

**Basel II Pillar 3 Disclosures for the period ended 30 June 2016**

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

## Abbreviations

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

## Table of Contents

OVERVIEW .....	2
CAPITAL MANAGEMENT.....	2
CREDIT RISK .....	19
SECURITISATION .....	79
MARKET RISK.....	89
OPERATIONAL RISK.....	89
EQUITY EXPOSURES IN BANKING BOOK.....	90
INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK .....	91

**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 2016.

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 the Board Risk Committee of CIMB Group, as delegated by the Board of Directors of CIMBGH Group.

**CAPITAL MANAGEMENT**

***Capital Structure and Adequacy***

On 13 October 2015, BNM issued revised guidelines on the Capital Adequacy Framework (Capital Components), of which will take effect beginning 1 January 2016 and 1 January 2019 for banking institutions and financial holding company respectively. BNM also issued updated guidelines on the Capital Adequacy Framework (Basel II – Risk-Weighted Assets) which are applicable to all banking institutions with immediate effect and all financial holding companies with effect from 1 January 2019.

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

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

The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components). The comparative capital adequacy ratios as at 30 June 2015 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 2016	30 June 2015
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	5,148,084	4,896,591
Other reserves	27,034,563	24,698,134
Qualifying non-controlling interests	273,785	283,589
Less: Proposed Dividends	-	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>32,456,432</b>	<b>29,878,314</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,062,714)	(5,029,859)
Intangible assets	(920,945)	(991,933)
Deferred Tax Assets	(348,289)	(310,510)
Shortfall of eligible provisions to expected losses	-	(721,654)
Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(525,488)	(300,376)
Others	(1,247,084)	(977,564)
<b>Common equity Tier 1 capital after regulatory adjustments / total</b>	<b>24,351,912</b>	<b>21,546,418</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	120,000	140,000
Non-innovative Tier 1 capital	600,000	700,000
Innovative Tier 1 Capital	967,080	1,128,260
Perpetual subordinated capital securities	1,000,000	-
Qualifying capital instruments held by third parties	54,431	56,559
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,741,511</b>	<b>2,024,819</b>
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(5,594)	(904)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>2,735,917</b>	<b>2,023,915</b>
<b>Total Tier 1 capital</b>	<b>27,087,829</b>	<b>23,570,333</b>

**CAPITAL MANAGEMENT (CONTINUED)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBBG	
	30 June 2016	30 June 2015
<b>Tier 2 Capital</b>		
Subordinated notes	6,950,000	5,600,000
Redeemable Preference Shares	17,844	20,818
Surplus eligible provisions over expected losses	260,416	-
Qualifying capital instruments held by third parties	381,996	407,106
Portfolio impairment allowance and regulatory reserves	520,666	630,898
Tier 2 capital before regulatory adjustments	8,130,922	6,658,822
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(354,870)	(451,920)
<b>Total Tier 2 Capital</b>	<b>7,776,052</b>	<b>6,206,902</b>
<b>Total capital base</b>	<b>34,863,881</b>	<b>29,777,235</b>
Less:		
Proposed dividends	(814,879)	(818,000)
<b>Total Capital (net of proposed dividend)</b>	<b>34,049,002</b>	<b>28,959,235</b>
<b>RWA</b>		
Credit risk	181,049,351	184,600,556
Market risk	14,231,331	15,285,005
Large Exposure risk requirement	665,798	73,498
Operational risk	17,797,079	16,498,958
<b>Total RWA</b>	<b>213,743,559</b>	<b>216,458,017</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	11.393%	9.954%
Tier 1 ratio	12.673%	10.889%
Total capital ratio	16.311%	13.757%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	11.012%	9.576%
Tier 1 ratio	12.292%	10.511%
Total capital ratio	15.930%	13.379%

The Total Capital Ratio increased in June 2016 compared to June 2015 due to higher surplus of eligible provision to expected loss, issuance of additional Tier 1 Capital Securities and issuance of Tier 2 Subordinated Debt. The decrease in credit RWA was mainly contributed by decreased bank exposures. The decrease in market RWA was predominantly from overall decrease in interest rate exposures following additional net pay fixed Non deliverable IRSs and decrease in FX RWA mainly due to lower exposure to USD. However, the decrease was partially offset by the increase in commodity RWA mainly due to increased exposure to oil products, Equity RWAs exposure in HK portfolio to hedge Convertible Bonds rose during the year, coupled with the increase in directional and arbitrage positions in Taiwan book and Options RWA from local equity book with key movements were primarily from warrants as well as shares and futures for hedging.

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBISLG	
	30 June 2016	30June 2015
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	1,000,000	1,000,000
Other reserves	2,676,956	2,197,158
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>3,676,956</b>	<b>3,197,158</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(77,482)	(85,627)
Deferred tax assets	(23,116)	(15,957)
Shortfall of eligible provisions to expected losses	-	-
Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	-	-
Others	(198,920)	(155,635)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>3,241,438</b>	<b>2,803,939</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	192,000	199,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>192,000</b>	<b>199,000</b>
<b>Total Tier 1 capital</b>	<b>3,433,438</b>	<b>3,002,939</b>
<b>Tier 2 Capital</b>		
Subordinated notes	510,000	595,000
Portfolio impairment allowance and regulatory reserves	58,047	60,224
<b>Total Tier 2 Capital</b>	<b>568,047</b>	<b>655,224</b>
<b>Total Capital</b>	<b>4,001,485</b>	<b>3,658,163</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBISLG	
	30 June 2016	30 June 2015
<b>RWA</b>		
Credit risk	21,232,424	21,685,132
Market risk	478,033	600,688
Operational risk	2,133,996	2,055,736
<b>Total RWA</b>	<b>23,844,453</b>	<b>24,341,556</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.594%	11.519%
Tier 1 ratio	14.399%	12.337%
Total capital ratio	16.782%	15.028%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.594%	11.519%
Tier 1 ratio	14.399%	12.337%
Total capital ratio	16.782%	15.028%

The Total Capital Ratio increased in June 2016 compared to June 2015 due to the recognition of 2H2015 and 1H2016 profits and lower deduction from lower shortfall of eligible provision to expected loss, offset by lower AT1 and T2 capital due to the additional 10% phase-out treatment in 2016. The credit RWA decreased mainly due to the reclassification of Regulatory Retail to Mortgage (IRB Approach) for IMBT (Islamic Home Financing) product. The market RWA decreased mostly contributed by decreased Profit Risk RWA in line with lower net profit rate exposures following reduction in sukuk, negotiable instrument of deposit and G.I.I. (government investment issues), coupled with the decrease in FX RWA mainly due to lower exposure to USD.



**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2016	30 June 2015
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	100,000	100,000
Other reserves	497,860	518,015
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>597,860</b>	<b>618,015</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(964)	(964)
Intangible assets	-	-
Deferred tax assets	(11,505)	(42,245)
Investment in capital instruments of unconsolidated	(5,083)	(3,127)
Deduction in excess of Tier 1 and Tier 2 capital	(1,865)	(2,730)
Others	(2,258)	(103)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>576,185</b>	<b>568,846</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	-	-
Additional Tier 1 capital before regulatory adjustments	-	-
<b>Total Tier 1 capital</b>	<b>576,185</b>	<b>568,846</b>
<b>Tier 2 Capital</b>		
Subordinated notes	-	-
Redeemable preference shares	6	7
Portfolio impairment allowance and regulatory reserves	2,300	2,973
<b>Tier 2 capital before regulatory adjustments</b>	<b>2306</b>	<b>2,980</b>
Less: Regulatory adjustments		
Investment in capital instrument of unconsolidated	(4,171)	(5,710)
<b>Total capital base</b>	<b>576,185</b>	<b>568,846</b>
Less:		
Proposed dividends	-	-
<b>Total Capital</b>	<b>576,185</b>	<b>568,846</b>
<b>RWA</b>		
Credit risk	1,085,937	1,177,857
Market risk	57,116	85,075
Operational risk	608,716	660,355
<b>Total RWA</b>	<b>1,751,769</b>	<b>1,923,287</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2016	30 June 2015
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	32.892%	29.577%
Tier 1 ratio	32.892%	29.577%
Total capital ratio	32.892%	29.577%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	32.892%	29.577%
Tier 1 ratio	32.892%	29.577%
Total capital ratio	32.892%	29.577%

The Total Capital Ratio increased in June 2016 compared to June 2015 due to lower deduction from deferred tax assets. The credit RWA decreased mostly contributed by corporate exposures related to soft underwriting. The decrease in market RWA was mostly contributed by decreased FX RWA mainly due to lower exposure to USD, equity RWA due to decreased exposure to local shares and overall Interest Rate RWA mainly attributed to duration decayed overtime.

**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 2016	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	50,198,868	50,198,868	509,272	509,272	40,742
Public Sector Entities	3,823,194	3,409,485	72,362	72,362	5,789
Banks, DFIs & MDBs	3,520,134	3,091,272	1,225,862	1,225,862	98,069
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,460,753	2,268,274	1,233,917	1,233,917	98,713
Corporate	25,725,862	21,238,958	22,319,870	22,319,870	1,785,590
Regulatory Retail	33,342,924	21,388,772	17,839,993	17,839,993	1,427,199
Residential Mortgages/RRE Financing	6,922,664	6,920,659	2,717,171	2,717,171	217,374
Higher Risk Assets	1,442,330	1,442,330	2,163,495	2,163,495	173,080
Other Assets	9,847,228	9,847,228	2,823,495	2,823,495	225,880
Securitisation	365,636	365,636	73,127	73,127	5,850
<b>Total for SA</b>	<b>138,649,593</b>	<b>120,171,482</b>	<b>50,978,563</b>	<b>50,978,563</b>	<b>4,078,285</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	23,667,030	23,667,030	4,685,854	4,685,854	374,868
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	122,005,469	122,005,469	72,492,049	72,492,049	5,799,364
Residential Mortgages/RRE Financing	60,651,735	60,651,735	19,361,255	19,361,255	1,548,900
Qualifying Revolving Retail	13,331,363	13,331,363	8,885,878	8,885,878	710,870
Hire Purchase	14,652,301	14,652,301	8,834,275	8,834,275	706,742

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2016	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	27,294,074	27,294,074	8,448,978	8,448,978	675,918
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>261,601,973</b>	<b>261,601,973</b>	<b>122,708,290</b>	<b>122,708,290</b>	<b>9,816,663</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>400,251,565</b>	<b>381,773,454</b>	<b>181,049,351</b>	<b>181,049,351</b>	<b>14,483,948</b>
<b>Large Exposure Risk Requirement</b>	<b>665,798</b>	<b>665,798</b>	<b>665,798</b>	<b>665,798</b>	<b>53,264</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			11,132,538	11,132,538	890,603
Foreign Currency Risk			705,708	705,708	56,457
Equity Risk			729,361	729,361	58,349
Commodity Risk			419,645	419,645	33,572
Options Risk			1,244,079	1,244,079	99,526
<b>Total Market Risk</b>			<b>14,231,331</b>	<b>14,231,331</b>	<b>1,138,506</b>
<b>Operational Risk (BIA)</b>			<b>17,797,079</b>	<b>17,797,079</b>	<b>1,423,766</b>
<b>Total RWA and Capital Requirement</b>			<b>213,743,558</b>	<b>213,743,558</b>	<b>17,099,485</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
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
<b>Total for SA</b>	<b>129,107,971</b>	<b>112,051,113</b>	<b>50,471,822</b>	<b>50,471,822</b>	<b>4,037,746</b>
<b>Exposures under the IRB Approach</b>					
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
Other Retail	24,321,677	24,321,677	8,274,027	8,274,027	661,922
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>258,531,859</b>	<b>258,531,859</b>	<b>126,536,542</b>	<b>126,536,542</b>	<b>10,122,923</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 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%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	387,639,831	370,582,972	184,600,556	184,600,556	14,768,044
<b>Large Exposure Risk Requirement</b>	73,498	73,498	73,498	73,498	5,880
<b>Market Risk (SA)</b>					
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
<b>Total Market Risk</b>			<b>15,285,005</b>	<b>15,285,005</b>	<b>1,222,800</b>
<b>Operational Risk (BIA)</b>			<b>16,498,958</b>	<b>16,498,958</b>	<b>1,319,917</b>
<b>Total RWA and Capital Requirement</b>			<b>216,458,016</b>	<b>216,458,016</b>	<b>17,316,641</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2016	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	18,070,904	18,070,904	4,575	4,575	366
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	573,450	573,450	262,542	262,542	21,003
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	799	289	289	289	23
Corporate	4,642,136	1,758,583	1,695,096	1,695,096	135,608
Regulatory Retail	3,169,357	3,143,824	2,684,652	2,684,652	214,772
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	49,250	49,250	37,658	37,658	3,013
Securitisation	51,337	51,337	10,267	10,267	821
<b>Total for SA</b>	<b>26,557,808</b>	<b>23,648,212</b>	<b>4,695,942</b>	<b>4,695,942</b>	<b>375,675</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,217,274	2,217,274	428,802	428,802	34,304
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	15,796,023	15,796,023	9,614,421	7,701,736	616,139
RRE Financing	10,568,125	10,568,125	3,439,563	3,439,563	275,165
Qualifying Revolving Retail	218,038	218,038	163,447	163,447	13,076
Hire Purchase	3,945,800	3,945,800	2,458,244	2,458,244	196,660
Other Retail	3,950,464	3,950,464	1,408,662	1,408,662	112,693
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>36,695,724</b>	<b>36,695,724</b>	<b>17,513,140</b>	<b>15,600,455</b>	<b>1,248,036</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>63,253,531</b>	<b>60,343,935</b>	<b>23,259,871</b>	<b>21,232,424</b>	<b>1,698,594</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2016	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Large Exposure Risk Requirement	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			370,993	370,993	29,679
Foreign Currency Risk			107,040	107,040	8,563
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>478,033</b>	<b>478,033</b>	<b>38,243</b>
<b>Operational Risk (BIA)</b>			<b>2,133,996</b>	<b>2,133,996</b>	<b>170,720</b>
<b>Total RWA and Capital Requirement</b>			<b>25,871,900</b>	<b>23,844,453</b>	<b>1,907,556</b>



**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
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
<b>Total for SA</b>	<b>22,301,731</b>	<b>21,221,375</b>	<b>4,817,901</b>	<b>4,817,901</b>	<b>385,432</b>
<b>Exposures under the IRB Approach</b>					
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	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>34,417,360</b>	<b>34,417,360</b>	<b>18,081,551</b>	<b>15,912,483</b>	<b>1,272,999</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>56,719,091</b>	<b>55,638,735</b>	<b>23,984,344</b>	<b>21,685,132</b>	<b>1,734,811</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 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	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			457,243	457,243	36,579
Foreign Currency Risk			143,446	143,446	11,476
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>600,688</b>	<b>600,688</b>	<b>48,055</b>
<b>Operational Risk (BIA)</b>			<b>2,055,736</b>	<b>2,055,736</b>	<b>164,459</b>
<b>Total RWA and Capital Requirement</b>			<b>26,640,769</b>	<b>24,341,557</b>	<b>1,947,325</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2016	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	1,040,171	1,040,171	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,198,994	1,198,994	591,925	591,925	47,354
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	15,506	15,506	15,506	15,506	1,240
Corporate	50,551	50,551	50,551	50,551	4,044
Regulatory Retail	7,574	7,574	5,834	5,834	467
Residential Mortgages	156,994	156,994	91,800	91,800	7,344
Higher Risk Assets	-	-	-	-	-
Other Assets	330,342	330,342	330,321	330,321	26,426
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>2,800,132</b>	<b>2,800,132</b>	<b>1,085,937</b>	<b>1,085,937</b>	<b>86,875</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/ Benchmark Rate Risk			12,816	12,816	1,025
Foreign Currency Risk			44,058	44,058	3,525
Equity Risk			242	242	19
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>57,116</b>	<b>57,116</b>	<b>4,569</b>
<b>Operational Risk (BIA)</b>			<b>608,716</b>	<b>608,716</b>	<b>48,697</b>
<b>Total RWA and Capital Requirement</b>			<b>1,751,768</b>	<b>1,751,768</b>	<b>140,141</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 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%
<b>Credit Risk (SA)</b>					
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	-	-	-	-	-
<b>Total Credit Risk</b>	<b>2,987,127</b>	<b>2,987,127</b>	<b>1,177,857</b>	<b>1,177,857</b>	<b>94,229</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
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			-	-	-
<b>Total Market Risk</b>			<b>85,075</b>	<b>85,075</b>	<b>6,806</b>
<b>Operational Risk (BIA)</b>			<b>660,355</b>	<b>660,355</b>	<b>52,828</b>
<b>Total RWA and Capital Requirement</b>			<b>1,923,287</b>	<b>1,923,287</b>	<b>153,863</b>

**CREDIT RISK**

**Summary of Credit Exposures**

*i) Gross Credit Exposures by Geographic Distribution*

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

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

30 June 2016	CIMBBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	44,803,320	2,992,032	1,973,570	429,946	50,198,868
Bank	20,328,371	4,426,967	6,070,588	184,433	31,010,358
Corporate	103,056,634	29,819,628	14,024,485	4,291,338	151,192,084
Mortgage/RRE Financing	55,927,627	5,586,171	6,060,600	-	67,574,399
HPE	14,652,301	-	-	-	14,652,301
QRRE	10,330,126	3,001,238	-	-	13,331,363
Other Retail	51,880,136	2,514,331	5,824,784	417,747	60,636,998
Other Exposures	6,618,095	492,823	4,435,619	108,657	11,655,194
<b>Total Gross Credit Exposure</b>	<b>307,596,609</b>	<b>48,833,190</b>	<b>38,389,647</b>	<b>5,432,120</b>	<b>400,251,565</b>

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
<b>Total Gross Credit Exposure</b>	<b>299,072,921</b>	<b>45,836,386</b>	<b>36,415,497</b>	<b>6,315,027</b>	<b>387,639,831</b>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2016	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	18,070,904	-	-	-	18,070,904
Bank	2,790,725	-	-	-	2,790,725
Corporate	20,438,957	-	-	-	20,438,957
RRE Financing	10,568,125	-	-	-	10,568,125
HPE	3,945,800	-	-	-	3,945,800
QRRE	218,038	-	-	-	218,038
Other Retail	7,119,821	-	-	-	7,119,821
Other Exposures	101,162	-	-	-	101,162
<b>Total Gross Credit Exposure</b>	<b>63,253,532</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>63,253,532</b>

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
<b>Total Gross Credit Exposure</b>	<b>56,719,091</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>56,719,091</b>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2016	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	1,040,171	-	-	-	1,040,171
Bank	1,198,994	-	-	-	1,198,994
Corporate	66,057	-	-	-	66,057
Mortgage	156,994	-	-	-	156,994
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	7,574	-	-	-	7,574
Other Exposures	330,342	-	-	-	330,342
<b>Total Gross Credit Exposure</b>	<b>2,800,132</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,800,132</b>

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
<b>Total Gross Credit Exposure</b>	<b>2,987,127</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,987,127</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016**

**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 2016	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	317,227	-	-	1,160,900	1,560,831	-	2,109,360	14,073,122	30,797,724	-	179,705	50,198,868
Bank	-	-	-	-	-	-	-	31,008,494	1,864	-	-	31,010,358
Corporate	8,158,823	8,377,812	11,896,290	7,770,744	11,688,667	17,590,558	14,363,464	43,243,916	9,939,488	7,407,572	10,754,752	151,192,084
Mortgage / RRE	-	-	-	-	-	-	-	-	-	67,574,399	-	67,574,399
Financing	-	-	-	-	-	-	-	-	-	14,652,301	-	14,652,301
HPE	-	-	-	-	-	-	-	-	-	13,331,363	-	13,331,363
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	230,444	53,222	936,453	31,770	769,638	1,731,542	195,338	2,049,394	5,657,649	48,364,695	616,853	60,020,145
Other Exposures	22,669	-	14,401	1,709	74	20,838	101	1,475,032	200,633	-	9,919,737	11,655,194
<b>Total Gross Credit Exposure</b>	<b>8,729,163</b>	<b>8,431,033</b>	<b>12,847,144</b>	<b>8,965,122</b>	<b>14,019,210</b>	<b>19,342,938</b>	<b>16,668,263</b>	<b>91,849,958</b>	<b>46,597,357</b>	<b>151,330,330</b>	<b>21,471,047</b>	<b>400,251,565</b>

\*Others are exposures which are not elsewhere classified.



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016**

**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 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	-	-	-	-	-	-	-	-	-	63,680,488	-	63,680,488
Financing	-	-	-	-	-	-	-	-	-	14,274,210	-	14,274,210
HPE	-	-	-	-	-	-	-	-	-	13,144,373	-	13,144,373
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other	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
Retail	21,232	-	40,144	1,667	199	15,952	-	949,168	332,017	-	9,562,971	10,923,349
Other Exposures												
<b>Total Gross Credit Exposure</b>	<b>8,075,484</b>	<b>9,045,798</b>	<b>13,441,623</b>	<b>6,486,576</b>	<b>13,550,660</b>	<b>18,432,935</b>	<b>17,054,713</b>	<b>95,825,436</b>	<b>42,709,296</b>	<b>143,737,922</b>	<b>19,279,388</b>	<b>387,639,831</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016**

**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 2016	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	54,356	-	-	276,309	439,848	-	114,597	9,186,311	7,999,482	-	-	18,070,904
Bank	-	-	-	-	-	-	-	2,790,725	-	-	-	2,790,725
Corporate	1,416,492	905,998	1,331,268	404,419	2,662,950	1,053,518	2,287,780	5,263,276	858,564	4,092,255	162,439	20,438,957
RRE Financing	-	-	-	-	-	-	-	-	-	10,568,125	-	10,568,125
HPE	-	-	-	-	-	-	-	-	-	3,945,800	-	3,945,800
QRRE	-	-	-	-	-	-	-	-	-	218,038	-	218,038
Other Retail	12,297	8,919	53,065	2,053	68,223	157,893	5,213	207,257	37,115	6,529,076	38,711	7,119,821
Other Exposures	-	-	-	-	-	-	-	575	51,337	-	49,250	101,162
<b>Total Gross Credit Exposure</b>	<b>1,483,145</b>	<b>914,917</b>	<b>1,384,332</b>	<b>682,781</b>	<b>3,171,021</b>	<b>1,211,411</b>	<b>2,407,589</b>	<b>17,448,143</b>	<b>8,946,498</b>	<b>25,353,293</b>	<b>250,400</b>	<b>63,253,532</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016**

**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 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	-	-	-	-	-	-	-	-	-	8,573,538	-	8,573,538
Financing	-	-	-	-	-	-	-	-	-	4,799,569	-	4,799,569
HPE	-	-	-	-	-	-	-	-	-	205,528	-	205,528
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
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
<b>Total Gross Credit Exposure</b>	<b>1,184,546</b>	<b>853,239</b>	<b>1,355,761</b>	<b>398,453</b>	<b>3,305,849</b>	<b>970,998</b>	<b>2,435,584</b>	<b>12,923,200</b>	<b>9,953,218</b>	<b>23,065,620</b>	<b>272,623</b>	<b>56,719,091</b>

*Note: All sectors above are Shariah compliant.*

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

**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 2016	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	-	-	-	-	-	-	-	1,040,171	-	-	-	1,040,171
Bank	-	-	-	-	-	-	-	1,185,767	320	-	12,907	1,198,994
Corporate	-	-	-	-	-	-	-	10,255	347	37,540	17,914	66,057
Mortgage	-	-	-	-	-	-	-	-	-	156,994	-	156,994
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	7,574	-	7,574
Other Exposures	-	-	-	-	-	-	-	-	-	463	329,879	330,342
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>2,236,193</b>	<b>667</b>	<b>202,571</b>	<b>360,701</b>	<b>2,800,132</b>

\*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 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
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>2,347,745</b>	<b>314</b>	<b>219,565</b>	<b>419,503</b>	<b>2,987,127</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

iii) *Gross Credit Exposures by Residual Contractual Maturity*

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

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

30 June 2016		CIMBBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	15,486,250	14,663,196	20,049,423	50,198,868
Bank	16,993,352	9,163,509	4,853,497	31,010,358
Corporate	40,746,382	55,371,232	55,074,470	151,192,084
Mortgage/RRE Financing	68,605	792,140	66,713,653	67,574,399
HPE	139,023	3,774,717	10,738,561	14,652,301
QRRE	13,331,363	-	-	13,331,363
Other Retail	3,612,123	5,564,529	51,460,346	60,636,998
Other Exposures	44,087	288,021	11,323,086	11,655,194
<b>Total Gross Credit Exposure</b>	<b>90,421,185</b>	<b>89,617,345</b>	<b>220,213,035</b>	<b>400,251,565</b>

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
<b>Total Gross Credit Exposure</b>	<b>93,159,946</b>	<b>89,593,740</b>	<b>204,886,145</b>	<b>387,639,831</b>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2016	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	8,397,098	5,498,146	4,175,660	18,070,904
Bank	1,401,451	380,139	1,009,135	2,790,725
Corporate	3,751,899	3,294,730	13,392,329	20,438,957
RRE Financing	2,509	82,883	10,482,732	10,568,125
HPE	54,879	1,858,481	2,032,441	3,945,800
QRRE	218,038	-	-	218,038
Other Retail	48,949	330,254	6,740,618	7,119,821
Other Exposures	-	46,362	54,800	101,162
<b>Total Gross Credit Exposure</b>	<b>13,874,822</b>	<b>11,490,994</b>	<b>37,887,715</b>	<b>63,253,532</b>

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
<b>Total Gross Credit Exposure</b>	<b>11,547,982</b>	<b>14,424,772</b>	<b>30,746,337</b>	<b>56,719,091</b>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2016	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	1,040,090	-	81	1,040,171
Bank	780,766	6,908	411,321	1,198,994
Corporate	1	1,024	65,031	66,057
Mortgage	2	1,345	155,646	156,994
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	231	4,352	2,991	7,574
Other Exposures	463	-	329,879	330,342
<b>Total Gross Credit Exposure</b>	<b>1,821,553</b>	<b>13,630</b>	<b>964,949</b>	<b>2,800,132</b>

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
<b>Total Gross Credit Exposure</b>	<b>2,038,155</b>	<b>38,731</b>	<b>910,241</b>	<b>2,987,127</b>



**CREDIT RISK (CONTINUED)**

***Credit Quality of Loans, Advances and Financing***

*i) Past Due But Not Impaired*

The following tables provide an analysis of the outstanding balances as at 30 June 2016 and 31 December 2015 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 2016	31 December 2015
Primary Agriculture	30,505	70,608
Mining and Quarrying	1,980	6,983
Manufacturing	126,948	209,752
Electricity, Gas and Water Supply	335	768
Construction	104,504	102,718
Wholesale and Retail Trade, and Restaurants and Hotels	242,140	185,007
Transport, Storage and Communications	89,694	48,530
Finance, Insurance/Takaful, Real Estate and Business Activities	219,995	166,948
Education, Health and Others	53,384	84,273
Household	10,445,961	9,928,830
Others*	536,226	511,673
<b>Total</b>	<b>11,851,672</b>	<b>11,316,090</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBISLG	
	30 June 2016	31 December 2015
Primary Agriculture	6,352	39,555
Mining and Quarrying	46	49
Manufacturing	6,062	1,883
Electricity, Gas and Water Supply	8	-
Construction	11,850	24,700
Wholesale and Retail Trade, and Restaurants and Hotels	8,928	15,357
Transport, Storage and Communications	5,039	3,241
Islamic Finance, Takaful, Real Estate and Business Activities	36,358	27,669
Education, Health and Others	4,220	16,712
Household	2,447,384	2,241,064
Others*	17	32
<b>Total</b>	<b>2,526,264</b>	<b>2,370,262</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*i) Past Due But Not Impaired (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2016	31 December 2015
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	-	-
Others*	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBBG	
	30 June 2016	31 December 2015
Malaysia	10,259,708	9,795,878
Singapore	186,536	129,242
Thailand	1,404,655	1,390,781
Other Countries	773	189
<b>Total</b>	<b>11,851,672</b>	<b>11,316,090</b>

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

(RM'000)	CIMBISLG	
	30 June 2016	31 December 2015
Malaysia	2,526,264	2,439,694
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>2,526,264</b>	<b>2,439,694</b>

**CREDIT RISK (CONTINUED)**

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

*i) Past Due But Not Impaired (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2016	31 December 2015
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	-	-

*ii) Impaired Loans/Financings*

The following tables provide an analysis of the outstanding balances as at 30 June 2016 and 31 December 2015 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 2016	31 December 2015
Primary Agriculture	89,340	49,939
Mining and Quarrying	37,896	45,737
Manufacturing	832,569	613,710
Electricity, Gas and Water Supply	2,298	2,704
Construction	189,984	148,719
Wholesale and Retail Trade, and Restaurants and Hotels	344,987	289,246
Transport, Storage and Communications	1,102,683	1,092,735
Finance, Insurance/Takaful, Real Estate and Business Activities	223,907	183,206
Education, Health and Others	142,427	128,917
Household	1,945,802	1,719,283
Others*	23,409	66,173
<b>Total</b>	<b>4,935,302</b>	<b>4,340,369</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

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

(RM'000)	CIMBISLG	
	30 June 2016	31 December 2015
Primary Agriculture	43,489	6,860
Mining and Quarrying	310	307
Manufacturing	24,657	22,166
Electricity, Gas and Water Supply	-	365
Construction	75,860	43,504
Wholesale and Retail Trade, and Restaurants and Hotels	11,213	13,211
Transport, Storage and Communications	68,960	75,752
Islamic Finance, Takaful, Real Estate and Business Activities	32,895	7,161
Education, Health and Others	28,853	14,274
Household	232,357	240,508
Others*	251	277
<b>Total</b>	<b>518,845</b>	<b>424,385</b>

*Note: All sectors above are Shariah compliant.*

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

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

(RM'000)	CIMBIBG	
	30 June 2016	31 December 2015
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	531	1,228
Others*	-	-
<b>Total</b>	<b>531</b>	<b>1,228</b>

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

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

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

(RM'000)	CIMBBG	
	30 June 2016	31 December 2015
Malaysia	3,622,520	3,460,219
Singapore	224,819	91,188
Thailand	1,084,508	788,425
Other Countries	3,455	537
<b>Total</b>	<b>4,935,302</b>	<b>4,340,369</b>

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

(RM'000)	CIMBISLG	
	30 June 2016	31 December 2015
Malaysia	518,845	424,385
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>518,845</b>	<b>424,385</b>

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

(RM'000)	CIMBIBG	
	30 June 2016	31 December 2015
Malaysia	531	1,228
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>531</b>	<b>1,228</b>

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 10(a): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBBG for the period ended 30 June 2016 and 31 December 2015**

(RM'000)	CIMBBG			
	30 June 2016		31 December 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	38,416	13,178	32,524	21,969
Mining and Quarrying	30,444	9,979	35,154	12,000
Manufacturing	570,397	85,366	411,040	95,932
Electricity, Gas and Water Supply	1,455	8,918	1,455	5,703
Construction	58,990	37,842	61,180	44,040
Wholesale and Retail Trade, and Restaurants and Hotels	129,756	112,743	114,035	118,499
Transport, Storage and Communications	1,045,441	21,580	1,035,146	22,356
Finance, Insurance/Takaful, Real Estate and Business Activities	131,091	93,536	142,335	101,047
Education, Health and Others	7,231	20,935	5,350	21,996
Household	81,012	1,296,629	48,197	1,384,120
Others*	560	140,999	35,586	142,680
<b>Total</b>	<b>2,094,793</b>	<b>1,841,705</b>	<b>1,922,002</b>	<b>1,970,342</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBISLG for the period ended 30 June 2016 and 31 December 2015**

(RM'000)	CIMBISLG			
	30 June 2016		31 December 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	7,491	4,287	32	10,595
Mining and Quarrying	-	507	-	285
Manufacturing	768	3,633	-	4,923
Electricity, Gas and Water Supply	-	198	-	640
Construction	12,376	5,301	11,509	8,582
Wholesale and Retail Trade, and Restaurants and Hotels	2,724	4,876	2,667	7,719
Transport, Storage and Communications	23,414	2,015	28,602	2,372
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	2,677	10,406	1,890	12,582
Education, Health and Others	2,665	2,611	1,468	2,417
Household	-	225,015	-	263,595
Others*	-	2	-	344
<b>Total</b>	<b>52,115</b>	<b>258,851</b>	<b>46,168</b>	<b>314,054</b>

*Note: All sectors above are Shariah compliant.*

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

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 10(c): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBIBG for the period ended 30 June 2016 and 31 December 2015**

(RM'000)	CIMBIBG			
	30 June 2016		31 December 2015	
	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	531	145	1,228	159
Others*	-	-	-	-
<b>Total</b>	<b>531</b>	<b>145</b>	<b>1,228</b>	<b>159</b>

\*Others are exposures which are not elsewhere classified.

**Table 11(a): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBBG for the period ended 30 June 2016 and 31 December 2015**

(RM'000)	CIMBBG			
	30 June 2016		31 December 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,547,773	1,273,642	1,560,995	1,383,810
Singapore	61,096	43,015	28,054	38,921
Thailand	484,826	507,811	332,412	528,289
Other Countries	1,098	17,237	541	19,322
<b>Total</b>	<b>2,094,793</b>	<b>1,841,705</b>	<b>1,922,002</b>	<b>1,970,342</b>



**CREDIT RISK (CONTINUED)**

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

ii) *Impaired Loans/Financings (continued)*

**Table 11(b): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBISLG for the period ended 30 June 2016 and 31 December 2015**

(RM'000)	CIMBISLG			
	30 June 2016		31 December 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	52,115	258,851	46,168	314,054
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
<b>Total</b>	<b>52,115</b>	<b>258,851</b>	<b>46,168</b>	<b>314,050</b>

**Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 30 June 2016 and 31 December 2015**

(RM'000)	CIMBIBG			
	30 June 2016		31 December 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	531	145	1,228	159
Singapore	-	-	-	-
Thailand	-	-	-	-
Other Countries	-	-	-	-
<b>Total</b>	<b>531</b>	<b>145</b>	<b>1,228</b>	<b>159</b>

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 12(a): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBBG for the period ended 30 June 2016 and 30 June 2015**

(RM'000)	CIMBBG			
	30 June 2016		30 June 2015	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	7,275	-	10,135	-
Mining and Quarrying	976	3,602	(1,216)	-
Manufacturing	176,024	6,798	61,053	62,544
Electricity, Gas and Water Supply	54	-	27,978	-
Construction	(2,875)	-	1,008	7,528
Wholesale and Retail Trade, and Restaurants and Hotels	12,061	27,403	10,799	13,747
Transport, Storage and Communications	10,930	806	12,641	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(3,009)	-	(3,935)	5,566
Education, Health and Others	1,931	1	(88)	628
Household	35,687	2,196	(6,263)	1,239
Others*	25	-	4,648	5,533
<b>Total</b>	<b>239,079</b>	<b>40,806</b>	<b>116,760</b>	<b>96,785</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 12(b): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBISLG for the period ended 30 June 2016 and 30 June 2015**

(RM'000)	CIMBISLG			
	30 June 2016		30 June 2015	
	Charges/ (Write Back)	Write-off	Charges/ (Write Back)	Write-off
Primary Agriculture	7,457	-	(5)	-
Mining and Quarrying	-	-	-	-
Manufacturing	777	-	666	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	843	-	1,569	687
Wholesale and Retail Trade, and Restaurants and Hotels	57	-	110	-
Transport, Storage and Communications	(5,222)	-	10,840	-
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	790	-	(247)	-
Education, Health and Others	1,246	-	(234)	609
Household	-	-	-	-
Others*	-	-	-	-
<b>Total</b>	<b>5,948</b>	<b>-</b>	<b>12,699</b>	<b>1,296</b>

*Note: All sectors above are Shariah compliant.*

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

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2016 and 30 June 2015**

(RM'000)	CIMBIBG			
	30 June 2016		30 June 2015	
	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	(697)	-	(1,110)	-
Others*	-	-	-	-
<b>Total</b>	<b>(697)</b>	<b>-</b>	<b>(1,110)</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 13(a): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2016 and 30 June 2015 for CIMBBG**

(RM'000)	CIMBBG			
	30 June 2016		30 June 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	1,922,003	1,970,342	1,897,016	1,968,147
Allowance (write back)/ made during the financial period	239,079	273,533	116,760	385,148
Amount transferred to portfolio impairment allowance	320	(320)	(4,671)	4,671
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	(40,806)	(379,615)	(96,785)	(341,434)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	(25,803)	(22,235)	35,552	25,390
<b>Total</b>	<b>2,094,793</b>	<b>1,841,705</b>	<b>1,947,872</b>	<b>2,041,922</b>

**Table 13(b): Analysis of movement for Financing Impairment Allowances for the Period Ended 30 June 2016 and 30 June 2015 for CIMBISLG**

(RM'000)	CIMBISLG			
	30 June 2016		30 June 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	46,167	314,054	39,713	346,429
Allowance (write back)/ made during the financial period	5,948	11,322	12,699	55,895
Amount transferred to portfolio impairment allowance	-	-	-	-
Allowance made and charged to deferred assets	-	-	-	-
Allowance made in relation to jointly controlled entity	-	-	-	-
Amount written off	-	(66,525)	(1,296)	(77,928)
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
<b>Total</b>	<b>52,115</b>	<b>258,851</b>	<b>51,116</b>	<b>324,396</b>

**CREDIT RISK (CONTINUED)**

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

*ii) Impaired Loans/Financings (continued)*

**Table 13(c): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2016 and 30 June 2015 for CIMBIBG**

(RM'000)	CIMBIBG			
	30 June 2016		30 June 2015	
	Individual Impairment Allowance	Portfolio Impairment Allowance	Individual Impairment Allowance	Portfolio Impairment Allowance
Balance as at 1 January	1,228	159	1,271	2,729
Allowance (write back)/ made during the financial period	252	(14)	10	244
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	(949)	-	-	-
Amount written off	-	-	-	-
Transfer (to)/from intercompany	-	-	-	-
Disposal of subsidiary	-	-	-	-
Unwinding income	-	-	-	-
Exchange fluctuation	-	-	-	-
<b>Total</b>	<b>531</b>	<b>145</b>	<b>161</b>	<b>2,973</b>

***Capital Treatment for Credit Risk***

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

**CREDIT RISK (CONTINUED)**

**Credit Risk – Disclosure for Portfolios under the SA**

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

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

30 June 2016	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%	49,083,803	3,262,754	159,408	-	3,604	10,646	-	-	6,837,887	-	59,358,101	-
20%	226,529	3,346	1,000,590	346,759	-	-	-	-	173,576	365,636	2,116,436	423,287
35%	-	-	-	-	-	-	6,166,905	-	-	-	6,166,905	2,158,417
50%	868,839	143,385	1,811,157	1,513,900	159,434	708,187	284,155	-	93,970	-	5,583,027	2,791,513
75%	-	-	-	-	-	16,216,120	212,403	-	-	-	16,428,523	12,321,392
100%	-	-	120,020	407,615	6,625,570	2,857,369	256,842	-	2,741,795	-	13,009,210	13,009,210
107%	-	-	-	-	14,374,525	-	-	-	-	-	14,374,525	15,500,845
150%	19,697	-	97	-	75,826	45,219	355	1,442,330	-	-	1,583,524	2,375,286
150% <RW < 1250%	-	-	-	-	-	1,551,231	-	-	-	-	1,551,231	2,398,612
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>50,198,868</b>	<b>3,409,485</b>	<b>3,091,272</b>	<b>2,268,274</b>	<b>21,238,958</b>	<b>21,388,772</b>	<b>6,920,659</b>	<b>1,442,330</b>	<b>9,847,228</b>	<b>365,636</b>	<b>120,171,482</b>	<b>50,978,562</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>2%</b>	<b>40%</b>	<b>54%</b>	<b>105%</b>	<b>83%</b>	<b>39%</b>	<b>150%</b>	<b>29%</b>	<b>20%</b>	<b>40%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 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%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>44,414,683</b>	<b>4,397,513</b>	<b>2,737,563</b>	<b>2,115,448</b>	<b>19,693,034</b>	<b>21,653,656</b>	<b>6,115,866</b>	<b>911,490</b>	<b>9,439,757</b>	<b>572,101</b>	<b>112,051,113</b>	<b>50,471,822</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>2%</b>	<b>45%</b>	<b>61%</b>	<b>105%</b>	<b>85%</b>	<b>39%</b>	<b>150%</b>	<b>47%</b>	<b>20%</b>	<b>43%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 2016											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%	18,048,028	-	48,360	-	-	-	-	-	11,592	-	18,107,979	-
20%	22,876	-	11	-	-	-	-	-	-	51,337	74,224	14,845
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	525,079	-	135,386	677,891	-	-	-	-	1,338,356	669,178
75%	-	-	-	-	-	482,002	-	-	-	-	482,002	361,502
100%	-	-	-	289	1,614,786	1,983,382	-	-	37,658	-	3,636,115	3,636,115
100% < RW < 1250%	-	-	-	-	8,412	549	-	575	-	-	9,535	14,303
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>18,070,904</b>	-	<b>573,450</b>	<b>289</b>	<b>1,758,583</b>	<b>3,143,824</b>	-	<b>575</b>	<b>49,250</b>	<b>51,337</b>	<b>23,648,212</b>	<b>4,695,942</b>
<b>Average Risk Weight</b>	<b>0%</b>	-	<b>46%</b>	<b>100%</b>	<b>96%</b>	<b>85%</b>	-	<b>150%</b>	<b>76%</b>	<b>20%</b>	<b>20%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 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%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>15,023,258</b>	<b>-</b>	<b>288,371</b>	<b>523</b>	<b>1,019,989</b>	<b>4,774,086</b>	<b>-</b>	<b>575</b>	<b>59,736</b>	<b>54,837</b>	<b>21,221,375</b>	<b>4,817,901</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>50%</b>	<b>100%</b>	<b>92%</b>	<b>77%</b>	<b>-</b>	<b>150%</b>	<b>100%</b>	<b>20%</b>	<b>23%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 2016												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%	1,040,171	-	-	-	-	-	-	-	21	-	1,040,192	-	
20%	-	-	25,241	-	-	-	-	-	-	-	25,241	5,048	
35%	-	-	-	-	-	-	59,008	-	-	-	59,008	20,653	
50%	-	-	1,173,753	-	-	-	53,528	-	-	-	1,227,281	613,641	
75%	-	-	-	-	-	7,369	296	-	-	-	7,666	5,749	
100%	-	-	-	15,506	50,551	-	44,161	-	330,321	-	440,539	440,539	
100% < RW < 1250%	-	-	-	-	-	204	-	-	-	-	204	307	
1250%	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>1,040,171</b>	<b>-</b>	<b>1,198,994</b>	<b>15,506</b>	<b>50,551</b>	<b>7,574</b>	<b>156,994</b>	<b>-</b>	<b>330,342</b>	<b>-</b>	<b>2,800,132</b>	<b>1,085,937</b>	
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>49%</b>	<b>100%</b>	<b>100%</b>	<b>77%</b>	<b>58%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>39%</b>		
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-		

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 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%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>904,400</b>	<b>-</b>	<b>1,437,935</b>	<b>17,323</b>	<b>93,661</b>	<b>22,774</b>	<b>150,901</b>	<b>-</b>	<b>360,133</b>	<b>-</b>	<b>2,987,127</b>	<b>1,177,857</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>41%</b>	<b>100%</b>	<b>100%</b>	<b>98%</b>	<b>62%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>39%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

**CREDIT RISK (CONTINUED)**

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

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

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

30 June 2016	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	3,417,178	-	406,016	3,823,194
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,578,680	134,281	747,791	3,460,753
Corporate	220,030	130,704	25,375,128	25,725,862
Sovereign/Central Banks	19,451,213	-	30,747,655	50,198,868
Banks, MDBs and DFIs	3,133,263	-	386,871	3,520,134
<b>Total</b>	<b>28,800,364</b>	<b>264,985</b>	<b>57,663,463</b>	<b>86,728,812</b>

30 June 2015	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
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
<b>Total</b>	<b>28,101,699</b>	<b>335,489</b>	<b>48,946,261</b>	<b>77,383,449</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 2016	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	799	799
Corporate	-	-	4,642,136	4,642,136
Sovereign/Central Banks	1,411,954	-	16,658,950	18,070,904
Banks, MDBs and DFIs	525,090	-	48,360	573,450
<b>Total</b>	<b>1,937,045</b>	<b>-</b>	<b>21,350,244</b>	<b>23,287,289</b>

30 June 2015	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	1,043	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
<b>Total</b>	<b>1,706,711</b>	<b>-</b>	<b>15,679,940</b>	<b>17,386,651</b>

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

30 June 2016	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	15,506	15,506
Corporate	-	-	50,551	50,551
Sovereign/Central Banks	-	-	1,040,171	1,040,171
Banks, MDBs and DFIs	1,198,992	-	2	1,198,994
<b>Total</b>	<b>1,198,992</b>	<b>-</b>	<b>1,106,230</b>	<b>2,305,222</b>

**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 2015		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	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
<b>Total</b>	<b>1,437,271</b>	<b>-</b>	<b>1,016,047</b>	<b>2,453,318</b>

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

30 June 2016		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	365,636	-	-	365,636

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

**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 2016		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	51,337	-	-	51,337

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

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

30 June 2016		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

30 June 2015		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 2016	CIMBBG			
(RM'000)	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
PD Range of Retail Exposures				
<b>Total Retail Exposure</b>	<b>102,323,777</b>	<b>11,839,927</b>	<b>1,765,770</b>	<b>115,929,473</b>
Residential Mortgage/RRE Financing	57,318,582	2,462,755	870,398	60,651,735
QRRE	8,596,669	4,615,429	119,265	13,331,363
Hire Purchase	11,983,579	2,395,401	273,321	14,652,301
Other Retail	24,424,947	2,366,342	502,786	27,294,074
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	22%	23%	29%	
QRRE	89%	89%	89%	
Hire Purchase	52%	54%	58%	
Other Retail	27%	31%	67%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	28%	87%	102%	
QRRE	29%	132%	221%	
Hire Purchase	52%	89%	169%	
Other Retail	25%	48%	241%	

**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 2015	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>95,661,941</b>	<b>11,762,078</b>	<b>1,879,758</b>	<b>109,303,777</b>
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
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	23%	24%	30%	
QRRE	89%	89%	89%	
Hire Purchase	54%	55%	59%	
Other Retail	28%	35%	68%	
<b>Exposure Weighted Average Risk Weight</b>				
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 (continued)*

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

30 June 2016	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>16,689,654</b>	<b>1,761,730</b>	<b>231,042</b>	<b>18,682,427</b>
RRE Financing	10,077,455	406,780	83,889	10,568,125
QRRE	116,680	98,962	2,396	218,038
Hire Purchase	3,260,620	578,955	106,225	3,945,800
Other Retail	3,234,900	677,032	38,532	3,950,464
<b>Exposure Weighted Average LGD</b>				
RRE Financing	24%	24%	28%	
QRRE	90%	90%	90%	
Hire Purchase	53%	55%	59%	
Other Retail	29%	38%	54%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	30%	86%	78%	
QRRE	33%	126%	0%	
Hire Purchase	53%	95%	172%	
Other Retail	29%	61%	135%	

**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 2015	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>15,379,830</b>	<b>1,684,482</b>	<b>246,582</b>	<b>17,310,895</b>
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
<b>Exposure Weighted Average LGD</b>				
RRE Financing	23%	24%	31%	
QRRE	90%	90%	90%	
Hire Purchase	54%	56%	59%	
Other Retail	29%	41%	59%	
<b>Exposure Weighted Average Risk Weight</b>				
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 18(a): Retail Exposures under the IRB Approach by Expected Loss Range for CIMBBG**

30 June 2016		CIMBBG		
(RM'000)	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Expected Loss Range of Retail Exposures				
<b>Total Retail Exposure (EAD)</b>	<b>103,128,906</b>	<b>12,695,211</b>	<b>105,357</b>	<b>115,929,473</b>
Residential Mortgage/RRE Financing	58,398,704	2,197,239	55,792	60,651,735
QRRE	6,808,712	6,522,652	-	13,331,363
Hire Purchase	11,992,334	2,657,303	2,664	14,652,301
Other Retail	25,929,155	1,318,017	46,902	27,294,074
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	22%	26%	38%	
QRRE	89%	89%	-	
Hire Purchase	52%	54%	60%	
Other Retail	27%	47%	75%	

30 June 2015		CIMBBG		
(RM'000)	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Expected Loss Range of Retail Exposures				
<b>Total Retail Exposure (EAD)</b>	<b>95,956,750</b>	<b>13,200,246</b>	<b>146,781</b>	<b>109,303,777</b>
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
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	23%	27%	38%	
QRRE	89%	89%	-	
Hire Purchase	54%	55%	64%	
Other Retail	28%	51%	69%	

**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 2016	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>17,194,472</b>	<b>1,486,960</b>	<b>996</b>	<b>18,682,427</b>
RRE Financing	10,251,699	316,403	22	10,568,125
QRRE	79,325	138,713	-	218,038
Hire Purchase	3,261,962	683,312	527	3,945,800
Other Retail	3,601,486	348,532	446	3,950,464
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	24%	26%	15%	
QRRE	90%	90%	-	
Hire Purchase	53%	56%	61%	
Other Retail	29%	53%	94%	

30 June 2015	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>15,803,267</b>	<b>1,506,777</b>	<b>851</b>	<b>17,310,895</b>
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
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	23%	26%	15%	
QRRE	90%	90%	-	
Hire Purchase	54%	57%	58%	
Other Retail	29%	60%	93%	

**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 2016		CIMBBG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	166,793	1,350,879	-	87,040	1,427,792	3,032,504
Object Finance	215,935	26,783	20,688	-	7,976	271,382
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,511,364	7,751,215	493,976	185,143	15,648	11,957,347
<b>RWA</b>	<b>2,111,310</b>	<b>7,364,966</b>	<b>591,864</b>	<b>680,457</b>	<b>-</b>	<b>10,748,597</b>

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
<b>RWA</b>	<b>1,282,931</b>	<b>6,826,786</b>	<b>467,097</b>	<b>912,911</b>	<b>-</b>	<b>9,489,725</b>

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

30 June 2016		CIMBISLG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	114,319	-	-	-	-	114,319
Object Finance	215,935	-	16,009	-	-	231,944
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	389,678	1,032,083	32,864	-	13,047	1,467,672
<b>RWA</b>	<b>403,153</b>	<b>781,005</b>	<b>56,204</b>	<b>-</b>	<b>-</b>	<b>1,240,361</b>

**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 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
<b>RWA</b>	<b>497,693</b>	<b>541,070</b>	<b>95,728</b>	<b>39,446</b>	<b>-</b>	<b>1,173,938</b>

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



**CREDIT RISK (CONTINUED)**

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

*Non-retail Exposures*

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

30 June 2016	CIMBBG				
(RM'000)					
Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>45,839,645</b>	<b>62,218,152</b>	<b>20,518,448</b>	<b>1,835,022</b>	<b>130,411,266</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	20,464,294	3,158,784	43,951	1	23,667,030
Corporate (excluding Specialised Lending/Financing)	25,375,350	59,059,368	20,474,497	1,835,021	106,744,237
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	37%	36%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	37%	31%	38%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	17%	36%	137%	-	
Corporate (excluding Specialised Lending/Financing)	17%	65%	94%	-	

30 June 2015	CIMBBG				
(RM'000)					
Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>53,754,847</b>	<b>62,501,027</b>	<b>18,787,729</b>	<b>2,148,254</b>	<b>137,191,857</b>
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
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	40%	39%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	46%	39%	33%	41%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	19%	48%	186%	-	
Corporate (excluding Specialised Lending/Financing)	17%	70%	102%	-	

**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 2016	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>6,639,536</b>	<b>6,063,296</b>	<b>3,239,557</b>	<b>256,973</b>	<b>16,199,362</b>
Bank	2,171,482	44,225	1,567	-	2,217,274
Corporate (excluding Specialised Financing)	4,468,054	6,019,071	3,237,990	256,973	13,982,088
<b>Exposure Weighted Average LGD</b>					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	45%	41%	37%	41%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	44%	123%	-	
Corporate (excluding Specialised Financing)	15%	73%	102%	-	

30 June 2015	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>5,135,084</b>	<b>7,776,508</b>	<b>2,540,282</b>	<b>191,879</b>	<b>15,643,754</b>
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
<b>Exposure Weighted Average LGD</b>					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	45%	43%	39%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	46%	125%	-	
Corporate (excluding Specialised Financing)	13%	74%	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 2016		30 June 2015	
	Regulatory Expected Losses as at 30 June 2015	Actual Losses for the period ended 30 June 2016	Regulatory Expected Losses as at 30 June 2014	Actual Losses for the period ended 30 June 2015
Sovereign	-	-	-	-
Bank	15,714	-	13,420	-
Corporate	788,138	(44,065)	667,832	276,230
Mortgage/RRE Financing	196,553	4,083	169,575	36,602
HPE	188,726	65,920	238,685	171,264
QRRE	483,352	168,254	414,889	129,135
Other Retail	119,041	(17,442)	102,018	(26,790)
Other Exposures	-	-	-	-
<b>Total</b>	<b>1,791,523</b>	<b>176,749</b>	<b>1,606,418</b>	<b>586,441</b>

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

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

**CREDIT RISK (CONTINUED)**

**Off-Balance Sheet Exposures and Counterparty Credit Risk**

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2016, the additional collateral to be posted was RM 6,045,000 as compared to RM 9,436,250 as at 30 June 2015.

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 2016	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	3,198,153		3,198,153	1,593,501
Transaction Related Contingent Items	4,877,690		2,427,873	1,520,868
Short Term Self Liquidating Trade Related Contingencies	6,946,953		1,389,391	367,246
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	12,197		12,197	11,944
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	836,131,924	7,104,907	14,583,483	6,896,648
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	32,606,250		27,166,106	13,534,649
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,384,744		500,929	404,186
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	81,810,567		-	-
Unutilised credit card lines	22,795,070		6,813,028	2,970,866
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>990,763,549</b>	<b>7,104,907</b>	<b>56,091,158</b>	<b>27,299,909</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 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	-		-	-
<b>Total</b>	<b>850,878,394</b>	<b>5,828,575</b>	<b>57,561,801</b>	<b>29,393,053</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 2016	CIMBISLG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	159,713		159,713	85,086
Transaction Related Contingent Items	503,508		251,754	122,944
Short Term Self Liquidating Trade Related Contingencies	146,552		29,310	8,774
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	34,920,314	73,067	579,862	139,402
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,541,012		3,749,112	1,769,160
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 customer's creditworthiness	2,855,601		-	-
Unutilised credit card lines	243,045		104,212	60,934
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>43,369,745</b>	<b>73,067</b>	<b>4,873,962</b>	<b>2,186,300</b>

**CREDIT RISK (CONTINUED)**

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

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

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	-		-	-
<b>Total</b>	<b>29,372,006</b>	<b>130,268</b>	<b>4,801,145</b>	<b>2,636,773</b>

**CREDIT RISK (CONTINUED)**

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

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

30 June 2016	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,004,122		1,004,122	502,061
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts	-		-	-
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Equity Related Contracts	-		-	-
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	561,243	-	22,413	18,959
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	14,488		7,244	7,255
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,579,853</b>	<b>-</b>	<b>1,033,779</b>	<b>528,276</b>



**CREDIT RISK (CONTINUED)**

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

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

30 June 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/ 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	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	-		-	-
<b>Total</b>	<b>1,325,571</b>	<b>-</b>	<b>985,777</b>	<b>530,952</b>

**CREDIT RISK (CONTINUED)**

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

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

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

(RM'000)	CIMBBG			
	30 June 2016		30 June 2015	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	3,044,388	3,315,112	1,928,304	3,075,548
Client Intermediation Activities	-	226,925	-	433,780
<b>Total</b>	<b>3,044,388</b>	<b>3,542,037</b>	<b>1,928,304</b>	<b>3,509,328</b>
Credit Default Swaps	3,044,388	3,315,112	1,928,304	3,075,548
Total Return Swaps	-	226,925	-	433,780
<b>Total</b>	<b>3,044,388</b>	<b>3,542,037</b>	<b>1,928,304</b>	<b>3,509,328</b>

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

(RM'000)	CIMBISLG			
	30 June 2016		30 June 2015	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	41,575	-	53,320
<b>Total</b>	<b>-</b>	<b>41,575</b>	<b>-</b>	<b>53,320</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	41,575	-	53,320
<b>Total</b>	<b>-</b>	<b>41,575</b>	<b>-</b>	<b>53,320</b>

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

(RM'000)	CIMBIBG			
	30 June 2016		30 June 2015	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	142,550	-	146,350
<b>Total</b>	<b>-</b>	<b>142,550</b>	<b>-</b>	<b>146,350</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	142,550	-	146,350
<b>Total</b>	<b>-</b>	<b>142,550</b>	<b>-</b>	<b>146,350</b>

**CREDIT RISK (CONTINUED)**

***Credit Risk Mitigation***

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

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

30 June 2016	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	50,198,868	-	-	-
Public Sector Entities	3,823,194	3,262,754	838	-
Banks, DFIs & MDBs	27,187,164	32,862	5,265,057	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,460,753	409,025	1,187,594	-
Corporate	143,984,275	2,674,348	18,594,408	16,175,114
Residential Mortgages/RRE Financing	66,563,240	-	2,005	-
Qualifying Revolving Retail	13,240,160	-	-	-
Hire Purchase	14,378,980	-	-	-
Other Retail	59,991,773	-	11,588,051	-
Securitisation	365,636	-	-	-
Higher Risk Assets	1,442,330	-	-	-
Other Assets	9,847,228	1,146	-	-
<b><i>Defaulted Exposures</i></b>	3,076,311	9,867	205,621	314,267
<b>Total Exposures</b>	<b>397,559,911</b>	<b>6,390,002</b>	<b>36,843,573</b>	<b>16,489,381</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

30 June 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
<b><i>Performing Exposures</i></b>				
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	-	-	-
<b><i>Defaulted Exposures</i></b>	<b>3,105,527</b>	<b>-</b>	<b>39,869</b>	<b>776,432</b>
<b>Total Exposures</b>	<b>385,031,340</b>	<b>5,963,591</b>	<b>31,922,626</b>	<b>13,964,400</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

30 June 2016	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	18,070,904	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,790,725	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	799	-	510	-
Corporate	20,148,886	784,524	3,334,220	3,310,771
RRE Financing	10,484,235	-	-	-
Qualifying Revolving Retail	215,642	-	-	-
Hire Purchase	3,839,575	-	-	-
Other Retail	7,076,103	-	25,360	-
Securitisation	51,337	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	49,250	-	-	-
<b><i>Defaulted Exposures</i></b>	367,767	-	6,980	67,782
<b>Total Exposures</b>	<b>63,095,796</b>	<b>784,524</b>	<b>3,367,070</b>	<b>3,378,553</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

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
<b><i>Performing Exposures</i></b>				
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	-	-	-
<b><i>Defaulted Exposures</i></b>	277,381	-	7,602	58,657
<b>Total Exposures</b>	<b>56,553,075</b>	<b>682,484</b>	<b>1,261,933</b>	<b>2,321,339</b>

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

30 June 2016	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	1,040,171	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,198,994	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	15,506	-	-	-
Corporate	50,551	-	-	-
Residential Mortgages	156,994	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	7,369	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	330,342	-	-	-
<b><i>Defaulted Exposures</i></b>	204	-	-	-
<b>Total Exposures</b>	<b>2,800,132</b>	-	-	-

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

**CREDIT RISK (CONTINUED)**

*Credit Risk Mitigation (continued)*

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

30 June 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
<b><i>Performing Exposures</i></b>				
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	-	-	-
<b><i>Defaulted Exposures</i></b>	-	-	-	-
<b>Total Exposures</b>	<b>2,987,127</b>	-	-	-

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



**SECURITISATION**

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

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

30 June 2016	CIMBBG			
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	-	-	-	-
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	145,539	106,851	2,300	120

31 December 2015	CIMBBG			
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/Losses Recognised during the period
TRADITIONAL SECURITISATION (Banking Book)				
<u>Non-originated by the Banking Institution</u>				
Hire Purchase Exposure	-	-	-	-
<u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	14,751	6,552	2,569	644

There were no outstanding exposures securitised by CIMBISLG and CIMBIBG as at 30 June 2016 and 31 December 2015 respectively.

\* Gains/losses recognised during the period represent gain/losses recognised during the 6 months period from 1 January 2016 to 30 June 2016 and 1 January 2015 to 30 June 2015.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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 2016		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	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	356,344	-	-	356,344	-	-	-	-	-	-	71,269
Mezzanine	9,291	-	-	9,291	-	-	-	-	-	-	1,858
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

SECURITISATION (CONTINUED)

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

30 June 2016	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	
<u>Originating Banking Institution</u>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>365,636</b>	<b>-</b>	<b>-</b>	<b>365,636</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>73,127</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	561,089	-	-	561,089	-	-	-	-	-	-	112,218
Mezzanine	11,012	-	-	11,012	-	-	-	-	-	-	2,202
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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	
<u>Originating Banking Institution</u>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>572,101</b>	-	-	<b>572,101</b>	-	-	-	-	-	-	<b>114,420</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

SECURITISATION (CONTINUED)

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

30 June 2016		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	
<b>Traditional Securitisation (Banking Book)</b>											
<u>Non-originating Banking Institution</u>											
<i>On-Balance Sheet</i>											
Most senior	51,337	-	-	51,337	-	-	-	-	-	-	10,267
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

SECURITISATION (CONTINUED)

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

30 June 2016	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	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>51,337</b>			<b>51,337</b>							<b>10,267</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	54,837	-	-	54,837	-	-	-	-	-	-	10,967
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2016

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

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 2016	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<u>Seller's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

**SECURITISATION (CONTINUED)**

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

30 June 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
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	2,786	-	53	56	1,354
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	<b>2,786</b>	<b>-</b>	<b>53</b>	<b>56</b>	<b>1,354</b>
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>2,786</b>	<b>-</b>	<b>53</b>	<b>56</b>	<b>1,354</b>

As at 30 June 2016 and 30 June 2015, 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 2016 and 30 June 2015 is as follows:

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

In RM('000)	CIMBBG	
	30 June 2016	30 June 2015
<b>Realised gains</b>		
Shares, private equity funds and unit trusts	5,619	12,810
<b>Unrealised gains</b>		
Shares, private equity funds and unit trusts	(19,316)	586,574

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 2016		30 June 2015	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,442,654	2,158,819	13,881	13,881
Publicly traded	11,470	11,470	79,167	79,167
<b>Total</b>	<b>1,454,124</b>	<b>2,170,289</b>	<b>93,048</b>	<b>93,048</b>

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

In RM('000)	CIMBISLG			
	30 June 2016		30 June 2015	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	575	863	575	863
Publicly traded	-	-	-	-
<b>Total</b>	<b>575</b>	<b>863</b>	<b>575</b>	<b>863</b>

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

In RM('000)	CIMBIBG			
	30 June 2016		30 June 2015	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

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

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

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

(RM'000)	CIMBBG	
	30 June 2016	30 June 2015
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(1,261,577)	(1,415,946)
US Dollar	(177,115)	(75,065)
Thai Baht	(137,168)	(99,619)
Singapore Dollar	(314,481)	(271,070)
Others	(18,046)	(18,925)
<b>Total</b>	<b>(1,908,387)</b>	<b>(1,880,625)</b>

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

(RM'000)	CIMBISLG	
	30 June 2016	30 June 2015
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(640,302)	(599,635)
US Dollar	8,261	(2,511)
Thai Baht	(1)	-
Singapore Dollar	2	-
Others	(76)	(132)
<b>Total</b>	<b>(632,116)</b>	<b>(602,278)</b>

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

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

(RM'000)	CIMBIBG	
	30 June 2016	30 June 2015
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,693)	(2,116)
US Dollar	6	14
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>(1,687)</b>	<b>(2,102)</b>

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

(RM'000)	CIMBBG	
	30 June 2016	30 June 2015
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	20,444	(20,347)
US Dollar	(74,257)	(68,716)
Thai Baht	(24,382)	302
Singapore Dollar	(82,052)	(41,392)
Others	5,295	22,566
<b>Total</b>	<b>(154,952)</b>	<b>(107,587)</b>

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

(RM'000)	CIMBISLG	
	30 June 2016	30 June 2015
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(76,152)	(113,033)
US Dollar	(6,247)	744
Thai Baht	19	9
Singapore Dollar	(54)	11
Others	1,774	1,337
<b>Total</b>	<b>(80,660)</b>	<b>(110,932)</b>

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

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

(RM'000)	CIMBIBG	
	30 June 2016	30 June 2015
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	1,945	2,499
US Dollar	(136)	(318)
Thai Baht	-	-
Singapore Dollar	-	62
Others	(3)	(4)
<b>Total</b>	<b>1,806</b>	<b>2,239</b>

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

- [END OF SECTION] -