

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022

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

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

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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
CIMBIBG	: CIMB Investment Bank Berhad and non-financial subsidiaries
CIMBISLG	: CIMB Islamic Bank Berhad, CIMB Islamic Nominees (Asing) Sdn Bhd and CIMB Islamic Nominees (Tempatan) Sdn Bhd
CIMBGH Group	: Group of Companies under CIMB Group Holdings Berhad
CIMBTH	: CIMB Thai Bank Public Company Ltd and its subsidiaries
CIMB Bank	: CIMB Bank Berhad and CIMB Bank (L) Ltd (as determined under the CAF (Capital Components) and CAFIB (Capital Components) to include its wholly owned offshore banking subsidiary company)
CIMB Group or the Group	: Collectively CIMBBG, CIMBIBG and CIMBISLG as described within this disclosure
CIMB IB	: CIMB Investment Bank Berhad
CIMB Islamic	: CIMB Islamic Bank Berhad
CRM	: Credit Risk Mitigants
CRO	: Chief Risk Officer
CSA	: Credit Support Annexes, International Swaps and Derivatives Association Agreement
DFIs	: Development Financial Institutions
EAD	: Exposure At Default
EAR	: Earnings-at-Risk
ECAIs	: External Credit Assessment Institutions
EL	: Expected Loss
EP	: Eligible Provision
EVE	: Economic Value of Equity
EWRM	: Enterprise Wide Risk Management
Group EXCO	: Group Executive Committee
GSOC	: Group Strategic Oversight Committee
F-IRB Approach	: Foundation Internal Ratings Based Approach

ABBREVIATIONS (continued)

Fitch	: Fitch Ratings
GALCO	: Group Asset Liability Management Committee
GCC	: Group Credit Committee
GIBD	: Group Islamic Banking Division
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 this disclosure are due to actual summation method and then rounded up to the nearest thousands.

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

CAPITAL MANAGEMENT

Capital Structure and Adequacy

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 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 the CIMB Bank Group (other than CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets)/Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets), of which the latest revision was issued on 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 Basic Indicator Approach.

The risk-weighted assets of CIMB Investment Bank Group are computed in accordance with Standardised Approach for Credit Risk and Market Risk and Basic Indicator Approach for Operational Risk based on the Capital Adequacy Framework (Basel II - Risk Weighted Assets). The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components).

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

Table 1(a): Capital Position for CIMBBG

(RM'000)	CIMBBG	
	30 June 2022	30 June 2021
Common Equity Tier 1 capital		
Ordinary share capital	22,177,810	21,323,364
Other reserves	24,104,784	24,011,657
Qualifying non-controlling interests	163,872	160,503
Less: Proposed dividends	(1,253,258)	(531,745)
Common Equity Tier 1 capital before regulatory adjustments	45,193,208	44,963,779
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,934,004)	(5,239,278)
Intangible assets	(1,071,305)	(1,303,101)
Deferred tax assets	(1,515,894)	(947,209)
Regulatory reserve	(341,414)	(26,380)
Others	60,400	48,499
Common Equity Tier 1 capital after regulatory adjustments	38,390,991	37,496,310
Additional Tier 1 capital		
Perpetual preference shares	-	200,000
Perpetual subordinated capital securities	1,750,000	2,150,000
Qualifying capital instruments held by third parties	32,095	33,449
Additional Tier 1 capital before regulatory adjustments	1,782,095	2,383,449
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	(506)
Additional Tier 1 capital after regulatory adjustments	1,782,095	2,382,943
Total Tier 1 capital	40,173,086	39,879,253

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBBG	
	30 June 2022	30 June 2021
Tier 2 capital		
Subordinated notes	6,800,000	8,200,000
Redeemable preference shares	-	29,740
Surplus eligible provisions over expected loss	977,082	1,036,534
Qualifying capital instruments held by third parties	249,898	171,835
General provisions	760,018	689,885
Tier 2 capital before regulatory adjustments	8,786,998	10,127,994
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Total Tier 2 capital after regulatory adjustments	8,786,998	10,127,994
Total capital	48,960,084	50,007,247
RWA		
Credit risk	223,648,517	227,946,541
Market risk	15,980,651	21,224,245
Large exposure risk requirement	1,299,541	882,937
Operational risk	24,094,830	23,137,317
Total RWA	265,023,539	273,191,040
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	14.959%	13.920%
Tier 1 ratio	15.631%	14.792%
Total Capital ratio	18.947%	18.500%
After deducting proposed dividend		
Common Equity Tier 1 ratio	14.486%	13.725%
Tier 1 ratio	15.158%	14.598%
Total Capital ratio	18.474%	18.305%

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) higher FVOCI losses, (vi) redemption of RM1.35 billion T2 Subordinated Debt, (vii) proposed dividend, (viii) completion of CIMBG FY2021 Second Interim dividend payout, (ix) higher DTA deduction and (x) redemption of RM400 million AT1 Capital Securities.

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2022	30 June 2021
Common Equity Tier 1 capital		
Ordinary share capital	1,000,000	1,000,000
Other reserves	6,681,402	5,965,550
Common Equity Tier 1 capital before regulatory adjustments	7,681,402	6,965,550
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(892)	(37,016)
Deferred tax assets	(229,912)	(150,152)
Regulatory reserve	(619)	(7,650)
Others	10	-
Common Equity Tier 1 capital after regulatory adjustments	7,313,989	6,634,732
Additional Tier 1 capital		
Perpetual preference shares	350,000	357,000
Additional Tier 1 capital before regulatory adjustments	350,000	357,000
<u>Less: Regulatory adjustments</u>	-	-
Additional Tier 1 capital after regulatory adjustments	350,000	357,000
Total Tier 1 capital	7,663,989	6,991,732

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2022	30 June 2021
Tier 2 capital		
Subordinated Sukuk	1,100,000	1,110,000
Surplus eligible provisions over expected loss	151,404	17,688
General provisions	79,596	70,192
Total Tier 2 capital	1,331,000	1,197,880
Total capital	8,994,989	8,189,612
RWA		
Credit risk	47,224,064	43,386,807
Market risk	484,651	806,027
Operational risk	4,464,871	3,928,214
Total RWA	52,173,586	48,121,048
Capital Adequacy Ratios		
Common Equity Tier 1 ratio	14.019%	13.788%
Tier 1 ratio	14.689%	14.529%
Total Capital ratio	17.241%	17.019%

Total Capital ratio increased in 2022 compared to 2021 mainly due to (i) higher retained earnings, (ii) higher surplus of EP over EL; offset by (iii) lower FVOCI reserve, (iv) higher deferred tax assets deduction, and (v) higher RWA. The increase in RWA is mainly due to higher Credit RWA and higher Operational RWA.

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2022	30 June 2021
Common Equity Tier 1 capital		
Ordinary share capital	100,000	100,000
Other reserves	482,487	494,136
Less: Proposed dividends	-	-
Common Equity Tier 1 capital before regulatory adjustments	582,487	594,136
<u>Less: Regulatory adjustments</u>		
Deferred tax assets	(11,594)	(9,183)
Deductions in excess of Tier 2 capital	-	-
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(7,273)	(10,143)
Intangible assets	(28,490)	(25,991)
Regulatory reserve	-	(42)
Common Equity Tier 1 capital after regulatory adjustments / total Tier 1 capital	535,130	548,777
Tier 2 capital		
Redeemable preference shares	-	1
Regulatory reserve	-	42
Tier 2 capital before regulatory adjustments	-	43
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Total Tier 2 capital after regulatory adjustments	-	43
Total capital	535,130	548,820

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBIBG	
	30 June 2022	30 June 2021
RWA		
Credit risk	108,005	144,260
Market risk	12,865	29,957
Operational risk	404,181	453,919
Total RWA	525,051	628,136
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	101.920%	87.366%
Tier 1 ratio	101.920%	87.366%
Total Capital ratio	101.920%	87.373%
After deducting proposed dividend		
Common Equity Tier 1 ratio	101.920%	87.366%
Tier 1 ratio	101.920%	87.366%
Total Capital ratio	101.920%	87.373%

Total Capital ratio increased in 2022 compared to 2021 mainly due to lower RWA arising from lower Credit RWA and lower Operational RWA.

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

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

30 June 2022	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	94,145,705	94,145,705	750,874	750,874	60,070
Public Sector Entities	10,426,618	10,426,552	270,721	270,721	21,658
Banks, DFIs & MDBs	2,857,692	2,857,692	1,314,026	1,314,026	105,122
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,960,481	6,147,756	4,323,233	4,323,233	345,859
Corporate	30,873,289	26,227,410	22,858,677	22,809,982	1,824,799
Regulatory Retail	32,661,915	30,757,605	19,636,057	19,501,679	1,560,134
Residential Mortgages/RRE Financing	12,599,787	12,597,945	6,034,696	6,018,373	481,470
Higher Risk Assets	1,790,014	1,790,014	2,685,021	2,685,021	214,802
Other Assets	19,775,529	19,775,529	3,037,381	3,037,381	242,991
Securitisation	450,489	450,489	90,098	90,098	7,208
Equity Exposure	79	79	79	79	6
Total for SA	212,541,597	205,176,777	61,000,863	60,801,467	4,864,117
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	39,325,472	39,325,472	10,293,537	10,293,537	823,483
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	145,555,217	145,555,217	89,712,809	89,147,154	7,131,772
Residential Mortgages/RRE Financing	104,306,187	104,306,187	25,142,396	24,734,155	1,978,732
Qualifying Revolving Retail	12,191,381	12,191,381	6,050,488	6,050,488	484,039
Hire Purchase	20,197,936	20,197,936	14,593,172	10,838,793	867,103
Other Retail	55,892,359	55,892,359	12,573,345	12,565,165	1,005,213
Securitisation	-	-	-	-	-
Total for IRB Approach	377,468,552	377,468,552	158,365,747	153,629,292	12,290,343

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

30 June 2022	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	590,010,149	582,645,329	228,868,555	223,648,517	17,891,881
Large Exposure Risk Requirement	1,299,541	1,299,541	1,299,541	1,299,541	103,963
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			12,140,133	12,140,133	971,211
Foreign Currency Risk			1,963,579	1,963,579	157,086
Equity Risk			355,301	355,301	28,424
Commodity Risk			77,062	77,062	6,165
Options Risk			1,444,576	1,444,576	115,566
Total Market Risk			15,980,651	15,980,651	1,278,452
Operational Risk (BIA)			24,094,830	24,094,830	1,927,586
Total RWA and Capital Requirement			270,243,577	265,023,539	21,201,883

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2021	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	87,826,531	87,826,531	740,772	740,772	59,262
Public Sector Entities	7,935,568	7,935,499	656,841	656,841	52,547
Banks, DFIs & MDBs	11,964,739	11,964,240	5,156,125	5,156,125	412,490
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,425,562	3,376,766	2,364,185	2,364,185	189,135
Corporate	19,120,497	14,949,586	13,414,879	13,383,526	1,070,682
Regulatory Retail	30,248,335	28,205,208	20,382,986	20,191,492	1,615,319
Residential Mortgages/RRE Financing	11,900,259	11,897,397	5,775,097	5,750,270	460,022
Higher Risk Assets	1,787,980	1,787,980	2,681,922	2,681,922	214,554
Other Assets	16,947,436	16,947,436	4,160,141	4,160,141	332,811
Securitisation	527,786	527,786	105,557	105,557	8,445
Equity Exposure	-	-	-	-	-
Total for SA	191,684,693	185,418,428	55,438,506	55,190,832	4,415,267
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,670,156	24,670,156	6,487,131	6,487,131	518,970
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	150,183,538	150,183,538	104,760,716	104,418,087	8,353,447
Residential Mortgages/RRE Financing	95,785,255	95,785,255	20,462,124	20,039,931	1,603,195
Qualifying Revolving Retail	11,577,163	11,577,163	6,841,466	6,841,466	547,317
Hire Purchase	19,063,754	19,063,754	13,942,190	13,402,060	1,072,165
Other Retail	54,299,353	54,299,353	11,792,749	11,788,409	943,073
Securitisation	-	-	-	-	-
Total for IRB Approach	355,579,218	355,579,218	164,286,376	162,977,084	13,038,167

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

30 June 2021	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	547,263,911	540,997,646	229,582,064	227,946,541	18,235,723
Large Exposure Risk Requirement	882,937	882,937	882,937	882,937	70,635
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			15,738,074	15,738,074	1,259,046
Foreign Currency Risk			1,894,335	1,894,335	151,547
Equity Risk			613,582	613,582	49,087
Commodity Risk			198,186	198,186	15,855
Options Risk			2,780,069	2,780,069	222,406
Total Market Risk			21,224,245	21,224,245	1,697,940
Operational Risk (BIA)			23,137,317	23,137,317	1,850,985
Total RWA and Capital Requirement			274,826,563	273,191,040	21,855,283

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2022	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	21,891,135	21,891,135	-	-	-
Public Sector Entities	2,372,257	2,372,257	59,862	59,862	4,789
Banks, DFIs & MDBs	60	60	26	26	2
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	2,180,000	2,150,484	1,353,597	1,304,902	104,392
Regulatory Retail	8,801,339	8,078,230	4,758,010	4,623,632	369,891
RRE Financing	345,201	345,201	170,536	154,213	12,337
Higher Risk Assets	-	-	-	-	-
Other Assets	277,892	277,892	225,008	225,008	18,001
Securitisation	-	-	-	-	-
Total for SA	35,867,885	35,115,260	6,567,038	6,367,642	509,411
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,231,734	1,231,734	275,046	275,046	22,004
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	26,166,645	26,166,645	17,119,523	14,962,784	1,197,023
RRE Financing	32,834,574	32,834,574	9,877,289	9,469,048	757,524
Qualifying Revolving Retail	281,138	281,138	167,712	167,712	13,417
Hire Purchase	14,393,513	14,393,513	10,782,742	7,028,364	562,269
Other Retail	29,862,704	29,862,704	6,649,020	6,640,840	531,267
Securitisation	-	-	-	-	-
Total for IRB Approach	104,770,308	104,770,308	44,871,332	38,543,794	3,083,504

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2022	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	140,638,193	139,885,568	54,130,651	47,224,064	3,777,925
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			399,387	399,387	31,951
Foreign Currency Risk			85,265	85,265	6,821
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			484,651	484,651	38,772
Operational Risk (BIA)			4,464,871	4,464,871	357,190
Total RWA and Capital Requirement			59,080,173	52,173,586	4,173,887

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2021	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	22,342,149	22,342,149	-	-	-
Public Sector Entities	883,256	883,256	46,392	46,392	3,711
Banks, DFIs & MDBs	46	46	23	23	2
Takaful Operators, Securities Firms & Fund Managers	5,182	5,182	1,037	1,037	83
Corporate	1,831,503	1,788,451	1,131,239	1,099,886	87,991
Regulatory Retail	7,779,756	6,998,739	4,370,955	4,179,461	334,357
RRE Financing	264,255	264,255	130,646	105,819	8,465
Higher Risk Assets	-	-	-	-	-
Other Assets	225,465	225,465	182,706	182,706	14,617
Securitisation	-	-	-	-	-
Total for SA	33,331,613	32,507,544	5,862,998	5,615,324	449,226
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	962,194	962,194	231,165	231,165	18,493
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	25,427,279	25,427,279	15,955,468	14,402,144	1,152,172
RRE Financing	27,114,720	27,114,720	7,095,286	6,673,093	533,847
Qualifying Revolving Retail	250,407	250,407	159,821	159,821	12,786
Hire Purchase	12,408,182	12,408,182	9,441,870	8,901,739	712,139
Other Retail	26,508,768	26,508,768	5,269,852	5,265,512	421,241
Securitisation	-	-	-	-	-
Total for IRB Approach	92,671,548	92,671,548	38,153,461	35,633,474	2,850,678

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2021	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	126,003,161	125,179,092	46,305,667	43,386,807	3,470,945
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			716,104	716,104	57,288
Foreign Currency Risk			89,922	89,922	7,194
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			806,027	806,027	64,482
Operational Risk (BIA)			3,928,215	3,928,215	314,257
Total RWA and Capital Requirement			51,039,908	48,121,048	3,849,684

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2022	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	370,391	370,391	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	194,805	194,805	43,734	43,734	3,499
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	5,156	5,156	5,156	5,156	413
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	59,121	59,121	59,115	59,115	4,729
Securitisation	-	-	-	-	-
Total Credit Risk	629,473	629,473	108,005	108,005	8,640
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			12,865	12,865	1,029
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			12,865	12,865	1,029
Operational Risk (BIA)			404,181	404,181	32,335
Total RWA and Capital Requirement			525,051	525,051	42,004

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2021	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	311,468	311,468	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	363,931	322,438	72,083	72,083	5,767
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	4,918	4,918	4,918	4,918	393
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	67,267	67,267	67,258	67,258	5,381
Securitisation	-	-	-	-	-
Total Credit Risk	747,584	706,091	144,260	144,260	11,541
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			1,854	1,854	148
Foreign Currency Risk			28,103	28,103	2,248
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			29,957	29,957	2,397
Operational Risk (BIA)			453,919	453,919	36,314
Total RWA and Capital Requirement			628,136	628,136	50,251

CREDIT RISK

Summary of Credit Exposures

i) Gross Credit Exposures by Geographic Distribution

The geographic distribution is based on the country in which the portfolio is geographically managed.

The following tables represent the Group's credit exposures by geographic region:

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

30 June 2022	CIMBBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	73,297,562	10,221,811	9,937,294	689,037	94,145,705
PSE	10,426,618	-	-	-	10,426,618
Bank	22,593,997	3,140,088	10,049,719	6,399,360	42,183,164
Corporate	120,411,613	34,663,686	19,816,601	8,497,087	183,388,988
Mortgage/RRE Financing	97,425,953	8,470,077	11,009,943	-	116,905,973
HPE	20,197,936	-	-	-	20,197,936
QRRE	9,836,979	2,354,403	-	-	12,191,381
Other Retail	74,720,009	6,758,055	5,997,453	1,078,757	88,554,274
Other Exposures	6,044,336	876,189	13,923,330	1,172,257	22,016,112
Total Gross Credit Exposure	434,955,003	66,484,308	70,734,339	17,836,499	590,010,149

30 June 2021	CIMBBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	71,934,675	10,052,593	5,289,950	549,313	87,826,531
PSE	7,935,568	-	-	-	7,935,568
Bank	18,358,567	3,546,930	9,099,584	5,629,814	36,634,895
Corporate	114,684,979	31,711,127	18,161,728	8,171,764	172,729,597
Mortgage/RRE Financing	90,198,702	6,896,878	10,376,245	213,690	107,685,514
HPE	19,063,754	-	-	-	19,063,754
QRRE	9,157,501	2,419,662	-	-	11,577,163
Other Retail	72,301,277	4,539,651	6,733,623	973,137	84,547,688
Other Exposures	6,953,108	726,054	10,543,842	1,040,198	19,263,202
Total Gross Credit Exposure	410,588,130	59,892,893	60,204,972	16,577,916	547,263,911

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Geographic Distribution (continued)

Table 3(b): Geographic Distribution of Credit Exposures for CIMBISLG

30 June 2022	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	21,891,135	-	-	-	21,891,135
PSE	2,372,257	-	-	-	2,372,257
Bank	1,231,795	-	-	-	1,231,795
Corporate	28,346,644	-	-	-	28,346,644
RRE Financing	33,179,775	-	-	-	33,179,775
HPE	14,393,513	-	-	-	14,393,513
QRRE	281,138	-	-	-	281,138
Other Retail	38,664,043	-	-	-	38,664,043
Other Exposures	277,892	-	-	-	277,892
Total Gross Credit Exposure	140,638,193	-	-	-	140,638,193

30 June 2021	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	22,342,149	-	-	-	22,342,149
PSE	883,256	-	-	-	883,256
Bank	962,240	-	-	-	962,240
Corporate	27,263,964	-	-	-	27,263,964
RRE Financing	27,378,975	-	-	-	27,378,975
HPE	12,408,182	-	-	-	12,408,182
QRRE	250,407	-	-	-	250,407
Other Retail	34,288,524	-	-	-	34,288,524
Other Exposures	225,465	-	-	-	225,465
Total Gross Credit Exposure	126,003,161	-	-	-	126,003,161

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Geographic Distribution (continued)

Table 3(c): Geographic Distribution of Credit Exposures for CIMBIBG

30 June 2022		CIMBIBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	370,391	-	-	-	370,391
Bank	194,805	-	-	-	194,805
Corporate	5,156	-	-	-	5,156
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	59,121	-	-	-	59,121
Total Gross Credit Exposure	629,473	-	-	-	629,473

30 June 2021		CIMBIBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	311,468	-	-	-	311,468
Bank	363,931	-	-	-	363,931
Corporate	4,918	-	-	-	4,918
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	67,267	-	-	-	67,267
Total Gross Credit Exposure	747,584	-	-	-	747,584

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 the Group's credit exposures analysed by sector:

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

30 June 2022	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	475,240	7,261,299	-	5,490,001	20,707,563	57,166,868	-	3,044,734	94,145,705
PSE	3,175	-	-	-	-	-	-	289,360	10,133,939	-	144	10,426,618
Bank	-	-	-	-	-	-	-	41,227,638	955,526	-	-	42,183,164
Corporate	7,566,702	7,697,824	16,347,930	13,266,255	15,507,414	25,588,289	16,588,972	54,404,178	11,559,928	7,464,546	7,396,949	183,388,988
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	116,905,973	-	116,905,973
HPE	-	-	-	-	-	-	-	-	-	20,197,936	-	20,197,936
QRRE	-	-	-	-	-	-	-	-	-	12,191,381	-	12,191,381
Other Retail	285,513	47,526	2,085,950	61,059	1,179,209	4,910,096	513,615	4,363,390	912,924	74,194,991	-	88,554,274
Other Exposures	-	-	1,799	359,542	-	127	3,409	470,188	792,008	-	20,389,038	22,016,112
Total Gross Credit Exposure	7,855,390	7,745,350	18,435,680	14,162,096	23,947,923	30,498,512	22,595,997	121,462,317	81,521,193	230,954,828	30,830,865	590,010,149

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2021	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	194,049	-	-	544,695	7,301,062	-	4,191,537	22,496,866	49,860,066	-	3,238,257	87,826,531
PSE	2,305	-	-	-	-	-	-	232,147	7,701,035	-	80	7,935,568
Bank	-	-	-	-	-	-	-	34,856,975	1,777,920	-	-	36,634,895
Corporate	9,248,397	7,541,237	17,285,592	12,203,943	16,895,013	23,066,929	13,428,391	50,028,005	10,269,681	6,567,974	6,194,434	172,729,597
Mortgage/ RRE	-	-	-	-	-	-	-	-	-	107,685,514	-	107,685,514
Financing	-	-	-	-	-	-	-	-	-	19,063,754	-	19,063,754
HPE	-	-	-	-	-	-	-	-	-	11,577,163	-	11,577,163
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	307,657	58,437	2,007,430	54,007	1,217,669	4,108,713	480,726	4,000,029	821,264	71,491,756	-	84,547,688
Other Exposures	-	-	2,039	413,850	-	140	-	1,280,124	83	-	17,566,966	19,263,202
Total Gross Credit Exposure	9,752,409	7,599,674	19,295,062	13,216,494	25,413,744	27,175,782	18,100,654	112,894,146	70,430,050	216,386,161	26,999,736	547,263,911

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

Table 4(b): Distribution of Credit Exposures by Sector for CIMBISLG

30 June 2022	CIMBISLG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	297,611	2,047,830	-	1,284,645	11,812,110	5,321,046	-	1,127,893	21,891,135
PSE	-	-	-	-	-	-	-	289,146	2,083,111	-	-	2,372,257
Bank	-	-	-	-	-	-	-	1,231,795	-	-	-	1,231,795
Corporate	3,244,772	1,579,910	3,037,972	832,288	3,942,386	2,643,352	3,004,506	9,266,293	747,351	21,211	26,604	28,346,644
RRE	-	-	-	-	-	-	-	-	-	33,179,775	-	33,179,775
Financing	-	-	-	-	-	-	-	-	-	14,393,513	-	14,393,513
HPE	-	-	-	-	-	-	-	-	-	281,138	-	281,138
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	107,798	12,028	907,641	26,434	437,771	2,296,857	210,004	1,468,459	328,540	32,831,275	37,238	38,664,043
Other Exposures	-	-	-	-	-	-	-	-	-	-	277,892	277,892
Total Gross Credit Exposure	3,352,570	1,591,938	3,945,613	1,156,332	6,427,987	4,940,209	4,499,155	24,067,802	8,480,049	80,706,913	1,469,627	140,638,193

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2021	CIMBISLG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	9,951	-	-	298,678	1,987,096	-	1,093,138	12,478,128	4,737,383	-	1,737,776	22,342,149
PSE	-	-	-	-	-	-	-	231,962	651,294	-	-	883,256
Bank	-	-	-	-	-	-	-	962,240	-	-	-	962,240
Corporate	3,469,819	1,035,587	2,719,185	667,841	3,637,189	2,515,783	3,266,213	9,087,513	812,671	16,535	35,628	27,263,964
RRE Financing	-	-	-	-	-	-	-	-	-	27,378,975	-	27,378,975
HPE	-	-	-	-	-	-	-	-	-	12,408,182	-	12,408,182
QRRE	-	-	-	-	-	-	-	-	-	250,407	-	250,407
Other Retail	119,766	15,168	759,207	22,040	433,987	1,522,313	160,004	1,197,981	235,479	29,771,310	51,268	34,288,524
Other Exposures	-	-	-	-	-	-	-	-	-	-	225,465	225,465
Total Gross Credit Exposure	3,599,537	1,050,756	3,478,391	988,558	6,058,272	4,038,096	4,519,354	23,957,824	6,436,827	69,825,409	2,050,137	126,003,161

Note: All sectors above are Shariah compliant.

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

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

Table 4(c): Distribution of Credit Exposures by Sector for CIMBIBG

30 June 2022	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	370,391	-	-	-	370,391
Bank	-	-	-	-	-	-	-	194,378	-	-	427	194,805
Corporate	-	-	-	-	-	-	-	5,061	-	-	95	5,156
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	59,121	59,121
Total Gross Credit Exposure	-	-	-	-	-	-	-	569,830	-	-	59,643	629,473

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2021	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	311,468	-	-	-	311,468
Bank	-	-	-	-	-	-	-	363,557	-	-	374	363,931
Corporate	-	-	-	-	-	-	-	4,823	-	-	95	4,918
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	67,267	67,267
Total Gross Credit Exposure	-	-	-	-	-	-	-	679,848	-	-	67,736	747,584

*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 the Group's credit exposures analysed by residual contractual maturity:

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

30 June 2022	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	28,994,334	21,619,128	43,532,243	94,145,705
PSE	840,052	328,198	9,258,367	10,426,618
Bank	24,995,352	13,696,403	3,491,409	42,183,164
Corporate	66,045,788	58,856,587	58,486,613	183,388,988
Mortgage/RRE Financing	212,646	858,281	115,835,046	116,905,973
HPE	155,637	5,102,993	14,939,307	20,197,936
QRRE	12,191,381	-	-	12,191,381
Other Retail	6,075,266	8,788,863	73,690,145	88,554,274
Other Exposures	14,191,295	307,079	7,517,738	22,016,112
Total Gross Credit Exposure	153,701,750	109,557,531	326,750,868	590,010,149

30 June 2021	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	28,973,974	15,642,360	43,210,197	87,826,531
PSE	350,189	538,023	7,047,356	7,935,568
Bank	21,371,315	11,057,807	4,205,773	36,634,895
Corporate	62,853,965	53,718,332	56,157,300	172,729,597
Mortgage/RRE Financing	250,584	785,278	106,649,652	107,685,514
HPE	131,332	5,109,812	13,822,611	19,063,754
QRRE	11,577,163	-	-	11,577,163
Other Retail	4,524,133	9,156,484	70,867,071	84,547,688
Other Exposures	12,346,594	327,828	6,588,780	19,263,202
Total Gross Credit Exposure	142,379,248	96,335,923	308,548,740	547,263,911

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

iii) Gross Credit Exposures by Residual Contractual Maturity (continued)

Table 5(b): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBISLG

30 June 2022	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	12,514,161	4,198,392	5,178,582	21,891,135
PSE	839,593	322,502	1,210,162	2,372,257
Bank	641,098	436,789	153,908	1,231,795
Corporate	9,164,696	6,066,918	13,115,030	28,346,644
RRE Financing	3,013	108,580	33,068,183	33,179,775
HPE	41,941	2,587,426	11,764,146	14,393,513
QRRE	281,138	-	-	281,138
Other Retail	49,316	1,167,193	37,447,534	38,664,043
Other Exposures	-	-	277,892	277,892
Total Gross Credit Exposure	23,534,954	14,887,801	102,215,438	140,638,193

30 June 2021	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	13,337,815	3,897,171	5,107,163	22,342,149
PSE	350,000	533,256	0	883,256
Bank	546,694	249,486	166,060	962,240
Corporate	9,364,618	5,184,373	12,714,974	27,263,964
RRE Financing	6,603	96,089	27,276,284	27,378,975
HPE	62,199	1,708,796	10,637,187	12,408,182
QRRE	250,407	-	-	250,407
Other Retail	130,734	920,499	33,237,291	34,288,524
Other Exposures	-	-	225,465	225,465
Total Gross Credit Exposure	24,049,069	12,589,669	89,364,423	126,003,161

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

iii) Gross Credit Exposures by Residual Contractual Maturity (continued)

Table 5(c): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBIBG

30 June 2022	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	370,197	-	194	370,391
Bank	178,926	-	15,879	194,805
Corporate	-	-	5,156	5,156
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	59,121	59,121
Total Gross Credit Exposure	549,123	-	80,351	629,473

30 June 2021	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	311,305	-	163	311,468
Bank	343,351	-	20,580	363,931
Corporate	-	-	4,918	4,918
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	67,267	67,267
Total Gross Credit Exposure	654,655	-	92,928	747,584

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

(RM'000)	CIMBBG	
	30 June 2022	31 December 2021
Primary Agriculture	14,452	16,379
Mining and Quarrying	2,359	1,861
Manufacturing	172,171	55,022
Electricity, Gas and Water Supply	4,964	103
Construction	150,545	49,256
Wholesale and Retail Trade, and Restaurants and Hotels	422,219	81,979
Transport, Storage and Communication	41,853	11,594
Finance, Insurance/Takaful, Real Estate and Business Activities	354,710	81,589
Education, Health and Others	35,208	14,269
Household	12,772,397	6,954,865
Others*	81,628	30,675
Total	14,052,506	7,297,592

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

i) Past Due But Not Impaired (continued)

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

(RM'000)	CIMBISLG	
	30 June 2022	31 December 2021
Primary Agriculture	1,933	341
Mining and Quarrying	-	227
Manufacturing	29,430	4,256
Electricity, Gas and Water Supply	182	1
Construction	77,368	5,752
Wholesale and Retail Trade, and Restaurants and Hotels	57,019	7,430
Transport, Storage and Communication	13,977	3,209
Finance, Takaful, Real Estate and Business Activities	78,646	11,162
Education, Health and Others	6,015	935
Household	4,994,335	2,037,653
Others*	78	236
Total	5,258,983	2,071,202

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

i) Past Due But Not Impaired (continued)

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

(RM'000)	CIMBBG	
	30 June 2022	31 December 2021
Malaysia	11,972,230	5,652,800
Singapore	283,912	97,307
Thailand	1,530,553	1,458,234
Other Countries	265,811	89,251
Total	14,052,506	7,297,592

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

(RM'000)	CIMBISLG	
	30 June 2022	31 December 2021
Malaysia	5,258,983	2,071,202
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	5,258,983	2,071,202

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

(ii) Credit Impaired Loans/Financing (continued)

The following tables provide an analysis of the outstanding balances as at 30 June 2022 and 31 December 2021 which were credit impaired by sector and geographical respectively:

Table 8(a): Credit Impaired Loans, Advances and Financing by Sector for CIMBBG

(RM'000)	CIMBBG	
	30 June 2022	31 December 2021
Primary Agriculture	84,645	77,291
Mining and Quarrying	989,865	1,240,579
Manufacturing	286,770	392,919
Electricity, Gas and Water Supply	255,641	250,530
Construction	189,372	147,571
Wholesale and Retail Trade, and Restaurants and Hotels	1,496,242	1,669,400
Transport, Storage and Communications	1,338,104	1,211,188
Finance, Insurance/Takaful, Real Estate and Business Activities	673,302	532,309
Education, Health and Others	194,955	186,352
Household	2,815,000	2,188,845
Others*	709,621	655,944
Total	9,033,517	8,552,928

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

ii) Credit Impaired Loans/Financing (continued)

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

(RM'000)	CIMBISLG	
	30 June 2022	31 December 2021
Primary Agriculture	20,087	20,844
Mining and Quarrying	-	-
Manufacturing	22,333	28,132
Electricity, Gas and Water Supply	1	-
Construction	55,547	20,267
Wholesale and Retail Trade, and Restaurants and Hotels	105,168	83,351
Transport, Storage and Communications	8,384	1,877
Finance, Takaful, Real Estate and Business Activities	50,004	51,161
Education, Health and Others	7,551	6,268
Household	617,797	427,598
Others*	2	1
Total	886,874	639,499

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

ii) Credit Impaired Loans/Financing (continued)

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

(RM'000)	CIMBBG	
	30 June 2022	31 December 2021
Malaysia	5,678,222	5,281,518
Singapore	1,613,728	1,522,491
Thailand	988,300	1,055,494
Other Countries	753,267	693,425
Total	9,033,517	8,552,928

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

(RM'000)	CIMBISLG	
	30 June 2022	31 December 2021
Malaysia	886,874	639,499
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	886,874	639,499

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

ii) Expected Credit Losses

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

(RM'000)	CIMBBG				
	30 June 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)	Purchased credit impaired	Total
Primary Agriculture	19,368	6,828	39,459	-	65,655
Mining and Quarrying	8,335	2,863	702,470	-	713,668
Manufacturing	40,319	36,746	159,005	-	236,070
Electricity, Gas and Water Supply	5,048	1,642	73,276	-	79,966
Construction	12,800	12,283	87,567	-	112,650
Wholesale and Retail Trade, and Restaurants and Hotels	102,361	138,729	979,726	-	1,220,816
Transport, Storage and Communications	11,585	108,741	1,066,158	-	1,186,484
Finance, Insurance/Takaful, Real Estate and Business Activities	87,558	82,364	269,852	-	439,774
Education, Health and Others	10,447	11,237	32,742	-	54,426
Household	935,931	2,226,473	1,028,830	2,736	4,193,970
Others*	39,958	9,917	560,148	-	610,023
Total	1,273,710	2,637,823	4,999,233	2,736	8,913,502

* Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG				
	31 December 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)	Purchased credit impaired	Total
Primary Agriculture	17,407	10,504	28,750	-	56,661
Mining and Quarrying	9,966	3,463	659,094	-	672,523
Manufacturing	25,485	38,820	242,618	-	306,923
Electricity, Gas and Water Supply	6,811	2,680	73,387	-	82,878
Construction	11,978	12,742	68,617	-	93,337
Wholesale and Retail Trade, and Restaurants and Hotels	96,268	142,202	1,113,214	-	1,351,684
Transport, Storage and Communications	10,841	155,863	1,004,893	-	1,171,597
Finance, Insurance/Takaful, Real Estate and Business Activities	68,521	86,220	211,931	-	366,672
Education, Health and Others	9,852	12,760	40,877	-	63,489
Household	980,115	2,130,921	838,035	3,046	3,952,117
Others*	29,892	6,694	492,580	-	529,166
Total	1,267,136	2,602,869	4,773,996	3,046	8,647,047

* Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG				
	30 June 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)	Purchased credit impaired	Total
Primary Agriculture	1,748	2,922	2,791	-	7,461
Mining and Quarrying	134	1,778	-	-	1,912
Manufacturing	5,820	11,229	13,026	-	30,075
Electricity, Gas and Water Supply	655	422	-	-	1,077
Construction	1,251	3,508	21,609	-	26,368
Wholesale and Retail Trade, and Restaurants and Hotels	15,864	26,238	41,052	-	83,154
Transport, Storage and Communications	3,674	5,714	5,750	-	15,138
Finance, Takaful, Real Estate and Business Activities	12,959	13,995	6,617	-	33,571
Education, Health and Others	2,942	3,742	4,158	-	10,842
Household	225,417	727,390	208,596	-	1,161,403
Others*	76	3	1	-	80
Total	270,540	796,941	303,600	-	1,371,081

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBISLG				
	31 December 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)	Purchased credit impaired	Total
Primary Agriculture	957	4,985	2,646	-	8,588
Mining and Quarrying	431	3,183	-	-	3,614
Manufacturing	4,889	11,917	14,730	-	31,536
Electricity, Gas and Water Supply	923	886	-	-	1,809
Construction	1,782	4,376	5,764	-	11,922
Wholesale and Retail Trade, and Restaurants and Hotels	10,657	35,501	37,970	-	84,128
Transport, Storage and Communications	3,136	3,242	780	-	7,158
Finance, Takaful, Real Estate and Business Activities	11,962	14,694	6,679	-	33,335
Education, Health and Others	1,302	4,358	1,952	-	7,612
Household	212,538	644,225	160,572	-	1,017,335
Others*	124	34	1	-	159
Total	248,701	727,401	231,094	-	1,207,196

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

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

There are no expected credit losses for CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
Malaysia	889,432	2,362,350	2,975,865	-	6,227,647
Singapore	168,448	24,672	1,106,787	-	1,299,907
Thailand	182,781	247,390	350,321	2,736	783,228
Other Countries	33,049	3,411	566,260	-	602,720
Total	1,273,710	2,637,823	4,999,233	2,736	8,913,502

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
Malaysia	888,937	2,267,259	2,742,830	-	5,899,026
Singapore	158,946	96,298	1,111,927	-	1,367,171
Thailand	186,557	236,918	421,417	3,046	847,938
Other Countries	32,696	2,394	497,822	-	532,912
Total	1,267,136	2,602,869	4,773,996	3,046	8,647,047

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG				
	30 June 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)	Purchased credit impaired	Total
Malaysia	270,540	796,941	303,600	-	1,371,081
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	270,540	796,941	303,600	-	1,371,081

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Malaysia	248,701	727,401	231,094	-	1,207,196
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	248,701	727,401	231,094	-	1,207,196

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

There are no expected credit losses for CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG			
	30 June 2022			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	9,490	-	1	-
Mining and Quarrying	53,326	-	11,285	-
Manufacturing	(9,855)	-	671	-
Electricity, Gas and Water Supply	(2,017)	-	-	-
Construction	19,665	-	515	-
Wholesale and Retail Trade, and Restaurants and Hotels	(144,779)	-	855	-
Transport, Storage and Communications	66,742	-	8,041	-
Finance, Insurance/Takaful, Real Estate and Business Activities	50,280	-	3,777	-
Education, Health and Others	(8,956)	-	92	-
Household	301,074	-	262,089	300
Others*	40,310	-	31,053	-
Total	375,280	-	318,379	300

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

(RM'000)	CIMBBG			
	30 June 2021			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	(337)	-	384	-
Mining and Quarrying	(22,727)	-	-	-
Manufacturing	56,181	-	20,084	-
Electricity, Gas and Water Supply	9,447	-	337	-
Construction	16,171	-	15,599	-
Wholesale and Retail Trade, and Restaurants and Hotels	71,639	-	66,729	-
Transport, Storage and Communications	(10,399)	-	10,082	-
Finance, Insurance/Takaful, Real Estate and Business Activities	6,745	-	10,492	-
Education, Health and Others	5,766	-	1,059	-
Household	390,721	-	392,702	-
Others*	6,352	-	9,077	-
Total	529,559	-	526,545	-

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

(RM'000)	CIMBISLG			
	30 June 2022			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	137	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	(2,136)	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	15,183	-	141	-
Wholesale and Retail Trade, and Restaurants and Hotels	832	-	237	-
Transport, Storage and Communications	4,690	-	-	-
Finance, Takaful, Real Estate and Business Activities	(584)	-	-	-
Education, Health and Others	2,009	-	10	-
Household	88,680	-	50,529	-
Others*	9	-	-	-
Total	108,820	-	50,917	-

Note: All sectors above are Shariah compliant

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG			
	30 June 2021			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	234	-	204	-
Mining and Quarrying	(2)	-	-	-
Manufacturing	(9,224)	-	6881	-
Electricity, Gas and Water Supply	1	-	-	-
Construction	3,787	-	5,843	-
Wholesale and Retail Trade, and Restaurants and Hotels	5,078	-	11,912	-
Transport, Storage and Communications	181	-	2,973	-
Finance, Takaful, Real Estate and Business Activities	2,884	-	1,598	-
Education, Health and Others	218	-	24	-
Household	63,654	-	51,039	-
Others*	11	-	-	-
Total	66,822	-	80,474	-

Note: All sectors above are Shariah compliant.

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

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

There are no expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBBG				
	30 June 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)	Purchased credit impaired	Total
At 1 January 2022	1,267,136	2,602,869	4,773,996	3,046	8,647,047
Changes in expected credit losses due to transferred within stages	281,356	(444,888)	163,532	-	-
Transferred to Stage 1	465,730	(425,379)	(40,351)	-	-
Transferred to Stage 2	(180,222)	323,091	(142,869)	-	-
Transferred to Stage 3	(4,152)	(342,600)	346,752	-	-
Total charge to Income Statement	(278,774)	482,924	375,280	-	579,430
New financial assets originated	356,808	46,702	36,675	-	440,185
Financial assets that have been derecognised	(199,479)	(106,883)	-	-	(306,362)
Write back in respect of full recoveries	-	-	(87,492)	-	(87,492)
Change in credit risk	(436,103)	543,105	426,097	-	533,099
Write-offs	(699)	(3,399)	(318,379)	(300)	(322,777)
Disposal of loans, advances and financing	-	-	(110,334)	-	(110,334)
Exchange fluctuation	4,559	91	83,739	(10)	88,379
Other movements	132	226	31,399	-	31,757
Total	1,273,710	2,637,823	4,999,233	2,736	8,913,502

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBBG				
	30 June 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)	Purchased credit impaired	Total
At 1 January 2021	1,414,924	1,780,975	4,148,626	3,259	7,347,784
Changes in expected credit losses due to transferred within stages	67,455	53,772	(121,227)	-	-
Transferred to Stage 1	712,138	(645,577)	(66,581)	-	-
Transferred to Stage 2	(643,460)	1,066,420	(422,960)	-	-
Transferred to Stage 3	(1,223)	(367,091)	368,314	-	-
Total charge to Income Statement	(91,376)	600,929	529,559	-	1,039,112
New financial assets originated	366,051	31,914	58,924	-	456,889
Financial assets that have been derecognised	(180,670)	(221,416)	-	-	(402,086)
Write back in respect of full recoveries	-	-	(91,534)	-	(91,534)
Change in credit risk	(276,757)	790,431	562,169	-	1,075,843
Write-offs	(700)	(997)	(526,545)	-	(528,242)
Exchange fluctuation	(3,830)	(1,170)	18,306	(110)	13,196
Other movements	5,698	355,820	35,464	-	396,982
Total	1,392,171	2,789,329	4,084,183	3,149	8,268,832

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBISLG				
	30 June 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)	Purchased credit impaired	Total
At 1 January 2022	248,701	727,401	231,094	-	1,207,196
Changes in expected credit losses due to transferred within stages	85,641	(97,813)	12,172	-	-
Transferred to Stage 1	124,162	(114,131)	(10,031)	-	-
Transferred to Stage 2	(37,479)	92,621	(55,142)	-	-
Transferred to Stage 3	(1,042)	(76,303)	77,345	-	-
Total charge to Income Statement	(63,829)	167,291	108,820	-	212,282
New financial assets originated	40,730	104	7,190	-	48,024
Financial assets that have been derecognised	(19,227)	(13,730)	-	-	(32,957)
Write back in respect of full recoveries	-	-	(13,017)	-	(13,017)
Change in credit risk	(85,332)	180,917	114,647	-	210,232
Write-offs	-	(1)	(50,917)	-	(50,918)
Exchange fluctuation	11	62	-	-	73
Other movements	16	1	2,431	-	2,448
Total	270,540	796,941	303,600	-	1,371,081

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBISLG				
	30 June 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)	Purchased credit impaired	Total
At 1 January 2021	254,404	381,846	339,153	-	975,403
Changes in expected credit losses due to transferred within stages	173,745	(108,587)	(65,158)	-	-
Transferred to Stage 1	231,714	(216,939)	(14,775)	-	-
Transferred to Stage 2	(57,849)	181,211	(123,362)	-	-
Transferred to Stage 3	(120)	(72,859)	72,979	-	-
Total charge to Income Statement	(147,129)	290,717	66,822	-	210,410
New financial assets originated	33,162	1,755	28,942	-	63,859
Financial assets that have been derecognised	(22,683)	(17,018)	-	-	(39,701)
Write back in respect of full recoveries	-	-	(39,534)	-	(39,534)
Change in credit risk	(157,608)	305,980	77,414	-	225,786
Write-offs	-	(4)	(80,474)	-	(80,478)
Exchange fluctuation	17	82	-	-	99
Other movements	4	20	5,725	-	5,749
Total	281,041	564,074	266,068	-	1,111,183

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

There are no expected credit losses for loans, advances and financing for CIMBIBG as at 30 June 2022 and 31 December 2021.

CREDIT RISK *(continued)*

Capital Treatment for Credit Risk

Details on RWA and capital requirements related to Credit Risk are disclosed separately for CIMBBG, CIMBISLG and CIMBIBG in Tables 2 (a), (b) and (c). Details on the disclosure for portfolios under the SA and the IRB Approach are in the sections that followed.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 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(a): Disclosure by Risk Weight under SA for CIMBBG

30 June 2022	CIMBBG												
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	92,635,683	9,072,949	171,774	125,086	2,134,641	761,507	-	-	16,733,814	-	-	121,635,453	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	80,742	1,353,603	96,443	722,626	446,576	3,735,202	-	-	1,168	450,489	-	6,886,847	1,377,369
35%	-	-	-	-	-	-	7,912,312	-	-	-	-	7,912,312	2,769,309
50%	1,389,111	-	2,589,475	2,242,673	2,000,515	5,530,806	2,840,158	-	-	-	-	16,592,738	8,296,369
75%	-	-	-	-	1,060	18,640,069	668	-	13,600	-	-	18,655,397	13,991,548
100%	40,170	0	-	3,057,371	21,397,238	1,982,940	1,844,807	-	3,026,948	-	79	31,349,553	31,349,553
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	247,382	107,081	-	1,790,014	-	-	-	2,144,477	3,216,715
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	94,145,705	10,426,552	2,857,692	6,147,756	26,227,410	30,757,605	12,597,945	1,790,014	19,775,529	450,489	79	205,176,777	61,000,863
Average Risk Weight	1%	3%	46%	70%	87%	64%	48%	150%	15%	20%	100%	30%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022
CREDIT RISK (continued)
Credit Risk – Disclosure for Portfolios under the SA (continued)
Table 14(a): Disclosure by Risk Weight under SA for CIMBBG (continued)

30 June 2021	CIMBBG												
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	86,360,251	651,294	1,564,180	-	949,571	10,068	-	-	12,782,803	-	-	102,318,168	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	61,356	3,284,204	146,348	535,115	9,341	773,394	-	-	566	527,786	-	5,338,111	1,067,622
35%	-	-	-	-	-	-	7,222,050	-	-	-	-	7,222,050	2,527,718
50%	1,352,848	-	10,253,711	1,168,977	1,432,483	3,833,538	2,855,369	-	-	-	-	20,896,927	10,448,463
75%	-	-	-	-	-	21,380,948	1,127	-	16,153	-	-	21,398,228	16,048,671
100%	52,077	-	0	1,672,674	12,281,036	2,070,124	1,818,850	95	4,147,913	-	-	22,042,769	22,042,769
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	0	277,155	137,135	-	1,787,885	-	-	-	2,202,175	3,303,262
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	87,826,531	3,935,499	11,964,240	3,376,766	14,949,586	28,205,208	11,897,397	1,787,980	16,947,436	527,786	-	181,418,428	55,438,506
Average Risk Weight	1%	17%	43%	70%	90%	72%	49%	150%	25%	20%	-	31%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022

CREDIT RISK (continued)

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

Table 14(b): Disclosure by Risk Weight under SA for CIMBISLG

30 June 2022	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	21,891,135	2,072,949	-	-	-	111	-	-	52,885	-	24,017,080	-
20%	-	299,308	15	-	12,956	898,755	-	-	-	-	1,211,034	242,207
35%	-	-	-	-	-	-	15,196	-	-	-	15,196	5,318
50%	-	-	45	-	1,573,802	4,460,501	329,577	-	-	-	6,363,925	3,181,962
75%	-	-	-	-	-	1,483,817	-	-	-	-	1,483,817	1,112,862
100%	-	-	-	-	562,965	1,234,849	429	-	225,008	-	2,023,251	2,023,251
100%< RW < 1250%	-	-	-	-	760	198	-	-	-	-	958	1,438
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	21,891,135	2,372,257	60	-	2,150,484	8,078,230	345,201	-	277,892	-	35,115,260	6,567,038
Average Risk Weight	-	3%	42%	-	63%	59%	49%	-	81%	-	19%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (continued)

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

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

30 June 2021	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	22,342,149	651,294	-	-	-	2,780	-	-	42,758	-	23,038,983	-
20%	-	231,962	0	5,182	4,382	494,865	-	-	-	-	736,391	147,278
35%	-	-	-	-	-	-	9,880	-	-	-	9,880	3,458
50%	-	-	46	-	1,311,014	3,798,407	254,375	-	-	-	5,363,842	2,681,921
75%	-	-	-	-	-	1,330,476	-	-	-	-	1,330,476	997,857
100%	-	-	-	0	469,454	1,366,788	-	-	182,706	-	2,018,948	2,018,948
100%< RW < 1250%	-	-	-	0	3,601	5,423	-	-	-	-	9,023	13,535
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	22,342,149	883,256	46	5,182	1,788,451	6,998,739	264,255	-	225,465	-	32,507,544	5,862,998
Average Risk Weight	-	5%	50%	20%	63%	62%	49%	-	81%	-	18%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022

CREDIT RISK (continued)

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

Table 14(c): Disclosure by Risk Weight under SA for CIMBIBG

30 June 2022	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	370,391	-	-	-	-	-	-	-	6	-	370,397	-
20%	-	-	178,896	-	-	-	-	-	-	-	178,896	35,779
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	15,908	-	-	-	-	-	-	-	15,908	7,954
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	5,156	-	-	-	59,115	-	64,271	64,271
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	370,391	-	194,805	-	5,156	-	-	-	59,121	-	629,473	108,005
Average Risk Weight	-	-	22%	-	100%	-	-	-	100%	-	17%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022

CREDIT RISK (continued)

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

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

30 June 2021	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	311,468	-	-	-	-	-	-	-	8	-	311,476	-
20%	-	-	297,119	-	-	-	-	-	-	-	297,119	59,424
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	25,319	-	-	-	-	-	-	-	25,319	12,660
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	4,918	-	-	-	67,258	-	72,176	72,176
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	311,468	-	322,438	-	4,918	-	-	-	67,267	-	706,091	144,260
Average Risk Weight	-	-	22%	-	100%	-	-	-	100%	-	20%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (continued)

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

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

Table 15(a): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAs for CIMBBG

30 June 2022		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	10,426,618	10,426,618
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,096,013	-	2,864,468	6,960,481
Corporate	908,553	96,196	29,868,540	30,873,289
Sovereign/Central Banks	78,681,077	-	15,464,627	94,145,705
Banks, MDBs and DFIs	1,770,928	-	1,086,764	2,857,692
Total	85,456,572	96,196	59,711,016	145,263,784

30 June 2021		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	7,935,568	7,935,568
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,889,879	-	1,535,683	3,425,562
Corporate	571,772	122,060	18,426,665	19,120,497
Sovereign/Central Banks	78,939,238	-	8,887,293	87,826,531
Banks, MDBs and DFIs	1,550,711	-	10,414,028	11,964,739
Total	82,951,600	122,060	47,199,237	130,272,897

CREDIT RISK (continued)

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

Table 15(b): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMBISLG

30 June 2022	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	2,372,257	2,372,257
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	106	16	2,179,878	2,180,000
Sovereign/Central Banks	21,142,187	-	748,948	21,891,135
Banks, MDBs and DFIs	60	-	-	60
Total	21,142,353	16	5,301,083	26,443,452

30 June 2021	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	883,256	883,256
Takaful Operators, Securities Firms & Fund Managers	5,182	-	0	5,182
Corporate	106	46	1,831,350	1,831,503
Sovereign/Central Banks	21,865,385	-	476,764	22,342,149
Banks, MDBs and DFIs	46	-	-	46
Total	21,870,719	46	3,191,371	25,062,137

CREDIT RISK (continued)

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

Table 15(c): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMBIBG

30 June 2022	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	5,156	5,156
Sovereign/Central Banks	370,197	-	194	370,391
Banks, MDBs and DFIs	33,592	-	161,213	194,805
Total	403,789	-	166,564	570,352

30 June 2021	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	4,918	4,918
Sovereign/Central Banks	311,305	-	163	311,468
Banks, MDBs and DFIs	50,520	-	313,412	363,931
Total	361,824	-	318,493	680,317

CREDIT RISK (continued)

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

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

30 June 2022		CIMBBG		
(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		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	527,786	-	-	527,786

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

30 June 2022		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

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

As at 30 June 2022 and 30 June 2021, there is no Securitisation under SA according to Ratings by ECAs for CIMBIBG.

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

30 June 2022	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	147,507,754	40,807,520	4,272,589	192,587,863
Residential Mortgage/RRE Financing	92,510,220	8,516,533	3,279,434	104,306,187
QRRE	8,812,953	3,264,033	114,396	12,191,381
Hire Purchase	14,306,667	5,690,716	200,552	20,197,936
Other Retail	31,877,914	23,336,238	678,207	55,892,359
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	24%	29%	
QRRE	89%	89%	89%	
Hire Purchase	52%	63%	53%	
Other Retail	24%	15%	42%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	11%	81%	238%	
QRRE	18%	122%	408%	
Hire Purchase	55%	108%	329%	
Other Retail	19%	24%	143%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

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

30 June 2021	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	137,336,192	40,009,382	3,379,949	180,725,524
Residential Mortgage/RRE Financing	84,613,078	8,840,454	2,331,723	95,785,255
QRRE	8,678,578	2,793,310	105,275	11,577,163
Hire Purchase	13,081,227	5,674,882	307,644	19,063,754
Other Retail	30,963,309	22,700,737	635,308	54,299,353
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	23%	28%	
QRRE	89%	89%	89%	
Hire Purchase	51%	61%	54%	
Other Retail	22%	15%	50%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	11%	73%	201%	
QRRE	29%	144%	319%	
Hire Purchase	54%	104%	340%	
Other Retail	17%	24%	184%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 17(b): Retail Credit Exposures by PD Band for CIMBISLG

30 June 2022	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	50,889,667	25,146,950	1,335,312	77,371,929
RRE Financing	28,569,000	3,207,383	1,058,190	32,834,574
QRRE	166,131	113,218	1,789	281,138
Hire Purchase	10,058,198	4,216,288	119,027	14,393,513
Other Retail	12,096,338	17,610,060	156,306	29,862,704
Exposure Weighted Average LGD				
RRE Financing	24%	27%	33%	
QRRE	90%	90%	90%	
Hire Purchase	54%	66%	56%	
Other Retail	29%	11%	33%	
Exposure Weighted Average Risk Weight				
RRE Financing	14%	93%	285%	
QRRE	19%	111%	576%	
Hire Purchase	57%	110%	371%	
Other Retail	27%	18%	181%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 17(b): Retail Credit Exposures by PD Band for CIMBISLG (continued)

30 June 2021	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	42,540,062	22,788,543	953,471	66,282,076
RRE Financing	23,299,449	3,149,379	665,891	27,114,720
QRRE	166,278	83,036	1,093	250,407
Hire Purchase	8,468,778	3,779,373	160,031	12,408,182
Other Retail	10,605,557	15,776,753	126,457	26,508,768
Exposure Weighted Average LGD				
RRE Financing	23%	26%	30%	
QRRE	90%	90%	90%	
Hire Purchase	53%	64%	58%	
Other Retail	25%	11%	37%	
Exposure Weighted Average Risk Weight				
RRE Financing	13%	81%	226%	
QRRE	33%	120%	444%	
Hire Purchase	56%	108%	408%	
Other Retail	22%	17%	179%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 18(a): Retail Exposures under the IRB Approach by Expected Loss Range for CIMBBG

30 June 2022	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	169,187,992	23,095,070	304,801	192,587,863
Residential Mortgage/RRE Financing	99,346,703	4,820,065	139,419	104,306,187
QRRE	8,745,820	3,444,157	1,404	12,191,381
Hire Purchase	13,129,477	7,057,480	10,979	20,197,936
Other Retail	47,965,993	7,773,367	152,999	55,892,359
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	21%	30%	38%	
QRRE	89%	89%	90%	
Hire Purchase	51%	63%	47%	
Other Retail	19%	31%	80%	

30 June 2021	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	158,584,781	21,810,718	330,025	180,725,524
Residential Mortgage/RRE Financing	91,538,390	4,112,881	133,984	95,785,255
QRRE	7,609,009	3,966,095	2,058	11,577,163
Hire Purchase	12,191,311	6,856,922	15,521	19,063,754
Other Retail	47,246,071	6,874,820	178,461	54,299,353
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	29%	40%	
QRRE	89%	89%	90%	
Hire Purchase	50%	61%	48%	
Other Retail	17%	33%	81%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 18(b): Retail Exposures under the IRB Approach by Expected Loss Range for CIMBISLG

30 June 2022	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	65,110,314	12,232,601	29,014	77,371,929
RRE Financing	30,875,962	1,942,308	16,304	32,834,574
QRRE	160,627	120,511	-	281,138
Hire Purchase	9,147,136	5,241,292	5,085	14,393,513
Other Retail	24,926,589	4,928,490	7,625	29,862,704
Exposure Weighted Average LGD				
RRE Financing	24%	33%	35%	
QRRE	90%	90%	-	
Hire Purchase	53%	65%	51%	
Other Retail	18%	24%	54%	

30 June 2021	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	56,267,634	9,968,365	46,077	66,282,076
RRE Financing	25,583,326	1,504,627	26,766	27,114,720
QRRE	129,031	121,375	0	250,407
Hire Purchase	7,861,468	4,544,405	2,309	12,408,182
Other Retail	22,693,808	3,797,957	17,002	26,508,768
Exposure Weighted Average LGD				
RRE Financing	23%	32%	39%	
QRRE	90%	90%	90%	
Hire Purchase	52%	64%	45%	
Other Retail	15%	23%	53%	

CREDIT RISK (continued)

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

Non-retail Exposures

The following tables summarise the Group’s non-retail credit exposures measured under F-IRB Approach as at 30 June 2022 and 30 June 2021:

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

30 June 2022		CIMBBG				
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	667,633	5,623,713	152,521	355	1,836,269	8,280,490
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,402,654	8,800,089	740,636	1,441,971	323,387	12,708,736
RWA	1,035,558	9,625,319	1,027,130	3,605,813	-	15,293,821

30 June 2021		CIMBBG				
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	815,430	5,966,048	262,765	357	1,773,763	8,818,363
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,059,229	10,438,683	318,898	1,520,552	221,102	14,558,464
RWA	1,467,436	11,146,546	668,912	3,802,271	-	17,085,165

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

Table 19(b): Credit Exposures Subject to Supervisory Risk Weight under IRB Approach for CIMBISLG

30 June 2022	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	-	118,404	120,339	311	-	239,054
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	177,813	824,057	172,171	262,431	0	1,436,472
RWA	88,906	688,230	336,387	656,854	-	1,770,377

30 June 2021	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	-	370,769	-	357	-	371,126
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	146,116	957,926	69,244	293,887	0	1,467,173
RWA	73,058	972,233	79,630	735,610	-	1,860,532

CIMBBG and CIMBISLG have 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(a): Non Retail Exposures under IRB Approach by Risk Grades for CIMBBG

30 June 2022	CIMBBG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	56,159,275	76,846,310	24,833,010	6,052,867	163,891,463
Sovereign/Central Banks	-	-	-	-	-
Bank	27,251,569	11,989,977	83,925	0	39,325,472
Corporate (excluding Specialised Lending/Financing)	28,907,706	64,856,333	24,749,084	6,052,867	124,565,991
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	45%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	40%	36%	44%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	20%	40%	163%	-	
Corporate (excluding Specialised Lending/Financing)	17%	68%	102%	-	

30 June 2021	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	41,511,375	75,344,266	30,881,380	3,739,847	151,476,868
Sovereign/Central Banks	-	-	-	-	-
Bank	17,322,742	7,251,929	95,484	0	24,670,156
Corporate (excluding Specialised Lending/Financing)	24,188,633	68,092,336	30,785,895	3,739,847	126,806,712
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	45%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	40%	36%	42%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	20%	39%	164%	-	
Corporate (excluding Specialised Lending/Financing)	16%	69%	120%	-	

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

Table 20(b): Non Retail Exposures under IRB Approach by Risk Grades for CIMBISLG

30 June 2022	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	7,227,492	10,506,830	7,229,508	759,022	25,722,853
Bank	1,032,386	199,305	44	-	1,231,734
Corporate (excluding Specialised Financing)	6,195,107	10,307,525	7,229,465	759,022	24,491,118
Exposure Weighted Average LGD					
Bank	45%	45%	45%	0%	
Corporate (excluding Specialised Financing)	45%	40%	37%	43%	
Exposure Weighted Average Risk Weight					
Bank	20%	35%	193%	0%	
Corporate (excluding Specialised Financing)	11%	71%	101%	0%	

30 June 2021	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	7,562,278	9,959,188	6,210,340	819,368	24,551,173
Bank	642,711	319,406	77	-	962,194
Corporate (excluding Specialised Financing)	6,919,567	9,639,782	6,210,263	819,368	23,588,979
Exposure Weighted Average LGD					
Bank	45%	42%	45%	-	
Corporate (excluding Specialised Financing)	44%	40%	38%	40%	
Exposure Weighted Average Risk Weight					
Bank	18%	35%	206%	-	
Corporate (excluding Specialised Financing)	11%	71%	105%	-	

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

CIMBBG				
(RM'000) Exposure Class	30 June 2022		30 June 2021	
	Regulatory Expected Losses as at 30 June 2021	Actual Losses for the period ended 30 June 2022	Regulatory Expected Losses as at 30 June 2020	Actual Losses for the period ended 30 June 2021
Sovereign	-	-	-	-
Bank	18,325	(0)	17,188	0
Corporate	1,061,047	183,774	938,584	30,437
Mortgage/RRE Financing	229,720	116,037	268,177	147,743
HPE	449,922	226,337	172,334	172,925
QRRE	346,587	43,638	426,288	55,847
Other Retail	295,707	5,059	311,336	57,902
Total	2,401,308	574,845	2,133,907	464,854

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

CIMBISLG				
(RM'000) Exposure Class	30 June 2022		30 June 2021	
	Regulatory Expected Losses as at 30 June 2021	Actual Losses for the period ended 30 June 2022	Regulatory Expected Losses as at 30 June 2020	Actual Losses for the period ended 30 June 2021
Sovereign	-	-	-	-
Bank	351	-	390	0
Corporate	188,669	41,214	189,387	32,372
RRE Financing	76,994	41,990	92,355	51,661
HPE	287,269	125,611	90,694	85,429
QRRE	7,023	1,141	9,071	1,343
Other Retail	173,504	9,823	153,213	33,402
Total	733,811	219,778	535,110	204,207

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

30 June 2022	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,257,975		4,257,975	2,410,653
Transaction Related Contingent Items	5,544,160		2,772,080	1,623,739
Short Term Self Liquidating Trade Related Contingencies	1,212,438		242,488	149,859
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	4,397,876		4,398,414	214,637
Foreign Exchange Related Contracts				
One year or less	17,836,849	200,939	437,597	334,588
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	2,019,076	3,486	12,880	6,587
Over one year to five years	3,490,453	38,713	123,277	54,342
Over five years	1,059,372	18,830	105,377	71,504
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	3,415	822	1,164	1,269
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2022	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,158,134,751	7,332,360	23,070,605	9,672,346
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	46,816,758		40,567,331	14,832,653
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	258,609		76,472	58,976
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	106,150,584		-	-
Unutilised credit card lines	24,379,450		6,610,306	1,616,751
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	1,377,043,381	7,660,207	82,832,445	31,171,789

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2021	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,060,753		4,060,753	2,565,382
Transaction Related Contingent Items	5,734,382		2,867,191	1,897,935
Short Term Self Liquidating Trade Related Contingencies	1,095,689		219,138	113,705
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
Foreign Exchange Related Contracts				
One year or less	19,672,847	114,159	366,659	249,247
Over one year to five years	1,016,370	20,007	79,644	38,935
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	2,075,774	15,315	35,875	19,100
Over one year to five years	2,455,677	57,157	101,934	65,100
Over five years	689,449	37,029	96,293	67,182
Equity Related Contracts				
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	-	-	-	-
Commodity Contracts				
One year or less	50,592	14,487	19,546	33,339
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2021	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,102,185,110	5,348,791	20,581,029	13,668,157
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	40,573,646		35,736,266	11,177,236
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	95,776		59,857	32,791
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	109,818,401		-	-
Unutilised credit card lines	25,774,288		6,590,993	2,552,950
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	1,318,941,576	5,646,994	74,213,257	32,679,539

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2022	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	306,221		306,221	202,984
Transaction Related Contingent Items	725,268		362,634	214,111
Short Term Self Liquidating Trade Related Contingencies	47,381		9,476	7,009
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	72,159		72,159	9,673
Foreign Exchange Related Contracts				
One year or less	2,430,810	31,396	61,143	83,587
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	52,315	24	695	509
Over one year to five years	152,126	1,255	3,367	3,988
Over five years	16,081	19	940	885
Commodity contracts				
One year or less	1,944	822	1,017	1,113
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	25,737,422	192,772	519,796	133,243

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2022	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,277,103		13,495,736	5,026,068
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	8,507,791		-	-
Unutilised credit card lines	323,098		126,045	39,251
Off-balance sheet items for securitisation exposures	-		-	-
Total	53,649,718	226,288	14,959,227	5,722,421

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CRR (continued)

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

30 June 2021	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	289,796		289,796	203,770
Transaction Related Contingent Items	704,232		352,116	216,036
Short Term Self Liquidating Trade Related Contingencies	15,801		3,160	2,465
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	-		-	-
Foreign Exchange Related Contracts				
One year or less	1,431,709	10,482	26,342	28,331
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	61,322	107	882	668
Over one year to five years	201,266	5,548	9,522	594
Over five years	16,472	90	1,175	920
Commodity contracts				
One year or less	8,745	3,903	4,777	5,805
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	22,528,540	163,571	530,499	167,039

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CRR (continued)

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

30 June 2021	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	13,647,553		11,970,136	3,830,902
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	8,746,313		-	-
Unutilised credit card lines	385,728		122,071	57,363
Off-balance sheet items for securitisation exposures	-		-	-
Total	48,037,477	183,700	13,310,476	4,513,893

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2022	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2022	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2021	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2021	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

Table 23(a): Disclosure on Credit Derivative Transactions for CIMBBG

(RM'000)	CIMBBG			
	30 June 2022		30 June 2021	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	358,411	2,185,913	701,586	1,911,290
Client Intermediation Activities	-	-	-	47,485
Total	358,411	2,185,913	701,586	1,958,775
Credit Default Swaps	358,411	2,185,913	701,586	1,911,290
Total Return Swaps	-	-	-	47,485
Total	358,411	2,185,913	701,586	1,958,775

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

(RM'000)	CIMBISLG			
	30 June 2022		30 June 2021	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	20,500	-	20,500
Total	-	20,500	-	20,500
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	20,500	-	20,500
Total	-	20,500	-	20,500

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

(RM'000)	CIMBIBG			
	30 June 2022		30 June 2021	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	-
Total	-	-	-	-
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	-
Total	-	-	-	-

CREDIT RISK (continued)

Credit Risk Mitigation

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2022 and 30 June 2021:

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

30 June 2022	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	94,145,705	-	-	-
Public Sector Entities	10,426,617	9,072,949	65	-
Banks, DFIs & MDBs	42,183,164	851,459	1,134,684	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,960,481	125,086	812,725	-
Corporate	167,811,583	8,284,712	12,066,527	21,748,511
Residential Mortgages/RRE Financing	113,278,098	-	1,841	-
Qualifying Revolving Retail	12,076,986	-	-	-
Hire Purchase	19,997,384	-	-	-
Other Retail	87,633,415	5,384,233	1,901,373	-
Securitisation	450,489	-	-	-
Equity	79	-	-	-
Higher Risk Assets	1,790,014	-	-	-
Other Assets	19,775,529	-	-	-
Defaulted Exposures	7,716,340	25,496	53,097	763,581
Total Exposures	584,245,884	23,743,936	15,970,312	22,512,092

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

30 June 2021	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	87,826,531	-	-	-
Public Sector Entities	7,935,568	4,651,294	69	-
Banks, DFIs & MDBs	36,634,895	1,564,180	834,679	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,425,562	-	48,796	-
Corporate	163,115,318	6,065,997	12,803,817	20,972,369
Residential Mortgages/RRE Financing	106,012,055	-	2,863	-
Qualifying Revolving Retail	11,482,086	-	-	-
Hire Purchase	18,823,651	-	-	-
Other Retail	83,778,236	782,000	2,037,350	-
Securitisation	527,786	-	-	-
Equity	-	-	-	-
Higher Risk Assets	1,787,980	-	-	-
Other Assets	16,947,436	-	-	-
Defaulted Exposures	4,785,097	5,535	52,666	966,212
Total Exposures	543,082,202	13,069,007	15,780,241	21,938,581

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(b): Disclosure on Credit Risk Mitigation for CIMBISLG

30 June 2022	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	21,891,135	-	-	-
Public Sector Entities	2,372,257	2,072,949	-	-
Banks, DFIs & MDBs	1,231,795	-	120	-
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	27,568,795	2,660,456	631,347	8,071,611
RRE Financing	32,120,179	-	-	-
Qualifying Revolving Retail	279,349	-	-	-
Hire Purchase	14,274,486	-	-	-
Other Retail	38,480,253	898,866	721,957	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	277,892	-	-	-
Defaulted Exposures	1,863,127	271	6,467	136,904
Total Exposures	140,359,270	5,632,542	1,359,891	8,208,515

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

30 June 2021	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	22,342,149	-	-	-
Public Sector Entities	883,256	651,294	-	-
Banks, DFIs & MDBs	962,240	-	19,578	-
Takaful Operators, Securities Firms & Fund Managers	5,182	-	-	-
Corporate	26,414,036	2,657,718	630,840	7,557,663
RRE Financing	27,059,249	-	-	-
Qualifying Revolving Retail	249,340	-	-	-
Hire Purchase	12,287,154	-	-	-
Other Retail	34,167,731	496,294	778,681	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	225,465	-	-	-
Defaulted Exposures	1,042,001	1,351	737	395,827
Total Exposures	125,637,801	3,806,657	1,429,836	7,953,490

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(c): Disclosure on Credit Risk Mitigation for CIMBIBG

30 June 2022	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	370,391	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	194,805	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	5,156	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	59,121	-	-	-
Defaulted Exposures	-	-	-	-
Total Exposures	629,473	-	-	-

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

30 June 2021	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	311,468	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	363,931	-	41,493	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	4,918	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	67,267	-	-	-
Defaulted Exposures	-	-	-	-
Total Exposures	747,584	-	41,493	-

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

Disclosure on Securitisation for Banking Book

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2022 and 31 December 2021:

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

30 June 2022 (RM'000)	CIMBBG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	87,181	5,169	2,218	322

31 December 2021 (RM'000)	CIMBBG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	191,155	14,749	8,715	(287)

SECURITISATION (continued)

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

30 June 2022 (RM'000)	CIMBISLG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	-	-	-	-

31 December 2021 (RM'000)	CIMBISLG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	46,438	5,422	3,758	(997)

There were no outstanding exposures securitised by CIMBIBG as at 30 June and 31 December 2021.

* 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.

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

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

30 June 2022		CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
<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)	-	-	-	-	-	-	-	-	-	-	-	-

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SECURITISATION (continued)

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

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

30 June 2022			CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	450,489	-	-	-	450,489	-	-	-	-	-	-	90,098

SECURITISATION (continued)

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

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

30 June 2021		CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
<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)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022

SECURITISATION (continued)

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

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

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

SECURITISATION (continued)

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

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

30 June 2022		CIMBISLG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2022

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

30 June 2022		CIMBISLG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	-	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

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

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

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

As at 30 June 2022 and 30 June 2021, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

SECURITISATION (continued)

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

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

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

30 June 2022	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

SECURITISATION (continued)

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

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

30 June 2021	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
TRADITIONAL SECURITISATION					
<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>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	14,906	-	79	75	1,916

As at 30 June 2022 and 30 June 2021, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for the period ended 30 June 2022 and 30 June 2021 are as follows:

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

(RM'000)	CIMBBG	
	30 June 2022	30 June 2021
<u>Realised loss</u>		
Shares, private equity funds and unit trusts	-	-
<u>Unrealised gains</u>		
Shares, private equity funds and unit trusts	38,886	33,829

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2022 and 30 June 2021.

EQUITY EXPOSURES IN BANKING BOOK (continued)

The following table shows an analysis of equity investments by appropriate equity groupings and Risk-Weighted assets as at 30 June 2022 and 30 June 2021 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2022		30 June 2021	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,776,384	2,664,575	1,775,110	2,662,617
Publicly traded	79	79	-	-
Total	1,776,463	2,664,655	1,775,110	2,662,617

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

(RM'000)	CIMBISLG			
	30 June 2022		30 June 2021	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	-	-	-	-

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

(RM'000)	CIMBIBG			
	30 June 2022		30 June 2021	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	-	-	-	-

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

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

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

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

(RM'000)	CIMBBG	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(3,108,083)	(2,990,026)
US Dollar	(92,674)	(117,749)
Thai Baht	(559,949)	(389,891)
Singapore Dollar	(358,442)	(337,713)
Others	(70,593)	(88,412)
Total	(4,189,741)	(3,923,791)

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

(RM'000)	CIMBISLG	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(848,010)	(730,671)
US Dollar	1,971	(6,065)
Thai Baht	-	(2)
Singapore Dollar	(2)	(1)
Others	(737)	8
Total	(846,778)	(736,731)

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

IRRBB/RORBB Management *(continued)*

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

(RM'000)	CIMBIBG	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(71)	37
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
Total	(71)	37

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

(RM'000)	CIMBBG	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	100,334	86,962
US Dollar	(337,507)	(256,006)
Thai Baht	(109,255)	(93,306)
Singapore Dollar	(38,879)	(81,654)
Others	43,488	62,192
Total	(341,819)	(281,812)

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

IRRBB/RORBB Management *(continued)*

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

(RM'000)	CIMBISLG	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(2,604)	(9,628)
US Dollar	(16,636)	(26,904)
Thai Baht	7	43
Singapore Dollar	55	14
Others	(3,137)	420
Total	(22,315)	(36,055)

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

(RM'000)	CIMBIBG	
	30 June 2022	30 June 2021
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	4,609	4,660
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	(8)
Total	4,609	4,652

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]