



**Pillar 3 Disclosure
For Half Year Ended 30 June 2019
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD**

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APPENDIX 1: MAYBANK GROUP PILLAR 3 DISCLOSURE FOR THE HALF YEAR ENDED 30 JUNE 2019

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OVERVIEW

The Pillar 3 Disclosure for the half year ended 30 June 2019 for Malayan Banking Berhad (“Maybank” or the “Bank”) and its subsidiaries (“Maybank Group” or the “Group”) is in accordance to Bank Negara Malaysia’s (“BNM”) “Risk-Weighted Capital Adequacy Framework (“RWCAF”) - Disclosure Requirements (“Pillar 3”)” and Capital Adequacy Framework for Islamic Banks (“CAFIB”) - Disclosures Requirements (“Pillar 3”), which are the equivalent of that issued by the Basel Committee on Banking Supervision (“BCBS”) entitled “International Convergence of Capital Measurement and Capital Standards” (commonly referred to as Basel II).

The Group adopts the following approaches in determining the capital requirements of Pillar 1 in accordance to BNM’s Guidelines on Capital Adequacy Framework (Basel II - Risk Weighted Assets) and CAFIB (Basel II - Risk Weighted Assets):

- Credit Risk - the Foundation Internal Ratings-Based (“FIRB”) Approach and supervisory slotting criteria to calculate credit risk-weighted assets (“RWA”) for major non-retail portfolios, and the Advanced Internal Ratings-Based (“AIRB”) Approach for major retail portfolios. Other credit portfolios, especially those in the Bank’s subsidiaries and some overseas units, are on the Standardised Approach and will migrate to the Internal Ratings-Based (“IRB”) approaches progressively.
- Market Risk - The Standardised Approach (“SA”).
- Operational Risk - the Basic Indicator Approach (“BIA”).

MEDIUM AND LOCATION OF DISCLOSURE

The Pillar 3 Disclosure will be made available at www.maybank.com.

BASIS OF DISCLOSURE

This Pillar 3 Disclosure is prepared in accordance to the BNM’s Pillar 3 Guidelines and the Group’s internal policy on Pillar 3 Disclosures, and is to be read in conjunction with the Group’s and Bank’s Financial Statements for the half year ended 30 June 2019. Whilst this document discloses the Group’s assets both in terms of exposures and capital requirements, the information disclosed herein may not be directly comparable with the information in the Half-Year Financial Statements 2019 published by the Group.

These disclosures have been reviewed and verified by an independent internal party and approved by the Risk Management Committee (“RMC”), as delegated by the Board of Directors (“Board”) of the Group.

1.0 SCOPE OF APPLICATION

The Pillar 3 Disclosure is prepared on a consolidated basis and comprises information of the Group, the Bank and Maybank Islamic Berhad (“Maybank Islamic”), a wholly-owned subsidiary of the Bank which provides Islamic banking financial services in Malaysia.

For regulatory reporting purposes, Maybank establishes two main levels of reporting namely at Maybank Group level, covering Maybank and its subsidiaries excluding the investments in insurance entities and associates; and at Maybank level.

Information on subsidiary and associated companies of the Group is available in the notes to the financial statements. The basis of consolidation for financial accounting purposes is described in the notes segment of the financial statements, and differs from that used for regulatory capital reporting purposes.

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2.0 CAPITAL MANAGEMENT

2.1 CAPITAL ADEQUACY RATIO

Table 1 and 2 depicts the Capital Adequacy Ratios and Capital Adequacy Structure for the Group, the Bank and Maybank Islamic, respectively.

Table 1: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic

Capital Adequacy Ratios	30 June 2019 ¹			31 December 2018 ²		
	Group	Maybank	Maybank Islamic	Group	Maybank	Maybank Islamic
CET1 Capital Ratio	14.948%	14.418%	14.928%	15.029%	13.757%	16.368%
Tier 1 Capital Ratio	15.865%	15.503%	16.445%	15.983%	14.871%	17.984%
Total Capital Ratio	18.705%	18.691%	19.974%	19.024%	18.266%	22.545%

Table 2: Capital Adequacy Structure for Maybank Group, Maybank and Maybank Islamic

As at 30.06.2019	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Total Capital	72,856,465	43,047,439	13,170,903
Credit RWA	326,992,461	192,582,422	68,718,848
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") ³	-	-	(11,560,735)
Market RWA	20,397,348	14,486,010	1,114,131
Operational RWA	42,121,610	23,242,757	7,666,872
Total RWA	389,511,419	230,311,189	65,939,116
As at 31.12.2018			
Total Capital	71,263,950	41,018,052	13,952,095
Credit RWA	315,336,800	187,055,005	66,463,822
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") ³	-	-	(13,113,007)
Market RWA	17,476,305	13,726,342	1,152,312
Operational RWA	41,792,895	23,777,893	7,381,566
Total RWA	374,606,000	224,559,240	61,884,693

Table 3 discloses Capital Adequacy under IRB Approach for the Group, the Bank and Maybank Islamic respectively.

Table 4 through 6 below present the minimum regulatory capital requirement for credit risk under the IRB Approach for the Group, the Bank and Maybank Islamic, respectively. These tables tabulate the total RWA under the various exposure classes under the IRB approach and apply the minimum capital requirement at 8% as set by BNM to ascertain the minimum capital required for each of the portfolio assessed.

Notes:

¹ After deducting the final dividend for the financial year end 31 December 2018 and before deducting interim dividend for financial half year ended 30 June 2019.

² Before deducting the final dividend for the financial year end 31 December 2018.

³ In accordance to the BNM Investment Account policy, the credit risk weighted assets funded by investment accounts (Unrestricted Investment Account and Restricted Investment Account) are excluded from the calculation of capital adequacy ratio.

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Table 3: Disclosure on Capital Adequacy under IRB Approach

<u>As at 30.06.2019</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	48,280,873	48,280,873	7,197,398
Share premium	-	-	-
Retained profits ¹	19,040,060	14,220,832	2,533,621
Other reserves ¹	4,715,851	5,919,547	848,893
Qualifying non-controlling interests	128,778	-	-
Less: Shares-held-in-trust	-	-	-
CET1 capital before regulatory adjustments	<u>72,165,562</u>	<u>68,421,252</u>	<u>10,579,912</u>
Less: Regulatory adjustments applied on CET1 Capital	<u>(13,940,991)</u>	<u>(35,215,335)</u>	<u>(736,292)</u>
Deferred tax assets	(631,647)	-	-
Goodwill	(5,681,542)	(81,015)	-
Other intangibles	(999,788)	(275,105)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(1,048,404)	(826,254)	(141,539)
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve	(2,605,004)	(1,982,307)	(594,753)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities ²	(2,974,606)	(32,050,654)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	<u>58,224,571</u>	<u>33,205,917</u>	<u>9,843,620</u>
Additional Tier 1 Capital			
Capital securities	3,500,000	3,500,000	1,000,000
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	71,993	-	-
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ²	-	(1,000,000)	-
Total Tier 1 capital	<u>61,796,564</u>	<u>35,705,917</u>	<u>10,843,620</u>
Tier 2 Capital			
Subordinated obligations	9,066,218	9,066,218	2,000,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	38,010	-	-
General provisions ³	336,969	50,395	12,825
Surplus of total eligible provision over total expected loss	1,618,704	1,023,138	314,458
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ³	-	(2,798,229)	-
Total Tier 2 capital	<u>11,059,901</u>	<u>7,341,522</u>	<u>2,327,283</u>
Total Capital	<u>72,856,465</u>	<u>43,047,439</u>	<u>13,170,903</u>

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Table 3: Disclosure on Capital Adequacy under IRB Approach (cont'd.)

<u>As at 31.12.2018</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	46,747,442	46,747,442	7,197,398
Share premium	-	-	-
Retained profits ¹	19,905,842	14,410,042	2,970,618
Other reserves ¹	2,154,645	4,111,140	303,622
Qualifying non-controlling interests	133,264	-	-
Less: Shares-held-in-trust	-	-	-
CET1 capital before regulatory adjustments	68,941,193	65,268,624	10,471,638
Less: Regulatory adjustments applied on CET1 Capital	(12,640,727)	(34,374,944)	(342,549)
Deferred tax assets	(1,026,818)	(345,186)	(24,077)
Goodwill	(5,547,431)	(81,015)	-
Other intangibles	(1,011,272)	(279,850)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(43,006)	(32,049)	(4,956)
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve	(2,127,290)	(1,778,997)	(313,516)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities ²	(2,884,910)	(31,857,847)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	56,300,466	30,893,680	10,129,089
Additional Tier 1 Capital			
Capital securities	3,500,000	3,500,000	1,000,000
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	71,182	-	-
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ²	-	(1,000,000)	-
Total Tier 1 capital	59,871,648	33,393,680	11,129,089
Tier 2 Capital			
Subordinated obligations	9,066,767	9,066,767	2,500,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	405,381	-	-
General provisions ³	348,148	51,305	23,310
Surplus of total eligible provision over total expected loss	1,572,006	988,691	299,696
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ³	-	(2,482,391)	-
Total Tier 2 capital	11,392,302	7,624,372	2,823,006
Total Capital	71,263,950	41,018,052	13,952,095

Notes:

- For the Group, the amount excludes retained profits and other reserves from insurance and takaful business. For the Bank, the amount includes retained profits and other reserves of Maybank International (L) Ltd.
- For the Bank, the regulatory adjustment includes cost of investment in subsidiaries and associates, except for: (i) Myfin Berhad of RM18,994,000 as its business, assets and liabilities have been transferred to the Bank; (ii) Maybank International (L) Ltd. of RM10,289,000 and (iii) Maybank Agro Fund Sdn. Bhd. of RM10,845,000, as its assets are included in the Bank's RWA. For the Group, the regulatory adjustment includes carrying amount of associates and investment in insurance and takaful entities.³ Refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses and regulatory reserve, to the extent they are ascribed to non-credit impaired exposures, determined under Standardised Approach for credit risk.
- The capital adequacy ratios of the Group is derived from consolidated balances of the Bank and its subsidiaries, excluding the investments in insurance and takaful entities and associates.

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Table 4: Disclosure on Capital Adequacy under IRB Approach for Maybank Group

Item	Exposure Class As at 30.06.2019	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	133,800,106	133,800,106	6,645,436	531,635
	Public Sector Entities	10,351,603	10,351,603	864,295	69,144
	Banks, Development Financial Institutions & MDBs	2,227,744	2,227,744	400,813	32,065
	Insurance Cos, Securities Firms & Fund Managers	310,628	310,628	310,628	24,850
	Corporates	19,488,289	19,432,589	16,933,220	1,354,658
	Regulatory Retail	33,668,731	33,502,686	22,625,779	1,810,062
	Residential Mortgages	1,726,615	1,726,615	806,333	64,507
	Higher Risk Assets	466,558	466,558	699,837	55,987
	Other Assets	11,219,126	11,219,126	4,737,441	378,995
	Securitisation Exposures	50,797	50,797	10,159	813
	Equity Exposures	177,895	177,895	183,707	14,697
	Defaulted Exposures	670,085	670,085	903,379	72,270
	Total On-Balance Sheet Exposures	214,158,177	213,936,432	55,121,027	4,409,683
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	1,282,804	1,282,804	210,103	16,808
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,540,950	3,527,169	1,839,744	147,179
	Defaulted Exposures	39,806	39,806	37,565	3,005
	Total Off-Balance Sheet Exposures	4,863,560	4,849,779	2,087,412	166,992
	Total On and Off-Balance Sheet Exposures	219,021,737	218,786,211	57,208,439	4,576,675
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	13,104,583	13,104,583	1,338,691	107,095
	Banks, Development Financial Institutions & MDBs	48,209,078	48,209,078	10,787,155	862,972
	Corporate Exposures	235,330,657	235,330,657	163,308,281	13,064,663
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	181,523,120	181,523,120	122,908,718	9,832,697
	b) Corporates (with firm-size adjustment)	53,807,537	53,807,537	40,399,563	3,231,965
	Retail Exposures	216,583,659	216,583,659	42,079,373	3,366,350
	a) Residential Mortgages	74,993,896	74,993,896	12,058,889	964,711
	b) Qualifying Revolving Retail Exposures	7,901,667	7,901,667	3,274,317	261,945
	c) Hire Purchase Exposures	50,856,036	50,856,036	11,261,598	900,928
	d) Other Retail Exposures	82,832,060	82,832,060	15,484,569	1,238,766
	Defaulted Exposures	10,885,945	10,885,945	2,539,888	203,191
	Total On-Balance Sheet Exposures	524,113,922	524,113,922	220,053,387	17,604,271
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	11,446,786	11,446,787	3,976,438	318,115
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	70,069,376	70,069,376	30,467,106	2,437,369
	Defaulted Exposures	1,715,015	1,715,015	16,296	1,304
	Total Off-Balance Sheet Exposures	83,231,177	83,231,177	34,459,840	2,756,788
	Total On and Off-Balance Sheet Exposures	607,345,099	607,345,100	254,513,228	20,361,059
	Total IRB Approach after Scaling Factor of 1.06			269,784,022	21,582,722
	Total (Exposures under Standardised Approach & IRB Approach)	826,366,836	826,131,311	326,992,461	26,159,397
2.0	Market Risk				
	Interest Rate Risk			6,240,220	499,218
	Foreign Currency Risk			6,988,174	559,054
	Equity Risk			740,088	59,207
	Commodity Risk			954	76
	Option Risk			6,427,912	514,233
3.0	Operational Risk			42,121,610	3,369,729
4.0	Total RWA and Capital Requirements			389,511,419	31,160,915

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Table 4: Disclosure on Capital Adequacy under IRB Approach for Maybank Group (cont'd.)

Item	Exposure Class As at 31.12.2018	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	<u>Credit Risk</u>				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	145,035,729	145,035,729	5,752,955	460,236
	Public Sector Entities	11,950,673	11,950,673	2,131,052	170,484
	Banks, Development Financial Institutions & MDBs	1,586,755	1,586,755	531,852	42,548
	Insurance Cos, Securities Firms & Fund Managers	245,923	245,923	245,923	19,674
	Corporates	19,128,985	19,064,786	15,706,396	1,256,512
	Regulatory Retail	32,342,910	32,122,351	21,333,194	1,706,656
	Residential Mortgages	1,653,247	1,653,247	624,868	49,989
	Higher Risk Assets	472,335	472,335	708,502	56,680
	Other Assets	10,199,326	10,199,326	3,458,714	276,697
	Securitisation Exposures	61,048	61,048	12,210	977
	Equity Exposures	248,303	248,303	254,115	20,329
	Defaulted Exposures	615,649	615,639	835,129	66,810
	Total On-Balance Sheet Exposures	223,540,883	223,256,115	51,594,910	4,127,592
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	512,982	512,982	503,242	40,259
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,959,374	1,954,186	1,237,366	98,989
	Defaulted Exposures	1,033	1,033	361	30
	Total Off-Balance Sheet Exposures	2,473,389	2,468,201	1,740,969	139,278
	Total On and Off-Balance Sheet Exposures	226,014,272	225,724,316	53,335,879	4,266,870
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	9,920,995	9,920,995	68,729	5,498
	Banks, Development Financial Institutions & MDBs	46,546,755	46,546,755	11,826,221	946,098
	Corporate Exposures	234,378,727	234,378,727	159,288,299	12,743,064
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	184,046,678	184,046,678	122,586,062	9,806,885
	b) Corporates (with firm-size adjustment)	50,332,049	50,332,049	36,702,237	2,936,179
	Retail Exposures	208,926,673	208,926,673	42,074,393	3,365,952
	a) Residential Mortgages	81,390,409	81,390,409	13,482,663	1,078,613
	b) Qualifying Revolving Retail Exposures	8,028,116	8,028,116	3,631,799	290,544
	c) Hire Purchase Exposures	48,428,722	48,428,722	10,837,807	867,025
	d) Other Retail Exposures	71,079,426	71,079,426	14,122,124	1,129,770
	Defaulted Exposures	11,029,133	11,029,133	1,893,503	151,480
	Total On-Balance Sheet Exposures	510,802,283	510,802,283	215,151,145	17,212,092
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	16,949,642	16,949,642	5,473,810	437,905
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	65,213,496	65,213,496	26,362,879	2,109,030
	Defaulted Exposures	792,991	792,991	182,846	14,629
	Total Off-Balance Sheet Exposures	82,956,129	82,956,129	32,019,535	2,561,564
	Total On and Off-Balance Sheet Exposures	593,758,412	593,758,412	247,170,680	19,773,656
	Total IRB Approach after Scaling Factor of 1.06			262,000,921	20,960,075
	Total (Exposures under Standardised Approach & IRB Approach)	819,772,684	819,482,728	315,336,800	25,226,945
2.0	Market Risk				
	Interest Rate Risk			6,402,056	512,164
	Foreign Currency Risk			6,423,477	513,878
	Equity Risk			809,008	64,721
	Commodity Risk			28	2
	Option Risk			3,841,736	307,339
3.0	Operational Risk			41,792,895	3,343,432
4.0	Total RWA and Capital Requirements			374,606,000	29,968,481

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Table 5: Disclosure on Capital Adequacy under IRB Approach for Maybank

Item	Exposure Class As at 30.06.2019	Gross Exposures / EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns / Central Banks	74,729,112	74,729,112	3,071,902	245,752
	Public Sector Entities	9,780,842	9,780,842	785,325	62,826
	Banks, Development Financial Institutions & MDBs	756,333	756,333	-	-
	Insurance Cos, Securities Firms & Fund Managers	56,398	56,398	56,398	4,512
	Corporates	11,562,823	11,560,661	11,136,867	890,949
	Regulatory Retail	5,323,426	5,320,948	3,152,314	252,185
	Residential Mortgages	544,810	544,810	195,927	15,674
	Higher Risk Assets	169,134	169,134	253,702	20,296
	Other Assets	7,130,934	7,130,934	2,519,124	201,531
	Securitisation Exposures	50,797	50,797	10,159	813
	Equity Exposures	136,094	136,094	141,517	11,321
	Defaulted Exposures	121,215	121,215	121,126	9,690
	Total On-Balance Sheet Exposures	110,361,918	110,357,278	21,444,361	1,715,549
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	979,106	979,106	19,603	1,568
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,057,379	2,046,467	595,388	47,631
	Defaulted Exposures	273	273	153	12
	Total Off-Balance Sheet Exposures	3,036,758	3,025,846	615,144	49,211
	Total On and Off-Balance Sheet Exposures	113,398,676	113,383,124	22,059,505	1,764,760
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	5,570,114	5,570,114	1,337,433	106,995
	Banks, Development Financial Institutions & MDBs	48,021,096	48,021,096	11,459,894	916,792
	Corporate Exposures	162,187,022	162,187,022	109,301,551	8,744,124
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	130,791,776	130,791,776	85,135,808	6,810,865
	b) Corporates (with firm-size adjustment)	31,395,246	31,395,246	24,165,743	1,933,259
	Retail Exposures	65,991,223	65,991,223	14,089,091	1,127,128
	a) Residential Mortgages	28,068,817	28,068,817	5,229,262	418,341
	b) Qualifying Revolving Retail Exposures	4,798,161	4,798,161	1,576,985	126,159
	c) Hire Purchase Exposures	9,004,981	9,004,981	2,035,497	162,840
	d) Other Retail Exposures	24,119,264	24,119,264	5,247,347	419,788
	Defaulted Exposures	6,234,041	6,234,041	540,122	43,210
	Total On-Balance Sheet Exposures	288,003,496	288,003,496	136,728,091	10,938,249
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	9,327,364	9,327,364	3,424,671	273,972
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	47,466,869	47,466,869	20,714,039	1,657,123
	Defaulted Exposures	216,371	216,371	3,875	310
	Total Off-Balance Sheet Exposures	57,010,604	57,010,604	24,142,585	1,931,405
	Total On and Off-Balance Sheet Exposures	345,014,100	345,014,100	160,870,676	12,869,654
	Total IRB Approach after Scaling Factor of 1.06	-	-	170,522,917	13,641,834
	Total (Exposures under Standardised Approach & IRB Approach)	458,412,776	458,397,224	192,582,422	15,406,594
2.0	Market Risk				
	Interest Rate Risk			5,439,899	435,192
	Foreign Currency Risk			2,694,914	215,593
	Commodity Risk			-	-
	Option Risk			6,351,197	508,096
3.0	Operational Risk			23,242,757	1,859,420
4.0	Total RWA and Capital Requirements			230,311,189	18,424,895

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Table 5: Disclosure on Capital Adequacy under IRB Approach for Maybank (cont'd.)

Item	Exposure Class As at 31.12.2018	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	83,595,999	83,595,999	2,442,250	195,380
	Public Sector Entities	11,172,661	11,172,661	1,870,549	149,644
	Banks, Development Financial Institutions & MDBs	403,626	403,626	-	-
	Insurance Cos, Securities Firms & Fund Managers	55,094	55,094	55,094	4,407
	Corporates	12,641,356	12,640,114	11,317,388	905,391
	Regulatory Retail	5,255,010	5,244,985	3,183,150	254,652
	Residential Mortgages	574,955	574,955	208,808	16,705
	Higher Risk Assets	173,744	173,744	260,616	20,849
	Other Assets	6,942,048	6,942,047	2,107,356	168,588
	Securitisation Exposures	61,048	61,048	12,210	977
	Equity Exposures	142,110	142,110	147,533	11,803
	Defaulted Exposures	120,700	120,700	140,772	11,262
	Total On-Balance Sheet Exposures	121,138,351	121,127,083	21,745,726	1,739,658
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	310,700	310,700	29,081	2,327
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	926,894	921,751	498,247	39,859
	Defaulted Exposures	77	77	94	8
	Total Off-Balance Sheet Exposures	1,237,671	1,232,528	527,422	42,194
	Total On and Off-Balance Sheet Exposures	122,376,022	122,359,611	22,273,148	1,781,852
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	2,316,725	2,316,725	57,800	4,624
	Banks, Development Financial Institutions & MDBs	50,897,366	50,897,366	12,424,212	993,937
	Corporate Exposures	165,282,637	165,282,637	108,417,042	8,673,364
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	135,656,849	135,656,849	85,491,283	6,839,303
	b) Corporates (with firm-size adjustment)	29,625,788	29,625,788	22,925,759	1,834,061
	Retail Exposures	66,494,849	66,494,849	14,679,530	1,174,362
	a) Residential Mortgages	27,057,558	27,057,558	5,247,317	419,785
	b) Qualifying Revolving Retail Exposures	4,970,888	4,970,888	1,653,353	132,268
	c) Hire Purchase Exposures	9,708,304	9,708,304	2,196,282	175,703
	d) Other Retail Exposures	24,758,099	24,758,099	5,582,578	446,606
	Defaulted Exposures	5,796,839	5,796,839	-	-
	Total On-Balance Sheet Exposures	290,788,416	290,788,416	135,578,584	10,846,287
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	8,345,704	8,345,704	2,354,550	188,364
	Off balance sheet exposures other than OTC derivatives or credit derivatives	45,115,929	45,115,929	17,521,448	1,401,716
	Defaulted Exposures	330,041	330,041	-	-
	Total Off-Balance Sheet Exposures	53,791,674	53,791,674	19,875,998	1,590,080
	Total On and Off-Balance Sheet Exposures	344,580,090	344,580,090	155,454,582	12,436,367
	Total IRB Approach after Scaling Factor of 1.06	-	-	164,781,857	13,182,549
	Total (Exposures under Standardised Approach & IRB Approach)	466,956,112	466,939,701	187,055,005	14,964,401
2.0	Market Risk				
	Interest Rate Risk			5,764,188	461,135
	Foreign Currency Risk			4,485,630	358,850
	Option Risk			3,476,524	278,122
3.0	Operational Risk			23,777,893	1,902,231
4.0	Total RWA and Capital Requirements			224,559,240	17,964,739

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Table 6: Disclosure on Capital Adequacy under IRB Approach for Maybank Islamic

Item	Exposure Class As at 30.06.2019	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	On-Balance Sheet Exposures						
	Sovereigns/Central Banks	31,200,106	31,200,106	8,460	-	8,460	677
	Public Sector Entities	4,070,761	4,070,761	78,970	-	78,970	6,318
	Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	5,219	5,219	5,219	-	5,219	418
	Corporates	1,907,798	1,907,798	1,673,153	(164,205)	1,508,948	120,716
	Regulatory Retail	4,111,029	4,111,029	2,742,034	-	2,742,034	219,363
	Residential Mortgages	568,052	568,052	238,590	-	238,590	19,087
	Higher Risk Assets	1,286	1,286	1,929	-	1,929	154
	Other Assets	553,018	553,018	126,590	-	126,590	10,127
	Defaulted Exposures	33,296	33,296	29,316	-	29,316	2,345
	Total On-Balance Sheet Exposures	42,450,565	42,450,565	4,904,261	(164,205)	4,740,056	379,205
	Off-Balance Sheet Exposures						
	OTC Derivatives	-	-	-	-	-	-
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	126,790	126,790	8,416	-	8,416	673
	Total Off-Balance Sheet Exposures	126,790	126,790	8,416	-	8,416	673
	Total On and Off-Balance Sheet Exposures	42,577,355	42,577,355	4,912,677	(164,205)	4,748,472	379,878
1.2	Exposures under the IRB Approach						
	On-Balance Sheet Exposures						
	Public Sector Entities	10,821,969	10,821,969	1,306,057	(1,304,799)	1,258	101
	Banks, Development Financial Institutions & MDBs	7,440,970	7,440,970	1,005,364	-	1,005,364	80,429
	Corporate Exposures	49,956,334	49,956,334	27,261,312	(6,090,266)	21,171,046	1,693,684
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	35,746,109	35,746,109	17,303,680	(6,090,266)	11,213,414	897,073
	b) Corporates (with firm-size adjustment)	14,210,225	14,210,225	9,957,632	-	9,957,632	796,611
	Retail Exposures	118,428,574	118,428,574	24,203,495	(3,356,378)	20,847,117	1,667,769
	a) Residential Mortgages	32,801,019	32,801,019	6,083,433	(1,698,474)	4,384,960	350,797
	b) Qualifying Revolving Retail Exposures	1,155,811	1,155,811	381,329	-	381,329	30,506
	c) Hire Purchase Exposures	33,001,702	33,001,702	7,665,917	(262,672)	7,403,245	592,260
	d) Other Retail Exposures	51,470,042	51,470,042	10,072,816	(1,395,233)	8,677,583	694,207
	Defaulted Exposures	632,028	632,028	703,741	-	703,741	56,299
	Total On-Balance Sheet Exposures	187,279,875	187,279,875	54,479,969	(10,751,444)	43,728,526	3,498,282
	Off-Balance Sheet Exposures						
	OTC Derivatives	1,279,957	1,279,957	362,319	-	362,319	28,986
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	10,361,813	10,361,813	5,349,210	-	5,349,210	427,937
	Defaulted Exposures	1,480,482	1,480,482	3,001	-	3,001	240
	Total Off-Balance Sheet Exposures	13,122,252	13,122,252	5,714,530	-	5,714,530	457,163
	Total On and Off-Balance Sheet Exposures	200,402,127	200,402,127	60,194,499	(10,751,443)	49,443,056	3,955,445
	Total IRB Approach after Scaling Factor of 1.06			63,806,169	(11,396,530)	52,409,639	4,192,771
	Total (Exposures under Standardised Approach & IRB Approach)	242,979,482	242,979,482	68,718,846	(11,560,735)	57,158,111	4,572,649
2.0	Market Risk						
	Bench Mark Rate Risk			377,742	-	377,743	30,219
	Foreign Exchange Risk			735,436	-	735,436	58,835
	Option Risk			953	-	954	-
3.0	Operational Risk			7,666,872	-	7,666,872	613,350
4.0	Total RWA and Capital Requirements			77,498,899	(11,560,735)	65,939,116	5,275,053

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Table 6: Disclosure on Capital Adequacy under IRB Approach for Maybank Islamic (cont'd.)

Item	Exposure Class As at 31.12.2018	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	35,589,622	35,589,622	8,464	-	8,464	677
	Public Sector Entities	6,650,512	6,650,512	1,457,314	(1,196,810)	260,504	20,840
	Banks, Development Financial Institutions & MDBs	1	1	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	4,235	4,235	4,235	-	4,235	339
	Corporates	1,496,300	1,496,300	1,243,329	(184,218)	1,059,111	84,729
	Regulatory Retail	3,956,709	3,956,709	2,608,559	(864,968)	1,743,591	139,487
	Residential Mortgages	548,658	548,658	223,138	-	223,138	17,851
	Higher Risk Assets	1,286	1,286	1,929	-	1,929	154
	Other Assets	486,584	486,584	57,224	-	57,224	4,578
	Defaulted Exposures	19,370	19,370	18,438	-	18,438	1,475
	Total On-Balance Sheet Exposures	48,753,277	48,753,277	5,622,630	(2,245,996)	3,376,634	270,130
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	-	-	-	-	-	-
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	66,424	66,424	24,909	-	24,909	1,993
	Total Off-Balance Sheet Exposures	66,424	66,424	24,909	-	24,909	1,993
	Total On and Off-Balance Sheet Exposures	48,819,701	48,819,701	5,647,539	(2,245,996)	3,401,543	272,123
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Public Sector Entities	7,604,270	7,604,270	10,929	-	10,929	874
	Banks, Development Financial Institutions & MDBs	5,862,475	5,862,475	703,304	-	703,304	56,264
	Corporate Exposures	44,551,826	44,551,826	24,655,450	(6,312,453)	18,342,997	1,467,440
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	31,792,673	31,792,673	17,100,768	(6,312,453)	10,788,315	863,065
	b) Corporates (with firm-size adjustment)	12,759,153	12,759,153	7,554,682	-	7,554,682	604,375
	Retail Exposures	112,626,846	112,626,846	23,667,986	(3,939,445)	19,728,541	1,578,284
	a) Residential Mortgages	32,254,603	32,254,603	6,338,072	(1,236,623)	5,101,449	408,116
	b) Qualifying Revolving Retail Exposures	1,140,868	1,140,868	389,560	-	389,560	31,165
	c) Hire Purchase Exposures	31,419,617	31,419,617	7,392,306	(544,021)	6,848,285	547,863
	d) Other Retail Exposures	47,811,758	47,811,758	9,548,048	(2,158,801)	7,389,247	591,140
	Defaulted Exposures	1,998,820	1,998,820	660,195	-	660,195	52,816
	Total On-Balance Sheet Exposures	172,644,237	172,644,237	49,697,864	(10,251,898)	39,445,966	3,155,678
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	7,644,160	7,644,160	2,898,296	-	2,898,296	231,864
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	8,257,157	8,257,157	4,774,256	-	4,774,256	381,940
	Defaulted Exposures	9,330	9,330	3,436	-	3,436	275
	Total Off-Balance Sheet Exposures	15,910,647	15,910,647	7,675,988	-	7,675,988	614,079
	Total On and Off-Balance Sheet Exposures	188,554,884	188,554,884	57,373,852	(10,251,898)	47,121,954	3,769,757
	Total IRB Approach after Scaling Factor of 1.06			60,816,283	(10,867,011)	49,949,272	3,995,942
	Total (Exposures under Standardised Approach & IRB Approach)	237,374,585	237,374,585	66,463,822	(13,113,007)	53,350,815	4,268,065
2.0	Market Risk						
	Bench Mark Rate Risk			390,953	-	390,953	31,276
	Foreign Exchange Risk			761,359	-	761,359	60,909
3.0	Operational Risk			7,381,566	-	7,381,566	590,525
4.0	Total RWA and Capital Requirements			74,997,700	(13,113,007)	61,884,693	4,950,775

3.0 CREDIT RISK

3.1 REGULATORY CAPITAL REQUIREMENT

Tables 7 through 9 present the geographic analysis and distribution of credit exposures under both the Standardised Approach and IRB Approach for the Group, the Bank and Maybank Islamic, respectively.

Tables 10 through 12 present the Disclosure on credit risk exposures by various industries for the Group, the Bank and Maybank Islamic, respectively.

Tables 13 through 15 present the credit risk exposures by maturity periods of one year or less, one to five years and over five years for the Group, the Bank and Maybank Islamic, respectively.

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Table 7: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank Group

Exposure Class	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Other Overseas Units RM'000	Total RM'000
As at 30.06.2019					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	80,308,999	36,309,352	8,016,598	10,203,063	134,838,012
Public Sector Entities	7,358,733	3,020,754	-	-	10,379,487
Banks, Development Financial Institutions & MDBs	2,123,880	97,142	-	6,722	2,227,744
Insurance Cos, Securities Firms & Fund Managers	61,617	249,011	-	-	310,628
Corporates	5,978,901	6,028,645	5,057,110	5,109,660	22,174,316
Regulatory Retail	9,509,124	13,311,154	6,416,986	6,185,155	35,422,419
Residential Mortgages	836,391	2,173	106,480	798,674	1,743,718
Higher Risk Assets	459,038	40,973	9,843	1,241	511,095
Other Assets	5,445,572	1,854,999	2,762,087	1,122,968	11,185,626
Securitisation Exposures	50,797	-	-	-	50,797
Equity Exposures	177,527	-	368	-	177,895
Total Standardised Approach	112,310,579	60,914,203	22,369,472	23,427,483	219,021,737
<u>Exposures under the IRB Approach</u>					
Public Sector Entities	13,357,913	-	-	-	13,357,913
Banks, Development Financial Institutions & MDBs	17,780,946	23,833,347	2,871,635	16,816,880	61,302,808
Corporate Exposures	153,334,440	80,302,424	20,839,833	39,632,966	294,109,663
a) Corporates (excluding Specialised Lending and firm-size adjustment)	126,511,681	43,914,104	20,839,833	39,632,966	230,898,584
b) Corporates (with firm-size adjustment)	26,822,759	36,388,320	-	-	63,211,079
Retail Exposures	175,617,520	52,872,107	10,085,088	-	238,574,715
a) Residential Mortgages	52,659,822	18,677,227	4,556,166	-	75,893,215
b) Qualifying Revolving Retail Exposures	10,274,321	6,362,093	1,164,110	-	17,800,524
c) Hire Purchase Exposures	41,128,073	7,682,747	4,364,812	-	53,175,632
d) Other Retail Exposures	71,555,304	20,150,040	-	-	91,705,344
Total IRB Approach	360,090,819	157,007,878	33,796,556	56,449,846	607,345,099
Total Standardised and IRB Approaches	472,401,398	217,922,081	56,166,028	79,877,329	826,366,836
As at 31.12.2018					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	87,966,465	36,414,094	7,168,221	14,178,184	145,726,964
Public Sector Entities	9,157,782	2,683,100	-	-	11,840,882
Banks, Development Financial Institutions & MDBs	1,541,646	39,732	-	5,377	1,586,755
Insurance Cos, Securities Firms & Fund Managers	59,328	186,595	-	-	245,923
Corporates	7,313,222	5,710,995	4,599,777	2,923,997	20,547,991
Regulatory Retail	8,209,490	12,499,403	6,632,309	6,029,873	33,371,075
Residential Mortgages	816,672	1,648	90,048	751,988	1,660,356
Higher Risk Assets	468,055	46,540	9,843	1,210	525,648
Other Assets	4,860,331	1,793,781	2,793,065	752,150	10,199,327
Securitisation Exposures	61,048	-	-	-	61,048
Equity Exposures	247,935	-	368	-	248,303
Total Standardised Approach	120,701,974	59,375,888	21,293,631	24,642,779	226,014,272
<u>Exposures under the IRB Approach</u>					
Public Sector Entities	10,343,368	-	-	-	10,343,368
Banks, Development Financial Institutions & MDBs	18,204,891	24,321,945	1,788,037	15,763,813	60,078,686
Corporate Exposures	152,692,299	76,171,056	21,296,341	42,007,055	292,166,751
a) Corporates (excluding Specialised Lending and firm-size adjustment)	125,529,361	42,263,391	21,296,341	42,007,055	231,096,148
b) Corporates (with firm-size adjustment)	27,162,938	33,907,665	-	-	61,070,603
Retail Exposures	168,067,482	52,975,345	10,126,780	-	231,169,607
a) Residential Mortgages	53,801,815	23,808,485	4,595,973	-	82,206,273
b) Qualifying Revolving Retail Exposures	10,740,801	6,342,978	1,158,601	-	18,242,380
c) Hire Purchase Exposures	39,103,597	7,235,255	4,372,206	-	50,711,058
d) Other Retail Exposures	64,421,269	15,588,627	-	-	80,009,896
Total IRB Approach	349,308,040	153,468,346	33,211,158	57,770,868	593,758,412
Total Standardised and IRB Approaches	470,010,014	212,844,234	54,504,789	82,413,647	819,772,684

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Table 8: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank

Exposure Class	Malaysia RM'000	Singapore RM'000	Other Overseas Units RM'000	Total RM'000
As at 30.06.2019				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	48,665,549	20,562,981	6,496,938	75,725,468
Public Sector Entities	6,761,713	3,020,754	-	9,782,467
Banks, Development Financial Institutions & MDBs	659,330	97,003	-	756,333
Insurance Cos, Securities Firms & Fund Managers	56,398	-	-	56,398
Corporates	4,007,676	4,501,624	4,978,291	13,487,591
Regulatory Retail	5,121,678	1,018	457,375	5,580,071
Residential Mortgages	259,922	-	287,320	547,242
Higher Risk Assets	178,781	-	-	178,781
Other Assets	6,525,920	344,040	227,474	7,097,434
Securitisation Exposures	50,797	-	-	50,797
Equity Exposures	136,094	-	-	136,094
Total Standardised Approach	72,423,858	28,527,420	12,447,398	113,398,676
Exposures under the IRB Approach				
Public Sector Entities	5,714,943	-	-	5,714,943
Banks, Development Financial Institutions & MDBs	34,789,935	9,108,399	15,206,133	59,104,467
Corporate Exposures	105,877,653	63,426,411	35,929,965	205,234,029
a) Corporates (excluding Specialised Lending and firm-size adjustment)	95,488,484	36,022,738	35,929,965	167,441,187
b) Corporates (with firm-size adjustment)	10,389,169	27,403,673	-	37,792,842
Retail Exposures	74,960,661	-	-	74,960,661
a) Residential Mortgages	28,375,369	-	-	28,375,369
b) Qualifying Revolving Retail Exposures	8,386,599	-	-	8,386,599
c) Hire Purchase Exposures	9,057,808	-	-	9,057,808
d) Other Retail Exposures	29,140,885	-	-	29,140,885
Total IRB Approach	221,343,192	72,534,810	51,136,098	345,014,100
Total Standardised and IRB Approaches	293,767,050	101,062,230	63,583,496	458,412,776

Exposure Class	Malaysia RM'000	Singapore RM'000	Other Overseas Units RM'000	Total RM'000
As at 31.12.2018				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	51,884,390	21,865,388	10,503,983	84,253,761
Public Sector Entities	8,501,154	2,683,100	-	11,184,254
Banks, Development Financial Institutions & MDBs	364,006	39,620	-	403,626
Insurance Cos, Securities Firms & Fund Managers	55,094	-	-	55,094
Corporates	5,677,383	4,688,048	2,892,981	13,258,412
Regulatory Retail	4,875,927	1,269	439,988	5,317,184
Residential Mortgages	265,800	-	310,679	576,479
Higher Risk Assets	182,008	-	-	182,008
Other Assets	6,331,977	450,101	159,968	6,942,046
Securitisation Exposures	61,048	-	-	61,048
Equity Exposures	142,110	-	-	142,110
Total Standardised Approach	78,340,897	29,727,526	14,307,599	122,376,022
Exposures under the IRB Approach				
Public Sector Entities	2,517,438	-	-	2,517,438
Banks, Development Financial Institutions & MDBs	38,213,143	10,023,763	14,178,691	62,415,597
Corporate Exposures	106,823,958	59,735,228	38,137,566	204,696,752
a) Corporates (excluding Specialised Lending and firm-size adjustment)	96,362,726	34,293,774	38,137,566	168,794,066
b) Corporates (with firm-size adjustment)	10,461,232	25,441,454	-	35,902,686
Retail Exposures	74,950,303	-	-	74,950,303
a) Residential Mortgages	27,343,829	-	-	27,343,829
b) Qualifying Revolving Retail Exposures	8,729,816	-	-	8,729,816
c) Hire Purchase Exposures	9,762,355	-	-	9,762,355
d) Other Retail Exposures	29,114,303	-	-	29,114,303
Total IRB Approach	222,504,842	69,758,991	52,316,257	344,580,090
Total Standardised and IRB Approaches	300,845,739	99,486,517	66,623,856	466,956,112

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Table 9: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank Islamic

Exposure Class	As at	As at
	30.06.2019	31.12.2018
	Total	Total
	RM'000	RM'000
<u>Exposures under Standardised Approach</u>		
Sovereigns/Central Banks	31,200,106	35,589,632
Public Sector Entities	4,097,020	6,529,128
Banks, Development Financial Institutions & MDBs	-	1
Insurance Cos, Securities Firms & Fund Managers	5,219	4,235
Corporates	2,005,819	1,680,769
Regulatory Retail	4,138,419	3,977,188
Residential Mortgages	576,468	550,872
Higher Risk Assets	1,286	1,292
Other Assets	553,018	486,583
Total Standardised Approach	42,577,355	48,819,700
<u>Exposures under IRB Approach</u>		
Public Sector Entities	10,930,471	7,825,930
Banks, Development Financial Institutions & MDBs	8,268,185	6,655,917
Corporate Exposures	60,801,432	59,459,668
a) Corporates (excluding Specialised Lending and firm-size adjustment)	44,367,842	42,757,962
b) Corporates (with firm-size adjustment)	16,433,590	16,701,706
Retail Exposures	120,402,039	114,613,370
a) Residential Mortgages	33,062,378	32,505,184
b) Qualifying Revolving Retail Exposures	1,887,722	2,010,985
c) Hire Purchase Exposures	33,156,530	31,565,634
d) Other Retail Exposures	52,295,409	48,531,567
Total IRB Approach	200,402,127	188,554,885
Total Standardised and IRB Approaches	242,979,482	237,374,585

*Credit exposure for Maybank Islamic is derived from Malaysia only

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Table 10: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Group

Exposure Class	Industry Analysis												Total RM'000
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000		
As at 30.06.2019													
Exempted Exposures (Standardised Approach)													
Sovereigns / Central Banks	721	-	-	-	10	249	69,315,505	46	16,802,257	7,834,170	40,885,054	134,838,012	
Public Sector Entities	181	-	-	1,000,349	-	-	8,102,792	-	319,755	-	956,410	10,379,487	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,434,413	-	-	-	793,331	2,227,744	
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	310,628	-	-	-	-	310,628	
Corporates	35,595	814,267	1,582,854	895,460	6,521,771	436,030	5,727,823	144,999	20,238	5,641,406	353,873	22,174,316	
Regulatory Retail	-	-	-	-	-	-	2,848,839	-	-	32,573,580	-	35,422,419	
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,743,718	-	1,743,718	
Higher Risk Assets	-	-	-	-	-	-	82,589	-	-	189,910	238,596	511,095	
Other Assets	-	-	-	-	-	-	1,206,275	707	14,205	1,487,885	8,476,554	11,185,626	
Securitisation Exposures	-	-	-	-	-	-	50,797	-	-	-	-	50,797	
Equity Exposures	-	-	-	-	-	-	-	-	-	368	177,527	177,895	
Total Standardised Approach	36,497	814,267	1,582,854	1,895,809	6,521,781	436,279	89,079,661	145,752	17,156,455	49,471,037	51,881,345	219,021,737	
Exposures under the IRB Approach													
Public Sector Entities	2,553,541	-	-	25	-	1,264	10,677,437	831	3,598	-	121,217	13,357,913	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	58,423,424	-	7,686	2,871,629	69	61,302,808	
Corporate Exposures	9,005,781	8,430,227	30,877,786	34,901,805	6,038,683	35,312,597	96,517,807	15,370,964	5,450,423	20,975,811	31,227,779	294,109,663	
a) Corporates (excluding Specialised Lending and firm-size adjustment)	7,899,690	8,288,355	27,302,405	23,239,974	5,603,210	30,140,785	79,979,169	13,830,681	4,797,527	20,877,363	8,939,425	230,898,584	
b) Corporates (with firm-size adjustment)	1,106,091	141,872	3,575,381	11,661,831	435,473	5,171,812	16,538,638	1,540,283	652,896	98,448	22,288,354	63,211,079	
Retail Exposures	-	-	-	-	-	-	-	-	-	238,574,715	-	238,574,715	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	75,893,215	-	75,893,215	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	17,800,524	-	17,800,524	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	53,175,632	-	53,175,632	
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	91,705,344	-	91,705,344	
Total IRB Approach	11,559,322	8,430,227	30,877,786	34,901,830	6,038,683	35,313,861	165,618,668	15,371,795	5,461,707	262,422,155	31,349,065	607,345,099	
Total Standardised and IRB Approaches	11,595,819	9,244,494	32,460,640	36,797,639	12,560,464	35,750,140	254,698,329	15,517,547	22,618,162	311,893,192	83,230,410	826,366,836	

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Table 10: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Group (cont'd.)

Exposure Class	Mining &		Manufacturing	Construction	Wholesale, Retail		Finance, Insurance,		Transport,	Education,	Household	Others	Total
	Agriculture	Quarrying			Electricity, Gas &	Trade, Restaurants &	Real Estate &	Communication					
As at 31.12.2018	RM'000	RM'000	RM'000	RM'000	Water Supply	Hotels	Business	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exempted Exposures (Standardised Approach)													
Sovereigns/Central Banks	687	-	-	-	11	434	105,324,026	60	2,511,560	6,902,724	30,987,462	145,726,964	
Public Sector Entities	2,373,575	-	-	1,262,148	-	38	1,539,153	-	286,168	-	6,379,800	11,840,882	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,416,152	-	-	-	170,603	1,586,755	
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	245,923	-	-	-	-	245,923	
Corporates	42,581	294,918	1,657,193	1,605,894	3,356,666	185,440	6,605,291	158,745	24,477	4,600,786	2,016,000	20,547,991	
Regulatory Retail	-	-	-	-	-	-	-	-	-	33,371,075	-	33,371,075	
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,660,356	-	1,660,356	
Higher Risk Assets	-	-	-	-	-	-	41,585	0	-	238,391	245,672	525,648	
Other Assets	-	-	-	-	-	-	1,078,141	689	14,378	760,603	8,345,516	10,199,327	
Securitisation Exposures	-	-	-	-	-	-	61,048	-	-	-	-	61,048	
Equity Exposures	-	-	-	-	-	-	-	-	-	368	247,935	248,303	
Total Standardised Approach	2,416,843	294,918	1,657,193	2,868,042	3,356,677	185,912	116,311,319	159,494	2,836,583	47,534,303	48,392,988	226,014,272	
Exposures under the IRB Approach													
Public Sector Entities	370,426	-	-	-	307	1,648	9,793,879	831	3,255	-	173,022	10,343,368	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	58,315,571	-	-	1,763,115	-	60,078,686	
Corporate Exposures	9,382,103	7,235,439	30,399,745	31,244,986	8,669,090	28,830,554	66,972,390	16,003,921	4,697,274	21,034,033	67,697,216	292,166,751	
adjustment)	9,279,721	7,231,974	30,243,901	30,848,427	8,570,749	28,672,827	60,870,036	15,546,039	4,684,254	21,034,033	14,114,187	231,096,148	
b) Corporates (with firm-size adjustment)	102,382	3,465	155,844	396,559	98,341	157,727	6,102,354	457,882	13,020	-	53,583,029	61,070,603	
Retail Exposures	-	-	-	-	-	-	-	-	-	231,169,607	-	231,169,607	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	82,206,273	-	82,206,273	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	18,242,380	-	18,242,380	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	50,711,058	-	50,711,058	
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	80,009,896	-	80,009,896	
Total IRB Approach	9,752,529	7,235,439	30,399,745	31,244,986	8,669,397	28,832,202	135,081,840	16,004,752	4,700,529	253,966,755	67,870,238	593,758,412	
Total Standardised and IRB Approaches	12,169,372	7,530,357	32,056,938	34,113,028	12,026,074	29,018,114	251,393,159	16,164,246	7,537,112	301,501,058	116,263,226	819,772,684	

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Table 11: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank

Exposure Class	Mining & Quarrying		Manufacturing	Construction	Electricity, Gas & Water Supply		Wholesale, Retail Trade, Restaurants & Hotels		Finance, Insurance, Real Estate & Business	Transport, Storage & Communication	Education, Health & Others		Household	Others	Total
	Agriculture	Quarrying			Water Supply	Hotels	Others	Household			Others				
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2019															
Exempted Exposures (Standardised Approach)															
Sovereigns/Central Banks	721	-	-	-	10	-	249	30,042,770	46	4,796,723	-	40,884,949	-	-	75,725,468
Public Sector Entities	181	-	-	1,000,349	-	-	-	8,102,792	-	319,755	-	359,390	-	-	9,782,467
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	756,333	-	-	-	-	-	-	756,333
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	56,398	-	-	-	-	-	-	56,398
Corporates	35,595	814,267	1,560,926	791,269	4,634,220	425,579	4,693,682	139,265	6,669	32,360	353,759	13,487,591	-	-	13,487,591
Regulatory Retail	-	-	-	-	-	-	-	-	-	5,580,071	-	5,580,071	-	-	5,580,071
Residential Mortgages	-	-	-	-	-	-	-	-	-	547,242	-	547,242	-	-	547,242
Higher Risk Assets	-	-	-	-	-	-	-	-	-	178,781	-	178,781	-	-	178,781
Other Assets	-	-	-	-	-	-	-	73,642	-	-	-	7,023,792	-	-	7,097,434
Securitisation Exposures	-	-	-	-	-	-	-	50,797	-	-	-	-	-	-	50,797
Equity Exposures	-	-	-	-	-	-	-	-	-	-	-	136,094	-	-	136,094
Total Standardised Approach	36,497	814,267	1,560,926	1,791,618	4,634,230	425,828	43,776,414	139,311	5,123,147	6,338,454	48,757,984	113,398,676	6,338,454	48,757,984	113,398,676
Exposures under the IRB Approach															
Public Sector Entities	2,497,824	-	-	25	-	-	1,264	3,093,792	831	78	-	121,129	-	-	5,714,943
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	59,104,467	-	-	-	-	-	-	-	59,104,467
Corporate Exposures	6,139,282	5,115,355	22,492,913	21,438,196	4,821,454	25,579,398	80,490,236	12,893,127	4,198,399	132,063	21,933,606	205,234,029	-	-	205,234,029
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,501,887	5,013,052	20,412,442	17,430,420	4,581,581	22,665,472	70,057,923	12,109,234	3,976,431	33,615	5,659,130	167,441,187	-	-	167,441,187
b) Corporates (with firm-size adjustment)	637,395	102,303	2,080,471	4,007,776	239,873	2,913,926	10,432,313	783,893	221,968	98,448	16,274,476	37,792,842	-	-	37,792,842
Retail Exposures	-	-	-	-	-	-	-	-	-	-	74,960,661	-	-	-	74,960,661
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	-	28,375,369	-	-	-	28,375,369
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	-	8,386,599	-	-	-	8,386,599
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	-	9,057,808	-	-	-	9,057,808
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	-	29,140,885	-	-	-	29,140,885
Total IRB Approach	8,637,106	5,115,355	22,492,913	21,438,221	4,821,454	25,580,662	142,688,495	12,893,958	4,198,477	75,092,724	22,054,735	345,014,100	75,092,724	22,054,735	345,014,100
Total Standardised and IRB Approaches	8,673,603	5,929,622	24,053,839	23,229,839	9,455,684	26,006,490	186,464,909	13,033,269	9,321,624	81,431,178	70,812,719	458,412,776	81,431,178	70,812,719	458,412,776

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Table 11: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank (cont'd.)

Exposure Class	Wholesale, Retail Finance, Insurance, Education,											Total
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Trade, Restaurants & Hotels RM'000	Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Health & Others RM'000	Household RM'000	Others RM'000	
As at 31.12.2018												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	687	-	-	-	11	434	76,142,912	60	2,511,560	-	5,598,097	84,253,761
Public Sector Entities	2,372,793	-	-	1,060,958	-	-	7,169,377	-	285,741	-	295,385	11,184,254
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	403,626	-	-	-	-	403,626
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	55,094	-	-	-	-	55,094
Corporates	34,358	294,288	1,641,131	1,526,503	3,075,830	111,465	6,042,926	30,886	16,650	1,009	483,366	13,258,412
Regulatory Retail	-	-	-	-	-	-	-	-	-	5,317,184	-	5,317,184
Residential Mortgages	-	-	-	-	-	-	-	-	-	576,479	-	576,479
Higher Risk Assets	-	-	-	-	-	-	-	-	-	182,008	-	182,008
Other Assets	-	-	-	-	-	-	482,600	-	1,647	311,066	6,146,733	6,942,046
Securitisation Exposures	-	-	-	-	-	-	61,048	-	-	-	-	61,048
Equity Exposures	-	-	-	-	-	-	-	-	-	-	142,110	142,110
Total Standardised Approach	2,407,838	294,288	1,641,131	2,587,461	3,075,841	111,899	90,357,583	30,946	2,815,598	6,387,746	12,665,691	122,376,022
Exposures under the IRB Approach												
Public Sector Entities	285,267	-	-	-	307	1,648	2,096,472	831	149	-	132,764	2,517,438
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	62,415,597	-	-	-	-	62,415,597
Corporate Exposures	6,078,754	7,188,053	23,015,285	19,652,768	4,793,257	24,113,675	68,384,517	13,108,031	3,630,943	32	34,731,437	204,696,752
a) Corporates (excluding Specialised Lending and firm-size adjustment)	6,067,619	7,184,932	22,994,823	19,595,261	4,793,257	24,001,727	63,666,884	13,094,672	3,622,410	32	3,772,449	168,794,066
b) Corporates (with firm-size adjustment)	11,135	3,121	20,462	57,507	-	111,948	4,717,633	13,359	8,533	-	30,958,988	35,902,686
Retail Exposures	-	-	-	-	-	-	-	-	-	74,950,303	-	74,950,303
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	27,343,829	-	27,343,829
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,729,816	-	8,729,816
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,762,355	-	9,762,355
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	29,114,303	-	29,114,303
Total IRB Approach	6,364,021	7,188,053	23,015,285	19,652,768	4,793,564	24,115,323	132,896,586	13,108,862	3,631,092	74,950,335	34,864,201	344,580,090
Total Standardised and IRB Approaches	8,771,859	7,482,341	24,656,416	22,240,229	7,869,405	24,227,222	223,254,169	13,139,808	6,446,690	81,338,081	47,529,892	466,956,112

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Table 12: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Islamic

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 30.06.2019												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	-	-	-	-	-	-	19,277,594	-	11,922,512	-	-	31,200,106
Public Sector Entities	-	-	-	1,000,000	-	-	2,500,000	-	-	-	597,020	4,097,020
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	5,219	-	-	-	-	5,219
Corporates	-	-	-	-	2,005,819	-	-	-	-	-	-	2,005,819
Regulatory Retail	-	-	-	-	-	-	-	-	4,138,419	-	-	4,138,419
Residential Mortgages	-	-	-	-	-	-	-	-	576,468	-	-	576,468
Higher Risk Assets	-	-	-	-	-	-	-	-	1,286	-	-	1,286
Other Assets	-	-	-	-	-	-	-	-	-	553,018	-	553,018
Total Standardised Approach	-	-	-	1,000,000	2,005,819	-	21,782,813	-	11,922,512	4,716,173	1,150,038	42,577,355
Exposures under IRB Approach												
Public Sector Entities	2,343,217	-	-	-	-	-	8,583,645	-	3,520	-	89	10,930,471
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	8,260,498	-	7,687	-	-	8,268,185
Corporate Exposures	1,131,495	3,237,995	6,668,081	15,684,363	800,942	7,377,267	12,946,755	3,094,478	887,381	3,916	8,968,759	60,801,432
a) Corporates (excluding Specialised Lending and firm-size adjustment)	670,800	3,198,426	5,654,367	13,132,478	635,711	5,961,417	8,750,272	2,449,616	629,941	3,916	3,280,898	44,367,842
b) Corporates (with firm-size adjustment)	460,695	39,569	1,013,714	2,551,885	165,231	1,415,850	4,196,483	644,862	257,440	-	5,687,861	16,433,590
Retail Exposures	-	-	-	-	-	-	-	-	-	120,402,039	-	120,402,039
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	33,062,378	-	33,062,378
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,887,722	-	1,887,722
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	33,156,530	-	33,156,530
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	52,295,409	-	52,295,409
Total IRB Approach	3,474,712	3,237,995	6,668,081	15,684,363	800,942	7,377,267	29,790,898	3,094,478	898,588	120,405,955	8,968,848	200,402,127
Total Standardised and IRB Approaches	3,474,712	3,237,995	6,668,081	16,684,363	2,806,761	7,377,267	51,573,711	3,094,478	12,821,100	125,122,128	10,118,886	242,979,482

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Table 12: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Islamic (cont'd.)

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 31.12.2018												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	-	-	-	-	-	-	24,523,140	-	-	-	11,066,492	35,589,632
Public Sector Entities	783	-	-	201,191	-	38	242,276	-	427	-	6,084,413	6,529,128
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1	-	-	-	-	1
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	4,235	-	-	-	-	4,235
Corporates	8,223	630	15,216	79,021	276,359	49,421	17,422	127,859	7,828	-	1,098,790	1,680,769
Regulatory Retail	-	-	-	-	-	-	-	-	-	3,977,188	-	3,977,188
Residential Mortgages	-	-	-	-	-	-	-	-	-	550,872	-	550,872
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	1,292	1,292
Other Assets	-	-	-	-	-	-	-	-	-	-	486,583	486,583
Total Standardised Approach	9,006	630	15,216	280,212	276,359	49,459	24,787,074	127,859	8,255	4,528,060	18,737,570	48,819,700
Exposures under IRB Approach												
Public Sector Entities	85,159	-	-	-	-	-	7,697,407	-	3,106	-	40,258	7,825,930
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	6,655,917	-	-	-	-	6,655,917
Corporate Exposures	3,228,194	45,351	6,784,632	11,328,168	3,517,863	3,400,516	11,122,250	2,769,016	976,986	-	16,286,692	59,459,668
a) Corporates (excluding Specialised Lending and firm-size adjustment)	3,136,947	45,008	6,649,250	10,989,117	3,419,522	3,354,737	9,737,529	2,324,493	972,500	-	2,128,859	42,757,962
b) Corporates (with firm-size adjustment)	91,247	343	135,382	339,051	98,341	45,779	1,384,721	444,523	4,486	-	14,157,833	16,701,706
Retail Exposures	-	-	-	-	-	-	-	-	-	114,613,370	-	114,613,370
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	32,505,184	-	32,505,184
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,010,985	-	2,010,985
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	31,565,634	-	31,565,634
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	48,531,567	-	48,531,567
Total IRB Approach	3,313,353	45,351	6,784,632	11,328,168	3,517,863	3,400,516	25,475,574	2,769,016	980,092	114,613,370	16,326,950	188,554,885
Total Standardised and IRB Approaches	3,322,359	45,981	6,799,848	11,608,380	3,794,222	3,449,975	50,262,648	2,896,875	988,347	119,141,430	35,064,520	237,374,585

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Table 13: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Group

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2019				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	58,017,959	25,168,399	51,651,654	134,838,012
Public Sector Entities	135,817	7,228,408	3,015,262	10,379,487
Banks, Development Financial Institutions & MDBs	1,816,123	411,621	-	2,227,744
Insurance Cos, Securities Firms & Fund Managers	-	310,628	-	310,628
Corporates	6,761,219	11,698,475	3,714,622	22,174,316
Regulatory Retail	9,030,322	10,545,841	15,846,256	35,422,419
Residential Mortgages	35,167	133,110	1,575,441	1,743,718
Higher Risk Assets	49,930	426,206	34,959	511,095
Other Assets	503,509	2,693,883	7,988,234	11,185,626
Securitisation Exposures	-	50,797	-	50,797
Equity Exposures	-	177,895	-	177,895
Total Standardised Approach	76,350,046	58,845,263	83,826,428	219,021,737
<u>Exposures under the IRB Approach</u>				
Public Sector Entities	1,790,243	3,670,573	7,897,097	13,357,913
Banks, Development Financial Institutions & MDBs	44,585,473	13,083,744	3,633,591	61,302,808
Corporate Exposures	88,743,519	121,347,228	84,018,916	294,109,663
a) Corporates (excluding Specialised Lending and firm-size adjustment)	86,288,434	109,139,977	35,470,173	230,898,584
b) Corporates (with firm-size adjustment)	2,455,085	12,207,251	48,548,743	63,211,079
Retail Exposures	11,177,817	46,497,996	180,898,902	238,574,715
a) Residential Mortgages	398,050	4,105,228	71,389,937	75,893,215
b) Qualifying Revolving Retail Exposures	3,629,622	13,412,201	758,701	17,800,524
c) Hire Purchase Exposures	1,057,734	21,127,918	30,989,980	53,175,632
d) Other Retail Exposures	6,092,411	7,852,649	77,760,284	91,705,344
Total IRB Approach	146,297,052	184,599,541	276,448,506	607,345,099
Total Standardised and IRB Approaches	222,647,098	243,444,804	360,274,934	826,366,836
As at 31.12.2018				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	60,369,930	31,442,853	53,914,181	145,726,964
Public Sector Entities	2,077,991	7,359,911	2,402,980	11,840,882
Banks, Development Financial Institutions & MDBs	900,240	686,515	-	1,586,755
Insurance Cos, Securities Firms & Fund Managers	-	245,923	-	245,923
Corporates	5,485,001	12,816,617	2,246,373	20,547,991
Regulatory Retail	9,309,811	9,150,933	14,910,331	33,371,075
Residential Mortgages	34,441	115,990	1,509,925	1,660,356
Higher Risk Assets	51,466	432,662	41,520	525,648
Other Assets	996,653	2,534,836	6,667,838	10,199,327
Securitisation Exposures	10,044	51,004	-	61,048
Equity Exposures	-	237,458	10,845	248,303
Total Standardised Approach	79,235,577	65,074,702	81,703,993	226,014,272
<u>Exposures under the IRB Approach</u>				
Public Sector Entities	2,077,660	458,040	7,807,668	10,343,368
Banks, Development Financial Institutions & MDBs	38,191,865	19,468,532	2,418,289	60,078,686
Corporate Exposures	104,524,966	107,093,547	80,548,238	292,166,751
a) Corporates (excluding Specialised Lending and firm-size adjustment)	100,228,876	93,211,214	37,656,058	231,096,148
b) Corporates (with firm-size adjustment)	4,296,090	13,882,333	42,892,180	61,070,603
Retail Exposures	9,482,980	49,664,567	172,022,060	231,169,607
a) Residential Mortgages	419,471	4,094,925	77,691,877	82,206,273
b) Qualifying Revolving Retail Exposures	2,030,596	15,555,902	655,882	18,242,380
c) Hire Purchase Exposures	1,010,322	21,867,723	27,833,013	50,711,058
d) Other Retail Exposures	6,022,591	8,146,017	65,841,288	80,009,896
Total IRB Approach	154,277,471	176,684,686	262,796,255	593,758,412
Total Standardised and IRB Approaches	233,513,048	241,759,388	344,500,248	819,772,684

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Table 14: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2019				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	24,428,392	15,665,473	35,631,603	75,725,468
Public Sector Entities	22,218	6,849,513	2,910,736	9,782,467
Banks, Development Financial Institutions & MDBs	725,189	31,144	-	756,333
Insurance Cos, Securities Firms & Fund Managers	-	56,398	-	56,398
Corporates	3,476,526	9,547,291	463,774	13,487,591
Regulatory Retail	4,034,418	681,850	863,803	5,580,071
Residential Mortgages	565	25,650	521,027	547,242
Higher Risk Assets	9,555	169,193	33	178,781
Other Assets	90,038	210,364	6,797,032	7,097,434
Securitisation Exposures	-	50,797	-	50,797
Equity Exposures	-	136,094	-	136,094
Total Standardised Approach	32,786,901	33,423,767	47,188,008	113,398,676
Exposures under the IRB Approach				
Public Sector Entities	206,848	3,614,518	1,893,577	5,714,943
Banks, Development Financial Institutions & MDBs	39,878,467	14,087,746	5,138,254	59,104,467
Corporate Exposures	52,912,814	91,290,325	61,030,890	205,234,029
a) Corporates (excluding Specialised Lending and firm-size adjustment)	52,912,814	91,290,325	23,238,048	167,441,187
b) Corporates (with firm-size adjustment)	-	-	37,792,842	37,792,842
Retail Exposures	4,579,259	15,440,273	54,941,129	74,960,661
a) Residential Mortgages	329,874	930,105	27,115,390	28,375,369
b) Qualifying Revolving Retail Exposures	1,547,725	6,740,118	98,756	8,386,599
c) Hire Purchase Exposures	132,100	3,316,915	5,608,793	9,057,808
d) Other Retail Exposures	2,569,560	4,453,135	22,118,190	29,140,885
Total IRB Approach	97,577,388	124,432,862	123,003,850	345,014,100
Total Standardised and IRB Approaches	130,364,289	157,856,629	170,191,858	458,412,776

Exposure Class
As at 31.12.2018
Exempted Exposures (Standardised Approach)

Sovereigns/Central Banks	24,109,707	21,645,597	38,498,457	84,253,761
Public Sector Entities	22,785	8,916,651	2,244,818	11,184,254
Banks, Development Financial Institutions & MDBs	372,478	31,148	-	403,626
Insurance Cos, Securities Firms & Fund Managers	-	55,094	-	55,094
Corporates	1,832,539	11,072,881	352,992	13,258,412
Regulatory Retail	3,965,157	492,230	859,797	5,317,184
Residential Mortgages	7,606	20,253	548,620	576,479
Higher Risk Assets	7,990	173,960	58	182,008
Other Assets	55,932	581,859	6,304,255	6,942,046
Securitisation Exposures	10,044	51,004	-	61,048
Equity Exposures	-	131,265	10,845	142,110
Total Standardised Approach	30,384,238	43,171,942	48,819,842	122,376,022
Exposures under the IRB Approach				
Public Sector Entities	310,948	401,927	1,804,563	2,517,438
Banks, Development Financial Institutions & MDBs	42,736,147	14,741,103	4,938,347	62,415,597
Corporate Exposures	66,364,277	79,210,257	59,122,218	204,696,752
a) Corporates (excluding Specialised Lending and firm-size adjustment)	66,364,277	79,210,257	23,219,532	168,794,066
b) Corporates (with firm-size adjustment)	-	-	35,902,686	35,902,686
Retail Exposures	3,775,670	17,371,172	53,803,461	74,950,303
a) Residential Mortgages	361,481	920,522	26,061,826	27,343,829
b) Qualifying Revolving Retail Exposures	582,986	8,085,960	60,870	8,729,816
c) Hire Purchase Exposures	158,382	3,654,810	5,949,163	9,762,355
d) Other Retail Exposures	2,672,821	4,709,880	21,731,602	29,114,303
Total IRB Approach	113,187,042	111,724,459	119,668,589	344,580,090
Total Standardised and IRB Approaches	143,571,280	154,896,401	168,488,431	466,956,112

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Table 15: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Islamic

Exposure Class	One year or less	One to five years	Over five years	Total
As at 30.06.2019	RM'000	RM'000	RM'000	RM'000
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	15,954,421	3,700,686	11,544,999	31,200,106
Public Sector Entities	113,599	3,878,896	104,525	4,097,020
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	5,219	-	5,219
Corporates	62,084	948,682	995,053	2,005,819
Regulatory Retail	668,667	1,381,053	2,088,699	4,138,419
Residential Mortgage	752	24,149	551,567	576,468
Higher Risk Assets	-	1,250	36	1,286
Other Assets	54,150	-	498,868	553,018
Total Standardised Approach	16,853,673	9,939,935	15,783,747	42,577,355
Exposures under the IRB Approach				
Public Sector Entities	1,583,395	3,343,556	6,003,520	10,930,471
Banks, Development Financial Institutions & MDBs	7,757,181	311,538	199,466	8,268,185
Corporate Exposures	20,753,171	32,072,535	7,975,726	60,801,432
a) Corporates (excluding Specialised Lending and firm-size adjustment)	18,993,456	20,833,064	4,541,322	44,367,842
b) Corporates (with firm-size adjustment)	1,759,715	11,239,471	3,434,404	16,433,590
Retail Exposures	4,119,327	16,486,313	99,796,399	120,402,039
a) Residential Mortgages	23,016	554,105	32,485,257	33,062,378
b) Qualifying Revolving Retail Exposures	300,494	1,507,250	79,978	1,887,722
c) Hire Purchase Exposures	299,461	11,139,949	21,717,120	33,156,530
d) Other Retail Exposures	3,496,356	3,285,009	45,514,044	52,295,409
Total IRB Approach	34,213,074	52,213,942	113,975,111	200,402,127
Total Standardised and IRB Approaches	51,066,747	62,153,877	129,758,858	242,979,482

Exposure Class	One year or less	One to five years	Over five years	Total
As at 31.12.2018	RM'000	RM'000	RM'000	RM'000
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	20,691,012	4,423,842	10,474,778	35,589,632
Public Sector Entities	2,055,205	353,261	4,120,662	6,529,128
Banks, Development Financial Institutions & MDBs	-	1	-	1
Insurance Cos, Securities Firms & Fund Managers	-	4,235	-	4,235
Corporates	82,128	543,925	1,054,716	1,680,769
Regulatory Retail	734,279	1,447,570	1,795,339	3,977,188
Residential Mortgage	979	23,015	526,878	550,872
Higher Risk Assets	-	1,250	42	1,292
Other Assets	21,599	-	464,984	486,583
Total Standardised Approach	23,585,202	6,797,099	18,437,399	48,819,700
Exposures under the IRB Approach				
Public Sector Entities	1,766,712	56,112	6,003,106	7,825,930
Banks, Development Financial Institutions & MDBs	6,184,172	366,158	105,587	6,655,917
Corporate Exposures	26,620,224	16,316,401	16,523,043	59,459,668
a) Corporates (excluding Specialised Lending and firm-size adjustment)	24,731,734	4,792,712	13,233,516	42,757,962
b) Corporates (with firm-size adjustment)	1,888,490	11,523,689	3,289,527	16,701,706
Retail Exposures	3,851,346	16,155,837	94,606,187	114,613,370
a) Residential Mortgages	24,896	495,943	31,984,345	32,505,184
b) Qualifying Revolving Retail Exposures	220,180	1,735,045	55,760	2,010,985
c) Hire Purchase Exposures	275,264	10,651,259	20,639,111	31,565,634
d) Other Retail Exposures	3,331,006	3,273,590	41,926,971	48,531,567
Total IRB Approach	38,422,454	32,894,508	117,237,923	188,554,885
Total Standardised and IRB Approaches	62,007,656	39,691,607	135,675,322	237,374,585

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3.2 CREDIT IMPAIRMENT POLICY AND CLASSIFICATION AND IMPAIRMENT PROVISIONS FOR LOANS, ADVANCES AND FINANCING

Table 16 (a) to 16 (f) provide details on impaired loans, advances and financing for the Group, the Bank and Maybank Islamic, respectively.

Table 16 (a): Impaired and Past Due Loans, Advances and Financing and Allowances by Industry for Maybank Group

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 30.06.2019						
Agriculture	1,000,262	620,944	249,045	139,653	189,353	(2,470)
Mining & quarrying	482,526	9,964	229,155	52,529	(58,003)	(11,814)
Manufacturing	1,199,449	580,062	809,190	300,306	344,983	(107,154)
Construction	1,503,597	592,651	778,535	401,981	66,694	(25,281)
Electricity, gas & water supply	2,102,242	58,464	1,080,752	148,579	587,587	(245)
Wholesale, retail trade, restaurants & hotels	1,453,338	1,108,227	839,810	427,027	25,186	(53,882)
Finance, insurance, real estate & business	1,801,996	1,561,580	1,166,032	879,568	173,116	(274,744)
Transport, storage & communication	2,058,092	400,931	1,285,429	158,534	233,038	(115,994)
Education, health & others	374,184	458,177	119,618	130,664	8,960	(4,474)
Household	1,791,432	11,812,777	545,215	974,868	76,933	(185,962)
Others	22,246	5,274	10,048	22,402	(5,005)	(9,672)
Total	13,789,364	17,209,051	7,112,829	3,636,111	1,642,842	(791,692)

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 31.12.2018						
Agriculture	85,760	123,833	23,237	93,260	8,658	(85,684)
Mining & quarrying	380,252	13,152	248,278	33,720	74,196	(135,393)
Manufacturing	1,279,606	367,539	402,759	692,296	87,306	(168,788)
Construction	821,101	452,369	233,596	464,140	66,230	(38,309)
Electricity, gas & water supply	447,444	18,723	284,372	55,830	139,469	(37,408)
Wholesale, retail trade, restaurants & hotels	1,856,751	885,885	609,528	658,584	219,030	(184,305)
Finance, insurance, real estate & business	2,584,452	1,443,530	1,247,159	986,324	287,480	(52,707)
Transport, storage & communication	2,543,342	283,085	1,006,851	320,656	603,165	(143,564)
Education, health & others	32,454	152,445	1,018	51,691	(10,129)	-
Household	1,344,443	17,322,087	58,737	582,518	26,299	(12,388)
Others	174,298	737,232	4,996	201,174	2,328	-
Total	11,549,903	21,799,880	4,120,531	4,140,193	1,504,032	(858,546)

Notes:

1 General provision refers to loss allowance measured at an amount equal to 12-months expected credit losses (Stage 1) and lifetime expected credit losses for non-credit impaired (Stage 2).

2 Specific provision refers to loss allowance measured at an amount equal to lifetime expected credit losses for credit-impaired exposures (Stage 3).

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Table 16 (b): Impaired and Past Due Loans, Advances and Financing and Allowances by Industry for Maybank

	Impaired Loans, Advances and Financing	Past Due Loans	Specific Provision	General Provision	Specific Provision Charges / Write Back	Specific Provision Write- Offs
As at 30.06.2019	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	464,301	19,070	73,731	76,452	42,592	(223)
Mining & quarrying	32,808	3,371	24,397	35,532	(90,698)	(10,197)
Manufacturing	533,586	63,300	351,680	130,697	172,301	(821)
Construction	1,089,984	357,783	577,811	230,481	8,526	(4,935)
Electricity, gas & water supply	2,028,600	352	1,049,689	48,888	511,590	-
Wholesale, retail trade, restaurants & hotels	768,603	167,467	533,113	197,514	(31,891)	(9,270)
Finance, insurance, real estate & business	1,414,773	865,904	994,923	526,520	187,346	(153,305)
Transport, storage & communication	1,322,295	87,244	849,478	94,249	84,398	(479)
Education, health & others	289,216	41,776	95,422	40,030	5,816	(6,722)
Household	582,582	3,502,027	197,429	300,144	20,810	(54,269)
Others	1,379	458	1,303	8,349	20,262	(34,583)
Total	8,528,127	5,108,752	4,748,976	1,688,856	931,052	(274,804)

	Impaired Loans, Advances and Financing	Past Due Loans	Specific Provision	General Provision	Specific Provision Charges / Write Back	Specific Provision Write- Offs
As at 31.12.2018	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	53,801	37,139	31,371	86,024	34,512	(18,756)
Mining & quarrying	43,400	799	125,309	37,421	92,825	-
Manufacturing	325,699	93,413	180,093	278,845	28,965	(76,786)
Construction	919,725	69,295	576,263	170,671	302,516	(72,861)
Electricity, gas & water supply	1,803,293	7,948	531,086	28,176	65,090	(71,482)
Wholesale, retail trade, restaurants & hotels	1,260,865	146,056	518,265	262,172	269,247	(125,411)
Finance, insurance, real estate & business	1,448,487	156,439	962,934	476,554	158,140	(12,840)
Transport, storage & communication	1,325,138	84,584	672,612	173,998	56,906	(185,839)
Education, health & others	241,313	21,347	84,028	48,795	383,558	(7,277)
Household	629,897	3,287,357	237,268	454,612	168,393	(175,232)
Others	3,371	464,515	14,570	32,025	(267,829)	(925,489)
Total	8,054,989	4,368,892	3,933,799	2,049,293	1,292,323	(1,671,973)

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Table 16 (c): Impaired and Past Due Loans, Advances and Financing and Allowances by Industry for Maybank Islamic

	Impaired Loans, Advances and Financing RM'000	Past Due Loans RM'000	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges / Write Back RM'000	Specific Provision Write-Offs RM'000
As at 30.06.2019						
Agriculture	469,772	103,642	147,928	49,153	137,694	(592)
Mining & quarrying	290,796	5,046	125,906	12,925	(4,313)	(495)
Manufacturing	112,088	70,519	56,752	87,037	14,699	(9,734)
Construction	354,442	134,390	173,257	133,903	38,992	(2,905)
Electricity, gas & water supply	54,621	1,025	25,727	75,859	14,147	-
Wholesale, retail trade, restaurants & hotels	187,472	192,321	75,488	112,661	7,863	(6,777)
Finance, insurance, real estate & business	139,055	251,198	61,636	126,442	41,928	(21,165)
Transport, storage & communication	442,084	101,443	317,902	18,532	75,246	(108,395)
Education, health & others	12,899	48,399	3,907	41,558	299	(1,079)
Household	579,944	6,172,046	208,722	442,654	20,917	(54,763)
Others	12	690	7	2,272	2,641	(2,788)
Total	2,643,185	7,080,719	1,197,232	1,102,996	350,113	(208,693)
As at 31.12.2018						
Agriculture	33,189	77,010	10,826	89,465	2,742	302
Mining & quarrying	296,632	3,800	130,714	29,215	84,850	92,079
Manufacturing	96,713	83,969	51,787	79,831	12,162	(6,158)
Construction	333,584	92,541	137,171	108,364	93,342	13,843
Electricity, gas & water supply	20,346	36,319	11,579	75,342	10,704	61
Wholesale, retail trade, restaurants & hotels	171,093	155,263	74,403	114,638	286,433	(49,841)
Finance, insurance, real estate & business	96,484	216,921	40,872	179,389	36,822	129,088
Transport, storage & communication	488,122	33,085	351,051	18,848	(407,768)	(28,996)
Education, health & others	15,516	27,705	4,687	45,765	1,009	1,106
Household	542,341	4,522,393	242,568	594,483	234,478	89,688
Others	86	1,479,037	154	163,852	92,488	21,496
Total	2,094,106	6,728,043	1,055,812	1,499,192	447,262	(432,658)

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Table 16 (d): Impaired and Past Due Loans, Advances and Financing and Allowances by Geographic for Maybank Group

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	Specific Provision		
				¹ General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Group						
As at 30.06.2019						
Malaysia	6,536,245	11,525,497	3,152,340	2,300,004	430,927	(472,930)
Singapore	4,284,924	2,531,529	2,433,740	541,684	717,074	(152,210)
Indonesia	1,735,150	2,728,757	756,410	416,217	240,975	(149,882)
Others Overseas Unit	1,233,045	423,268	770,339	378,206	253,866	(16,670)
Total	13,789,364	17,209,051	7,112,829	3,636,111	1,642,842	(791,692)

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	Specific Provision		
				¹ General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 31.12.2018						
Malaysia	5,756,438	11,070,607	3,193,770	2,957,320	1,029,663	(1,000,240)
Singapore	4,425,988	1,840,898	1,711,408	589,827	675,120	(244,360)
Indonesia	1,472,115	2,674,421	637,682	426,132	645,676	(349,450)
Others Overseas Unit	831,879	451,415	546,139	372,735	135,478	(959,105)
Total	12,486,420	16,037,341	6,088,999	4,346,014	2,485,937	(2,553,155)

Table 16 (e): Impaired and Past Due Loans, Advances and Financing and Allowances by Geographic for Maybank

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	Specific Provision		
				¹ General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Global						
As at 30.06.2019						
Malaysia	3,884,039	4,443,687	1,946,689	1,196,712	80,935	(264,235)
Singapore	3,728,681	645,708	2,234,596	246,867	634,658	-
Indonesia	-	-	-	-	-	-
Others Overseas Unit	915,407	19,357	567,691	245,277	215,459	(10,569)
Total	8,528,127	5,108,752	4,748,976	1,688,856	931,052	(274,804)

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	Specific Provision		
				¹ General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 31.12.2018						
Malaysia	3,652,980	4,341,509	2,129,419	1,457,780	582,398	(564,560)
Singapore	3,842,394	7,611	1,441,172	345,070	628,479	(205,378)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	559,615	19,772	363,208	246,443	81,446	(902,035)
Total	8,054,989	4,368,892	3,933,799	2,049,293	1,292,323	(1,671,973)

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Table 16 (f): Impaired and Past Due Loans, Advances and Financing and Allowances by Geographic for Maybank Islamic

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Islamic						
As at 30.06.2019						
Malaysia	2,643,184	7,080,719	1,197,231	1,102,996	350,114	(208,695)
Others Overseas Unit	-	-	-	-	-	-
Total	2,643,184	7,080,719	1,197,231	1,102,996	350,114	(208,695)

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 31.12.2018						
Malaysia	2,094,106	6,728,043	1,055,812	1,499,192	447,262	(432,658)
Others Overseas Unit	-	-	-	-	-	-
Total	2,094,106	6,728,043	1,055,812	1,499,192	447,262	(432,658)

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3.3 NON-RETAIL PORTFOLIO

Tables 17 through 19 show the exposures by PD bands for Non-Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively. A summary of the PD distribution of these exposures are also provided.

Table 17: Disclosure on Exposure by PD Band (IRB Approach) for Non-Retail for Maybank Group

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2019					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	5,945,576	38.57	11.73	2	697,393
0.0470 - 0.1460	44,820,945	44.97	17.49	61,937	7,839,874
0.1460 - 0.9280	8,443,696	44.99	41.95	555	3,542,187
0.9280 - 100	2,092,591	32.37	106.95	245	2,238,036
100	-	-	-	-	-
Total for Bank Exposures	61,302,808			62,739	14,317,490
Public Sector Entities					
0.0000 - 0.1200	10,633,626	45.00	0.41	687	43,699
0.1200 - 0.6440	131,970	45.00	50.74	58,500	66,966
0.6440 - 3.4650	2,326,634	45.00	57.49	38,381	1,337,664
3.4650 - 100	265,683	45.00	0.26	49	694
100	-	-	-	-	-
Total for Public Sector Entities	13,357,913			97,617	1,449,023
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	36,306,791	41.92	19.93	5,738,551	7,234,517
0.1200 - 0.6440	99,016,268	43.56	56.08	10,372,340	55,524,652
0.6440 - 3.4650	74,940,264	41.55	89.91	4,051,184	67,381,845
3.4650 - 100	13,165,048	42.13	152.54	340,059	20,081,945
100	7,470,213	43.75	0.09	78,324	7,088
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	230,898,584			20,580,458	150,230,047
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,893,812	39.37	22.65	42,851	655,325
0.1200 - 0.6440	26,127,637	39.32	47.80	445,598	12,488,475
0.6440 - 3.4650	27,223,726	38.48	73.04	564,406	19,883,605
3.4650 - 100	5,916,961	37.70	119.85	157,826	7,091,716
100	1,048,943	40.38	-	1,802	-
Total for Corporate (with firm-size adjustment)	63,211,079			1,212,483	40,119,121
Total Non-Retail Exposures	368,770,384			21,953,297	206,115,681
As at 31.12.2018					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	8,339,212	44.96	10.11	16	843,285
0.0470 - 0.1460	43,101,003	45.06	18.06	67,631	7,781,996
0.1460 - 0.9280	6,349,385	44.99	48.01	850	3,048,260
0.9280 - 100	2,289,087	38.72	122.29	623	2,799,272
100	-	-	-	-	-
Total for Bank Exposures	60,078,686			69,120	14,472,813
Public Sector Entities					
0.0000 - 0.1200	9,618,177	44.78	0.68	-	65,577
0.1200 - 0.6440	353,380	43.38	42.34	75,000	149,615
0.6440 - 3.4650	1,129	44.84	94.10	-	1,063
3.4650 - 100	370,682	45.00	0.17	-	630
100	-	-	-	-	-
Total for Public Sector Entities	10,343,368			75,000	216,885
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	33,023,107	42.41	19.21	3,371,332	6,344,731
0.1200 - 0.6440	102,704,285	43.57	50.70	7,741,631	52,066,628
0.6440 - 3.4650	77,372,733	41.41	90.69	2,487,221	70,168,166
3.4650 - 100	10,723,004	42.08	151.60	381,831	16,256,476
100	7,273,019	43.59	-	186,081	7,088
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	231,096,148			14,168,096	144,843,089
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,682,584	40.07	21.02	35,110	563,828
0.1200 - 0.6440	23,855,525	39.62	48.02	314,744	11,454,682
0.6440 - 3.4650	26,939,566	39.18	74.06	837,506	19,951,591
3.4650 - 100	6,058,025	37.69	124.38	147,059	7,535,155
100	1,534,903	39.88	-	423	-
Total for Corporate (with firm-size adjustment)	61,070,603			1,334,842	39,505,256
Total Non-Retail Exposures	362,588,805			15,647,058	199,038,043

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Table 18: Disclosure on Exposure by PD Band (IRB Approach) for Non-Retail for Maybank

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2019					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	4,786,508	44.99	12.92	2	618,356
0.0470 - 0.1460	44,019,372	44.84	18.81	45,980	8,278,055
0.1460 - 0.9280	8,418,481	45.00	40.40	11	3,400,969
0.9280 - 100	1,880,106	45.00	113.45	246	2,133,041
100	-	-	-	-	-
Total for Bank Exposures	59,104,467			46,239	14,430,421
Public Sector Entities					
0.0000 - 0.1200	3,087,565	45.00	0.74	687	22,732
0.1200 - 0.6440	128,450	45.00	51.33	58,500	65,930
0.6440 - 3.4650	2,288,516	45.00	57.05	552	1,305,706
3.4650 - 100	210,412	45.00	0.22	49	472
100	-	-	-	-	-
Total for Public Sector Entities	5,714,943			59,788	1,394,840
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	27,132,521	41.94	20.42	4,020,583	5,540,536
0.1200 - 0.6440	76,929,426	43.31	56.79	7,356,596	43,686,782
0.6440 - 3.4650	50,882,836	42.79	86.71	1,891,881	44,122,567
3.4650 - 100	7,411,776	42.00	153.91	204,747	11,407,162
100	5,084,628	43.04	0.04	55,115	1,865
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	167,441,187			13,528,922	104,758,912
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,442,343	39.04	20.42	31,584	294,532
0.1200 - 0.6440	15,995,483	39.92	50.05	287,424	8,005,070
0.6440 - 3.4650	15,845,508	38.81	70.93	333,765	11,238,688
3.4650 - 100	3,812,676	36.97	121.37	103,953	4,627,453
100	696,832	40.89	-	151	-
Total for Corporate (with firm-size adjustment)	37,792,842			756,877	24,165,743
Total Non-Retail Exposures	270,053,439			14,391,826	144,749,916
As at 31.12.2018					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	6,519,018	44.69	11.08	16	722,067
0.0470 - 0.1460	45,717,187	45.44	18.75	56,073	8,573,366
0.1460 - 0.9280	8,082,205	44.98	45.71	307	3,694,022
0.9280 - 100	2,097,187	44.45	126.85	624	2,660,297
100	-	45.00	-	-	-
Total for Bank Exposures	62,415,597			57,020	15,649,752
Public Sector Entities					
0.0000 - 0.1200	1,995,951	45.00	1	-	21,860
0.1200 - 0.6440	235,105	45.00	45	-	106,575
0.6440 - 3.4650	1,129	44.68	94	-	1,063
3.4650 - 100	285,253	45.00	-	-	-
100	-	-	-	-	-
Total for Public Sector Entities	2,517,438			-	129,498
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	24,563,805	41.98	20.10	2,678,553	4,937,521
0.1200 - 0.6440	82,413,489	43.17	50.48	4,311,943	41,599,532
0.6440 - 3.4650	51,924,928	42.33	87.94	1,471,441	45,664,000
3.4650 - 100	5,260,163	40.56	149.71	126,641	7,875,231
100	4,631,681	42.96	-	185,530	1,465
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	168,794,066			8,774,108	100,077,749
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,651,383	40.89	20.42	24,962	337,209
0.1200 - 0.6440	13,847,851	39.90	50.09	207,321	6,936,360
0.6440 - 3.4650	15,686,143	38.75	71.94	343,474	11,284,814
3.4650 - 100	3,566,754	35.97	122.45	96,660	4,367,376
100	1,150,555	40.65	-	266	-
Total for Corporate (with firm-size adjustment)	35,902,686			672,683	22,925,759
Total Non-Retail Exposures	269,629,787			9,503,811	138,782,758

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Table 19: Disclosure on Exposure by PD Band (IRB Approach) for Non-Retail for Maybank Islamic

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2019					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	8,119,099	44.97	14.99	15,957	1,216,998
0.1460 - 0.9280	149,086	45.00	39.88	-	59,461
0.9280 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Bank Exposures	8,268,185			15,957	1,276,459
Public Sector Entities					
0.0000 - 0.1200	8,546,062	45.00	0.25	-	20,967
0.1200 - 0.6440	3,520	45.00	29.43	-	1,036
0.6440 - 3.4650	2,325,619	45.00	57.48	37,829	1,336,757
3.4650 - 100	55,270	45.00	0.40	-	221
100	-	-	-	-	-
Total for Public Sector Entities	10,930,471			37,829	1,358,981
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	9,929,541	33.02	19.16	1,691,923	1,902,281
0.1200 - 0.6440	19,577,824	43.72	49.34	2,824,849	9,659,695
0.6440 - 3.4650	11,666,218	34.02	71.58	1,727,369	8,351,111
3.4650 - 100	2,041,040	40.02	139.63	58,450	2,849,929
100	1,153,219	42.05	0.45	23,132	5,223
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	44,367,842			6,325,722	22,768,239
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,351,751	38.79	24.77	7,712	334,851
0.1200 - 0.6440	6,960,754	40.07	42.32	93,725	2,945,770
0.6440 - 3.4650	6,560,412	37.37	74.20	109,543	4,867,988
3.4650 - 100	1,318,478	36.29	115.94	9,887	1,528,580
100	242,195	43.40	0.00	53	-
Total for Corporate (with firm-size adjustment)	16,433,590			220,920	9,677,189
Total Non-Retail Exposures	80,000,088			6,600,428	35,080,868
As at 31.12.2018					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	6,598,918	44.99	13.68	11,559	902,818
0.1460 - 0.9280	56,999	45.00	74.05	-	42,207
0.9280 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Bank Exposures	6,655,917			11,559	945,025
Public Sector Entities					
0.0000 - 0.1200	7,622,226	44.55	0.57	-	43,717
0.1200 - 0.6440	118,275	41.76	36	75,000	43,040
0.6440 - 3.0000	-	-	-	-	-
3.0000 - 100	85,429	45.00	0.74	-	630
100	-	-	-	-	-
Total for Public Sector Entities	7,825,930			75,000	87,387
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	9,309,942	37.32	17.30	692,779	1,610,698
0.1200 - 0.6440	19,202,288	44.09	48.28	3,370,161	9,270,076
0.6440 - 3.0000	11,064,208	34.21	70.63	825,469	7,815,076
3.0000 - 100	1,911,846	40.25	139.26	129,665	2,662,391
100	1,269,678	41.82	-	5	5,623
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	42,757,962			5,018,079	21,363,864
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	900,282	38.17	22.07	7,077	198,735
0.1200 - 0.6440	7,026,124	40.75	42.40	98,844	2,979,285
0.6440 - 3.0000	6,970,426	38.97	74.78	399,580	5,212,374
3.0000 - 100	1,510,874	36.61	130.21	19,050	1,967,306
100	294,000	42.29	-	158	-
Total for Corporate (with firm-size adjustment)	16,701,706			524,709	10,357,700
Total Non-Retail Exposures	73,941,515			5,629,347	32,753,976

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3.4 RETAIL PORTFOLIO

Tables 20 through 22 show the exposures by PD bands for Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively. A summary of the PD distribution of these exposures are also provided.

Table 20: Disclosure on Exposures by PD band (IRB Approach) for Retail for Maybank Group

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2019					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	46,065,094	13.74	8.86	26,544	4,082,278
0.5900 - 3.3330	23,902,031	14.24	21.24	32,877	5,077,177
3.3330 - 18.7500	4,094,006	14.31	54.32	13,155	2,223,885
18.7500 - 100	1,006,111	13.19	72.79	770	732,326
100	825,973	35.96	90.29	1,415	745,732
Total for Residential Mortgages Exposures	75,893,215			74,761	12,861,398
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	8,691,244	71.16	11.37	5,758,409	988,306
0.5900 - 3.3330	7,152,024	71.16	34.49	3,168,476	2,466,442
3.3330 - 18.7500	1,485,636	71.16	111.43	355,704	1,655,460
18.7500 - 100	367,716	71.16	197.90	66,730	727,707
100	103,904	71.16	133.87	6,803	139,096
Total for Qualifying Revolving Retail Exposures	17,800,524			9,356,122	5,977,011
Hire Purchase Exposures					
0.0000 - 0.5900	42,935,725	41.77	16.78	-	7,204,392
0.5900 - 3.3330	5,885,255	40.06	44.85	-	2,639,333
3.3330 - 18.7500	1,663,247	39.48	61.99	-	1,031,029
18.7500 - 100	371,809	39.52	104.04	-	386,844
100	2,319,596	74.11	58.79	-	1,363,736
Total Hire Purchase Exposures	53,175,632			-	12,625,334
Other Retail Exposures					
0.0000 - 0.5900	27,561,928	19.37	10.43	1,903,244	2,875,471
0.5900 - 3.3330	41,661,025	17.47	21.02	5,493,319	8,758,441
3.3330 - 18.7500	19,110,056	13.13	20.15	318,838	3,850,236
18.7500 - 100	2,452,235	19.10	46.87	33,026	1,149,242
100	920,100	32.15	32.65	9,953	300,414
Total Other Retail Exposures	91,705,344			7,758,380	16,933,804
Total Retail Exposures	238,574,715			17,189,263	48,397,547
As at 31.12.2018					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	46,187,077	13.48	8.84	33,715	4,081,629
0.5900 - 3.3330	29,774,601	14.32	20.75	30,704	6,177,829
3.3330 - 18.7500	4,394,101	14.58	55.11	11,492	2,421,626
18.7500 - 100	1,123,139	13.23	73.69	612	827,610
100	727,355	36.07	87.57	1,145	636,934
Total for Residential Mortgages Exposures	82,206,273			77,668	14,145,628
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	8,718,032	71.16	11.54	5,723,512	1,006,021
0.5900 - 3.3330	7,525,885	71.16	34.75	3,536,859	2,614,972
3.3330 - 18.7500	1,486,963	71.16	109.49	341,609	1,628,128
18.7500 - 100	409,930	71.16	196.33	68,231	804,801
100	101,570	71.16	133.82	5,406	135,924
Total for Qualifying Revolving Retail Exposures	18,242,380			9,675,617	6,189,846
Hire Purchase Exposures					
0.0000 - 0.5900	40,591,320	41.85	16.74	-	6,795,123
0.5900 - 3.3330	5,766,007	40.00	45.13	-	2,602,452
3.3330 - 18.7500	1,712,834	39.38	62.22	-	1,065,684
18.7500 - 100	358,560	39.51	104.46	-	374,548
100	2,282,337	79.32	58.25	-	1,329,458
Total Hire Purchase Exposures	50,711,058			-	12,167,265
Other Retail Exposures					
0.0000 - 0.5900	23,764,903	20.00	11.52	2,447,560	2,737,547
0.5900 - 3.3330	35,975,186	17.83	22.00	5,245,293	7,913,087
3.3330 - 18.7500	16,886,640	14.30	20.67	311,367	3,491,011
18.7500 - 100	2,555,615	43.46	46.09	34,905	1,177,925
100	827,552	35.51	37.50	11,023	310,328
Total Other Retail Exposures	80,009,896			8,050,148	15,629,898
Total Retail Exposures	231,169,607			17,803,433	48,132,637

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Table 21: Disclosure on Exposures by PD band (IRB Approach) for Retail for Maybank

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2019					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	12,062,900	14.22	8.83	23,770	1,065,145
0.5900 - 3.3330	13,883,390	14.81	20.99	19,798	2,913,621
3.3330 - 18.7500	1,730,993	14.93	54.40	11,877	941,642
18.7500 - 100	447,659	12.66	72.00	681	322,296
100	250,427	43.65	86.01	826	215,401
Total for Residential Mortgages Exposures	28,375,369			56,952	5,458,105
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	4,510,317	61.74	8.23	2,531,463	370,987
0.5900 - 3.3330	2,997,015	61.74	30.58	834,328	916,610
3.3330 - 18.7500	600,400	61.74	86.97	115,761	522,160
18.7500 - 100	225,658	61.74	180.97	53,677	408,371
100	53,209	61.74	139.16	-	74,047
Total for Qualifying Revolving Retail Exposures	8,386,599			3,535,229	2,292,175
Hire Purchase Exposure					
0.0000 - 0.5900	7,745,974	45.44	17.62	-	1,364,550
0.5900 - 3.3330	899,422	43.53	46.16	-	415,208
3.3330 - 18.7500	294,274	41.71	63.39	-	186,538
18.7500 - 100	65,311	41.29	105.95	-	69,200
100	52,827	81.61	220.86	-	116,676
Total Hire Purchase Exposures	9,057,808			-	2,152,172
Other Retail Exposures					
0.0000 - 0.5900	6,130,325	21.90	12.81	359,485	785,404
0.5900 - 3.3330	17,316,294	20.29	21.79	3,882,488	3,773,528
3.3330 - 18.7500	4,544,683	14.96	23.63	216,421	1,074,124
18.7500 - 100	788,594	23.48	56.96	22,002	449,217
100	360,989	43.72	37.68	5,059	136,035
Total Other Retail Exposures	29,140,885			4,485,455	6,218,308
Total Retail Exposures	74,960,661			8,077,636	16,120,760
As at 31.12.2018					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	11,011,845	13.62	8.81	26,779	969,796
0.5900 - 3.3330	13,755,467	14.80	21.06	19,014	2,896,559
3.3330 - 18.7500	1,838,231	15.18	55.93	9,737	1,028,136
18.7500 - 100	508,038	12.70	71.83	493	364,905
100	230,248	44.36	82.19	643	189,252
Total for Residential Mortgages Exposures	27,343,829			56,666	5,448,648
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	4,448,097	61.74	8.28	2,392,823	368,145
0.5900 - 3.3330	3,353,568	61.74	31.10	1,146,822	1,043,076
3.3330 - 18.7500	640,280	61.74	86.68	117,100	554,986
18.7500 - 100	238,825	61.74	177.95	53,137	424,997
100	49,046	61.74	140.81	-	69,061
Total for Qualifying Revolving Retail Exposures	8,729,816			3,709,882	2,460,265
Hire Purchase Exposure					
0.0000 - 0.5900	8,441,421	46.33	17.98	-	1,518,076
0.5900 - 3.3330	900,359	43.66	46.48	-	418,491
3.3330 - 18.7500	301,362	41.51	63.27	-	190,681
18.7500 - 100	65,162	41.28	105.94	-	69,034
100	54,051	82.23	216.64	-	117,098
Total Hire Purchase Exposures	9,762,355			-	2,313,380
Other Retail Exposures					
0.0000 - 0.5900	6,343,526	22.99	14.14	357,543	896,995
0.5900 - 3.3330	16,777,644	20.75	22.74	3,293,045	3,815,782
3.3330 - 18.7500	4,793,544	14.66	23.21	218,843	1,112,799
18.7500 - 100	876,118	23.25	55.90	22,352	489,743
100	323,471	47.60	41.49	4,652	134,212
Total Other Retail Exposures	29,114,303			3,896,435	6,449,531
Total Retail Exposures	74,950,303			7,662,983	16,671,824

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Table 22: Disclosure on Exposures by PD band (IRB Approach) for Retail for Maybank Islamic

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2019					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	14,553,960	14.19	9.57	27	1,393,075
0.5900 - 3.3330	16,142,065	15.09	21.31	3,356	3,439,388
3.3330 - 18.7500	1,715,515	15.19	56.81	1,182	974,584
18.7500 - 100	394,132	14.09	80.68	89	317,988
100	256,706	46.48	93.93	589	241,116
Total for Residential Mortgages Exposures	33,062,378			5,243	6,366,151
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	885,853	61.74	7.77	451,555	68,813
0.5900 - 3.3330	764,647	61.74	30.05	205,297	229,766
3.3330 - 18.7500	173,313	61.74	83.89	51,878	145,385
18.7500 - 100	49,896	61.74	180.33	9,168	89,977
100	14,013	61.74	146.71	-	20,557
Total for Qualifying Revolving Retail Exposures	1,887,722			717,898	554,498
Hire Purchase Exposures					
0.0000 - 0.5900	27,838,037	45.45	17.83	-	4,963,521
0.5900 - 3.3330	3,620,037	42.59	45.13	-	1,633,631
3.3330 - 18.7500	1,258,894	40.67	61.57	-	775,057
18.7500 - 100	284,733	40.17	103.15	-	293,708
100	154,829	82.04	227.17	-	351,717
Total Hire Purchase Exposures	33,156,530			-	8,017,634
Other Retail Exposures					
0.0000 - 0.5900	7,921,105	23.29	13.46	97,353	1,066,028
0.5900 - 3.3330	24,092,575	19.22	21.11	173,605	5,084,890
3.3330 - 18.7500	18,120,190	11.42	17.87	19,683	3,237,473
18.7500 - 100	1,662,359	17.35	42.04	11,023	698,835
100	499,180	34.49	17.65	3,459	88,122
Total Other Retail Exposures	52,295,409			305,123	10,175,348
Total Retail Exposures	120,402,039			1,028,264	25,113,631

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 31.12.2018					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	13,251,084	14.00	9.61	285	1,273,626
0.5900 - 3.3330	16,815,542	15.34	21.96	3,655	3,693,177
3.3330 - 18.7500	1,774,040	15.74	58.22	1,291	1,032,771
18.7500 - 100	431,275	14.18	81.15	120	349,991
100	233,243	46.10	93.39	502	217,818
Total for Residential Mortgages Exposures	32,505,184			5,853	6,567,383
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	816,688	61.74	7.90	399,239	64,487
0.5900 - 3.3330	955,845	61.74	31.37	404,434	299,877
3.3330 - 18.7500	170,013	61.74	84.58	44,248	143,805
18.7500 - 100	55,252	61.74	170.88	9,238	94,416
100	13,187	61.74	147.40	-	19,439
Total for Qualifying Revolving Retail Exposures	2,010,985			857,159	622,024
Hire Purchase Exposures					
0.0000 - 0.5900	26,370,183	45.13	17.94	-	4,731,576
0.5900 - 3.3330	3,486,671	42.43	45.37	-	1,581,876
3.3330 - 18.7500	1,290,820	40.74	61.81	-	797,847
18.7500 - 100	271,943	40.24	103.33	-	281,008
100	146,017	82.72	224.44	-	327,727
Total Hire Purchase Exposures	31,565,634			-	7,720,034
Other Retail Exposures					
0.0000 - 0.5900	7,117,744	23.70	14.69	102,313	1,045,889
0.5900 - 3.3330	22,279,440	18.98	21.33	213,236	4,752,924
3.3330 - 18.7500	17,015,672	11.69	18.40	27,730	3,131,235
18.7500 - 100	1,677,321	17.11	40.74	12,296	683,354
100	441,390	37.08	21.98	3,691	97,033
Total Other Retail Exposures	48,531,567			359,266	9,710,435
Total Retail Exposures	114,613,370			1,222,278	24,619,876

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3.5 CREDIT RISK MITIGATION

Tables 23 through 25 show the credit risk mitigation analysis under the Standardised Approach for the Group, the Bank and Maybank Islamic, respectively. Whilst Tables 26 through 28 show the credit risk mitigation analysis under the IRB Approach.

Table 23: Disclosure on Credit Risk Mitigation Analysis (Standardised approach) for Maybank Group

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2019				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	133,800,106	73,032	-	-
Public Sector Entities	10,351,603	9,226,639	1,237	-
Banks, Development Financial Institutions & MDBs	1,502,555	-	-	-
Insurance Cos, Securities Firms & Fund Managers	310,628	-	-	-
Corporates	19,488,289	97,668	2,433,955	24,247
Regulatory Retail	33,668,731	-	5,132,570	-
Residential Mortgages	1,726,615	-	-	928,137
Higher Risk Assets	466,558	-	-	-
Other Assets	11,219,126	-	-	-
Securitisation Exposures	50,797	-	-	-
Equity Exposures	177,895	-	-	-
Defaulted Exposures	1,395,274	-	1,869	25,239
Total On-Balance Sheet Exposures	214,158,177	9,397,339	7,569,631	977,623
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,282,804	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,973,559	-	37,626	206
Defaulted Exposures	607,197	-	-	-
Total for Off-Balance Sheet Exposures	4,863,560	-	37,626	206
Total On and Off-Balance Sheet Exposures	219,021,737	9,397,339	7,607,257	977,829
As at 31.12.2018				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	145,035,729	-	-	-
Public Sector Entities	11,950,673	6,156,269	1,177,220	-
Banks, Development Financial Institutions & MDBs	1,586,755	-	-	-
Insurance Cos, Securities Firms & Fund Managers	245,923	-	-	-
Corporates	19,128,985	96,531	1,785,314	5,262
Regulatory Retail	32,342,910	-	4,950,838	53,006
Residential Mortgages	1,653,247	-	-	814,401
Higher Risk Assets	472,335	-	-	-
Other Assets	10,199,326	-	-	-
Securitisation Exposures	61,048	-	-	-
Equity Exposures	248,303	-	-	-
Defaulted Exposures	615,649	-	3,867	10,253
Total On-Balance Sheet Exposures	223,540,883	6,252,800	7,917,239	882,922
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	512,982	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,959,374	-	37,802	535
Defaulted Exposures	1,033	-	-	-
Total for Off-Balance Sheet Exposures	2,473,389	-	37,802	535
Total On and Off-Balance Sheet Exposures	226,014,272	6,252,800	7,955,041	883,457

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Table 24: Disclosure on Credit Risk Mitigation Analysis (Standardised approach) for Maybank

Exposure Class	Exposures before	Exposures Covered	Exposures Covered	Exposures
	CRM RM'000	by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral RM'000
As at 30.06.2019				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	74,729,112	73,032	-	-
Public Sector Entities	9,780,842	6,333,227	-	-
Banks, Development Financial Institutions & MDBs	756,333	-	-	-
Insurance Cos, Securities Firms & Fund Managers	56,398	-	-	-
Corporates	11,562,823	77,942	11,933	-
Regulatory Retail	5,323,426	-	1,451,724	-
Residential Mortgages	544,810	-	-	257,490
Higher Risk Assets	169,134	-	-	-
Other Assets	7,130,934	-	-	-
Securitisation Exposures	50,797	-	-	-
Equity Exposures	136,094	-	-	-
Defaulted Exposures	121,215	-	1,446	2,433
Total On-Balance Sheet Exposures	110,361,918	6,484,201	1,465,103	259,923
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	979,106	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,057,379	-	34,871	-
Defaulted Exposures	273	-	-	-
Total for Off-Balance Sheet Exposures	3,036,758	-	34,871	-
Total On and Off-Balance Sheet Exposures	113,398,676	6,484,201	1,499,974	259,923
As at 31.12.2018				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	83,595,999	-	-	-
Public Sector Entities	11,172,661	5,762,802	1,175,689	-
Banks, Development Financial Institutions & MDBs	403,626	-	-	-
Insurance Cos, Securities Firms & Fund Managers	55,094	-	-	-
Corporates	12,641,356	75,250	16,411	-
Regulatory Retail	5,255,010	-	1,288,965	-
Residential Mortgages	574,955	-	-	264,276
Higher Risk Assets	173,744	-	-	-
Other Assets	6,942,048	-	-	-
Securitisation Exposures	61,048	-	-	-
Equity Exposures	142,110	-	-	-
Defaulted Exposures	120,700	-	3,564	1,524
Total On-Balance Sheet Exposures	121,138,351	5,838,052	2,484,629	265,800
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	310,700	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	926,894	-	34,524	-
Defaulted Exposures	77	-	-	-
Total for Off-Balance Sheet Exposures	1,237,671	-	34,524	-
Total On and Off-Balance Sheet Exposures	122,376,022	5,838,052	2,519,153	265,800

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Table 25: Disclosure on Credit Risk Mitigation Analysis (Standardised approach) for Maybank Islamic

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2019				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	31,200,106	-	-	-
Public Sector Entities	4,070,761	2,893,411	1,237	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	5,219	-	-	-
Corporates	1,907,798	19,726	-	2,825
Regulatory Retail	4,111,029	-	837,724	-
Residential Mortgages	568,052	-	-	568,052
Higher Risk Assets	1,286	-	-	-
Other Assets	553,018	-	-	-
Defaulted Exposures	33,297	-	413	8,416
Total On-Balance Sheet Exposures	42,450,566	2,913,137	839,374	579,293
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	-	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	126,789	-	-	-
Total for Off-Balance Sheet Exposures	126,789	-	-	-
Total On and Off-Balance Sheet Exposures	42,577,355	2,913,137	839,374	579,293
As at 31.12.2018				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	35,589,622	-	-	-
Public Sector Entities	6,650,512	393,467	1,530	-
Banks, Development Financial Institutions & MDBs	1	-	-	-
Insurance Cos, Securities Firms & Fund Managers	4,235	-	-	-
Corporates	1,496,300	21,281	-	2,876
Regulatory Retail	3,956,709	-	889,212	-
Residential Mortgages	548,658	-	-	548,658
Higher Risk Assets	1,286	-	-	-
Other Assets	486,584	-	-	-
Defaulted Exposures	19,370	-	293	2,214
Total On-Balance Sheet Exposures	48,753,277	414,748	891,035	553,748
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	-	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	66,424	-	-	-
Total for Off-Balance Sheet Exposures	66,424	-	-	-
Total On and Off-Balance Sheet Exposures	48,819,701	414,748	891,035	553,748

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Table 26: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Group

Exposure Class	Exposures before	Exposures Covered	Exposures Covered	Exposures Covered
	CRM RM'000	by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	by Other Eligible Collateral RM'000
As at 30.06.2019				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	13,104,583	9,350,905	1,185,433	-
Banks, Development Financial Institutions & MDBs	48,209,078	-	393,664	-
Corporate Exposures	235,330,657	9,680,770	3,144,375	22,793,948
a) Corporates (excluding Specialised Lending and firm-size adjustment)	181,523,120	9,680,770	3,144,375	22,793,948
b) Corporates (with firm-size adjustment)	53,807,537	-	-	-
Retail Exposures	216,583,659	-	-	-
a) Residential Mortgages	74,993,896	-	-	-
b) Qualifying Revolving Retail Exposures	7,901,667	-	-	-
c) Hire Purchase Exposures	50,856,036	-	-	-
d) Other Retail Exposures	82,832,060	-	-	-
Defaulted Exposures	10,885,945	27,166	12,180	1,039,416
Total On-Balance Sheet Exposures	524,113,922	19,058,841	4,735,652	23,833,364
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	11,446,786	-	5,000	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	70,069,376	309,110	420,020	1,078,436
Defaulted Exposures	1,715,015	-	1,303	5,374
Total for Off-Balance Sheet Exposures	83,231,177	309,110	426,323	1,083,810
Total On and Off-Balance Sheet Exposures	607,345,099	19,367,951	5,161,975	24,917,174
As at 31.12.2018				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	9,920,995	9,766,960	-	36,429
Banks, Development Financial Institutions & MDBs	46,546,755	-	-	-
Corporate Exposures	234,378,727	7,035,052	3,297,494	21,412,959
a) Corporates (excluding Specialised Lending and firm-size adjustment)	184,046,678	5,533,943	2,511,542	19,061,503
b) Corporates (with firm-size adjustment)	50,332,049	1,501,109	785,952	2,351,456
Retail Exposures	208,926,673	-	-	-
a) Residential Mortgages	81,390,409	-	-	-
b) Qualifying Revolving Retail Exposures	8,028,116	-	-	-
c) Hire Purchase Exposures	48,428,722	-	-	-
d) Other Retail Exposures	71,079,426	-	-	-
Defaulted Exposures	11,029,133	23,177	17,036	1,146,714
Total On-Balance Sheet Exposures	510,802,283	16,825,189	3,314,530	22,596,102
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	16,949,642	-	219,268	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	65,213,496	80,028	372,281	1,335,055
Defaulted Exposures	792,991	-	1,088	36,608
Total for Off-Balance Sheet Exposures	82,956,129	80,028	592,637	1,371,663
Total On and Off-Balance Sheet Exposures	593,758,412	16,905,217	3,907,167	23,967,765

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Table 27: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2019				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	5,570,114	3,220,128	1,185,433	-
Banks, Development Financial Institutions & MDBs	48,021,096	-	258,466	-
Corporate Exposures	162,187,022	4,272,906	2,380,114	16,144,189
a) Corporates (excluding Specialised Lending and firm-size adjustment)	130,791,776	4,272,906	2,380,114	16,144,189
b) Corporates (with firm-size adjustment)	31,395,246	-	-	-
Retail Exposures	65,991,223	-	-	-
a) Residential Mortgages	28,068,817	-	-	-
b) Qualifying Revolving Retail Exposures	4,798,161	-	-	-
c) Hire Purchase Exposures	9,004,981	-	-	-
d) Other Retail Exposures	24,119,264	-	-	-
Defaulted Exposures	6,234,041	11,919	10,039	656,576
Total On-Balance Sheet Exposures	288,003,496	7,504,953	3,834,052	16,800,765
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	9,327,364	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	47,466,869	133,408	366,825	976,486
Defaulted Exposures	216,371	-	1,108	3,853
Total for Off-Balance Sheet Exposures	57,010,604	133,408	367,933	980,339
Total On and Off-Balance Sheet Exposures	345,014,100	7,638,361	4,201,985	17,781,104
As at 31.12.2018				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	2,316,725	2,206,235	-	-
Banks, Development Financial Institutions & MDBs	50,897,366	-	-	-
Corporate Exposures	165,282,637	3,771,921	2,593,337	17,887,827
a) Corporates (excluding Specialised Lending and firm-size adjustment)	135,656,849	2,304,681	2,014,731	17,887,827
b) Corporates (with firm-size adjustment)	29,625,788	1,467,240	578,606	-
Retail Exposures	66,494,849	-	-	-
a) Residential Mortgages	27,057,558	-	-	-
b) Qualifying Revolving Retail Exposures	4,970,888	-	-	-
c) Hire Purchase Exposures	9,708,304	-	-	-
d) Other Retail Exposures	24,758,099	-	-	-
Defaulted Exposures	5,796,839	7,528	15,747	639,348
Total On-Balance Sheet Exposures	290,788,416	5,985,684	2,609,084	18,527,175
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	8,345,704	-	214,267	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	45,115,929	57,398	317,222	1,265,219
Defaulted Exposures	330,041	-	649	29,361
Total for Off-Balance Sheet Exposures	53,791,674	57,398	532,138	1,294,580
Total On and Off-Balance Sheet Exposures	344,580,090	6,043,082	3,141,222	19,821,755

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Table 28: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Islamic

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2019				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	10,821,969	6,130,777	-	-
Banks, Development Financial Institutions & MDBs	7,440,970	-	-	-
Corporate Exposures	49,956,334	5,407,839	538,834	1,808,292
a) Corporates (excluding Specialised Lending and firm-size adjustment)	35,746,109	5,407,839	538,834	1,808,292
b) Corporates (with firm-size adjustment)	14,210,225	-	-	-
Retail Exposures	118,428,575	-	-	-
a) Residential Mortgages	32,801,019	-	-	-
b) Qualifying Revolving Retail Exposures	1,155,811	-	-	-
c) Hire Purchase Exposures	33,001,702	-	-	-
d) Other Retail Exposures	51,470,043	-	-	-
Defaulted Exposures	632,029	15,246	1,383	331,338
Total On-Balance Sheet Exposures	187,279,877	11,553,862	540,217	2,139,630
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,279,957	-	5,000	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	10,361,813	170,703	-	43,906
Defaulted Exposures	1,480,480	-	25	1,522
Total for Off-Balance Sheet Exposures	13,122,250	170,703	5,025	45,428
Total On and Off-Balance Sheet Exposures	200,402,127	11,724,565	545,242	2,185,058
As at 31.12.2018				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	7,604,270	7,560,724	-	36,429
Banks, Development Financial Institutions & MDBs	5,862,475	-	-	-
Corporate Exposures	44,551,826	3,229,262	418,958	1,140,831
a) Corporates (excluding Specialised Lending and firm-size adjustment)	31,792,673	3,229,262	418,958	1,140,831
b) Corporates (with firm-size adjustment)	12,759,153	-	-	-
Retail Exposures	112,626,846	-	-	-
a) Residential Mortgages	32,254,603	-	-	-
b) Qualifying Revolving Retail Exposures	1,140,868	-	-	-
c) Hire Purchase Exposures	31,419,617	-	-	-
d) Other Retail Exposures	47,811,758	-	-	-
Defaulted Exposures	1,998,820	15,649	1,217	442,872
Total On-Balance Sheet Exposures	172,644,237	10,805,635	420,175	1,620,132
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	7,644,160	-	5,001	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	8,257,157	22,630	-	17,219
Defaulted Exposures	9,330	-	438	4,324
Total for Off-Balance Sheet Exposures	15,910,647	22,630	5,439	21,543
Total On and Off-Balance Sheet Exposures	188,554,884	10,828,265	425,614	1,641,675

3.6 SECURITISATION EXPOSURES
Table 29: Disclosure on Securitisation under the Standardised Approach for Maybank Group and Maybank

Type of Securitisation exposures	Exposure after CRM RM'000	Risk Weights of Securitisation exposures 20%	Risk Weighted Asset RM'000
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As at 30.06.2019
Originated by Third Party

On Balance Sheet Exposure	50,797	50,797	10,159
TOTAL (TRADITIONAL SECURITISATION)	50,797	50,797	10,159

As at 31.12.2018
Originated by Third Party

On Balance Sheet Exposure	61,048	61,048	12,210
TOTAL (TRADITIONAL SECURITISATION)	61,048	61,048	12,210

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3.7 CREDIT EXPOSURES SUBJECT TO STANDARDISED APPROACH

The Standardised Approach is applied to portfolios that are classified as permanently exempted from the IRB Approach, and those portfolios that are currently in transition to the IRB Approach.

The Standardised Approach measures credit risk pursuant to fixed risk-weights and is the least sophisticated of the capital calculation methodologies. The risk-weights applied under Standardised Approach are prescribed by BNM and is based on the asset class to which the exposure is assigned. For exposures subject to Standardised Approach, approved External Credit Assessment Agencies (“ECAI”) ratings and the prescribed risk-weights based on asset classes are used in the computation of regulatory capital.

The ECAI used by the Group include Fitch Ratings, Moody’s Investor Services, S&P, RAM, Malaysia Rating Corporation (“MARC”) and Rating & Investment Inc. Assessments provided by approved ECAIs are mapped to credit quality grades prescribed by the regulator.

The table 30 shows the risk-weights applicable for banking institutions and Corporates under the Standardised Approach:

Table 30: Risk Weights under Standardised Approach

Rating Category	S&P	Moody’s	Fitch	RAM	MARC	Rating & Investment Inc
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA3	AAA to AA-	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A+ to A3	A+ to A-	A+ to A-
3	BBB+ to BB-	Baa1 to Ba3	BBB+ to BB-	BBB1 to BB3	BBB+ to BB-	BBB+ to BB-
4	B+ and below	B1 to below	B+ and below	B1 and below	B+ and below	B+ and below
5	Unrated					

The table 31 shows the risk-weights applicable for banking institutions and Corporates under the Standardised Approach for Short-term ratings:

Table 31: Risk Weights under Standardised Approach for Short Term Ratings

Rating Category	S&P	Moody’s	Fitch	RAM	MARC	Rating & Investment Inc
1	A-1	P-1	F1+, F1	P-1	MARC-1	a-1+, a-1
2	A-2	P-2	F2	P-2	MARC-2	a-2
3	A-3	P-3	F3	P-3	MARC-3	a-3
4	Others	Others	B to D	NP	MARC-4	b, c
5	Unrated					

Table 32 to 34 show the disclosure on risk-weights under Standardised Approach for the Group, the Bank and Maybank Islamic, respectively. Table 35 to 37 further show the rated exposures by ECAIs for the Group, the Bank and Maybank Islamic respectively.

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Table 32: Disclosure on Credit Risk-Disclosure on Risk-Weights under the Standardised Approach for Maybank Group

Risk weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation*	Total Risk Weighted Assets*
	Sovereigns & Central Banks	Banks, MDBs & PSEs	Securities Firms & Fund Managers	Insurance Cos, Firms & Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation	Equity			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2019													
0%	120,958,559	6,728,007	954,937	-	2,578,164	5,006,109	-	-	5,864,595	-	-	142,090,371	-
20%	5,958,360	3,396,761	785,304	-	1,131,093	-	-	-	776,269	-	-	12,047,787	2,409,558
35%	-	-	-	-	-	-	1,149,737	-	-	-	-	1,149,737	402,410
50%	4,887,723	124,018	487,503	-	1,346,755	29,912	127,077	-	-	-	-	7,002,988	3,501,494
75%	-	-	-	-	-	24,436,603	459,930	-	-	-	-	24,896,533	18,672,400
100%	3,033,370	130,701	-	310,628	16,684,682	5,345,238	6,916	-	4,541,351	166,271	11,624	30,219,157	30,219,157
150%	-	-	-	-	366,001	436,652	58	511,095	3,411	-	-	1,328,841	1,993,261
Total	134,838,012	10,379,487	2,227,744	310,628	22,106,695	35,254,514	1,743,718	511,095	11,185,626	50,797	177,895	218,735,414*	57,198,280*
As at 31.12.2018													
0%	134,962,237	7,333,513	69,113	-	2,536,484	4,777,576	-	-	5,908,554	-	-	155,587,477	-
20%	4,593,465	3,084,235	756,564	-	2,077,247	-	-	-	892,381	-	-	11,403,892	2,280,778
35%	-	-	-	-	-	-	1,460,211	-	-	-	-	1,460,211	511,074
50%	2,618,480	119,003	761,078	-	240,335	22,226	128,240	-	240,057	-	-	4,129,419	2,064,710
75%	-	-	-	-	-	23,691,754	68,889	-	-	-	-	23,760,643	17,820,482
100%	3,552,782	1,304,131	-	245,923	13,932,073	4,242,434	3,016	-	3,154,589	236,679	11,624	26,671,627	26,671,627
150%	-	-	-	-	1,693,750	415,231	-	525,648	3,746	-	-	2,649,999	3,974,998
Total	145,726,964	11,840,882	1,586,755	245,923	20,479,889	33,149,221	1,660,356	525,648	10,199,327	61,048	248,303	225,663,268*	53,323,669*

* Total Exposures after netting & credit risk mitigation and risk-weighted assets do not include securitisation.

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Table 33: Disclosure on Credit Risk-Disclosure on Risk-Weights under the Standardised Approach for Maybank

Risk-Weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation*	Total Risk Weighted Assets*	
	Sovereigns & Central Banks	PSEs	Banks, MDBs & FDIs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation	Equity			
As at 30.06.2019	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	66,972,449	6,333,447	756,333	-	539,294	1,481,881	-	-	4,060,014	-	-	-	80,143,418	-
20%	5,909,367	3,250,838	-	-	1,061,144	-	-	-	689,741	-	-	-	10,911,090	2,182,218
35%	-	-	-	-	-	-	513,095	-	-	-	-	-	513,095	179,584
50%	1,880,167	124,018	-	-	1,138,913	1,479	33,175	-	-	-	-	-	3,177,752	1,588,876
75%	-	-	-	-	-	3,000,355	-	-	-	-	-	-	3,000,355	2,250,266
100%	963,485	74,164	-	56,398	10,405,343	1,089,758	972	-	2,347,679	-	125,249	-	15,063,048	15,063,048
150%	-	-	-	-	330,964	2,979	-	178,781	-	-	10,845	-	523,569	785,354
Total	75,725,468	9,782,467	756,333	56,398	13,475,658	5,576,452	547,242	178,781	7,097,434	50,797	136,094	113,332,327*	22,049,346*	
As at 31.12.2018														
0%	77,740,032	6,938,605	403,626	-	516,810	1,324,425	-	-	4,213,047	-	-	-	91,136,545	-
20%	4,551,145	2,880,610	-	-	2,000,093	-	-	-	777,055	-	-	-	10,208,903	2,041,781
35%	-	-	-	-	-	-	524,879	-	-	-	-	-	524,879	183,707
50%	820,505	119,003	-	-	233,871	935	51,353	-	-	-	-	-	1,225,667	612,834
75%	-	-	-	-	-	2,953,873	247	-	-	-	-	-	2,954,120	2,215,590
100%	1,142,079	1,246,036	-	55,094	8,827,704	977,175	-	-	1,951,944	-	131,265	-	14,331,297	14,331,297
150%	-	-	-	-	1,674,788	49,511	-	182,008	-	-	10,845	-	1,917,152	2,875,728
Total	84,253,761	11,184,254	403,626	55,094	13,253,266	5,305,919	576,479	182,008	6,942,046	61,048	142,110	122,298,563*	22,260,937*	

* Total Exposures after netting & credit risk mitigation and risk-weighted assets do not include securitisation.

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Table 34: Disclosure on Credit Risk-Disclosure on Risk-Weights under the Standardised Approach for Maybank Islamic

Risk-Weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDI RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing/ Investment RM'000	Equity RM'000		
As at 30.06.2019													
0%	31,157,806	3,894,560	-	-	276,579	838,137	-	-	426,428	-	-	36,593,510	-
20%	42,300	145,924	-	-	69,950	-	-	-	-	-	-	258,174	51,635
35%	-	-	-	-	-	-	432,777	-	-	-	-	432,777	151,472
50%	-	-	-	-	655	8	65,771	-	-	-	-	66,434	33,217
75%	-	-	-	-	-	2,129,408	77,920	-	-	-	-	2,207,328	1,655,496
100%	-	56,536	-	5,219	1,657,763	1,169,577	-	-	126,590	-	-	3,015,685	3,015,687
150%	-	-	-	-	872	1,289	-	1,286	-	-	-	3,447	5,170
Total	31,200,106	4,097,020	-	5,219	2,005,819	4,138,419	576,468	1,286	553,018	-	-	42,577,355	4,912,677
As at 31.12.2018													
0%	35,547,312	5,070,598	1	-	197,635	889,505	-	-	429,360	-	-	42,134,411	-
20%	42,320	203,625	-	-	70,001	-	-	-	-	-	-	315,946	63,189
35%	-	-	-	-	-	-	435,836	-	-	-	-	435,836	152,543
50%	-	-	-	-	902	554	58,298	-	-	-	-	59,754	29,877
75%	-	-	-	-	-	1,840,518	56,738	-	-	-	-	1,897,256	1,422,942
100%	-	1,254,905	-	4,235	1,410,025	1,245,126	-	-	57,224	-	-	3,971,515	3,971,515
150%	-	-	-	-	2,205	1,485	-	1,292	-	-	-	4,982	7,473
Total	35,589,632	6,529,128	1	4,235	1,680,768	3,977,188	550,872	1,292	486,584	-	-	48,819,700	5,647,539

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Table 35: Disclosure on Related Exposures according to Ratings by ECAI by Maybank Group

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2019						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,728,007	3,396,761	124,018	-	130,701	10,379,487
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	310,628	310,628
Corporates	2,578,163	1,131,093	1,346,755	366,001	16,684,682	22,106,695
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	120,958,558	5,958,360	4,887,723	-	3,033,370	134,838,012
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	954,937	785,304	487,503	-	-	2,227,744
Total Exposures	131,219,665	11,271,518	6,845,999	366,001	20,159,381	169,862,566
As at 31.12.2018						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	7,333,513	3,084,235	119,003	-	1,304,131	11,840,882
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	245,923	245,923
Corporates	2,536,484	2,077,247	240,335	1,693,750	13,932,073	20,479,889
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	134,962,237	4,593,465	2,618,480	-	3,552,782	145,726,964
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	69,112	756,564	761,078	-	-	1,586,754
Total Exposures	144,901,346	10,511,511	3,738,896	1,693,750	19,034,909	179,880,412

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Table 36: Disclosure on Related Exposures according to Ratings by ECAI by Maybank

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2019						
On and Off Balance-Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,333,447	3,250,838	124,018	-	74,164	9,782,467
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	56,398	56,398
Corporates	539,294	1,061,144	1,138,913	330,964	10,405,343	13,475,658
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	66,972,449	5,909,367	1,880,167	-	963,486	75,725,469
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	756,334	-	-	-	-	756,334
Total Exposures	74,601,524	10,221,349	3,143,098	330,964	11,499,391	99,796,326
As at 31.12.2018						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,938,605	2,880,610	119,003	-	1,246,036	11,184,254
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	55,094	55,094
Corporates	516,810	2,000,093	233,871	1,674,788	8,827,704	13,253,266
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	77,740,031	4,551,145	820,505	-	1,142,079	84,253,760
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	403,626	-	-	-	-	403,626
Total Exposures	85,599,072	9,431,848	1,173,379	1,674,788	11,270,913	109,150,000

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Table 37: Disclosure on Related Exposures according to Ratings by ECAI by Maybank Islamic

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2019						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	3,894,560	145,924	-	-	56,536	4,097,020
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	5,219	5,219
Corporates	276,579	69,950	655	872	1,657,763	2,005,819
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	31,157,806	42,299	-	-	-	31,200,105
Total Exposures	35,328,945	258,173	655	872	1,719,518	37,308,163
As at 31.12.2018						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	5,070,598	203,625	-	-	1,254,905	6,529,128
Banks, Development Financial Institutions & MDBs	1	-	-	-	-	1
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	4,235	4,235
Corporates	197,635	70,001	902	2,205	1,410,025	1,680,768
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	35,547,312	42,320	-	-	-	35,589,632
Total Exposures	40,815,546	315,946	902	2,205	2,669,165	43,803,764

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3.8 COUNTERPARTY CREDIT RISK

Table 38: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2019			
Direct credit substitutes	11,241,049	9,850,238	6,110,333
Transaction related contingent items	16,303,655	8,070,859	4,857,256
Short-term self-liquidating trade-related contingencies	4,298,083	872,553	510,893
Assets sold with recourse			
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns.	5,165	5,165	611
NIFs and obligations under an ongoing underwriting agreement	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy-Back	26,595,476	1,219,426	159,013
Foreign exchange related contracts	211,916,250	4,330,513	1,383,337
- One year or less	196,793,311	3,041,502	572,898
- Over one year to five years	9,369,990	473,473	228,312
- Over five years	5,752,949	815,538	582,127
Interest/profit rate related contracts	81,066,695	4,144,835	3,699,427
- One year or less	25,269,959	514,214	258,971
- Over one year to five years	51,072,975	3,315,263	2,627,279
- Over five years	4,723,761	315,358	813,177
Equity related contracts	440,512	85,815	22,355
- One year or less	440,512	85,815	22,355
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	4,019,222	401,497	131,953
- One year or less	111,178	4,585	683
- Over one year to five years	3,908,044	396,912	131,270
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	345,746,891	4,046,770	1,443,629
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	60,638,549	37,358,429	17,438,251
year	21,363,852	14,987,901	7,757,040
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	81,499,092	335,311	51,179
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	995,295	169,227	159,049
Total	866,129,786	85,878,539	43,724,326
As at 31.12.2018			
Direct credit substitutes	10,837,015	10,576,726	6,071,968
Transaction related contingent items	16,927,755	8,393,068	5,303,752
Short-term self-liquidating trade-related contingencies	4,469,410	888,197	525,082
Assets sold with recourse			
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns.	6,275,074	14,170	1,989
NIFs and obligations under an ongoing underwriting agreement	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy-Back	32,381,408	3,495,252	395,741
Foreign exchange related contracts	126,239,328	2,541,386	1,183,391
- One year or less	115,897,228	1,702,128	528,841
- Over one year to five years	7,611,415	481,741	291,164
- Over five years	2,730,685	357,517	363,386
Interest/profit rate related contracts	75,879,883	4,739,203	4,099,960
- One year or less	21,295,694	795,874	439,251
- Over one year to five years	48,281,422	3,521,157	3,030,205
- Over five years	6,302,767	422,172	630,504
Equity related contracts	1,062,874	107,978	34,359
- One year or less	1,062,874	107,978	34,359
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	6,185,072	782,204	429,950
- One year or less	572,345	110,116	102,340
- Over one year to five years	5,612,727	672,088	327,610
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	255,512,334	3,773,106	1,735,850
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	57,387,127	26,577,486	11,034,057
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	28,615,091	19,561,859	9,338,956
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	62,690,434	352,625	84,914
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,710,187	313,886	266,413
Total	686,172,992	82,117,146	40,506,382

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Table 39: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2019			
Direct credit substitutes	8,586,679	7,249,708	4,032,731
Transaction related contingent items	12,656,513	6,289,642	3,599,723
Short-term self-liquidating trade-related contingencies	3,314,694	678,695	350,106
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy-Back	17,608,069	787,986	99,329
Foreign exchange related contracts	201,161,624	4,007,675	1,138,885
- One year or less	188,319,652	2,932,739	461,641
- Over one year to five years	8,303,489	393,789	182,780
- Over five years	4,538,483	681,147	494,464
Interest/profit rate related contracts	40,456,528	2,534,144	2,616,179
- One year or less	8,531,370	194,184	136,295
- Over one year to five years	29,521,558	2,183,170	1,902,723
- Over five years	2,403,600	156,790	577,161
Commodity contracts	4,019,222	401,497	131,953
- One year or less	111,178	4,585	683
- Over one year to five years	3,908,044	396,912	131,270
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	345,746,891	4,046,770	1,443,629
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	40,528,093	24,853,737	12,613,325
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	12,496,989	8,934,661	4,442,085
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	32,730,130	130,949	21,288
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	747,001	131,899	120,683
Total	720,052,433	60,047,363	30,609,916
As at 31.12.2018			
Direct credit substitutes	8,524,244	8,308,592	4,103,156
Transaction related contingent items	13,006,396	6,456,096	3,815,720
Short term self liquidating trade related contingencies	3,321,506	660,908	355,990
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	3,137,537	6	1
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/ reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy-Back	24,909,296	3,207,675	355,374
Foreign exchange related contracts	117,140,798	2,410,546	1,008,809
- One year or less	107,756,224	1,656,735	400,360
- Over one year to five years	6,866,938	421,860	260,234
- Over five years	2,517,636	331,951	348,215
Interest/profit rate related contracts	37,172,981	2,659,119	2,817,565
- One year or less	9,151,374	419,586	350,731
- Over one year to five years	24,367,053	1,974,237	1,997,740
- Over five years	3,654,554	265,296	469,094
Commodity contracts	6,185,072	782,204	429,949
- One year or less	572,345	110,116	102,339
- Over one year to five years	5,612,727	672,088	327,610
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	255,512,334	3,773,106	1,735,850
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	32,942,961	19,622,244	8,697,626
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	12,227,730	8,375,340	4,358,096
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	29,121,274	145,745	43,934
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	746,948	132,868	120,795
Total	543,949,077	56,534,449	27,842,865

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Table 40: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic

Nature of Item	Principal/Notional	Credit Equivalent	RWA RM'000
	Amount RM'000	Amount RM'000	
As at 30.06.2019			
Direct credit substitutes	1,709,698	1,665,910	1,355,556
Transaction related contingent items	3,264,375	1,601,528	1,112,646
Short-term self-liquidating trade-related contingencies	256,210	48,877	22,916
Foreign exchange related contracts	22,166,535	666,699	266,268
One year or less	18,756,593	308,930	95,079
Over one year to five years	1,429,177	114,413	50,910
Over five years	1,980,765	243,356	120,279
Interest/profit rate related contracts	7,622,334	557,914	380,482
One year or less	1,489,521	60,933	37,216
Over one year to five years	4,110,137	344,988	157,429
Over five years	2,022,676	151,993	185,837
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6,268,815	3,443,549	1,709,793
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	7,137,212	5,060,202	2,379,612
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	3,856,187	204,362	29,891
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	52,281,366	13,249,041	7,257,164
As at 31.12.2018			
Direct credit substitutes	1,327,132	1,282,495	1,188,080
Transaction related contingent items	3,385,793	1,669,190	1,292,876
Short-term self-liquidating trade-related contingencies	284,803	54,669	25,219
Foreign exchange related contracts	15,415,940	275,653	138,757
One year or less	14,457,666	219,591	113,693
Over one year to five years	958,274	56,062	25,064
Over five years	-	-	-
Interest/profit rate related contracts	10,723,581	749,919	367,688
One year or less	2,886,562	141,687	25,037
Over one year to five years	5,157,804	440,645	196,830
Over five years	2,679,215	167,587	145,821
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,911,092	2,599,960	1,124,353
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	7,073,451	5,108,211	2,570,856
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	3,622,129	206,879	40,980
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	46,743,921	11,946,976	6,748,809

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4.0 MARKET RISK

4.1 NON-TRADED MARKET RISK

Tables 41 (a) and (b) show the impact of a change in IRR/RoRBB to earnings and capital for the Group, the Bank and Maybank Islamic respectively.

Table 41(a) Interest Rate Risk / Rate of Return in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Earnings)

	As at 30.06.2019			As at 31.12.2018		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000
Impact on Earnings	1,228,910	656,608	710,878	853,423	314,387	448,955
of which,						
MYR	1,840,562	1,008,088	831,669	1,380,193	833,529	547,299
USD	(828,231)	(646,801)	(91,845)	(796,439)	(613,359)	(75,558)
SGD	333,934	350,853	-	(156,233)	373,119	-
IDR	(37,750)	42,169	-	(48,255)	11,665	-
OTHERS*	(79,604)	(97,699)	(28,946)	474,157	(290,567)	(22,786)

Table 41(b) Interest Rate Risk / Rate of Return in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Capital)

	As at 30.06.2019			As at 31.12.2018		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000
Impact on Capital	(1,583,749)	(2,157,079)	248,961	(2,646,852)	(3,006,829)	(314,072)
of which,						
MYR	(2,943,918)	(3,155,005)	212,677	(4,642,559)	(4,309,956)	(330,986)
USD	1,407,533	1,305,916	32,764	1,713,426	1,635,514	11,949
SGD	307,812	(105,612)	-	593,427	(151,593)	-
IDR	(198,636)	(28,501)	-	(171,628)	(29,274)	-
OTHERS*	(156,541)	(173,877)	3,520	(139,518)	(151,519)	4,965

Notes:

1. All figures are in absolute amount except the total impact is in net aggregate amount (result from after netting off currency / position at different geographical location).
2. *Inclusive of GBP, HKD, BND, VND, CNY, EUR, PHP and other Currencies.
3. 5 Nov 2018: Establishment of Maybank Singapore Local Incorporation (MSL).

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4.2 CAPITAL TREATMENT FOR MARKET RISK

Tables 4 through 6 separately disclose the RWA and capital requirements for Market Risk for the Group, the Bank and Maybank Islamic respectively.

4.3 EQUITY RISK IN BANKING BOOK

Table 42: Equities Disclosures for Banking Book Positions for Maybank Group

Equity Type	As at 30.06.2019		As at 31.12.2018	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	177,895	183,707	248,303	254,115
Privately held	511,095	766,643	525,648	788,472

	RM'000	RM'000
Total Net Unrealised Gains/(Loss)	(1,651)	6,027

Cumulative realised gains/(losses) arising from sales and liquidations in the reporting period	28	138
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Table 43: Equities Disclosures for Banking Book Positions for Maybank

Equity Type	As at 30.06.2019		As at 31.12.2018	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	136,094	141,517	142,110	147,533
Privately held	178,781	268,172	182,008	273,012

	RM'000	RM'000
Total Net Unrealised Gains/(Loss)	(76,027)	(73,654)

Cumulative realised gains/(losses) arising from sales and liquidations in the reporting period	371,149	14,446
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5.0 NON-FINANCIAL RISK

5.1 CAPITAL TREATMENT FOR OPERATIONAL RISK

Tables 4 through 6 disclose separately the RWA and capital requirements for Operational Risk for the Group, the Bank and Maybank Islamic respectively.

6.0 SHARIAH GOVERNANCE

As at 30 June 2019, there is no Shariah Non-Compliance (SNC) incident incurred by Maybank Islamic.

7.0 INVESTMENT ACCOUNT (“IA”)

Maybank Islamic’s Unrestricted Mudarabah Investment Account (“UA”)

UA Performance

The gross exposure of the financing funded by UA as at 30 June 2019 was RM21,532,217,050. The related impairment provisions is not included in the financial statements of Maybank Islamic. The performance of UA is as described in the table below:

As at 30 June 2019	%
Return on Assets (ROA)	4.82%
Average Net Distributable Income	4.95%
Average Net Distributable Income Attributable to the IAH	2.70%
Average Profit Sharing Ratio to the IAH	54.52%
	RM'000
Impaired assets funded by UA	135,265
ECL Stage 1 provisions funded by UA	114,680
ECL Stage 2 provisions funded by UA	143,247
ECL Stage 3 provisions funded by UA	115,057

Notes:

1. Return on Assets refers to total gross income / total amount of assets funded by UA.
2. Average Net Distributable Income refers to total average net distributable income / average amount of assets funded by UA.