

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

Basel II Pillar 3 Disclosure for the period ended 30 June 2024

- **CIMB Bank Berhad**

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

ABBREVIATIONS (continued)

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

OVERVIEW

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and CAFIB – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2024.

There were also no capital deficiencies in any subsidiaries that are not included in the consolidation for regulatory purposes.

Any discrepancies between the totals and sum of the components in the tables contained in the disclosures 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 14 June 2024. The revised guidelines took effect on 14 June 2024 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 CIMB Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets), of which the latest revision was issued on 18 December 2023. The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach while Operational Risk is based on the Basic Indicator Approach. The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components).

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

The table below presents the Capital Position of CIMB Bank Berhad.

Table 1: Capital Position for CIMB Bank

| (RM'000) | CIMB Bank | |
|---|-------------------|-------------------|
| | 30 June 2024 | 30 June 2023 |
| Common Equity Tier 1 capital | | |
| Ordinary share capital | 24,539,214 | 22,979,762 |
| Other reserves | 16,990,339 | 17,074,717 |
| Less: Proposed dividends | (1,876,939) | (1,640,182) |
| Common Equity Tier 1 capital before regulatory adjustments | 39,652,614 | 38,414,297 |
| <u>Less: Regulatory adjustments</u> | | |
| Goodwill | (3,555,075) | (3,555,075) |
| Intangible assets | (1,094,841) | (1,040,369) |
| Deferred tax assets | (779,701) | (897,490) |
| Investment in capital instruments of unconsolidated financial and insurance/takaful entities | (6,033,106) | (6,011,710) |
| Regulatory reserve | (1,254,708) | (656,519) |
| Others | (6,450) | 3,674 |
| Common Equity Tier 1 capital after regulatory adjustments | 26,928,733 | 26,256,808 |
| Additional Tier 1 capital | | |
| Perpetual subordinated capital securities | 1,150,000 | 1,750,000 |
| Additional Tier 1 capital before regulatory adjustments | 1,150,000 | 1,750,000 |
| <u>Less: Regulatory adjustments</u> | | |
| Investments in capital instruments of unconsolidated financial and insurance/takaful entities | (350,000) | (350,000) |
| Additional Tier 1 capital after regulatory adjustments | 800,000 | 1,400,000 |
| Total Tier 1 capital | 27,728,733 | 27,656,808 |
| Tier 2 capital | | |
| Subordinated obligations | 8,400,000 | 7,500,000 |
| Surplus of eligible provisions over expected loss | 703,442 | 742,370 |
| General provision | 370,141 | 357,833 |
| Tier 2 capital before regulatory adjustments | 9,473,583 | 8,600,203 |

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 1: Capital Position for CIMB Bank (continued)

| (RM'000) | CIMB Bank | |
|---|--------------------|--------------------|
| | 30 June 2024 | 30 June 2023 |
| <u>Less: Regulatory adjustments</u> | | |
| Investments in capital instruments of unconsolidated financial and insurance/takaful entities | (2,446,805) | (2,444,312) |
| Total Tier 2 capital | 7,026,778 | 6,155,891 |
| Total capital | 34,755,511 | 33,812,699 |
| RWA | | |
| Credit risk | 146,851,631 | 152,354,976 |
| Market risk | 13,458,109 | 10,588,274 |
| Large exposure risk requirements | 1,243,822 | 1,212,672 |
| Operational risk | 20,497,119 | 18,905,905 |
| Total RWA | 182,050,681 | 183,061,827 |
| Capital Adequacy Ratios | | |
| Before deducting proposed dividend | | |
| Common Equity Tier 1 ratio | 15.823% | 15.239% |
| Tier 1 ratio | 16.262% | 16.004% |
| Total Capital ratio | 20.122% | 19.367% |
| After deducting proposed dividend | | |
| Common Equity Tier 1 ratio | 14.792% | 14.343% |
| Tier 1 ratio | 15.231% | 15.108% |
| Total Capital ratio | 19.091% | 18.471% |

The Total Capital ratio increased in 2024 compared to 2023 primarily due to (i) higher ordinary share capital, (ii) issuance of RM0.9 billion T2 Subordinated Obligations and (iii) lower RWA mainly from Credit RWA; offset by (iv) issuance of RM0.4 billion AT1 Subordinated Capital Securities with RM1.0 billion redemption.

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

Table 2: Disclosure on Total RWA and Minimum Capital Requirement

| 30 June 2024 | CIMB Bank | | | | |
|---|--|---|--------------------|---------------------------------------|--|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | 74,110,411 | 74,110,411 | 1,126,699 | 1,126,699 | 90,136 |
| Public Sector Entities | 9,585,046 | 9,584,986 | 16,997 | 16,997 | 1,360 |
| Banks, DFIs & MDBs | 935,784 | 935,784 | 246,826 | 246,826 | 19,746 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 2,584,537 | 2,378,731 | 1,345,303 | 1,345,303 | 107,624 |
| Corporate | 12,952,185 | 8,037,917 | 8,092,599 | 8,092,599 | 647,408 |
| Regulatory Retail | 17,962,640 | 16,951,943 | 10,420,918 | 10,420,918 | 833,673 |
| Residential Mortgages/RRE Financing | 2,295,915 | 2,295,158 | 830,326 | 830,326 | 66,426 |
| Higher Risk Assets | 1,712,573 | 1,712,573 | 2,568,860 | 2,568,860 | 205,509 |
| Other Assets | 7,781,755 | 7,781,755 | 4,896,990 | 4,896,990 | 391,759 |
| Securitisation | 328,457 | 328,457 | 65,691 | 65,691 | 5,255 |
| Equity Exposure | 67 | 67 | 67 | 67 | 5 |
| Total for SA | 130,249,371 | 124,117,781 | 29,611,275 | 29,611,275 | 2,368,902 |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 36,782,820 | 36,782,820 | 6,948,222 | 6,948,222 | 555,858 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 128,866,286 | 128,866,286 | 74,221,735 | 74,221,735 | 5,937,739 |
| Residential Mortgages/RRE Financing | 71,232,681 | 71,232,681 | 14,028,751 | 14,028,751 | 1,122,300 |
| Qualifying Revolving Retail | 13,651,427 | 13,651,427 | 7,451,652 | 7,451,652 | 596,132 |
| Hire Purchase | 5,497,525 | 5,497,525 | 4,094,355 | 4,094,355 | 327,548 |
| Other Retail | 22,521,312 | 22,521,312 | 3,859,394 | 3,859,394 | 308,752 |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 278,552,051 | 278,552,051 | 110,604,110 | 110,604,110 | 8,848,329 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 408,801,422 | 402,669,832 | 146,851,631 | 146,851,631 | 11,748,130 |

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

| 30 June 2024 | CIMB Bank | | | | |
|--|--|---------------------------------------|--------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Large Exposure Risk Requirement | 1,243,822 | 1,243,822 | 1,243,822 | 1,243,822 | 99,506 |
| Market Risk (SA) | | | | | |
| Interest Rate Risk/Profit Rate Risk | | | 10,802,047 | 10,802,047 | 864,164 |
| Foreign Currency Risk | | | 1,423,514 | 1,423,514 | 113,881 |
| Equity Risk | | | 311,539 | 311,539 | 24,923 |
| Commodity Risk | | | 89,826 | 89,826 | 7,186 |
| Options Risk | | | 831,183 | 831,183 | 66,495 |
| Total Market Risk | | | 13,458,109 | 13,458,109 | 1,076,649 |
| Operational Risk (BIA) | | | 20,497,135 | 20,497,135 | 1,639,771 |
| Total RWA and Capital Requirement | | | 182,050,697 | 182,050,697 | 14,564,056 |

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement Islamic Banking Window

| 30 June 2024 | CIMB Bank | | | | |
|---|--|---------------------------------------|------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | 9,577,352 | 9,577,352 | 15,470 | 15,470 | 1,238 |
| Banks, DFIs & MDBs | - | - | - | - | - |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 4,318 | 4,318 | 4,318 | 4,318 | 345 |
| Corporate | 1,189,465 | 1,188,659 | 603,803 | 603,803 | 48,304 |
| Regulatory Retail | 1,749,387 | 1,749,387 | 899,917 | 899,917 | 71,993 |
| Residential Mortgages/RRE Financing | - | - | - | - | - |
| Higher Risk Assets | - | - | - | - | - |
| Other Assets | - | - | - | - | - |
| Securitisation | - | - | - | - | - |
| Equity Exposure | - | - | - | - | - |
| Total for SA | 12,520,522 | 12,519,717 | 1,523,508 | 1,523,508 | 121,881 |

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement Islamic Banking Window (continued)

| 30 June 2024 | CIMB Bank | | | | |
|---|--|---|------------------|---------------------------------------|--|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 3,401,275 | 3,401,275 | 538,975 | 538,975 | 43,118 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 3,789,271 | 3,789,271 | 1,286,201 | 1,286,201 | 102,896 |
| Residential Mortgages/RRE Financing | - | - | - | - | - |
| Qualifying Revolving Retail | - | - | - | - | - |
| Hire Purchase | - | - | - | - | - |
| Other Retail | - | - | - | - | - |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 7,190,546 | 7,190,546 | 1,825,176 | 1,825,176 | 146,014 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 19,711,069 | 19,710,263 | 3,458,195 | 3,458,195 | 276,656 |
| Large Exposure Risk Requirement | - | - | - | - | - |
| Market Risk (SA) | | | | | |
| Interest Rate Risk/profit Rate Risk | | | - | - | - |
| Foreign Currency Risk | | | - | - | - |
| Equity Risk | | | - | - | - |
| Commodity Risk | | | - | - | - |
| Options Risk | | | - | - | - |
| Total Market Risk | | | - | - | - |
| Operational Risk (BIA) | | | - | - | - |
| Total RWA and Capital Requirement | | | 3,458,195 | 3,458,195 | 276,656 |

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

| 30 June 2023 | CIMB Bank | | | | |
|---|--|---|--------------------|---------------------------------------|--|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | 72,708,795 | 72,708,795 | 751,241 | 751,241 | 60,099 |
| Public Sector Entities | 9,591,841 | 9,591,790 | 318,358 | 318,358 | 25,469 |
| Banks, DFIs & MDBs | 876,177 | 876,177 | 243,168 | 243,168 | 19,453 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 3,010,453 | 2,940,502 | 1,619,919 | 1,619,919 | 129,593 |
| Corporate | 12,118,969 | 7,685,838 | 8,073,123 | 8,073,123 | 645,850 |
| Regulatory Retail | 17,183,612 | 16,136,888 | 9,676,162 | 9,676,162 | 774,093 |
| Residential Mortgages/RRE Financing | 1,936,164 | 1,935,429 | 702,981 | 702,981 | 56,239 |
| Higher Risk Assets | 1,654,958 | 1,654,958 | 2,482,437 | 2,482,437 | 198,595 |
| Other Assets | 7,580,442 | 7,580,442 | 4,678,408 | 4,678,408 | 374,273 |
| Securitisation | 403,900 | 403,900 | 80,780 | 80,780 | 6,462 |
| Equity Exposure | 69 | 69 | 69 | 69 | 6 |
| Total for SA | 127,065,380 | 121,514,789 | 28,626,646 | 28,626,646 | 2,290,132 |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 38,399,623 | 38,399,623 | 9,826,269 | 9,826,269 | 786,102 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 124,078,367 | 124,078,367 | 77,786,074 | 77,786,074 | 6,222,886 |
| Residential Mortgages/RRE Financing | 71,363,138 | 71,363,138 | 14,180,709 | 14,180,709 | 1,134,457 |
| Qualifying Revolving Retail | 13,083,087 | 13,083,087 | 6,902,601 | 6,902,601 | 552,208 |
| Hire Purchase | 5,629,577 | 5,629,577 | 3,978,180 | 3,978,180 | 318,254 |
| Other Retail | 23,618,635 | 23,618,635 | 4,051,007 | 4,051,007 | 324,081 |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 276,172,427 | 276,172,427 | 116,724,839 | 116,724,839 | 9,337,987 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 403,237,808 | 397,687,217 | 152,354,976 | 152,354,976 | 12,188,398 |

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

| 30 June 2023 | CIMB Bank | | | | |
|--|--|---------------------------------------|--------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Large Exposure Risk Requirement | 1,212,672 | 1,212,672 | 1,212,672 | 1,212,672 | 97,014 |
| Market Risk (SA) | | | | | |
| Interest Rate Risk/Profit Rate Risk | | | 7,819,883 | 7,819,883 | 625,591 |
| Foreign Currency Risk | | | 1,976,154 | 1,976,154 | 158,092 |
| Equity Risk | | | 192,335 | 192,335 | 15,387 |
| Commodity Risk | | | 64,223 | 64,223 | 5,138 |
| Options Risk | | | 535,680 | 535,680 | 42,854 |
| Total Market Risk | | | 10,588,274 | 10,588,274 | 847,062 |
| Operational Risk (BIA) | | | 18,905,905 | 18,905,905 | 1,512,472 |
| Total RWA and Capital Requirement | | | 183,061,827 | 183,061,827 | 14,644,946 |

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

| 30 June 2023 | CIMB Bank | | | | |
|---|--|---------------------------------------|------------------|---------------------------------|-----------------------------------|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Credit Risk | | | | | |
| Exposures under the SA | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | 9,577,200 | 9,577,200 | 315,440 | 315,440 | 25,235 |
| Banks, DFIs & MDBs | - | - | - | - | - |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 6,014 | 6,014 | 6,014 | 6,014 | 481 |
| Corporate | 1,024,625 | 1,024,625 | 755,878 | 755,878 | 60,470 |
| Regulatory Retail | 1,292,089 | 1,292,089 | 646,763 | 646,763 | 51,741 |
| Residential Mortgages/RRE Financing | - | - | - | - | - |
| Higher Risk Assets | - | - | - | - | - |
| Other Assets | - | - | - | - | - |
| Securitisation | - | - | - | - | - |
| Equity Exposure | - | - | - | - | - |
| Total for SA | 11,899,929 | 11,899,929 | 1,724,095 | 1,724,095 | 137,928 |

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(i): Disclosure on Total RWA and Minimum Capital Requirement Islamic Banking Window (continued)

| 30 June 2023 | CIMB Bank | | | | |
|---|--|---|------------------|---------------------------------------|--|
| (RM'000) Exposure Class | Gross Exposure before CRM (SA)/EAD (IRB) | Net Exposure after CRM (SA)/EAD (IRB) | RWA | Total RWA after effects of PSIA | Minimum capital requirement at 8% |
| Exposures under the IRB Approach | | | | | |
| Sovereign/Central Banks | - | - | - | - | - |
| Public Sector Entities | - | - | - | - | - |
| Banks, DFIs & MDBs | 2,808,262 | 2,808,262 | 780,378 | 780,378 | 62,430 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | - | - | - | - | - |
| Corporate | 3,919,873 | 3,919,873 | 1,429,711 | 1,429,711 | 114,377 |
| Residential Mortgages/RRE Financing | - | - | - | - | - |
| Qualifying Revolving Retail | - | - | - | - | - |
| Hire Purchase | - | - | - | - | - |
| Other Retail | - | - | - | - | - |
| Securitisation | - | - | - | - | - |
| Total for IRB Approach | 6,728,135 | 6,728,135 | 2,210,089 | 2,210,089 | 176,807 |
| Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor) | 18,628,064 | 18,628,064 | 4,066,789 | 4,066,789 | 325,343 |
| Large Exposure Risk Requirement | - | - | - | - | - |
| Market Risk (SA) | | | | | |
| Interest Rate Risk/profit Rate Risk | | | - | - | - |
| Foreign Currency Risk | | | - | - | - |
| Equity Risk | | | - | - | - |
| Commodity Risk | | | - | - | - |
| Options Risk | | | - | - | - |
| Total Market Risk | | | - | - | - |
| Operational Risk (BIA) | | | - | - | - |
| Total RWA and Capital Requirement | | | 4,066,789 | 4,066,789 | 325,343 |

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 CIMB Bank's credit exposures by geographic region:

Table 3: Geographic Distribution of Credit Exposures

| 30 June 2024 | | CIMB Bank | | | |
|------------------------------------|--------------------|-------------------|----------|-------------------|--------------------|
| (RM'000) Exposure Class | Malaysia | Singapore | Thailand | Other Countries | Total |
| Sovereign | 56,356,526 | 17,310,093 | - | 443,792 | 74,110,411 |
| PSE | 9,585,046 | - | - | - | 9,585,046 |
| Bank | 29,062,938 | 4,699,806 | - | 3,955,860 | 37,718,604 |
| Corporate | 95,101,341 | 44,898,866 | - | 4,402,801 | 144,403,008 |
| Mortgage/RRE Financing | 64,226,847 | 9,301,749 | - | - | 73,528,596 |
| HPE | 5,497,525 | - | - | - | 5,497,525 |
| QRRE | 10,738,474 | 2,912,953 | - | - | 13,651,427 |
| Other Retail | 31,823,125 | 8,660,762 | - | 65 | 40,483,952 |
| Other Exposures | 5,962,723 | 1,124,371 | - | 2,735,758 | 9,822,852 |
| Total Gross Credit Exposure | 308,354,546 | 88,908,600 | - | 11,538,276 | 408,801,422 |

| 30 June 2023 | | CIMB Bank | | | |
|------------------------------------|--------------------|-------------------|----------|------------------|--------------------|
| (RM'000) Exposure Class | Malaysia | Singapore | Thailand | Other Countries | Total |
| Sovereign | 57,963,571 | 14,310,702 | - | 434,522 | 72,708,795 |
| PSE | 9,591,841 | - | - | - | 9,591,841 |
| Bank | 32,356,574 | 4,801,800 | - | 2,117,426 | 39,275,800 |
| Corporate | 96,314,084 | 39,503,491 | - | 3,390,214 | 139,207,789 |
| Mortgage/RRE Financing | 64,185,126 | 9,114,176 | - | - | 73,299,302 |
| HPE | 5,629,577 | - | - | - | 5,629,577 |
| QRRE | 10,350,285 | 2,732,802 | - | - | 13,083,087 |
| Other Retail | 32,773,222 | 8,028,984 | - | 40 | 40,802,246 |
| Other Exposures | 6,184,573 | 1,320,898 | - | 2,133,899 | 9,639,370 |
| Total Gross Credit Exposure | 315,348,855 | 79,812,853 | - | 8,076,100 | 403,237,808 |

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024
CREDIT RISK (continued)
Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector

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

Table 4: Distribution of Credit Exposures by Sector

| 30 June 2024 | | | | | | | | | | | | CIMB Bank |
|--|------------------------|----------------------------|-------------------|--|-------------------|--|--|--|------------------------------------|--------------------|-------------------|--------------------|
| (RM'000) Exposure Class | Primary Agriculture | Mining and Quarrying | Manufacturing | Electricity, Gas and Water Supply | Construction | Wholesale and Retail Trade, and Restaurants and Hotels | Transport, Storage and Communication | Finance, Insurance/ Takaful, Real Estate and Business Activities | Education, Health and Others | Household | Others* | Total |
| Sovereign | - | - | - | 298,193 | 5,425,213 | - | 4,449,831 | 4,352,696 | 57,393,434 | - | 2,191,045 | 74,110,411 |
| PSE | 786 | - | - | - | - | - | - | 400 | 9,583,743 | - | 117 | 9,585,046 |
| Bank | - | - | - | - | - | - | - | 37,718,604 | - | - | - | 37,718,604 |
| Corporate | 4,137,585 | 6,575,130 | 12,012,986 | 10,504,285 | 11,759,784 | 18,191,721 | 11,056,262 | 49,810,006 | 9,972,013 | 7,850,943 | 2,532,293 | 144,403,008 |
| Mortgage/ RRE Financing | - | - | - | - | - | - | - | - | - | 73,528,596 | - | 73,528,596 |
| HPE | - | - | - | - | - | - | - | - | - | 5,497,525 | - | 5,497,525 |
| QRRE | - | - | - | - | - | - | - | - | - | 13,651,427 | - | 13,651,427 |
| Other Retail | 126,348 | 25,093 | 875,739 | 22,070 | 613,531 | 2,131,991 | 245,562 | 2,857,907 | 455,400 | 33,130,311 | - | 40,483,952 |
| Other Exposures | - | - | - | 267,422 | - | - | 24,725 | 420,740 | 855,048 | - | 8,254,917 | 9,822,852 |
| Total Gross Credit Exposure | 4,264,719 | 6,600,223 | 12,888,725 | 11,091,969 | 17,798,527 | 20,323,712 | 15,776,379 | 95,160,353 | 78,259,639 | 133,658,803 | 12,978,372 | 408,801,422 |

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024
CREDIT RISK (continued)
Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

| 30 June 2023 | | | | | | | | | | | | CIMB Bank |
|--|------------------------|----------------------------|-------------------|--|-------------------|--|--|--|------------------------------------|--------------------|-------------------|--------------------|
| (RM'000) Exposure Class | Primary Agriculture | Mining and Quarrying | Manufacturing | Electricity, Gas and Water Supply | Construction | Wholesale and Retail Trade, and Restaurants and Hotels | Transport, Storage and Communication | Finance, Insurance/ Takaful, Real Estate and Business Activities | Education, Health and Others | Household | Others* | Total |
| Sovereign | - | - | - | 292,818 | 6,171,756 | - | 4,376,589 | 6,771,341 | 53,276,918 | - | 1,819,374 | 72,708,795 |
| PSE | 8,381 | - | - | - | - | - | - | 452 | 9,582,901 | - | 106 | 9,591,841 |
| Bank | - | - | - | - | - | - | - | 39,275,800 | - | - | - | 39,275,800 |
| Corporate | 4,929,877 | 5,682,015 | 12,739,580 | 10,158,113 | 10,928,460 | 19,625,174 | 10,063,062 | 45,703,453 | 8,287,593 | 7,404,036 | 3,686,426 | 139,207,789 |
| Mortgage/ RRE Financing | - | - | - | - | - | - | - | - | - | 73,299,302 | - | 73,299,302 |
| HPE | - | - | - | - | - | - | - | - | - | 5,629,577 | - | 5,629,577 |
| QRRE | - | - | - | - | - | - | - | - | - | 13,083,087 | - | 13,083,087 |
| Other Retail | 147,245 | 23,131 | 939,806 | 22,907 | 656,631 | 2,256,151 | 271,932 | 2,710,368 | 487,065 | 33,287,010 | - | 40,802,246 |
| Other Exposures | - | - | - | 297,190 | - | - | 3,409 | 416,905 | 845,468 | - | 8,076,397 | 9,639,370 |
| Total Gross Credit Exposure | 5,085,503 | 5,705,146 | 13,679,386 | 10,771,028 | 17,756,847 | 21,881,325 | 14,714,992 | 94,878,320 | 72,479,944 | 132,703,012 | 13,582,303 | 403,237,808 |

*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 CIMB Bank's credit exposure analysed by residual contractual maturity:

Table 5: Distribution of Credit Exposures by Residual Contractual Maturity

| 30 June 2024 | CIMB Bank | | | |
|------------------------------------|--------------------|-------------------|--------------------|--------------------|
| (RM'000) Exposure Class | Less than 1 year | 1 to 5 years | More than 5 years | Total |
| Sovereign | 16,544,631 | 16,105,215 | 41,460,566 | 74,110,411 |
| PSE | 235 | 7,459 | 9,577,352 | 9,585,046 |
| Bank | 24,037,487 | 11,300,027 | 2,381,090 | 37,718,604 |
| Corporate | 49,210,702 | 59,177,878 | 36,014,428 | 144,403,008 |
| Mortgage/RRE Financing | 29,411 | 610,069 | 72,889,116 | 73,528,596 |
| HPE | 99,983 | 1,484,220 | 3,913,322 | 5,497,525 |
| QRRE | 13,651,427 | - | - | 13,651,427 |
| Other Retail | 6,210,942 | 5,148,009 | 29,125,001 | 40,483,952 |
| Other Exposures | 58,492 | 269,965 | 9,494,395 | 9,822,852 |
| Total Gross Credit Exposure | 109,843,309 | 94,102,843 | 204,855,270 | 408,801,422 |

| 30 June 2023 | CIMB Bank | | | |
|------------------------------------|--------------------|-------------------|--------------------|--------------------|
| (RM'000) Exposure Class | Less than 1 year | 1 to 5 years | More than 5 years | Total |
| Sovereign | 19,823,632 | 15,238,386 | 37,646,778 | 72,708,795 |
| PSE | 7,777 | 6,486 | 9,577,578 | 9,591,841 |
| Bank | 30,932,945 | 6,644,649 | 1,698,206 | 39,275,800 |
| Corporate | 45,845,655 | 57,795,583 | 35,566,551 | 139,207,789 |
| Mortgage/RRE Financing | 33,522 | 607,583 | 72,658,198 | 73,299,302 |
| HPE | 143,684 | 1,811,170 | 3,674,724 | 5,629,577 |
| QRRE | 13,083,087 | - | - | 13,083,087 |
| Other Retail | 5,900,616 | 4,574,394 | 30,327,237 | 40,802,246 |
| Other Exposures | 51,905 | 324,777 | 9,262,688 | 9,639,370 |
| Total Gross Credit Exposure | 115,822,823 | 87,003,026 | 200,411,959 | 403,237,808 |

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 2024 and 31 December 2023 which were past due but not impaired by sector and geographical respectively:

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

| (RM'000) | CIMB Bank | |
|---|------------------|------------------|
| | 30 June 2024 | 31 December 2023 |
| Primary Agriculture | 52,321 | 26,861 |
| Mining and Quarrying | 2,394 | 1,184 |
| Manufacturing | 102,304 | 63,839 |
| Electricity, Gas and Water Supply | 1,423 | 633 |
| Construction | 87,936 | 94,722 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 252,732 | 170,164 |
| Transport, Storage and Communication | 22,422 | 15,079 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 619,966 | 220,727 |
| Education, Health and Others | 59,846 | 46,252 |
| Household | 6,979,390 | 6,836,969 |
| Others* | 10,724 | 18,327 |
| Total | 8,191,458 | 7,494,757 |

*Others are exposures which are not elsewhere classified.

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

| (RM'000) | CIMB Bank | |
|-----------------|------------------|------------------|
| | 30 June 2024 | 31 December 2023 |
| Malaysia | 7,532,223 | 6,864,291 |
| Singapore | 654,562 | 625,336 |
| Other Countries | 4,673 | 5,130 |
| Total | 8,191,458 | 7,494,757 |

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

ii) Credit Impaired Loans/Financings

The following tables provide an analysis of the outstanding balances as at 30 June 2024 and 31 December 2023 which were credit impaired by sector and geographical respectively:

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

| (RM'000) | CIMB Bank | |
|---|------------------|------------------|
| | 30 June 2024 | 31 December 2023 |
| Primary Agriculture | 13,202 | 14,491 |
| Mining and Quarrying | 1,106,493 | 1,060,400 |
| Manufacturing | 173,652 | 176,642 |
| Electricity, Gas and Water Supply | 393 | 496 |
| Construction | 168,620 | 65,275 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 337,149 | 367,297 |
| Transport, Storage and Communication | 60,556 | 253,052 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 412,527 | 252,022 |
| Education, Health and Others | 33,748 | 29,421 |
| Household | 1,532,971 | 1,722,017 |
| Others* | 102,283 | 144,733 |
| Total | 3,941,594 | 4,085,846 |

*Others are exposures which are not elsewhere classified.

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

| (RM'000) | CIMB Bank | |
|-----------------|------------------|------------------|
| | 30 June 2024 | 31 December 2023 |
| Malaysia | 3,437,456 | 3,589,970 |
| Singapore | 404,960 | 354,493 |
| Other Countries | 99,178 | 141,383 |
| Total | 3,941,594 | 4,085,846 |

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses

Table 10: Expected credit losses (Stage 1, 2 and 3) by Sector

| (RM'000) | CIMB Bank | | | |
|---|---|---|---|------------------|
| | 30 June 2024 | | | |
| | 12-month expected credit losses (Stage 1) | Lifetime expected credit losses – not credit impaired (Stage 2) | Lifetime expected credit losses – credit impaired (Stage 3) | Total |
| Primary Agriculture | 33,884 | 161 | 5,698 | 39,743 |
| Mining and Quarrying | 12,175 | 154 | 808,358 | 820,687 |
| Manufacturing | 22,605 | 13,548 | 144,513 | 180,666 |
| Electricity, Gas and Water Supply | 19,405 | 89 | 392 | 19,886 |
| Construction | 8,331 | 10,441 | 129,330 | 148,102 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 39,630 | 55,553 | 103,994 | 199,177 |
| Transport, Storage and Communications | 5,498 | 4,381 | 55,081 | 64,960 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 192,027 | 6,631 | 219,580 | 418,238 |
| Education, Health and Others | 17,023 | 1,432 | 26,012 | 44,467 |
| Household | 805,896 | 417,222 | 654,289 | 1,877,407 |
| Others* | 79,798 | 16,807 | 103,808 | 200,413 |
| Total | 1,236,272 | 526,419 | 2,251,055 | 4,013,746 |

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 10: Expected credit losses (Stage 1, 2 and 3) by Sector (continued)

| (RM'000) | CIMB Bank | | | |
|---|---|---|---|------------------|
| | 31 December 2023 | | | |
| | 12-month expected credit losses (Stage 1) | Lifetime expected credit losses – not credit impaired (Stage 2) | Lifetime expected credit losses – credit impaired (Stage 3) | Total |
| Primary Agriculture | 36,790 | 170 | 6,197 | 43,157 |
| Mining and Quarrying | 27,364 | 1 | 791,888 | 819,253 |
| Manufacturing | 51,188 | 19,663 | 121,566 | 192,417 |
| Electricity, Gas and Water Supply | 23,070 | 225 | 233 | 23,528 |
| Construction | 8,253 | 19,649 | 42,666 | 70,568 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 61,520 | 93,448 | 101,454 | 256,422 |
| Transport, Storage and Communications | 6,892 | 5,563 | 121,765 | 134,220 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 156,154 | 61,397 | 92,343 | 309,894 |
| Education, Health and Others | 18,005 | 3,724 | 17,707 | 39,436 |
| Household | 915,030 | 429,812 | 506,480 | 1,851,322 |
| Others* | 83,248 | 16,970 | 101,425 | 201,643 |
| Total | 1,387,514 | 650,622 | 1,903,724 | 3,941,860 |

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

Table 11: Expected credit losses (Stage 1, 2 and 3) by Geographic Distribution

| (RM'000) | CIMB Bank | | | |
|-----------------|---|---|---|------------------|
| | 30 June 2024 | | | |
| | 12-month expected credit losses (Stage 1) | Lifetime expected credit losses – not credit impaired (Stage 2) | Lifetime expected credit losses – credit impaired (Stage 3) | Total |
| Malaysia | 861,579 | 466,333 | 1,886,354 | 3,214,266 |
| Singapore | 323,516 | 55,413 | 263,730 | 642,659 |
| Other Countries | 51,177 | 4,673 | 100,971 | 156,821 |
| Total | 1,236,272 | 526,419 | 2,251,055 | 4,013,746 |

| (RM'000) | CIMB Bank | | | |
|-----------------|---|---|---|------------------|
| | 31 December 2023 | | | |
| | 12-month expected credit losses (Stage 1) | Lifetime expected credit losses – not credit impaired (Stage 2) | Lifetime expected credit losses – credit impaired (Stage 3) | Total |
| Malaysia | 994,255 | 526,657 | 1,591,511 | 3,112,423 |
| Singapore | 346,722 | 118,494 | 213,333 | 678,549 |
| Other Countries | 46,537 | 5,471 | 98,880 | 150,888 |
| Total | 1,387,514 | 650,622 | 1,903,724 | 3,941,860 |

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

| (RM'000) | CIMB Bank | |
|---|---|---|
| | 30 June 2024 | |
| | Charges/(write back) | Write-off |
| | Lifetime expected credit losses - Credit impaired (Stage 3) | Lifetime expected credit losses - Credit impaired (Stage 3) |
| Primary Agriculture | (622) | 237 |
| Mining and Quarrying | (22,286) | 34 |
| Manufacturing | 26,988 | 12,208 |
| Electricity, Gas and Water Supply | 190 | 25 |
| Construction | 78,429 | 727 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 22,935 | 8,768 |
| Transport, Storage and Communications | 25,341 | 5,580 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 45,776 | 11,472 |
| Education, Health and Others | 7,907 | 405 |
| Household | 434,078 | 295,857 |
| Others* | 179,971 | 232,249 |
| Total | 798,707 | 567,562 |

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

| (RM'000) | CIMB Bank | |
|---|---|---|
| | 30 June 2023 | |
| | Charges/(write back) | Write-off |
| | Lifetime expected credit losses - Credit impaired (Stage 3) | Lifetime expected credit losses - Credit impaired (Stage 3) |
| Primary Agriculture | 186 | - |
| Mining and Quarrying | 56,221 | 2,493 |
| Manufacturing | 7,387 | 1,246 |
| Electricity, Gas and Water Supply | 22 | 70 |
| Construction | 5,650 | 479 |
| Wholesale and Retail Trade, and Restaurants and Hotels | 38,382 | 2,746 |
| Transport, Storage and Communications | 17,118 | 70 |
| Finance, Insurance/Takaful, Real Estate and Business Activities | 3,984 | 729 |
| Education, Health and Others | 5,738 | 396 |
| Household | 311,031 | 385,253 |
| Others* | 183,314 | 85,885 |
| Total | 629,033 | 479,367 |

*Others are exposures which are not elsewhere classified

CREDIT RISK (continued)

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses (continued)

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

| (RM'000) | CIMB Bank | | | |
|--|---|---|---|------------------|
| | 30 June 2024 | | | |
| | 12-month expected credit losses (Stage 1) | Lifetime expected credit losses - not credit impaired (Stage 2) | Lifetime expected credit losses - credit impaired (Stage 3) | Total |
| At 1 January 2024 | 1,387,514 | 650,622 | 1,903,724 | 3,941,860 |
| Changes in expected credit losses due to transferred within stages | 169,934 | (161,544) | (8,390) | - |
| Transferred to Stage 1 | 287,543 | (269,113) | (18,430) | - |
| Transferred to Stage 2 | (113,035) | 345,385 | (232,350) | - |
| Transferred to Stage 3 | (4,574) | (237,816) | 242,390 | - |
| Total charge to Income Statement | (319,784) | 36,731 | 798,707 | 515,654 |
| New financial assets originated | 383,967 | 71,535 | 9,367 | 464,869 |
| Financial assets that have been derecognised | (250,483) | (96,729) | - | (347,212) |
| Write back in respect of full recoveries | - | - | (18,409) | (18,409) |
| Change in credit risk | (453,268) | 61,925 | 807,749 | 416,406 |
| Write-offs | (127) | (171) | (567,562) | (567,860) |
| Reclassification from loans at FVTPL | - | - | 13,876 | 13,876 |
| Exchange fluctuation | (1,271) | 751 | (8,457) | (8,977) |
| Other movements | 6 | 30 | 119,157 | 119,193 |
| Total | 1,236,272 | 526,419 | 2,251,055 | 4,013,746 |

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

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

| (RM'000) | CIMB Bank | | | |
|--|---|---|---|------------------|
| | 30 June 2023 | | | |
| | 12-month expected credit losses (Stage 1) | Lifetime expected credit losses - not credit impaired (Stage 2) | Lifetime expected credit losses - credit impaired (Stage 3) | Total |
| At 1 January 2023 | 746,781 | 1,774,325 | 2,733,149 | 5,254,255 |
| Changes in expected credit losses due to transferred within stages | 1,036,335 | (1,047,424) | 11,089 | - |
| Transferred to Stage 1 | 1,152,558 | (1,097,079) | (55,479) | - |
| Transferred to Stage 2 | (110,838) | 353,684 | (242,846) | - |
| Transferred to Stage 3 | (5,385) | (304,029) | 309,414 | - |
| Total charge to Income Statement | (278,737) | (65,268) | 629,033 | 285,028 |
| New financial assets originated | 332,278 | 136,722 | 45,808 | 514,808 |
| Financial assets that have been derecognised | (191,070) | (159,316) | - | (350,386) |
| Write back in respect of full recoveries | - | - | (29,996) | (29,996) |
| Change in credit risk | (419,945) | (42,674) | 613,221 | 150,602 |
| Write-offs | - | (36) | (479,367) | (479,403) |
| Exchange fluctuation | 19,210 | 4,478 | 83,717 | 107,405 |
| Transfer from related companies | - | - | - | - |
| Other movements | (20,203) | (2,309) | 89,558 | 67,046 |
| Total | 1,503,386 | 663,766 | 3,067,179 | 5,234,331 |

Capital Treatment for Credit Risk for Portfolios under the SA

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

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: Disclosure by Risk Weight under SA

| 30 June 2024 | CIMB Bank | | | | | | | | | | | | |
|------------------------------------|---------------------------|------------------|----------------------|---|------------------|-------------------|--------------------------------------|--------------------|------------------|------------------|-------------|---|----------------------------|
| (RM'000) Risk Weights | Sovereign / Central Banks | PSEs | Banks, MDBs and DFIs | Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | Corporate | Regulatory Retail | Residential Mortgages /RRE Financing | Higher Risk Assets | Other Assets | Securitisation * | Equity | Total Exposures after Netting and Credit Risk Mitigation* | Total Risk-Weighted Assets |
| 0% | 71,154,064 | 9,500,000 | 310,395 | - | 27,393 | 627,004 | - | - | 2,440,875 | - | - | 84,059,731 | - |
| 20% | 1,171,582 | 84,986 | 219,563 | 333,087 | 556,621 | 3,095,553 | - | - | - | 328,457 | - | 5,789,849 | 1,157,970 |
| 35% | - | - | - | - | - | - | 2,159,997 | - | - | - | - | 2,159,997 | 755,999 |
| 50% | 1,784,765 | - | 405,826 | 1,533,917 | 1,360,238 | 2,160,667 | 121,662 | - | - | - | - | 7,367,075 | 3,683,538 |
| 75% | - | - | - | - | - | 9,834,220 | 11 | - | 1,775,561 | - | - | 11,609,792 | 8,707,344 |
| 100% | - | - | 0 | 511,727 | 5,919,406 | 911,193 | 13,487 | - | 3,565,319 | - | 67 | 10,921,199 | 10,921,199 |
| 100% < RW < 1250% | - | - | - | - | 72,408 | 323,306 | - | 1,712,573 | - | - | - | 2,108,287 | 3,112,088 |
| 1250% | - | - | - | - | 101,851 | - | - | - | - | - | - | 101,851 | 1,273,138 |
| Total | 74,110,411 | 9,584,986 | 935,784 | 2,378,731 | 8,037,917 | 16,951,943 | 2,295,158 | 1,712,573 | 7,781,755 | 328,457 | 67 | 124,117,781 | 29,611,275 |
| Average Risk Weight | 2% | 0% | 26% | 57% | 101% | 61% | 36% | 150% | 63% | 20% | 100% | 24% | |
| 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 2024

CREDIT RISK (continued)

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

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

| 30 June 2023 | CIMB Bank | | | | | | | | | | | | |
|------------------------------------|------------------------------|------------------|----------------------|---|------------------|-------------------|--------------------------------------|--------------------|------------------|------------------|-------------|---|----------------------------|
| (RM'000) Risk Weights | Sovereign / Central Banks | PSEs | Banks, MDBs and DFIs | Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | Corporate | Regulatory Retail | Residential Mortgages /RRE Financing | Higher Risk Assets | Other Assets | Securitisation * | Equity | Total Exposures after Netting and Credit Risk Mitigation* | Total Risk-Weighted Assets |
| 0% | 71,092,298 | 8,000,000 | 309,196 | - | 21,311 | 798,097 | - | - | 2,582,792 | - | - | 82,803,694 | - |
| 20% | 190,025 | 1,591,790 | 134,409 | 303,419 | 568,542 | 3,206,638 | - | - | - | 403,900 | - | 6,398,723 | 1,279,745 |
| 35% | - | - | - | - | - | - | 1,812,165 | - | - | - | - | 1,812,165 | 634,258 |
| 50% | 1,426,473 | - | 432,572 | 2,155,696 | 660,436 | 1,199,834 | 109,081 | - | - | - | - | 5,984,091 | 2,992,046 |
| 75% | - | - | - | - | - | 10,071,623 | - | - | 1,276,969 | - | - | 11,348,592 | 8,511,444 |
| 100% | - | - | 0 | 481,387 | 6,289,529 | 819,689 | 14,183 | - | 3,720,682 | - | 69 | 11,325,539 | 11,325,539 |
| 100% < RW < 1250% | - | - | 0 | - | 44,145 | 41,007 | - | 1,654,958 | - | - | - | 1,740,110 | 2,610,165 |
| 1250% | - | - | - | - | 101,876 | - | - | - | - | - | - | 101,876 | 1,273,451 |
| Total | 72,708,795 | 9,591,790 | 876,177 | 2,940,502 | 7,685,838 | 16,136,888 | 1,935,429 | 1,654,958 | 7,580,442 | 403,900 | 69 | 121,514,789 | 28,626,646 |
| Average Risk Weight | 1% | 3% | 28% | 55% | 105% | 60% | 36% | 150% | 62% | 20% | 100% | 24% | |
| Deduction from Capital Base | - | - | - | - | - | - | - | - | - | - | - | - | |

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

CREDIT RISK (continued)

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

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

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

| 30 June 2024 | | CIMB Bank | | |
|---|-------------------|----------------------|-------------------|--------------------|
| (RM '000) Exposure Class | Investment Grade | Non-Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Public Sector Entities | - | - | 9,585,046 | 9,585,046 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 2,059,769 | - | 524,768 | 2,584,537 |
| Corporate | 9,110 | 115,893 | 12,827,181 | 12,952,185 |
| Sovereign/Central Banks | 69,118,788 | - | 4,991,623 | 74,110,411 |
| Banks, MDBs and DFIs | 935,784 | - | - | 935,784 |
| Total | 72,123,452 | 115,893 | 27,928,619 | 100,167,964 |

| 30 June 2023 | | CIMB Bank | | |
|---|-------------------|----------------------|-------------------|-------------------|
| (RM '000) Exposure Class | Investment Grade | Non-Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Public Sector Entities | - | - | 9,591,841 | 9,591,841 |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 2,543,630 | - | 466,824 | 3,010,453 |
| Corporate | 4,796 | 106,359 | 12,007,813 | 12,118,969 |
| Sovereign/Central Banks | 63,788,314 | - | 8,920,481 | 72,708,795 |
| Banks, MDBs and DFIs | 876,177 | - | - | 876,177 |
| Total | 67,212,917 | 106,359 | 30,986,959 | 98,306,235 |

CREDIT RISK (continued)

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

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

| 30 June 2024 | | CIMB Bank | | |
|------------------------------------|------------------|----------------------|-----------|---------|
| (RM '000) Exposure Class | Investment Grade | Non-Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Securitisation | 328,457 | - | - | 328,457 |

| 30 June 2023 | | CIMB Bank | | |
|------------------------------------|------------------|----------------------|-----------|---------|
| (RM '000) Exposure Class | Investment Grade | Non-Investment Grade | No Rating | Total |
| On and Off-Balance-Sheet Exposures | | | | |
| Securitisation | 403,900 | - | - | 403,900 |

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 2024 and 30 June 2023:

Table 17: Retail Exposures under the IRB Approach by PD Band

| 30 June 2024 | CIMB Bank | | | |
|--|-------------------|-------------------|------------------|--------------------|
| (RM'000) PD Range of Retail Exposures | 0% ≤ PD < 2% | 2% ≤ PD < 100% | 100% Or Default | Total |
| Total Retail Exposure | 93,441,406 | 17,328,153 | 2,133,387 | 112,902,945 |
| Residential Mortgage/RRE Financing | 63,241,984 | 6,432,554 | 1,558,143 | 71,232,681 |
| QRRE | 9,471,077 | 4,013,447 | 166,903 | 13,651,427 |
| Hire Purchase | 2,171,055 | 3,243,961 | 82,510 | 5,497,525 |
| Other Retail | 18,557,290 | 3,638,191 | 325,830 | 22,521,312 |
| Exposure Weighted Average LGD | | | | |
| Residential Mortgage/RRE Financing | 18% | 22% | 31% | |
| QRRE | 89% | 89% | 89% | |
| Hire Purchase | 45% | 51% | 50% | |
| Other Retail | 20% | 19% | 32% | |
| Exposure Weighted Average Risk Weight | | | | |
| Residential Mortgage/RRE Financing | 10% | 79% | 184% | |
| QRRE | 19% | 120% | 513% | |
| Hire Purchase | 53% | 85% | 248% | |
| Other Retail | 13% | 31% | 112% | |

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 17: Retail Exposures under the IRB Approach by PD Band (continued)

| 30 June 2023 | CIMB Bank | | | |
|--|-------------------|-------------------|------------------|--------------------|
| (RM'000) PD Range of Retail Exposures | 0% ≤ PD < 2% | 2% ≤ PD < 100% | 100% Or Default | Total |
| Total Retail Exposure | 95,680,840 | 15,705,946 | 2,307,651 | 113,694,437 |
| Residential Mortgage/RRE Financing | 63,741,946 | 6,014,376 | 1,606,816 | 71,363,138 |
| QRRE | 9,126,703 | 3,795,674 | 160,710 | 13,083,087 |
| Hire Purchase | 3,737,807 | 1,781,686 | 110,084 | 5,629,577 |
| Other Retail | 19,074,384 | 4,114,210 | 430,041 | 23,618,635 |
| Exposure Weighted Average LGD | | | | |
| Residential Mortgage/RRE Financing | 18% | 23% | 32% | |
| QRRE | 89% | 89% | 89% | |
| Hire Purchase | 45% | 59% | 48% | |
| Other Retail | 20% | 17% | 31% | |
| Exposure Weighted Average Risk Weight | | | | |
| Residential Mortgage/RRE Financing | 10% | 80% | 192% | |
| QRRE | 19% | 122% | 354% | |
| Hire Purchase | 47% | 109% | 262% | |
| Other Retail | 13% | 29% | 105% | |

CREDIT RISK (continued)

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

Retail Exposures (continued)

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

| 30 June 2024 | | CIMB Bank | | |
|--|--------------------|-------------------|---------------|--------------------|
| (RM'000) EL Range of Retail Exposures | EL ≤ 1% | 1% < EL < 100% | EL = 100% | Total |
| Total Retail Exposure | 100,732,297 | 12,070,946 | 99,702 | 112,902,945 |
| Residential Mortgage/RRE Financing | 67,355,275 | 3,832,612 | 44,794 | 71,232,681 |
| QRRE | 9,376,908 | 4,273,388 | 1,131 | 13,651,427 |
| Hire Purchase | 3,120,374 | 2,366,897 | 10,255 | 5,497,525 |
| Other Retail | 20,879,741 | 1,598,049 | 43,522 | 22,521,312 |
| Exposure Weighted Average LGD | | | | |
| Residential Mortgage/RRE Financing | 18% | 27% | 37% | |
| QRRE | 89% | 89% | 90% | |
| Hire Purchase | 41% | 58% | 46% | |
| Other Retail | 19% | 29% | 63% | |

| 30 June 2023 | | CIMB Bank | | |
|--|--------------------|-------------------|---------------|--------------------|
| (RM'000) EL Range of Retail Exposures | EL ≤ 1% | 1% < EL < 100% | EL = 100% | Total |
| Total Retail Exposure | 101,608,337 | 12,039,119 | 46,981 | 113,694,437 |
| Residential Mortgage/RRE Financing | 67,224,466 | 4,131,505 | 7,168 | 71,363,138 |
| QRRE | 8,988,495 | 4,091,577 | 3,015 | 13,083,087 |
| Hire Purchase | 3,579,586 | 2,042,686 | 7,305 | 5,629,577 |
| Other Retail | 21,815,790 | 1,773,352 | 29,493 | 23,618,635 |
| Exposure Weighted Average LGD | | | | |
| Residential Mortgage/RRE Financing | 18% | 28% | 40% | |
| QRRE | 89% | 89% | 90% | |
| Hire Purchase | 44% | 59% | 43% | |
| Other Retail | 19% | 29% | 82% | |

CREDIT RISK (continued)

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

Non-retail Exposures

The following tables summarise the non-retail credit exposures measured under F-IRB Approach as at 30 June 2024 and 30 June 2023:

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

| 30 June 2024 | CIMB Bank | | | | | |
|--|------------------|------------------|----------------|------------------|----------|-------------------|
| (RM '000) Supervisory Categories | Strong | Good | Satisfactory | Weak | Default | Total |
| Project Finance | 590,142 | 2,795,210 | 21,150 | 33 | - | 3,406,535 |
| Object Finance | - | - | - | - | - | - |
| Commodities Finance | - | - | - | - | - | - |
| Income Producing Real Estate | 1,787,145 | 9,378,452 | 503,385 | 981,866 | 141,443 | 12,792,292 |
| RWA | 1,188,644 | 9,861,072 | 603,215 | 2,454,746 | - | 14,107,677 |

| 30 June 2023 | CIMB Bank | | | | | |
|--|----------------|------------------|------------------|------------------|----------|-------------------|
| (RM '000) Supervisory Categories | Strong | Good | Satisfactory | Weak | Default | Total |
| Project Finance | 292,341 | 2,700,536 | 27,676 | 77,405 | - | 3,097,958 |
| Object Finance | - | - | - | - | - | - |
| Commodities Finance | - | - | - | - | - | - |
| Income Producing Real Estate | 980,587 | 6,985,746 | 1,300,553 | 768,208 | 281,286 | 10,316,381 |
| RWA | 636,464 | 7,546,802 | 1,527,463 | 2,114,035 | - | 11,824,764 |

CIMB Bank has 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: Non-Retail Exposures under IRB Approach by Risk Grades

| 30 June 2024 | CIMB Bank | | | | |
|---|-------------------|-------------------|-------------------|------------------|--------------------|
| (RM'000) Internal Risk Grading | 1 - 7 | 8 - 15 | 16 - 25 | Default | Total |
| Total Non-Retail Exposure | 55,150,716 | 71,370,863 | 17,953,628 | 3,153,425 | 147,628,633 |
| Sovereign/Central Banks | - | - | - | - | - |
| Bank | 27,829,789 | 8,703,796 | 249,215 | 19 | 36,782,820 |
| Corporate (excluding Specialised Lending/ Financing) | 27,320,927 | 62,667,067 | 17,704,413 | 3,153,406 | 110,845,813 |
| Exposure Weighted Average LGD | | | | | |
| Sovereign/Central Banks | - | - | - | - | |
| Bank | 44% | 44% | 45% | 45% | |
| Corporate (excluding Specialised Lending/ Financing) | 44% | 40% | 34% | 43% | |
| Exposure Weighted Average Risk Weight | | | | | |
| Sovereign/Central Banks | - | - | - | - | |
| Bank | 15% | 27% | 140% | - | |
| Corporate (excluding Specialised Lending/ Financing) | 21% | 59% | 99% | - | |

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

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

| 30 June 2023 | CIMB Bank | | | | |
|---|-------------------|-------------------|-------------------|------------------|--------------------|
| (RM'000) Internal Risk Grading | 1 - 7 | 8 - 15 | 16 - 25 | Default | Total |
| Total Non-Retail Exposure | 54,222,839 | 65,390,599 | 23,182,565 | 4,314,335 | 147,110,338 |
| Sovereign/Central Banks | - | - | - | - | - |
| Bank | 29,789,425 | 8,325,085 | 285,113 | 0 | 38,399,623 |
| Corporate (excluding Specialised Lending/ Financing) | 24,433,414 | 57,065,514 | 22,897,452 | 4,314,335 | 108,710,715 |
| Exposure Weighted Average LGD | | | | | |
| Sovereign/Central Banks | - | - | - | - | |
| Bank | 44% | 44% | 45% | 45% | |
| Corporate (excluding Specialised Lending/ Financing) | 44% | 38% | 37% | 43% | |
| Exposure Weighted Average Risk Weight | | | | | |
| Sovereign/Central Banks | - | - | - | - | |
| Bank | 21% | 36% | 160% | - | |
| Corporate (excluding Specialised Lending/ Financing) | 20% | 64% | 106% | - | |

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: Analysis of Expected Losses versus Actual Losses by Portfolio Types

| CIMB Bank | | | | |
|------------------------------------|--|--|--|--|
| (RM'000) Exposure Class | 30 June 2024 | | 30 June 2023 | |
| | Regulatory Expected Losses as at 30 June 2023 | Actual Losses for the period ended 30 June 2024 | Regulatory Expected Losses as at 30 June 2022 | Actual Losses for the period ended 30 June 2023 |
| Sovereign | - | - | - | - |
| Bank | 22,210 | 0 | 20,257 | 0 |
| Corporate | 768,160 | 25,434 | 706,690 | 97,777 |
| Mortgage/RRE Financing | 244,409 | 275,789 | 166,265 | 165,552 |
| HPE | 233,483 | 65,963 | 183,331 | 66,252 |
| QRRE | 335,228 | 101,039 | 269,903 | 80,647 |
| Other Retail | 106,568 | 63,449 | 120,554 | 45,077 |
| Total | 1,710,057 | 531,674 | 1,467,000 | 455,305 |

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

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

CREDIT RISK (continued)

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

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2024 and 30 June 2023 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 2024 and 30 June 2023:

Table 22: Disclosure on Off-Balance Sheet Exposures and CCR

| 30 June 2024 | CIMB Bank | | | |
|---|------------------|---|--------------------------|----------------------|
| (RM '000) Description | Principal Amount | Positive Fair Value of Derivative Contracts | Credit Equivalent Amount | Risk-Weighted Assets |
| Direct Credit Substitutes | 3,399,231 | | 3,399,231 | 1,543,409 |
| Transaction Related Contingent Items | 4,379,998 | | 2,189,999 | 1,087,468 |
| Short Term Self Liquidating Trade Related Contingencies | 1,668,727 | | 333,745 | 65,472 |
| Assets Sold With Recourse | - | | - | - |
| Forward Asset Purchases | - | | - | - |
| Obligations under an On-going Underwriting Agreement | - | | - | - |
| Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement | 4,056,303 | | 4,056,390 | 196,068 |
| Foreign Exchange Related Contracts | | | | |
| One year or less | 19,099,514 | 81,496 | 295,112 | 112,873 |
| Over one year to five years | 387,430 | 328 | 29,072 | 40,494 |
| Over five years | - | - | - | - |
| Interest/Profit Rate Related Contracts | | | | |
| One year or less | 481,018 | 3,331 | 8,567 | 5,869 |
| Over one year to five years | 8,270,730 | 7,669 | 262,806 | 141,401 |
| Over five years | 828,844 | 6,334 | 79,721 | 57,162 |
| Equity Related Contracts | | | | |
| One year or less | 585,906 | 12,215 | 47,369 | 47,439 |
| Over one year to five years | 340,759 | 16,885 | 44,146 | 55,878 |
| Over five years | - | - | - | - |
| Commodity Contracts | | | | |
| One year or less | 1,262,496 | 4,858 | 131,107 | 26,395 |
| Over one year to five years | - | - | - | - |
| Over five years | - | - | - | - |

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

| 30 June 2024 | CIMB Bank | | | |
|---|----------------------|---|--------------------------|----------------------|
| (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 | 943,811,427 | 2,416,648 | 12,214,252 | 3,335,905 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 25,632,047 | | 22,672,806 | 7,069,923 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year | 7,687 | | 4,938 | 2,239 |
| 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 | 104,418,911 | | - | - |
| Unutilised credit card lines | 26,267,993 | | 7,017,781 | 1,867,457 |
| Off-balance sheet items for securitisation exposures | - | | - | - |
| Off-balance sheet exposures due to early amortisation provisions | - | | - | - |
| Total | 1,144,899,021 | 2,549,763 | 52,787,044 | 15,655,453 |

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

| 30 June 2023 | CIMB Bank | | | |
|---|------------------|---|--------------------------|----------------------|
| (RM '000) Description | Principal Amount | Positive Fair Value of Derivative Contracts | Credit Equivalent Amount | Risk-Weighted Assets |
| Direct Credit Substitutes | 3,579,364 | | 3,579,364 | 2,404,920 |
| Transaction Related Contingent Items | 4,101,290 | | 2,050,645 | 1,188,515 |
| Short Term Self Liquidating Trade Related Contingencies | 1,299,579 | | 259,916 | 143,524 |
| Assets Sold With Recourse | - | | - | - |
| Forward Asset Purchases | - | | - | - |
| Obligations under an On-going Underwriting Agreement | - | | - | - |
| Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement | 5,763,055 | | 5,763,096 | 287,705 |
| Foreign Exchange Related Contracts | | | | |
| One year or less | 22,464,515 | 400,029 | 657,076 | 349,655 |
| Over one year to five years | 491,975 | 1,126 | 25,725 | 13,118 |
| Over five years | - | - | - | - |
| Interest/Profit Rate Related Contracts | | | | |
| One year or less | 3,389,413 | 129 | 11,312 | 6,679 |
| Over one year to five years | 4,493,882 | 5,826 | 144,614 | 68,897 |
| Over five years | 904,936 | 6,143 | 85,105 | 74,580 |
| Equity Related Contracts | | | | |
| One year or less | 387,906 | 37,343 | 60,617 | 70,808 |
| Over one year to five years | 331,448 | 8,595 | 35,111 | 38,028 |
| Over five years | - | - | - | - |
| Commodity Contracts | | | | |
| One year or less | 372 | 3 | 40 | 31 |
| Over one year to five years | - | - | - | - |
| Over five years | - | - | - | - |

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

| 30 June 2023 | CIMB Bank | | | |
|---|----------------------|---|--------------------------|----------------------|
| (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 | 889,939,463 | 4,241,743 | 11,171,447 | 4,142,819 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 24,967,339 | | 22,331,648 | 7,255,159 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year | 1,558 | | 312 | - |
| 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 | 99,857,937 | | - | - |
| Unutilised credit card lines | 25,197,133 | | 6,769,413 | 1,780,800 |
| Off-balance sheet items for securitisation exposures | - | | - | - |
| Off-balance sheet exposures due to early amortisation provisions | - | | - | - |
| Total | 1,087,171,166 | 4,700,937 | 52,945,442 | 17,825,241 |

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR

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

Table 23: Disclosure on Credit Derivative Transactions

| (RM'000) | CIMB Bank | | | |
|----------------------------------|--------------------------------|------------------|-------------------|------------------|
| | 30 June 2024 | | 30 June 2023 | |
| | Notional of Credit Derivatives | | | |
| | Protection Bought | Protection Sold | Protection Bought | Protection Sold |
| Own Credit Portfolio | 883,020 | 1,539,897 | 1,240,389 | 1,923,342 |
| Client Intermediation Activities | 19,900 | - | 19,900 | - |
| Total | 902,920 | 1,539,897 | 1,260,289 | 1,923,342 |
| Credit Default Swaps | 883,020 | 1,539,897 | 1,240,389 | 1,923,342 |
| Total Return Swaps | 19,900 | - | 19,900 | - |
| Total | 902,920 | 1,539,897 | 1,260,289 | 1,923,342 |

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2024 and 30 June 2023:

Table 24: Disclosure on Credit Risk Mitigation

| 30 June 2024 | CIMB Bank | | | |
|--|-------------------------|---|---|---|
| (RM'000) Exposure Class | Exposures before CRM | Exposures Covered by Guarantees/ Credit Derivatives | Exposures Covered by Eligible Financial Collateral | Exposures Covered by Other Eligible Collateral |
| Performing Exposures | | | | |
| Sovereign/Central Banks | 74,110,411 | - | - | - |
| Public Sector Entities | 9,585,046 | 9,500,000 | 61 | - |
| Banks, DFIs & MDBs | 37,718,585 | - | 1,306,363 | - |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 2,584,537 | - | 205,806 | - |
| Corporate | 138,450,664 | 4,269,119 | 13,546,799 | 15,946,586 |
| Residential Mortgages/RRE Financing | 71,963,936 | - | 757 | - |
| Qualifying Revolving Retail | 13,484,523 | - | - | - |
| Hire Purchase | 5,415,015 | - | - | - |
| Other Retail | 39,985,108 | 5,080,831 | 1,008,844 | - |
| Securitisation | 328,457 | - | - | - |
| Equity | 67 | - | - | - |
| Higher Risk Assets | 1,712,573 | - | - | - |
| Other Assets | 7,781,755 | - | - | - |
| Defaulted Exposures | 3,129,284 | 41,909 | 38,704 | 492,056 |
| Total Exposures | 406,249,963 | 18,891,858 | 16,107,335 | 16,438,642 |

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

CREDIT RISK (continued)

Credit Risk Mitigation (continued)

Table 24: Disclosure on Credit Risk Mitigation (continued)

| 30 June 2023 | CIMB Bank | | | |
|--|-------------------------|---|---|---|
| (RM'000) Exposure Class | Exposures before CRM | Exposures Covered by Guarantees/ Credit Derivatives | Exposures Covered by Eligible Financial Collateral | Exposures Covered by Other Eligible Collateral |
| Performing Exposures | | | | |
| Sovereign/Central Banks | 72,708,795 | - | - | - |
| Public Sector Entities | 9,591,841 | 8,000,000 | 51 | - |
| Banks, DFIs & MDBs | 39,275,800 | - | 1,875,055 | - |
| Insurance Cos/Takaful Operators, Securities Firms & Fund Managers | 3,010,453 | - | 69,952 | - |
| Corporate | 131,543,691 | 3,771,129 | 13,802,745 | 16,182,952 |
| Residential Mortgages/RRE Financing | 71,687,139 | - | 735 | - |
| Qualifying Revolving Retail | 12,922,377 | - | - | - |
| Hire Purchase | 5,519,493 | - | - | - |
| Other Retail | 40,280,782 | 4,825,302 | 1,046,012 | - |
| Securitisation | 403,900 | - | - | - |
| Equity | 69 | - | - | - |
| Higher Risk Assets | 1,654,958 | - | - | - |
| Other Assets | 7,580,442 | - | - | - |
| Defaulted Exposures | 3,600,278 | 41,986 | 28,570 | 591,979 |
| Total Exposures | 399,780,019 | 16,638,417 | 16,823,119 | 16,774,930 |

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

SECURITISATION

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2024 and 30 June 2023:

Table 25: Disclosure on Securitisation for Banking Book

| 30 June 2024 (RM'000) | CIMB Bank | | | |
|--|-----------------------------|----------|----------|--|
| Underlying Asset | Total Exposures Securitised | Past Due | Impaired | Gains/(Losses) Recognised during the period* |
| TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution | | | | |
| Hire Purchase Exposure | 5,240 | 733 | 562 | (47) |

| 31 December 2023 (RM'000) | CIMB Bank | | | |
|--|-----------------------------|----------|----------|--|
| Underlying Asset | Total Exposures Securitised | Past Due | Impaired | Gains/(Losses) Recognised during the period* |
| TRADITIONAL SECURITISATION (Banking Book) Originated by the Banking Institution | | | | |
| Hire Purchase Exposure | 11,406 | 2,156 | 1,151 | 189 |

* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2024 to 30 June 2024 and 1 January 2023 to 30 June 2023.

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: Disclosure on Securitisation under the SA for Banking Book Exposures

| 30 June 2024 | | CIMB Bank | | | | | | | | | | |
|--|------------------------|--------------------------------|--|-----|---------|-----|------|------|------------------------|---------------------|-----------------|----------------------|
| (RM'000) Exposure Class | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | | Risk-Weighted Assets |
| | | | Rated Securitisation Exposures | | | | | | Unrated (Look Through) | | | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | Weighted Average RW | Exposure Amount | |
| Traditional Securitisation (Banking Book) | | | | | | | | | | | | |
| <i>Non-originating Banking Institution</i> | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | |
| Most senior | 328,457 | - | - | - | 328,457 | - | - | - | - | - | - | 65,691 |
| Mezzanine | - | - | - | - | - | - | - | - | - | - | - | - |
| First loss | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>Off-Balance Sheet</i> | | | | | | | | | | | | |
| Rated eligible liquidity facilities | - | - | - | - | - | - | - | - | - | - | - | - |
| Unrated eligible liquidity facilities (with original maturity > 1 year) | - | - | - | - | - | - | - | - | - | - | - | - |
| Unrated eligible liquidity facilities (with original maturity < 1 year) | - | - | - | - | - | - | - | - | - | - | - | - |
| Eligible servicer cash advance facilities | - | - | - | - | - | - | - | - | - | - | - | - |
| Eligible underwriting facilities | - | - | - | - | - | - | - | - | - | - | - | - |
| Guarantees and credit derivatives | - | - | - | - | - | - | - | - | - | - | - | - |
| Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives) | - | - | - | - | - | - | - | - | - | - | - | - |

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

| 30 June 2024 | | CIMB Bank | | | | | | | | | | | |
|--|------------------------|--------------------------------|--|-----|----------------|-----|------|------|-------|---|------------------------|-----------------|----------------------|
| (RM'000) Exposure Class | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | Unrated (Look Through) | | Risk-Weighted Assets |
| | | | Rated Securitisation Exposures | | | | | | | | Weighted Average RW | Exposure Amount | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | | |
| <i>Originating Banking Institution</i> | | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | | |
| Most senior | - | - | - | - | - | - | - | - | - | - | - | - | |
| Mezzanine | - | - | - | - | - | - | - | - | - | - | - | - | |
| First loss | - | - | - | - | - | - | - | - | - | - | - | - | |
| <i>Off-Balance Sheet</i> | | | | | | | | | | | | | |
| Rated eligible liquidity facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Unrated eligible liquidity facilities (with original maturity > 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Unrated eligible liquidity facilities (with original maturity < 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Eligible servicer cash advance facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Eligible underwriting facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Guarantees and credit derivatives | - | - | - | - | - | - | - | - | - | - | - | - | |
| Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Total Exposures | 328,457 | - | - | - | 328,457 | - | - | - | - | - | - | 65,691 | |

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

| 30 June 2023 | | CIMB Bank | | | | | | | | | | | |
|--|------------------------|--------------------------------|--|-----|---------|-----|------|------|-------|---|------------------------|-----------------|----------------------|
| (RM'000) Exposure Class | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | Unrated (Look Through) | | Risk-Weighted Assets |
| | | | Rated Securitisation Exposures | | | | | | | | Weighted Average RW | Exposure Amount | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | | |
| Traditional Securitisation (Banking Book) | | | | | | | | | | | | | |
| <i>Non-originating Banking Institution</i> | | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | | |
| Most senior | 399,326 | - | - | - | 399,326 | - | - | - | - | - | - | 79,865 | |
| Mezzanine | 4,574 | - | - | - | 4,574 | - | - | - | - | - | - | 915 | |
| First loss | - | - | - | - | - | - | - | - | - | - | - | - | |
| <i>Off-Balance Sheet</i> | | | | | | | | | | | | | |
| Rated eligible liquidity facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Unrated eligible liquidity facilities (with original maturity > 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Unrated eligible liquidity facilities (with original maturity < 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Eligible servicer cash advance facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Eligible underwriting facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Guarantees and credit derivatives | - | - | - | - | - | - | - | - | - | - | - | - | |
| Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives) | - | - | - | - | - | - | - | - | - | - | - | - | |

SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

| 30 June 2023 | | CIMB Bank | | | | | | | | | | | |
|--|------------------------|--------------------------------|--|-----|----------------|-----|------|------|-------|---|------------------------|-----------------|----------------------|
| (RM'000) Exposure Class | Net Exposure After CRM | Exposures subject to deduction | Distribution of Exposures after CRM according to Applicable Risk Weights | | | | | | | | Unrated (Look Through) | | Risk-Weighted Assets |
| | | | Rated Securitisation Exposures | | | | | | | | Weighted Average RW | Exposure Amount | |
| | | | 0% | 10% | 20% | 50% | 100% | 350% | 1250% | | | | |
| <i>Originating Banking Institution</i> | | | | | | | | | | | | | |
| <i>On-Balance Sheet</i> | | | | | | | | | | | | | |
| Most senior | - | - | - | - | - | - | - | - | - | - | - | - | |
| Mezzanine | - | - | - | - | - | - | - | - | - | - | - | - | |
| First loss | - | - | - | - | - | - | - | - | - | - | - | - | |
| <i>Off-Balance Sheet</i> | | | | | | | | | | | | | |
| Rated eligible liquidity facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Unrated eligible liquidity facilities (with original maturity > 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Unrated eligible liquidity facilities (with original maturity < 1 year) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Eligible servicer cash advance facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Eligible underwriting facilities | - | - | - | - | - | - | - | - | - | - | - | - | |
| Guarantees and credit derivatives | - | - | - | - | - | - | - | - | - | - | - | - | |
| Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives) | - | - | - | - | - | - | - | - | - | - | - | - | |
| Total Exposures | 403,900 | - | - | - | 403,900 | - | - | - | - | - | - | 80,780 | |

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

| 30 June 2024 | CIMB Bank | | | | |
|---|---|--------------------------------|---------------------|----------------------|----------------------|
| (RM'000) Securitisation Exposures | Total Exposure Value of Positions Purchased or Retained | Exposures subject to deduction | General Risk Charge | Specific Risk Charge | Risk-Weighted Assets |
| TRADITIONAL SECURITISATION | | | | | |
| <u>Originated by Third Party</u> | | | | | |
| <i>On-Balance Sheet</i> | - | - | - | - | - |
| <i>Off-Balance Sheet</i> | - | - | - | - | - |
| <i>Sub-total</i> | - | - | - | - | - |
| <u>Originated by Banking Institution</u> | | | | | |
| <i>On-Balance Sheet</i> | - | - | - | - | - |
| <i>Off-Balance Sheet</i> | - | - | - | - | - |
| <i>Sub-total</i> | - | - | - | - | - |
| <u>Securitisation subject to Early Amortisation</u> | | | | | |
| <u>Seller's interest</u> | | | | | |
| <i>On-Balance Sheet</i> | - | - | - | - | - |
| <i>Off-Balance Sheet</i> | - | - | - | - | - |
| <u>Investor's interest</u> | | | | | |
| <i>On-Balance Sheet</i> | - | - | - | - | - |
| <i>Off-Balance Sheet</i> | - | - | - | - | - |
| <i>Sub-total</i> | - | - | - | - | - |
| TOTAL (TRADITIONAL SECURITISATION) | - | - | - | - | - |

SECURITISATION (continued)

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

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

| 30 June 2023 | CIMB Bank | | | | |
|---|---|--------------------------------|---------------------|----------------------|----------------------|
| (RM'000) Securitisation Exposures | Total Exposure Value of Positions Purchased or Retained | Exposures subject to deduction | General Risk Charge | Specific Risk Charge | Risk-Weighted Assets |
| TRADITIONAL SECURITISATION | | | | | |
| <u>Originated by Third Party</u> | | | | | |
| On-Balance Sheet | - | - | - | - | - |
| Off-Balance Sheet | - | - | - | - | - |
| <i>Sub-total</i> | - | - | - | - | - |
| <u>Originated by Banking Institution</u> | | | | | |
| On-Balance Sheet | - | - | - | - | - |
| Off-Balance Sheet | - | - | - | - | - |
| <i>Sub-total</i> | - | - | - | - | - |
| <u>Securitisation subject to Early Amortisation</u> | | | | | |
| <u>Seller's interest</u> | | | | | |
| On-Balance Sheet | - | - | - | - | - |
| Off-Balance Sheet | - | - | - | - | - |
| <u>Investor's interest</u> | | | | | |
| On-Balance Sheet | - | - | - | - | - |
| Off-Balance Sheet | - | - | - | - | - |
| <i>Sub-total</i> | - | - | - | - | - |
| TOTAL (TRADITIONAL SECURITISATION) | - | - | - | - | - |

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for CIMB Bank for the year ended 30 June 2024 and 30 June 2023 is as follows:

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

| (RM'000) | CIMB Bank | |
|--|--------------|--------------|
| | 30 June 2024 | 30 June 2023 |
| <u>Realised (losses) recognised</u> | | |
| Shares, private equity funds and unit trusts | (86,398) | (309) |
| <u>Unrealised gains gains/(losses) recognised in other comprehensive income</u> | | |
| Shares, private equity funds and unit trusts | 1 | (7) |
| <u>Cumulative unrealised gains as at reporting period</u> | | |
| Shares, private equity funds and unit trusts | 148,022 | 58,662 |

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2024 and 30 June 2023:

Table 29: Analysis of Equity Investments by Grouping and RWA

| (RM'000) | CIMB Bank | | | |
|-----------------|-------------------------------------|------------------|-------------------------------------|------------------|
| | 30 June 2024 | | 30 June 2023 | |
| | Exposures subject to Risk-Weighting | RWA | Exposures subject to Risk-Weighting | RWA |
| Privately held | 1,712,573 | 2,568,860 | 1,654,958 | 2,482,437 |
| Publicly traded | 67 | 67 | 69 | 69 |
| Total | 1,712,640 | 2,568,927 | 1,655,027 | 2,482,506 |

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 table below illustrates CIMB Bank’s IRRBB under a 100 bps parallel upward interest rate/profit rate shock from economic value perspective:

Table 30: IRRBB – Impact on Economic Value

| (RM'000) | CIMB Bank | |
|------------------|---|--------------------|
| | 30 June 2024 | 30 June 2023 |
| Currency | +100bps Increase/(Decline) in Economic Value (Value in RM Equivalent) | |
| Ringgit Malaysia | (2,683,944) | (2,684,959) |
| US Dollar | (200,657) | (14,110) |
| Thai Baht | 387 | 452 |
| Singapore Dollar | (181,099) | (306,653) |
| Others | (127,805) | (86,949) |
| Total | (3,193,118) | (3,092,219) |

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

IRRBB Management (continued)

The table below illustrates CIMB Bank's IRRBB under a 100 bps parallel upward interest rate/profit rate shock from the earnings perspective:

Table 31: IRRBB – Impact on Earnings

| (RM'000) | CIMB Bank | |
|------------------|---|------------------|
| | 30 June 2024 | 30 June 2023 |
| Currency | +100bps Increase/(Decline) in Earnings (Value in RM Equivalent) | |
| Ringgit Malaysia | (676) | 72,046 |
| US Dollar | (352,240) | (417,562) |
| Thai Baht | (599) | (203) |
| Singapore Dollar | 2,025 | 21,864 |
| Others | 72,514 | 76,442 |
| Total | (278,976) | (247,413) |

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]