

**Basel II Pillar 3 Disclosure for the period ended 30 June 2025**

- 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 2025.

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. With effect from 1 January 2025, Operational Risk for CIMB Bank is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023. 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 2025	31 December 2024
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	24,539,214	24,539,214
Other reserves	17,505,518	16,680,691
Less: Proposed dividends	(2,252,999)	(1,641,481)
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>39,791,733</b>	<b>39,578,424</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,555,075)	(3,555,075)
Intangible assets	(1,109,128)	(1,083,486)
Deferred tax assets	(802,722)	(949,509)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(6,038,923)	(6,058,685)
Regulatory reserve	(1,431,525)	(1,379,870)
Others	(106,385)	(6,018)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>26,747,975</b>	<b>26,545,781</b>
<b>Additional Tier 1 capital</b>		
Perpetual subordinated capital securities	1,150,000	1,150,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>1,150,000</b>	<b>1,150,000</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(350,000)	(350,000)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>800,000</b>	<b>800,000</b>
<b>Total Tier 1 capital</b>	<b>27,547,975</b>	<b>27,345,781</b>
<b>Tier 2 capital</b>		
Subordinated obligations	8,400,000	8,400,000
Surplus of eligible provisions over expected loss	695,113	707,665
General provision	378,670	377,087
<b>Tier 2 capital before regulatory adjustments</b>	<b>9,473,783</b>	<b>9,484,752</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

**Table 1: Capital Position for CIMB Bank (continued)**

(RM'000)	CIMB Bank	
	30 June 2025	31 December 2024
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,310,648)	(2,319,469)
<b>Total Tier 2 capital</b>	<b>7,163,135</b>	<b>7,165,283</b>
<b>Total capital</b>	<b>34,711,110</b>	<b>34,511,064</b>
<b>RWA</b>		
Credit risk	146,912,860	148,111,112
Market risk	17,664,624	15,864,820
Large exposure risk requirements	1,334,050	1,306,841
Operational risk	23,999,669	21,524,651
<b>Total RWA</b>	<b>189,911,203</b>	<b>186,807,424</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 ratio	15.271%	15.089%
Tier 1 ratio	15.692%	15.517%
Total Capital ratio	19.464%	19.353%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 ratio	14.084%	14.210%
Tier 1 ratio	14.506%	14.638%
Total Capital ratio	18.278%	18.474%

Total Capital ratio decreased in 2025 compared to 2024 primarily due to (i) higher Total RWA and (ii) proposed dividend; offset by (iii) higher other reserves.

**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 2025	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	73,950,746	73,950,746	1,058,340	1,058,340	84,667
Public Sector Entities	9,585,477	9,585,445	11,111	11,111	889
Banks, DFIs & MDBs	1,689,334	1,689,334	417,394	417,394	33,392
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,193,958	1,084,668	799,286	799,286	63,943
Corporate	13,879,537	8,983,336	8,863,964	8,863,964	709,117
Regulatory Retail	18,790,922	17,805,796	11,114,734	11,114,734	889,179
Residential Mortgages/RRE Financing	2,382,042	2,355,469	851,729	851,729	68,138
Higher Risk Assets	1,779,427	1,779,427	2,669,140	2,669,140	213,531
Other Assets	8,265,757	8,265,757	4,447,094	4,447,094	355,768
Securitisation	303,909	303,909	60,782	60,782	4,863
Equity Exposure	57	57	57	57	5
<b>Total for SA</b>	<b>131,821,166</b>	<b>125,803,944</b>	<b>30,293,632</b>	<b>30,293,632</b>	<b>2,423,491</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	40,681,725	40,681,725	8,062,604	8,062,604	645,008
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	125,326,664	125,326,664	71,278,023	71,278,023	5,702,242
Residential Mortgages/RRE Financing	70,046,168	70,046,168	13,307,334	13,307,334	1,064,587
Qualifying Revolving Retail	14,147,455	14,147,455	7,576,406	7,576,406	606,112
Hire Purchase	5,640,648	5,640,648	4,177,284	4,177,284	334,183
Other Retail	22,388,836	22,388,836	4,892,790	4,892,790	391,423
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>278,231,496</b>	<b>278,231,496</b>	<b>109,294,441</b>	<b>109,294,441</b>	<b>8,743,555</b>



**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2025	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%
<b>Exposure to Central Counterparties</b>					
Banks, DFIs & MDBs	1,797,671	1,797,671	264,123	264,123	21,130
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,347,818	1,347,818	502,998	502,998	40,240
<b>Total for Exposure to Central Counterparties</b>	<b>3,145,489</b>	<b>3,145,489</b>	<b>767,121</b>	<b>767,121</b>	<b>61,370</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>413,198,150</b>	<b>407,180,929</b>	<b>146,912,860</b>	<b>146,912,860</b>	<b>11,753,029</b>
<b>Large Exposure Risk Requirement</b>	<b>1,334,050</b>	<b>1,334,050</b>	<b>1,334,050</b>	<b>1,334,050</b>	<b>106,724</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Profit Rate Risk			13,529,706	13,529,706	1,082,376
Foreign Currency Risk			1,587,584	1,587,584	127,007
Equity Risk			184,743	184,743	14,779
Commodity Risk			149,490	149,490	11,959
Options Risk			2,213,101	2,213,101	177,048
<b>Total Market Risk</b>			<b>17,664,624</b>	<b>17,664,624</b>	<b>1,413,170</b>
<b>Operational Risk (BIA)</b>			<b>23,999,669</b>	<b>23,999,669</b>	<b>1,919,973</b>
<b>Total RWA and Capital Requirement</b>			<b>189,911,203</b>	<b>189,911,203</b>	<b>15,192,896</b>

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

30 June 2025	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	9,577,924	9,577,924	9,607	9,607	769
Banks, DFIs & MDBs	-	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,584	3,584	3,584	3,584	287
Corporate	1,714,902	1,712,581	1,022,570	1,022,570	81,806
Regulatory Retail	2,154,578	2,154,578	1,108,113	1,108,113	88,649
Residential Mortgages/RRE Financing	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Securitisation	-	-	-	-	-
Equity Exposure	-	-	-	-	-
<b>Total for SA</b>	<b>13,450,987</b>	<b>13,448,667</b>	<b>2,143,874</b>	<b>2,143,874</b>	<b>171,510</b>

**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 2025	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%
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,735,259	1,735,259	273,883	273,883	21,911
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	7,133,310	7,133,310	2,233,010	2,233,010	178,641
Residential Mortgages/RRE Financing	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>8,868,569</b>	<b>8,868,569</b>	<b>2,506,892</b>	<b>2,506,892</b>	<b>200,551</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>22,319,557</b>	<b>22,317,236</b>	<b>4,801,180</b>	<b>4,801,180</b>	<b>384,094</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			-	-	-
<b>Total RWA and Capital Requirement</b>			<b>4,801,180</b>	<b>4,801,180</b>	<b>384,094</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

31 December 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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	75,875,381	75,875,381	1,110,020	1,110,020	88,802
Public Sector Entities	9,585,840	9,585,787	17,157	17,157	1,373
Banks, DFIs & MDBs	1,072,106	1,072,106	349,606	349,606	27,968
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,618,972	2,305,068	1,619,636	1,619,636	129,571
Corporate	13,364,667	8,447,536	8,474,325	8,474,325	677,946
Regulatory Retail	17,952,555	16,967,759	10,562,087	10,562,087	844,967
Residential Mortgages/RRE Financing	2,257,503	2,246,238	814,342	814,342	65,147
Higher Risk Assets	1,770,044	1,770,044	2,655,066	2,655,066	212,405
Other Assets	8,617,736	8,617,736	4,503,051	4,503,051	360,244
Securitisation	308,089	308,089	61,618	61,618	4,929
Equity Exposure	54	54	54	54	4
<b>Total for SA</b>	<b>133,422,947</b>	<b>127,195,797</b>	<b>30,166,962</b>	<b>30,166,962</b>	<b>2,413,357</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	37,663,618	37,663,618	8,216,082	8,216,082	657,287
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	128,769,005	128,769,005	73,936,284	73,936,284	5,914,903
Residential Mortgages/RRE Financing	69,902,218	69,902,218	13,730,843	13,730,843	1,098,467
Qualifying Revolving Retail	13,999,184	13,999,184	7,362,975	7,362,975	589,038
Hire Purchase	5,577,522	5,577,522	4,176,229	4,176,229	334,098
Other Retail	22,324,842	22,324,842	3,845,654	3,845,654	307,652
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>278,236,389</b>	<b>278,236,389</b>	<b>111,268,066</b>	<b>111,268,066</b>	<b>8,901,445</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>411,659,335</b>	<b>405,432,185</b>	<b>148,111,112</b>	<b>148,111,112</b>	<b>11,848,889</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

31 December 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%
<b>Large Exposure Risk Requirement</b>	<b>1,306,841</b>	<b>1,306,841</b>	<b>1,306,841</b>	<b>1,306,841</b>	<b>104,547</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Profit Rate Risk			12,499,051	12,499,051	999,924
Foreign Currency Risk			1,803,897	1,803,897	144,312
Equity Risk			252,456	252,456	20,196
Commodity Risk			307,606	307,606	24,608
Options Risk			1,001,811	1,001,811	80,145
<b>Total Market Risk</b>			<b>15,864,820</b>	<b>15,864,820</b>	<b>1,269,186</b>
<b>Operational Risk (BIA)</b>			<b>21,524,651</b>	<b>21,524,651</b>	<b>1,721,972</b>
<b>Total RWA and Capital Requirement</b>			<b>186,807,424</b>	<b>186,807,424</b>	<b>14,944,594</b>

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

31 December 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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	9,578,704	9,578,704	15,741	15,741	1,259
Banks, DFIs & MDBs	-	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,561	10,561	10,561	10,561	845
Corporate	1,468,679	1,466,927	793,357	793,357	63,469
Regulatory Retail	1,921,889	1,921,732	1,016,168	1,016,168	81,293
Residential Mortgages/RRE Financing	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Securitisation	-	-	-	-	-
Equity Exposure	-	-	-	-	-
<b>Total for SA</b>	<b>12,979,833</b>	<b>12,977,924</b>	<b>1,835,827</b>	<b>1,835,827</b>	<b>146,866</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

31 December 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%
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	2,410,154	2,410,154	443,849	443,849	35,508
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	5,263,689	5,263,689	1,992,093	1,992,093	159,367
Residential Mortgages/RRE Financing	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>7,673,844</b>	<b>7,673,844</b>	<b>2,435,942</b>	<b>2,435,942</b>	<b>194,875</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>20,653,677</b>	<b>20,651,768</b>	<b>4,417,925</b>	<b>4,417,925</b>	<b>353,434</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			-	-	-
<b>Total RWA and Capital Requirement</b>			<b>4,417,925</b>	<b>4,417,925</b>	<b>353,434</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 CIMB Bank's credit exposures by geographic region:

**Table 3: Geographic Distribution of Credit Exposures**

<b>30 June 2025</b>	<b>CIMB Bank</b>				
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	56,714,519	14,859,402	-	2,376,825	73,950,746
PSE	9,585,477	-	-	-	9,585,477
Bank	35,486,413	4,646,992	-	4,035,325	44,168,730
Corporate	87,400,425	46,554,175	-	7,793,377	141,747,977
Mortgage/RRE Financing	63,640,287	8,787,923	-	-	72,428,210
HPE	5,640,648	-	-	-	5,640,648
QRRE	11,296,418	2,851,037	-	-	14,147,455
Other Retail	31,488,518	9,691,191	-	49	41,179,758
Other Exposures	6,208,181	1,015,855	-	3,125,113	10,349,149
<b>Total Gross Credit Exposure</b>	<b>307,460,886</b>	<b>88,406,575</b>	<b>-</b>	<b>17,330,689</b>	<b>413,198,150</b>

<b>31 December 2024</b>	<b>CIMB Bank</b>				
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	57,000,329	17,678,767	-	1,196,284	75,875,381
PSE	9,585,840	-	-	-	9,585,840
Bank	29,941,611	4,889,381	-	3,904,732	38,735,724
Corporate	91,095,709	46,551,071	-	7,105,864	144,752,644
Mortgage/RRE Financing	64,050,054	8,109,667	-	-	72,159,721
HPE	5,577,522	-	-	-	5,577,522
QRRE	11,223,967	2,775,217	-	-	13,999,184
Other Retail	31,378,189	8,899,131	-	77	40,277,397
Other Exposures	6,380,855	944,350	-	3,370,717	10,695,922
<b>Total Gross Credit Exposure</b>	<b>306,234,076</b>	<b>89,847,584</b>	<b>-</b>	<b>15,577,675</b>	<b>411,659,335</b>

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

### 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 2025	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	-	-	-	273,296	5,449,885	-	4,304,000	3,020,270	58,742,380	-	2,160,915	73,950,746
PSE	749	-	-	-	-	-	-	409	9,584,215	-	104	9,585,477
Bank	-	-	-	-	-	-	-	44,168,730	-	-	-	44,168,730
Corporate	3,925,346	6,279,222	9,260,067	11,073,990	8,282,087	15,754,884	10,708,149	56,107,463	9,963,875	7,744,976	2,647,917	141,747,977
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	72,428,210	-	72,428,210
HPE	-	-	-	-	-	-	-	-	-	5,640,648	-	5,640,648
QRRE	-	-	-	-	-	-	-	-	-	14,147,455	-	14,147,455
Other Retail	99,553	24,660	853,104	22,965	563,639	1,845,984	194,014	3,004,805	330,229	34,240,804	-	41,179,758
Other Exposures	-	-	-	210,277	-	-	24,583	474,775	937,282	-	8,702,233	10,349,149
<b>Total Gross Credit Exposure</b>	<b>4,025,648</b>	<b>6,303,881</b>	<b>10,113,172</b>	<b>11,580,528</b>	<b>14,295,611</b>	<b>17,600,868</b>	<b>15,230,746</b>	<b>106,776,452</b>	<b>79,557,981</b>	<b>134,202,093</b>	<b>13,511,169</b>	<b>413,198,150</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: Distribution of Credit Exposures by Sector (continued)**

31 December 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	-	-	-	293,237	5,933,239	-	4,446,147	3,542,752	59,475,610	-	2,184,396	75,875,381
PSE	759	-	-	-	-	-	-	426	9,584,565	-	89	9,585,840
Bank	-	-	-	-	-	-	-	38,735,724	-	-	-	38,735,724
Corporate	3,657,481	5,636,204	11,423,896	11,494,364	11,057,491	18,906,829	10,735,482	52,967,877	9,150,398	7,392,607	2,330,015	144,752,644
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	72,159,721	-	72,159,721
HPE	-	-	-	-	-	-	-	-	-	5,577,522	-	5,577,522
QRRE	-	-	-	-	-	-	-	-	-	13,999,184	-	13,999,184
Other Retail	100,348	18,841	824,613	23,063	521,854	1,914,024	214,098	2,872,476	389,023	33,399,058	-	40,277,397
Other Exposures	-	-	-	239,660	-	-	24,583	431,800	922,881	-	9,076,998	10,695,922
<b>Total Gross Credit Exposure</b>	<b>3,758,588</b>	<b>5,655,046</b>	<b>12,248,508</b>	<b>12,050,325</b>	<b>17,512,583</b>	<b>20,820,852</b>	<b>15,420,311</b>	<b>98,551,054</b>	<b>79,522,478</b>	<b>132,528,092</b>	<b>13,591,498</b>	<b>411,659,335</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 CIMB Bank's credit exposure analysed by residual contractual maturity:

**Table 5: Distribution of Credit Exposures by Residual Contractual Maturity**

30 June 2025	CIMB Bank			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	15,743,829	20,328,659	37,878,259	73,950,746
PSE	847	5,872	9,578,758	9,585,477
Bank	26,903,133	13,850,844	3,414,753	44,168,730
Corporate	50,376,666	56,696,895	34,674,417	141,747,977
Mortgage/RRE Financing	33,944	611,794	71,782,472	72,428,210
HPE	91,389	1,424,944	4,124,315	5,640,648
QRRE	14,147,455	-	-	14,147,455
Other Retail	6,675,033	5,423,179	29,081,546	41,179,758
Other Exposures	67,355	231,436	10,050,359	10,349,149
<b>Total Gross Credit Exposure</b>	<b>114,039,650</b>	<b>98,573,623</b>	<b>200,584,877</b>	<b>413,198,150</b>

31 December 2024	CIMB Bank			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	17,009,693	18,004,635	40,861,053	75,875,381
PSE	895	6,241	9,578,704	9,585,840
Bank	22,549,560	13,088,801	3,097,362	38,735,724
Corporate	52,057,596	57,078,890	35,616,158	144,752,644
Mortgage/RRE Financing	27,756	596,558	71,535,406	72,159,721
HPE	98,123	1,471,093	4,008,306	5,577,522
QRRE	13,999,184	-	-	13,999,184
Other Retail	6,286,833	5,161,953	28,828,612	40,277,397
Other Exposures	92,660	210,387	10,392,875	10,695,922
<b>Total Gross Credit Exposure</b>	<b>112,122,300</b>	<b>95,618,559</b>	<b>203,918,477</b>	<b>411,659,335</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 2025 and 31 December 2024 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 2025	31 December 2024
Primary Agriculture	67,135	25,774
Mining and Quarrying	2,892	2,471
Manufacturing	94,172	103,222
Electricity, Gas and Water Supply	414	258
Construction	91,776	90,774
Wholesale and Retail Trade, and Restaurants and Hotels	253,320	146,329
Transport, Storage and Communication	25,116	20,387
Finance, Insurance/Takaful, Real Estate and Business Activities	294,791	328,858
Education, Health and Others	32,397	31,746
Household	7,598,981	7,302,990
Others*	118,562	103,511
<b>Total</b>	<b>8,579,556</b>	<b>8,156,320</b>

\*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 2025	31 December 2024
Malaysia	8,006,215	7,564,813
Singapore	468,920	499,521
Other Countries	104,421	91,986
<b>Total</b>	<b>8,579,556</b>	<b>8,156,320</b>

**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 2025 and 31 December 2024 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 2025	31 December 2024
Primary Agriculture	7,309	6,919
Mining and Quarrying	929,210	926,260
Manufacturing	85,776	97,409
Electricity, Gas and Water Supply	1,543	1,597
Construction	166,193	152,589
Wholesale and Retail Trade, and Restaurants and Hotels	215,081	257,250
Transport, Storage and Communication	48,038	47,672
Finance, Insurance/Takaful, Real Estate and Business Activities	430,412	325,783
Education, Health and Others	24,815	31,065
Household	1,527,049	1,428,606
Others*	138,516	124,208
<b>Total</b>	<b>3,573,942</b>	<b>3,399,358</b>

\*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 2025	31 December 2024
Malaysia	3,003,800	2,898,291
Singapore	434,896	380,773
Other Countries	135,246	120,294
<b>Total</b>	<b>3,573,942</b>	<b>3,399,358</b>

**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 2025			
	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	42,546	70	6,936	49,552
Mining and Quarrying	14,468	451	749,593	764,512
Manufacturing	34,928	11,820	58,340	105,088
Electricity, Gas and Water Supply	23,526	10	1,241	24,777
Construction	5,918	31,263	139,370	176,551
Wholesale and Retail Trade, and Restaurants and Hotels	63,105	48,921	58,633	170,659
Transport, Storage and Communications	5,096	4,249	46,945	56,290
Finance, Insurance/Takaful, Real Estate and Business Activities	187,406	8,768	223,808	419,982
Education, Health and Others	1,902	2,159	23,903	27,964
Household	581,097	410,677	658,133	1,649,907
Others*	90,329	53,073	122,007	265,409
<b>Total</b>	<b>1,050,321</b>	<b>571,461</b>	<b>2,088,909</b>	<b>3,710,691</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 10: Expected credit losses (Stage 1, 2 and 3) by Sector (continued)**

(RM'000)	CIMB Bank			
	31 December 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	43,786	26	5,574	49,386
Mining and Quarrying	12,434	251	724,469	737,154
Manufacturing	29,397	14,097	79,068	122,562
Electricity, Gas and Water Supply	20,835	34	631	21,500
Construction	5,910	31,055	124,238	161,203
Wholesale and Retail Trade, and Restaurants and Hotels	45,238	64,982	77,686	187,906
Transport, Storage and Communications	5,181	5,013	46,805	56,999
Finance, Insurance/Takaful, Real Estate and Business Activities	181,483	14,576	190,878	386,937
Education, Health and Others	3,542	2,961	25,804	32,307
Household	683,318	440,464	629,867	1,753,649
Others*	66,546	15,596	113,784	195,926
<b>Total</b>	<b>1,097,670</b>	<b>589,055</b>	<b>2,018,804</b>	<b>3,705,529</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 11: Expected credit losses (Stage 1, 2 and 3) by Geographic Distribution**

(RM'000)	CIMB Bank			
	30 June 2025			
	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	636,457	504,114	1,716,918	2,857,489
Singapore	368,973	42,910	256,572	668,455
Other Countries	44,891	24,437	115,419	184,747
<b>Total</b>	<b>1,050,321</b>	<b>571,461</b>	<b>2,088,909</b>	<b>3,710,691</b>

(RM'000)	CIMB Bank			
	31 December 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	713,573	522,765	1,671,803	2,908,141
Singapore	339,018	61,937	236,115	637,070
Other Countries	45,079	4,353	110,886	160,318
<b>Total</b>	<b>1,097,670</b>	<b>589,055</b>	<b>2,018,804</b>	<b>3,705,529</b>

**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 2025	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	1,105	-
Mining and Quarrying	(1,128)	-
Manufacturing	(6,903)	3,127
Electricity, Gas and Water Supply	580	-
Construction	26,255	7,674
Wholesale and Retail Trade, and Restaurants and Hotels	(4,464)	12,044
Transport, Storage and Communications	(2,000)	1,758
Finance, Insurance/Takaful, Real Estate and Business Activities	3,632	9,031
Education, Health and Others	1,193	878
Household	352,940	360,308
Others*	161,081	199,945
<b>Total</b>	<b>532,291</b>	<b>594,765</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: Expected credit losses charges/(write back) and write-off for Stage 3 (continued)**

(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
<b>Total</b>	<b>798,707</b>	<b>567,562</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 13: Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing**

(RM'000)	CIMB Bank			
	30 June 2025			
	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
<b>At 1 January 2025</b>	1,097,670	589,055	2,018,804	3,705,529
Changes in expected credit losses due to transferred within stages	129,037	(212,202)	83,165	-
Transferred to Stage 1	315,961	(303,823)	(12,138)	-
Transferred to Stage 2	(136,954)	347,004	(210,050)	-
Transferred to Stage 3	(49,970)	(255,383)	305,353	-
<b>Total charge to Income Statement</b>	(174,370)	194,990	532,291	552,911
New financial assets originated	375,511	38,874	192	414,577
Financial assets that have been derecognised	(255,470)	(70,994)	-	(326,464)
Write back in respect of full recoveries	-	-	(89,904)	(89,904)
Change in credit risk	(294,411)	227,110	622,003	554,702
Write-offs	(467)	(371)	(594,765)	(595,603)
Exchange fluctuation	(1,481)	(184)	(10,365)	(12,030)
Other movements	(68)	173	59,779	59,884
<b>Total</b>	<b>1,050,321</b>	<b>571,461</b>	<b>2,088,909</b>	<b>3,710,691</b>

**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			
	31 December 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
<b>At 1 January 2024</b>	1,387,514	650,622	1,903,724	3,941,860
Changes in expected credit losses due to transferred within stages	294,210	(296,332)	2,122	-
Transferred to Stage 1	587,375	(547,880)	(39,495)	-
Transferred to Stage 2	(224,301)	704,288	(479,987)	-
Transferred to Stage 3	(68,864)	(452,740)	521,604	-
<b>Total charge to Income Statement</b>	(556,361)	240,151	1,419,054	1,102,844
New financial assets originated	837,071	130,336	22,686	990,093
Financial assets that have been derecognised	(805,890)	(191,027)	-	(996,917)
Writeback in respect of full recoveries	-	-	(222,828)	(222,828)
Change in credit risk	(587,542)	300,842	1,619,196	1,332,496
Write-offs	(408)	(282)	(1,415,711)	(1,416,401)
Exchange fluctuation	(26,314)	(5,008)	(39,381)	(70,703)
Other movements	(971)	(96)	148,996	147,929
<b>Total</b>	<b>1,097,670</b>	<b>589,055</b>	<b>2,018,804</b>	<b>3,705,529</b>

**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 2025

## 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 2025	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%	71,098,866	9,529,891	806,919	-	33,159	496,088	-	-	3,303,169	-	-	85,268,092	-
20%	1,225,333	55,554	79,682	32,752	513,855	2,965,113	-	-	-	303,909	-	5,176,198	1,035,240
35%	-	-	-	-	-	-	2,222,385	-	-	-	-	2,222,385	777,835
50%	1,626,547	-	802,550	518,360	1,755,819	2,993,035	118,380	-	-	-	-	7,814,692	3,907,346
75%	-	-	-	-	-	9,751,988	-	-	2,061,974	-	-	11,813,962	8,860,471
100%	-	-	182	533,556	6,515,664	1,263,154	14,704	-	2,900,614	-	57	11,227,931	11,227,931
100% < RW < 1250%	-	-	-	-	62,988	336,418	-	1,779,427	-	-	-	2,178,833	3,211,671
1250%	-	-	-	-	101,851	-	-	-	-	-	-	101,851	1,273,138
<b>Total</b>	<b>73,950,746</b>	<b>9,585,445</b>	<b>1,689,334</b>	<b>1,084,668</b>	<b>8,983,336</b>	<b>17,805,796</b>	<b>2,355,469</b>	<b>1,779,427</b>	<b>8,265,757</b>	<b>303,909</b>	<b>57</b>	<b>125,803,944</b>	<b>30,293,631</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>0%</b>	<b>25%</b>	<b>74%</b>	<b>99%</b>	<b>62%</b>	<b>36%</b>	<b>150%</b>	<b>54%</b>	<b>20%</b>	<b>100%</b>	<b>24%</b>	
<b>Deduction from Capital Base</b>	-	-	-	-	-	-	-	-	-	-	-	-	

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

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025**
**CREDIT RISK (continued)**
**Credit Risk – Disclosure for Portfolios under the SA (continued)**
**Table 14: Disclosure by Risk Weight under SA (continued)**

31 December 2024	CIMB Bank												
(RM'000) Risk Weights	Sovereign / Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaf ul 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%	73,021,819	9,500,000	298,514	-	25,185	479,852	-	-	3,618,581	-	-	86,943,951	-
20%	1,055,868	85,787	123,968	56,545	466,849	2,964,844	-	-	-	308,089	-	5,061,948	1,012,390
35%	-	-	-	-	-	-	2,108,713	-	-	-	-	2,108,713	738,050
50%	1,797,693	-	649,625	1,280,392	1,564,598	2,553,073	122,458	-	-	-	-	7,967,839	3,983,920
75%	-	-	-	-	-	9,538,687	11	-	1,984,415	-	-	11,523,112	8,642,334
100%	-	-	0	968,131	6,216,123	1,101,752	15,056	-	3,014,740	-	54	11,315,854	11,315,854
100% < RW < 1250%	-	-	-	-	72,930	329,553	-	1,770,044	-	-	-	2,172,528	3,201,277
1250%	-	-	-	-	101,851	-	-	-	-	-	-	101,851	1,273,138
<b>Total</b>	<b>75,875,381</b>	<b>9,585,787</b>	<b>1,072,106</b>	<b>2,305,068</b>	<b>8,447,536</b>	<b>16,967,759</b>	<b>2,246,238</b>	<b>1,770,044</b>	<b>8,617,736</b>	<b>308,089</b>	<b>54</b>	<b>127,195,797</b>	<b>30,166,962</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>0%</b>	<b>33%</b>	<b>70%</b>	<b>100%</b>	<b>62%</b>	<b>36%</b>	<b>150%</b>	<b>52%</b>	<b>20%</b>	<b>100%</b>	<b>24%</b>	
<b>Deduction from Capital Base</b>	-	-	-	-	-	-	-	-	-	-	-	-	

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

**CREDIT RISK (continued)**

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

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

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

30 June 2025	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	9,585,477	9,585,477
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,954,182	-	587,594	2,541,776
Corporate	5,648	100,336	13,773,553	13,879,537
Sovereign/Central Banks	70,319,622	-	3,631,125	73,950,746
Banks, MDBs and DFIs	1,689,334	-	-	1,689,334
<b>Total</b>	<b>73,968,785</b>	<b>100,336</b>	<b>27,577,749</b>	<b>101,646,870</b>

31 December 2024	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	9,585,840	9,585,840
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,722,749	-	896,222	2,618,972
Corporate	6,772	110,731	13,247,164	13,364,667
Sovereign/Central Banks	70,671,238	-	5,204,143	75,875,381
Banks, MDBs and DFIs	1,072,106	-	-	1,072,106
<b>Total</b>	<b>73,472,866</b>	<b>110,731</b>	<b>28,933,370</b>	<b>102,516,966</b>

**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 2025	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	303,909	-	-	303,909

31 December 2024	CIMB Bank			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	308,089	-	-	308,089

**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 2025 and 31 December 2024:

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

30 June 2025	CIMB Bank			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>92,842,411</b>	<b>17,500,784</b>	<b>1,879,912</b>	<b>112,223,107</b>
Residential Mortgage/RRE Financing	62,113,453	6,530,609	1,402,105	70,046,168
QRRE	9,853,731	4,123,635	170,089	14,147,455
Hire Purchase	2,424,838	3,133,667	82,143	5,640,648
Other Retail	18,450,389	3,712,873	225,574	22,388,836
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	18%	21%	31%	
QRRE	89%	89%	89%	
Hire Purchase	44%	51%	51%	
Other Retail	19%	24%	34%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	9%	75%	180%	
QRRE	19%	120%	450%	
Hire Purchase	53%	86%	255%	
Other Retail	17%	39%	97%	



**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)**

<b>31 December 2024</b>	<b>CIMB Bank</b>			
<b>(RM'000)</b> <b>PD Range of Retail Exposures</b>	<b>0% ≤ PD &lt; 2%</b>	<b>2% ≤ PD &lt; 100%</b>	<b>100% Or Default</b>	<b>Total</b>
<b>Total Retail Exposure</b>	<b>92,877,718</b>	<b>16,981,083</b>	<b>1,944,964</b>	<b>111,803,765</b>
Residential Mortgage/RRE Financing	62,114,916	6,382,798	1,404,503	69,902,218
QRRE	9,836,162	4,000,822	162,199	13,999,184
Hire Purchase	2,488,454	3,010,086	78,982	5,577,522
Other Retail	18,438,185	3,587,377	299,280	22,324,842
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	18%	22%	31%	
QRRE	89%	89%	89%	
Hire Purchase	44%	52%	51%	
Other Retail	20%	19%	33%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	10%	81%	188%	
QRRE	19%	119%	467%	
Hire Purchase	53%	88%	269%	
Other Retail	13%	31%	121%	

**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 2025	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>99,535,033</b>	<b>12,628,660</b>	<b>59,413</b>	<b>112,223,107</b>
Residential Mortgage/RRE Financing	66,405,674	3,629,827	10,667	70,046,168
QRRE	9,748,090	4,397,616	1,750	14,147,455
Hire Purchase	3,294,212	2,338,930	7,505	5,640,648
Other Retail	20,087,058	2,262,287	39,491	22,388,836
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	18%	26%	33%	
QRRE	89%	89%	90%	
Hire Purchase	42%	58%	48%	
Other Retail	19%	27%	62%	

31 December 2024	CIMB Bank			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>99,813,507</b>	<b>11,912,958</b>	<b>77,301</b>	<b>111,803,765</b>
Residential Mortgage/RRE Financing	66,030,234	3,854,231	17,752	69,902,218
QRRE	9,749,419	4,246,893	2,872	13,999,184
Hire Purchase	3,245,455	2,324,414	7,653	5,577,522
Other Retail	20,788,399	1,487,420	49,024	22,324,842
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	18%	26%	40%	
QRRE	89%	89%	90%	
Hire Purchase	42%	58%	50%	
Other Retail	19%	29%	64%	

**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 2025 and 31 December 2024:

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

30 June 2025	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	312,180	3,438,897	13,377	-	-	3,764,454
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,225,839	7,354,361	650,743	596,810	97,494	11,925,248
<b>RWA</b>	<b>2,010,945</b>	<b>8,836,888</b>	<b>763,739</b>	<b>1,492,025</b>	<b>-</b>	<b>13,103,597</b>

31 December 2024	CIMB Bank					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	605,692	2,894,231	17,651	-	-	3,517,574
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,579,355	8,248,321	566,297	633,386	98,022	12,125,381
<b>RWA</b>	<b>1,750,464</b>	<b>9,060,122</b>	<b>671,541</b>	<b>1,583,464</b>	<b>-</b>	<b>13,065,591</b>

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 2025	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>59,489,708</b>	<b>70,290,932</b>	<b>15,842,303</b>	<b>3,207,556</b>	<b>148,830,500</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	30,106,247	10,353,930	221,391	158	40,681,725
Corporate (excluding Specialised Lending/ Financing)	29,383,461	59,937,002	15,620,912	3,207,399	108,148,774
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	45%	44%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	45%	42%	33%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	14%	33%	139%	-	
Corporate (excluding Specialised Lending/ Financing)	19%	61%	100%	-	

**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)**

31 December 2024	CIMB Bank				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
<b>Total Non-Retail Exposure</b>	<b>55,722,986</b>	<b>72,891,015</b>	<b>17,475,351</b>	<b>3,048,112</b>	<b>149,137,464</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	27,680,745	9,328,543	654,178	152	37,663,618
Corporate (excluding Specialised Lending/ Financing)	28,042,241	63,562,472	16,821,173	3,047,959	111,473,846
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	45%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	45%	40%	35%	43%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	33%	137%	-	
Corporate (excluding Specialised Lending/ Financing)	21%	60%	101%	-	

**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 2025		30 June 2024	
	Regulatory Expected Losses as at 30 June 2024	Actual Losses for the period ended 30 June 2025	Regulatory Expected Losses as at 30 June 2023	Actual Losses for the period ended 30 June 2024
Sovereign	-	-	-	-
Bank	22,381	0	22,210	0
Corporate	684,487	159,721	768,160	25,434
Mortgage/RRE Financing	265,266	228,921	244,409	275,789
HPE	371,878	47,665	233,483	65,963
QRRE	343,944	95,140	335,228	101,039
Other Retail	97,469	24,424	106,568	63,449
<b>Total</b>	<b>1,785,423</b>	<b>555,872</b>	<b>1,710,057</b>	<b>531,674</b>

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

On the other hand, EL measures the loss expected from non-defaulted exposures as at 30 June of the preceding 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 2025 and 31 December 2024 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 2025 and 31 December 2024:

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

30 June 2025	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,721,471		3,721,471	1,875,494
Transaction Related Contingent Items	4,203,920		2,101,960	1,052,750
Short Term Self Liquidating Trade Related Contingencies	2,308,101		461,620	191,218
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	4,026,664		4,026,693	241,014
Foreign Exchange Related Contracts				
One year or less	21,403,558	162,235	430,502	179,429
Over one year to five years	856,198	14,527	63,116	50,375
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	2,500,345	20,127	29,759	18,983
Over one year to five years	10,780,342	244,091	537,533	267,371
Over five years	983,900	8,032	83,171	79,933
Equity Related Contracts				
One year or less	502,219	26,930	57,064	53,970
Over one year to five years	344,912	3,780	31,373	23,830
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
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 2025	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	617,425,534	1,877,701	9,193,472	2,413,085
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	25,310,780		22,341,526	7,526,211
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/customer's creditworthiness	101,031,546		-	-
Unutilised credit card lines	26,253,946		7,149,093	1,871,473
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>821,653,437</b>	<b>2,357,423</b>	<b>50,228,351</b>	<b>15,845,138</b>



**CREDIT RISK (continued)**

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

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

31 December 2024	CIMB Bank			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,435,869		3,435,869	1,647,421
Transaction Related Contingent Items	4,030,450		2,015,225	1,175,584
Short Term Self Liquidating Trade Related Contingencies	3,443,726		688,745	215,307
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	3,894,583		3,894,612	214,820
Foreign Exchange Related Contracts				
One year or less	26,115,718	223,219	520,332	170,297
Over one year to five years	386,949	2,894	28,167	31,725
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,398,626	3,443	10,628	5,224
Over one year to five years	10,247,595	47,678	357,980	196,389
Over five years	838,080	6,305	74,562	54,704
Equity Related Contracts				
One year or less	122,052	799	8,122	7,287
Over one year to five years	673,479	1,354	55,233	58,185
Over five years	-	-	-	-
Commodity Contracts				
One year or less	2,272	369	596	579
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	965,729,199	2,321,497	11,760,135	2,850,233

**CREDIT RISK (continued)**

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

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

31 December 2024	CIMB Bank			
(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	25,306,844		22,322,886	7,701,660
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	79		16	-
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	102,678,315		-	-
Unutilised credit card lines	25,610,983		7,028,370	1,822,256
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,173,914,821</b>	<b>2,607,558</b>	<b>52,201,478</b>	<b>16,151,672</b>

**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 2025		31 December 2024	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	777,056	1,236,968	854,707	1,381,187
Client Intermediation Activities	19,900	-	19,900	-
Total	796,956	1,236,968	874,607	1,381,187
Credit Default Swaps	777,056	1,236,968	854,707	1,381,187
Total Return Swaps	19,900	-	19,900	-
Total	796,956	1,236,968	874,607	1,381,187

**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 2025 and 31 December 2024:

**Table 24: Disclosure on Credit Risk Mitigation**

30 June 2025	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	73,950,746	-	-	-
Public Sector Entities	9,585,477	9,529,891	31	-
Banks, DFIs & MDBs	42,370,901	-	1,123,030	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,193,958	-	109,291	-
Corporate	135,820,734	4,109,622	10,060,567	14,669,367
Residential Mortgages/RRE Financing	71,017,199	-	26,573	-
Qualifying Revolving Retail	13,977,366	-	-	-
Hire Purchase	5,558,505	-	-	-
Other Retail	40,792,965	5,369,559	983,745	-
Securitisation	303,909	-	-	-
Equity	57	-	-	-
Higher Risk Assets	1,779,427	-	-	-
Other Assets	8,265,757	-	-	-
<b>Defaulted Exposures</b>	2,793,198	36,986	39,216	464,924
<b>Total Exposures</b>	<b>407,410,199</b>	<b>19,046,058</b>	<b>12,342,453</b>	<b>15,134,291</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: Disclosure on Credit Risk Mitigation (continued)**

31 December 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
<b>Performing Exposures</b>				
Sovereign/Central Banks	75,875,381	-	-	-
Public Sector Entities	9,585,840	9,500,000	53	-
Banks, DFIs & MDBs	38,735,572	-	1,011,639	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,618,972	-	313,904	-
Corporate	138,909,868	4,136,299	12,896,868	14,259,914
Residential Mortgages/RRE Financing	70,745,228	-	11,266	-
Qualifying Revolving Retail	13,836,984	-	-	-
Hire Purchase	5,498,540	-	-	-
Other Retail	39,841,894	4,997,365	983,961	-
Securitisation	308,089	-	-	-
Equity	54	-	-	-
Higher Risk Assets	1,770,044	-	-	-
Other Assets	8,617,736	-	-	-
<b>Defaulted Exposures</b>	2,715,408	33,232	37,119	445,391
<b>Total Exposures</b>	<b>409,059,609</b>	<b>18,666,896</b>	<b>15,254,810</b>	<b>14,705,306</b>

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

# SECURITISATION

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

**Table 25: Disclosure on Securitisation for Banking Book**

30 June 2025 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period*
<b>TRADITIONAL SECURITISATION (Banking Book)</b>				
Originated by the Banking Institution				
Hire Purchase Exposure	-	-	-	-

31 December 2024 (RM'000)	CIMB Bank			
Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period*
<b>TRADITIONAL SECURITISATION (Banking Book)</b>				
Originated by the Banking Institution				
Hire Purchase Exposure	-	-	-	(47)

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6-month period from 1 January 2025 to 30 June 2025 and 1 January 2024 to 30 June 2024.

**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 2025	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
<b>Traditional Securitisation (Banking Book)</b>												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	303,909	-	-	-	303,909	-	-	-	-			60,782
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 2025	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	
<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>303,909</b>	-	-	-	<b>303,909</b>	-	-	-	-	-	-	<b>60,782</b>



SECURITISATION (continued)

Disclosure on Securitisation under the SA for Banking Book

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

31 December 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	
<b>Traditional Securitisation (Banking Book)</b>												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	308,089	-	-	-	308,089	-	-	-	-			61,618
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)

31 December 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	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-			-
Mezzanine	-	-			-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities												
Guarantees and credit derivatives	-	-			-	-	-	-	-			
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			
Total Exposures	308,089	-	-	-	308,089	-	-	-	-	-	-	61,618

**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**

As at 30 June 2025 and 31 December 2024, CIMB Bank has no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

**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 period ended 30 June 2025 and 30 June 2024 is as follows:

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

(RM'000)	CIMB Bank	
	30 June 2025	30 June 2024
<b><u>Realised (losses) recognised</u></b>		
Shares, private equity funds and unit trusts	-	(86,398)
<b><u>Unrealised gains recognised in other comprehensive income</u></b>		
Shares, private equity funds and unit trusts	3	1
	30 June 2025	31 December 2024
<b><u>Cumulative unrealised gains as at reporting period</u></b>		
Shares, private equity funds and unit trusts	152,664	151,975

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2025 and 31 December 2024:

**Table 29: Analysis of Equity Investments by Grouping and RWA**

(RM'000)	CIMB Bank			
	30 June 2025		31 December 2024	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,779,427	2,669,140	1,770,044	2,655,066
Publicly traded	57	57	54	54
<b>Total</b>	<b>1,779,484</b>	<b>2,669,197</b>	<b>1,770,098</b>	<b>2,655,120</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 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 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(2,638,126)	(2,587,189)
US Dollar	(410,589)	(261,342)
Thai Baht	503	405
Singapore Dollar	(189,049)	(190,012)
Others	(111,087)	(103,098)
<b>Total</b>	<b>(3,348,348)</b>	<b>(3,141,236)</b>

**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 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	6,721	16,261
US Dollar	(270,621)	(253,378)
Thai Baht	(6,195)	(624)
Singapore Dollar	(124,392)	(113,618)
Others	2,351	57,410
<b>Total</b>	<b>(392,136)</b>	<b>(293,949)</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]