

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022**

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### **Basel II Pillar 3 Disclosure for the period ended 30 June 2022**

- **CIMB Bank Berhad**

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**ABBREVIATIONS**

A-IRB Approach	: Advanced Internal Ratings Based Approach
ALM COE	: Asset Liability Management Centre of Excellence
ASB	: Amanah Saham Bumiputra
BI	: Banking Institutions
BIA	: Basic Indicator Approach
BNM	: Bank Negara Malaysia
BRCC	: Board Risk & Compliance Committee
CAF	: Capital Adequacy Framework and, in some instances referred to as the Risk-Weighted Capital Adequacy Framework
CAFIB	: Capital Adequacy Framework for Islamic Banks
CAR	: Capital Adequacy Ratio and, in some instances referred to as the Risk-Weighted Capital Ratio
CBSM	: Capital and Balance Sheet Management
CCR	: Counterparty Credit Risk
CIMBBG	: CIMB Bank, CIMBISLG, CIMBTH, CIMB Bank PLC (Cambodia), CIMB Factorlease Berhad, CIMB Bank (Vietnam) Limited and non-financial subsidiaries
CIMBISLG	: CIMB Islamic Bank Berhad, CIMB Islamic Nominees (Asing) Sdn Bhd and CIMB Islamic Nominees (Tempatan) SdnBhd
CIMBIBG	: CIMB Investment Bank Berhad and non-financial subsidiaries
CIMBGH Group	: Group of Companies under CIMB Group Holdings Berhad
CIMBTH	: CIMB Thai Bank Public Company Ltd and its subsidiaries
CIMB Bank	: CIMB Bank Berhad and CIMB Bank (L) Ltd (as determined under the CAF (Capital Components) and CAFIB (Capital Components) to include its wholly owned offshore banking subsidiary company)
CIMB Group or the Group	: Collectively CIMBBG, CIMBIBG and CIMBISLG as described within this disclosure
CIMB IB	: CIMB Investment Bank Berhad
CIMB Islamic	: CIMB Islamic Bank Berhad
CRM	: Credit Risk Mitigants
CRO	: Chief Risk Officer
CSA	: Credit Support Annexes, International Swaps and Derivatives Association Agreement
DFIs	: Development Financial Institutions
EAD	: Exposure At Default
EAR	: Earnings-at-Risk
ECAIs	: External Credit Assessment Institutions
EL	: Expected Loss
EP	: Eligible Provision
EVE	: Economic Value of Equity
EWRM	: Enterprise Wide Risk Management
Group EXCO	: Group Executive Committee
GSOC	: Group Strategic Oversight Committee
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 2022.

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

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

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

### CAPITAL MANAGEMENT

#### *Capital Structure and Adequacy*

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 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 2022	30 June 2021
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	22,177,810	21,323,364
Other reserves	14,944,150	14,393,843
Less: Proposed dividends	(1,253,258)	(531,745)
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>35,868,702</b>	<b>35,185,462</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,555,075)	(3,555,075)
Intangible assets	(911,492)	(1,118,600)
Deferred tax assets	(961,279)	(644,120)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(5,992,548)	(5,905,700)
Regulatory reserve	(340,795)	(18,730)
Others	4,697	(38)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>24,112,210</b>	<b>23,943,199</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	-	200,000
Perpetual subordinated capital securities	1,750,000	2,150,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>1,750,000</b>	<b>2,350,000</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(350,000)	(420,506)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>1,400,000</b>	<b>1,929,494</b>
<b>Total Tier 1 capital</b>	<b>25,512,210</b>	<b>25,872,693</b>
<b>Tier 2 capital</b>		
Subordinated notes	6,800,000	8,200,000
Redeemable preference shares	-	29,740
Surplus eligible provisions over expected loss	701,547	730,826
General provision	334,120	347,833
<b>Tier 2 capital before regulatory adjustments</b>	<b>7,835,667</b>	<b>9,308,399</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMB Bank	
	30 June 2022	30 June 2021
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,457,153)	(2,515,668)
<b>Total Tier 2 capital</b>	<b>5,378,514</b>	<b>6,792,731</b>
<b>Total capital</b>	<b>30,890,724</b>	<b>32,665,424</b>
<b>RWA</b>		
Credit risk	143,654,119	149,631,087
Market risk	10,886,091	14,738,740
Large exposure risk requirements	1,299,541	882,937
Operational risk	17,687,804	16,689,815
<b>Total RWA</b>	<b>173,527,555</b>	<b>181,942,579</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 ratio	14.618%	13.452%
Tier 1 ratio	15.424%	14.513%
Total Capital ratio	18.524%	18.246%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 ratio	13.895%	13.160%
Tier 1 ratio	14.702%	14.220%
Total Capital ratio	17.802%	17.954%

The Total Capital ratio increased in 2022 compared to 2021 primarily due to (i) decrease in RWA mainly from Market and Credit RWA, (ii) higher retained earnings, (iii) increase in paid-up capital arising from reinvestment by CIMBGH & CIMBG pursuant to the completion of Dividend Reinvestment Scheme (DRS) for FY2021 Dividends, (iv) lower other intangibles deduction; offset by (v) redemption of RM1.35 billion T2 Subordinated Debt, (vi) higher FVOCI losses, (vii) proposed dividend, (viii) completion of CIMBG FY2021 Second Interim dividend payout, (ix) redemption of RM400 million AT1 Capital Securities and (x) higher DTA deduction.

**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 2022	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	61,904,942	61,904,942	710,704	710,704	56,856
Public Sector Entities	8,054,361	8,054,295	210,859	210,859	16,869
Banks, DFIs & MDBs	1,202,671	1,202,671	486,520	486,520	38,922
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,640,207	1,827,481	1,057,203	1,057,203	84,576
Corporate	10,755,723	6,402,260	7,022,834	7,022,834	561,827
Regulatory Retail	17,695,046	16,562,830	10,235,662	10,235,662	818,853
Residential Mortgages/RRE Financing	1,244,643	1,242,801	460,748	460,748	36,860
Higher Risk Assets	1,769,308	1,769,308	2,653,962	2,653,962	212,317
Other Assets	6,811,205	6,811,205	3,800,905	3,800,905	304,072
Securitisation	450,489	450,489	90,098	90,098	7,208
Equity Exposure	79	79	79	79	6
<b>Total for SA</b>	<b>112,528,672</b>	<b>106,228,361</b>	<b>26,729,573</b>	<b>26,729,573</b>	<b>2,138,366</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	31,563,269	31,563,269	7,940,797	7,940,797	635,264
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	121,329,273	121,329,273	72,728,964	72,728,964	5,818,317
Residential Mortgages/RRE Financing	71,471,613	71,471,613	15,265,107	15,265,107	1,221,209
Qualifying Revolving Retail	11,910,243	11,910,243	5,882,777	5,882,777	470,622
Hire Purchase	5,804,423	5,804,423	3,810,430	3,810,430	304,834
Other Retail	25,118,934	25,118,934	4,678,103	4,678,103	374,248
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>267,197,755</b>	<b>267,197,755</b>	<b>110,306,176</b>	<b>110,306,176</b>	<b>8,824,494</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>379,726,427</b>	<b>373,426,116</b>	<b>143,654,119</b>	<b>143,654,119</b>	<b>11,492,330</b>



CAPITAL MANAGEMENT *(continued)*

*Capital Structure and Adequacy (continued)*

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

30 June 2022	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>1,299,541</b>	<b>1,299,541</b>	<b>1,299,541</b>	<b>1,299,541</b>	<b>103,963</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Profit Rate Risk			6,737,736	6,737,736	539,019
Foreign Currency Risk			2,283,021	2,283,021	182,642
Equity Risk			355,301	355,301	28,424
Commodity Risk			77,062	77,062	6,165
Options Risk			1,432,971	1,432,971	114,638
<b>Total Market Risk</b>			<b>10,886,091</b>	<b>10,886,091</b>	<b>870,887</b>
<b>Operational Risk (BIA)</b>			<b>17,687,804</b>	<b>17,687,804</b>	<b>1,415,024</b>
<b>Total RWA and Capital Requirement</b>			<b>173,527,556</b>	<b>173,527,556</b>	<b>13,882,205</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>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>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022**
**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 2022	CIMB Bank				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	51,406,427	10,221,811	-	276,703	61,904,942
PSE	8,054,361	-	-	-	8,054,361
Bank	23,338,316	4,367,426	-	5,060,198	32,765,940
Corporate	95,674,592	34,663,686	-	4,386,925	134,725,203
Mortgage/RRE Financing	64,246,178	8,470,077	-	-	72,716,255
HPE	5,804,423	-	-	-	5,804,423
QRRE	9,555,841	2,354,403	-	-	11,910,243
Other Retail	36,055,887	6,758,055	-	39	42,813,980
Other Exposures	7,159,304	876,189	-	995,588	9,031,081
<b>Total Gross Credit Exposure</b>	<b>301,295,328</b>	<b>67,711,647</b>	<b>-</b>	<b>10,719,453</b>	<b>379,726,427</b>

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>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022**
**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 2022												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	-	-	-	177,629	5,213,470	-	4,205,356	8,895,453	41,908,527	-	1,504,507	61,904,942
PSE	3,175	-	-	-	-	-	-	214	8,050,828	-	144	8,054,361
Bank	-	-	-	-	-	-	-	32,765,940	-	-	-	32,765,940
Corporate	4,684,058	5,483,184	10,811,608	10,197,642	11,262,688	20,231,235	13,187,495	40,012,424	8,675,094	7,184,917	2,994,858	134,725,203
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	72,716,255	-	72,716,255
HPE	-	-	-	-	-	-	-	-	-	5,804,423	-	5,804,423
QRRE	-	-	-	-	-	-	-	-	-	11,910,243	-	11,910,243
Other Retail	176,593	35,424	1,075,819	33,126	726,453	2,449,725	293,301	2,857,081	574,964	34,591,492	-	42,813,980
Other Exposures	-	-	0	358,462	-	-	3,409	466,172	791,955	-	7,411,083	9,031,081
<b>Total Gross Credit Exposure</b>	<b>4,863,826</b>	<b>5,518,608</b>	<b>11,887,427</b>	<b>10,766,859</b>	<b>17,202,611</b>	<b>22,680,961</b>	<b>17,689,561</b>	<b>84,997,283</b>	<b>60,001,368</b>	<b>132,207,330</b>	<b>11,910,592</b>	<b>379,726,427</b>

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022**
**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 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.

**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 2022		CIMB Bank		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	14,552,074	14,011,161	33,341,706	61,904,942
PSE	460	5,696	8,048,205	8,054,361
Bank	25,273,688	5,943,207	1,549,045	32,765,940
Corporate	53,243,673	45,732,855	35,748,675	134,725,203
Mortgage/RRE Financing	42,380	651,777	72,022,098	72,716,255
HPE	113,696	2,515,566	3,175,161	5,804,423
QRRE	11,910,243	-	-	11,910,243
Other Retail	5,220,706	4,238,079	33,355,195	42,813,980
Other Exposures	65,481	307,079	8,658,521	9,031,081
<b>Total Gross Credit Exposure</b>	<b>110,422,401</b>	<b>73,405,419</b>	<b>195,898,606</b>	<b>379,726,427</b>

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>

**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 2022 and 31 December 2021 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 2022	31 December 2021
Primary Agriculture	12,519	3,489
Mining and Quarrying	2,359	1,634
Manufacturing	86,990	35,415
Electricity, Gas and Water Supply	4,781	102
Construction	72,300	34,762
Wholesale and Retail Trade, and Restaurants and Hotels	274,873	36,193
Transport, Storage and Communication	25,497	8,385
Finance, Insurance/Takaful, Real Estate and Business Activities	261,741	57,313
Education, Health and Others	29,193	13,334
Household	6,192,557	3,450,752
Others*	33,777	22,096
<b>Total</b>	<b>6,996,587</b>	<b>3,663,475</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 2022	31 December 2021
Malaysia	6,687,956	3,551,836
Singapore	283,912	97,307
Other Countries	24,719	14,332
<b>Total</b>	<b>6,996,587</b>	<b>3,663,475</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 2022 and 31 December 2021 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 2022	31 December 2021
Primary Agriculture	48,860	51,776
Mining and Quarrying	988,025	1,238,003
Manufacturing	207,856	203,598
Electricity, Gas and Water Supply	255,641	250,530
Construction	101,039	101,055
Wholesale and Retail Trade, and Restaurants and Hotels	1,236,108	1,381,076
Transport, Storage and Communication	1,328,737	1,206,694
Finance, Insurance/Takaful, Real Estate and Business Activities	474,563	338,385
Education, Health and Others	114,853	109,369
Household	1,615,941	1,256,929
Others*	708,117	654,991
<b>Total</b>	<b>7,079,740</b>	<b>6,792,406</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 2022	31 December 2021
Malaysia	4,764,516	4,621,685
Singapore	1,613,728	1,522,491
Other Countries	701,496	648,230
<b>Total</b>	<b>7,079,740</b>	<b>6,792,406</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 2022			
	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	17,502	841	20,716	39,059
Mining and Quarrying	7,862	1,086	700,597	709,545
Manufacturing	25,544	15,852	106,160	147,556
Electricity, Gas and Water Supply	1,683	1,219	73,275	76,177
Construction	11,041	8,526	34,070	53,637
Wholesale and Retail Trade, and Restaurants and Hotels	78,215	63,863	855,249	997,327
Transport, Storage and Communications	7,081	103,006	1,060,325	1,170,412
Finance, Insurance/Takaful, Real Estate and Business Activities	69,023	24,770	237,851	331,644
Education, Health and Others	7,310	7,279	12,876	27,465
Household	541,005	1,355,382	647,324	2,543,711
Others*	38,503	9,661	559,633	607,797
<b>Total</b>	<b>804,769</b>	<b>1,591,485</b>	<b>4,308,076</b>	<b>6,704,330</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 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	16,291	1,842	23,049	41,182
Mining and Quarrying	9,121	268	656,518	665,907
Manufacturing	17,372	17,528	101,474	136,374
Electricity, Gas and Water Supply	3,391	1,794	73,387	78,572
Construction	9,598	8,208	38,312	56,118
Wholesale and Retail Trade, and Restaurants and Hotels	80,093	63,459	979,297	1,122,849
Transport, Storage and Communications	7,237	152,621	1,002,784	1,162,642
Finance, Insurance/Takaful, Real Estate and Business Activities	53,999	30,502	177,479	261,980
Education, Health and Others	8,422	8,156	12,246	28,824
Household	584,042	1,345,688	537,676	2,467,406
Others*	28,279	6,575	492,316	527,170
<b>Total</b>	<b>817,845</b>	<b>1,636,641</b>	<b>4,094,538</b>	<b>6,549,024</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 2022			
	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	617,767	1,565,052	2,644,344	4,827,163
Singapore	168,448	24,672	1,106,787	1,299,907
Other Countries	18,554	1,761	556,945	577,260
<b>Total</b>	<b>804,769</b>	<b>1,591,485</b>	<b>4,308,076</b>	<b>6,704,330</b>

(RM'000)	CIMB Bank			
	31 December 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	639,128	1,538,717	2,493,383	4,671,228
Singapore	158,946	96,298	1,111,927	1,367,171
Other Countries	19,771	1,626	489,228	510,625
<b>Total</b>	<b>817,845</b>	<b>1,636,641</b>	<b>4,094,538</b>	<b>6,549,024</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 2022	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	(3,388)	1
Mining and Quarrying	53,326	11,285
Manufacturing	(220)	624
Electricity, Gas and Water Supply	(2,018)	-
Construction	(5,015)	374
Wholesale and Retail Trade, and Restaurants and Hotels	(161,659)	618
Transport, Storage and Communications	63,162	8,041
Finance, Insurance/Takaful, Real Estate and Business Activities	49,812	1,208
Education, Health and Others	71	82
Household	134,311	127,619
Others*	40,647	31,053
<b>Total</b>	<b>169,029</b>	<b>180,905</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 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 13: Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing**

(RM'000)	CIMB Bank			
	30 June 2022			
	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 2022</b>	817,845	1,636,641	4,094,538	6,549,024
Changes in expected credit losses due to transferred within stages	184,551	(295,353)	110,802	-
Transferred to Stage 1	290,805	(264,766)	(26,039)	-
Transferred to Stage 2	(104,008)	171,090	(67,082)	-
Transferred to Stage 3	(2,246)	(201,677)	203,923	-
<b>Total charge to Income Statement</b>	(201,292)	251,439	169,029	219,176
New financial assets originated	278,423	41,604	18,365	338,392
Financial assets that have been derecognised	(171,274)	(72,028)	-	(243,302)
Write back in respect of full recoveries	-	-	(48,444)	(48,444)
Change in credit risk	(308,441)	281,863	199,108	172,530
Write-offs	(693)	(3,086)	(180,905)	(184,684)
Exchange fluctuation	4,240	1,620	85,644	91,504
Transfer from related companies	-	-	-	-
Other movements	118	224	28,968	29,310
<b>Total</b>	<b>804,769</b>	<b>1,591,485</b>	<b>4,308,076</b>	<b>6,704,330</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 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>

**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 2022

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 2022	CIMB Bank												
(RM'000) Risk Weights	Sovereign / Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages /RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	60,435,089	7,000,000	171,774	-	16,950	761,396	-	-	3,010,301	-	-	71,395,510	-
20%	80,742	1,054,295	96,428	199,075	433,619	2,836,447	-	-	-	450,489	-	5,151,093	1,030,219
35%	-	-	-	-	-	-	1,128,326	-	-	-	-	1,128,326	394,914
50%	1,389,111	-	934,469	1,222,038	421,108	1,065,225	97,283	-	-	-	-	5,129,233	2,564,617
75%	-	-	-	-	-	11,157,456	-	-	-	-	-	11,157,456	8,368,092
100%	-	0	-	406,369	5,389,831	691,583	17,193	-	3,800,905	-	79	10,305,960	10,305,960
100% < RW < 1250%	-	-	-	-	38,516	50,724	-	1,769,308	-	-	-	1,858,547	2,787,821
1250%	-	-	-	-	102,236	-	-	-	-	-	-	102,236	1,277,951
<b>Total</b>	<b>61,904,942</b>	<b>8,054,295</b>	<b>1,202,671</b>	<b>1,827,481</b>	<b>6,402,260</b>	<b>16,562,830</b>	<b>1,242,801</b>	<b>1,769,308</b>	<b>6,811,205</b>	<b>450,489</b>	<b>79</b>	<b>106,228,361</b>	<b>26,729,572</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>3%</b>	<b>40%</b>	<b>58%</b>	<b>110%</b>	<b>62%</b>	<b>37%</b>	<b>150%</b>	<b>56%</b>	<b>20%</b>	<b>100%</b>	<b>25%</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 2022

CREDIT RISK (continued)

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

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

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.

**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 2022		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	-	-	8,054,361	8,054,361
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,197,962	-	442,244	2,640,207
Corporate	5,879	96,181	10,653,663	10,755,723
Sovereign/Central Banks	57,491,135	-	4,413,807	61,904,942
Banks, MDBs and DFIs	1,202,671	-	-	1,202,671
<b>Total</b>	<b>60,897,647</b>	<b>96,181</b>	<b>23,564,075</b>	<b>84,557,903</b>

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>

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 2022	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	450,489	-	-	450,489

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

**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 2022 and 30 June 2021:

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

30 June 2022	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>96,618,061</b>	<b>14,789,864</b>	<b>2,897,288</b>	<b>114,305,213</b>
Residential Mortgage/RRE Financing	63,941,220	5,309,149	2,221,243	71,471,613
QRRE	8,646,822	3,150,814	112,607	11,910,243
Hire Purchase	4,248,469	1,474,428	81,525	5,804,423
Other Retail	19,781,549	4,855,472	481,913	25,118,934
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	23%	28%	
QRRE	89%	89%	89%	
Hire Purchase	47%	56%	48%	
Other Retail	21%	17%	43%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	10%	74%	216%	
QRRE	18%	122%	406%	
Hire Purchase	49%	101%	269%	
Other Retail	14%	28%	112%	

**CREDIT RISK (continued)**

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

*Retail Exposures (continued)*

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

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

30 June 2022	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>104,064,652</b>	<b>9,964,812</b>	<b>275,749</b>	<b>114,305,213</b>
Residential Mortgage/RRE Financing	68,470,741	2,877,757	123,115	71,471,613
QRRE	8,585,193	3,323,646	1,404	11,910,243
Hire Purchase	3,982,341	1,816,188	5,894	5,804,423
Other Retail	23,026,377	1,947,221	145,336	25,118,934
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	28%	39%	
QRRE	89%	89%	90%	
Hire Purchase	46%	57%	44%	
Other Retail	20%	30%	81%	

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%	

**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 2022 and 30 June 2021:

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

30 June 2022	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	667,633	2,107,201	32,182	44	1,836,269	4,643,328
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,224,841	7,792,394	568,465	1,090,273	239,582	10,915,554
<b>RWA</b>	<b>946,652</b>	<b>7,644,080</b>	<b>690,744</b>	<b>2,725,792</b>	<b>-</b>	<b>12,007,267</b>

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>

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 2022	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>47,979,082</b>	<b>63,935,180</b>	<b>18,190,726</b>	<b>5,293,846</b>	<b>135,398,834</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	23,266,483	8,008,314	288,472	0	31,563,269
Corporate (excluding Specialised Lending/ Financing)	24,712,599	55,926,866	17,902,254	5,293,846	103,835,565
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	43%	44%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	45%	40%	35%	44%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	19%	37%	163%	-	
Corporate (excluding Specialised Lending/ Financing)	19%	68%	102%	-	

**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 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%	-	

- In September 2021, the rating label was changed. However, the 2022 rating buckets had been mapped to the 2021 rating buckets to make the disclosure sets comparable.

**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 2022</b>		<b>30 June 2021</b>	
	<b>Regulatory Expected Losses as at 30 June 2021</b>	<b>Actual Losses for the period ended 30 June 2022</b>	<b>Regulatory Expected Losses as at 30 June 2020</b>	<b>Actual Losses for the period ended 30 June 2021</b>
Sovereign	-	-	-	-
Bank	17,974	(0)	16,798	(0)
Corporate	872,377	142,560	749,197	(1,935)
Mortgage/RRE Financing	152,726	74,047	175,822	96,082
HPE	162,653	100,726	81,640	87,496
QRRE	339,564	42,497	417,217	54,504
Other Retail	122,203	(4,764)	158,123	24,500
<b>Total</b>	<b>1,667,497</b>	<b>355,067</b>	<b>1,598,798</b>	<b>260,647</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.

**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 2022 and 30 June 2021 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 2022 and 30 June 2021:

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

30 June 2022	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,971,956		3,971,956	2,211,274
Transaction Related Contingent Items	3,896,663		1,948,332	1,024,664
Short Term Self Liquidating Trade Related Contingencies	1,047,724		209,545	126,323
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	4,325,717		4,326,256	204,964
Foreign Exchange Related Contracts				
One year or less	15,523,714	169,610	377,841	254,124
Over one year to five years	1,076,380	26,628	88,887	38,097
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,966,761	3,462	12,185	6,079
Over one year to five years	3,338,327	37,459	119,910	50,354
Over five years	1,043,291	18,812	104,437	70,619
Equity Related Contracts				
One year or less	162,684	7,219	16,980	17,734
Over one year to five years	242,551	31,209	50,613	68,054
Over five years	-	-	-	-
Commodity Contracts				
One year or less	1,471	-	147	155
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 2022	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	547,686,839	3,534,820	10,264,138	3,431,778
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	29,799,486		26,197,394	8,898,518
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	45,000		33,750	26,725
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	91,490,662		-	-
Unutilised credit card lines	24,056,352		6,484,262	1,577,499
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>729,675,578</b>	<b>3,829,219</b>	<b>54,206,633</b>	<b>18,006,962</b>

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
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**

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 2022		30 June 2021	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	1,063,743	2,185,913	1,470,519	1,911,290
Client Intermediation Activities	20,500	-	20,500	47,485
<b>Total</b>	<b>1,084,243</b>	<b>2,185,913</b>	<b>1,491,019</b>	<b>1,958,775</b>
Credit Default Swaps	1,063,743	2,185,913	1,470,519	1,911,290
Total Return Swaps	20,500	-	20,500	47,485
<b>Total</b>	<b>1,084,243</b>	<b>2,185,913</b>	<b>1,491,019</b>	<b>1,958,775</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 2022 and 30 June 2021:

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

30 June 2022	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	61,904,942	-	-	-
Public Sector Entities	8,054,360	7,000,000	65	-
Banks, DFIs & MDBs	32,765,940	-	1,532,794	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,640,207	-	812,725	-
Corporate	124,555,724	3,506,565	11,242,323	14,403,393
Residential Mortgages/RRE Financing	70,486,818	-	1,841	-
Qualifying Revolving Retail	11,797,636	-	-	-
Hire Purchase	5,722,897	-	-	-
Other Retail	42,234,648	4,485,367	1,130,432	-
Securitisation	450,489	-	-	-
Equity	79	-	-	-
Higher Risk Assets	1,769,308	-	-	-
Other Assets	6,811,205	-	-	-
<b>Defaulted Exposures</b>	5,068,466	25,225	46,630	626,677
<b>Total Exposures</b>	<b>374,262,720</b>	<b>15,017,158</b>	<b>14,766,809</b>	<b>15,030,070</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 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.

**SECURITISATION**

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2022 and 30 June 2021:

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

30 June 2022 (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	87,181	5,169	2,218	322

31 December 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	144,717	9,327	4,957	710

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2022 to 30 June 2022 and 1 January 2021 to 30 June 2021.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022**
**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 2022		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	445,879	-	-	-	445,879	-	-	-	-	-	-	89,176
Mezzanine	4,609	-	-	-	4,609	-	-	-	-	-	-	922
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 2022		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>450,489</b>	-	-	-	<b>450,489</b>	-	-	-	-	-	-	<b>90,098</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 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									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)**

**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 2022	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>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</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 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>

**MARKET RISK**

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

**OPERATIONAL RISK**

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

**EQUITY EXPOSURES IN BANKING BOOK**

Realised and unrealised gains or losses arising from sales and liquidations of equities for CIMB Bank for the year ended 30 June 2022 and 30 June 2021 is as follows:

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

(RM'000)	CIMB Bank	
	30 June 2022	30 June 2021
<b><u>Realised gains/(loss)</u></b>		
Shares, private equity funds and unit trusts	-	-
<b><u>Unrealised gains</u></b>		
Shares, private equity funds and unit trusts	63,522	61,902

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2022 and 30 June 2021:

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

(RM'000)	CIMB Bank			
	30 June 2022		30 June 2021	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,769,308	2,653,962	1,768,116	2,652,126
Publicly traded	79	79	-	-
<b>Total</b>	<b>1,769,387</b>	<b>2,654,041</b>	<b>1,768,116</b>	<b>2,652,126</b>

**INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK**

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

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

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

(RM'000)	CIMB Bank	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(2,338,808)	(2,281,251)
US Dollar	24,074	(1,851)
Thai Baht	(11)	(9)
Singapore Dollar	(358,443)	(337,716)
Others	(55,917)	(72,325)
<b>Total</b>	<b>(2,729,105)</b>	<b>(2,693,152)</b>

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

*IRRBB Management (continued)*

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

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

(RM'000)	CIMB Bank	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	91,185	92,420
US Dollar	(322,353)	(245,933)
Thai Baht	257	202
Singapore Dollar	(38,856)	(81,592)
Others	47,178	61,788
<b>Total</b>	<b>(222,589)</b>	<b>(173,115)</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]