CIMB THAI BANK PUBLIC COMPANY LIMITED

Disclosure of information on capital fund as per Basel II – Pillar III

as of 30 June 2011

CIMB THAI
ซีไอเอ็มบี ไทย

Capital Structure

Unit : Baht million

Description	Consolidated as of June 2011	Consolidated as of December 2010	CIMB Thai Bank only as of June 2011	CIMB Thai Bank only as of December 2010
1. Tier 1 Capital	**10,695**	**10,849**	**10,550**	**10,567**
1.1 Issued and paid-up capital	8,158	8,158	8,158	8,158
1.2 Premium on share capital	1,483	1,483	1,483	1,483
1.3 Legal Reseve	104	64	104	64
1.4 Retained earnings	907	1,103	806	862
1.5 Minority interest	43	41		-
2. Tier 2 Capital	**6,677**	**6,646**	**6,625**	**6,592**
2.1 Tier 2 capital before deduction	6,677	6,646	6,625	6,592
3.Total Capital Fund	**17,371**	**17,495**	**17,175**	**17,159**
3.1 Total Capital Fund before deduction	17,371	17,495	17,175	17,159

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ซีไอเอ็มบี ไทย

Minimum Capital Requirement for Credit Risk by Type of Assets under SA Approach

Unit : Baht million

Type of Risk Assets	Consolidated		CIMB Thai Bank only	
	as of June 2011	as of December 2010	as of June 2011	as of December 2010
Performing Assets				
1.Claims on sovereigns, central banks, Multilateral Development Banks (MDBs), local municipal governments, government entities and Public Sector Entities (PSEs) that are treated as claims on sovereigns	-	9	-	9
2.Claims on financial institutions, local municipal governments, government entities and Public Sector Entities (PSEs) that are treated as claims on financial institutions and securities firms.	231	174	233	173
3.Claims on corporate entities, local municipal governments, government entities and Public Sector Entities (PSEs) that are treated as claims on corporate entities.	6,195	5,818	6,731	6,254
4.Claims on retail customers	1,656	1,552	1,176	1,179
5.Residential mortgage loans	545	496	545	496
6.Other assets	577	639	655	719
Non-Performing Assets	230	207	228	205
Total Minimum Capital Requirement	**9,435**	**8,895**	**9,568**	**9,036**

Minimum Capital Requirement for Market Risk by Risk Type under SA Approach

Unit : Baht million

	Consolidated		CIMB Thai Bank only	
Minimum Capital Requirement for Market Risk	**aa of 30 June 2011**	**as of 31 December 2010**	**aa of 30 June 2011**	**as of 31 December 2010**
Intereste Rate Risk	274	215	274	215
Equity Price Risk	5	7	-	-
Foreign Exchange Risk	15	44	15	44
Total Minimum Capital Requirement	**294**	**267**	**289**	**260**

Minimum Capital Requirements for Operational Risk

Unit : Baht million

	Consolidated		CIMB Thai Bank only	
Total Minimum Capital Requirement	**as of 30 June 2011**	**as of 31 December 2010**	**as of 30 June 2011**	**as of 31 December 2010**
Under Basic Indicator Approach	890	796	780	643

Total Capital Fund to Risk-Weighted Asset Ratio and Tier 1 Capital to Risk-Weighted Assets Ratio

	Consolidated		CIMB Thai Bank only	
Ratios	**as of 30 June 2011**	**as of 31 December 2010**	**as of 30 June 2011**	**as of 31 December 2010**
1.Total Capital Fund to Risk-Weighted Assets	13.9%	14.9%	13.7%	14.7%
2.Tier 1 Capital to Risk-Weighted Assets	8.6%	9.3%	8.4%	9.0%