

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

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

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

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

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## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### 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
CIMBIBG	: CIMB Investment Bank Berhad and non-financial subsidiaries
CIMBISLG	: CIMB Islamic Bank Berhad, CIMB Islamic Nominees (Asing) Sdn Bhd and CIMB Islamic Nominees (Tempatan) Sdn Bhd
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

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### 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
GIBD	: Group Islamic Banking Division
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

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

### **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 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***

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 the CIMB Bank Group (other than CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets)/Capital Adequacy Framework for Islamic Banks (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 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).

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

The tables below present the Capital Position of CIMBBG, CIMBISLG and CIMBIBG respectively.

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

(RM'000)	CIMBBG	
	30 June 2024	30 June 2023
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	24,539,214	22,979,762
Other reserves	29,279,864	28,100,941
Qualifying non-controlling interests	170,361	189,556
Less: Proposed dividends	(1,876,939)	(1,640,182)
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>52,112,500</b>	<b>49,630,077</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,940,587)	(3,946,440)
Intangible assets	(1,253,769)	(1,211,611)
Deferred tax assets	(1,315,498)	(1,420,520)
Regulatory reserve	(1,708,003)	(910,592)
Others	4,124	65,539
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>43,898,767</b>	<b>42,206,453</b>
<b>Additional Tier 1 capital</b>		
Perpetual subordinated capital securities	1,150,000	1,750,000
Qualifying capital instruments held by third parties	33,775	38,613
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>1,183,775</b>	<b>1,788,613</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>1,183,775</b>	<b>1,788,613</b>
<b>Total Tier 1 capital</b>	<b>45,082,542</b>	<b>43,995,066</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBBG	
	30 June 2024	30 June 2023
<b>Tier 2 capital</b>		
Subordinated obligations	8,400,000	7,500,000
Surplus of eligible provisions over expected loss	1,063,005	1,089,429
Qualifying capital instruments held by third parties	278,450	317,095
General provisions	815,194	854,922
<b>Tier 2 capital before regulatory adjustments</b>	<b>10,556,649</b>	<b>9,761,446</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
<b>Total Tier 2 capital after regulatory adjustments</b>	<b>10,556,649</b>	<b>9,761,446</b>
<b>Total capital</b>	<b>55,639,191</b>	<b>53,756,512</b>
<b>RWA</b>		
Credit risk	242,382,969	249,965,208
Market risk	20,117,669	15,687,963
Large exposure risk requirement	1,243,822	1,212,672
Operational risk	27,581,290	25,824,148
<b>Total RWA</b>	<b>291,325,750</b>	<b>292,689,991</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 ratio	15.713%	14.981%
Tier 1 ratio	16.119%	15.592%
Total Capital ratio	19.743%	18.927%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 ratio	15.069%	14.420%
Tier 1 ratio	15.475%	15.031%
Total Capital ratio	19.099%	18.366%

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT *(continued)*

*Capital Structure and Adequacy (continued)*

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2024	30 June 2023
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	1,000,000	1,000,000
Other reserves	8,914,938	7,787,469
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>9,914,938</b>	<b>8,787,469</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(2,411)	(2,623)
Deferred tax assets	(232,931)	(261,896)
Regulatory reserve	(453,295)	(254,073)
Others	(2,455)	644
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>9,087,846</b>	<b>8,133,521</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	350,000	350,000
<b>Total Tier 1 capital</b>	<b>9,437,846</b>	<b>8,483,521</b>



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBISLG	
	30 June 2024	30 June 2023
<b>Tier 2 capital</b>		
Subordinated Sukuk	1,100,000	1,100,000
Surplus of eligible provisions over expected loss	183,442	194,211
General provisions	83,191	86,459
<b>Total Tier 2 capital</b>	<b>1,366,633</b>	<b>1,380,670</b>
<b>Total capital</b>	<b>10,804,479</b>	<b>9,864,191</b>
<b>RWA</b>		
Credit risk	58,941,616	55,472,168
Market risk	896,296	684,961
Operational risk	5,486,201	5,127,455
<b>Total RWA</b>	<b>65,324,113</b>	<b>61,284,584</b>
<b>Capital Adequacy Ratios</b>		
Common Equity Tier 1 ratio	13.912%	13.272%
Tier 1 ratio	14.448%	13.843%
Total Capital ratio	16.540%	16.096%

Total Capital ratio increased in 2024 compared to 2023 mainly due to (i) higher other reserves and (ii) lower deduction in deferred tax assets; offset by (iii) higher deduction in regulatory reserve, (iv) lower surplus eligible provision over expected loss and (v) higher RWA mainly from Credit RWA.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT *(continued)*

*Capital Structure and Adequacy (continued)*

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2024	30 June 2023
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	100,000	100,000
Other reserves	481,180	478,897
Less: Proposed dividends	-	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>581,180</b>	<b>578,897</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(39,542)	-
Deferred tax assets	(11,027)	(11,590)
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(6,039)	(4,906)
Intangible assets	(24,527)	(28,258)
<b>Common Equity Tier 1 capital after regulatory adjustments / total Tier 1 capital</b>	<b>500,045</b>	<b>534,143</b>
<b>Total capital</b>	<b>500,045</b>	<b>534,143</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)s	CIMBIBG	
	30 June 2024	30 June 2023
<b>RWA</b>		
Credit risk	231,427	107,337
Market risk	47,652	25,034
Operational risk	450,273	402,956
<b>Total RWA</b>	<b>729,352</b>	<b>535,327</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 ratio	68.560%	99.779%
Tier 1 ratio	68.560%	99.779%
Total Capital ratio	68.560%	99.779%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 ratio	68.560%	99.779%
Tier 1 ratio	68.560%	99.779%
Total Capital ratio	68.560%	99.779%

Total Capital ratio decreased in 2024 compared to 2023 mainly due to (i) higher deduction of goodwill and (ii) higher RWA mainly from Credit RWA.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**
**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 2024	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	105,925,645	105,925,645	1,126,699	1,126,699	90,136
Public Sector Entities	12,941,325	12,941,264	120,606	120,606	9,648
Banks, DFIs & MDBs	1,976,643	1,976,643	767,243	767,243	61,379
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,569,228	5,338,849	3,528,862	3,528,862	282,309
Corporate	36,780,450	31,537,065	26,734,467	26,532,945	2,122,636
Regulatory Retail	29,528,293	28,406,087	17,177,642	16,630,308	1,330,425
Residential Mortgages/RRE Financing	17,150,417	17,149,660	8,469,547	8,442,704	675,416
Higher Risk Assets	1,732,164	1,732,164	2,598,246	2,598,246	207,860
Other Assets	20,081,393	20,081,393	5,399,047	5,399,047	431,924
Securitisation	343,808	343,808	68,762	68,762	5,501
Equity Exposure	67	67	67	67	5
<b>Total for SA</b>	<b>233,029,434</b>	<b>225,432,645</b>	<b>65,991,189</b>	<b>65,215,490</b>	<b>5,217,239</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	44,399,942	44,399,942	8,775,125	8,775,125	702,010
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	161,772,272	161,772,272	97,151,258	96,154,204	7,692,336
Residential Mortgages/RRE Financing	118,979,543	118,979,543	28,228,520	27,791,939	2,223,355
Qualifying Revolving Retail	14,466,442	14,466,442	7,987,713	7,987,713	639,017
Hire Purchase	24,569,941	24,569,941	19,950,176	11,173,119	893,850
Other Retail	57,572,083	57,572,083	15,271,970	15,257,030	1,220,562
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>421,760,224</b>	<b>421,760,224</b>	<b>177,364,762</b>	<b>167,139,131</b>	<b>13,371,130</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2024		CIMBBG			
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	654,789,658	647,192,869	253,997,837	242,382,969	19,390,638
Large Exposure Risk Requirement	1,243,822	1,243,822	1,243,822	1,243,822	99,506
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			18,051,172	18,051,172	1,444,094
Foreign Currency Risk			816,125	816,125	65,290
Equity Risk			311,539	311,539	24,923
Commodity Risk			89,826	89,826	7,186
Options Risk			849,007	849,007	67,921
<b>Total Market Risk</b>			<b>20,117,669</b>	<b>20,117,669</b>	<b>1,609,414</b>
<b>Operational Risk (BIA)</b>			<b>27,581,290</b>	<b>27,581,290</b>	<b>2,206,503</b>
<b>Total RWA and Capital Requirement</b>			<b>302,940,618</b>	<b>291,325,750</b>	<b>23,306,060</b>

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

30 June 2024		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	24,039,505	24,039,505	-	-	-
Public Sector Entities	12,933,631	12,933,631	119,080	119,080	9,526
Banks, DFIs & MDBs	41	41	8	8	1
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,318	4,318	4,318	4,318	345
Corporate	5,334,280	5,271,279	2,944,792	2,743,270	219,462
Regulatory Retail	10,346,676	10,269,019	5,418,903	4,871,569	389,726
Residential Mortgages/RRE Financing	514,055	514,055	255,063	228,220	18,258
Higher Risk Assets	-	-	-	-	-
Other Assets	210,246	210,246	209,248	209,248	16,740
Securitisation	15,351	15,351	3,070	3,070	246

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(a)(i): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG's Islamic Banking Window (continued)

30 June 2024	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%
Equity Exposure	-	-	-	-	-
<b>Total for SA</b>	<b>53,398,102</b>	<b>53,257,445</b>	<b>8,954,482</b>	<b>8,178,783</b>	<b>654,303</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	4,090,858	4,090,858	606,867	606,867	48,549
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	38,462,007	38,462,007	24,103,315	23,106,261	1,848,501
Residential Mortgages/RRE Financing	47,746,862	47,746,862	14,199,770	13,763,188	1,101,055
Qualifying Revolving Retail	815,015	815,015	536,061	536,061	42,885
Hire Purchase	19,072,416	19,072,416	15,855,820	7,078,764	566,301
Other Retail	29,891,378	29,891,378	6,606,832	6,591,892	527,351
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>140,078,537</b>	<b>140,078,537</b>	<b>61,908,665</b>	<b>51,683,034</b>	<b>4,134,643</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>193,476,639</b>	<b>193,335,981</b>	<b>74,577,667</b>	<b>62,962,799</b>	<b>5,037,024</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			-	-	-
<b>Total RWA and Capital Requirement</b>			<b>74,577,667</b>	<b>62,962,799</b>	<b>5,037,024</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	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	108,536,017	108,536,017	899,542	899,542	71,963
Public Sector Entities	13,091,700	13,091,649	530,302	530,302	42,424
Banks, DFIs & MDBs	2,291,146	2,291,146	950,650	950,650	76,052
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,653,214	9,319,060	7,426,486	7,426,486	594,119
Corporate	36,283,064	31,480,800	27,546,818	27,469,369	2,197,550
Regulatory Retail	28,426,438	26,776,225	16,191,232	16,055,867	1,284,469
Residential Mortgages/RRE Financing	15,606,315	15,605,580	7,584,501	7,526,220	602,098
Higher Risk Assets	1,675,859	1,675,859	2,513,788	2,513,788	201,103
Other Assets	22,762,314	22,762,314	4,940,661	4,940,661	395,253
Securitisation	403,900	403,900	80,780	80,780	6,462
Equity Exposure	69	69	69	69	6
<b>Total for SA</b>	<b>239,730,036</b>	<b>231,942,619</b>	<b>68,664,830</b>	<b>68,393,734</b>	<b>5,471,499</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	53,767,128	53,767,128	13,548,024	13,548,024	1,083,842
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	154,566,295	154,566,295	98,757,951	97,782,656	7,822,612
Residential Mortgages/RRE Financing	110,904,171	110,904,171	26,318,481	25,541,286	2,043,303
Qualifying Revolving Retail	13,479,768	13,479,768	7,153,060	7,153,060	572,245
Hire Purchase	22,178,236	22,178,236	16,596,817	11,430,527	914,442
Other Retail	60,756,774	60,756,774	15,849,387	15,838,289	1,267,063
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>415,652,371</b>	<b>415,652,371</b>	<b>178,223,720</b>	<b>171,293,842</b>	<b>13,703,507</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	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>	<b>655,382,406</b>	<b>647,594,989</b>	<b>257,581,973</b>	<b>249,965,207</b>	<b>19,997,217</b>
<b>Large Exposure Risk Requirement</b>	<b>1,212,672</b>	<b>1,212,672</b>	<b>1,212,672</b>	<b>1,212,672</b>	<b>97,014</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			13,460,609	13,460,609	1,076,849
Foreign Currency Risk			1,374,723	1,374,723	109,978
Equity Risk			192,335	192,335	15,387
Commodity Risk			64,223	64,223	5,138
Options Risk			596,073	596,073	47,686
<b>Total Market Risk</b>			<b>15,687,963</b>	<b>15,687,963</b>	<b>1,255,037</b>
<b>Operational Risk (BIA)</b>			<b>25,824,148</b>	<b>25,824,148</b>	<b>2,065,932</b>
<b>Total RWA and Capital Requirement</b>			<b>300,306,756</b>	<b>292,689,990</b>	<b>23,415,199</b>

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

30 June 2023	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	26,763,095	26,763,095	-	-	-
Public Sector Entities	13,077,058	13,077,058	527,384	527,384	42,191
Banks, DFIs & MDBs	8	8	2	2	0
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,014	6,014	6,014	6,014	481
Corporate	4,407,180	4,355,958	2,730,118	2,652,669	212,214
Regulatory Retail	9,702,289	9,138,029	5,036,887	4,901,521	392,122
Residential Mortgages/RRE Financing	419,675	419,675	209,400	151,119	12,090
Higher Risk Assets	-	-	-	-	-
Other Assets	403,037	403,037	402,081	402,081	32,166
Securitisation	-	-	-	-	-



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(a)(i): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG's Islamic Banking Window (continued)

30 June 2023	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%
Equity Exposure	-	-	-	-	-
<b>Total for SA</b>	<b>54,778,356</b>	<b>54,162,874</b>	<b>8,911,885</b>	<b>8,640,790</b>	<b>691,263</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,680,845	3,680,845	1,012,954	1,012,954	81,036
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	36,290,535	36,290,535	22,440,782	21,465,486	1,717,239
Residential Mortgages/RRE Financing	39,541,032	39,541,032	12,137,772	11,360,578	908,846
Qualifying Revolving Retail	396,681	396,681	250,459	250,459	20,037
Hire Purchase	16,548,658	16,548,658	12,618,637	7,452,348	596,188
Other Retail	31,766,246	31,766,246	7,129,144	7,118,045	569,444
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>128,223,997</b>	<b>128,223,997</b>	<b>55,589,747</b>	<b>48,659,870</b>	<b>3,892,790</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>183,002,354</b>	<b>182,386,871</b>	<b>67,837,017</b>	<b>60,220,252</b>	<b>4,817,620</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			-	-	-
<b>Total RWA and Capital Requirement</b>			<b>67,837,017</b>	<b>60,220,252</b>	<b>4,817,620</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2024	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	24,039,505	24,039,505	-	-	-
Public Sector Entities	3,356,279	3,356,279	103,609	103,609	8,289
Banks, DFIs & MDBs	41	41	8	8	1
Takaful Operators, Securities Firms & Fund Managers	0	0	0	0	0
Corporate	4,144,851	4,082,656	2,341,024	2,139,503	171,160
Regulatory Retail	8,597,289	8,519,632	4,518,986	3,971,652	317,732
RRE Financing	514,055	514,055	255,063	228,220	18,258
Higher Risk Assets	-	-	-	-	-
Other Assets	210,246	210,246	209,248	209,248	16,740
Securitisation	15,351	15,351	3,070	3,070	246
<b>Total for SA</b>	<b>40,877,616</b>	<b>40,737,763</b>	<b>7,431,009</b>	<b>6,655,310</b>	<b>532,425</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	4,151,728	4,151,728	642,825	642,825	51,426
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	34,674,018	34,674,018	22,820,063	20,713,973	1,657,118
RRE Financing	47,746,862	47,746,862	14,199,770	13,763,188	1,101,055
Qualifying Revolving Retail	815,015	815,015	536,061	536,061	42,885
Hire Purchase	19,072,416	19,072,416	15,855,820	7,078,764	566,301
Other Retail	29,891,378	29,891,378	6,606,832	6,591,892	527,351
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>136,351,417</b>	<b>136,351,417</b>	<b>60,661,371</b>	<b>49,326,704</b>	<b>3,946,136</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2024	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>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	177,229,033	177,089,181	71,732,062	58,941,616	4,715,329
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			790,906	790,906	63,272
Foreign Currency Risk			105,389	105,389	8,431
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			2	2	0
<b>Total Market Risk</b>			<b>896,296</b>	<b>896,296</b>	<b>71,704</b>
<b>Operational Risk (BIA)</b>			<b>5,486,201</b>	<b>5,486,201</b>	<b>438,896</b>
<b>Total RWA and Capital Requirement</b>			<b>78,114,559</b>	<b>65,324,113</b>	<b>5,225,929</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**
**CAPITAL MANAGEMENT (continued)**
**Capital Structure and Adequacy (continued)**
**Table 2(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMBISLG (continued)**

30 June 2023	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	26,763,095	26,763,095	-	-	-
Public Sector Entities	3,499,859	3,499,859	211,944	211,944	16,956
Banks, DFIs & MDBs	8	8	2	2	0.12
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	3,382,574	3,331,352	1,974,258	1,896,810	151,745
Regulatory Retail	8,410,200	7,845,939	4,390,124	4,254,758	340,381
RRE Financing	419,675	419,675	209,400	151,119	12,090
Higher Risk Assets	-	-	-	-	-
Other Assets	403,037	403,037	402,081	402,081	32,166
Securitisation	-	-	-	-	-
<b>Total for SA</b>	<b>42,878,446</b>	<b>42,262,964</b>	<b>7,187,809</b>	<b>6,916,713</b>	<b>553,337</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,913,091	3,913,091	1,047,614	1,047,614	83,809
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	32,371,928	32,371,928	21,014,204	18,577,989	1,486,239
RRE Financing	39,541,032	39,541,032	12,137,772	11,360,578	908,846
Qualifying Revolving Retail	396,681	396,681	250,459	250,459	20,037
Hire Purchase	16,548,658	16,548,658	12,618,637	7,452,348	596,188
Other Retail	31,766,246	31,766,246	7,129,144	7,118,045	569,444
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>124,537,636</b>	<b>124,537,636</b>	<b>54,197,830</b>	<b>45,807,032</b>	<b>3,664,563</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

30 June 2023	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>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	167,416,083	166,800,600	64,637,508	55,472,168	4,437,773
Large Exposure Risk Requirement	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			630,020	630,020	50,402
Foreign Currency Risk			54,941	54,941	4,395
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>684,961</b>	<b>684,961</b>	<b>54,797</b>
<b>Operational Risk (BIA)</b>			<b>5,127,455</b>	<b>5,127,455</b>	<b>410,196</b>
<b>Total RWA and Capital Requirement</b>			<b>70,449,925</b>	<b>61,284,584</b>	<b>4,902,767</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2024	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	309,659	309,659	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	242,040	242,040	91,551	91,551	7,324
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	95,041	95,041	95,041	95,041	7,603
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	47,300	47,300	44,835	44,835	3,587
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>694,039</b>	<b>694,039</b>	<b>231,427</b>	<b>231,427</b>	<b>18,514</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			25,274	25,274	2,022
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			22,378	22,378	1,790
<b>Total Market Risk</b>			<b>47,652</b>	<b>47,652</b>	<b>3,812</b>
<b>Operational Risk (BIA)</b>			<b>450,273</b>	<b>450,273</b>	<b>36,022</b>
<b>Total RWA and Capital Requirement</b>			<b>729,352</b>	<b>729,352</b>	<b>58,348</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2024	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	10,022	10,022	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	68,462	68,462	13,697	13,697	1,096
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	-	-	-	-	-
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	1,296	1,296	1,296	1,296	104
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>79,780</b>	<b>79,780</b>	<b>14,992</b>	<b>14,992</b>	<b>1,199</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			<b>74,543</b>	<b>74,543</b>	<b>5,963</b>
<b>Total RWA and Capital Requirement</b>			<b>89,535</b>	<b>89,535</b>	<b>7,163</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	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	154,649	154,649	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	163,650	163,650	34,075	34,075	2,726
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	11,442	11,442	11,442	11,442	915
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	61,826	61,826	61,820	61,820	4,946
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>391,567</b>	<b>391,567</b>	<b>107,337</b>	<b>107,337</b>	<b>8,587</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			500	500	40
Foreign Currency Risk			24,534	24,534	1,963
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>25,034</b>	<b>25,034</b>	<b>2,003</b>
<b>Operational Risk (BIA)</b>			<b>402,956</b>	<b>402,956</b>	<b>32,236</b>
<b>Total RWA and Capital Requirement</b>			<b>535,326</b>	<b>535,326</b>	<b>42,826</b>



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	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	4,563	4,563	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	70,939	70,939	14,188	14,188	1,135
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	181	181	181	181	14
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	1,018	1,018	1,018	1,018	81
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>76,702</b>	<b>76,702</b>	<b>15,386</b>	<b>15,386</b>	<b>1,231</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			<b>61,962</b>	<b>61,962</b>	<b>4,957</b>
<b>Total RWA and Capital Requirement</b>			<b>77,348</b>	<b>77,348</b>	<b>6,188</b>

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### 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 the Group's credit exposures by geographic region:

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

30 June 2024		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	80,396,031	17,310,093	7,236,020	983,501	105,925,645
PSE	12,941,325	-	-	-	12,941,325
Bank	29,680,248	2,899,713	8,803,825	4,992,800	46,376,585
Corporate	130,689,379	44,898,866	20,943,542	8,590,162	205,121,950
Mortgage/RRE Financing	112,487,765	9,301,749	14,340,446	-	136,129,960
HPE	24,569,941	-	-	-	24,569,941
QRRE	11,553,488	2,912,953	-	-	14,466,442
Other Retail	70,311,269	8,660,762	6,297,135	1,831,210	87,100,377
Other Exposures	5,467,852	1,124,371	12,608,081	2,957,129	22,157,432
<b>Total Gross Credit Exposure</b>	<b>478,097,298</b>	<b>87,108,507</b>	<b>70,229,049</b>	<b>19,354,803</b>	<b>654,789,658</b>

30 June 2023		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	84,726,666	14,310,702	8,576,400	922,249	108,536,017
PSE	13,091,700	-	-	-	13,091,700
Bank	32,331,160	2,849,598	17,345,129	3,532,387	56,058,273
Corporate	128,571,685	39,503,491	26,057,760	7,369,637	201,502,573
Mortgage/RRE Financing	104,145,833	9,114,176	13,250,476	-	126,510,486
HPE	22,178,236	-	-	-	22,178,236
QRRE	10,746,965	2,732,802	-	-	13,479,768
Other Retail	72,949,747	8,028,984	6,471,713	1,732,768	89,183,212
Other Exposures	5,894,848	1,320,898	15,303,495	2,322,902	24,842,142
<b>Total Gross Credit Exposure</b>	<b>474,636,840</b>	<b>77,860,651</b>	<b>87,004,972</b>	<b>15,879,943</b>	<b>655,382,406</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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**

<b>30 June 2024</b>	<b>CIMBISLG</b>				
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	24,039,505	-	-	-	24,039,505
PSE	3,356,279	-	-	-	3,356,279
Bank	4,151,768	-	-	-	4,151,768
Corporate	38,818,869	-	-	-	38,818,869
RRE Financing	48,260,918	-	-	-	48,260,918
HPE	19,072,416	-	-	-	19,072,416
QRRE	815,015	-	-	-	815,015
Other Retail	38,488,667	-	-	-	38,488,667
Other Exposures	225,596	-	-	-	225,596
<b>Total Gross Credit Exposure</b>	<b>177,229,033</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>177,229,033</b>

<b>30 June 2023</b>	<b>CIMBISLG</b>				
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	26,763,095	-	-	-	26,763,095
PSE	3,499,859	-	-	-	3,499,859
Bank	3,913,098	-	-	-	3,913,098
Corporate	35,754,502	-	-	-	35,754,502
RRE Financing	39,960,707	-	-	-	39,960,707
HPE	16,548,658	-	-	-	16,548,658
QRRE	396,681	-	-	-	396,681
Other Retail	40,176,445	-	-	-	40,176,445
Other Exposures	403,037	-	-	-	403,037
<b>Total Gross Credit Exposure</b>	<b>167,416,083</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>167,416,083</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 2024		CIMBIBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	309,659	-	-	-	309,659
Bank	242,040	-	-	-	242,040
Corporate	95,041	-	-	-	95,041
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	47,300	-	-	-	47,300
<b>Total Gross Credit Exposure</b>	<b>694,039</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>694,039</b>

30 June 2023		CIMBIBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	154,649	-	-	-	154,649
Bank	163,650	-	-	-	163,650
Corporate	11,442	-	-	-	11,442
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	61,826	-	-	-	61,826
<b>Total Gross Credit Exposure</b>	<b>391,567</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>391,567</b>

**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 the Group's credit exposures analysed by sector:

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

30 June 2024	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	-	-	-	877,236	8,254,849	-	6,625,423	12,509,855	73,789,194	-	3,869,088	105,925,645
PSE	75,592	-	-	-	-	-	-	223,739	12,641,878	-	117	12,941,325
Bank	-	-	-	-	-	-	-	45,583,642	792,943	-	-	46,376,585
Corporate	7,545,648	8,635,079	19,509,255	14,457,872	17,480,687	26,841,956	16,436,361	66,325,006	12,622,237	8,323,482	6,944,365	205,121,950
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	136,129,960	-	136,129,960
HPE	-	-	-	-	-	-	-	-	-	24,569,941	-	24,569,941
QRRE	-	-	-	-	-	-	-	-	-	14,466,442	-	14,466,442
Other Retail	221,385	43,545	1,989,155	50,189	1,152,902	5,629,164	580,847	4,638,534	872,738	71,921,919	-	87,100,377
Other Exposures	0	-	1,532	268,106	-	21	24,725	423,740	855,087	-	20,584,222	22,157,432
<b>Total Gross Credit Exposure</b>	<b>7,842,624</b>	<b>8,678,623</b>	<b>21,499,942</b>	<b>15,653,404</b>	<b>26,888,438</b>	<b>32,471,141</b>	<b>23,667,356</b>	<b>129,704,516</b>	<b>101,574,076</b>	<b>255,411,744</b>	<b>31,397,792</b>	<b>654,789,658</b>

\*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(a): Distribution of Credit Exposures by Sector for CIMBBG (continued)**

30 June 2023	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	-	-	-	846,507	8,853,595	-	6,252,561	18,893,399	70,357,470	-	3,332,485	108,536,017
PSE	8,381	-	-	-	-	-	-	388,644	12,694,567	-	106	13,091,700
Bank	-	-	-	-	-	-	-	55,443,694	614,580	-	-	56,058,273
Corporate	8,146,089	7,878,459	19,472,402	14,377,573	16,287,594	26,290,895	15,986,785	66,712,172	10,673,352	7,842,441	7,834,812	201,502,573
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	126,510,486	-	126,510,486
HPE	-	-	-	-	-	-	-	-	-	22,178,236	-	22,178,236
QRRE	-	-	-	-	-	-	-	-	-	13,479,768	-	13,479,768
Other Retail	246,533	37,627	1,973,706	48,120	1,146,179	5,163,742	543,350	4,326,494	824,382	74,873,079	-	89,183,212
Other Exposures	6	-	1,949	298,124	-	168	3,409	420,812	845,527	-	23,272,149	24,842,142
<b>Total Gross Credit Exposure</b>	<b>8,401,009</b>	<b>7,916,087</b>	<b>21,448,056</b>	<b>15,570,324</b>	<b>26,287,367</b>	<b>31,454,805</b>	<b>22,786,105</b>	<b>146,185,215</b>	<b>96,009,878</b>	<b>244,884,009</b>	<b>34,439,552</b>	<b>655,382,406</b>

\*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(b): Distribution of Credit Exposures by Sector for CIMBISLG**

30 June 2024	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, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	579,043	2,829,636	-	2,175,592	8,157,159	9,159,740	-	1,138,334	24,039,505
PSE	74,806	-	-	-	-	-	-	223,339	3,058,134	-	-	3,356,279
Bank	-	-	-	-	-	-	-	4,151,768	-	-	-	4,151,768
Corporate	3,642,294	1,554,893	4,355,473	1,488,667	5,564,639	5,859,250	4,162,439	11,250,533	908,171	11,410	21,101	38,818,869
RRE	-	-	-	-	-	-	-	-	-	-	-	-
Financing	-	-	-	-	-	-	-	-	-	48,260,918	-	48,260,918
HPE	-	-	-	-	-	-	-	-	-	19,072,416	-	19,072,416
QRRE	-	-	-	-	-	-	-	-	-	815,015	-	815,015
Other Retail	95,037	17,943	1,050,658	28,105	528,836	3,406,259	331,314	1,760,982	411,747	30,848,709	9,077	38,488,667
Other Exposures	-	-	-	-	-	-	-	-	-	-	225,596	225,596
<b>Total Gross Credit Exposure</b>	<b>3,812,136</b>	<b>1,572,835</b>	<b>5,406,130</b>	<b>2,095,815</b>	<b>8,923,111</b>	<b>9,265,509</b>	<b>6,669,345</b>	<b>25,543,781</b>	<b>13,537,793</b>	<b>99,008,469</b>	<b>1,394,108</b>	<b>177,229,033</b>

*Note: All sectors above are Shariah compliant.*

*\*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(b): Distribution of Credit Exposures by Sector for CIMBISLG (continued)**

30 June 2023	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, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	553,689	2,681,839	-	1,875,972	12,122,058	8,504,152	-	1,025,385	26,763,095
PSE	-	-	-	-	-	-	-	388,192	3,111,667	-	-	3,499,859
Bank	-	-	-	-	-	-	-	3,913,098	-	-	-	3,913,098
Corporate	3,502,090	1,642,334	3,720,805	1,488,551	5,054,578	3,918,244	5,000,301	10,647,060	753,096	10,126	17,317	35,754,502
RRE	-	-	-	-	-	-	-	-	-	39,960,707	-	39,960,707
Financing	-	-	-	-	-	-	-	-	-	16,548,658	-	16,548,658
HPE	-	-	-	-	-	-	-	-	-	396,681	-	396,681
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	98,757	14,439	950,585	25,197	478,574	2,792,733	265,935	1,592,755	331,535	33,615,438	10,497	40,176,445
Other Exposures	-	-	-	-	-	-	-	-	-	-	403,037	403,037
<b>Total Gross Credit Exposure</b>	<b>3,600,847</b>	<b>1,656,773</b>	<b>4,671,391</b>	<b>2,067,437</b>	<b>8,214,991</b>	<b>6,710,977</b>	<b>7,142,208</b>	<b>28,663,164</b>	<b>12,700,450</b>	<b>90,531,610</b>	<b>1,456,235</b>	<b>167,416,083</b>

*Note: All sectors above are Shariah compliant.*

*\*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(c): Distribution of Credit Exposures by Sector for CIMBIBG

30 June 2024	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	-	-	-	60,298	10,411	-	63,078	10,051	165,821	-	-	309,659
Bank	-	-	-	-	-	-	-	242,040	-	-	-	242,040
Corporate	-	-	-	-	-	-	-	35,694	-	-	59,347	95,041
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	47,300	47,300
<b>Total Gross Credit Exposure</b>	-	-	-	<b>60,298</b>	<b>10,411</b>	-	<b>63,078</b>	<b>287,785</b>	<b>165,821</b>	-	<b>106,647</b>	<b>694,039</b>

\*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(c): Distribution of Credit Exposures by Sector for CIMBIBG (continued)

30 June 2023	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	-	-	-	-	-	-	-	154,649	-	-	-	154,649
Bank	-	-	-	-	-	-	-	163,239	-	-	411	163,650
Corporate	-	-	-	-	-	-	-	11,346	-	-	95	11,442
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	61,826	61,826
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>329,234</b>	-	-	<b>62,333</b>	<b>391,567</b>

\*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)

#### iii) Gross Credit Exposures by Residual Contractual Maturity

The following tables represent the Group's credit exposures analysed by residual contractual maturity:

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

30 June 2024	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	24,607,308	22,953,379	58,364,958	105,925,645
PSE	631,923	1,015,339	11,294,062	12,941,325
Bank	25,129,640	17,711,746	3,535,199	46,376,585
Corporate	63,006,173	79,227,644	62,888,132	205,121,950
Mortgage/RRE Financing	159,366	866,021	135,104,573	136,129,960
HPE	151,889	6,018,510	18,399,542	24,569,941
QRRE	14,466,442	-	-	14,466,442
Other Retail	7,026,441	10,020,764	70,053,172	87,100,377
Other Exposures	12,458,330	280,233	9,418,870	22,157,432
<b>Total Gross Credit Exposure</b>	<b>147,637,513</b>	<b>138,093,637</b>	<b>369,058,508</b>	<b>654,789,658</b>

30 June 2023	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	31,973,238	22,409,593	54,153,186	108,536,017
PSE	395,969	1,401,397	11,294,333	13,091,700
Bank	30,510,802	22,332,276	3,215,195	56,058,273
Corporate	58,168,357	82,559,113	60,775,103	201,502,573
Mortgage/RRE Financing	194,522	850,006	125,465,957	126,510,486
HPE	182,100	5,535,370	16,460,766	22,178,236
QRRE	13,479,768	-	-	13,479,768
Other Retail	6,296,201	9,762,641	73,124,370	89,183,212
Other Exposures	15,624,855	324,777	8,892,511	24,842,142
<b>Total Gross Credit Exposure</b>	<b>156,825,810</b>	<b>145,175,174</b>	<b>353,381,423</b>	<b>655,382,406</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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**

<b>30 June 2024</b>	<b>CIMBISLG</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	7,419,726	4,923,734	11,696,045	24,039,505
PSE	631,689	1,007,880	1,716,710	3,356,279
Bank	2,940,907	1,093,873	116,989	4,151,768
Corporate	10,720,351	9,948,197	18,150,320	38,818,869
RRE Financing	3,659	107,746	48,149,513	48,260,918
HPE	51,906	4,534,290	14,486,220	19,072,416
QRRE	815,015	-	-	815,015
Other Retail	116,779	1,588,849	36,783,040	38,488,667
Other Exposures	5,083	10,268	210,246	225,596
<b>Total Gross Credit Exposure</b>	<b>22,705,114</b>	<b>23,214,836</b>	<b>131,309,083</b>	<b>177,229,033</b>

<b>30 June 2023</b>	<b>CIMBISLG</b>			
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	11,169,198	4,347,582	11,246,314	26,763,095
PSE	388,192	1,394,911	1,716,756	3,499,859
Bank	3,294,791	504,795	113,512	3,913,098
Corporate	8,087,527	10,843,545	16,823,431	35,754,502
RRE Financing	2,624	104,224	39,853,858	39,960,707
HPE	38,416	3,724,200	12,786,043	16,548,658
QRRE	396,681	-	-	396,681
Other Retail	77,999	1,383,193	38,715,254	40,176,445
Other Exposures	-	-	403,037	403,037
<b>Total Gross Credit Exposure</b>	<b>23,455,429</b>	<b>22,302,450</b>	<b>121,658,204</b>	<b>167,416,083</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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**

<b>30 June 2024</b>		<b>CIMBIBG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	10,002	25,341	274,316	309,659
Bank	98,229	-	143,810	242,040
Corporate	-	-	95,041	95,041
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	47,300	47,300
<b>Total Gross Credit Exposure</b>	<b>108,232</b>	<b>25,341</b>	<b>560,467</b>	<b>694,039</b>

<b>30 June 2023</b>		<b>CIMBIBG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	154,565	-	84	154,649
Bank	159,181	-	4,469	163,650
Corporate	-	-	11,442	11,442
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	61,826	61,826
<b>Total Gross Credit Exposure</b>	<b>313,747</b>	<b>-</b>	<b>77,820</b>	<b>391,567</b>

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

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

(RM'000)	CIMBBG	
	30 June 2024	31 December 2023
Primary Agriculture	56,109	31,497
Mining and Quarrying	2,679	10,512
Manufacturing	167,294	96,392
Electricity, Gas and Water Supply	6,599	1,965
Construction	185,992	135,739
Wholesale and Retail Trade, and Restaurants and Hotels	435,111	316,769
Transport, Storage and Communication	37,353	23,270
Finance, Insurance/Takaful, Real Estate and Business Activities	699,413	318,076
Education, Health and Others	84,201	69,306
Household	16,439,721	16,004,600
Others*	11,976	19,688
<b>Total</b>	<b>18,126,448</b>	<b>17,027,814</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

i) Past Due But Not Impaired (continued)

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

(RM'000)	CIMBISLG	
	30 June 2024	31 December 2023
Primary Agriculture	3,788	4,636
Mining and Quarrying	285	78
Manufacturing	45,107	32,553
Electricity, Gas and Water Supply	5,176	1,332
Construction	92,195	38,580
Wholesale and Retail Trade, and Restaurants and Hotels	81,716	75,223
Transport, Storage and Communication	14,604	8,191
Finance, Takaful, Real Estate and Business Activities	76,751	87,018
Education, Health and Others	24,355	23,054
Household	7,577,841	7,260,034
Others*	167	323
<b>Total</b>	<b>7,921,985</b>	<b>7,531,022</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2024 and 31 December 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

i) Past Due But Not Impaired (continued)

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

(RM'000)	CIMBBG	
	30 June 2024	31 December 2023
Malaysia	15,455,430	14,395,654
Singapore	654,562	625,336
Thailand	1,858,683	1,915,264
Other Countries	157,773	91,560
<b>Total</b>	<b>18,126,448</b>	<b>17,027,814</b>

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

(RM'000)	CIMBISLG	
	30 June 2024	31 December 2023
Malaysia	7,921,985	7,531,022
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>7,921,985</b>	<b>7,531,022</b>

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2024 and 31 December 2023.



## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### CREDIT RISK *(continued)*

#### *Credit Quality of Loans, Advances & Financing (continued)*

(ii) Credit Impaired Loans/Financing (continued)

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(a): Credit Impaired Loans, Advances and Financing by Sector for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2024	31 December 2023
Primary Agriculture	25,424	68,828
Mining and Quarrying	1,116,060	1,060,401
Manufacturing	216,192	260,440
Electricity, Gas and Water Supply	394	496
Construction	301,165	184,571
Wholesale and Retail Trade, and Restaurants and Hotels	608,423	705,968
Transport, Storage and Communications	68,665	262,471
Finance, Insurance/Takaful, Real Estate and Business Activities	637,340	480,496
Education, Health and Others	113,481	106,086
Household	3,753,614	3,992,429
Others*	103,364	145,670
<b>Total</b>	<b>6,944,122</b>	<b>7,267,856</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

ii) Credit Impaired Loans/Financing (continued)

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

(RM'000)	CIMBISLG	
	30 June 2024	31 December 2023
Primary Agriculture	12,173	12,600
Mining and Quarrying	1	1
Manufacturing	30,046	20,072
Electricity, Gas and Water Supply	1	1
Construction	76,454	59,876
Wholesale and Retail Trade, and Restaurants and Hotels	191,044	175,589
Transport, Storage and Communications	7,022	8,390
Finance, Takaful, Real Estate and Business Activities	84,603	76,414
Education, Health and Others	22,012	17,941
Household	1,335,819	1,404,914
Others*	374	76
<b>Total</b>	<b>1,759,549</b>	<b>1,775,874</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2024 and 31 December 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

ii) Credit Impaired Loans/Financing (continued)

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

(RM'000)	CIMBBG	
	30 June 2024	31 December 2023
Malaysia	5,213,626	5,384,932
Singapore	404,960	354,493
Thailand	1,150,844	1,308,420
Other Countries	174,692	220,011
<b>Total</b>	<b>6,944,122</b>	<b>7,267,856</b>

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

(RM'000)	CIMBISLG	
	30 June 2024	31 December 2023
Malaysia	1,759,549	1,775,874
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,759,549</b>	<b>1,775,874</b>

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2024 and 31 December 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

ii) Expected Credit Losses

**Table 10(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBBG**

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
Primary Agriculture	35,366	355	17,883	-	53,604
Mining and Quarrying	12,790	91	808,358	-	821,239
Manufacturing	42,635	55,579	160,326	-	258,540
Electricity, Gas and Water Supply	26,346	224	594	-	27,164
Construction	12,743	15,439	243,946	-	272,128
Wholesale and Retail Trade, and Restaurants and Hotels	73,114	153,146	260,107	-	486,367
Transport, Storage and Communications	10,001	12,017	58,935	-	80,953
Finance, Insurance/Takaful, Real Estate and Business Activities	210,074	10,753	266,594	-	487,421
Education, Health and Others	21,444	2,793	62,782	-	87,019
Household	1,556,732	987,824	1,570,292	-	4,114,848
Others*	81,719	16,826	103,862	-	202,407
<b>Total</b>	<b>2,082,964</b>	<b>1,255,047</b>	<b>3,553,679</b>	<b>-</b>	<b>6,891,690</b>

\* Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses *(continued)*

**Table 10(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBBG (continued)**

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
Primary Agriculture	39,983	945	48,881	-	89,809
Mining and Quarrying	28,541	1,136	791,889	-	821,566
Manufacturing	81,823	71,080	158,274	-	311,177
Electricity, Gas and Water Supply	31,012	225	233	-	31,470
Construction	15,211	22,737	128,072	-	166,020
Wholesale and Retail Trade, and Restaurants and Hotels	114,466	190,471	292,453	-	597,390
Transport, Storage and Communications	13,425	7,163	126,534	-	147,122
Finance, Insurance/Takaful, Real Estate and Business Activities	182,088	67,163	137,704	-	386,955
Education, Health and Others	25,164	8,692	52,290	-	86,146
Household	1,838,838	948,118	1,239,249	1,863	4,028,068
Others*	85,152	17,081	101,520	-	203,753
<b>Total</b>	<b>2,455,703</b>	<b>1,334,811</b>	<b>3,077,099</b>	<b>1,863</b>	<b>6,869,476</b>

\* Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses (*continued*)

**Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG**

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Primary Agriculture	1,153	193	12,136	-	13,482
Mining and Quarrying	185	43	1	-	229
Manufacturing	5,112	6,208	13,211	-	24,531
Electricity, Gas and Water Supply	673	136	202	-	1,011
Construction	3,439	3,910	58,921	-	66,270
Wholesale and Retail Trade, and Restaurants and Hotels	14,625	6,349	129,118	-	150,092
Transport, Storage and Communications	3,693	7,622	3,745	-	15,060
Finance, Takaful, Real Estate and Business Activities	7,996	2,947	11,593	-	22,536
Education, Health and Others	1,641	1,361	10,758	-	13,760
Household	516,754	388,779	517,522	-	1,423,055
Others*	15	-	160	-	175
<b>Total</b>	<b>555,286</b>	<b>417,548</b>	<b>757,367</b>	<b>-</b>	<b>1,730,201</b>

*Note: All sectors above are Shariah compliant.*

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses (*continued*)

**Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG (continued)**

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Primary Agriculture	3,134	770	12,644	-	16,548
Mining and Quarrying	964	660	1	-	1,625
Manufacturing	16,345	4,395	11,617	-	32,357
Electricity, Gas and Water Supply	1,097	-	-	-	1,097
Construction	5,975	2,767	26,848	-	35,590
Wholesale and Retail Trade, and Restaurants and Hotels	34,940	6,838	124,782	-	166,560
Transport, Storage and Communications	5,405	1,497	4,666	-	11,568
Finance, Takaful, Real Estate and Business Activities	15,267	4,615	16,841	-	36,723
Education, Health and Others	3,922	982	9,296	-	14,200
Household	685,022	345,571	342,851	-	1,373,444
Others*	41	71	34	-	146
<b>Total</b>	<b>772,112</b>	<b>368,166</b>	<b>549,580</b>	<b>-</b>	<b>1,689,858</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

**Table 10(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBIBG**

There are no expected credit losses for CIMBIBG as at 30 June 2024 and 31 December 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) **Expected Credit Losses (continued)**

**Table 11(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBBG**

<b>(RM'000)</b>	<b>CIMBBG</b>				
	<b>30 June 2024</b>				
	<b>12-month expected credit losses (Stage 1)</b>	<b>Lifetime expected credit losses – not credit impaired (Stage 2)</b>	<b>Lifetime expected credit losses – credit impaired (Stage 3)</b>	<b>Purchased credit impaired</b>	<b>Total</b>
Malaysia	1,417,973	885,052	2,659,977	-	4,963,002
Singapore	323,516	55,413	263,730	-	642,659
Thailand	269,953	304,646	518,733	-	1,093,332
Other Countries	71,522	9,936	111,239	-	192,697
<b>Total</b>	<b>2,082,964</b>	<b>1,255,047</b>	<b>3,553,679</b>	<b>-</b>	<b>6,891,690</b>

<b>(RM'000)</b>	<b>CIMBBG</b>				
	<b>31 December 2023</b>				
	<b>12-month expected credit losses (Stage 1)</b>	<b>Lifetime expected credit losses – not credit impaired (Stage 2)</b>	<b>Lifetime expected credit losses – credit impaired (Stage 3)</b>	<b>Purchased credit impaired</b>	<b>Total</b>
Malaysia	1,767,583	895,222	2,160,066	-	4,822,871
Singapore	346,722	118,494	213,333	-	678,549
Thailand	276,357	311,030	594,336	1,863	1,183,586
Other Countries	65,041	10,065	109,364	-	184,470
<b>Total</b>	<b>2,455,703</b>	<b>1,334,811</b>	<b>3,077,099</b>	<b>1,863</b>	<b>6,869,476</b>



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses *(continued)*

**Table 11(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBISLG**

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Malaysia	555,286	417,548	757,367	-	1,730,201
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>555,286</b>	<b>417,548</b>	<b>757,367</b>	<b>-</b>	<b>1,730,201</b>

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Malaysia	772,112	368,166	549,580	-	1,689,858
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>772,112</b>	<b>368,166</b>	<b>549,580</b>	<b>-</b>	<b>1,689,858</b>

**Table 11(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBIBG**

There are no expected credit losses for CIMBIBG as at 30 June 2024 and 31 December 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses (continued)

**Table 12(a): Expected Credit Losses Charges/(Write back) and Write-off for Stage 3 and Purchased Credit Impaired for CIMBBG**

(RM'000)	CIMBBG			
	30 June 2024			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	(1,371)	-	237	-
Mining and Quarrying	(22,286)	-	34	-
Manufacturing	28,812	-	16,909	-
Electricity, Gas and Water Supply	266	-	25	-
Construction	110,654	-	4,523	-
Wholesale and Retail Trade, and Restaurants and Hotels	28,858	-	19,748	-
Transport, Storage and Communications	27,551	-	6,398	-
Finance, Insurance/Takaful, Real Estate and Business Activities	54,384	-	20,153	-
Education, Health and Others	9,661	-	410	-
Household	882,996	(592)	556,737	927
Others*	181,683	-	234,100	-
<b>Total</b>	<b>1,301,208</b>	<b>(592)</b>	<b>859,274</b>	<b>927</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 12(a): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBBG (continued)**

(RM'000)	CIMBBG			
	30 June 2023			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	464	-	-	-
Mining and Quarrying	55,571	-	2,493	-
Manufacturing	(14,217)	-	1,504	-
Electricity, Gas and Water Supply	23	-	70	-
Construction	6,728	-	699	-
Wholesale and Retail Trade, and Restaurants and Hotels	50,789	-	5,700	-
Transport, Storage and Communications	17,597	-	253	-
Finance, Insurance/Takaful, Real Estate and Business Activities	9,074	-	755	-
Education, Health and Others	20,320	-	396	-
Household	576,797	-	618,816	-
Others*	183,988	-	85,885	-
<b>Total</b>	<b>907,134</b>	<b>-</b>	<b>716,571</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 12(b): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBISLG**

(RM'000)	CIMBISLG			
	30 June 2024			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	(900)	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	4,027	-	4,701	-
Electricity, Gas and Water Supply	76	-	-	-
Construction	33,573	-	3,796	-
Wholesale and Retail Trade, and Restaurants and Hotels	3,104	-	5,583	-
Transport, Storage and Communications	2,208	-	818	-
Finance, Takaful, Real Estate and Business Activities	3,999	-	8,681	-
Education, Health and Others	974	-	5	-
Household	336,520	-	126,313	-
Others*	51	-	-	-
<b>Total</b>	<b>383,632</b>	<b>-</b>	<b>149,897</b>	<b>-</b>

*Note: All sectors above are Shariah compliant*

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses *(continued)*

**Table 12(b): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBISLG (continued)**

(RM'000)	CIMBISLG			
	30 June 2023			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	(207)	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	2,957	-	258	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	1,029	-	219	-
Wholesale and Retail Trade, and Restaurants and Hotels	33,383	-	378	-
Transport, Storage and Communications	479	-	183	-
Finance, Takaful, Real Estate and Business Activities	3,906	-	26	-
Education, Health and Others	8,580	-	-	-
Household	172,391	-	119,358	-
Others*	277	-	-	-
<b>Total</b>	<b>222,795</b>	<b>-</b>	<b>120,422</b>	<b>-</b>

*Note: All sectors above are Shariah compliant.*

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

**Table 12(c): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBIBG**

There are no expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBIBG as at 30 June 2024 and 30 June 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
<b>At 1 January 2024</b>	2,455,703	1,334,811	3,077,099	1,863	6,869,476
Changes in expected credit losses due to transferred within stages	247,811	(244,952)	(2,859)	-	-
Transferred to Stage 1	510,510	(475,798)	(34,712)	-	-
Transferred to Stage 2	(257,567)	698,869	(441,302)	-	-
Transferred to Stage 3	(5,132)	(468,023)	473,155	-	-
<b>Total charge to Income Statement</b>	<b>(607,865)</b>	<b>178,164</b>	<b>1,301,208</b>	<b>(592)</b>	<b>870,915</b>
New financial assets originated	481,146	79,896	27,587	-	588,629
Financial assets that have been derecognised	(300,707)	(152,800)	-	-	(453,507)
Write back in respect of full recoveries	-	-	(105,848)	(592)	(106,440)
Change in credit risk	(788,304)	251,068	1,379,469	-	842,233
Write-offs	(128)	(448)	(859,274)	(927)	(860,777)
Disposal of loans, advances and financing	-	-	(76,155)	-	(76,155)
Reclassification from loans at FVTPL	-	-	13,876	-	13,876
Exchange fluctuation	(12,591)	(12,757)	(34,960)	(66)	(60,374)
Other movements	34	229	134,744	(278)	134,729
<b>Total</b>	<b>2,082,964</b>	<b>1,255,047</b>	<b>3,553,679</b>	<b>-</b>	<b>6,891,690</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
<b>At 1 January 2023</b>	1,112,032	2,940,456	3,665,331	1,771	7,719,590
Changes in expected credit losses due to transferred within stages	1,602,628	(1,669,780)	67,152	-	-
Transferred to Stage 1	1,831,941	(1,759,056)	(72,885)	-	-
Transferred to Stage 2	(219,675)	637,864	(418,189)	-	-
Transferred to Stage 3	(9,638)	(548,588)	558,226	-	-
<b>Total charge to Income Statement</b>	(298,884)	50,440	907,134	-	658,690
New financial assets originated	413,453	146,206	58,599	-	618,258
Financial assets that have been derecognised	(229,517)	(214,943)	-	-	(444,460)
Write back in respect of full recoveries	-	-	(83,510)	-	(83,510)
Change in credit risk	(482,820)	119,177	932,045	-	568,402
Write-offs	(17)	(254)	(716,571)	-	(716,842)
Disposal of loans, advances and financing	-	-	-	-	-
Exchange fluctuation	26,501	14,287	100,035	58	140,881
Other movements	(20,186)	(2,409)	113,185	-	90,590
<b>Total</b>	<b>2,422,074</b>	<b>1,332,740</b>	<b>4,136,266</b>	<b>1,829</b>	<b>7,892,909</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 13(b): Analysis of movement in the Expected Credit Losses for Financing, Advances and Other Financing for CIMBISLG**

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
<b>At 1 January 2024</b>	772,112	368,166	549,580	-	1,689,858
Changes in expected credit losses due to transferred within stages	87,403	(47,777)	(39,626)	-	-
Transferred to Stage 1	182,221	(169,842)	(12,379)	-	-
Transferred to Stage 2	(94,624)	287,759	(193,135)	-	-
Transferred to Stage 3	(194)	(165,694)	165,888	-	-
<b>Total charge to Income Statement</b>	<b>(304,289)</b>	<b>96,980</b>	<b>383,632</b>	<b>-</b>	<b>176,323</b>
New financial assets originated	53,914	1,629	862	-	56,405
Financial assets that have been derecognised	(36,270)	(18,390)	-	-	(54,660)
Write back in respect of full recoveries	-	-	(13,358)	-	(13,358)
Change in credit risk	(321,933)	113,741	396,128	-	187,936
Write-offs	-	(23)	(149,897)	-	(149,920)
Other movements	60	202	13,678	-	13,940
<b>Total</b>	<b>555,286</b>	<b>417,548</b>	<b>757,367</b>	<b>-</b>	<b>1,730,201</b>



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**
**CREDIT RISK (continued)**
**Credit Quality of Loans, Advances & Financing (continued)**

## iii) Expected Credit Losses (continued)

**Table 13(b): Analysis of movement in the Expected Credit Losses for Financing, Advances and Other Financing for CIMBISLG (continued)**

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
<b>At 1 January 2023</b>	163,249	892,799	431,605	-	1,487,653
Changes in expected credit losses due to transferred within stages	561,107	(575,690)	14,583	-	-
Transferred to Stage 1	626,537	(615,662)	(10,875)	-	-
Transferred to Stage 2	(62,034)	220,254	(158,220)	-	-
Transferred to Stage 3	(3,396)	(180,282)	183,678	-	-
<b>Total charge to Income Statement</b>	<b>(45,455)</b>	<b>13,368</b>	<b>222,795</b>	<b>-</b>	<b>190,708</b>
New financial assets originated	40,414	360	7,774	-	48,548
Financial assets that have been derecognised	(22,980)	(15,675)	-	-	(38,655)
Write back in respect of full recoveries	-	-	(10,715)	-	(10,715)
Change in credit risk	(62,889)	28,683	225,736	-	191,530
Write-offs	-	-	(120,422)	-	(120,422)
Exchange fluctuation	38	16	-	-	54
Other movements	18	(100)	11,274	-	11,192
<b>Total</b>	<b>678,957</b>	<b>330,393</b>	<b>559,835</b>	<b>-</b>	<b>1,569,185</b>

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

There are no expected credit losses for loans, advances and financing for CIMBIBG as at 30 June 2024 and 30 June 2023.

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

### **CREDIT RISK *(continued)***

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

30 June 2024	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 /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	102,969,298	12,410,464	310,395	-	2,064,847	627,296	-	-	14,238,436	-	-	132,620,736	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,171,582	482,647	219,604	563,304	669,963	4,688,205	-	-	26	343,808	-	8,139,138	1,627,828
35%	-	-	-	-	-	-	10,539,992	-	-	-	-	10,539,992	3,688,997
50%	1,784,765	48,154	1,446,644	2,718,687	4,662,446	7,086,033	3,658,054	-	-	-	-	21,404,782	10,702,391
75%	-	-	-	-	680	13,801,642	362	-	1,775,561	-	-	15,578,245	11,683,684
100%	0	-	0	2,056,858	23,879,904	1,816,542	2,951,252	-	4,067,371	-	67	34,771,994	34,771,994
125%	-	-	-	-	-	201,372	-	-	-	-	-	201,372	251,715
150%	-	-	-	-	259,225	184,998	-	1,732,164	-	-	-	2,176,387	3,264,580
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>105,925,645</b>	<b>12,941,264</b>	<b>1,976,643</b>	<b>5,338,849</b>	<b>31,537,065</b>	<b>28,406,087</b>	<b>17,149,660</b>	<b>1,732,164</b>	<b>20,081,393</b>	<b>343,808</b>	<b>67</b>	<b>225,432,645</b>	<b>65,991,188</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>1%</b>	<b>39%</b>	<b>66%</b>	<b>85%</b>	<b>60%</b>	<b>49%</b>	<b>150%</b>	<b>27%</b>	<b>20%</b>	<b>100%</b>	<b>29%</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 2024**
**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 2023	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 /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	106,771,219	10,533,002	309,196	-	1,942,713	798,165	-	-	17,502,377	-	-	137,856,672	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	190,025	2,496,738	134,417	607,051	634,640	4,485,922	-	-	42	403,900	-	8,952,734	1,790,547
35%	-	-	-	-	-	-	9,774,965	-	-	-	-	9,774,965	3,421,238
50%	1,426,473	61,909	1,847,533	2,813,867	3,278,710	5,434,270	3,334,327	-	-	-	-	18,197,090	9,098,545
75%	-	-	-	-	975	14,080,322	749	-	1,276,969	-	-	15,359,014	11,519,260
100%	148,300	-	0	5,898,142	25,311,680	1,899,296	2,495,538	-	3,982,926	-	69	39,735,951	39,735,951
125%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	0	-	312,083	78,250	-	1,675,859	-	-	-	2,066,192	3,099,288
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>108,536,017</b>	<b>13,091,649</b>	<b>2,291,146</b>	<b>9,319,060</b>	<b>31,480,800</b>	<b>26,776,225</b>	<b>15,605,580</b>	<b>1,675,859</b>	<b>22,762,314</b>	<b>403,900</b>	<b>69</b>	<b>231,942,619</b>	<b>68,664,830</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>4%</b>	<b>41%</b>	<b>80%</b>	<b>88%</b>	<b>60%</b>	<b>49%</b>	<b>150%</b>	<b>22%</b>	<b>20%</b>	<b>100%</b>	<b>30%</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 2024

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 2024	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	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%	24,039,505	2,910,464	-	-	136	292	-	-	998	-	26,951,394	-
20%	-	397,661	41	-	113,342	1,592,652	-	-	-	15,351	2,119,046	423,809
35%	-	-	-	-	-	-	39,119	-	-	-	39,119	13,692
50%	-	48,154	-	-	3,302,208	4,917,787	467,131	-	-	-	8,735,280	4,367,640
75%	-	-	-	-	-	1,102,770	-	-	-	-	1,102,770	827,077
100%	-	-	-	0	666,405	889,426	7,806	-	209,248	-	1,772,884	1,772,884
100%< RW < 1250%	-	-	-	-	565	16,706	-	-	-	-	17,271	25,907
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>24,039,505</b>	<b>3,356,279</b>	<b>41</b>	<b>0</b>	<b>4,082,656</b>	<b>8,519,632</b>	<b>514,055</b>	<b>-</b>	<b>210,246</b>	<b>15,351</b>	<b>40,737,763</b>	<b>7,431,009</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>3%</b>	<b>20%</b>	<b>100%</b>	<b>57%</b>	<b>53%</b>	<b>50%</b>	<b>-</b>	<b>100%</b>	<b>20%</b>	<b>18%</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 2024

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 2023	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	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%	26,763,095	2,533,002	-	-	-	68	-	-	956	-	29,297,122	-
20%	-	904,947	8	-	66,098	1,279,284	-	-	-	-	2,250,337	450,067
35%	-	-	-	-	-	-	22,287	-	-	-	22,287	7,800
50%	-	61,909	-	-	2,613,427	4,228,205	391,576	-	-	-	7,295,117	3,647,558
75%	-	-	-	-	-	1,276,704	-	-	-	-	1,276,704	957,528
100%	-	-	-	-	646,829	1,059,763	5,812	-	402,081	-	2,114,485	2,114,485
100%< RW < 1250%	-	-	-	-	4,998	1,916	-	-	-	-	6,913	10,370
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>26,763,095</b>	<b>3,499,859</b>	<b>8</b>	<b>-</b>	<b>3,331,352</b>	<b>7,845,939</b>	<b>419,675</b>	<b>-</b>	<b>403,037</b>	<b>-</b>	<b>42,262,964</b>	<b>7,187,809</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>6%</b>	<b>20%</b>	<b>-</b>	<b>59%</b>	<b>56%</b>	<b>50%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>17%</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 2024

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 2024	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, 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%	309,659	-	-	-	-	-	-	-	2,465	-	312,123	-
20%	-	-	98,229	-	-	-	-	-	-	-	98,229	19,646
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	143,810	-	-	-	-	-	-	-	143,810	71,905
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	95,041	-	-	-	44,835	-	139,876	139,876
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>309,659</b>	<b>-</b>	<b>242,040</b>	<b>-</b>	<b>95,041</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47,300</b>	<b>-</b>	<b>694,039</b>	<b>231,427</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>38%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>95%</b>	<b>-</b>	<b>33%</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 2024

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 2023	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, 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%	154,649	-	-	-	-	-	-	-	6	-	154,655	-
20%	-	-	159,167	-	-	-	-	-	-	-	159,167	31,833
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	4,482	-	-	-	-	-	-	-	4,482	2,241
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	11,442	-	-	-	61,820	-	73,262	73,262
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>154,649</b>	-	<b>163,650</b>	-	<b>11,442</b>	-	-	-	<b>61,826</b>	-	<b>391,567</b>	<b>107,337</b>
<b>Average Risk Weight</b>	-	-	<b>21%</b>	-	<b>100%</b>	-	-	-	<b>100%</b>	-	<b>27%</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 2024

### 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 2024		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	12,941,325	12,941,325
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,981,390	-	2,587,839	6,569,228
Corporate	525,019	115,893	36,139,538	36,780,450
Sovereign/Central Banks	90,997,609	-	14,928,036	105,925,645
Banks, MDBs and DFIs	1,249,130	-	727,512	1,976,643
<b>Total</b>	<b>96,753,148</b>	<b>115,893</b>	<b>67,324,250</b>	<b>164,193,291</b>

30 June 2023		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	13,091,700	13,091,700
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,835,676	-	6,817,538	10,653,214
Corporate	548,263	106,359	35,628,442	36,283,064
Sovereign/Central Banks	87,362,578	-	21,173,439	108,536,017
Banks, MDBs and DFIs	1,451,258	-	839,887	2,291,146
<b>Total</b>	<b>93,197,775</b>	<b>106,359</b>	<b>77,551,007</b>	<b>170,855,141</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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**

<b>30 June 2024</b>	<b>CIMBISLG</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non-Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	3,356,279	3,356,279
Takaful Operators, Securities Firms & Fund Managers	-	-	0	0
Corporate	45	-	4,144,806	4,144,851
Sovereign/Central Banks	21,750,238	-	2,289,267	24,039,505
Banks, MDBs and DFIs	41	-	-	41
<b>Total</b>	<b>21,750,323</b>	<b>-</b>	<b>9,790,351</b>	<b>31,540,675</b>

<b>30 June 2023</b>	<b>CIMBISLG</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non-Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	3,499,859	3,499,859
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	1	-	3,382,573	3,382,574
Sovereign/Central Banks	23,525,151	-	3,237,944	26,763,095
Banks, MDBs and DFIs	8	-	-	8
<b>Total</b>	<b>23,525,159</b>	<b>-</b>	<b>10,120,376</b>	<b>33,645,535</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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**

<b>30 June 2024</b>	<b>CIMBIBG</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non-Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	59,347	-	35,694	95,041
Sovereign/Central Banks	288,975	-	20,683	309,659
Banks, MDBs and DFIs	156,156	80	85,804	242,040
<b>Total</b>	<b>504,478</b>	<b>80</b>	<b>142,181</b>	<b>646,739</b>

<b>30 June 2023</b>	<b>CIMBIBG</b>			
<b>(RM '000)</b> <b>Exposure Class</b>	<b>Investment Grade</b>	<b>Non-Investment Grade</b>	<b>No Rating</b>	<b>Total</b>
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	11,442	11,442
Sovereign/Central Banks	154,565	-	84	154,649
Banks, MDBs and DFIs	18,937	82	144,631	163,650
<b>Total</b>	<b>173,502</b>	<b>82</b>	<b>156,156</b>	<b>329,740</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

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

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

30 June 2024		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	343,808	-	-	343,808

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

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

30 June 2024		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	15,351	-	-	15,351

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

As at 30 June 2024 and 30 June 2023, there is no Securitisation under SA according to Ratings by ECAIs for CIMBIBG.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

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

30 June 2024	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>154,888,611</b>	<b>56,378,145</b>	<b>4,321,253</b>	<b>215,588,009</b>
Residential Mortgage/RRE Financing	103,385,575	12,509,544	3,084,424	118,979,543
QRRE	9,928,533	4,363,129	174,780	14,466,442
Hire Purchase	6,627,649	17,639,470	302,822	24,569,941
Other Retail	34,946,854	21,866,002	759,227	57,572,083
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	20%	24%	34%	
QRRE	89%	89%	89%	
Hire Purchase	44%	57%	55%	
Other Retail	23%	21%	40%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	11%	88%	202%	
QRRE	19%	119%	519%	
Hire Purchase	53%	88%	310%	
Other Retail	18%	36%	145%	

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

**Retail Exposures (continued)**

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

30 June 2023	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>157,006,003</b>	<b>46,106,272</b>	<b>4,206,673</b>	<b>207,318,948</b>
Residential Mortgage/RRE Financing	97,091,200	10,929,245	2,883,726	110,904,171
QRRE	9,358,071	3,956,749	164,948	13,479,768
Hire Purchase	14,798,961	7,050,928	328,347	22,178,236
Other Retail	35,757,772	24,169,350	829,652	60,756,774
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	20%	25%	34%	
QRRE	89%	89%	89%	
Hire Purchase	50%	63%	54%	
Other Retail	23%	20%	37%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	11%	88%	208%	
QRRE	19%	121%	358%	
Hire Purchase	53%	110%	331%	
Other Retail	18%	34%	142%	

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 2024	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>60,349,041</b>	<b>35,189,937</b>	<b>1,986,694</b>	<b>97,525,672</b>
RRE Financing	40,143,592	6,076,990	1,526,281	47,746,862
QRRE	457,456	349,682	7,877	815,015
Hire Purchase	4,456,595	14,395,509	220,312	19,072,416
Other Retail	15,291,399	14,367,755	232,224	29,891,378
<b>Exposure Weighted Average LGD</b>				
RRE Financing	22%	26%	36%	
QRRE	90%	90%	90%	
Hire Purchase	44%	58%	56%	
Other Retail	24%	12%	40%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	12%	97%	221%	
QRRE	21%	111%	642%	
Hire Purchase	53%	89%	334%	
Other Retail	22%	19%	198%	

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 2023	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>60,189,102</b>	<b>26,327,476</b>	<b>1,736,039</b>	<b>88,252,617</b>
RRE Financing	33,349,254	4,914,868	1,276,910	39,541,032
QRRE	231,367	161,075	4,238	396,681
Hire Purchase	11,061,154	5,269,242	218,262	16,548,658
Other Retail	15,547,327	15,982,291	236,628	31,766,246
<b>Exposure Weighted Average LGD</b>				
RRE Financing	23%	27%	37%	
QRRE	90%	90%	90%	
Hire Purchase	51%	64%	56%	
Other Retail	25%	12%	38%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	13%	99%	228%	
QRRE	20%	113%	527%	
Hire Purchase	55%	110%	366%	
Other Retail	23%	19%	194%	



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 2024	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>178,808,583</b>	<b>36,606,414</b>	<b>173,012</b>	<b>215,588,009</b>
Residential Mortgage/RRE Financing	110,956,409	7,939,414	83,721	118,979,543
QRRE	9,779,963	4,685,241	1,237	14,466,442
Hire Purchase	9,843,429	14,701,189	25,324	24,569,941
Other Retail	48,228,783	9,280,570	62,730	57,572,083
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	20%	29%	40%	
QRRE	89%	89%	90%	
Hire Purchase	42%	62%	52%	
Other Retail	19%	40%	60%	

30 June 2023	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>175,944,585</b>	<b>31,311,060</b>	<b>63,303</b>	<b>207,318,948</b>
Residential Mortgage/RRE Financing	102,982,173	7,913,056	8,942	110,904,171
QRRE	9,205,917	4,270,836	3,015	13,479,768
Hire Purchase	13,628,643	8,534,176	15,417	22,178,236
Other Retail	50,127,853	10,592,992	35,929	60,756,774
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	20%	31%	40%	
QRRE	89%	89%	90%	
Hire Purchase	49%	62%	50%	
Other Retail	19%	37%	79%	

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 2024	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>76,968,725</b>	<b>20,483,994</b>	<b>72,952</b>	<b>97,525,672</b>
RRE Financing	43,601,134	4,106,802	38,926	47,746,862
QRRE	403,055	411,853	106	815,015
Hire Purchase	6,723,055	12,334,292	15,069	19,072,416
Other Retail	26,241,481	3,631,047	18,850	29,891,378
<b>Exposure Weighted Average LGD</b>				
RRE Financing	22%	32%	44%	
QRRE	90%	90%	90%	
Hire Purchase	42%	62%	56%	
Other Retail	18%	26%	53%	

30 June 2023	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>73,227,493</b>	<b>15,009,086</b>	<b>16,039</b>	<b>88,252,617</b>
RRE Financing	35,757,707	3,781,551	1,774	39,541,032
QRRE	217,422	179,259	-	396,681
Hire Purchase	10,049,057	6,491,491	8,111	16,548,658
Other Retail	27,203,307	4,556,785	6,153	31,766,246
<b>Exposure Weighted Average LGD</b>				
RRE Financing	23%	33%	40%	
QRRE	90%	90%	-	
Hire Purchase	50%	64%	56%	
Other Retail	18%	25%	63%	

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

*Non-retail Exposures*

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

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

<b>30 June 2024</b>	<b>CIMBBG</b>					
<b>(RM'000)</b> <b>Supervisory</b> <b>Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	803,433	6,529,480	118,104	256	-	7,451,272
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,242,349	11,670,858	643,686	1,165,305	141,443	15,863,642
<b>RWA</b>	<b>1,558,905</b>	<b>13,118,222</b>	<b>764,561</b>	<b>2,913,903</b>	<b>-</b>	<b>18,355,591</b>

<b>30 June 2023</b>	<b>CIMBBG</b>					
<b>(RM'000)</b> <b>Supervisory</b> <b>Categories</b>	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</b>	<b>Total</b>
Project Finance	457,015	6,524,624	146,217	77,869	-	7,205,725
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,452,171	8,848,558	1,429,503	1,009,587	281,286	13,021,106
<b>RWA</b>	<b>987,528</b>	<b>10,436,871</b>	<b>1,812,079</b>	<b>2,718,642</b>	<b>-</b>	<b>15,955,119</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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**

30 June 2024						CIMBISLG
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	212,990	548,399	96,954	223	-	858,566
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	455,204	1,993,600	140,301	182,958	0	2,772,063
<b>RWA</b>	<b>370,261</b>	<b>1,997,468</b>	<b>161,346</b>	<b>457,952</b>	<b>-</b>	<b>2,987,027</b>

30 June 2023						CIMBISLG
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	164,674	413,065	118,542	464	-	696,744
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	471,584	1,673,475	128,950	164,668	0.08	2,438,678
<b>RWA</b>	<b>351,064</b>	<b>1,604,497</b>	<b>284,616</b>	<b>412,830</b>	<b>-</b>	<b>2,653,006</b>

CIMBBG and CIMBISLG have no exposure to High Volatility Commercial Real Estate and Equities under the Supervisory Slotting Criteria.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

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

*Non-retail Exposures (continued)*

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

30 June 2024	CIMBBG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>61,253,546</b>	<b>92,092,379</b>	<b>25,311,555</b>	<b>4,199,822</b>	<b>182,857,301</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	30,498,773	13,900,544	596	30	44,399,942
Corporate (excluding Specialised Lending/Financing)	30,754,772	78,191,835	25,310,959	4,199,792	138,457,358
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	43%	43%	8%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	40%	35%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	30%	37%	-	
Corporate (excluding Specialised Lending/Financing)	20%	60%	102%	-	

30 June 2023	CIMBBG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>68,577,537</b>	<b>83,727,289</b>	<b>30,617,163</b>	<b>5,184,603</b>	<b>188,106,591</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	39,582,255	14,125,999	58,874	0	53,767,128
Corporate (excluding Specialised Lending/Financing)	28,995,282	69,601,290	30,558,289	5,184,603	134,339,464
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	43%	42%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	39%	37%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	21%	36%	174%	-	
Corporate (excluding Specialised Lending/Financing)	18%	65%	105%	-	

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 2024	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>8,131,973</b>	<b>18,150,455</b>	<b>7,866,292</b>	<b>1,046,397</b>	<b>35,195,117</b>
Bank	2,698,128	1,453,582	8	11	4,151,728
Corporate (excluding Specialised Financing)	5,433,845	16,696,874	7,866,284	1,046,386	31,043,389
<b>Exposure Weighted Average LGD</b>					
Bank	41%	45%	45%	45%	
Corporate (excluding Specialised Financing)	45%	40%	37%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	13%	20%	221%	0%	
Corporate (excluding Specialised Financing)	15%	62%	110%	0%	

30 June 2023	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>9,384,831</b>	<b>14,908,655</b>	<b>7,985,844</b>	<b>870,267</b>	<b>33,149,597</b>
Bank	2,822,963	1,090,095	33	-	3,913,091
Corporate (excluding Specialised Financing)	6,561,868	13,818,561	7,985,810	870,267	29,236,506
<b>Exposure Weighted Average LGD</b>					
Bank	45%	45%	45%	0%	
Corporate (excluding Specialised Financing)	45%	41%	38%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	23%	36%	244%	0%	
Corporate (excluding Specialised Financing)	11%	67%	104%	0%	

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

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

CIMBBG				
(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	23,820	0	20,649	0
Corporate	972,563	107,550	892,837	179,107
Mortgage/RRE Financing	455,820	550,831	280,617	291,870
HPE	601,300	222,154	464,706	177,195
QRRE	346,747	106,093	277,565	84,069
Other Retail	312,621	120,483	330,263	90,707
<b>Total</b>	<b>2,712,872</b>	<b>1,107,110</b>	<b>2,266,637</b>	<b>822,948</b>

**Table 21(b): Analysis of Expected Loss versus Actual Losses by Portfolio Types for CIMBISLG**

CIMBISLG				
(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	1,610	-	392	-
Corporate	204,403	82,116	186,147	81,330
RRE Financing	211,412	275,042	114,352	126,318
HPE	367,817	156,190	281,375	110,943
QRRE	11,519	5,054	7,661	3,422
Other Retail	206,054	57,034	209,709	45,630
<b>Total</b>	<b>1,002,815</b>	<b>575,436</b>	<b>799,637</b>	<b>367,643</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 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.

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### 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(a): Disclosure on Off-Balance Sheet Exposures and CCR for CIMBBG**

30 June 2024	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,983,900		3,983,900	1,904,074
Transaction Related Contingent Items	6,563,053		3,281,527	1,805,308
Short Term Self Liquidating Trade Related Contingencies	2,070,765		414,153	103,875
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	31,105,153	237,777	598,532	407,086
Over one year to five years	399,651	342	29,697	41,277
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	823,708	3,357	9,052	6,321
Over one year to five years	9,597,192	9,226	294,409	159,625
Over five years	1,004,577	7,974	93,061	67,306
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	-	-	-	-



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR (continued)**

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

30 June 2024	CIMBBG			
(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	1,679,218,727	5,054,729	23,761,059	7,627,400
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	44,181,283		38,218,104	13,070,299
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	307,341		64,869	48,861
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	126,699,852		-	-
Unutilised credit card lines	27,174,995		7,443,864	2,048,003
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	<b>1,939,375,662</b>	<b>5,347,362</b>	<b>82,471,240</b>	<b>27,615,216</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2023	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,054,829		4,054,829	2,720,070
Transaction Related Contingent Items	6,098,422		3,049,211	1,926,852
Short Term Self Liquidating Trade Related Contingencies	1,404,589		280,918	150,296
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	5,836,388		5,836,429	300,752
Foreign Exchange Related Contracts				
One year or less	42,699,557	983,971	1,529,947	1,252,263
Over one year to five years	518,919	1,627	27,573	15,504
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	4,553,697	36,261	58,580	37,043
Over one year to five years	5,851,274	7,184	222,506	143,148
Over five years	974,967	6,143	90,971	80,415
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	-	-	-	-

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR (continued)**

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

30 June 2023	CIMBBG			
(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	3,131,455,344	7,379,786	34,846,084	14,485,077
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	46,366,227		40,540,837	13,684,046
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	362,975		78,231	61,775
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	116,913,417		-	-
Unutilised credit card lines	25,625,458		6,952,317	1,844,913
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	<b>3,393,435,790</b>	<b>8,460,912</b>	<b>97,664,202</b>	<b>36,811,023</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR (continued)**

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

30 June 2024	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	588,185		588,185	361,829
Transaction Related Contingent Items	1,170,407		585,203	265,037
Short Term Self Liquidating Trade Related Contingencies	320,775		64,155	25,423
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	-		-	-
Foreign Exchange Related Contracts				
One year or less	2,054,256	13,645	36,636	37,768
Over one year to five years	11,652	11	594	752
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	9,011	26	152	118
Over one year to five years	1,223,792	1,557	28,395	15,016
Over five years	117,981	1,641	8,720	5,524
Commodity 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	51,380,115	60,175	856,870	201,953

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR (continued)**

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

30 June 2024	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	16,239,930		14,426,526	4,874,726
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	14,658,335		-	-
Unutilised credit card lines	907,003		426,083	180,546
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>88,681,441</b>	<b>77,054</b>	<b>17,021,519</b>	<b>5,968,692</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CRR (continued)**

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

30 June 2023	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	443,931		443,931	288,980
Transaction Related Contingent Items	1,046,413		523,206	305,014
Short Term Self Liquidating Trade Related Contingencies	77,466		15,493	13,049
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	73,333		73,333	13,047
Foreign Exchange Related Contracts				
One year or less	3,217,771	62,175	98,343	133,597
Over one year to five years	26,806	500	1,840	2,379
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	294,045	635	1,777	2,051
Over one year to five years	188,391	482	7,664	4,023
Over five years	10,924	-	546	516
Commodity 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	31,267,342	284,333	650,448	175,724

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CRR (continued)**

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

30 June 2023	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	19,391,514		17,260,498	5,509,026
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	10,248		7,686	4,240
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	9,963,900		-	-
Unutilised credit card lines	428,325		182,904	64,113
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>66,440,409</b>	<b>348,124</b>	<b>19,267,669</b>	<b>6,515,757</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2024	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
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	118,694		59,347	59,347
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)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
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	-	-	-	-



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2024	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
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 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>118,694</b>	-	<b>59,347</b>	<b>59,347</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2023	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
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/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)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
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	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR *(continued)*

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

30 June 2023	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
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 creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	-	-	-	-

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR (continued)**

The tables below show the credit derivative transactions that create exposures to CCR (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 2024		30 June 2023	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	125,554	1,539,897	495,694	1,923,342
Client Intermediation Activities	-	-	-	-
<b>Total</b>	<b>125,554</b>	<b>1,539,897</b>	<b>495,694</b>	<b>1,923,342</b>
Credit Default Swaps	125,554	1,539,897	495,694	1,923,342
Total Return Swaps	-	-	-	-
<b>Total</b>	<b>125,554</b>	<b>1,539,897</b>	<b>495,694</b>	<b>1,923,342</b>

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

(RM'000)	CIMBISLG			
	30 June 2024		30 June 2023	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	19,900	-	19,900
<b>Total</b>	<b>-</b>	<b>19,900</b>	<b>-</b>	<b>19,900</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	19,900	-	19,900
<b>Total</b>	<b>-</b>	<b>19,900</b>	<b>-</b>	<b>19,900</b>

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

(RM'000)	CIMBIBG			
	30 June 2024		30 June 2023	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### CREDIT RISK *(continued)*

#### Credit Risk Mitigation

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

30 June 2024	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	105,925,645	-	-	-
Public Sector Entities	12,941,325	12,410,464	61	-
Banks, DFIs & MDBs	46,376,556	432,548	2,527,604	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,569,228	-	1,230,379	-
Corporate	193,901,748	7,777,000	14,717,814	25,296,879
Residential Mortgages/RRE Financing	132,611,071	-	757	-
Qualifying Revolving Retail	14,291,662	-	-	-
Hire Purchase	24,267,119	-	-	-
Other Retail	86,030,059	6,673,774	1,118,831	-
Securitisation	343,808	-	-	-
Equity	67	-	-	-
Higher Risk Assets	1,732,164	-	-	-
Other Assets	20,081,393	-	-	-
<b><i>Defaulted Exposures</i></b>	6,374,508	43,903	44,615	638,141
<b>Total Exposures</b>	<b>651,446,354</b>	<b>27,337,689</b>	<b>19,640,061</b>	<b>25,935,019</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.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

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

30 June 2023	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>Performing Exposures</b>				
Sovereign/Central Banks	108,536,017	-	-	-
Public Sector Entities	13,091,700	10,533,002	51	-
Banks, DFIs & MDBs	56,058,273	441,768	3,280,437	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,653,214	-	1,334,154	-
Corporate	184,972,797	8,609,659	14,781,184	24,282,587
Residential Mortgages/RRE Financing	123,272,068	-	735	-
Qualifying Revolving Retail	13,314,820	-	-	-
Hire Purchase	21,849,889	-	-	-
Other Retail	88,182,357	6,104,654	1,648,098	-
Securitisation	403,900	-	-	-
Equity	69	-	-	-
Higher Risk Assets	1,675,859	-	-	-
Other Assets	22,762,314	-	-	-
<b>Defaulted Exposures</b>	6,551,611	43,273	37,600	717,750
<b>Total Exposures</b>	<b>651,324,888</b>	<b>25,732,357</b>	<b>21,082,260</b>	<b>25,000,337</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.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

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

30 June 2024	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	24,039,505	-	-	-
Public Sector Entities	3,356,279	2,910,464	-	-
Banks, DFIs & MDBs	4,151,758	-	265,315	-
Takaful Operators, Securities Firms & Fund Managers	0	-	-	-
Corporate	37,744,597	1,470,563	963,351	9,911,154
RRE Financing	46,720,931	-	-	-
Qualifying Revolving Retail	807,138	-	-	-
Hire Purchase	18,852,104	-	-	-
Other Retail	38,188,225	1,592,943	76,134	-
Securitisation	15,351	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	210,246	-	-	-
<b><i>Defaulted Exposures</i></b>	2,445,457	1,993	5,911	146,085
<b>Total Exposures</b>	<b>176,531,590</b>	<b>5,975,964</b>	<b>1,310,711</b>	<b>10,057,239</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.*

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

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

30 June 2023	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	26,763,095	-	-	-
Public Sector Entities	3,499,859	2,533,002	-	-
Banks, DFIs & MDBs	3,913,098	-	45	-
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	34,844,192	2,917,128	721,288	8,781,852
RRE Financing	38,673,466	-	-	-
Qualifying Revolving Retail	392,443	-	-	-
Hire Purchase	16,330,396	-	-	-
Other Retail	39,921,441	1,279,352	562,856	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	403,037	-	-	-
<b><i>Defaulted Exposures</i></b>	2,144,130	1,288	9,031	125,771
<b>Total Exposures</b>	<b>166,885,157</b>	<b>6,730,770</b>	<b>1,293,220</b>	<b>8,907,623</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.*



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

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

30 June 2024	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	309,659	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	242,040	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	95,041	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	47,300	-	-	-
<b><i>Defaulted Exposures</i></b>	-	-	-	-
<b>Total Exposures</b>	<b>694,039</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.*

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

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

30 June 2023	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>Performing Exposures</b>				
Sovereign/Central Banks	154,649	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	163,650	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	11,442	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	61,826	-	-	-
<b>Defaulted Exposures</b>	-	-	-	-
<b>Total Exposures</b>	<b>391,567</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.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**SECURITISATION**

***Disclosure on Securitisation for Banking Book***

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2024 and 31 December 2023:

**Table 25(a): Disclosure on Securitisation for Banking Book**

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

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**SECURITISATION (continued)**

**Table 25(b): Disclosure on Securitisation for Banking Book**

30 June 2024 (RM'000)	CIMBISLG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	-	-	-	-

31 December 2023 (RM'000)	CIMBISLG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	-	-	-	-

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2024 and 31 December 2023.

\* 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.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

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

30 June 2024		CIMBBG										
(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	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	343,808	-	-	-	343,808	-	-	-	-	-	-	68,762
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 2024

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book (continued)

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

30 June 2024	CIMBBG											
Exposure Class (RM'000)	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	
<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>343,808</b>	-	-	-	<b>343,808</b>	-	-	-	-	-	-	<b>68,762</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book (continued)

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

30 June 2023	CIMBBG											
Exposure Class (RM'000)	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	
<b>Traditional Securitisation (Banking Book)</b>												
<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)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book (continued)

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

30 June 2023	CIMBBG											
Exposure Class (RM'000)	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	
<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>403,900</b>	-	-	-	<b>403,900</b>	-	-	-	-	-	-	<b>80,780</b>



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book (continued)

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

30 June 2024	CIMBISLG											
(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	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	15,351	-	-	-	15,351	-	-	-	-	-	-	3,070
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 2024

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

30 June 2024	CIMBISLG											
(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	
<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>15,351</b>	-	-	-	<b>15,351</b>	-	-	-	-	-	-	<b>3,070</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

30 June 2023	CIMBISLG											
(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	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-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)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

30 June 2023	CIMBISLG											
(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	
<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>	-	-	-	-	-	-	-	-	-	-	-	-

As at 30 June 2024 and 30 June 2023, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

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

30 June 2024	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>					
<b><u>Seller's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

SECURITISATION (continued)

Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge (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 2023	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>					
<b><u>Seller's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

As at 30 June 2024 and 30 June 2023, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### MARKET RISK

Details on RWA and capital requirements related to Market Risk are disclosed separately for CIMBBG, CIMBISLG and CIMBIBG in Tables 2(a), (b) and (c).

### OPERATIONAL RISK

Details on RWA and capital requirements related to Operational Risk are disclosed separately for CIMBBG, CIMBISLG and CIMBIBG in Tables 2 (a), (b) and (c).

### EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for the period ended 30 June 2024 and 30 June 2023 are as follows:

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

(RM'000)	CIMBBG	
	30 June 2024	30 June 2023
<b><u>Realised (losses) recognised</u></b>		
Shares, private equity funds and unit trusts	(86,398)	(309)
<b><u>Unrealised (losses) recognised in other comprehensive income</u></b>		
Shares, private equity funds and unit trusts	(419)	(526)
<b><u>Cumulative unrealised gains as at reporting period</u></b>		
Shares, private equity funds and unit trusts	120,514	31,618

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2024 and 30 June 2023.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**EQUITY EXPOSURES IN BANKING BOOK (continued)**

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 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2024		30 June 2023	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,717,848	2,576,772	1,661,979	2,492,968
Publicly traded	67	67	69	69
<b>Total</b>	<b>1,717,915</b>	<b>2,576,839</b>	<b>1,662,048</b>	<b>2,493,038</b>

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

(RM'000)	CIMBISLG			
	30 June 2024		30 June 2023	
	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>

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

(RM'000)	CIMBIBG			
	30 June 2024		30 June 2023	
	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>



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

**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 tables below illustrate the Group’s IRRBB/RORBB under a 100 bps parallel upward interest rate/profit rate shock from economic value perspective:

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

(RM'000)	CIMBBG	
	30 June 2024	30 June 2023
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(3,539,448)	(3,657,558)
US Dollar	(321,321)	(95,737)
Thai Baht	(561,052)	(438,698)
Singapore Dollar	(181,094)	(298,928)
Others	(152,203)	(104,036)
<b>Total</b>	<b>(4,755,118)</b>	<b>(4,594,957)</b>

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

(RM'000)	CIMBISLG	
	30 June 2024	30 June 2023
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(915,009)	(1,041,130)
US Dollar	(11,409)	16,746
Thai Baht	(1)	-
Singapore Dollar	6	(6)
Others	(537)	(869)
<b>Total</b>	<b>(926,950)</b>	<b>(1,025,259)</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

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

*IRRBB/RORBB Management (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2024	30 June 2023
<b>Currency</b>	<b>+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(13,069)	(110)
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>(13,069)</b>	<b>(110)</b>

**Table 31(a): IRRBB – Impact on Earnings for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2024	30 June 2023
<b>Currency</b>	<b>+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	74,039	117,631
US Dollar	(415,614)	(465,626)
Thai Baht	(148,917)	(82,543)
Singapore Dollar	1,946	21,995
Others	74,157	80,583
<b>Total</b>	<b>(414,389)</b>	<b>(327,960)</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024**

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

*IRRBB/RORBB Management (continued)*

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

(RM'000)	CIMBISLG	
	30 June 2024	30 June 2023
<b>Currency</b>	<b>+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	64,560	31,022
US Dollar	(51,173)	(40,845)
Thai Baht	20	8
Singapore Dollar	(74)	132
Others	(1,273)	124
<b>Total</b>	<b>12,060</b>	<b>(9,559)</b>

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

(RM'000)	CIMBIBG	
	30 June 2024	30 June 2023
<b>Currency</b>	<b>+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	1,859	4,674
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>1,859</b>	<b>4,674</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]