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

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

Contents

ABBREVIATIONS

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

ABBREVIATIONS *(continued)*

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

OVERVIEW

The information herein is disclosed pursuant to the requirements of Bank Negara Malaysia's RWCAF – Disclosure Requirements (Pillar 3) and CAFIB – Disclosure Requirements (Pillar 3) and is published for the period ended 30 June 2026.

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

Any discrepancies between the totals and sum of the components in the tables contained in 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 & Compliance Committee of CIMB Group, as delegated by the Board of Directors of CIMBGH Group.

CAPITAL MANAGEMENT

Capital Structure and Adequacy

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

The risk-weighted assets of the CIMB Bank Group (other than CIMB Bank PLC), CIMB Bank and CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets)/ Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets), of which the latest revision was issued on 18 December 2023. The IRB Approach is applied for the major credit exposures. It prescribes two approaches, the F-IRB Approach and A-IRB Approach. The remaining credit exposures and Market Risk are on the Standardised Approach. With effect from 1 January 2025, Operational Risk is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023.

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

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

Table 1(a): Capital Position for CIMBBG

(RM'000)	CIMBBG	
	30 June 2026	31 December 2025
Common Equity Tier 1 capital		
Ordinary share capital	25,538,903	24,539,214
Other reserves	31,336,757	31,844,960
Qualifying non-controlling interests	159,679	153,787
Less: Proposed dividends	(2,382,327)	(1,944,213)
Common Equity Tier 1 capital before regulatory adjustments	**54,653,012**	**54,593,748**
Less: Regulatory adjustments		
Goodwill	(3,929,751)	(3,940,946)
Intangible assets	(1,399,106)	(1,275,804)
Deferred tax assets	(1,331,514)	(1,134,007)
Regulatory reserve	(2,531,488)	(2,399,918)
Others	(13,518)	(93,681)
Common Equity Tier 1 capital after regulatory adjustments	**45,447,635**	**45,749,392**
Additional Tier 1 capital		
Perpetual subordinated capital securities	1,150,000	1,150,000
Qualifying capital instruments held by third parties	32,110	32,110
Additional Tier 1 capital before regulatory adjustments	**1,182,110**	**1,182,110**
Less: Regulatory adjustments		
Investment in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Additional Tier 1 capital after regulatory adjustments	**1,182,110**	**1,182,110**
Total Tier 1 capital	**46,629,745**	**46,931,502**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

(RM'000)	**CIMBBG**	
	30 June 2026	**31 December 2025**
Tier 2 capital		
Subordinated obligations	9,400,000	9,400,000
Qualifying capital instruments held by third parties	222,855	207,822
Surplus of eligible provisions over expected loss	884,285	1,135,835
General provisions	825,700	803,372
Tier 2 capital before regulatory adjustments	**11,332,840**	**11,547,029**
Less: Regulatory adjustments		
Investments in capital instruments of unconsolidated financial and insurance/takaful entities	-	-
Total Tier 2 capital after regulatory adjustments	**11,332,840**	**11,547,029**
Total capital	**57,962,585**	**58,478,531**
RWA		
Credit risk	260,440,944	254,663,651
Market risk	27,476,478	25,576,105
Large exposure risk requirements	1,403,001	1,349,742
Operational risk	33,006,153	32,150,152
Total RWA	**322,326,576**	**313,739,650**
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	14.839%	15.202%
Tier 1 ratio	15.206%	15.578%
Total Capital ratio	18.722%	19.259%
After deducting proposed dividend		
Common Equity Tier 1 ratio	14.100%	14.582%
Tier 1 ratio	14.467%	14.959%
Total Capital ratio	17.983%	18.639%

Total Capital ratio decreased in 2026 compared to 2025 primarily due to (i) higher Total RWA mainly from Credit RWA and Market RWA, (ii) proposed dividend and (iii) higher deduction in deferred tax assets.

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Common Equity Tier 1 capital		
Ordinary share capital	1,000,000	1,000,000
Other reserves	11,205,461	10,672,096
Less: Proposed dividends	(300,000)	-
Common Equity Tier 1 capital before regulatory adjustments	**11,905,461**	**11,672,096**
Less: Regulatory adjustments		
Goodwill	(136,000)	(136,000)
Intangible assets	(6,797)	(7,036)
Deferred tax assets	(256,729)	(219,752)
Regulatory reserve	(641,480)	(642,920)
Others	(5,959)	1,726
Common Equity Tier 1 capital after regulatory adjustments	**10,858,496**	**10,668,114**
Additional Tier 1 capital		
Perpetual preference shares	350,000	350,000
Total Tier 1 capital	**11,208,496**	**11,018,114**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

Table 1(b): Capital Position for CIMBISLG

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Tier 2 capital		
Subordinated Sukuk	2,000,000	1,700,000
Surplus of eligible provisions over expected loss	108,831	188,514
General provisions	89,911	88,601
Total Tier 2 capital	**2,198,742**	**1,977,115**
Total capital	**13,407,238**	**12,995,229**
RWA		
Credit risk	66,715,002	65,175,350
Market risk	872,861	683,467
Operational risk	6,184,591	5,917,744
Total RWA	**73,772,454**	**71,776,561**
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	15.126%	14.863%
Tier 1 ratio	15.600%	15.351%
Total Capital ratio	18.580%	18.105%
After deducting proposed dividend		
Common Equity Tier 1 ratio	14.719%	14.863%
Tier 1 ratio	15.193%	15.351%
Total Capital ratio	18.174%	18.105%

Total Capital ratio increased in 2026 compared to 2025 mainly due to (i) issuance of RM300 million T2 Junior Sukuk; offset by (ii) higher Total RWA from Credit RWA, Market RWA and Operational RWA, (iii) proposed dividend and (iv) lower surplus of eligible provisions over expected loss.

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

Table 1(c): Capital Position for CIMBIBG

(RM'000)	CIMBIBG	
	30 June 2026	31 December 2025
Common Equity Tier 1 capital		
Ordinary share capital	100,000	100,000
Other reserves	498,848	589,541
Less: Proposed dividends	-	(89,780)
Common Equity Tier 1 capital before regulatory adjustments	**598,848**	**599,761**
Less: Regulatory adjustments		
Goodwill	(41,538)	(41,538)
Deferred tax assets	(11,586)	(17,177)
Investments in capital instruments of unconsolidated financial entities	(7,512)	(6,953)
Intangible assets	(29,109)	(26,214)
Common Equity Tier 1 capital after regulatory adjustments / total Tier 1 capital	**509,103**	**507,879**
RWA		
Credit risk	176,033	162,381
Market risk	12,061	16,345
Operational risk	588,976	551,671
Total RWA	**777,070**	**730,397**
Capital Adequacy Ratios		
Before deducting proposed dividend		
Common Equity Tier 1 ratio	65.516%	81.827%
Tier 1 ratio	65.516%	81.827%
Total Capital ratio	65.516%	81.827%
After deducting proposed dividend		
Common Equity Tier 1 ratio	65.516%	69.535%
Tier 1 ratio	65.516%	69.535%
Total Capital ratio	65.516%	69.535%

Total Capital ratio decreased in 2026 compared to 2025 mainly due to (i) higher Total RWA mainly from Credit and Operational RWA; offset by (ii) lower deduction in deferred tax assets.

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

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

30 June 2026					CIMBBG
(RM'000) Exposure Class	**Gross Exposure before CRM (SA)/EAD (IRB)**	**Net Exposure after CRM (SA)/EAD (IRB)**	**RWA**	**Total RWA after effects of PSIA**	**Minimum capital requirement at 8%**
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	111,331,996	111,331,996	990,419	990,419	79,234
Public Sector Entities	12,708,309	12,708,268	165,053	165,053	13,204
Banks, DFIs & MDBs	3,348,993	3,348,993	1,016,151	1,016,151	81,292
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,902,355	2,297,026	1,793,928	1,793,928	143,514
Corporate	39,414,532	33,533,001	28,816,413	28,401,768	2,272,141
Regulatory Retail	31,394,822	30,294,448	19,007,652	18,277,949	1,462,236
Residential Mortgages/RRE Financing	16,838,453	16,766,110	8,170,087	8,158,153	652,652
Higher Risk Assets	1,916,117	1,916,117	2,874,175	2,874,175	229,934
Other Assets	9,936,283	9,936,283	4,136,053	4,136,053	330,884
Securitisation	389,636	389,636	77,927	77,927	6,234
Equity Exposure	164,459	164,459	164,459	164,459	13,157
Total for SA	**230,345,954**	**222,686,339**	**67,212,317**	**66,056,034**	**5,284,483**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	57,889,451	57,889,451	11,667,901	11,667,901	933,432
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	167,065,848	167,065,848	100,969,613	95,832,387	7,666,591
Residential Mortgages/RRE Financing	127,983,412	127,983,412	39,509,290	37,137,442	2,970,995
Qualifying Revolving Retail	16,787,271	16,787,271	11,869,101	11,869,101	949,528
Hire Purchase	28,032,594	28,032,594	20,486,498	11,237,899	899,032
Other Retail	53,880,429	53,880,429	14,450,420	14,401,355	1,152,108
Securitisation	-	-	-	-	-
Total for IRB Approach	**451,639,005**	**451,639,005**	**198,952,824**	**182,146,084**	**14,571,687**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Exposure to Central Counterparties					
Banks, DFIs & MDBs	2,534,109	2,534,109	425,334	425,334	34,027
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	1,897,176	1,897,176	884,726	884,726	70,778
Total for Exposure to Central Counterparties	**4,431,285**	**4,431,285**	**1,310,060**	**1,310,060**	**104,805**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**686,416,245**	**678,756,629**	**279,412,370**	**260,440,944**	**20,835,276**
Large Exposure Risk Requirement	**1,403,001**	**1,403,001**	**1,403,001**	**1,403,001**	**112,240**
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			23,021,592	23,021,592	1,841,727
Foreign Currency Risk			1,028,555	1,028,555	82,284
Equity Risk			1,575,939	1,575,939	126,075
Commodity Risk			41,472	41,472	3,318
Options Risk			1,808,920	1,808,920	144,714
Total Market Risk			**27,476,478**	**27,476,478**	**2,198,118**
Operational Risk (SA)			**33,006,153**	**33,006,153**	**2,640,492**
Total RWA and Capital Requirement			**341,298,002**	**322,326,577**	**25,786,126**

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

30 June 2026	CIMBBG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,647,001	23,647,001	-	-	-
Public Sector Entities	12,702,431	12,702,431	163,885	163,885	13,111
Banks, DFIs & MDBs	104	104	21	21	2
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	25,197	25,197	21,166	21,166	1,693

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					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%
Corporate	7,153,488	7,059,893	4,117,428	3,702,783	296,223
Regulatory Retail	10,272,416	10,195,551	5,589,966	4,860,263	388,821
Residential Mortgages/RRE Financing	505,889	505,879	244,874	232,940	18,635
Higher Risk Assets	-	-	-	-	-
Other Assets	192,237	192,237	181,148	181,148	14,492
Securitisation	10,264	10,264	2,053	2,053	164
Equity Exposure	-	-	-	-	-
Total for SA	**54,509,028**	**54,338,558**	**10,320,540**	**9,164,258**	**733,141**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	7,176,301	7,176,301	1,124,765	1,124,765	89,981
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	49,496,748	49,496,748	31,219,424	26,082,197	2,086,576
Residential Mortgages/RRE Financing	57,852,328	57,852,328	20,621,022	18,249,174	1,459,934
Qualifying Revolving Retail	1,844,129	1,844,129	1,493,809	1,493,809	119,505
Hire Purchase	22,384,696	22,384,696	16,801,224	7,552,625	604,210
Other Retail	24,928,915	24,928,915	5,049,535	5,000,471	400,038
Securitisation	-	-	-	-	-
Total for IRB Approach	**163,683,117**	**163,683,117**	**76,309,780**	**59,503,041**	**4,760,243**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**218,192,144**	**218,021,674**	**91,208,907**	**72,237,481**	**5,778,999**
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (SA)			-	-	-

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					CIMBBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total RWA and Capital Requirement			**91,208,907**	**72,237,481**	**5,778,999**

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

31 December 2025					CIMBBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	114,021,254	114,021,254	1,139,531	1,139,531	91,162
Public Sector Entities	12,415,796	12,415,755	87,632	87,632	7,011
Banks, DFIs & MDBs	3,595,375	3,595,375	1,239,689	1,239,689	99,175
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,127,271	2,918,375	2,478,358	2,478,358	198,269
Corporate	36,312,189	30,803,540	25,821,323	25,420,457	2,033,637
Regulatory Retail	30,721,220	29,618,854	18,506,913	17,748,426	1,419,874
Residential Mortgages/RRE Financing	17,792,358	17,744,703	8,784,594	8,770,618	701,649
Higher Risk Assets	1,891,867	1,891,867	2,837,800	2,837,800	227,024
Other Assets	9,502,483	9,502,483	4,281,984	4,281,984	342,559
Securitisation	331,905	331,905	66,381	66,381	5,310
Equity Exposure	198,908	198,908	198,908	198,908	15,913
Total for SA	**229,910,626**	**223,043,020**	**65,443,114**	**64,269,784**	**5,141,583**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	50,371,507	50,371,507	10,451,147	10,451,147	836,092
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	167,299,005	167,299,005	104,007,785	98,458,138	7,876,651

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Residential Mortgages/RRE Financing	125,104,296	125,104,296	32,016,439	30,912,464	2,472,997
Qualifying Revolving Retail	16,277,207	16,277,207	11,646,745	11,646,745	931,740
Hire Purchase	27,229,469	27,229,469	22,000,526	11,992,386	959,391
Other Retail	54,297,362	54,297,362	15,179,157	15,129,601	1,210,368
Securitisation	-	-	-	-	-
Total for SA	**229,910,626**	**223,043,020**	**65,443,114**	**64,269,784**	**5,141,583**
Exposure to Central Counterparties					
Banks, DFIs & MDBs	1,868,763	1,868,763	264,634	264,634	21,171
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,050,543	2,050,543	823,322	823,322	65,866
Total for Exposure to Central Counterparties	**3,919,306**	**3,919,306**	**1,087,957**	**1,087,957**	**87,037**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**674,408,778**	**667,541,172**	**273,550,978**	**254,663,651**	**20,373,092**
Large Exposure Risk Requirement	**1,349,742**	**1,349,742**	**1,349,742**	**1,349,742**	**107,979**
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			22,606,593	22,606,593	1,808,527
Foreign Currency Risk			987,742	987,742	79,019
Equity Risk			759,148	759,148	60,732
Commodity Risk			105,083	105,083	8,407
Options Risk			1,117,540	1,117,540	89,403
Total Market Risk			**25,576,105**	**25,576,105**	**2,046,088**
Operational Risk (SA)			**32,150,152**	**32,150,152**	**2,572,012**
Total RWA and Capital Requirement			**332,626,977**	**313,739,650**	**25,099,172**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,613,803	23,613,803	-	-	-
Public Sector Entities	12,409,575	12,409,575	86,396	86,396	6,912
Banks, DFIs & MDBs	226	226	45	45	4
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	8,875	8,875	4,822	4,822	386
Corporate	7,130,350	7,064,698	4,205,695	3,804,829	304,386
Regulatory Retail	10,616,610	10,545,172	5,797,261	5,038,774	403,102
Residential Mortgages/RRE Financing	511,863	511,853	248,565	234,589	18,767
Higher Risk Assets	-	-	-	-	-
Other Assets	164,365	164,365	159,449	159,449	12,756
Securitisation	10,303	10,303	2,061	2,061	165
Equity Exposure	-	-	-	-	-
Total for SA	**54,465,970**	**54,328,870**	**10,504,293**	**9,330,964**	**746,477**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	6,345,245	6,345,245	830,343	830,343	66,427
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	51,107,704	51,107,704	32,649,383	27,099,736	2,167,979
Residential Mortgages/RRE Financing	55,614,790	55,614,790	16,689,907	15,585,933	1,246,875
Qualifying Revolving Retail	1,658,803	1,658,803	1,328,541	1,328,541	106,283
Hire Purchase	21,565,803	21,565,803	17,863,845	7,855,705	628,456
Other Retail	26,428,365	26,428,365	5,568,309	5,518,752	441,500
Securitisation	-	-	-	-	-
Total for IRB Approach	**162,720,710**	**162,720,710**	**74,930,328**	**58,219,010**	**4,657,521**
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**217,186,680**	**217,049,580**	**89,930,441**	**71,043,114**	**5,683,449**
Large Exposure Risk Requirement	-	-	-	-	-

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Market Risk (SA)					
Interest Rate Risk/profit Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (SA)			-	-	-
Total RWA and Capital Requirement			**89,930,441**	**71,043,114**	**5,683,449**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					CIMBISLG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,647,001	23,647,001	-	-	-
Public Sector Entities	3,124,676	3,124,676	154,257	154,257	12,341
Banks, DFIs & MDBs	104	104	21	21	2
Takaful Operators, Securities Firms & Fund Managers	6,754	6,754	2,723	2,723	218
Corporate	5,626,448	5,535,171	3,221,350	2,806,705	224,536
Regulatory Retail	8,425,369	8,348,504	4,542,719	3,813,016	305,041
RRE Financing	505,889	505,879	244,874	232,940	18,635
Higher Risk Assets	-	-	-	-	-
Other Assets	192,237	192,237	181,148	181,148	14,492
Securitisation	10,264	10,264	2,053	2,053	164
Total for SA	**41,538,743**	**41,370,591**	**8,349,145**	**7,192,863**	**575,429**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	7,817,063	7,817,063	1,296,603	1,296,603	103,728
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	42,896,490	42,896,490	28,343,340	22,560,280	1,804,822
RRE Financing	57,852,328	57,852,328	20,621,022	18,249,174	1,459,934
Qualifying Revolving Retail	1,844,129	1,844,129	1,493,809	1,493,809	119,505
Hire Purchase	22,384,696	22,384,696	16,801,224	7,552,625	604,210
Other Retail	24,928,915	24,928,915	5,049,535	5,000,471	400,038
Securitisation	-	-	-	-	-
Total for IRB Approach	**157,723,621**	**157,723,621**	**73,605,534**	**56,152,962**	**4,492,237**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026	CIMBISLG				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**199,262,364**	**199,094,211**	**86,371,011**	**66,715,002**	**5,337,200**
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			833,642	833,642	66,691
Foreign Currency Risk			39,220	39,220	3,138
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			**872,861**	**872,861**	**69,829**
Operational Risk (SA)			**6,184,591**	**6,184,591**	**494,767**
Total RWA and Capital Requirement			**93,428,464**	**73,772,455**	**5,901,796**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBISLG
(RM'000) Exposure Class	**Gross Exposure before CRM (SA)/EAD (IRB)**	**Net Exposure after CRM (SA)/EAD (IRB)**	**RWA**	**Total RWA after effects of PSIA**	**Minimum capital requirement at 8%**
Credit Risk					
Exposures under the SA					
Sovereign/Central Banks	23,613,803	23,613,803	-	-	-
Public Sector Entities	2,830,642	2,830,642	76,637	76,637	6,131
Banks, DFIs & MDBs	226	226	45	45	4
Takaful Operators, Securities Firms & Fund Managers	5,520	5,520	1,466	1,466	117
Corporate	5,388,338	5,325,195	3,146,484	2,745,617	219,649
Regulatory Retail	8,547,578	8,476,140	4,626,707	3,868,220	309,458
RRE Financing	511,863	511,853	248,565	234,589	18,767
Higher Risk Assets	-	-	-	-	-
Other Assets	164,365	164,365	159,449	159,449	12,756
Securitisation	10,303	10,303	2,061	2,061	165
Total for SA	**41,072,637**	**40,938,046**	**8,261,414**	**7,088,085**	**567,047**
Exposures under the IRB Approach					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	8,605,000	8,605,000	1,153,960	1,153,960	92,317
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	43,534,646	43,534,646	29,764,380	23,356,417	1,868,513
RRE Financing	55,614,790	55,614,790	16,689,907	15,585,933	1,246,875
Qualifying Revolving Retail	1,658,803	1,658,803	1,328,541	1,328,541	106,283
Hire Purchase	21,565,803	21,565,803	17,863,845	7,855,705	628,456
Other Retail	26,428,365	26,428,365	5,568,309	5,518,752	441,500
Securitisation	-	-	-	-	-
Total for IRB Approach	**157,407,408**	**157,407,408**	**72,368,942**	**54,799,307**	**4,383,945**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBISLG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	**198,480,045**	**198,345,454**	**84,972,492**	**65,175,350**	**5,214,028**
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Benchmark Rate Risk			608,387	608,387	48,671
Foreign Currency Risk			75,080	75,080	6,006
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			**683,467**	**683,467**	**54,677**
Operational Risk (SA)			**5,917,744**	**5,917,744**	**473,420**
Total RWA and Capital Requirement			**91,573,703**	**71,776,561**	**5,742,125**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					**CIMBIBG**
(RM'000) Exposure Class	**Gross Exposure before CRM (SA)**	**Net Exposure after CRM (SA)**	**RWA**	**Total RWA after effects of PSIA**	**Minimum capital requirement at 8%**
Credit Risk (SA)					
Sovereign/Central Banks	405,523	405,523	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	159,610	159,610	71,214	71,214	5,697
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	21,832	21,832	21,832	21,832	1,747
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	82,996	82,996	82,987	82,987	6,639
Securitisation	-	-	-	-	-
Total Credit Risk	**669,961**	**669,961**	**176,033**	**176,033**	**14,083**
Large Exposure Risk Requirement	**-**	**-**	**-**	**-**	**-**
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			12,061	12,061	965
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			**12,061**	**12,061**	**965**
Operational Risk (SA)			**589,187**	**589,187**	**47,135**
Total RWA and Capital Requirement			**777,281**	**777,281**	**62,182**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

30 June 2026					CIMBIBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	79	79	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	5,696	5,696	1,139	1,139	91
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	-	-	-	-	-
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	12,677	12,677	12,677	12,677	1,014
Securitisation	-	-	-	-	-
Total Credit Risk	**18,452**	**18,452**	**13,816**	**13,816**	**1,105**
Large Exposure Risk Requirement	**-**	**-**	**-**	**-**	**-**
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (SA)			-	-	-
Total RWA and Capital Requirement			**13,816**	**13,816**	**1,105**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBIBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	378,616	378,616	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	232,535	232,535	81,810	81,810	6,545
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	16,847	16,847	16,847	16,847	1,348
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	65,188	65,188	63,724	63,724	5,098
Securitisation	-	-	-	-	-
Total Credit Risk	**693,186**	**693,186**	**162,381**	**162,381**	**12,990**
Large Exposure Risk Requirement	**-**	**-**	**-**	**-**	**-**
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			16,345	16,345	1,308
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			**16,345**	**16,345**	**1,308**
Operational Risk (SA)			**551,671**	**551,671**	**44,134**
Total RWA and Capital Requirement			**730,397**	**730,397**	**58,432**

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy (continued)

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

31 December 2025					CIMBIBG
(RM'000) Exposure Class	Gross Exposure before CRM (SA)	Net Exposure after CRM (SA)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Credit Risk (SA)					
Sovereign/Central Banks	10,017	10,017	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	95,073	95,073	19,015	19,015	1,521
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	97	97	97	97	8
Regulatory Retail	-	-	-	-	-
Residential Mortgages	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-
Other Assets	4,600	4,600	4,600	4,600	368
Securitisation	-	-	-	-	-
Total Credit Risk	**109,787**	**109,787**	**23,711**	**23,711**	**1,897**
Large Exposure Risk Requirement	**-**	**-**	**-**	**-**	**-**
Market Risk (SA)					
Interest Rate Risk			-	-	-
Foreign Currency Risk			-	-	-
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			-	-	-
Operational Risk (SA)			-	-	-
Total RWA and Capital Requirement			**23,711**	**23,711**	**1,897**

CREDIT RISK

Summary of Credit Exposures

i) Gross Credit Exposures by Geographic Distribution

The geographic distribution is based on the country in which the portfolio is geographically managed. The following tables represent the Group's credit exposures by geographic region:

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

30 June 2026					CIMBBG
(RM'000) Exposure Class	**Malaysia**	**Singapore**	**Thailand**	**Other Countries**	**Total**
Sovereign	77,361,216	18,239,116	12,778,797	2,952,868	111,331,996
PSE	12,708,309	-	-	-	12,708,309
Bank	36,801,712	7,380,001	9,954,267	9,636,573	63,772,552
Corporate	133,419,809	41,602,961	18,541,891	17,715,250	211,279,910
Mortgage/RRE Financing	121,926,440	9,154,445	13,740,981	-	144,821,866
HPE	28,032,594	-	-	-	28,032,594
QRRE	13,504,347	3,282,924	-	-	16,787,271
Other Retail	68,009,253	10,885,426	4,743,711	1,636,860	85,275,251
Other Exposures	5,340,896	1,263,133	2,963,693	2,838,773	12,406,495
Total Gross Credit Exposure	**497,104,576**	**91,808,005**	**62,723,340**	**34,780,323**	**686,416,245**

31 December 2025					CIMBBG
(RM'000) Exposure Class	**Malaysia**	**Singapore**	**Thailand**	**Other Countries**	**Total**
Sovereign	78,681,952	18,945,374	13,159,031	3,234,897	114,021,254
PSE	12,415,796	-	-	-	12,415,796
Bank	31,062,602	6,111,837	11,197,850	7,463,355	55,835,645
Corporate	132,095,676	44,470,045	17,109,859	15,113,428	208,789,008
Mortgage/RRE Financing	119,518,034	8,528,346	14,850,274	-	142,896,654
HPE	27,229,469	-	-	-	27,229,469
QRRE	13,312,720	2,964,486	-	-	16,277,207
Other Retail	67,862,748	10,083,025	5,542,357	1,530,452	85,018,582
Other Exposures	4,882,113	1,155,107	2,894,893	2,993,051	11,925,164
Total Gross Credit Exposure	**487,061,111**	**92,258,219**	**64,754,264**	**30,335,183**	**674,408,778**

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 2026					CIMBISLG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	23,647,001	-	-	-	23,647,001
PSE	3,124,676	-	-	-	3,124,676
Bank	7,817,167	-	-	-	7,817,167
Corporate	48,529,693	-	-	-	48,529,693
RRE Financing	58,358,217	-	-	-	58,358,217
HPE	22,384,696	-	-	-	22,384,696
QRRE	1,844,129	-	-	-	1,844,129
Other Retail	33,354,284	-	-	-	33,354,284
Other Exposures	202,501	-	-	-	202,501
Total Gross Credit Exposure	**199,262,364**	**-**	**-**	**-**	**199,262,364**

31 December 2025					CIMBISLG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	23,613,803	-	-	-	23,613,803
PSE	2,830,642	-	-	-	2,830,642
Bank	8,605,227	-	-	-	8,605,227
Corporate	48,928,504	-	-	-	48,928,504
RRE Financing	56,126,653	-	-	-	56,126,653
HPE	21,565,803	-	-	-	21,565,803
QRRE	1,658,803	-	-	-	1,658,803
Other Retail	34,975,943	-	-	-	34,975,943
Other Exposures	174,668	-	-	-	174,668
Total Gross Credit Exposure	**198,480,045**	**-**	**-**	**-**	**198,480,045**

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 2026					CIMBIBG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	405,523	-	-	-	405,523
Bank	159,610	-	-	-	159,610
Corporate	21,832	-	-	-	21,832
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	82,996	-	-	-	82,996
Total Gross Credit Exposure	**669,961**	**-**	**-**	**-**	**669,961**

31 December 2025					CIMBIBG
(RM'000) Exposure Class	Malaysia	Singapore	Thailand	Other Countries	Total
Sovereign	378,616	-	-	-	378,616
Bank	232,535	-	-	-	232,535
Corporate	16,847	-	-	-	16,847
Mortgage	-	-	-	-	-
HPE	-	-	-	-	-
QRRE	-	-	-	-	-
Other Retail	-	-	-	-	-
Other Exposures	65,188	-	-	-	65,188
Total Gross Credit Exposure	**693,186**	**-**	**-**	**-**	**693,186**

CREDIT RISK *(continued)*

Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector

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

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

30 June 2026												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	-	-	-	739,241	8,265,132	-	5,654,385	5,709,251	87,158,173	-	3,805,815	111,331,996
PSE	63,224	-	-	-	-	-	-	520,511	12,124,462	-	112	12,708,309
Bank	-	-	-	-	-	-	-	63,439,661	332,891	-	-	63,772,552
Corporate	5,584,723	4,484,909	17,028,672	14,301,764	19,374,653	27,358,343	18,975,668	76,740,833	10,963,019	8,620,380	7,846,947	211,279,910
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	144,821,866	-	144,821,866
HPE	-	-	-	-	-	-	-	-	-	28,032,594	-	28,032,594
QRRE	-	-	-	-	-	-	-	-	-	16,787,271	-	16,787,271
Other Retail	166,167	41,029	2,105,368	43,445	1,124,760	5,396,430	527,364	4,865,863	705,226	70,299,600	-	85,275,251
Other Exposures	0	142,363	652	93,393	-	18	98,727	700,433	961,031	134	10,409,744	12,406,495
Total Gross Credit Exposure	**5,814,114**	**4,668,301**	**19,134,692**	**15,177,842**	**28,764,545**	**32,754,791**	**25,256,145**	**151,976,551**	**112,244,802**	**268,561,844**	**22,062,617**	**686,416,245**

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

31 December 2025	CIMBBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	837,078	8,648,974	-	5,731,781	7,842,549	86,966,795	-	3,994,076	114,021,254
PSE	23,407	-	-	-	-	-	-	133,950	12,258,341	-	97	12,415,796
Bank								55,206,691	628,954	-	-	55,835,645
Corporate	6,141,534	4,055,866	17,504,055	18,245,716	18,454,911	24,105,757	17,811,433	75,755,383	11,424,169	8,194,563	7,095,622	208,789,008
Mortgage/ RRE Financing	-	-	-	-	-	-	-	-	-	142,896,654	-	142,896,654
HPE	-	-	-	-	-	-	-	-	-	27,229,469	-	27,229,469
QRRE	-	-	-	-	-	-	-	-	-	16,277,207	-	16,277,207
Other Retail	175,726	40,661	2,113,600	43,271	1,094,088	5,420,209	518,443	4,785,847	697,115	70,129,622	-	85,018,582
Other Exposures	0	164,973	874	123,863	-	12	143,476	604,138	909,199	-	9,978,628	11,925,164
Total Gross Credit Exposure	**6,340,667**	**4,261,500**	**19,618,528**	**19,249,928**	**28,197,972**	**29,525,979**	**24,205,134**	**144,328,558**	**112,884,574**	**264,727,514**	**21,068,424**	**674,408,778**

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

CREDIT RISK *(continued)*

Summary of Credit Exposures (continued)

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

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

30 June 2026												CIMBISLG
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	463,215	2,836,536	-	1,793,852	2,762,597	14,458,883	-	1,331,917	23,647,001
PSE	63,224	-	-	-	-	-	-	520,106	2,541,346	-	-	3,124,676
Bank								7,817,167				7,817,167
Corporate	1,806,164	392,840	4,614,557	1,898,439	6,709,613	8,200,278	6,138,220	17,084,592	1,627,964	14,637	42,388	48,529,693
RRE Financing										58,358,217		58,358,217
HPE										22,384,696		22,384,696
QRRE	-	-	-	-	-	-	-	-	-	1,844,129	-	1,844,129
Other Retail	73,693	22,341	1,214,372	22,083	507,558	3,458,127	315,600	1,830,636	391,894	25,517,817	165	33,354,284
Other Exposures	-	-	-	-	-	-	-	-	-	-	202,501	202,501
Total Gross Credit Exposure	**1,943,082**	**415,182**	**5,828,929**	**2,383,737**	**10,053,707**	**11,658,405**	**8,247,672**	**30,015,097**	**19,020,087**	**108,119,495**	**1,576,971**	**199,262,364**

Note: *All sectors above are Shariah compliant.*

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

CREDIT RISK *(continued)*

Summary of Credit Exposures (continued)

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

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

31 December 2025												CIMBISLG
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	524,695	2,995,591	-	1,839,289	5,350,870	11,855,377	-	1,047,981	23,613,803
PSE	22,662	-	-	-	-	-	-	133,497	2,674,482	-	-	2,830,642
Bank								8,605,227				8,605,227
Corporate	2,311,282	676,375	4,663,550	3,790,759	6,658,735	7,052,277	5,843,123	16,261,003	1,602,017	12,886	56,498	48,928,504
RRE Financing										56,126,653		56,126,653
HPE										21,565,803		21,565,803
QRRE	-	-	-	-	-	-	-	-	-	1,658,803	-	1,658,803
Other Retail	82,408	18,558	1,225,584	19,379	501,577	3,498,298	317,303	1,826,431	392,114	27,093,535	756	34,975,943
Other Exposures	-	-	-	-	-	-	-	-	-	-	174,668	174,668
Total Gross Credit Exposure	**2,416,352**	**694,933**	**5,889,134**	**4,334,833**	**10,155,903**	**10,550,575**	**7,999,715**	**32,177,028**	**16,523,989**	**106,457,681**	**1,279,903**	**198,480,045**

***Note:** All sectors above are Shariah compliant.*

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

CREDIT RISK *(continued)*

Summary of Credit Exposures (continued)

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

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

30 June 2026	CIMBIBG											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	30,108	68,944	-	62,759	79,091	138,095	-	26,526	405,523
Bank	-	-	-	-	-	-	-	159,610	-	-	-	159,610
Corporate	-	-	-	-	-	-	-	18,489	-	-	3,343	21,832
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	82,996	82,996
Total Gross Credit Exposure	**-**	**-**	**-**	**30,108**	**68,944**	**-**	**62,759**	**257,190**	**138,095**	**-**	**112,865**	**669,961**

**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)*

31 December 2025											CIMBIBG	
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance/ Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	30,112	40,935	-	73,330	156,986	77,253	-	-	378,616
Bank	-	-	-	-	-	-	-	232,535	-	-	-	232,535
Corporate	-	-	-	-	-	-	-	15,265	-	-	1,583	16,847
Mortgage	-	-	-	-	-	-	-	-	-	-	-	-
HPE	-	-	-	-	-	-	-	-	-	-	-	-
QRRE	-	-	-	-	-	-	-	-	-	-	-	-
Other Retail	-	-	-	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-	-	65,188	65,188
Total Gross Credit Exposure	**-**	**-**	**-**	**30,112**	**40,935**	**-**	**73,330**	**404,785**	**77,253**	**-**	**66,770**	**693,186**

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

CREDIT RISK *(continued)*

Summary of Credit Exposures (continued)

iii) Gross Credit Exposures by Residual Contractual Maturity

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

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

30 June 2026				**CIMBBG**
(RM'000) Exposure Class	**Less than 1 year**	**1 to 5 years**	**More than 5 years**	**Total**
Sovereign	23,493,447	32,263,071	55,575,479	111,331,996
PSE	1,337,176	4,093,225	7,277,908	12,708,309
Bank	33,689,201	24,608,271	5,475,081	63,772,552
Corporate	69,760,649	79,973,458	61,545,804	211,279,910
Mortgage/RRE Financing	121,760	963,670	143,736,435	144,821,866
HPE	191,385	7,589,250	20,251,959	28,032,594
QRRE	16,787,271	-	-	16,787,271
Other Retail	8,166,735	10,647,681	66,460,836	85,275,251
Other Exposures	2,448,103	327,349	9,631,042	12,406,495
Total Gross Credit Exposure	**155,995,726**	**160,465,974**	**369,954,544**	**686,416,245**

31 December 2025				**CIMBBG**
(RM'000) Exposure Class	**Less than 1 year**	**1 to 5 years**	**More than 5 years**	**Total**
Sovereign	22,877,782	39,457,042	51,686,430	114,021,254
PSE	237,980	1,884,264	10,293,552	12,415,796
Bank	26,777,832	23,889,696	5,168,118	55,835,645
Corporate	64,663,193	80,579,665	63,546,150	208,789,008
Mortgage/RRE Financing	104,907	977,271	141,814,476	142,896,654
HPE	178,977	7,399,283	19,651,209	27,229,469
QRRE	16,277,207	-	-	16,277,207
Other Retail	7,687,258	10,876,081	66,455,243	85,018,582
Other Exposures	1,718,666	264,501	9,941,997	11,925,164
Total Gross Credit Exposure	**140,523,801**	**165,327,801**	**368,557,175**	**674,408,778**

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 2026				CIMBISLG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	2,481,426	6,760,452	14,405,123	23,647,001
PSE	1,337,132	68,582	1,718,963	3,124,676
Bank	5,766,556	1,563,039	487,572	7,817,167
Corporate	12,351,535	15,530,036	20,648,122	48,529,693
RRE Financing	4,046	144,769	58,209,402	58,358,217
HPE	143,335	6,243,039	15,998,321	22,384,696
QRRE	1,844,129	-	-	1,844,129
Other Retail	178,276	1,686,012	31,489,995	33,354,284
Other Exposures	5,091	5,173	192,237	202,501
Total Gross Credit Exposure	**24,111,527**	**32,001,102**	**143,149,735**	**199,262,364**

31 December 2025				CIMBISLG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	5,329,218	6,284,934	11,999,651	23,613,803
PSE	237,198	874,465	1,718,978	2,830,642
Bank	5,737,786	2,620,730	246,711	8,605,227
Corporate	12,879,837	15,662,235	20,386,432	48,928,504
RRE Financing	2,383	144,974	55,979,295	56,126,653
HPE	112,852	6,044,255	15,408,696	21,565,803
QRRE	1,658,803	-	-	1,658,803
Other Retail	142,615	1,682,622	33,150,705	34,975,943
Other Exposures	5,113	5,190	164,365	174,668
Total Gross Credit Exposure	**26,105,806**	**33,319,406**	**139,054,833**	**198,480,045**

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 2026				CIMBIBG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	-	239,157	166,366	405,523
Bank	28,635	-	130,976	159,610
Corporate	-	-	21,832	21,832
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	82,996	82,996
Total Gross Credit Exposure	**28,635**	**239,157**	**402,169**	**669,961**

31 December 2025				CIMBIBG
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	81,006	132,236	165,373	378,616
Bank	114,858	-	117,677	232,535
Corporate	-	-	16,847	16,847
Mortgage	-	-	-	-
HPE	-	-	-	-
QRRE	-	-	-	-
Other Retail	-	-	-	-
Other Exposures	-	-	65,188	65,188
Total Gross Credit Exposure	**195,864**	**132,236**	**365,086**	**693,186**

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing

i) Past Due But Not Impaired

The following tables provide an analysis of the outstanding balances as at 30 June 2026 and 31 December 2025 which were past due but not impaired by sector and geographical respectively:

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

(RM'000)	CIMBBG	
	30 June 2026	31 December 2025
Primary Agriculture	36,227	37,511
Mining and Quarrying	74	1,390
Manufacturing	167,807	158,380
Electricity, Gas and Water Supply	3,838	4,852
Construction	164,787	125,118
Wholesale and Retail Trade, and Restaurants and Hotels	390,841	361,251
Transport, Storage and Communication	43,083	44,237
Finance, Insurance/Takaful, Real Estate and Business Activities	337,552	461,809
Education, Health and Others	32,745	36,721
Household	18,298,953	17,527,505
Others*	112,103	521,814
Total	**19,588,010**	**19,280,588**

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

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

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

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

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Primary Agriculture	8,992	10,094
Mining and Quarrying	31	41
Manufacturing	57,380	46,144
Electricity, Gas and Water Supply	3,602	2,985
Construction	39,427	33,214
Wholesale and Retail Trade, and Restaurants and Hotels	158,876	124,314
Transport, Storage and Communication	16,371	18,058
Finance, Takaful, Real Estate and Business Activities	102,961	185,037
Education, Health and Others	13,314	15,520
Household	9,692,943	9,239,780
Others*	-	-
Total	**10,093,897**	**9,675,187**

Note: All sectors above are Shariah compliant.

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

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

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

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

(RM'000)	CIMBBG	
	30 June 2026	31 December 2025
Malaysia	17,425,598	17,082,322
Singapore	430,361	392,157
Thailand	1,448,568	1,518,030
Other Countries	283,483	288,079
Total	**19,588,010**	**19,280,588**

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

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Malaysia	10,093,897	9,675,187
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	**10,093,897**	**9,675,187**

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

(ii) Credit Impaired Loans/Financing (continued)

The following tables provide an analysis of the outstanding balances as at 30 June 2026 and 31 December 2025 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 2026	31 December 2025
Primary Agriculture	8,577	13,154
Mining and Quarrying	230,374	188,527
Manufacturing	143,607	184,497
Electricity, Gas and Water Supply	20,280	5,112
Construction	250,980	222,599
Wholesale and Retail Trade, and Restaurants and Hotels	571,578	430,497
Transport, Storage and Communications	62,928	59,484
Finance, Insurance/Takaful, Real Estate and Business Activities	681,377	771,147
Education, Health and Others	29,909	34,270
Household	3,287,686	3,028,821
Others*	120,075	162,939
Total	**5,407,371**	**5,101,047**

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

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

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

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

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Primary Agriculture	7,834	12,842
Mining and Quarrying	31,400	30,496
Manufacturing	46,912	43,401
Electricity, Gas and Water Supply	13,178	33
Construction	59,317	49,039
Wholesale and Retail Trade, and Restaurants and Hotels	154,565	124,474
Transport, Storage and Communications	9,635	9,051
Finance, Takaful, Real Estate and Business Activities	220,397	126,152
Education, Health and Others	20,670	20,650
Household	1,412,602	1,209,063
Others*	-	-
Total	**1,976,510**	**1,625,201**

Note: All sectors above are Shariah compliant.

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

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

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

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

(RM'000)	CIMBBG	
	30 June 2026	31 December 2025
Malaysia	4,064,867	3,626,837
Singapore	249,252	353,847
Thailand	735,129	802,671
Other Countries	358,123	317,692
Total	**5,407,371**	**5,101,047**

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

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Malaysia	1,976,510	1,625,201
Singapore	-	-
Thailand	-	-
Other Countries	-	-
Total	**1,976,510**	**1,625,201**

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

There are no loans, advances and financing exposures in CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

ii) Expected Credit Losses

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

(RM'000)	CIMBBG				
	30 June 2026				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	9,416	278	2,554	-	12,248
Mining and Quarrying	11,692	87	106,240	-	118,019
Manufacturing	53,369	124,615	94,808	-	272,792
Electricity, Gas and Water Supply	74,553	259	3,503	-	78,315
Construction	16,087	168,615	198,946	-	383,648
Wholesale and Retail Trade, and Restaurants and Hotels	140,156	88,671	321,992	-	550,819
Transport, Storage and Communications	14,271	8,107	57,358	-	79,736
Finance, Insurance/Takaful, Real Estate and Business Activities	113,747	9,785	281,662		405,194
Education, Health and Others	13,279	2,780	18,907	-	34,966
Household	1,092,693	982,160	1,346,768	-	3,421,621
Others*	71,191	46,196	114,475	-	231,862
Total	**1,610,454**	**1,431,553**	**2,547,213**	**-**	**5,589,220**

** 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 (continued)

(RM'000)	CIMBBG				
	31 December 2025				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	11,119	413	2,651	-	14,183
Mining and Quarrying	3,339	385	116,017	-	119,741
Manufacturing	73,418	67,840	102,141	-	243,399
Electricity, Gas and Water Supply	19,166	471	42	-	19,679
Construction	19,413	110,078	187,072	-	316,563
Wholesale and Retail Trade, and Restaurants and Hotels	131,703	114,354	254,470	-	500,527
Transport, Storage and Communications	16,756	13,120	54,423	-	84,299
Finance, Insurance/Takaful, Real Estate and Business Activities	175,338	12,941	375,137	-	563,416
Education, Health and Others	13,287	3,293	22,278	-	38,858
Household	994,240	1,071,811	1,264,768	-	3,330,819
Others*	64,727	63,014	160,617	-	288,358
Total	**1,522,506**	**1,457,720**	**2,539,616**	**-**	**5,519,842**

** 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

(RM'000)	CIMBISLG				
	30 June 2026				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	700	165	2,369	-	3,234
Mining and Quarrying	288	23	28,271	-	28,582
Manufacturing	20,240	89,844	30,145	-	140,229
Electricity, Gas and Water Supply	791	245	2,505	-	3,541
Construction	6,914	4,900	41,884	-	53,698
Wholesale and Retail Trade, and Restaurants and Hotels	51,841	45,990	99,016	-	196,847
Transport, Storage and Communications	6,396	6,328	7,123	-	19,847
Finance, Takaful, Real Estate and Business Activities	22,711	5,259	101,375	-	129,345
Education, Health and Others	5,760	1,807	11,846	-	19,413
Household	391,446	359,603	574,463	-	1,325,512
Others*	7	-	-	-	7
Total	**507,094**	**514,164**	**898,997**	**-**	**1,920,255**

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 (continued)

(RM'000)	CIMBISLG				
	31 December 2025				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Primary Agriculture	1,244	300	2,509	-	4,053
Mining and Quarrying	188	18	27,965	-	28,171
Manufacturing	31,187	11,517	23,129	-	65,833
Electricity, Gas and Water Supply	1,224	337	13	-	1,574
Construction	10,354	4,707	34,359	-	49,420
Wholesale and Retail Trade, and Restaurants and Hotels	64,468	44,825	76,961	-	186,254
Transport, Storage and Communications	7,587	11,026	6,316	-	24,929
Finance, Takaful, Real Estate and Business Activities	26,975	6,300	28,536	-	61,811
Education, Health and Others	6,326	1,843	11,608	-	19,777
Household	344,213	384,710	500,749	-	1,229,672
Others*	3	-	-	-	3
Total	**493,769**	**465,583**	**712,145**	**-**	**1,671,497**

Note: All sectors above are Shariah compliant.

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

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

There are no expected credit losses for CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG				
	30 June 2026				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3	Purchased credit impaired	Total
Malaysia	1,011,997	1,106,979	1,984,497	-	4,103,473
Singapore	171,871	27,707	75,438	-	275,016
Thailand	319,248	248,542	327,459	-	895,249
Other Countries	107,338	48,325	159,819	-	315,482
Total	**1,610,454**	**1,431,553**	**2,547,213**	**-**	**5,589,220**

(RM'000)	CIMBBG				
	31 December 2025				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	932,659	1,084,197	1,754,790	-	3,771,646
Singapore	184,506	25,936	260,074	-	470,516
Thailand	303,630	293,455	331,760	-	928,845
Other Countries	101,711	54,132	192,992	-	348,835
Total	**1,522,506**	**1,457,720**	**2,539,616**	**-**	**5,519,842**

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG				
	30 June 2026				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3	Purchased credit impaired	Total
Malaysia	507,094	514,164	898,997	-	1,920,255
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	**507,094**	**514,164**	**898,997**	-	**1,920,255**

(RM'000)	CIMBISLG				
	31 December 2025				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Purchased credit impaired	Total
Malaysia	493,769	465,583	712,145	-	1,671,497
Singapore	-	-	-	-	-
Thailand	-	-	-	-	-
Other Countries	-	-	-	-	-
Total	**493,769**	**465,583**	**712,145**	**-**	**1,671,497**

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

There are no expected credit losses for CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK (CONTINUED)

Credit Quality of Loans, Advances and Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG			
	30 June 2026			
	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	128	-	29	-
Mining and Quarrying	(4,285)	-	-	-
Manufacturing	(6,914)	-	2,648	-
Electricity, Gas and Water Supply	3,281	-	60	-
Construction	9,003	-	2,021	-
Wholesale and Retail Trade, and Restaurants and Hotels	69,026	-	13,121	-
Transport, Storage and Communications	1,827	-	818	-
Finance, Insurance/Takaful, Real Estate and Business Activities	(136,861)	-	29,144	-
Education, Health and Others	(2,041)	-	1,311	-
Household	728,083	-	680,471	-
Others*	217,171	-	263,241	-
Total	**878,418**	**-**	**992,864**	**-**

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

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

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

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

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG			
	30 June 2026			
	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	23	-	-	-
Mining and Quarrying	(782)	-	-	-
Manufacturing	7,757	-	1,641	-
Electricity, Gas and Water Supply	2,351	-	-	-
Construction	6,111	-	92	-
Wholesale and Retail Trade, and Restaurants and Hotels	20,665	-	2,000	-
Transport, Storage and Communications	1,127	-	11	-
Finance, Takaful, Real Estate and Business Activities	5,745	-	178	-
Education, Health and Others	468	-	77	-
Household	307,538	-	208,431	-
Others*	(2,560)	-	-	-
Total	**348,443**	-	**212,430**	-

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

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

Note: All sectors above are Shariah compliant.

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

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

There are no expected credit losses charges/(write back) and write-off for Stage 3 and purchased credit impaired for CIMBIBG as at 30 June 2026 and 30 June 2025.

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG				
	30 June 2026				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Total
At 1 January 2026	1,522,506	1,457,720	2,539,616	-	5,519,842
Changes in expected credit losses due to transferred within stages	159,761	(301,359)	141,598	-	-
Transferred to Stage 1	565,262	(524,787)	(40,475)	-	-
Transferred to Stage 2	(400,368)	841,081	(440,713)	-	-
Transferred to Stage 3	(5,133)	(617,653)	622,786	-	-
Total charge to Income Statement	(55,408)	290,846	878,418	-	1,113,856
New financial assets originated	364,159	174,299	74,542	-	613,000
Financial assets that have been derecognised	(204,452)	(322,276)	-		(526,728)
Write back in respect of full recoveries	-	-	40,576	-	40,576
Change in credit risk	(215,115)	438,823	763,300	-	987,008
Write-offs	(177)	(346)	(992,864)	-	(993,387)
Exchange fluctuation	(16,217)	(15,304)	(24,277)	-	(55,798)
Other movements	(11)	(4)	4,722	-	4,707
Total	**1,610,454**	**1,431,553**	**2,547,213**	**-**	**5,589,220**

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBBG 31 December 2025				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Total
At 1 January 2025	2,065,265	1,313,007	3,236,035	-	6,614,307
Changes in expected credit losses due to transferred within stages	459,633	(553,985)	94,352	-	-
Transferred to Stage 1	1,082,458	(1,028,335)	(54,123)	-	-
Transferred to Stage 2	(561,129)	1,481,137	(920,008)	-	-
Transferred to Stage 3	(61,696)	(1,006,787)	1,068,483	-	-
Total charge to Income Statement	(971,398)	710,263	2,309,459	-	2,048,324
New financial assets originated	905,547	214,519	99,064	-	1,219,130
Financial assets that have been derecognised	(667,435)	(376,351)	(90,283)	-	(1,134,069)
Writeback in respect of full recoveries	-	-	(298,366)	-	(298,366)
Change in credit risk	(1,209,510)	872,095	2,599,044	-	2,261,629
Write-offs	(893)	(1,724)	(2,356,151)	-	(2,358,768)
Disposal of loans, advances and financing	-	-	(105,510)	-	(105,510)
Exchange fluctuation	(29,922)	(9,979)	(88,923)	-	(128,824)
Other movements	(179)	138	(549,646)	-	(549,687)
Total	**1,522,506**	**1,457,720**	**2,539,616**	**-**	**5,519,842**

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG 30 June 2026				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Total
At 1 January 2026	493,769	465,583	712,145	-	1,671,497
Changes in expected credit losses due to transferred within stages	123,317	(157,556)	34,239	-	-
Transferred to Stage 1	192,111	(182,414)	(9,697)	-	-
Transferred to Stage 2	(68,634)	280,219	(211,585)	-	-
Transferred to Stage 3	(160)	(255,361)	255,521	-	-
Total charge to Income Statement	(109,990)	206,137	348,443	-	444,590
New financial assets originated	27,337	72,565	1,209	-	101,111
Financial assets that have been derecognised	(25,778)	(69,730)	-	-	(95,508)
Write back in respect of full recoveries	-	-	(6,443)	-	(6,443)
Change in credit risk	(111,549)	203,302	353,677	-	445,430
Write-offs	-	-	(212,430)	-	(212,430)
Other movements	(1)	-	16,599	-	16,598
Total	**507,095**	**514,164**	**898,996**	**-**	**1,920,255**

CREDIT RISK *(continued)*

Credit Quality of Loans, Advances & Financing (continued)

iii) Expected Credit Losses *(continued)*

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

(RM'000)	CIMBISLG				
	31 December 2025				
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Purchased credit impaired	Total
At 1 January 2025	597,024	490,886	683,390	-	1,771,300
Changes in expected credit losses due to transferred within stages	219,487	(129,878)	(89,609)	-	-
Transferred to Stage 1	412,886	(395,417)	(17,469)	-	-
Transferred to Stage 2	(193,014)	621,442	(428,428)	-	-
Transferred to Stage 3	(385)	(355,903)	356,288	-	-
Total charge to Income Statement	(322,736)	105,507	684,245	-	467,016
New financial assets originated	110,129	75,649	2,238	-	188,016
Financial assets that have been derecognised	(72,406)	(145,385)	-	-	(217,791)
Write back in respect of full recoveries	-	-	(26,293)	-	(26,293)
Change in credit risk	(360,459)	175,243	708,300	-	523,084
Write-offs	-	(930)	(596,933)	-	(597,863)
Other movements	(6)	(2)	31,052	-	31,044
Total	**493,769**	**465,583**	**712,145**	**-**	**1,671,497**

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

There are no expected credit losses for loans, advances and financing for CIMBIBG as at 30 June 2026 and 31 December 2025.

CREDIT RISK *(continued)*

Capital Treatment for Credit Risk

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

CREDIT RISK *(continued)*

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

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

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

30 June 2026		CIMBBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages /RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	108,274,603	11,985,866	1,249,901	-	1,113,693	171,787	-	-	5,404,846	-	-	128,200,695	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,794,259	653,829	111,315	237,097	729,982	4,273,151	-	-	3,094	389,636	-	8,192,363	1,638,473
35%	-	-	-	-	-	-	10,562,680	-	-		-	10,562,680	3,696,938
50%	1,263,135	68,574	1,987,776	626,841	6,369,553	8,491,796	3,460,485	-	-	-	-	22,268,160	11,134,080
75%	-	-	-	-	392	14,657,859	157	-	1,571,639	-	-	16,230,047	12,172,535
100%	-	-	-	1,433,088	24,987,451	2,074,073	2,742,789	-	2,956,705	-	164,459	34,358,564	34,358,564
125%	-	-	-	-	-	396,067	-	-	-	-	-	396,067	495,084
150%	-	-	-	-	331,930	229,715	-	1,916,117	-	-	-	2,477,762	3,716,643
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**111,331,996**	**12,708,268**	**3,348,993**	**2,297,026**	**33,533,001**	**30,294,448**	**16,766,110**	**1,916,117**	**9,936,283**	**389,636**	**164,459**	**222,686,339**	**67,212,316**
Average Risk Weight	**1%**	**1%**	**30%**	**78%**	**86%**	**63%**	**49%**	**150%**	**42%**	**20%**	**100%**	**30%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK *(continued)*

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

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

31 December 2025													CIMBBG
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages/ RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Equity	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	110,991,678	12,103,881	1,054,620	-	1,539,533	244,527	-	-	4,730,587	-	-	130,664,826	-
6%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,250,856	227,685	102,297	119,038	656,049	4,176,425	-	-	413	331,905	-	6,864,667	1,372,933
35%	-	-	-	-	-	-	10,896,531	-	-		-	10,896,531	3,813,786
50%	1,778,719	84,189	2,438,459	689,572	6,098,871	8,198,953	3,754,688	-	-	-	-	23,043,453	11,521,726
75%	-	-	-	-	851	14,410,187	79	-	1,958,327		-	16,369,444	12,277,083
100%	-	-	-	2,109,765	22,244,630	2,086,592	3,093,405	-	2,813,156	-	198,908	32,546,456	32,546,456
125%	-	-	-	-	-	301,343	-	-	-		-	301,343	376,679
150%	-	-	-	-	263,606	200,827	-	1,891,867	-	-	-	2,356,300	3,534,450
150%< RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**114,021,254**	**12,415,755**	**3,595,375**	**2,918,375**	**30,803,540**	**29,618,854**	**17,744,703**	**1,891,867**	**9,502,483**	**331,905**	**198,908**	**223,043,020**	**65,443,114**
Average Risk Weight	**1%**	**1%**	**34%**	**85%**	**84%**	**62%**	**50%**	**150%**	**45%**	**20%**	**100%**	**29%**	
Deduction from Capital Base													

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

CREDIT RISK *(continued)*

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

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

30 June 2026												CIMBISLG
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	23,647,001	2,456,250	-	-	8	28	-	-	11,089	-	26,114,375	-
20%	-	599,852	104	5,039	152,585	1,117,904	-	-	-	10,264	1,885,750	377,150
35%	-	-	-	-	-	-	73,613	-	-		73,613	25,764
50%	-	68,574	-	-	4,394,170	5,097,863	426,314	-	-	-	9,986,921	4,993,461
75%	-	-	-	-	-	1,527,570	-	-	-		1,527,570	1,145,677
100%	-	-	-	1,715	977,727	566,358	5,952	-	181,148	-	1,732,901	1,732,901
100%< RW < 1250%	-	-	-	-	10,680	38,781	-	-	-	-	49,462	74,192
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**23,647,001**	**3,124,676**	**104**	**6,754**	**5,535,171**	**8,348,504**	**505,879**	**-**	**192,237**	**10,264**	**41,370,591**	**8,349,145**
Average Risk Weight	**-**	**5%**	**20%**	**40%**	**58%**	**54%**	**48%**	**-**	**94%**	**20%**	**20%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK *(continued)*

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

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

31 December 2025	CIMBISLG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	23,613,803	2,573,740	-	-	163	11	-	-	4,916	-	26,192,633	-
20%	-	172,713	226	5,067	159,230	1,226,645	-	-	-	10,303	1,574,185	314,837
35%	-	-	-	-	-	-	63,713	-	-		63,713	22,300
50%	-	84,189	-	-	4,109,777	4,955,635	443,747	-	-	-	9,593,349	4,796,674
75%	-	-	-	-	-	1,625,043	-	-	-		1,625,043	1,218,782
100%	-	-	-	453	1,048,573	636,859	4,392	-	159,449	-	1,849,726	1,849,726
100%< RW < 1250%	-	-	-	-	7,450	31,946	-	-	-	-	39,396	59,095
1250%	-	-	-	-	-	-	-	-	-		-	-
Total	**23,613,803**	**2,830,642**	**226**	**5,520**	**5,325,195**	**8,476,140**	**511,853**	**-**	**164,365**	**10,303**	**40,938,046**	**8,261,414**
Average Risk Weight	-	**3%**	**20%**	**27%**	**59%**	**55%**	**49%**	**-**	**97%**	**20%**	**20%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	**0**	-	

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

CREDIT RISK *(continued)*

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

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

30 June 2026	CIMBIBG											
(RM'000) Risk Weights	**Sovereign/ Central Banks**	**PSEs**	**Banks, MDBs and DFIs**	**Insurance Cos, Securities Firms & Fund Managers**	**Corporate**	**Regulatory Retail**	**Residential Mortgages**	**Higher Risk Assets**	**Other Assets**	**Securitisation ***	**Total Exposures after Netting and Credit Risk Mitigation***	**Total Risk-Weighted Assets**
0%	405,523	-	-	-	-	-	-	-	9	-	405,531	-
20%	-	-	28,636	-	-	-	-	-	-	-	28,636	5,727
35%	-	-	-	-	-	-	-	-	-		-	-
50%	-	-	130,975	-	-	-	-	-	-	-	130,975	65,487
75%	-	-	-	-	-	-	-	-	-		-	-
100%	-	-	-	-	21,832	-	-	-	82,987	-	104,819	104,819
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**405,523**	**-**	**159,610**	**-**	**21,832**	**-**	**-**	**-**	**82,996**	**-**	**669,961**	**176,033**
Average Risk Weight	**-**	**-**	**45%**	**-**	**100%**	**-**	**-**	**-**	**100%**	**-**	**26%**	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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

CREDIT RISK *(continued)*

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

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

31 December 2025	CIMBIBG											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Cos, Securities Firms & Fund Managers	Corporate	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation *	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk-Weighted Assets
0%	378,616	-	-	-	-	-	-	-	1,464	-	380,080	-
20%	-	-	114,858	-	-	-	-	-	-	-	114,858	22,972
35%	-	-	-	-	-	-	-	-	-		-	-
50%	-	-	117,677	-	-	-	-	-	-	-	117,677	58,838
75%	-	-	-	-	-	-	-	-	-		-	-
100%	-	-	-	-	16,847	-	-	-	63,724	-	80,571	80,571
100%<RW < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-
Total	**378,616**	**-**	**232,535**	**-**	**16,847**	**-**	**-**	**-**	**65,188**	**-**	**693,186**	**162,381**
Average Risk Weight	**-**	**-**	**35%**	**-**	**100%**	**-**	**-**	**-**	**98%**	**-**	**23%**	
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 2026				CIMBBG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	12,708,309	12,708,309
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,929,563	-	1,869,968	4,799,531
Corporate	426,847	552,364	38,435,321	39,414,532
Sovereign/Central Banks	93,393,094	-	17,938,902	111,331,996
Banks, MDBs and DFIs	2,318,441	-	1,030,552	3,348,993
Total	**99,067,946**	**552,364**	**71,983,051**	**171,603,360**

31 December 2025				CIMBBG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	12,415,796	12,415,796
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,128,982	-	2,048,832	5,177,814
Corporate	484,483	465,079	35,362,626	36,312,189
Sovereign/Central Banks	95,235,807	-	18,785,447	114,021,254
Banks, MDBs and DFIs	2,491,562	-	1,103,814	3,595,375
Total	**101,340,834**	**465,079**	**69,716,515**	**171,522,428**

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 2026				**CIMBISLG**
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	3,124,676	3,124,676
Takaful Operators, Securities Firms & Fund Managers	5,039	-	1,715	6,754
Corporate	-	-	5,626,448	5,626,448
Sovereign/Central Banks	22,220,969	-	1,426,032	23,647,001
Banks, MDBs and DFIs	104	-	-	104
Total	**22,226,112**	**-**	**10,178,871**	**32,404,984**

31 December 2025				**CIMBISLG**
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	2,830,642	2,830,642
Takaful Operators, Securities Firms & Fund Managers	5,067	-	453	5,520
Corporate	-	-	5,388,338	5,388,338
Sovereign/Central Banks	22,172,669	-	1,441,133	23,613,803
Banks, MDBs and DFIs	226	-	-	226
Total	**22,177,962**	**-**	**9,660,566**	**31,838,528**

CREDIT RISK *(continued)*

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

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

30 June 2026				CIMBIBG
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	21,832	21,832
Sovereign/Central Banks	381,174	-	24,349	405,523
Banks, MDBs and DFIs	152,150	87	7,374	159,610
Total	**533,324**	**87**	**53,555**	**586,965**

31 December 2025				CIMBIBG
(RM '000) Exposure Class	**Investment Grade**	**Non-Investment Grade**	**No Rating**	**Total**
On and Off-Balance-Sheet Exposures				
Public Sector Entities	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	-	-	16,847	16,847
Sovereign/Central Banks	357,963	-	20,653	378,616
Banks, MDBs and DFIs	134,066	-	98,469	232,535
Total	**492,029**	**-**	**135,969**	**627,998**

CREDIT RISK *(continued)*

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

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

30 June 2026				CIMBBG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	389,636	-	-	**389,636**

31 December 2025				CIMBBG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	331,905	-	-	**331,905**

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

30 June 2026				CIMBISLG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	10,264	-	-	**10,264**

31 December 2025				CIMBISLG
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
On and Off-Balance-Sheet Exposures				
Securitisation	10,303	-	-	10,303

As at 30 June 2026 and 31 December 2025, there is no Securitisation under SA according to Ratings by ECAIs for CIMBIBG.

CREDIT RISK *(continued)*

Credit Risk – Disclosure for Portfolios under the IRB Approach

Retail Exposures

Retail exposures covered under the A-IRB Approach include credit cards, auto loans/financing, Xpress Cash, residential mortgages, business premises loans/financing and ASB financing.

The following tables summarise the retail credit exposures measured under A-IRB Approach as at 30 June 2026 and 31 December 2025:

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

30 June 2026				CIMBBG
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	**160,016,070**	**62,208,531**	**4,459,105**	**226,683,706**
Residential Mortgage/RRE Financing	98,244,981	26,454,015	3,284,417	127,983,412
QRRE	11,667,660	4,842,897	276,715	16,787,271
Hire Purchase	17,893,005	9,677,566	462,023	28,032,594
Other Retail	32,210,424	21,234,055	435,950	53,880,429
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	19%	21%	33%	
QRRE	89%	89%	90%	
Hire Purchase	52%	57%	54%	
Other Retail	20%	21%	40%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	14%	72%	204%	
QRRE	26%	144%	686%	
Hire Purchase	53%	99%	318%	
Other Retail	19%	35%	193%	

CREDIT RISK *(continued)*

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

Retail Exposures (continued)

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

31 December 2025				**CIMBBG**
(RM'000) **PD Range of Retail Exposures**	**0% ≤ PD < 2%**	**2% ≤ PD < 100%**	**100% Or Default**	**Total**
Total Retail Exposure	**159,890,025**	**59,070,256**	**3,948,052**	**222,908,333**
Residential Mortgage/RRE Financing	108,749,437	13,514,448	2,840,411	125,104,296
QRRE	11,365,897	4,600,916	310,394	16,277,207
Hire Purchase	7,946,851	18,921,294	361,324	27,229,469
Other Retail	31,827,840	22,033,599	435,923	54,297,362
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	19%	23%	33%	
QRRE	89%	89%	90%	
Hire Purchase	44%	57%	55%	
Other Retail	20%	23%	41%	
Exposure Weighted Average Risk Weight				
Residential Mortgage/RRE Financing	10%	88%	318%	
QRRE	25%	143%	711%	
Hire Purchase	52%	89%	285%	
Other Retail	19%	38%	192%	

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 2026				CIMBISLG
(RM'000) PD Range of Retail Exposures	0% ≤ PD < 2%	2% ≤ PD < 100%	100% Or Default	Total
Total Retail Exposure	**71,417,835**	**33,224,984**	**2,367,248**	**107,010,068**
RRE Financing	43,534,435	12,479,516	1,838,377	57,852,328
QRRE	1,224,950	582,496	36,683	1,844,129
Hire Purchase	14,419,887	7,608,104	356,705	22,384,696
Other Retail	12,238,564	12,554,868	135,483	24,928,915
Exposure Weighted Average LGD				
RRE Financing	22%	23%	35%	
QRRE	90%	90%	90%	
Hire Purchase	53%	58%	55%	
Other Retail	21%	12%	39%	
Exposure Weighted Average Risk Weight				
RRE Financing	14%	83%	215%	
QRRE	30%	144%	796%	
Hire Purchase	55%	101%	327%	
Other Retail	20%	19%	202%	

CREDIT RISK *(continued)*

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

Retail Exposures (continued)

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

31 December 2025				**CIMBISLG**
(RM'000) PD Range of Retail Exposures	**0% ≤ PD < 2%**	**2% ≤ PD < 100%**	**100% Or Default**	**Total**
Total Retail Exposure	**66,185,450**	**37,130,203**	**1,952,108**	**105,267,761**
RRE Financing	46,959,405	7,163,094	1,492,291	55,614,790
QRRE	1,076,926	548,239	33,638	1,658,803
Hire Purchase	5,281,119	16,002,810	281,874	21,565,803
Other Retail	12,868,000	13,416,060	144,305	26,428,365
Exposure Weighted Average LGD				
RRE Financing	22%	25%	36%	
QRRE	90%	90%	90%	
Hire Purchase	44%	59%	56%	
Other Retail	21%	13%	41%	
Exposure Weighted Average Risk Weight				
RRE Financing	11%	94%	313%	
QRRE	29%	137%	776%	
Hire Purchase	52%	89%	294%	
Other Retail	20%	20%	190%	

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 2026				CIMBBG
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	**183,630,595**	**42,958,751**	**94,361**	**226,683,706**
Residential Mortgage/RRE Financing	112,152,087	15,810,432	20,893	127,983,412
QRRE	9,406,704	7,379,051	1,516	16,787,271
Hire Purchase	16,253,836	11,748,879	29,879	28,032,594
Other Retail	45,817,967	8,020,388	42,073	53,880,429
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	19%	25%	38%	
QRRE	89%	89%	90%	
Hire Purchase	50%	57%	55%	
Other Retail	18%	36%	63%	

31 December 2025				CIMBBG
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
Total Retail Exposure	**181,262,269**	**41,550,124**	**95,940**	**222,908,333**
Residential Mortgage/RRE Financing	116,875,722	8,205,581	22,993	125,104,296
QRRE	9,197,567	7,076,586	3,054	16,277,207
Hire Purchase	10,745,357	16,449,946	34,165	27,229,469
Other Retail	44,443,623	9,818,010	35,728	54,297,362
Exposure Weighted Average LGD				
Residential Mortgage/RRE Financing	20%	28%	38%	
QRRE	89%	89%	90%	
Hire Purchase	42%	61%	55%	
Other Retail	18%	37%	69%	

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 2026				**CIMBISLG**
(RM'000) EL Range of Retail Exposures	**EL ≤ 1%**	**1% < EL < 100%**	**EL = 100%**	**Total**
Total Retail Exposure	**85,076,873**	**21,891,611**	**41,584**	**107,010,068**
RRE Financing	49,358,161	8,487,582	6,584	57,852,328
QRRE	885,056	958,833	240	1,844,129
Hire Purchase	12,762,090	9,600,836	21,770	22,384,696
Other Retail	22,071,566	2,844,359	12,990	24,928,915
Exposure Weighted Average LGD				
RRE Financing	21%	27%	42%	
QRRE	90%	90%	90%	
Hire Purchase	52%	59%	56%	
Other Retail	16%	21%	51%	

31 December 2025				**CIMBISLG**
(RM'000) EL Range of Retail Exposures	**EL ≤ 1%**	**1% < EL < 100%**	**EL = 100%**	**Total**
Total Retail Exposure	**82,315,593**	**22,904,191**	**47,978**	**105,267,761**
RRE Financing	51,216,191	4,390,573	8,026	55,614,790
QRRE	756,824	901,979	-	1,658,803
Hire Purchase	7,381,619	14,159,569	24,615	21,565,803
Other Retail	22,960,959	3,452,069	15,336	26,428,365
Exposure Weighted Average LGD				
RRE Financing	22%	30%	46%	
QRRE	90%	90%	-	
Hire Purchase	42%	62%	56%	
Other Retail	16%	24%	52%	

CREDIT RISK *(continued)*

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

Non-retail Exposures

The following tables summarise the Group's non-retail credit exposures measured under F-IRB Approach as at 30 June 2026 and 31 December 2025:

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

30 June 2026						CIMBBG
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	421,539	8,565,553	7,010	125	-	8,994,228
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	4,650,806	11,558,328	411,996	442,703	351,467	17,415,300
RWA	**2,805,077**	**14,788,993**	**473,816**	**1,107,070**	**-**	**19,174,957**

31 December 2025						CIMBBG
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	438,124	8,473,850	24,559	155	-	8,936,689
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	4,112,044	9,973,649	301,029	635,067	83,694	15,105,484
RWA	**2,568,033**	**13,767,102**	**346,268**	**1,588,055**	**-**	**18,269,458**

CREDIT RISK *(continued)*

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

Non-retail Exposures (continued)

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

30 June 2026						CIMBISLG
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	158,177	1,398,685	7,010	124	-	1,563,997
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	1,000,977	1,899,276	25,029	187,284	14,522	3,127,089
RWA	**506,601**	**2,654,631**	**28,804**	**468,522**	**-**	**3,658,558**

31 December 2025						CIMBISLG
(RM'000) Supervisory Categories	Strong	Good	Satisfactory	Weak	Default	Total
Project Finance	162,125	1,573,349	24,559	154	-	1,760,188
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	639,311	1,490,370	28,950	162,239	14,867	2,335,737
RWA	**321,331**	**2,484,775**	**33,377**	**405,983**	**-**	**3,245,466**

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

CREDIT RISK *(continued)*

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

Non-retail Exposures (continued)

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

30 June 2026					CIMBBG
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	**72,618,076**	**98,625,546**	**24,929,004**	**2,373,145**	**198,545,771**
Sovereign/Central Banks	-	-	-	-	-
Bank	39,389,031	18,428,442	71,978	0	57,889,451
Corporate (excluding Specialised Lending/Financing)	33,229,045	80,197,104	24,857,026	2,373,145	140,656,320
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	41%	41%	45%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	42%	35%	41%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	31%	136%	-	
Corporate (excluding Specialised Lending/Financing)	19%	61%	106%	-	

31 December 2025					CIMBBG
(RM'000) Internal Risk Grading	1 - 7	8 - 15	16 - 25	Default	Total
Total Non-Retail Exposure	**67,216,157**	**96,732,663**	**27,435,160**	**2,239,001**	**193,622,981**
Sovereign/Central Banks	-	-	-	-	-
Bank	33,642,359	16,688,244	40,903	0	50,371,507
Corporate (excluding Specialised Lending/Financing)	33,573,798	80,044,419	27,394,257	2,239,001	143,251,474
Exposure Weighted Average LGD					
Sovereign/Central Banks	-	-	-	-	
Bank	41%	42%	44%	45%	
Corporate (excluding Specialised Lending/Financing)	44%	42%	35%	42%	
Exposure Weighted Average Risk Weight					
Sovereign/Central Banks	-	-	-	-	
Bank	15%	33%	143%	-	
Corporate (excluding Specialised Lending/Financing)	18%	63%	105%	0%	

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 2026					**CIMBISLG**
(RM'000) **Internal Risk Grading**	**1 - 7**	**8 - 15**	**16 - 25**	**Default**	**Total**
Total Non-Retail Exposure	**15,203,245**	**20,793,492**	**9,409,656**	**616,073**	**46,022,466**
Bank	6,226,556	1,590,411	96	-	7,817,063
Corporate (excluding Specialised Financing)	8,976,690	19,203,082	9,409,560	616,073	38,205,404
Exposure Weighted Average LGD					
Bank	46%	45%	45%	0%	
Corporate (excluding Specialised Financing)	44%	41%	37%	39%	
Exposure Weighted Average Risk Weight					
Bank	15%	24%	215%	0%	
Corporate (excluding Specialised Financing)	17%	65%	114%	0%	

31 December 2025					**CIMBISLG**
(RM'000) **Internal Risk Grading**	**1 - 7**	**8 - 15**	**16 - 25**	**Default**	**Total**
Total Non-Retail Exposure	**15,570,186**	**20,834,479**	**11,297,394**	**336,305**	**48,038,364**
Bank	6,136,588	2,468,355	57	-	8,605,000
Corporate (excluding Specialised Financing)	9,433,598	18,366,124	11,297,337	336,305	39,433,364
Exposure Weighted Average LGD					
Bank	36%	45%	45%	0%	
Corporate (excluding Specialised Financing)	44%	41%	38%	39%	
Exposure Weighted Average Risk Weight					
Bank	11%	19%	215%	0%	
Corporate (excluding Specialised Financing)	14%	66%	116%	0%	

CREDIT RISK *(continued)*

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

Expected Losses versus Actual Losses by Portfolio Types

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

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

				CIMBBG
(RM'000)	30 June 2026		30 June 2025	
Exposure Class	Regulatory Expected Losses as at 30 June 2025	Actual Losses for the period ended 30 June 2026	Regulatory Expected Losses as at 30 June 2024	Actual Losses for the period ended 30 June 2025
Sovereign	-	-	-	-
Bank	26,217	0	24,106	0
Corporate	939,860	(180,574)	899,867	155,486
Mortgage/RRE Financing	470,771	678,550	544,048	479,353
HPE	852,955	284,948	812,788	203,421
QRRE	396,867	94,563	367,197	107,299
Other Retail	319,155	48,561	275,993	54,030
Total	**3,005,825**	**926,049**	**2,924,000**	**999,590**

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

				CIMBISLG
(RM'000)	30 June 2026		30 June 2025	
Exposure Class	Regulatory Expected Losses as at 30 June 2025	Actual Losses for the period ended 30 June 2026	Regulatory Expected Losses as at 30 June 2024	Actual Losses for the period ended 30 June 2025
Sovereign	-	-	-	-
Bank	2,665	-	1,726	-
Corporate	279,252	43,408	215,380	(4,234)
RRE Financing	249,161	384,037	278,783	250,432
HPE	446,994	221,461	440,910	155,756
QRRE	40,495	-	23,253	12,159
Other Retail	194,249	27,098	178,525	29,606
Total	**1,212,816**	**676,004**	**1,138,576**	**443,719**

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

On the other hand, EL measures the loss expected from non-defaulted exposures as at 30 June of the preceding year. It is computed based on the risk parameters of the adopted IRB Approach. While a comparison of actual losses and EL provides some insight of the predictive power of the IRB Approach models used by the Group, the two metrics are not directly comparable due to the differences in methodology.

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and Counterparty Credit Risk (CCR)

In the event of a one-notch downgrade of rating, based on the terms of the existing Credit Support Annexes, International Swaps and Derivatives Association Agreement and exposure as at 30 June 2026 and 31 December 2025 there was no requirement for additional collateral to be posted.

The following tables disclose the Off-Balance Sheet exposures and CCR as at 30 June 2026 and 31 December 2025:

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

30 June 2026				CIMBBG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,774,315		4,774,315	2,509,786
Transaction Related Contingent Items	6,402,610		3,201,305	1,893,471
Short Term Self Liquidating Trade Related Contingencies	2,959,138		591,828	252,147
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/ Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement	6,060,668		6,084,122	253,933
Foreign Exchange Related Contracts				
One year or less	47,072,305	596,216	1,195,745	665,567
Over one year to five years	452,201	8,715	36,530	30,063
Over five years	43,465	409	5,107	4,597
Interest/Profit Rate Related Contracts				
One year or less	3,082,847	18,675	31,585	13,189
Over one year to five years	11,559,994	155,896	402,298	223,939
Over five years	1,635,971	12,157	139,489	137,357
Equity Related Contracts				
One year or less	237,692	10,458	24,720	18,540
Over one year to five years	697,760	19,496	75,317	70,036
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2026				CIMBBG
(RM'000) Description	**Principal Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk-Weighted Assets**
Credit Derivative Contracts				
One year or less One	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,233,801,128	4,801,098	21,682,244	6,968,718
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	43,331,600		36,823,866	14,505,566
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	518,133		224,394	98,495
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	128,594,163		-	-
Unutilised credit card lines	30,597,134		8,745,733	2,805,092
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	**1,521,821,123**	**5,623,120**	**84,038,597**	**30,450,494**

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2025				CIMBBG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	4,580,516		4,580,516	2,509,421
Transaction Related Contingent Items	6,702,213		3,351,106	1,919,975
Short Term Self Liquidating Trade Related Contingencies	2,322,585		464,517	162,451
Assets Sold With Recourse	-			-
Forward Asset Purchases	-			-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/ Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)/Commitments to buy back Islamic securities under Sales and Buy Back Agreement	3,122,541		3,122,606	184,721
Foreign Exchange Related Contracts				
One year or less	39,425,008	272,980	781,812	427,617
Over one year to five years	1,029,624	11,513	66,484	60,611
Over five years	-	-	-	-
Interest/Profit Rate Related Contracts				
One year or less	6,386,180	52,517	74,167	43,482
Over one year to five years	17,662,396	280,303	709,857	503,555
Over five years	715,862	7,292	73,706	65,336
Equity Related Contracts				
One year or less	391,485	814	24,303	21,619
Over one year to five years	511,141	19,418	60,310	41,772
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

31 December 2025	CIMBBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	1,121,932,407	4,773,398	20,768,487	6,055,297
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	45,189,536		38,225,839	15,522,849
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	466,845		182,259	99,368
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	123,848,484		-	-
Unutilised credit card lines	28,361,002		8,204,906	2,502,494
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**1,402,647,823**	**5,418,235**	**80,690,873**	**30,120,567**

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2026				CIMBISLG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	900,659		900,659	548,723
Transaction Related Contingent Items	1,391,548		695,774	363,236
Short Term Self Liquidating Trade Related Contingencies	140,432		28,086	15,158
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	251,619		251,619	32,490
Foreign Exchange Related Contracts				
One year or less	6,876,874	123,071	239,934	109,247
Over one year to five years	62,419	1,732	5,577	5,135
Over five years	43,465	409	5,107	4,597
Profit Rate Related Contracts				
One year or less	719	-	8	16
Over one year to five years	534,279	3,564	45,646	61,176
Over five years	91,334	2,184	17,711	28,372
Commodity contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	82,356,444	278,797	1,317,487	301,082

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2026				CIMBISLG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	11,560,649		9,972,292	4,022,353
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	15,000		11,250	8,494
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	14,730,362		-	-
Unutilised credit card lines	2,031,065		954,527	348,448
Off-balance sheet items for securitisation exposures	-		-	-
Total	**120,986,866**	**409,757**	**14,445,675**	**5,848,525**

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CRR (continued)

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

31 December 2025				CIMBISLG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	731,698		731,698	481,388
Transaction Related Contingent Items	1,381,959		690,979	380,666
Short Term Self Liquidating Trade Related Contingencies	55,520		11,104	6,366
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	227,499		227,499	35,877
Foreign Exchange Related Contracts				
One year or less	5,369,851	15,685	102,878	46,085
Over one year to five years	27,422	81	1,452	363
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	17,201	223	323	273
Over one year to five years	635,026	3,795	62,814	86,668
Over five years	91,594	930	16,501	26,434
Commodity contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	72,187,791	1,148,630	2,710,909	400,762

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CRR (continued)

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

31 December 2025				CIMBISLG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	12,905,110		11,241,002	4,720,340
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,000		750	1,053
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	14,814,204		-	-
Unutilised credit card lines	1,744,042		837,219	314,107
Off-balance sheet items for securitisation exposures	-		-	-
Total	**110,189,915**	**1,169,343**	**16,635,127**	**6,500,383**

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2026	CIMBIBG			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	-		-	-
Transaction Related Contingent Items	-		-	-
Short Term Self Liquidating Trade Related Contingencies	-		-	-
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Lending/Financing of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions)	-		-	-
Foreign Exchange Related Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

30 June 2026				CIMBIBG
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	-		-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Unutilised credit card lines	-		-	-
Off-balance sheet items for securitisation exposures	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	**-**	**-**	**-**	**-**

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

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

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

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

CREDIT RISK *(continued)*

Off-Balance Sheet Exposures and CCR (continued)

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

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

(RM'000)	CIMBBG			
	30 June 2026		31 December 2025	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	354,277	1,105,951	326,528	951,676
Client Intermediation Activities	-	-	-	-
Total	**354,277**	**1,105,951**	**326,528**	**951,676**
Credit Default Swaps	354,277	1,105,951	326,528	951,676
Total Return Swaps	-	-	-	-
Total	**354,277**	**1,105,951**	**326,528**	**951,676**

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

(RM'000)	CIMBISLG			
	30 June 2026		31 December 2025	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	19,900
Total	**-**	**-**	**-**	19,900
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	19,900
Total	**-**	**-**	**-**	**19,900**

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

(RM'000)	CIMBIBG			
	30 June 2026		31 December 2025	
	Notional of Credit Derivatives			
	Protection Bought	Protection Sold	Protection Bought	Protection Sold
Own Credit Portfolio	-	-	-	-
Client Intermediation Activities	-	-	-	-
Total	-	-	**-**	-
Credit Default Swaps	-	-	-	-
Total Return Swaps	-	-	-	-
Total	**-**	**-**	**-**	**-**

CREDIT RISK *(continued)*

Credit Risk Mitigation

The following tables summarise the extent of which exposures are covered by eligible credit risk mitigants as at 30 June 2026 and 31 December 2025:

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

30 June 2026				CIMBBG
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	111,331,996	-	-	-
Public Sector Entities	12,708,309	11,985,866	41	-
Banks, DFIs & MDBs	61,238,443	-	5,625,334	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	2,902,355	-	605,329	-
Corporate	203,319,173	8,036,630	12,262,212	24,445,355
Residential Mortgages/RRE Financing	141,181,586	-	72,343	-
Qualifying Revolving Retail	16,510,556	-	-	-
Hire Purchase	27,570,571	-	-	-
Other Retail	84,449,192	6,738,318	1,094,197	-
Securitisation	389,636	-	-	-
Equity	164,459	-	-	-
Higher Risk Assets	1,915,983	-	-	-
Other Assets	9,936,283	-	-	-
Defaulted Exposures	5,821,244	42,077	54,454	793,299
Total Exposures	**679,439,787**	**26,802,891**	**19,713,908**	**25,238,654**

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)*

31 December 2025				CIMBBG
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	114,021,254	-	-	-
Public Sector Entities	12,415,796	12,103,881	41	-
Banks, DFIs & MDBs	53,966,882	267,550	4,369,086	-
Insurance Cos/Takaful Operators, Securities Firms & Fund Managers	3,127,271	-	208,895	-
Corporate	200,903,938	9,675,119	12,031,659	26,158,479
Residential Mortgages/RRE Financing	139,611,280	-	47,654	-
Qualifying Revolving Retail	15,966,813	-	-	-
Hire Purchase	26,868,145	-	-	-
Other Retail	84,227,973	6,503,832	1,101,160	-
Securitisation	331,905	-	-	-
Equity	198,908	-	-	-
Higher Risk Assets	1,891,867	-	-	-
Other Assets	9,502,483	-	-	-
Defaulted Exposures	4,910,339	46,731	42,548	588,961
Total Exposures	**667,944,854**	**28,597,115**	**17,801,043**	**26,747,441**

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 2026				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
Performing Exposures				
Sovereign/Central Banks	23,647,001	-	-	-
Public Sector Entities	3,124,676	2,456,250	-	-
Banks, DFIs & MDBs	7,817,167	-	232,382	-
Takaful Operators, Securities Firms & Fund Managers	6,754	-	-	-
Corporate	47,829,316	1,215,812	1,432,437	10,225,954
RRE Financing	56,509,677	-	10	-
Qualifying Revolving Retail	1,807,446	-	-	-
Hire Purchase	22,027,991	-	-	-
Other Retail	33,107,334	1,117,932	71,638	-
Securitisation	10,264	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	192,237	-	-	-
Defaulted Exposures	2,377,007	1,489	10,879	322,030
Total Exposures	**198,456,871**	**4,791,484**	**1,747,345**	**10,547,984**

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)*

31 December 2025				**CIMBISLG**
(RM'000) Exposure Class	**Exposures before CRM**	**Exposures Covered by Guarantees/ Credit Derivatives**	**Exposures Covered by Eligible Financial Collateral**	**Exposures Covered by Other Eligible Collateral**
Performing Exposures				
Sovereign/Central Banks	23,613,803	-	-	-
Public Sector Entities	2,830,642	2,573,740	-	-
Banks, DFIs & MDBs	8,605,227	-	1,316,049	-
Takaful Operators, Securities Firms & Fund Managers	5,520	-	-	-
Corporate	48,513,163	2,986,364	1,431,236	10,593,779
RRE Financing	54,626,361	-	10	-
Qualifying Revolving Retail	1,625,165	-	-	-
Hire Purchase	21,283,929	-	-	-
Other Retail	34,735,751	1,226,657	71,046	-
Securitisation	10,303	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	164,365	-	-	-
Defaulted Exposures	1,823,481	1,297	6,616	157,706
Total Exposures	**197,837,709**	**6,788,057**	**2,824,957**	**10,751,485**

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 2026				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
Performing Exposures				
Sovereign/Central Banks	405,523	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	159,610	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	21,832	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	82,996	-	-	-
Defaulted Exposures	-	-	-	-
Total Exposures	**669,961**	**-**	**-**	**-**

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)*

31 December 2025	CIMBIBG			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Performing Exposures				
Sovereign/Central Banks	378,616	-	-	-
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	232,535	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate	16,847	-	-	-
Residential Mortgages	-	-	-	-
Qualifying Revolving Retail	-	-	-	-
Hire Purchase	-	-	-	-
Other Retail	-	-	-	-
Securitisation	-	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	65,188	-	-	-
Defaulted Exposures	-	-	-	-
Total Exposures	**693,186**	**-**	**-**	**-**

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

Disclosure on Securitisation for Banking Book

The following tables show the disclosure on Securitisation for Banking Book for 30 June 2026 and 31 December 2025:

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

30 June 2026 (RM'000)	CIMBBG			
Underlying Asset	Total Exposures Securitised	Past Due	Credit Impaired	Gains/(Losses) Recognised during the period*
TRADITIONAL SECURITISATION (Banking Book)				
Originated by the Banking Institution				
Hire Purchase Exposure	-	-	-	-

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

SECURITISATION *(continued)*

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

30 June 2026 (RM'000)	CIMBISLG			
Underlying Asset	**Total Exposures Securitised**	**Past Due**	**Credit Impaired**	**Gains/(Losses) Recognised during the period***
TRADITIONAL SECURITISATION (Banking Book)				
Originated by the Banking Institution				
Hire Purchase Exposure	-	-	-	-

31 December 2026 (RM'000)	CIMBISLG			
Underlying Asset	**Total Exposures Securitised**	**Past Due**	**Credit Impaired**	**Gains/(Losses) Recognised during the period***
TRADITIONAL SECURITISATION (Banking Book)				
Originated by the Banking Institution				
Hire Purchase Exposure	-	-	-	-

There were no outstanding exposures securitised by CIMBIBG as at 30 June 2026 and 31 December 2025.

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

SECURITISATION *(continued)*

Disclosure on Securitisation under the SA for Banking Book

The tables below represent the disclosure on Securitisation under the SA for Banking Book:

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

30 June 2026	CIMBBG											
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
Non-originating Banking Institution												
On-Balance Sheet												
Most senior	389,636	-	-	-	389,636	-	-	-	-			77,927
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

SECURITISATION ***(continued)***

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

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

30 June 2026												CIMBBG
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Originating Banking Institution												
On-Balance Sheet												
Most senior	-	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												-
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-
Total Exposures	389,636	-	-	-	389,636	-	-	-	-	-	-	77,927

SECURITISATION *(continued)*

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

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

31 December 2025												**CIMBBG**
(RM'000)	**Net Exposure After CRM**	**Exposures subject to deduction**	**Distribution of Exposures after CRM according to Applicable Risk Weights**									**Risk-Weighted Assets**
			Rated Securitisation Exposures							**Unrated (Look Through)**		
Exposure Class			**0%**	**10%**	**20%**	**50%**	**100%**	**350%**	**1250%**	**Weighted Average RW**	**Exposure Amount**	
Traditional Securitisation (Banking Book)												
Non-originating Banking Institution												
On-Balance Sheet												
Most senior	331,905	-	-	-	331,905	-	-	-	-			66,381
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

SECURITISATION *(continued)*

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

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

31 December 2025												**CIMBBG**
(RM'000) **Exposure Class**	**Net Exposure After CRM**	**Exposures subject to deduction**	**Distribution of Exposures after CRM according to Applicable Risk Weights**									**Risk-Weighted Assets**
			Rated Securitisation Exposures							**Unrated (Look Through)**		
			0%	**10%**	**20%**	**50%**	**100%**	**350%**	**1250%**	**Weighted Average RW**	**Exposure Amount**	
<u>Originating Banking Institution</u>												
On-Balance Sheet												
Most senior	-	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												-
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-
Total Exposures	**331,905**	**-**	**-**	**-**	**331,905**	**-**	**-**	**-**	**-**	**-**	**-**	**66,381**

SECURITISATION *(continued)*

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

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

30 June 2026												CIMBISLG
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
Non-originating Banking Institution												
On-Balance Sheet												
Most senior	10,264	-	-	-	10,264	-	-	-	-			2,053
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

SECURITISATION *(continued)*

Securitisation under the SA for Banking Book (continued)

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

30 June 2026													CIMBISLG
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights										Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)			
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount		
Originating Banking Institution													
On-Balance Sheet													
Most senior	-	-	-	-	-	-	-	-	-				-
Mezzanine	-	-	-	-	-	-	-	-	-				-
First loss	-	-	-	-	-	-	-	-	-				-
Off-Balance Sheet													-
Rated eligible liquidity facilities	-	-			-	-	-	-	-				-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-				-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-				-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-				-
Eligible underwriting facilities	-	-			-	-	-	-	-				-
Guarantees and credit derivatives	-	-			-	-	-	-	-				-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-				-
Total Exposures	**10,264**	**-**	**-**	**-**	**10,264**	**-**	**-**	**-**	**-**	**-**	**-**		**2,053**

SECURITISATION *(continued)*

Securitisation under the SA for Banking Book (continued)

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

31 December 2025												CIMBISLG
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Traditional Securitisation (Banking Book)												
<u>*Non-originating Banking Institution*</u>												
On-Balance Sheet												
Most senior	10,303	-	-	-	10,303	-	-	-	-			2,061
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

SECURITISATION *(continued)*

Securitisation under the SA for Banking Book (continued)

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

31 December 2025												CIMBISLG
(RM'000) Exposure Class	Net Exposure After CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights									Risk-Weighted Assets
			Rated Securitisation Exposures							Unrated (Look Through)		
			0%	10%	20%	50%	100%	350%	1250%	Weighted Average RW	Exposure Amount	
Originating Banking Institution												
On-Balance Sheet												
Most senior	-	-	-	-	-	-	-	-	-			-
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
Off-Balance Sheet										-	-	-
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-	-	-	-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-
Total Exposures	**10,303**	**-**	**-**	**-**	**10,303**	**-**	**-**	**-**	**-**			**2,061**

As at 30 June 2026 and 31 December 2025, CIMBIBG has no Securitisation under the SA for Banking Book Exposures.

SECURITISATION *(continued)*

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

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

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

30 June 2026					CIMBBG
(RM'000) Securitisation Exposures	Total Exposure Value of Positions Purchased or Retained	Exposures subject to deduction	General Risk Charge	Specific Risk Charge	Risk-Weighted Assets
TRADITIONAL SECURITISATION					
Originated by Third Party					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
Sub-total	-	-	-	-	-
Originated by Banking Institution					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
Sub-total	-	-	-	-	-
Securitisation subject to Early Amortisation					
Seller's interest					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
Investor's interest					
On-Balance Sheet	-	-	-	-	-
Off-Balance Sheet	-	-	-	-	-
Sub-total	-	-	-	-	-
TOTAL (TRADITIONAL SECURITISATION)	-	-	-	-	-

SECURITISATION *(continued)*

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

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

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

As at 30 June 2026 and 31 December 2025, 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 separately for CIMBBG, CIMBISLG and CIMBIBG in Tables 2(a), (b) and (c).

OPERATIONAL RISK

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

EQUITY EXPOSURES IN BANKING BOOK

Realised and unrealised gains or losses arising from sales and liquidations of equities for the period ended 30 June 2026 and 30 June 2025 are as follows:

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

(RM'000)	CIMBBG	
	30 June 2026	30 June 2025
Realised (losses) recognised		
Shares, private equity funds and unit trusts	(7,479)	-
Unrealised (losses) recognised in other comprehensive income		
Shares, private equity funds and unit trusts	(19,135)	(1,142)
	30 June 2026	31 December 2025
Cumulative unrealised gains as at reporting period		
Shares, private equity funds and unit trusts	24,640	49,818

There were no realised and unrealised gained or losses for equity holdings in banking book for CIMBISLG and CIMBIBG for the period ended 30 June 2026 and 30 June 2025.

There were no Cumulative unrealised gains for equity holdings in banking book for CIMBISLG and CIMBIBG as at 30 June 2026 and 31 December 2025.

EQUITY EXPOSURES IN BANKING BOOK (continued)

The following table shows an analysis of equity investments by appropriate equity groupings and Risk-Weighted assets as at 30 June 2026 and 31 December 2025 for the Group:

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

(RM'000)	CIMBBG			
	30 June 2026		31 December 2025	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	1,899,981	2,849,971	1,875,864	2,813,797
Publicly traded	69,129	69,129	79,518	79,518
Total	**1,969,109**	**2,919,100**	**1,955,382**	**2,893,315**

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

(RM'000)	CIMBISLG			
	30 June 2026		31 December 2025	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	**-**	**-**	**-**	**-**

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

(RM'000)	CIMBIBG			
	30 June 2026		31 December 2025	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
Total	**-**	**-**	**-**	**-**

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

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

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

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

(RM'000)	CIMBBG	
	30 June 2026	31 December 2025
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(2,825,694)	(3,187,734)
US Dollar	(498,615)	(483,949)
Thai Baht	(710,576)	(799,301)
Singapore Dollar	(256,233)	(243,543)
Others	(114,773)	(139,090)
Total	**(4,405,891)**	**(4,853,617)**

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

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Currency	+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)	
Ringgit Malaysia	(1,019,572)	(1,002,227)
US Dollar	3,412	(2,540)
Thai Baht	(1)	-
Singapore Dollar	4	7
Others	(498)	(283)
Total	**(1,016,655)**	**(1,005,043)**

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

IRRBB/RORBB Management (continued)

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

(RM'000)	CIMBIBG	
	30 June 2026	31 December 2025
Currency	**+100bps Increase/(Decline) in Economic Value (Value in RM Equivalent)**	
Ringgit Malaysia	(14,013)	(11,262)
US Dollar	1	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	(4)	-
Total	**(14,016)**	**(11,262)**

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

(RM'000)	CIMBBG	
	30 June 2026	31 December 2025
Currency	**+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)**	
Ringgit Malaysia	220,906	45,667
US Dollar	(414,264)	(413,896)
Thai Baht	(203,230)	(178,733)
Singapore Dollar	(38,748)	(24,457)
Others	55,176	(8,860)
Total	**(380,160)**	**(580,279)**

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

IRRBB/RORBB Management (continued)

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

(RM'000)	CIMBISLG	
	30 June 2026	31 December 2025
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	128,237	38,751
US Dollar	(40,874)	(19,376)
Thai Baht	23	9
Singapore Dollar	(91)	(96)
Others	(3,042)	(3,040)
Total	**84,253**	**16,248**

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

(RM'000)	CIMBIBG	
	30 June 2026	31 December 2025
Currency	+100bps Increase/(Decline) in Earnings (Value in RM Equivalent)	
Ringgit Malaysia	943	2,767
US Dollar	(31)	-
Thai Baht	-	-
Singapore Dollar	-	-
Others	96	-
Total	**1,008**	**2,767**

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

PROFIT SHARING INVESTMENT ACCOUNT ("IA") DISCLOSURE

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

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

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

Table 32: Roles and Responsibility

Roles and Responsibility	
Board of Directors (Board)	Responsible to establish an effective governance arrangement to facilitate effective monitoring and control of the overall management and conduct of the investment account. The adequacy of the governance arrangement shall commensurate with the nature, scale, complexity and risk profile associated with the conduct of the investment account.
Board Investment Committee (BIC)	Responsible to assist the Board in performing the oversight function and provide recommendations in respect of the investment strategies, management and performance of the investment account.
Board Shariah Committee (BSC)	Responsible to ensure activities associated with the investment account are conducted in line with Shariah, including: (a) to endorse the investment account structure, objectives, investment assets and policies and procedures; (b) to advise and provide clarification to the Board on relevant Shariah rulings, decisions or policies on Shariah matters issued by BNM and any other issues on Shariah affecting the operations and activities of the investment account; (c) to endorse and ensure the terms and conditions stipulated in the legal documentations, information published in promotional materials, product manuals or other publications used in the investment account operations are in compliance with Shariah. (d) to assess the work carried out by Shariah review and Shariah audit on the investment account operations; and

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

Table 32: Roles and Responsibility

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

Table 33 (a): PERFORMANCE OF UNRESTRICTED INVESTMENT ACCOUNT

	CIMBBG and CIMBISLG	
	30 June 2026	31 December 2025
	%	%
Return on Assets (ROA)	4.93%	5.17%
Average Net Distributable Income	4.71%	5.37%
Average Rate of Return		
No specific tenure	0.22%	0.27%
Within 1 year	3.40%	3.51%
More than 1 year	3.12%	3.01%
	(RM'000)	(RM'000)
Gross impaired assets funded by IA	6	24
Total expected credit losses balances for IA	208,367	186,072

Not applicable for CIMBIBG

[END OF SECTION]