

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021**

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### **Basel II Pillar 3 Disclosure for the period ended 30 June 2021**

- **CIMB Bank Berhad**

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**ABBREVIATIONS**

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

**ABBREVIATIONS (continued)**

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

### OVERVIEW

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and CAFIB – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2021.

Any discrepancies between the totals and sum of the components in the tables contained in the disclosures are due to actual summation method and then rounded up to the nearest thousands.

These disclosures have been reviewed and verified by internal auditors and approved by the Board Risk Committee of CIMB Group, as delegated by the Board of Directors of CIMBGH Group.

### CAPITAL MANAGEMENT

#### *Capital Structure and Adequacy*

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 9 December 2020. The revised guidelines took effect on 9 December 2020 for all banking institutions and financial holding companies and sets out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III.

The risk-weighted assets of CIMB Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets), of which the latest revision was issued on 3 May 2019. The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach while Operational Risk is based on the Basic Indicator Approach. The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components).

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

**Table 1: Capital Position for CIMB Bank**

(RM'000)	CIMB Bank	
	30 June 2021	30 June 2020
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	21,323,364	21,323,364
Other reserves	14,393,843	13,119,377
Less: Proposed dividend	(531,745)	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>35,185,462</b>	<b>34,442,741</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,555,075)	(3,555,075)
Intangible assets	(1,118,600)	(1,040,720)
Deferred tax assets	(644,120)	(358,428)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(5,905,700)	(5,915,394)
Regulatory reserve	(18,730)	-
Shortfall eligible provisions over expected loss	-	(34,990)
Others	(38)	1,936
<b>Common equity Tier 1 capital after regulatory adjustments</b>	<b>23,943,199</b>	<b>23,540,070</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	200,000	200,000
Perpetual subordinated capital securities	2,150,000	2,400,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,350,000</b>	<b>2,600,000</b>
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(420,506)	(420,523)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>1,929,494</b>	<b>2,179,477</b>
<b>Total Tier 1 capital</b>	<b>25,872,693</b>	<b>25,719,547</b>
<b>Tier 2 Capital</b>		
Subordinated notes	8,200,000	8,700,000
Redeemable preference shares	29,740	29,740
Surplus eligible provisions over expected loss	730,826	-
General provisions	347,833	165,495
<b>Tier 2 capital before regulatory adjustments</b>	<b>9,308,399</b>	<b>8,895,235</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

**Table 1: Capital Position for CIMB Bank (continued)**

(RM'000)	CIMB Bank	
	30 June 2021	30 June 2020
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,515,668)	(2,521,242)
<b>Total Tier 2 Capital</b>	<b>6,792,731</b>	<b>6,373,993</b>
<b>Total Capital Base</b>	<b>32,665,424</b>	<b>32,093,540</b>
<b>RWA</b>		
Credit risk	149,631,087	151,234,787
Market risk	14,738,740	10,987,979
Operational risk	16,689,815	15,654,296
Large Exposure risk requirement	882,937	800,747
<b>Total RWA</b>	<b>181,942,579</b>	<b>178,677,809</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.452%	13.175%
Tier 1 ratio	14.513%	14.394%
Total capital ratio	18.246%	17.962%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.160%	13.175%
Tier 1 ratio	14.220%	14.394%
Total capital ratio	17.954%	17.962%

The Total Capital ratio increased in 2021 compared to 2020 primarily due to (i) higher retained earnings; (ii) higher surplus of EP over EL, (iii) issuance of RM750 million AT1 Capital Securities, (iv) issuance of RM2.5 billion T2 subordinated debt; offset by (v) proposed FY2021 1st Interim Dividend, (vi) redemption of RM3.0 billion T2 subordinated debt and (vii) redemption of RM1.0 billion AT1 Capital Securities.

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

The tables below show the RWA under various exposure classes under the relevant approach and applying the minimum regulatory capital requirement at 8% to establish the minimum capital required for each of the exposure classes:

**Table 2: Disclosure on Total RWA and Minimum Capital Requirement**

30 June 2021	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	59,827,932	59,827,932	691,721	691,721	55,338
Public Sector Entities	7,052,312	7,052,243	610,449	610,449	48,836
Banks, DFIs & MDBs	1,115,322	1,115,322	520,991	520,991	41,679
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,612,718	1,563,922	965,998	965,998	77,280
Corporate	9,729,118	5,761,294	6,948,709	6,948,709	555,897
Regulatory Retail	16,041,591	14,851,228	11,188,205	11,188,205	895,056
Residential Mortgages/RRE Financing	1,259,759	1,256,896	460,781	460,781	36,862
Higher Risk Assets	1,768,116	1,768,116	2,652,126	2,652,126	212,170
Other Assets	6,318,142	6,318,142	3,682,136	3,682,136	294,571
Securitisation	527,786	527,786	105,557	105,557	8,445
<b>Total for SA</b>	<b>105,252,795</b>	<b>100,042,880</b>	<b>27,826,672</b>	<b>27,826,672</b>	<b>2,226,134</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	26,857,810	26,857,810	7,093,944	7,093,944	567,516
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	116,896,980	116,896,980	78,788,740	78,788,740	6,303,099
Residential Mortgages/RRE Financing	68,670,535	68,670,535	13,366,838	13,366,838	1,069,347
Qualifying Revolving Retail	11,326,756	11,326,756	6,681,645	6,681,645	534,532
Hire Purchase	6,655,572	6,655,572	4,500,321	4,500,321	360,026
Other Retail	26,513,182	26,513,182	4,478,338	4,478,338	358,267
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>256,920,835</b>	<b>256,920,835</b>	<b>114,909,826</b>	<b>114,909,826</b>	<b>9,192,786</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>362,173,630</b>	<b>356,963,716</b>	<b>149,631,087</b>	<b>149,631,087</b>	<b>11,970,487</b>



CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2021	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Large Exposure Risk Requirement</b>	<b>882,937</b>	<b>882,937</b>	<b>882,937</b>	<b>882,937</b>	<b>70,635</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Profit Rate Risk			8,948,709	8,948,709	715,897
Foreign Currency Risk			2,277,283	2,277,283	182,183
Equity Risk			613,582	613,582	49,087
Commodity Risk			198,186	198,186	15,855
Options Risk			2,700,981	2,700,981	216,079
<b>Total Market Risk</b>			<b>14,738,740</b>	<b>14,738,740</b>	<b>1,179,099</b>
<b>Operational Risk (BIA)</b>			<b>16,689,815</b>	<b>16,689,815</b>	<b>1,335,185</b>
<b>Total RWA and Capital Requirement</b>			<b>181,942,579</b>	<b>181,942,579</b>	<b>14,555,406</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2020	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	44,694,025	44,694,025	151,146	151,146	12,092
Public Sector Entities	4,034,475	4,034,417	6,883	6,883	551
Banks, DFIs & MDBs	1,075,803	1,075,803	426,547	426,547	34,124
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,010,129	1,939,691	1,180,540	1,180,540	94,443
Corporate	10,187,407	6,124,170	7,242,127	7,242,127	579,370
Regulatory Retail	14,808,922	13,618,673	10,649,162	10,649,162	851,933
Residential Mortgages/RRE Financing	1,097,333	1,093,678	403,352	403,352	32,268
Higher Risk Assets	1,650,723	1,650,723	2,476,084	2,476,084	198,087
Other Assets	6,266,445	6,266,445	3,291,139	3,291,139	263,291
Securitisation	287,506	287,506	57,501	57,501	4,600
<b>Total for SA</b>	<b>86,112,768</b>	<b>80,785,131</b>	<b>25,884,482</b>	<b>25,884,482</b>	<b>2,070,759</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	27,504,584	27,504,584	7,697,591	7,697,591	615,807
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	115,737,255	115,737,255	79,057,054	79,057,054	6,324,564
Residential Mortgages/RRE Financing	66,432,143	66,432,143	13,375,680	13,375,680	1,070,054
Qualifying Revolving Retail	12,221,463	12,221,463	8,143,164	8,143,164	651,453
Hire Purchase	7,411,935	7,411,935	4,398,033	4,398,033	351,843
Other Retail	28,145,442	28,145,442	5,583,483	5,583,483	446,679
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>257,452,821</b>	<b>257,452,821</b>	<b>118,255,005</b>	<b>118,255,005</b>	<b>9,460,400</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>343,565,589</b>	<b>338,237,952</b>	<b>151,234,787</b>	<b>151,234,787</b>	<b>12,098,783</b>

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

30 June 2020	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Large Exposure Risk Requirement</b>	<b>800,747</b>	<b>800,747</b>	<b>800,747</b>	<b>800,747</b>	<b>64,060</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Profit Rate Risk			7,617,641	7,617,641	609,411
Foreign Currency Risk			1,900,829	1,900,829	152,066
Equity Risk			532,651	532,651	42,612
Commodity Risk			364,848	364,848	29,188
Options Risk			572,009	572,009	45,761
<b>Total Market Risk</b>			<b>10,987,979</b>	<b>10,987,979</b>	<b>879,038</b>
<b>Operational Risk (BIA)</b>			<b>15,654,296</b>	<b>15,654,296</b>	<b>1,252,344</b>
<b>Total RWA and Capital Requirement</b>			<b>178,677,809</b>	<b>178,677,809</b>	<b>14,294,225</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021**

**CREDIT RISK**

**Summary of Credit Exposures**

i) Gross Credit Exposures by Geographic Distribution

The geographic distribution is based on the country in which the portfolio is geographically managed. The following tables represent CIMB Bank's credit exposures by geographic region:

**Table 3: Geographic Distribution of Credit Exposures**

30 June 2021		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	49,592,526	10,052,593	-	182,814	59,827,932
PSE	7,052,312	-	-	-	7,052,312
Bank	19,339,282	4,753,869	-	3,879,981	27,973,132
Corporate	91,668,306	31,711,127	-	4,859,384	128,238,817
Mortgage/RRE Financing	62,819,727	6,896,878	-	213,690	69,930,294
HPE	6,655,572	-	-	-	6,655,572
QRRE	8,907,094	2,419,662	-	-	11,326,756
Other Retail	38,012,674	4,539,651	-	2,448	42,554,772
Other Exposures	7,030,380	726,054	-	857,609	8,614,043
<b>Total Gross Credit Exposure</b>	<b>291,077,872</b>	<b>61,099,833</b>	<b>-</b>	<b>9,995,925</b>	<b>362,173,630</b>

30 June 2020		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	40,450,785	4,182,968	-	60,272	44,694,025
PSE	4,034,475	-	-	-	4,034,475
Bank	20,192,124	4,470,528	-	3,917,734	28,580,386
Corporate	91,966,266	31,658,983	-	4,309,542	127,934,792
Mortgage/RRE Financing	60,597,363	6,696,446	-	235,667	67,529,475
HPE	7,411,935	-	-	-	7,411,935
QRRE	9,713,443	2,508,020	-	-	12,221,463
Other Retail	40,138,881	2,813,952	-	1,531	42,954,364
Other Exposures	6,699,720	927,761	-	577,193	8,204,674
<b>Total Gross Credit Exposure</b>	<b>281,204,991</b>	<b>53,258,659</b>	<b>-</b>	<b>9,101,939</b>	<b>343,565,589</b>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021**
**CREDIT RISK (continued)**
**Summary of Credit Exposures (continued)**

ii) Gross Credit Exposures by Sector

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

**Table 4: Distribution of Credit Exposures by Sector**

30 June 2021												CIMB Bank
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	184,098	-	-	246,017	5,313,966	-	3,098,399	10,018,738	39,832,733	-	1,133,982	59,827,932
PSE	2,305	-	-	-	-	-	-	185	7,049,741	-	80	7,052,312
Bank	-	-	-	-	-	-	-	27,973,132	-	-	-	27,973,132
Corporate	6,210,954	5,592,235	12,174,256	8,682,271	13,021,269	18,115,350	9,937,156	37,577,104	8,021,713	6,325,318	2,581,192	128,238,817
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	69,930,294	-	69,930,294
HPE	-	-	-	-	-	-	-	-	-	6,655,572	-	6,655,572
QRRE	-	-	-	-	-	-	-	-	-	11,326,756	-	11,326,756
Other Retail	181,430	43,171	1,119,151	28,599	765,545	2,346,618	304,642	2,764,146	573,744	34,427,727	-	42,554,772
Other Exposures	-	-	-	413,115	-	-	-	1,276,127	-	-	6,924,800	8,614,043
<b>Total Gross Credit Exposure</b>	<b>6,578,786</b>	<b>5,635,406</b>	<b>13,293,407</b>	<b>9,370,002</b>	<b>19,100,780</b>	<b>20,461,968</b>	<b>13,340,197</b>	<b>79,609,432</b>	<b>55,477,930</b>	<b>128,665,667</b>	<b>10,640,054</b>	<b>362,173,630</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021**
**CREDIT RISK (continued)**
**Summary of Credit Exposures (continued)**

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2020	CIMB Bank											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	182,844	-	-	814,070	4,453,550	-	2,712,911	12,088,687	24,259,047	-	182,915	44,694,025
PSE	2,281	-	-	-	-	-	-	157	4,031,713	-	324	4,034,475
Bank	-	-	-	-	-	-	-	28,580,386	-	-	-	28,580,386
Corporate	6,471,547	6,541,353	12,188,226	7,801,094	12,817,991	15,727,801	9,890,989	38,777,768	8,594,508	6,456,524	2,666,990	127,934,792
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	67,529,475	-	67,529,475
HPE	-	-	-	-	-	-	-	-	-	7,411,935	-	7,411,935
QRRE	-	-	-	-	-	-	-	-	-	12,221,463	-	12,221,463
Other Retail	185,196	52,968	1,031,516	29,925	744,107	2,115,999	291,472	2,547,010	555,540	35,400,632	-	42,954,364
Other Exposures	-	-	-	81,116	-	-	-	1,285,565	57,245	-	6,780,748	8,204,674
<b>Total Gross Credit Exposure</b>	<b>6,841,867</b>	<b>6,594,321</b>	<b>13,219,742</b>	<b>8,726,206</b>	<b>18,015,648</b>	<b>17,843,800</b>	<b>12,895,372</b>	<b>83,279,573</b>	<b>37,498,054</b>	<b>129,020,029</b>	<b>9,630,976</b>	<b>343,565,589</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

**Summary of Credit Exposures (continued)**

iii) Gross Credit Exposures by Residual Contractual Maturity

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

**Table 5: Distribution of Credit Exposures by Residual Contractual Maturity**

30 June 2021		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	15,031,207	9,920,346	34,876,379	59,827,932
PSE	189	4,767	7,047,356	7,052,312
Bank	22,157,248	4,027,786	1,788,099	27,973,132
Corporate	50,687,244	41,328,057	36,223,516	128,238,817
Mortgage/RRE Financing	38,404	587,151	69,304,739	69,930,294
HPE	69,133	3,401,015	3,185,424	6,655,572
QRRE	11,326,756	-	-	11,326,756
Other Retail	3,482,411	4,285,238	34,787,124	42,554,772
Other Exposures	1,737,569	327,828	6,548,646	8,614,043
<b>Total Gross Credit Exposure</b>	<b>104,530,160</b>	<b>63,882,187</b>	<b>193,761,283</b>	<b>362,173,630</b>

30 June 2020		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	16,615,765	9,920,273	18,157,987	44,694,025
PSE	112	1,676	4,032,687	4,034,475
Bank	22,629,006	4,517,411	1,433,970	28,580,386
Corporate	48,011,811	45,436,753	34,486,227	127,934,792
Mortgage/RRE Financing	29,815	496,141	67,003,519	67,529,475
HPE	38,037	3,551,529	3,822,368	7,411,935
QRRE	12,221,463	-	-	12,221,463
Other Retail	2,341,466	3,158,317	37,454,581	42,954,364
Other Exposures	37,388	217,047	7,950,239	8,204,674
<b>Total Gross Credit Exposure</b>	<b>101,924,863</b>	<b>67,299,146</b>	<b>174,341,580</b>	<b>343,565,589</b>

**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 2021 and 31 December 2020 which were past due but not impaired by sector and geographical respectively:

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

(RM'000)	CIMB Bank	
	30 June 2021	31 December 2020
Primary Agriculture	22,539	10,055
Mining and Quarrying	2,385	1,474
Manufacturing	91,981	40,602
Electricity, Gas and Water Supply	303	616
Construction	60,778	52,723
Wholesale and Retail Trade, and Restaurants and Hotels	135,426	96,489
Transport, Storage and Communication	24,049	23,215
Finance, Insurance/Takaful, Real Estate and Business Activities	207,670	153,350
Education, Health and Others	68,041	41,758
Household	6,333,977	5,251,372
Others*	15,417	11,064
<b>Total</b>	<b>6,962,566</b>	<b>5,682,718</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMB Bank	
	30 June 2021	31 December 2020
Malaysia	6,867,537	5,519,182
Singapore	56,230	116,659
Other Countries	38,799	46,877
<b>Total</b>	<b>6,962,566</b>	<b>5,682,718</b>



**CREDIT RISK (continued)**

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

ii) Credit Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2021 and 31 December 2020 which were credit impaired by sector and geographical respectively:

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

(RM'000)	CIMB Bank	
	30 June 2021	31 December 2020
Primary Agriculture	52,212	53,536
Mining and Quarrying	294,302	334,706
Manufacturing	221,791	141,054
Electricity, Gas and Water Supply	250,573	247,018
Construction	155,519	176,488
Wholesale and Retail Trade, and Restaurants and Hotels	1,325,295	1,328,791
Transport, Storage and Communication	1,123,098	1,140,964
Finance, Insurance/Takaful, Real Estate and Business Activities	370,398	393,385
Education, Health and Others	107,814	109,487
Household	1,446,051	1,737,275
Others*	14,075	13,719
<b>Total</b>	<b>5,361,128</b>	<b>5,676,423</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMB Bank	
	30 June 2021	31 December 2020
Malaysia	3,887,670	4,233,198
Singapore	1,465,323	1,437,222
Other Countries	8,135	6,003
<b>Total</b>	<b>5,361,128</b>	<b>5,676,423</b>

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses

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

(RM'000)	CIMB Bank			
	30 June 2021			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Primary Agriculture	28,212	1,990	23,104	53,306
Mining and Quarrying	8,291	415,106	87,079	510,476
Manufacturing	24,588	15,412	191,682	231,682
Electricity, Gas and Water Supply	3,872	1,238	33,120	38,230
Construction	16,891	3,998	39,892	60,781
Wholesale and Retail Trade, and Restaurants and Hotels	45,762	20,518	998,563	1,064,843
Transport, Storage and Communications	10,665	171,013	1,000,469	1,182,147
Finance, Insurance/Takaful, Real Estate and Business Activities	60,329	16,820	197,223	274,372
Education, Health and Others	5,029	7,038	9,170	21,237
Household	618,529	1,040,626	609,027	2,268,182
Others*	27,622	325,909	11,346	364,877
<b>Total</b>	<b>849,790</b>	<b>2,019,668</b>	<b>3,200,675</b>	<b>6,070,133</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Bank			
	31 December 2020			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Primary Agriculture	17,195	897	23,871	41,963
Mining and Quarrying	8,816	87,812	106,955	203,583
Manufacturing	17,294	7,427	181,919	206,640
Electricity, Gas and Water Supply	4,435	43	23,578	28,056
Construction	17,491	2,463	61,179	81,133
Wholesale and Retail Trade, and Restaurants and Hotels	29,507	11,977	998,618	1,040,102
Transport, Storage and Communications	10,308	119,547	1,016,224	1,146,079
Finance, Insurance/Takaful, Real Estate and Business Activities	58,983	8,464	197,354	264,798
Education, Health and Others	5,077	1,597	7,040	13,714
Household	666,029	863,101	705,011	2,234,144
Others*	22,466	96,743	9,953	129,162
<b>Total</b>	<b>857,601</b>	<b>1,200,071</b>	<b>3,331,702</b>	<b>5,389,374</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Bank			
	30 June 2021			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Malaysia	668,789	1,606,818	2,123,696	4,399,303
Singapore	163,738	91,338	1,069,240	1,324,316
Other Countries	17,263	321,512	7,739	346,514
<b>Total</b>	<b>849,790</b>	<b>2,019,668</b>	<b>3,200,675</b>	<b>6,070,133</b>

(RM'000)	CIMB Bank			
	31 December 2020			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Malaysia	675,526	1,001,951	2,290,966	3,968,443
Singapore	168,963	104,716	1,035,106	1,308,785
Other Countries	13,112	93,404	5,630	112,146
<b>Total</b>	<b>857,601</b>	<b>1,200,071</b>	<b>3,331,702</b>	<b>5,389,374</b>

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Bank	
	30 June 2021	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	(1,385)	180
Mining and Quarrying	(22,725)	-
Manufacturing	13,364	7,385
Electricity, Gas and Water Supply	9,446	337
Construction	(6,898)	9,756
Wholesale and Retail Trade, and Restaurants and Hotels	18,877	53,437
Transport, Storage and Communications	(10,519)	6,617
Finance, Insurance/Takaful, Real Estate and Business Activities	4,429	8,852
Education, Health and Others	4,532	1,035
Household	192,836	229,828
Others*	5,811	9,077
<b>Total</b>	<b>207,768</b>	<b>326,504</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Bank	
	30 June 2020	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	109	2,825
Mining and Quarrying	21,596	27,836
Manufacturing	23,760	504
Electricity, Gas and Water Supply	(4,788)	-
Construction	891	280
Wholesale and Retail Trade, and Restaurants and Hotels	959,536	4,002
Transport, Storage and Communications	17,980	616
Finance, Insurance/Takaful, Real Estate and Business Activities	4,701	3,640
Education, Health and Others	735	184
Household	234,013	246,009
Others*	1,536	976
<b>Total</b>	<b>1,260,069</b>	<b>286,872</b>

\*Others are exposures which are not elsewhere classified

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Bank			
	30 June 2021			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
<b>At 1 January 2021</b>	857,601	1,200,071	3,331,702	5,389,374
Changes in expected credit losses due to transferred within stages	(140,626)	222,373	(81,747)	-
Transferred to Stage 1	391,881	(356,437)	(35,444)	-
Transferred to Stage 2	(531,882)	796,573	(264,691)	-
Transferred to Stage 3	(625)	(217,763)	218,388	-
<b>Total charge to Income Statement</b>	128,734	234,934	207,768	571,436
New financial assets originated	314,899	25,290	7,943	348,132
Financial assets that have been derecognised	(147,046)	(175,970)	-	(323,016)
Write back in respect of full recoveries	-	-	(33,887)	(33,887)
Change in credit risk	(39,119)	385,614	233,712	580,207
Write-offs	(697)	(878)	(326,504)	(328,079)
Exchange fluctuation	3,715	7,370	39,798	50,883
Other movements	1,063	355,798	29,658	386,519
<b>Total</b>	<b>849,790</b>	<b>2,019,668</b>	<b>3,200,675</b>	<b>6,070,133</b>

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Bank			
	30 June 2020			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
<b>At 1 January 2020</b>	641,476	445,075	2,194,095	3,280,646
Changes in expected credit losses due to transferred within stages	137,545	(137,013)	(532)	-
Transferred to Stage 1	208,265	(171,624)	(36,641)	-
Transferred to Stage 2	(68,811)	186,876	(118,065)	-
Transferred to Stage 3	(1,909)	(152,265)	154,174	-
<b>Total charge to Income Statement</b>	5,516	266,524	1,260,069	1,532,109
New financial assets originated	225,506	36,527	17,568	279,601
Financial assets that have been derecognised	(133,978)	(45,770)	-	(179,748)
Write back in respect of full recoveries	-	-	(30,126)	(30,126)
Change in credit risk	(86,012)	275,767	1,272,627	1,462,382
Write-offs	(45)	(32)	(286,872)	(286,949)
Exchange fluctuation	3,756	367	11,564	15,687
Other movements	(19)	1,352	19,606	20,939
<b>Total</b>	<b>788,229</b>	<b>576,273</b>	<b>3,197,930</b>	<b>4,562,432</b>

**Capital Treatment for Credit Risk for Portfolios under the SA**

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



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021**
**CREDIT RISK (continued)**
**Credit Risk – Disclosure for Portfolios under the SA (continued)**

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

**Table 14: Disclosure by Risk Weight under SA**

30 June 2021	CIMB Bank											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages/ RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	58,410,702	-	-	-	200	7,288	-	-	2,636,005	-	61,054,195	-
20%	61,356	3,052,243	122,235	190,701	4,959	278,530	-	-	-	527,786	4,237,808	847,562
35%	-	-	-	-	-	-	1,171,877	-	-	-	1,171,877	410,157
50%	1,352,848	-	993,087	890,727	100,860	20,463	68,790	-	-	-	3,426,776	1,713,388
75%	-	-	-	-	-	13,827,858	-	-	-	-	13,827,858	10,370,894
100%	3,026	-	0	482,494	5,462,444	648,521	16,229	95	3,682,136	-	10,294,945	10,294,945
100% < RW < 1250%	-	-	-	-	88,687	68,568	-	1,768,020	-	-	1,925,276	2,887,913
1250%	-	-	-	-	104,145	-	-	-	-	-	104,145	1,301,813
<b>Total</b>	<b>59,827,932</b>	<b>3,052,243</b>	<b>1,115,322</b>	<b>1,563,922</b>	<b>5,761,294</b>	<b>14,851,228</b>	<b>1,256,896</b>	<b>1,768,116</b>	<b>6,318,142</b>	<b>527,786</b>	<b>96,042,880</b>	<b>27,826,671</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>20%</b>	<b>47%</b>	<b>62%</b>	<b>121%</b>	<b>75%</b>	<b>37%</b>	<b>150%</b>	<b>58%</b>	<b>20%</b>	<b>29%</b>	
<b>Deduction from Capital Base</b>	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

CREDIT RISK (continued)

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

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

30 June 2020	CIMB Bank											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages/ RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	44,342,677	-	132,628	-	-	3,401	-	-	2,975,307	-	47,454,013	-
20%	81,761	34,417	150,133	111,657	3,526	357,619	-	-	-	287,506	1,026,619	205,324
35%	-	-	-	-	-	-	1,005,740	-	-	-	1,005,740	352,009
50%	269,587	-	793,041	1,339,649	261,887	11,246	73,191	-	-	-	2,748,601	1,374,301
75%	-	-	-	-	-	10,795,610	-	-	-	-	10,795,610	8,096,708
100%	-	-	-	488,384	5,646,552	2,401,775	14,747	-	3,291,139	-	11,842,597	11,842,597
150%	-	-	-	-	108,059	49,022	-	1,650,723	-	-	1,807,803	2,711,705
150% < RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	104,147	-	-	-	-	-	104,147	1,301,838
<b>Total</b>	<b>44,694,025</b>	<b>34,417</b>	<b>1,075,803</b>	<b>1,939,691</b>	<b>6,124,170</b>	<b>13,618,673</b>	<b>1,093,678</b>	<b>1,650,723</b>	<b>6,266,445</b>	<b>287,506</b>	<b>76,785,131</b>	<b>25,884,482</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>20%</b>	<b>40%</b>	<b>61%</b>	<b>118%</b>	<b>78%</b>	<b>37%</b>	<b>150%</b>	<b>53%</b>	<b>20%</b>	<b>34%</b>	
<b>Deduction from Capital Base</b>	-	-	-	-	-	-	-	-	-	-	-	

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

**CREDIT RISK (continued)**

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

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

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

30 June 2021		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	7,052,312	7,052,312
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,098,580	-	514,138	1,612,718
Corporate	1,782	122,013	9,605,323	9,729,118
Sovereign/Central Banks	57,036,257	-	2,791,675	59,827,932
Banks, MDBs and DFIs	1,115,322	-	-	1,115,322
<b>Total</b>	<b>59,251,941</b>	<b>122,013</b>	<b>19,963,447</b>	<b>79,337,402</b>

30 June 2020		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	4,034,475	4,034,475
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,492,374	-	517,756	2,010,129
Corporate	111	-	10,187,296	10,187,407
Sovereign/Central Banks	26,365,851	-	18,328,173	44,694,025
Banks, MDBs and DFIs	1,075,803	-	-	1,075,803
<b>Total</b>	<b>28,934,139</b>	<b>-</b>	<b>33,067,700</b>	<b>62,001,839</b>

CREDIT RISK (continued)

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

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

30 June 2021	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	527,786	-	-	527,786

30 June 2020	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	287,506	-	-	287,506

**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 2021 and 30 June 2020:

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

30 June 2021	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>94,796,130</b>	<b>16,044,114</b>	<b>2,325,801</b>	<b>113,166,045</b>
Residential Mortgage/RRE Financing	61,313,629	5,691,074	1,665,832	68,670,535
QRRE	8,512,300	2,710,274	104,182	11,326,756
Hire Purchase	4,612,449	1,895,509	147,613	6,655,572
Other Retail	20,357,752	5,747,257	408,173	26,513,182
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	22%	28%	
QRRE	89%	89%	89%	
Hire Purchase	47%	54%	49%	
Other Retail	20%	15%	50%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	10%	69%	192%	
QRRE	29%	145%	318%	
Hire Purchase	50%	95%	267%	
Other Retail	13%	24%	86%	

**CREDIT RISK (continued)**

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

**Retail Exposures (continued)**

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

30 June 2020	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>94,996,930</b>	<b>17,191,771</b>	<b>2,022,281</b>	<b>114,210,982</b>
Residential Mortgage/RRE Financing	59,288,456	5,696,642	1,447,044	66,432,143
QRRE	8,617,466	3,450,685	153,312	12,221,463
Hire Purchase	6,606,154	739,869	65,912	7,411,935
Other Retail	20,484,855	7,304,574	356,012	28,145,442
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	22%	27%	
QRRE	89%	89%	89%	
Hire Purchase	54%	55%	57%	
Other Retail	25%	15%	54%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	10%	75%	200%	
QRRE	29%	144%	412%	
Hire Purchase	54%	95%	186%	
Other Retail	17%	25%	110%	

**CREDIT RISK (continued)**

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

*Retail Exposures (continued)*

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

30 June 2021	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>102,247,323</b>	<b>10,634,784</b>	<b>283,938</b>	<b>113,166,045</b>
Residential Mortgage/RRE Financing	65,955,064	2,608,254	107,218	68,670,535
QRRE	7,479,978	3,844,720	2,058	11,326,756
Hire Purchase	4,329,842	2,312,517	13,212	6,655,572
Other Retail	24,482,439	1,869,293	161,450	26,513,182
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	27%	40%	
QRRE	89%	89%	90%	
Hire Purchase	46%	54%	49%	
Other Retail	19%	28%	84%	

30 June 2020	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>102,839,541</b>	<b>11,131,579</b>	<b>239,861</b>	<b>114,210,982</b>
Residential Mortgage/RRE Financing	63,222,255	3,131,561	78,326	66,432,143
QRRE	7,434,531	4,784,834	2,097	12,221,463
Hire Purchase	6,606,482	799,558	5,895	7,411,935
Other Retail	25,576,272	2,415,627	153,543	28,145,442
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	25%	38%	
QRRE	89%	89%	90%	
Hire Purchase	54%	55%	57%	
Other Retail	22%	29%	86%	

**CREDIT RISK (continued)**

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

*Non-retail Exposures*

The following tables summarise the non-retail credit exposures measured under F-IRB Approach as at 30 June 2021 and 30 June 2020:

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

30 June 2021	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	815,430	1,825,413	262,765	-	1,773,763	4,677,371
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,913,113	9,333,243	249,655	1,129,982	134,192	12,760,184
<b>RWA</b>	<b>1,394,378</b>	<b>8,663,852</b>	<b>589,282</b>	<b>2,824,956</b>	<b>-</b>	<b>13,472,468</b>

30 June 2020	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	934,463	1,256,440	161,759	-	1,708,795	4,061,456
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,572,752	9,149,814	313,949	485,136	159,082	12,680,733
<b>RWA</b>	<b>1,802,631</b>	<b>7,875,737</b>	<b>547,063</b>	<b>1,212,840</b>	<b>-</b>	<b>11,438,271</b>

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



**CREDIT RISK (continued)**

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

*Non-retail Exposures (continued)*

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

30 June 2021	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>38,834,056</b>	<b>59,778,440</b>	<b>22,339,876</b>	<b>3,288,614</b>	<b>124,240,986</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	19,167,490	7,446,802	243,519	0	26,857,810
Corporate (excluding Specialised Lending/ Financing)	19,666,567	52,331,638	22,096,357	3,288,614	97,383,176
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	45%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	44%	40%	35%	42%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	20%	39%	163%	-	
Corporate (excluding Specialised Lending/ Financing)	18%	70%	113%	-	

**CREDIT RISK (continued)**

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

*Non-retail Exposures (continued)*

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

30 June 2020	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>38,568,971</b>	<b>65,492,768</b>	<b>18,902,402</b>	<b>3,535,510</b>	<b>126,499,650</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	18,376,265	8,974,056	154,262	-	27,504,584
Corporate (excluding Specialised Lending/ Financing)	20,192,706	56,518,711	18,748,139	3,535,510	98,995,066
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	-	
Corporate (excluding Specialised Lending/ Financing)	45%	40%	38%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	21%	40%	165%	-	
Corporate (excluding Specialised Lending/ Financing)	19%	74%	116%	-	

**CREDIT RISK (continued)**

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

*Expected Losses versus Actual Losses by Portfolio Types*

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

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

<b>CIMB Bank</b>				
<b>(RM'000) Exposure Class</b>	<b>30 June 2021</b>		<b>30 June 2020</b>	
	<b>Regulatory Expected Losses as at 30 June 2020</b>	<b>Actual Losses for the year ended 30 June 2021</b>	<b>Regulatory Expected Losses as at 30 June 2019</b>	<b>Actual Losses for the year ended 30 June 2020</b>
Sovereign	-	-	-	-
Bank	16,798	(0)	16,249	(0)
Corporate	749,197	(1,935)	748,396	1,122,365
Mortgage/RRE Financing	175,822	96,082	164,617	43,816
HPE	81,640	87,496	87,032	102,082
QRRE	417,217	54,504	376,808	132,563
Other Retail	158,123	24,500	142,344	28,813
<b>Total</b>	<b>1,598,798</b>	<b>260,647</b>	<b>1,535,447</b>	<b>1,429,638</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 2021**
**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 2021 and 30 June 2020 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 2021 and 30 June 2020:

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

30 June 2021	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,868,720		3,868,720	2,393,092
Transaction Related Contingent Items	4,084,856		2,042,428	1,413,307
Short Term Self Liquidating Trade Related Contingencies	988,300		197,660	106,974
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	3,328,843		3,334,486	135,105
<b>Foreign Exchange Related Contracts</b>				
One year or less	18,286,095	103,677	340,987	222,576
Over one year to five years	1,016,370	20,007	79,644	38,935
Over five years	-	-	-	-
<b>Interest/Profit Rate Related Contracts</b>				
One year or less	2,014,451	15,208	34,993	18,432
Over one year to five years	2,254,411	51,609	92,412	64,506
Over five years	672,977	36,939	95,118	66,261
<b>Equity Related Contracts</b>				
One year or less	78,647	10,419	15,138	15,101
Over one year to five years	235,335	29,631	48,458	48,274
Over five years	-	-	-	-
<b>Commodity Contracts</b>				
One year or less	41,847	10,584	14,769	27,534
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2021	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit derivative contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	573,785,101	2,477,587	9,115,072	4,235,525
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	24,918,350		22,536,003	6,400,229
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	74,003		55,502	28,640
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	92,988,641		-	-
Unutilised credit card lines	25,388,560		6,468,922	2,495,588
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>754,025,507</b>	<b>2,755,662</b>	<b>48,340,313</b>	<b>17,710,081</b>

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2020	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,498,493		3,498,493	2,054,449
Transaction Related Contingent Items	4,587,380		2,293,690	1,470,598
Short Term Self Liquidating Trade Related Contingencies	1,717,293		343,459	164,229
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	549,214		560,141	48,743
Foreign Exchange Related Contracts				
One year or less	12,010,964	83,286	262,259	188,703
Over one year to five years	727,657	27,230	71,644	25,583
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	295,488	2,138	3,371	3,739
Over one year to five years	4,988,584	140,027	263,808	188,398
Over five years	417,925	61,458	99,190	80,056
Equity Related Contracts				
One year or less	62,330	3,131	6,871	9,869
Over one year to five years	108,176	15,477	24,131	38,705
Over five years	-	0	0	0
Commodity Contracts				
One year or less	39,365	31,079	35,016	42,824
Over one year to five years	1,952	4,187	4,422	5,413
Over five years	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2020	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit derivative contracts				
One year or less	-	-	-	-
Over one year to five years	8,950	318	765	574
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	498,132,188	3,212,561	8,932,670	4,771,890
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	26,140,748		23,442,793	7,280,990
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	99,108,147		-	-
Unutilised credit card lines	25,722,675		6,724,281	2,810,603
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>678,117,531</b>	<b>3,580,893</b>	<b>46,567,003</b>	<b>19,185,366</b>

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR**

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

**Table 23: Disclosure on Credit Derivative Transactions**

(RM'000)	CIMB Bank			
	30 June 2021		30 June 2020	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	1,470,519	1,911,290	1,379,934	1,789,550
Client Intermediation Activities	20,500	47,485	20,750	51,455
<b>Total</b>	<b>1,491,019</b>	<b>1,958,775</b>	<b>1,400,684</b>	<b>1,841,005</b>
Credit Default Swaps	1,470,519	1,911,290	1,379,934	1,789,550
Total Return Swaps	20,500	47,485	20,750	51,455
<b>Total</b>	<b>1,491,019</b>	<b>1,958,775</b>	<b>1,400,684</b>	<b>1,841,005</b>



**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2021 and 30 June 2020:

**Table 24: Disclosure on Credit Risk Mitigation**

30 June 2021	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	59,827,932	-	-	-
Public Sector Entities	7,052,312	4,000,000	69	-
Banks, DFIs & MDBs	27,973,132	-	924,524	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,612,718	-	48,796	-
Corporate	121,238,712	2,458,909	11,911,930	13,633,415
Residential Mortgages/RRE Financing	68,975,650	-	2,863	-
Qualifying Revolving Retail	11,232,747	-	-	-
Hire Purchase	6,536,498	-	-	-
Other Retail	42,128,809	285,706	1,187,024	-
Securitisation	527,786	-	-	-
Higher Risk Assets	1,768,116	-	-	-
Other Assets	6,318,142	-	-	-
<b>Defaulted Exposures</b>	3,175,622	4,183	51,680	850,951
<b>Total Exposures</b>	<b>358,368,174</b>	<b>6,748,799</b>	<b>14,126,886</b>	<b>14,484,366</b>

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

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

Table 24: Disclosure on Credit Risk Mitigation (continued)

30 June 2020	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	44,694,025	-	-	-
Public Sector Entities	4,034,475	4,000,000	58	-
Banks, DFIs & MDBs	28,580,386	-	934,077	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,010,129	-	70,439	-
Corporate	120,344,310	2,594,510	10,799,954	12,129,145
Residential Mortgages/RRE Financing	66,695,959	-	3,654	-
Qualifying Revolving Retail	12,108,169	-	-	-
Hire Purchase	7,346,023	-	-	-
Other Retail	42,599,082	361,020	1,189,297	-
Securitisation	287,506	-	-	-
Higher Risk Assets	1,650,723	-	-	-
Other Assets	6,266,445	-	-	-
<b>Defaulted Exposures</b>	3,340,902	12	128,550	441,267
<b>Total Exposures</b>	<b>339,958,134</b>	<b>6,955,542</b>	<b>13,126,030</b>	<b>12,570,412</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 2021

### SECURITISATION

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2021 and 31 December 2020:

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

30 June 2021 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period*
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	207,232	11,199	4,036	710

31 December 2020 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period*
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	287,540	19,291	3,935	(1,636)

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2021 to 30 June 2021 and 1 January 2020 to 30 June 2020.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021**
**SECURITISATION (continued)**
**Disclosure on Securitisation under the SA for Banking Book**

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

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

30 June 2021		CIMB Bank										
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	522,984	-	-	-	522,984	-	-	-	-	-	-	104,597
Mezzanine	4,802	-	-	-	4,802	-	-	-	-	-	-	960
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

30 June 2021		CIMB Bank											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Unrated (Look Through)		Risk-Weighted Assets
			Rated Securitisation Exposures								Weighted Average RW	Exposure Amount	
			0%	10%	20%	50%	100%	350%	1250%				
<i>Originating Banking Institution</i>													
<i>On-Balance Sheet</i>													
Most senior	-	-	-	-	-	-	-	-	-	-	-	-	
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-	
First loss	-	-	-	-	-	-	-	-	-	-	-	-	
<i>Off-Balance Sheet</i>													
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-	
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Exposures</b>	<b>527,786</b>	-	-	-	<b>527,786</b>	-	-	-	-	-	-	<b>105,557</b>	

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

30 June 2020		CIMB Bank										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	277,384	-	-	-	277,384	-	-	-	-	-	-	55,477
Mezzanine	10,122	-	-	-	10,122	-	-	-	-	-	-	2,024
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

30 June 2020		CIMB Bank											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Unrated (Look Through)		Risk-Weighted Assets
			Rated Securitisation Exposures								Weighted Average RW	Exposure Amount	
			0%	10%	20%	50%	100%	350%	1250%				
<i>Originating Banking Institution</i>													
<i>On-Balance Sheet</i>													
Most senior	-	-	-	-	-	-	-	-	-	-	-	-	
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-	
First loss	-	-	-	-	-	-	-	-	-	-	-	-	
<i>Off-Balance Sheet</i>													
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-	
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-	
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-	
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Exposures</b>	<b>287,506</b>	-	-	-	<b>287,506</b>	-	-	-	-	-	-	<b>57,501</b>	

**SECURITISATION (continued)**

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

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

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

30 June 2021	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	14,906		79	75	1,916
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	14,906		79	75	1,916
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>14,906</b>	<b>-</b>	<b>79</b>	<b>75</b>	<b>1,916</b>



SECURITISATION (continued)

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

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

30 June 2020	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	55,417	-	800	455	15,685
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	55,417	-	800	455	15,685
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>55,417</b>		<b>800</b>	<b>455</b>	<b>15,685</b>

**MARKET RISK**

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

**OPERATIONAL RISK**

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

**EQUITY EXPOSURES IN BANKING BOOK**

Realised and unrealised gains or losses arising from sales and liquidations of equities for CIMB Bank for the period ended 30 June 2021 and 30 June 2020 is as follows:

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

(RM'000)	CIMB Bank	
	30 June 2021	30 June 2020
<b><u>Realised (loss)/gains</u></b>		
Shares, private equity funds and unit trusts	-	-
<b><u>Unrealised gains</u></b>		
Shares, private equity funds and unit trusts	61,902	25,928

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2021 and 30 June 2020:

**Table 29: Analysis of Equity Investments by Grouping and RWA**

(RM'000)	CIMB Bank			
	30 June 2021		30 June 2020	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,768,116	2,652,126	1,650,723	2,476,084
Publicly traded	-	-	-	-
<b>Total</b>	<b>1,768,116</b>	<b>2,652,126</b>	<b>1,650,723</b>	<b>2,476,084</b>

**INTEREST RATE RISK IN THE BANKING BOOK**

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

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

**Table 30: IRRBB – Impact on Economic Value**

(RM'000)	CIMB Bank	
	30 June 2021	30 June 2020
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(2,281,251)	(1,450,736)
US Dollar	(1,851)	18,350
Thai Baht	(9)	(18)
Singapore Dollar	(337,716)	(148,980)
Others	(72,325)	(12,832)
<b>Total</b>	<b>(2,693,152)</b>	<b>(1,594,216)</b>

**INTEREST RATE RISK IN THE BANKING BOOK (continued)**

*IRRBB Management (continued)*

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

**Table 31: IRRBB – Impact on Earnings**

(RM'000)	CIMB Bank	
	30 June 2021	30 June 2020
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	92,420	188,264
US Dollar	(245,933)	(150,305)
Thai Baht	202	415
Singapore Dollar	(81,592)	(77,423)
Others	61,788	77,632
<b>Total</b>	<b>(173,115)</b>	<b>38,583</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]