

**Basel II Pillar 3 Disclosures for the period ended 30 June 2019**

- **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

**Table of Contents**

OVERVIEW .....2

CAPITAL MANAGEMENT.....2

CREDIT RISK .....20

SECURITISATION .....80

MARKET RISK .....90

OPERATIONAL RISK.....90

EQUITY EXPOSURES IN BANKING BOOK.....91

INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK .....92

### 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 2019.

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) and Capital Adequacy Framework for Islamic Banks (Capital Components), which took 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) and Capital Adequacy Framework for Islamic Banks (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 loan/financing-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.

Effective 1 August 2016, Commodity Finance and Object Finance portfolios are treated under Standardised Approach.

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.

### **CAPITAL MANAGEMENT *(continued)***

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

On 2 February 2018, BNM issued an updated Capital Adequacy Framework for Islamic Banks (Basel II – Risk-Weighted Assets) and Capital Adequacy Framework for Islamic Banks (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.

On 3 May 2019, BNM issued an updated Capital Adequacy Framework (Basel II – Risk-Weighted Assets). The framework has been updated to outline requirements for the recognition of trade credit insurance and trade credit takaful as credit risk mitigation.

On 3 May 2019, BNM issued updated Capital Adequacy Framework for Islamic Banks (Basel II – Risk-Weighted Assets). The framework has been updated to outline requirements for the recognition of trade credit takaful as credit risk mitigation.

The risk-weighted assets of the CIMB Bank Group (other than CIMB Thai Bank and CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets) and Capital Adequacy Framework for Islamic Banks (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 Basic Indicator Approach.

The risk-weighted assets of CIMB Investment Bank Group are computed in accordance with Standardised Approach for Credit Risk and Market Risk and 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 2019	30 June 2018
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	20,753,114	18,888,794
Other reserves	22,130,196	19,241,549
Qualifying non-controlling interests	163,315	177,124
Less: Proposed Dividends	(1,176,740)	(1,140,574)
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>41,869,885</b>	<b>37,166,893</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(5,299,370)	(5,147,609)
Intangible assets	(968,435)	(911,740)
Deferred Tax Assets	(613,506)	(488,134)
Investment in capital instrument of unconsolidated financial and insurance/takaful entities	-	-
Regulatory reserve	(2,036,017)	(1,693,258)
Others	(78,632)	(4,079)
<b>Common equity Tier 1 capital after regulatory adjustments</b>	<b>32,873,925</b>	<b>28,922,073</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	200,000	200,000
Innovative Tier 1 Capital	-	924,720
Perpetual subordinated capital securities	2,400,000	1,400,000
Qualifying capital instruments held by third parties	34,438	36,603
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,634,438</b>	<b>2,561,323</b>
<u>Less: Regulatory adjustments</u>		
Investments in Additional Tier 1 capital instruments of unconsolidated financial and insurance/takaful entities	(7,757)	(9,587)
<b>Additional Tier 1 capital after regulatory adjustments</b>	<b>2,626,681</b>	<b>2,551,736</b>
<b>Total Tier 1 capital</b>	<b>35,500,606</b>	<b>31,473,809</b>

**CAPITAL MANAGEMENT (CONTINUED)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMBBG	
	30 June 2019	30 June 2018
<b>Tier 2 Capital</b>		
Subordinated notes	7,900,000	7,750,000
Redeemable Preference Shares	29,740	29,740
Surplus eligible provisions over expected losses	213,654	858,276
Qualifying capital instruments held by third parties	397,900	454,581
General provisions	702,776	695,764
<b>Tier 2 capital before regulatory adjustments</b>	<b>9,244,070</b>	<b>9,788,361</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
<b>Total Tier 2 Capital</b>	<b>9,244,070</b>	<b>9,788,361</b>
<b>Total capital</b>	<b>44,744,676</b>	<b>41,262,170</b>
<b>RWA</b>		
Credit risk	211,894,391	198,704,751
Market risk	17,394,893	15,784,187
Large Exposure risk requirements	877,874	830,026
Operational risk	21,376,566	20,221,437
<b>Total RWA</b>	<b>251,543,724</b>	<b>235,540,401</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.537%	12.763%
Tier 1 ratio	14.581%	13.847%
Total capital ratio	18.256%	18.002%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.069%	12.279%
Tier 1 ratio	14.113%	13.362%
Total capital ratio	17.788%	17.518%

The Total Capital Ratio increased in June 2019 compared to June 2018 mainly due to (i) higher retained earnings; (ii) higher paid-up capital arising from reinvestment of the cash dividend surplus from CIMB Group's 13<sup>th</sup> Dividend Reinvestment Scheme ("DRS"); and (iii) issuance of RM1.2 billion 11 years non-callable 6 years Tier 2 Subordinated debt to CIMB Group Holdings Berhad in September 2018, offset by (iv) redemption of RM750 million and RM300 million Tier 2 Subordinated debt in September 2018 and October 2018 respectively and (v) lower surplus of EP over EL. The increase in Credit RWA was mainly contributed by increased Corporate RWA, Other Retail RWA and Residential Mortgage RWA due to increased exposures. The increase in Market RWA was mainly due to increased Interest Rate RWA and Commodity RWA, but offset by decreased Option RWA and Equity RWA.

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

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

(RM'000)	CIMBISLG	
	30 June 2019	30 June 2018
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	1,000,000	1,000,000
Other reserves	4,763,764	3,824,045
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>5,763,764</b>	<b>4,824,045</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(67,505)	(73,564)
Deferred tax assets	(53,436)	(17,832)
Shortfall of eligible provisions to expected losses	-	-
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Regulatory reserve	(489,968)	(349,997)
Others	(20,133)	-
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>4,996,722</b>	<b>4,246,652</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	171,000	178,000
<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>171,000</b>	<b>178,000</b>
<b>Total Tier 1 capital</b>	<b>5,167,722</b>	<b>4,424,652</b>
<b>Tier 2 Capital</b>		
Subordinated notes	565,000	610,000
Surplus eligible provisions over expected loss	69,079	135,922
General provisions	75,027	53,346
<b>Total Tier 2 Capital</b>	<b>709,106</b>	<b>799,268</b>
<b>Total Capital</b>	<b>5,876,828</b>	<b>5,223,920</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBISLG	
	30 June 2019	30 June 2018
<b>RWA</b>		
Credit risk	34,241,636	26,921,242
Market risk	784,877	685,797
Operational risk	2,950,191	2,542,021
<b>Total RWA</b>	<b>37,976,704</b>	<b>30,149,060</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.157%	14.086%
Tier 1 ratio	13.608%	14.676%
Total capital ratio	15.475%	17.327%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	13.157%	14.086%
Tier 1 ratio	13.608%	14.676%
Total capital ratio	15.475%	17.327%

Total Capital Ratio decreased in June 2019 compared to June 2018 mainly due to higher RWA. Credit RWA increased mostly from increased Corporate RWA and Retail RWA due to increased exposures. Market RWA increased mainly from increased Profit RWA but offset by decreased FX RWA.

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2019	30 June 2018
<b>Common Equity Tier 1 capital</b>		
Ordinary shares	100,000	100,000
Other reserves	927,234	503,441
Less : Proposed dividends	(400,000)	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>627,234</b>	<b>603,441</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	-	(964)
Deferred tax assets	(14,089)	(16,754)
Deduction in excess of Tier 1 & 2 capital	(722)	-
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	(9,105)	(8,664)
Regulatory reserve	(1,740)	(3,242)
Others	-	-
<b>Common Equity Tier 1 capital after regulatory adjustments/Total Tier 1 capital</b>	<b>601,578</b>	<b>573,817</b>
<b>Tier 2 Capital</b>		
Redeemable preference shares	3	4
General provisions	1,740	3,339
<b>Tier 2 capital before regulatory adjustments</b>	<b>1,743</b>	<b>3,343</b>
<u>Less: Regulatory adjustments</u>		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	(2,465)	(1,381)
<b>Total Tier 2 capital</b>	<b>-</b>	<b>1,962</b>
<b>Total capital</b>	<b>601,578</b>	<b>575,779</b>
<b>RWA</b>		
Credit risk	910,072	1,123,949
Market risk	51,328	43,170
Operational risk	586,920	612,254
<b>Total RWA</b>	<b>1,548,320</b>	<b>1,779,373</b>

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

(RM'000)	CIMBIBG	
	30 June 2019	30 June 2018
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	64.688%	32.248%
Tier 1 ratio	64.688%	32.248%
Total capital ratio	64.688%	32.359%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	38.854%	32.248%
Tier 1 ratio	38.854%	32.248%
Total capital ratio	38.854%	32.359%

Total Capital Ratio increased in June 2019 compared to June 2018 mainly due to decreased Credit RWA coupled with higher profits. The decrease in Credit RWA was mainly contributed by decreased Bank RWA but offset by increased Other Assets 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 2019	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	55,028,159	55,028,159	245,575	245,575	19,646
Public Sector Entities	9,583,102	9,280,658	56,132	56,132	4,491
Banks, DFIs & MDBs	10,858,866	10,857,472	4,106,213	4,106,213	328,497
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,135,417	3,124,404	2,122,357	2,122,357	169,789
Corporate	30,603,565	24,636,836	23,771,334	23,769,001	1,901,520
Regulatory Retail	19,351,227	17,788,676	13,530,176	13,529,918	1,082,393
Residential Mortgages/RRE Financing	11,672,853	11,669,079	6,584,959	6,581,390	526,511
Higher Risk Assets	1,113,587	1,113,587	1,670,381	1,670,381	133,630
Other Assets	16,039,042	16,039,042	4,090,391	4,090,391	327,231
Securitisation	240,335	240,335	48,067	48,067	3,845
Equity Exposure	2,694	2,694	2,694	2,694	216
<b>Total for SA</b>	<b>157,628,847</b>	<b>149,780,941</b>	<b>56,228,279</b>	<b>56,222,119</b>	<b>4,497,770</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	24,452,037	24,452,037	7,061,764	7,061,764	564,941
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	138,090,643	138,090,643	90,346,759	90,346,139	7,227,691
Residential Mortgages/RRE Financing	79,229,743	79,229,743	16,535,305	16,471,832	1,317,747
Qualifying Revolving Retail	13,188,778	13,188,778	7,658,260	7,658,260	612,661
Hire Purchase	16,297,388	16,297,388	9,444,473	9,363,858	749,109

**CAPITAL MANAGEMENT (CONTINUED)**

*Capital Structure and Adequacy (continued)*

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

30 June 2019	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	61,086,675	61,086,675	15,968,046	15,958,781	1,276,702
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>332,345,262</b>	<b>332,345,262</b>	<b>147,014,608</b>	<b>146,860,634</b>	<b>11,748,851</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>489,974,109</b>	<b>482,126,204</b>	<b>212,063,763</b>	<b>211,894,391</b>	<b>16,951,551</b>
<b>Large Exposure Risk Requirement</b>	<b>877,874</b>	<b>877,874</b>	<b>877,874</b>	<b>877,874</b>	<b>70,230</b>
<b>Market Risk (SA)</b>					
Interest Rate Risk/Benchmark Rate Risk			13,997,209	13,997,209	1,119,777
Foreign Currency Risk			767,918	767,918	61,433
Equity Risk			699,533	699,533	55,963
Commodity Risk			1,341,853	1,341,853	107,348
Options Risk			588,379	588,379	47,070
<b>Total Market Risk</b>			<b>17,394,893</b>	<b>17,394,893</b>	<b>1,391,591</b>
<b>Operational Risk (BIA)</b>			<b>21,376,566</b>	<b>21,376,566</b>	<b>1,710,125</b>
<b>Total RWA and Capital Requirement</b>			<b>251,713,095</b>	<b>251,543,723</b>	<b>20,123,498</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 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
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>

**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%
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	459,924,933	454,678,709	199,287,909	198,704,751	15,896,380
<b>Large Exposure Risk Requirement</b>	830,026	830,026	830,026	830,026	66,402
<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(b): Disclosure on Total RWA and Minimum Capital Requirement for CIMBISLG**

30 June 2019	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	17,881,861	17,881,861	-	-	-
Public Sector Entities	5,243,758	5,243,758	48,752	48,752	3,900
Banks, DFIs & MDBs	75,081	75,081	2,621	2,621	210
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	15,547	15,417	3,083	3,083	247
Corporate	4,001,180	3,874,298	3,689,430	3,687,097	294,968
Regulatory Retail	2,603,879	2,538,007	2,177,379	2,177,122	174,170
RRE Financing	31,938	31,938	15,840	12,271	982
Higher Risk Assets	575	575	863	863	69
Other Assets	100,139	100,139	66,242	66,242	5,299
Securitisation	20,484	20,484	4,097	4,097	328
<b>Total for SA</b>	<b>29,974,443</b>	<b>29,781,559</b>	<b>6,008,307</b>	<b>6,002,147</b>	<b>480,172</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	1,954,510	1,954,510	401,308	401,308	32,105
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	28,393,006	28,393,006	15,618,803	12,322,449	985,796
RRE Financing	18,620,833	18,620,833	4,789,338	4,725,865	378,069
Qualifying Revolving Retail	270,457	270,457	186,993	186,993	14,959
Hire Purchase	7,947,746	7,947,746	4,637,469	4,556,853	364,548
Other Retail	23,298,676	23,298,676	4,456,825	4,447,559	355,805
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>80,485,228</b>	<b>80,485,228</b>	<b>30,090,736</b>	<b>26,641,028</b>	<b>2,131,282</b>
<b>Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)</b>	<b>110,459,670</b>	<b>110,266,787</b>	<b>37,904,487</b>	<b>34,241,636</b>	<b>2,739,331</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 2019	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%
Large Exposure Risk Requirement	-	-	-	-	-
<b>Market Risk (SA)</b>					
Benchmark Rate Risk			693,400	693,400	55,472
Foreign Currency Risk			91,476	91,476	7,318
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>784,876</b>	<b>784,876</b>	<b>62,790</b>
<b>Operational Risk (BIA)</b>			<b>2,950,191</b>	<b>2,950,191</b>	<b>236,015</b>
<b>Total RWA and Capital Requirement</b>			<b>41,639,554</b>	<b>37,976,704</b>	<b>3,038,136</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>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(c): Disclosure on Total RWA and Minimum Capital Requirement for CIMBIBG**

30 June 2019	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	860,551	860,551	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	232,670	183,139	81,962	81,962	6,557
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	8,874	8,874	8,874	8,874	710
Corporate	136,400	136,400	136,430	136,430	10,914
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	682,825	682,825	682,805	682,805	54,624
Securitisation	-	-	-	-	-
<b>Total Credit Risk</b>	<b>1,921,321</b>	<b>1,871,790</b>	<b>910,072</b>	<b>910,072</b>	<b>72,806</b>
<b>Large Exposure Risk Requirement</b>	-	-	-	-	-
<b>Market Risk (SA)</b>					
Interest Rate Risk/ Benchmark Rate Risk			7,962	7,962	637
Foreign Currency Risk			43,366	43,366	3,469
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
<b>Total Market Risk</b>			<b>51,328</b>	<b>51,328</b>	<b>4,106</b>
<b>Operational Risk (BIA)</b>			<b>586,920</b>	<b>586,920</b>	<b>46,954</b>
<b>Total RWA and Capital Requirement</b>			<b>1,548,319</b>	<b>1,548,319</b>	<b>123,866</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 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>

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2019**
**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**

<b>30 June 2019</b>	<b>CIMBBG</b>				
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	46,568,284	2,677,853	5,121,985	660,037	55,028,159
PSE	9,583,102	-	-	-	9,583,102
Bank	19,326,100	3,651,153	9,335,305	2,998,345	35,310,903
Corporate	114,029,195	33,558,484	17,819,997	6,421,950	171,829,626
Mortgage/RRE Financing	75,080,435	5,013,430	10,560,187	248,543	90,902,596
HPE	16,297,388	-	-	-	16,297,388
QRRE	10,555,118	2,633,659	-	-	13,188,778
Other Retail	69,182,167	2,282,231	8,142,193	831,310	80,437,902
Other Exposures	6,541,425	804,511	8,978,565	1,071,157	17,395,658
<b>Total Gross Credit Exposure</b>	<b>367,163,214</b>	<b>50,621,321</b>	<b>59,958,232</b>	<b>12,231,343</b>	<b>489,974,109</b>

<b>30 June 2018</b>	<b>CIMBBG</b>				
<b>(RM'000)</b> <b>Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	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>

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 2019	CIMBISLG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	17,881,861	-	-	-	17,881,861
PSE	5,243,758	-	-	-	5,243,758
Bank	2,029,591	-	-	-	2,029,591
Corporate	32,409,733	-	-	-	32,409,733
RRE Financing	18,652,771	-	-	-	18,652,771
HPE	7,947,746	-	-	-	7,947,746
QRRE	270,457	-	-	-	270,457
Other Retail	25,902,554	-	-	-	25,902,554
Other Exposures	121,199	-	-	-	121,199
<b>Total Gross Credit Exposure</b>	<b>110,459,670</b>	-	-	-	<b>110,459,670</b>

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>97,951,335</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 2019	CIMBIBG				
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	860,551	-	-	-	860,551
PSE	-	-	-	-	-
Bank	232,670	-	-	-	232,670
Corporate	145,275	-	-	-	145,275
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	682,825	-	-	-	682,825
<b>Total Gross Credit Exposure</b>	<b>1,921,321</b>	-	-	-	<b>1,921,321</b>

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>2,627,925</b>

**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 2019	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	191,500	-	-	1,494,888	4,261,104	-	3,709,566	14,597,545	28,446,592	-	2,326,964	55,028,159
PSE	2,752	-	-	-	-	-	55	200,667	9,379,538	-	90	9,583,102
Bank	-	-	-	-	-	-	-	35,310,903	-	-	-	35,310,903
Corporate	9,626,633	8,531,524	16,197,198	9,776,959	17,399,871	21,732,355	14,958,655	46,927,707	13,955,290	8,568,622	4,154,812	171,829,626
Mortgage / RRE	-	-	-	-	-	-	-	-	-	90,902,596	-	90,902,596
Financing	-	-	-	-	-	-	-	-	-	16,297,388	-	16,297,388
HPE	-	-	-	-	-	-	-	-	-	13,188,778	-	13,188,778
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	215,647	60,241	1,327,269	25,745	851,068	2,341,077	318,486	2,751,089	628,605	71,918,673	-	80,437,902
Other Exposures	-	-	2,718	2,009	-	486	-	1,241,533	67,553	-	16,081,359	17,395,658
<b>Total Gross Credit Exposure</b>	<b>10,036,532</b>	<b>8,591,765</b>	<b>17,527,186</b>	<b>11,299,601</b>	<b>22,512,043</b>	<b>24,073,918</b>	<b>18,986,762</b>	<b>101,029,444</b>	<b>52,477,578</b>	<b>200,876,056</b>	<b>22,563,225</b>	<b>489,974,109</b>

*Others are exposures which are not elsewhere classified.*

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2019

**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 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	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
Retail	-	-	2,935	1,816	-	554	-	1,242,432	41,902	-	12,590,915	13,880,555
Other Exposures	-	-	-	-	-	-	-	-	-	-	-	-
<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 2019

**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 2019	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	9,821	-	-	444,338	1,720,850	-	1,031,057	9,376,870	3,783,195	-	1,515,731	17,881,861
PSE	-	-	-	-	-	-	-	200,447	5,043,311	-	-	5,243,758
Bank	-	-	-	-	-	-	-	2,029,591	-	-	-	2,029,591
Corporate	2,783,593	1,323,837	2,769,142	604,417	5,306,660	2,637,000	5,229,674	9,749,563	1,230,479	655,820	119,549	32,409,733
RRE Financing	-	-	-	-	-	-	-	-	-	18,652,771	-	18,652,771
HPE	-	-	-	-	-	-	-	-	-	7,947,746	-	7,947,746
QRRE	-	-	-	-	-	-	-	-	-	270,457	-	270,457
Other Retail	23,905	8,451	91,556	3,215	81,556	178,457	18,836	212,672	40,542	25,217,662	25,703	25,902,554
Other Exposures	-	-	-	-	-	-	-	575	20,484	-	100,139	121,199
<b>Total Gross Credit Exposure</b>	<b>2,817,318</b>	<b>1,332,288</b>	<b>2,860,697</b>	<b>1,051,969</b>	<b>7,109,066</b>	<b>2,815,457</b>	<b>6,279,567</b>	<b>21,569,717</b>	<b>10,118,011</b>	<b>52,744,456</b>	<b>1,761,122</b>	<b>110,459,670</b>

Note: All sectors above are Shariah compliant.

\*Others are exposures which are not elsewhere classified.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2019

**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 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.

BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2019

**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 2019	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	-	-	-	-	-	-	-	860,551	-	-	-	860,551
Bank	-	-	-	-	-	-	-	232,670	-	-	-	232,670
Corporate	-	-	-	-	-	-	-	134,427	863	60	9,924	145,275
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	682,825	682,825
<b>Total Gross Credit Exposure</b>	-	-	-	-	-	-	-	<b>1,227,648</b>	<b>863</b>	<b>60</b>	<b>692,749</b>	<b>1,921,321</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 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)**

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 2019	CIMBBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	15,695,575	16,131,297	23,201,287	55,028,159
PSE	4,891,542	519,836	4,171,723	9,583,102
Bank	20,935,032	12,195,487	2,180,383	35,310,903
Corporate	60,860,585	59,054,577	51,914,464	171,829,626
Mortgage/RRE Financing	40,688	745,894	90,116,014	90,902,596
HPE	127,707	5,480,893	10,688,787	16,297,388
QRRE	13,188,778	-	-	13,188,778
Other Retail	2,773,993	9,227,880	68,436,028	80,437,902
Other Exposures	8,899,834	184,445	8,311,379	17,395,658
<b>Total Gross Credit Exposure</b>	<b>127,413,735</b>	<b>103,540,308</b>	<b>259,020,065</b>	<b>489,974,109</b>

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>

**CREDIT RISK (CONTINUED)**

*Summary of Credit Exposures (continued)*

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

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

30 June 2019	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	7,306,977	2,804,432	7,770,453	17,881,861
PSE	4,588,495	516,052	139,211	5,243,758
Bank	1,393,860	402,988	232,742	2,029,591
Corporate	9,930,431	7,569,899	14,909,403	32,409,733
RRE Financing	6,067	82,343	18,564,360	18,652,771
HPE	57,729	1,487,944	6,402,072	7,947,746
QRRE	270,457	-	-	270,457
Other Retail	53,806	567,014	25,281,735	25,902,554
Other Exposures	-	20,484	100,714	121,199
<b>Total Gross Credit Exposure</b>	<b>23,607,824</b>	<b>13,451,156</b>	<b>73,400,691</b>	<b>110,459,670</b>

30 June 2018	CIMBISLG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
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>

**CREDIT RISK (CONTINUED)**

**Summary of Credit Exposures (continued)**

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

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

30 June 2019	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	860,210	-	342	860,551
PSE	-	-	-	-
Bank	231,118	-	1,552	232,670
Corporate	130,634	-	14,640	145,275
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	682,825	682,825
<b>Total Gross Credit Exposure</b>	<b>1,221,962</b>	<b>-</b>	<b>699,359</b>	<b>1,921,321</b>

30 June 2018	CIMBIBG			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
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>

**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 2019 and 31 December 2018 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 2019	31 December 2018
Primary Agriculture	59,000	99,945
Mining and Quarrying	12,936	16,630
Manufacturing	91,915	98,898
Electricity, Gas and Water Supply	786	172
Construction	160,050	99,975
Wholesale and Retail Trade, and Restaurants and Hotels	239,308	282,886
Transport, Storage and Communications	39,940	34,583
Finance, Insurance/Takaful, Real Estate and Business Activities	291,238	279,798
Education, Health and Others	156,876	114,452
Household	14,166,506	13,258,009
Others*	45,783	8,496
<b>Total</b>	<b>15,264,338</b>	<b>14,293,844</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 2019	31 December 2018
Primary Agriculture	30,815	75,395
Mining and Quarrying	3,370	3,186
Manufacturing	8,959	10,209
Electricity, Gas and Water Supply	170	1
Construction	15,718	8,616
Wholesale and Retail Trade, and Restaurants and Hotels	17,956	40,179
Transport, Storage and Communications	5,129	923
Islamic Finance, Takaful, Real Estate and Business Activities	67,750	38,349
Education, Health and Others	1,497	8,523
Household	4,067,313	3,574,968
Others*	29,284	243
<b>Total</b>	<b>4,247,961</b>	<b>3,760,592</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 2019	31 December 2018
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	-	-
Others*	-	-
<b>Total</b>	<b>-</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 2019	31 December 2018
Malaysia	13,068,114	12,106,238
Singapore	280,537	346,491
Thailand	1,910,179	1,702,816
Other Countries	5,508	138,299
<b>Total</b>	<b>15,264,338</b>	<b>14,293,844</b>

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

(RM'000)	CIMBISLG	
	30 June 2019	31 December 2018
Malaysia	4,247,961	3,760,592
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>4,247,961</b>	<b>3,760,592</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 2019	31 December 2018
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

*ii) Credit Impaired Loans/Financing*

The following tables provide an analysis of the outstanding balances as at 30 June 2019 and 31 December 2018 which were credit impaired by sector and geographical respectively:

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

(RM'000)	CIMBBG	
	30 June 2019	31 December 2018
Primary Agriculture	120,146	59,599
Mining and Quarrying	893,289	1,005,998
Manufacturing	1,549,371	795,068
Electricity, Gas and Water Supply	268,406	22,895
Construction	153,387	175,409
Wholesale and Retail Trade, and Restaurants and Hotels	638,494	615,999
Transport, Storage and Communications	1,145,938	1,117,145
Finance, Insurance/Takaful, Real Estate and Business Activities	545,638	481,067
Education, Health and Others	161,115	174,597
Household	2,096,971	1,861,832
Others*	6,764	7,543
<b>Total</b>	<b>7,579,519</b>	<b>6,317,152</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

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

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

(RM'000)	CIMBISLG	
	30 June 2019	31 December 2018
Primary Agriculture	61,646	6,658
Mining and Quarrying	2,815	2,779
Manufacturing	754,662	28,146
Electricity, Gas and Water Supply	-	-
Construction	11,798	25,435
Wholesale and Retail Trade, and Restaurants and Hotels	37,702	9,706
Transport, Storage and Communications	63,851	56,614
Islamic Finance, Takaful, Real Estate and Business Activities	109,699	44,369
Education, Health and Others	2,293	10,613
Household	298,075	253,390
Others*	1,740	2
<b>Total</b>	<b>1,344,281</b>	<b>437,712</b>

*Note: All sectors above are Shariah compliant.*

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

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

(RM'000)	CIMBIBG	
	30 June 2019	31 December 2018
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	-	-
Others*	-	-
<b>Total</b>	<b>-</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 Loans/Financings (continued)*

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

(RM'000)	CIMBBG	
	30 June 2019	31 December 2018
Malaysia	4,433,895	3,533,099
Singapore	889,169	676,323
Thailand	1,855,024	1,669,515
Other Countries	401,431	438,215
<b>Total</b>	<b>7,579,519</b>	<b>6,317,152</b>

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

(RM'000)	CIMBISLG	
	30 June 2019	31 December 2018
Malaysia	1,344,281	437,712
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>1,344,281</b>	<b>437,712</b>

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

(RM'000)	CIMBIBG	
	30 June 2019	31 December 2018
Malaysia	-	-
Singapore	-	-
Thailand	-	-
Other Countries	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses*

**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 2019**

<b>(RM'000)</b>	<b>CIMBBG</b>				
	<b>30 June 2019</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	17,894	11,293	31,206	-	60,393
Mining and Quarrying	17,231	431	175,461	-	193,123
Manufacturing	24,744	16,821	621,848	-	663,413
Electricity, Gas and Water Supply	2,054	1,008	29,617	-	32,679
Construction	18,642	7,802	68,463	-	94,907
Wholesale and Retail Trade, and Restaurants and Hotels	60,249	38,114	196,451	-	294,814
Transport, Storage and Communications	10,054	29,953	1,087,021	-	1,127,028
Finance, Insurance/Takaful, Real Estate and Business Activities	75,991	23,303	183,609	-	282,903
Education, Health and Others	10,059	68,685	17,906	-	96,650
Household	851,277	410,795	790,441	2,698	2,055,211
Others*	7,126	23,370	3,801	-	34,297
<b>Total</b>	<b>1,095,321</b>	<b>631,575</b>	<b>3,205,824</b>	<b>2,698</b>	<b>4,935,418</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (continued)*

**Table 10(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBBG for the period ended 31 December 2018 (continued)**

<b>(RM'000)</b>	<b>CIMBBG</b>				
	<b>31 December 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	34,946	26,377	33,653	-	94,976
Mining and Quarrying	9,941	12,521	201,596	-	224,058
Manufacturing	58,221	70,411	521,296	-	649,928
Electricity, Gas and Water Supply	7,902	4,385	8,080	-	20,367
Construction	34,496	23,039	93,272	-	150,807
Wholesale and Retail Trade, and Restaurants and Hotels	100,566	60,653	254,612	-	415,831
Transport, Storage and Communications	23,573	16,261	1,086,967	-	1,126,801
Finance, Insurance/Takaful, Real Estate and Business Activities	126,617	50,860	212,473	-	389,950
Education, Health and Others	18,978	20,724	26,435	-	66,137
Household	790,515	346,497	740,493	2,552	1,880,057
Others*	10,338	28,052	5,103	-	43,493
<b>Total</b>	<b>1,216,093</b>	<b>659,780</b>	<b>3,183,980</b>	<b>2,552</b>	<b>5,062,405</b>

\* Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (continued)*

**Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG for the period ended 30 June 2019 (continued)**

<b>(RM'000)</b>	<b>CIMBISLG</b>				
	<b>30 June 2019</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	1,141	10,175	2,230	-	13,546
Mining and Quarrying	984	3	177	-	1,164
Manufacturing	1,931	503	20,479	-	22,913
Electricity, Gas and Water Supply	61	-	-	-	61
Construction	1,321	935	5,917	-	8,173
Wholesale and Retail Trade, and Restaurants and Hotels	3,003	1,543	4,911	-	9,457
Transport, Storage and Communications	1,285	3,923	56,089	-	61,297
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	4,144	2,496	3,020	-	9,660
Education, Health and Others	554	641	808	-	2,003
Household	129,000	99,485	112,864	-	341,349
Others*	90	113	1	-	204
<b>Total</b>	<b>143,514</b>	<b>119,817</b>	<b>206,496</b>	<b>-</b>	<b>469,827</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)**

iii) *Expected Credit Losses (continued)*

**Table 10(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBISLG for the period ended 31 December 2018 (continued)**

(RM'000)	CIMBISLG				
	31 December 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	3,623	1,764	1,965	-	7,352
Mining and Quarrying	1,397	6,623	306	-	8,326
Manufacturing	9,133	1,302	10,881	-	21,316
Electricity, Gas and Water Supply	251	-	-	-	251
Construction	5,363	2,298	18,740	-	26,401
Wholesale and Retail Trade, and Restaurants and Hotels	12,783	4,315	4,851	-	21,949
Transport, Storage and Communications	2,536	242	56,255	-	59,033
Islamic Finance, Insurance/Takaful, Real Estate and Business Activities	16,498	2,736	4,313	-	23,547
Education, Health and Others	2,818	326	2,210	-	5,354
Household	117,083	55,079	99,525	-	271,687
Others*	611	357	2	-	970
<b>Total</b>	<b>172,096</b>	<b>75,042</b>	<b>199,048</b>	<b>-</b>	<b>446,186</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)*

iii) *Expected Credit Losses (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 2019 (continued)**

(RM'000)	CIMBIBG				
	30 June 2019				
	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	-	-	-	-	-
Others*	-	-	-	-	-
<b>Total</b>	-	-	-	-	-

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

iii) *Expected Credit Losses (continued)*

**Table 10(c): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Sector for CIMBIBG for the period ended 31 December 2018 (continued)**

(RM'000)	CIMBIBG				
	31 December 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	-	-	-	-	-
Others*	-	-	-	-	-
<b>Total</b>	-	-	-	-	-

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

iii) *Expected Credit Losses (continued)*

**Table 11(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBBG for the period ended 30 June 2019**

(RM'000)	CIMBBG				
	30 June 2019				
	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	605,776	443,412	1,961,883	-	3,011,071
Singapore	171,026	60,138	235,925	-	467,089
Thailand	270,467	127,295	823,943	2,698	1,224,403
Other Countries	48,052	730	184,073	-	232,855
<b>Total</b>	<b>1,095,321</b>	<b>631,575</b>	<b>3,205,824</b>	<b>2,698</b>	<b>4,935,418</b>

**Table 11(a): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBBG for the period ended 31 December 2018**

(RM'000)	CIMBBG				
	31 December 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	737,217	481,377	1,936,484	-	3,155,078
Singapore	149,604	70,471	262,303	-	482,378
Thailand	279,520	103,960	779,448	2,552	1,165,480
Other Countries	49,752	3,972	205,745	-	259,469
<b>Total</b>	<b>1,216,093</b>	<b>659,780</b>	<b>3,183,980</b>	<b>2,552</b>	<b>5,062,405</b>

**CREDIT RISK (CONTINUED)**

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

iii) *Expected Credit Losses (continued)*

**Table 11(b): Expected credit losses (Stage 1, 2 and 3, and Purchased Credit Impaired) by Geographic Distribution for CIMBISLG for the period ended 30 June 2019**

(RM'000)	CIMBISLG				
	30 June 2019				
	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	143,514	119,817	206,496	-	469,827
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>143,514</b>	<b>119,817</b>	<b>206,496</b>	<b>-</b>	<b>469,827</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 31 December 2018**

(RM'000)	CIMBISLG				
	31 December 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	172,096	75,042	199,048	-	446,186
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	<b>172,096</b>	<b>75,042</b>	<b>199,048</b>	<b>-</b>	<b>446,186</b>

**CREDIT RISK (CONTINUED)**

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

iii) *Expected Credit Losses (continued)*

**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 2019**

(RM'000)	CIMBIBG				
	30 June 2019				
	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	-	-	-	-	-
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</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 31 December 2018**

(RM'000)	CIMBIBG				
	31 December 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	-	-	-	-	-
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
<b>Total</b>	-	-	-	-	-

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (continued)*

**Table 12(a): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBBG for the period ended 30 June 2019**

(RM'000)	CIMBBG			
	30 June 2019			
	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	3,646	-	6,845	-
Mining and Quarrying	17,207	-	31,137	-
Manufacturing	133,229	-	62,912	-
Electricity, Gas and Water Supply	21,355	-	93	-
Construction	(2,101)	-	25,085	-
Wholesale and Retail Trade, and Restaurants and Hotels	9,316	-	48,118	-
Transport, Storage and Communications	2,848	-	2,872	-
Finance, Insurance/Takaful, Real Estate and Business Activities	11,286	-	41,014	-
Education, Health and Others	(3,202)	-	7,484	-
Household	562,874	-	423,266	-
Others*	(296)	-	400	-
<b>Total</b>	<b>756,162</b>	<b>-</b>	<b>649,226</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (continued)*

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

<b>(RM'000)</b>	<b>CIMBBG</b>			
	<b>30 June 2018</b>			
	<b>Charges/(write back)</b>		<b>Write-off</b>	
	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)***

*iii) Expected Credit Losses (continued)*

**Table 12(b): Expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBISLG for the period ended 30 June 2019**

<b>(RM'000)</b>	<b>CIMBISLG</b>			
	<b>30 June 2019</b>			
	<b>Charges/(write back)</b>		<b>Write-off</b>	
	<b>Lifetime expected credit losses - Credit impaired (Stage 3)</b>	<b>Purchased credit impaired</b>	<b>Lifetime expected credit losses - Credit impaired (Stage 3)</b>	<b>Purchased credit impaired</b>
Primary Agriculture	1,863	-	1,604	-
Mining and Quarrying	1,494	-	583	-
Manufacturing	15,738	-	3,455	-
Electricity, Gas and Water Supply	-	-	-	-
Construction	(2,287)	-	9,811	-
Wholesale and Retail Trade, and Restaurants and Hotels	4,216	-	4,066	-
Transport, Storage and Communications	207	-	47	-
Finance, Insurance/Takaful, Real Estate and Business Activities	2,970	-	4,951	-
Education, Health and Others	(1,428)	-	32	-
Household	102,242	-	50,776	-
Others*	-	-	-	-
<b>Total</b>	<b>125,015</b>	<b>-</b>	<b>75,325</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (continued)*

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

<b>(RM'000)</b>	<b>CIMBISLG</b>			
	<b>30 June 2018</b>			
	<b>Charges/(write back)</b>		<b>Write-off</b>	
	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>

*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)***

*iii) Expected Credit Losses (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 2019**

<b>(RM'000)</b>	<b>CIMBIBG</b>			
	<b>30 June 2019</b>			
	<b>Charges/(write back)</b>		<b>Write-off</b>	
	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	-	-	-	-
Others*	-	-	-	-
<b>Total</b>	-	-	-	-

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (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 (continued)**

<b>(RM'000)</b>	<b>CIMBIBG</b>			
	<b>30 June 2018</b>			
	<b>Charges/(write back)</b>		<b>Write-off</b>	
	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>	<b>-</b>	<b>-</b>	<b>-</b>

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (continued)*

**Table 13(a): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2019 for CIMBBG**

<b>(RM'000)</b>	<b>CIMBBG</b>				
	<b>30 June 2019</b>				
	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 2019</b>	1,216,093	659,780	3,183,980	2,552	5,062,405
Changes in expected credit losses due to transferred within stages	459,371	(271,080)	(188,291)	-	-
Transferred to Stage 1	639,242	(528,724)	(110,518)	-	-
Transferred to Stage 2	(178,516)	396,398	(217,882)	-	-
Transferred to Stage 3	(1,355)	(138,754)	140,109	-	-
<b>Total charge to Income Statement</b>	(594,714)	238,419	756,162	-	399,867
New financial assets originated	329,093	9,480	44,675	-	383,248
Financial assets that have been derecognised	(209,664)	(34,245)	-	-	(243,909)
Write back in respect of full recoveries	-	-	(78,483)	-	(78,483)
Change in credit risk	(714,143)	263,184	789,970	-	339,011
Write-offs	(359)	(38)	(649,226)	-	(649,623)
Exchange fluctuation	14,134	7,425	52,606	146	74,311
Other movements	796	(2,931)	50,593	-	48,458
<b>Total</b>	<b>1,095,321</b>	<b>631,575</b>	<b>3,205,824</b>	<b>2,698</b>	<b>4,935,418</b>

**CREDIT RISK (CONTINUED)**

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

iii) *Expected Credit Losses (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 (continued)**

(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)***

*iii) Expected Credit Losses (continued)*

**Table 13(b): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2019 for CIMBISLG**

<b>(RM'000)</b>	<b>CIMBISLG</b>				
	<b>30 June 2019</b>				
	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 2019</b>	172,096	75,042	199,048	-	446,186
Changes in expected credit losses due to transferred within stages	124,285	(76,987)	(47,298)	-	-
Transferred to Stage 1	151,389	(131,657)	(19,732)	-	-
Transferred to Stage 2	(26,856)	78,905	(52,049)	-	-
Transferred to Stage 3	(248)	(24,235)	24,483	-	-
<b>Total charge to Income Statement</b>	<b>(151,772)</b>	<b>121,762</b>	<b>125,015</b>	<b>-</b>	<b>95,005</b>
New financial assets originated	52,102	23	4,396	-	56,521
Financial assets that have been derecognised	(101,225)	(1,944)	-	-	(103,169)
Write back in respect of full recoveries	-	-	(7,632)	-	(7,632)
Change in credit risk	(102,649)	123,683	128,251	-	149,285
Write-offs	-	-	(75,325)	-	(75,325)
Exchange fluctuation	-	-	-	-	-
Other movements	(1,095)	-	5,056	-	3,961
<b>Total</b>	<b>143,514</b>	<b>119,817</b>	<b>206,496</b>	<b>-</b>	<b>469,827</b>

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (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 (continued)**

(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>-</b>	<b>413,852</b>

**CREDIT RISK (CONTINUED)**

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

iii) *Expected Credit Losses (continued)*

**Table 13(c): Analysis of movement in the Expected Credit Losses for Loans, Advances and Financing for the Period Ended 30 June 2019 for CIMBIBG**

(RM'000)	CIMBIBG				
	30 June 2019				
	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 2019</b>					
Changes in expected credit losses due to transferred within stages	-	-	-	-	-
Transferred to Stage 1	-	-	-	-	-
Transferred to Stage 2	-	-	-	-	-
Transferred to Stage 3	-	-	-	-	-
<b>Total charge to Income Statement</b>	-	-	-	-	-
New financial assets originated	-	-	-	-	-
Financial assets that have been derecognised	-	-	-	-	-
Write back in respect of full recoveries	-	-	-	-	-
Change in credit risk	-	-	-	-	-
Write-offs	-	-	-	-	-
Exchange fluctuation	-	-	-	-	-
Other movements	-	-	-	-	-
<b>Total</b>	-	-	-	-	-

**CREDIT RISK (CONTINUED)**

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

*iii) Expected Credit Losses (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 (continued)**

(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>-</b>	<b>900</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 2019

**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 2019	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	Securitisatio n*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk Weighted Assets
0%	54,650,863	5,000,000	2,519,867	-	712,452	4,856	-	-	11,941,942	-	-	74,829,981	-
20%	-	280,658	208,630	446,950	175,809	462,463	-	-	8,385	240,335	-	1,823,229	364,646
35%	-	-	-	-	-	-	5,672,997	-	-	-	-	5,672,997	1,985,549
50%	263,441	0.1	8,128,975	1,288,975	344,098	563,024	2,791,217	-	-	-	-	13,379,729	6,689,864
75%	-	-	-	-	-	14,559,202	4,257	-	-	-	-	14,563,459	10,922,594
100%	113,855	-	-	1,388,480	23,085,184	2,123,856	3,200,608	-	4,088,714	-	2,694	34,003,391	34,003,391
107%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	0.1	319,293	75,276	-	1,113,587	-	-	-	1,508,156	2,262,234
150% <RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>55,028,159</b>	<b>5,280,658</b>	<b>10,857,472</b>	<b>3,124,404</b>	<b>24,636,836</b>	<b>17,788,676</b>	<b>11,669,079</b>	<b>1,113,587</b>	<b>16,039,042</b>	<b>240,335</b>	<b>2,694</b>	<b>145,780,941</b>	<b>56,228,278</b>
<b>Average Risk Weight</b>	<b>0.4%</b>	<b>1%</b>	<b>38%</b>	<b>68%</b>	<b>96%</b>	<b>76%</b>	<b>56%</b>	<b>150%</b>	<b>26%</b>	<b>20%</b>	<b>100%</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 2019

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 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 2019

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 2019	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%	17,881,861	5,000,000	67,897	-	-	1,712	-	-	33,897	-	22,985,368	-
20%		243,758	3,238	15,417	173,363	181	-	-	-	20,484	456,443	91,289
35%	-	-	-	-	-	-	861	-	-	-	861	301
50%	-	-	3,946	-	98,704	530,001	31,077	-	-	-	663,728	331,864
75%	-	-	-	-	-	378,152	-	-	-	-	378,152	283,614
100%	-	-	-	0.01	3,595,881	1,626,423	-	-	66,242	-	5,288,546	5,288,546
100% < RW < 1250%	-	-	-	-	6,350	1,537	-	575	-	-	8,462	12,693
>1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>17,881,861</b>	<b>5,243,758</b>	<b>75,081</b>	<b>15,417</b>	<b>3,874,298</b>	<b>2,538,007</b>	<b>31,938</b>	<b>575</b>	<b>100,139</b>	<b>20,484</b>	<b>29,781,559</b>	<b>6,008,307</b>
<b>Average Risk Weight</b>	<b>0%</b>	<b>1%</b>	<b>3%</b>	<b>20%</b>	<b>95%</b>	<b>86%</b>	<b>50%</b>	<b>150%</b>	<b>66%</b>	<b>20%</b>	<b>20%</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 2019

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 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 2019

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 2019	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%	860,551	-	-	-	-	-	-	-	20	-	860,571	-
20%	-	-	32,026	-	-	-	-	-	-	-	32,026	6,405
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	151,113	-	-	-	-	-	-	-	151,113	75,557
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	8,874	136,340	-	-	-	682,805	-	828,020	828,020
100% < RW < 1250%	-	-	-	-	60	-	-	-	-	-	60	90
1250%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>860,551</b>	<b>-</b>	<b>183,139</b>	<b>8,874</b>	<b>136,400</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>682,825</b>	<b>-</b>	<b>1,871,790</b>	<b>910,072</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>-</b>	<b>45%</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100%</b>	<b>-</b>	<b>49%</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 2019

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 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.

**CREDIT RISK (CONTINUED)**

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

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

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

30 June 2019		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Sovereign/Central Banks	31,749,944	-	23,278,214	55,028,159
Public Sector Entities	-	-	9,583,102	9,583,102
Banks, MDBs and DFIs	927,652	-	9,931,215	10,858,866
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,868,034	-	1,267,383	3,135,417
Corporate	455,813	269,402	29,878,350	30,603,565
<b>Total</b>	<b>35,001,443</b>	<b>269,402</b>	<b>73,938,264</b>	<b>109,209,109</b>

30 June 2018		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Sovereign/Central Banks	29,327,047	-	30,938,486	60,265,533
Public Sector Entities	-	-	-	-
Banks, MDBs and DFIs	995,265	-	9,406,740	10,402,005
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
<b>Total</b>	<b>32,236,101</b>	<b>63,202</b>	<b>67,392,969</b>	<b>99,692,272</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 2019		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Sovereign/Central Banks	8,627,783	-	9,254,078	17,881,861
Public Sector Entities	-	-	5,243,758	5,243,758
Banks, MDBs and DFIs	7,184	-	67,897	75,081
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	15,417	-	130	15,547
Corporate	-	-	4,001,180	4,001,180
<b>Total</b>	<b>8,650,384</b>	<b>-</b>	<b>18,567,043</b>	<b>27,217,428</b>

30 June 2018		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Sovereign/Central Banks	6,235,146	-	12,066,217	18,301,363
Public Sector Entities	-	-	-	-
Banks, MDBs and DFIs	7,684	-	183,346	191,030
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	15,158	-	532,335	547,494
Corporate	-	-	1,661,449	1,661,449
<b>Total</b>	<b>6,257,989</b>	<b>-</b>	<b>14,443,347</b>	<b>20,701,336</b>

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

30 June 2019		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Sovereign/Central Banks	-	-	860,551	860,551
Public Sector Entities	-	-	-	-
Banks, MDBs and DFIs	161,933	-	70,737	232,670
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	8,874	8,874
Corporate	130,633	-	5,767	136,400
<b>Total</b>	<b>292,566</b>	<b>-</b>	<b>945,930</b>	<b>1,238,496</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 2018		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Sovereign/Central Banks	-	-	637,288	637,288
Public Sector Entities	-	-	-	-
Banks, MDBs and DFIs	1,482,557	-	62,294	1,544,851
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	-	-	10,920	10,920
Corporate	-	-	14,546	14,546
<b>Total</b>	<b>1,482,557</b>	<b>-</b>	<b>725,049</b>	<b>2,207,605</b>

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

30 June 2019		CIMBBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	240,335	-	-	240,335

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

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 2019		CIMBISLG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	20,484	-	-	20,484

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

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

30 June 2019		CIMBIBG		
(RM '000) Exposure Class	Investment Grade	Non- Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	-	-	-	-

30 June 2018		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 2019	CIMBBG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>123,692,606</b>	<b>43,678,683</b>	<b>2,431,294</b>	<b>169,802,582</b>
Residential Mortgage/RRE Financing	69,427,336	8,191,834	1,610,573	79,229,743
QRRE	9,362,118	3,713,572	113,088	13,188,778
Hire Purchase	13,925,925	2,201,538	169,924	16,297,388
Other Retail	30,977,227	29,571,739	537,708	61,086,675
<b>Exposure Weighted Average LGD</b>				
Residential Mortgage/RRE Financing	19%	21%	27%	
QRRE	89%	89%	89%	
Hire Purchase	52%	53%	56%	
Other Retail	26%	19%	54%	
<b>Exposure Weighted Average Risk Weight</b>				
Residential Mortgage/RRE Financing	11%	73%	195%	
QRRE	29%	127%	231%	
Hire Purchase	52%	85%	201%	
Other Retail	19%	31%	161%	

**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 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 (continued)*

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

30 June 2019	CIMBISLG			
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
<b>Total Retail Exposure</b>	<b>29,725,241</b>	<b>19,893,489</b>	<b>518,982</b>	<b>50,137,712</b>
RRE Financing	15,668,785	2,568,900	383,148	18,620,833
QRRE	160,577	107,825	2,056	270,457
Hire Purchase	6,769,037	1,110,640	68,069	7,947,746
Other Retail	7,126,842	16,106,125	65,709	23,298,676
<b>Exposure Weighted Average LGD</b>				
RRE Financing	21%	22%	27%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	57%	
Other Retail	26%	10%	45%	
<b>Exposure Weighted Average Risk Weight</b>				
RRE Financing	13%	79%	205%	
QRRE	32%	118%	370%	
Hire Purchase	53%	83%	217%	
Other Retail	23%	17%	180%	

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

30 June 2019	CIMBBG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>146,713,035</b>	<b>22,834,700</b>	<b>254,847</b>	<b>169,802,582</b>
Residential Mortgage/RRE Financing	75,228,582	3,913,679	87,481	79,229,743
QRRE	7,769,483	5,417,857	1,438	13,188,778
Hire Purchase	13,937,065	2,353,075	7,248	16,297,388
Other Retail	49,777,906	11,150,089	158,680	61,086,675
<b>Exposure Weighted Average LGD (%)</b>				
Residential Mortgage/RRE Financing	19%	25%	40%	
QRRE	89%	89%	90%	
Hire Purchase	52%	53%	54%	
Other Retail	19%	38%	84%	

30 June 2018	CIMBBG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<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%	

**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 2019	CIMBISLG			
(RM'000) Expected Loss Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure (EAD)</b>	<b>43,733,217</b>	<b>6,373,652</b>	<b>30,844</b>	<b>50,137,712</b>
RRE Financing	17,339,943	1,264,324	16,567	18,620,833
QRRE	111,795	158,662	0.05	270,457
Hire Purchase	6,774,866	1,171,946	934	7,947,746
Other Retail	19,506,613	3,778,720	13,343	23,298,676
<b>Exposure Weighted Average LGD (%)</b>				
RRE Financing	21%	25%	41%	
QRRE	90%	90%	90%	
Hire Purchase	53%	54%	55%	
Other Retail	14%	21%	54%	

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%	

**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 2019		CIMBBG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	1,447,715	3,416,951	-	12,850	1,719,530	6,597,047
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,660,886	11,098,220	463,051	422,609	261,073	13,905,840
<b>RWA</b>	<b>1,612,434</b>	<b>11,370,954</b>	<b>532,509</b>	<b>1,088,648</b>	<b>-</b>	<b>14,604,544</b>

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>-</b>	<b>15,605,186</b>

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

30 June 2019		CIMBISLG				
(RM '000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	122,493	287,861	-	12,850	-	423,205
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	112,834	1,510,800	111,523	25,786	69,969	1,830,912
<b>RWA</b>	<b>117,664</b>	<b>1,390,406</b>	<b>128,251</b>	<b>96,590</b>	<b>-</b>	<b>1,732,911</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 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>-</b>	<b>1,569,263</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 2019	CIMBBG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>43,149,706</b>	<b>69,573,269</b>	<b>25,794,317</b>	<b>3,522,501</b>	<b>142,039,794</b>
Sovereign/Central Banks	-	-	-	-	-
Bank	16,871,462	7,469,831	110,743	-	24,452,037
Corporate (excluding Specialised Lending/Financing)	26,278,244	62,103,438	25,683,574	3,522,501	117,587,757
<b>Exposure Weighted Average LGD</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	44%	44%	45%	-	
Corporate (excluding Specialised Lending/Financing)	43%	40%	36%	42%	
<b>Exposure Weighted Average Risk Weight</b>					
Sovereign/Central Banks	-	-	-	-	
Bank	22%	43%	169%	-	
Corporate (excluding Specialised Lending/Financing)	15%	71%	107%	-	

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%	-	

**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 2019	CIMBISLG				
(RM'000) Internal Risk Grading	1 - 3	4 - 9	10 - 13	Default	Total
<b>Total Non-Retail Exposure</b>	<b>11,607,967</b>	<b>10,852,548</b>	<b>4,626,488</b>	<b>1,006,397</b>	<b>28,093,399</b>
Bank	1,828,193	126,260	56	-	1,954,510
Corporate (excluding Specialised Financing)	9,779,774	10,726,288	4,626,431	1,006,397	26,138,890
<b>Exposure Weighted Average LGD</b>					
Bank	45%	43%	45%	-	
Corporate (excluding Specialised Financing)	44%	41%	37%	40%	
<b>Exposure Weighted Average Risk Weight</b>					
Bank	19%	44%	191%	-	
Corporate (excluding Specialised Financing)	10%	74%	107%	-	

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%	-	

**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**

CIMBBG				
(RM'000) Exposure Class	30 June 2019		30 June 2018	
	Regulatory Expected Losses as at 30 June 2018	Actual Losses for the period ended 30 June 2019	Regulatory Expected Losses as at 30 June 2017	Actual Losses for the period ended 30 June 2018
Sovereign	-	-	-	-
Bank	15,410	-	14,126	0.02
Corporate	786,926	81,903	724,376	110,410
Mortgage/RRE Financing	214,104	151,882	225,340	60,259
HPE	160,346	258,157	168,403	178,078
QRRE	377,412	186,366	409,714	138,999
Other Retail	286,788	60,456	190,461	20,221
Other Exposures	-	-	-	-
<b>Total</b>	<b>1,840,986</b>	<b>738,764</b>	<b>1,732,421</b>	<b>507,967</b>

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

CIMBISLG				
(RM'000) Exposure Class	30 June 2019		30 June 2018	
	Regulatory Expected Losses as at 30 June 2018	Actual Losses for the period ended 30 June 2019	Regulatory Expected Losses as at 30 June 2017	Actual Losses for the period ended 30 June 2018
Sovereign	-	-	-	-
Bank	488	-	472	-
Corporate	104,432	20,123	95,148	60,945
RRE Financing	54,109	36,367	51,440	6,750
HPE	70,932	95,523	62,749	63,260
QRRE	8,556	5,092	7,796	3,872
Other Retail	134,097	33,761	51,465	22,903
Other Exposures	-	-	-	-
<b>Total</b>	<b>372,613</b>	<b>190,866</b>	<b>269,070</b>	<b>157,729</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 2019 and 30 June 2018.

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 2019	CIMBBG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Direct Credit Substitutes	3,262,007	3,262,007	1,976,284	
Transaction Related Contingent Items	7,171,433	3,585,716	2,235,761	
Short Term Self Liquidating Trade Related Contingencies	3,241,835	648,367	412,726	
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	500,461	500,461	25,849	
Foreign Exchange Related Contracts				
One year or less	18,967,474	419,957	363,132	156,777
Over one year to five years	521,073	42,874	25,641	10,950
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	1,361,165	80,446	77,374	65,358
Over one year to five years	7,730,361	340,378	235,624	165,547
Over five years	483,085	154,239	40,188	56,431
Equity related contracts				
One year or less	31,307	1,918	1,735	40
Over one year to five years	178,722	53,987	81,969	39,689
Over five years	-	-	-	-
Commodity contracts				
One year or less	1,085	113	280	5
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,057,775,673	17,821,243	9,353,314	4,259,523
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	41,569,851	35,756,393	11,613,416	

**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 2019	CIMBBG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	14,513	2,903	2,903	
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	106,764,367	-	-	
Unutilised credit card lines	26,202,461	6,709,133	2,791,248	
Off-balance sheet securitisation exposures (adjusted for maximum capital requirement due to early amortisation provision)	-	-	-	
<b>Total</b>	<b>1,275,776,873</b>	<b>69,380,136</b>	<b>29,237,443</b>	<b>4,754,320</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 2018	CIMBBG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
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	698,898	503,526	355,666
Over one year to five years	1,326,436	116,163	59,007	36,912
Over five years	206,902	23,852	16,697	-
Interest/Profit Rate Related Contracts				
One year or less	3,181,659	87,302	67,659	57,205
Over one year to five years	8,885,827	550,447	254,164	291,968
Over five years	1,706,258	302,479	256,811	77,749
Equity related contracts				
One year or less	62,711	26,728	25,721	22,965
Over one year to five years	279,400	86,760	118,271	64,408
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	15,948,417	8,415,041	3,780,438
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	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
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>65,451,288</b>	<b>28,468,323</b>	<b>4,687,312</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 2019	CIMBISLG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Direct Credit Substitutes	233,624	233,624	164,223	
Transaction Related Contingent Items	859,210	429,605	278,404	
Short Term Self Liquidating Trade Related Contingencies	80,516	16,103	8,247	
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	3,724,981	72,569	26,903	19,038
Over one year to five years	249,746	16,226	7,443	-
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	343,428	7,711	4,285	118
Over one year to five years	4,596,233	148,604	26,820	63,011
Over five years	392,920	139,211	27,842	49,667
OTC derivative transactions subject to valid bilateral netting agreements	28,177,086	335,634	110,442	80,885
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	11,354,132	9,866,025	3,153,412	
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	7,068,274	-	-	
Unutilised credit card lines	406,519	132,098	71,796	
Off-balance sheet securitisation exposures (adjusted for maximum capital requirement due to early amortisation provision)	-	-	-	
<b>Total</b>	<b>57,486,668</b>	<b>11,397,409</b>	<b>3,879,816</b>	<b>212,719</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 2018	CIMBISLG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
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	225,436	163,278	121,999
Over one year to five years	1,141,291	101,840	48,601	33,427
Over five years	206,902	23,852	16,697	-
Interest/Profit Rate Related Contracts				
One year or less	1,235,836	41,872	25,608	27,953
Over one year to five years	5,724,871	357,728	76,214	184,314
Over five years	574,038	123,221	123,231	21,027
OTC derivative transactions subject to valid bilateral netting agreements	23,474,306	256,899	52,864	3,085
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>9,427,967</b>	<b>3,502,268</b>	<b>391,805</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 2019	CIMBIBG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
Direct Credit Substitutes	160,914	160,914	145,774	
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	135,464	13,546	6,773	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit derivative contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	131,300	8,874	8,874	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-	-	-	
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	

CREDIT RISK (CONTINUED)

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

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

30 June 2019	CIMBIBG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
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 Securitisation Exposures (adjusted for maximum capital requirement due to Early Amortisation Provision)	-	-	-	
<b>Total</b>	<b>427,678</b>	<b>183,335</b>	<b>161,421</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 2018	CIMBIBG			
(RM '000) Description	Principal Amount	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
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	Credit Equivalent Amount	Risk Weighted Assets	Positive Fair Value of Derivative Contracts
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)***

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 2019		30 June 2018	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	1,792,816	1,450,038	1,110,450	2,557,365
Client Intermediation Activities	-	227,155	145,368	374,117
<b>Total</b>	<b>1,792,816</b>	<b>1,677,193</b>	<b>1,255,818</b>	<b>2,931,482</b>
Credit Default Swaps	1,792,816	1,442,293	1,255,818	2,493,272
Total Return Swaps	-	234,900	-	438,210
<b>Total</b>	<b>1,792,816</b>	<b>1,677,193</b>	<b>1,255,818</b>	<b>2,931,482</b>

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

(RM'000)	CIMBISLG			
	30 June 2019		30 June 2018	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	20,750	-	25,000
<b>Total</b>	<b>-</b>	<b>20,750</b>	<b>-</b>	<b>25,000</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	20,750	-	25,000
<b>Total</b>	<b>-</b>	<b>20,750</b>	<b>-</b>	<b>25,000</b>

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

(RM'000)	CIMBIBG			
	30 June 2019		30 June 2018	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	131,300	-	137,550
<b>Total</b>	<b>-</b>	<b>131,300</b>	<b>-</b>	<b>137,550</b>
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	131,300	-	137,550
<b>Total</b>	<b>-</b>	<b>131,300</b>	<b>-</b>	<b>137,550</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 2019	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	55,028,159	-	-	-
Public Sector Entities	9,583,102	9,000,000	302,444	-
Banks, DFIs & MDBs	35,310,903	2,241,771	555,551	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,135,417	-	11,013	-
Corporate	162,624,797	7,276,001	15,878,413	17,998,048
Residential Mortgages/RRE Financing	89,730,823	-	3,774	-
Qualifying Revolving Retail	13,082,637	-	-	-
Hire Purchase	16,127,463	-	-	-
Other Retail	79,754,428	467,306	1,562,025	-
Securitisation	240,335	-	-	-
Equity	2,694	-	-	-
Higher Risk Assets	1,113,587	-	-	-
Other Assets	16,039,042	-	-	-
Defaulted Exposures	4,698,713	168	126,947	544,566
<b>Total Exposures</b>	<b>486,472,101</b>	<b>18,985,245</b>	<b>18,440,168</b>	<b>18,542,614</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 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>Performing Exposures</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>Defaulted Exposures</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(b): Disclosure on Credit Risk Mitigation for CIMBISLG

30 June 2019	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>Performing Exposures</b>				
Sovereign/Central Banks	17,881,861	-	-	-
Public Sector Entities	5,243,758	5,000,000	-	-
Banks, DFIs & MDBs	2,029,591	-	4,858	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	15,547	-	130	-
Corporate	31,306,158	4,705,162	744,184	5,862,614
RRE Financing	18,460,747	-	-	-
Qualifying Revolving Retail	268,464	-	-	-
Hire Purchase	7,879,677	-	-	-
Other Retail	25,849,723	1,894	65,872	-
Securitisation	20,484	-	-	-
Higher Risk Assets	575	-	-	-
Other Assets	100,139	-	-	-
Defaulted Exposures	1,094,933	-	51,779	228,749
<b>Total Exposures</b>	<b>110,151,657</b>	<b>9,707,056</b>	<b>866,823</b>	<b>6,091,363</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 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(c): Disclosure on Credit Risk Mitigation for CIMBIBG

30 June 2019	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	860,551	-	-	-
Public Sector Entities		-	-	-
Banks, DFIs & MDBs	232,670	-	49,532	
Insurance Cos/ Takaful Operators, Securities Firms & Fund Managers	8,874	-	-	-
Corporate	136,340	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	682,825	-	-	-
Defaulted Exposures	60	-	-	-
<b>Total Exposures</b>	<b>1,921,321</b>	<b>-</b>	<b>49,532</b>	<b>-</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 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.

**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 2019		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book)</b>				
<b>Originated by the Banking Institution</b>				
Hire Purchase Exposure	808,207	54,035	9,244	(2,246)

31 December 2018		CIMBBG		
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book)</b>				
<b>Originated by the Banking Institution</b>				
Hire Purchase Exposure	1,027,547	60,141	10,219	(7,509)

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

30 June 2019		CIMBISLG		
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book)</b>				
<b>Originated by the Banking Institution</b>				
Hire Purchase Exposure	258,818	30,265	5,305	(1,494)

31 December 2018		CIMBISLG		
(RM'000) Underlying Asset	Total Exposures Securitized	Past Due	Impaired	Gains/(Losses) Recognised during the period
<b>TRADITIONAL SECURITISATION (Banking Book)</b>				
<b>Originated by the Banking Institution</b>				
Hire Purchase Exposure	343,306	36,301	6,361	(3,219)

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2019 and 31 December 2018 respectively.

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6 month period from 1 January 2019 to 30 June 2019 and 1 January 2018 to 30 June 2018.

**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 2019		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	230,400	-	-	230,400	-	-	-	-	-	-	46,080
Mezzanine	9,935	-	-	9,935	-	-	-	-	-	-	1,987
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 2019	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>240,335</b>	-	-	<b>240,335</b>	-	-	-	-	-	-	<b>48,067</b>

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

30 June 2019	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	20,484	-	-	20,484	-	-	-	-	-	-	4,097
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 2019	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>20,484</b>	-	-	<b>20,484</b>	-	-	-	-	-	-	<b>4,097</b>

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	
<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>

As at 30 June 2019 and 30 June 2018, 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 2019	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 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>					
<b><u>Seller's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<b><u>Investor's interest/ premium</u></b>					
<i>On Balance Sheet</i>	-	-	-	-	-
<i>Off –Balance Sheet</i>	-	-	-	-	-
<i>Sub-total</i>	-	-	-	-	-
<b>TOTAL (TRADITIONAL SECURITISATION)</b>	-	-	-	-	-

As at 30 June 2019 and 30 June 2018, 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 2019 and 30 June 2018 is as follows:

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

In RM('000)	CIMBBG	
	30 June 2019	30 June 2018
<b>Realised gains</b>		
Shares, private equity funds and unit trusts	-	5,662
<b>Unrealised gains</b>		
Shares, private equity funds and unit trusts	35,099	16,787

There were no realised and unrealised gains or losses for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2019 and 30 June 2018.

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**

In RM('000)	CIMBBG			
	30 June 2019		30 June 2018	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,106,322	1,656,574	1,098,463	1,648,564
Publicly traded	2,694	2,694	-	-
<b>Total</b>	<b>1,109,017</b>	<b>1,659,268</b>	<b>1,098,463</b>	<b>1,648,564</b>

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

In RM('000)	CIMBISLG			
	30 June 2019		30 June 2018	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	575	863	575	863
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**

In RM('000)	CIMBIBG			
	30 June 2019		30 June 2018	
	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	
	2019	2018
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,450,529)	(1,166,501)
US Dollar	18,348	(13,865)
Thai Baht	(191,814)	(132,160)
Singapore Dollar	(146,431)	(105,181)
Others	5,728	29,317
<b>Total</b>	<b>(1,764,698)</b>	<b>(1,388,390)</b>

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

(RM'000)	CIMBISLG	
	30 June 2019	30 June 2018
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(586,995)	(530,444)
US Dollar	(2,470)	(3,695)
Thai Baht	(2)	(7)
Singapore Dollar	(1)	(4)
Others	1,195	177
<b>Total</b>	<b>(588,273)</b>	<b>(533,973)</b>

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

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

(RM'000)	CIMBIBG	
	30 June 2019	30 June 2018
Currency	+100bps Increase (Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	5,820	(1,218)
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	-	-
<b>Total</b>	<b>5,820</b>	<b>(1,218)</b>

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

(RM'000)	CIMBBG	
	30 June 2019	30 June 2018
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	217,220	294,841
US Dollar	(78,810)	(77,340)
Thai Baht	(27,415)	(21,931)
Singapore Dollar	12,627	(6,878)
Others	21,463	32,132
<b>Total</b>	<b>145,085</b>	<b>220,824</b>

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

(RM'000)	CIMBISLG	
	30 June 2019	30 June 2018
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	(46,791)	(53,625)
US Dollar	(14,141)	(7,801)
Thai Baht	55	164
Singapore Dollar	22	85
Others	(4,980)	(850)
<b>Total</b>	<b>(65,835)</b>	<b>(62,027)</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 2019	30 June 2018
Currency	+100bps Increase (Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	3,927	2,960
US Dollar	-	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	(6)	(5)
<b>Total</b>	<b>3,921</b>	<b>2,955</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] -