

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020**

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### **Basel II Pillar 3 Disclosure for the period ended 30 June 2020**

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

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**ABBREVIATIONS**

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

**ABBREVIATIONS (continued)**

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

### OVERVIEW

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and CAFIB – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2020.

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 5 February 2020. These guidelines set out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III and were made applicable for all banking institutions and financial holding companies on 1 January 2018 and 1 January 2019 respectively.

The risk-weighted assets of the CIMB Bank Group, 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 2020	30 June 2019
<b>Common Equity Tier I capital</b>		
Ordinary share capital	21,323,364	20,753,114
Other reserves	22,603,945	22,130,196
Qualifying non-controlling interests	178,187	163,315
Less Proposed dividend	-	(1,176,740)
<b>Common Equity Tier I capital before regulatory adjustments</b>	<b>44,105,496</b>	<b>41,869,885</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,345,671)	(5,299,370)
Intangible assets	(1,287,577)	(968,435)
Deferred tax assets	(475,523)	(613,506)
Regulatory reserve	-	(2,036,017)
Shortfall eligible provisions over expected loss	(840,478)	-
Others	(5,062)	(78,632)
<b>Common equity Tier I capital after regulatory adjustments</b>	<b>36,151,185</b>	<b>32,873,925</b>
<b>Additional Tier I capital</b>		
Perpetual preference shares	200,000	200,000
Perpetual subordinated capital securities	2,400,000	2,400,000
Qualifying capital instruments held by third parties	36,852	34,438
<b>Additional Tier I capital before regulatory adjustments</b>	<b>2,636,852</b>	<b>2,634,438</b>
<u>Less: Regulatory adjustments</u>		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(523)	(7,757)
<b>Additional Tier I capital after regulatory adjustments</b>	<b>2,636,329</b>	<b>2,626,681</b>
<b>Total Tier I capital</b>	<b>38,787,514</b>	<b>35,500,606</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBBG	
	30 June 2020	30 June 2019
<b>Tier II Capital</b>		
Subordinated notes	8,700,000	7,900,000
Redeemable preference shares	29,740	29,740
Surplus of eligible provisions over expected loss	-	213,654
Qualifying capital instruments held by third parties	182,788	397,900
General provisions	453,118	702,776
<b>Tier II capital before regulatory adjustments</b>	<b>9,365,646</b>	<b>9,244,070</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
<b>Total Tier II Capital</b>	<b>9,365,646</b>	<b>9,244,070</b>
<b>Total Capital</b>	<b>48,153,160</b>	<b>44,744,676</b>
<b>RWA</b>		
Credit risk	231,148,588	211,894,391
Market risk	18,049,229	17,394,893
Operational risk	22,018,712	21,376,566
Large Exposure risk requirement	800,747	877,874
<b>Total RWA</b>	<b>272,017,276</b>	<b>251,543,724</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier I Ratio	13.290%	13.537%
Tier I ratio	14.259%	14.581%
Total capital ratio	17.702%	18.256%
<b>After deducting proposed dividend</b>		
Common Equity Tier I Ratio	13.290%	13.069%
Tier I ratio	14.259%	14.113%
Total capital ratio	17.702%	17.788%

The Total Capital ratio decreased in 2020 compared to 2019 primarily due to (i) increase in RWA from higher Credit RWA, Market RWA, and Operational RWA; (ii) shortfall of EP over EL; offset by (iii) higher retained earnings; (vi) higher share capital arising from the reinvestment of cash dividend surplus from CIMB Group's 14th Dividend Reinvestment Scheme ("DRS"); and (v) issuance of RM800 mil 10 years non-callable 5 years Tier II subordinated debt in November 2019.

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

**Table 1(b): Capital Position for CIMBISLG**

(RM'000)	CIMBISLG	
	30 June 2020	30 June 2019
<b>Common Equity Tier I capital</b>		
Ordinary share capital	1,000,000	1,000,000
Other reserves	5,330,984	4,763,764
<b>Common Equity Tier I capital before regulatory adjustments</b>	<b>6,330,984</b>	<b>5,763,764</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(59,197)	(67,505)
Deferred tax assets	(41,886)	(53,436)
Regulatory reserve	-	(489,968)
Shortfall eligible provisions over expected loss	(263,661)	-
Others	(20,134)	(20,133)
<b>Common equity Tier I capital after regulatory adjustments</b>	<b>5,810,106</b>	<b>4,996,722</b>
<b>Additional Tier I capital</b>		
Perpetual preference shares	364,000	171,000
<b>Additional Tier I capital before regulatory adjustments</b>	<b>364,000</b>	<b>171,000</b>
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier I capital instruments of unconsolidated financial & insurance / takaful entities	-	-
<b>Additional Tier I capital after regulatory adjustments</b>	<b>364,000</b>	<b>171,000</b>
<b>Total Tier I capital</b>	<b>6,174,106</b>	<b>5,167,722</b>



**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

**Table 1(b): Capital Position for CIMBISLG**

(RM'000)	CIMBISLG	
	30 June 2020	30 June 2019
<b>Tier II capital</b>		
Subordinated Sukuk	1,110,000	565,000
Surplus eligible provisions over expected loss	-	69,079
General provisions	56,900	75,027
<b>Total Tier II capital</b>	<b>1,166,900</b>	<b>709,106</b>
<b>Total Capital</b>	<b>7,341,006</b>	<b>5,876,828</b>
<b>RWA</b>		
Credit risk	39,129,229	34,241,636
Market risk	914,254	784,877
Operational risk	3,362,335	2,950,191
<b>Total RWA</b>	<b>43,405,818</b>	<b>37,976,704</b>
<b>Capital Adequacy Ratios</b>		
Common Equity Tier I Ratio	13.386%	13.157%
Tier I ratio	14.224%	13.608%
Total capital ratio	16.912%	15.475%

Total capital ratio increased in 2020 compared to 2019 mainly due to (i) higher retained earnings and audited profits, and (ii) issuance of RM800 mil 10 years non-callable 5 years Tier II Junior Sukuk; offset by (iii) redemption of RM300 mil Tier II Junior Sukuk on its first optional redemption date. The increase in RWA is mainly due to higher Credit RWA.

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

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

(RM'000)	CIMBIBG	
	30 June 2020	30 June 2019
<b>Common Equity Tier I capital</b>		
Ordinary share capital	100,000	100,000
Other reserves	491,556	927,234
Proposed dividends	-	(400,000)
<b>Common Equity Tier I capital before regulatory adjustments</b>	<b>591,556</b>	<b>627,234</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	-	-
Deferred tax assets	(11,326)	(14,089)
Deductions in excess of Tier I and Tier II capital	(2,098)	(722)
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(9,332)	(9,105)
Regulatory reserve	-	(1,740)
<b>Common equity Tier I capital after regulatory adjustments / Total Tier I capital</b>	<b>568,800</b>	<b>601,578</b>
<b>Tier II capital</b>		
Redeemable preference shares	2	3
General provisions	-	1,740
<b>Tier II capital before regulatory adjustments</b>	<b>2</b>	<b>1,743</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,100)	(2,465)
<b>Total Tier II capital</b>	<b>-</b>	<b>-</b>
<b>Total Capital</b>	<b>568,800</b>	<b>601,578</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBIBG	
	30 June 2020	30 June 2019
<b>RWA</b>		
Credit risk	1,295,455	910,072
Market risk	24,267	51,328
Operational risk	534,757	586,920
<b>Total RWA</b>	<b>1,854,479</b>	<b>1,548,320</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier I Ratio	30.672%	64.688%
Tier I ratio	30.672%	64.688%
Total capital ratio	30.672%	64.688%
<b>After deducting proposed dividend</b>		
Common Equity Tier I Ratio	30.672%	38.854%
Tier I ratio	30.672%	38.854%
Total capital ratio	30.672%	38.854%

Total capital ratio decreased in 2020 compared to 2019 mainly due to (i) increase in RWA and (ii) lower audited profits. RWA increased due to higher Credit RWA offset by lower Market and Operational RWA.

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

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

30 June 2020	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	70,955,981	70,955,981	203,461	203,461	16,277
Public Sector Entities	8,278,309	8,278,251	155,650	155,650	12,452
Banks, DFIs & MDBs	13,005,884	13,004,657	5,401,598	5,401,598	432,128
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,196,168	3,125,729	2,165,322	2,165,322	173,226
Corporate	28,600,201	24,125,144	22,135,850	22,096,239	1,767,699
Regulatory Retail	24,393,163	22,804,313	16,877,338	16,700,542	1,336,043
Residential Mortgages/RRE Financing	12,538,814	12,535,160	6,503,557	6,499,932	519,995
Higher Risk Assets	1,669,478	1,669,478	2,504,217	2,504,217	200,337
Other Assets	16,936,168	16,936,168	4,060,048	4,060,048	324,804
Securitisation	307,715	307,715	61,543	61,543	4,923
Equity Exposure	-	-	-	-	-
<b>Total for SA</b>	<b>179,881,880</b>	<b>173,742,595</b>	<b>60,068,584</b>	<b>59,848,551</b>	<b>4,787,884</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,882,398	24,882,398	7,253,127	7,253,127	580,250
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	141,985,192	141,985,192	99,919,242	99,918,879	7,993,510
Residential Mortgages/RRE Financing	88,932,323	88,932,323	19,906,017	19,665,187	1,573,215
Qualifying Revolving Retail	12,488,685	12,488,685	8,333,630	8,333,630	666,690
Hire Purchase	17,310,554	17,310,554	10,183,510	9,741,857	779,349
Other Retail	58,383,083	58,383,083	16,696,382	16,691,128	1,335,290
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>343,982,234</b>	<b>343,982,234</b>	<b>162,291,908</b>	<b>161,603,808</b>	<b>12,928,305</b>

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2020	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%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>523,864,114</b>	<b>517,724,830</b>	<b>232,098,006</b>	<b>231,148,588</b>	<b>18,491,887</b>
<b>Large Exposure Risk Requirement</b>	<b>800,747</b>	<b>800,747</b>	<b>800,747</b>	<b>800,747</b>	<b>64,060</b>
<b>Market Risk (SA)</b>			14,565,553	14,565,553	1,165,244
Interest Rate Risk/profit Rate Risk			1,979,138	1,979,138	158,331
Foreign Currency Risk			532,651	532,651	42,612
Equity Risk			364,848	364,848	29,188
Commodity Risk			607,038	607,038	48,563
Options Risk					
<b>Total Market Risk</b>			<b>18,049,229</b>	<b>18,049,229</b>	<b>1,443,938</b>
<b>Operational Risk (BIA)</b>			<b>22,018,712</b>	<b>22,018,712</b>	<b>1,761,497</b>
<b>Total RWA and Capital Requirement</b>			<b>272,966,694</b>	<b>272,017,276</b>	<b>21,761,382</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2019	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	55,028,159	55,028,159	245,575	245,575	19,646
Public Sector Entities	9,583,102	9,280,658	56,132	56,132	4,491
Banks, DFIs & MDBs	10,858,866	10,857,472	4,106,213	4,106,213	328,497
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,135,417	3,124,404	2,122,357	2,122,357	169,789
Corporate	30,603,565	24,636,836	23,771,334	23,769,001	1,901,520
Regulatory Retail	19,351,227	17,788,676	13,530,176	13,529,918	1,082,393
Residential Mortgages/RRE Financing	11,672,853	11,669,079	6,584,959	6,581,390	526,511
Higher Risk Assets	1,113,587	1,113,587	1,670,381	1,670,381	133,630
Other Assets	16,039,042	16,039,042	4,090,391	4,090,391	327,231
Securitisation	240,335	240,335	48,067	48,067	3,845
Equity Exposure	2,694	2,694	2,694	2,694	216
<b>Total for SA</b>	<b>157,628,847</b>	<b>149,780,941</b>	<b>56,228,279</b>	<b>56,222,119</b>	<b>4,497,770</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,452,037	24,452,037	7,061,764	7,061,764	564,941
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	138,090,643	138,090,643	90,346,759	90,346,139	7,227,691
Residential Mortgages/RRE Financing	79,229,743	79,229,743	16,535,305	16,471,832	1,317,747
Qualifying Revolving Retail	13,188,778	13,188,778	7,658,260	7,658,260	612,661
Hire Purchase	16,297,388	16,297,388	9,444,473	9,363,858	749,109
Other Retail	61,086,675	61,086,675	15,968,046	15,958,781	1,276,702
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>332,345,262</b>	<b>332,345,262</b>	<b>147,014,608</b>	<b>146,860,634</b>	<b>11,748,851</b>

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

30 June 2019	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)	489,974,109	482,126,204	212,063,763	211,894,391	16,951,551
Large Exposure Risk Requirement	877,874	877,874	877,874	877,874	70,230
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			13,997,209	13,997,209	1,119,777
Foreign Currency Risk			767,918	767,918	61,433
Equity Risk			699,533	699,533	55,963
Commodity Risk			1,341,853	1,341,853	107,348
Options Risk			588,379	588,379	47,070
<b>Total Market Risk</b>			<b>17,394,893</b>	<b>17,394,893</b>	<b>1,391,591</b>
<b>Operational Risk (BIA)</b>			<b>21,376,566</b>	<b>21,376,566</b>	<b>1,710,125</b>
<b>Total RWA and Capital Requirement</b>			<b>251,713,095</b>	<b>251,543,723</b>	<b>20,123,498</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2020	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	21,024,915	21,024,915	-	-	-
Public Sector Entities	4,243,834	4,243,834	148,767	148,767	11,901
Banks, DFIs & MDBs	5,150	5,150	2,575	2,575	206
Takaful Operators, Securities Firms & Fund Managers	15,555	15,555	3,111	3,111	249
Corporate	1,682,979	1,652,512	1,031,441	991,829	79,346
Regulatory Retail	6,818,009	6,507,147	4,156,146	3,979,350	318,348
RRE Financing	89,842	89,842	44,452	40,827	3,266
Higher Risk Assets	-	-	-	-	-
Other Assets	220,347	220,347	179,858	179,858	14,389
Securitisation	20,209	20,209	4,042	4,042	323
<b>Total for SA</b>	<b>34,120,840</b>	<b>33,779,510</b>	<b>5,570,391</b>	<b>5,350,359</b>	<b>428,029</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,380,300	1,380,300	289,497	289,497	23,160
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	26,509,817	26,509,817	16,670,013	15,172,762	1,213,821
RRE Financing	22,500,181	22,500,181	6,530,337	6,289,507	503,161
Qualifying Revolving Retail	267,222	267,222	190,466	190,466	15,237
Hire Purchase	9,898,620	9,898,620	5,785,477	5,343,824	427,506
Other Retail	23,214,737	23,214,737	4,586,057	4,580,803	366,464
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>83,770,876</b>	<b>83,770,876</b>	<b>34,051,848</b>	<b>31,866,859</b>	<b>2,549,349</b>



CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2020	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%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>117,891,716</b>	<b>117,550,386</b>	<b>41,665,350</b>	<b>39,129,229</b>	<b>3,130,338</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			847,940	847,940	67,835
Foreign Currency Risk			66,314	66,314	5,305
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>914,254</b>	<b>914,254</b>	<b>73,140</b>
<b>Operational Risk (BIA)</b>			<b>3,362,335</b>	<b>3,362,335</b>	<b>268,987</b>
<b>Total RWA and Capital Requirement</b>			<b>45,941,939</b>	<b>43,405,818</b>	<b>3,472,465</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2019	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	17,881,861	17,881,861	-	-	-
Public Sector Entities	5,243,758	5,243,758	48,752	48,752	3,900
Banks, DFIs & MDBs	75,081	75,081	2,621	2,621	210
Takaful Operators, Securities Firms & Fund Managers	15,547	15,417	3,083	3,083	247
Corporate	4,001,180	3,874,298	3,689,430	3,687,097	294,968
Regulatory Retail	2,603,879	2,538,007	2,177,379	2,177,122	174,170
RRE Financing	31,938	31,938	15,840	12,271	982
Higher Risk Assets	575	575	863	863	69
Other Assets	100,139	100,139	66,242	66,242	5,299
Securitisation	20,484	20,484	4,097	4,097	328
<b>Total for SA</b>	<b>29,974,443</b>	<b>29,781,559</b>	<b>6,008,307</b>	<b>6,002,147</b>	<b>480,172</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,954,510	1,954,510	401,308	401,308	32,105
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	28,393,006	28,393,006	15,618,803	12,322,449	985,796
RRE Financing	18,620,833	18,620,833	4,789,338	4,725,865	378,069
Qualifying Revolving Retail	270,457	270,457	186,993	186,993	14,959
Hire Purchase	7,947,746	7,947,746	4,637,469	4,556,853	364,548
Other Retail	23,298,676	23,298,676	4,456,825	4,447,559	355,805
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>80,485,228</b>	<b>80,485,228</b>	<b>30,090,736</b>	<b>26,641,028</b>	<b>2,131,282</b>

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2019	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)	110,459,670	110,266,787	37,904,487	34,241,636	2,739,331
Large Exposure Risk Requirement	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			693,400	693,400	55,472
Foreign Currency Risk			91,476	91,476	7,318
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>784,876</b>	<b>784,876</b>	<b>62,790</b>
<b>Operational Risk (BIA)</b>			<b>2,950,191</b>	<b>2,950,191</b>	<b>236,015</b>
<b>Total RWA and Capital Requirement</b>			<b>41,639,554</b>	<b>37,976,704</b>	<b>3,038,136</b>

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2020	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%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	250,445	250,445	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	361,433	310,814	92,374	92,374	7,390
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	1,108,117	1,108,117	1,108,117	1,108,117	88,649
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	94,982	94,982	94,964	94,964	7,597
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>1,814,978</b>	<b>1,764,358</b>	<b>1,295,455</b>	<b>1,295,455</b>	<b>103,636</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			2,674	2,674	214
Foreign Currency Risk			21,592	21,592	1,727
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>24,267</b>	<b>24,267</b>	<b>1,941</b>
<b>Operational Risk (BIA)</b>			<b>534,757</b>	<b>534,757</b>	<b>42,781</b>
<b>Total RWA and Capital Requirement</b>			<b>1,854,479</b>	<b>1,854,479</b>	<b>148,358</b>

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2019	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%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	860,551	860,551	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	232,670	183,139	81,962	81,962	6,557
Insurance Cos, Securities Firms & Fund Managers	8,874	8,874	8,874	8,874	710
Corporate	136,400	136,400	136,430	136,430	10,914
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	682,825	682,825	682,805	682,805	54,624
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>1,921,321</b>	<b>1,871,790</b>	<b>910,072</b>	<b>910,072</b>	<b>72,806</b>
<b>Large Exposure Risk Requirement</b>					
<b>Market Risk (SA)</b>					
Interest Rate Risk			7,962	7,962	637
Foreign Currency Risk			43,366	43,366	3,469
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>51,328</b>	<b>51,328</b>	<b>4,106</b>
<b>Operational Risk (BIA)</b>			<b>586,920</b>	<b>586,920</b>	<b>46,954</b>
<b>Total RWA and Capital Requirement</b>			<b>1,548,319</b>	<b>1,548,319</b>	<b>123,866</b>

**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 2020		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	61,475,700	4,182,968	4,895,894	401,418	70,955,981
PSE	8,278,309	-	-	-	8,278,309
Bank	19,532,956	2,512,615	10,162,962	5,679,749	37,888,282
Corporate	115,541,519	31,658,983	19,257,529	7,323,529	173,781,560
Mortgage/RRE Financing	83,187,386	6,696,446	11,351,639	235,667	101,471,137
HPE	17,310,554	-	-	-	17,310,554
QRRE	9,980,665	2,508,020	-	-	12,488,685
Other Retail	70,171,707	2,813,952	8,808,388	982,199	82,776,246
Other Exposures	6,784,145	927,761	10,466,440	735,014	18,913,360
<b>Total Gross Credit Exposure</b>	<b>392,262,941</b>	<b>51,300,746</b>	<b>64,942,852</b>	<b>15,357,576</b>	<b>523,864,114</b>

30 June 2019		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	46,568,284	2,677,853	5,121,985	660,037	55,028,159
PSE	9,583,102	-	-	-	9,583,102
Bank	19,326,100	3,651,153	9,335,305	2,998,345	35,310,903
Corporate	114,029,195	33,558,484	17,819,997	6,421,950	171,829,626
Mortgage/RRE Financing	75,080,435	5,013,430	10,560,187	248,543	90,902,596
HPE	16,297,388	-	-	-	16,297,388
QRRE	10,555,118	2,633,659	-	-	13,188,778
Other Retail	69,182,167	2,282,231	8,142,193	831,310	80,437,902
Other Exposures	6,541,425	804,511	8,978,565	1,071,157	17,395,658
<b>Total Gross Credit Exposure</b>	<b>367,163,214</b>	<b>50,621,321</b>	<b>59,958,232</b>	<b>12,231,343</b>	<b>489,974,109</b>

**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 2020		CIMBISLG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	21,024,915	-	-	-	21,024,915
PSE	4,243,834	-	-	-	4,243,834
Bank	1,385,450	-	-	-	1,385,450
Corporate	28,208,350	-	-	-	28,208,350
RRE Financing	22,590,023	-	-	-	22,590,023
HPE	9,898,620	-	-	-	9,898,620
QRRE	267,222	-	-	-	267,222
Other Retail	30,032,746	-	-	-	30,032,746
Other Exposures	240,555	-	-	-	240,555
<b>Total Gross Credit Exposure</b>	<b>117,891,716</b>	-	-	-	<b>117,891,716</b>

30 June 2019		CIMBISLG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	17,881,861	-	-	-	17,881,861
PSE	5,243,758	-	-	-	5,243,758
Bank	2,029,591	-	-	-	2,029,591
Corporate	32,409,733	-	-	-	32,409,733
RRE Financing	18,652,771	-	-	-	18,652,771
HPE	7,947,746	-	-	-	7,947,746
QRRE	270,457	-	-	-	270,457
Other Retail	25,902,554	-	-	-	25,902,554
Other Exposures	121,199	-	-	-	121,199
<b>Total Gross Credit Exposure</b>	<b>110,459,670</b>	-	-	-	<b>110,459,670</b>

**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 2020	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	250,445	-	-	-	250,445
Bank	361,433	-	-	-	361,433
Corporate	1,108,117	-	-	-	1,108,117
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	94,982	-	-	-	94,982
<b>Total Gross Credit Exposure</b>	<b>1,814,978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,814,978</b>

30 June 2019	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	860,551	-	-	-	860,551
Bank	232,670	-	-	-	232,670
Corporate	145,275	-	-	-	145,275
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	682,825	-	-	-	682,825
<b>Total Gross Credit Exposure</b>	<b>1,921,321</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,921,321</b>



**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020**
**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 2020	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	192,727	-	-	1,232,642	6,209,112	-	3,729,221	24,902,940	32,813,370	-	1,875,968	70,955,981
PSE	2,281	-	-	-	-	-	-	228,511	8,047,194	-	324	8,278,309
Bank	-	-	-	-	-	-	-	35,737,238	2,151,044	-	-	37,888,282
Corporate	9,636,059	9,070,586	17,862,284	11,571,518	16,749,907	21,104,150	14,189,299	49,345,542	11,435,218	6,808,988	6,008,008	173,781,560
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	101,471,137	-	101,471,137
HPE	-	-	-	-	-	-	-	-	-	17,310,554	-	17,310,554
QRRE	-	-	-	-	-	-	-	-	-	12,488,685	-	12,488,685
Other Retail	313,741	65,395	1,906,629	47,449	1,178,936	3,688,542	457,895	3,669,137	767,017	70,681,504	-	82,776,246
Other Exposures	-	-	1,936	83,184	-	500	-	1,286,967	77,535	-	17,463,239	18,913,360
<b>Total Gross Credit Exposure</b>	<b>10,144,808</b>	<b>9,135,981</b>	<b>19,770,849</b>	<b>12,934,794</b>	<b>24,137,955</b>	<b>24,793,192</b>	<b>18,376,416</b>	<b>115,170,335</b>	<b>55,291,378</b>	<b>208,760,869</b>	<b>25,347,538</b>	<b>523,864,114</b>

\*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020

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 2019	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	191,500	-	-	1,494,888	4,261,104	-	3,709,566	14,597,545	28,446,592	-	2,326,964	55,028,159
PSE	2,752	-	-	-	-	-	55	200,667	9,379,538	-	90	9,583,102
Bank	-	-	-	-	-	-	-	35,310,903	-	-	-	35,310,903
Corporate	9,626,633	8,531,524	16,197,198	9,776,959	17,399,871	21,732,355	14,958,655	46,927,707	13,955,290	8,568,622	4,154,812	171,829,626
Mortgage/ RRE	-	-	-	-	-	-	-	-	-	90,902,596	-	90,902,596
Financing	-	-	-	-	-	-	-	-	-	16,297,388	-	16,297,388
HPE	-	-	-	-	-	-	-	-	-	13,188,778	-	13,188,778
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	215,647	60,241	1,327,269	25,745	851,068	2,341,077	318,486	2,751,089	628,605	71,918,673	-	80,437,902
Other Exposures	-	-	2,718	2,009	-	486	-	1,241,533	67,553	-	16,081,359	17,395,658
<b>Total Gross Credit Exposure</b>	<b>10,036,532</b>	<b>8,591,765</b>	<b>17,527,186</b>	<b>11,299,601</b>	<b>22,512,043</b>	<b>24,073,918</b>	<b>18,986,762</b>	<b>101,029,444</b>	<b>52,477,578</b>	<b>200,876,056</b>	<b>22,563,225</b>	<b>489,974,109</b>

\*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 2020	CIMBISLG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	9,883	-	-	418,573	1,755,561	-	1,016,310	12,198,048	4,274,634	-	1,351,906	21,024,915
PSE	-	-	-	-	-	-	-	228,353	4,015,481	-	-	4,243,834
Bank	-	-	-	-	-	-	-	1,385,450	-	-	-	1,385,450
Corporate	3,657,171	1,455,562	2,695,239	609,504	3,578,179	2,433,629	3,871,452	8,687,285	1,168,644	15,432	36,255	28,208,350
RRE Financing	-	-	-	-	-	-	-	-	-	22,590,023	-	22,590,023
HPE	-	-	-	-	-	-	-	-	-	9,898,620	-	9,898,620
QRRE	-	-	-	-	-	-	-	-	-	267,222	-	267,222
Other Retail	124,295	12,342	698,188	17,475	418,543	1,322,164	147,817	1,072,733	194,634	25,977,899	46,655	30,032,746
Other Exposures	-	-	-	-	-	-	-	-	20,209	-	220,347	240,555
<b>Total Gross Credit Exposure</b>	<b>3,791,349</b>	<b>1,467,904</b>	<b>3,393,427</b>	<b>1,045,552</b>	<b>5,752,283</b>	<b>3,755,793</b>	<b>5,035,578</b>	<b>23,571,869</b>	<b>9,673,601</b>	<b>58,749,195</b>	<b>1,655,164</b>	<b>117,891,716</b>

*Note: All sectors above are Shariah compliant.*

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020**
**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 2019	CIMBISLG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	9,821	-	-	444,338	1,720,850	-	1,031,057	9,376,870	3,783,195	-	1,515,731	17,881,861
PSE	-	-	-	-	-	-	-	200,447	5,043,311	-	-	5,243,758
Bank	-	-	-	-	-	-	-	2,029,591	-	-	-	2,029,591
Corporate	2,783,593	1,323,837	2,769,142	604,417	5,306,660	2,637,000	5,229,674	9,749,563	1,230,479	655,820	119,549	32,409,733
RRE	-	-	-	-	-	-	-	-	-	18,652,771	-	18,652,771
Financing	-	-	-	-	-	-	-	-	-	7,947,746	-	7,947,746
HPE	-	-	-	-	-	-	-	-	-	270,457	-	270,457
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	23,905	8,451	91,556	3,215	81,556	178,457	18,836	212,672	40,542	25,217,662	25,703	25,902,554
Other Exposures	-	-	-	-	-	-	-	575	20,484	-	100,139	121,199
<b>Total Gross Credit Exposure</b>	<b>2,817,318</b>	<b>1,332,288</b>	<b>2,860,697</b>	<b>1,051,969</b>	<b>7,109,066</b>	<b>2,815,457</b>	<b>6,279,567</b>	<b>21,569,717</b>	<b>10,118,011</b>	<b>52,744,456</b>	<b>1,761,122</b>	<b>110,459,670</b>

*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 2020	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	-	-	-	-	-	-	-	358	250,088	-	-	250,445
Bank	-	-	-	-	-	-	-	361,433	-	-	-	361,433
Corporate	-	-	-	-	-	-	-	2,771	-	-	1,105,346	1,108,117
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	94,982	94,982
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>364,562</b>	<b>250,088</b>	-	<b>1,200,328</b>	<b>1,814,978</b>

\*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 2019	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	-	-	-	-	-	-	-	860,551	-	-	-	860,551
Bank	-	-	-	-	-	-	-	232,670	-	-	-	232,670
Corporate	-	-	-	-	-	-	-	134,427	863	60	9,924	145,275
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	682,825	682,825
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>1,227,648</b>	<b>863</b>	<b>60</b>	<b>692,749</b>	<b>1,921,321</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

**Summary of Credit Exposures (continued)**

iii) Gross Credit Exposures by Residual Contractual Maturity

The following tables represent 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 2020	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	29,768,772	16,720,762	24,466,446	70,955,981
PSE	3,084,174	1,048,682	4,145,453	8,278,309
Bank	21,179,531	12,127,992	4,580,759	37,888,282
Corporate	59,074,838	59,607,314	55,099,409	173,781,560
Mortgage/RRE Financing	231,778	689,008	100,550,351	101,471,137
HPE	66,414	4,909,981	12,334,159	17,310,554
QRRE	12,488,685	-	-	12,488,685
Other Retail	3,421,491	8,935,717	70,419,039	82,776,246
Other Exposures	10,425,332	217,047	8,270,982	18,913,360
<b>Total Gross Credit Exposure</b>	<b>139,741,014</b>	<b>104,256,503</b>	<b>279,866,597</b>	<b>523,864,114</b>

30 June 2019	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	15,695,575	16,131,297	23,201,287	55,028,159
PSE	4,891,542	519,836	4,171,723	9,583,102
Bank	20,935,032	12,195,487	2,180,383	35,310,903
Corporate	60,860,585	59,054,577	51,914,464	171,829,626
Mortgage/RRE Financing	40,688	745,894	90,116,014	90,902,596
HPE	127,707	5,480,893	10,688,787	16,297,388
QRRE	13,188,778	-	-	13,188,778
Other Retail	2,773,993	9,227,880	68,436,028	80,437,902
Other Exposures	8,899,834	184,445	8,311,379	17,395,658
<b>Total Gross Credit Exposure</b>	<b>127,413,735</b>	<b>103,540,308</b>	<b>259,020,065</b>	<b>489,974,109</b>

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 2020	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	12,412,654	4,254,542	4,357,720	21,024,915
PSE	3,084,062	1,047,007	112,766	4,243,834
Bank	928,996	150,464	305,990	1,385,450
Corporate	8,521,923	6,910,368	12,776,059	28,208,350
RRE Financing	4,941	78,081	22,507,001	22,590,023
HPE	28,376	1,358,452	8,511,791	9,898,620
QRRE	267,222	-	-	267,222
Other Retail	77,611	744,006	29,211,129	30,032,746
Other Exposures	20,209	-	220,347	240,555
<b>Total Gross Credit Exposure</b>	<b>25,345,994</b>	<b>14,542,921</b>	<b>78,002,802</b>	<b>117,891,716</b>

30 June 2019	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	7,306,977	2,804,432	7,770,453	17,881,861
PSE	4,588,495	516,052	139,211	5,243,758
Bank	1,393,860	402,988	232,742	2,029,591
Corporate	9,930,431	7,569,899	14,909,403	32,409,733
RRE Financing	6,067	82,343	18,564,360	18,652,771
HPE	57,729	1,487,944	6,402,072	7,947,746
QRRE	270,457	-	-	270,457
Other Retail	53,806	567,014	25,281,735	25,902,554
Other Exposures	-	20,484	100,714	121,199
<b>Total Gross Credit Exposure</b>	<b>23,607,824</b>	<b>13,451,156</b>	<b>73,400,691</b>	<b>110,459,670</b>



**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 2020	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	250,088	-	358	250,445
Bank	345,272	-	16,161	361,433
Corporate	1,099,826	-	8,291	1,108,117
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	94,982	94,982
<b>Total Gross Credit Exposure</b>	<b>1,695,186</b>	<b>-</b>	<b>119,791</b>	<b>1,814,978</b>

30 June 2019	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	860,210	-	342	860,551
Bank	231,118	-	1,552	232,670
Corporate	130,634	-	14,640	145,275
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	682,825	682,825
<b>Total Gross Credit Exposure</b>	<b>1,221,962</b>	<b>-</b>	<b>699,359</b>	<b>1,921,321</b>

**CREDIT RISK (continued)**

**Credit Quality of Loans, Advances & Financing**

i) Past Due But Not Impaired

The following tables provide an analysis of the outstanding balances as at 30 June 2020 and 31 December 2019 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 2020	31 December 2019
Primary Agriculture	20,691	51,147
Mining and Quarrying	14,960	5,362
Manufacturing	138,413	80,439
Electricity, Gas and Water Supply	7,164	763
Construction	204,863	112,804
Wholesale and Retail Trade, and Restaurants and Hotels	249,726	190,478
Transport, Storage and Communication	27,040	32,771
Finance, Insurance/Takaful, Real Estate and Business Activities	505,300	321,794
Education, Health and Others	73,891	45,103
Household	12,642,202	13,011,830
Others*	14,914	16,148
<b>Total</b>	<b>13,899,164</b>	<b>13,868,639</b>

\*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 Loans, Advances and Financing by Sector for CIMBISLG (continued)**

(RM'000)	CIMBISLG	
	30 June 2020	31 December 2019
Primary Agriculture	10,652	16,605
Mining and Quarrying	2,847	1,429
Manufacturing	16,072	6,891
Electricity, Gas and Water Supply	4,380	88
Construction	60,231	21,001
Wholesale and Retail Trade, and Restaurants and Hotels	42,632	27,755
Transport, Storage and Communication	3,932	5,370
Finance, Takaful, Real Estate and Business Activities	100,395	49,098
Education, Health and Others	7,284	6,659
Household	4,278,675	3,738,069
Others*	5,246	3,962
<b>Total</b>	<b>4,532,346</b>	<b>3,876,927</b>

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 all the loans have been vested to CIMB Bank on 2 October 2018.

**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 2020	31 December 2019
Malaysia	11,533,842	11,484,586
Singapore	293,122	242,111
Thailand	2,045,062	2,128,042
Other Countries	27,138	13,900
<b>Total</b>	<b>13,899,164</b>	<b>13,868,639</b>

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

(RM'000)	CIMBISLG	
	30 June 2020	31 December 2019
Malaysia	4,532,346	3,876,927
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>4,532,346</b>	<b>3,876,927</b>

**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 all the loans have been vested to CIMB Bank on 2 October 2018.

**CREDIT RISK (continued)**

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

ii) Credit Impaired Loans/Financing

The following tables provide an analysis of the outstanding balances as at 30 June 2020 and 31 December 2019 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 2020	31 December 2019
Primary Agriculture	76,261	71,218
Mining and Quarrying	770,965	826,079
Manufacturing	1,489,076	1,415,675
Electricity, Gas and Water Supply	264,253	263,141
Construction	176,870	173,798
Wholesale and Retail Trade, and Restaurants and Hotels	1,745,953	718,596
Transport, Storage and Communications	1,252,064	1,057,266
Finance, Insurance/Takaful, Real Estate and Business Activities	521,255	462,405
Education, Health and Others	164,454	164,774
Household	2,424,627	2,435,398
Others*	7,260	6,457
<b>Total</b>	<b>8,893,038</b>	<b>7,594,807</b>

\*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 Loans, Advances and Financing by Sector for CIMBISLG**

(RM'000)	CIMBISLG	
	30 June 2020	31 December 2019
Primary Agriculture	17,401	18,391
Mining and Quarrying	-	812
Manufacturing	770,837	747,255
Electricity, Gas and Water Supply	-	-
Construction	18,088	9,705
Wholesale and Retail Trade, and Restaurants and Hotels	68,988	49,806
Transport, Storage and Communications	2,673	861
Finance, Takaful, Real Estate and Business Activities	36,833	47,080
Education, Health and Others	3,803	4,576
Household	358,083	363,609
Others*	2	2
<b>Total</b>	<b>1,276,708</b>	<b>1,242,097</b>

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 (continued)**

There are no loans, advances and financing exposures in CIMBIBG as all the loans have been vested to CIMB Bank on 2 October 2018.

**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 2020	31 December 2019
Malaysia	4,977,003	4,854,446
Singapore	1,809,592	826,283
Thailand	2,097,794	1,905,197
Other Countries	8,649	8,881
<b>Total</b>	<b>8,893,038</b>	<b>7,594,807</b>

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

(RM'000)	CIMBISLG	
	30 June 2020	31 December 2019
Malaysia	1,276,708	1,242,097
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,276,708</b>	<b>1,242,097</b>

**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 all the loans have been vested to CIMB Bank on 2 October 2018.

**CREDIT RISK (continued)**

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

iii) 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 2020				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	11,372	26,810	25,139	-	63,321
Mining and Quarrying	19,424	13,285	212,075	-	244,784
Manufacturing	26,274	60,829	579,867	-	666,970
Electricity, Gas and Water Supply	6,428	292	19,286	-	26,006
Construction	24,214	5,307	98,968	-	128,489
Wholesale and Retail Trade, and Restaurants and Hotels	31,330	22,934	1,197,911	-	1,252,175
Transport, Storage and Communications	13,368	3,078	1,103,490	-	1,119,936
Finance, Insurance/Takaful, Real Estate and Business Activities	56,393	9,089	210,426	-	275,908
Education, Health and Others	11,873	2,629	18,976	-	33,478
Household	865,096	752,689	794,857	2,777	2,415,419
Others*	99,029	12,046	4,918	-	115,993
<b>Total</b>	<b>1,164,801</b>	<b>908,988</b>	<b>4,265,913</b>	<b>2,777</b>	<b>6,342,479</b>

\* 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 Dec 2019				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	26,454	11,118	26,169	-	63,741
Mining and Quarrying	16,572	324	209,375	-	226,271
Manufacturing	33,926	9,281	525,019	-	568,226
Electricity, Gas and Water Supply	3,272	135	23,910	-	27,317
Construction	20,374	5,614	98,716	-	124,704
Wholesale and Retail Trade, and Restaurants and Hotels	24,810	25,003	221,058	-	270,871
Transport, Storage and Communications	15,053	1,630	982,161	-	998,844
Finance, Insurance/Takaful, Real Estate and Business Activities	62,450	15,718	196,973	-	275,141
Education, Health and Others	13,224	2,290	18,601	-	34,115
Household	719,668	695,127	815,300	2,748	2,232,843
Others*	11,560	743	4,183	-	16,486
<b>Total</b>	<b>947,363</b>	<b>766,983</b>	<b>3,121,465</b>	<b>2,748</b>	<b>4,838,559</b>

\* 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				
	30 June 2020				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	1,387	14,875	591	-	16,853
Mining and Quarrying	1,614	822	-	-	2,436
Manufacturing	3,667	2,000	29,657	-	35,324
Electricity, Gas and Water Supply	76	236	-	-	312
Construction	1,975	400	5,495	-	7,870
Wholesale and Retail Trade, and Restaurants and Hotels	6,281	1,418	17,810	-	25,509
Transport, Storage and Communications	3,103	421	1,928	-	5,452
Finance, Takaful, Real Estate and Business Activities	4,678	2,171	3,182	-	10,031
Education, Health and Others	3,315	74	588	-	3,977
Household	157,533	170,668	120,878	-	449,079
Others*	89	117	1	-	207
<b>Total</b>	<b>183,718</b>	<b>193,202</b>	<b>180,130</b>	<b>-</b>	<b>557,050</b>

*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 2019				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	4,327	2,020	944	-	7,291
Mining and Quarrying	1,413	-	-	-	1,413
Manufacturing	2,589	715	27,408	-	30,712
Electricity, Gas and Water Supply	87	-	-	-	87
Construction	1,906	273	4,106	-	6,285
Wholesale and Retail Trade, and Restaurants and Hotels	4,630	906	6,315	-	11,851
Transport, Storage and Communications	2,812	320	252	-	3,384
Finance, Takaful, Real Estate and Business Activities	4,106	2,587	2,192	-	8,885
Education, Health and Others	542	81	505	-	1,128
Household	112,083	125,036	126,303	-	363,422
Others*	72	116	2	-	190
<b>Total</b>	<b>134,567</b>	<b>132,054</b>	<b>168,027</b>	<b>-</b>	<b>434,648</b>

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 (continued)**

There are no expected credit losses for CIMBIBG for 2020 and 2019.

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 2020				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	799,605	734,657	2,242,956	-	3,777,218
Singapore	157,515	35,426	1,146,833	-	1,339,774
Thailand	181,249	137,722	873,336	2,777	1,195,084
Other Countries	26,432	1,183	2,788	-	30,403
<b>Total</b>	<b>1,164,801</b>	<b>908,988</b>	<b>4,265,913</b>	<b>2,777</b>	<b>6,342,479</b>

(RM'000)	CIMBBG				
	31 December 2019				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	661,708	550,000	2,166,034	-	3,377,742
Singapore	107,842	31,456	205,628	-	344,926
Thailand	157,681	184,932	747,387	2,748	1,092,748
Other Countries	20,132	595	2,416	-	23,143
<b>Total</b>	<b>947,363</b>	<b>766,983</b>	<b>3,121,465</b>	<b>2,748</b>	<b>4,838,559</b>

**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 2020				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	183,718	193,202	180,130	-	557,050
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>183,718</b>	<b>193,202</b>	<b>180,130</b>	<b>-</b>	<b>557,050</b>

(RM'000)	CIMBISLG				
	31 December 2019				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	134,567	132,054	168,027	-	434,648
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>134,567</b>	<b>132,054</b>	<b>168,027</b>	<b>-</b>	<b>434,648</b>

**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 for 2020 and 2019

**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 2020			
	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	(331)	-	2,825	-
Mining and Quarrying	21,596	-	27,836	-
Manufacturing	56,704	-	570	-
Electricity, Gas and Water Supply	(4,788)	-	-	-
Construction	1,313	-	286	-
Wholesale and Retail Trade, and Restaurants and Hotels	986,880	-	5,812	-
Transport, Storage and Communications	116,645	-	625	-
Finance, Insurance/Takaful, Real Estate and Business Activities	9,901	-	3,734	-
Education, Health and Others	558	-	184	-
Household	390,779	-	471,057	-
Others*	1,698	-	976	-
<b>Total</b>	<b>1,580,955</b>	<b>-</b>	<b>513,905</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 12(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 2019			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	3,646	-	6,845	-
Mining and Quarrying	17,207	-	31,137	-
Manufacturing	133,229	-	62,912	-
Electricity, Gas and Water Supply	21,355	-	93	-
Construction	(2,101)	-	25,085	-
Wholesale and Retail Trade, and Restaurants and Hotels	9,316	-	48,118	-
Transport, Storage and Communications	2,848	-	2,872	-
Finance, Insurance/Takaful, Real Estate and Business Activities	11,286	-	41,014	-
Education, Health and Others	(3,202)	-	7,484	-
Household	562,874	-	423,266	-
Others*	(296)	-	400	-
<b>Total</b>	<b>756,162</b>	<b>-</b>	<b>649,226</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBISLG			
	30 June 2020			
	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	(420)	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	2,071	-	66	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	1,326	-	6	-
Wholesale and Retail Trade, and Restaurants and Hotels	12,216	-	11	-
Transport, Storage and Communications	1,010	-	9	-
Finance, Takaful, Real Estate and Business Activities	857	-	94	-
Education, Health and Others	273	-	-	-
Household	58,905	-	54,610	-
Others*	-	-	-	-
<b>Total</b>	<b>76,238</b>	<b>-</b>	<b>54,796</b>	<b>-</b>

*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 2019			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	1,863	-	1,604	-
Mining and Quarrying	1,494	-	583	-
Manufacturing	15,738	-	3,455	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	(2,287)	-	9,811	-
Wholesale and Retail Trade, and Restaurants and Hotels	4,216	-	4,066	-
Transport, Storage and Communications	207	-	47	-
Finance, Takaful, Real Estate and Business Activities	2,970	-	4,951	-
Education, Health and Others	(1,428)	-	32	-
Household	102,242	-	50,776	-
Others*	-	-	-	-
<b>Total</b>	<b>125,015</b>	<b>-</b>	<b>75,325</b>	<b>-</b>

*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 for 2020 and 2019.

**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 2020				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
<b>At 1 January 2020</b>	947,363	766,983	3,121,465	2,748	4,838,559
Changes in expected credit losses due to transferred within stages	201,996	(230,206)	28,210	-	-
Transferred to Stage 1	338,044	(280,981)	(57,063)	-	-
Transferred to Stage 2	(133,505)	352,427	(218,922)	-	-
Transferred to Stage 3	(2,543)	(301,652)	304,195	-	-
<b>Total charge to Income Statement</b>	10,007	368,378	1,580,955	-	1,959,340
New financial assets originated	301,365	40,740	61,520	-	403,625
Financial assets that have been derecognised	(168,825)	(81,557)	-	-	(250,382)
Write back in respect of full recoveries	-	-	(84,103)	-	(84,103)
Change in credit risk	(122,533)	409,195	1,603,538	-	1,890,200
Write-offs	(75)	(504)	(513,905)	-	(514,484)
Exchange fluctuation	5,710	2,985	26,957	29	35,681
Other movements	(200)	1,352	22,231	-	23,383
<b>Total</b>	<b>1,164,801</b>	<b>908,988</b>	<b>4,265,913</b>	<b>2,777</b>	<b>6,342,479</b>

**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 2019				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
<b>At 1 January 2019</b>	1,216,093	659,780	3,183,980	2,552	5,062,405
Changes in expected credit losses due to transferred within stages	459,371	(271,080)	(188,291)	-	-
Transferred to Stage 1	639,242	(528,724)	(110,518)	-	-
Transferred to Stage 2	(178,516)	396,398	(217,882)	-	-
Transferred to Stage 3	(1,355)	(138,754)	140,109	-	-
<b>Total charge to Income Statement</b>	(594,714)	238,419	756,162	-	399,867
New financial assets originated	329,093	9,480	44,675	-	383,248
Financial assets that have been derecognised	(209,664)	(34,245)	-	-	(243,909)
Write back in respect of full recoveries	-	-	(78,483)	-	(78,483)
Change in credit risk	(714,143)	263,184	789,970	-	339,011
Write-offs	(359)	(38)	(649,226)	-	(649,623)
Exchange fluctuation	14,134	7,425	52,606	146	74,311
Other movements	796	(2,931)	50,593	-	48,458
<b>Total</b>	<b>1,095,321</b>	<b>631,575</b>	<b>3,205,824</b>	<b>2,698</b>	<b>4,935,418</b>

**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 Loans, Advances and Financing for CIMBISLG**

(RM'000)	CIMBISLG				
	30 June 2020				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
<b>At 1 January 2020</b>	134,567	132,054	168,027	-	434,648
Changes in expected credit losses due to transferred within stages					
Transferred to Stage 1	48,956	(43,391)	(5,565)	-	-
Transferred to Stage 2	(15,126)	65,659	(50,533)	-	-
Transferred to Stage 3	(230)	(43,947)	44,177	-	-
<b>Total charge to Income Statement</b>	15,436	82,831	76,238	-	174,505
New financial assets originated	46,576	63	31,473	-	78,112
Financial assets that have been derecognised	(26,126)	(6,377)	-	-	(32,503)
Write back in respect of full recoveries	-	-	(29,544)	-	(29,544)
Change in credit risk	(5,014)	89,145	74,309	-	158,440
Write-offs	-	-	(54,796)	-	(54,796)
Exchange fluctuation	115	(4)	-	-	111
Other movements	-	-	2,582	-	2,582
<b>Total</b>	<b>183,718</b>	<b>193,202</b>	<b>180,130</b>		<b>557,050</b>

**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 Loans, Advances and Financing for CIMBISLG (continued)**

(RM'000)	CIMBISLG				
	30 June 2019				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
<b>At 1 January 2019</b>	172,096	75,042	199,048	-	446,186
Changes in expected credit losses due to transferred within stages	124,285	(76,987)	(47,298)	-	-
Transferred to Stage 1	151,389	(131,657)	(19,732)	-	-
Transferred to Stage 2	(26,856)	78,905	(52,049)	-	-
Transferred to Stage 3	(248)	(24,235)	24,483	-	-
<b>Total charge to Income Statement</b>	<b>(151,772)</b>	<b>121,762</b>	<b>125,015</b>	<b>-</b>	<b>95,005</b>
New financial assets originated	52,102	23	4,396	-	56,521
Financial assets that have been derecognised	(101,225)	(1,944)	-	-	(103,169)
Write back in respect of full recoveries	-	-	(7,632)	-	(7,632)
Change in credit risk	(102,649)	123,683	128,251	-	149,285
Write-offs	-	-	(75,325)	-	(75,325)
Other movements	(1,095)	-	5,056	-	3,961
<b>Total</b>	<b>143,514</b>	<b>119,817</b>	<b>206,496</b>	<b>-</b>	<b>469,827</b>

**CREDIT RISK *(continued)***

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

iii) Expected Credit Losses *(continued)*

**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 for June 2020 and June 2019.

***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 2020**
**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 2020	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%	70,552,317	3,500,000	2,064,347	-	1,355,932	3,424	-	-	12,871,044	-	-	90,347,064	-
20%	81,761	778,251	228,525	277,402	5,567	718,970	-	-	750	307,715	-	2,398,943	479,789
35%	-	-	-	-	-	-	6,914,685	-	-	-	-	6,914,685	2,420,140
50%	269,587	-	10,711,785	1,476,971	1,557,445	3,631,982	3,073,358	-	-	-	-	20,721,128	10,360,564
75%	-	-	-	-	-	14,393,159	1,515	-	17,902	-	-	14,412,577	10,809,433
100%	52,315	-	-	1,371,356	20,906,571	3,924,965	2,545,602	-	4,046,471	-	-	32,847,280	32,847,280
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	299,629	131,813	-	1,669,478	-	-	-	2,100,919	3,151,379
150% <RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>70,955,981</b>	<b>4,278,251</b>	<b>13,004,657</b>	<b>3,125,729</b>	<b>24,125,144</b>	<b>22,804,313</b>	<b>12,535,160</b>	<b>1,669,478</b>	<b>16,936,168</b>	<b>307,715</b>		<b>169,742,595</b>	<b>60,068,584</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>4%</b>	<b>42%</b>	<b>69%</b>	<b>92%</b>	<b>74%</b>	<b>52%</b>	<b>150%</b>	<b>24%</b>	<b>20%</b>		<b>35%</b>	
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 2020

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 2019	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	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	54,650,863	5,000,000	2,519,867	-	712,452	4,856	-	-	11,941,942	-	-	74,829,981	-
20%	-	280,658	208,630	446,950	175,809	462,463	-	-	8,385	240,335	-	1,823,229	364,646
35%	-	-	-	-	-	-	5,672,997	-	-	-	-	5,672,997	1,985,549
50%	263,441	0.1	8,128,975	1,288,975	344,098	563,024	2,791,217	-	-	-	-	13,379,729	6,689,864
75%	-	-	-	-	-	14,559,202	4,257	-	-	-	-	14,563,459	10,922,594
100%	113,855	-	-	1,388,480	23,085,184	2,123,856	3,200,608	-	4,088,714	-	2,694	34,003,391	34,003,391
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	0.1	319,293	75,276	-	1,113,587	-	-	-	1,508,156	2,262,234
150% <RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>55,028,159</b>	<b>5,280,658</b>	<b>10,857,472</b>	<b>3,124,404</b>	<b>24,636,836</b>	<b>17,788,676</b>	<b>11,669,079</b>	<b>1,113,587</b>	<b>16,039,042</b>	<b>240,335</b>	<b>2,694</b>	<b>145,780,941</b>	<b>56,228,278</b>
<b>Average Risk Weight</b>	<b>0.4%</b>	<b>1%</b>	<b>38%</b>	<b>68%</b>	<b>96%</b>	<b>76%</b>	<b>56%</b>	<b>150%</b>	<b>26%</b>	<b>20%</b>	<b>100%</b>	<b>39%</b>	
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 2020

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 2020	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%	21,024,915	3,500,000	-	-	-	23	-	-	40,488	-	24,565,426	-
20%	-	743,834	-	15,555	2,042	361,352	-	-	-	20,209	1,142,991	228,598
35%	-	-	-	-	-	-	3,797	-	-	-	3,797	1,329
50%	-	-	5,150	-	1,238,875	3,611,488	85,844	-	-	-	4,941,357	2,470,678
75%	-	-	-	-	-	1,030,692	-	-	-	-	1,030,692	773,019
100%	-	-	-	-	411,595	1,500,555	201	-	179,858	-	2,092,209	2,092,209
100%< RW < 1250%	-	-	-	-	0	3,039	-	-	-	-	3,039	4,558
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>21,024,915</b>	<b>4,243,834</b>	<b>5,150</b>	<b>15,555</b>	<b>1,652,512</b>	<b>6,507,147</b>	<b>89,842</b>	<b>-</b>	<b>220,347</b>	<b>20,209</b>	<b>33,779,510</b>	<b>5,570,391</b>
<b>Average Risk Weight</b>	-	4%	50%	20%	62%	64%	49%	-	82%	20%	16%	
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 2020**
**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 2019	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ 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%	17,881,861	5,000,000	67,897	-	-	1,712	-	-	33,897	-	22,985,368	-
20%		243,758	3,238	15,417	173,363	181	-	-	-	20,484	456,443	91,289
35%	-	-	-	-	-	-	861	-	-	-	861	301
50%	-	-	3,946	-	98,704	530,001	31,077	-	-	-	663,728	331,864
75%	-	-	-	-	-	378,152	-	-	-	-	378,152	283,614
100%	-	-	-	0.01	3,595,881	1,626,423	-	-	66,242	-	5,288,546	5,288,546
100% < RW < 1250%	-	-	-	-	6,350	1,537	-	575	-	-	8,462	12,693
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>17,881,861</b>	<b>5,243,758</b>	<b>75,081</b>	<b>15,417</b>	<b>3,874,298</b>	<b>2,538,007</b>	<b>31,938</b>	<b>575</b>	<b>100,139</b>	<b>20,484</b>	<b>29,781,559</b>	<b>6,008,307</b>
<b>Average Risk Weight</b>	-	1%	3%	20%	95%	86%	50%	150%	66%	20%	20%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK (continued)

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

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

30 June 2020	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%	250,445	-	-	-	-	-	-	-	18	-	250,464	-
20%	-	-	210,108	-	-	-	-	-	-	-	210,108	42,022
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	100,706	-	-	-	-	-	-	-	100,706	50,353
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	1,108,117	-	-	-	94,964	-	1,203,081	1,203,081
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>250,445</b>	<b>-</b>	<b>310,814</b>	<b>-</b>	<b>1,108,117</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>94,982</b>	<b>-</b>	<b>1,764,358</b>	<b>1,295,455</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>30%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>73%</b>	
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 2020

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 2019	CIMBIBG											
(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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	860,551	-	-	-	-	-	-	-	20	-	860,571	-
20%	-	-	32,026	-	-	-	-	-	-	-	32,026	6,405
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	151,113	-	-	-	-	-	-	-	151,113	75,557
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	8,874	136,340	-	-	-	682,805	-	828,020	828,020
100% < RW < 1250%	-	-	-	-	60	-	-	-	-	-	60	90
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>860,551</b>	<b>-</b>	<b>183,139</b>	<b>8,874</b>	<b>136,400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>682,825</b>	<b>-</b>	<b>1,871,790</b>	<b>910,072</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>45%</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>49%</b>	
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 2020**

**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 2020		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	8,278,309	8,278,309
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,919,021	-	1,277,147	3,196,168
Corporate	923,502	-	27,676,699	28,600,201
Sovereign/Central Banks	34,980,152	-	35,975,828	70,955,981
Banks, MDBs and DFIs	1,539,928	-	11,465,955	13,005,884
<b>Total</b>	<b>39,362,603</b>	<b>-</b>	<b>84,673,939</b>	<b>124,036,542</b>

30 June 2019		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	9,583,102	9,583,102
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,868,034	-	1,267,383	3,135,417
Corporate	455,813	269,402	29,878,350	30,603,565
Sovereign/Central Banks	31,749,944	-	23,278,214	55,028,159
Banks, MDBs and DFIs	927,652	-	9,931,215	10,858,866
<b>Total</b>	<b>35,001,443</b>	<b>269,402</b>	<b>73,938,264</b>	<b>109,209,109</b>

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 2020	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	4,243,834	4,243,834
Takaful Operators, Securities Firms & Fund Managers	15,555	-	-	15,555
Corporate	-	-	1,682,979	1,682,979
Sovereign/Central Banks	8,591,780	-	12,433,135	21,024,915
Banks, MDBs and DFIs	5,150	-	-	5,150
<b>Total</b>	<b>8,612,486</b>		<b>18,359,947</b>	<b>26,972,433</b>

30 June 2019	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	5,243,758	5,243,758
Takaful Operators, Securities Firms & Fund Managers	15,417	-	130	15,547
Corporate	-	-	4,001,180	4,001,180
Sovereign/Central Banks	8,627,783	-	9,254,078	17,881,861
Banks, MDBs and DFIs	7,184	-	67,897	75,081
<b>Total</b>	<b>8,650,384</b>		<b>18,567,043</b>	<b>27,217,428</b>

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 2020		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	1,099,825		8,292	1,108,117
Sovereign/Central Banks	-	-	250,445	250,445
Banks, MDBs and DFIs	112,519		248,915	361,433
<b>Total</b>	<b>1,212,344</b>		<b>507,652</b>	<b>1,719,995</b>

30 June 2019		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	8,874	8,874
Corporate	130,633	-	5,767	136,400
Sovereign/Central Banks	-	-	860,551	860,551
Banks, MDBs and DFIs	161,933	-	70,737	232,670
<b>Total</b>	<b>292,566</b>	<b>-</b>	<b>945,930</b>	<b>1,238,496</b>

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 2020		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	307,715	-	-	307,715

30 June 2019		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	240,335	-	-	240,335

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

30 June 2020		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	20,209	-	-	20,209

30 June 2019		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	20,484	-	-	20,484

As at 30 June 2020 and 30 June 2019, 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.

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

30 June 2020	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>132,250,023</b>	<b>41,995,388</b>	<b>2,869,234</b>	<b>177,114,645</b>
Residential Mortgage/RRE Financing	78,311,552	8,651,252	1,969,519	88,932,323
QRRE	8,779,672	3,554,027	154,985	12,488,685
Hire Purchase	15,220,815	1,975,727	114,013	17,310,554
Other Retail	29,937,984	27,814,381	630,718	58,383,083
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	20%	23%	27%	
QRRE	89%	89%	89%	
Hire Purchase	54%	55%	57%	
Other Retail	27%	20%	53%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	11%	80%	209%	
QRRE	29%	144%	412%	
Hire Purchase	54%	89%	190%	
Other Retail	20%	34%	203%	

**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 2019	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>123,692,606</b>	<b>43,678,683</b>	<b>2,431,294</b>	<b>169,802,582</b>
Residential Mortgage/RRE Financing	69,427,336	8,191,834	1,610,573	79,229,743
QRRE	9,362,118	3,713,572	113,088	13,188,778
Hire Purchase	13,925,925	2,201,538	169,924	16,297,388
Other Retail	30,977,227	29,571,739	537,708	61,086,675
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	21%	27%	
QRRE	89%	89%	89%	
Hire Purchase	52%	53%	56%	
Other Retail	26%	19%	54%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	11%	73%	195%	
QRRE	29%	127%	231%	
Hire Purchase	52%	85%	201%	
Other Retail	19%	31%	161%	

**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 2020	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>35,743,880</b>	<b>19,472,702</b>	<b>664,177</b>	<b>55,880,759</b>
RRE Financing	19,023,096	2,954,610	522,474	22,500,181
QRRE	162,206	103,343	1,673	267,222
Hire Purchase	8,614,661	1,235,858	48,101	9,898,620
Other Retail	7,943,917	15,178,892	91,928	23,214,737
<b>Exposure Weighted Average LGD</b>				
RRE Financing	22%	25%	29%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	57%	
Other Retail	27%	10%	40%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	14%	90%	234%	
QRRE	34%	125%	361%	
Hire Purchase	54%	86%	195%	
Other Retail	24%	16%	224%	

**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 2019	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>29,725,241</b>	<b>19,893,489</b>	<b>518,982</b>	<b>50,137,712</b>
RRE Financing	15,668,785	2,568,900	383,148	18,620,833
QRRE	160,577	107,825	2,056	270,457
Hire Purchase	6,769,037	1,110,640	68,069	7,947,746
Other Retail	7,126,842	16,106,125	65,709	23,298,676
<b>Exposure Weighted Average LGD</b>				
RRE Financing	21%	22%	27%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	57%	
Other Retail	26%	10%	45%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	13%	79%	205%	
QRRE	32%	118%	370%	
Hire Purchase	53%	83%	217%	
Other Retail	23%	17%	180%	

**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 2020	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>153,942,427</b>	<b>22,895,585</b>	<b>276,632</b>	<b>177,114,645</b>
Residential Mortgage/RRE Financing	83,923,690	4,908,301	100,333	88,932,323
QRRE	7,558,221	4,928,361	2,103	12,488,685
Hire Purchase	15,228,877	2,074,300	7,378	17,310,554
Other Retail	47,231,639	10,984,624	166,819	58,383,083
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	20%	27%	38%	
QRRE	89%	89%	90%	
Hire Purchase	54%	55%	56%	
Other Retail	20%	41%	83%	

30 June 2019	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>146,713,035</b>	<b>22,834,700</b>	<b>254,847</b>	<b>169,802,582</b>
Residential Mortgage/RRE Financing	75,228,582	3,913,679	87,481	79,229,743
QRRE	7,769,483	5,417,857	1,438	13,188,778
Hire Purchase	13,937,065	2,353,075	7,248	16,297,388
Other Retail	49,777,906	11,150,089	158,680	61,086,675
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	25%	40%	
QRRE	89%	89%	90%	
Hire Purchase	52%	53%	54%	
Other Retail	19%	38%	84%	

**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 2020	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>49,570,786</b>	<b>6,273,209</b>	<b>36,763</b>	<b>55,880,759</b>
RRE Financing	20,701,434	1,776,740	22,007	22,500,181
QRRE	123,689	143,527	5	267,222
Hire Purchase	8,622,395	1,274,742	1,483	9,898,620
Other Retail	20,123,268	3,078,201	13,269	23,214,737
<b>Exposure Weighted Average LGD</b>				
RRE Financing	22%	30%	40%	
QRRE	90%	90%	90%	
Hire Purchase	53%	55%	54%	
Other Retail	15%	25%	55%	

30 June 2019	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>43,733,217</b>	<b>6,373,652</b>	<b>30,844</b>	<b>50,137,712</b>
RRE Financing	17,339,943	1,264,324	16,567	18,620,833
QRRE	111,795	158,662	0	270,457
Hire Purchase	6,774,866	1,171,946	934	7,947,746
Other Retail	19,506,613	3,778,720	13,343	23,298,676
<b>Exposure Weighted Average LGD</b>				
RRE Financing	21%	25%	41%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	55%	
Other Retail	14%	21%	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:

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

30 June 2020	CIMBBG					
(RM’000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	1,008,175	3,415,968	161,759	-	1,727,523	6,313,425
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,680,824	10,679,180	392,268	693,235	311,289	14,756,797
<b>RWA</b>	<b>1,893,523</b>	<b>10,687,961</b>	<b>637,131</b>	<b>1,733,088</b>	<b>-</b>	<b>14,951,702</b>

30 June 2019	CIMBBG					
(RM’000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	1,447,715	3,416,951	-	12,850	1,719,530	6,597,047
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,660,886	11,098,220	463,051	422,609	261,073	13,905,840
<b>RWA</b>	<b>1,612,434</b>	<b>11,370,954</b>	<b>532,509</b>	<b>1,088,648</b>	<b>-</b>	<b>14,604,544</b>

**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 2020	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	73,712	246,117	-	-	-	319,830
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	108,071	1,099,415	78,320	102,248	-	1,388,054
<b>RWA</b>	<b>90,892</b>	<b>926,748</b>	<b>90,068</b>	<b>255,621</b>	<b>-</b>	<b>1,363,329</b>

30 June 2019	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	122,493	287,861	-	12,850	-	423,205
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	112,834	1,510,800	111,523	25,786	69,969	1,830,912
<b>RWA</b>	<b>117,664</b>	<b>1,390,406</b>	<b>128,251</b>	<b>96,590</b>	<b>-</b>	<b>1,732,911</b>

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 2020	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>40,384,716</b>	<b>75,181,757</b>	<b>26,292,405</b>	<b>3,938,490</b>	<b>145,797,368</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	15,583,014	9,145,035	154,348	-	24,882,398
Corporate (excluding Specialised Lending/Financing)	24,801,702	66,036,721	26,138,057	3,938,490	120,914,970
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	-	
Corporate (excluding Specialised Lending/Financing)	45%	40%	38%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	22%	40%	165%	-	
Corporate (excluding Specialised Lending/Financing)	17%	75%	119%	0%	

30 June 2019	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>43,149,706</b>	<b>69,573,269</b>	<b>25,794,317</b>	<b>3,522,501</b>	<b>142,039,794</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	16,871,462	7,469,831	110,743	-	24,452,037
Corporate (excluding Specialised Lending/Financing)	26,278,244	62,103,438	25,683,574	3,522,501	117,587,757
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	-	
Corporate (excluding Specialised Lending/Financing)	43%	40%	36%	42%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	22%	43%	169%	-	
Corporate (excluding Specialised Lending/Financing)	15%	71%	107%	-	

**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 2020	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>8,417,043</b>	<b>10,906,118</b>	<b>5,878,804</b>	<b>980,268</b>	<b>26,182,233</b>
Bank	1,209,235	170,979	86	-	1,380,300
Corporate (excluding Specialised Financing)	7,207,808	10,735,139	5,878,718	980,268	24,801,933
<b>Exposure Weighted Average LGD</b>					
Bank	45%	40%	45%	-	
Corporate (excluding Specialised Financing)	44%	41%	37%	41%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	36%	191%	-	
Corporate (excluding Specialised Financing)	10%	78%	105%	0%	

30 June 2019	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>11,607,967</b>	<b>10,852,548</b>	<b>4,626,488</b>	<b>1,006,397</b>	<b>28,093,399</b>
Bank	1,828,193	126,260	56	-	1,954,510
Corporate (excluding Specialised Financing)	9,779,774	10,726,288	4,626,431	1,006,397	26,138,890
<b>Exposure Weighted Average LGD</b>					
Bank	45%	43%	45%	-	
Corporate (excluding Specialised Financing)	44%	41%	37%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	44%	191%	-	
Corporate (excluding Specialised Financing)	10%	74%	107%	-	

**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**

<b>CIMBBG</b>				
<b>(RM'000) Exposure Class</b>	<b>30 June 2020</b>		<b>30 June 2019</b>	
	<b>Regulatory Expected Losses as at 30 June 2019</b>	<b>Actual Losses for the period ended 30 June 2020</b>	<b>Regulatory Expected Losses as at 30 June 2018</b>	<b>Actual Losses for the period ended 30 June 2019</b>
Sovereign	-	-	-	-
Bank	16,769	(0)	15,410	-
Corporate	910,087	1,139,694	786,926	81,903
Mortgage/RRE Financing	240,808	61,862	214,104	151,882
HPE	162,301	178,489	160,346	258,157
QRRE	385,556	136,140	377,412	186,366
Other Retail	303,774	50,081	286,788	60,456
<b>Total</b>	<b>2,019,294</b>	<b>1,566,266</b>	<b>1,840,986</b>	<b>738,764</b>

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

<b>CIMBISLG</b>				
<b>(RM'000) Exposure Class</b>	<b>30 June 2020</b>		<b>30 June 2019</b>	
	<b>Regulatory Expected Losses as at 30 June 2019</b>	<b>Actual Losses for the period ended 30 June 2020</b>	<b>Regulatory Expected Losses as at 30 June 2018</b>	<b>Actual Losses for the period ended 30 June 2019</b>
Sovereign	-	-	-	-
Bank	519	-	488	-
Corporate	161,691	17,329	104,432	20,123
RRE Financing	76,191	18,046	54,109	36,367
HPE	75,269	76,407	70,932	95,523
QRRE	8,748	3,578	8,556	5,092
Other Retail	161,430	21,268	134,097	33,761
<b>Total</b>	<b>483,847</b>	<b>136,628</b>	<b>372,613</b>	<b>190,866</b>

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

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

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and Counterparty Credit Risk (CCR)**

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2020 and 30 June 2019 there was no requirement for additional collateral to be posted.

The following tables disclose the Off-Balance Sheet exposures and CCR:

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

30 June 2020	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,603,916		3,603,916	2,209,819
Transaction Related Contingent Items	6,870,476		3,435,238	2,355,368
Short Term Self Liquidating Trade Related Contingencies	1,906,807		381,361	203,030
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/ Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement	549,214		560,141	48,743
Foreign Exchange Related Contracts				
One year or less	15,605,769	115,699	342,571	208,226
Over one year to five years	727,657	27,230	71,644	25,583
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	548,480	3,782	12,100	5,640
Over one year to five years	5,431,775	175,050	326,470	198,841
Over five years	911,027	113,984	240,197	121,218
Equity Related Contracts				
One year or less	62,330	3,131	6,871	9,869
Over one year to five years	108,176	15,477	24,131	38,705
Over five years	-	0	0	0
Commodity Contracts				
One year or less	39,365	31,079	35,016	42,824
Over one year to five years	1,952	4,187	4,422	5,413
Over five years	-	-	-	-

**CREDIT RISK (continued)**

**Off-Balance Sheet Exposures and CCR (continued)**

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

30 June 2020	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	8,950	318	765	574
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	987,814,401	5,879,229	19,286,618	12,439,216
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	39,479,724		34,120,642	11,972,957
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	10,260		2,052	1,938
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	116,886,518		-	-
Unutilised credit card lines	26,164,762		6,861,472	2,883,918
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,206,731,560</b>	<b>6,369,166</b>	<b>69,315,626</b>	<b>32,771,882</b>

**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 2019	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,262,007		3,262,007	1,976,284
Transaction Related Contingent Items	7,171,433		3,585,716	2,235,761
Short Term Self Liquidating Trade Related Contingencies	3,241,835		648,367	412,726
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	500,461		500,461	25,849
Foreign Exchange Related Contracts				
One year or less	18,967,474	156,777	419,957	363,132
Over one year to five years	521,073	10,950	42,874	25,641
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,361,165	65,358	80,446	77,374
Over one year to five years	7,730,361	165,547	340,378	235,624
Over five years	483,085	56,431	154,239	40,188
Equity Related Contracts				
One year or less	31,307	40	1,918	1,735
Over one year to five years	178,722	39,689	53,987	81,969
Over five years	-	-	-	-
Commodity Contracts				
One year or less	1,085	5	113	280
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 2019	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,057,775,673	4,259,523	17,821,243	9,353,314
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	41,569,851		35,756,393	11,613,416
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	14,513		2,903	2,903
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	106,764,367		-	-
Unutilised credit card lines	26,202,461		6,709,133	2,791,248
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,275,776,873</b>	<b>4,754,320</b>	<b>69,380,136</b>	<b>29,237,443</b>

**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 2020	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	273,977		273,977	185,344
Transaction Related Contingent Items	802,770		401,385	267,003
Short Term Self Liquidating Trade Related Contingencies	34,645		6,929	5,821
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	-		-	-
Foreign Exchange Related Contracts				
One year or less	3,759,132	35,160	85,065	31,289
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	252,992	1,644	8,729	1,901
Over one year to five years	443,190	35,023	62,662	10,443
Over five years	493,102	52,526	141,007	41,162
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	17,202,000	94,150	285,443	90,935



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 2020	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	10,324,817		9,111,014	3,027,779
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	7,769,690		-	-
Unutilised credit card lines	442,088		137,190	73,315
Off-balance sheet items for securitisation exposures				
<b>Total</b>	<b>41,798,403</b>	<b>218,502</b>	<b>10,513,401</b>	<b>3,734,993</b>

**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 2019	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	233,624		233,624	164,223
Transaction Related Contingent Items	859,210		429,605	278,404
Short Term Self Liquidating Trade Related Contingencies	80,516		16,103	8,247
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	-		-	-
Foreign Exchange Related Contracts				
One year or less	3,724,981	19,038	72,569	26,903
Over one year to five years	249,746	-	16,226	7,443
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	343,428	118	7,711	4,285
Over one year to five years	4,596,233	63,011	148,604	26,820
Over five years	392,920	49,667	139,211	27,842
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	28,177,086	80,885	335,634	110,442

**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 2019	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	11,354,132		9,866,025	3,153,412
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	7,068,274		-	-
Unutilised credit card lines	406,519		132,098	71,796
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>57,486,668</b>	<b>212,719</b>	<b>11,397,409</b>	<b>3,879,816</b>

**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 2020	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	1,157,318		1,157,318	1,128,572
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 2020	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	-		-	-
<b>Total</b>	<b>1,157,318</b>	-	<b>1,157,318</b>	<b>1,128,572</b>

**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 2019	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	160,914		160,914	145,774
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	135,464	-	13,546	6,773
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	131,300	-	8,874	8,874
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 2019	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	-		-	-
<b>Total</b>	<b>427,678</b>	-	<b>183,335</b>	<b>161,421</b>

**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 2020		30 June 2019	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	492,401	1,789,550	1,792,816	1,450,038
Client Intermediation Activities	-	51,455	-	227,155
<b>Total</b>	<b>492,401</b>	<b>1,841,005</b>	<b>1,792,816</b>	<b>1,677,193</b>
Credit Default Swaps	492,401	1,789,550	1,792,816	1,442,293
Total Return Swaps	-	51,455	-	234,900
<b>Total</b>	<b>492,401</b>	<b>1,841,005</b>	<b>1,792,816</b>	<b>1,677,193</b>

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

(RM'000)	CIMBISLG			
	30 June 2020		30 June 2019	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	20,750	-	20,750
<b>Total</b>	<b>-</b>	<b>20,750</b>	<b>-</b>	<b>20,750</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	20,750	-	20,750
<b>Total</b>	<b>-</b>	<b>20,750</b>	<b>-</b>	<b>20,750</b>

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

(RM'000)	CIMBIBG			
	30 June 2020		30 June 2019	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	131,300
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>131,300</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	131,300
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>131,300</b>



**CREDIT RISK (continued)**

**Credit Risk Mitigation**

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

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

30 June 2020	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	70,955,981	-	-	-
Public Sector Entities	8,278,309	7,500,000	58	-
Banks, DFIs & MDBs	37,888,282	1,931,718	907,999	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,196,168	-	70,439	-
Corporate	164,023,139	6,831,288	11,752,366	18,396,880
Residential Mortgages/RRE Financing	99,968,803	-	3,654	-
Qualifying Revolving Retail	12,373,752	-	-	-
Hire Purchase	17,196,542	-	-	-
Other Retail	82,058,256	722,391	1,585,691	-
Securitisation	307,715	-	-	-
Equity	-	-	-	-
Higher Risk Assets	1,669,478	-	-	-
Other Assets	16,936,168	-	-	-
<b>Defaulted Exposures</b>	5,121,609	27	133,523	602,201
<b>Total Exposures</b>	<b>519,974,201</b>	<b>16,985,424</b>	<b>14,453,729</b>	<b>18,999,081</b>

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

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

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

30 June 2019	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	55,028,159	-	-	-
Public Sector Entities	9,583,102	9,000,000	302,444	-
Banks, DFIs & MDBs	35,310,903	2,241,771	555,551	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,135,417	-	11,013	-
Corporate	162,624,797	7,276,001	15,878,413	17,998,048
Residential Mortgages/RRE Financing	89,730,823	-	3,774	-
Qualifying Revolving Retail	13,082,637	-	-	-
Hire Purchase	16,127,463	-	-	-
Other Retail	79,754,428	467,306	1,562,025	-
Securitisation	240,335	-	-	-
Equity	2,694	-	-	-
Higher Risk Assets	1,113,587	-	-	-
Other Assets	16,039,042	-	-	-
<b>Defaulted Exposures</b>	4,698,713	168	126,947	544,566
<b>Total Exposures</b>	<b>486,472,101</b>	<b>18,985,245</b>	<b>18,440,168</b>	<b>18,542,614</b>

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

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

**Table 24(b): Disclosure on Credit Risk Mitigation for CIMBISLG**

30 June 2020	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	21,024,915	-	-	-
Public Sector Entities	4,243,834	3,500,000	-	-
Banks, DFIs & MDBs	1,385,450	-	18,750	-
Takaful Operators, Securities Firms & Fund Managers	15,555	-	-	-
Corporate	27,201,258	2,880,847	648,986	6,519,204
RRE Financing	22,330,074	-	-	-
Qualifying Revolving Retail	265,583	-	-	-
Hire Purchase	9,850,519	-	-	-
Other Retail	29,944,747	361,371	308,742	-
Securitisation	20,209	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	220,347	-	-	-
<b>Defaulted Exposures</b>	1,100,699	15	54,314	160,934
<b>Total Exposures</b>	<b>117,603,189</b>	<b>6,742,232</b>	<b>1,030,792</b>	<b>6,680,138</b>

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

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

Table 24(b): Disclosure on Credit Risk Mitigation for CIMBISLG (continued)

30 June 2019	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	17,881,861	-	-	-
Public Sector Entities	5,243,758	5,000,000	-	-
Banks, DFIs & MDBs	2,029,591	-	4,858	-
Takaful Operators, Securities Firms & Fund Managers	15,547	-	130	-
Corporate	31,306,158	4,705,162	744,184	5,862,614
RRE Financing	18,460,747	-	-	-
Qualifying Revolving Retail	268,464	-	-	-
Hire Purchase	7,879,677	-	-	-
Other Retail	25,849,723	1,894	65,872	-
Securitisation	20,484	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	100,139	-	-	-
<b>Defaulted Exposures</b>	1,094,933	-	51,779	228,749
<b>Total Exposures</b>	<b>110,151,657</b>	<b>9,707,056</b>	<b>866,823</b>	<b>6,091,363</b>

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

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

Table 24(c): Disclosure on Credit Risk Mitigation for CIMBIBG

30 June 2020	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	250,445	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	361,433	-	50,620	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	1,108,117	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	94,982	-	-	-
<b>Defaulted Exposures</b>	-	-	-	-
<b>Total Exposures</b>	<b>1,814,978</b>	<b>-</b>	<b>50,620</b>	<b>-</b>

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

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

Table 24(c): Disclosure on Credit Risk Mitigation for CIMBIBG (continued)

30 June 2019	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	860,551	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	232,670	-	49,532	-
Insurance Cos, Securities Firms & Fund Managers	8,874	-	-	-
Corporate	136,340	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	682,825	-	-	-
<b>Defaulted Exposures</b>	60	-	-	-
<b>Total Exposures</b>	<b>1,921,321</b>	<b>-</b>	<b>49,532</b>	<b>-</b>

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

**SECURITISATION**

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

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

30 June 2020 (RM'000)	CIMBBG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	504,717	41,197	5,884	(2,812)

31 December 2019 (RM'000)	CIMBBG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	612,911	44,234	8,978	(2,246)

SECURITISATION (continued)

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

30 June 2020 (RM'000)	CIMBISLG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	149,764	20,231	3,112	(1,176)

31 December 2019 (RM'000)	CIMBISLG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution</b>				
Hire Purchase Exposure	187,803	23,186	5,132	(1,494)

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2020 and 31 December 2019.

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2020 to 30 June 2020 and 1 January 2019 to 30 June 2019.



**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 2020	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	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	297,592	-	-	-	297,592	-	-	-	-	-	-	59,518
Mezzanine	10,122	-	-	-	10,122	-	-	-	-	-	-	2,024
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020

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 2020			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)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>307,715</b>	-	-	-	<b>307,715</b>	-	-	-	-	-	-	<b>61,543</b>

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 2019		CIMBBG										
Exposure Class (RM'000)	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	230,400	-	-	-	230,400	-	-	-	-	-	-	46,080
Mezzanine	9,935	-	-	-	9,935	-	-	-	-	-	-	1,987
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020

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 2019		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)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>240,335</b>	-	-	-	<b>240,335</b>	-	-	-	-	-	-	<b>48,067</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020

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 2020	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	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	20,209	-	-	-	20,209	-	-	-	-	-	-	4,042
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 2020

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 2020		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)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>20,209</b>	-	-	-	<b>20,209</b>	-	-	-	-	-	-	<b>4,042</b>

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 2019		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	
<b>Traditional Securitisation (Banking Book)</b>												
<i>Non-originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	20,484	-	-	-	20,484	-	-	-	-	-	-	4,097
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 2020

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 2019		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)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>20,484</b>	-	-	-	<b>20,484</b>	-	-	-	-	-	-	<b>4,097</b>

As at 30 June 2020 and 30 June 2019, 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 2020	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
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On-Balance Sheet</i>	55,417	-	800	455	15,685
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	55,417	-	800	455	15,685
<b><u>Originated by Banking Institution</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>55,417</b>	<b>-</b>	<b>800</b>	<b>455</b>	<b>15,685</b>

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 2019	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
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Originated by Banking Institution</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<b><u>Seller's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest</u></b>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

As at 30 June 2020 and 30 June 2019, 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 2020

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### MARKET RISK

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

### OPERATIONAL RISK

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

### EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for the period ended 30 June 2020 and 30 June 2019 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 2020	30 June 2019
<b><u>Realised loss</u></b>		
Shares, private equity funds and unit trusts	-	-
<b><u>Unrealised gains/(losses)</u></b>		
Shares, private equity funds and unit trusts	(3,921)	35,099

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2020 and 30 June 2019.

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2020

### 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 2020 and 30 June 2019 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2020		30 June 2019	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,656,709	2,485,063	1,106,322	1,656,574
Publicly traded	-	-	2,694	2,694
<b>Total</b>	<b>1,656,709</b>	<b>2,485,063</b>	<b>1,109,017</b>	<b>1,659,268</b>

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

(RM'000)	CIMBISLG			
	30 June 2020		30 June 2019	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	575	863
Publicly traded	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>575</b>	<b>863</b>

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

(RM'000)	CIMBIBG			
	30 June 2020		30 June 2019	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

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

The 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 2020	30 June 2019
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(2,058,180)	(1,450,529)
US Dollar	(92,162)	18,348
Thai Baht	(324,670)	(191,814)
Singapore Dollar	(148,982)	(146,431)
Others	(30,720)	5,728
<b>Total</b>	<b>(2,654,714)</b>	<b>(1,764,698)</b>

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

(RM'000)	CIMBISLG	
	30 June 2020	30 June 2019
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(614,199)	(586,995)
US Dollar	(3,765)	(2,470)
Thai Baht	-	(2)
Singapore Dollar	-	(1)
Others	362	1,195
<b>Total</b>	<b>(617,602)</b>	<b>(588,273)</b>

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 2020	30 June 2019
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	29	5,820
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>29</b>	<b>5,820</b>

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

(RM'000)	CIMBBG	
	30 June 2020	30 June 2019
<b>Currency</b>	<b>+100bps Increase (Decline) in Earnings (Value in RM Equivalent)</b>	
Ringgit Malaysia	165,560	217,220
US Dollar	(136,201)	(78,810)
Thai Baht	(71,491)	(27,415)
Singapore Dollar	(77,374)	12,627
Others	79,296	21,463
<b>Total</b>	<b>(40,210)</b>	<b>145,085</b>

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 2020	30 June 2019
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(12,263)	(46,791)
US Dollar	(12,697)	(14,141)
Thai Baht	-	55
Singapore Dollar	3	22
Others	170	(4,980)
<b>Total</b>	<b>(24,787)</b>	<b>(65,835)</b>

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

(RM'000)	CIMBIBG	
	30 June 2020	30 June 2019
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	3,941	3,927
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	(8)	(6)
<b>Total</b>	<b>3,933</b>	<b>3,921</b>

The sign reflects the nature of the rate sensitivity, with a negative number indicating exposure to increase in interest rate/benchmark rate and vice versa.

[END OF SECTION]