CIMB Thai Bank Public Company Limited

Disclosure of capital adequacy information of Financial Business Group

(Basel II – Pillar 3)

As of 30 June 2012

CAPITAL FUND

Unit : THB million

Items	Consolidated		Bank only	
	Jun.2012	Dec.2011	Jun.2012	Dec.2011
1. Tier 1 Capital	**12,014**	**11,253**	**11,902**	**11,071**
1.1 Paid-up share capital	8,158	8,158	8,158	8,158
1.2 Share premium (deficit) (net)	1,483	1,483	1,483	1,483
1.3 Legal reserves	171	130	171	130
1.4 Retained earining (loss)	2,114	1,402	2,090	1,300
1.5 Minority interest	88	80	-	-
2. Tier 2 Capital	**6,767**	**7,754**	**6,758**	**7,745**
2.1 Tier 2 capital before deductions	6,767	7,754	6,758	7,745
3. Total mandatory capital fund	**18,781**	**19,007**	**18,660**	**18,816**
3.1 Total capital fund before deductions	18,781	19,007	18,660	18,816

Minimum capital requirements for credit risk management classified by type of assets under SA

Unit : THB million

Risk asset type	Consolidated Jun.2012	Consolidated Dec.2011	Bank only Jun.2012	Bank only Dec.2011
Performing Assets				
1.Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	-	1	-	1
2.Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	274	260	260	249
3.Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate	7,683	7,564	8,476	8,241
4.Retail debtors	1,804	1,714	1,104	1,126
5.Residential mortgage exposures	651	578	651	578
6.Other assets	660	661	784	784
Non-Performing Assets	289	299	285	296
Total	11,361	11,077	11,560	11,275

Minimum Capital Requirement for each type of market risk under SA Approach

Unit : THB million

Minimum Capital Requirement for Market Risk	Consolidated		Bank only	
	Jun.2012	Dec.2011	Jun.2012	Dec.2011
Interest Rate Risk	362	274	362	274
Equity Price Risk	5	4	-	-
Foreign Exchange Risk	42	16	42	16
Total Minimum Capital Requirement	409	294	404	290

Minimum Capital Requirements for Operational Risk

Unit : THB million

Minimum Capital Requirement for Operational Risk	Consolidated		Bank only	
	Jun.2012	Dec.2011	Jun.2012	Dec.2011
Basic Indicator Approach	946	865	792	738

Total capital adequacy ratio (CAR) and tier 1 capital ratio

Raito	Consolidated		Bank only	
	Jun.2012	Dec.2011	Jun.2012	Dec.2011
1. Total capital to risk-weighted assets	12.6%	13.2%	12.4%	13.0%
2. Tier 1 capital to risk-weight assets	8.0%	7.8%	7.9%	7.7%