

Basel II Pillar 3 Disclosures for the period ended 30 June 2019

- **CIMB Bank Berhad**

Abbreviations

A-IRB Approach	: Advanced Internal Ratings Based Approach
BIA	: Basic Indicator Approach
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
CIMBBG	: CIMB Bank, CIMB Islamic Bank Group Berhad, CIMBTH, CIMB Bank PLC (Cambodia), CIMB Factor Lease Berhad and non-financial subsidiaries
CIMBIBG	: CIMB Investment Bank Berhad, CIMB Futures Sdn Bhd 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 Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework (Basel II - Risk Weighted Assets) to include its wholly owned offshore banking subsidiary company)
CIMB Group or the Group	: Collectively CIMBBG, CIMBIBG and CIMB Islamic as described within this Report
CIMB IB	: CIMB Investment Bank Berhad
CIMB Islamic	: CIMB Islamic Bank Berhad
CRM	: Credit Risk Mitigants
DFIs	: Development Financial Institutions
EAD	: Exposure at Default
ECAIs	: External Credit Assessment Institutions
EL	: Expected Loss
EP	: Eligible Provision
F-IRB Approach	: Foundation Internal Ratings Based Approach
HPE	: Hire Purchase Exposures
IRB Approach	: Internal Ratings Based Approach
IRRBB	: Interest Rate Risk in the Banking Book
LGD	: Loss Given Default
MDBs	: Multilateral Development Bank
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
RORBB	: Rate of Return Risk in the Banking Book
RRE	: Residential Real Estate
RWA	: Risk-Weighted Assets
SA	: Standardised Approach

Table of Contents

OVERVIEW1

CAPITAL MANAGEMENT.....1

CREDIT RISK8

SECURITISATION38

MARKET RISK44

OPERATIONAL RISK.....44

EQUITY EXPOSURES IN BANKING BOOK.....45

INTEREST RATE RISK/ RATE OF RETURN RISK IN THE BANKING BOOK.....46

OVERVIEW

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2019.

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

On 13 October 2015, BNM issued revised guidelines on the Capital Adequacy Framework (Capital Components), which took effect beginning 1 January 2016 and 1 January 2019 for banking institutions and financial holding company respectively. BNM also issued updated guidelines on the Capital Adequacy Framework (Basel II – Risk-Weighted Assets) which are applicable to all banking institutions with immediate effect and all financial holding companies with effect from 1 January 2019.

On 1 August 2016, BNM issued an updated framework, which revised capital treatment for credit derivatives transactions in the trading book. In addition, the framework also clarifies on the following;

- (i) Application of a 20% risk weight for the portion of residential mortgages guaranteed by Cagamas SRP Berhad under Cagamas MGP, Skim Rumah Pertamaku and Skim Perumahan Belia;
- (ii) Application of a 100% risk weight to all residential mortgages with a loan/financing-to-value ratio of more than 90% approved and disbursed by banking institutions on or after 1 February 2011; and
- (iii) Removal of the treatment for CGC's SME Assistance Guarantee Scheme as the scheme is no longer available.

Effective 1 August 2016, Commodity Finance and Object Finance portfolios are treated under Standardised Approach.

On 2 March 2017, BNM issued an updated framework whereby Banking institutions are provided the option to adopt the internal estimate method in computing effective maturity for non-retail exposures under F-IRB upon notifying the Bank. In addition, the framework also lists additional requirements to determine effective maturity for each facility under Advanced IRB approach.

On 2 February 2018, BNM issued an updated Capital Adequacy Framework (Basel II – Risk-Weighted Assets) and Capital Adequacy Framework (Capital Components). The framework has been updated to incorporate the revised definition of General Provisions and Specific Provisions arising from the implementation of MFRS 9 Financial Instruments.

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

On 3 May 2019, BNM issued an updated Capital Adequacy Framework (Basel II – Risk-Weighted Assets). The framework has been updated to outline requirements for the recognition of trade credit insurance and trade credit takaful as credit risk mitigation.

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

CAPITAL MANAGEMENT (CONTINUED)
Capital Structure and Adequacy (continued)

The minimum regulatory capital adequacy requirement for the total capital ratio is 8%. The tables below present the Capital Position of CIMB Bank:

Table 1: Capital Position

(RM'000)	CIMB Bank	
	30 June 2019	30 June 2018
Common Equity Tier 1 capital		
Ordinary shares	20,753,114	18,888,794
Other reserves	13,921,196	12,901,550
Less: Proposed dividends	(1,176,740)	(1,140,574)
Common Equity Tier 1 capital before regulatory adjustments	33,497,570	30,649,770
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,555,075)	(3,555,075)
Intangible assets	(824,579)	(798,440)
Deferred Tax Assets	(452,816)	(304,464)
Investment in capital instruments of unconsolidated financial and insurance /takaful entities	(5,856,304)	(5,350,886)
Regulatory reserve	(1,546,049)	(1,376,915)
Others	(66,292)	(4,079)
Common Equity Tier 1 capital after regulatory adjustments	21,196,455	19,259,911
Additional Tier 1 capital		
Perpetual preference shares	200,000	200,000
Innovative Tier 1 Capital	-	924,720
Perpetual subordinated capital securities	2,400,000	1,400,000
Additional Tier 1 capital before regulatory adjustments	2,600,000	2,524,720
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(227,757)	(229,587)
Additional Tier 1 capital after regulatory adjustments	2,372,243	2,295,133
Total Tier 1 capital	23,568,698	21,555,044

CAPITAL MANAGEMENT (CONTINUED)
Capital Structure and Adequacy (continued)
Table 1: Capital Position (continued)

(RM'000)	CIMB Bank	
	30 June 2019	30 June 2018
Tier 2 Capital		
Subordinated notes	7,900,000	7,750,000
Redeemable Preference Shares	29,740	29,740
Surplus eligible provisions over expected losses	714,409	696,097
General provisions	288,907	281,445
Tier 2 capital before regulatory adjustments	8,933,056	8,757,282
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(1,165,146)	(1,103,482)
Total Tier 2 Capital	7,767,910	7,653,800
Total capital	31,336,608	29,208,844
RWA		
Credit risk	142,180,696	138,531,774
Market risk	11,629,960	11,466,358
Large Exposure risk requirements	877,874	830,026
Operational risk	14,953,745	14,462,863
Total RWA	169,642,275	165,291,021
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 Ratio	13.188%	12.342%
Tier 1 ratio	14.587%	13.731%
Total capital ratio	19.166%	18.361%
After deducting proposed dividend		
Common Equity Tier 1 Ratio	12.495%	11.652%
Tier 1 ratio	13.893%	13.041%
Total capital ratio	18.472%	17.671%

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

Table 2: Disclosure on Total RWA and Minimum Capital Requirement

30 June 2019	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	31,538,824	31,538,824	211,901	211,901	16,952
Public Sector Entities	4,339,344	4,036,900	7,380	7,380	590
Banks, DFIs & MDBs	368,487	368,487	36,306	36,306	2,904
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,951,419	1,940,536	1,093,234	1,093,234	87,459
Corporate	11,160,121	5,714,187	6,893,209	6,893,209	551,457
Regulatory Retail	13,690,851	12,311,530	9,030,940	9,030,940	722,475
Residential Mortgages/ RRE Financing	1,080,728	1,076,954	400,385	400,385	32,031
Higher Risk Assets	1,095,923	1,095,923	1,643,885	1,643,885	131,511
Other Assets	6,705,855	6,705,855	3,751,349	3,751,349	300,108
Securitisation	219,851	219,851	43,970	43,970	3,518
Total for SA	72,151,402	65,009,046	23,112,559	23,112,559	1,849,005
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	25,971,828	25,971,828	7,307,991	7,307,991	584,639
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	113,785,539	113,785,539	75,184,972	75,184,972	6,014,798
Residential Mortgages/ RRE Financing	60,608,909	60,608,909	11,745,967	11,745,967	939,677
Qualifying Revolving Retail	12,918,320	12,918,320	7,471,267	7,471,267	597,701
Hire Purchase	8,349,642	8,349,642	4,807,004	4,807,004	384,560
Other Retail	31,559,276	31,559,276	5,811,231	5,811,231	464,898
Securitisation	-	-	-	-	-

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2019	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total for IRB Approach	253,193,514	253,193,514	112,328,432	112,328,432	8,986,275
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	325,344,917	318,202,560	142,180,696	142,180,696	11,374,456
Large Exposure Risk Requirement	877,874	877,874	877,874	877,874	70,230
Market Risk (SA)					
Interest Rate Risk/Benchmark rate risk			8,167,091	8,167,091	653,367
Foreign Currency Risk			902,435	902,435	72,195
Equity Risk			699,533	699,533	55,963
Commodity Risk			1,341,853	1,341,853	107,348
Options Risk			519,048	519,048	41,524
Total Market Risk			11,629,960	11,629,960	930,397
Operational Risk (BIA)			14,953,745	14,953,745	1,196,300
Total RWA and Capital Requirement			169,642,275	169,642,275	13,571,382

CAPITAL MANAGEMENT (CONTINUED)
Capital Structure and Adequacy (continued)
Table 2: Disclosure on Total RWA and Minimum Capital Requirement (continued)

30 June 2018	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	39,250,231	39,250,231	447,596	447,596	35,808
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	289,530	289,530	29,650	29,650	2,372
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,807,628	2,799,812	1,720,009	1,720,009	137,601
Corporate	8,926,881	5,705,516	6,933,434	6,933,434	554,675
Regulatory Retail	12,516,352	11,038,732	8,026,536	8,026,536	642,123
Residential Mortgages/ RRE Financing	833,651	831,493	304,057	304,057	24,325
Higher Risk Assets	1,097,888	1,097,888	1,646,832	1,646,832	131,747
Other Assets	5,858,293	5,858,293	3,359,244	3,359,244	268,739
Securitisation	241,017	241,017	48,203	48,203	3,856
Total for SA	71,821,471	67,112,511	22,515,562	22,515,562	1,801,245
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	25,400,594	25,400,594	6,934,633	6,934,633	554,771
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	109,620,447	109,620,447	72,718,972	72,718,972	5,817,518
Residential Mortgages/ RRE Financing	57,732,898	57,732,898	11,266,442	11,266,442	901,315
Qualifying Revolving Retail	12,965,959	12,965,959	7,423,676	7,423,676	593,894
Hire Purchase	8,792,241	8,792,241	5,117,468	5,117,468	409,397
Other Retail	34,071,011	34,071,011	5,988,065	5,988,065	479,045
Securitisation	-	-	-	-	-

CAPITAL MANAGEMENT (CONTINUED)

Capital Structure and Adequacy (continued)

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

30 June 2018	CIMB Bank				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total for IRB Approach	248,583,151	248,583,151	109,449,257	109,449,257	8,755,941
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	320,404,622	315,695,662	138,531,774	138,531,774	11,082,542
Large Exposure Risk Requirement	830,026	830,026	830,026	830,026	66,402
Market Risk (SA)					
Interest Rate Risk/Benchmark rate risk			8,100,955	8,100,955	648,076
Foreign Currency Risk			833,647	833,647	66,692
Equity Risk			833,980	833,980	66,718
Commodity Risk			847,640	847,640	67,811
Options Risk			850,136	850,136	68,011
Total Market Risk			11,466,358	11,466,358	917,309
Operational Risk (BIA)			14,462,863	14,462,863	1,157,029
Total RWA and Capital Requirement			165,291,020	165,291,020	13,223,282

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 tables show the credit exposures by geographic region:

Table 3: Geographic Distribution of Credit Exposures

30 June 2019		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	28,686,423	2,677,853	-	174,548	31,538,824
PSE	4,339,344	-	-	-	4,339,344
Bank	19,871,972	4,423,496	-	2,044,847	26,340,315
Corporate	89,084,430	33,558,484	-	4,254,166	126,897,079
Mortgage/ RRE Financing	56,427,664	5,013,430	-	248,543	61,689,637
HPE	8,349,642	-	-	-	8,349,642
QRRE	10,284,661	2,633,659	-	-	12,918,320
Other Retail	42,966,624	2,282,231	-	1,271	45,250,126
Other Exposures	6,764,779	804,511	-	452,339	8,021,629
Total Gross Credit Exposure	266,775,539	51,393,664	-	7,175,714	325,344,917

30 June 2018		CIMB Bank			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	34,869,612	4,137,783	-	242,837	39,250,231
Bank	16,370,962	7,954,379	-	1,364,783	25,690,124
Corporate	87,830,363	29,704,229	-	3,820,364	121,354,956
Mortgage/ RRE Financing	53,407,953	4,889,751	-	268,844	58,566,549
HPE	8,792,241	-	-	-	8,792,241
QRRE	10,422,491	2,543,468	-	-	12,965,959
Other Retail	44,351,880	2,230,424	-	5,060	46,587,364
Other Exposures	5,941,633	1,132,172	-	123,393	7,197,197
Total Gross Credit Exposure	261,987,136	52,592,205	-	5,825,281	320,404,622

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Sector

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

Table 4: Distribution of Credit Exposures by Sector

30 June 2019	CIMB Bank											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	181,680	-	-	1,050,550	2,540,254	-	2,678,509	4,355,284	20,406,803	-	325,744	31,538,824
PSE	2,752	-	-	-	-	-	55	221	4,336,227	-	90	4,339,344
Bank	-	-	-	-	-	-	-	26,340,315	-	-	-	26,340,315
Corporate	7,370,340	6,124,778	10,411,791	6,668,914	11,694,411	16,016,836	10,789,765	36,537,370	11,824,982	7,552,435	1,905,457	126,897,079
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	61,689,637	-	61,689,637
HPE	-	-	-	-	-	-	-	-	-	8,349,642	-	8,349,642
QRRE	-	-	-	-	-	-	-	-	-	12,918,320	-	12,918,320
Other Retail	187,150	51,644	1,049,754	17,735	752,337	1,981,435	277,857	2,494,947	575,456	37,861,812	-	45,250,126
Other Exposures	-	-	-	-	-	-	-	1,233,731	46,990	-	6,740,908	8,021,629
Total Gross Credit Exposure	7,741,921	6,176,422	11,461,545	7,737,200	14,987,002	17,998,271	13,746,185	70,961,868	37,190,457	128,371,847	8,972,199	325,344,917

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Sector (continued)

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

30 June 2018	CIMB Bank											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	200,514	-	-	888,616	2,073,540	-	2,737,622	11,097,636	22,182,178	-	70,126	39,250,231
Bank	-	-	-	-	-	-	-	25,690,124	-	-	-	25,690,124
Corporate	5,755,254	7,724,473	9,696,803	6,225,526	12,742,637	14,337,626	12,530,154	32,849,482	11,803,145	5,375,010	2,314,845	121,354,956
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	58,566,549	-	58,566,549
HPE	-	-	-	-	-	-	-	-	-	8,792,241	-	8,792,241
QRRE	-	-	-	-	-	-	-	-	-	12,965,959	-	12,965,959
Other Retail	171,120	49,208	992,812	21,730	733,124	1,783,373	271,825	2,271,914	585,176	39,707,079	-	46,587,364
Other Exposures	-	-	-	-	-	-	-	1,239,820	41,401	-	5,915,976	7,197,197
Total Gross Credit Exposure	6,126,887	7,773,681	10,689,616	7,135,873	15,549,301	16,120,999	15,539,601	73,148,976	34,611,901	125,406,839	8,300,947	320,404,622

*Others are exposures which are not elsewhere classified.

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Residual Contractual Maturity

The tables below present the distribution of credit exposures by residual contractual maturity:

Table 5: Distribution of Credit Exposures by Residual Contractual Maturity

30 June 2019	CIMB Bank			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	7,440,923	10,759,833	13,338,068	31,538,824
PSE	303,047	3,785	4,032,512	4,339,344
Bank	21,017,129	4,768,127	555,059	26,340,315
Corporate	48,708,258	46,373,330	31,815,491	126,897,079
Mortgage/ RRE Financing	34,005	593,830	61,061,802	61,689,637
HPE	69,978	3,992,949	4,286,715	8,349,642
QRRE	12,918,320	-	-	12,918,320
Other Retail	2,207,639	3,218,911	39,823,577	45,250,126
Other Exposures	27,168	163,961	7,830,500	8,021,629
Total Gross Credit Exposure	92,726,469	69,874,724	162,743,724	325,344,917

30 June 2018	CIMB Bank			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	14,643,726	9,018,403	15,588,103	39,250,231
Bank	18,128,385	6,225,639	1,336,100	25,690,124
Corporate	43,497,563	44,496,051	33,361,342	121,354,956
Mortgage/ RRE Financing	41,231	591,979	57,933,339	58,566,549
HPE	58,046	3,374,599	5,359,597	8,792,241
QRRE	12,965,959	-	-	12,965,959
Other Retail	2,143,442	2,532,109	41,911,813	46,587,364
Other Exposures	26,942	175,580	6,994,676	7,197,197
Total Gross Credit Exposure	91,505,293	66,414,359	162,484,970	320,404,622

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing

i) Past Due But Not Impaired

The following tables provide an analysis of the outstanding balances as at 30 June 2019 and 31 December 2018 which were past due but not impaired by sector and geographic respectively:

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

(RM'000)	CIMB Bank	
	30 June 2019	31 December 2018
Primary Agriculture	28,151	24,516
Mining and Quarrying	9,333	13,211
Manufacturing	55,116	71,801
Electricity, Gas and Water Supply	616	171
Construction	120,416	88,427
Wholesale and Retail Trade, and Restaurants and Hotels	204,852	224,179
Transport, Storage and Communications	34,140	33,655
Finance, Insurance/ Takaful, Real Estate and Business Activities	221,139	240,142
Education, Health and Others	155,379	105,929
Household	8,245,411	8,007,840
Others*	16,424	8,253
Total	9,090,977	8,818,124

*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMB Bank	
	30 June 2019	31 December 2018
Malaysia	8,808,642	8,334,133
Singapore	280,537	346,491
Thailand	-	-
Other Countries	1,798	137,500
Total	9,090,977	8,818,124

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

ii) *Credit Impaired Loans/Financings*

The following tables provide an analysis of the outstanding balances as at 30 June 2019 and 31 December 2018 which were credit impaired by sector and geographical respectively:

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

(RM'000)	CIMB Bank	
	30 June 2019	31 December 2018
Primary Agriculture	58,311	52,576
Mining and Quarrying	890,474	1,003,220
Manufacturing	148,734	162,985
Electricity, Gas and Water Supply	248,318	726
Construction	132,077	140,463
Wholesale and Retail Trade, and Restaurants and Hotels	193,210	230,463
Transport, Storage and Communications	1,079,173	1,054,174
Finance, Insurance/ Takaful, Real Estate and Business Activities	244,646	239,652
Education, Health and Others	95,051	100,631
Household	1,230,507	1,142,120
Others*	5,023	7,541
Total	4,325,524	4,134,551

*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMB Bank	
	30 June 2019	31 December 2018
Malaysia	3,087,378	3,093,067
Singapore	889,169	676,323
Thailand	-	-
Other Countries	348,977	365,161
Total	4,325,524	4,134,551

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses

Table 10: Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for the period ended 30 June 2019

(RM'000)	CIMB Bank				
	30 June 2019				
	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	12,892	913	28,904	-	42,709
Mining and Quarrying	16,208	415	175,284	-	191,907
Manufacturing	14,428	6,970	161,016	-	182,414
Electricity, Gas and Water Supply	1,249	37	29,617	-	30,903
Construction	16,173	6,680	57,605	-	80,458
Wholesale and Retail Trade, and Restaurants and Hotels	37,494	25,222	34,152	-	96,868
Transport, Storage and Communications	6,948	3,532	1,029,825	-	1,040,305
Finance, Insurance/Takaful, Real Estate and Business Activities	65,780	13,899	148,767	-	228,446
Education, Health and Others	6,938	60,751	1,339	-	69,028
Household	479,821	242,514	502,186	-	1,224,521
Others*	4,683	23,256	4,569	-	32,508
Total	662,614	384,189	2,173,264	-	3,220,067

*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: Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for the period ended 31 December 2018 (continued)

(RM'000)	CIMB Bank				
	31 December 2018				
	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	26,420	6,102	31,549	-	64,071
Mining and Quarrying	8,522	4,694	201,290	-	214,506
Manufacturing	41,166	58,875	115,535	-	215,576
Electricity, Gas and Water Supply	6,862	3,071	488	-	10,421
Construction	25,599	20,384	70,190	-	116,173
Wholesale and Retail Trade, and Restaurants and Hotels	70,744	40,294	97,444	-	208,482
Transport, Storage and Communications	19,092	7,730	1,025,433	-	1,052,255
Finance, Insurance/Takaful, Real Estate and Business Activities	97,657	35,763	155,061	-	288,481
Education, Health and Others	13,405	12,089	5,634	-	31,128
Household	441,329	226,796	491,117	-	1,159,242
Others*	8,605	27,695	5,876	-	42,176
Total	759,401	443,493	2,199,617	-	3,402,511

*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 11: Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for the period ended 30 June 2019

(RM'000)	CIMB Bank				
	30 June 2019				
	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	461,716	323,531	1,753,639	-	2,538,886
Singapore	171,026	60,138	235,925	-	467,089
Thailand	3,101	-	-	-	3,101
Other Countries	26,771	520	183,700	-	210,991
Total	662,614	384,189	2,173,264	-	3,220,067

Table 11: Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for the period ended 31 December 2018

(RM'000)	CIMB Bank				
	31 December 2018				
	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	553,468	369,092	1,735,541	-	2,658,101
Singapore	149,604	70,471	262,303	-	482,378
Thailand	30,172	-	-	-	30,172
Other Countries	26,157	3,930	201,773	-	231,860
Total	759,401	443,493	2,199,617	-	3,402,511

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) *Expected Credit Losses (continued)*

Table 12: Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for the period ended 30 June 2019

(RM'000)	CIMB Bank			
	30 June 2019			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	1,669	-	5,049	-
Mining and Quarrying	15,713	-	30,554	-
Manufacturing	83,757	-	46,736	-
Electricity, Gas and Water Supply	29,119	-	93	-
Construction	(229)	-	15,274	-
Wholesale and Retail Trade, and Restaurants and Hotels	4,387	-	39,004	-
Transport, Storage and Communications	6,807	-	2,825	-
Finance, Insurance/Takaful, Real Estate and Business Activities	7,441	-	11,200	-
Education, Health and Others	981	-	6,806	-
Household	301,309	-	247,718	-
Others*	(296)	-	400	-
Total	450,658	-	405,659	-

*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: Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for the Period 30 June 2018 (continued)

(RM'000)	CIMB Bank			
	30 June 2018			
	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	2,655	-	3,101	-
Mining and Quarrying	22,327	-	184	-
Manufacturing	31,603	-	1,255	-
Electricity, Gas and Water Supply	(2)	-	4	-
Construction	20,893	-	3,302	-
Wholesale and Retail Trade, and Restaurants and Hotels	867	-	2,695	-
Transport, Storage and Communications	4,829	-	1,039	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(380)	-	2,215	-
Education, Health and Others	(1,144)	-	683	-
Household	211,114	-	232,474	-
Others*	12,665	-	232	-
Total	305,427	-	247,284	-

*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 13: Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2019

(RM'000)	CIMB Bank				
	30 June 2019				
	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 2019	759,401	443,493	2,199,617	-	3,402,511
Changes in expected credit losses due to transferred within stages	296,583	(177,795)	(118,788)	-	-
Transferred to Stage 1	388,943	(326,039)	(62,904)	-	-
Transferred to Stage 2	(91,634)	234,741	(143,107)	-	-
Transferred to Stage 3	(726)	(86,497)	87,223	-	-
Total charge to Income Statement	(396,281)	121,035	450,658	-	175,412
New financial assets originated	204,538	1,890	984	-	207,412
Financial assets that have been derecognised	(92,140)	(17,486)	-	-	(109,626)
Write back in respect of full recoveries	-	-	(11,551)	-	(11,551)
Change in credit risk	(508,679)	136,631	461,225	-	89,177
Write-offs	(32)	(2)	(405,659)	-	(405,693)
Exchange fluctuation	1,039	389	1,910	-	3,338
Other movements	1,904	(2,931)	45,526	-	44,499
Total	662,614	384,189	2,173,264	-	3,220,067

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) *Expected Credit Losses (continued)*

Table 13: Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2018 (continued)

(RM'000)	CIMB Bank				
	30 June 2018				
	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 2018	-	-	-	-	-
Effect of adopting MFRS 9	702,566	478,824	2,239,192	-	3,420,582
Adjusted 1 January 2018	702,566	478,824	2,239,192	-	3,420,582
Changes in expected credit losses due to transferred within stages	369,870	(298,162)	(71,708)	-	-
Transferred to Stage 1	490,125	(377,863)	(112,262)	-	-
Transferred to Stage 2	(108,385)	235,793	(127,408)	-	-
Transferred to Stage 3	(11,870)	(156,092)	167,962	-	-
Total charge to Income Statement	(323,714)	204,280	305,427	-	185,993
New financial assets originated	112,242	21	17,282	-	129,545
Financial assets that have been derecognised	(104,878)	(59,630)	-	-	(164,508)
Write back in respect of full recoveries	-	-	(7,703)	-	(7,703)
Change in credit risk	(331,078)	263,889	295,848	-	228,659
Write-offs	(549)	-	(247,284)	-	(247,833)
Exchange fluctuation	(3,636)	(1,634)	(2,412)	-	(7,682)
Other movements	1,628	9,761	1,401	-	12,790
Total	746,165	393,069	2,224,616	-	3,363,850

Capital Treatment for Credit Risk

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

CREDIT RISK (CONTINUED)

Credit Risk – Disclosure for Portfolios under the SA

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

Table 14: Disclosure by Risk Weight under SA

30 June 2019	CIMB Bank											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages / RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	31,195,203	-	210,199	-	-	3,143	-	-	2,954,506	-	34,363,052	-
20%	-	36,900	142,792	341,790	2,446	462,281	-	-	-	219,851	1,206,060	241,212
35%	-	-	-	-	-	-	988,398	-	-	-	988,398	345,939
50%	263,441	0.1	15,496	1,147,738	122,550	12,643	68,220	-	-	-	1,630,089	815,044
75%	-	-	-	-	-	11,715,633	-	-	-	-	11,715,633	8,786,724
100%	80,180	-	-	451,007	5,395,920	62,612	20,335	-	3,751,349	-	9,761,404	9,761,404
150%	-	-	-	0.1	89,124	55,216	-	1,095,923	-	-	1,240,264	1,860,396
150%<RW<1250%	-	-	-	-	-	-	-	-	-	-	-	-
>1250%	-	-	-	-	104,147	-	-	-	-	-	104,147	1,301,838
Total	31,538,824	36,900	368,487	1,940,536	5,714,187	12,311,530	1,076,954	1,095,923	6,705,855	219,851	61,009,046	23,112,558
Average Risk Weight	1%	20%	10%	56%	121%	73%	37%	150%	56%	20%	38%	
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: Disclosure by Risk Weight under SA (continued)

30 June 2018											CIMB Bank	
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages / RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	37,498,803	-	166,137	-	-	3,130	-	-	2,499,049	-	40,167,119	-
20%	1,427,061	-	106,822	558,891	4,078	483,857	-	-	-	241,017	2,821,725	564,345
35%	-	-	-	-	-	-	768,328	-	-	-	768,328	268,915
50%	324,368	-	16,571	1,265,391	13,880	7,888	56,045	-	-	-	1,684,144	842,072
75%	-	-	-	-	-	10,480,659	-	-	-	-	10,480,659	7,860,494
100%	-	-	-	975,520	5,502,552	58,939	7,119	-	3,359,244	-	9,903,375	9,903,375
150%	-	-	-	10	80,859	4,258	-	1,097,888	-	-	1,183,015	1,774,523
150%<RW<1250%	-	-	-	-	-	-	-	-	-	-	-	-
>1250%	-	-	-	-	104,147	-	-	-	-	-	104,147	1,301,838
Total	39,250,231	-	289,530	2,799,812	5,705,516	11,038,732	831,493	1,097,888	5,858,293	241,017	67,112,511	22,515,561
Average Risk Weight	1%	-	10%	61%	122%	73%	37%	150%	57%	20%	34%	
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

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

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

30 June 2019		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Sovereign/Central Banks	23,121,962	-	8,416,862	31,538,824
Public Sector Entities	-	-	4,339,344	4,339,344
Banks, MDBs and DFIs	368,487	-	-	368,487
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,504,073	-	447,346	1,951,419
Corporate	260	-	11,159,861	11,160,121
Total	24,994,782	-	24,363,412	49,358,195

30 June 2018		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Sovereign/Central Banks	23,067,543	-	16,182,689	39,250,231
Public Sector Entities	-	-	-	-
Banks, MDBs and DFIs	289,530	-	-	289,530
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,853,622	63,202	890,804	2,807,628
Corporate	118	-	8,926,763	8,926,881
Total	25,210,812	63,202	26,000,256	51,274,270

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

30 June 2019		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	219,851	-	-	219,851

30 June 2018		CIMB Bank		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	241,017	-	-	241,017

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, personal financing, business premises loan/financing and Residential Mortgages/ RRE Financing.

The following tables summarise the Bank's retail credit exposures measured under A-IRB Approach:

Table 17: Retail Credit Exposures by PD Band

30 June 2019	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	92,607,992	19,056,422	1,771,734	113,436,147
Residential Mortgage	53,758,550	5,622,934	1,227,425	60,608,909
QRRE	9,201,541	3,605,747	111,032	12,918,320
Hire Purchase	7,156,888	1,090,898	101,855	8,349,642
Other Retail	22,491,012	8,736,842	331,421	31,559,276
Exposure Weighted Average LGD				
Residential Mortgage	19%	21%	26%	
QRRE	89%	89%	89%	
Hire Purchase	51%	53%	55%	
Other Retail	25%	13%	55%	
Exposure Weighted Average Risk Weight				
Residential Mortgage	10%	70%	192%	
QRRE	28%	128%	228%	
Hire Purchase	51%	86%	191%	
Other Retail	16%	21%	116%	

CREDIT RISK (CONTINUED)

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

Retail Exposures (continued)

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

30 June 2018	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	91,592,082	20,205,302	1,764,725	113,562,109
Residential Mortgage	51,090,580	5,585,989	1,056,329	57,732,898
QRRE	9,266,762	3,591,997	107,201	12,965,959
Hire Purchase	7,777,874	870,796	143,572	8,792,241
Other Retail	23,456,867	10,156,520	457,624	34,071,011
Exposure Weighted Average LGD				
Residential Mortgage	19%	21%	28%	
QRRE	89%	89%	89%	
Hire Purchase	51%	53%	56%	
Other Retail	25%	11%	66%	
Exposure Weighted Average Risk Weight				
Residential Mortgage	11%	69%	182%	
QRRE	29%	128%	168%	
Hire Purchase	52%	91%	209%	
Other Retail	16%	18%	83%	

CREDIT RISK (CONTINUED)

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

Retail Exposures (continued)

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

30 June 2019	CIMB Bank			
(RM'000) Expected Loss Range of Retail Exposure	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	101,723,789	11,488,355	224,003	113,436,147
Residential Mortgage	57,888,639	2,649,356	70,915	60,608,909
QRRE	7,657,688	5,259,194	1,438	12,918,320
Hire Purchase	7,162,199	1,181,130	6,314	8,349,642
Other Retail	29,015,263	2,398,676	145,337	31,559,276
Exposure Weighted Average LGD				
Residential Mortgage	19%	24%	40%	
QRRE	89%	89%	90%	
Hire Purchase	51%	53%	54%	
Other Retail	21%	27%	87%	

30 June 2018	CIMB Bank			
(RM'000) Expected Loss Range of Retail Exposure	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	101,829,075	11,339,937	393,098	113,562,109
Residential Mortgage	55,137,912	2,483,863	111,123	57,732,898
QRRE	7,729,735	5,234,673	1,552	12,965,959
Hire Purchase	7,780,764	1,004,223	7,254	8,792,241
Other Retail	31,180,664	2,617,179	273,169	34,071,011
Exposure Weighted Average LGD				
Residential Mortgage	19%	25%	43%	
QRRE	89%	89%	90%	
Hire Purchase	51%	54%	57%	
Other Retail	20%	24%	90%	

CREDIT RISK (CONTINUED)

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

Non-retail Exposures

The following tables summarise the Bank's non-retail credit exposures measured under F-IRB Approach:

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

30 June 2019	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	1,325,222	1,521,287	-	-	1,638,133	4,484,641
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,548,052	9,883,911	351,528	278,661	90,994	12,153,146
RWA	1,494,770	8,895,344	404,258	696,652	-	11,491,023

30 June 2018	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	943,356	2,632,148	39,481	216,960	1,565,055	5,396,999
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,785,509	9,887,542	309,015	88,045	43,562	12,113,672
RWA	1,457,549	9,748,576	400,771	762,511	-	12,369,406

The Bank has no exposure to High Volatility Commercial Real Estate and Equities under the Simple Risk Weight Approach.

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

Non-retail Exposures (continued)

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

30 June 2019	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	38,548,639	61,047,417	20,495,191	3,028,333	123,119,580
Sovereign/Central Banks	-	-	-	-	-
Bank	18,517,568	7,343,571	110,689	-	25,971,828
Corporate (excluding Specialised Lending)	20,031,071	53,703,846	20,384,502	3,028,333	97,147,752
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	-	
Corporate (excluding Specialised Lending)	42%	40%	35%	43%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	22%	43%	169%	-	
Corporate (excluding Specialised Lending)	18%	71%	107%	-	

30 June 2018	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
Total Non-Retail Exposure	34,030,355	63,326,340	18,186,658	1,967,017	117,510,370
Sovereign/Central Banks	-	-	-	-	-
Bank	15,424,120	9,852,170	124,305	-	25,400,594
Corporate (excluding Specialised Lending)	18,606,235	53,474,170	18,062,354	1,967,017	92,109,775
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	42%	44%	45%	-	
Corporate (excluding Specialised Lending)	43%	40%	35%	41%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	18%	40%	157%	-	
Corporate (excluding Specialised Lending)	15%	73%	103%	-	

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 actual losses by portfolio type:

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

CIMB Bank				
(RM'000) Exposure Class	30 June 2019		30 June 2018	
	Regulatory Expected Losses as at 30 June 2018	Actual Losses for the period ended 30 June 2019	Regulatory Expected Losses as at 30 June 2017	Actual Losses for the period ended 30 June 2018
Sovereign	-	-	-	-
Bank	14,922	-	13,655	0.02
Corporate	682,494	61,779	629,229	49,464
Mortgage/ RRE Financing	159,996	115,515	173,900	53,510
HPE	89,414	162,635	105,654	114,818
QRRE	368,856	181,274	401,918	135,127
Other Retail	152,691	26,695	138,996	(2,681)
Other Exposures	-	-	-	-
Total	1,468,373	547,898	1,463,351	350,238

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 period. 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 Bank, the two metrics are not directly comparable due to the differences in methodology.

Off-Balance Sheet Exposures and Counterparty Credit Risk

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, there was no requirement for additional collateral to be posted as at 30 June 2019 and 30 June 2018.

CREDIT RISK (CONTINUED)
Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

The following tables disclose the Off-Balance Sheet exposures and Counterparty Credit Risk:

Table 22: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk

30 June 2019	CIMB Bank			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Direct Credit Substitutes	3,022,850	3,022,850	1,793,939	
Transaction Related Contingent Items	4,782,745	2,391,373	1,380,282	
Short Term Self Liquidating Trade Related Contingencies	3,020,761	604,152	377,105	
Assets Sold With Recourse	-	-	-	
Forward Asset Purchases	-	-	-	
Obligations under an On-going Underwriting Agreement	-	-	-	
Lending 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)	500,461	500,461	25,849	
Foreign Exchange Related Contracts				
One year or less	15,324,182	348,347	338,587	138,087
Over one year to five years	271,327	26,649	18,199	10,950
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,017,737	72,735	73,090	65,240
Over one year to five years	3,134,129	191,774	208,804	102,536
Over five years	90,165	15,028	12,346	6,764
Equity related contracts				
One year or less	31,307	1,918	1,735	40
Over one year to five years	178,722	53,987	81,969	39,689
Over five years	-	-	-	-
Commodity contracts				
One year or less	1,085	113	280	5
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	555,071,239	8,526,529	3,877,379	2,012,776

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

The following tables disclose the Off-Balance Sheet exposures and Counterparty Credit Risk:

Table 22: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

30 June 2019	CIMB Bank			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	28,352,269	25,114,024	7,462,151	
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1	1	0.3	
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	90,126,498	-	-	
Unutilised credit card lines	25,795,942	6,577,035	2,719,452	
Off-balance sheet securitisation exposures (adjusted for maximum capital requirement due to early amortisation provision)	-	-	-	
Total	730,721,419	47,446,976	18,371,166	2,376,087

CREDIT RISK (CONTINUED)
Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)
Table 22: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

30 June 2018	CIMB Bank			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Direct Credit Substitutes	3,414,809	3,414,809	1,829,771	
Transaction Related Contingent Items	4,129,961	2,064,981	1,151,125	
Short Term Self Liquidating Trade Related Contingencies	2,744,376	548,875	332,943	
Assets Sold With Recourse	-	-	-	
Forward Asset Purchases	-	-	-	
Obligations under an On-going Underwriting Agreement	-	-	-	
Lending 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)	923,293	923,293	66,183	
Foreign Exchange Related Contracts				
One year or less	20,198,001	473,785	341,050	233,672
Over one year to five years	185,144	14,323	10,406	3,485
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,945,823	45,429	42,051	29,252
Over one year to five years	3,160,956	192,719	177,950	107,655
Over five years	1,132,220	179,259	133,580	56,722
Equity related contracts				
One year or less	62,711	26,728	25,721	22,965
Over one year to five years	279,400	86,760	118,271	64,408
Over five years	-	-	-	-
Commodity contracts				
One year or less	24,388	2,439	2,474	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	475,827,442	9,368,815	3,776,367	2,523,451

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

The following tables disclose the Off-Balance Sheet exposures and Counterparty Credit Risk:

Table 22: Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

30 June 2018	CIMB Bank			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	26,773,505	23,772,163	7,926,284	
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	69,648,524	-	-	
Unutilised credit card lines	25,320,821	6,671,394	2,514,177	
Off-balance sheet items for securitisation exposures	-	-	-	
Off-balance sheet exposures due to early amortisation provisions	-	-	-	
Total	635,771,375	47,785,771	18,448,354	3,041,610

CREDIT RISK (CONTINUED)

Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)

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

Table 23: Disclosure on Credit Derivative Transactions

(RM'000)	CIMB Bank			
	30 June 2019		30 June 2018	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	2,486,103	1,450,038	1,769,817	2,557,365
Client Intermediation Activities	20,750	227,155	170,368	374,117
Total	2,506,853	1,677,193	1,940,185	2,931,482
Credit Default Swaps	2,486,103	1,442,293	1,915,185	2,493,272
Total Return Swaps	20,750	234,900	25,000	438,210
Total	2,506,853	1,677,193	1,940,185	2,931,482

CREDIT RISK (CONTINUED)
Credit Risk Mitigation

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants:

Table 24: Disclosure on Credit Risk Mitigation

30 June 2019	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	31,538,824	-	-	-
Public Sector Entities	4,339,344	4,000,000	302,444	-
Banks, DFIs & MDBs	26,340,315	-	755,341	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,951,419	-	10,883	-
Corporate	120,049,843	1,858,387	14,818,982	12,205,161
Residential Mortgages/ RRE Financing	60,972,806	-	3,774	-
Qualifying Revolving Retail	12,814,173	-	-	-
Hire Purchase	8,247,787	-	-	-
Other Retail	44,918,442	465,412	1,378,802	-
Securitisation	219,851	-	-	-
Higher Risk Assets	1,095,923	-	-	-
Other Assets	6,705,855	-	-	-
Defaulted Exposures	3,026,548	168	124,674	264,956
Total Exposures	322,221,129	6,323,967	17,394,901	12,470,116

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

CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

Table 24: Disclosure on Credit Risk Mitigation (continued)

30 June 2018	CIMB Bank			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	39,250,231	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	25,690,124	-	1,329,209	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,807,618	-	7,816	-
Corporate	114,852,038	3,591,921	11,217,039	12,259,726
Residential Mortgages/ RRE Financing	57,881,635	-	2,158	-
Qualifying Revolving Retail	12,858,771	-	-	-
Hire Purchase	8,648,669	-	-	-
Other Retail	46,164,458	486,975	1,477,385	-
Securitisation	241,017	-	-	-
Higher Risk Assets	1,097,888	-	-	-
Other Assets	5,858,293	-	-	-
<i>Defaulted Exposures</i>	1,809,431	13	141,666	264,762
Total Exposures	317,160,173	4,078,909	14,175,273	12,524,488

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

SECURITISATION

The following tables show the disclosure on Securitisation for Trading and Banking Book:

Table 25: Disclosure on Securitisation for Banking Book

30 June 2019 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the year
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	549,389	23,770	3,939	(752)

31 December 2018 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the year
TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution				
Hire Purchase Exposure	684,242	23,839	3,858	(4,290)

* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 months period from 1 January 2018 to 30 June 2018 and 1 January 2019 to 30 June 2019.

SECURITISATION (CONTINUED)

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

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

30 June 2019		CIMB Bank									
(RM'000) Exposure Class	Net Exposure After CRM	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	209,916	-	-	209,916	-	-	-	-	-	-	41,983
Mezzanine	9,935	-	-	9,935	-	-	-	-	-	-	1,987
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)

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

30 June 2019	CIMB Bank										
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	219,851	-	-	219,851	-	-	-	-	-	-	43,970

SECURITISATION (CONTINUED)

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

30 June 2018	CIMB Bank										
(RM'000) Exposure Class	Net Exposure After CRM	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)											
<u>Non-originating Banking Institution</u>											
<i>On-Balance Sheet</i>											
Most senior	227,330	-	-	227,330	-	-	-	-	-	-	45,466
Mezzanine	13,687	-	-	13,687	-	-	-	-	-	-	2,737
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)

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

30 June 2018		CIMB Bank									
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	241,017	-	-	241,017	-	-	-	-	-	-	48,203

SECURITISATION (CONTINUED)

The table below presents the Securitisation under the SA for Trading Book Exposures subject to Market Risk capital charge:

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

30 June 2019	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2018	CIMB Bank				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk Weighted Assets
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised gains arising from sales and liquidations of equities for CIMB Bank for the period ended 30 June 2019 and 30 June 2018 is as follows:

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

In RM('000)	CIMB Bank	
	30 June 2019	30 June 2018
Realised gains		
Shares, private equity funds and unit trusts	-	5,662
Unrealised gains		
Shares, private equity funds and unit trusts	65,976	15,439

The table below presents the analysis of Equity investments by Grouping and RWA:

Table 29: Analysis of Equity Investments by Grouping and RWA

In RM('000)	CIMB Bank			
	30 June 2019		30 June 2018	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,095,923	1,643,885	1,097,888	1,646,832
Publicly traded	-	-	-	-
Total	1,095,923	1,643,885	1,097,888	1,646,832

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/benchmark 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 CIMB Bank IRRBB/RORBB under a 100 bps parallel upward interest rate/benchmark rate shock from economic value and earnings perspectives:

Table 30: IRRBB/RORBB – Impact on Economic Value

(RM'000)	CIMB Bank	
	30 June 2019	30 June 2018
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(907,536)	(664,683)
US Dollar	61,358	44,856
Thai Baht	(3)	(4)
Singapore Dollar	(146,433)	(105,181)
Others	10,797	30,058
Total	(981,817)	(694,954)

Table 31: IRRBB/RORBB – Impact on Earnings

(RM'000)	CIMB Bank	
	30 June 2019	30 June 2018
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	254,146	344,976
US Dollar	(85,242)	(80,073)
Thai Baht	60	90
Singapore Dollar	12,675	(6,895)
Others	23,658	26,506
Total	205,297	284,604

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] -