	<b>1,512,207</b>

*Capital Treatment for Credit Risk*

Details on RWA and capital requirements related to Credit Risk are disclosed separately for CIMB Bank in Table 2. Details on the disclosure for portfolios under the SA and the IRB Approach are in the sections that followed.

**CREDIT RISK (CONTINUED)**

*Credit Risk – Disclosure for Portfolios under the SA*

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

**Table 12: Disclosure by Risk Weight under SA**

30 June 2013											CIMB Bank	
(RM'000)	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	25,786,412	-	-	-	-	-	-	-	1,913,246	-	27,699,658	-
20%	60,090	1,477	126,683	224,632	-	84	-	-	145,257	729,147	1,287,370	257,474
35%	-	-	-	-	-	-	3,145,803	-	-	-	3,145,803	1,101,031
50%	-	-	19,504	599,780	29,028	40,041	58,167	-	-	-	746,520	373,260
75%	-	-	-	-	-	8,431,925	15,527	-	-	-	8,447,452	6,335,589
100%	-	-	-	208,767	2,506,816	2,286,987	60,684	-	1,640,562	-	6,703,816	6,703,816
150%	-	-	-	48,853	44,460	21,436	-	1,237,076	-	-	1,351,825	2,027,737
150%<RW< 1250%	-	-	-	-	-	-	-	-	-	2,525	2,525	9,672
1250%	-	-	-	-	112,726	-	-	-	-	36,528	149,254	1,865,678
<b>Total</b>	<b>25,846,502</b>	<b>1,477</b>	<b>146,186</b>	<b>1,082,033</b>	<b>2,693,029</b>	<b>10,780,473</b>	<b>3,280,181</b>	<b>1,237,076</b>	<b>3,699,065</b>	<b>768,200</b>	<b>49,534,223</b>	<b>18,674,257</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>20%</b>	<b>24%</b>	<b>58%</b>	<b>148%</b>	<b>80%</b>	<b>37%</b>	<b>150%</b>	<b>45%</b>	<b>80%</b>	<b>38%</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)

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

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

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

**CREDIT RISK (CONTINUED)***Credit Risk – Disclosure for Portfolios under the SA*

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 and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs**

30 June 2013		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	1,477	1,477
Insurance Cos, Securities Firms & Fund Managers	821,413	48,853	224,846	1,095,112
Corporate	14	169,222	8,242,021	8,411,256
Sovereign/Central Banks	3,479,103	-	22,367,400	25,846,502
Banks, MDBs and DFIs	146,186	-	-	146,186
<b>Total</b>	<b>4,446,716</b>	<b>218,074</b>	<b>30,835,744</b>	<b>35,500,534</b>

30 June 2012		CIMB Bank		
(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, Securities Firms & Fund Managers	-	-	-	-
Corporate	456,406	85,989	3,769,560	4,311,955
Sovereign/Central Banks	1,529,194	155,162	18,368,363	20,052,718
Banks, MDBs and DFIs	126,024	-	-	126,024
<b>Total</b>	<b>2,111,624</b>	<b>241,151</b>	<b>22,137,923</b>	<b>24,490,697</b>

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

30 June 2013		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	729,147	-	39,053	768,200

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



**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 and residential mortgages.

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

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

30 June 2013	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>52,115,391</b>	<b>9,410,667</b>	<b>1,823,835</b>	<b>63,349,893</b>
Residential Mortgage	30,881,453	2,859,816	1,004,040	34,745,309
QRRE	5,238,638	3,127,080	13,488	8,379,206
Hire Purchase	3,879,182	1,678,847	133,549	5,691,577
Other Retail	12,116,118	1,744,924	672,758	14,533,801
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage	23%	25%	34%	
QRRE	90%	90%	90%	
Hire Purchase	52%	48%	59%	
Other Retail	29%	33%	62%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage	31%	89%	53%	
QRRE	32%	128%	0%	
Hire Purchase	52%	95%	282%	
Other Retail	30%	60%	239%	

**CREDIT RISK (CONTINUED)***Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)**Retail Exposures (continued)***Table 15: Retail Credit Exposures by PD Band (continued)**

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

**CREDIT RISK (CONTINUED)***Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)**Retail Exposures (continued)***Table 16: Retail Exposures under the IRB Approach by Expected Loss Range**

<b>30 June 2013</b>		<b>CIMB Bank</b>		
<b>(RM'000)</b> <b>Expected Loss Range of Retail Exposure</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Total Retail Exposure</b>	<b>52,357,665</b>	<b>10,815,285</b>	<b>176,942</b>	<b>63,349,893</b>
Residential Mortgage	32,137,653	2,486,369	121,286	34,745,309
QRRE	3,841,624	4,537,582	-	8,379,206
Hire Purchase	3,748,779	1,939,032	3,767	5,691,577
Other Retail	12,629,608	1,852,303	51,889	14,533,801
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage	23%	28%	40%	
QRRE	90%	90%	0%	
Hire Purchase	51%	54%	54%	
Other Retail	30%	42%	66%	

<b>30 June 2012</b>		<b>CIMB Bank</b>		
<b>(RM'000)</b> <b>Expected Loss Range of Retail Exposure</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Total Retail Exposure</b>	<b>38,864,429</b>	<b>9,777,326</b>	<b>175,735</b>	<b>48,817,491</b>
Residential Mortgage	29,019,984	2,628,689	140,867	31,789,540
QRRE	3,460,057	4,759,492	-	8,219,549
Hire Purchase	3,371,860	1,839,834	9,058	5,220,751
Other Retail	3,012,528	549,311	25,810	3,587,650
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage	23%	29%	40%	
QRRE	90%	90%	0%	
Hire Purchase	52%	55%	57%	
Other Retail	29%	59%	72%	

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

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

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

<b>30 June 2013</b>		<b>CIMB Bank</b>				
<b>(RM '000)</b> <b>Supervisory Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	-	807,343	308,404	-	1,112,038	2,227,785
Object Finance	8,790	52,089	31,527	-	-	92,406
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,903,229	831,648	774,905	135	39,503	4,549,420
<b>RWA</b>	<b>1,645,200</b>	<b>1,411,886</b>	<b>1,282,063</b>	<b>337</b>	<b>-</b>	<b>4,339,486</b>

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

The Bank has 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 (continued)***Table 18: Non-Retail Exposures under IRB Approach by Risk Grades**

<b>30 June 2013</b>	<b>CIMB Bank</b>				
<b>(RM'000)</b>					
<b>Internal Risk Grading</b>	<b>1 - 3</b>	<b>4 - 9</b>	<b>10 - 13</b>	<b>Default</b>	<b>Total</b>
<b>Total Non-Retail Exposure</b>	<b>49,041,344</b>	<b>38,505,983</b>	<b>11,446,617</b>	<b>2,696,621</b>	<b>101,690,566</b>
Sovereign/Central Banks	1,633,987	144,609	-	-	1,778,596
Bank	31,093,017	3,212,580	661	100,192	34,406,450
Corporate (excluding Specialised Lending)	16,314,340	35,148,795	11,445,956	2,596,429	65,505,519
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	25%	45%	-	-	
Bank	44%	42%	45%	45%	
Corporate (excluding Specialised Lending)	45%	38%	31%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	6%	72%	-	-	
Bank	18%	46%	200%	0%	
Corporate (excluding Specialised Lending)	18%	63%	97%	0%	

<b>30 June 2012</b>	<b>CIMB Bank</b>				
<b>(RM'000)</b>					
<b>Internal Risk Grading</b>	<b>1 - 3</b>	<b>4 - 9</b>	<b>10 - 13</b>	<b>Default</b>	<b>Total</b>
<b>Total Non-Retail Exposure</b>	<b>42,552,139</b>	<b>32,480,671</b>	<b>11,114,289</b>	<b>3,084,028</b>	<b>89,231,126</b>
Sovereign/Central Banks	744,000	155,162	-	-	899,162
Bank	27,269,578	3,822,680	78,852	96,215	31,267,325
Corporate (excluding Specialised Lending)	14,538,560	28,502,829	11,035,436	2,987,813	57,064,639
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	45%	45%	0%	0%	
Bank	45%	49%	45%	45%	
Corporate (excluding Specialised Lending)	45%	40%	29%	41%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	14%	70%	0%	0%	
Bank	15%	64%	192%	0%	
Corporate (excluding Specialised Lending)	16%	61%	107%	0%	

**CREDIT RISK (continued)***Credit Risk – Disclosure for Portfolios under the IRB Approach (continued)**Expected Losses versus Actual Losses by Portfolio Types*

The following table summarises the actual losses by portfolio type:

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

CIMB Bank				
(RM'000) Exposure Class	30 June 2013		30 June 2012	
	Regulatory Expected Losses as at 30 June 2012	Actual Losses for the period ended 30 June 2013	Regulatory Expected Losses as at 30 June 2011	Actual Losses for the period ended 30 June 2012
Sovereign	473	-	-	-
Bank	25,213	27,600	35,140	34,205
Corporate	721,977	17,915	485,079	136,500
Mortgage	136,411	20,685	168,860	109,155
HPE	167,463	101,186	168,695	107,473
QRRE	305,577	146,794	331,200	226,676
Other Retail	21,340	(9,145)	27,203	(21,498)
Other Exposures			-	-
<b>Total</b>	<b>1,378,454</b>	<b>305,037</b>	<b>1,216,178</b>	<b>592,511</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 Bank, the two metrics are not directly comparable due to the differences in methodology.

*Off-Balance Sheet Exposures and Counterparty Credit Risk*

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2013 there was no requirement for additional collateral to be posted while as at 30 June 2012, it was RM14,113,344.

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

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

**Table 20: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk**

30 June 2013	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	2,150,985		2,150,985	1,169,216
Transaction Related Contingent Items	3,155,316		1,577,658	1,037,368
Short Term Self Liquidating Trade Related Contingencies	2,727,858		545,572	209,727
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)	-		-	-
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	372,338,432	1,465,789	8,065,680	3,221,416
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	19,126,155		15,788,892	8,105,829
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	438,699		320,357	168,874
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	19,485,731		-	-
Unutilised credit card lines	17,868,201		5,972,618	3,330,235
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>437,358,873</b>	<b>1,465,789</b>	<b>34,443,411</b>	<b>17,261,818</b>

**CREDIT RISK (continued)***Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)***Table 20: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)**

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



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

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

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

<b>(RM'000)</b>	<b>CIMB Bank</b>			
	<b>30 June 2013</b>		<b>30 June 2012</b>	
	<b>Notional of Credit Derivatives</b>			
	<b>Protection Bought</b>	<b>Protection Sold</b>	<b>Protection Bought</b>	<b>Protection Sold</b>
Own Credit Portfolio	1,573,337	2,347,754	922,055	1,383,083
Client Intermediation Activities	29,230	334,415	31,430	286,590
<b>Total</b>	<b>1,602,567</b>	<b>2,682,169</b>	<b>953,485</b>	<b>1,669,673</b>
Credit Default Swaps	1,573,337	2,347,754	922,055	1,383,083
Total Return Swaps	29,230	334,415	31,430	286,590
<b>Total</b>	<b>1,602,567</b>	<b>2,682,169</b>	<b>953,485</b>	<b>1,669,673</b>

**CREDIT RISK (continued)***Credit Risk Mitigation*

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

**Table 22: Disclosure on Credit Risk Mitigation**

30 June 2013	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	27,625,099	-	-	-
Public Sector Entities	1,477	-	-	-
Banks, DFIs & MDBs	34,452,445	-	1,407,368	-
Insurance Cos, Securities Firms & Fund Managers	1,095,112	3,000	13,079	-
Corporate	76,938,183	1,269,455	12,666,565	8,510,263
Residential Mortgages	37,017,587	-	663	-
Qualifying Revolving Retail	8,365,718	-	-	-
Hire Purchase	5,558,028	-	-	-
Other Retail	33,211,309	84	8,589,744	-
Securitisation	768,200	-	-	-
Higher Risk Assets	1,237,076	-	-	-
Other Assets	3,699,065	-	-	-
<b><i>Defaulted Exposures</i></b>	2,339,539	25,523	160,510	483,700
<b>Total Exposures</b>	<b>232,308,839</b>	<b>1,298,062</b>	<b>22,837,929</b>	<b>8,993,964</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 22: Disclosure on Credit Risk Mitigation(continued)**

30 June 2012	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	20,951,880	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	31,296,924	-	791,356	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	63,091,355	1,914,096	6,714,652	6,626,179
Residential Mortgages	34,043,952	-	-	-
Qualifying Revolving Retail	8,144,778	-	-	-
Hire Purchase	5,037,426	-	-	-
Other Retail	25,060,320	1,232	5,133,966	-
Securitisation	768,441	-	-	-
Higher Risk Assets	1,187,283	-	-	-
Other Assets	4,203,080	-	-	-
<b>Defaulted Exposures</b>	2,486,326	21,564	168,580	570,085
<b>Total Exposures</b>	<b>196,271,766</b>	<b>1,936,892</b>	<b>12,808,554</b>	<b>7,196,265</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 23: Disclosure on Securitisation for Trading and Banking Book**

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

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

\* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January 2012 to 30 June 2012 and 1 January 2013 to 30 June 2013.

## SECURITISATION (CONTINUED)

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

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

30 June 2013		CIMB Bank												
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights										Risk Weighted Assets		
		Rated Securitisation Exposures						Unrated (Look Through)						
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount				
<b>Traditional Securitisation (Banking Book)</b>														
<i>Non-originating Banking Institution</i>														
<i>On-Balance Sheet</i>														
Most senior	721,795	-	-	721,795	-	-	-	-	-	-	-	-	-	144,359
Mezzanine	7,352	-	-	7,352	-	-	-	-	-	-	-	-	-	1,470
First loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>														
Rated eligible liquidity facilities	-													-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-													-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-													-
Eligible servicer cash advance facilities	-													-
Eligible underwriting facilities	-													-
Guarantees and credit derivatives	-													-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-													-



**SECURITISATION (CONTINUED)**

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

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

30 June 2012

CIMB Bank

**SECURITISATION (CONTINUED)**

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

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



**SECURITISATION (CONTINUED)**

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

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

30 June 2013	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
<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</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</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>

**SECURITISATION (CONTINUED)**

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

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

**MARKET RISK**

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

**OPERATIONAL RISK**

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

## EQUITY EXPOSURES IN BANKING BOOK

Realised gains arising from sales and liquidations of equities for CIMBBG the period ended 30 June 2013 and 30 June 2012 is as follows:

**Table 26: Realised Gains/Losses from Sales and Liquidations of Equities**

CIMB Bank		
In RM('000)	30 June 2013	30 June 2012
<b><u>Realised gains</u></b>		
Shares, private equity funds and unit trusts	8,048	4,868
<b><u>Unrealised gains</u></b>		
Shares, private equity funds and unit trusts	434,464	434,837

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

**Table 27: Analysis of Equity Investments by Grouping and RWA**

In RM('000)	CIMB Bank			
	30 June 2013		30 June 2012	
	Exposures subject to Risk- Weighting	RWA	Exposures subject to Risk- Weighting	RWA
Privately held	1,237,076	1,855,614	1,187,283	1,780,924
Publicly traded	-	-	-	-
<b>Total</b>	<b>1,237,076</b>	<b>1,855,614</b>	<b>1,187,283</b>	<b>1,780,924</b>

## INTEREST RATE RISK IN THE BANKING BOOK

For the purpose of this disclosure, the impact under an instantaneous 100 bps parallel interest rate shock is applied. The treatments and assumptions applied are based on the contractual 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 CIMB Bank IRRBB under a 100 bps parallel upward interest rate shock from economic value and earnings perspectives:

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

(RM'000)	CIMB Bank	
	30 June 2013	30 June 2012
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(673,743)	(753,823)
US Dollar	(46,983)	121,190
Thai Baht	(11,512)	(422)
Singapore Dollar	(89,086)	(121,631)
Others	(2,701)	3,583
<b>Total</b>	<b>(824,025)</b>	<b>(751,103)</b>

**Table 29: IRRBB – Impact on Earnings**

(RM'000)	CIMB Bank	
	30 June 2013	30 June 2012
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	(74,183)	2,456
US Dollar	(843)	(24,140)
Thai Baht	46	2,657
Singapore Dollar	(46,151)	(61,278)
Others	2,714	(13,314)
<b>Total</b>	<b>(118,417)</b>	<b>(93,619)</b>

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

- [END OF SECTION] -