

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

- **CIMB Investment Bank Berhad**

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**ABBREVIATIONS**

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

**ABBREVIATIONS *(continued)***

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

### OVERVIEW

The disclosures herein are formulated in accordance with the requirements of BNM's guidelines on RWCAF (Basel II) – Disclosure Requirements (Pillar 3). The disclosures published are for the period ended 30 June 2025.

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

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

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

### CAPITAL MANAGEMENT

#### ***Capital Structure and Adequacy***

The capital adequacy framework applicable to the Malaysian banking entities is based on the Bank Negara Malaysia ("BNM") Capital Adequacy Framework (Capital Components)/Capital Adequacy Framework for Islamic Banks (Capital Components), of which the latest revisions were issued on 14 June 2024. The revised guidelines took effect on 14 June 2024 for all banking institutions and financial holding companies and sets out the regulatory capital requirements concerning capital adequacy ratios and components of eligible regulatory capital in compliance with Basel III.

The risk-weighted assets of CIMB Investment Bank are computed in accordance with the Standardised approach (SA approach) for Credit Risk and Market Risk based on the Capital Adequacy Framework (Basel II - Risk-Weighted Assets), of which the latest revision was issued on 18 December 2023. With effect from 1 January 2025, Operational Risk for CIMB Investment Bank is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023. The components of eligible regulatory capital are based on the Capital Adequacy Framework (Capital Components).

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

**Table 1: Capital Position for CIMB Investment**

(RM'000)	CIMB IB	
	30 June 2025	31 December 2024
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	100,000	100,000
Other reserves	471,872	551,911
Less: Proposed dividends	-	(81,400)
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>571,872</b>	<b>570,511</b>
<u>Less: Regulatory adjustments</u>		
Deferred tax assets	(11,521)	(15,627)
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(144,706)	(144,706)
Intangible assets	(21,614)	(24,079)
<b>Common Equity tier 1 capital after regulatory adjustments / total Tier 1 capital</b>	<b>394,031</b>	<b>386,099</b>
<b>Total capital</b>	<b>394,031</b>	<b>386,099</b>
<b>RWA</b>		
Credit risk	79,309	77,000
Market risk	184,577	9,727
Operational risk	449,033	482,161
<b>Total RWA</b>	<b>712,919</b>	<b>568,888</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

**Table 1: Capital Position for CIMB Investment**

(RM'000)	CIMB IB	
	30 June 2025	31 December 2024
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 ratio	55.270%	82.178%
Tier 1 ratio	55.270%	82.178%
Total Capital ratio	55.270%	82.178%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 ratio	55.270%	67.869%
Tier 1 ratio	55.270%	67.869%
Total Capital ratio	55.270%	67.869%

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.

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

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

30 June 2025	CIMB IB				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	354,891	354,891	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	107,310	107,310	25,416	25,416	2,033
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	12,695	12,695	13,040	13,040	1,043
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	40,858	40,858	40,853	40,853	3,268
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>515,754</b>	<b>515,754</b>	<b>79,309</b>	<b>79,309</b>	<b>6,345</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			8,577	8,577	686
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			176,000	176,000	14,080
<b>Total Market Risk</b>			<b>184,577</b>	<b>184,577</b>	<b>14,766</b>
<b>Operational Risk (BIA)</b>			<b>449,033</b>	<b>449,033</b>	<b>35,923</b>
<b>Total RWA and Capital Requirement</b>			<b>712,919</b>	<b>712,919</b>	<b>57,034</b>



**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2025	CIMB IB				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	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	-	-	-	-	-
<b>Total Credit Risk</b>	<b>90,797</b>	<b>90,797</b>	<b>20,055</b>	<b>20,055</b>	<b>1,604</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			<b>75,846</b>	<b>75,846</b>	<b>6,068</b>
<b>Total RWA and Capital Requirement</b>			<b>95,901</b>	<b>95,901</b>	<b>7,672</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

31 December 2024	CIMB IB				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	413,217	413,217	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	104,204	104,204	22,063	22,063	1,765
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	12,297	12,297	12,642	12,642	1,011
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	42,301	42,301	42,296	42,296	3,384
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>572,019</b>	<b>572,019</b>	<b>77,000</b>	<b>77,000</b>	<b>6,160</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			9,727	9,727	778
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>9,727</b>	<b>9,727</b>	<b>778</b>
<b>Operational Risk (BIA)</b>			<b>482,161</b>	<b>482,161</b>	<b>38,573</b>
<b>Total RWA and Capital Requirement</b>			<b>568,889</b>	<b>568,889</b>	<b>45,511</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

31 December 2024	CIMB IB				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	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	-	-	-	-	-
<b>Total Credit Risk</b>	<b>93,163</b>	<b>93,163</b>	<b>19,547</b>	<b>19,547</b>	<b>1,564</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			-	-	-
<b>Operational Risk (BIA)</b>			<b>79,415</b>	<b>79,415</b>	<b>6,353</b>
<b>Total RWA and Capital Requirement</b>			<b>98,962</b>	<b>98,962</b>	<b>7,917</b>

**CREDIT RISK**

**Summary of Credit Exposures**

i) Gross Credit Exposures by Geographic Distribution

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

The following tables represent CIMB IB's credit exposures by geographic region:

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

30 June 2025	CIMB IB				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	354,891	-	-	-	354,891
PSE	-	-	-	-	-
Bank	107,310	-	-	-	107,310
Corporate	12,695	-	-	-	12,695
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	40,858	-	-	-	40,858
<b>Total Gross Credit Exposure</b>	<b>515,754</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>515,754</b>

31 December 2024	CIMB IB				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	413,217	-	-	-	413,217
PSE	-	-	-	-	-
Bank	104,204	-	-	-	104,204
Corporate	12,297	-	-	-	12,297
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	42,301	-	-	-	42,301
<b>Total Gross Credit Exposure</b>	<b>572,019</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>572,019</b>

**CREDIT RISK (continued)**

**Summary of Credit Exposures (continued)**

ii) Gross Credit Exposures by Sector

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

**Table 4: Distribution of Credit Exposures by Sector**

30 June 2025	CIMB IB											
(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, 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
PSE	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	107,310	-	-	-	107,310
Corporate	-	-	-	-	-	-	-	12,665	-	-	30	12,695
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	40,858	40,858
<b>Total Gross Credit Exposure</b>	-	-	-	<b>30,105</b>	<b>3,835</b>	-	<b>62,915</b>	<b>173,047</b>	<b>153,888</b>	-	<b>91,964</b>	<b>515,754</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

**Summary of Credit Exposures (continued)**

ii) Gross Credit Exposures by Sector (continued)

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

31 December 2024	CIMB IB											
(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, 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
PSE	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	104,204	-	-	-	104,204
Corporate	-	-	-	-	-	-	-	12,267	-	-	30	12,297
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	42,301	42,301
<b>Total Gross Credit Exposure</b>	-	-	-	<b>60,160</b>	<b>42,700</b>	-	<b>113,022</b>	<b>226,504</b>	<b>45,659</b>	-	<b>83,973</b>	<b>572,019</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

**Summary of Credit Exposures (continued)**

iii) Gross Credit Exposures by Residual Contractual Maturity

The following tables represent CIMB IB's credit exposure analysed by residual contractual maturity:

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

30 June 2025	CIMB IB			
(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
PSE	-	-	-	-
Bank	94,130	-	13,180	107,310
Corporate	-	-	12,695	12,695
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	40,858	40,858
<b>Total Gross Credit Exposure</b>	<b>147,134</b>	<b>25,323</b>	<b>343,297</b>	<b>515,754</b>

31 December 2024	CIMB IB			
(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
PSE	-	-	-	-
Bank	100,132	-	4,072	104,204
Corporate	-	-	12,297	12,297
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	42,301	42,301
<b>Total Gross Credit Exposure</b>	<b>210,141</b>	<b>25,337</b>	<b>336,541</b>	<b>572,019</b>

**CREDIT RISK *(continued)***

***Credit Quality of Loans, Advances & Financing***

- i) Past Due But Not Impaired

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

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

- ii) Credit Impaired Loans/Financings

**Table 7: Credit Impaired Loans, Advances and Financing by Sector**

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

- ii) Expected Credit Losses

**Table 8: Expected credit losses (Stage 1, 2 and 3) by Sector**

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

**Table 9: Expected credit losses charges/(write back) and write-off for Stage 3**

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

**Table 10: Analysis of Movement in the Expected Credit Losses for Loans, Advances and Financing**

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

***Capital Treatment for Credit Risk for Portfolios under the SA***

Details on RWA and capital requirements related to Credit Risk are disclosed separately for CIMB IB in Table 2. Details on the disclosure for portfolios under the SA are in the following section.



## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2024

### CREDIT RISK (continued)

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

The following tables present the credit exposures by risk weights and after credit risk mitigation:

**Table 11: Disclosure by Risk Weight under SA**

30 June 2025	CIMB IB											
(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	-	-	-	-	-	-	-	5	-	354,896	-
20%	-	-	94,130	-	-	-	-	-	-	-	94,130	18,826
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	13,180	-	-	-	-	-	-	-	13,180	6,590
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	12,665	-	-	-	40,853	-	53,518	53,518
100% < RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	30	-	-	-	-	-	30	375
Total	354,891	-	107,310	-	12,695	-	-	-	40,858	-	515,754	79,309
Average Risk Weight	-	-	24%	-	103%	-	-	-	100%	-	15%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

**CREDIT RISK (continued)**

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

**Table 11: Disclosure by Risk Weight under SA(continued)**

31 December 2024	CIMB IB											
(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	-	-	-	-	-	-	-	5	-	413,222	-
20%	-	-	100,132	-	-	-	-	-	-	-	100,132	20,026
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	4,072	-	-	-	-	-	-	-	4,072	2,036
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	12,267	-	-	-	42,296	-	54,563	54,563
100% < RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	30	-	-	-	-	-	30	375
<b>Total</b>	<b>413,217</b>	<b>-</b>	<b>104,204</b>	<b>-</b>	<b>12,297</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42,301</b>	<b>-</b>	<b>572,019</b>	<b>77,000</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>21%</b>	<b>-</b>	<b>103%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>13%</b>	
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

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

**CREDIT RISK (continued)**

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

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

**Table 12: Disclosures of Rated and Unrated Non-Retail Exposures under SA according to Ratings by ECAIs**

30 June 2025	CIMB IB			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	12,695	12,695
Sovereign/Central Banks	334,213	-	20,678	354,891
Banks, MDBs and DFIs	31,086	80	76,144	107,310
<b>Total</b>	<b>365,299</b>	<b>80</b>	<b>109,517</b>	<b>474,897</b>

31 December 2024	CIMB IB			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	12,297	12,297
Sovereign/Central Banks	392,564	-	20,653	413,217
Banks, MDBs and DFIs	23,856	-	80,348	104,204
<b>Total</b>	<b>416,420</b>	<b>-</b>	<b>113,298</b>	<b>529,718</b>

As at 30 June 2025 and 31 December 2024, CIMB IB has no Securitisation exposure under SA according to ratings by ECAIs.

**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 CSA and exposure as at 30 June 2025 and 31 December 2024 respectively, 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 13: Disclosure on Off-Balance Sheet Exposures and CCR**

30 June 2025	CIMB IB			
(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 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	-	-	-	-
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	-		-	-

**CREDIT RISK (continued)**

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

**Table 13: Disclosure on Off-Balance Sheet Exposures and CCR (continued)**

30 June 2025	CIMB IB			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	-	-	-	-

**CREDIT RISK (continued)**

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

**Table 13: Disclosure on Off-Balance Sheet Exposures and CCR (continued)**

31 December 2024	CIMB IB			
(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 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	-	-	-	-
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	-		-	-

**CREDIT RISK (continued)**

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

**Table 13: Disclosure on Off-Balance Sheet Exposures and CCR (continued)**

31 December 2024	CIMB IB			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	-	-	-	-

**CREDIT RISK (continued)**

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

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

**Table 14: Disclosure on Credit Derivative Transactions**

(RM'000)	CIMB IB			
	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	-	-	-	-



**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 15: Disclosure on Credit Risk Mitigation**

30 June 2025	CIMB IB			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	354,891	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	107,310	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	12,695	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	40,858	-	-	-
<b>Defaulted Exposures</b>	-	-	-	-
<b>Total Exposures</b>	<b>515,754</b>	-	-	-

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

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

**Table 15: Disclosure on Credit Risk Mitigation (continued)**

31 December 2024	CIMB IB			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	413,217	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	104,204	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	12,297	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	42,301	-	-	-
<b>Defaulted Exposures</b>	-	-	-	-
<b>Total Exposures</b>	<b>572,019</b>	-	-	-

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

### SECURITISATION

#### *The Role CIMB Plays in the Securitisation Process*

The Bank has no Securitisation exposure under the SA for Banking Book for Securitisation under the SA or for Trading Book Exposures subject to Market Risk capital charge for 30 June 2025 and 31 December 2024 respectively.

### MARKET RISK

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

### OPERATIONAL RISK

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

### EQUITY EXPOSURES IN BANKING BOOK

#### **Table 16: Realised Gains/Losses from Sales and Liquidations, and Unrealised Gains of Equities**

There are no equity exposures in banking book in CIMB IB for 30 June 2025 and 30 June 2024.

#### **Table 17: Analysis of Equity Investments by Grouping and RWA**

There are no equity exposures in banking book in CIMB IB for 30 June 2025 and 31 December 2024.

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

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

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

**Table 18: IRRBB – Impact on Economic Value**

(RM'000)	CIMB IB	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(13,312)	(13,261)
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>(13,312)</b>	<b>(13,261)</b>

**Table 19: IRRBB – Impact on Earnings**

(RM'000)	CIMB IB	
	30 June 2025	31 December 2024
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	1,170	1,776
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>1,170</b>	<b>1,776</b>

The sign reflects the nature of the rate sensitivity, with a negative number indicating exposure to increase in interest rate and vice versa.

[END OF SECTION]