Basel II Pillar 3 Disclosures for the period ended 30 June 2015

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

Abbreviations

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

Table of Contents

OVERVIEW

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 2015.

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

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

These disclosures have been reviewed and verified by internal auditors and approved by Board of Directors of CIMBGH Group.

CAPITAL MANAGEMENT

Capital Structure and Adequacy

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

The risk weighted assets of the CIMB Bank Group (other than CIMB Thai Bank and CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets). The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach while Operational Risk is based on Basic Indicator Approach.

The risk-weighted assets of CIMB Investment Bank Group are computed in accordance with StandardisedApproachfor Credit Risk and Market Risk and Basic Indicator Approach for Operational Risk based on the Capital Adequacy Framework (Basel II - Risk Weighted Assets).

The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components). The comparative capital adequacy ratios as at 30 June 2014 were based on BNM's Capital Adequacy Framework (CAF).

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued

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

Table 1(a): Capital Position for CIMBBG

(RM'000)	CIMBBG	
	30 June 2015	30 June 2014
Common Equity Tier 1 capital		
Ordinary shares	4,896,591	4,681,930
Other reserves	24,698,134	21,889,974
Qualifying non-controlling interests	283,589	237,520
Less: Proposed Dividends	(818,000)	(857,000)
Common Equity Tier 1 capital before regulatory adjustments	**29,060,314**	**25,952,424**
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,029,859)	(4,879,379)
Intangible assets	(991,933)	(936,635)
Deferred Tax Assets	(310,510)	(318,134)
Shortfall of eligible provisions to expected losses	(721,654)	(515,887)
Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(300,376)	(138,350)
Others	(977,564)	(1,955,801)
Common equity Tier 1 capital after regulatory adjustments / total	**20,728,418**	**17,208,238**
Additional Tier 1 capital		
Perpetual preference shares	140,000	160,000
Non-innovative Tier 1 capital	700,000	800,000
Innovative Tier 1 Capital	1,128,260	1,289,440
Qualifying capital instruments held by third parties	56,559	47,010
Additional Tier 1 capital before regulatory adjustments	**2,024,819**	**2,296,450**
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(904)	(54)
Additional Tier 1 capital after regulatory adjustments	2,023,915	2,296,396
Total Tier 1 capital	**22,752,333**	**19,504,634**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBBG	
	30 June 2015	**30 June 2014**
Tier 2 Capital		
Subordinated notes	5,600,000	6,050,000
Redeemable Preference Shares	20,818	29,740
Surplus eligible provisions over expected losses	-	-
Qualifying capital instruments held by third parties	407,106	40,568
Portfolio impairment allowance and regulatory reserves	630,898	503,156
Tier 2 capital before regulatory adjustments	6,658,822	6,623,464
Less: Regulatory adjustments		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(451,920)	(553,613)
Total Tier 2 Capital	**6,206,902**	**6,069,851**
Total Capital	**28,959,235**	**25,574,485**
RWA		
Credit risk	184,600,556	152,897,373
Market risk	15,285,005	15,670,507
Large Exposure risk requirement	73,498	515,568
Operational risk	16,498,958	15,227,666
Total RWA	**216,458,017**	**184,311,114**
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	9.95%	9.80%
Tier 1 ratio	10.89%	11.05%
Total capital ratio	13.76%	14.34%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	9.58%	9.34%
Tier 1 ratio	10.51%	10.58%
Total capital ratio	13.38%	13.88%

The increase in credit risk RWA was due to growth in the Corporate and Mortgage/ RRE Financing portfolios. The decrease in Interest Rate RWA was mainly due to lower specific risk coupled with improving data, systems and infrastructure, but was partially offset by the increase in RWA in CIMB Thai mainly due to higher exposure in interest rate swaps and FX swaps. The increase in Equity RWA was mainly from higher equity and new index arbitrage exposures.

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2015	30 June 2014
Common Equity Tier 1 capital		
Ordinary shares	1,000,000	1,000,000
Other reserves	2,197,158	1,803,426
Common Equity Tier 1 capital before regulatory adjustments	**3,197,158**	**2,803,426**
Less: Regulatory adjustments		
Goodwill	(136,000)	(136,000)
Intangible assets	(85,627)	(9,872)
Deferred tax assets	(15,957)	(30,061)
Shortfall of eligible provisions to expected losses	(105,905)	(107,851)
Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	-	-
Others	(49,730)	(249,805)
Common Equity Tier 1 capital after regulatory adjustments	**2,803,939**	**2,269,837**
Additional Tier 1 capital		
Perpetual preference shares	199,000	206,000
Additional Tier 1 capital before regulatory adjustments	**199,000**	**206,000**
Less: Regulatory adjustments		
Additional Tier 1 capital after regulatory adjustments	199,000	206,000
Total Tier 1 capital	**3,002,939**	**2,475,837**
Tier 2 Capital		
Subordinated notes	595,000	680,000
Portfolio impairment allowance and regulatory reserves	60,224	49,496
Tier 2 capital before regulatory adjustments	655,224	729,496
Less: Regulatory adjustments	-	-
Total Tier 2 Capital	**655,224**	**729,496**
Total Capital	**3,658,163**	**3,205,333**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBISLG	
	30 June 2015	30 June 2014
RWA		
Credit risk	21,685,132	19,538,004
Market risk	600,688	763,314
Operational risk	2,055,736	1,939,927
Total RWA	**24,341,556**	**22,241,245**
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	11.52%	10.21%
Tier 1 ratio	12.34%	11.13%
Total capital ratio	15.03%	14.41%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	11.52%	10.21%
Tier 1 ratio	12.34%	11.13%
Total capital ratio	15.03%	14.41%

The increase in credit risk RWA was mainly due to growth in exposures to Corporates. The decrease in market risk RWA was due to the reduction in exposure in Government Investment Issues, Bank Negara Negotiable Notes and MYR sukuk and lower exposure to USD.

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2015	30 June 2014
Common Equity Tier 1 capital		
Ordinary shares	100,000	100,000
Other reserves	518,015	486,237
Common Equity Tier 1 capital before regulatory adjustments	**618,015**	**586,237**
Less: Regulatory adjustments		
Goodwill	(964)	(964)
Intangible assets	-	-
Deferred tax assets	(42,245)	(49,980)
Deductions in excess of Tier 2 capital	(2,730)	(3,895)
Investment in capital instruments of unconsolidated financial and insurance / takaful entities	(3,127)	(1,367)
Others	(103)	(119)
Common Equity Tier 1 capital after regulatory adjustments	**568,846**	**529,912**
Tier 2 Capital		
Redeemable preference shares	7	8
Portfolio impairment allowance and regulatory reserves	2,973	2,402
Tier 2 capital before regulatory adjustments	**2,980**	**2,410**
Less: Regulatory adjustments		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(5,710)	(6,305)
Total Tier 2 Capital	**-**	**-**
Total Capital	**568,846**	**529,912**
RWA		
Credit risk	1,177,857	1,126,666
Market risk	85,075	1,237,605
Operational risk	660,355	711,882
Total RWA	**1,923,287**	**3,076,153**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBIBG	
	30 June 2015	30 June 2014
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	29.58%	17.23%
Tier 1 ratio	29.58%	17.23%
Total capital ratio	29.58%	17.23%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	29.58%	17.23%
Tier 1 ratio	29.58%	17.23%
Total capital ratio	29.58%	17.23%

The increase in credit risk RWA was mainly due to the increase in interbank lending. The decrease in market risk RWA was mainly due to the reduction of option risk RWA.

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

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

30 June 2015	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	44,414,683	44,414,683	609,765	609,765	48,781
Public Sector Entities	5,029,849	4,397,513	66,778	66,778	5,342
Banks, DFIs & MDBs	3,258,510	2,737,563	1,239,758	1,239,758	99,181
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,565,638	2,115,448	1,295,377	1,295,377	103,630
Corporate	22,114,769	19,693,034	20,641,859	20,641,859	1,651,349
Regulatory Retail	34,684,203	21,653,656	18,313,417	18,313,417	1,465,073
Residential Mortgages/RRE Financing	6,116,971	6,115,866	2,412,286	2,412,286	192,983
Higher Risk Assets	911,490	911,490	1,367,236	1,367,236	109,379
Other Assets	9,439,757	9,439,757	4,410,925	4,410,925	352,874
Securitisation	572,101	572,101	114,420	114,420	9,154
Total for SA	**129,107,971**	**112,051,113**	**50,471,822**	**50,471,822**	**4,037,746**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	35,126,314	35,126,314	7,867,860	7,867,860	629,429
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	114,101,769	114,101,769	73,391,364	73,391,364	5,871,309
Residential Mortgages/RRE Financing	57,563,517	57,563,517	19,088,934	19,088,934	1,527,115
Qualifying Revolving Retail	13,144,373	13,144,373	8,573,653	8,573,653	685,892
Hire Purchase	14,274,210	14,274,210	9,340,704	9,340,704	747,256

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2015					CIMBBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Other Retail	24,321,677	24,321,677	8,274,027	8,274,027	661,922
Securitisation	-	-	-	-	-
Total for IRB Approach	**258,531,859**	**258,531,859**	**126,536,542**	**126,536,542**	**10,122,923**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**387,639,831**	**370,582,972**	**184,600,556**	**184,600,556**	**14,768,044**
Large Exposure Risk Requirement	**73,498**	**73,498**	**73,498**	**73,498**	**5,880**
Market Risk (SA)					
Interest Rate Risk/Benchmark Rate Risk			12,582,281	12,582,281	1,006,582
Foreign Currency Risk			946,539	946,539	75,723
Equity Risk			543,943	543,943	43,515
Commodity Risk			30,055	30,055	2,404
Options Risk			1,182,187	1,182,187	94,575
Total Market Risk			**15,285,005**	**15,285,005**	**1,222,800**
Operational Risk (BIA)			**16,498,958**	**16,498,958**	**1,319,917**
Total RWA and Capital Requirement			**216,458,016**	**216,458,016**	**17,316,641**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2014					**CIMBBG**
(RM'000) Exposure Class	**Gross Exposure before CRM (SA)/EAD (IRB)**	**Net Exposure after CRM (SA)/EAD (IRB)**	**RWA**	**Total RWA after effects of PSIA**	**Minimum capital requirement at 8%**
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	42,502,785	42,502,785	229,536	229,536	18,363
Public Sector Entities	4,365,939	2,636,974	23,953	23,953	1,916
Banks, DFIs & MDBs	1,616,513	1,418,449	645,532	645,532	51,643
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,318,651	2,013,005	1,011,113	1,011,113	80,889
Corporate	16,142,880	15,222,608	15,975,219	15,975,219	1,278,018
Regulatory Retail	30,747,515	18,509,031	15,789,424	15,789,424	1,263,154
Residential Mortgages/RRE Financing	4,530,180	4,530,180	1,782,390	1,782,390	142,591
Higher Risk Assets	1,140,623	1,140,623	1,710,934	1,710,934	136,875
Other Assets	6,716,262	6,716,262	2,934,187	2,934,187	234,735
Securitisation	750,839	750,839	150,168	150,168	12,013
Total for SA	**110,832,185**	**95,440,755**	**40,252,457**	**40,252,457**	**3,220,197**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	32,160,402	32,160,402	7,715,149	7,715,149	617,212
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	90,877,192	90,877,192	56,910,200	56,910,200	4,552,816
Residential Mortgages/RRE Financing	51,494,165	51,494,165	17,225,181	17,225,181	1,378,014
Qualifying Revolving Retail	12,020,062	12,020,062	7,770,824	7,770,824	621,666
Hire Purchase	13,729,021	13,729,021	9,372,513	9,372,513	749,801
Other Retail	21,292,319	21,292,319	7,274,921	7,274,921	581,994
Securitisation	-	-	-	-	-
Total for IRB Approach	**221,573,161**	**221,573,161**	**106,268,789**	**106,268,789**	**8,501,503**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

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

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2015					**CIMBISLG**
(RM'000) Exposure Class	**Gross Exposure before CRM (SA)/EAD (IRB)**	**Net Exposure after CRM (SA)/EAD (IRB)**	**RWA**	**Total RWA after effects of PSIA**	**Minimum capital requirement at 8%**
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	15,023,258	15,023,258	4,251	4,251	340
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	288,371	288,371	144,185	144,185	11,535
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,043	523	523	523	42
Corporate	2,073,980	1,019,989	937,117	937,117	74,969
Regulatory Retail	4,799,932	4,774,086	3,660,258	3,660,258	292,821
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	59,736	59,736	59,735	59,735	4,779
Securitisation	54,837	54,837	10,967	10,967	877
Total for SA	**22,301,731**	**21,221,375**	**4,817,901**	**4,817,901**	**385,432**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,419,319	2,419,319	492,831	492,831	39,427
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	14,687,146	14,687,146	10,025,913	7,856,845	628,548
RRE Financing	8,573,538	8,573,538	2,752,435	2,752,435	220,195
Qualifying Revolving Retail	205,528	205,528	156,295	156,295	12,504
Hire Purchase	4,799,569	4,799,569	3,246,797	3,246,797	259,744
Other Retail	3,732,259	3,732,259	1,407,279	1,407,279	112,582
Securitisation	-	-	-	-	-
Total for IRB Approach	**34,417,360**	**34,417,360**	**18,081,551**	**15,912,483**	**1,272,999**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**56,719,091**	**55,638,735**	**23,984,344**	**21,685,132**	**1,734,811**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2015					CIMBISLG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			457,243	457,243	36,579
Foreign Currency Risk			143,446	143,446	11,476
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			**600,688**	**600,688**	**48,055**
Operational Risk (BIA)			**2,055,736**	**2,055,736**	**164,459**
Total RWA and Capital Requirement			**26,640,769**	**24,341,557**	**1,947,325**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

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

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

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

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2015					CIMBIBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	904,400	904,400	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,437,935	1,437,935	590,561	590,561	47,245
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	17,323	17,323	17,323	17,323	1,386
Corporate	93,661	93,661	93,661	93,661	7,493
Regulatory Retail	22,774	22,774	22,243	22,243	1,779
Residential Mortgages	150,901	150,901	93,975	93,975	7,518
Higher Risk Assets	-	-	-	-	-
Other Assets	360,133	360,133	360,095	360,095	28,808
Securitisation	-	-	-	-	-
Total Credit Risk	**2,987,127**	**2,987,127**	**1,177,857**	**1,177,857**	**94,229**
Large Exposure Risk Requirement	**-**	**-**	**-**	**-**	**-**
Market Risk (SA)					
Interest Rate Risk/ Benchmark Rate Risk			15,203	15,203	1,216
Foreign Currency Risk			61,912	61,912	4,953
Equity Risk			7,960	7,960	637
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			**85,075**	**85,075**	**6,806**
Operational Risk (BIA)			**660,355**	**660,355**	**52,828**
Total RWA and Capital Requirement			**1,923,287**	**1,923,287**	**153,863**

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

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

CREDIT RISK

Summary of Credit Exposures

i) Gross Credit Exposures by Geographic Distribution

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

Table 3(a): Geographic Distribution of Credit Exposures for CIMBBG

30 June 2015					CIMBBG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	41,098,245	2,090,425	1,035,674	190,338	44,414,683
Bank	25,320,590	8,385,179	7,495,876	2,213,028	43,414,673
Corporate	96,268,378	25,256,911	13,734,573	3,522,314	138,782,176
Mortgage/RRE Financing	53,701,180	4,524,112	5,455,195	-	63,680,488
HPE	14,274,210	-	-	-	14,274,210
QRRE	10,040,617	3,103,756	-	-	13,144,373
Other Retail	51,475,401	1,998,446	5,240,985	291,047	59,005,880
Other Exposures	6,894,299	477,557	3,453,194	98,299	10,923,349
Total Gross Credit Exposure	**299,072,921**	**45,836,386**	**36,415,497**	**6,315,027**	**387,639,831**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Geographic Distribution (continued)

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

30 June 2015					CIMBISLG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	15,023,258	-	-	-	15,023,258
Bank	2,707,690	-	-	-	2,707,690
Corporate	16,762,169	-	-	-	16,762,169
RRE Financing	8,573,538	-	-	-	8,573,538
HPE	4,799,569	-	-	-	4,799,569
QRRE	205,528	-	-	-	205,528
Other Retail	8,532,191	-	-	-	8,532,191
Other Exposures	115,148	-	-	-	115,148
Total Gross Credit Exposure	**56,719,091**	**-**	**-**	**-**	**56,719,091**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Geographic Distribution (continued)

Table 3(c): Geographic Distribution of Credit Exposures for CIMBIBG

30 June 2015					**CIMBIBG**
(RM'000) Exposure Class	**Malaysia**	**Singapore**	**Thailand**	**Other Countries**	**Total**
Sovereign	904,400	-	-	-	904,400
Bank	1,437,935	-	-	-	1,437,935
Corporate	110,983	-	-	-	110,983
Mortgage	150,901	-	-	-	150,901
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	22,774	-	-	-	22,774
Other Exposures	360,133	-	-	-	360,133
Total Gross Credit Exposure	**2,987,127**	**-**	**-**	**-**	**2,987,127**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Sector

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

Table 4(a): Distribution of Credit Exposures by Sector for CIMBBG

30 June 2015												CIMBBG
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	349,577	-	-	1,270,724	1,355,121	-	2,119,093	10,724,859	28,595,009	-	300	44,414,683
Bank	-	-	-	-	-	-	-	43,412,363	2,309	-	-	43,414,673
Corporate	7,421,420	9,010,769	12,506,538	5,185,821	11,508,945	16,870,115	14,753,467	38,455,991	8,924,427	4,428,566	9,716,117	138,782,176
Mortgage / RRE Financing	-	-	-	-	-	-	-	-	-	63,680,488	-	63,680,488
HPE	-	-	-	-	-	-	-	-	-	14,274,210	-	14,274,210
QRRE	-	-	-	-	-	-	-	-	-	13,144,373	-	13,144,373
Other Retail	283,254	35,030	894,942	28,365	686,396	1,546,867	182,152	2,283,055	4,855,534	48,210,286	-	59,005,880
Other Exposures	21,232	-	40,144	1,667	199	15,952	-	949,168	332,017	-	9,562,971	10,923,349
Total Gross Credit Exposure	**8,075,484**	**9,045,798**	**13,441,623**	**6,486,576**	**13,550,660**	**18,432,935**	**17,054,713**	**95,825,436**	**42,709,296**	**143,737,922**	**19,279,388**	**387,639,831**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2014												CIMBBG
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	345,056	-	-	800,404	783,164	-	1,937,544	1,412,581	37,223,936	-	100	42,502,785
Bank	-	-	-	-	-	-	-	38,140,902	1,952	-	-	38,142,854
Corporate	4,248,592	5,462,799	12,817,066	4,426,814	9,630,650	13,813,118	11,944,575	31,516,193	5,636,941	2,411,948	7,430,028	109,338,723
Mortgage / RRE Financing	-	-	-	-	-	-	-	-	-	56,024,345	-	56,024,345
HPE	-	-	-	-	-	-	-	-	-	13,729,021	-	13,729,021
QRRE	-	-	-	-	-	-	-	-	-	12,020,062	-	12,020,062
Other Retail	320,270	28,142	844,524	24,243	627,921	1,381,019	155,738	1,691,584	3,748,587	43,213,794	4,012	52,035,822
Other Exposures	18,057	-	18	1,476	-	1,099	-	1,292,127	430,897	-	6,864,050	8,607,724
Total Gross Credit Exposure	**4,931,974**	**5,490,940**	**13,661,608**	**5,252,937**	**11,041,735**	**15,195,236**	**14,037,856**	**74,053,388**	**47,042,313**	**127,399,170**	**14,298,189**	**332,405,346**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2015												CIMBISLG
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	54,545	-	-	161,138	195,370	-	81,612	5,709,865	8,820,729	-	-	15,023,258
Bank	-	-	-	-	-	-	-	2,707,690	-	-	-	2,707,690
Corporate	1,112,402	846,243	1,301,543	235,289	3,033,113	816,712	2,346,757	4,281,571	1,037,706	1,579,995	170,837	16,762,169
RRE Financing	-	-	-	-	-	-	-	-	-	8,573,538	-	8,573,538
HPE	-	-	-	-	-	-	-	-	-	4,799,569	-	4,799,569
QRRE	-	-	-	-	-	-	-	-	-	205,528	-	205,528
Other Retail	17,599	6,996	54,218	2,026	77,366	154,287	7,215	223,500	39,945	7,906,989	42,050	8,532,191
Other Exposures	-	-	-	-	-	-	-	575	54,837	-	59,735	115,148
Total Gross Credit Exposure	**1,184,546**	**853,239**	**1,355,761**	**398,453**	**3,305,849**	**970,998**	**2,435,584**	**12,923,200**	**9,953,218**	**23,065,620**	**272,623**	**56,719,091**

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

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

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2015												CIMBIBG
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	904,298	103	-	-	904,400
Bank	-	-	-	-	-	-	-	1,437,935	-	-	-	1,437,935
Corporate	-	-	-	-	-	-	-	5,513	211	45,890	59,369	110,983
Mortgage	-	-	-	-	-	-	-	-	-	150,901	-	150,901
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	22,774	-	22,774
Other Exposures	-	-	-	-	-	-	-	-	-		360,133	360,133
Total Gross Credit Exposure	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,347,745**	**314**	**219,565**	**419,503**	**2,987,127**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

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

*****_Others are exposures which are not elsewhere classified._

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

iii) *Gross Credit Exposures by Residual Contractual Maturity*

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

Table 5(a): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBBG

30 June 2015				CIMBBG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	10,647,154	14,594,238	19,173,291	44,414,683
Bank	28,237,089	10,877,054	4,300,530	43,414,673
Corporate	36,998,051	53,910,432	47,873,693	138,782,176
Mortgage/RRE Financing	46,908	1,010,408	62,623,172	63,680,488
HPE	128,171	3,778,533	10,367,506	14,274,210
QRRE	13,144,373	-	-	13,144,373
Other Retail	3,823,357	5,004,621	50,177,903	59,005,880
Other Exposures	134,843	418,456	10,370,050	10,923,349
Total Gross Credit Exposure	**93,159,946**	**89,593,740**	**204,886,145**	**387,639,831**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

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

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

30 June 2015				CIMBISLG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	5,694,511	6,976,998	2,351,749	15,023,258
Bank	1,822,577	285,948	599,165	2,707,690
Corporate	3,706,837	4,662,810	8,392,522	16,762,169
RRE Financing	2,105	78,297	8,493,136	8,573,538
HPE	42,889	1,966,654	2,790,027	4,799,569
QRRE	205,528	-	-	205,528
Other Retail	73,534	404,213	8,054,444	8,532,191
Other Exposures	-	49,854	65,294	115,148
Total Gross Credit Exposure	**11,547,982**	**14,424,772**	**30,746,337**	**56,719,091**

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

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

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

Table 5(c): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBIBG

30 June 2015				CIMBIBG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	904,298	-	103	904,400
Bank	1,093,080	30,040	314,815	1,437,935
Corporate	40,288	406	70,290	110,983
Mortgage	79	1,516	149,307	150,901
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	179	6,769	15,826	22,774
Other Exposures	232	-	359,901	360,133
Total Gross Credit Exposure	**2,038,155**	**38,731**	**910,241**	**2,987,127**

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

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 June2015 and 31 December2014 which were past due but not impaired by sector and geographic respectively:

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

(RM'000)	CIMBBG	
	30 June 2015	31 December 2014
Primary Agriculture	65,816	21,429
Mining and Quarrying	4,531	3,661
Manufacturing	117,815	104,875
Electricity, Gas and Water Supply	1,656	1,572
Construction	147,193	115,409
Wholesale and Retail Trade, and Restaurants and Hotels	283,905	163,221
Transport, Storage and Communications	71,883	87,215
Finance, Insurance/Takaful, Real Estate and Business Activities	250,010	67,575
Education, Health and Others	105,544	41,981
Household	9,716,003	9,988,802
Others*	574,096	497,579
Total	**11,338,452**	**11,093,319**

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

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

(RM'000)	CIMBISLG	
	30 June 2015	31 December 2014
Primary Agriculture	11,544	7,432
Mining and Quarrying	546	722
Manufacturing	6,153	8,354
Electricity, Gas and Water Supply	-	-
Construction	35,091	15,973
Wholesale and Retail Trade, and Restaurants and Hotels	19,336	13,564
Transport, Storage and Communications	2,272	2,960
Islamic Finance, Takaful, Real Estate and Business Activities	14,701	9,398
Education, Health and Others	5,632	5,038
Household	2,342,186	2,671,091
Others*	2,233	21
Total	**2,439,694**	**2,734,553**

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

i) Past Due But Not Impaired (continued)

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

(RM'000)		CIMBIBG
	30 June 2015	31 December 2014
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	-	-
Others*	-	-
Total	**-**	**-**

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

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

(RM'000)		CIMBBG
	30 June 2015	31 December 2014
Malaysia	9,907,956	10,039,795
Singapore	37,385	61,826
Thailand	1,392,713	991,698
Other Countries	398	-
Total	**11,338,452**	**11,093,319**

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

(RM'000)		CIMBISLG
	30 June 2015	31 December 2014
Malaysia	2,439,694	2,734,553
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	**2,439,694**	**2,734,553**

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

i) Past Due But Not Impaired (continued)

Table 7(c): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2015	31 December 2014
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	**-**	**-**

ii) Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2015 and 31 December 2014 which were impaired by sector and geographical respectively:

Table 8(a): Impaired Loans, Advances and Financing by Sector for CIMBBG

(RM'000)	CIMBBG	
	30 June 2015	31 December 2014
Primary Agriculture	79,972	121,417
Mining and Quarrying	47,954	46,176
Manufacturing	648,293	579,546
Electricity, Gas and Water Supply	34,221	2,897
Construction	176,352	196,618
Wholesale and Retail Trade, and Restaurants and Hotels	328,580	328,074
Transport, Storage and Communications	1,092,222	1,098,128
Finance, Insurance/Takaful, Real Estate and Business Activities	588,854	158,103
Education, Health and Others	131,539	33,795
Household	1,809,017	1,675,217
Others*	132,721	131,833
Total	**5,069,725**	**4,371,804**

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

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

(RM'000)	CIMBISLG	
	30 June 2015	31 December 2014
Primary Agriculture	10,463	10,547
Mining and Quarrying	558	227
Manufacturing	24,416	14,203
Electricity, Gas and Water Supply	441	557
Construction	40,082	36,039
Wholesale and Retail Trade, and Restaurants and Hotels	12,126	12,630
Transport, Storage and Communications	80,942	86,471
Islamic Finance, Takaful, Real Estate and Business Activities	5,335	5,790
Education, Health and Others	14,574	15,817
Household	251,033	275,254
Others*	85	326
Total	**440,055**	**457,861**

Note: All sectors above are Shariah compliant.

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

Table 8(c): Impaired Loans, Advances and Financing by Sector for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2015	31 December 2014
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	161	1,272
Others*	-	-
Total	**161**	**1,272**

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 9(a): Impaired Loans, Advances and Financing by Geographic Distribution for CIMBBG

(RM'000)	CIMBBG	
	30 June 2015	31 December 2014
Malaysia	3,999,504	3,506,844
Singapore	36,612	28,901
Thailand	1,032,409	816,468
Other Countries	1,200	19,591
Total	**5,069,725**	**4,371,804**

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

(RM'000)	CIMBISLG	
	30 June 2015	31 December 2014
Malaysia	440,055	457,861
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	**440,055**	**457,861**

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

(RM'000)	CIMBIBG	
	30 June 2015	31 December 2014
Malaysia	161	1,272
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	**161**	**1,272**

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 10(a): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBBG for the period ended 30 June 2015 and 31 December 2014

(RM'000)	CIMBBG			
	30 June 2015		31 December 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	47,950	17,037	36,263	18,173
Mining and Quarrying	34,192	9,455	33,029	7,043
Manufacturing	395,714	91,835	371,063	95,022
Electricity, Gas and Water Supply	29,676	3,691	1,305	5,384
Construction	75,948	51,215	87,844	57,781
Wholesale and Retail Trade, and Restaurants and Hotels	129,543	131,599	132,846	132,769
Transport, Storage and Communications	1,032,266	28,570	1,018,297	28,694
Finance, Insurance/Takaful, Real Estate and Business Activities	122,627	109,015	128,659	103,958
Education, Health and Others	5,369	26,018	6,188	24,209
Household	23,539	1,446,652	33,760	1,377,639
Others*	51,048	126,835	47,763	117,476
Total	**1,947,872**	**2,041,922**	**1,897,017**	**1,968,148**

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBISLG for the period ended 30 June 2015 and 31 December 2014

(RM'000)	CIMBISLG			
	30 June 2015		31 December 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	1,493	5,376	1,487	6,169
Mining and Quarrying	-	345	-	317
Manufacturing	666	5,930	-	8,644
Electricity, Gas and Water Supply	-	484	-	586
Construction	9,384	8,644	8,617	10,184
Wholesale and Retail Trade, and Restaurants and Hotels	2,359	7,648	2,232	10,797
Transport, Storage and Communications	33,339	3,106	22,330	2,203
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	2,540	12,296	2,766	14,560
Education, Health and Others	1,335	3,953	2,281	4,666
Household	-	276,108	-	287,736
Others*	-	506	-	568
Total	**51,116**	**324,396**	**39,713**	**346,430**

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 10(c): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBIBGfor the period ended 30 June 2015 and 31 December 2014

(RM'000)	CIMBIBG			
	30 June 2015		31 December 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	161	2,973	1,272	2,729
Others*	-	-	-	-
Total	**161**	**2,973**	**1,272**	**2,729**

*****_Others are exposures which are not elsewhere classified._

Table 11(a): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBBG for the period ended 30 June 2015 and 31 December 2014

(RM'000)	CIMBBG			
	30 June 2015		31 December 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,592,472	1,519,749	1,645,953	1,545,188
Singapore	5,659	36,960	7,841	29,376
Thailand	348,530	469,289	240,140	379,658
Other Countries	1,211	15,924	3,083	13,926
Total	**1,947,872**	**2,041,922**	1,897,017	1,968,148

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 11(b): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBISLG for the period ended 30 June 2015 and 31 December 2014

(RM'000)	CIMBISLG			
	30 June 2015		31 December 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	51,116	324,396	39,713	346,430
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
Total	**51,116**	**324,396**	**39,713**	**346,430**

Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 30 June 2015 and 31 December 2014

(RM'000)	CIMBIBG			
	30 June 2015		31 December 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	161	2,973	1,272	2,729
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
Total	**161**	**2,973**	**1,272**	**2,729**

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 12(a): Charges for Individual Impairment Provision and Write OffsDuring the Period for CIMBBG for the period ended 30 June 2015 and 30 June 2014

(RM'000)	CIMBBG			
	30 June 2015		30 June 2014	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	10,135	-	(11,943)	-
Mining and Quarrying	(1,216)	-	(397)	3,277
Manufacturing	61,053	62,544	1,814	77,434
Electricity, Gas and Water Supply	27,978	-	(6)	-
Construction	1,008	7,528	(12,246)	16,816
Wholesale and Retail Trade, and Restaurants and Hotels	10,799	13,747	7,852	48,221
Transport, Storage and Communications	12,641	-	32,594	22,012
Finance, Insurance/Takaful, Real Estate and Business Activities	(3,935)	5,566	(5,977)	9,206
Education, Health and Others	(88)	628	(2,073)	-
Household	(6,263)	1,239	(5,802)	2,716
Others*	4,648	5,533	(469)	631
Total	**116,760**	**96,785**	**3,347**	**180,313**

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 12(b): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBISLG for the period ended 30 June 2015and 30 June 2014

(RM'000)	CIMBISLG			
	30 June 2015		30 June 2014	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	(5)	-	42	-
Mining and Quarrying	-	-	-	-
Manufacturing	666	-	(9)	855
Electricity, Gas and Water Supply	-	-	-	-
Construction	1,569	687	(3)	-
Wholesale and Retail Trade, and Restaurants and Hotels	110	-	(905)	4,553
Transport, Storage and Communications	10,840	-	-	1,592
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	(247)	-	(265)	-
Education, Health and Others	(234)	609	1,454	-
Household	-	-	-	-
Others*	-	-	-	-
Total	**12,699**	**1,296**	**314**	**7,000**

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2015 and 30 June 2014

(RM'000)	CIMBIBG			
	30 June 2015		30 June 2014	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance/ Takaful, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	(1,110)	-	323	-
Others*	-	-	-	-
Total	**(1,110)**	**-**	**323**	**-**

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

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 13(a): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2015 and 30 June 2014 for CIMBBG

(RM'000)	CIMBBG			
	30 June 2015		30 June 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	1,897,016	1,968,147	1,767,230	1,933,552
Allowance (write back)/ made during the financial period	116,760	385,148	3,347	284,057
Amount transferred to portfolio impairment allowance	(4,671)	4,671	442	(442)
Allowance made and charged to deferred assets	-	-	(2,769)	106
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(96,785)	(341,434)	(180,313)	(294,673)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	35,552	25,390	(7,099)	(4,261)
Total	**1,947,872**	**2,041,922**	**1,580,838**	**1,918,339**

Table 13(b): Analysis of movement for Financing Impairment Allowances for the Period Ended 30 June 2015and 30 June 2014 for CIMBISLG

(RM'000)	CIMBISLG			
	30 June 2015		30 June 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	39,713	346,429	29,801	376,849
Allowance (write back)/ made during the financial period	12,699	55,895	314	48,965
Amount transferred to portfolio impairment allowance	-	-	-	-
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(1,296)	(77,928)	(7,000)	(73,843)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
Total	**51,116**	**324,396**	**23,115**	**351,971**

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) Impaired Loans/Financings (continued)

Table 13(c): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2015 and 30 June 2014 for CIMBIBG

(RM'000)	CIMBIBG			
	30 June 2015		30 June 2014	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	1,271	2,729	883	1,996
Allowance (write back)/ made during the financial period	10	244	103	406
Amount transferred to portfolio impairment allowance	-	-	-	-
Allowance made and charged to deferred assets	(1,120)	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Allowance written back in respect of recoveries	-	-	(426)	-
Amount written off	-	-	-	-
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
Total	**161**	**2,973**	**560**	**2,402**

Capital Treatment for Credit Risk

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

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA

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

Table 14(a): Disclosure by Risk Weight under SAfor CIMBBG

30 June 2015												CIMBBG
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	43,351,949	4,256,511	91,823	-	-	-	-	-	4,890,088	-	52,590,371	-
20%	77,600	12,410	449,109	255,059	-	-	-	-	173,431	572,101	1,539,710	307,942
35%	-	-	-	-	-	-	5,449,685	-	-	-	5,449,685	1,907,390
50%	832,460	128,592	2,094,088	1,232,047	209,373	1,981,593	224,864	-	-	-	6,703,016	3,351,508
75%	-	-	-	-	-	12,379,463	195,412	-	-		12,574,875	9,431,156
100%	101,993	-	101,842	628,342	5,322,798	5,920,282	245,906	-	4,376,238	-	16,697,401	16,697,401
107%	-	-	-	-	14,133,184	-	-	-	-	-	14,133,184	15,172,856
150%	50,681	-	700	-	27,679	60,444	-	911,490	-	-	1,050,995	1,576,493
150% <RW < 1250%	-	-	-	-	-	1,311,875	-	-	-	-	1,311,875	2,027,075
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**44,414,683**	**4,397,513**	**2,737,563**	**2,115,448**	**19,693,034**	**21,653,656**	**6,115,866**	**911,490**	**9,439,757**	**572,101**	**112,051,113**	**50,471,822**
Average Risk Weight	**1%**	**2%**	**45%**	**61%**	**105%**	**85%**	**39%**	**150%**	**47%**	**20%**	**43%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (CONTINUED)

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

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

30 June 2014												CIMBBG
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	42,176,969	2,571,948	13,000	321,605	-	-	-	-	3,684,456	-	48,767,978	-
20%	65,999	28,533	318,828	210,084	-	-	-	-	122,023	750,839	1,496,306	298,381
35%	-	-	-	-	-	-	4,029,298	-	-	-	4,029,298	1,410,254
50%	127,629	36,493	1,010,285	1,027,079	211,022	1,695,756	149,726	-	-	-	4,257,990	2,131,195
75%	-	-	-	-	-	10,028,882	215,533	-	-	-	10,244,416	7,683,312
100%	91,520	-	75,760	454,237	3,410,597	5,610,983	135,622	-	2,909,783	-	12,688,502	12,688,502
107%	-	-	-	-	11,550,784	-	-	-	-	-	11,550,784	12,383,803
150%	40,668	-	576	-	50,205	41,278	-	1,140,623	-	-	1,273,350	1,910,026
150% <RW < 1250%	-	-	-	-	-	1,132,131	-	-	-	-	1,132,131	1,746,983
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**42,502,785**	**2,636,974**	**1,418,449**	**2,013,005**	**15,222,608**	**18,509,031**	**4,530,180**	**1,140,623**	**6,716,262**	**750,839**	**95,440,755**	**40,252,457**
Average Risk Weight	**1%**	**1%**	**46%**	**50%**	**105%**	**85%**	**39%**	**150%**	**44%**	**20%**	**40%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (CONTINUED)

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

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

30 June 2015												CIMBISLG
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	15,002,001	-	-	-	-	-	-	-	-	-	15,002,001	-
20%	21,257	-	-	-	-	-	-	-	-	54,837	76,094	15,219
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	288,371	-	166,257	1,937,228	-	-	-	-	2,391,856	1,195,928
75%	-	-	-	-	-	582,882	-	-	-	-	582,882	437,162
100%	-	-	-	523	853,219	2,252,961	-	-	59,735	-	3,166,439	3,166,439
100% < RW < 1250%	-	-	-	-	513	1,014	-	575	-	-	2,102	3,153
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**15,023,258**	**-**	**288,371**	**523**	**1,019,989**	**4,774,086**	**-**	**575**	**59,736**	**54,837**	**21,221,375**	**4,817,901**
Average Risk Weight	**0%**	**-**	**50%**	**100%**	**92%**	**77%**	**-**	**150%**	**100%**	**20%**	**23%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (CONTINUED)

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

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

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

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

CREDIT RISK (CONTINUED)

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

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

30 June 2015												CIMBIBG
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	904,400	-	-	-	-	-	-	-	38	-	904,438	-
20%	-	-	428,022	-	-	-	-	-	-	-	428,022	85,604
35%	-	-	-	-	-	-	56,396	-	-	-	56,396	19,738
50%	-	-	1,009,912	-	-	-	40,376	-	-	-	1,050,289	525,144
75%	-	-	-	-	-	2,124	324	-	-	-	2,448	1,836
100%	-	-	-	17,323	93,661	20,650	53,805	-	360,095	-	545,534	545,534
100% < RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**904,400**	**-**	**1,437,935**	**17,323**	**93,661**	**22,774**	**150,901**	**-**	**360,133**	**-**	**2,987,127**	**1,177,857**
Average Risk Weight	**-**	**-**	**41%**	**100%**	**100%**	**98%**	**62%**	**-**	**100%**	**-**	**39%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (CONTINUED)

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

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

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

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

CREDIT RISK (CONTINUED)

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

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

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

30 June 2015	CIMBBG			
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Public Sector Entities	4,742,931	-	286,918	5,029,849
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,208,474	114,833	1,242,331	2,565,638
Corporate	10,758	148,259	21,955,752	22,114,769
Sovereign/Central Banks	18,955,047	72,397	25,387,239	44,414,683
Banks, MDBs and DFIs	3,184,489	-	74,021	3,258,510
Total	**28,101,699**	**335,489**	**48,946,261**	**77,383,449**

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

CREDIT RISK (CONTINUED)

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

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

30 June 2015				CIMBISLG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	1,043	1,043
Corporate	-	-	2,073,980	2,073,980
Sovereign/Central Banks	1,418,340	-	13,604,917	15,023,258
Banks, MDBs and DFIs	288,371	-	-	288,371
Total	**1,706,711**	**-**	**15,679,940**	**17,386,651**

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

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

30 June 2015				CIMBIBG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	17,323	17,323
Corporate	-	-	93,661	93,661
Sovereign/Central Banks	-	-	904,400	904,400
Banks, MDBs and DFIs	1,437,271	-	664	1,437,935
Total	**1,437,271**	**-**	**1,016,047**	**2,453,318**

CREDIT RISK (CONTINUED)

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

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

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

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

30 June 2015				CIMBBG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	572,101	-	-	**572,101**

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

CREDIT RISK (CONTINUED)

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

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

30 June 2015	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	54,837	-	-	**54,837**

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

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

30 June 2015	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

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

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the IRB Approach

Retail Exposures

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

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

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

30 June 2015				CIMBBG
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	**95,661,941**	**11,762,078**	**1,879,758**	**109,303,777**
Residential Mortgage/RRE Financing	53,793,715	2,878,112	891,690	57,563,517
QRRE	8,535,346	4,518,053	90,975	13,144,373
Hire Purchase	11,647,340	2,332,231	294,638	14,274,210
Other Retail	21,685,540	2,033,682	602,455	24,321,677
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	23%	24%	30%	
QRRE	89%	89%	89%	
Hire Purchase	54%	55%	59%	
Other Retail	28%	35%	68%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	30%	87%	46%	
QRRE	30%	130%	156%	
Hire Purchase	54%	93%	300%	
Other Retail	27%	55%	210%	

CREDIT RISK (CONTINUED)

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

Retail Exposures

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

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

CREDIT RISK (CONTINUED)

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

Retail Exposures (continued)

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

30 June 2015				CIMBISLG
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	**15,379,830**	**1,684,482**	**246,582**	**17,310,895**
RRE Financing	8,179,913	314,872	78,754	8,573,538
QRRE	109,254	94,156	2,118	205,528
Hire Purchase	4,020,136	654,905	124,527	4,799,569
Other Retail	3,070,528	620,549	41,183	3,732,259
Exposure Weighted Average LGD				
RRE Financing	23%	24%	31%	
QRRE	90%	90%	90%	
Hire Purchase	54%	56%	59%	
Other Retail	29%	41%	59%	
Exposure Weighted Average Risk Weight				
RRE Financing	30%	88%	25%	
QRRE	34%	126%	-	
Hire Purchase	55%	99%	314%	
Other Retail	30%	66%	148%	

CREDIT RISK (CONTINUED)

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

Retail Exposures (continued)

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

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

CREDIT RISK (CONTINUED)

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

Retail Exposures (continued)

Table 18(a): Retail Exposures under the IRB Approach by Expected Loss Range for CIMBBG

30 June 2015				CIMBBG
(RM'000) Expected Loss Range of Retail Exposures	**EL ≤ 1%**	**1% < EL < 100%**	**EL = 100%**	**Total**
Total Retail Exposure (EAD)	**95,956,750**	**13,200,246**	**146,781**	**109,303,777**
Residential Mortgage/RRE Financing	55,141,616	2,349,516	72,385	57,563,517
QRRE	6,382,070	6,762,303	-	13,144,373
Hire Purchase	11,637,138	2,635,612	1,459	14,274,210
Other Retail	22,795,926	1,452,814	72,937	24,321,677
Exposure Weighted Average LGD (%)				
Residential Mortgage/RRE Financing	23%	27%	38%	
QRRE	89%	89%	-	
Hire Purchase	54%	55%	64%	
Other Retail	28%	51%	69%	

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

CREDIT RISK (CONTINUED)

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

Retail Exposures (continued)

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

30 June 2015				CIMBISLG
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure (EAD)	**15,803,267**	**1,506,777**	**851**	**17,310,895**
RRE Financing	8,309,588	263,928	22	8,573,538
QRRE	64,989	140,540	-	205,528
Hire Purchase	4,019,046	780,174	349	4,799,569
Other Retail	3,409,645	322,135	480	3,732,259
Exposure Weighted Average LGD (%)				
RRE Financing	23%	26%	15%	
QRRE	90%	90%	-	
Hire Purchase	54%	57%	58%	
Other Retail	29%	60%	93%	

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

CREDIT RISK (CONTINUED)

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

Non-retail Exposures

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

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

30 June 2015						CIMBBG
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	124,346	513,971	121,378	117,055	1,355,534	2,232,285
Object Finance	233,285	31,319	178,201	-	-	442,805
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,666,566	7,339,867	106,593	248,109	-	9,361,135
RWA	**1,282,931**	**6,826,786**	**467,097**	**912,911**	**-**	**9,489,725**

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

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

30 June 2015						CIMBISLG
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	124,346	-	-	-	-	124,346
Object Finance	225,532	-	52,524	-	-	278,056
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	364,270	649,543	30,718	15,778	-	1,060,309
RWA	**497,693**	**541,070**	**95,728**	**39,446**	**-**	**1,173,938**

CREDIT RISK (CONTINUED)

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

Non-retail Exposures (continued)

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

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

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

CREDIT RISK (CONTINUED)

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

Non-retail Exposures

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

30 June 2015					CIMBBG
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	**53,754,847**	**62,501,027**	**18,787,729**	**2,148,254**	**137,191,857**
Sovereign/Central Banks	-	-	-	-	-
Bank	31,071,474	4,048,274	6,565	-	35,126,314
Corporate (excluding Specialised Lending/Financing)	22,683,372	58,452,753	18,781,164	2,148,254	102,065,543
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	40%	39%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	46%	39%	33%	41%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	19%	48%	186%	-	
Corporate (excluding Specialised Lending/Financing)	17%	70%	102%	-	

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

CREDIT RISK (CONTINUED)

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

Non-retail Exposures (continued)

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

30 June 2015					CIMBISLG
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	**5,135,084**	**7,776,508**	**2,540,282**	**191,879**	**15,643,754**
Bank	2,318,113	99,629	1,577	-	2,419,319
Corporate (excluding Specialised Financing)	2,816,971	7,676,878	2,538,706	191,879	13,224,435
Exposure Weighted Average LGD					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	45%	43%	39%	40%	
Exposure Weighted Average Risk Weight					
Bank	19%	46%	125%	-	
Corporate (excluding Specialised Financing)	13%	74%	110%	-	

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

CREDIT RISK (CONTINUED)

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

Expected Losses versus Actual Losses by Portfolio Types

The following tables summarises the actual losses by portfolio type:

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

				CIMBBG
(RM'000) Exposure Class		**30 June 2015**		**30 June 2014**
	Regulatory Expected Losses as at 30 June 2014	**Actual Losses for the period ended 30 June 2015**	**Regulatory Expected Losses as at 30 June 2013**	**Actual Losses for the period ended 30 June 2014**
Sovereign	13,420	-	417	-
Bank	667,832	276,230	9,478	(5,973)
Corporate	169,575	36,602	517,868	78,144
Mortgage/RRE Financing	238,685	171,264	169,870	56,179
HPE	414,889	129,135	279,638	160,499
QRRE	102,018	(26,790)	312,623	136,702
Other Retail	-	-	443,061	82,488
Other Exposures	-	-	-	-
Total	**1,606,418**	**586,441**	**1,732,955**	**508,039**

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

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

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2015, the additional collateral to be posted was RM 9,436,250 as compared to RM 4,815,000 as at30 June 2014.

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

Table 22(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG

30 June 2015				CIMBBG
(RM '000) Description	**Principal Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk Weighted Assets**
Direct Credit Substitutes	3,346,010		3,346,010	2,073,301
Transaction Related Contingent Items	4,272,656		2,125,624	1,390,715
Short Term Self Liquidating Trade Related Contingencies	4,851,404		970,281	543,028
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	25,149		25,149	24,628
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)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	84,459	-	1,267	414
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	699,517,072	5,828,575	13,112,572	5,970,809
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	36,581,163		30,176,836	15,221,145
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,033,700		858,337	877,041
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	76,656,722		-	-
Unutilised credit card lines	22,510,059		6,945,725	3,291,971
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**850,878,394**	**5,828,575**	**57,561,801**	**29,393,053**

CREDIT RISK (CONTINUED)

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

Table 22(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG (continued)

30 June 2014				CIMBBG
(RM '000) Description	**Principal Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk Weighted Assets**
Direct Credit Substitutes	3,160,150		3,160,150	2,049,838
Transaction Related Contingent Items	4,230,556		2,101,464	1,482,693
Short Term Self Liquidating Trade Related Contingencies	4,433,076		886,615	394,341
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	215,000		107,500	53,750
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	1,537,019		1,537,019	63,727
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	499,700,603	1,846,720	8,072,711	3,638,240
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	33,293,132		27,102,514	14,159,570
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,505,108		1,355,451	950,068
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	39,052,802		-	-
Unutilised credit card lines	20,408,841		6,591,430	3,226,888
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**609,536,286**	**1,846,720**	**50,914,854**	**26,019,114**

CREDIT RISK (CONTINUED)

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

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

30 June 2015				CIMBISLG
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	139,701		139,701	113,155
Transaction Related Contingent Items	362,232		181,116	134,552
Short Term Self Liquidating Trade Related Contingencies	16,321		3,264	2,279
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	-		-	-
Over one year to five years	-		-	-
Over five years	-		-	-
OTC derivative transactions subject to valid bilateral netting agreements	21,524,830	130,268	571,875	177,237
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,568,087		3,685,076	2,059,623
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	168,851		126,638	93,944
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	2,372,719		-	-
Unutilised credit card lines	219,264		93,475	55,983
Off-balance sheet items for securitisation exposures	-		-	-
Total	**29,372,006**	**130,268**	**4,801,145**	**2,636,773**

CREDIT RISK (CONTINUED)

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

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

30 June 2014				CIMBISLG
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	164,518		164,518	117,682
Transaction Related Contingent Items	366,849		183,425	126,109
Short Term Self Liquidating Trade Related Contingencies	62,383		12,477	8,132
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions subject to valid bilateral netting agreements	21,200,139	21,232	372,695	76,124
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,802,206		2,969,293	1,663,959
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	8,164		6,033	3,344
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	1,608,855		-	-
Unutilised credit card lines	205,096		90,718	60,655
Off-balance sheet items for securitisation exposures	-		-	-
Total	**27,418,211**	**21,232**	**3,799,158**	**2,056,005**

CREDIT RISK (CONTINUED)

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

Table 22(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG

30 June 2015				CIMBIBG
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	879,540		879,540	439,770
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	80,573		40,286	40,286
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-		-	-
Over one year to five years	-		-	-
Over five years	-		-	-
Equity Related Contracts				
One year or less	-		-	-
Over one year to five years	-		-	-
Over five years	-		-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	328,283		47,363	32,343
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	37,175		18,587	18,552
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions				
Total	**1,325,571**	**-**	**985,777**	**530,952**

CREDIT RISK (CONTINUED)

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

Table 22(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG (continued)

30 June 2014	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	724,138		724,138	362,069
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/ borrowing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-		-	-
Over one year to five years	-		-	-
Over five years	-		-	-
Equity Related Contracts				
One year or less	-		-	-
Over one year to five years	-		-	-
Over five years	-		-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	285,514		27,039	23,212
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	16,694		8,347	8,338
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	-		-	-
Unutilised credit card lines				
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**1,026,345**	**-**	**759,524**	**393,619**

CREDIT RISK (CONTINUED)

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

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

Table 23(a): Disclosure on Credit Derivative Transactions for CIMBBG

(RM'000)	CIMBBG			
	30 June 2015		30 June 2014	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	1,928,304	3,075,548	1,747,632	2,388,730
Client Intermediation Activities	-	433,780	-	331,400
Total	**1,928,304**	**3,509,328**	**1,747,632**	**2,720,130**
Credit Default Swaps	1,928,304	3,075,548	1,747,632	2,388,730
Total Return Swaps	-	433,780	-	331,400
Total	**1,928,304**	**3,509,328**	**1,747,632**	**2,720,130**

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

(RM'000)	CIMBISLG			
	30 June 2015		30 June 2014	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	53,320	-	56,900
Total	**-**	**53,320**	**-**	**56,900**
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	53,320	-	56,900
Total	**-**	**53,320**	-	**56,900**

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

(RM'000)	CIMBIBG			
	30 June 2015		30 June 2014	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	146,350	-	157,950
Total	**-**	**146,350**	**-**	**157,950**
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	146,350	-	157,950
Total	**-**	**146,350**	**-**	**157,950**

CREDIT RISK (CONTINUED)

Credit Risk Mitigation

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

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

30 June 2015				CIMBBG
(RM'000) Exposure Class	**Exposures before CRM**	**Exposures Covered by Guarantees/Credit Derivatives**	**Exposures Covered by Eligible Financial Collateral**	**Exposures Covered by Other Eligible Collateral**
Performing Exposures				
Sovereign/Central Banks	44,414,683	-	-	-
Public Sector Entities	5,029,849	4,256,511	349,124	-
Banks, DFIs & MDBs	38,469,749	-	4,521,930	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,565,638	382,592	449,854	-
Corporate	132,589,578	1,324,487	13,932,411	13,187,969
Residential Mortgages/RRE Financing	62,610,919	-	1,105	-
Qualifying Revolving Retail	13,071,030	-	-	-
Hire Purchase	13,979,571	-	-	-
Other Retail	58,271,884	-	12,628,333	-
Securitisation	572,101	-	-	-
Higher Risk Assets	911,490	-	-	-
Other Assets	9,439,320	-	-	-
Defaulted Exposures	3,105,527	-	39,869	776,432
Total Exposures	**385,031,340**	**5,963,591**	**31,922,626**	**13,964,400**

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

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

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

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

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

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

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

30 June 2015				**CIMBISLG**
(RM'000) **Exposure Class**	**Exposures before CRM**	**Exposures Covered by Guarantees/ Credit Derivatives**	**Exposures Covered by Eligible Financial Collateral**	**Exposures Covered by Other Eligible Collateral**
Performing Exposures				
Sovereign/Central Banks	15,023,258	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,707,690	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,043	-	520	-
Corporate	16,566,906	682,484	1,228,340	2,262,681
RRE Financing	8,494,785	-	-	-
Qualifying Revolving Retail	203,410	-	-	-
Hire Purchase	4,675,042	-	-	-
Other Retail	8,488,412	-	25,471	-
Securitisation	54,837	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	59,736	-	-	-
Defaulted Exposures	277,381	-	7,602	58,657
Total Exposures	**56,553,075**	**682,484**	**1,261,933**	**2,321,339**

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

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

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

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

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

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

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

30 June 2015				CIMBIBG
(RM'000) Exposure Class	**Exposures before CRM**	**Exposures Covered by Guarantees/ Credit Derivatives**	**Exposures Covered by Eligible Financial Collateral**	**Exposures Covered by Other Eligible Collateral**
Performing Exposures				
Sovereign/Central Banks	904,400	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,437,935	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	17,323	-	-	-
Corporate	93,661	-	-	-
Residential Mortgages	150,901	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	22,774	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	360,133	-	-	-
Defaulted Exposures	-	-	-	-
Total Exposures	**2,987,127**	**-**	**-**	**-**

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

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

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

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

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

SECURITISATION

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

Table 25: Disclosure on Securitisation for Trading and Banking Book

30 June 2015				CIMBBG
(RM'000) Underlying Asset	**Total Exposures Securitised**	**Past Due**	**Impaired**	**Gains/Losses Recognised during the period**
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	-	-	-	-
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	**38,087**	**18,586**	**4,161**	**644**

31 December 2014				CIMBBG
(RM'000) Underlying Asset	**Total Exposures Securitised**	**Past Due**	**Impaired**	**Gains/Losses Recognised during the period**
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	-	-	-	-
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	**75,107**	**15,101**	**5,690**	**1,396**

There were no outstanding exposures securitised by CIMBISLG and CIMBIBG as at 30 June 2015 and 30 June 2014 respectively.

* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January2015 to 30 June2015 and 1 January 2014to 30 June 2014.

SECURITISATION (CONTINUED)

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

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

30 June 2015	CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
Non-originating Banking Institution											
On-Balance Sheet											
Most senior	561,089	-	-	561,089	-	-	-	-			112,218
Mezzanine	11,012	-	-	11,012	-	-	-	-			2,202
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-

SECURITISATION (CONTINUED)

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

30 June 2015											CIMBBG
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Originating Banking Institution											
On-Balance Sheet											
Most senior	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-
Total Exposures	**572,101**	**-**	**-**	**572,101**	**-**	**-**	**-**	**-**	**-**	**-**	**114,420**

SECURITISATION (CONTINUED)

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

30 June 2014											CIMBBG
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
Non-originating Banking Institution											
On-Balance Sheet											
Most senior	743,502	-	-	743,502	-	-	-	-			148,700
Mezzanine	7,337	-	-	7,337	-	-	-	-			1,467
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-

SECURITISATION (CONTINUED)

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

30 June 2014											CIMBBG
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Originating Banking Institution											
On-Balance Sheet											
Most senior	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-
Total Exposures	**750,839**	**-**	**-**	**750,839**	**-**	**-**	**-**	**-**	**-**	**-**	**150,168**

SECURITISATION (CONTINUED)

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

30 June 2015											CIMBISLG
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)											
Non-originating Banking Institution											
On-Balance Sheet											
Most senior	54,837	-	-	54,837	-	-	-	-			10,967
Mezzanine	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-

SECURITISATION (CONTINUED)

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

30 June 2015											CIMBISLG
(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	
Originating Banking Institution											
On-Balance Sheet											
Most senior	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-
Total Exposures	**54,837**	**-**	**-**	**54,837**	**-**	**-**	**-**	**-**			**10,967**

SECURITISATION (CONTINUED)

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

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

SECURITISATION (CONTINUED)

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

30 June 2014											CIMBISLG
(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	
<u>Originating Banking Institution</u>											
On-Balance Sheet											
Most senior	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-
Total Exposures	**23,874**	**-**	**-**	**23,874**	**-**	**-**	**-**	**-**	**-**	**-**	**4,775**

As at 30 June 2015 and 30 June 2014, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

SECURITISATION (CONTINUED)

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

Table 27(a): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBBG

30 June 2015	CIMBBG				
(RM'000) Securitisation Exposures	**Total Exposure Value of Positions Purchased or Retained**	**Exposures subject to deduction**	**General Risk Charge**	**Specific Risk Charge**	**Risk Weighted Assets**
TRADITIONAL SECURITISATION					
Originated by Third Party					
On Balance Sheet	2,786	-	53	56	1,354
Off –Balance Sheet	-	-	-	-	-
Sub-total	**2,786**	**-**	**53**	**56**	**1,354**
Originated by Banking Institution					
On Balance Sheet	-	-	-	-	-
Off –Balance Sheet	-	-	-	-	-
Sub-total	-	-	-	-	-
Securitisation subject to Early Amortisation					
Seller's interest/ premium					
On Balance Sheet	-	-	-	-	-
Off –Balance Sheet	-	-	-	-	-
Investor's interest/ premium					
On Balance Sheet	-	-	-	-	-
Off –Balance Sheet	-	-	-	-	-
Sub-total	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	**2,786**	**-**	**53**	**56**	**1,354**

SECURITISATION (CONTINUED)

Table 27(a): Disclosure on Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge for CIMBBG (continued)

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

As at 30 June 2015 and 30 June 2014, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised gains arising from sales and liquidations of equities for CIMBBG the period ended 30 June 2015 and 30 June 2014 is as follows:

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

		CIMBBG
In RM('000)	**30 June 2015**	**30 June 2014**
Realised gains		
Shares, private equity funds and unit trusts	12,810	6,505
Unrealised gains		
Shares, private equity funds and unit trusts	586,574	540,377

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

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

In RM('000)				CIMBBG
	30 June 2015		30 June 2014	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	13,881	13,881	1,156,488	1,726,800
Publicly traded	79,167	79,167	60,727	60,727
Total	**93,048**	**93,048**	**1,217,215**	**1,787,527**

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

In RM('000)				CIMBISLG
	30 June 2015		30 June 2014	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	575	863	575	863
Publicly traded	-	-	-	-
Total	**575**	**863**	**575**	**863**

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

In RM('000)				CIMBIBG
	30 June 2015		30 June 2014	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	**-**	**-**	**-**	**-**

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK

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

The tables below illustrate the Group's IRRBB/RORBB under a 100 bps parallel upward interest rate/benchmark rate shock from economic value and earnings perspectives:

Table 30(a): IRRBB/RORBB – Impact on Economic Value on CIMBBG

(RM'000)	CIMBBG	
	30 June 2015	30 June 2014
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,415,946)	(1,137,392)
US Dollar	(75,065)	(43,927)
Thai Baht	(99,619)	(67,460)
Singapore Dollar	(271,070)	(100,928)
Others	(18,925)	(32,197)
Total	**(1,880,625)**	**(1,381,904)**

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

(RM'000)	CIMBISLG	
	30 June 2015	30 June 2014
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(599,635)	(373,227)
US Dollar	(2,511)	1,358
Thai Baht	-	-
Singapore Dollar	-	-
Others	(132)	110
Total	**(602,278)**	**(371,759)**

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (CONTINUED)

Table 30(c): IRRBB – Impact on Economic Value on CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2015	30 June 2014
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(2,116)	427
US Dollar	14	(2)
Thai Baht	-	-
Singapore Dollar	-	(3)
Others	-	-
Total	**(2,102)**	**422**

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

(RM'000)	CIMBBG	
	30 June 2015	30 June 2014
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(20,347)	4,026
US Dollar	(68,716)	(42,903)
Thai Baht	302	(15,854)
Singapore Dollar	(41,392)	(61,533)
Others	22,566	13,108
Total	**(107,587)**	**(103,156)**

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

(RM'000)	CIMBISLG	
	30 June 2015	30 June 2014
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(113,033)	(73,122)
US Dollar	744	(10,968)
Thai Baht	9	-
Singapore Dollar	11	(9)
Others	1,337	(870)
Total	**(110,932)**	**(84,969)**

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (CONTINUED)

Table 31(c): IRRBB – Impact on Earnings on CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2015	30 June 2014
Currency	**+100bps Increase (Decline) in Earnings (Value in RM Equivalent)**	
Ringgit Malaysia	2,499	1,477
US Dollar	(318)	49
Thai Baht	-	-
Singapore Dollar	62	72
Others	(4)	-
Total	**2,239**	**1,598**

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] -