

**Basel II Pillar 3 Disclosures for the period ended 30 June 2018**

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

## Abbreviations

A-IRB Approach	: Advanced Internal Ratings Based Approach
BIA	: Basic Indicator Approach
CAF	: Capital Adequacy Framework or in some instances referred to as the Risk Weighted Capital Adequacy Framework (RWCAF)
CAFIB	: Capital Adequacy Framework for Islamic Banks
CAR	: Capital Adequacy Ratio or in some instances referred to as the Risk Weighted Capital Ratio
CIMBBG	: CIMB Bank, CIMB Islamic Bank Group Berhad, CIMBTH, CIMB Bank PLC (Cambodia) and CIMB Factor Lease Berhad
CIMBIBG	: CIMB Investment Bank Berhad, CIMB Futures Sdn Bhd 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 Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework (Basel II - Risk Weighted Assets) to include its wholly owned offshore banking subsidiary company)
CIMB Group or the Group	: Collectively CIMBBG, CIMBIBG and CIMB Islamic as described within this Report
CIMB IB	: CIMB Investment Bank Berhad
CIMB Islamic	: CIMB Islamic Bank Berhad
CRM	: Credit Risk Mitigants
DFIs	: Development Financial Institutions
EAD	: Exposure at Default
ECAIs	: External Credit Assessment Institutions
EL	: Expected Loss
EP	: Eligible Provision
F-IRB Approach	: Foundation Internal Ratings Based Approach
HPE	: Hire Purchase Exposures
IRB Approach	: Internal Ratings Based Approach
IRRBB	: Interest Rate Risk/Rate of Return Risk in the Banking Book
LGD	: Loss Given Default
MDBs	: Multilateral Development Bank
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
RORBB	: Rate of Return Risk in the Banking Book
RRE	: Residential Real Estate
RWA	: Risk Weighted Assets
SA	: Standardised Approach

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### **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 2018.

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***

On 13 October 2015, BNM issued revised guidelines on the Capital Adequacy Framework (Capital Components), of which will take effect beginning 1 January 2016 and 1 January 2019 for banking institutions and financial holding company respectively. BNM also issued updated guidelines on the Capital Adequacy Framework (Basel II – Risk-Weighted Assets) which are applicable to all banking institutions with immediate effect and all financial holding companies with effect from 1 January 2019.

On 1 August 2016, BNM issued an updated framework which revised capital treatment for credit derivatives transactions in the trading book. In addition, the framework also clarifies on the following;

- (i) Application of a 20% risk weight for the portion of residential mortgages guaranteed by Cagamas SRP Berhad under Cagamas MGP, Skim Rumah Pertamaku, and Skim Perumahan Belia;
- (ii) Application of a 100% risk weight to all residential mortgages with a financing/loan-to-value ratio of more than 90% approved and disbursed by banking institutions on or after 1 February 2011; and
- (iii) Removal of the treatment for CGC's SME Assistance Guarantee Scheme as the scheme is no longer available.

On 2 March 2017, BNM issued an updated framework whereby Banking institutions are provided the option to adopt the internal estimate method in computing effective maturity for non-retail exposures under F-IRB upon notifying the Bank. In addition, the framework also lists additional requirements to determine effective maturity for each facility under Advanced IRB approach.

On 2 February 2018, BNM issued an updated Capital Adequacy Framework (Basel II – Risk-Weighted Assets) and Capital Adequacy Framework (Capital Components). The framework has been updated to incorporate the revised definition of General Provisions and Specific Provisions arising from the implementation of MFRS 9 Financial Instruments.

The risk weighted assets of the CIMB Bank Group are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets). The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach while Operational Risk is based on the Basic Indicator Approach.

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

**CAPITAL MANAGEMENT (CONTINUED)**

***Capital Structure and Adequacy (continued)***

The minimum regulatory capital adequacy requirement for the total capital ratio is 8%. The tables below present the Capital Position of CIMBBG, CIMBISLG and CIMBIBG:

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

(RM'000)	CIMBBG	
	30 June 2018	30 June 2017
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	18,888,794	16,677,074
Other reserves	19,241,549	19,411,381
Qualifying non-controlling interests	177,124	262,644
Less: Proposed Dividends	(1,140,574)	(1,282,864)
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>37,166,893</b>	<b>35,068,235</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,147,609)	(5,201,586)
Intangible assets	(911,740)	(887,138)
Deferred Tax Assets	(488,134)	(338,791)
Investment in capital instrument of unconsolidated financial and insurance/takaful entities	-	(709,083)
Regulatory reserve	(1,693,258)	(1,395,380)
Others	(4,079)	(216,752)
<b>Common equity Tier 1 capital after regulatory adjustments</b>	<b>28,922,073</b>	<b>26,319,505</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	200,000	200,000
Innovative Tier 1 Capital	924,720	1,000,000
Perpetual subordinated capital securities	1,400,000	1,400,000
Qualifying capital instruments held by third parties	36,603	51,730
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,561,323</b>	<b>2,651,730</b>
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(9,587)	(868)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>2,551,736</b>	<b>2,650,862</b>
<b>Total Tier 1 capital</b>	<b>31,473,809</b>	<b>28,970,367</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBBG	
	30 June 2018	30 June 2017
<b>Tier 2 Capital</b>		
Subordinated notes	7,750,000	7,050,000
Redeemable Preference Shares	29,740	29,740
Surplus eligible provisions over expected losses	858,276	209,219
Qualifying capital instruments held by third parties	454,581	375,289
General provisions/Portfolio impairment allowance and regulatory reserves	695,764	614,889
<b>Tier 2 capital before regulatory adjustments</b>	<b>9,788,361</b>	<b>8,279,137</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	(177,488)
<b>Total Tier 2 Capital</b>	<b>9,788,361</b>	<b>8,101,649</b>
<b>Total capital</b>	<b>41,262,170</b>	<b>37,072,016</b>
<b>RWA</b>		
Credit risk	198,704,751	186,065,839
Market risk	15,784,187	14,787,320
Large Exposure risk requirements	830,026	725,876
Operational risk	20,221,437	19,029,289
<b>Total RWA</b>	<b>235,540,401</b>	<b>220,608,324</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	12.763%	12.512%
Tier 1 ratio	13.847%	13.714%
Total capital ratio	18.002%	17.386%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	12.279%	11.930%
Tier 1 ratio	13.362%	13.132%
Total capital ratio	17.518%	16.804%

The Total Capital Ratio increased in June 2018 compared to June 2017 mainly due to (i) higher retained earnings; (ii) higher paid-up capital and share premium arising from reinvestment of the cash dividend surplus from CIMB Group's 11<sup>th</sup> Dividend Reinvestment Scheme ("DRS"); and (iii) issuance of RM700m 10 years non-callable 5 years Tier 2 Subordinated debt to CIMB Group Holdings Berhad. The increase in Credit RWA was mainly contributed by Corporate RWA and Bank RWA, but offset by decreased Other Retail RWA. The increase in Market RWA was predominantly from increased Interest Rate RWA, Option RWA and FX RWA, but offset by decreased Equity RWA and Commodity RWA.

**CAPITAL MANAGEMENT (CONTINUED)**  
**Capital Structure and Adequacy (continued)**

**Table 1(b): Capital Position for CIMBISLG**

(RM'000)	CIMBISLG	
	30 June 2018	30 June 2017
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	1,000,000	1,000,000
Other reserves	3,824,045	3,218,266
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>4,824,045</b>	<b>4,218,266</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(73,564)	(78,891)
Deferred tax assets	(17,832)	(13,352)
Shortfall of eligible provisions to expected losses	-	(24,692)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Regulatory reserve	(349,997)	(223,229)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>4,246,652</b>	<b>3,742,102</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	178,000	185,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>178,000</b>	<b>185,000</b>
<u>Less: Regulatory adjustments</u>	-	-
<b>Total Tier 1 capital</b>	<b>4,424,652</b>	<b>3,927,102</b>
<b>Tier 2 Capital</b>		
Subordinated notes	610,000	435,000
Surplus eligible provisions over expected loss	135,922	-
General provisions/portfolio impairment allowance and regulatory reserves	53,346	76,408
<b>Total Tier 2 Capital</b>	<b>799,268</b>	<b>511,408</b>
<b>Total Capital</b>	<b>5,223,920</b>	<b>4,438,510</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

**Table 1(b): Capital Position for CIMBISLG (continued)**

(RM'000)	CIMBISLG	
	30 June 2018	30 June 2017
<b>RWA</b>		
Credit risk	26,921,242	24,014,530
Market risk	685,797	621,429
Operational risk	2,542,021	2,249,134
<b>Total RWA</b>	<b>30,149,060</b>	<b>26,885,093</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	14.086%	13.919%
Tier 1 ratio	14.676%	14.607%
Total capital ratio	17.327%	16.509%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	14.086%	13.919%
Tier 1 ratio	14.676%	14.607%
Total capital ratio	17.327%	16.509%

Total Capital Ratio increased in June 2018 compared to June 2017 mainly due to higher retained earnings and issuance of RM300m Tier 2 Junior Sukuk. Credit RWA increased mostly from Corporate RWA due to increased exposures. Market RWA increased mainly from FX RWA and Profit Risk RWA.



**CAPITAL MANAGEMENT (CONTINUED)**  
**Capital Structure and Adequacy (continued)**

**Table 1(c): Capital Position for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2018	30 June 2017
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	100,000	100,000
Other reserves	503,441	501,309
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>603,441</b>	<b>601,309</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(964)	(964)
Deferred tax assets	(16,754)	(14,132)
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(8,664)	(7,104)
Regulatory reserve	(3,242)	(2,048)
Others	-	(174)
<b>Common Equity Tier 1 capital after regulatory adjustments/Total Tier 1 capital</b>	<b>573,817</b>	<b>576,887</b>
<b>Tier 2 Capital</b>		
Redeemable preference shares	4	5
General provisions/portfolio impairment allowance and regulatory reserves	3,339	2,135
<b>Tier 2 capital before regulatory adjustments</b>	<b>3,343</b>	<b>2,140</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(1,381)	(2,076)
<b>Total Tier 2 capital</b>	<b>1,962</b>	<b>64</b>
<b>Total capital</b>	<b>575,779</b>	<b>576,951</b>
<b>RWA</b>		
Credit risk	1,123,949	1,085,131
Market risk	43,170	151,009
Operational risk	612,254	589,547
<b>Total RWA</b>	<b>1,779,373</b>	<b>1,825,687</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

**Table 1(c): Capital Position for CIMBIBG (continued)**

(RM'000)	CIMBIBG	
	30 June 2018	30 June 2017
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	32.248%	31.598%
Tier 1 ratio	32.248%	31.598%
Total capital ratio	32.359%	31.602%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	32.248%	31.598%
Tier 1 ratio	32.248%	31.598%
Total capital ratio	32.359%	31.602%

The Total Capital Ratio increased in June 2018 compared to June 2017 mainly due to decreased total RWA mostly contributed by Market RWA due to decreased Option RWA.

**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 2018	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	60,265,533	60,265,533	687,985	687,985	55,039
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	10,402,005	10,399,709	4,969,967	4,969,967	397,597
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,521,890	4,513,564	3,236,948	3,236,948	258,956
Corporate	24,502,844	20,903,983	20,931,942	20,931,190	1,674,495
Regulatory Retail	21,111,314	19,476,732	14,795,789	14,794,995	1,183,600
Residential Mortgages/RRE Financing	8,865,326	8,863,168	5,614,615	5,613,686	449,095
Higher Risk Assets	1,114,219	1,114,219	1,671,328	1,671,328	133,706
Other Assets	12,521,905	12,521,905	3,701,312	3,701,312	296,105
Securitisation	241,518	241,518	48,304	48,304	3,864
Equity Exposure	2,913	2,913	2,913	2,913	233
<b>Total for SA</b>	<b>143,549,467</b>	<b>138,303,244</b>	<b>55,661,103</b>	<b>55,658,628</b>	<b>4,452,690</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	23,934,956	23,934,956	6,734,846	6,734,846	538,788
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	136,252,923	136,252,923	84,625,663	84,625,663	6,770,053
Residential Mortgages/RRE Financing	72,806,608	72,806,608	15,048,387	14,782,536	1,182,603
Qualifying Revolving Retail	13,238,096	13,238,096	7,609,962	7,609,962	608,797
Hire Purchase	15,610,466	15,610,466	9,205,983	8,927,725	714,218

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2018	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%
Other Retail	54,532,417	54,532,417	12,272,147	12,268,442	981,475
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>316,375,465</b>	<b>316,375,465</b>	<b>135,496,987</b>	<b>134,949,173</b>	<b>10,795,934</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>459,924,933</b>	<b>454,678,709</b>	<b>199,287,909</b>	<b>198,704,751</b>	<b>15,896,380</b>
<b>Large Exposure Risk Requirement</b>	<b>830,026</b>	<b>830,026</b>	<b>830,026</b>	<b>830,026</b>	<b>66,402</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			12,368,361	12,368,361	989,469
Foreign Currency Risk			757,192	757,192	60,575
Equity Risk			833,980	833,980	66,718
Commodity Risk			847,640	847,640	67,811
Options Risk			977,015	977,015	78,161
<b>Total Market Risk</b>			<b>15,784,187</b>	<b>15,784,187</b>	<b>1,262,735</b>
<b>Operational Risk (BIA)</b>			<b>20,221,437</b>	<b>20,221,437</b>	<b>1,617,715</b>
<b>Total RWA and Capital Requirement</b>			<b>236,123,559</b>	<b>235,540,402</b>	<b>18,843,232</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2017	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	58,337,994	58,337,994	434,752	434,752	34,780
Public Sector Entities	4,859,167	3,971,442	197,630	197,630	15,810
Banks, DFIs & MDBs	4,253,841	3,845,364	1,755,521	1,755,521	140,442
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,216,522	1,899,897	981,169	981,169	78,494
Corporate	30,653,289	22,875,705	24,004,466	24,004,466	1,920,357
Regulatory Retail	32,987,668	22,758,512	18,945,569	18,945,569	1,515,646
Residential Mortgages/RRE Financing	7,929,666	7,926,971	2,948,732	2,948,732	235,899
Higher Risk Assets	1,116,720	1,116,720	1,675,080	1,675,080	134,006
Other Assets	9,727,541	9,691,441	3,263,201	3,263,201	261,056
Securitisation	479,017	479,017	95,803	95,803	7,664
<b>Total for SA</b>	<b>152,561,427</b>	<b>132,903,063</b>	<b>54,301,924</b>	<b>54,301,924</b>	<b>4,344,154</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	22,317,575	22,317,575	4,581,292	4,581,292	366,503
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	123,981,338	123,981,338	77,843,775	77,843,775	6,227,502
Residential Mortgages/RRE Financing	67,987,290	67,987,290	15,842,898	15,842,898	1,267,432
Qualifying Revolving Retail	13,378,891	13,378,891	8,076,963	8,076,963	646,157
Hire Purchase	15,062,474	15,062,474	8,896,296	8,896,296	711,704
Other Retail	32,555,041	32,555,041	9,064,357	9,064,357	725,149
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>275,282,609</b>	<b>275,282,609</b>	<b>124,305,581</b>	<b>124,305,581</b>	<b>9,944,446</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2017	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%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	427,844,036	408,185,671	186,065,839	186,065,839	14,885,267
<b>Large Exposure Risk Requirement</b>	725,876	725,876	725,876	725,876	58,070
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			11,020,720	11,020,720	881,658
Foreign Currency Risk			662,650	662,650	53,012
Equity Risk			1,351,973	1,351,973	108,158
Commodity Risk			948,551	948,551	75,884
Options Risk			803,426	803,426	64,274
<b>Total Market Risk</b>			<b>14,787,320</b>	<b>14,787,320</b>	<b>1,182,986</b>
<b>Operational Risk (BIA)</b>			<b>19,029,289</b>	<b>19,029,289</b>	<b>1,522,343</b>
<b>Total RWA and Capital Requirement</b>			<b>220,608,324</b>	<b>220,608,324</b>	<b>17,648,666</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2018	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	18,301,363	18,301,363	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	191,030	191,030	2,618	2,618	209
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	547,494	546,984	350,171	300,171	24,014
Corporate	1,661,449	1,646,565	1,606,186	1,582,432	126,595
Regulatory Retail	2,750,456	2,711,035	2,329,645	2,328,852	186,308
RRE Financing	16,128	16,128	8,005	7,076	566
Higher Risk Assets	575	575	863	863	69
Other Assets	66,567	66,567	45,545	45,545	3,644
Securitisation	501	501	100	100	8
<b>Total for SA</b>	<b>23,535,563</b>	<b>23,480,748</b>	<b>4,343,133</b>	<b>4,267,656</b>	<b>341,413</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,509,332	1,509,332	341,914	329,674	26,374
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	32,254,223	32,254,223	15,012,528	9,993,424	799,474
RRE Financing	15,073,711	15,073,711	3,781,945	3,516,094	281,288
Qualifying Revolving Retail	272,136	272,136	186,286	186,286	14,903
Hire Purchase	6,818,225	6,818,225	4,088,514	3,810,256	304,820
Other Retail	18,488,146	18,488,146	3,539,278	3,535,573	282,846
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>74,415,772</b>	<b>74,415,772</b>	<b>26,950,466</b>	<b>21,371,307</b>	<b>1,709,705</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>97,951,335</b>	<b>97,896,520</b>	<b>32,910,627</b>	<b>26,921,242</b>	<b>2,153,699</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2018	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%
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			520,193	520,193	41,615
Foreign Currency Risk			165,603	165,603	13,248
Equity Risk					
Commodity Risk					
Options Risk					
<b>Total Market Risk</b>			<b>685,797</b>	<b>685,797</b>	<b>54,864</b>
<b>Operational Risk (BIA)</b>			<b>2,542,021</b>	<b>2,542,021</b>	<b>203,362</b>
<b>Total RWA and Capital Requirement</b>			<b>36,138,445</b>	<b>30,149,060</b>	<b>2,411,925</b>



**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2017	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%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	18,684,404	18,684,404	4,744	4,744	380
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	930,293	930,293	390,886	390,886	31,271
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,202	3,692	3,692	3,692	295
Corporate	8,753,850	3,009,179	3,014,866	3,014,866	241,189
Regulatory Retail	2,899,882	2,875,431	2,646,428	2,646,428	211,714
RRE Financing	-	-	-	-	-
Higher Risk Assets	575	575	863	863	69
Other Assets	51,416	51,416	37,915	37,915	3,033
Securitisation	66,060	66,060	13,212	13,212	1,057
<b>Total for SA</b>	<b>31,390,683</b>	<b>25,621,050</b>	<b>6,112,606</b>	<b>6,112,606</b>	<b>489,008</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,826,132	1,826,132	369,084	369,084	29,527
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	18,160,662	18,160,662	10,694,606	8,404,708	672,377
RRE Financing	12,086,443	12,086,443	3,268,959	3,268,959	261,517
Qualifying Revolving Retail	227,962	227,962	161,668	161,668	12,933
Hire Purchase	4,861,428	4,861,428	2,980,869	2,980,869	238,470
Other Retail	5,074,100	5,074,100	1,703,320	1,703,320	136,266
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>42,236,726</b>	<b>42,236,726</b>	<b>19,178,506</b>	<b>16,888,608</b>	<b>1,351,089</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>73,627,409</b>	<b>67,857,776</b>	<b>26,441,823</b>	<b>24,014,530</b>	<b>1,921,162</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2017	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%
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			507,998	507,998	40,640
Foreign Currency Risk			113,430	113,430	9,074
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>621,429</b>	<b>621,429</b>	<b>49,714</b>
<b>Operational Risk (BIA)</b>			<b>2,249,134</b>	<b>2,249,134</b>	<b>179,931</b>
<b>Total RWA and Capital Requirement</b>			<b>29,312,386</b>	<b>26,885,093</b>	<b>2,150,807</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2018	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%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	637,288	637,288	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,544,851	1,544,851	751,392	751,392	60,111
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	10,920	10,920	10,920	10,920	874
Corporate	14,546	14,546	14,584	14,584	1,167
Regulatory Retail	57	57	43	43	3
Residential Mortgages	150,925	150,925	77,691	77,691	6,215
Higher Risk Assets	-	-	-	-	-
Other Assets	269,337	269,337	269,319	269,319	21,546
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>2,627,925</b>	<b>2,627,925</b>	<b>1,123,949</b>	<b>1,123,949</b>	<b>89,916</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/ Benchmark Rate Risk			8,223	8,223	658
Foreign Currency Risk			33,445	33,445	2,676
Equity Risk			1,501	1,501	120
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>43,170</b>	<b>43,170</b>	<b>3,454</b>
<b>Operational Risk (BIA)</b>			<b>612,254</b>	<b>612,254</b>	<b>48,980</b>
<b>Total RWA and Capital Requirement</b>			<b>1,779,372</b>	<b>1,779,372</b>	<b>142,350</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2017	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%
<b>Credit Risk (SA)</b>					
Sovereign/Central Banks	2,878,673	2,878,673	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,391,028	1,391,028	669,353	669,353	53,548
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	13,028	13,028	13,028	13,028	1,042
Corporate	26,238	26,106	26,106	26,106	2,088
Regulatory Retail	258	258	194	194	15
Residential Mortgages	156,024	156,024	84,264	84,264	6,741
Higher Risk Assets	-	-	-	-	-
Other Assets	292,236	292,236	292,185	292,185	23,375
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>4,757,486</b>	<b>4,757,354</b>	<b>1,085,131</b>	<b>1,085,131</b>	<b>86,810</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/ Benchmark Rate Risk			9,463	9,463	757
Foreign Currency Risk			49,123	49,123	3,930
Equity Risk			573	573	46
Commodity Risk			-	-	-
Options Risk			91,850	91,850	7,348
<b>Total Market Risk</b>			<b>151,009</b>	<b>151,009</b>	<b>12,081</b>
<b>Operational Risk (BIA)</b>			<b>589,547</b>	<b>589,547</b>	<b>47,164</b>
<b>Total RWA and Capital Requirement</b>			<b>1,825,687</b>	<b>1,825,687</b>	<b>146,055</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 tables show the credit exposures by geographic region:

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

30 June 2018		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	53,170,975	4,137,783	2,347,357	609,418	60,265,533
Bank	15,562,187	7,713,852	8,934,925	2,125,997	34,336,961
Corporate	114,279,877	29,704,229	16,049,362	5,244,189	165,277,657
Mortgage/RRE Financing	68,497,792	4,889,751	8,015,547	268,844	81,671,934
HPE	15,610,466	-	-	-	15,610,466
QRRE	10,694,627	2,543,468	-	-	13,238,096
Other Retail	65,918,797	2,230,424	6,850,525	643,986	75,643,732
Other Exposures	5,718,319	1,132,172	6,261,586	768,478	13,880,555
<b>Total Gross Credit Exposure</b>	<b>349,453,040</b>	<b>52,351,678</b>	<b>48,459,303</b>	<b>9,660,912</b>	<b>459,924,933</b>

30 June 2017		CIMBBG			
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	54,985,951	1,396,964	1,666,241	288,838	58,337,994
Bank	18,290,807	3,893,815	6,625,637	2,620,324	31,430,583
Corporate	108,049,912	29,588,840	13,940,093	5,272,305	156,851,150
Mortgage/RRE Financing	62,754,273	5,676,825	7,231,606	254,252	75,916,957
HPE	15,062,474	-	-	-	15,062,474
QRRE	10,478,628	2,900,262	-	-	13,378,891
Other Retail	55,069,849	2,803,292	7,156,466	513,101	65,542,709
Other Exposures	6,586,849	531,103	3,775,131	430,196	11,323,279
<b>Total Gross Credit Exposure</b>	<b>331,278,742</b>	<b>46,791,101</b>	<b>40,395,175</b>	<b>9,379,017</b>	<b>427,844,036</b>

**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 2018	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	18,301,363	-	-	-	18,301,363
Bank	1,700,362	-	-	-	1,700,362
Corporate	34,463,166	-	-	-	34,463,166
RRE Financing	15,089,838	-	-	-	15,089,838
HPE	6,818,225	-	-	-	6,818,225
QRRE	272,136	-	-	-	272,136
Other Retail	21,238,602	-	-	-	21,238,602
Other Exposures	67,643	-	-	-	67,643
<b>Total Gross Credit Exposure</b>	<b>97,951,335</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>97,951,335</b>

30 June 2017	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	18,684,404	-	-	-	18,684,404
Bank	2,756,425	-	-	-	2,756,425
Corporate	26,918,715	-	-	-	26,918,715
RRE Financing	12,086,443	-	-	-	12,086,443
HPE	4,861,428	-	-	-	4,861,428
QRRE	227,962	-	-	-	227,962
Other Retail	7,973,982	-	-	-	7,973,982
Other Exposures	118,050	-	-	-	118,050
<b>Total Gross Credit Exposure</b>	<b>73,627,409</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>73,627,409</b>

**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 2018	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	637,288	-	-	-	637,288
Bank	1,544,851	-	-	-	1,544,851
Corporate	25,466	-	-	-	25,466
Mortgage	150,925	-	-	-	150,925
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	57	-	-	-	57
Other Exposures	269,337	-	-	-	269,337
<b>Total Gross Credit Exposure</b>	<b>2,627,925</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,627,925</b>

30 June 2017	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	2,878,673	-	-	-	2,878,673
Bank	1,391,028	-	-	-	1,391,028
Corporate	39,267	-	-	-	39,267
Mortgage	156,024	-	-	-	156,024
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	258	-	-	-	258
Other Exposures	292,236	-	-	-	292,236
<b>Total Gross Credit Exposure</b>	<b>4,757,486</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,757,486</b>

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2018

CREDIT RISK (CONTINUED)

Summary of Credit Exposures (continued)

i) Gross Credit Exposures by Sector

The following tables represent the Group's credit exposure analysed by sector:

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

30 June 2018	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	255,228	-	-	1,124,442	3,168,916	-	3,507,267	25,581,487	25,151,145	-	1,477,048	60,265,533
Bank	-	-	-	-	-	-	-	34,336,961	-	-	-	34,336,961
Corporate	7,745,763	8,789,680	14,198,848	8,935,275	17,418,324	16,788,592	16,885,279	44,559,353	20,182,260	6,011,108	3,763,175	165,277,657
Mortgage / RRE	-	-	-	-	-	-	-	-	-	81,671,934	-	81,671,934
Financing	-	-	-	-	-	-	-	-	-	15,610,466	-	15,610,466
HPE	-	-	-	-	-	-	-	-	-	13,238,096	-	13,238,096
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	193,241	56,854	1,216,400	46,031	830,911	1,966,855	311,537	2,710,262	634,010	67,677,630	-	75,643,732
Other Exposures	-	-	2,935	1,816	-	554	-	1,242,432	41,902	-	12,590,915	13,880,555
<b>Total Gross Credit Exposure</b>	<b>8,194,232</b>	<b>8,846,534</b>	<b>15,418,183</b>	<b>10,107,564</b>	<b>21,418,151</b>	<b>18,756,002</b>	<b>20,704,083</b>	<b>108,430,495</b>	<b>46,009,318</b>	<b>184,209,234</b>	<b>17,831,138</b>	<b>459,924,933</b>

\*Others are exposures which are not elsewhere classified.



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2018

**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)**

30 June 2017	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	253,897	-	-	1,235,205	2,468,302	-	2,511,692	21,724,066	29,083,369	-	1,061,464	58,337,994
Bank	-	-	-	-	-	-	-	31,045,216	385,368	-	-	31,430,583
Corporate	8,163,998	8,266,096	14,013,530	6,878,983	14,521,600	20,614,027	16,311,611	40,011,265	10,658,322	11,597,696	5,814,022	156,851,150
Mortgage / RRE	-	-	-	-	-	-	-	-	-	75,916,957	-	75,916,957
Financing HPE	-	-	-	-	-	-	-	-	-	15,062,474	-	15,062,474
QRRE	-	-	-	-	-	-	-	-	-	13,378,891	-	13,378,891
Other Retail	214,300	56,077	1,098,837	35,058	795,479	1,929,452	246,939	2,276,029	7,007,833	51,882,705	-	65,542,709
Other Exposures	6,914	-	21,252	1,885	285	20,170	107	1,346,027	203,462	-	9,723,175	11,323,279
<b>Total Gross Credit Exposure</b>	<b>8,639,109</b>	<b>8,322,173</b>	<b>15,133,619</b>	<b>8,151,131</b>	<b>17,785,666</b>	<b>22,563,649</b>	<b>19,070,349</b>	<b>96,402,603</b>	<b>47,338,354</b>	<b>167,838,721</b>	<b>16,598,662</b>	<b>427,844,036</b>

\*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2018

**CREDIT RISK (CONTINUED)**

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector (continued)

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

30 June 2018	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, Insurance/Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	54,715	-	-	235,825	1,095,376	-	769,645	1,992,278	13,143,771	-	1,009,753	18,301,363
Bank	-	-	-	-	-	-	-	1,700,362	-	-	-	1,700,362
Corporate	2,377,747	1,655,190	2,128,442	523,233	4,373,446	1,632,178	4,758,054	8,477,918	8,095,091	347,165	94,704	34,463,166
RRE Financing	-	-	-	-	-	-	-	-	-	15,089,838	-	15,089,838
HPE	-	-	-	-	-	-	-	-	-	6,818,225	-	6,818,225
QRRE	-	-	-	-	-	-	-	-	-	272,136	-	272,136
Other Retail	15,031	7,513	67,863	1,941	79,315	148,867	6,634	222,189	40,527	20,619,046	29,676	21,238,602
Other Exposures	-	-	-	-	-	-	-	575	501	-	66,567	67,643
<b>Total Gross Credit Exposure</b>	<b>2,447,492</b>	<b>1,662,702</b>	<b>2,196,304</b>	<b>760,999</b>	<b>5,548,137</b>	<b>1,781,046</b>	<b>5,534,332</b>	<b>12,393,321</b>	<b>21,279,890</b>	<b>43,146,410</b>	<b>1,200,701</b>	<b>97,951,335</b>

Note: All sectors above are Shariah compliant.

\*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(b): Distribution of Credit Exposures by Sector for CIMBISLG (continued)**

30 June 2017	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, Insurance/Takaful , Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	54,534	-	-	215,734	554,292	-	186,808	8,593,444	8,403,700	-	675,893	18,684,404
Bank	-	-	-	-	-	-	-	2,756,425	-	-	-	2,756,425
Corporate	1,653,789	1,291,819	1,526,540	446,352	2,803,563	1,116,679	2,900,481	5,830,907	1,372,578	7,941,420	34,587	26,918,715
RRE Financing	-	-	-	-	-	-	-	-	-	12,086,443	-	12,086,443
HPE	-	-	-	-	-	-	-	-	-	4,861,428	-	4,861,428
QRRE	-	-	-	-	-	-	-	-	-	227,962	-	227,962
Other Retail	12,693	8,408	47,735	2,032	71,337	128,459	4,980	200,307	35,256	7,428,000	34,776	7,973,982
Other Exposures	-	-	-	-	-	-	-	575	66,060	-	51,416	118,050
<b>Total Gross Credit Exposure</b>	<b>1,721,015</b>	<b>1,300,227</b>	<b>1,574,275</b>	<b>664,117</b>	<b>3,429,191</b>	<b>1,245,138</b>	<b>3,092,269</b>	<b>17,381,657</b>	<b>9,877,594</b>	<b>32,545,253</b>	<b>796,672</b>	<b>73,627,409</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

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**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 2018	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	-	-	-	-	-	-	-	637,288	-	-	-	637,288
Bank	-	-	-	-	-	-	-	1,544,851	-	-	-	1,544,851
Corporate	-	-	-	-	0.02	-	-	942	197	13,116	11,212	25,466
Mortgage	-	-	-	-	-	-	-	-	-	150,925	-	150,925
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	57	-	57
Other Exposures	-	-	-	-	-	-	-	-	-	443	268,895	269,337
<b>Total Gross Credit Exposure</b>	-	-	-	-	<b>0.02</b>	-	-	<b>2,183,081</b>	<b>197</b>	<b>164,541</b>	<b>280,106</b>	<b>2,627,925</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(c): Distribution of Credit Exposures by Sector for CIMBIBG (continued)**

30 June 2017	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	-	-	-	-	-	-	-	2,878,673	-	-	-	2,878,673
Bank	-	-	-	-	-	-	-	1,391,028	-	-	-	1,391,028
Corporate	-	-	-	-	0.02	0.10	-	2,355	197	23,425	13,290	39,267
Mortgage	-	-	-	-	-	-	-	-	-	156,024	-	156,024
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	258	-	258
Other Exposures	-	-	-	-	-	-	-	-	-	512	291,724	292,236
<b>Total Gross Credit Exposure</b>	-	-	-	-	<b>0.02</b>	<b>0.10</b>	-	<b>4,272,056</b>	<b>197</b>	<b>180,219</b>	<b>305,014</b>	<b>4,757,486</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 tables below present the distribution of credit exposures by residual contractual maturity:

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

30 June 2018		CIMBBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	25,912,606	11,648,684	22,704,242	60,265,533
Bank	18,958,360	11,851,264	3,527,337	34,336,961
Corporate	55,466,148	60,930,107	48,881,402	165,277,657
Mortgage/RRE Financing	46,500	713,095	80,912,339	81,671,934
HPE	150,280	5,061,209	10,398,976	15,610,466
QRRE	13,238,096	-	-	13,238,096
Other Retail	2,965,355	7,488,125	65,190,251	75,643,732
Other Exposures	6,187,477	175,580	7,517,498	13,880,555
<b>Total Gross Credit Exposure</b>	<b>122,924,822</b>	<b>97,868,065</b>	<b>239,132,046</b>	<b>459,924,933</b>

30 June 2017		CIMBBG		
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	19,904,539	19,439,392	18,994,062	58,337,994
Bank	16,736,693	9,479,117	5,214,773	31,430,583
Corporate	44,579,977	54,921,975	57,349,198	156,851,150
Mortgage/RRE Financing	60,995	724,587	75,131,374	75,916,957
HPE	136,148	4,552,447	10,373,879	15,062,474
QRRE	13,378,891	-	-	13,378,891
Other Retail	4,386,684	6,400,058	54,755,967	65,542,709
Other Exposures	231,541	223,392	10,868,346	11,323,279
<b>Total Gross Credit Exposure</b>	<b>99,415,467</b>	<b>95,740,968</b>	<b>232,687,601</b>	<b>427,844,036</b>

**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**

<b>30 June 2018</b>		<b>CIMBISLG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	10,305,927	1,879,110	6,116,326	18,301,363
Bank	1,044,335	523,544	132,483	1,700,362
Corporate	8,559,503	13,732,899	12,170,764	34,463,166
RRE Financing	4,748	79,460	15,005,631	15,089,838
HPE	92,235	1,686,611	5,039,379	6,818,225
QRRE	272,136	-	-	272,136
Other Retail	49,462	419,985	20,769,154	21,238,602
Other Exposures	501	-	67,142	67,643
<b>Total Gross Credit Exposure</b>	<b>20,328,847</b>	<b>18,321,608</b>	<b>59,300,880</b>	<b>97,951,335</b>

<b>30 June 2017</b>		<b>CIMBISLG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	7,333,961	7,876,011	3,474,433	18,684,404
Bank	1,340,812	491,855	923,758	2,756,425
Corporate	4,775,568	5,482,056	16,661,091	26,918,715
RRE Financing	2,995	82,969	12,000,479	12,086,443
HPE	73,796	2,089,496	2,698,136	4,861,428
QRRE	227,962	-	-	227,962
Other Retail	40,889	299,663	7,633,430	7,973,982
Other Exposures	65,557	502	51,991	118,050
<b>Total Gross Credit Exposure</b>	<b>13,861,540</b>	<b>16,322,551</b>	<b>43,443,318</b>	<b>73,627,409</b>

**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**

<b>30 June 2018</b>		<b>CIMBIBG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	637,111	-	177	637,288
Bank	1,003,329	16,671	524,851	1,544,851
Corporate	87	1,687	23,692	25,466
Mortgage	114	1,134	149,677	150,925
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	26	31	-	57
Other Exposures	443	-	268,895	269,337
<b>Total Gross Credit Exposure</b>	<b>1,641,110</b>	<b>19,524</b>	<b>967,292</b>	<b>2,627,925</b>

<b>30 June 2017</b>		<b>CIMBIBG</b>		
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Less than 1 year</b>	<b>1 to 5 years</b>	<b>More than 5 years</b>	<b>Total</b>
Sovereign	2,878,231	-	442	2,878,673
Bank	992,266	-	398,762	1,391,028
Corporate	42	3,667	35,557	39,267
Mortgage	35	1,272	154,718	156,024
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	68	158	33	258
Other Exposures	512	-	291,724	292,236
<b>Total Gross Credit Exposure</b>	<b>3,871,153</b>	<b>5,097</b>	<b>881,237</b>	<b>4,757,486</b>



**CREDIT RISK (CONTINUED)**

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

*i) Past Due But Not Impaired*

The following tables provide an analysis of the outstanding balances as at 30 June 2018 and 31 December 2017 which were past due but not impaired by sector and geographic respectively:

**Table 6(a): Past Due but Not Impaired Loans, Advances and Financing by Sector for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2018	31 December 2017
Primary Agriculture	115,279	25,453
Mining and Quarrying	15,107	6,271
Manufacturing	102,261	66,017
Electricity, Gas and Water Supply	652	4,303
Construction	99,668	94,237
Wholesale and Retail Trade, and Restaurants and Hotels	853,950	233,919
Transport, Storage and Communications	27,576	41,258
Finance, Insurance/Takaful, Real Estate and Business Activities	286,907	281,420
Education, Health and Others	134,746	102,139
Household	12,840,145	12,865,378
Others*	9,090	10,205
<b>Total</b>	<b>14,485,381</b>	<b>13,730,600</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBISLG	
	30 June 2018	31 December 2017
Primary Agriculture	84,130	6,437
Mining and Quarrying	2,238	24
Manufacturing	13,108	7,454
Electricity, Gas and Water Supply	1	-
Construction	11,985	19,925
Wholesale and Retail Trade, and Restaurants and Hotels	59,503	47,302
Transport, Storage and Communications	3,682	2,112
Islamic Finance, Takaful, Real Estate and Business Activities	30,011	43,771
Education, Health and Others	5,823	4,725
Household	3,229,320	2,953,212
Others*	1,182	278
<b>Total</b>	<b>3,440,983</b>	<b>3,085,240</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

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

(RM'000)	CIMBIBG	
	30 June 2018	31 December 2017
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	886	-
Others*	-	-
<b>Total</b>	<b>886</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

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

(RM'000)	CIMBBG	
	30 June 2018	31 December 2017
Malaysia	12,000,327	11,923,104
Singapore	853,864	189,023
Thailand	1,585,734	1,618,367
Other Countries	45,456	106
<b>Total</b>	<b>14,485,381</b>	<b>13,730,600</b>

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

(RM'000)	CIMBISLG	
	30 June 2018	31 December 2017
Malaysia	3,440,983	3,085,240
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>3,440,983</b>	<b>3,085,240</b>

**CREDIT RISK (CONTINUED)**

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

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

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

(RM'000)	CIMBIBG	
	30 June 2018	31 December 2017
Malaysia	886	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>886</b>	<b>-</b>

*ii) Credit Impaired/Impaired Loans/Financing*

The following tables provide an analysis of the outstanding balances as at 30 June 2018 and 31 December 2017 which were credit impaired/impaired by sector and geographical respectively:

**Table 8(a): Credit Impaired/Impaired Loans, Advances and Financing by Sector for CIMBBG**

(RM'000)	CIMBBG	
	30 June 2018	31 December 2017
Primary Agriculture	52,304	44,316
Mining and Quarrying	706,542	586,104
Manufacturing	1,083,003	1,067,397
Electricity, Gas and Water Supply	315	552
Construction	188,166	89,816
Wholesale and Retail Trade, and Restaurants and Hotels	748,502	662,117
Transport, Storage and Communications	1,123,395	1,323,328
Finance, Insurance/Takaful, Real Estate and Business Activities	480,940	428,813
Education, Health and Others	172,265	176,651
Household	1,849,919	1,794,404
Others*	6,324	14,601
<b>Total</b>	<b>6,411,677</b>	<b>6,188,099</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

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

(RM'000)	CIMBISLG	
	30 June 2018	31 December 2017
Primary Agriculture	6,438	2,589
Mining and Quarrying	2,714	2,528
Manufacturing	25,284	21,636
Electricity, Gas and Water Supply	-	-
Construction	28,255	7,306
Wholesale and Retail Trade, and Restaurants and Hotels	8,766	1,672
Transport, Storage and Communications	57,542	60,185
Islamic Finance, Takaful, Real Estate and Business Activities	46,784	23,886
Education, Health and Others	11,980	11,967
Household	248,086	248,060
Others*	17	2,041
<b>Total</b>	<b>435,866</b>	<b>381,870</b>

*Note: All sectors above are Shariah compliant.*

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

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

(RM'000)	CIMBIBG	
	30 June 2018	31 December 2017
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	2,807	1,905
Others*	-	-
<b>Total</b>	<b>2,807</b>	<b>1,905</b>

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

**CREDIT RISK (CONTINUED)**

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

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

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

(RM'000)	CIMBBG	
	30 June 2018	31 December 2017
Malaysia	3,573,775	3,499,350
Singapore	802,753	810,822
Thailand	2,019,812	1,871,723
Other Countries	15,337	6,204
<b>Total</b>	<b>6,411,677</b>	<b>6,188,099</b>

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

(RM'000)	CIMBISLG	
	30 June 2018	31 December 2017
Malaysia	435,866	381,870
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>435,866</b>	<b>381,870</b>

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

(RM'000)	CIMBIBG	
	30 June 2018	31 December 2017
Malaysia	2,807	1,905
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>2,807</b>	<b>1,905</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 10(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBBG for the period ended 30 June 2018**

<b>(RM'000)</b>	<b>CIMBBG</b>				
	<b>30 June 2018</b>				
	<b>12-month expected credit losses (Stage 1)</b>	<b>Lifetime expected credit losses – not credit impaired (Stage 2)</b>	<b>Lifetime expected credit losses – credit impaired (Stage 3)</b>	<b>Purchased credit impaired</b>	<b>Total</b>
Primary Agriculture	29,633	21,282	32,952	-	83,867
Mining and Quarrying	12,569	1,528	171,107	-	185,204
Manufacturing	53,567	52,163	750,144	-	855,874
Electricity, Gas and Water Supply	6,036	4,027	315	-	10,378
Construction	34,412	9,495	99,255	-	143,162
Wholesale and Retail Trade, and Restaurants and Hotels	83,557	58,344	353,812	-	495,713
Transport, Storage and Communications	22,455	14,321	1,084,870	-	1,121,646
Finance, Insurance/Takaful, Real Estate and Business Activities	111,716	42,135	204,134	-	357,985
Education, Health and Others	15,505	9,981	27,251	-	52,737
Household	740,001	367,014	695,367	2,440	1,804,822
Others*	6,188	19,048	3,905	-	29,141
<b>Total</b>	<b>1,115,639</b>	<b>599,338</b>	<b>3,423,112</b>	<b>2,440</b>	<b>5,140,529</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 10(a): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBBG for the period ended 31 December 2017**

(RM'000)	CIMBBG	
	31 December 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	27,352	19,112
Mining and Quarrying	77,449	14,015
Manufacturing	668,301	75,728
Electricity, Gas and Water Supply	-	15,378
Construction	36,435	40,798
Wholesale and Retail Trade, and Restaurants and Hotels	212,933	110,282
Transport, Storage and Communications	1,135,960	17,123
Finance, Insurance/Takaful, Real Estate and Business Activities	182,235	96,758
Education, Health and Others	23,494	19,617
Household	93,192	1,358,717
Others*	7,532	5,983
<b>Total</b>	<b>2,464,883</b>	<b>1,773,511</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG for the period ended 30 June 2018**

<b>(RM'000)</b>	<b>CIMBISLG</b>				
	<b>30 June 2018</b>				
	<b>12-month expected credit losses (Stage 1)</b>	<b>Lifetime expected credit losses – not credit impaired (Stage 2)</b>	<b>Lifetime expected credit losses – credit impaired (Stage 3)</b>	<b>Purchased credit impaired</b>	<b>Total</b>
Primary Agriculture	6,665	2,884	1,508	-	11,057
Mining and Quarrying	648	38	256	-	942
Manufacturing	4,979	1,702	8,549	-	15,230
Electricity, Gas and Water Supply	142	-	-	-	142
Construction	9,568	634	19,822	-	30,024
Wholesale and Retail Trade, and Restaurants and Hotels	7,777	5,052	1,379	-	14,208
Transport, Storage and Communications	1,891	696	57,218	-	59,805
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	16,811	4,941	4,510	-	26,262
Education, Health and Others	2,875	1,685	2,860	-	7,420
Household	92,614	58,438	96,933	-	247,985
Others*	462	315	-	-	777
<b>Total</b>	<b>144,432</b>	<b>76,385</b>	<b>193,035</b>	<b>-</b>	<b>413,852</b>

*Note: All sectors above are Shariah compliant.*

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



**CREDIT RISK (CONTINUED)**

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

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

**Table 10(b): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBISLG for the period ended 31 December 2017**

(RM'000)	CIMBISLG	
	31 December 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	-	5,646
Mining and Quarrying	52	548
Manufacturing	1,377	3,847
Electricity, Gas and Water Supply	-	166
Construction	450	4,183
Wholesale and Retail Trade, and Restaurants and Hotels	-	7,479
Transport, Storage and Communications	41,342	2,308
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	4,395	16,634
Education, Health and Others	1,736	4,785
Household	-	198,408
Others*	-	669
<b>Total</b>	<b>49,352</b>	<b>244,673</b>

*Note: All sectors above are Shariah compliant.*

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

**CREDIT RISK (CONTINUED)**

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

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

**Table 10(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBIBG for the period ended 30 June 2018**

(RM'000)	CIMBIBG				
	30 June 2018				
	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	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-
Manufacturing	-	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	-	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-	-
Transport, Storage and Communications	-	-	-	-	-
Finance, Insurance, Real Estate and Business Activities	-	-	-	-	-
Education, Health and Others	-	-	-	-	-
Household	58	39	803	-	900
Others*	-	-	-	-	-
<b>Total</b>	<b>58</b>	<b>39</b>	<b>803</b>	<b>-</b>	<b>900</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 10(c): Individual Impairment and Portfolio Impairment Allowances by Sector for CIMBIBG for the period ended 31 December 2017**

(RM'000)	CIMBIBG	
	31 December 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	1,905	85
Others*	-	-
<b>Total</b>	<b>1,905</b>	<b>85</b>

\*Others are exposures which are not elsewhere classified.

**Table 11(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBBG for the period ended 30 June 2018**

(RM'000)	CIMBBG				
	30 June 2018				
	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	748,797	434,017	2,141,651	-	3,324,465
Singapore	131,567	55,985	276,010	-	463,562
Thailand	201,726	109,158	1,000,256	2,440	1,313,580
Other Countries	33,549	178	5,195	-	38,922
<b>Total</b>	<b>1,115,639</b>	<b>599,338</b>	<b>3,423,112</b>	<b>2,440</b>	<b>5,140,529</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 11(a): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBBG for the period ended 31 December 2017**

(RM'000)	CIMBBG	
	31 December 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,501,574	1,177,398
Singapore	190,454	37,723
Thailand	769,532	536,881
Other Countries	3,323	21,509
<b>Total</b>	<b>2,464,883</b>	<b>1,773,511</b>

**Table 11(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBISLG for the period ended 30 June 2018**

(RM'000)	CIMBISLG				
	30 June 2018				
	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	144,432	76,385	193,035	-	413,852
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>144,432</b>	<b>76,385</b>	<b>193,035</b>	<b>-</b>	<b>413,852</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 11(b): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBISLG for the period ended 31 December 2017**

(RM'000)	CIMBISLG	
	31 December 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	49,352	244,673
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>49,352</b>	<b>244,673</b>

**Table 11(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBIBG for the period ended 30 June 2018**

(RM'000)	CIMBIBG				
	30 June 2018				
	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	58	39	803	-	900
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>58</b>	<b>39</b>	<b>803</b>	<b>-</b>	<b>900</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 11(c): Individual Impairment and Portfolio Impairment Allowances by Geographic Distribution for CIMBIBG for the period ended 31 December 2017**

(RM'000)	CIMBIBG	
	31 December 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
Malaysia	1,905	85
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,905</b>	<b>85</b>

**Table 12(a): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBBG for the period ended 30 June 2018**

(RM'000)	CIMBBG			
	30 June 2018			
	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	3,151	-	3,101	-
Mining and Quarrying	22,531	-	184	-
Manufacturing	89,988	-	30,807	-
Electricity, Gas and Water Supply	17,564	-	4	-
Construction	24,029	-	4,141	-
Wholesale and Retail Trade, and Restaurants and Hotels	45,124	-	3,112	-
Transport, Storage and Communications	2,992	-	1,050	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(4,860)	-	2,215	-
Education, Health and Others	(85)	-	683	-
Household	375,902	(3,101)	410,995	1,922
Others*	19,608	-	332	-
<b>Total</b>	<b>595,944</b>	<b>(3,101)</b>	<b>456,624</b>	<b>1,922</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 12(a): Charges for Individual Impairment Provision and Write Offs for CIMBBG for the period ended 30 June 2017**

(RM'000)	CIMBBG	
	30 June 2017	
	Charges/(Write Back)	Write-off
Primary Agriculture	(7,875)	-
Mining and Quarrying	(251)	41
Manufacturing	137,206	54,196
Electricity, Gas and Water Supply	-	-
Construction	(1,670)	5,112
Wholesale and Retail Trade, and Restaurants and Hotels	84,813	-
Transport, Storage and Communications	(311)	-
Finance, Insurance/Takaful, Real Estate and Business Activities	8,194	130
Education, Health and Others	3,190	50
Household	30,649	63,819
Others*	(4)	-
<b>Total</b>	<b>253,941</b>	<b>123,348</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 12(b): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBISLG for the period ended 30 June 2018**

(RM'000)	CIMBISLG			
	30 June 2018			
	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	496	-	-	-
Mining and Quarrying	204	-	-	-
Manufacturing	4,263	-	-	-
Electricity, Gas and Water Supply	17,566	-	-	-
Construction	1,159	-	427	-
Wholesale and Retail Trade, and Restaurants and Hotels	15,746	-	398	-
Transport, Storage and Communications	(837)	-	-	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(3,937)	-	-	-
Education, Health and Others	(181)	-	-	-
Household	51,723	-	53,567	-
Others*	6,850	-	-	-
<b>Total</b>	<b>93,052</b>	<b>-</b>	<b>54,392</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.



**CREDIT RISK (CONTINUED)**

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

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

**Table 12(b): Charges for Individual Impairment Provision and Write Offs for CIMBISLG for the period ended 30 June 2017**

(RM'000)	CIMBISLG	
	30 June 2017	
	Charges/(Write Back)	Write-off
Primary Agriculture	(7,681)	-
Mining and Quarrying	(336)	-
Manufacturing	177	-
Electricity, Gas and Water Supply	-	-
Construction	(718)	5,108
Wholesale and Retail Trade, and Restaurants and Hotels	(3,784)	-
Transport, Storage and Communications	37	-
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	(849)	-
Education, Health and Others	219	-
Household	-	-
Others*	-	-
<b>Total</b>	<b>(12,935)</b>	<b>5,108</b>

*Note: All sectors above are Shariah compliant.*

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

**CREDIT RISK (CONTINUED)**

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

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

**Table 12(c): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBIBG for the period ended 30 June 2018**

<b>(RM'000)</b>	<b>CIMBIBG</b>			
	<b>30 June 2018</b>			
	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	-	-	-	-
Mining and Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-	-	-
Transport, Storage and Communications	-	-	-	-
Finance, Insurance/Takaful, Real Estate and Business Activities	-	-	-	-
Education, Health and Others	-	-	-	-
Household	106	-	-	-
Others*	-	-	-	-
<b>Total</b>	<b>106</b>	-	-	-

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 12(c): Charges for Individual Impairment Provision and Write Offs During the Period for CIMBIBG for the period ended 30 June 2017.**

(RM'000)	CIMBIBG	
	30 June 2017	
	Charges/(Write Back)	Write-off
Primary Agriculture	-	-
Mining and Quarrying	-	-
Manufacturing	-	-
Electricity, Gas and Water Supply	-	-
Construction	-	-
Wholesale and Retail Trade, and Restaurants and Hotels	-	-
Transport, Storage and Communications	-	-
Finance, Insurance/ Takaful, Real Estate and Business Activities	-	-
Education, Health and Others	-	-
Household	1,281	-
Others*	-	-
<b>Total</b>	<b>1,281</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

**Table 13(a): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2018 for CIMBBG**

(RM'000)	CIMBBG				
	30 June 2018				
	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
<b>At 1 January 2018</b>	-	-	-	-	-
Effect of adopting MFRS 9	1,025,503	763,907	3,355,289	7,561	5,152,260
<b>Adjusted 1 January 2018</b>	1,025,503	763,907	3,355,289	7,561	5,152,260
Changes in expected credit losses due to transferred within stages	562,103	(510,918)	(51,185)	-	-
Transferred to Stage 1	763,810	(596,167)	(167,643)	-	-
Transferred to Stage 2	(186,926)	361,691	(174,765)	-	-
Transferred to Stage 3	(14,781)	(276,442)	291,223	-	-
<b>Total charge to Income Statement</b>	(465,304)	342,499	595,944	(3,101)	470,038
New financial assets originated	245,877	3,235	52,520	-	301,632
Financial assets that have been derecognised	(184,773)	(78,564)	-	-	(263,337)
Write back in respect of full recoveries	-	-	(63,579)	-	(63,579)
Change in credit risk	(526,408)	417,828	607,003	(3,101)	495,322
Write-offs	(1,397)	(61)	(456,624)	(1,922)	(460,004)
Exchange fluctuation	(6,787)	(5,707)	(25,413)	(98)	(38,005)
Other movements	1,521	9,618	5,101	-	16,240
<b>Total</b>	<b>1,115,639</b>	<b>599,338</b>	<b>3,423,112</b>	<b>2,440</b>	<b>5,140,529</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 13(a): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2017 CIMBBG**

(RM'000)	CIMBBG	
	30 June 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
At 1 January 2017	2,350,633	1,977,802
Allowance made during the financial period	253,941	377,919
Amount transferred to portfolio impairment allowance	-	-
Allowance made and charged to deferred assets	-	-
Allowance made in relation to jointly controlled entity	-	-
Amount written off	(123,348)	(433,001)
Transfer (to)/from intercompany	-	-
Disposal of subsidiary	-	-
Allowance for impaired loan disposed to third party	(234,118)	(18,578)
Exchange fluctuation	(4,488)	3,529
<b>Total</b>	<b>2,242,620</b>	<b>1,907,671</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 13(b): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2018 for CIMBISLG**

(RM'000)	CIMBISLG				
	30 June 2018				
	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
<b>At 1 January 2018</b>	-	-	-	-	-
Effect of adopting MFRS 9	114,725	116,363	161,712	-	392,800
<b>Adjusted 1 January 2018</b>	114,725	116,363	161,712	-	392,800
Changes in expected credit losses due to transferred within stages	134,274	(123,405)	(10,869)	-	-
Transferred to Stage 1	162,328	(139,162)	(23,166)	-	-
Transferred to Stage 2	(27,938)	56,516	(28,578)	-	-
Transferred to Stage 3	(116)	(40,759)	40,875	-	-
<b>Total charge to Income Statement</b>	(104,461)	83,570	93,052	-	72,161
New financial assets originated	83,071	-	386	-	83,457
Financial assets that have been derecognised	(57,166)	(1,159)	-	-	(58,325)
Write back in respect of full recoveries	-	-	(1,525)	-	(1,525)
Change in credit risk	(130,336)	84,729	94,191	-	48,554
Write-offs	-	-	(54,392)	-	(54,392)
Exchange fluctuation	-	-	-	-	-
Other movements	(106)	(143)	3,532	-	3,283
<b>Total</b>	<b>144,432</b>	<b>76,385</b>	<b>193,035</b>	-	<b>413,852</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 13(b): Analysis of movement for Financing Impairment Allowances for the Period Ended 30 June 2017 for CIMBISLG**

(RM'000)	CIMBISLG	
	30 June 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
At 1 January 2017	48,062	242,863
Allowance (write back)/made during the financial period	(12,935)	77,293
Amount transferred to portfolio impairment allowance	-	-
Allowance made and charged to deferred assets	-	-
Allowance made in relation to jointly controlled entity	-	-
Amount written off	(5,108)	(60,373)
Transfer (to)/from intercompany	-	(14)
Disposal of subsidiary	-	-
Unwinding income	-	-
Exchange fluctuation	-	(25)
<b>Total</b>	<b>30,019</b>	<b>259,744</b>

**CREDIT RISK (CONTINUED)**

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

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

**Table 13(c): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2018 for CIMBIBG**

(RM'000)	CIMBIBG				
	30 June 2018				
	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
<b>At 1 January 2018</b>	-	-	-	-	-
Effect of adopting MFRS 9	132	19	621	-	772
<b>Adjusted 1 January 2018</b>	132	19	621	-	772
Changes in expected credit losses due to transferred within stages	26	(102)	76	-	-
Transferred to Stage 1	32	(32)	-	-	-
Transferred to Stage 2	(6)	29	(23)	-	-
Transferred to Stage 3	-	(99)	99	-	-
<b>Total charge to Income Statement</b>	(100)	122	106	-	128
New financial assets originated	-	-	-	-	-
Financial assets that have been derecognised	(2)	-	-	-	(2)
Write back in respect of full recoveries	-	-	-	-	-
Change in credit risk	(98)	122	106	-	130
Write-offs	-	-	-	-	-
Exchange fluctuation	-	-	-	-	-
Other movements	-	-	-	-	-
<b>Total</b>	<b>58</b>	<b>39</b>	<b>803</b>	-	<b>900</b>



**CREDIT RISK (CONTINUED)**

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

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

**Table 13(c): Analysis of movement for Loan/Financing Impairment Allowances for the Period Ended 30 June 2017 for CIMBIBG**

(RM'000)	CIMBIBG	
	30 June 2017	
	Individual Impairment Allowance	Portfolio Impairment Allowance
At 1 January 2017	2,075	99
Allowance made/(write back) during the financial period	1,299	(12)
Amount transferred to portfolio impairment allowance	-	-
Allowance made and charged to deferred assets	-	-
Allowance made in relation to jointly controlled entity	-	-
Allowance written back in respect of recoveries	(18)	-
Amount written off	-	-
Transfer (to)/from intercompany	-	-
Disposal of subsidiary	-	-
Unwinding income	-	-
Exchange fluctuation	-	-
<b>Total</b>	<b>3,356</b>	<b>87</b>

***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 follow.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2018

CREDIT RISK (CONTINUED)

*Credit Risk – Disclosure for Portfolios under the SA*

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 2018	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	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	58,264,624	-	349,483	183,028	-	3,130	-	-	8,820,060	-	-	67,620,325	-
20%	1,427,061	-	163,087	574,049	6,703	484,205	-	-	667	241,518	-	2,897,289	579,458
35%	-	-	-	-	-	-	3,450,537	-	-	-	-	3,450,537	1,207,688
50%	348,526	-	9,874,281	1,268,707	271,079	629,080	2,007,708	-	-	-	-	14,399,382	7,199,691
75%	-	-	-	-	-	16,051,141	7,399	-	-	-	-	16,058,540	12,043,905
100%	219,346	-	190	2,487,770	20,288,480	2,235,421	3,397,524	-	3,701,178	-	2,913	32,332,823	32,332,823
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	5,975	-	12,669	10	337,721	73,754	-	1,114,219	-	-	-	1,544,348	2,316,522
150% <RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>60,265,533</b>	<b>-</b>	<b>10,399,709</b>	<b>4,513,564</b>	<b>20,903,983</b>	<b>19,476,732</b>	<b>8,863,168</b>	<b>1,114,219</b>	<b>12,521,905</b>	<b>241,518</b>	<b>2,913</b>	<b>138,303,244</b>	<b>55,680,087</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>-</b>	<b>48%</b>	<b>72%</b>	<b>100%</b>	<b>76%</b>	<b>63%</b>	<b>150%</b>	<b>30%</b>	<b>20%</b>	<b>100%</b>	<b>40%</b>	
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 2018

CREDIT RISK (CONTINUED)

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

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

30 June 2017	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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	56,906,173	3,772,714	461,914	-	3,572	9,305	-	-	6,408,103	-	67,561,782	-
20%	941,338	1,373	685,365	401,018	6,492	367,303	-	-	3,412	479,017	2,885,317	577,063
35%	-	-	-	-	-	-	7,424,623	-	-	-	7,424,623	2,598,618
50%	489,239	-	2,159,277	1,195,826	14,979	34,903	181,613	-	34,816	-	4,110,653	2,055,326
75%	-	-	-	-	-	18,111,126	245,709	-	-	-	18,356,836	13,767,627
100%	-	197,355	538,802	303,054	8,670,099	2,334,806	75,025	-	3,245,110	-	15,364,252	15,364,251
107%	-	-	-	-	14,100,653	-	-	-	-	-	14,100,653	15,205,714
150%	1,244	-	5	-	79,910	72,179	-	1,116,720	-	-	1,270,057	1,905,086
150% <RW < 1250%	-	-	-	-	-	1,828,890	-	-	-	-	1,828,890	2,828,238
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>58,337,994</b>	<b>3,971,442</b>	<b>3,845,364</b>	<b>1,899,897</b>	<b>22,875,705</b>	<b>22,758,512</b>	<b>7,926,971</b>	<b>1,116,720</b>	<b>9,691,441</b>	<b>479,017</b>	<b>132,903,064</b>	<b>54,301,923</b>
<b>Average Risk Weight</b>	<b>1%</b>	<b>5%</b>	<b>46%</b>	<b>52%</b>	<b>105%</b>	<b>71%</b>	<b>37%</b>	<b>150%</b>	<b>34%</b>	<b>20%</b>	<b>39%</b>	
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 2018

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 2018	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ 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%	18,301,363	-	183,346	183,028	-	-	-	-	21,022	-	18,688,760	-
20%	-	-	4,080	15,158	2,625	348	-	-	-	501	22,713	4,543
35%	-	-	-	-	-	-	393	-	-	-	393	137
50%	-	-	3,604	3,316	76,581	608,061	15,735	-	-	-	707,297	353,648
75%	-	-	-	-	-	310,927	-	-	-	-	310,927	233,195
100%	-	-	-	345,481	1,567,336	1,790,398	-	-	45,545	-	3,748,761	3,748,761
100% < RW < 1250%	-	-	-	-	23	1,301	-	575	-	-	1,899	2,849
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>18,301,363</b>	<b>-</b>	<b>191,030</b>	<b>546,984</b>	<b>1,646,565</b>	<b>2,711,035</b>	<b>16,128</b>	<b>575</b>	<b>66,567</b>	<b>501</b>	<b>23,480,748</b>	<b>4,343,133</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>1%</b>	<b>64%</b>	<b>98%</b>	<b>86%</b>	<b>50%</b>	<b>150%</b>	<b>68%</b>	<b>20%</b>	<b>18%</b>	
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 2018

CREDIT RISK (CONTINUED)

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

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

30 June 2017	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/ 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%	18,660,682	-	148,510	-	-	-	-	-	13,501	-	18,822,693	-
20%	23,722	-	20	-	1,290	723	-	-	-	66,060	91,815	18,363
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	781,763	-	318	2,064	-	-	-	-	784,145	392,073
75%	-	-	-	-	-	917,340	-	-	-	-	917,340	688,005
100%	-	-	-	3,692	2,993,813	1,951,419	-	-	37,915	-	4,986,839	4,986,839
100% < RW < 1250%	-	-	-	-	13,757	3,885	-	575	-	-	18,218	27,327
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>18,684,404</b>	<b>-</b>	<b>930,293</b>	<b>3,692</b>	<b>3,009,179</b>	<b>2,875,431</b>	<b>-</b>	<b>575</b>	<b>51,416</b>	<b>66,060</b>	<b>25,621,050</b>	<b>6,112,606</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>-</b>	<b>42%</b>	<b>100%</b>	<b>100%</b>	<b>92%</b>	<b>-</b>	<b>150%</b>	<b>74%</b>	<b>20%</b>	<b>24%</b>	
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 2018

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 2018	CIMBIBG											
(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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	637,288	-	-	-	-	-	-	-	18	-	637,306	-
20%	-	-	70,111	-	-	-	-	-	-	-	70,111	14,022
35%	-	-	-	-	-	-	65,798	-	-	-	65,798	23,029
50%	-	-	1,474,740	-	21	-	60,840	-	-	-	1,535,601	767,801
75%	-	-	-	-	-	57	184	-	-	-	241	181
100%	-	-	-	10,920	14,429	-	24,104	-	269,319	-	318,772	318,772
100% < RW < 1250%	-	-	-	-	96	-	-	-	-	-	96	144
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>637,288</b>	<b>-</b>	<b>1,544,851</b>	<b>10,920</b>	<b>14,546</b>	<b>57</b>	<b>150,925</b>	<b>-</b>	<b>269,337</b>	<b>-</b>	<b>2,627,925</b>	<b>1,123,949</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>49%</b>	<b>100%</b>	<b>100%</b>	<b>75%</b>	<b>51%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>43%</b>	
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 2018

CREDIT RISK (CONTINUED)

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

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

30 June 2017	CIMBIBG											
(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	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	2,878,673	-	-	-	-	-	-	-	51	-	2,878,724	-
20%	-	-	87,203	-	-	-	-	-	-	-	87,203	17,441
35%	-	-	-	-	-	-	55,330	-	-	-	55,330	19,365
50%	-	-	1,303,825	-	-	-	71,491	-	-	-	1,375,316	687,658
75%	-	-	-	-	-	258	201	-	-	-	460	345
100%	-	-	-	13,028	26,106	-	29,002	-	292,185	-	360,322	360,322
100% < RW <1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,878,673</b>	<b>-</b>	<b>1,391,028</b>	<b>13,028</b>	<b>26,106</b>	<b>258</b>	<b>156,024</b>	<b>-</b>	<b>292,236</b>	<b>-</b>	<b>4,757,354</b>	<b>1,085,131</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>48%</b>	<b>100%</b>	<b>100%</b>	<b>75%</b>	<b>54%</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>23%</b>	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

**CREDIT RISK (CONTINUED)**

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

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

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

30 June 2018	CIMBBG			
(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/Takaful Operators, Securities Firms & Fund Managers	1,868,780	63,202	2,589,908	4,521,890
Corporate	45,009	-	24,457,835	24,502,844
Sovereign/Central Banks	29,327,047	-	30,938,486	60,265,533
Banks, MDBs and DFIs	995,265	-	9,406,740	10,402,005
<b>Total</b>	<b>32,236,101</b>	<b>63,202</b>	<b>67,392,969</b>	<b>99,692,272</b>

30 June 2017	CIMBBG			
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	4,661,281	-	197,886	4,859,167
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,859,168	104,550	252,804	2,216,522
Corporate	477,052	-	30,176,237	30,653,289
Sovereign/Central Banks	21,768,765	-	36,569,229	58,337,994
Banks, MDBs and DFIs	3,352,443	-	901,398	4,253,841
<b>Total</b>	<b>32,118,709</b>	<b>104,550</b>	<b>68,097,555</b>	<b>100,320,814</b>



**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 2018		CIMBISLG		
(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/Takaful Operators, Securities Firms & Fund Managers	15,158	-	532,335	547,494
Corporate	-	-	1,661,449	1,661,449
Sovereign/Central Banks	6,235,146	-	12,066,217	18,301,363
Banks, MDBs and DFIs	7,684	-	183,346	191,030
<b>Total</b>	<b>6,257,989</b>	<b>-</b>	<b>14,443,347</b>	<b>20,701,336</b>

30 June 2017		CIMBISLG		
(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/Takaful Operators, Securities Firms & Fund Managers	-	-	4,202	4,202
Corporate	-	-	8,753,850	8,753,850
Sovereign/Central Banks	2,324,080	-	16,360,325	18,684,404
Banks, MDBs and DFIs	781,783	-	148,510	930,293
<b>Total</b>	<b>3,105,863</b>	<b>-</b>	<b>25,266,888</b>	<b>28,372,750</b>

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

30 June 2018		CIMBIBG		
(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/ Takaful Operators, Securities Firms & Fund Managers	-	-	10,920	10,920
Corporate	-	-	14,546	14,546
Sovereign/Central Banks	-	-	637,288	637,288
Banks, MDBs and DFIs	1,482,557	-	62,294	1,544,851
<b>Total</b>	<b>1,482,557</b>	<b>-</b>	<b>725,049</b>	<b>2,207,605</b>

**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 (continued)**

30 June 2017		CIMBIBG		
(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/ Takaful Operators, Securities Firms & Fund Managers	-	-	13,028	13,028
Corporate	-	-	26,238	26,238
Sovereign/Central Banks	-	-	2,878,673	2,878,673
Banks, MDBs and DFIs	1,390,912	-	116	1,391,028
<b>Total</b>	<b>1,390,912</b>	<b>-</b>	<b>2,918,056</b>	<b>4,308,968</b>

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

30 June 2018		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	241,518	-	-	241,518

30 June 2017		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	479,017	-	-	479,017

CREDIT RISK (CONTINUED)

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

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

30 June 2018		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	501	-	-	501

30 June 2017		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	66,060	-	-	66,060

Table 16(c): Disclosures of Securitisation under SA according to Ratings by ECAs for CIMBIBG

30 June 2018		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

30 June 2017		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

**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, personal financing, business premises loan/financing and residential mortgages/RRE Financing.

The following tables summarise CIMBBG and CIMBISLG’s retail credit exposures measured under A-IRB Approach:

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

30 June 2018	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>115,625,507</b>	<b>38,312,860</b>	<b>2,249,220</b>	<b>156,187,587</b>
Residential Mortgage/RRE Financing	63,817,882	7,667,171	1,321,555	72,806,608
QRRE	9,430,245	3,699,137	108,713	13,238,096
Hire Purchase	13,215,834	2,172,376	222,256	15,610,466
Other Retail	29,161,546	24,774,176	596,695	54,532,417
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	21%	28%	
QRRE	89%	89%	89%	
Hire Purchase	52%	53%	57%	
Other Retail	25%	15%	65%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	11%	71%	186%	
QRRE	29%	128%	170%	
Hire Purchase	52%	86%	216%	
Other Retail	18%	25%	149%	

**CREDIT RISK (CONTINUED)**

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

*Retail Exposures*

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

30 June 2017	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>108,570,427</b>	<b>18,442,003</b>	<b>1,971,266</b>	<b>128,983,695</b>
Residential Mortgage/RRE Financing	58,793,933	8,079,026	1,114,332	67,987,290
QRRE	9,381,105	3,866,229	131,557	13,378,891
Hire Purchase	12,626,020	2,180,278	256,176	15,062,474
Other Retail	27,769,370	4,316,470	469,202	32,555,041
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	23%	23%	27%	
QRRE	89%	89%	89%	
Hire Purchase	52%	54%	57%	
Other Retail	27%	31%	62%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	14%	75%	161%	
QRRE	28%	131%	268%	
Hire Purchase	52%	88%	178%	
Other Retail	21%	51%	204%	

**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 2018	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>23,924,680</b>	<b>16,329,339</b>	<b>398,199</b>	<b>40,652,217</b>
RRE Financing	12,727,302	2,081,182	265,226	15,073,711
QRRE	163,484	107,140	1,513	272,136
Hire Purchase	5,437,960	1,301,580	78,684	6,818,225
Other Retail	5,595,934	12,839,437	52,775	18,488,146
<b>Exposure Weighted Average LGD</b>				
RRE Financing	21%	22%	27%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	58%	
Other Retail	25%	11%	45%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	13%	76%	200%	
QRRE	32%	120%	334%	
Hire Purchase	52%	83%	229%	
Other Retail	23%	17%	129%	

**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)**

30 June 2017	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>17,436,754</b>	<b>4,516,932</b>	<b>296,247</b>	<b>22,249,933</b>
RRE Financing	9,968,434	1,953,396	164,613	12,086,443
QRRE	137,098	88,530	2,334	227,962
Hire Purchase	3,614,009	1,154,249	93,170	4,861,428
Other Retail	3,717,213	1,320,757	36,130	5,074,100
<b>Exposure Weighted Average LGD</b>				
RRE Financing	23%	24%	26%	
QRRE	90%	90%	90%	
Hire Purchase	52%	54%	59%	
Other Retail	28%	34%	52%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	15%	79%	170%	
QRRE	32%	125%	279%	
Hire Purchase	51%	85%	181%	
Other Retail	24%	56%	182%	

**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**

<b>30 June 2018</b>	<b>CIMBBG</b>			
<b>(RM'000)</b>				
<b>Expected Loss Range of Retail Exposures</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Total Retail Exposure (EAD)</b>	<b>136,750,519</b>	<b>19,020,479</b>	<b>416,590</b>	<b>156,187,587</b>
Residential Mortgage/RRE Financing	69,224,226	3,457,374	125,009	72,806,608
QRRE	7,842,028	5,394,459	1,608	13,238,096
Hire Purchase	13,227,570	2,375,184	7,711	15,610,466
Other Retail	46,456,694	7,793,461	282,261	54,532,417
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	19%	25%	43%	
QRRE	89%	89%	90%	
Hire Purchase	52%	54%	57%	
Other Retail	18%	35%	90%	

<b>30 June 2017</b>	<b>CIMBBG</b>			
<b>(RM'000)</b>				
<b>Expected Loss Range of Retail Exposures</b>	<b>EL ≤ 1%</b>	<b>1% &lt; EL &lt; 100%</b>	<b>EL = 100%</b>	<b>Total</b>
<b>Total Retail Exposure (EAD)</b>	<b>114,109,130</b>	<b>14,788,739</b>	<b>85,827</b>	<b>128,983,695</b>
Residential Mortgage/RRE Financing	64,194,603	3,752,785	39,902	67,987,290
QRRE *	7,775,051	5,603,406	433	13,378,891
Hire Purchase	12,638,968	2,421,331	2,175	15,062,474
Other Retail	29,500,507	3,011,218	43,316	32,555,041
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	23%	26%	37%	
QRRE *	89%	89%	89%	
Hire Purchase	52%	54%	61%	
Other Retail	27%	40%	73%	

Note: \* Effective June 2017, the computation of EL for QRRE is based on PD at account level to be consistent with EL computation for other retail products. Previously, the EL was computed based on range of PDs.



**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 2018	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>34,869,111</b>	<b>5,759,614</b>	<b>23,492</b>	<b>40,652,217</b>
RRE Financing	14,086,314	973,511	13,886	15,073,711
QRRE	112,293	159,786	57	272,136
Hire Purchase	5,446,806	1,370,962	457	6,818,225
Other Retail	15,223,699	3,255,355	9,092	18,488,146
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	21%	25%	43%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	56%	
Other Retail	14%	20%	65%	

30 June 2017	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>19,136,397</b>	<b>3,112,738</b>	<b>798</b>	<b>22,249,933</b>
RRE Financing	11,267,239	819,181	23	12,086,443
QRRE *	95,060	132,892	10	227,962
Hire Purchase	3,623,902	1,237,029	496	4,861,428
Other Retail	4,150,195	923,636	269	5,074,100
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	23%	26%	15%	
QRRE *	90%	90%	90%	
Hire Purchase	52%	54%	56%	
Other Retail	27%	39%	100%	

*Note: \* Effective June 2017, the computation of EL for QRRE is based on PD at account level to be consistent with EL computation for other retail products. Previously, the EL was computed based on range of PDs.*

**CREDIT RISK (CONTINUED)**

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

*Non-retail Exposures*

The following tables summarise CIMBBG and CIMBISLG’s non-retail credit exposures measured under F-IRB Approach:

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

30 June 2018		CIMBBG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	1,145,627	4,657,632	39,481	230,557	1,622,038	7,695,335
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,792,228	11,076,948	399,128	238,417	180,360	13,687,081
<b>RWA</b>	<b>1,565,243</b>	<b>12,363,107</b>	<b>504,400</b>	<b>1,172,436</b>	-	<b>15,605,186</b>

30 June 2017		CIMBBG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	236,700	1,400,900	-	149,529	1,493,478	3,280,607
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	2,159,119	10,636,362	402,324	105,038	64,976	13,367,820
<b>RWA</b>	<b>1,204,083</b>	<b>9,540,638</b>	<b>462,673</b>	<b>636,418</b>	-	<b>11,843,811</b>

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

30 June 2018		CIMBISLG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	202,271	399,807	-	13,500	-	615,578
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	6,720	1,255,066	90,112	24,950	12,551	1,389,399
<b>RWA</b>	<b>107,695</b>	<b>1,261,815</b>	<b>103,629</b>	<b>96,125</b>	-	<b>1,569,263</b>

**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 (continued)**

30 June 2017	CIMBISLG					
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	99,819	145,144	-	-	-	244,963
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	45,498	1,277,573	12,261	23,892	11,897	1,371,122
<b>RWA</b>	<b>72,658</b>	<b>1,109,134</b>	<b>14,100</b>	<b>59,731</b>	-	<b>1,255,623</b>

There is no exposure to High Volatility Commercial Real Estate and Equities under the Simple Risk Weight Approach.

**CREDIT RISK (CONTINUED)**

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

*Non-retail Exposures*

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

30 June 2018	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>44,701,968</b>	<b>70,247,282</b>	<b>21,737,193</b>	<b>2,119,020</b>	<b>138,805,462</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	13,739,457	10,068,867	126,632	-	23,934,956
Corporate (excluding Specialised Lending/Financing)	30,962,511	60,178,415	21,610,561	2,119,020	114,870,506
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	42%	44%	45%	-	
Corporate (excluding Specialised Lending/Financing)	44%	40%	35%	41%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	18%	40%	156%	-	
Corporate (excluding Specialised Lending/Financing)	10%	72%	104%	-	

30 June 2017	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>45,439,935</b>	<b>61,528,063</b>	<b>20,625,757</b>	<b>2,056,732</b>	<b>129,650,486</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	19,671,878	2,409,034	236,663	0.1	22,317,575
Corporate (excluding Specialised Lending/Financing)	25,768,057	59,119,029	20,389,094	2,056,731	107,332,911
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	36%	31%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	45%	40%	35%	36%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	17%	31%	164%	-	
Corporate (excluding Specialised Lending/Financing)	16%	70%	102%	-	

**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 2018	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>16,344,067</b>	<b>10,336,204</b>	<b>4,919,418</b>	<b>158,890</b>	<b>31,758,579</b>
Bank	1,290,306	216,697	2,329	-	1,509,332
Corporate (excluding Specialised Financing)	15,053,761	10,119,507	4,917,088	158,890	30,249,247
<b>Exposure Weighted Average LGD</b>					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	45%	41%	39%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	41%	131%	-	
Corporate (excluding Specialised Financing)	5%	73%	108%	-	

30 June 2017	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>7,342,811</b>	<b>6,998,498</b>	<b>3,890,697</b>	<b>138,703</b>	<b>18,370,709</b>
Bank	1,729,880	94,412	1,840	-	1,826,132
Corporate (excluding Specialised Financing)	5,612,931	6,904,085	3,888,857	138,703	16,544,577
<b>Exposure Weighted Average LGD</b>					
Bank	45%	45%	45%	-	
Corporate (excluding Specialised Financing)	44%	40%	38%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	40%	129%	-	
Corporate (excluding Specialised Financing)	14%	68%	102%	-	

**CREDIT RISK (CONTINUED)**

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

*Expected Losses versus Actual Losses by Portfolio Types*

The following tables summarises the actual losses by portfolio type:

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

<b>CIMBBG</b>				
(RM'000) Exposure Class	30 June 2018		30 June 2017	
	Regulatory Expected Losses as at 30 June 2017	Actual Losses for the period ended 30 June 2018	Regulatory Expected Losses as at 30 June 2016	Actual Losses for the period ended 30 June 2017
Sovereign	-	-	-	-
Bank	14,126	0.02	8,889	0.01
Corporate	724,376	110,410	685,446	119,762
Mortgage/RRE Financing	225,340	60,259	186,166	43,060
HPE	168,403	178,078	178,277	139,695
QRRE	409,714	138,999	470,991	178,800
Other Retail	190,461	20,221	114,509	(889)
Other Exposures	-	-	-	-
<b>Total</b>	<b>1,732,421</b>	<b>507,967</b>	<b>1,644,278</b>	<b>480,429</b>

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

<b>CIMBISLG</b>				
(RM'000) Exposure Class	30 June 2018		30 June 2017	
	Regulatory Expected Losses as at 30 June 2017	Actual Losses for the period ended 30 June 2018	Regulatory Expected Losses as at 30 June 2016	Actual Losses for the period ended 30 June 2017
Sovereign	-	-	-	-
Bank	472	-	518	-
Corporate	95,148	60,945	88,632	(16,984)
RRE Financing	51,440	6,750	29,206	6,709
HPE	62,749	63,260	51,246	32,967
QRRE	7,796	3,872	8,230	3,969
Other Retail	51,465	22,903	32,524	11,005
Other Exposures	-	-	-	-
<b>Total</b>	<b>269,070</b>	<b>157,729</b>	<b>210,356</b>	<b>37,666</b>

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

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

**CREDIT RISK (CONTINUED)**

**Off-Balance Sheet Exposures and Counterparty Credit Risk**

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, there was no requirement for additional collateral to be posted as at 30 June 2018 and 30 June 2017.

The following tables disclose the Off-Balance Sheet exposures and Counterparty Credit Risk:

**Table 22(a): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBBG**

30 June 2018	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	3,704,426		3,704,426	2,061,617
Transaction Related Contingent Items	6,239,266		3,119,633	1,948,794
Short Term Self Liquidating Trade Related Contingencies	3,009,734		601,947	379,745
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)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	923,293		923,293	66,183
Foreign Exchange Related Contracts				
One year or less	27,727,148	355,666	698,898	503,526
Over one year to five years	1,326,436	36,912	116,163	59,007
Over five years	206,902	-	23,852	16,697
Interest/Profit Rate Related Contracts				
One year or less	3,181,659	57,205	87,302	67,659
Over one year to five years	8,885,827	291,968	550,447	254,164
Over five years	1,706,258	77,749	302,479	256,811
Equity related contracts				
One year or less	62,711	22,965	26,728	25,721
Over one year to five years	279,400	64,408	86,760	118,271
Over five years	-	-	-	-
Commodity contracts				
One year or less	24,388	-	2,439	2,474
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	803,529,136	3,780,438	15,948,417	8,415,041
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	37,758,847		32,441,814	11,743,088

**CREDIT RISK (CONTINUED)**

*Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)*

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

30 June 2018	CIMBBG			
(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 up to one year	10,411		2,082	1,791
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	82,720,633		-	-
Unutilised credit card lines	25,713,143		6,814,609	2,547,732
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,007,009,616</b>	<b>4,687,312</b>	<b>65,451,288</b>	<b>28,468,323</b>



**CREDIT RISK (CONTINUED)**

*Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)*

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

30 June 2017	CIMBBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	3,300,045		3,300,045	1,789,670
Transaction Related Contingent Items	5,420,095		2,694,728	1,689,581
Short Term Self Liquidating Trade Related Contingencies	3,017,209		603,442	322,659
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)/Commitments to buy back Islamic securities under Sales and Buy Back agreement transactions	126,527		126,527	281
Foreign Exchange Related 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	770,970,839	6,416,796	14,513,646	7,116,211
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	33,128,793		28,950,840	11,008,472
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,890,195		621,684	548,459
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	91,511,215		-	-
Unutilised credit card lines	24,463,990		6,929,174	2,639,592
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>934,828,907</b>	<b>6,416,796</b>	<b>57,740,086</b>	<b>25,114,925</b>

**CREDIT RISK (CONTINUED)**

**Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)**

**Table 22(b): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBISLG**

30 June 2018	CIMBISLG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	255,087		255,087	193,745
Transaction Related Contingent Items	738,985		369,493	246,053
Short Term Self Liquidating Trade Related Contingencies	34,615		6,923	4,427
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 transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	7,574,444	121,999	225,436	163,278
Over one year to five years	1,141,291	33,427	101,840	48,601
Over five years	206,902	-	23,852	16,697
Interest/Profit Rate Related Contracts				
One year or less	1,235,836	27,953	41,872	25,608
Over one year to five years	5,724,871	184,314	357,728	76,214
Over five years	574,038	21,027	123,221	123,231
OTC derivative transactions subject to valid bilateral netting agreements	23,474,306	3,085	256,899	52,864
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	8,625,647		7,522,402	2,468,488
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	6,014,409		-	-
Unutilised credit card lines	392,322		143,215	83,061
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>55,992,752</b>	<b>391,805</b>	<b>9,427,967</b>	<b>3,502,268</b>

**CREDIT RISK (CONTINUED)**

*Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)*

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

30 June 2017	CIMBISLG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	195,364		195,364	146,705
Transaction Related Contingent Items	521,020		260,510	115,010
Short Term Self Liquidating Trade Related Contingencies	65,736		13,147	7,439
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 transactions	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions subject to valid bilateral netting agreements	36,725,015	216,476	862,156	166,109
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,677,691		4,125,466	1,775,247
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	3,912,556		-	-
Unutilised credit card lines	272,926		107,169	58,619
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>46,370,308</b>	<b>216,476</b>	<b>5,563,812</b>	<b>2,269,129</b>

**CREDIT RISK (CONTINUED)**

**Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)**

**Table 22(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG**

30 June 2018	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,277,575		1,277,575	638,788
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	-	-	-	-
Equity 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	138,924	-	16,671	8,335
Over five years	-	-	-	-
Credit derivative contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	137,550	-	10,920	10,920
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	845		423	421
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 Counterparty Credit Risk (continued)*

Table 22(c): Disclosure on Off-Balance Sheet Exposures and Counterparty Credit Risk for CIMBIBG (continued)

30 June 2018	CIMBIBG			
(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/customer'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>	<b>1,554,895</b>	-	<b>1,305,589</b>	<b>658,464</b>

**CREDIT RISK (CONTINUED)**

*Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)*

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

30 June 2017	CIMBIBG			
(RM '000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Direct Credit Substitutes	1,115,422		1,115,422	557,711
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/ borrowing 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	-	-	-	-
Equity Related 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	511,819	-	23,775	18,402
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,782		1,891	1,886
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>1,631,024</b>	<b>-</b>	<b>1,141,089</b>	<b>577,999</b>

**CREDIT RISK (CONTINUED)**

**Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)**

The tables below show the credit derivative transactions that create exposures to Counterparty Credit Risk (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 2018		30 June 2017	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	1,110,450	2,557,365	3,209,338	3,049,859
Client Intermediation Activities	145,368	374,117	-	304,911
<b>Total</b>	<b>1,255,818</b>	<b>2,931,482</b>	<b>3,209,338</b>	<b>3,354,770</b>
Credit Default Swaps	1,255,818	2,493,272	3,209,338	2,045,236
Total Return Swaps	-	438,210	-	1,309,534
<b>Total</b>	<b>1,255,818</b>	<b>2,931,482</b>	<b>3,209,338</b>	<b>3,354,770</b>

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

(RM'000)	CIMBISLG			
	30 June 2018		30 June 2017	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	25,000	-	38,125
<b>Total</b>	<b>-</b>	<b>25,000</b>	<b>-</b>	<b>38,125</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	25,000	-	38,125
<b>Total</b>	<b>-</b>	<b>25,000</b>	<b>-</b>	<b>38,125</b>

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

(RM'000)	CIMBIBG			
	30 June 2018		30 June 2017	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	137,550	-	140,300
<b>Total</b>	<b>-</b>	<b>137,550</b>	<b>-</b>	<b>140,300</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	137,550	-	140,300
<b>Total</b>	<b>-</b>	<b>137,550</b>	<b>-</b>	<b>140,300</b>

**CREDIT RISK (CONTINUED)**

***Credit Risk Mitigation***

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants:

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

30 June 2018	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
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	60,265,533	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	34,336,961	12,656	1,103,477	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,521,880	183,028	8,326	-
Corporate	156,182,261	14,424,563	11,953,518	16,992,311
Residential Mortgages/RRE Financing	80,589,883	-	2,158	-
Qualifying Revolving Retail	13,129,394	-	-	-
Hire Purchase	15,388,210	-	-	-
Other Retail	74,945,888	487,323	1,632,530	-
Securitisation	241,518	-	-	-
Equity	2,913	-	-	-
Higher Risk Assets	1,114,219	-	-	-
Other Assets	12,521,905	-	-	-
<b><i>Defaulted Exposures</i></b>	3,195,948	13	147,174	328,467
<b>Total Exposures</b>	<b>456,436,514</b>	<b>15,107,583</b>	<b>14,847,182</b>	<b>17,320,778</b>

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



CREDIT RISK (CONTINUED)

Credit Risk Mitigation (continued)

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

30 June 2017	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
<b>Performing Exposures</b>				
Sovereign/Central Banks	58,337,994	-	-	-
Public Sector Entities	4,859,167	3,772,714	683,358	-
Banks, DFIs & MDBs	26,571,416	27,333	5,308,411	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,216,522	2,500	298,688	-
Corporate	150,434,907	1,339,306	16,913,982	17,213,590
Residential Mortgages/RRE Financing	74,865,166	-	2,696	-
Qualifying Revolving Retail	13,248,397	-	-	-
Hire Purchase	14,806,298	-	-	-
Other Retail	64,908,884	367,303	9,825,244	-
Securitisation	479,017	-	-	-
Higher Risk Assets	1,116,720	-	-	-
Other Assets	9,727,541	2,058	-	-
<b>Defaulted Exposures</b>	3,631,207	8,871	348,225	355,970
<b>Total Exposures</b>	<b>425,203,236</b>	<b>5,520,084</b>	<b>33,380,604</b>	<b>17,569,560</b>

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

CREDIT RISK (CONTINUED)

*Credit Risk Mitigation (continued)*

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

30 June 2018	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
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	18,301,363	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,700,362	-	1,822	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	547,494	183,028	510	-
Corporate	33,732,791	10,976,410	471,572	4,969,227
RRE Financing	14,953,854	-	-	-
Qualifying Revolving Retail	270,623	-	-	-
Hire Purchase	6,739,540	-	-	-
Other Retail	21,191,487	348	39,312	-
Securitisation	501	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	66,567	-	-	-
<b><i>Defaulted Exposures</i></b>	247,296	-	1,923	63,705
<b>Total Exposures</b>	<b>97,752,453</b>	<b>11,159,787</b>	<b>515,139</b>	<b>5,032,932</b>

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

CREDIT RISK (CONTINUED)

*Credit Risk Mitigation (continued)*

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

30 June 2017	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
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	18,684,404	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,756,425	-	-	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	4,202	-	510	-
Corporate	26,741,137	680,816	6,376,497	3,976,064
RRE Financing	11,983,112	-	-	-
Qualifying Revolving Retail	225,628	-	-	-
Hire Purchase	4,768,258	-	-	-
Other Retail	7,935,524	723	24,451	-
Securitisation	66,060	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	51,416	-	-	-
<b><i>Defaulted Exposures</i></b>	288,041	-	8,314	44,793
<b>Total Exposures</b>	<b>73,504,782</b>	<b>681,539</b>	<b>6,409,771</b>	<b>4,020,856</b>

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

CREDIT RISK (CONTINUED)

*Credit Risk Mitigation (continued)*

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

30 June 2018	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
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	637,288	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,544,851	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	10,920	-	-	-
Corporate	14,429	-	-	-
Residential Mortgages	148,944	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	57	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	269,337	-	-	-
<b><i>Defaulted Exposures</i></b>	2,098	-	-	-
<b>Total Exposures</b>	<b>2,627,925</b>	-	-	-

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

CREDIT RISK (CONTINUED)

*Credit Risk Mitigation (continued)*

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

30 June 2017	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
<b><i>Performing Exposures</i></b>				
Sovereign/Central Banks	2,878,673	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,391,028	-	-	-
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	13,028	-	-	-
Corporate	26,033	-	-	-
Residential Mortgages	156,024	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	258	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	292,236	-	-	-
<b><i>Defaulted Exposures</i></b>	205	-	132	-
<b>Total Exposures</b>	<b>4,757,486</b>	-	<b>132</b>	-

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

**SECURITISATION**

The following tables show the disclosure on Securitisation for Trading and Banking Book:

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

30 June 2018		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	1,274,915	71,150	11,930	(2,989)

31 December 2017		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	1,537,961	269,384	11,002	1,289

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

30 June 2018		CIMBISLG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	444,376	48,415	8,592	(1,174)

31 December 2017		CIMBISLG		
(RM'000) Underlying Asset	Total Exposures Securitised	Past Due	Impaired	Gains/(Losses) Recognised during the period
TRADITIONAL SECURITISATION (Banking Book) <u>Originated by the Banking Institution</u>				
Hire Purchase Exposure	554,490	178,409	9,171	1,714

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2018 and 31 December 2017 respectively.

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 months period from 1 January 2018 to 30 June 2018 and 1 January 2017 to 30 June 2017.

**SECURITISATION (CONTINUED)**

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 2018	CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	227,831	-	-	227,831	-	-	-	-			45,566
Mezzanine	13,687	-	-	13,687	-	-	-	-			2,737
First loss	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-			-	-	-	-	-			-
Eligible underwriting facilities	-			-	-	-	-	-			-
Guarantees and credit derivatives	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-			-	-	-	-	-			-

SECURITISATION (CONTINUED)

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

30 June 2018		CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<u>Originating Banking Institution</u>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>241,518</b>	-	-	<b>241,518</b>	-	-	-	-	-	-	<b>48,304</b>



SECURITISATION (CONTINUED)

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

30 June 2017		CIMBBG									
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	465,168	-	-	465,168	-	-	-	-	-	-	93,034
Mezzanine	13,849	-	-	13,849	-	-	-	-	-	-	2,770
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2017		CIMBBG										
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets	
		Rated Securitisation Exposures							Unrated (Look Through)			
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount		
<u>Originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	-	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>479,017</b>	-	-	<b>479,017</b>	-	-	-	-	-	-	-	<b>95,803</b>

SECURITISATION (CONTINUED)

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

30 June 2018		CIMBISLG									
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights								Risk Weighted Assets	
		Rated Securitisation Exposures						Unrated (Look Through)			
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW		Exposure Amount
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	501	-	-	501	-	-	-	-	-	-	100
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2018	CIMBISLG										
(RM'000) Exposure Class	Net Exposure After CRM	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	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>501</b>	<b>-</b>	<b>-</b>	<b>501</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100</b>

SECURITISATION (CONTINUED)

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

30 June 2017		CIMBISLG									
(RM'000) Exposure Class	Net Exposure After CRM	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk Weighted Assets
		Rated Securitisation Exposures							Unrated (Look Through)		
		0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
<b>Traditional Securitisation (Banking Book)</b>											
<i>Non-originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	66,060	-	-	66,060	-	-	-	-	-	-	13,212
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-

SECURITISATION (CONTINUED)

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

30 June 2017		CIMBISLG									
(RM'000) Exposure Class	Net Exposure After CRM	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	
<i>Originating Banking Institution</i>											
<i>On-Balance Sheet</i>											
Most senior	-	-	-	-	-	-	-	-	-	-	-
Mezzanine	-	-	-	-	-	-	-	-	-	-	-
First loss	-	-	-	-	-	-	-	-	-	-	-
<i>Off-Balance Sheet</i>											
Rated eligible liquidity facilities	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-	-	-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-	-	-	-	-	-	-	-	-	-
Eligible servicer cash advance facilities	-	-	-	-	-	-	-	-	-	-	-
Eligible underwriting facilities	-	-	-	-	-	-	-	-	-	-	-
Guarantees and credit derivatives	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>66,060</b>	-	-	<b>66,060</b>	-	-	-	-	-	-	<b>13,212</b>

As at 30 June 2018 and 30 June 2017, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

**SECURITISATION (CONTINUED)**

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 2018	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
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<u>Seller's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

**SECURITISATION (CONTINUED)**

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

30 June 2017	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
<b>TRADITIONAL SECURITISATION</b>					
<b><u>Originated by Third Party</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Originated by Banking Institution</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b><u>Securitisation subject to Early Amortisation</u></b>					
<u>Seller's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<u>Investor's interest/ premium</u>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

As at 30 June 2018 and 30 June 2017, CIMBISLG and CIMBIBG have no Securitisation under the SA for Trading Book Exposures subject to Market Risk Capital Charge.

**MARKET RISK**

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

**OPERATIONAL RISK**

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



**EQUITY EXPOSURES IN BANKING BOOK**

Realised gains arising from sales and liquidations of equities for CIMBBG the period ended 30 June 2017 and 30 June 2016 is as follows:

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

CIMBBG		
In RM('000)	30 June 2018	30 June 2017
<b>Realised gains</b>		
Shares, private equity funds and unit trusts	5,662	1,039
<b>Unrealised gains</b>		
Shares, private equity funds and unit trusts	16,787	731,090

There were no realised and unrealised gains or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2018 and 30 June 2017.

The tables below present the analysis of Equity investments by Grouping and RWA:

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

CIMBBG				
In RM('000)	30 June 2018		30 June 2017	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
	Privately held	1,098,463	1,648,564	1,113,618
Publicly traded	-	-	11,416	11,416
<b>Total</b>	<b>1,098,463</b>	<b>1,648,564</b>	<b>1,125,034</b>	<b>1,678,023</b>

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

CIMBISLG				
In RM('000)	30 June 2018		30 June 2017	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
	Privately held	575	863	575
Publicly traded	-	-	-	-
<b>Total</b>	<b>575</b>	<b>863</b>	<b>575</b>	<b>863</b>

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

CIMBIBG				
In RM('000)	30 June 2018		30 June 2017	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
	Privately held	-	-	-
Publicly traded	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

For the purpose of this disclosure, the impact under an instantaneous 100 bps parallel interest rate/benchmark 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/benchmark rate shock from economic value and earnings perspectives:

**Table 30(a): IRRBB/RORBB – Impact on Economic Value on CIMBBG**

(RM'000)	CIMBBG	
	30 June 2018	30 June 2017
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,166,501)	(1,181,325)
US Dollar	(13,865)	118,938
Thai Baht	(132,160)	(203,332)
Singapore Dollar	(105,181)	(178,288)
Others	29,317	41,416
<b>Total</b>	<b>(1,388,390)</b>	<b>(1,402,591)</b>

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

(RM'000)	CIMBISLG	
	30 June 2018	30 June 2017
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(530,444)	(510,176)
US Dollar	(3,695)	28,671
Thai Baht	(7)	(3)
Singapore Dollar	(4)	(172)
Others	177	118
<b>Total</b>	<b>(533,973)</b>	<b>(481,562)</b>

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

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

(RM'000)	CIMBIG	
	30 June 2018	30 June 2017
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,218)	(247)
US Dollar	-	(1)
Thai Baht	-	-
Singapore Dollar	-	(667)
Others	-	-
<b>Total</b>	<b>(1,218)</b>	<b>(915)</b>

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

(RM'000)	CIMBBG	
	30 June 2018	30 June 2017
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	294,841	206,837
US Dollar	(77,340)	(75,527)
Thai Baht	(21,931)	(11,116)
Singapore Dollar	(6,878)	(47,941)
Others	32,132	11,527
<b>Total</b>	<b>220,824</b>	<b>83,780</b>

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

(RM'000)	CIMBISLG	
	30 June 2018	30 June 2017
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(53,625)	(16,319)
US Dollar	(7,801)	(8,524)
Thai Baht	164	66
Singapore Dollar	85	3,999
Others	(850)	516
<b>Total</b>	<b>(62,027)</b>	<b>(20,262)</b>

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

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

(RM'000)	CIMBIBG	
	30 June 2018	30 June 2017
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	2,960	(12,234)
US Dollar	-	26
Thai Baht	-	-
Singapore Dollar	-	15,506
Others	(5)	(5)
<b>Total</b>	<b>2,955</b>	<b>3,293</b>

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

- [END OF SECTION] -