

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

ABBREVIATIONS

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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
GIBD	: Group Islamic Banking Division
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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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 this disclosure are due to actual summation method and then rounded up to the nearest thousands.

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

CAPITAL MANAGEMENT

Capital Structure and Adequacy

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 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 the CIMB Bank Group (other than CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets)/Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets), of which the latest revision was issued on 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 is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023.

The risk-weighted assets of CIMB Investment Bank Group are computed in accordance with Standardised Approach for Credit Risk and Market Risk based on the Capital Adequacy Framework (Basel II - Risk Weighted Assets). With effect from 1 January 2025, Operational Risk 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).

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

Table 1(a): Capital Position for CIMBBG

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Common Equity Tier 1 capital		
Ordinary share capital	24,539,214	24,539,214
Other reserves	31,493,106	29,936,796
Qualifying non-controlling interests	166,815	162,120
Less: Proposed dividends	(2,252,999)	(1,641,481)
Common Equity Tier 1 capital before regulatory adjustments	53,946,136	52,996,649
<u>Less: Regulatory adjustments</u>		
Goodwill	(3,943,226)	(3,945,365)
Intangible assets	(1,258,669)	(1,241,572)
Deferred tax assets	(1,133,962)	(1,367,399)
Regulatory reserve	(1,993,223)	(1,777,092)
Others	(130,165)	5,801
Common Equity Tier 1 capital after regulatory adjustments	45,486,891	44,671,022
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Qualifying capital instruments held by third parties	34,635	33,398
Additional Tier 1 capital before regulatory adjustments	1,184,635	1,183,398
<u>Less: Regulatory adjustments</u>		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Additional Tier 1 capital after regulatory adjustments	1,184,635	1,183,398
Total Tier 1 capital	46,671,526	45,854,420

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Tier 2 capital		
Subordinated obligations	8,400,000	8,400,000
Qualifying capital instruments held by third parties	227,106	218,983
Surplus of eligible provisions over expected loss	1,088,955	1,074,626
General provisions	805,690	816,883
Tier 2 capital before regulatory adjustments	10,521,751	10,510,492
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Total Tier 2 capital after regulatory adjustments	10,521,751	10,510,492
Total capital	57,193,277	56,364,912
RWA		
Credit risk	247,155,292	244,454,914
Market risk	23,925,498	21,471,826
Large exposure risk requirements	1,334,050	1,306,841
Operational risk	31,397,183	28,842,989
Total RWA	303,812,023	296,076,570
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	15.714%	15.642%
Tier 1 ratio	16.104%	16.042%
Total Capital ratio	19.567%	19.592%
After deducting proposed dividend		
Common Equity Tier 1 ratio	14.972%	15.088%
Tier 1 ratio	15.362%	15.487%
Total Capital ratio	18.825%	19.037%

Total Capital ratio decreased in 2025 compared to 2024 primarily due to (i) higher Total RWA, (ii) proposed dividend and (iii) higher deduction in regulatory reserve; offset by (iv) higher other reserves and (v) lower deduction in deferred tax assets.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Common Equity Tier 1 capital		
Ordinary share capital	1,000,000	1,000,000
Other reserves	10,361,887	9,534,786
Less: Proposed dividends	(300,000)	-
Common Equity Tier 1 capital before regulatory adjustments	11,061,887	10,534,786
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(3,708)	(752)
Deferred tax assets	(212,859)	(253,556)
Regulatory reserve	(561,698)	(397,222)
Others	(17,805)	(426)
Common Equity Tier 1 capital after regulatory adjustments	10,129,817	9,746,830
Additional Tier 1 capital		
Perpetual preference shares	350,000	350,000
Additional Tier 1 capital before regulatory adjustments	350,000	350,000
Less: Regulatory adjustments	-	-
Additional Tier 1 capital after regulatory adjustments	350,000	350,000
Total Tier 1 capital	10,479,817	10,096,830

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Tier 2 capital		
Subordinated Sukuk	1,500,000	1,500,000
Surplus of eligible provisions over expected loss	215,138	210,788
General provisions	92,617	87,847
Total Tier 2 capital	1,807,755	1,798,635
Total capital	12,287,572	11,895,465
RWA		
Credit risk	65,617,210	60,540,585
Market risk	983,629	736,474
Operational risk	5,758,916	5,742,135
Total RWA	72,359,755	67,019,194
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	14.414%	14.543%
Tier 1 ratio	14.898%	15.066%
Total Capital ratio	17.396%	17.749%
After deducting proposed dividend		
Common Equity Tier 1 ratio	13.999%	14.543%
Tier 1 ratio	14.483%	15.066%
Total Capital ratio	16.981%	17.749%

Total Capital ratio decreased in 2025 compared to 2024 mainly due to (i) higher Total RWA mainly from Credit RWA and Market RWA, (ii) proposed dividend and (ii) higher deduction in regulatory reserve; offset by (iii) lower deduction in deferred tax assets.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2025	31 December 2024
Common Equity Tier 1 capital		
Ordinary share capital	100,000	100,000
Other reserves	493,374	573,413
Less: Proposed dividends	-	(81,400)
Common Equity Tier 1 capital before regulatory adjustments	593,374	592,013
<u>Less: Regulatory adjustments</u>		
Goodwill	(41,538)	(41,538)
Deferred tax assets	(13,399)	(16,178)
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(6,151)	(5,721)
Intangible assets	(26,518)	(28,691)
Common Equity Tier 1 capital after regulatory adjustments / total Tier 1 capital	505,768	499,885
RWA		
Credit risk	140,252	139,686
Market risk	191,237	13,765
Operational risk	493,817	518,078
Total RWA	825,306	671,529
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	61.282%	86.561%
Tier 1 ratio	61.282%	86.561%
Total Capital ratio	61.282%	86.561%
After deducting proposed dividend		
Common Equity Tier 1 ratio	61.282%	74.440%
Tier 1 ratio	61.282%	74.440%
Total Capital ratio	61.282%	74.440%

Total Capital ratio decreased in 2025 compared to 2024 mainly due to (i) higher RWA mainly from Market and Credit RWA; offset by (ii) lower deduction in deferred tax assets.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

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

30 June 2025	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	110,361,189	110,361,189	1,058,340	1,058,340	84,667
Public Sector Entities	12,733,732	12,733,701	97,306	97,306	7,784
Banks, DFIs & MDBs	3,446,044	3,446,044	1,295,718	1,295,718	103,657
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,463,732	3,114,271	2,622,375	2,622,375	209,790
Corporate	37,313,724	32,075,848	27,073,616	26,765,798	2,141,264
Regulatory Retail	30,181,093	29,090,885	17,886,880	17,360,537	1,388,843
Residential Mortgages/RRE Financing	18,012,858	17,986,274	8,949,569	8,931,237	714,499
Higher Risk Assets	1,883,373	1,883,373	2,825,060	2,825,060	226,005
Other Assets	8,456,543	8,456,543	3,435,967	3,435,967	274,877
Securitisation	314,208	314,208	62,842	62,842	5,027
Equity Exposure	57	57	57	57	5
Total for SA	226,166,552	219,462,394	65,307,729	64,455,237	5,156,419
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	48,837,904	48,837,904	10,301,433	10,301,433	824,115
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	165,195,243	165,195,243	100,815,677	99,250,333	7,940,027
Residential Mortgages/RRE Financing	123,486,892	123,486,892	28,121,898	26,906,848	2,152,548
Qualifying Revolving Retail	15,505,983	15,505,983	8,420,212	8,420,212	673,617
Hire Purchase	26,100,495	26,100,495	20,913,649	11,226,381	898,111
Other Retail	53,968,487	53,968,487	15,161,781	15,114,097	1,209,128
Securitisation	-	-	-	-	-
Total for IRB Approach	433,095,005	433,095,005	183,734,650	171,219,304	13,697,544

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2025	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Exposure to Central Counterparties					
Banks, DFIs & MDBs	1,797,671	1,797,671	264,123	264,123	21,130
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,228,763	2,228,763	943,471	943,471	75,478
Total for Exposure to Central Counterparties	4,026,434	4,026,434	1,207,594	1,207,594	96,607
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	663,287,991	656,583,832	261,274,053	247,155,292	19,772,423
Large Exposure Risk Requirement	1,334,050	1,334,050	1,334,050	1,334,050	106,724
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			20,285,171	20,285,171	1,622,814
Foreign Currency Risk			1,108,448	1,108,448	88,676
Equity Risk			184,743	184,743	14,779
Commodity Risk			149,490	149,490	11,959
Options Risk			2,197,646	2,197,646	175,812
Total Market Risk			23,925,498	23,925,498	1,914,040
Operational Risk (BIA)			31,397,183	31,397,183	2,511,775
Total RWA and Capital Requirement			317,930,783	303,812,023	24,304,962

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

30 June 2025	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,579,657	23,579,657	-	-	-
Public Sector Entities	12,726,179	12,726,179	95,802	95,802	7,664
Banks, DFIs & MDBs	104	104	21	21	2
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,244	4,244	4,244	4,244	339
Corporate	7,060,721	6,917,987	4,119,340	3,811,522	304,922

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(a)(i): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG's Islamic Banking Window (continued)

30 June 2025	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Regulatory Retail	10,736,692	10,663,714	5,739,663	5,213,320	417,066
Residential Mortgages/RRE Financing	521,169	521,159	254,564	236,232	18,899
Higher Risk Assets	-	-	-	-	-
Other Assets	190,587	190,587	189,313	189,313	15,145
Securitisation	10,299	10,299	2,060	2,060	165
Equity Exposure	-	-	-	-	-
Total for SA	54,829,653	54,613,930	10,405,005	9,552,512	764,201
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	5,142,430	5,142,430	648,669	648,669	51,893
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	48,080,631	48,080,631	31,229,709	29,664,365	2,373,149
Residential Mortgages/RRE Financing	53,440,725	53,440,725	14,814,564	13,599,513	1,087,961
Qualifying Revolving Retail	1,358,528	1,358,528	843,806	843,806	67,504
Hire Purchase	20,459,848	20,459,848	16,736,365	7,049,097	563,928
Other Retail	26,855,372	26,855,372	5,905,287	5,857,603	468,608
Securitisation	-	-	-	-	-
Total for IRB Approach	155,337,533	155,337,533	70,178,399	57,663,053	4,613,044
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	210,167,186	209,951,463	84,794,108	70,675,348	5,654,028
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			84,794,108	70,675,348	5,654,028

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

31 December 2024		CIMBBG			
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	111,043,510	110,950,370	1,110,020	1,110,020	88,802
Public Sector Entities	12,744,726	12,744,673	101,493	101,493	8,119
Banks, DFIs & MDBs	2,980,536	2,980,536	1,303,795	1,303,795	104,304
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	5,257,195	4,488,486	3,332,297	3,332,297	266,584
Corporate	36,867,850	31,641,399	26,279,465	26,024,396	2,081,952
Regulatory Retail	29,509,912	28,426,745	17,307,004	16,792,847	1,343,428
Residential Mortgages/RRE Financing	17,832,851	17,821,586	8,860,193	8,849,689	707,975
Higher Risk Assets	1,875,930	1,875,930	2,813,895	2,813,895	225,112
Other Assets	18,895,845	18,895,845	4,958,454	4,958,454	396,676
Securitisation	318,362	318,362	63,672	63,672	5,094
Equity Exposure	54	54	54	54	4
Total for SA	237,326,772	230,143,987	66,130,344	65,350,613	5,228,049
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	46,158,407	46,158,407	10,190,778	10,190,778	815,262
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	163,947,438	163,947,438	99,331,318	98,100,908	7,848,073
Residential Mortgages/RRE Financing	120,870,141	120,870,141	28,243,933	27,221,833	2,177,747
Qualifying Revolving Retail	15,124,749	15,124,749	8,072,276	8,072,276	645,782
Hire Purchase	25,403,252	25,403,252	20,459,929	11,084,507	886,761
Other Retail	55,446,666	55,446,666	14,312,740	14,296,020	1,143,682
Securitisation	-	-	-	-	-
Total for IRB Approach	426,950,654	426,950,654	180,610,974	168,966,322	13,517,306

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

31 December 2024	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	664,277,426	657,094,641	257,577,977	244,454,914	19,556,393
Large Exposure Risk Requirement	1,306,841	1,306,841	1,306,841	1,306,841	104,547
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			18,984,387	18,984,387	1,518,751
Foreign Currency Risk			874,682	874,682	69,975
Equity Risk			252,456	252,456	20,196
Commodity Risk			307,606	307,606	24,608
Options Risk			1,052,695	1,052,695	84,216
Total Market Risk			21,471,826	21,471,826	1,717,746
Operational Risk (BIA)			28,842,989	28,842,989	2,307,439
Total RWA and Capital Requirement			309,199,633	296,076,570	23,686,126

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

31 December 2024	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,592,171	23,592,171	-	-	-
Public Sector Entities	12,737,591	12,737,591	100,077	100,077	8,006
Banks, DFIs & MDBs	88	88	18	18	1
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	11,505	11,505	11,505	11,505	920
Corporate	6,555,844	6,413,399	3,637,103	3,382,034	270,563
Regulatory Retail	10,453,077	10,381,785	5,464,586	4,950,428	396,034
Residential Mortgages/RRE Financing	512,664	512,664	252,740	242,236	19,379
Higher Risk Assets	-	-	-	-	-
Other Assets	175,620	175,620	174,723	174,723	13,978
Securitisation	10,274	10,274	2,055	2,055	164

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

Table 2(a)(i): Disclosure on Total RWA and Minimum Capital Requirement for CIMBBG's Islamic Banking Window (continued)

31 December 2024	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Equity Exposure	-	-	-	-	-
Total for SA	54,048,833	53,835,097	9,642,807	8,863,076	709,046
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	3,731,757	3,731,757	479,394	479,394	38,352
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	41,705,702	41,705,702	27,061,677	25,831,267	2,066,501
Residential Mortgages/RRE Financing	50,967,923	50,967,923	14,513,090	13,490,990	1,079,279
Qualifying Revolving Retail	1,125,566	1,125,566	709,301	709,301	56,744
Hire Purchase	19,825,730	19,825,730	16,283,701	6,908,279	552,662
Other Retail	28,060,597	28,060,597	5,854,288	5,837,568	467,005
Securitisation	-	-	-	-	-
Total for IRB Approach	145,417,274	145,417,274	64,901,450	53,256,798	4,260,544
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	199,466,108	199,252,371	78,438,344	65,315,281	5,225,222
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			-	-	-
Total RWA and Capital Requirement			78,438,344	65,315,281	5,225,222

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2025	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,579,657	23,579,657	-	-	-
Public Sector Entities	3,148,255	3,148,255	86,195	86,195	6,896
Banks, DFIs & MDBs	104	104	21	21	2
Takaful Operators, Securities Firms & Fund Managers	660	660	660	660	53
Corporate	5,345,842	5,205,428	3,096,791	2,788,973	223,118
Regulatory Retail	8,583,099	8,510,121	4,632,288	4,105,945	328,476
RRE Financing	521,169	521,159	254,564	236,232	18,899
Higher Risk Assets	-	-	-	-	-
Other Assets	190,587	190,587	189,313	189,313	15,145
Securitisation	10,299	10,299	2,060	2,060	165
Total for SA	41,379,672	41,166,270	8,261,891	7,409,399	592,752
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	7,482,247	7,482,247	1,011,200	1,011,200	80,896
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	40,948,887	40,948,887	29,000,307	26,551,810	2,124,145
RRE Financing	53,440,725	53,440,725	14,814,564	13,599,513	1,087,961
Qualifying Revolving Retail	1,358,528	1,358,528	843,806	843,806	67,504
Hire Purchase	20,459,848	20,459,848	16,736,365	7,049,097	563,928
Other Retail	26,855,372	26,855,372	5,905,287	5,857,603	468,608
Securitisation	-	-	-	-	-
Total for IRB Approach	150,545,606	150,545,606	68,311,529	54,913,029	4,393,042

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

30 June 2025	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	191,925,279	191,711,877	80,672,112	65,617,210	5,249,377
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			946,258	946,258	75,701
Foreign Currency Risk			37,371	37,371	2,990
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			983,629	983,629	78,690
Operational Risk (BIA)			5,758,916	5,758,916	460,713
Total RWA and Capital Requirement			87,414,657	72,359,754	5,788,780

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

31 December 2024	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,592,171	23,592,171	-	-	-
Public Sector Entities	3,158,886	3,158,886	84,336	84,336	6,747
Banks, DFIs & MDBs	88	88	18	18	1
Takaful Operators, Securities Firms & Fund Managers	944	944	944	944	76
Corporate	5,087,165	4,946,472	2,843,746	2,588,677	207,094
Regulatory Retail	8,531,911	8,460,776	4,448,960	3,934,803	314,784
RRE Financing	512,664	512,664	252,740	242,236	19,379
Higher Risk Assets	-	-	-	-	-
Other Assets	175,620	175,620	174,723	174,723	13,978
Securitisation	10,274	10,274	2,055	2,055	164
Total for SA	41,069,724	40,857,896	7,807,522	7,027,791	562,223
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	4,724,813	4,724,813	696,962	696,962	55,757
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	36,443,541	36,443,541	25,073,059	22,840,669	1,827,254
RRE Financing	50,967,923	50,967,923	14,513,090	13,490,990	1,079,279
Qualifying Revolving Retail	1,125,566	1,125,566	709,301	709,301	56,744
Hire Purchase	19,825,730	19,825,730	16,283,701	6,908,279	552,662
Other Retail	28,060,597	28,060,597	5,854,288	5,837,568	467,005
Securitisation	-	-	-	-	-
Total for IRB Approach	141,148,170	141,148,170	63,130,400	50,483,768	4,038,701

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

31 December 2024	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	182,217,893	182,006,065	74,725,746	60,540,585	4,843,247
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			706,084	706,084	56,487
Foreign Currency Risk			30,390	30,390	2,431
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			736,474	736,474	58,918
Operational Risk (BIA)			5,742,135	5,742,135	459,371
Total RWA and Capital Requirement			81,204,355	67,019,194	5,361,536

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2025	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	354,891	354,891	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	194,879	194,879	69,132	69,132	5,531
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	17,035	17,035	17,035	17,035	1,363
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	54,094	54,094	54,085	54,085	4,327
Securitisation	-	-	-	-	-
Total Credit Risk	620,899	620,899	140,252	140,252	11,220
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			15,237	15,237	1,219
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			176,000	176,000	14,080
Total Market Risk			191,237	191,237	15,299
Operational Risk (BIA)			493,817	493,817	39,505
Total RWA and Capital Requirement			825,306	825,306	66,024

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2025	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	10,020	10,020	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	76,129	76,129	15,406	15,406	1,232
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	-	-	-	-	-
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	4,649	4,649	4,649	4,649	372
Securitisation	-	-	-	-	-
Total Credit Risk	90,797	90,797	20,055	20,055	1,604
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			75,846	75,846	6,068
Total RWA and Capital Requirement			95,901	95,901	7,672

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

31 December 2024	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	413,217	413,217	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	209,126	209,126	74,455	74,455	5,956
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	15,859	15,859	15,859	15,859	1,269
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	49,378	49,378	49,372	49,372	3,950
Securitisation	-	-	-	-	-
Total Credit Risk	687,580	687,580	139,686	139,686	11,175
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			13,765	13,765	1,101
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			13,765	13,765	1,101
Operational Risk (BIA)			518,078	518,078	41,446
Total RWA and Capital Requirement			671,529	671,529	53,722

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CAPITAL MANAGEMENT (continued)

Capital Structure and Adequacy (continued)

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

31 December 2024	CIMBIBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	10,014	10,014	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	79,536	79,536	15,934	15,934	1,275
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	62	62	62	62	5
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	3,550	3,550	3,550	3,550	284
Securitisation	-	-	-	-	-
Total Credit Risk	93,163	93,163	19,547	19,547	1,564
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (BIA)			79,415	79,415	6,353
Total RWA and Capital Requirement			98,962	98,962	7,917

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK

Summary of Credit Exposures

i) Gross Credit Exposures by Geographic Distribution

The geographic distribution is based on the country in which the portfolio is geographically managed.

The following tables represent the Group's credit exposures by geographic region:

Table 3(a): Geographic Distribution of Credit Exposures for CIMBBG

30 June 2025	CIMBBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	80,294,176	14,859,402	12,324,257	2,883,354	110,361,189
PSE	12,733,732	-	-	-	12,733,732
Bank	34,693,771	3,729,715	9,870,069	5,788,065	54,081,620
Corporate	130,935,609	46,554,175	19,021,540	11,690,137	208,201,461
Mortgage/RRE Financing	117,602,180	8,787,923	15,109,647	-	141,499,750
HPE	26,100,495	-	-	-	26,100,495
QRRE	12,654,946	2,851,037	-	-	15,505,983
Other Retail	66,926,004	9,691,191	6,073,705	1,458,679	84,149,580
Other Exposures	3,604,613	1,015,855	2,729,917	3,303,796	10,654,182
Total Gross Credit Exposure	485,545,527	87,489,299	65,129,134	25,124,031	663,287,991

31 December 2024	CIMBBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	80,592,500	17,678,767	11,100,160	1,672,082	111,043,510
PSE	12,744,726	-	-	-	12,744,726
Bank	31,221,129	3,360,143	8,748,364	5,809,307	49,138,944
Corporate	129,809,219	46,551,071	18,731,793	10,980,400	206,072,483
Mortgage/RRE Financing	115,530,642	8,109,667	15,062,684	-	138,702,992
HPE	25,403,252	-	-	-	25,403,252
QRRE	12,349,532	2,775,217	-	-	15,124,749
Other Retail	67,969,974	8,899,131	6,338,714	1,748,760	84,956,578
Other Exposures	6,010,130	944,350	10,578,061	3,557,650	21,090,191
Total Gross Credit Exposure	481,631,104	88,318,346	70,559,776	23,768,200	664,277,426

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

i) Gross Credit Exposures by Geographic Distribution *(continued)*

Table 3(b): Geographic Distribution of Credit Exposures for CIMBISLG

30 June 2025	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	23,579,657	-	-	-	23,579,657
PSE	3,148,255	-	-	-	3,148,255
Bank	7,482,351	-	-	-	7,482,351
Corporate	46,295,389	-	-	-	46,295,389
RRE Financing	53,961,893	-	-	-	53,961,893
HPE	20,459,848	-	-	-	20,459,848
QRRE	1,358,528	-	-	-	1,358,528
Other Retail	35,438,471	-	-	-	35,438,471
Other Exposures	200,886	-	-	-	200,886
Total Gross Credit Exposure	191,925,279	-	-	-	191,925,279

31 December 2024	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	23,592,171	-	-	-	23,592,171
PSE	3,158,886	-	-	-	3,158,886
Bank	4,724,901	-	-	-	4,724,901
Corporate	41,531,650	-	-	-	41,531,650
RRE Financing	51,480,588	-	-	-	51,480,588
HPE	19,825,730	-	-	-	19,825,730
QRRE	1,125,566	-	-	-	1,125,566
Other Retail	36,592,508	-	-	-	36,592,508
Other Exposures	185,894	-	-	-	185,894
Total Gross Credit Exposure	182,217,893	-	-	-	182,217,893

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

i) Gross Credit Exposures by Geographic Distribution *(continued)*

Table 3(c): Geographic Distribution of Credit Exposures for CIMBIBG

30 June 2025	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	354,891	-	-	-	354,891
Bank	194,879	-	-	-	194,879
Corporate	17,035	-	-	-	17,035
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	54,094	-	-	-	54,094
Total Gross Credit Exposure	620,899	-	-	-	620,899

31 December 2024	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	413,217	-	-	-	413,217
Bank	-	-	-	-	-
Corporate	209,126	-	-	-	209,126
Mortgage	15,859	-	-	-	15,859
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	49,378	-	-	-	49,378
Total Gross Credit Exposure	687,580	-	-	-	687,580

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 the Group's credit exposures analysed by sector:

Table 4(a): Distribution of Credit Exposures by Sector for CIMBBG

30 June 2025	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	823,562	8,285,759	-	6,401,791	8,212,970	82,815,315	-	3,821,791	110,361,189
PSE	13,119	-	-	-	-	-	-	152,722	12,567,787	-	104	12,733,732
Bank	-	-	-	-	-	-	-	53,418,208	663,411	-	-	54,081,620
Corporate	6,949,511	7,654,570	16,815,438	15,389,192	15,048,139	24,854,074	17,457,153	75,592,667	13,465,923	8,132,711	6,842,084	208,201,461
Mortgage/ RRE	-	-	-	-	-	-	-	-	-	141,499,750	-	141,499,750
Financing	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	26,100,495	-	26,100,495
QRRE	-	-	-	-	-	-	-	-	-	15,505,983	-	15,505,983
Other Retail	178,168	44,519	2,106,193	43,741	1,086,366	5,405,908	511,084	4,807,820	732,653	69,233,128	-	84,149,580
Other Exposures	0	-	926	210,591	-	6	110,209	476,637	937,311	-	8,918,502	10,654,182
Total Gross Credit Exposure	7,140,798	7,699,089	18,922,556	16,467,087	24,420,265	30,259,988	24,480,237	142,661,024	111,182,400	260,472,067	19,582,480	663,287,991

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

31 December 2024	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communicatio n	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	872,127	8,797,199	-	6,578,564	11,619,398	79,375,601	-	3,800,621	111,043,510
PSE	4,000	-	-	-	-	-	-	113,924	12,626,713	-	89	12,744,726
Bank	-	-	-	-	-	-	-	48,428,244	710,699	-	-	49,138,944
Corporate	6,610,389	7,180,204	18,431,466	15,535,725	17,551,175	28,048,038	16,580,547	68,664,570	13,192,264	7,829,917	6,448,187	206,072,483
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	138,702,992	-	138,702,992
HPE	-	-	-	-	-	-	-	-	-	25,403,252	-	25,403,252
QRRE	-	-	-	-	-	-	-	-	-	15,124,749	-	15,124,749
Other Retail	181,665	39,123	2,035,851	45,285	1,022,153	5,455,402	543,899	4,622,983	781,206	70,229,011	-	84,956,578
Other Exposures	0	-	1,274	240,104	-	18	110,935	434,377	922,919	-	19,380,564	21,090,191
Total Gross Credit Exposure	6,796,054	7,219,327	20,468,591	16,693,240	27,370,527	33,503,459	23,813,945	133,883,497	107,609,402	257,289,921	29,629,462	664,277,426

*Others are exposures which are not elsewhere classified.

CREDIT RISK (continued)

Summary of Credit Exposures (continued)

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

ii) Gross Credit Exposures by Sector *(continued)*

Table 4(b): Distribution of Credit Exposures by Sector for CIMBISLG

30 June 2025	CIMBISLG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	550,266	2,835,874	-	2,097,791	5,192,700	11,748,678	-	1,154,347	23,579,657
PSE	12,370	-	-	-	-	-	-	152,313	2,983,572	-	-	3,148,255
Bank	-	-	-	-	-	-	-	7,482,351	-	-	-	7,482,351
Corporate	2,539,276	1,248,680	4,782,451	1,856,947	6,580,607	6,494,981	5,648,880	15,001,547	2,061,242	11,823	68,954	46,295,389
RRE	-	-	-	-	-	-	-	-	-	53,961,893	-	53,961,893
Financing	-	-	-	-	-	-	-	-	-	20,459,848	-	20,459,848
HPE	-	-	-	-	-	-	-	-	-	1,358,528	-	1,358,528
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	78,360	19,709	1,203,661	20,760	515,377	3,486,540	312,820	1,786,565	397,285	27,612,734	4,660	35,438,471
Other Exposures	-	-	-	-	-	-	-	-	-	-	200,886	200,886
Total Gross Credit Exposure	2,630,006	1,268,389	5,986,112	2,427,974	9,931,858	9,981,521	8,059,491	29,615,477	17,190,778	103,404,826	1,428,848	191,925,279

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

 ii) Gross Credit Exposures by Sector *(continued)*
Table 4(b): Distribution of Credit Exposures by Sector for CIMBISLG *(continued)*

31 December 2024	CIMBISLG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	578,889	2,863,960	-	2,132,417	8,076,647	8,799,830	-	1,140,428	23,592,171
PSE	3,241	-	-	-	-	-	-	113,498	3,042,148	-	-	3,158,886
Bank	-	-	-	-	-	-	-	4,724,901	-	-	-	4,724,901
Corporate	2,641,930	1,196,163	4,155,304	1,713,986	6,317,929	6,565,246	4,799,017	12,100,565	2,015,116	10,321	16,072	41,531,650
RRE Financing	-	-	-	-	-	-	-	-	-	51,480,588	-	51,480,588
HPE	-	-	-	-	-	-	-	-	-	19,825,730	-	19,825,730
QRRE	-	-	-	-	-	-	-	-	-	1,125,566	-	1,125,566
Other Retail	81,058	19,892	1,157,175	22,206	492,803	3,461,390	325,719	1,731,022	386,811	28,909,154	5,278	36,592,508
Other Exposures	-	-	-	-	-	-	-	-	-	-	185,894	185,894
Total Gross Credit Exposure	2,726,230	1,216,055	5,312,479	2,315,081	9,674,693	10,026,636	7,257,152	26,746,633	14,243,905	101,351,358	1,347,672	182,217,893

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

ii) Gross Credit Exposures by Sector *(continued)*

Table 4(c): Distribution of Credit Exposures by Sector for CIMBIBG

30 June 2025	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	30,105	3,835	-	62,915	53,072	153,888	-	51,076	354,891
Bank	-	-	-	-	-	-	-	194,879	-	-	-	194,879
Corporate	-	-	-	-	-	-	-	12,665	-	-	4,369	17,035
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	54,094	54,094
Total Gross Credit Exposure	-	-	-	30,105	3,835	-	62,915	260,616	153,888	-	109,540	620,899

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

ii) Gross Credit Exposures by Sector *(continued)*

Table 4(c): Distribution of Credit Exposures by Sector for CIMBIBG *(continued)*

31 December 2024	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	60,160	42,700	-	113,022	110,033	45,659	-	41,643	413,217
Bank	-	-	-	-	-	-	-	209,126	-	-	-	209,126
Corporate	-	-	-	-	-	-	-	12,267	-	-	3,592	15,859
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	49,378	49,378
Total Gross Credit Exposure	-	-	-	60,160	42,700	-	113,022	331,425	45,659	-	94,613	687,580

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

iii) Gross Credit Exposures by Residual Contractual Maturity

The following tables represent the Group's credit exposures analysed by residual contractual maturity:

Table 5(a): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBBG

30 June 2025	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	21,493,940	29,097,601	59,769,648	110,361,189
PSE	539,773	895,969	11,297,990	12,733,732
Bank	26,555,533	22,133,229	5,392,858	54,081,620
Corporate	65,407,527	79,739,869	63,054,064	208,201,461
Mortgage/RRE Financing	124,755	924,274	140,450,721	141,499,750
HPE	172,834	7,223,522	18,704,139	26,100,495
QRRE	15,505,983	-	-	15,505,983
Other Retail	7,423,614	10,664,850	66,061,115	84,149,580
Other Exposures	1,759,875	241,736	8,652,571	10,654,182
Total Gross Credit Exposure	138,983,835	150,921,050	373,383,107	663,287,991

31 December 2024	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	25,498,818	26,614,597	58,930,095	111,043,510
PSE	448,681	998,366	11,297,679	12,744,726
Bank	23,460,469	20,412,532	5,265,943	49,138,944
Corporate	67,378,573	77,024,379	61,669,530	206,072,483
Mortgage/RRE Financing	154,054	884,266	137,664,673	138,702,992
HPE	165,239	6,761,767	18,476,246	25,403,252
QRRE	15,124,749	-	-	15,124,749
Other Retail	7,077,731	10,235,992	67,642,855	84,956,578
Other Exposures	10,407,547	220,661	10,461,983	21,090,191
Total Gross Credit Exposure	149,715,861	143,152,561	371,409,004	664,277,426

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

iii) Gross Credit Exposures by Residual Contractual Maturity *(continued)*

Table 5(b): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBISLG

30 June 2025	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	5,272,233	4,514,501	13,792,923	23,579,657
PSE	538,926	890,097	1,719,232	3,148,255
Bank	4,439,813	2,822,306	220,232	7,482,351
Corporate	12,591,432	13,270,953	20,433,004	46,295,389
RRE Financing	3,533	129,744	53,828,616	53,961,893
HPE	81,445	5,798,578	14,579,825	20,459,848
QRRE	1,358,528	-	-	1,358,528
Other Retail	122,311	1,629,984	33,686,177	35,438,471
Other Exposures	-	10,299	190,587	200,886
Total Gross Credit Exposure	24,408,220	29,066,462	138,450,597	191,925,279

31 December 2024	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	7,738,145	4,410,615	11,443,411	23,592,171
PSE	447,786	992,126	1,718,974	3,158,886
Bank	3,146,384	1,407,276	171,241	4,724,901
Corporate	11,747,719	11,627,481	18,156,450	41,531,650
RRE Financing	3,727	112,443	51,364,417	51,480,588
HPE	67,116	5,290,674	14,467,940	19,825,730
QRRE	1,125,566	-	-	1,125,566
Other Retail	125,023	1,628,205	34,839,280	36,592,508
Other Exposures	-	10,274	175,620	185,894
Total Gross Credit Exposure	24,401,466	25,479,092	132,337,335	182,217,893

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Summary of Credit Exposures *(continued)*

iii) Gross Credit Exposures by Residual Contractual Maturity *(continued)*

Table 5(c): Distribution of Credit Exposures by Residual Contractual Maturity for CIMBIBG

30 June 2025	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	53,004	25,323	276,564	354,891
Bank	94,130	-	100,749	194,879
Corporate	-	-	17,035	17,035
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	54,094	54,094
Total Gross Credit Exposure	147,134	25,323	448,442	620,899

31 December 2024	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	110,009	25,337	277,871	413,217
Bank	100,132	-	108,994	209,126
Corporate	-	-	15,859	15,859
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	49,378	49,378
Total Gross Credit Exposure	210,141	25,337	452,102	687,580

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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(a): Past Due but Not Impaired Loans, Advances and Financing by Sector for CIMBBG

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Primary Agriculture	78,488	39,896
Mining and Quarrying	4,570	2,707
Manufacturing	188,871	189,242
Electricity, Gas and Water Supply	10,353	3,236
Construction	134,341	125,208
Wholesale and Retail Trade, and Restaurants and Hotels	426,171	325,149
Transport, Storage and Communication	57,008	30,987
Finance, Insurance/Takaful, Real Estate and Business Activities	474,635	460,422
Education, Health and Others	60,895	57,743
Household	19,104,482	17,814,209
Others*	141,652	105,095
Total	20,681,466	19,153,894

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

i) Past Due But Not Impaired *(continued)*

Table 6(b): Past Due but Not Impaired Financing, Advances and Other Financing by Sector for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Primary Agriculture	11,353	14,123
Mining and Quarrying	595	236
Manufacturing	73,690	69,100
Electricity, Gas and Water Supply	31	2,978
Construction	28,673	28,255
Wholesale and Retail Trade, and Restaurants and Hotels	134,882	115,381
Transport, Storage and Communication	25,126	9,034
Finance, Takaful, Real Estate and Business Activities	156,542	111,364
Education, Health and Others	27,459	25,996
Household	9,781,137	8,709,195
Others*	18,993	370
Total	10,258,481	9,086,032

Note: All sectors above are Shariah compliant.

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

Table 6(c): Past Due but Not Impaired Loans, Advances and Financing by Sector for CIMBIBG

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

i) Past Due But Not Impaired *(continued)*

Table 7(a): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution for CIMBBG

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Malaysia	18,277,275	16,657,436
Singapore	468,920	499,521
Thailand	1,686,288	1,777,749
Other Countries	248,983	219,188
Total	20,681,466	19,153,894

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

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Malaysia	10,258,481	9,086,032
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	10,258,481	9,086,032

Table 7(c): Past Due but Not Impaired Loans, Advances and Financing by Geographic Distribution for CIMBIBG

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

(ii) Credit Impaired Loans/Financing *(continued)*

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(a): Credit Impaired Loans, Advances and Financing by Sector for CIMBBG

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Primary Agriculture	24,351	6,975
Mining and Quarrying	983,847	936,147
Manufacturing	141,980	218,112
Electricity, Gas and Water Supply	4,325	1,597
Construction	327,735	363,310
Wholesale and Retail Trade, and Restaurants and Hotels	411,126	480,165
Transport, Storage and Communications	55,750	55,245
Finance, Insurance/Takaful, Real Estate and Business Activities	674,427	543,983
Education, Health and Others	107,977	109,374
Household	3,489,804	3,330,259
Others*	160,987	126,097
Total	6,382,309	6,171,264

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

ii) Credit Impaired Loans/Financing *(continued)*

Table 8(b): Credit Impaired Financing, Advances and Other Financing by Sector for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Primary Agriculture	16,990	4
Mining and Quarrying	54,637	644
Manufacturing	39,723	106,196
Electricity, Gas and Water Supply	37	1
Construction	64,517	122,591
Wholesale and Retail Trade, and Restaurants and Hotels	116,530	113,507
Transport, Storage and Communications	7,441	6,544
Finance, Takaful, Real Estate and Business Activities	98,624	72,531
Education, Health and Others	17,909	16,913
Household	1,269,349	1,172,922
Others*	379	377
Total	1,686,136	1,612,230

Note: All sectors above are Shariah compliant.

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

Table 8(c): Credit Impaired Loans, Advances and Financing by Sector for CIMBIBG

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

ii) Credit Impaired Loans/Financing *(continued)*

Table 9(a): Credit Impaired Loans, Advances and Financing by Geographic Distribution for CIMBBG

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Malaysia	4,701,131	4,522,668
Singapore	434,896	380,773
Thailand	989,307	1,036,860
Other Countries	256,975	230,963
Total	6,382,309	6,171,264

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

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Malaysia	1,686,136	1,612,230
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	1,686,136	1,612,230

Table 9(c): Credit Impaired Loans, Advances and Financing by Geographic Distribution for CIMBIBG

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

ii) Expected Credit Losses

Table 10(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBBG

(RM'000)	CIMBBG				
	30 June 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)	Purchased credit impaired	Total
Primary Agriculture	45,935	342	9,291	-	55,568
Mining and Quarrying	17,721	527	802,750	-	820,998
Manufacturing	109,009	47,787	86,288	-	243,084
Electricity, Gas and Water Supply	43,522	371	7,859	-	51,752
Construction	15,695	36,996	229,988	27,398	310,077
Wholesale and Retail Trade, and Restaurants and Hotels	174,216	105,586	163,286	-	443,088
Transport, Storage and Communications	13,719	8,894	52,275	-	74,888
Finance, Insurance/Takaful, Real Estate and Business Activities	220,245	15,954	290,957	-	527,156
Education, Health and Others	12,551	4,608	77,000	-	94,159
Household	1,182,099	989,237	1,449,450	-	3,620,786
Others*	95,734	64,775	126,233	-	286,742
Total	1,930,446	1,275,077	3,295,377	27,398	6,528,298

* Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

Table 10(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBBG (continued)

(RM'000)	CIMBBG				
	31 December 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)	Purchased credit impaired	Total
Primary Agriculture	47,608	595	6,000	-	54,203
Mining and Quarrying	16,260	213	724,750	-	741,223
Manufacturing	67,816	52,419	168,665	-	288,900
Electricity, Gas and Water Supply	41,051	89	840	-	41,980
Construction	11,056	36,518	254,422	-	301,996
Wholesale and Retail Trade, and Restaurants and Hotels	97,841	146,211	182,399	-	426,451
Transport, Storage and Communications	14,215	11,060	51,797	-	77,072
Finance, Insurance/Takaful, Real Estate and Business Activities	210,674	21,862	244,602	-	477,138
Education, Health and Others	13,989	4,763	75,804	-	94,556
Household	1,475,780	1,023,647	1,412,416	-	3,911,843
Others*	68,975	15,630	114,340	-	198,945
Total	2,065,265	1,313,007	3,236,035	-	6,614,307

* Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Primary Agriculture	418	273	2,302	-	2,993
Mining and Quarrying	120	39	53,157	-	53,316
Manufacturing	42,464	7,665	24,094	-	74,223
Electricity, Gas and Water Supply	703	187	5,670	-	6,560
Construction	8,192	4,846	26,294	-	39,332
Wholesale and Retail Trade, and Restaurants and Hotels	79,347	39,489	77,505	-	196,341
Transport, Storage and Communications	3,641	4,365	5,281	-	13,287
Finance, Takaful, Real Estate and Business Activities	12,405	5,537	25,529	-	43,471
Education, Health and Others	2,750	2,245	8,383	-	13,378
Household	368,803	381,716	491,551	-	1,242,070
Others*	3,691	11,589	379	-	15,659
Total	522,534	457,951	720,145	-	1,700,630

Note: All sectors above are Shariah compliant.

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG (continued)

(RM'000)	CIMBISLG				
	31 December 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)	Purchased credit impaired	Total
Primary Agriculture	723	569	375	-	1,667
Mining and Quarrying	206	63	281	-	550
Manufacturing	6,199	5,209	86,766	-	98,174
Electricity, Gas and Water Supply	546	55	209	-	810
Construction	3,816	4,715	44,214	-	52,745
Wholesale and Retail Trade, and Restaurants and Hotels	16,785	63,751	72,680	-	153,216
Transport, Storage and Communications	3,845	5,854	4,890	-	14,589
Finance, Takaful, Real Estate and Business Activities	8,718	5,298	12,328	-	26,344
Education, Health and Others	1,448	1,581	7,927	-	10,956
Household	554,730	403,791	453,344	-	1,411,865
Others*	8	-	376	-	384
Total	597,024	490,886	683,390	-	1,771,300

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

Table 10(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBIBG

There are no expected credit losses for CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

Table 11(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBBG

(RM'000)	CIMBBG				
	30 June 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)	Purchased credit impaired	Total
Malaysia	1,160,152	963,520	2,447,507	-	4,571,179
Singapore	368,973	42,910	256,572	-	668,455
Thailand	333,519	240,732	447,086	27,398	1,048,735
Other Countries	67,802	27,915	144,212	-	239,929
Total	1,930,446	1,275,077	3,295,377	27,398	6,528,298

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
Malaysia	1,311,947	1,015,110	2,366,613	-	4,693,670
Singapore	339,018	61,937	236,115	-	637,070
Thailand	342,163	228,767	500,841	-	1,071,771
Other Countries	72,137	7,193	132,466	-	211,796
Total	2,065,265	1,313,007	3,236,035	-	6,614,307

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

Table 11(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBISLG

(RM'000)	CIMBISLG				
	30 June 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)	Purchased credit impaired	Total
Malaysia	522,534	457,951	720,145	-	1,700,630
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	522,534	457,951	720,145	-	1,700,630

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
Malaysia	597,024	490,886	683,390	-	1,771,300
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	597,024	490,886	683,390	-	1,771,300

Table 11(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBIBG

There are no expected credit losses for CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

Table 12(a): Expected Credit Losses Charges/(Write back) and Write-off for Stage 3 and Purchased Credit Impaired for CIMBBG

(RM'000)	CIMBBG			
	30 June 2025			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	2,860	-	-	-
Mining and Quarrying	(1,130)	-	-	-
Manufacturing	1,500	-	3,137	-
Electricity, Gas and Water Supply	1,863	-	-	-
Construction	2,323	-	22,717	-
Wholesale and Retail Trade, and Restaurants and Hotels	(513)	-	18,333	-
Transport, Storage and Communications	(991)	-	3,115	-
Finance, Insurance/Takaful, Real Estate and Business Activities	15,571	-	24,758	-
Education, Health and Others	2,301	-	878	-
Household	799,729	24,254	671,200	-
Others*	164,988	-	200,573	-
Total	988,501	24,254	944,711	-

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

Table 12(a): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBBG (continued)

(RM'000)	CIMBBG			
	30 June 2024			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	(1,371)	-	237	-
Mining and Quarrying	(22,286)	-	34	-
Manufacturing	28,812	-	16,909	-
Electricity, Gas and Water Supply	266	-	25	-
Construction	110,654	-	4,523	-
Wholesale and Retail Trade, and Restaurants and Hotels	28,858	-	19,748	-
Transport, Storage and Communications	27,551	-	6,398	-
Finance, Insurance/Takaful, Real Estate and Business Activities	54,384	-	20,153	-
Education, Health and Others	9,661	-	410	-
Household	882,996	(592)	556,737	927
Others*	181,683	-	234,100	-
Total	1,301,208	(592)	859,274	927

*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG			
	30 June 2025			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	1,755	-	-	-
Mining and Quarrying	(2)	-	-	-
Manufacturing	6,715	-	10	-
Electricity, Gas and Water Supply	297	-	-	-
Construction	(3,164)	-	15,043	-
Wholesale and Retail Trade, and Restaurants and Hotels	8,878	-	6,289	-
Transport, Storage and Communications	986	-	1,357	-
Finance, Takaful, Real Estate and Business Activities	11,764	-	15,727	-
Education, Health and Others	387	-	-	-
Household	257,381	-	187,578	-
Others*	36	-	-	-
Total	285,033	-	226,004	-

Note: All sectors above are Shariah compliant

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMBISLG			
	30 June 2024			
	Charges/(write back)		Write-off	
	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired
Primary Agriculture	(900)	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	4,027	-	4,701	-
Electricity, Gas and Water Supply	76	-	-	-
Construction	33,573	-	3,796	-
Wholesale and Retail Trade, and Restaurants and Hotels	3,104	-	5,583	-
Transport, Storage and Communications	2,208	-	818	-
Finance, Takaful, Real Estate and Business Activities	3,999	-	8,681	-
Education, Health and Others	974	-	5	-
Household	336,520	-	126,313	-
Others*	51	-	-	-
Total	383,632	-	149,897	-

Note: All sectors above are Shariah compliant.

*Others are exposures which are not elsewhere classified.

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

There are no expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBIBG as at 30 June 2025 and 30 June 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG				
	30 June 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)	Purchased credit impaired	Total
At 1 January 2025	2,065,265	1,313,007	3,236,035	-	6,614,307
Changes in expected credit losses due to transferred within stages	214,925	(291,021)	76,096	-	-
Transferred to Stage 1	563,643	(538,534)	(25,109)	-	-
Transferred to Stage 2	(298,317)	735,743	(437,426)	-	-
Transferred to Stage 3	(50,401)	(488,230)	538,631	-	-
Total charge to Income Statement	(343,219)	257,014	988,501	24,254	926,550
New financial assets originated	500,023	73,259	11,991	24,254	609,527
Financial assets that have been derecognised	(337,973)	(189,639)	-	-	(527,612)
Write back in respect of full recoveries	-	-	(171,113)	-	(171,113)
Change in credit risk	(505,269)	373,394	1,147,623	-	1,015,748
Write-offs	(468)	(1,501)	(944,711)	-	(946,680)
Disposal of loans, advances and financing	-	-	(58,357)	-	(58,357)
Exchange fluctuation	(5,989)	(2,595)	(17,633)	(158)	(26,375)
Other movements	(68)	173	15,446	3,302	18,853
Total	1,930,446	1,275,077	3,295,377	27,398	6,528,298

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG				
	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)	Purchased credit impaired	Total
At 1 January 2024	2,455,703	1,334,811	3,077,099	1,863	6,869,476
Changes in expected credit losses due to transferred within stages	477,634	(445,886)	(31,748)	-	-
Transferred to Stage 1	1,050,982	(979,350)	(71,632)	-	-
Transferred to Stage 2	(503,562)	1,451,172	(947,610)	-	-
Transferred to Stage 3	(69,786)	(917,708)	987,494	-	-
Total charge to Income Statement	(833,887)	437,201	2,319,479	(587)	1,922,206
New financial assets originated	1,060,319	143,908	81,098	-	1,285,325
Financial assets that have been derecognised	(933,686)	(291,533)	-	-	(1,225,219)
Writeback in respect of full recoveries	-	-	(424,831)	(587)	(425,418)
Change in credit risk	(960,520)	584,826	2,663,212	-	2,287,518
Write-offs	(411)	(827)	(2,054,237)	(945)	(2,056,420)
Disposal of loans, advances and financing	-	-	(231,612)	-	(231,612)
Exchange fluctuation	(32,677)	(12,269)	(51,338)	(48)	(96,332)
Other movements	(1,097)	(23)	208,392	(283)	206,989
Total	2,065,265	1,313,007	3,236,035	-	6,614,307

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

Table 13(b): Analysis of movement in the Expected Credit Losses for Financing, Advances and Other Financing for CIMBISLG

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
At 1 January 2025	597,024	490,886	683,390	-	1,771,300
Changes in expected credit losses due to transferred within stages	92,635	(54,803)	(37,832)	-	-
Transferred to Stage 1	213,259	(205,260)	(7,999)	-	-
Transferred to Stage 2	(120,406)	324,210	(203,804)	-	-
Transferred to Stage 3	(218)	(173,753)	173,971	-	-
Total charge to Income Statement	(167,120)	22,792	285,033	-	140,705
New financial assets originated	76,658	20,250	1,261	-	98,169
Financial assets that have been derecognised	(46,235)	(86,273)	-	-	(132,508)
Write back in respect of full recoveries	-	-	(11,821)	-	(11,821)
Change in credit risk	(197,543)	88,815	295,593	-	186,865
Write-offs	-	(916)	(226,004)	-	(226,920)
Other movements	(5)	(8)	15,558	-	15,545
Total	522,534	457,951	720,145	-	1,700,630

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG				
	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)	Purchased credit impaired	Total
At 1 January 2024	772,112	368,166	549,580	-	1,689,858
Changes in expected credit losses due to transferred within stages	206,221	(77,025)	(129,196)	-	-
Transferred to Stage 1	384,972	(359,846)	(25,126)	-	-
Transferred to Stage 2	(178,369)	613,879	(435,510)	-	-
Transferred to Stage 3	(382)	(331,058)	331,440	-	-
Total charge to Income Statement	(381,205)	199,836	583,585	-	402,216
New financial assets originated	108,718	2,474	1,255	-	112,447
Financial assets that have been derecognized	(81,014)	(35,679)	-	-	(116,693)
Write back in respect of full recoveries	-	-	(50,625)	-	(50,625)
Change in credit risk	(408,909)	233,041	632,955	-	457,087
Write-offs	-	(164)	(350,717)	-	(350,881)
Other movements	(104)	73	30,138	-	30,107
Total	597,024	490,886	683,390	-	1,771,300

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

There are no expected credit losses for loans, advances and financing for CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Capital Treatment for Credit Risk

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 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(a): Disclosure by Risk Weight under SA for CIMBBG

30 June 2025	CIMBBG												
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	107,509,308	12,396,860	806,919	-	1,702,258	496,277	-	-	4,504,853	-	-	127,416,475	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,225,333	237,049	79,787	114,010	678,037	4,247,434	-	-	287	314,208	-	6,896,145	1,379,229
35%	-	-	-	-	-	-	11,023,487	-	-	-	-	11,023,487	3,858,221
50%	1,626,547	99,792	2,559,157	801,375	5,722,667	7,958,322	3,742,877	-	-	-	-	22,510,737	11,255,368
75%	-	-	-	-	412	13,954,292	-	-	2,061,974	-	-	16,016,678	12,012,508
100%	-	-	182	2,198,886	23,764,689	2,005,500	3,219,910	-	1,889,429	-	57	33,078,653	33,078,653
125%	-	-	-	-	-	226,313	-	-	-	-	-	226,313	282,891
150%	-	-	-	-	207,784	202,748	-	1,883,373	-	-	-	2,293,905	3,440,858
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	110,361,189	12,733,701	3,446,044	3,114,271	32,075,848	29,090,885	17,986,274	1,883,373	8,456,543	314,208	57	219,462,394	65,307,729
Average Risk Weight	1%	1%	38%	84%	84%	61%	50%	150%	41%	20%	100%	30%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	

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

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

31 December 2024	CIMBBG												
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages/ RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	108,096,809	12,410,286	298,514	-	2,198,527	479,852	-	-	13,318,552	-	-	136,802,539	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,055,868	219,000	124,056	204,012	687,694	4,554,190	-	-	153,419	318,362	-	7,316,602	1,463,320
35%	-	-	-	-	-	-	10,870,833	-	-	-	-	10,870,833	3,804,792
50%	1,797,693	115,387	2,557,967	1,985,960	5,430,569	7,490,218	3,790,696	-	-	-	-	23,168,489	11,584,245
75%	-	-	-	-	693	13,579,527	11	-	1,984,415	-	-	15,564,646	11,673,484
100%	0	-	0	2,298,515	23,119,504	1,921,024	3,160,045	-	3,439,459	-	54	33,938,601	33,938,601
125%	-	-	-	-	-	230,058	-	-	-	-	-	230,058	287,572
150%	-	-	-	-	204,412	171,877	-	1,875,930	-	-	-	2,252,220	3,378,330
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	110,950,370	12,744,673	2,980,536	4,488,486	31,641,399	28,426,745	17,821,586	1,875,930	18,895,845	318,362	54	230,143,987	66,130,344
Average Risk Weight	1%	1%	44%	74%	83%	61%	50%	150%	26%	20%	100%	29%	
Deduction from Capital Base													

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

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

30 June 2025	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	23,579,657	2,866,969	-	-	6	189	-	-	1,274	-	26,448,095	-
20%	-	181,494	104	-	164,182	1,282,321	-	-	-	10,299	1,638,401	327,680
35%	-	-	-	-	-	-	55,121	-	-	-	55,121	19,292
50%	-	99,792	-	-	3,958,207	4,963,153	461,532	-	-	-	9,482,685	4,741,342
75%	-	-	-	-	-	1,525,453	-	-	-	-	1,525,453	1,144,090
100%	-	-	-	660	1,079,395	716,700	4,506	-	189,313	-	1,990,573	1,990,573
100%< RW < 1250%	-	-	-	-	3,638	22,304	-	-	-	-	25,942	38,913
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	23,579,657	3,148,255	104	660	5,205,428	8,510,121	521,159	-	190,587	10,299	41,166,270	8,261,891
Average Risk Weight	-	3%	20%	100%	59%	54%	49%	-	99%	20%	20%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

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

31 December 2024	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	23,592,171	2,910,286	-	-	190	-	-	-	897	-	26,503,545	-
20%	-	133,213	88	-	220,846	1,589,346	-	-	-	10,274	1,953,767	390,753
35%	-	-	-	-	-	-	45,172	-	-	-	45,172	15,810
50%	-	115,387	-	-	3,854,379	4,934,044	461,124	-	-	-	9,364,933	4,682,467
75%	-	-	-	-	-	1,124,930	-	-	-	-	1,124,930	843,698
100%	-	-	-	944	868,397	796,625	6,368	-	174,723	-	1,847,057	1,847,057
100%< RW < 1250%	-	-	-	-	2,661	15,831	-	-	-	-	18,492	27,738
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	23,592,171	3,158,886	88	944	4,946,472	8,460,776	512,664	-	175,620	10,274	40,857,896	7,807,522
Average Risk Weight	-	3%	20%	100%	57%	53%	49%	-	99%	20%	19%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	0	-	

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

30 June 2025	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	354,891	-	-	-	-	-	-	-	9	-	354,901	-
20%	-	-	94,358	-	-	-	-	-	-	-	94,358	18,872
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	100,521	-	-	-	-	-	-	-	100,521	50,261
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	17,035	-	-	-	54,085	-	71,119	71,119
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	354,891	-	194,879	-	17,035	-	-	-	54,094	-	620,899	140,252
Average Risk Weight	-	-	35%	-	100%	-	-	-	100%	-	23%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

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

31 December 2024	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	413,217	-	-	-	-	-	-	-	6	-	413,223	-
20%	-	-	100,360	-	-	-	-	-	-	-	100,360	20,072
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	108,766	-	-	-	-	-	-	-	108,766	54,383
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	15,859	-	-	-	49,372	-	65,231	65,231
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	413,217	-	209,126	-	15,859	-	-	-	49,378	-	687,580	139,686
Average Risk Weight	-	-	36%	-	100%	-	-	-	100%	-	20%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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(a): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMBBG

30 June 2025	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	12,733,732	12,733,732
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,335,035	-	2,357,460	5,692,495
Corporate	430,724	523,542	36,359,457	37,313,724
Sovereign/Central Banks	92,685,472	-	17,675,717	110,361,189
Banks, MDBs and DFIs	2,105,048	-	1,340,997	3,446,044
Total	98,556,279	523,542	70,467,363	169,547,184

31 December 2024	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	12,744,726	12,744,726
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,787,687	-	2,469,507	5,257,195
Corporate	459,738	115,884	36,292,229	36,867,850
Sovereign/Central Banks	92,100,447	-	18,943,063	111,043,510
Banks, MDBs and DFIs	1,634,834	-	1,345,702	2,980,536
Total	96,982,706	115,884	71,795,228	168,893,818

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Table 15(b): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMBISLG

30 June 2025	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	3,148,255	3,148,255
Takaful Operators, Securities Firms & Fund Managers	-	-	660	660
Corporate	-	4,798	5,341,044	5,345,842
Sovereign/Central Banks	22,272,195	-	1,307,462	23,579,657
Banks, MDBs and DFIs	104	-	-	104
Total	22,272,299	4,798	9,797,421	32,074,518

31 December 2024	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	3,158,886	3,158,886
Takaful Operators, Securities Firms & Fund Managers	-	-	944	944
Corporate	10	5,153	5,082,001	5,087,165
Sovereign/Central Banks	21,360,412	-	2,231,759	23,592,171
Banks, MDBs and DFIs	88	-	-	88
Total	21,360,511	5,153	10,473,590	31,839,255

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Table 15(c): Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs for CIMBIBG

30 June 2025	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	17,035	17,035
Sovereign/Central Banks	334,213	-	20,678	354,891
Banks, MDBs and DFIs	113,004	80	81,795	194,879
Total	447,217	80	119,508	566,805

31 December 2024	CIMBIBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	15,859	15,859
Sovereign/Central Banks	392,564	-	20,653	413,217
Banks, MDBs and DFIs	123,461	-	85,665	209,126
Total	516,025	-	122,178	638,202

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Table 16(a): Disclosures of Securitisation under SA according to Ratings by ECAIs for CIMBBG

30 June 2025	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	314,208	-	-	314,208

31 December 2024	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	318,362	-	-	318,362

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

30 June 2025	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	10,299	-	-	10,299

31 December 2024	CIMBISLG			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	10,274	-	-	10,274

As at 30 June 2025 and 31 December 2024, there is no Securitisation under SA according to Ratings by ECAIs for CIMBIBG.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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

30 June 2025	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	158,524,222	56,600,347	3,937,289	219,061,858
Residential Mortgage/RRE Financing	107,080,360	13,546,516	2,860,017	123,486,892
QRRE	10,681,452	4,640,557	183,974	15,505,983
Hire Purchase	7,361,831	18,397,343	341,322	26,100,495
Other Retail	33,400,579	20,015,931	551,977	53,968,487
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	19%	23%	34%	
QRRE	89%	89%	89%	
Hire Purchase	44%	57%	55%	
Other Retail	21%	23%	41%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	10%	83%	199%	
QRRE	19%	120%	458%	
Hire Purchase	52%	87%	292%	
Other Retail	20%	38%	144%	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Retail Exposures (continued)

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

31 December 2024	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	156,897,245	55,998,518	3,949,045	216,844,809
Residential Mortgage/RRE Financing	104,996,389	13,095,651	2,778,101	120,870,141
QRRE	10,501,822	4,449,639	173,288	15,124,749
Hire Purchase	7,769,272	17,317,795	316,185	25,403,252
Other Retail	33,629,762	21,135,433	681,472	55,446,666
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	24%	34%	
QRRE	89%	89%	89%	
Hire Purchase	44%	57%	55%	
Other Retail	22%	21%	40%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	11%	87%	207%	
QRRE	19%	119%	471%	
Hire Purchase	52%	89%	321%	
Other Retail	17%	35%	150%	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

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

Retail Exposures (continued)

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

30 June 2025	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	64,468,695	35,749,537	1,896,240	102,114,472
RRE Financing	44,966,907	7,015,907	1,457,911	53,440,725
QRRE	827,721	516,922	13,885	1,358,528
Hire Purchase	4,936,993	15,263,676	259,179	20,459,848
Other Retail	13,737,075	12,953,032	165,265	26,855,372
Exposure Weighted Average LGD				
RRE Financing	22%	25%	36%	
QRRE	90%	90%	90%	
Hire Purchase	44%	58%	56%	
Other Retail	22%	13%	41%	
Exposure Weighted Average Risk Weight				
RRE Financing	12%	91%	218%	
QRRE	21%	115%	562%	
Hire Purchase	52%	88%	304%	
Other Retail	21%	21%	178%	

CREDIT RISK (continued)

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

Retail Exposures (continued)

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

31 December 2024	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	62,819,997	35,327,899	1,831,919	99,979,816
RRE Financing	42,881,473	6,712,854	1,373,597	50,967,923
QRRE	665,660	448,817	11,089	1,125,566
Hire Purchase	5,280,818	14,307,709	237,203	19,825,730
Other Retail	13,992,047	13,858,519	210,031	28,060,597
Exposure Weighted Average LGD				
RRE Financing	22%	25%	36%	
QRRE	90%	90%	90%	
Hire Purchase	44%	58%	56%	
Other Retail	24%	12%	40%	
Exposure Weighted Average Risk Weight				
RRE Financing	12%	93%	226%	
QRRE	21%	113%	528%	
Hire Purchase	52%	89%	338%	
Other Retail	21%	18%	207%	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Retail Exposures (continued)

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

30 June 2025	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	181,130,650	37,840,298	90,909	219,061,858
Residential Mortgage/RRE Financing	115,706,622	7,767,371	12,899	123,486,892
QRRE	10,507,648	4,996,577	1,758	15,505,983
Hire Purchase	10,606,502	15,472,351	21,642	26,100,495
Other Retail	44,309,878	9,603,999	54,610	53,968,487
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	29%	32%	
QRRE	89%	89%	90%	
Hire Purchase	42%	61%	52%	
Other Retail	19%	37%	61%	

31 December 2024	CIMBBG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	180,639,753	36,087,605	117,451	216,844,809
Residential Mortgage/RRE Financing	112,961,735	7,883,694	24,712	120,870,141
QRRE	10,338,790	4,783,073	2,886	15,124,749
Hire Purchase	10,593,591	14,786,742	22,919	25,403,252
Other Retail	46,745,637	8,634,096	66,933	55,446,666
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	29%	40%	
QRRE	89%	89%	90%	
Hire Purchase	42%	61%	55%	
Other Retail	19%	40%	65%	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

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

Retail Exposures (continued)

Table 18(b): Retail Exposures under the IRB Approach by Expected Loss Range for CIMBISLG

30 June 2025	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	80,366,650	21,716,409	31,413	102,114,472
RRE Financing	49,300,948	4,137,544	2,232	53,440,725
QRRE	759,558	598,961	8	1,358,528
Hire Purchase	7,312,290	13,133,421	14,137	20,459,848
Other Retail	22,993,853	3,846,483	15,036	26,855,372
Exposure Weighted Average LGD				
RRE Financing	22%	31%	27%	
QRRE	90%	90%	90%	
Hire Purchase	42%	61%	55%	
Other Retail	17%	24%	57%	

31 December 2024	CIMBISLG			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	79,616,164	20,323,619	40,033	99,979,816
RRE Financing	46,931,501	4,029,462	6,960	50,967,923
QRRE	589,371	536,180	14	1,125,566
Hire Purchase	7,348,136	12,462,328	15,266	19,825,730
Other Retail	24,747,156	3,295,648	17,792	28,060,597
Exposure Weighted Average LGD				
RRE Financing	22%	31%	41%	
QRRE	90%	90%	90%	
Hire Purchase	42%	62%	57%	
Other Retail	17%	25%	67%	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Non-retail Exposures

The following tables summarise the Group's non-retail credit exposures measured under F-IRB Approach as at 30 June 2025 and 31 December 2024:

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

30 June 2025	CIMBBG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	477,253	8,222,500	56,270	188	0	8,756,211
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,776,903	10,006,863	690,048	770,261	106,479	15,350,554
RWA	2,289,897	13,530,453	809,088	1,926,121	-	18,555,559

31 December 2024	CIMBBG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	816,036	6,248,080	96,140	176	-	7,160,433
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	3,167,898	10,825,543	669,016	824,229	98,022	15,584,709
RWA	2,152,267	12,412,090	789,667	2,061,012	-	17,415,037

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

Non-retail Exposures (continued)

Table 19(b): Credit Exposures Subject to Supervisory Risk Weight under IRB Approach for CIMBISLG

30 June 2025	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	165,074	1,928,047	42,893	188	0	2,136,200
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	551,064	2,126,221	39,305	171,595	8,985	2,897,170
RWA	278,953	3,232,306	45,349	429,457	-	3,986,064

31 December 2024	CIMBISLG					
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	210,043	370,882	78,489	176	-	659,591
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	588,543	2,141,870	102,719	188,487	0	3,021,619
RWA	401,803	1,991,156	118,126	471,659	-	2,982,744

CIMBBG and CIMBISLG have no exposure to High Volatility Commercial Real Estate and Equities under the Supervisory Slotting Criteria.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

Table 20(a): Non Retail Exposures under IRB Approach by Risk Grades for CIMBBG

30 June 2025	CIMBBG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	66,417,501	93,276,769	26,087,715	4,139,818	189,921,803
Sovereign/Central Banks	-	-	-	-	-
Bank	33,206,890	15,532,397	98,428	190	48,837,904
Corporate (excluding Specialised Lending/Financing)	33,210,611	77,744,372	25,989,287	4,139,628	141,083,898
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	43%	44%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	42%	35%	43%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	33%	132%	-	
Corporate (excluding Specialised Lending/Financing)	19%	62%	105%	-	

31 December 2024	CIMBBG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	63,891,745	92,434,124	26,987,031	4,047,804	187,360,704
Sovereign/Central Banks	-	-	-	-	-
Bank	32,141,162	13,549,627	467,443	175	46,158,407
Corporate (excluding Specialised Lending/Financing)	31,750,582	78,884,497	26,519,588	4,047,629	141,202,296
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	43%	44%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	40%	36%	43%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	34%	134%	-	
Corporate (excluding Specialised Lending/Financing)	20%	60%	106%	-	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

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

Non-retail Exposures (continued)

Table 20(b): Non Retail Exposures under IRB Approach by Risk Grades for CIMBISLG

30 June 2025	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	11,594,010	20,304,982	10,561,930	932,262	43,393,185
Bank	5,766,861	1,715,354	-	32	7,482,247
Corporate (excluding Specialised Financing)	5,827,149	18,589,628	10,561,930	932,229	35,910,937
Exposure Weighted Average LGD					
Bank	37%	45%	-	45%	
Corporate (excluding Specialised Financing)	44%	41%	38%	43%	
Exposure Weighted Average Risk Weight					
Bank	12%	19%	-	0%	
Corporate (excluding Specialised Financing)	18%	65%	113%	0%	

31 December 2024	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	9,411,074	17,151,773	9,924,605	999,693	37,487,144
Bank	3,702,733	1,022,058	-	23	4,724,813
Corporate (excluding Specialised Financing)	5,708,341	16,129,715	9,924,605	999,670	32,762,331
Exposure Weighted Average LGD					
Bank	41%	45%	-	45%	
Corporate (excluding Specialised Financing)	44%	41%	38%	43%	
Exposure Weighted Average Risk Weight					
Bank	13%	20%	-	0%	
Corporate (excluding Specialised Financing)	18%	61%	113%	0%	

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

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

Expected Losses versus Actual Losses by Portfolio Types

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

Table 21(a): Analysis of Expected Loss versus Actual Losses by Portfolio Types for CIMBBG

CIMBBG				
(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	24,106	0	23,820	0
Corporate	899,867	155,486	972,563	107,550
Mortgage/RRE Financing	544,048	479,353	455,820	550,831
HPE	812,788	203,421	601,300	222,154
QRRE	367,197	107,299	346,747	106,093
Other Retail	275,993	54,030	312,621	120,483
Total	2,924,000	999,590	2,712,872	1,107,110

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

CIMBISLG				
(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	1,726	-	1,610	-
Corporate	215,380	(4,234)	204,403	82,116
RRE Financing	278,783	250,432	211,412	275,042
HPE	440,910	155,756	367,817	156,190
QRRE	23,253	12,159	11,519	5,054
Other Retail	178,525	29,606	206,054	57,034
Total	1,138,576	443,719	1,002,815	575,436

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.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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

30 June 2025	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,406,034		4,406,034	2,324,788
Transaction Related Contingent Items	6,529,097		3,264,549	1,894,074
Short Term Self Liquidating Trade Related Contingencies	2,334,170		466,834	195,102
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	4,287,869		4,287,898	285,500
Foreign Exchange Related Contracts				
One year or less	38,399,224	243,734	776,213	483,809
Over one year to five years	1,073,976	14,527	74,005	56,438
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	5,330,654	20,677	32,686	21,447
Over one year to five years	11,918,391	284,141	652,894	401,938
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	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2025	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,147,785,266	3,909,780	19,680,408	6,223,450
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	43,329,758		36,657,871	14,346,820
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	352,835		70,567	56,134
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	125,090,058		-	-
Unutilised credit card lines	27,684,798		7,835,701	2,124,924
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	1,420,353,160	4,511,602	78,377,266	28,572,158

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2024	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,083,395		4,083,395	2,064,559
Transaction Related Contingent Items	6,299,494		3,149,747	1,977,328
Short Term Self Liquidating Trade Related Contingencies	3,614,188		722,838	230,697
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	4,069,540		4,069,569	242,993
Foreign Exchange Related Contracts				
One year or less	38,122,687	324,268	771,769	376,804
Over one year to five years	387,258	2,896	28,185	31,743
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	4,231,532	3,845	18,131	12,737
Over one year to five years	12,370,141	51,476	405,140	226,806
Over five years	949,973	7,798	81,650	59,195
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	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2024	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,661,367,011	4,229,257	22,039,329	6,499,070
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	42,292,309		36,246,711	13,248,282
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	330,282		66,056	52,569
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	125,914,780		-	-
Unutilised credit card lines	26,789,202		7,599,262	2,052,962
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	1,931,619,597	4,622,063	79,345,734	27,141,795

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025
CREDIT RISK (continued)
Off-Balance Sheet Exposures and CCR (continued)
Table 22(b): Disclosure on Off-Balance Sheet Exposures and CCR for CIMBISLG

30 June 2025	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	687,659		687,659	447,264
Transaction Related Contingent Items	1,368,956		684,478	401,208
Short Term Self Liquidating Trade Related Contingencies	48,712		9,742	8,598
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	261,205		261,205	44,486
Foreign Exchange Related Contracts				
One year or less	3,749,899	9,944	67,779	33,347
Over one year to five years	217,778	-	10,889	6,063
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	22,558	550	864	401
Over one year to five years	588,140	31,069	89,999	109,205
Over five years	-	-	-	-
Commodity 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	76,874,174	1,048,948	2,697,456	457,851

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

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

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

30 June 2025	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,116,785		12,883,867	5,379,980
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	16,029,069		-	-
Unutilised credit card lines	1,430,852		686,609	253,451
Off-balance sheet items for securitisation exposures	-		-	-
Total	116,395,787	1,090,511	18,080,547	7,141,854

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CRR (continued)

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

31 December 2024	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	650,649		650,649	418,722
Transaction Related Contingent Items	1,252,135		626,067	334,314
Short Term Self Liquidating Trade Related Contingencies	148,950		29,790	17,205
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	174,957		174,957	28,173
Foreign Exchange Related Contracts				
One year or less	2,562,038	57,397	91,324	60,222
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	1,344	2	23	33
Over one year to five years	1,517,618	2,882	33,145	16,401
Over five years	111,894	1,493	7,088	4,490
Commodity 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	59,363,346	176,150	1,143,731	282,875

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CRR (continued)

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

31 December 2024	CIMBISLG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,018,742		12,967,234	4,582,757
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	15,719,257		-	-
Unutilised credit card lines	1,178,219		570,892	230,706
Off-balance sheet items for securitisation exposures	-		-	-
Total	97,699,149	237,924	16,294,901	5,975,899

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2025	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2025	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2024	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2024	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

Off-Balance Sheet Exposures and CCR (continued)

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

Table 23(a): Disclosure on Credit Derivative Transactions for CIMBBG

(RM'000)	CIMBBG			
	30 June 2025		31 December 2024	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	112,715	1,236,968	118,888	1,381,187
Client Intermediation Activities	-	-	-	-
Total	112,715	1,236,968	118,888	1,381,187
Credit Default Swaps	112,715	1,236,968	118,888	1,381,187
Total Return Swaps	-	-	-	-
Total	112,715	1,236,968	118,888	1,381,187

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

(RM'000)	CIMBISLG			
	30 June 2025		31 December 2024	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	19,900	-	19,900
Total	-	19,900	-	19,900
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	19,900	-	19,900
Total	-	19,900	-	19,900

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

(RM'000)	CIMBIBG			
	30 June 2025		31 December 2024	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	-
Total	-	-	-	-
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	-
Total	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Risk Mitigation

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2025 and 31 December 2024:

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

30 June 2025	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	110,361,189	-	-	-
Public Sector Entities	12,733,732	12,396,860	31	-
Banks, DFIs & MDBs	52,283,759	437,015	2,687,244	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,463,732	-	349,461	-
Corporate	197,931,347	7,000,477	11,369,513	24,963,996
Residential Mortgages/RRE Financing	138,128,661	-	26,583	-
Qualifying Revolving Retail	15,322,009	-	-	-
Hire Purchase	25,759,174	-	-	-
Other Retail	83,263,259	6,652,069	1,088,400	-
Securitisation	314,208	-	-	-
Equity	57	-	-	-
Higher Risk Assets	1,883,373	-	-	-
Other Assets	8,456,543	-	-	-
Defaulted Exposures	6,032,058	38,303	45,305	616,422
Total Exposures	655,933,100	26,524,723	15,566,537	25,580,418

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Risk Mitigation (continued)

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

31 December 2024	CIMBBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	111,043,510	-	93,139	-
Public Sector Entities	12,744,726	12,410,286	53	-
Banks, DFIs & MDBs	49,138,768	463,682	2,189,320	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	5,257,195	-	768,709	-
Corporate	196,351,951	7,594,007	14,089,371	23,874,200
Residential Mortgages/RRE Financing	135,452,611	-	11,266	-
Qualifying Revolving Retail	14,951,461	-	-	-
Hire Purchase	25,087,067	-	-	-
Other Retail	83,986,221	6,586,712	1,081,692	-
Securitisation	318,362	-	-	-
Equity	54	-	-	-
Higher Risk Assets	1,875,930	-	-	-
Other Assets	18,895,845	-	-	-
<i>Defaulted Exposures</i>	5,886,665	35,954	42,066	599,732
Total Exposures	660,990,368	27,090,641	18,275,615	24,473,933

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Risk Mitigation (continued)

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

30 June 2025	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	23,579,657	-	-	-
Public Sector Entities	3,148,255	2,866,969	-	-
Banks, DFIs & MDBs	7,482,319	-	1,042,678	-
Takaful Operators, Securities Firms & Fund Managers	660	-	-	-
Corporate	45,303,130	1,221,762	1,165,207	10,484,998
RRE Financing	52,494,777	-	10	-
Qualifying Revolving Retail	1,344,643	-	-	-
Hire Purchase	20,200,669	-	-	-
Other Retail	35,198,200	1,282,510	72,551	-
Securitisation	10,299	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	190,587	-	-	-
<i>Defaulted Exposures</i>	2,354,092	1,317	6,089	151,497
Total Exposures	191,307,288	5,372,557	2,286,535	10,636,495

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Risk Mitigation (continued)

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

31 December 2024	CIMBISLG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	23,592,171	-	-	-
Public Sector Entities	3,158,886	2,910,286	-	-
Banks, DFIs & MDBs	4,724,878	-	359,230	-
Takaful Operators, Securities Firms & Fund Managers	944	-	-	-
Corporate	40,488,335	1,284,556	1,094,803	9,838,405
RRE Financing	50,095,887	-	-	-
Qualifying Revolving Retail	1,114,477	-	-	-
Hire Purchase	19,588,527	-	-	-
Other Retail	36,312,115	1,589,346	70,495	-
Securitisation	10,274	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	175,620	-	-	-
<i>Defaulted Exposures</i>	2,349,236	2,722	4,947	154,341
Total Exposures	181,611,350	5,786,911	1,529,475	9,992,746

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Risk Mitigation (continued)

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

30 June 2025	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	354,891	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	194,879	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	17,035	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	54,094	-	-	-
<i>Defaulted Exposures</i>	-	-	-	-
Total Exposures	620,899	-	-	-

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK *(continued)*

Credit Risk Mitigation (continued)

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

31 December 2024	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Performing Exposures</i>				
Sovereign/Central Banks	413,217	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	209,126	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	15,859	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	49,378	-	-	-
<i>Defaulted Exposures</i>	-	-	-	-
Total Exposures	687,580	-	-	-

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION

Disclosure on Securitisation for Banking Book

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2025 and 31 December 2024:

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

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

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION *(continued)*

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

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

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

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2025 and 31 December 2024.

* 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.

BASEL II PILLAR 3 DISCLOSURES FOR 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(a): Disclosure on Securitisation under the SA for Banking Book Exposures for CIMBBG

30 June 2025	CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk-Weighted Assets	
			Rated Securitisation Exposures						Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW		Exposure Amount
Traditional Securitisation (Banking Book)												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	314,208	-	-	-	314,208	-	-	-	-			62,842
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

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

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

30 June 2025	CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-		-
Mezzanine	-	-	-	-	-	-	-	-	-	-		-
First loss	-	-	-	-	-	-	-	-	-	-		-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-	-		-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-	-		-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-	-		-
Eligible underwriting facilities	-	-			-	-	-	-	-	-		-
Guarantees and credit derivatives	-	-			-	-	-	-	-	-		-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-	-		-
Total Exposures	314,208	-	-	-	314,208	-	-	-	-	-	-	62,842

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

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

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

31 December 2024	CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk-Weighted Assets	
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW		Exposure Amount
Traditional Securitisation (Banking Book)												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	318,362	-	-	-	318,362	-	-	-	-			63,672
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

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

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

31 December 2024	CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-			-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-			-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-	-	-	-
Total Exposures	318,362	-	-	-	318,362	-	-	-	-	-	-	63,672

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

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

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

30 June 2025	CIMBISLG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk-Weighted Assets	
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW		Exposure Amount
Traditional Securitisation (Banking Book)												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	10,299	-	-	-	10,299	-	-	-	-			2,060
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

30 June 2025	CIMBISLG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-		-
Mezzanine	-	-	-	-	-	-	-	-	-	-		-
First loss	-	-	-	-	-	-	-	-	-	-		-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-	-		-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-		-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-	-		-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-	-		-
Eligible underwriting facilities	-	-			-	-	-	-	-	-		-
Guarantees and credit derivatives	-	-			-	-	-	-	-	-		-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-	-		-
Total Exposures	10,299	-	-	-	10,299	-	-	-	-	-	-	2,060

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

31 December 2024	CIMBISLG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	10,274	-	-	-	10,274	-	-	-	-			2,055
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

31 December 2024	CIMBISLG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-		-
Mezzanine	-	-	-	-	-	-	-	-	-	-		-
First loss	-	-	-	-	-	-	-	-	-	-		-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-
Total Exposures	10,274	-	-	-	10,274	-	-	-	-			2,055

As at 30 June 2025 and 31 December 2024, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

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

The tables below present the Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge:

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

30 June 2025	CIMBBG				
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk- Weighted Assets
TRADITIONAL SECURITISATION					
<u>Originated by Third Party</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Originated by Banking Institution</u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<u>Securitisation subject to Early Amortisation</u>					
<u><i>Seller's interest</i></u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<u><i>Investor's interest</i></u>					
<i>On-Balance Sheet</i>	-	-	-	-	-
<i>Off-Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

SECURITISATION (continued)

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

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

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

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

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

MARKET RISK

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

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for the period ended 30 June 2025 and 30 June 2024 are as follows:

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

(RM'000)	CIMBBG	
	30 June 2025	30 June 2024
<u>Realised (losses) recognised</u>		
Shares, private equity funds and unit trusts	-	(86,398)
<u>Unrealised (losses) recognised in other comprehensive income</u>		
Shares, private equity funds and unit trusts	(1,142)	(419)
	30 June 2025	31 December 2024
<u>Cumulative unrealised gains as at reporting period</u>		
Shares, private equity funds and unit trusts	122,800	122,984

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG for the period ended 30 June 2025 and 30 June 2024.

There were no Cumulative unrealised gains for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2025 and 31 December 2024.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

EQUITY EXPOSURES IN BANKING BOOK (continued)

The following table shows an analysis of equity investments by appropriate equity groupings and Risk-Weighted assets as at 30 June 2025 and 31 December 2024 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2025		31 December 2024	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,868,190	2,802,285	1,860,747	2,791,121
Publicly traded	57	57	54	54
Total	1,868,247	2,802,343	1,860,801	2,791,175

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

(RM'000)	CIMBISLG			
	30 June 2025		31 Decemebr 2024	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	-	-	-	-

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

(RM'000)	CIMBIBG			
	30 June 2025		31 December 2024	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	-	-	-	-

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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

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

The tables below illustrate the Group's IRRBB/RORBB under a 100 bps parallel upward interest rate/profit rate shock from economic value perspective:

Table 30(a): IRRBB – Impact on Economic Value for CIMBBG

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(3,560,564)	(3,312,287)
US Dollar	(507,569)	(357,531)
Thai Baht	(712,216)	(749,925)
Singapore Dollar	(189,051)	(190,008)
Others	(132,710)	(127,207)
Total	(5,102,110)	(4,736,958)

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

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(996,177)	(793,909)
US Dollar	(4,431)	(4,141)
Thai Baht	(1)	-
Singapore Dollar	(3)	3
Others	(798)	(254)
Total	(1,001,410)	(798,301)

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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

IRRBB/RORBB Management (continued)

Table 30(c): IRRBB – Impact on Economic Value for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(13,349)	(13,299)
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
Total	(13,349)	(13,299)

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

(RM'000)	CIMBBG	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	67,193	154,623
US Dollar	(335,363)	(326,539)
Thai Baht	(146,748)	(184,478)
Singapore Dollar	(124,113)	(113,692)
Others	5,442	57,341
Total	(533,589)	(412,745)

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

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

IRRBB/RORBB Management (continued)

Table 31(b): RORBB – Impact on Earnings for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	52,491	96,091
US Dollar	(40,786)	(52,263)
Thai Baht	16	9
Singapore Dollar	295	(68)
Others	817	(2,367)
Total	12,833	41,402

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

(RM'000)	CIMBIBG	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	1,920	2,703
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
Total	1,920	2,703

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.

PROFIT SHARING INVESTMENT ACCOUNT (“IA”) DISCLOSURE

Following the introduction of the Islamic Financial Services Act 2013 (“IFSA”), a clear regulatory distinction was made between Islamic deposits and Investment Accounts. Investment Accounts are structured using Shariah-compliant contracts designed specifically for investment purposes.

The Bank adopts comprehensive risk management policies to guide asset allocation, ensuring alignment with the investment objectives, risk appetite, and Shariah principles. These policies cover key areas such as portfolio composition, liquidity management, valuation methodology and regulatory compliance. In addition, the Bank retains the discretion to perform portfolio rebalancing as part of the asset allocation strategy to ensure the performance of the selected assets is aligned with the fund’s strategies and objectives.

The governance and oversight framework for Investment Accounts is structured to ensure that all investment activities, mandates, parameters and strategies are carried out responsibly, with a strong emphasis on protecting the interests of Investment Account Holders (IAH) outlining clear roles and responsibilities across various levels of the Bank’s governance structure to ensure sound management and compliance.

Table 32: Roles and Responsibility

Roles and Responsibility	
Board of Directors (Board)	Responsible to establish an effective governance arrangement to facilitate effective monitoring and control of the overall management and conduct of the investment account. The adequacy of the governance arrangement shall commensurate with the nature, scale, complexity and risk profile associated with the conduct of the investment account.
Board Investment Committee (BIC)	Responsible to assist the Board in performing the oversight function and provide recommendations in respect of the investment strategies, management and performance of the investment account.
Board Shariah Committee (BSC)	Responsible to ensure activities associated with the investment account are conducted in line with Shariah, including: <ul style="list-style-type: none"> (a) to endorse the investment account structure, objectives, investment assets and policies and procedures; (b) to advise and provide clarification to the Board on relevant Shariah rulings, decisions or policies on Shariah matters issued by the Bank and any other issues on Shariah affecting the operations and activities of the investment account; (c) to endorse and ensure the terms and conditions stipulated in the legal documentations, information published in promotional materials, product manuals or other publications used in the investment account operations are in compliance with Shariah. (d) to assess the work carried out by Shariah review and Shariah audit on the investment account operations; and

PROFIT SHARING INVESTMENT ACCOUNT ("IA") DISCLOSURE *(Continued)*

Table 32: Roles and Responsibility

Roles and Responsibility	
	(e) to provide opinion on the Shariah compliance of the investment account and the related operations. The opinion shall be prepared in accordance with BNM requirements.
Investment Account Oversight Committee (IAOC)	Responsible to assist the BIC in performing oversight function and providing recommendations in respect of the investment operations and performance of all the Islamic investment accounts offered by CIMB Islamic Bank Berhad and the relevant entities within the CIMB Group.
Risk Committees	The Group Risk and Compliance Committee (GRCC) and the relevant risk sub-committees are responsible to provide oversight function for risk-related matters.

Table 33 (a): PERFORMANCE OF UNRESTRICTED INVESTMENT ACCOUNT

	CIMBBG and CIMBISLG	
	30 June 2025	31 December 2024
	%	%
Return on Assets (ROA)	5.57%	5.00%
Average Net Distributable Income	6.75%	4.27%
Average Rate of Return		
No specific tenure	0.29%	0.30%
Within 1 year	3.54%	3.75%
More than 1 year	2.70%	2.80%
	(RM'000)	(RM'000)
Gross impaired assets funded by IA	91	318
Total expected credit losses balances for IA	149,895	289,327

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

PROFIT SHARING INVESTMENT ACCOUNT (“IA”) DISCLOSURE *(continued)*

Table 33 (b): PERFORMANCE OF RESTRICTED INVESTMENT ACCOUNT

	CIMBBG and CIMBISLG	
	30 June 2025	31 December 2024
	%	%
Return on Assets (ROA)	7.10%	8.72%
Average Net Distributable Income	7.10%	8.72%
Average Rate of Return	4.44%	4.51%
	(RM'000)	(RM'000)
Gross impaired assets funded by IA	621,408	634,852
Total expected credit losses balances for IA	0	0

Note: Restricted Investment Account excludes the PSIA arrangement between CIMB Islamic and the parent bank

Not applicable for CIMBIBG

[END OF SECTION]