Basel II Pillar 3 Disclosures for the period ended 30 June 2026

- **CIMB Bank Berhad**

Contents

ABBREVIATIONS

A-IRB Approach	: Advanced Internal Ratings Based Approach
ALM COE	: Asset Liability Management Centre of Excellence
ASB	: Amanah Saham Bumiputra
BI	: Banking Institutions
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
GAQC	:	Group Asset Quality 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 2026.

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 & Compliance 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 2026	31 December 2025
Common Equity Tier 1 capital		
Ordinary share capital	25,538,903	24,539,214
Other reserves	16,968,049	17,578,590
Less: Proposed dividends	(2,382,327)	(1,944,213)
Common Equity Tier 1 capital before regulatory adjustments	**40,124,625**	**40,173,591**
Less: Regulatory adjustments		
Goodwill	(3,555,075)	(3,555,075)
Intangible assets	(1,261,972)	(1,123,850)
Deferred tax assets	(817,788)	(835,553)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(6,072,836)	(6,071,693)
Regulatory reserve	(1,890,008)	(1,756,998)
Others	(30,685)	(81,097)
Common Equity Tier 1 capital after regulatory adjustments	**26,496,261**	**26,749,325**
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Additional Tier 1 capital before regulatory adjustments	**1,150,000**	**1,150,000**
Less: Regulatory adjustments		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(350,000)	(350,000)
Additional Tier 1 capital after regulatory adjustments	**800,000**	**800,000**
Total Tier 1 capital	**27,296,261**	**27,549,325**
Tier 2 capital		
Subordinated obligations	9,400,000	9,400,000
Surplus of eligible provisions over expected loss	761,617	745,533
General provision	406,628	394,199
Tier 2 capital before regulatory adjustments	**10,568,245**	**10,539,732**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

(RM'000)	CIMB Bank	
	30 June 2026	31 December 2025
Less: Regulatory adjustments		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,806,756)	(2,505,764)
Total Tier 2 capital	**7,761,489**	**8,033,968**
Total capital	**35,057,750**	**35,583,293**
RWA		
Credit risk	160,217,877	156,496,052
Market risk	20,027,562	17,099,354
Large exposure risk requirements	1,403,001	1,349,742
Operational risk	25,668,124	24,930,598
Total RWA	**207,316,564**	**199,875,746**
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	13.930%	14.356%
Tier 1 ratio	14.316%	14.756%
Total Capital ratio	18.059%	18.775%
After deducting proposed dividend		
Common Equity Tier 1 ratio	12.781%	13.383%
Tier 1 ratio	13.166%	13.783%
Total Capital ratio	16.910%	17.803%

Total Capital ratio decreased in 2026 compared to 2025 primarily due to (i) higher Total RWA mainly from Credit RWA and Market RWA, (ii) proposed dividend and (iii) higher deduction from investments in capital instruments of unconsolidated financial entity.

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 2026					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	74,393,149	74,393,149	990,419	990,419	79,234
Public Sector Entities	9,583,633	9,583,592	10,795	10,795	864
Banks, DFIs & MDBs	2,125,587	2,125,587	404,480	404,480	32,358
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,041,127	964,270	727,562	727,562	58,205
Corporate	15,033,620	9,377,476	9,262,950	9,262,950	741,036
Regulatory Retail	20,117,282	19,111,112	12,296,707	12,296,707	983,737
Residential Mortgages/RRE Financing	2,591,583	2,519,250	913,307	913,307	73,065
Higher Risk Assets	1,897,441	1,897,441	2,846,161	2,846,161	227,693
Other Assets	8,849,170	8,849,170	4,932,824	4,932,824	394,626
Securitisation	379,372	379,372	75,874	75,874	6,070
Equity Exposure	69,129	69,129	69,129	69,129	5,530
Total for SA	**136,081,093**	**129,269,549**	**32,530,208**	**32,530,208**	**2,602,417**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	45,617,193	45,617,193	8,553,403	8,553,403	684,272
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	125,495,981	125,495,981	72,238,593	72,238,593	5,779,087
Residential Mortgages/RRE Financing	70,131,084	70,131,084	18,888,268	18,888,268	1,511,061
Qualifying Revolving Retail	14,943,142	14,943,142	10,375,292	10,375,292	830,023
Hire Purchase	5,647,898	5,647,898	3,685,274	3,685,274	294,822
Other Retail	25,467,828	25,467,828	6,010,291	6,010,291	480,823
Securitisation	-	-	-	-	-
Total for IRB Approach	**287,303,126**	**287,303,126**	**119,751,122**	**119,751,122**	**9,580,090**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					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%**
Exposure to Central Counterparties					
Banks, DFIs & MDBs	2,532,816	2,532,816	425,188	425,188	34,015
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	780,306	780,306	326,292	326,292	26,103
Total for Exposure to Central Counterparties	**3,313,122**	**3,313,122**	**751,480**	**751,480**	**60,118**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**426,697,342**	**419,885,797**	**160,217,877**	**160,217,877**	**12,817,430**
Large Exposure Risk Requirement	**1,403,001**	**1,403,001**	**1,403,001**	**1,403,001**	**112,240**
Market Risk (SA)					
Interest Rate Risk/Profit Rate Risk			15,272,730	15,272,730	1,221,818
Foreign Currency Risk			1,392,737	1,392,737	111,419
Equity Risk			1,575,939	1,575,939	126,075
Commodity Risk			41,472	41,472	3,318
Options Risk			1,744,683	1,744,683	139,575
Total Market Risk			**20,027,562**	**20,027,562**	**1,602,205**
Operational Risk (SA)			**25,668,124**	**25,668,124**	**2,053,450**
Total RWA and Capital Requirement			**207,316,563**	**207,316,563**	**16,585,325**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					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	9,577,755	9,577,755	9,628	9,628	770
Banks, DFIs & MDBs	-	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	18,443	18,443	18,443	18,443	1,475
Corporate	1,527,041	1,524,723	896,079	896,079	71,686
Regulatory Retail	1,891,721	1,891,721	1,080,752	1,080,752	86,460
Residential Mortgages/RRE Financing	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Securitisation	-	-	-	-	-
Equity Exposure	-	-	-	-	-
Total for SA	**13,014,959**	**13,012,642**	**2,004,901**	**2,004,901**	**160,392**

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 2026					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	3,855,573	3,855,573	429,634	429,634	34,371
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	6,606,495	6,606,495	2,890,251	2,890,251	231,220
Residential Mortgages/RRE Financing	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
Total for IRB Approach	**10,462,068**	**10,462,068**	**3,319,885**	**3,319,885**	**265,591**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**23,477,027**	**23,474,709**	**5,523,979**	**5,523,979**	**441,918**
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 (SA)			-	-	-
Total RWA and Capital Requirement			**5,523,979**	**5,523,979**	**441,918**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 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%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	76,739,554	76,739,554	1,139,531	1,139,531	91,162
Public Sector Entities	9,585,154	9,585,114	10,994	10,994	880
Banks, DFIs & MDBs	1,818,774	1,818,774	351,456	351,456	28,116
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,155,233	1,081,659	856,805	856,805	68,544
Corporate	13,928,750	8,599,361	8,533,835	8,533,835	682,707
Regulatory Retail	19,263,769	18,254,927	11,674,557	11,674,557	933,965
Residential Mortgages/RRE Financing	2,430,221	2,382,577	861,384	861,384	68,911
Higher Risk Assets	1,873,656	1,873,656	2,810,485	2,810,485	224,839
Other Assets	9,236,254	9,236,254	5,153,026	5,153,026	412,242
Securitisation	321,602	321,602	64,320	64,320	5,146
Equity Exposure	79,518	79,518	79,518	79,518	6,361
Total for SA	**136,432,484**	**129,972,995**	**31,535,911**	**31,535,911**	**2,522,873**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	38,444,158	38,444,158	8,051,203	8,051,203	644,096
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	124,966,381	124,966,381	73,857,119	73,857,119	5,908,570
Residential Mortgages/RRE Financing	69,489,506	69,489,506	15,326,532	15,326,532	1,226,123
Qualifying Revolving Retail	14,618,404	14,618,404	10,318,204	10,318,204	825,456
Hire Purchase	5,663,665	5,663,665	4,136,681	4,136,681	330,935
Other Retail	23,712,049	23,712,049	5,532,469	5,532,469	442,598
Securitisation	-	-	-	-	-
Total for IRB Approach	**276,894,162**	**276,894,162**	**117,222,209**	**117,222,209**	**9,377,777**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 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%
Exposure to Central Counterparties					
Banks, DFIs & MDBs	1,868,763	1,868,763	264,634	264,634	21,171
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,283,830	1,283,830	439,966	439,966	35,197
Total for Exposure to Central Counterparties	**3,152,593**	**3,152,593**	**704,600**	**704,600**	**56,368**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**416,479,239**	**410,019,749**	**156,496,052**	**156,496,052**	**12,519,684**
Large Exposure Risk Requirement	**1,349,742**	**1,349,742**	**1,349,742**	**1,349,742**	**107,979**
Market Risk (SA)					
Interest Rate Risk/Profit Rate Risk			13,788,391	13,788,391	1,103,071
Foreign Currency Risk			1,344,746	1,344,746	107,580
Equity Risk			759,148	759,148	60,732
Commodity Risk			105,083	105,083	8,407
Options Risk			1,101,986	1,101,986	88,159
Total Market Risk			**17,099,354**	**17,099,354**	**1,367,948**
Operational Risk (SA)			**24,930,598**	**24,930,598**	**1,994,448**
Total RWA and Capital Requirement			**199,875,746**	**199,875,746**	**15,990,060**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 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%**
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	9,578,933	9,578,933	9,758	9,758	781
Banks, DFIs & MDBs	-	-	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,355	3,355	3,355	3,355	268
Corporate	1,742,018	1,739,509	1,059,217	1,059,217	84,737
Regulatory Retail	2,074,966	2,074,966	1,175,004	1,175,004	94,000
Residential Mortgages/RRE Financing	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Securitisation	-	-	-	-	-
Equity Exposure	-	-	-	-	-
Total for SA	**13,399,273**	**13,396,764**	**2,247,335**	**2,247,335**	**179,787**

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 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%**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,686,547	3,686,547	467,847	467,847	37,428
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	7,577,888	7,577,888	2,895,960	2,895,960	231,677
Residential Mortgages/RRE Financing	-	-	-	-	-
Qualifying Revolving Retail	-	-	-	-	-
Hire Purchase	-	-	-	-	-
Other Retail	-	-	-	-	-
Securitisation	-	-	-	-	-
Total for IRB Approach	**11,264,435**	**11,264,435**	**3,363,808**	**3,363,808**	**269,105**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**24,663,708**	**24,661,199**	**5,812,972**	**5,812,972**	**465,038**
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 (SA)			-	-	-
Total RWA and Capital Requirement			**5,812,972**	**5,812,972**	**465,038**

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 2026					**CIMB Bank**
(RM'000) Exposure Class	**Malaysia**	**Singapore**	**Thailand**	**Other Countries**	**Total**
Sovereign	53,714,215	18,239,116	-	2,439,818	74,393,149
PSE	9,583,633	-	-	-	9,583,633
Bank	33,711,221	8,029,795	-	8,534,580	50,275,596
Corporate	87,552,917	41,602,961	-	13,195,157	142,351,035
Mortgage/RRE Financing	63,568,222	9,154,445	-	-	72,722,667
HPE	5,647,898	-	-	-	5,647,898
QRRE	11,660,219	3,282,924	-	-	14,943,142
Other Retail	34,699,643	10,885,426	-	40	45,585,110
Other Exposures	7,273,749	1,263,133	-	2,658,230	11,195,112
Total Gross Credit Exposure	**307,411,717**	**92,457,800**	**-**	**26,827,825**	**426,697,342**

31 December 2025					**CIMB Bank**
(RM'000) Exposure Class	**Malaysia**	**Singapore**	**Thailand**	**Other Countries**	**Total**
Sovereign	55,068,149	18,945,374	-	2,726,031	76,739,554
PSE	9,585,154	-	-	-	9,585,154
Bank	28,017,343	8,318,571	-	5,795,780	42,131,694
Corporate	85,862,966	44,470,045	-	11,001,182	141,334,193
Mortgage/RRE Financing	63,391,381	8,528,346	-	-	71,919,727
HPE	5,663,665	-	-	-	5,663,665
QRRE	11,653,918	2,964,486	-	-	14,618,404
Other Retail	32,892,740	10,083,025	-	53	42,975,818
Other Exposures	7,518,889	1,155,107	-	2,837,034	11,511,030
Total Gross Credit Exposure	**299,654,205**	**94,464,954**	**-**	**22,360,080**	**416,479,239**

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 2026												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	-	-	-	276,026	5,428,596	-	3,860,533	2,946,654	59,920,492	-	1,960,848	74,393,149
PSE	-	-	-	-	-	-	-	405	9,583,116	-	112	9,583,633
Bank	-	-	-	-	-	0	-	50,275,596	-	-	-	50,275,596
Corporate	3,110,595	4,091,452	9,387,693	10,199,841	12,466,966	16,421,442	12,088,600	55,063,843	8,084,853	8,335,902	3,099,849	142,351,035
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	72,722,667	-	72,722,667
HPE	-	-	-	-	-	-	-	-	-	5,647,898	-	5,647,898
QRRE	-	-	-	-	-	-	-	-	-	14,943,142	-	14,943,142
Other Retail	92,419	18,639	856,053	21,347	612,031	1,880,789	207,305	3,066,584	309,413	38,520,530	-	45,585,110
Other Exposures	-	142,363	-	93,175	-	-	4,011	698,098	960,967	134	9,296,365	11,195,112
Total Gross Credit Exposure	**3,203,013**	**4,252,454**	**10,243,745**	**10,590,389**	**18,507,593**	**18,302,230**	**16,160,450**	**112,051,179**	**78,858,840**	**140,170,273**	**14,357,173**	**426,697,342**

**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 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	-	-	-	312,383	5,653,383	-	3,892,492	2,491,679	61,952,387	-	2,437,229	76,739,554
PSE	745	-	-	-	-	-	-	453	9,583,859	-	97	9,585,154
Bank	-	-	-	-	-	-	-	42,131,694	-	-	-	42,131,694
Corporate	3,422,833	3,379,012	9,974,749	12,203,601	11,587,849	14,559,325	11,046,843	56,189,279	8,360,188	7,903,761	2,706,753	141,334,193
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	71,919,727	-	71,919,727
HPE	-	-	-	-	-	-	-	-	-	5,663,665	-	5,663,665
QRRE	-	-	-	-	-	-	-	-	-	14,618,404	-	14,618,404
Other Retail	93,200	22,052	843,325	23,877	584,665	1,854,163	196,777	2,948,459	300,056	36,109,244	-	42,975,818
Other Exposures	-	164,973	-	123,573	-	-	24,911	602,333	909,148	-	9,686,093	11,511,030
Total Gross Credit Exposure	**3,516,778**	**3,566,037**	**10,818,074**	**12,663,434**	**17,825,897**	**16,413,488**	**15,161,023**	**104,363,896**	**81,105,639**	**136,214,802**	**14,830,173**	**416,479,239**

**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 2026				CIMB Bank
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	18,961,657	24,133,000	31,298,492	74,393,149
PSE	44	4,024,643	5,558,945	9,583,633
Bank	30,477,943	16,116,855	3,680,799	50,275,596
Corporate	54,464,390	54,436,713	33,449,932	142,351,035
Mortgage/RRE Financing	31,666	610,504	72,080,497	72,722,667
HPE	48,050	1,346,211	4,253,638	5,647,898
QRRE	14,943,142	-	-	14,943,142
Other Retail	7,478,586	5,602,753	32,503,771	45,585,110
Other Exposures	121,011	322,176	10,751,925	11,195,112
Total Gross Credit Exposure	**126,526,488**	**106,592,856**	**193,577,998**	**426,697,342**

31 December 2025				CIMB Bank
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	16,450,284	27,857,867	32,431,403	76,739,554
PSE	782	1,009,799	8,574,573	9,585,154
Bank	23,758,061	15,317,242	3,056,391	42,131,694
Corporate	50,155,642	55,695,120	35,483,432	141,334,193
Mortgage/RRE Financing	32,366	629,829	71,257,532	71,919,727
HPE	66,125	1,355,027	4,242,514	5,663,665
QRRE	14,618,404	-	-	14,618,404
Other Retail	6,940,629	5,523,601	30,511,588	42,975,818
Other Exposures	136,526	259,310	11,115,193	11,511,030
Total Gross Credit Exposure	**112,158,818**	**107,647,795**	**196,672,627**	**416,479,239**

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 2026 and 31 December 2025 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 2026	31 December 2025
Primary Agriculture	21,880	27,417
Mining and Quarrying	43	1,349
Manufacturing	101,928	73,979
Electricity, Gas and Water Supply	237	1,866
Construction	87,896	74,162
Wholesale and Retail Trade, and Restaurants and Hotels	187,144	211,380
Transport, Storage and Communication	24,015	26,180
Finance, Insurance/Takaful, Real Estate and Business Activities	209,337	219,915
Education, Health and Others	19,431	20,310
Household	7,082,863	7,119,263
Others*	110,568	133,862
Total	**7,845,342**	**7,909,683**

**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 2026	31 December 2025
Malaysia	7,315,959	7,405,458
Singapore	430,361	392,157
Other Countries	99,022	112,068
Total	**7,845,342**	**7,909,683**

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 2026 and 31 December 2025 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 2026	31 December 2025
Primary Agriculture	691	259
Mining and Quarrying	190,219	149,480
Manufacturing	75,922	91,041
Electricity, Gas and Water Supply	1,702	63
Construction	148,300	141,342
Wholesale and Retail Trade, and Restaurants and Hotels	233,473	197,122
Transport, Storage and Communication	52,204	49,430
Finance, Insurance/Takaful, Real Estate and Business Activities	296,506	490,180
Education, Health and Others	7,634	12,061
Household	1,319,048	1,214,670
Others*	116,952	162,937
Total	**2,442,651**	**2,508,585**

**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 2026	31 December 2025
Malaysia	2,079,738	1,994,394
Singapore	249,252	353,847
Other Countries	113,661	160,344
Total	**2,442,651**	**2,508,585**

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 2026			
	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	3,889	111	132	4,132
Mining and Quarrying	11,371	64	77,904	89,339
Manufacturing	14,510	8,701	57,823	81,034
Electricity, Gas and Water Supply	58,998	14	775	59,787
Construction	5,427	163,351	125,809	294,587
Wholesale and Retail Trade, and Restaurants and Hotels	63,759	30,424	172,704	266,887
Transport, Storage and Communications	5,414	1,674	50,126	57,214
Finance, Insurance/Takaful, Real Estate and Business Activities	72,153	4,299	118,441	194,893
Education, Health and Others	3,624	973	6,901	11,498
Household	432,146	408,832	539,606	1,380,584
Others*	67,676	46,131	113,715	227,522
Total	**738,967**	**664,574**	**1,263,936**	**2,667,477**

**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 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	8,478	113	89	8,680
Mining and Quarrying	3,117	366	88,052	91,535
Manufacturing	19,683	27,340	65,054	112,077
Electricity, Gas and Water Supply	7,127	134	29	7,290
Construction	5,510	104,664	122,489	232,663
Wholesale and Retail Trade, and Restaurants and Hotels	42,492	57,369	141,125	240,986
Transport, Storage and Communications	6,137	1,953	48,007	56,097
Finance, Insurance/Takaful, Real Estate and Business Activities	129,209	5,799	293,828	428,836
Education, Health and Others	2,412	1,175	10,514	14,101
Household	395,529	432,814	524,640	1,352,983
Others*	61,424	63,014	161,386	285,824
Total	**681,118**	**694,741**	**1,455,213**	**2,831,072**

**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 2026			
	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	503,976	592,090	1,077,525	2,173,591
Singapore	171,871	27,707	75,438	275,016
Other Countries	63,120	44,777	110,973	218,870
Total	**738,967**	**664,574**	**1,263,936**	**2,667,477**

(RM'000)	CIMB Bank			
	31 December 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	437,884	617,321	1,036,094	2,091,299
Singapore	184,506	25,936	260,074	470,516
Other Countries	58,728	51,484	159,045	269,257
Total	**681,118**	**694,741**	**1,455,213**	**2,831,072**

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 2026	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
Primary Agriculture	105	29
Mining and Quarrying	(3,565)	-
Manufacturing	(7,822)	1,007
Electricity, Gas and Water Supply	711	60
Construction	1,191	1,930
Wholesale and Retail Trade, and Restaurants and Hotels	34,190	11,122
Transport, Storage and Communications	692	807
Finance, Insurance/Takaful, Real Estate and Business Activities	(160,082)	23,120
Education, Health and Others	(2,513)	1,234
Household	297,435	361,030
Others*	217,902	262,898
Total	**378,244**	**663,237**

**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 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
Total	**532,291**	**594,765**

**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 2026			
	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 2026	681,118	694,741	1,455,213	2,831,072
Changes in expected credit losses due to transferred within stages	25,905	(103,185)	77,280	-
Transferred to Stage 1	312,564	(291,375)	(21,189)	-
Transferred to Stage 2	(281,917)	477,669	(195,752)	-
Transferred to Stage 3	(4,742)	(289,479)	294,221	-
Total charge to Income Statement	34,758	75,149	378,244	488,151
New financial assets originated	301,686	97,529	71,203	470,418
Financial assets that have been derecognised	(158,630)	(229,109)	-	(387,739)
Write back in respect of full recoveries	-	-	65,876	65,876
Change in credit risk	(108,298)	206,729	241,165	339,596
Write-offs	(174)	(107)	(663,237)	(663,518)
Exchange fluctuation	(2,650)	(2,020)	(8,515)	(13,185)
Other movements	10	(4)	24,951	24,957
Total	**738,967**	**664,574**	**1,263,936**	**2,667,477**

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 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
At 1 January 2025	1,097,670	589,055	2,018,804	3,705,529
Changes in expected credit losses due to transferred within stages	255,050	(383,167)	128,117	-
Transferred to Stage 1	596,261	(572,836)	(23,425)	-
Transferred to Stage 2	(280,317)	724,053	(443,736)	-
Transferred to Stage 3	(60,894)	(534,384)	595,278	-
Total charge to Income Statement	(650,055)	493,368	1,304,499	1,147,812
New financial assets originated	689,592	118,992	96,211	904,795
Financial assets that have been derecognised	(540,637)	(160,960)	(90,283)	(791,880)
Writeback in respect of full recoveries	-	-	(150,971)	(150,971)
Change in credit risk	(799,010)	535,336	1,449,542	1,185,868
Write-offs	(888)	(431)	(1,484,279)	(1,485,598)
Exchange fluctuation	(20,480)	(4,222)	(72,924)	(97,626)
Other movements	(179)	138	(439,004)	(439,045)
Total	**681,118**	**694,741**	**1,455,213**	**2,831,072**

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.

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 2026													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%	71,335,755	9,529,616	1,249,901	-	11,143	171,759	-	-	3,523,437	-	-	85,821,611	-
20%	1,794,259	53,976	111,211	87,325	577,397	3,155,247	-	-	-	379,372	-	6,158,787	1,231,757
35%	-	-	-	-	-	-	2,377,687	-	-	-	-	2,377,687	832,190
50%	1,263,135	-	764,475	333,696	1,713,454	3,389,676	120,895	-	-	-	-	7,585,331	3,792,665
75%	-	-	-	-	-	10,378,155	-	-	1,571,639	-	-	11,949,794	8,962,345
100%	-	-	-	543,249	6,885,681	1,476,386	20,669	-	3,754,095	-	69,129	12,749,209	12,749,209
100% < RW < 1250%	-	-	-	-	87,950	539,889	-	1,897,441	-	-	-	2,525,280	3,688,903
1250%	-	-	-	-	101,851	-	-	-	-	-	-	101,851	1,273,138
Total	**74,393,149**	**9,583,592**	**2,125,587**	**964,270**	**9,377,476**	**19,111,112**	**2,519,250**	**1,897,441**	**8,849,170**	**379,372**	**69,129**	**129,269,549**	**32,530,208**
Average Risk Weight	**1%**	**0%**	**19%**	**75%**	**99%**	**64%**	**36%**	**150%**	**56%**	**20%**	**100%**	**25%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK *(continued)*

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

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

31 December 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%	73,709,978	9,530,141	1,054,620	-	14,027	244,516	-	-	3,593,646	-	-	88,146,928	-
20%	1,250,856	54,972	102,070	41,802	496,819	2,949,780	-	-	-	321,602	-	5,217,900	1,043,580
35%	-	-	-	-	-	-	2,246,803	-	-	-	-	2,246,803	786,381
50%	1,778,719	-	662,084	382,826	1,748,104	3,237,588	121,542	-	-	-	-	7,930,863	3,965,432
75%	-	-	-	-	-	9,981,455	-	-	1,958,327	-	-	11,939,783	8,954,837
100%	-	-	-	657,032	6,141,117	1,414,662	14,232	-	3,684,280	-	79,518	11,990,841	11,990,841
100% < RW < 1250%	-	-	-	-	97,444	426,926	-	1,873,656	-	-	-	2,398,026	3,521,702
1250%	-	-	-	-	101,851	-	-	-	-	-	-	101,851	1,273,138
Total	**76,739,554**	**9,585,114**	**1,818,774**	**1,081,659**	**8,599,361**	**18,254,927**	**2,382,577**	**1,873,656**	**9,236,254**	**321,602**	**79,518**	**129,972,995**	**31,535,910**
Average Risk Weight	**1%**	**0%**	**19%**	**79%**	**99%**	**64%**	**36%**	**150%**	**56%**	**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 2026				CIMB Bank
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	9,583,633	9,583,633
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,206,092	-	615,342	1,821,434
Corporate	14,826	112,289	14,906,505	15,033,620
Sovereign/Central Banks	71,081,130	-	3,312,018	74,393,149
Banks, MDBs and DFIs	2,125,587	-	-	2,125,587
Total	**74,427,635**	**112,289**	**28,417,498**	**102,957,423**

31 December 2025				CIMB Bank
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	9,585,154	9,585,154
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,842,781	-	596,281	2,439,062
Corporate	14,739	43,177	13,870,835	13,928,750
Sovereign/Central Banks	72,968,557	-	3,770,997	76,739,554
Banks, MDBs and DFIs	1,818,774	-	-	1,818,774
Total	**76,644,850**	**43,177**	**27,823,267**	**104,511,294**

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 2026				**CIMB Bank**
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Securitisation	379,372	-	-	**379,372**

31 December 2025				**CIMB Bank**
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Securitisation	321,602	-	-	**321,602**

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 2026 and 31 December 2025:

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

30 June 2026				CIMB Bank
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	**88,244,743**	**25,946,640**	**1,998,569**	**116,189,952**
Residential Mortgage/RRE Financing	54,710,546	13,974,498	1,446,040	70,131,084
QRRE	10,442,710	4,260,401	240,031	14,943,142
Hire Purchase	3,473,118	2,069,461	105,319	5,647,898
Other Retail	19,618,369	5,642,280	207,179	25,467,828
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	19%	31%	
QRRE	89%	89%	89%	
Hire Purchase	44%	52%	50%	
Other Retail	20%	24%	33%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	13%	63%	191%	
QRRE	25%	144%	670%	
Hire Purchase	42%	92%	286%	
Other Retail	19%	36%	150%	

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)

31 December 2025				CIMB Bank
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	**93,378,802**	**18,214,478**	**1,890,344**	**113,483,624**
Residential Mortgage/RRE Financing	61,790,032	6,351,354	1,348,121	69,489,506
QRRE	10,288,972	4,052,677	276,756	14,618,404
Hire Purchase	2,665,731	2,918,484	79,449	5,663,665
Other Retail	18,634,067	4,891,963	186,018	23,712,049
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	22%	30%	
QRRE	89%	89%	90%	
Hire Purchase	44%	51%	52%	
Other Retail	19%	25%	34%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	9%	81%	324%	
QRRE	25%	143%	703%	
Hire Purchase	53%	87%	254%	
Other Retail	18%	39%	157%	

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 2026				CIMB Bank
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	**98,182,196**	**17,954,984**	**52,773**	**116,189,952**
Residential Mortgage/RRE Financing	62,793,925	7,322,850	14,309	70,131,084
QRRE	8,521,649	6,420,217	1,276	14,943,142
Hire Purchase	3,491,746	2,148,043	8,109	5,647,898
Other Retail	23,374,875	2,063,873	29,079	25,467,828
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	23%	35%	
QRRE	89%	89%	90%	
Hire Purchase	44%	52%	53%	
Other Retail	20%	28%	69%	

31 December 2025				CIMB Bank
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	**98,601,136**	**14,834,526**	**47,961**	**113,483,624**
Residential Mortgage/RRE Financing	65,659,531	3,815,008	14,967	69,489,506
QRRE	8,440,743	6,174,607	3,054	14,618,404
Hire Purchase	3,363,738	2,290,377	9,550	5,663,665
Other Retail	21,137,124	2,554,534	20,391	23,712,049
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	18%	26%	34%	
QRRE	89%	89%	90%	
Hire Purchase	42%	57%	52%	
Other Retail	20%	28%	81%	

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 2026 and 31 December 2025:

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

30 June 2026						CIMB Bank
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	263,099	4,710,873	-	1	-	4,973,973
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,649,830	9,292,191	386,967	253,662	336,944	13,919,593
RWA	**2,298,476**	**11,051,645**	**445,012**	**634,157**	**-**	**14,429,290**

31 December 2025						CIMB Bank
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	275,736	4,245,369	-	1	-	4,521,106
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,472,733	8,058,815	272,079	470,989	68,827	12,343,444
RWA	**2,246,702**	**9,991,546**	**312,891**	**1,177,475**	**-**	**13,728,614**

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 2026					CIMB Bank
(RM'000) Internal Risk Grading	**1 - 7**	**8 - 15**	**16 - 25**	**Default**	**Total**
Total Non-Retail Exposure	**61,403,577**	**71,873,641**	**15,872,427**	**1,757,072**	**150,906,717**
Sovereign/Central Banks	-	-	-	-	-
Bank	34,528,578	10,770,869	317,746	0	45,617,193
Corporate (excluding Specialised Lending/ Financing)	26,874,999	61,102,772	15,554,681	1,757,072	105,289,524
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	41%	45%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	44%	42%	34%	42%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	28%	143%	-	
Corporate (excluding Specialised Lending/ Financing)	20%	60%	101%	0%	

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 2025					**CIMB Bank**
(RM'000) Internal Risk Grading	**1 - 7**	**8 - 15**	**16 - 25**	**Default**	**Total**
Total Non-Retail Exposure	**54,898,093**	**71,772,952**	**16,600,078**	**1,902,696**	**145,173,820**
Sovereign/Central Banks	-	-	-	-	-
Bank	28,757,893	9,337,832	348,432	0	38,444,158
Corporate (excluding Specialised Lending/ Financing)	26,140,200	62,435,120	16,251,646	1,902,696	106,729,662
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	43%	45%	45%	
Corporate (excluding Specialised Lending/ Financing)	45%	42%	34%	42%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	33%	145%	-	
Corporate (excluding Specialised Lending/ Financing)	20%	63%	98%	0%	

CREDIT RISK *(continued)*

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

Expected Losses versus Actual Losses by Portfolio Types

The following table summarises the expected losses versus actual losses by portfolio type:

Table 21: Analysis of Expected Losses versus Actual Losses by Portfolio Types

				CIMB Bank
(RM'000) Exposure Class	30 June 2026		30 June 2025	
	Regulatory Expected Losses as at 30 June 2025	Actual Losses for the period ended 30 June 2026	Regulatory Expected Losses as at 30 June 2024	Actual Losses for the period ended 30 June 2025
Sovereign	-	-	-	-
Bank	23,552	0	22,381	0
Corporate	660,609	(223,982)	684,487	159,721
Mortgage/RRE Financing	221,610	294,513	265,266	228,921
HPE	405,962	63,486	371,878	47,665
QRRE	356,372	94,563	343,944	95,140
Other Retail	124,906	21,463	97,469	24,424
Total	**1,793,009**	**250,044**	**1,785,423**	**555,872**

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 2026 and 31 December 2025 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 2026 and 31 December 2025:

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

30 June 2026				CIMB Bank
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,879,263		3,879,263	1,962,710
Transaction Related Contingent Items	4,101,541		2,050,770	1,112,506
Short Term Self Liquidating Trade Related Contingencies	2,840,998		568,200	229,608
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	5,595,314		5,618,768	178,407
Foreign Exchange Related Contracts				
One year or less	29,876,748	271,037	614,077	219,250
Over one year to five years	388,595	6,983	30,894	24,868
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	3,082,127	18,675	31,577	13,173
Over one year to five years	10,708,982	152,062	349,642	155,753
Over five years	1,544,637	9,973	121,778	108,984
Equity Related Contracts				
One year or less	237,692	10,458	24,720	18,540
Over one year to five years	697,760	19,496	75,317	70,036
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 2026				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	769,026,181	1,977,982	10,032,986	2,646,915
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	28,904,313		25,450,598	9,138,879
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	204,937		153,505	45,271
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	106,641,521		-	-
Unutilised credit card lines	28,566,070		7,791,206	2,456,644
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**996,296,679**	**2,466,666**	**56,793,301**	**18,381,547**

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2025				CIMB Bank
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	3,856,475		3,856,475	2,030,043
Transaction Related Contingent Items	4,378,440		2,189,220	1,106,828
Short Term Self Liquidating Trade Related Contingencies	2,277,847		455,569	160,232
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	2,895,042		2,895,107	148,844
Foreign Exchange Related Contracts				
One year or less	23,607,866	162,419	457,628	169,423
Over one year to five years	992,894	11,406	64,541	59,756
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,907,586	25,481	42,023	17,463
Over one year to five years	11,213,769	200,183	465,502	236,780
Over five years	624,268	6,362	57,205	38,902
Equity Related Contracts				
One year or less	391,485	814	24,303	21,619
Over one year to five years	468,476	13,712	51,190	38,686
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	638,740,931	2,426,464	9,856,231	2,262,566

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2025				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	29,483,452		25,612,665	9,503,515
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	160,822		120,504	52,562
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	100,300,469		-	-
Unutilised credit card lines	26,616,960		7,367,687	2,188,387
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**847,916,783**	**2,846,841**	**53,515,851**	**18,035,606**

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 2026		31 December 2025	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	819,806	1,105,951	1,019,761	951,676
Client Intermediation Activities	-	-	19,900	-
Total	**819,806**	**1,105,951**	**1,039,661**	**951,676**
Credit Default Swaps	819,806	1,105,951	1,019,761	951,676
Total Return Swaps	-	-	19,900	-
Total	**819,806**	**1,105,951**	**1,039,661**	**951,676**

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 2026 and 31 December 2025:

Table 24: Disclosure on Credit Risk Mitigation

30 June 2026				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	74,393,149	-	-	-
Public Sector Entities	9,583,633	9,529,616	41	-
Banks, DFIs & MDBs	47,742,780	-	4,034,374	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,041,127	-	76,857	-
Corporate	138,328,196	5,477,093	10,751,420	14,247,065
Residential Mortgages/RRE Financing	71,261,583	-	72,333	-
Qualifying Revolving Retail	14,703,111	-	-	-
Hire Purchase	5,542,580	-	-	-
Other Retail	45,181,973	5,620,386	1,005,220	-
Securitisation	379,372	-	-	-
Equity	69,129	-	-	-
Higher Risk Assets	1,897,307	-	-	-
Other Assets	8,849,170	-	-	-
Defaulted Exposures	2,708,233	40,588	43,575	471,269
Total Exposures	**421,681,343**	**20,667,682**	**15,983,819**	**14,718,334**

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 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**
Performing Exposures				
Sovereign/Central Banks	76,739,554	-	-	-
Public Sector Entities	9,585,154	9,530,141	41	-
Banks, DFIs & MDBs	40,262,931	-	1,750,918	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,155,233	-	73,573	-
Corporate	136,808,638	4,934,594	10,552,426	15,713,819
Residential Mortgages/RRE Financing	70,562,456	-	47,644	-
Qualifying Revolving Retail	14,341,648	-	-	-
Hire Purchase	5,584,216	-	-	-
Other Retail	42,615,099	5,277,176	1,008,028	-
Securitisation	321,602	-	-	-
Equity	79,518	-	-	-
Higher Risk Assets	1,873,656	-	-	-
Other Assets	9,236,254	-	-	-
Defaulted Exposures	2,301,235	45,434	35,932	431,255
Total Exposures	**411,467,194**	**19,787,346**	**13,468,563**	**16,145,074**

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 2026 and 31 December 2025:

Table 25: Disclosure on Securitisation for Banking Book

30 June 2026 (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	-	-	-	-

31 December 2025 (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	-	-	-	-

* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6-month period from 1 January 2026 to 30 June 2026 and 1 January 2025 to 30 June 2025.

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 2026													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)													
Non-originating Banking Institution													
On-Balance Sheet													
Most senior	379,372	-	-	-	379,372	-	-	-	-				75,874
Mezzanine	-	-	-	-	-	-	-	-	-				-
First loss	-	-	-	-	-	-	-	-	-				-
Off-Balance Sheet													
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 2026												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	
Originating Banking Institution												
On-Balance Sheet												
Most senior	-	-	-	-	-	-	-	-	-			-
Mezzanine	-	-			-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												
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	**379,372**	**-**	**-**	**-**	**379,372**	**-**	**-**	**-**	**-**	**-**	**-**	**75,874**

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 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	
Traditional Securitisation (Banking Book)											
Non-originating Banking Institution											
On-Balance Sheet											
Most senior	321,602	-	-	-	321,602	-	-	-	-			64,320
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet											
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 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	
Originating Banking Institution												
On-Balance Sheet												
Most senior	-	-	-	-	-	-	-	-	-			-
Mezzanine	-	-			-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												
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	**321,602**	**-**	**-**	**-**	**321,602**	**-**	**-**	**-**	**-**	**-**	**-**	**64,320**

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 2026 and 31 December 2025, 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 2026 and 30 June 2025 is as follows:

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

(RM'000)	CIMB Bank	
	30 June 2026	30 June 2025
Realised (losses) recognised		
Shares, private equity funds and unit trusts	(1,526)	-
Unrealised (losses)/gains recognised in other comprehensive income		
Shares, private equity funds and unit trusts	(18,141)	3
	30 June 2026	31 December 2025
Cumulative unrealised gains as at reporting period		
Shares, private equity funds and unit trusts	33,066	52,770

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2026 and 31 December 2025:

Table 29: Analysis of Equity Investments by Grouping and RWA

(RM'000)	CIMB Bank			
	30 June 2026		31 December 2025	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,897,307	2,845,961	1,873,656	2,810,485
Publicly traded	69,129	69,129	79,518	79,518
Total	**1,966,436**	**2,915,089**	**1,953,174**	**2,890,003**

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 2026	**31 December 2025**
Currency	**+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)**	
Ringgit Malaysia	(1,836,804)	(2,231,561)
US Dollar	(402,330)	(393,808)
Thai Baht	126	267
Singapore Dollar	(256,238)	(243,551)
Others	(86,066)	(110,354)
Total	**(2,581,312)**	**(2,979,007)**

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 2026	31 December 2025
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	65,940	(30,331)
US Dollar	(369,222)	(359,463)
Thai Baht	(514)	(589)
Singapore Dollar	(38,647)	(24,350)
Others	53,577	(7,003)
Total	**(288,866)**	**(421,736)**

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]