

**Basel II Pillar 3 Disclosure for the period ended 30 June 2021**

- **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, CIMB Futures Sdn Bhd and non-financial subsidiaries
CIMBISLG	: CIMB Islamic Bank Berhad, CIMB Islamic Nominees (Asing) Sdn Bhd and CIMB Islamic Nominees (Tempatan) Sdn Bhd
CIMBGH Group	: Group of Companies under CIMB Group Holdings Berhad
CIMBTH	: CIMB Thai Bank Public Company Ltd and its subsidiaries
CIMB Bank	: CIMB Bank Berhad and CIMB Bank (L) Ltd (as determined under the 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 2021.

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

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

### CAPITAL MANAGEMENT

#### *Capital Structure and Adequacy*

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 9 December 2020. The revised guidelines took effect on 9 December 2020 for all banking institutions and financial holding companies and sets out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III.

The risk-weighted assets of the CIMB Bank Group (other than CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets)/Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets), of which the latest revision was issued on 3 May 2019. The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach while Operational Risk is based on Basic Indicator Approach.

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

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

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

(RM'000)	CIMBBG	
	30 June 2021	30 June 2020
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	21,323,364	21,323,364
Other reserves	24,011,657	22,603,945
Qualifying non-controlling interests	160,503	178,187
Less: Proposed dividend	(531,745)	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>44,963,779</b>	<b>44,105,496</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,239,278)	(5,345,671)
Intangible assets	(1,303,101)	(1,287,577)
Deferred tax assets	(947,209)	(475,523)
Regulatory reserve	(26,380)	-
Shortfall eligible provisions over expected loss	-	(840,478)
Others	48,499	(5,062)
<b>Common equity Tier 1 capital after regulatory adjustments</b>	<b>37,496,310</b>	<b>36,151,185</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	200,000	200,000
Perpetual subordinated capital securities	2,150,000	2,400,000
Qualifying capital instruments held by third parties	33,449	36,852
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,383,449</b>	<b>2,636,852</b>
<u>Less: Regulatory adjustments</u>		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(506)	(523)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>2,382,943</b>	<b>2,636,329</b>
<b>Total Tier 1 capital</b>	<b>39,879,253</b>	<b>38,787,514</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBBG	
	30 June 2021	30 June 2020
<b>Tier 2 Capital</b>		
Subordinated notes	8,200,000	8,700,000
Redeemable preference shares	29,740	29,740
Surplus of eligible provisions over expected loss	1,036,534	-
Qualifying capital instruments held by third parties	171,835	182,788
General provisions	689,885	453,118
<b>Tier 2 capital before regulatory adjustments</b>	<b>10,127,994</b>	<b>9,365,646</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
<b>Total Tier 2 Capital</b>	<b>10,127,994</b>	<b>9,365,646</b>
<b>Total Capital Base</b>	<b>50,007,247</b>	<b>48,153,160</b>
<b>RWA</b>		
Credit risk	227,946,541	231,148,588
Market risk	21,224,245	18,049,229
Operational risk	23,137,317	22,018,712
Large Exposure risk requirement	882,937	800,747
<b>Total RWA</b>	<b>273,191,040</b>	<b>272,017,276</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.920%	13.290%
Tier 1 ratio	14.792%	14.259%
Total capital ratio	18.500%	17.702%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.725%	13.290%
Tier 1 ratio	14.598%	14.259%
Total capital ratio	18.305%	17.702%

The Total Capital ratio increased in 2021 compared to 2020 primarily due to (i) higher retained earnings; (ii) higher surplus of EP over EL, (iii) issuance of RM750 mil AT1 Capital Securities; (iv) issuance of RM2.5 billion T2 subordinated debt; offset by (v) proposed FY2021 1<sup>st</sup> Interim Dividend, (vi) redemption of RM3.0 billion T2 subordinated debt and (vii) redemption of RM1.0 billion AT1 Capital Securities.

CAPITAL MANAGEMENT *(continued)*

*Capital Structure and Adequacy (continued)*

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2021	30 June 2020
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	1,000,000	1,000,000
Other reserves	5,965,550	5,330,984
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>6,965,550</b>	<b>6,330,984</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(37,016)	(59,197)
Deferred tax assets	(150,152)	(41,886)
Regulatory reserve	(7,650)	-
Shortfall eligible provisions over expected loss	-	(263,661)
Others	-	(20,134)
<b>Common equity Tier 1 capital after regulatory adjustments</b>	<b>6,634,732</b>	<b>5,810,106</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	357,000	364,000
<b>Total Tier 1 capital</b>	<b>6,991,732</b>	<b>6,174,106</b>



**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBISLG	
	30 June 2021	30 June 2020
<b>Tier 2 capital</b>		
Subordinated Sukuk	1,110,000	1,110,000
Surplus eligible provisions over expected loss	17,688	-
General provisions	70,192	56,900
<b>Total Tier 2 capital</b>	<b>1,197,880</b>	<b>1,166,900</b>
<b>Total Capital Base</b>	<b>8,189,612</b>	<b>7,341,006</b>
<b>RWA</b>		
Credit risk	43,386,807	39,129,229
Market risk	806,027	914,254
Operational risk	3,928,214	3,362,335
<b>Total RWA</b>	<b>48,121,048</b>	<b>43,405,818</b>
<b>Capital Adequacy Ratios</b>		
Common Equity Tier 1 Ratio	13.788%	13.386%
Tier 1 ratio	14.529%	14.224%
Total capital ratio	17.019%	16.912%

Total capital ratio increased in 2021 compared to 2020 mainly due to (i) higher retained earnings, (ii) lower shortfall of EP to EL; offset by (iii) higher deferred tax assets deduction and (iv) higher RWA. 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 2021	30 June 2020
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	100,000	100,000
Other reserves	494,136	491,556
Less: Proposed dividends	-	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>594,136</b>	<b>591,556</b>
<u>Less: Regulatory adjustments</u>		
Deferred tax assets	(9,183)	(11,326)
Deduction in excess of Tier 2 capital	-	(2,098)
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(10,143)	(9,332)
Intangible assets	(25,991)	-
Regulatory reserve	(42)	-
<b>Common equity Tier 1 capital after regulatory adjustments / Total Tier 1 capital</b>	<b>548,777</b>	<b>568,800</b>
<b>Tier 2 capital</b>		
Redeemable preference shares	1	2
Regulatory reserve	42	-
<b>Tier 2 capital before regulatory adjustments</b>	<b>43</b>	<b>2</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	(2,100)
<b>Total Tier 2 capital</b>	<b>43</b>	<b>-</b>
<b>Total Capital Base</b>	<b>548,820</b>	<b>568,800</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBIBG	
	30 June 2021	30 June 2020
<b>RWA</b>		
Credit risk	144,260	1,295,455
Market risk	29,957	24,267
Operational risk	453,919	534,757
<b>Total RWA</b>	<b>628,136</b>	<b>1,854,479</b>
<b>Capital Adequacy Ratios</b>		
Common Equity Tier 1 Ratio	87.366%	30.672%
Tier 1 ratio	87.366%	30.672%
Total capital ratio	87.373%	30.672%

Total capital ratio increased in 2021 compared to 2020 mainly due to lower RWA. RWA decreased mainly due to lower Credit 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 2021	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	87,826,531	87,826,531	740,772	740,772	59,262
Public Sector Entities	7,935,568	7,935,499	656,841	656,841	52,547
Banks, DFIs & MDBs	11,964,739	11,964,240	5,156,125	5,156,125	412,490
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,425,562	3,376,766	2,364,185	2,364,185	189,135
Corporate	19,120,497	14,949,586	13,414,879	13,383,526	1,070,682
Regulatory Retail	30,248,335	28,205,208	20,382,986	20,191,492	1,615,319
Residential Mortgages/RRE Financing	11,900,259	11,897,397	5,775,097	5,750,270	460,022
Higher Risk Assets	1,787,980	1,787,980	2,681,922	2,681,922	214,554
Other Assets	16,947,436	16,947,436	4,160,141	4,160,141	332,811
Securitisation	527,786	527,786	105,557	105,557	8,445
Equity Exposure	-	-	-	-	-
<b>Total for SA</b>	<b>191,684,693</b>	<b>185,418,428</b>	<b>55,438,506</b>	<b>55,190,832</b>	<b>4,415,267</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,670,156	24,670,156	6,487,131	6,487,131	518,970
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	150,183,538	150,183,538	104,760,716	104,418,087	8,353,447
Residential Mortgages/RRE Financing	95,785,255	95,785,255	20,462,124	20,039,931	1,603,195
Qualifying Revolving Retail	11,577,163	11,577,163	6,841,466	6,841,466	547,317
Hire Purchase	19,063,754	19,063,754	13,942,190	13,402,060	1,072,165
Other Retail	54,299,353	54,299,353	11,792,749	11,788,409	943,073
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>355,579,218</b>	<b>355,579,218</b>	<b>164,286,376</b>	<b>162,977,084</b>	<b>13,038,167</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 2021	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	547,263,911	540,997,646	229,582,064	227,946,541	18,235,723
Large Exposure Risk Requirement	882,937	882,937	882,937	882,937	70,635
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			15,738,074	15,738,074	1,259,046
Foreign Currency Risk			1,894,335	1,894,335	151,547
Equity Risk			613,582	613,582	49,087
Commodity Risk			198,186	198,186	15,855
Options Risk			2,780,069	2,780,069	222,406
<b>Total Market Risk</b>			<b>21,224,245</b>	<b>21,224,245</b>	<b>1,697,940</b>
<b>Operational Risk (BIA)</b>			<b>23,137,317</b>	<b>23,137,317</b>	<b>1,850,985</b>
<b>Total RWA and Capital Requirement</b>			<b>274,826,563</b>	<b>273,191,040</b>	<b>21,855,283</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>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%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	523,864,114	517,724,830	232,098,006	231,148,588	18,491,887
Large Exposure Risk Requirement	800,747	800,747	800,747	800,747	64,060
Market Risk (SA)			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>
Operational Risk (BIA)			22,018,712	22,018,712	1,761,497
<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(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMBISLG**

30 June 2021	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	22,342,149	22,342,149	-	-	-
Public Sector Entities	883,256	883,256	46,392	46,392	3,711
Banks, DFIs & MDBs	46	46	23	23	2
Takaful Operators, Securities Firms & Fund Managers	5,182	5,182	1,037	1,037	83
Corporate	1,831,503	1,788,451	1,131,239	1,099,886	87,991
Regulatory Retail	7,779,756	6,998,739	4,370,955	4,179,461	334,357
RRE Financing	264,255	264,255	130,646	105,819	8,465
Higher Risk Assets	-	-	-	-	-
Other Assets	225,465	225,465	182,706	182,706	14,617
Securitisation	-	-	-	-	-
<b>Total for SA</b>	<b>33,331,613</b>	<b>32,507,544</b>	<b>5,862,998</b>	<b>5,615,324</b>	<b>449,226</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	962,194	962,194	231,165	231,165	18,493
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	25,427,279	25,427,279	15,955,468	14,402,144	1,152,172
RRE Financing	27,114,720	27,114,720	7,095,286	6,673,093	533,847
Qualifying Revolving Retail	250,407	250,407	159,821	159,821	12,786
Hire Purchase	12,408,182	12,408,182	9,441,870	8,901,739	712,139
Other Retail	26,508,768	26,508,768	5,269,852	5,265,512	421,241
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>92,671,548</b>	<b>92,671,548</b>	<b>38,153,461</b>	<b>35,633,474</b>	<b>2,850,678</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 2021	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	126,003,161	125,179,092	46,305,667	43,386,807	3,470,945
Large Exposure Risk Requirement	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			716,104	716,104	57,288
Foreign Currency Risk			89,922	89,922	7,194
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>806,027</b>	<b>806,027</b>	<b>64,482</b>
<b>Operational Risk (BIA)</b>			<b>3,928,215</b>	<b>3,928,215</b>	<b>314,257</b>
<b>Total RWA and Capital Requirement</b>			<b>51,039,908</b>	<b>48,121,048</b>	<b>3,849,684</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>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%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	117,891,716	117,550,386	41,665,350	39,129,229	3,130,338
Large Exposure Risk Requirement	-	-	-	-	-
<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(c): Disclosure on Total RWA and Minimum Capital Requirement for CIMBIBG

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

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

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>

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

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>-</b>	<b>-</b>	<b>-</b>	<b>117,891,716</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 2021		CIMBIBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	311,468	-	-	-	311,468
Bank	363,931	-	-	-	363,931
Corporate	4,918	-	-	-	4,918
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	67,267	-	-	-	67,267
<b>Total Gross Credit Exposure</b>	<b>747,584</b>	-	-	-	<b>747,584</b>

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>1,814,978</b>



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

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.

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

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	-	-	-	-	-	-	-	-	-	22,590,023	-	22,590,023
Financing	-	-	-	-	-	-	-	-	-	9,898,620	-	9,898,620
HPE	-	-	-	-	-	-	-	-	-	267,222	-	267,222
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
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.*

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

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

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>

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

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>



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

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>

**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 2021 and 31 December 2020 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	
	31 June 2021	31 December 2020
Primary Agriculture	27,823	10,525
Mining and Quarrying	6,445	1,789
Manufacturing	166,636	65,312
Electricity, Gas and Water Supply	4,116	1,771
Construction	108,731	94,974
Wholesale and Retail Trade, and Restaurants and Hotels	220,141	146,561
Transport, Storage and Communication	27,705	26,730
Finance, Insurance/Takaful, Real Estate and Business Activities	290,992	261,465
Education, Health and Others	70,768	77,647
Household	12,063,476	10,167,364
Others*	16,356	19,073
<b>Total</b>	<b>13,003,189</b>	<b>10,873,211</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 2021	31 December 2020
Primary Agriculture	2,656	470
Mining and Quarrying	651	315
Manufacturing	12,995	8,786
Electricity, Gas and Water Supply	3,813	1,155
Construction	44,279	42,027
Wholesale and Retail Trade, and Restaurants and Hotels	37,817	45,774
Transport, Storage and Communication	2,853	3,515
Finance, Takaful, Real Estate and Business Activities	81,386	100,258
Education, Health and Others	2,146	32,547
Household	4,032,504	3,251,319
Others*	146	244
<b>Total</b>	<b>4,221,246</b>	<b>3,486,410</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 for 30 June 2021 and 31 December 2020.

**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 2021	31 December 2020
Malaysia	11,109,191	9,031,064
Singapore	56,230	116,659
Thailand	1,774,785	1,664,683
Other Countries	62,983	60,805
<b>Total</b>	<b>13,003,189</b>	<b>10,873,211</b>

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

(RM'000)	CIMBISLG	
	30 June 2021	31 December 2020
Malaysia	4,221,246	3,486,410
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>4,221,246</b>	<b>3,486,410</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 for 30 June 2021 and 31 December 2020.

**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 2021 and 31 December 2020 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 2021	31 December 2020
Primary Agriculture	74,124	73,016
Mining and Quarrying	294,303	336,045
Manufacturing	1,116,165	1,096,993
Electricity, Gas and Water Supply	250,573	257,463
Construction	200,518	221,044
Wholesale and Retail Trade, and Restaurants and Hotels	1,694,699	1,723,892
Transport, Storage and Communications	1,126,861	1,147,001
Finance, Insurance/Takaful, Real Estate and Business Activities	548,234	578,960
Education, Health and Others	192,585	202,812
Household	2,594,315	3,045,407
Others*	15,011	14,187
<b>Total</b>	<b>8,107,388</b>	<b>8,696,820</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 2021	31 December 2020
Primary Agriculture	20,321	19,370
Mining and Quarrying	1	1,340
Manufacturing	642,199	694,217
Electricity, Gas and Water Supply	-	1
Construction	17,036	16,505
Wholesale and Retail Trade, and Restaurants and Hotels	84,400	92,310
Transport, Storage and Communications	2,527	3,796
Finance, Takaful, Real Estate and Business Activities	41,873	39,048
Education, Health and Others	6,036	3,567
Household	423,827	627,086
Others*	4	2
<b>Total</b>	<b>1,238,224</b>	<b>1,497,242</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 for 30 June 2021 and 31 December 2020.

**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 2021	31 December 2020
Malaysia	5,144,036	5,741,824
Singapore	1,465,323	1,437,222
Thailand	1,467,166	1,504,465
Other Countries	30,863	13,309
<b>Total</b>	<b>8,107,388</b>	<b>8,696,820</b>

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

(RM'000)	CIMBISLG	
	30 June 2021	31 December 2020
Malaysia	1,238,224	1,497,242
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,238,224</b>	<b>1,497,242</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 for 30 June 2021 and 31 December 2020.

**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 2021				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	29,793	12,617	24,910	-	67,320
Mining and Quarrying	9,063	418,790	87,079	-	514,932
Manufacturing	31,646	27,456	388,369	-	447,471
Electricity, Gas and Water Supply	6,740	1,528	33,121	-	41,389
Construction	19,268	5,304	69,336	-	93,908
Wholesale and Retail Trade, and Restaurants and Hotels	57,303	43,622	1,178,747	-	1,279,672
Transport, Storage and Communications	15,423	173,537	1,001,563	-	1,190,523
Finance, Insurance/Takaful, Real Estate and Business Activities	70,512	30,144	213,373	-	314,029
Education, Health and Others	6,194	10,244	37,948	-	54,386
Household	1,116,729	1,740,049	1,022,324	3,149	3,882,251
Others*	29,500	326,038	27,413	-	382,951
<b>Total</b>	<b>1,392,171</b>	<b>2,789,329</b>	<b>4,084,183</b>	<b>3,259</b>	<b>8,268,832</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 December 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	18,932	13,362	25,148	-	57,442
Mining and Quarrying	9,286	93,266	106,960	-	209,512
Manufacturing	22,945	14,241	359,921	-	397,107
Electricity, Gas and Water Supply	6,808	287	23,578	-	30,673
Construction	19,328	2,958	93,542	-	115,828
Wholesale and Retail Trade, and Restaurants and Hotels	37,604	25,687	1,143,919	-	1,207,210
Transport, Storage and Communications	12,854	120,847	1,020,849	-	1,154,550
Finance, Insurance/Takaful, Real Estate and Business Activities	65,135	11,591	224,772	-	301,498
Education, Health and Others	5,835	3,752	37,339	-	46,926
Household	1,192,446	1,400,072	1,102,976	3,259	3,698,753
Others*	23,751	94,912	9,622	-	128,285
<b>Total</b>	<b>1,414,924</b>	<b>1,780,975</b>	<b>4,148,626</b>	<b>3,259</b>	<b>7,347,784</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 2021				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	1,430	5,237	1,244	-	7,911
Mining and Quarrying	340	2,342	-	-	2,682
Manufacturing	4,060	2,871	25,703	-	32,634
Electricity, Gas and Water Supply	478	290	1	-	769
Construction	1,749	1,278	4,776	-	7,803
Wholesale and Retail Trade, and Restaurants and Hotels	6,607	12,213	30,833	-	49,653
Transport, Storage and Communications	4,282	2,475	1,041	-	7,798
Finance, Takaful, Real Estate and Business Activities	7,478	12,322	4,676	-	24,476
Education, Health and Others	1,023	2,419	907	-	4,349
Household	253,477	522,525	196,884	-	972,886
Others*	117	102	3	-	222
<b>Total</b>	<b>281,041</b>	<b>564,074</b>	<b>266,068</b>	<b>-</b>	<b>1,111,183</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 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	956	7,368	1,168	-	9,492
Mining and Quarrying	235	4,308	5	-	4,548
Manufacturing	3,117	989	40,537	-	44,643
Electricity, Gas and Water Supply	887	224	-	-	1,111
Construction	1,245	485	7,795	-	9,525
Wholesale and Retail Trade, and Restaurants and Hotels	4,000	5,498	36,954	-	46,452
Transport, Storage and Communications	2,046	1,283	3,641	-	6,970
Finance, Takaful, Real Estate and Business Activities	3,908	1,782	4,719	-	10,409
Education, Health and Others	537	480	471	-	1,488
Household	237,400	359,371	243,862	-	840,633
Others*	73	58	1	-	132
<b>Total</b>	<b>254,404</b>	<b>381,846</b>	<b>339,153</b>	<b>-</b>	<b>975,403</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 30 June 2021 and 31 December 2020.

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 2021				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	951,200	2,171,238	2,405,924	-	5,528,362
Singapore	163,738	91,338	1,069,240	-	1,324,316
Thailand	246,855	204,872	595,787	3,149	1,050,663
Other Countries	30,378	321,881	13,232	-	365,491
<b>Total</b>	<b>1,392,171</b>	<b>2,789,329</b>	<b>4,084,183</b>	<b>3,149</b>	<b>8,268,832</b>

(RM'000)	CIMBBG				
	31 December 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	965,457	1,382,882	2,641,902	-	4,990,241
Singapore	168,961	104,716	1,035,106	-	1,308,783
Thailand	253,706	199,566	463,602	3,259	920,133
Other Countries	26,800	93,811	8,016	-	128,627
<b>Total</b>	<b>1,414,924</b>	<b>1,780,975</b>	<b>4,148,626</b>	<b>3,259</b>	<b>7,347,784</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 2021				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	281,041	564,074	266,068	-	1,111,183
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>281,041</b>	<b>564,074</b>	<b>266,068</b>	<b>-</b>	<b>1,111,183</b>

(RM'000)	CIMBISLG				
	31 December 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	254,404	381,846	339,153	-	975,403
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>254,404</b>	<b>381,846</b>	<b>339,153</b>	<b>-</b>	<b>975,403</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 30 June 2021 and 31 December 2020.

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

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

**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 30 June 2021 and 30 June 2020.

**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 2021				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
<b>At 1 January 2021</b>	1,414,924	1,780,975	4,148,626	3,259	7,347,784
Changes in expected credit losses due to transferred within stages	67,455	53,772	(121,227)	-	-
Transferred to Stage 1	712,138	(645,577)	(66,581)	-	-
Transferred to Stage 2	(643,460)	1,066,420	(422,960)	-	-
Transferred to Stage 3	(1,223)	(367,091)	368,314	-	-
<b>Total charge to Income Statement</b>	(91,376)	600,929	529,559	-	1,039,112
New financial assets originated	366,051	31,914	58,924	-	456,889
Financial assets that have been derecognised	(180,670)	(221,416)	-	-	(402,086)
Write back in respect of full recoveries	-	-	(91,534)	-	(91,534)
Change in credit risk	(276,757)	790,431	562,169	-	1,075,843
Write-offs	(700)	(997)	(526,545)	-	(528,242)
Exchange fluctuation	(3,830)	(1,170)	18,306	(110)	13,196
Other movements	5,698	355,820	35,464	-	396,982
<b>Total</b>	<b>1,392,171</b>	<b>2,789,329</b>	<b>4,084,183</b>	<b>3,149</b>	<b>8,268,832</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 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(b): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for CIMBISLG**

(RM'000)	CIMBISLG				
	30 June 2021				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - Credit impaired (Stage 3)	Purchased credit impaired	Total
<b>At 1 January 2021</b>	254,404	381,846	339,153	-	975,403
Changes in expected credit losses due to transferred within stages	173,745	(108,587)	(65,158)	-	-
Transferred to Stage 1	231,714	(216,939)	(14,775)	-	-
Transferred to Stage 2	(57,849)	181,211	(123,362)	-	-
Transferred to Stage 3	(120)	(72,859)	72,979	-	-
<b>Total charge to Income Statement</b>	(147,129)	290,717	66,822	-	210,410
New financial assets originated	33,162	1,755	28,942	-	63,859
Financial assets that have been derecognised	(22,683)	(17,018)	-	-	(39,701)
Write back in respect of full recoveries	-	-	(39,534)	-	(39,534)
Change in credit risk	(157,608)	305,980	77,414	-	225,786
Write-offs	-	(4)	(80,474)	-	(80,478)
Exchange fluctuation	17	82	-	-	99
Other movements	4	20	5,725	-	5,749
<b>Total</b>	<b>281,041</b>	<b>564,074</b>	<b>266,068</b>	<b>-</b>	<b>1,111,183</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 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>

**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 30 June 2021 and 30 June 2020.

**CREDIT RISK *(continued)***

***Capital Treatment for Credit Risk***

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

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

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

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

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 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 2021

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

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

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>

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

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>

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 2021		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	-	-	4,918	4,918
Sovereign/Central Banks	311,305	-	163	311,468
Banks, MDBs and DFIs	50,520	-	313,412	363,931
<b>Total</b>	<b>361,824</b>	<b>-</b>	<b>318,493</b>	<b>680,317</b>

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>-</b>	<b>507,652</b>	<b>1,719,995</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 2021		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	527,786	-	-	527,786

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

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

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

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

As at 30 June 2021 and 30 June 2020, there is no Securitisation under SA according to Ratings by ECAs for CIMBIBG.



**CREDIT RISK (continued)**

**Credit Risk – Disclosure for Portfolios under the IRB Approach**

*Retail Exposures*

Retail exposures covered under the A-IRB Approach include credit cards, auto loans/financing, Xpress Cash, residential mortgages, business premises loans/financing and ASB financing.

The following tables summarise the retail credit exposures measured under A-IRB Approach as at 30 June 2021 and 30 June 2020:

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

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

**CREDIT RISK (continued)**

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

*Retail Exposures (continued)*

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

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

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

**CREDIT RISK (continued)**

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

*Retail Exposures (continued)*

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

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

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

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%	

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

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%	

**CREDIT RISK (continued)**

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

*Non-retail Exposures*

The following tables summarise the Group’s non-retail credit exposures measured under F-IRB Approach as at 30 June 2021 and 30 June 2020:

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

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

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>

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

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>1,363,329</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 2021	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>41,511,375</b>	<b>75,344,266</b>	<b>30,881,380</b>	<b>3,739,847</b>	<b>151,476,868</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	17,322,742	7,251,929	95,484	0	24,670,156
Corporate (excluding Specialised Lending/Financing)	24,188,633	68,092,336	30,785,895	3,739,847	126,806,712
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	45%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	40%	36%	42%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	20%	39%	164%	-	
Corporate (excluding Specialised Lending/Financing)	16%	69%	120%	-	

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%	

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

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%	

**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 2021</b>		<b>30 June 2020</b>	
	<b>Regulatory Expected Losses as at 30 June 2020</b>	<b>Actual Losses for the year ended 30 June 2021</b>	<b>Regulatory Expected Losses as at 30 June 2019</b>	<b>Actual Losses for the year ended 30 June 2020</b>
Sovereign	-	-	-	-
Bank	17,188	0	16,769	(0)
Corporate	938,584	30,437	910,087	1,139,694
Mortgage/RRE Financing	268,177	147,743	240,808	61,862
HPE	172,334	172,925	162,301	178,489
QRRE	426,288	55,847	385,556	136,140
Other Retail	311,336	57,902	303,774	50,081
<b>Total</b>	<b>2,133,907</b>	<b>464,854</b>	<b>2,019,294</b>	<b>1,566,266</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 2021</b>		<b>30 June 2020</b>	
	<b>Regulatory Expected Losses as at 30 June 2020</b>	<b>Actual Losses for the year ended 30 June 2021</b>	<b>Regulatory Expected Losses as at 30 June 2019</b>	<b>Actual Losses for the year ended 30 June 2020</b>
Sovereign	-	-	-	-
Bank	390	0	519	-
Corporate	189,387	32,372	161,691	17,329
RRE Financing	92,355	51,661	76,191	18,046
HPE	90,694	85,429	75,269	76,407
QRRE	9,071	1,343	8,748	3,578
Other Retail	153,213	33,402	161,430	21,268
<b>Total</b>	<b>535,110</b>	<b>204,207</b>	<b>483,847</b>	<b>136,628</b>

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

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

**CREDIT RISK (continued)**

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

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2021 and 30 June 2020 there was no requirement for additional collateral to be posted.

The following tables disclose the Off-Balance Sheet exposures and CCR as at 30 June 2021 and 30 June 2020:

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

30 June 2021	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,060,753		4,060,753	2,565,382
Transaction Related Contingent Items	5,734,382		2,867,191	1,897,935
Short Term Self Liquidating Trade Related Contingencies	1,095,689		219,138	113,705
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/ Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement	3,328,843		3,334,486	135,105
Foreign Exchange Related Contracts				
One year or less	19,672,847	114,159	366,659	249,247
Over one year to five years	1,016,370	20,007	79,644	38,935
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	2,075,774	15,315	35,875	19,100
Over one year to five years	2,455,677	57,157	101,934	65,100
Over five years	689,449	37,029	96,293	67,182
Equity Related Contracts				
One year or less	78,647	10,419	15,138	15,101
Over one year to five years	235,335	29,631	48,458	48,274
Over five years	-	-	-	-
Commodity Contracts				
One year or less	50,592	14,487	19,546	33,339
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

**CREDIT RISK (continued)**

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

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

30 June 2021	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,102,185,110	5,348,791	20,581,029	13,668,157
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	40,573,646		35,736,266	11,177,236
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	95,776		59,857	32,791
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	109,818,401		-	-
Unutilised credit card lines	25,774,288		6,590,993	2,552,950
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,318,941,576</b>	<b>5,646,994</b>	<b>74,213,257</b>	<b>32,679,539</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 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(b): Disclosure on Off-Balance Sheet Exposures and CCR for CIMBISLG

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



CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

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

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

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

**CREDIT RISK (continued)**

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

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

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

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 2021		30 June 2020	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	701,586	1,911,290	492,401	1,789,550
Client Intermediation Activities	-	47,485	-	51,455
<b>Total</b>	<b>701,586</b>	<b>1,958,775</b>	<b>492,401</b>	<b>1,841,005</b>
Credit Default Swaps	701,586	1,911,290	492,401	1,789,550
Total Return Swaps	-	47,485	-	51,455
<b>Total</b>	<b>701,586</b>	<b>1,958,775</b>	<b>492,401</b>	<b>1,841,005</b>

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

(RM'000)	CIMBISLG			
	30 June 2021		30 June 2020	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	20,500	-	20,750
<b>Total</b>	<b>-</b>	<b>20,500</b>	<b>-</b>	<b>20,750</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	20,500	-	20,750
<b>Total</b>	<b>-</b>	<b>20,500</b>	<b>-</b>	<b>20,750</b>

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

(RM'000)	CIMBIBG			
	30 June 2021		30 June 2020	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



**CREDIT RISK (continued)**

**Credit Risk Mitigation**

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2021 and 30 June 2020:

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

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

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

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(b): Disclosure on Credit Risk Mitigation for CIMBISLG

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

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

30 June 2021	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	311,468	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	363,931	-	41,493	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	4,918	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	67,267	-	-	-
<b>Defaulted Exposures</b>	-	-	-	-
<b>Total Exposures</b>	<b>747,584</b>	<b>-</b>	<b>41,493</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 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>50,620</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**

***Disclosure on Securitisation for Banking Book***

The following tables show the disclosure on Securitisation for Banking Book for 31 December 2020 and 31 December 2019:

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

30 June 2021 (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	282,253	19,920	7,976	(287)

31 December 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	403,293	34,586	7,884	(2,812)

SECURITISATION (continued)

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

30 June 2021 (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	75,021	8,721	3,941	(997)

31 December 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	115,753	15,295	3,949	(1,176)

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2021 and 31 December 2020.

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2021 to 30 June 2021 and 1 January 2020 to 30 June 2020.



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

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

30 June 2021	CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	522,984	-	-	-	522,984	-	-	-	-	-		104,597
Mezzanine	4,802	-	-	-	4,802	-	-	-	-	-		960
First loss	-	-	-	-	-	-	-	-	-	-		-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-	-		-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-		-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-	-		-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-	-		-
Eligible underwriting facilities	-	-			-	-	-	-	-	-		-
Guarantees and credit derivatives	-	-			-	-	-	-	-	-		-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-	-		-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

SECURITISATION (continued)

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

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

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

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	
<i>Originating Banking Institution</i>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>307,715</b>	-	-	-	<b>307,715</b>	-	-	-	-	-	-	<b>61,543</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

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

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>-</b>	<b>-</b>	<b>-</b>	<b>20,209</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,042</b>

As at 30 June 2021 and 30 June 2020, 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 2021	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
<b>TRADITIONAL SECURITISATION</b>					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	14,906		79	75	1,916
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	14,906		79	75	1,916
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u>Seller's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	<b>14,906</b>		<b>79</b>	<b>75</b>	<b>1,916</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 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>

As at 30 June 2021 and 30 June 2020, 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 2021

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### MARKET RISK

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

### OPERATIONAL RISK

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

### EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for the period ended 30 June 2021 and 30 June 2020 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 2021	30 June 2020
<b><u>Realised loss</u></b>		
Shares, private equity funds and unit trusts	-	-
<b><u>Unrealised gains</u></b>		
Shares, private equity funds and unit trusts	33,829	(3,921)

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2021 and 30 June 2020.

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2021

### EQUITY EXPOSURES IN BANKING BOOK (continued)

The following table shows an analysis of equity investments by appropriate equity groupings and Risk-Weighted assets as at 30 June 2021 and 30 June 2020 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2021		30 June 2020	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,775,110	2,662,617	1,656,709	2,485,063
Publicly traded	-	-	-	-
<b>Total</b>	<b>1,775,110</b>	<b>2,662,617</b>	<b>1,656,709</b>	<b>2,485,063</b>

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

(RM'000)	CIMBISLG			
	30 June 2021		30 June 2020	
	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>

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

(RM'000)	CIMBIBG			
	30 June 2021		30 June 2020	
	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 2021	30 June 2020
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(2,990,026)	(2,058,180)
US Dollar	(117,749)	(92,162)
Thai Baht	(389,891)	(324,670)
Singapore Dollar	(337,713)	(148,982)
Others	(88,412)	(30,720)
<b>Total</b>	<b>(3,923,791)</b>	<b>(2,654,714)</b>

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

(RM'000)	CIMBISLG	
	30 June 2021	30 June 2020
<b>Currency</b>	<b>+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)</b>	
Ringgit Malaysia	(730,671)	(614,199)
US Dollar	(6,065)	(3,765)
Thai Baht	(2)	-
Singapore Dollar	(1)	-
Others	8	362
<b>Total</b>	<b>(736,731)</b>	<b>(617,602)</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 2021	30 June 2020
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	37	29
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>37</b>	<b>29</b>

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

(RM'000)	CIMBBG	
	30 June 2021	30 June 2020
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	86,962	165,560
US Dollar	(256,006)	(136,201)
Thai Baht	(93,306)	(71,491)
Singapore Dollar	(81,654)	(77,374)
Others	62,192	79,296
<b>Total</b>	<b>(281,812)</b>	<b>(40,210)</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 2021	30 June 2020
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(9,628)	(12,263)
US Dollar	(26,904)	(12,697)
Thai Baht	43	-
Singapore Dollar	14	3
Others	420	170
<b>Total</b>	<b>(36,055)</b>	<b>(24,787)</b>

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

(RM'000)	CIMBIBG	
	30 June 2021	30 June 2020
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	4,660	3,941
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	(8)	(8)
<b>Total</b>	<b>4,652</b>	<b>3,933</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]