

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

Basel II Pillar 3 Disclosure for the period ended 30 June 2024

- **CIMB Bank Berhad**

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ABBREVIATIONS

A-IRB Approach	: Advanced Internal Ratings Based Approach
ALM COE	: Asset Liability Management Centre of Excellence
ASB	: Amanah Saham Bumiputra
BI	: Banking Institutions
BIA	: Basic Indicator Approach
BNM	: Bank Negara Malaysia
BRCC	: Board Risk & Compliance Committee
CAF	: Capital Adequacy Framework and, in some instances referred to as the Risk-Weighted Capital Adequacy Framework
CAFIB	: Capital Adequacy Framework for Islamic Banks
CAR	: Capital Adequacy Ratio and, in some instances referred to as the Risk-Weighted Capital Ratio
CBSM	: Capital and Balance Sheet Management
CCR	: Counterparty Credit Risk
CIMBBG	: CIMB Bank, CIMBISLG, CIMBTH, CIMB Bank PLC (Cambodia), CIMB Factorlease Berhad, CIMB Bank (Vietnam) Limited and non-financial subsidiaries
CIMBISLG	: CIMB Islamic Bank Berhad, CIMB Islamic Nominees (Asing) Sdn Bhd and CIMB Islamic Nominees (Tempatan) SdnBhd
CIMBIBG	: CIMB Investment Bank Berhad and non-financial subsidiaries
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 CAF (Capital Components) and CAFIB (Capital Components) to include its wholly owned offshore banking subsidiary company)
CIMB Group or the Group	: Collectively CIMBBG, CIMBIBG and CIMBISLG as described within this disclosure
CIMB IB	: CIMB Investment Bank Berhad
CIMB Islamic	: CIMB Islamic Bank Berhad
CRM	: Credit Risk Mitigants
CRO	: Chief Risk Officer
CSA	: Credit Support Annexes, International Swaps and Derivatives Association Agreement
DFIs	: Development Financial Institutions
EAD	: Exposure At Default
EAR	: Earnings-at-Risk
ECAIs	: External Credit Assessment Institutions
EL	: Expected Loss
EP	: Eligible Provision
EVE	: Economic Value of Equity
EWRM	: Enterprise Wide Risk Management
Group EXCO	: Group Executive Committee
GSOC	: Group Strategic Oversight Committee

ABBREVIATIONS (continued)

GSGC	: Group Sustainability and Governance Committee
F-IRB Approach	: Foundation Internal Ratings Based Approach
Fitch	: Fitch Ratings
GALCO	: Group Asset Liability Management Committee
GCC	: Group Credit Committee
GIB	: Group Islamic Banking
GMCRC	: Group Market and Conduct Risks Committee
GRCC	: Group Risk & Compliance Committee
GRD	: Group Risk Division
GUC	: Group Underwriting Committee
HPE	: Hire Purchase Exposures
IRB Approach	: Internal Ratings Based Approach
IRRBB	: Interest Rate Risk in the Banking Book
KRI	: Key Risk Indicators
LGD	: Loss Given Default
MARC	: Malaysian Rating Corporation Berhad
MDBs	: Multilateral Development Banks
Moody's	: Moody's Investors Service
MRMWG	: Model Risk Management Working Group
MTM	: Mark-to-Market and/or Mark-to-Model
ORM	: Operational Risk Management
ORMF	: Operational Risk Management Framework
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
R&I	: Rating and Investment Information, Inc
RAM	: RAM Rating Services Berhad
RAROC	: Risk Adjusted Return on Capital
RORBB	: Rate of Return Risk in the Banking Book
RRE	: Residential Real Estate
RWA	: Risk-Weighted Assets
RWCAF	: Risk-Weighted Capital Adequacy Framework and, in some instances referred to as the Capital Adequacy Framework
S&P	: Standard & Poor's
SA	: Standardised Approach
SMEs	: Small and Medium Enterprises
SNC	: Shariah Non Compliance
SRM	: Shariah Risk Management
VaR	: Value-at-Risk

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 2024.

There were also no capital deficiencies in any subsidiaries that are not included in the consolidation for regulatory purposes.

Any discrepancies between the totals and sum of the components in the tables contained in the disclosures 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

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 14 June 2024. The revised guidelines took effect on 14 June 2024 for all banking institutions and financial holding companies and sets out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III.

The risk-weighted assets of CIMB Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets), of which the latest revision was issued on 18 December 2023. 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 the Basic Indicator Approach. The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components).

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

The table below presents the Capital Position of CIMB Bank Berhad.

Table 1: Capital Position for CIMB Bank

(RM'000)	CIMB Bank	
	30 June 2024	30 June 2023
Common Equity Tier 1 capital		
Ordinary share capital	24,539,214	22,979,762
Other reserves	16,990,339	17,074,717
Less: Proposed dividends	(1,876,939)	(1,640,182)
Common Equity Tier 1 capital before regulatory adjustments	39,652,614	38,414,297
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,555,075)	(3,555,075)
Intangible assets	(1,094,841)	(1,040,369)
Deferred tax assets	(779,701)	(897,490)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(6,033,106)	(6,011,710)
Regulatory reserve	(1,254,708)	(656,519)
Others	(6,450)	3,674
Common Equity Tier 1 capital after regulatory adjustments	26,928,733	26,256,808
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,750,000
Additional Tier 1 capital before regulatory adjustments	1,150,000	1,750,000
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(350,000)	(350,000)
Additional Tier 1 capital after regulatory adjustments	800,000	1,400,000
Total Tier 1 capital	27,728,733	27,656,808
Tier 2 capital		
Subordinated obligations	8,400,000	7,500,000
Surplus of eligible provisions over expected loss	703,442	742,370
General provision	370,141	357,833
Tier 2 capital before regulatory adjustments	9,473,583	8,600,203

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1: Capital Position for CIMB Bank (continued)

(RM'000)	CIMB Bank	
	30 June 2024	30 June 2023
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,446,805)	(2,444,312)
Total Tier 2 capital	7,026,778	6,155,891
Total capital	34,755,511	33,812,699
RWA		
Credit risk	146,851,631	152,354,976
Market risk	13,458,109	10,588,274
Large exposure risk requirements	1,243,822	1,212,672
Operational risk	20,497,119	18,905,905
Total RWA	182,050,681	183,061,827
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	15.823%	15.239%
Tier 1 ratio	16.262%	16.004%
Total Capital ratio	20.122%	19.367%
After deducting proposed dividend		
Common Equity Tier 1 ratio	14.792%	14.343%
Tier 1 ratio	15.231%	15.108%
Total Capital ratio	19.091%	18.471%

The Total Capital ratio increased in 2024 compared to 2023 primarily due to (i) higher ordinary share capital, (ii) issuance of RM0.9 billion T2 Subordinated Obligations and (iii) lower RWA mainly from Credit RWA; offset by (iv) issuance of RM0.4 billion AT1 Subordinated Capital Securities with RM1.0 billion redemption.

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: Disclosure on Total RWA and Minimum Capital Requirement

30 June 2024	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	74,110,411	74,110,411	1,126,699	1,126,699	90,136
Public Sector Entities	9,585,046	9,584,986	16,997	16,997	1,360
Banks, DFIs & MDBs	935,784	935,784	246,826	246,826	19,746
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,584,537	2,378,731	1,345,303	1,345,303	107,624
Corporate	12,952,185	8,037,917	8,092,599	8,092,599	647,408
Regulatory Retail	17,962,640	16,951,943	10,420,918	10,420,918	833,673
Residential Mortgages/RRE Financing	2,295,915	2,295,158	830,326	830,326	66,426
Higher Risk Assets	1,712,573	1,712,573	2,568,860	2,568,860	205,509
Other Assets	7,781,755	7,781,755	4,896,990	4,896,990	391,759
Securitisation	328,457	328,457	65,691	65,691	5,255
Equity Exposure	67	67	67	67	5
Total for SA	130,249,371	124,117,781	29,611,275	29,611,275	2,368,902
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	36,782,820	36,782,820	6,948,222	6,948,222	555,858
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	128,866,286	128,866,286	74,221,735	74,221,735	5,937,739
Residential Mortgages/RRE Financing	71,232,681	71,232,681	14,028,751	14,028,751	1,122,300
Qualifying Revolving Retail	13,651,427	13,651,427	7,451,652	7,451,652	596,132
Hire Purchase	5,497,525	5,497,525	4,094,355	4,094,355	327,548
Other Retail	22,521,312	22,521,312	3,859,394	3,859,394	308,752
Securitisation	-	-	-	-	-
Total for IRB Approach	278,552,051	278,552,051	110,604,110	110,604,110	8,848,329
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	408,801,422	402,669,832	146,851,631	146,851,631	11,748,130

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2024	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Large Exposure Risk Requirement	1,243,822	1,243,822	1,243,822	1,243,822	99,506
Market Risk (SA)					
Interest Rate Risk/Profit Rate Risk			10,802,047	10,802,047	864,164
Foreign Currency Risk			1,423,514	1,423,514	113,881
Equity Risk			311,539	311,539	24,923
Commodity Risk			89,826	89,826	7,186
Options Risk			831,183	831,183	66,495
Total Market Risk			13,458,109	13,458,109	1,076,649
Operational Risk (BIA)			20,497,135	20,497,135	1,639,771
Total RWA and Capital Requirement			182,050,697	182,050,697	14,564,056

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement Islamic Banking Window

30 June 2024	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	9,577,352	9,577,352	15,470	15,470	1,238
Banks, DFIs & MDBs	-	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,318	4,318	4,318	4,318	345
Corporate	1,189,465	1,188,659	603,803	603,803	48,304
Regulatory Retail	1,749,387	1,749,387	899,917	899,917	71,993
Residential Mortgages/RRE Financing	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Securitisation	-	-	-	-	-
Equity Exposure	-	-	-	-	-
Total for SA	12,520,522	12,519,717	1,523,508	1,523,508	121,881

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement Islamic Banking Window (continued)

30 June 2024	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,401,275	3,401,275	538,975	538,975	43,118
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	3,789,271	3,789,271	1,286,201	1,286,201	102,896
Residential Mortgages/RRE Financing	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
Total for IRB Approach	7,190,546	7,190,546	1,825,176	1,825,176	146,014
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	19,711,069	19,710,263	3,458,195	3,458,195	276,656
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			3,458,195	3,458,195	276,656

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	72,708,795	72,708,795	751,241	751,241	60,099
Public Sector Entities	9,591,841	9,591,790	318,358	318,358	25,469
Banks, DFIs & MDBs	876,177	876,177	243,168	243,168	19,453
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,010,453	2,940,502	1,619,919	1,619,919	129,593
Corporate	12,118,969	7,685,838	8,073,123	8,073,123	645,850
Regulatory Retail	17,183,612	16,136,888	9,676,162	9,676,162	774,093
Residential Mortgages/RRE Financing	1,936,164	1,935,429	702,981	702,981	56,239
Higher Risk Assets	1,654,958	1,654,958	2,482,437	2,482,437	198,595
Other Assets	7,580,442	7,580,442	4,678,408	4,678,408	374,273
Securitisation	403,900	403,900	80,780	80,780	6,462
Equity Exposure	69	69	69	69	6
Total for SA	127,065,380	121,514,789	28,626,646	28,626,646	2,290,132
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	38,399,623	38,399,623	9,826,269	9,826,269	786,102
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	124,078,367	124,078,367	77,786,074	77,786,074	6,222,886
Residential Mortgages/RRE Financing	71,363,138	71,363,138	14,180,709	14,180,709	1,134,457
Qualifying Revolving Retail	13,083,087	13,083,087	6,902,601	6,902,601	552,208
Hire Purchase	5,629,577	5,629,577	3,978,180	3,978,180	318,254
Other Retail	23,618,635	23,618,635	4,051,007	4,051,007	324,081
Securitisation	-	-	-	-	-
Total for IRB Approach	276,172,427	276,172,427	116,724,839	116,724,839	9,337,987
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	403,237,808	397,687,217	152,354,976	152,354,976	12,188,398

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Large Exposure Risk Requirement	1,212,672	1,212,672	1,212,672	1,212,672	97,014
Market Risk (SA)					
Interest Rate Risk/Profit Rate Risk			7,819,883	7,819,883	625,591
Foreign Currency Risk			1,976,154	1,976,154	158,092
Equity Risk			192,335	192,335	15,387
Commodity Risk			64,223	64,223	5,138
Options Risk			535,680	535,680	42,854
Total Market Risk			10,588,274	10,588,274	847,062
Operational Risk (BIA)			18,905,905	18,905,905	1,512,472
Total RWA and Capital Requirement			183,061,827	183,061,827	14,644,946

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement for Islamic Banking Window

30 June 2023	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	9,577,200	9,577,200	315,440	315,440	25,235
Banks, DFIs & MDBs	-	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,014	6,014	6,014	6,014	481
Corporate	1,024,625	1,024,625	755,878	755,878	60,470
Regulatory Retail	1,292,089	1,292,089	646,763	646,763	51,741
Residential Mortgages/RRE Financing	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Securitisation	-	-	-	-	-
Equity Exposure	-	-	-	-	-
Total for SA	11,899,929	11,899,929	1,724,095	1,724,095	137,928

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement Islamic Banking Window (continued)

30 June 2023	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,808,262	2,808,262	780,378	780,378	62,430
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	3,919,873	3,919,873	1,429,711	1,429,711	114,377
Residential Mortgages/RRE Financing	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
Total for IRB Approach	6,728,135	6,728,135	2,210,089	2,210,089	176,807
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	18,628,064	18,628,064	4,066,789	4,066,789	325,343
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			4,066,789	4,066,789	325,343

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 following tables represent CIMB Bank's credit exposures by geographic region:

Table 3: Geographic Distribution of Credit Exposures

30 June 2024		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	56,356,526	17,310,093	-	443,792	74,110,411
PSE	9,585,046	-	-	-	9,585,046
Bank	29,062,938	4,699,806	-	3,955,860	37,718,604
Corporate	95,101,341	44,898,866	-	4,402,801	144,403,008
Mortgage/RRE Financing	64,226,847	9,301,749	-	-	73,528,596
HPE	5,497,525	-	-	-	5,497,525
QRRE	10,738,474	2,912,953	-	-	13,651,427
Other Retail	31,823,125	8,660,762	-	65	40,483,952
Other Exposures	5,962,723	1,124,371	-	2,735,758	9,822,852
Total Gross Credit Exposure	308,354,546	88,908,600	-	11,538,276	408,801,422

30 June 2023		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	57,963,571	14,310,702	-	434,522	72,708,795
PSE	9,591,841	-	-	-	9,591,841
Bank	32,356,574	4,801,800	-	2,117,426	39,275,800
Corporate	96,314,084	39,503,491	-	3,390,214	139,207,789
Mortgage/RRE Financing	64,185,126	9,114,176	-	-	73,299,302
HPE	5,629,577	-	-	-	5,629,577
QRRE	10,350,285	2,732,802	-	-	13,083,087
Other Retail	32,773,222	8,028,984	-	40	40,802,246
Other Exposures	6,184,573	1,320,898	-	2,133,899	9,639,370
Total Gross Credit Exposure	315,348,855	79,812,853	-	8,076,100	403,237,808

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024
CREDIT RISK (continued)
Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector

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

Table 4: Distribution of Credit Exposures by Sector

30 June 2024												CIMB Bank
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	298,193	5,425,213	-	4,449,831	4,352,696	57,393,434	-	2,191,045	74,110,411
PSE	786	-	-	-	-	-	-	400	9,583,743	-	117	9,585,046
Bank	-	-	-	-	-	-	-	37,718,604	-	-	-	37,718,604
Corporate	4,137,585	6,575,130	12,012,986	10,504,285	11,759,784	18,191,721	11,056,262	49,810,006	9,972,013	7,850,943	2,532,293	144,403,008
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	73,528,596	-	73,528,596
HPE	-	-	-	-	-	-	-	-	-	5,497,525	-	5,497,525
QRRE	-	-	-	-	-	-	-	-	-	13,651,427	-	13,651,427
Other Retail	126,348	25,093	875,739	22,070	613,531	2,131,991	245,562	2,857,907	455,400	33,130,311	-	40,483,952
Other Exposures	-	-	-	267,422	-	-	24,725	420,740	855,048	-	8,254,917	9,822,852
Total Gross Credit Exposure	4,264,719	6,600,223	12,888,725	11,091,969	17,798,527	20,323,712	15,776,379	95,160,353	78,259,639	133,658,803	12,978,372	408,801,422

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024
CREDIT RISK (continued)
Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2023												CIMB Bank
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	292,818	6,171,756	-	4,376,589	6,771,341	53,276,918	-	1,819,374	72,708,795
PSE	8,381	-	-	-	-	-	-	452	9,582,901	-	106	9,591,841
Bank	-	-	-	-	-	-	-	39,275,800	-	-	-	39,275,800
Corporate	4,929,877	5,682,015	12,739,580	10,158,113	10,928,460	19,625,174	10,063,062	45,703,453	8,287,593	7,404,036	3,686,426	139,207,789
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	73,299,302	-	73,299,302
HPE	-	-	-	-	-	-	-	-	-	5,629,577	-	5,629,577
QRRE	-	-	-	-	-	-	-	-	-	13,083,087	-	13,083,087
Other Retail	147,245	23,131	939,806	22,907	656,631	2,256,151	271,932	2,710,368	487,065	33,287,010	-	40,802,246
Other Exposures	-	-	-	297,190	-	-	3,409	416,905	845,468	-	8,076,397	9,639,370
Total Gross Credit Exposure	5,085,503	5,705,146	13,679,386	10,771,028	17,756,847	21,881,325	14,714,992	94,878,320	72,479,944	132,703,012	13,582,303	403,237,808

*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 following tables represent CIMB Bank's credit exposure analysed by residual contractual maturity:

Table 5: Distribution of Credit Exposures by Residual Contractual Maturity

30 June 2024		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	16,544,631	16,105,215	41,460,566	74,110,411
PSE	235	7,459	9,577,352	9,585,046
Bank	24,037,487	11,300,027	2,381,090	37,718,604
Corporate	49,210,702	59,177,878	36,014,428	144,403,008
Mortgage/RRE Financing	29,411	610,069	72,889,116	73,528,596
HPE	99,983	1,484,220	3,913,322	5,497,525
QRRE	13,651,427	-	-	13,651,427
Other Retail	6,210,942	5,148,009	29,125,001	40,483,952
Other Exposures	58,492	269,965	9,494,395	9,822,852
Total Gross Credit Exposure	109,843,309	94,102,843	204,855,270	408,801,422

30 June 2023		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	19,823,632	15,238,386	37,646,778	72,708,795
PSE	7,777	6,486	9,577,578	9,591,841
Bank	30,932,945	6,644,649	1,698,206	39,275,800
Corporate	45,845,655	57,795,583	35,566,551	139,207,789
Mortgage/RRE Financing	33,522	607,583	72,658,198	73,299,302
HPE	143,684	1,811,170	3,674,724	5,629,577
QRRE	13,083,087	-	-	13,083,087
Other Retail	5,900,616	4,574,394	30,327,237	40,802,246
Other Exposures	51,905	324,777	9,262,688	9,639,370
Total Gross Credit Exposure	115,822,823	87,003,026	200,411,959	403,237,808

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing

i) Past Due But Not Impaired

The following tables provide an analysis of the outstanding balances as at 30 June 2024 and 31 December 2023 which were past due but not impaired by sector and geographical respectively:

Table 6: Past Due but Not Impaired Loans, Advances and Financing by Sector

(RM'000)	CIMB Bank	
	30 June 2024	31 December 2023
Primary Agriculture	52,321	26,861
Mining and Quarrying	2,394	1,184
Manufacturing	102,304	63,839
Electricity, Gas and Water Supply	1,423	633
Construction	87,936	94,722
Wholesale and Retail Trade, and Restaurants and Hotels	252,732	170,164
Transport, Storage and Communication	22,422	15,079
Finance, Insurance/Takaful, Real Estate and Business Activities	619,966	220,727
Education, Health and Others	59,846	46,252
Household	6,979,390	6,836,969
Others*	10,724	18,327
Total	8,191,458	7,494,757

*Others are exposures which are not elsewhere classified.

Table 7: Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution

(RM'000)	CIMB Bank	
	30 June 2024	31 December 2023
Malaysia	7,532,223	6,864,291
Singapore	654,562	625,336
Other Countries	4,673	5,130
Total	8,191,458	7,494,757

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

ii) Credit Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2024 and 31 December 2023 which were credit impaired by sector and geographical respectively:

Table 8: Credit Impaired Loans, Advances and Financing by Sector

(RM'000)	CIMB Bank	
	30 June 2024	31 December 2023
Primary Agriculture	13,202	14,491
Mining and Quarrying	1,106,493	1,060,400
Manufacturing	173,652	176,642
Electricity, Gas and Water Supply	393	496
Construction	168,620	65,275
Wholesale and Retail Trade, and Restaurants and Hotels	337,149	367,297
Transport, Storage and Communication	60,556	253,052
Finance, Insurance/Takaful, Real Estate and Business Activities	412,527	252,022
Education, Health and Others	33,748	29,421
Household	1,532,971	1,722,017
Others*	102,283	144,733
Total	3,941,594	4,085,846

*Others are exposures which are not elsewhere classified.

Table 9: Credit Impaired Loans, Advances and Financing by Geographic Distribution

(RM'000)	CIMB Bank	
	30 June 2024	31 December 2023
Malaysia	3,437,456	3,589,970
Singapore	404,960	354,493
Other Countries	99,178	141,383
Total	3,941,594	4,085,846

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses

Table 10: Expected credit losses (Stage 1, 2 and 3) by Sector

(RM'000)	CIMB Bank			
	30 June 2024			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Primary Agriculture	33,884	161	5,698	39,743
Mining and Quarrying	12,175	154	808,358	820,687
Manufacturing	22,605	13,548	144,513	180,666
Electricity, Gas and Water Supply	19,405	89	392	19,886
Construction	8,331	10,441	129,330	148,102
Wholesale and Retail Trade, and Restaurants and Hotels	39,630	55,553	103,994	199,177
Transport, Storage and Communications	5,498	4,381	55,081	64,960
Finance, Insurance/Takaful, Real Estate and Business Activities	192,027	6,631	219,580	418,238
Education, Health and Others	17,023	1,432	26,012	44,467
Household	805,896	417,222	654,289	1,877,407
Others*	79,798	16,807	103,808	200,413
Total	1,236,272	526,419	2,251,055	4,013,746

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 10: Expected credit losses (Stage 1, 2 and 3) by Sector (continued)

(RM'000)	CIMB Bank			
	31 December 2023			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Primary Agriculture	36,790	170	6,197	43,157
Mining and Quarrying	27,364	1	791,888	819,253
Manufacturing	51,188	19,663	121,566	192,417
Electricity, Gas and Water Supply	23,070	225	233	23,528
Construction	8,253	19,649	42,666	70,568
Wholesale and Retail Trade, and Restaurants and Hotels	61,520	93,448	101,454	256,422
Transport, Storage and Communications	6,892	5,563	121,765	134,220
Finance, Insurance/Takaful, Real Estate and Business Activities	156,154	61,397	92,343	309,894
Education, Health and Others	18,005	3,724	17,707	39,436
Household	915,030	429,812	506,480	1,851,322
Others*	83,248	16,970	101,425	201,643
Total	1,387,514	650,622	1,903,724	3,941,860

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 11: Expected credit losses (Stage 1, 2 and 3) by Geographic Distribution

(RM'000)	CIMB Bank			
	30 June 2024			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Malaysia	861,579	466,333	1,886,354	3,214,266
Singapore	323,516	55,413	263,730	642,659
Other Countries	51,177	4,673	100,971	156,821
Total	1,236,272	526,419	2,251,055	4,013,746

(RM'000)	CIMB Bank			
	31 December 2023			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Malaysia	994,255	526,657	1,591,511	3,112,423
Singapore	346,722	118,494	213,333	678,549
Other Countries	46,537	5,471	98,880	150,888
Total	1,387,514	650,622	1,903,724	3,941,860

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 12: Expected credit losses charges/(write back) and write-off for Stage 3

(RM'000)	CIMB Bank	
	30 June 2024	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	(622)	237
Mining and Quarrying	(22,286)	34
Manufacturing	26,988	12,208
Electricity, Gas and Water Supply	190	25
Construction	78,429	727
Wholesale and Retail Trade, and Restaurants and Hotels	22,935	8,768
Transport, Storage and Communications	25,341	5,580
Finance, Insurance/Takaful, Real Estate and Business Activities	45,776	11,472
Education, Health and Others	7,907	405
Household	434,078	295,857
Others*	179,971	232,249
Total	798,707	567,562

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 12: Expected credit losses charges/(write back) and write-off for Stage 3 (continued)

(RM'000)	CIMB Bank	
	30 June 2023	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	186	-
Mining and Quarrying	56,221	2,493
Manufacturing	7,387	1,246
Electricity, Gas and Water Supply	22	70
Construction	5,650	479
Wholesale and Retail Trade, and Restaurants and Hotels	38,382	2,746
Transport, Storage and Communications	17,118	70
Finance, Insurance/Takaful, Real Estate and Business Activities	3,984	729
Education, Health and Others	5,738	396
Household	311,031	385,253
Others*	183,314	85,885
Total	629,033	479,367

*Others are exposures which are not elsewhere classified

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 13: Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing

(RM'000)	CIMB Bank			
	30 June 2024			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
At 1 January 2024	1,387,514	650,622	1,903,724	3,941,860
Changes in expected credit losses due to transferred within stages	169,934	(161,544)	(8,390)	-
Transferred to Stage 1	287,543	(269,113)	(18,430)	-
Transferred to Stage 2	(113,035)	345,385	(232,350)	-
Transferred to Stage 3	(4,574)	(237,816)	242,390	-
Total charge to Income Statement	(319,784)	36,731	798,707	515,654
New financial assets originated	383,967	71,535	9,367	464,869
Financial assets that have been derecognised	(250,483)	(96,729)	-	(347,212)
Write back in respect of full recoveries	-	-	(18,409)	(18,409)
Change in credit risk	(453,268)	61,925	807,749	416,406
Write-offs	(127)	(171)	(567,562)	(567,860)
Reclassification from loans at FVTPL	-	-	13,876	13,876
Exchange fluctuation	(1,271)	751	(8,457)	(8,977)
Other movements	6	30	119,157	119,193
Total	1,236,272	526,419	2,251,055	4,013,746

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

Table 13: Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing (continued)

(RM'000)	CIMB Bank			
	30 June 2023			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
At 1 January 2023	746,781	1,774,325	2,733,149	5,254,255
Changes in expected credit losses due to transferred within stages	1,036,335	(1,047,424)	11,089	-
Transferred to Stage 1	1,152,558	(1,097,079)	(55,479)	-
Transferred to Stage 2	(110,838)	353,684	(242,846)	-
Transferred to Stage 3	(5,385)	(304,029)	309,414	-
Total charge to Income Statement	(278,737)	(65,268)	629,033	285,028
New financial assets originated	332,278	136,722	45,808	514,808
Financial assets that have been derecognised	(191,070)	(159,316)	-	(350,386)
Write back in respect of full recoveries	-	-	(29,996)	(29,996)
Change in credit risk	(419,945)	(42,674)	613,221	150,602
Write-offs	-	(36)	(479,367)	(479,403)
Exchange fluctuation	19,210	4,478	83,717	107,405
Transfer from related companies	-	-	-	-
Other movements	(20,203)	(2,309)	89,558	67,046
Total	1,503,386	663,766	3,067,179	5,234,331

Capital Treatment for Credit Risk for Portfolios under the SA

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

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

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

Table 14: Disclosure by Risk Weight under SA

30 June 2024	CIMB Bank												
(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 /RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	71,154,064	9,500,000	310,395	-	27,393	627,004	-	-	2,440,875	-	-	84,059,731	-
20%	1,171,582	84,986	219,563	333,087	556,621	3,095,553	-	-	-	328,457	-	5,789,849	1,157,970
35%	-	-	-	-	-	-	2,159,997	-	-	-	-	2,159,997	755,999
50%	1,784,765	-	405,826	1,533,917	1,360,238	2,160,667	121,662	-	-	-	-	7,367,075	3,683,538
75%	-	-	-	-	-	9,834,220	11	-	1,775,561	-	-	11,609,792	8,707,344
100%	-	-	0	511,727	5,919,406	911,193	13,487	-	3,565,319	-	67	10,921,199	10,921,199
100% < RW < 1250%	-	-	-	-	72,408	323,306	-	1,712,573	-	-	-	2,108,287	3,112,088
1250%	-	-	-	-	101,851	-	-	-	-	-	-	101,851	1,273,138
Total	74,110,411	9,584,986	935,784	2,378,731	8,037,917	16,951,943	2,295,158	1,712,573	7,781,755	328,457	67	124,117,781	29,611,275
Average Risk Weight	2%	0%	26%	57%	101%	61%	36%	150%	63%	20%	100%	24%	
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 2024

CREDIT RISK (continued)

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

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

30 June 2023	CIMB Bank												
(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 /RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	71,092,298	8,000,000	309,196	-	21,311	798,097	-	-	2,582,792	-	-	82,803,694	-
20%	190,025	1,591,790	134,409	303,419	568,542	3,206,638	-	-	-	403,900	-	6,398,723	1,279,745
35%	-	-	-	-	-	-	1,812,165	-	-	-	-	1,812,165	634,258
50%	1,426,473	-	432,572	2,155,696	660,436	1,199,834	109,081	-	-	-	-	5,984,091	2,992,046
75%	-	-	-	-	-	10,071,623	-	-	1,276,969	-	-	11,348,592	8,511,444
100%	-	-	0	481,387	6,289,529	819,689	14,183	-	3,720,682	-	69	11,325,539	11,325,539
100% < RW < 1250%	-	-	0	-	44,145	41,007	-	1,654,958	-	-	-	1,740,110	2,610,165
1250%	-	-	-	-	101,876	-	-	-	-	-	-	101,876	1,273,451
Total	72,708,795	9,591,790	876,177	2,940,502	7,685,838	16,136,888	1,935,429	1,654,958	7,580,442	403,900	69	121,514,789	28,626,646
Average Risk Weight	1%	3%	28%	55%	105%	60%	36%	150%	62%	20%	100%	24%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (continued)

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

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

Table 15: Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs

30 June 2024		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	9,585,046	9,585,046
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,059,769	-	524,768	2,584,537
Corporate	9,110	115,893	12,827,181	12,952,185
Sovereign/Central Banks	69,118,788	-	4,991,623	74,110,411
Banks, MDBs and DFIs	935,784	-	-	935,784
Total	72,123,452	115,893	27,928,619	100,167,964

30 June 2023		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	9,591,841	9,591,841
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,543,630	-	466,824	3,010,453
Corporate	4,796	106,359	12,007,813	12,118,969
Sovereign/Central Banks	63,788,314	-	8,920,481	72,708,795
Banks, MDBs and DFIs	876,177	-	-	876,177
Total	67,212,917	106,359	30,986,959	98,306,235

CREDIT RISK (continued)

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

Table 16: Disclosures of Securitisation under SA according to Ratings by ECAIs

30 June 2024		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	328,457	-	-	328,457

30 June 2023		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	403,900	-	-	403,900

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, Xpress Cash, residential mortgages, business premises loans/financing and ASB financing

The following tables summarise the retail credit exposures measured under A-IRB Approach as at 30 June 2024 and 30 June 2023:

Table 17: Retail Exposures under the IRB Approach by PD Band

30 June 2024	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	93,441,406	17,328,153	2,133,387	112,902,945
Residential Mortgage/RRE Financing	63,241,984	6,432,554	1,558,143	71,232,681
QRRE	9,471,077	4,013,447	166,903	13,651,427
Hire Purchase	2,171,055	3,243,961	82,510	5,497,525
Other Retail	18,557,290	3,638,191	325,830	22,521,312
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	22%	31%	
QRRE	89%	89%	89%	
Hire Purchase	45%	51%	50%	
Other Retail	20%	19%	32%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	10%	79%	184%	
QRRE	19%	120%	513%	
Hire Purchase	53%	85%	248%	
Other Retail	13%	31%	112%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 17: Retail Exposures under the IRB Approach by PD Band (continued)

30 June 2023	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	95,680,840	15,705,946	2,307,651	113,694,437
Residential Mortgage/RRE Financing	63,741,946	6,014,376	1,606,816	71,363,138
QRRE	9,126,703	3,795,674	160,710	13,083,087
Hire Purchase	3,737,807	1,781,686	110,084	5,629,577
Other Retail	19,074,384	4,114,210	430,041	23,618,635
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	23%	32%	
QRRE	89%	89%	89%	
Hire Purchase	45%	59%	48%	
Other Retail	20%	17%	31%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	10%	80%	192%	
QRRE	19%	122%	354%	
Hire Purchase	47%	109%	262%	
Other Retail	13%	29%	105%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 18: Retail Exposures under the IRB Approach by Expected Loss Range

30 June 2024	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	100,732,297	12,070,946	99,702	112,902,945
Residential Mortgage/RRE Financing	67,355,275	3,832,612	44,794	71,232,681
QRRE	9,376,908	4,273,388	1,131	13,651,427
Hire Purchase	3,120,374	2,366,897	10,255	5,497,525
Other Retail	20,879,741	1,598,049	43,522	22,521,312
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	27%	37%	
QRRE	89%	89%	90%	
Hire Purchase	41%	58%	46%	
Other Retail	19%	29%	63%	

30 June 2023	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	101,608,337	12,039,119	46,981	113,694,437
Residential Mortgage/RRE Financing	67,224,466	4,131,505	7,168	71,363,138
QRRE	8,988,495	4,091,577	3,015	13,083,087
Hire Purchase	3,579,586	2,042,686	7,305	5,629,577
Other Retail	21,815,790	1,773,352	29,493	23,618,635
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	28%	40%	
QRRE	89%	89%	90%	
Hire Purchase	44%	59%	43%	
Other Retail	19%	29%	82%	

CREDIT RISK (continued)

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

Non-retail Exposures

The following tables summarise the non-retail credit exposures measured under F-IRB Approach as at 30 June 2024 and 30 June 2023:

Table 19: Credit Exposures Subject to Supervisory Risk Weight under IRB Approach

30 June 2024	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	590,142	2,795,210	21,150	33	-	3,406,535
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,787,145	9,378,452	503,385	981,866	141,443	12,792,292
RWA	1,188,644	9,861,072	603,215	2,454,746	-	14,107,677

30 June 2023	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	292,341	2,700,536	27,676	77,405	-	3,097,958
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	980,587	6,985,746	1,300,553	768,208	281,286	10,316,381
RWA	636,464	7,546,802	1,527,463	2,114,035	-	11,824,764

CIMB Bank has no exposure to High Volatility Commercial Real Estate and Equities under the Supervisory Slotting Criteria.

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

Table 20: Non-Retail Exposures under IRB Approach by Risk Grades

30 June 2024	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	55,150,716	71,370,863	17,953,628	3,153,425	147,628,633
Sovereign/Central Banks	-	-	-	-	-
Bank	27,829,789	8,703,796	249,215	19	36,782,820
Corporate (excluding Specialised Lending/ Financing)	27,320,927	62,667,067	17,704,413	3,153,406	110,845,813
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	44%	40%	34%	43%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	27%	140%	-	
Corporate (excluding Specialised Lending/ Financing)	21%	59%	99%	-	

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

Table 20: Non-Retail Exposures under IRB Approach by Risk Grades (continued)

30 June 2023	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	54,222,839	65,390,599	23,182,565	4,314,335	147,110,338
Sovereign/Central Banks	-	-	-	-	-
Bank	29,789,425	8,325,085	285,113	0	38,399,623
Corporate (excluding Specialised Lending/ Financing)	24,433,414	57,065,514	22,897,452	4,314,335	108,710,715
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	44%	38%	37%	43%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	21%	36%	160%	-	
Corporate (excluding Specialised Lending/ Financing)	20%	64%	106%	-	

CREDIT RISK (continued)

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

Expected Losses versus Actual Losses by Portfolio Types

The following table summarises the expected losses versus actual losses by portfolio type:

Table 21: Analysis of Expected Losses versus Actual Losses by Portfolio Types

CIMB Bank				
(RM'000) Exposure Class	30 June 2024		30 June 2023	
	Regulatory Expected Losses as at 30 June 2023	Actual Losses for the period ended 30 June 2024	Regulatory Expected Losses as at 30 June 2022	Actual Losses for the period ended 30 June 2023
Sovereign	-	-	-	-
Bank	22,210	0	20,257	0
Corporate	768,160	25,434	706,690	97,777
Mortgage/RRE Financing	244,409	275,789	166,265	165,552
HPE	233,483	65,963	183,331	66,252
QRRE	335,228	101,039	269,903	80,647
Other Retail	106,568	63,449	120,554	45,077
Total	1,710,057	531,674	1,467,000	455,305

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 year. 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 (CCR)

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 2024 and 30 June 2023 there was no requirement for additional collateral to be posted.

The following tables disclose the Off-Balance Sheet exposures and CCR as at 30 June 2024 and 30 June 2023:

Table 22: Disclosure on Off-Balance Sheet Exposures and CCR

30 June 2024	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,399,231		3,399,231	1,543,409
Transaction Related Contingent Items	4,379,998		2,189,999	1,087,468
Short Term Self Liquidating Trade Related Contingencies	1,668,727		333,745	65,472
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing 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	4,056,303		4,056,390	196,068
Foreign Exchange Related Contracts				
One year or less	19,099,514	81,496	295,112	112,873
Over one year to five years	387,430	328	29,072	40,494
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	481,018	3,331	8,567	5,869
Over one year to five years	8,270,730	7,669	262,806	141,401
Over five years	828,844	6,334	79,721	57,162
Equity Related Contracts				
One year or less	585,906	12,215	47,369	47,439
Over one year to five years	340,759	16,885	44,146	55,878
Over five years	-	-	-	-
Commodity Contracts				
One year or less	1,262,496	4,858	131,107	26,395
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

Table 22: Disclosure on Off-Balance Sheet Exposures and CCR (continued)

30 June 2024	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit derivative 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	943,811,427	2,416,648	12,214,252	3,335,905
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	25,632,047		22,672,806	7,069,923
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	7,687		4,938	2,239
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	104,418,911		-	-
Unutilised credit card lines	26,267,993		7,017,781	1,867,457
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	1,144,899,021	2,549,763	52,787,044	15,655,453

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

Table 22: Disclosure on Off-Balance Sheet Exposures and CCR (continued)

30 June 2023	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,579,364		3,579,364	2,404,920
Transaction Related Contingent Items	4,101,290		2,050,645	1,188,515
Short Term Self Liquidating Trade Related Contingencies	1,299,579		259,916	143,524
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing 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	5,763,055		5,763,096	287,705
Foreign Exchange Related Contracts				
One year or less	22,464,515	400,029	657,076	349,655
Over one year to five years	491,975	1,126	25,725	13,118
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	3,389,413	129	11,312	6,679
Over one year to five years	4,493,882	5,826	144,614	68,897
Over five years	904,936	6,143	85,105	74,580
Equity Related Contracts				
One year or less	387,906	37,343	60,617	70,808
Over one year to five years	331,448	8,595	35,111	38,028
Over five years	-	-	-	-
Commodity Contracts				
One year or less	372	3	40	31
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

Table 22: Disclosure on Off-Balance Sheet Exposures and CCR (continued)

30 June 2023	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit derivative 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	889,939,463	4,241,743	11,171,447	4,142,819
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	24,967,339		22,331,648	7,255,159
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,558		312	-
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	99,857,937		-	-
Unutilised credit card lines	25,197,133		6,769,413	1,780,800
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	1,087,171,166	4,700,937	52,945,442	17,825,241

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR

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

Table 23: Disclosure on Credit Derivative Transactions

(RM'000)	CIMB Bank			
	30 June 2024		30 June 2023	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	883,020	1,539,897	1,240,389	1,923,342
Client Intermediation Activities	19,900	-	19,900	-
Total	902,920	1,539,897	1,260,289	1,923,342
Credit Default Swaps	883,020	1,539,897	1,240,389	1,923,342
Total Return Swaps	19,900	-	19,900	-
Total	902,920	1,539,897	1,260,289	1,923,342

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2024 and 30 June 2023:

Table 24: Disclosure on Credit Risk Mitigation

30 June 2024	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	74,110,411	-	-	-
Public Sector Entities	9,585,046	9,500,000	61	-
Banks, DFIs & MDBs	37,718,585	-	1,306,363	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,584,537	-	205,806	-
Corporate	138,450,664	4,269,119	13,546,799	15,946,586
Residential Mortgages/RRE Financing	71,963,936	-	757	-
Qualifying Revolving Retail	13,484,523	-	-	-
Hire Purchase	5,415,015	-	-	-
Other Retail	39,985,108	5,080,831	1,008,844	-
Securitisation	328,457	-	-	-
Equity	67	-	-	-
Higher Risk Assets	1,712,573	-	-	-
Other Assets	7,781,755	-	-	-
Defaulted Exposures	3,129,284	41,909	38,704	492,056
Total Exposures	406,249,963	18,891,858	16,107,335	16,438,642

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: Disclosure on Credit Risk Mitigation (continued)

30 June 2023	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	72,708,795	-	-	-
Public Sector Entities	9,591,841	8,000,000	51	-
Banks, DFIs & MDBs	39,275,800	-	1,875,055	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,010,453	-	69,952	-
Corporate	131,543,691	3,771,129	13,802,745	16,182,952
Residential Mortgages/RRE Financing	71,687,139	-	735	-
Qualifying Revolving Retail	12,922,377	-	-	-
Hire Purchase	5,519,493	-	-	-
Other Retail	40,280,782	4,825,302	1,046,012	-
Securitisation	403,900	-	-	-
Equity	69	-	-	-
Higher Risk Assets	1,654,958	-	-	-
Other Assets	7,580,442	-	-	-
Defaulted Exposures	3,600,278	41,986	28,570	591,979
Total Exposures	399,780,019	16,638,417	16,823,119	16,774,930

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 Banking Book for 30 June 2024 and 30 June 2023:

Table 25: Disclosure on Securitisation for Banking Book

30 June 2024 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	5,240	733	562	(47)

31 December 2023 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	11,406	2,156	1,151	189

* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2024 to 30 June 2024 and 1 January 2023 to 30 June 2023.

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

Table 26: Disclosure on Securitisation under the SA for Banking Book Exposures

30 June 2024		CIMB Bank										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	328,457	-	-	-	328,457	-	-	-	-	-	-	65,691
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)	-	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

30 June 2024		CIMB Bank											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Unrated (Look Through)		Risk-Weighted Assets
			Rated Securitisation Exposures								Weighted Average RW	Exposure Amount	
			0%	10%	20%	50%	100%	350%	1250%				
<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)	-	-	-	-	-	-	-	-	-	-	-	-	
Total Exposures	328,457	-	-	-	328,457	-	-	-	-	-	-	65,691	

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

30 June 2023		CIMB Bank											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Unrated (Look Through)		Risk-Weighted Assets
			Rated Securitisation Exposures								Weighted Average RW	Exposure Amount	
			0%	10%	20%	50%	100%	350%	1250%				
Traditional Securitisation (Banking Book)													
<i>Non-originating Banking Institution</i>													
<i>On-Balance Sheet</i>													
Most senior	399,326	-	-	-	399,326	-	-	-	-	-	-	79,865	
Mezzanine	4,574	-	-	-	4,574	-	-	-	-	-	-	915	
First loss	-	-	-	-	-	-	-	-	-	-	-	-	
<i>Off-Balance Sheet</i>													
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-	
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-	

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

30 June 2023		CIMB Bank											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Unrated (Look Through)		Risk-Weighted Assets
			Rated Securitisation Exposures								Weighted Average RW	Exposure Amount	
			0%	10%	20%	50%	100%	350%	1250%				
<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)	-	-	-	-	-	-	-	-	-	-	-	-	
Total Exposures	403,900	-	-	-	403,900	-	-	-	-	-	-	80,780	

SECURITISATION (continued)

Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge

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

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

30 June 2024	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

SECURITISATION (continued)

Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge (continued)

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

30 June 2023	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
<u>Investor's interest</u>					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for CIMB Bank for the year ended 30 June 2024 and 30 June 2023 is as follows:

Table 28: Realised Gains/(Losses) from Sales and Liquidations, and Unrealised Gains of Equities

(RM'000)	CIMB Bank	
	30 June 2024	30 June 2023
<u>Realised (losses) recognised</u>		
Shares, private equity funds and unit trusts	(86,398)	(309)
<u>Unrealised gains gains/(losses) recognised in other comprehensive income</u>		
Shares, private equity funds and unit trusts	1	(7)
<u>Cumulative unrealised gains as at reporting period</u>		
Shares, private equity funds and unit trusts	148,022	58,662

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2024 and 30 June 2023:

Table 29: Analysis of Equity Investments by Grouping and RWA

(RM'000)	CIMB Bank			
	30 June 2024		30 June 2023	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,712,573	2,568,860	1,654,958	2,482,437
Publicly traded	67	67	69	69
Total	1,712,640	2,568,927	1,655,027	2,482,506

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/ profit 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 table below illustrates CIMB Bank’s IRRBB under a 100 bps parallel upward interest rate/profit rate shock from economic value perspective:

Table 30: IRRBB – Impact on Economic Value

(RM'000)	CIMB Bank	
	30 June 2024	30 June 2023
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(2,683,944)	(2,684,959)
US Dollar	(200,657)	(14,110)
Thai Baht	387	452
Singapore Dollar	(181,099)	(306,653)
Others	(127,805)	(86,949)
Total	(3,193,118)	(3,092,219)

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

IRRBB Management (continued)

The table below illustrates CIMB Bank's IRRBB under a 100 bps parallel upward interest rate/profit rate shock from the earnings perspective:

Table 31: IRRBB – Impact on Earnings

(RM'000)	CIMB Bank	
	30 June 2024	30 June 2023
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(676)	72,046
US Dollar	(352,240)	(417,562)
Thai Baht	(599)	(203)
Singapore Dollar	2,025	21,864
Others	72,514	76,442
Total	(278,976)	(247,413)

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]