

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

Basel II Pillar 3 Disclosure for the period ended 30 June 2023

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

Contents

ABBREVIATIONS.....	1
OVERVIEW	3
CAPITAL MANAGEMENT	3
CREDIT RISK	24
SECURITISATION	97
MARKET RISK	109
OPERATIONAL RISK.....	109
EQUITY EXPOSURES IN BANKING BOOK.....	109
INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK.....	111

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

ABBREVIATIONS (continued)

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

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 2023.

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 2023	30 June 2022
Common Equity Tier 1 capital		
Ordinary share capital	22,979,762	22,177,810
Other reserves	28,100,941	24,104,784
Qualifying non-controlling interests	189,556	163,872
Less: Proposed dividends	(1,640,182)	(1,253,258)
Common Equity Tier 1 capital before regulatory adjustments	49,630,077	45,193,208
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,946,440)	(3,934,004)
Intangible assets	(1,211,611)	(1,071,305)
Deferred tax assets	(1,420,520)	(1,515,894)
Regulatory reserve	(910,592)	(341,414)
Others	65,539	60,400
Common Equity Tier 1 capital after regulatory adjustments	42,206,453	38,390,991
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,750,000	1,750,000
Qualifying capital instruments held by third parties	38,613	32,095
Additional Tier 1 capital before regulatory adjustments	1,788,613	1,782,095
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Additional Tier 1 capital after regulatory adjustments	1,788,613	1,782,095
Total Tier 1 capital	43,995,066	40,173,086

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBBG	
	30 June 2023	30 June 2022
Tier 2 capital		
Subordinated obligations	7,500,000	6,800,000
Surplus of eligible provisions over expected loss	1,089,429	977,082
Qualifying capital instruments held by third parties	317,095	249,898
General provisions	854,922	760,018
Tier 2 capital before regulatory adjustments	9,761,446	8,786,998
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Total Tier 2 capital after regulatory adjustments	9,761,446	8,786,998
Total capital	53,756,512	48,960,084
RWA		
Credit risk	249,965,208	223,648,517
Market risk	15,687,963	15,980,651
Large exposure risk requirement	1,212,672	1,299,541
Operational risk	25,824,148	24,094,830
Total RWA	292,689,991	265,023,539
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	14.981%	14.959%
Tier 1 ratio	15.592%	15.631%
Total Capital ratio	18.927%	18.947%
After deducting proposed dividend		
Common Equity Tier 1 ratio	14.420%	14.486%
Tier 1 ratio	15.031%	15.158%
Total Capital ratio	18.366%	18.474%

The Total Capital ratio decreased in 2023 compared to 2022 primarily due to (i) increase in RWA mainly from Credit and Operational RWA, (ii) higher dividend, (iii) completion of CIMB Bank FY2022 Second Interim Dividend payout; offset by (iv) higher retained earnings, (v) increase in paid-up capital arising from reinvestment by CIMBGH & CIMBG pursuant to the completion of Dividend Reinvestment Scheme (DRS) for FY2022 First Interim Dividend, (vi) issuance of RM2.9 billion T2 Subordinated Debt with RM2.2 billion redemption.

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2023	30 June 2022
Common Equity Tier 1 capital		
Ordinary share capital	1,000,000	1,000,000
Other reserves	7,787,469	6,681,402
Common Equity Tier 1 capital before regulatory adjustments	8,787,469	7,681,402
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(2,623)	(892)
Deferred tax assets	(261,896)	(229,912)
Regulatory reserve	(254,073)	(619)
Others	644	10
Common Equity Tier 1 capital after regulatory adjustments	8,133,521	7,313,989
Additional Tier 1 capital		
Perpetual preference shares	350,000	350,000
Total Tier 1 capital	8,483,521	7,663,989

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2023	30 June 2022
Tier 2 capital		
Subordinated Sukuk	1,100,000	1,100,000
Surplus of eligible provisions over expected loss	194,211	151,404
General provisions	86,459	79,596
Total Tier 2 capital	1,380,670	1,331,000
Total capital	9,864,191	8,994,989
RWA		
Credit risk	55,472,168	47,224,064
Market risk	684,961	484,651
Operational risk	5,127,455	4,464,871
Total RWA	61,284,584	52,173,586
Capital Adequacy Ratios		
Common Equity Tier 1 ratio	13.272%	14.019%
Tier 1 ratio	13.843%	14.689%
Total Capital ratio	16.096%	17.241%

Total Capital ratio decreased in 2023 compared to 2022 mainly due to (i) increase in Credit RWA and Operational RWA, (ii) lower audited profits for first half of FY2023 and (iii) higher deferred tax assets; offset by (iv) higher retained earnings and (v) higher surplus eligible provision over expected loss.

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2023	30 June 2022
Common Equity Tier 1 capital		
Ordinary share capital	100,000	100,000
Other reserves	478,897	482,487
Less: Proposed dividends	-	-
Common Equity Tier 1 capital before regulatory adjustments	578,897	582,487
<u>Less: Regulatory adjustments</u>		
Deferred tax assets	(11,590)	(11,594)
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(4,906)	(7,273)
Intangible assets	(28,258)	(28,490)
Common Equity Tier 1 capital after regulatory adjustments / total Tier 1 capital	534,143	535,130
Total capital	534,143	535,130

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMBIBG	
	30 June 2023	30 June 2022
RWA		
Credit risk	107,337	108,005
Market risk	25,034	12,865
Operational risk	402,956	404,181
Total RWA	535,327	525,051
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	99.779%	101.920%
Tier 1 ratio	99.779%	101.920%
Total Capital ratio	99.779%	101.920%
After deducting proposed dividend		
Common Equity Tier 1 ratio	99.779%	101.920%
Tier 1 ratio	99.779%	101.920%
Total Capital ratio	99.779%	101.920%

Total Capital ratio decreased in 2023 compared to 2022 mainly due to higher RWA arising from higher Market 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 2023	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	108,536,017	108,536,017	899,542	899,542	71,963
Public Sector Entities	13,091,700	13,091,649	530,302	530,302	42,424
Banks, DFIs & MDBs	2,291,146	2,291,146	950,650	950,650	76,052
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,653,214	9,319,060	7,426,486	7,426,486	594,119
Corporate	36,283,064	31,480,800	27,546,818	27,469,369	2,197,550
Regulatory Retail	28,426,438	26,776,225	16,191,232	16,055,867	1,284,469
Residential Mortgages/RRE Financing	15,606,315	15,605,580	7,584,501	7,526,220	602,098
Higher Risk Assets	1,675,859	1,675,859	2,513,788	2,513,788	201,103
Other Assets	22,762,314	22,762,314	4,940,661	4,940,661	395,253
Securitisation	403,900	403,900	80,780	80,780	6,462
Equity Exposure	69	69	69	69	6
Total for SA	239,730,036	231,942,619	68,664,830	68,393,734	5,471,499
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	53,767,128	53,767,128	13,548,024	13,548,024	1,083,842
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	154,566,295	154,566,295	98,757,951	97,782,656	7,822,612
Residential Mortgages/RRE Financing	110,904,171	110,904,171	26,318,481	25,541,286	2,043,303
Qualifying Revolving Retail	13,479,768	13,479,768	7,153,060	7,153,060	572,245
Hire Purchase	22,178,236	22,178,236	16,596,817	11,430,527	914,442
Other Retail	60,756,774	60,756,774	15,849,387	15,838,289	1,267,063
Securitisation	-	-	-	-	-
Total for IRB Approach	415,652,371	415,652,371	178,223,720	171,293,842	13,703,507

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	655,382,406	647,594,989	257,581,973	249,965,207	19,997,217
Large Exposure Risk Requirement	1,212,672	1,212,672	1,212,672	1,212,672	97,014
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			13,460,609	13,460,609	1,076,849
Foreign Currency Risk			1,374,723	1,374,723	109,978
Equity Risk			192,335	192,335	15,387
Commodity Risk			64,223	64,223	5,138
Options Risk			596,073	596,073	47,686
Total Market Risk			15,687,963	15,687,963	1,255,037
Operational Risk (BIA)			25,824,148	25,824,148	2,065,932
Total RWA and Capital Requirement			300,306,756	292,689,990	23,415,199

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

30 June 2023	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	26,763,095	26,763,095	-	-	-
Public Sector Entities	13,077,058	13,077,058	527,384	527,384	42,191
Banks, DFIs & MDBs	8	8	2	2	0
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	6,014	6,014	6,014	6,014	481
Corporate	4,407,180	4,355,958	2,730,118	2,652,669	212,214
Regulatory Retail	9,702,289	9,138,029	5,036,887	4,901,521	392,122
Residential Mortgages/RRE Financing	419,675	419,675	209,400	151,119	12,090
Higher Risk Assets	-	-	-	-	-
Other Assets	403,037	403,037	402,081	402,081	32,166
Securitisation	-	-	-	-	-

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Equity Exposure	-	-	-	-	-
Total for SA	54,778,356	54,162,874	8,911,885	8,640,790	691,263
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,680,845	3,680,845	1,012,954	1,012,954	81,036
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	36,290,535	36,290,535	22,440,782	21,465,486	1,717,239
Residential Mortgages/RRE Financing	39,541,032	39,541,032	12,137,772	11,360,578	908,846
Qualifying Revolving Retail	396,681	396,681	250,459	250,459	20,037
Hire Purchase	16,548,658	16,548,658	12,618,637	7,452,348	596,188
Other Retail	31,766,246	31,766,246	7,129,144	7,118,045	569,444
Securitisation	-	-	-	-	-
Total for IRB Approach	128,223,997	128,223,997	55,589,747	48,659,870	3,892,790
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	183,002,354	182,386,871	67,837,017	60,220,252	4,817,620
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			67,837,017	60,220,252	4,817,620

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%
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

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

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	21,891,135	21,891,135	-	-	-
Public Sector Entities	10,418,462	10,418,462	269,103	269,103	21,528
Banks, DFIs & MDBs	15	15	3	3	0
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	2,436,533	2,407,017	1,480,261	1,431,566	114,525
Regulatory Retail	9,526,843	8,803,695	5,073,774	4,939,397	395,152
Residential Mortgages/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	-	-	-	-	-

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 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%
Equity Exposure	-	-	-	-	-
Total for SA	44,896,082	44,143,418	7,218,685	7,019,289	561,543
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	861,535	861,535	208,967	208,967	16,717
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	30,474,346	30,474,346	18,390,461	17,824,806	1,425,984
Residential Mortgages/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	108,707,810	108,707,810	46,076,191	41,339,736	3,307,179
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	153,603,892	152,851,228	56,059,448	50,839,409	4,067,153
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			56,059,448	50,839,409	4,067,153

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	26,763,095	26,763,095	-	-	-
Public Sector Entities	3,499,859	3,499,859	211,944	211,944	16,956
Banks, DFIs & MDBs	8	8	2	2	0
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	3,382,574	3,331,352	1,974,258	1,896,810	151,745
Regulatory Retail	8,410,200	7,845,939	4,390,124	4,254,758	340,381
RRE Financing	419,675	419,675	209,400	151,119	12,090
Higher Risk Assets	-	-	-	-	-
Other Assets	403,037	403,037	402,081	402,081	32,166
Securitisation	-	-	-	-	-
Total for SA	42,878,446	42,262,964	7,187,809	6,916,713	553,337
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,913,091	3,913,091	1,047,614	1,047,614	83,809
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	32,371,928	32,371,928	21,014,204	18,577,989	1,486,239
RRE Financing	39,541,032	39,541,032	12,137,772	11,360,578	908,846
Qualifying Revolving Retail	396,681	396,681	250,459	250,459	20,037
Hire Purchase	16,548,658	16,548,658	12,618,637	7,452,348	596,188
Other Retail	31,766,246	31,766,246	7,129,144	7,118,045	569,444
Securitisation	-	-	-	-	-
Total for IRB Approach	124,537,636	124,537,636	54,197,830	45,807,032	3,664,563

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	167,416,083	166,800,600	64,637,508	55,472,168	4,437,773
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			630,020	630,020	50,402
Foreign Currency Risk			54,941	54,941	4,395
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			684,961	684,961	54,797
Operational Risk (BIA)			5,127,455	5,127,455	410,196
Total RWA and Capital Requirement			70,449,925	61,284,584	4,902,767

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%
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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	154,649	154,649	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	163,650	163,650	34,075	34,075	2,726
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	11,442	11,442	11,442	11,442	915
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	61,826	61,826	61,820	61,820	4,946
Securitisation	-	-	-	-	-
Total Credit Risk	391,567	391,567	107,337	107,337	8,587
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			500	500	40
Foreign Currency Risk			24,534	24,534	1,963
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			25,034	25,034	2,003
Operational Risk (BIA)			402,956	402,956	32,236
Total RWA and Capital Requirement			535,326	535,326	42,826

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2023	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	4,563	4,563	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	70,939	70,939	14,188	14,188	1,135
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	181	181	181	181	14
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	1,018	1,018	1,018	1,018	81
Securitisation	-	-	-	-	-
Total Credit Risk	76,702	76,702	15,386	15,386	1,231
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			15,386	15,386	1,231

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

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

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	10,054	10,054	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	66,509	66,509	13,302	13,302	1,064
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	127	127	127	127	10
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	1,341	1,341	1,341	1,341	107
Securitisation	-	-	-	-	-
Total Credit Risk	78,031	78,031	14,770	14,770	1,182
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			14,770	14,770	1,182

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

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

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

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

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

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023
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 2023	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	846,507	8,853,595	-	6,252,561	18,893,399	70,357,470	-	3,332,485	108,536,017
PSE	8,381	-	-	-	-	-	-	388,644	12,694,567	-	106	13,091,700
Bank	-	-	-	-	-	-	-	55,443,694	614,580	-	-	56,058,273
Corporate	8,146,089	7,878,459	19,472,402	14,377,573	16,287,594	26,290,895	15,986,785	66,712,172	10,673,352	7,842,441	7,834,812	201,502,573
Mortgage/ RRE	-	-	-	-	-	-	-	-	-	126,510,486	-	126,510,486
Financing	-	-	-	-	-	-	-	-	-	22,178,236	-	22,178,236
HPE	-	-	-	-	-	-	-	-	-	13,479,768	-	13,479,768
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	246,533	37,627	1,973,706	48,120	1,146,179	5,163,742	543,350	4,326,494	824,382	74,873,079	-	89,183,212
Other Exposures	6	-	1,949	298,124	-	168	3,409	420,812	845,527	-	23,272,149	24,842,142
Total Gross Credit Exposure	8,401,009	7,916,087	21,448,056	15,570,324	26,287,367	31,454,805	22,786,105	146,185,215	96,009,878	244,884,009	34,439,552	655,382,406

*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 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	-	-	-	-	-	-	-	-	-	116,905,973	-	116,905,973
Financing	-	-	-	-	-	-	-	-	-	20,197,936	-	20,197,936
HPE	-	-	-	-	-	-	-	-	-	12,191,381	-	12,191,381
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
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(b): Distribution of Credit Exposures by Sector for CIMBISLG

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

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

30 June 2023	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	-	-	-	-	154,649	-	-	-	154,649
Bank	-	-	-	-	-	-	-	163,239	-	-	411	163,650
Corporate	-	-	-	-	-	-	-	11,346	-	-	95	11,442
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	61,826	61,826
Total Gross Credit Exposure	-	-	-	-	-	-	-	329,234	-	-	62,333	391,567

*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 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)

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

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

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

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

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

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

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 2023 and 31 December 2022 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 2023	31 December 2022
Primary Agriculture	29,075	36,521
Mining and Quarrying	2,249	2,237
Manufacturing	123,682	110,548
Electricity, Gas and Water Supply	9,321	5,103
Construction	132,834	138,420
Wholesale and Retail Trade, and Restaurants and Hotels	353,093	274,660
Transport, Storage and Communication	31,898	28,750
Finance, Insurance/Takaful, Real Estate and Business Activities	374,661	366,491
Education, Health and Others	49,709	48,497
Household	15,051,574	14,126,928
Others*	16,666	49,313
Total	16,174,762	15,187,468

*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 2023	31 December 2022
Primary Agriculture	3,708	4,663
Mining and Quarrying	87	-
Manufacturing	37,107	25,398
Electricity, Gas and Water Supply	8,637	231
Construction	53,929	46,118
Wholesale and Retail Trade, and Restaurants and Hotels	52,614	47,980
Transport, Storage and Communication	11,000	6,021
Finance, Takaful, Real Estate and Business Activities	137,621	109,199
Education, Health and Others	20,192	23,719
Household	6,477,579	5,883,362
Others*	39	53
Total	6,802,513	6,146,744

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 2023 and 31 December 2022.

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 2023	31 December 2022
Malaysia	13,604,787	13,029,619
Singapore	541,937	350,785
Thailand	1,906,966	1,621,963
Other Countries	121,072	185,101
Total	16,174,762	15,187,468

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

(RM'000)	CIMBISLG	
	30 June 2023	31 December 2022
Malaysia	6,802,513	6,146,744
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	6,802,513	6,146,744

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 2023 and 31 December 2022.

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 2023 and 31 December 2022 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 2023	31 December 2022
Primary Agriculture	86,674	84,888
Mining and Quarrying	1,041,897	994,091
Manufacturing	274,961	251,464
Electricity, Gas and Water Supply	450	111
Construction	186,807	155,479
Wholesale and Retail Trade, and Restaurants and Hotels	1,116,070	1,053,898
Transport, Storage and Communications	311,748	389,202
Finance, Insurance/Takaful, Real Estate and Business Activities	758,025	575,361
Education, Health and Others	113,205	156,934
Household	4,516,076	3,755,456
Others*	804,155	736,087
Total	9,210,068	8,152,971

*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 2023	31 December 2022
Primary Agriculture	19,063	16,917
Mining and Quarrying	1	-
Manufacturing	19,918	11,923
Electricity, Gas and Water Supply	1	-
Construction	35,392	25,478
Wholesale and Retail Trade, and Restaurants and Hotels	197,562	132,338
Transport, Storage and Communications	7,893	5,935
Finance, Takaful, Real Estate and Business Activities	69,352	55,889
Education, Health and Others	17,593	62,074
Household	1,546,781	1,098,782
Others*	1	1
Total	1,913,557	1,409,337

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 2023 and 31 December 2022.

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 2023	31 December 2022
Malaysia	6,227,180	5,372,355
Singapore	911,788	878,879
Thailand	1,186,754	1,137,178
Other Countries	884,346	764,559
Total	9,210,068	8,152,971

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

(RM'000)	CIMBISLG	
	30 June 2023	31 December 2022
Malaysia	1,913,557	1,409,337
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	1,913,557	1,409,337

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 2023 and 31 December 2022.

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 2023				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	38,798	2,087	46,759	-	87,644
Mining and Quarrying	27,208	1,025	775,870	-	804,103
Manufacturing	67,406	60,029	123,780	-	251,215
Electricity, Gas and Water Supply	30,617	2,248	206	-	33,071
Construction	14,872	10,140	118,637	-	143,649
Wholesale and Retail Trade, and Restaurants and Hotels	83,236	188,597	627,898	-	899,731
Transport, Storage and Communications	10,322	71,415	118,763	-	200,500
Finance, Insurance/Takaful, Real Estate and Business Activities	145,042	90,647	220,502	-	456,191
Education, Health and Others	23,728	11,564	54,221	-	89,513
Household	1,888,519	880,359	1,323,053	1,829	4,093,760
Others*	92,326	14,629	726,577	-	833,532
Total	2,422,074	1,332,740	4,136,266	1,829	7,892,909

* 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 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	27,460	4,182	44,187	-	75,829
Mining and Quarrying	22,745	2,355	700,045	-	725,145
Manufacturing	55,868	44,371	134,212	-	234,451
Electricity, Gas and Water Supply	7,238	59,945	67	-	67,250
Construction	10,188	13,480	103,321	-	126,989
Wholesale and Retail Trade, and Restaurants and Hotels	68,786	193,428	542,691	-	804,905
Transport, Storage and Communications	13,496	82,820	126,574	-	222,890
Finance, Insurance/Takaful, Real Estate and Business Activities	98,947	103,621	172,210	-	374,778
Education, Health and Others	15,784	32,968	33,712	-	82,464
Household	729,009	2,395,667	1,223,653	1,771	4,350,100
Others*	62,511	7,619	584,659	-	654,789
Total	1,112,032	2,940,456	3,665,331	1,771	7,719,590

* 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 2023				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	1,882	1,761	4,264	-	7,907
Mining and Quarrying	243	998	-	-	1,241
Manufacturing	8,077	6,893	10,608	-	25,578
Electricity, Gas and Water Supply	977	4	1	-	982
Construction	3,112	1,803	22,395	-	27,310
Wholesale and Retail Trade, and Restaurants and Hotels	16,886	5,095	108,031	-	130,012
Transport, Storage and Communications	3,317	2,732	6,944	-	12,993
Finance, Takaful, Real Estate and Business Activities	10,612	5,639	19,488	-	35,739
Education, Health and Others	2,460	2,936	10,231	-	15,627
Household	631,369	302,529	377,872	-	1,311,770
Others*	22	3	1	-	26
Total	678,957	330,393	559,835	-	1,569,185

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 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	1,811	2,864	4,398	-	9,073
Mining and Quarrying	133	1,360	-	-	1,493
Manufacturing	7,654	16,151	6,747	-	30,552
Electricity, Gas and Water Supply	1,642	442	-	-	2,084
Construction	2,333	4,224	20,572	-	27,129
Wholesale and Retail Trade, and Restaurants and Hotels	14,952	18,423	69,854	-	103,229
Transport, Storage and Communications	4,938	2,029	6,333	-	13,300
Finance, Takaful, Real Estate and Business Activities	10,943	20,688	16,337	-	47,968
Education, Health and Others	2,509	4,665	1,851	-	9,025
Household	116,312	821,949	305,512	-	1,243,773
Others*	22	4	1	-	27
Total	163,249	892,799	431,605	-	1,487,653

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 2023 and 31 December 2022.

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 2023				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	1,796,630	912,744	2,290,473	-	4,999,847
Singapore	346,142	78,491	635,321	-	1,059,954
Thailand	220,419	333,982	473,710	1,829	1,029,940
Other Countries	58,883	7,523	736,762	-	803,168
Total	2,422,074	1,332,740	4,136,266	1,829	7,892,909

(RM'000)	CIMBBG				
	31 December 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	645,922	2,579,358	2,017,119	-	5,242,399
Singapore	234,368	85,206	591,146	-	910,720
Thailand	183,789	271,130	467,288	1,771	923,978
Other Countries	47,953	4,762	589,778	-	642,493
Total	1,112,032	2,940,456	3,665,331	1,771	7,719,590

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 2023				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	678,957	330,393	559,835	-	1,569,185
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	678,957	330,393	559,835	-	1,569,185

(RM'000)	CIMBISLG				
	31 December 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	163,249	892,799	431,605	-	1,487,653
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	163,249	892,799	431,605	-	1,487,653

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 2023 and 31 December 2022.

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

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

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

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 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.*

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 2023 and 30 June 2022.

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 2023				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Total
At 1 January 2023	1,112,032	2,940,456	3,665,331	1,771	7,719,590
Changes in expected credit losses due to transferred within stages	1,602,628	(1,669,780)	67,152	-	-
Transferred to Stage 1	1,831,941	(1,759,056)	(72,885)	-	-
Transferred to Stage 2	(219,675)	637,864	(418,189)	-	-
Transferred to Stage 3	(9,638)	(548,588)	558,226	-	-
Total charge to Income Statement	(298,884)	50,440	907,134	-	658,690
New financial assets originated	413,453	146,206	58,599	-	618,258
Financial assets that have been derecognised	(229,517)	(214,943)	-	-	(444,460)
Write back in respect of full recoveries	-	-	(83,510)	-	(83,510)
Change in credit risk	(482,820)	119,177	932,045	-	568,402
Write-offs	(17)	(254)	(716,571)	-	(716,842)
Disposal of loans, advances and financing	-	-	-	-	-
Exchange fluctuation	26,501	14,287	100,035	58	140,881
Other movements	(20,186)	(2,409)	113,185	-	90,590
Total	2,422,074	1,332,740	4,136,266	1,829	7,892,909

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

(RM'000)	CIMBISLG				
	30 June 2023				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Total
At 1 January 2023	163,249	892,799	431,605	-	1,487,653
Changes in expected credit losses due to transferred within stages	561,107	(575,690)	14,583	-	-
Transferred to Stage 1	626,537	(615,662)	(10,875)	-	-
Transferred to Stage 2	(62,034)	220,254	(158,220)	-	-
Transferred to Stage 3	(3,396)	(180,282)	183,678	-	-
Total charge to Income Statement	(45,455)	13,368	222,795	-	190,708
New financial assets originated	40,414	360	7,774	-	48,548
Financial assets that have been derecognised	(22,980)	(15,675)	-	-	(38,655)
Write back in respect of full recoveries	-	-	(10,715)	-	(10,715)
Change in credit risk	(62,889)	28,683	225,736	-	191,530
Write-offs	-	-	(120,422)	-	(120,422)
Exchange fluctuation	38	16	-	-	54
Other movements	18	(100)	11,274	-	11,192
Total	678,957	330,393	559,835	-	1,569,185

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 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

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 2023 and 30 June 2022.

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 2023
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 2023	CIMBBG												
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	106,771,219	10,533,002	309,196	-	1,942,713	798,165	-	-	17,502,377	-	-	137,856,672	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	190,025	2,496,738	134,417	607,051	634,640	4,485,922	-	-	42	403,900	-	8,952,734	1,790,547
35%	-	-	-	-	-	-	9,774,965	-	-	-	-	9,774,965	3,421,238
50%	1,426,473	61,909	1,847,533	2,813,867	3,278,710	5,434,270	3,334,327	-	-	-	-	18,197,090	9,098,545
75%	-	-	-	-	975	14,080,322	749	-	1,276,969	-	-	15,359,014	11,519,260
100%	148,300	-	0	5,898,142	25,311,680	1,899,296	2,495,538	-	3,982,926	-	69	39,735,951	39,735,951
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	0	-	312,083	78,250	-	1,675,859	-	-	-	2,066,192	3,099,288
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	108,536,017	13,091,649	2,291,146	9,319,060	31,480,800	26,776,225	15,605,580	1,675,859	22,762,314	403,900	69	231,942,619	68,664,830
Average Risk Weight	1%	4%	41%	80%	88%	60%	49%	150%	22%	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 2023

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 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 2023

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 2023	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	26,763,095	2,533,002	-	-	-	68	-	-	956	-	29,297,122	-
20%	-	904,947	8	-	66,098	1,279,284	-	-	-	-	2,250,337	450,067
35%	-	-	-	-	-	-	22,287	-	-	-	22,287	7,800
50%	-	61,909	-	-	2,613,427	4,228,205	391,576	-	-	-	7,295,117	3,647,558
75%	-	-	-	-	-	1,276,704	-	-	-	-	1,276,704	957,528
100%	-	-	-	-	646,829	1,059,763	5,812	-	402,081	-	2,114,485	2,114,485
100%< RW < 1250%	-	-	-	-	4,998	1,916	-	-	-	-	6,913	10,370
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	26,763,095	3,499,859	8	-	3,331,352	7,845,939	419,675	-	403,037	-	42,262,964	7,187,809
Average Risk Weight	-	6%	20%	-	59%	56%	50%	-	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 2023

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 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.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

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 2023	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	154,649	-	-	-	-	-	-	-	6	-	154,655	-
20%	-	-	159,167	-	-	-	-	-	-	-	159,167	31,833
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	4,482	-	-	-	-	-	-	-	4,482	2,241
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	11,442	-	-	-	61,820	-	73,262	73,262
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	154,649	-	163,650	-	11,442	-	-	-	61,826	-	391,567	107,337
Average Risk Weight	-	-	21%	-	100%	-	-	-	100%	-	27%	
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 2023

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 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.

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

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

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

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

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 2023	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	-	-	11,442	11,442
Sovereign/Central Banks	154,565	-	84	154,649
Banks, MDBs and DFIs	18,937	82	144,631	163,650
Total	173,502	82	156,156	329,740

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

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

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

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

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

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

As at 30 June 2023 and 30 June 2022, 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 2023 and 30 June 2022:

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

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

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

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

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

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

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%	

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

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%	

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 2023 and 30 June 2022:

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

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

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

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 2023	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	164,674	413,065	118,542	464	-	696,744
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	471,584	1,673,475	128,950	164,668	0	2,438,678
RWA	351,064	1,604,497	284,616	412,830	-	2,653,006

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

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

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%	-	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

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

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%	

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 2023		30 June 2022	
	Regulatory Expected Losses as at 30 June 2022	Actual Losses for the period ended 30 June 2023	Regulatory Expected Losses as at 30 June 2021	Actual Losses for the period ended 30 June 2022
Sovereign	-	-	-	-
Bank	20,649	0	18,325	(0)
Corporate	892,837	179,107	1,061,047	183,774
Mortgage/RRE Financing	280,617	291,870	229,720	116,037
HPE	464,706	177,195	449,922	226,337
QRRE	277,565	84,069	346,587	43,638
Other Retail	330,263	90,707	295,707	5,059
Total	2,266,637	822,948	2,401,308	574,845

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

CIMBISLG				
(RM'000) Exposure Class	30 June 2023		30 June 2022	
	Regulatory Expected Losses as at 30 June 2022	Actual Losses for the period ended 30 June 2023	Regulatory Expected Losses as at 30 June 2021	Actual Losses for the period ended 30 June 2022
Sovereign	-	-	-	-
Bank	392	-	351	-
Corporate	186,147	81,330	188,669	41,214
RRE Financing	114,352	126,318	76,994	41,990
HPE	281,375	110,943	287,269	125,611
QRRE	7,661	3,422	7,023	1,141
Other Retail	209,709	45,630	173,504	9,823
Total	799,637	367,643	733,811	219,778

Actual loss refers to impairment provisions and direct write-offs, if any during the period.

On the other hand, EL measures the loss expected from non-defaulted exposures at the start of the year. It is computed based on the risk parameters of the adopted IRB Approach. While a comparison of actual losses and EL provides some insight of the predictive power of the IRB Approach models used by the Group, the two metrics are not directly comparable due to the differences in methodology.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023
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 2023 and 30 June 2022 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 2023 and 30 June 2022:

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

30 June 2023	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,054,829		4,054,829	2,720,070
Transaction Related Contingent Items	6,098,422		3,049,211	1,926,852
Short Term Self Liquidating Trade Related Contingencies	1,404,589		280,918	150,296
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/ Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement	5,836,388		5,836,429	300,752
Foreign Exchange Related Contracts				
One year or less	42,699,557	983,971	1,529,947	1,252,263
Over one year to five years	518,919	1,627	27,573	15,504
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	4,553,697	36,261	58,580	37,043
Over one year to five years	5,851,274	7,184	222,506	143,148
Over five years	974,967	6,143	90,971	80,415
Equity Related Contracts				
One year or less	387,906	37,343	60,617	70,808
Over one year to five years	331,448	8,595	35,111	38,028
Over five years	-	-	-	-
Commodity Contracts				
One year or less	372	3	40	31
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

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	3,131,455,344	7,379,786	34,846,084	14,485,077
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	46,366,227		40,540,837	13,684,046
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	362,975		78,231	61,775
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	116,913,417		-	-
Unutilised credit card lines	25,625,458		6,952,317	1,844,913
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	3,393,435,790	8,460,912	97,664,202	36,811,023

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

30 June 2023	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	443,931		443,931	288,980
Transaction Related Contingent Items	1,046,413		523,206	305,014
Short Term Self Liquidating Trade Related Contingencies	77,466		15,493	13,049
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	73,333		73,333	13,047
Foreign Exchange Related Contracts				
One year or less	3,217,771	62,175	98,343	133,597
Over one year to five years	26,806	500	1,840	2,379
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	294,045	635	1,777	2,051
Over one year to five years	188,391	482	7,664	4,023
Over five years	10,924	-	546	516
Commodity contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	31,267,342	284,333	650,448	175,724

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 2023	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	19,391,514		17,260,498	5,509,026
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	10,248		7,686	4,240
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	9,963,900		-	-
Unutilised credit card lines	428,325		182,904	64,113
Off-balance sheet items for securitisation exposures	-		-	-
Total	66,440,409	348,124	19,267,669	6,515,757

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 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 CRR (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 CCR (continued)

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

30 June 2023	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2023	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
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 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)

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 2023		30 June 2022	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	495,694	1,923,342	358,411	2,185,913
Client Intermediation Activities	-	-	-	-
Total	495,694	1,923,342	358,411	2,185,913
Credit Default Swaps	495,694	1,923,342	358,411	2,185,913
Total Return Swaps	-	-	-	-
Total	495,694	1,923,342	358,411	2,185,913

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

(RM'000)	CIMBISLG			
	30 June 2023		30 June 2022	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	19,900	-	20,500
Total	-	19,900	-	20,500
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	19,900	-	20,500
Total	-	19,900	-	20,500

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

(RM'000)	CIMBIBG			
	30 June 2023		30 June 2022	
	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 2023 and 30 June 2022:

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

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

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 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(b): Disclosure on Credit Risk Mitigation for CIMBISLG

30 June 2023	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	26,763,095	-	-	-
Public Sector Entities	3,499,859	2,533,002	-	-
Banks, DFIs & MDBs	3,913,098	-	45	-
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-
Corporate	34,844,192	2,917,128	721,288	8,781,852
RRE Financing	38,673,466	-	-	-
Qualifying Revolving Retail	392,443	-	-	-
Hire Purchase	16,330,396	-	-	-
Other Retail	39,921,441	1,279,352	562,856	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	403,037	-	-	-
Defaulted Exposures	2,144,130	1,288	9,031	125,771
Total Exposures	166,885,157	6,730,770	1,293,220	8,907,623

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 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(c): Disclosure on Credit Risk Mitigation for CIMBIBG

30 June 2023	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	154,649	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	163,650	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	11,442	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	61,826	-	-	-
Defaulted Exposures	-	-	-	-
Total Exposures	391,567	-	-	-

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 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.

SECURITISATION

Disclosure on Securitisation for Banking Book

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2023 and 31 December 2022:

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

30 June 2023 (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	25,328	3,040	1,835	189

31 December 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	48,859	5,790	2,425	322

SECURITISATION (continued)

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

30 June 2023 (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 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	-	-	-	-

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2023 and 31 December 2022.

* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2023 to 30 June 2023 and 1 January 2022 to 30 June 2022.

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

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

30 June 2023		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	399,326	-	-	-	399,326	-	-	-	-	-	-	79,865
Mezzanine	4,574	-	-	-	4,574	-	-	-	-	-	-	915
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

SECURITISATION (continued)

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

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

30 June 2023			CIMBBG									
(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	403,900	-	-	-	403,900	-	-	-	-	-	-	80,780

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

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	
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)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

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

30 June 2023		CIMBISLG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
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 2023

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

30 June 2023		CIMBISLG										
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<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 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 2023

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	-	-	-	-	-	-	-	-	-	-	-	-

As at 30 June 2023 and 30 June 2022, 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 2023	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
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 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)	-	-	-	-	-

As at 30 June 2023 and 30 June 2022, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2023

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 2023 and 30 June 2022 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 2023	30 June 2022
<u>Realised loss</u>		
Shares, private equity funds and unit trusts	-	-
<u>Unrealised gains</u>		
Shares, private equity funds and unit trusts	31,618	38,886

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2023 and 30 June 2022.

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 2023 and 30 June 2022 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2023		30 June 2022	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,661,979	2,492,968	1,776,384	2,664,575
Publicly traded	69	69	79	79
Total	1,662,048	2,493,038	1,776,463	2,664,655

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

(RM'000)	CIMBISLG			
	30 June 2023		30 June 2022	
	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 2023		30 June 2022	
	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 2023	30 June 2022
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(3,657,558)	(3,108,083)
US Dollar	(95,737)	(92,674)
Thai Baht	(438,698)	(559,949)
Singapore Dollar	(298,928)	(358,442)
Others	(104,036)	(70,593)
Total	(4,594,957)	(4,189,741)

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

(RM'000)	CIMBISLG	
	30 June 2023	30 June 2022
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,041,130)	(848,010)
US Dollar	16,746	1,971
Thai Baht	-	-
Singapore Dollar	(6)	(2)
Others	(869)	(737)
Total	(1,025,259)	(846,778)

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 2023	30 June 2022
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(110)	(71)
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
Total	(110)	(71)

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

(RM'000)	CIMBBG	
	30 June 2023	30 June 2022
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	117,631	100,334
US Dollar	(465,626)	(337,507)
Thai Baht	(82,543)	(109,255)
Singapore Dollar	21,995	(38,879)
Others	80,583	43,488
Total	(327,960)	(341,819)

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 2023	30 June 2022
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	31,022	(2,604)
US Dollar	(40,845)	(16,636)
Thai Baht	8	7
Singapore Dollar	132	55
Others	124	(3,137)
Total	(9,559)	(22,315)

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

(RM'000)	CIMBIBG	
	30 June 2023	30 June 2022
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	4,674	4,609
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
Total	4,674	4,609

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]