

## **BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025**

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

- **CIMB Islamic Bank Berhad**

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**ABBREVIATIONS**

A-IRB Approach	: Advanced Internal Ratings Based Approach
ALM COE	: Asset Liability Management Centre of Excellence
ASB	: Amanah Saham Bumiputra
BI	: Banking Institutions
BIA	: Basic Indicator Approach
BNM	: Bank Negara Malaysia
BRCC	: Board Risk & Compliance Committee
CAF	: Capital Adequacy Framework and, in some instances referred to as the Risk-Weighted Capital Adequacy Framework
CAFIB	: Capital Adequacy Framework for Islamic Banks
CAR	: Capital Adequacy Ratio and, in some instances referred to as the Risk-Weighted Capital Ratio
CBSM	: Capital and Balance Sheet Management
CCR	: Counterparty Credit Risk
CIMBBG	: CIMB Bank, CIMBISLG, CIMBTH, CIMB Bank PLC (Cambodia), CIMB 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
GCC	: Group Credit Committee
GIB	: Group Islamic Banking
GMCRC	: Group Market and Conduct Risks Committee
GRCC	: Group Risk & Compliance Committee
GRD	: Group Risk Division
GUC	: Group Underwriting Committee
HPE	: Hire Purchase Exposures
IRB Approach	: Internal Ratings Based Approach
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 disclosures herein are formulated in accordance with the requirements of BNM's guidelines on CAFIB – Disclosure Requirements (Pillar 3). These disclosures published are for the period ended 30 June 2025.

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

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

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

### CAPITAL MANAGEMENT

#### *Capital Structure and Adequacy*

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

The risk-weighted assets of CIMB Islamic Bank are computed in accordance with the Capital Adequacy Framework for Islamic Banks (Basel II - 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 for CIMB Islamic Bank is based on Standardised Approach as stipulated by Capital Adequacy Framework (Operational Risk) issued by BNM on 15 December 2023. The components of eligible regulatory capital are based on the Capital Adequacy Framework for Islamic Banks (Capital Components).

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

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

(RM'000)	CIMB Islamic	
	30 June 2025	31 December 2024
<b>Common Equity Tier 1 capital</b>		
Ordinary share capital	1,000,000	1,000,000
Other reserves	10,361,852	9,534,751
Less: Proposed dividends	(300,000)	-
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>11,061,852</b>	<b>10,534,751</b>
<u>Less: Regulatory adjustments</u>		
Goodwill	(136,000)	(136,000)
Intangible assets	(3,708)	(752)
Deferred tax assets	(212,859)	(253,556)
Regulatory reserve	(561,698)	(397,222)
Others	(17,805)	(426)
<b>Common Equity Tier 1 capital after regulatory adjustments</b>	<b>10,129,782</b>	<b>9,746,795</b>
<b>Additional Tier 1 capital</b>		
Perpetual preference shares	350,000	350,000
<b>Total Tier 1 capital</b>	<b>10,479,782</b>	<b>10,096,795</b>
<b>Tier 2 capital</b>		
Subordinated Sukuk	1,500,000	1,500,000
Surplus of eligible provision over expected loss	215,138	210,788
General provisions	92,619	87,849
<b>Total Tier 2 capital</b>	<b>1,807,757</b>	<b>1,798,637</b>
<b>Total capital</b>	<b>12,287,539</b>	<b>11,895,432</b>

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

(RM'000)	CIMB Islamic	
	30 June 2025	31 December 2024
<b>RWA</b>		
Credit risk	65,617,347	60,540,722
Market risk	983,629	736,474
Operational risk	5,758,916	5,742,135
<b>Total RWA</b>	<b>72,359,892</b>	<b>67,019,331</b>
<b>Capital Adequacy Ratios</b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 ratio	14.414%	14.543%
Tier 1 ratio	14.897%	15.065%
Total Capital ratio	17.396%	17.749%
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 ratio	13.999%	14.543%
Tier 1 ratio	14.483%	15.065%
Total Capital ratio	16.981%	17.749%

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

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

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

30 June 2025	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	23,579,657	23,579,657	-	-	-
Public Sector Entities	3,148,255	3,148,255	86,195	86,195	6,896
Banks, DFIs & MDBs	104	104	21	21	2
Takaful Operators, Securities Firms & Fund Managers	660	660	660	660	53
Corporate	5,345,853	5,205,439	3,096,929	2,789,111	223,129
Regulatory Retail	8,583,099	8,510,121	4,632,288	4,105,945	328,476
RRE Financing	521,169	521,159	254,564	236,232	18,899
Higher Risk Assets	-	-	-	-	-
Other Assets	190,587	190,587	189,313	189,313	15,145
Securitisation	10,299	10,299	2,060	2,060	165
<b>Total for SA</b>	<b>41,379,683</b>	<b>41,166,281</b>	<b>8,262,029</b>	<b>7,409,536</b>	<b>592,763</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	7,482,247	7,482,247	1,011,200	1,011,200	80,896
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	40,948,887	40,948,887	29,000,307	26,551,810	2,124,145
RRE Financing	53,440,725	53,440,725	14,814,564	13,599,513	1,087,961
Qualifying Revolving Retail	1,358,528	1,358,528	843,806	843,806	67,504
Hire Purchase	20,459,848	20,459,848	16,736,365	7,049,097	563,928
Other Retail	26,855,372	26,855,372	5,905,287	5,857,603	468,608
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>150,545,606</b>	<b>150,545,606</b>	<b>68,311,529</b>	<b>54,913,029</b>	<b>4,393,042</b>



**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

30 June 2025	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	191,925,290	191,711,888	80,672,250	65,617,347	5,249,388
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Profit Rate Risk			946,258	946,258	75,701
Foreign Currency Risk			37,371	37,371	2,990
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			983,629	983,629	78,690
Operational Risk (BIA)			5,758,916	5,758,916	460,713
Total RWA and Capital Requirement			87,414,794	72,359,892	5,788,791

**CAPITAL MANAGEMENT (continued)**

**Capital Structure and Adequacy (continued)**

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

31 December 2024	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
<b>Credit Risk</b>					
<b>Exposures under the SA</b>					
Sovereign/Central Banks	23,592,171	23,592,171	-	-	-
Public Sector Entities	3,158,886	3,158,886	84,336	84,336	6,747
Banks, DFIs & MDBs	88	88	18	18	1
Takaful Operators, Securities Firms & Fund Managers	944	944	944	944	76
Corporate	5,087,176	4,946,483	2,843,884	2,588,815	207,105
Regulatory Retail	8,531,911	8,460,776	4,448,960	3,934,803	314,784
RRE Financing	512,664	512,664	252,740	242,236	19,379
Higher Risk Assets	-	-	-	-	-
Other Assets	175,620	175,620	174,723	174,723	13,978
Securitisation	10,274	10,274	2,055	2,055	164
<b>Total for SA</b>	<b>41,069,735</b>	<b>40,857,907</b>	<b>7,807,660</b>	<b>7,027,928</b>	<b>562,234</b>
<b>Exposures under the IRB Approach</b>					
Sovereign/Central Banks	-	-	-	-	-
Public Sector Entities	-	-	-	-	-
Banks, DFIs & MDBs	4,724,813	4,724,813	696,962	696,962	55,757
Takaful Operators, Securities Firms & Fund Managers	-	-	-	-	-
Corporate	36,443,541	36,443,541	25,073,059	22,840,669	1,827,254
RRE Financing	50,967,923	50,967,923	14,513,090	13,490,990	1,079,279
Qualifying Revolving Retail	1,125,566	1,125,566	709,301	709,301	56,744
Hire Purchase	19,825,730	19,825,730	16,283,701	6,908,279	552,662
Other Retail	28,060,597	28,060,597	5,854,288	5,837,568	467,005
Securitisation	-	-	-	-	-
<b>Total for IRB Approach</b>	<b>141,148,170</b>	<b>141,148,170</b>	<b>63,130,400</b>	<b>50,483,768</b>	<b>4,038,701</b>

CAPITAL MANAGEMENT *(continued)*

Capital Structure and Adequacy *(continued)*

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

31 December 2024	CIMB Islamic				
(RM'000) Exposure Class	Gross Exposure before CRM (SA)/EAD (IRB)	Net Exposure after CRM (SA)/EAD (IRB)	RWA	Total RWA after effects of PSIA	Minimum capital requirement at 8%
Total Credit Risk (Exempted Exposures and Exposures under the IRB Approach After Scaling Factor)	182,217,904	182,006,076	74,725,884	60,540,722	4,843,258
Large Exposure Risk Requirement	-	-	-	-	-
Market Risk (SA)					
Profit Rate Risk			706,084	706,084	56,487
Foreign Currency Risk			30,390	30,390	2,431
Equity Risk			-	-	-
Commodity Risk			-	-	-
Options Risk			-	-	-
Total Market Risk			736,474	736,474	58,918
Operational Risk (BIA)			5,742,135	5,742,135	459,371
Total RWA and Capital Requirement			81,204,493	67,019,332	5,361,547

**CREDIT RISK**

***Summary of Credit Exposures***

i) Gross Credit Exposures by Geographic Distribution

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

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

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

<b>30 June 2025</b>	<b>CIMB Islamic</b>				
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	23,579,657	-	-	-	23,579,657
PSE	3,148,255	-	-	-	3,148,255
Bank	7,482,351	-	-	-	7,482,351
Corporate	46,295,400	-	-	-	46,295,400
RRE Financing	53,961,893	-	-	-	53,961,893
HPE	20,459,848	-	-	-	20,459,848
QRRE	1,358,528	-	-	-	1,358,528
Other Retail	35,438,471	-	-	-	35,438,471
Other Exposures	200,886	-	-	-	200,886
<b>Total Gross Credit Exposure</b>	<b>191,925,290</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>191,925,290</b>

<b>31 December 2024</b>	<b>CIMB Islamic</b>				
<b>(RM'000) Exposure Class</b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Thailand</b>	<b>Other Countries</b>	<b>Total</b>
Sovereign	23,592,171	-	-	-	23,592,171
PSE	3,158,886	-	-	-	3,158,886
Bank	4,724,901	-	-	-	4,724,901
Corporate	41,531,661	-	-	-	41,531,661
RRE Financing	51,480,588	-	-	-	51,480,588
HPE	19,825,730	-	-	-	19,825,730
QRRE	1,125,566	-	-	-	1,125,566
Other Retail	36,592,508	-	-	-	36,592,508
Other Exposures	185,894	-	-	-	185,894
<b>Total Gross Credit Exposure</b>	<b>182,217,904</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>182,217,904</b>

## BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

### CREDIT RISK (continued)

#### Summary of Credit Exposures (continued)

ii) Gross Credit Exposures by Sector

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

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

30 June 2025	CIMB Islamic											
(RM'000) Exposure Class	Primary Agriculture	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale and Retail Trade, and Restaurants and Hotels	Transport, Storage and Communication	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	550,266	2,835,874	-	2,097,791	5,192,700	11,748,678	-	1,154,347	23,579,657
PSE	12,370	-	-	-	-	-	-	152,313	2,983,572	-	-	3,148,255
Bank	-	-	-	-	-	-	-	7,482,351	-	-	-	7,482,351
Corporate	2,539,276	1,248,680	4,782,451	1,856,947	6,580,607	6,494,981	5,648,880	15,001,547	2,061,242	11,823	68,965	46,295,400
RRE	-	-	-	-	-	-	-	-	-	53,961,893	-	53,961,893
Financing	-	-	-	-	-	-	-	-	-	20,459,848	-	20,459,848
HPE	-	-	-	-	-	-	-	-	-	1,358,528	-	1,358,528
QRRE	-	-	-	-	-	-	-	-	-	1,358,528	-	1,358,528
Other Retail	78,360	19,709	1,203,661	20,760	515,377	3,486,540	312,820	1,786,565	397,285	27,612,734	4,660	35,438,471
Other Exposures	-	-	-	-	-	-	-	-	-	-	200,886	200,886
<b>Total Gross Credit Exposure</b>	<b>2,630,006</b>	<b>1,268,389</b>	<b>5,986,112</b>	<b>2,427,974</b>	<b>9,931,858</b>	<b>9,981,521</b>	<b>8,059,491</b>	<b>29,615,477</b>	<b>17,190,778</b>	<b>103,404,826</b>	<b>1,428,859</b>	<b>191,925,290</b>

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

\*Others are exposures which are not elsewhere classified.

**BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025**
**CREDIT RISK (continued)**
**Summary of Credit Exposures (continued)**

ii) Gross Credit Exposures by Sector (continued)

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

31 December 2024	CIMB Islamic											
(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 Communicati on	Islamic Finance, Takaful, Real Estate and Business Activities	Education, Health and Others	Household	Others*	Total
Sovereign	-	-	-	578,889	2,863,960	-	2,132,417	8,076,647	8,799,830	-	1,140,428	23,592,171
PSE	3,241	-	-	-	-	-	-	113,498	3,042,148	-	-	3,158,886
Bank	-	-	-	-	-	-	-	4,724,901	-	-	-	4,724,901
Corporate	2,641,930	1,196,163	4,155,304	1,713,986	6,317,929	6,565,246	4,799,017	12,100,565	2,015,116	10,321	16,083	41,531,661
RRE	-	-	-	-	-	-	-	-	-	51,480,588	-	51,480,588
Financing	-	-	-	-	-	-	-	-	-	19,825,730	-	19,825,730
HPE	-	-	-	-	-	-	-	-	-	1,125,566	-	1,125,566
QRRE	-	-	-	-	-	-	-	-	-	28,909,154	-	28,909,154
Other Retail	81,058	19,892	1,157,175	22,206	492,803	3,461,390	325,719	1,731,022	386,811	5,278	-	36,592,508
Other Exposures	-	-	-	-	-	-	-	-	-	-	185,894	185,894
<b>Total Gross Credit Exposure</b>	<b>2,726,230</b>	<b>1,216,055</b>	<b>5,312,479</b>	<b>2,315,081</b>	<b>9,674,693</b>	<b>10,026,636</b>	<b>7,257,152</b>	<b>26,746,633</b>	<b>14,243,905</b>	<b>101,351,358</b>	<b>1,347,683</b>	<b>182,217,904</b>

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

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

**Summary of Credit Exposures (continued)**

iii) Gross Credit Exposures by Residual Contractual Maturity

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

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

30 June 2025	CIMB Islamic			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	5,272,233	4,514,501	13,792,923	23,579,657
PSE	538,926	890,097	1,719,232	3,148,255
Bank	4,439,813	2,822,306	220,232	7,482,351
Corporate	12,591,443	13,270,953	20,433,004	46,295,400
RRE Financing	3,533	129,744	53,828,616	53,961,893
HPE	81,445	5,798,578	14,579,825	20,459,848
QRRE	1,358,528	-	-	1,358,528
Other Retail	122,311	1,629,984	33,686,177	35,438,471
Other Exposures	-	10,299	190,587	200,886
<b>Total Gross Credit Exposure</b>	<b>24,408,231</b>	<b>29,066,462</b>	<b>138,450,597</b>	<b>191,925,290</b>

31 December 2024	CIMB Islamic			
(RM'000) Exposure Class	Less than 1 year	1 to 5 years	More than 5 years	Total
Sovereign	7,738,145	4,410,615	11,443,411	23,592,171
PSE	447,786	992,126	1,718,974	3,158,886
Bank	3,146,384	1,407,276	171,241	4,724,901
Corporate	11,747,730	11,627,481	18,156,450	41,531,661
RRE Financing	3,727	112,443	51,364,417	51,480,588
HPE	67,116	5,290,674	14,467,940	19,825,730
QRRE	1,125,566	-	-	1,125,566
Other Retail	125,023	1,628,205	34,839,280	36,592,508
Other Exposures	-	10,274	175,620	185,894
<b>Total Gross Credit Exposure</b>	<b>24,401,477</b>	<b>25,479,092</b>	<b>132,337,335</b>	<b>182,217,904</b>

**CREDIT RISK (continued)**

**Credit Quality of Advances & Financing**

i) Past Due But Not Impaired

The following tables provide an analysis of the outstanding balances as at 30 June 2025 and 31 December 2024 which were past due but not impaired by sector and geographical respectively:

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

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

*Note: All sectors above are Shariah compliant.*

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

**Table 7: Past Due but Not Impaired Financing, Advances and Other Financing by Geographic Distribution**

(RM'000)	CIMB Islamic	
	30 June 2025	31 December 2024
Malaysia	10,258,481	9,086,032
<b>Total</b>	<b>10,258,481</b>	<b>9,086,032</b>



**CREDIT RISK (continued)**

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

ii) Credit Impaired Financings

**CREDIT RISK (continued)**

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

ii) Credit Impaired Financings (continued)

The following tables provide an analysis of the outstanding balances as at 30 June 2025 and 31 December 2024 which were credit impaired by sector and geographical respectively:

**Table 8: Credit Impaired Financing, Advances and Other Financing by Sector**

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

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

\*Others are exposures which are not elsewhere classified.

**Table 9: Credit Impaired Financing, Advances and Other Financing by Geographic Distribution**

(RM'000)	CIMB Islamic	
	30 June 2025	31 December 2024
Malaysia	1,686,136	1,612,230
<b>Total</b>	<b>1,686,136</b>	<b>1,612,230</b>

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses

**Table 10: Expected credit losses (Stage 1, 2 and 3) by Sector**

(RM'000)	CIMB Islamic			
	30 June 2025			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Primary Agriculture	418	273	2,302	2,993
Mining and Quarrying	120	39	53,157	53,316
Manufacturing	42,464	7,665	24,094	74,223
Electricity, Gas and Water Supply	703	187	5,670	6,560
Construction	8,192	4,846	26,294	39,332
Wholesale and Retail Trade, and Restaurants and Hotels	79,347	39,489	77,505	196,341
Transport, Storage and Communications	3,641	4,365	5,281	13,287
Finance, Takaful, Real Estate and Business Activities	12,405	5,537	25,529	43,471
Education, Health and Others	2,750	2,245	8,383	13,378
Household	368,803	381,716	491,551	1,242,070
Others*	3,691	11,589	379	15,659
<b>Total</b>	<b>522,534</b>	<b>457,951</b>	<b>720,145</b>	<b>1,700,630</b>

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

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 10: Expected credit losses (Stage 1, 2 and 3) by Sector (continued)**

(RM'000)	CIMB Islamic			
	31 December 2024			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Primary Agriculture	723	569	375	1,667
Mining and Quarrying	206	63	281	550
Manufacturing	6,199	5,209	86,766	98,174
Electricity, Gas and Water Supply	546	55	209	810
Construction	3,816	4,715	44,214	52,745
Wholesale and Retail Trade, and Restaurants and Hotels	16,785	63,751	72,680	153,216
Transport, Storage and Communications	3,845	5,854	4,890	14,589
Finance, Takaful, Real Estate and Business Activities	8,718	5,298	12,328	26,344
Education, Health and Others	1,448	1,581	7,927	10,956
Household	554,730	403,791	453,344	1,411,865
Others*	8	-	376	384
<b>Total</b>	<b>597,024</b>	<b>490,886</b>	<b>683,390</b>	<b>1,771,300</b>

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

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 11: Expected credit losses (Stage 1, 2 and 3) by Geographic Distribution**

(RM'000)	CIMB Islamic			
	30 June 2025			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Malaysia	522,534	457,951	720,145	1,700,630
<b>Total</b>	<b>522,534</b>	<b>457,951</b>	<b>720,145</b>	<b>1,700,630</b>

(RM'000)	CIMB Islamic			
	31 December 2024			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses – not credit impaired (Stage 2)	Lifetime expected credit losses – credit impaired (Stage 3)	Total
Malaysia	597,024	490,886	683,390	1,771,300
<b>Total</b>	<b>597,024</b>	<b>490,886</b>	<b>683,390</b>	<b>1,771,300</b>

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 12: Expected credit losses charges/(write back) and write-off for Stage 3**

(RM'000)	CIMB Islamic	
	30 June 2025	
	Charges/(write back)	Write-off
	Lifetime expected credit losses - Credit impaired (Stage 3)	Lifetime expected credit losses - Credit impaired (Stage 3)
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	-
<b>Total</b>	<b>285,033</b>	<b>226,004</b>

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

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (CONTINUED)**

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

iii) Expected Credit Losses *(continued)*

**Table 12: Expected credit losses charges/(write back) and write-off for Stage 3 (continued)**

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

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

\*Others are exposures which are not elsewhere classified.

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

**Table 13: Analysis of movement in the Expected Credit Losses for Financing, Advances and Other Financing**

(RM'000)	CIMB Islamic			
	30 June 2025			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
<b>At 1 January 2025</b>	597,024	490,886	683,390	1,771,300
Changes in expected credit losses due to transferred within stages	92,635	(54,803)	(37,832)	-
Transferred to Stage 1	213,259	(205,260)	(7,999)	-
Transferred to Stage 2	(120,406)	324,210	(203,804)	-
Transferred to Stage 3	(218)	(173,753)	173,971	-
<b>Total charge to Income Statement</b>	(167,120)	22,792	285,033	140,705
New financial assets originated	76,658	20,250	1,261	98,169
Financial assets that have been derecognised	(46,235)	(86,273)	-	(132,508)
Write back in respect of full recoveries	-	-	(11,821)	(11,821)
Change in credit risk	(197,543)	88,815	295,593	186,865
Write-offs	-	(916)	(226,004)	(226,920)
Other movements	(5)	(8)	15,558	15,545
<b>Total</b>	<b>522,534</b>	<b>457,951</b>	<b>720,145</b>	<b>1,700,630</b>

**CREDIT RISK (continued)**

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

iii) Expected Credit Losses (continued)

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

(RM'000)	CIMB Islamic			
	31 December 2024			
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses - not credit impaired (Stage 2)	Lifetime expected credit losses - credit impaired (Stage 3)	Total
<b>At 1 January 2024</b>	772,112	368,166	549,580	1,689,858
Changes in expected credit losses due to transferred within stages	206,221	(77,025)	(129,196)	-
Transferred to Stage 1	384,972	(359,846)	(25,126)	-
Transferred to Stage 2	(178,369)	613,879	(435,510)	-
Transferred to Stage 3	(382)	(331,058)	331,440	-
<b>Total charge to Income Statement</b>	(381,205)	199,836	583,585	402,216
New financial assets originated	108,718	2,474	1,255	112,447
Financial assets that have been derecognised	(81,014)	(35,679)	-	(116,693)
Write back in respect of full recoveries	-	-	(50,625)	(50,625)
Change in credit risk	(408,909)	233,041	632,955	457,087
Write-offs	-	(164)	(350,717)	(350,881)
Other movements	(104)	73	30,138	30,107
<b>Total</b>	<b>597,024</b>	<b>490,886</b>	<b>683,390</b>	<b>1,771,300</b>

**Capital Treatment for Credit Risk**

Details on RWA and capital requirements related to Credit Risk are disclosed separately for CIMB Islamic in Table 2. Details on the disclosure for portfolios under the SA and the IRB Approach are in the sections that followed.



BASEL II PILLAR 3 DISCLOSURES FOR 30 JUNE 2025

CREDIT RISK (continued)

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

Table 14: Disclosure by Risk Weight under SA

30 June 2025	CIMB Islamic											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	23,579,657	2,866,969	-	-	6	189	-	-	1,274	-	26,448,095	-
20%	-	181,494	104	-	164,182	1,282,321	-	-	-	10,299	1,638,401	327,680
35%	-	-	-	-	-	-	55,121	-	-	-	55,121	19,292
50%	-	99,792	-	-	3,958,207	4,963,153	461,532	-	-	-	9,482,685	4,741,342
75%	-	-	-	-	-	1,525,453	-	-	-	-	1,525,453	1,144,090
100%	-	-	-	660	1,079,395	716,700	4,506	-	189,313	-	1,990,573	1,990,573
100% < RW < 1250%	-	-	-	-	3,638	22,304	-	-	-	-	25,942	38,913
1250%	-	-	-	-	11	-	-	-	-	-	11	138
<b>Total</b>	<b>23,579,657</b>	<b>3,148,255</b>	<b>104</b>	<b>660</b>	<b>5,205,439</b>	<b>8,510,121</b>	<b>521,159</b>	<b>-</b>	<b>190,587</b>	<b>10,299</b>	<b>41,166,281</b>	<b>8,262,029</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>3%</b>	<b>20%</b>	<b>100%</b>	<b>59%</b>	<b>54%</b>	<b>49%</b>	<b>-</b>	<b>99%</b>	<b>20%</b>	<b>20%</b>	
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

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

**CREDIT RISK (continued)**

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

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

31 December 2024	CIMB Islamic											
(RM'000) Risk Weights	Sovereign/ Central Banks	PSEs	Banks, MDBs and DFIs	Takaful Operators, Securities Firms & Fund Managers	Corporate	Regulatory Retail	RRE Financing	Higher Risk Assets	Other Assets	Securitisation*	Total Exposures after Netting and Credit Risk Mitigation*	Total Risk- Weighted Assets
0%	23,592,171	2,910,286	-	-	190	-	-	-	897	-	26,503,545	-
20%	-	133,213	88	-	220,846	1,589,346	-	-	-	10,274	1,953,767	390,753
35%	-	-	-	-	-	-	45,172	-	-	-	45,172	15,810
50%	-	115,387	-	-	3,854,379	4,934,044	461,124	-	-	-	9,364,933	4,682,467
75%	-	-	-	-	-	1,124,930	-	-	-	-	1,124,930	843,698
100%	-	-	-	944	868,397	796,625	6,368	-	174,723	-	1,847,057	1,847,057
100% < RW < 1250%	-	-	-	-	2,661	15,831	-	-	-	-	18,492	27,738
1250%	-	-	-	-	11	-	-	-	-	-	11	138
<b>Total</b>	<b>23,592,171</b>	<b>3,158,886</b>	<b>88</b>	<b>944</b>	<b>4,946,483</b>	<b>8,460,776</b>	<b>512,664</b>	<b>-</b>	<b>175,620</b>	<b>10,274</b>	<b>40,857,907</b>	<b>7,807,660</b>
<b>Average Risk Weight</b>	<b>-</b>	<b>3%</b>	<b>20%</b>	<b>100%</b>	<b>57%</b>	<b>53%</b>	<b>49%</b>	<b>-</b>	<b>99%</b>	<b>20%</b>	<b>19%</b>	
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

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

**CREDIT RISK (continued)**

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

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

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

30 June 2025	CIMB Islamic			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	3,148,255	3,148,255
Takaful Operators, Securities Firms & Fund Managers	-	-	660	660
Corporate	-	4,798	5,341,055	5,345,853
Sovereign/Central Banks	22,272,195	-	1,307,462	23,579,657
Banks, MDBs and DFIs	104	-	-	104
<b>Total</b>	<b>22,272,299</b>	<b>4,798</b>	<b>9,797,432</b>	<b>32,074,529</b>

31 December 2024	CIMB Islamic			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Public Sector Entities	-	-	3,158,886	3,158,886
Takaful Operators, Securities Firms & Fund Managers	-	-	944	944
Corporate	10	5,153	5,082,012	5,087,176
Sovereign/Central Banks	21,360,412	-	2,231,759	23,592,171
Banks, MDBs and DFIs	88	-	-	88
<b>Total</b>	<b>21,360,511</b>	<b>5,153</b>	<b>10,473,601</b>	<b>31,839,266</b>

**Table 16: Disclosures of Securitisation under SA according to Ratings by ECAIs**

30 June 2025	CIMB Islamic			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	10,299	-	-	10,299

31 December 2024	CIMB Islamic			
(RM '000) Exposure Class	Investment Grade	Non-Investment Grade	No Rating	Total
<b>On and Off-Balance-Sheet Exposures</b>				
Securitisation	10,274	-	-	10,274

**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 financing, Xpress Cash, residential mortgages, business premises financing and ASB financing.

The following tables summarise the retail credit exposures measured under A-IRB Approach as at 30 June 2025 and 31 December 2024:

**Table 17: Retail Exposures under the IRB Approach by PD Band**

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

**CREDIT RISK (continued)**

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

*Retail Exposures (continued)*

**Table 17: Retail Exposures under the IRB Approach by PD Band (continued)**

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

**CREDIT RISK (continued)**

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

*Retail Exposures (continued)*

**Table 18: Retail Exposures under the IRB Approach by Expected Loss Range**

30 June 2025	CIMB Islamic			
(RM'000) EL Range of Retail Exposures	EL ≤ 1%	1% < EL < 100%	EL = 100%	Total
<b>Total Retail Exposure</b>	<b>80,366,650</b>	<b>21,716,409</b>	<b>31,413</b>	<b>102,114,472</b>
RRE Financing	49,300,948	4,137,544	2,232	53,440,725
QRRE	759,558	598,961	8.42	1,358,528
Hire Purchase	7,312,290	13,133,421	14,137	20,459,848
Other Retail	22,993,853	3,846,483	15,036	26,855,372
<b>Exposure Weighted Average LGD</b>				
RRE Financing	22%	31%	27%	
QRRE	90%	90%	90%	
Hire Purchase	42%	61%	55%	
Other Retail	17%	24%	57%	

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

**CREDIT RISK (continued)**

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

*Non-retail Exposures*

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

**Table 19: Credit Exposures Subject to Supervisory Risk Weight under IRB Approach**

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

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

**CREDIT RISK (continued)**

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

*Non-retail Exposures (continued)*

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

**Table 20: Non Retail Exposures under IRB Approach by Risk Grades**

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

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



**CREDIT RISK (continued)**

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

*Expected Losses versus Actual Losses by Portfolio Types*

The following tables summarise the expected losses versus actual losses by portfolio type:

**Table 21: Analysis of Expected Loss versus Actual Losses by Portfolio Types**

CIMB Islamic				
(RM'000) Exposure Class	30 June 2025		30 June 2024	
	Regulatory Expected Losses as at 30 June 2024	Actual Losses for the period ended 30 June 2025	Regulatory Expected Losses as at 30 June 2023	Actual Losses for the period ended 30 June 2024
Sovereign	-	-	-	-
Bank	1,726	-	1,610	-
Corporate	215,380	(4,234)	204,403	82,116
RRE Financing	278,783	250,432	211,412	275,042
HPE	440,910	155,756	367,817	156,190
QRRE	23,253	12,159	11,519	5,054
Other Retail	178,525	29,606	206,054	57,034
<b>Total</b>	<b>1,138,576</b>	<b>443,719</b>	<b>1,002,815</b>	<b>575,436</b>

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

On the other hand, EL measures the loss expected from non-defaulted exposures 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 CSA and exposure as at 30 June 2025 and 31 December 2024 there was no requirement for additional collateral to be posted.

The following tables disclose the Off-Balance Sheet exposures and CCR as at 30 June 2025 and 31 December 2024:

**Table 22: Disclosure on Off-Balance Sheet Exposures and CCR**

30 June 2025	CIMB Islamic			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
Direct Credit Substitutes	687,659		687,659	447,264
Transaction Related Contingent Items	1,368,956		684,478	401,208
Short Term Self Liquidating Trade Related Contingencies	48,712		9,742	8,598
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	261,205		261,205	44,486
Foreign Exchange Related Contracts				
One year or less	3,749,899	9,944	67,779	33,347
Over one year to five years	217,778	-	10,889	6,063
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	22,558	550	864	401
Over one year to five years	588,140	31,069	89,999	109,205
Over five years	-	-	-	-
Commodity contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	76,874,174	1,048,948	2,697,456	457,851
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,116,785		12,883,867	5,379,980
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	16,029,069		-	-
Unutilised credit card lines	1,430,852		686,609	253,451
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>116,395,787</b>	<b>1,090,511</b>	<b>18,080,547</b>	<b>7,141,854</b>

**CREDIT RISK (continued)**

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

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

31 December 2024	CIMB Islamic			
(RM'000) Description	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk- Weighted Assets
Direct Credit Substitutes	650,649		650,649	418,722
Transaction Related Contingent Items	1,252,135		626,067	334,314
Short Term Self Liquidating Trade Related Contingencies	148,950		29,790	17,205
Assets Sold With Recourse	-		-	-
Forward Asset Purchases	-		-	-
Obligations under an On-going Underwriting Agreement	-		-	-
Commitments to buy back Islamic securities under Sales and Buy Back agreement	174,957		174,957	28,173
Foreign Exchange Related Contracts				
One year or less	2,562,038	57,397	91,324	60,222
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Profit Rate Related Contracts				
One year or less	1,344	2	23	33
Over one year to five years	1,517,618	2,882	33,145	16,401
Over five years	111,894	1,493	7,088	4,490
Commodity contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	59,363,346	176,150	1,143,731	282,875
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,018,742		12,967,234	4,582,757
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-		-	-
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	15,719,257		-	-
Unutilised credit card lines	1,178,219		570,892	230,706
Off-balance sheet items for securitisation exposures	-		-	-
<b>Total</b>	<b>97,699,149</b>	<b>237,924</b>	<b>16,294,901</b>	<b>5,975,899</b>

**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: Disclosure on Credit Derivative Transactions**

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

**CREDIT RISK (continued)**

**Credit Risk Mitigation**

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

**Table 24: Disclosure on Credit Risk Mitigation**

30 June 2025	CIMB Islamic			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	23,579,657	-	-	-
Public Sector Entities	3,148,255	2,866,969	-	-
Banks, DFIs & MDBs	7,482,319	-	1,042,678	-
Takaful Operators, Securities Firms & Fund Managers	660	-	-	-
Corporate	45,303,141	1,221,762	1,165,207	10,484,998
RRE Financing	52,494,777	-	10	-
Qualifying Revolving Retail	1,344,643	-	-	-
Hire Purchase	20,200,669	-	-	-
Other Retail	35,198,200	1,282,510	72,551	-
Securitisation	10,299	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	190,587	-	-	-
<b>Defaulted Exposures</b>	2,354,092	1,317	6,089	151,497
<b>Total Exposures</b>	<b>191,307,299</b>	<b>5,372,557</b>	<b>2,286,535</b>	<b>10,636,495</b>

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

**CREDIT RISK (continued)**

**Credit Risk Mitigation (continued)**

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

31 December 2024	CIMB Islamic			
(RM'000) Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Performing Exposures</b>				
Sovereign/Central Banks	23,592,171	-	-	-
Public Sector Entities	3,158,886	2,910,286	-	-
Banks, DFIs & MDBs	4,724,878	-	359,230	-
Takaful Operators, Securities Firms & Fund Managers	944	-	-	-
Corporate	40,488,346	1,284,556	1,094,803	9,838,405
RRE Financing	50,095,887	-	-	-
Qualifying Revolving Retail	1,114,477	-	-	-
Hire Purchase	19,588,527	-	-	-
Other Retail	36,312,115	1,589,346	70,495	-
Securitisation	10,274	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	175,620	-	-	-
<b>Defaulted Exposures</b>	2,349,236	2,722	4,947	154,341
<b>Total Exposures</b>	<b>181,611,361</b>	<b>5,786,911</b>	<b>1,529,475</b>	<b>9,992,746</b>

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

**SECURITISATION**

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

**Table 25: Disclosure on Securitisation for Banking Book**

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

  

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

\* Gains/(losses) recognised during the period represent gain/(losses) recognised during the 6-month period from 1 January 2025 to 30 June 2025 and 1 January 2024 to 30 June 2024.

**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: Disclosure on Securitisation under the SA for Banking Book Exposures**

30 June 2025	CIMB Islamic											
(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
<b>Traditional Securitisation (Banking Book)</b>												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	10,299	-	-	-	10,299	-	-	-	-			2,060
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-



SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

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

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

31 December 2024	CIMB Islamic											
(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
<b>Traditional Securitisation (Banking Book)</b>												
<u>Non-originating Banking Institution</u>												
<i>On-Balance Sheet</i>												
Most senior	10,274	-	-	-	10,274	-	-	-	-			2,055
Mezzanine	-	-	-	-	-	-	-	-	-			-
First loss	-	-	-	-	-	-	-	-	-			-
<i>Off-Balance Sheet</i>												
Rated eligible liquidity facilities	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity > 1 year)	-	-			-	-	-	-	-			-
Unrated eligible liquidity facilities (with original maturity < 1 year)	-	-			-	-	-	-	-			-
Eligible servicer cash advance facilities	-	-			-	-	-	-	-			-
Eligible underwriting facilities	-	-			-	-	-	-	-			-
Guarantees and credit derivatives	-	-			-	-	-	-	-			-
Other off-balance sheet securitisation exposures (excl. guarantees and credit derivatives)	-	-			-	-	-	-	-			-

SECURITISATION (continued)

Securitisation under the SA for Banking Book (continued)

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

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

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

As at 30 June 2025 and 31 December 2024, CIMB Islamic has 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 in Table 2.

**OPERATIONAL RISK**

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

**EQUITY EXPOSURES IN BANKING BOOK**

As at 30 June 2025 and 30 June 2024, there were no realised and unrealised gains and losses recorded for equity holdings in Banking Book for CIMB Islamic Bank.

The following table shows an analysis of equity investments by appropriate equity groupings and risk weighted assets as at 30 June 2025 and 31 December 2024:

**Table 27: Analysis of Equity Investments by Grouping and RWA**

(RM'000)	CIMB Islamic			
	30 June 2025		31 December 2024	
	Exposures subject to Risk-Weighting	RWA	Exposures subject to Risk-Weighting	RWA
Privately held	-	-	-	-
Publicly traded	-	-	-	-
<b>Total</b>	-	-	-	-

### RATE OF RETURN RISK IN THE BANKING BOOK

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

The table below illustrates CIMB Islamic's RORBB under a 100 bps parallel upward profit rate shock from economic value perspective:

**Table 28: RORBB – Impact on Economic Value**

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

**Table 29: RORBB – Impact on Earnings**

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

### 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 30: Roles and Responsibility**

Roles and Responsibility	
<b>Board of Directors (Board)</b>	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.
<b>Board Investment Committee (BIC)</b>	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.
<b>Board Shariah Committee (BSC)</b>	<p>Responsible to ensure activities associated with the investment account are conducted in line with Shariah, including:</p> <ul style="list-style-type: none"> <li>(a) to endorse the investment account structure, objectives, investment assets and policies and procedures;</li> <li>(b) to advise and provide clarification to the Board on relevant Shariah rulings, decisions or policies on Shariah matters issued by the Bank and any other issues on Shariah affecting the operations and activities of the investment account;</li> <li>(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.</li> <li>(d) to assess the work carried out by Shariah review and Shariah audit on the investment account operations; and</li> <li>(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.</li> </ul>

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

Table 30: Roles and Responsibility (continued)

Roles and Responsibility	
<b>Investment Account Oversight Committee (IAOC)</b>	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.
<b>Risk Committees</b>	The Group Risk and Compliance Committee (GRCC) and the relevant risk sub-committees are responsible to provide oversight function for risk-related matters.

Table 31 (a): PERFORMANCE OF UNRESTRICTED INVESTMENT ACCOUNT

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

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

Table 31 (b): PERFORMANCE OF RESTRICTED INVESTMENT ACCOUNT

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

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

[END OF SECTION]