
**Pillar 3 Disclosure (Quantitative)
for Half Year ended 30 June 2012
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD**

TABLE OF CONTENTS

No.	Topics	Page
	Overview	3
1.0	Scope of Application	3
2.0	Capital Management	4
2.1	Capital Adequacy & Structure	4
3.0	Credit Risk	6
3.1	Regulatory Capital Requirements	6 - 48
3.2	Management of Credit Risk/Asset Quality Management	12
3.3	Non-Retail Portfolios	27
3.4	Retail Portfolios	32
3.5	Credit Risk Mitigation	35
3.6	Credit Exposures Subject to Standardised Approach (SA)	41
3.7	Counterparty Risk Management	48
4.0	Market Risk	51
4.1	Capital Treatment for Market Risk	52
5.0	Operational Risk	53
5.1	Regulatory Capital Requirements	53
6.0	Shariah Governance	53

Overview

The Pillar 3 Disclosure (Quantitative) for the half year ended 30 June 2012 for Maybank Group (the Group) complies with the Bank Negara Malaysia's (BNM) "Risk Weighted Capital Adequacy Framework (RWCAF) - Disclosure Requirements (Pillar 3)", which is 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 has adopted the FIRB Approach and supervisory slotting criteria to calculate credit risk weighted assets for major non-retail portfolios, and the 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 be progressively migrated to the internal ratings-based approaches.

For market risk, the Group has adopted the Standardised Approach (SA) whereas for operational risk, the Basic Indicator Approach (BIA) is currently being adopted pending migration to The Standardised Approach (TSA) once approval has been obtained from BNM.

1.0 Scope of Application

In this Pillar 3 document, Malayan Banking Berhad's (Maybank) information is presented on a consolidated basis, namely Maybank Group covering Maybank, its subsidiaries and overseas branches. For regulatory reporting purposes, Maybank establishes two main levels of reporting namely at Maybank Group (the Group) level, covering Maybank Malaysia, Maybank International Labuan Limited (MILL), overseas units and subsidiaries, and at Maybank Global (the Bank) level covering Maybank Malaysia, overseas units and MILL.

In this Pillar 3 document, Malayan Banking Berhad, its subsidiaries and overseas branches are referred to as "Maybank Group" or "the Group". The Group offers Islamic banking financial services via its wholly-owned subsidiary company, Maybank Islamic Berhad (MIB).

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.

2.0 Capital Management

2.1 Capital Adequacy Ratios

Table 1a: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad as at 30 June 2012

Capital Adequacy Ratios	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :			
Core capital ratio	11.59%	14.98%,	10.23%
Risk-weighted capital ratio	15.66%	14.98%	12.51%
Expressed in RM ('000)			
Capital Base	44,118,758	31,006,419	5,237,140
Credit RWA	246,070,763	182,198,026	34,528,186
Market RWA	9,039,671	6,747,793	213,363
Operational RWA	26,663,757	18,068,968	2,785,136
Additional risk-weighted assets due to capital floor			4,551,397
Total RWA	281,774,191	207,014,788	41,872,218

Table 1b: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad as at 31 December 2011

Capital Adequacy Ratios	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :			
Core capital ratio	11.76%	15.80%	9.89%
Risk-weighted capital ratio	16.46%	15.80%	12.61%
Expressed in RM ('000)			
Capital Base	42,604,704	30,628,346	4,910,628
Credit RWA	223,492,404	167,553,727	32,367,730
Market RWA	10,379,265	8,376,674	307,942
Operational RWA	24,983,371	17,970,181	2,573,751
Additional risk-weighted assets due to capital floor	-	-	3,891,670
Total RWA	258,855,040	193,900,582	38,935,166

Note * : RWCR is computed by dividing capital base over total RWA.

Table 2: Disclosure on Capital Structure for Maybank Group, Maybank and Maybank Islamic

2) Disclosure on Capital Structure for Maybank Group, Maybank and Maybank Islamic as at 30 June 2012

	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Eligible Tier 1 Capital^I			
Paid-up ordinary share capital/ Islamic banking fund	7,853,758	7,853,758	132,720
Share premium	11,106,863	11,106,863	2,687,480
Retained profit/loss brought forward from the previous financial year ^{II}	5,821,933	4,314,501	1,315,781
Statutory reserve fund	7,431,373	7,212,166	147,338
General reserve fund	-	-	1,696
Capital redemption reserve	-	-	-
Total non-innovative Tier 1 (non-IT1) and innovative Tier 1 (IT1) capital	6,092,887	6,092,887	-
Non-innovative Tier 1 capital	3,498,184	3,498,184	-
Total innovative Tier 1 capital	2,594,703	2,594,703	0
RM innovative Tier 1 capital	1,495,438	1,495,438	0
RM Approved innovative debt capital instruments issued	1,495,438	1,495,438	-
FX Approved innovative debt capital instruments issued	1,099,265	1,099,265	-
Minority interest in shares of non-wholly owned subsid	381,926	-	-
Total Tier 1 capital	38,688,740	36,580,175	4,285,015
Less:			
Goodwill	6,031,401	81,015	-
Deductions in excess of Tier 2 capital	-	5,492,741	-
ELIGIBLE TIER 1 CAPITAL	32,657,339	31,006,419	4,285,015
Eligible Tier 2 Capital^V			
Maximum allowable subordinated debt capital	13,774,000	12,202,717	1,000,000
RM subordinated debt capital	10,100,000	9,698,665	1,000,000
FX subordinated debt capital	3,674,000	2,504,052	-
Collective Allowance for SA approach	799,893	384,745	55,971
Surplus of total EP over total EL under the IRB approach, subject to limit	-	-	-
Total Tier 2 capital	14,573,893	12,587,462	1,055,971
Total Tier 2 capital (subject to limits)	14,573,893	12,587,462	1,055,971
Less:			
Investment in subsidiaries companies	2,819,580	17,872,845	-
Securitisation exposures subject to deductions	72,065	72,065	-
Securitisation exposures held in the banking book	72,065	72,065	-
Excess of total EL over total EP under the IRB approach	220,829	135,293	103,846
Liquidity reserve	-	-	-
Total deductions	3,112,474	18,080,203	103,846
Total deductions from Tier 2 Capital	3,112,474	18,080,203	103,846
ELIGIBLE TIER 2 CAPITAL	11,461,419	0	952,125
CAPITAL BASE	44,118,758	31,006,419	5,237,140

2) Disclosure on Capital Structure for Maybank Group ,Maybank and Maybank Islamic as at 31 December 2011

	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Eligible Tier 1 Capital^I			
Paid-up ordinary share capital/ Islamic banking fund	7,639,437	7,639,437	110,600
Share premium	9,598,847	9,598,847	2,488,400
Retained profit/loss brought forward from the previous financial year ^{II}	5,855,354	4,648,593	1,041,814
Statutory reserve fund	6,926,383	6,728,866	147,338
General reserve fund	-	228,821	1,696
Capital redemption reserve	-	-	-
Total non-innovative Tier 1 (non-IT1) and innovative Tier 1 (IT1) capital	6,057,884	6,065,486	-
Non-innovative Tier 1 capital	3,498,065	3,498,065	-
Total innovative Tier 1 capital	2,559,819	2,567,541	-
RM innovative Tier 1 capital	1,099,218	1,099,171	-
RM Approved innovative debt capital instruments issued	1,099,218	1,099,218	-
FX Approved innovative debt capital instruments issued	1,460,601	1,460,601	-
subsidaries	381,926	-	-
Total Tier 1 capital	36,459,831	32,996,631	3,789,848
Less:			
Goodwill	(6,031,401)	(81,015)	-
Deductions in excess of Tier 2 capital	-	(4,193,087)	-
ELIGIBLE TIER 1 CAPITAL	42,491,232	37,270,733	3,789,848
Eligible Tier 2 Capital^V			
Maximum allowable subordinated debt capital	13,889,529	12,491,343	1,096,557
RM subordinated debt capital	10,100,000	9,100,000	1,000,000
FX subordinated debt capital	3,789,529	3,391,343	96,557
Collective Allowance for SA approach	892,370	430,448	-
Surplus of total EP over total EL under the IRB approach, subject to limit	359,978	384,425	-
Total Tier 2 capital	15,141,877	13,306,216	1,096,557
Total Tier 2 capital (subject to limits)	15,141,877	13,306,216	1,096,557
Less:			
Investment in subsidiaries companies	(2,891,773)	(17,467,920)	-
Securitisation exposures subject to deductions	(31,383)	(31,383)	-
Securitisation exposures held in the banking book	(31,383)	(31,383)	-
Excess of total EL over total EP under the IRB approach	-	-	(101,883)
Liquidity reserve	-	-	-
Total deductions	(2,923,156)	(17,499,303)	(101,883)
Total deductions from Tier 2 Capital	2,923,156	13,306,216	101,883
ELIGIBLE TIER 2 CAPITAL	12,218,721	994,674	994,674
CAPITAL BASE	42,647,151	30,628,347	4,784,522

3.0 Credit Risk

3.1 Regulatory Capital Requirements

Tables 3 through 5 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 portfolios assessed.

Table 3: Disclosure on Capital Adequacy under IRB Approach for Maybank Group

3) Disclosure on Capital Adequacy under IRB Approach for Maybank Group as at 30 June 2012

Item	Exposure Class	Gross	Net	Risk Weighted Assets	Minimum
		Exposures / EAD before CRM	Exposures / EAD after CRM		Capital Requirement at 8%
		RM'000	RM'000	RM'000	RM'000
(i) Credit Risk					
(i.i) Exempted Exposures (Standardised Approach)					
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	76,346,327	76,346,570	3,649,043	291,923
	Public Sector Entities	1,338,049	1,338,049	1,169,031	93,522
	Banks, Development Financial Institutions & MDBs	4,003,205	3,999,363	1,822,087	145,767
	Insurance Cos, Securities Firms & Fund Managers	801,568	801,568	801,568	64,125
	Corporates	44,797,417	43,897,824	43,550,875	3,484,070
	Regulatory Retail	17,502,854	17,434,146	12,290,093	983,207
	Residential Mortgage	2,099,517	2,099,517	828,389	66,271
	Higher Risk Assets	339,461	339,461	509,190	40,735
	Other Assets	10,168,919	10,168,919	4,987,229	398,978
	Securitisation Exposures	999,917	999,917	633,044	50,644
	Equity Exposure	40,521	40,521	40,521	3,242
	Defaulted Exposures	1,668,190	1,668,159	2,458,444	196,676
	Total On-Balance Sheet Exposures	160,105,943	159,134,014	72,739,513	5,819,161
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	559,629	559,629	470,730	37,658
	Off balance sheet exposures other than OTC derivatives or credit derivatives	5,615,814	5,419,333	4,273,035	341,843
	Defaulted Exposures	63	63	63	5
	Total Off-Balance Sheet Exposures	6,175,506	5,979,025	4,743,827	379,506
	Total On and Off-Balance Sheet Exposures	166,281,449	165,113,039	77,483,341	6,198,667
(i.ii) Exposures under the IRB Approach					
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	52,473,396	52,473,396	16,531,949	1,322,556
	Corporate Exposures	125,355,839	125,361,543	79,082,695	6,326,616
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	72,905,340	72,911,044	44,121,929	3,529,754
	b) Corporates (with firm-size adjustment)	49,969,313	49,969,313	33,161,891	2,652,951
	c) Specialised Lending (Slotting Approach)	2,481,186	2,481,186	1,798,875	143,910
	i) Project Finance	2,481,186	2,481,186	1,798,875	143,910
	Retail Exposures	109,836,211	109,836,211	36,078,018	2,886,241
	a) Residential Mortgages	38,186,777	38,186,777	14,142,050	1,131,364
	b) Qualifying Revolving Retail Exposures	4,452,522	4,452,522	2,431,153	194,492
	c) Hire Purchase Exposures	32,435,374	32,435,374	11,150,501	892,040
	d) Other Retail Exposures	34,761,538	34,761,538	8,354,314	668,345
	Defaulted Exposures	3,452,386	3,452,386	731,222	58,498
	Total On-Balance Sheet Exposures	291,117,831	291,123,535	132,423,883	10,593,911
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	8,224,507	8,224,507	3,143,252	251,460
	Off balance sheet exposures other than OTC derivatives or credit derivatives	45,929,272	45,929,272	23,462,229	1,876,978
	Defaulted Exposures	30,916	30,916	15,374	1,230
	Total Off-Balance Sheet Exposures	54,184,695	54,184,695	26,620,855	2,129,668
	Total On and Off-Balance Sheet Exposures	345,302,526	345,308,230	159,044,738	12,723,579
	Total IRB Approach after Scaling Factor of 1.06			168,587,422	13,486,994
	Total (Exposures under Standardised Approach & IRB Approach)	511,583,976	510,421,270	246,070,763	19,685,661
(ii) Market Risk					
	Interest Rate Risk			4,940,471	395,238
	Foreign Currency Risk			2,782,238	222,579
	Equity Risk			576,300	46,104
	Commodity Risk			- 175 -	14
	Option Risk			740,838	59,267
(iii) Operational Risk				26,663,757	2,133,101
(iv) Total RWA and Capital Requirements				281,774,191	22,541,935

3) Disclosure on Capital Adequacy under IRB Approach for Maybank Group as at 31 December 2011

Item	Exposure Class	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
(i) Credit Risk					
(i.i) Exempted Exposures (Standardised Approach)					
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	61,566,161	61,566,161	3,013,399	241,072
	Public Sector Entities	1,002,719	994,184	816,459	65,317
	Banks, Development Financial Institutions & MDBs	3,771,959	3,771,574	1,301,047	104,084
	Insurance Cos, Securities Firms & Fund Managers	334,063	334,063	334,063	26,725
	Corporates	42,112,182	41,210,415	40,705,480	3,256,438
	Regulatory Retail	14,075,274	13,621,464	10,162,664	813,013
	Residential Mortgage	2,063,422	2,063,422	926,505	74,120
	Higher Risk Assets	574,927	574,927	862,391	68,991
	Other Assets	19,094,871	19,094,871	4,552,604	364,208
	Securitisation Exposures	1,012,355	1,012,355	554,994	44,400
	Equity Exposure	580,746	580,746	848,279	67,862
	Defaulted Exposures	1,526,949	1,526,682	2,233,761	178,701
	Total On-Balance Sheet Exposures	147,715,627	146,350,863	66,311,647	5,304,932
	Off-Balance-Sheet Exposures				
	OTC Derivatives	387,044	387,044	183,998	14,720
	Off balance sheet exposures other than OTC derivatives or credit derivatives	5,199,198	4,805,851	4,160,252	332,820
	Defaulted Exposures	22	22	18	1
	Total Off-Balance Sheet Exposures	5,586,264	5,192,917	4,344,268	347,541
	Total On and Off-Balance Sheet Exposures	153,301,891	151,543,780	70,655,914	5,652,473
(i.ii) Exposures under the IRB Approach					
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	50,251,862	50,251,862	16,889,675	1,351,174
	Corporate Exposures	111,203,418	111,203,418	74,398,747	5,951,900
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	62,937,722	62,937,722	40,282,351	3,222,588
	b) Corporates (with firm-size adjustment)	46,897,742	46,897,742	33,147,324	2,651,786
	c) Specialised Lending (Slotting Approach)	1,367,955	1,367,955	969,072	77,526
	i) Project Finance	1,367,955	1,367,955	969,072	77,526
	Retail Exposures	104,937,142	104,937,142	35,550,703	2,844,056
	a) Residential Mortgages	37,497,934	37,497,934	14,314,657	1,145,173
	b) Qualifying Revolving Retail Exposures	4,627,319	4,627,319	2,556,446	204,516
	c) Hire Purchase Exposures	30,735,761	30,735,761	11,415,515	913,241
	d) Other Retail Exposures	32,076,128	32,076,128	7,264,085	581,127
	Defaulted Exposures	4,412,542	4,412,542	861,167	68,893
	Total On-Balance Sheet Exposures	270,804,965	270,804,965	127,700,293	10,216,023
	Off-Balance-Sheet Exposures				
	OTC Derivatives	7,437,556	7,437,556	2,578,493	206,279
	Off balance sheet exposures other than OTC derivatives or credit derivatives	25,095,621	25,095,621	14,140,116	1,131,209
	Defaulted Exposures	194,197	194,197	15,250	1,220
	Total Off-Balance Sheet Exposures	32,727,375	32,727,374	16,733,859	1,338,709
	Total On and Off-Balance Sheet Exposures	303,532,340	303,532,339	144,434,152	11,554,732
	Total IRB Approach after Scaling Factor of 1.06			153,100,200	12,248,016
	Total (Exposures under Standardised Approach & IRB Approach)	456,834,231	455,076,118	223,756,115	17,900,489
(ii) Market Risk					
	Interest Rate Risk			5,747,763	459,821
	Foreign Currency Risk			4,163,413	333,073
	Equity Risk			196,089	15,687
	Commodity Risk			1,014	81
	Option Risk			270,988	21,679
(iii) Operational Risk				24,983,371	1,998,670
(iv) Total RWA and Capital Requirements				259,118,750	20,729,500

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

4) Disclosure on Capital Adequacy under IRB Approach for Maybank as at 30 June 2012					
Item	Exposure Class	Gross Exposures /	Net Exposures /	Risk Weighted	Minimum Capital
		EAD before CRM	EAD after CRM	Assets	Requirement at 8%
		RM'000	RM'000	RM'000	RM'000
(i)	Credit Risk				
(i.i)	Exempted Exposures (Standardised Approach)				
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	47,735,572	47,735,572	903,011	72,241
	Public Sector Entities	1,133,898	1,133,898	981,004	78,480
	Banks, Development Financial Institutions & MDBs	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	478	478	478	38
	Corporates	22,893,871	22,730,755	22,468,094	1,797,448
	Regulatory Retail	5,926,161	5,920,305	4,101,563	328,125
	Residential Mortgage	676,600	676,600	308,218	24,657
	Higher Risk Assets	239,213	239,213	358,818	28,705
	Other Assets	9,008,105	9,008,105	4,450,213	356,017
	Securitisation Exposures	999,917	999,917	633,044	50,644
	Equity Exposure	39,664	39,664	39,664	3,173
	Defaulted Exposures	201,068	201,068	279,771	22,382
	Total On-Balance Sheet Exposures	88,854,548	88,685,575	34,523,879	2,761,910
	Off-Balance-Sheet Exposures				
	OTC Derivatives	305,910	305,910	277,951	22,236
	Off balance sheet exposures other than OTC derivatives or credit derivatives	3,871,396	3,871,396	3,518,733	281,499
	Defaulted Exposures	63	63	63	5
	Total Off-Balance Sheet Exposures	4,177,369	4,177,369	3,796,747	303,740
	Total On and Off-Balance Sheet Exposures	93,031,917	92,862,944	38,320,626	3,065,650
(i.ii)	Exposures under the IRB Approach				
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	55,327,386	55,327,386	18,354,481	1,468,358
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
	Corporate Exposures	109,660,935	109,660,935	67,972,173	5,437,774
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	65,413,367	65,413,367	39,082,511	3,126,601
	b) Corporates (with firm-size adjustment)	42,619,195	42,619,195	27,788,872	2,223,110
	c) Specialised Lending (Slotting Approach)	1,628,373	1,628,373	1,100,791	88,063
	i) Project Finance	1,628,373	1,628,373	1,100,791	88,063
	Retail Exposures	78,468,478	78,468,478	25,334,669	2,026,774
	a) Residential Mortgages	31,764,669	31,764,669	10,262,823	821,026
	b) Qualifying Revolving Retail Exposures	4,139,054	4,139,054	2,261,243	180,899
	c) Hire Purchase Exposures	18,484,932	18,484,932	6,872,858	549,829
	d) Other Retail Exposures	24,079,823	24,079,823	5,937,745	475,020
	Defaulted Exposures	3,031,597	3,031,597	584,199	46,736
	Total On-Balance Sheet Exposures	246,488,395	246,488,395	112,245,522	8,979,642
	Off-Balance-Sheet Exposures				
	OTC Derivatives	8,034,897	8,034,897	3,080,927	246,474
	Off balance sheet exposures other than OTC derivatives or credit derivatives	40,512,884	40,512,884	20,395,421	1,631,634
	Defaulted Exposures	25,621	25,621	11,526	922
	Total Off-Balance Sheet Exposures	48,573,402	48,573,402	23,487,875	-
	Total On and Off-Balance Sheet Exposures	295,061,798	295,061,798	135,733,396	-
	Total IRB Approach after Scaling Factor of 1.06			143,877,400	-
	Total (Exposures under Standardised Approach & IRB Approach)	388,093,715	387,924,741	182,198,026	-
(ii)	Market Risk				
	Interest Rate Risk			4,219,231	337,538
	Foreign Currency Risk			2,042,475	163,398
	Equity Risk			7,725	618
	Commodity Risk			- 175 -	14
	Option Risk			478,538	38,283
(iii)	Operational Risk			18,068,968	1,445,517
(iv)	Total RWA and Capital Requirements			207,014,787	1,985,341

4) Disclosure on Capital Adequacy under IRB Approach for Maybank as at 31 December 2011

Item	Exposure Class	Gross Exposures /	Net Exposures /	Risk Weighted	Minimum Capital
		EAD before CRM	EAD after CRM	Assets	Requirement at
		RM'000	RM'000	RM'000	8%
					RM'000
(i) Credit Risk					
(i.i) Exempted Exposures (Standardised Approach)					
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	43,329,944	43,329,944	1,422,455	113,796
	Public Sector Entities	863,528	861,443	698,335	55,867
	Banks, Development Financial Institutions & MDBs	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	4,006	4,006	4,006	320
	Corporates	22,456,258	22,421,600	21,790,820	1,743,266
	Regulatory Retail	5,377,033	5,110,622	3,672,810	293,825
	Residential Mortgage	736,715	736,715	408,861	32,709
	Higher Risk Assets	437,645	437,645	656,467	52,517
	Other Assets	17,324,102	17,324,102	5,355,679	428,454
	Securitisation Exposures	1,012,355	1,012,355	554,994	44,400
	Equity Exposure	567,104	567,104	828,265	66,261
	Defaulted Exposures	221,137	221,137	290,326	23,226
	Total On-Balance Sheet Exposures	92,329,827	92,026,673	35,683,018	2,854,641
	Off-Balance-Sheet Exposures				
	OTC Derivatives	171,032	171,032	132,908	10,633
	Off balance sheet exposures other than OTC derivatives or credit derivatives	3,481,319	3,250,692	3,018,348	241,468
	Defaulted Exposures	22	22	18	1
	Total Off-Balance Sheet Exposures	3,652,373	3,421,746	3,151,274	252,102
	Total On and Off-Balance Sheet Exposures	95,982,200	95,448,419	38,834,292	3,106,743
(i.ii) Exposures under the IRB Approach					
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	50,469,618	50,469,618	16,787,783	1,343,023
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
	Corporate Exposures	96,521,273	96,521,273	64,320,826	5,145,666
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	55,591,935	55,591,935	35,946,724	2,875,738
	b) Corporates (with firm-size adjustment)	40,237,285	40,237,285	27,993,952	2,239,516
	c) Specialised Lending (Slotting Approach)	692,053	692,053	380,151	30,412
	i) Project Finance	692,053	692,053	380,151	30,412
	Retail Exposures	74,494,069	74,494,069	24,656,183	1,972,495
	a) Residential Mortgages	31,960,977	31,960,977	11,214,807	897,185
	b) Qualifying Revolving Retail Exposures	4,314,675	4,314,675	2,375,020	190,002
	d) Hire Purchase Exposures	16,618,373	16,618,373	6,279,439	502,355
	e) Other Retail Exposures	21,600,045	21,600,045	4,786,917	382,953
	Defaulted Exposures	3,891,501	3,891,501	693,937	55,515
	Total On-Balance Sheet Exposures	225,376,461	225,376,461	106,458,728	8,516,698
	Off-Balance-Sheet Exposures				
	OTC Derivatives	7,294,530	7,294,530	2,525,339	202,027
	Off balance sheet exposures other than OTC derivatives or credit derivatives	21,775,436	21,775,436	12,437,733	995,019
	Defaulted Exposures	188,701	188,701	11,630	930
	Total Off-Balance Sheet Exposures	29,258,667	29,258,667	14,974,702	1,197,976
	Total On and Off-Balance Sheet Exposures	254,635,128	254,635,128	121,433,430	9,714,674
	Total IRB Approach after Scaling Factor of 1.06			128,719,436	10,297,555
	Total (Exposures under Standardised Approach & IRB Approach)	350,617,328	350,083,547	167,553,727	13,404,298
(ii) Market Risk					
	Interest Rate Risk			4,764,168	381,133
	Foreign Currency Risk			3,345,510	267,641
	Equity Risk			8,599	688
	Commodity Risk			1,012	81
	Option Risk			257,386	20,591
(iii) Operational Risk				17,970,181	1,437,614
(iv) Total RWA and Capital Requirements				193,900,582	15,512,047

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

5) Disclosure on Capital Adequacy under IRB Approach for Maybank Islamic as at 30 June 2012

Item	Exposure Class	Gross Exposures /	Net Exposures /	Risk Weighted	Risk Weighted	Total Risk	Minimum Capital
		EAD before CRM	EAD after CRM	Assets	Assets Absorbed by PSIA	Weighted Assets after effects of PSIA	Requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
(i)	Credit Risk						
(i.i)	Exempted Exposures (Standardised Approach)						
	On-Balance-Sheet Exposures						
	Sovereigns/Central Banks	20,887,102	20,887,102	-	-	-	-
	Public Sector Entities	146,768	146,768	130,644	-	130,644	10,452
	Insurance Cos, Securities Firms & Fund Managers	280	280	280	-	280	22
	Corporates	2,938,623	2,938,623	2,947,618	-	2,947,618	235,809
	Regulatory Retail	1,130,864	1,130,864	775,584	-	775,584	62,047
	Residential Mortgage	471,502	471,502	174,737	-	174,737	13,979
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	559,833	559,833	559,833	-	559,833	44,787
	Defaulted Exposures	7,213	7,213	7,639	-	7,639	611
	Total On-Balance Sheet Exposures	26,142,222	26,142,222	4,596,389	-	4,596,389	367,711
	Off-Balance-Sheet Exposures						
	OTC Derivatives	107,931	107,931	100,367	-	100,367	8,029
	Off balance sheet exposures other than OTC derivatives or credit derivatives	775,431	775,431	24,092	-	24,092	1,927
	Defaulted Exposures	-	-	-	-	-	-
	Total Off-Balance Sheet Exposures	883,362	883,362	124,459	-	124,459	9,957
	Total On and Off-Balance Sheet Exposures	27,025,584	27,025,584	4,720,848	-	4,720,848	377,668
(i.ii)	Exposures under the IRB Approach						
	On-Balance-Sheet Exposures						
	Banks, Development Financial Institutions & MDBs	6,861,989	6,861,989	2,792,343	-	2,792,343	223,387
	Corporate Exposures	16,351,743	16,351,743	11,304,733	194,211	11,110,522	888,842
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	8,148,813	8,148,813	5,233,629	194,211	5,039,418	403,153
	b) Corporates (with firm-size adjustment)	7,350,118	7,350,118	5,373,019	-	5,373,019	429,842
	c) Specialised Lending (Slotting Approach)	852,812	852,812	698,085	-	698,085	55,847
	i) Project Finance	852,812	852,812	698,085	-	698,085	55,847
	Retail Exposures	31,367,733	31,367,733	10,930,558	-	10,930,558	874,445
	a) Residential Mortgages	6,422,108	6,422,108	3,879,227	-	3,879,227	310,338
	b) Qualifying Revolving Retail Exposures	313,468	313,468	169,910	-	169,910	13,593
	c) Hire Purchase Exposures	13,950,442	13,950,442	4,464,852	-	4,464,852	357,188
	d) Other Retail Exposures	10,681,715	10,681,715	2,416,569	-	2,416,569	193,326
	Defaulted Exposures	420,789	420,789	147,023	-	147,023	11,762
	Total On-Balance Sheet Exposures	55,002,254	55,002,254	25,174,656	194,211	24,980,445	1,998,436
	Off-Balance-Sheet Exposures						
	OTC Derivatives	189,610	189,610	62,325	-	62,325	4,986
	Off balance sheet exposures other than OTC derivatives or credit derivatives	5,416,388	5,416,388	2,879,298	-	2,879,298	230,344
	Defaulted Exposures	5,295	5,295	3,848	-	3,848	308
	Total Off-Balance Sheet Exposures	5,611,293	5,611,293	2,945,471	-	2,945,471	235,638
	Total On and Off-Balance Sheet Exposures	60,613,547	60,613,547	28,120,128	194,211	27,925,917	2,234,073
	Total IRB Approach after Scaling Factor of 1.06			29,807,335	205,864	29,601,472	2,368,118
	Total (Exposures under Standardised Approach & IRB Approach)	87,639,130	87,639,130	34,528,184	205,864	34,322,320	2,745,786
(ii)	Market Risk						
	Bench Mark Rate Risk			117,888	-	117,888	9,431
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			95,475	-	95,475	7,638
	Option Risk			-	-	-	-
(iii)	Operational Risk			2,785,136	-	2,785,136	222,811
(iv)	Additional RWA due to capital Floor			4,551,397	-	4,551,393	364,111
(v)	Total RWA and Capital Requirements			42,078,079	205,864	41,872,212	3,349,777

5) Disclosure on Capital Adequacy under IRB Approach for Maybank Islamic as at 31 December 2011

Item	Exposure Class	Gross Exposures / Net Exposures /		Risk Weighted Assets	Risk Weighted Assets Absorbed by PSIA	Total Risk Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
		EAD before CRM	EAD after CRM				
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
(i)	Credit Risk						
(i.i)	Exempted Exposures (Standardised Approach)						
	On-Balance-Sheet Exposures						
	Sovereigns/Central Banks	12,198,099	12,198,099	-	-	-	-
	Public Sector Entities	93,011	89,323	77,315	-	77,315	6,185
	Insurance Cos, Securities Firms & Fund Managers	329	329	329	-	329	26
	Corporates	2,649,670	2,464,690	2,707,937	-	2,707,937	216,635
	Regulatory Retail	924,021	826,110	619,583	-	619,583	49,567
	Residential Mortgage	189,943	189,943	119,680	-	119,680	9,574
	Higher Risk Assets	30,340	30,340	45,510	-	45,510	3,641
	Other Assets	2,368,113	2,368,113	525,833	-	525,833	42,067
	Defaulted Exposures	5,926	5,926	6,240	-	6,240	499
	Total On-Balance Sheet Exposures	18,459,452	18,172,874	4,102,426	-	4,102,426	328,194
	Off-Balance-Sheet Exposures						
	OTC Derivatives	181,545	181,545	36,749	-	36,749	2,940
	Off balance sheet exposures other than OTC derivatives or credit derivatives	412,955	412,955	14,504	-	14,504	1,160
	Defaulted Exposures						
	Total Off-Balance Sheet Exposures	594,500	594,500	51,253	-	51,253	4,100
	Total On and Off-Balance Sheet Exposures	19,053,952	18,767,374	4,153,679	-	4,153,679	332,294
(i.ii)	Exposures under the IRB Approach						
	On-Balance-Sheet Exposures						
	Banks, Development Financial Institutions & MDBs	8,622,533	8,622,533	3,523,929	-	3,523,929	281,914
	Corporate Exposures	14,682,146	14,682,146	10,272,192	194,270	10,077,922	806,234
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	7,345,787	7,345,787	4,529,898	194,270	4,335,628	346,850
	b) Corporates (with firm-size adjustment)	6,660,457	6,660,457	5,153,373	-	5,153,373	412,270
	c) Specialised Lending (Slotting Approach)	675,902	675,902	588,921	-	588,921	47,114
	i) Project Finance	675,902	675,902	588,921	-	588,921	47,114
	Retail Exposures	30,398,140	30,398,140	10,894,520	-	10,894,520	871,562
	a) Residential Mortgages	5,536,957	5,536,957	3,099,850	-	3,099,850	247,988
	b) Qualifying Revolving Retail Exposures	312,644	312,644	181,426	-	181,426	14,514
	c) Hire Purchase Exposures	14,117,388	14,117,388	5,136,076	-	5,136,076	410,886
	d) Other Retail Exposures	10,431,150	10,431,150	2,477,168	-	2,477,168	198,173
	Defaulted Exposures	521,041	521,041	167,230	-	167,230	13,378
	Total On-Balance Sheet Exposures	54,223,859	54,223,859	24,857,872	194,270	24,663,602	1,973,088
	Off-Balance-Sheet Exposures						
	OTC Derivatives	143,026	143,026	53,154	-	53,154	4,252
	Off balance sheet exposures other than OTC derivatives or credit derivatives	3,320,186	3,320,186	1,702,384	-	1,702,384	136,191
	Defaulted Exposures	5,496	5,496	3,620	-	3,620	290
	Total Off-Balance Sheet Exposures	3,468,707	3,468,707	1,759,158	-	1,759,158	140,733
	Total On and Off-Balance Sheet Exposures	57,692,566	57,692,566	26,617,030	194,270	26,422,760	2,113,821
	Total IRB Approach after Scaling Factor of 1.06			28,214,051	205,927	28,008,124	2,240,650
	Total (Exposures under Standardised Approach & IRB Approach)	76,746,518	76,459,940	32,367,731	205,927	32,161,804	2,572,944
(ii)	Market Risk						
	Bench Mark Rate Risk			284,442		284,442	22,755
	Equity Risk						-
	Foreign Exchange Risk			23,500		23,500	1,880
(iii)	Operational Risk			2,573,751		2,573,751	205,900
(iv)	Additional RWA due to capital Floor			3,482,850		3,482,850	278,628
(v)	Total RWA and Capital Requirements			38,732,273	205,927	38,526,346	3,082,108

3.2 Management of Credit Risk

Asset Quality Management

Tables 6 through 8 present the geographic analysis and distribution of exposures under both the SA and IRB approaches for the Group, the Bank and MAYBANK ISLAMIC respectively. These tables show the geographic distribution and the proportion of credit exposures assessed under the SA and IRB approaches.

Tables 9 through 11 present the disclosure on credit risk exposures by the various industries for the Group, the Bank and Maybank Islamic, respectively.

In Tables 12 through 14, the credit risk exposures are presented 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.

Table 6: Disclosure on Credit Risk Exposure - Geographic Analysis for Maybank Group

6) Disclosure on Credit Risk Exposure – Geographic Analysis for Maybank Group as at 30 June 2012

Exposure Class	Malaysia	Singapore	Indonesia	Others i.e. Oversea Units	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	55,597,495	13,461,651	5,174,849	2,165,100	76,399,095
Public Sector Entities	616,726	668,534	-	63,415	1,348,674
Banks, Development Financial Institutions & MDBs	309,970	819,073	2,531,557	459,227	4,119,826
Insurance Cos, Securities Firms & Fund Managers	79,051	799,001	-	1,810	879,862
Corporates	13,981,647	3,446,768	17,340,842	15,325,066	50,094,323
Regulatory Retail	4,864,029	4,960,397	7,863,568	1,168,017	18,856,011
Residential Mortgage	966,731	123,178	950,931	67,601	2,108,440
Higher Risk Assets	438,144	12,186	-	1,635	451,965
Other Assets	4,289,984	4,282,419	1,756,251	654,160	10,982,814
Securitisation Exposures	999,917	-	-	-	999,917
Equity Exposure	3,473	37,047	-	-	40,520
Total Standardised Approach	82,147,166	28,610,253	35,617,997	19,906,030	166,281,447
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	36,446,597	13,638,317	-	13,875,022	63,959,936
Corporate Exposures	119,041,292	41,885,597	-	-	160,926,889
a) Corporates (excluding Specialised Lending and firm-size adjustments)	71,195,910	24,656,296	-	-	95,852,206
b) Corporates (with firm-size adjustment)	45,263,485	17,229,301	-	-	62,492,785
c) Specialised Lending (Slotting Approach)	2,581,898	-	-	-	2,581,898
i) Project Finance	2,581,898	-	-	-	2,581,898
Retail Exposures	95,894,612	24,521,090	-	-	120,415,702
a) Residential Mortgages	28,233,608	10,730,679	-	-	38,964,288
b) Qualifying Revolving Retail Exposures	5,263,424	2,948,285	-	-	8,211,710
c) Hire Purchase Exposures	25,773,332	8,101,338	-	-	33,874,670
d) Other Retail Exposures	36,624,247	2,740,788	-	-	39,365,035
Total IRB Approach	251,382,501	80,045,004	-	13,875,022	345,302,527
Total Standardised and IRB Approaches	333,529,667	108,655,257	35,617,997	33,781,053	511,583,974

6) Disclosure on Credit Risk Exposure – Geographic Analysis for Maybank Group as at 31 December 2011

Exposure Class	Malaysia	Singapore	Indonesia	Others i.e. Oversea	Total
	RM'000	RM'000	RM'000	Units RM'000	RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	44,687,764	10,084,929	4,624,699	2,616,939	62,014,330
Public Sector Entities	308,174	653,459	6,498	54,850	1,022,981
Banks, Development Financial Institutions & MDBs	13,844	630,472	2,761,571	685,383	4,091,271
Insurance Cos, Securities Firms & Fund Managers	16,976	329,728	-	207,594	554,298
Corporates	7,530,990	4,049,100	16,527,110	18,679,690	46,786,891
Regulatory Retail	5,025,305	3,113,988	6,247,015	943,536	15,329,844
Residential Mortgage	903,858	42,685	1,139,139	15,772	2,101,454
Higher Risk Assets	599,057	11,085	-	1,635	611,777
Other Assets	7,832,719	9,449,314	1,263,488	651,265	19,196,787
Securitisation Exposures	1,012,355	-	-	-	1,012,355
Equity Exposure	535,122	44,782	-	-	579,904
Total Standardised Approach	68,466,165	28,409,540	32,569,521	23,856,664	153,301,891
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	29,021,470	10,569,472	-	17,150,313	56,741,255
Corporate Exposures	96,932,882	33,305,532	-	2,103,546	132,341,960
a) Corporates (excluding Specialised Lending and firm-size adjustments)	55,389,963	18,248,481	-	1,547,130	75,185,574
b) Corporates (with firm-size adjustment)	40,174,964	15,057,051	-	556,416	55,788,432
c) Specialised Lending (Slotting Approach)	1,367,955	-	-	-	1,367,955
i) Project Finance	1,367,955	-	-	-	1,367,955
Retail Exposures	90,254,426	24,194,697	-	-	114,449,123
a) Residential Mortgages	26,392,809	11,361,652	-	-	37,754,461
b) Qualifying Revolving Retail Exposures	5,478,817	2,745,869	-	-	8,224,686
c) Hire Purchase Exposures	24,115,708	8,031,004	-	-	32,146,712
d) Other Retail Exposures	34,267,091	2,056,173	-	-	36,323,264
Total IRB Approach	216,208,779	68,069,701	-	19,253,859	303,532,338
Total Standardised and IRB Approaches	284,674,944	96,479,241	32,569,521	43,110,523	456,834,230

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

7) Disclosure on Credit Risk Exposure – Geographic Analysis for Maybank as at 30 June 2012

Exposure Class	Malaysia	Singapore	Indonesia	Others i.e. Oversea Units	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	34,773,750	12,684,943	-	392,037	47,850,730
Public Sector Entities	469,298	668,534	-	-	1,137,832
Insurance Cos, Securities Firms & Fund Managers	77,343	-	-	-	77,343
Corporates	10,346,498	3,140,414	-	13,266,474	26,753,386
Regulatory Retail	3,043,216	2,970,821	-	119,244	6,133,280
Residential Mortgage	491,665	123,178	-	67,601	682,443
Higher Risk Assets	346,823	2,242	-	-	349,065
Other Assets	5,422,175	3,365,617	-	220,464	9,008,256
Securitisation Exposures	999,917	-	-	-	999,917
Equity Exposure	2,617	37,047	-	-	39,664
Total Standardised Approach	55,973,300	22,992,796	-	14,065,820	93,031,916
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	39,127,728	13,638,317	-	13,875,022	66,641,067
Corporate Exposures	99,976,840	41,885,597	-	-	141,862,437
a) Corporates (excluding Specialised Lending and firm-size adjustments)	61,871,786	24,656,296	-	-	86,528,082
b) Corporates (with firm-size adjustment)	36,375,969	17,229,301	-	-	53,605,269
c) Specialised Lending (Slotting Approach)	1,729,085	-	-	-	1,729,085
i) Project Finance	1,729,085	-	-	-	1,729,085
Retail Exposures	62,037,204	24,521,090	-	-	86,558,294
a) Residential Mortgages	21,666,495	10,730,679	-	-	32,397,174
b) Qualifying Revolving Retail Exposures	4,878,282	2,948,285	-	-	7,826,567
c) Hire Purchase Exposures	10,467,129	8,101,338	-	-	18,568,467
d) Other Retail Exposures	25,025,298	2,740,788	-	-	27,766,086
Total IRB Approach	201,141,771	80,045,004	-	13,875,022	295,061,798
Total Standardised and IRB Approaches	257,115,071	103,037,800	-	27,940,842	388,093,714

7) Disclosure on Credit Risk Exposure – Geographic Analysis for Maybank as at 31 December 2011

Exposure Class	Malaysia	Singapore	Indonesia	Others i.e. Oversea Units	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	32,170,726	10,080,374	-	1,224,547	43,475,648
Public Sector Entities	213,865	653,459	-	-	867,324
Insurance Cos, Securities Firms & Fund Managers	16,066	-	-	207,594	223,660
Corporates	4,703,788	3,743,217	-	17,133,374	25,580,379
Regulatory Retail	3,519,730	1,652,599	-	417,426	5,589,755
Residential Mortgage	709,566	42,685	-	15,772	768,023
Higher Risk Assets	471,847	1,050	-	-	472,896
Other Assets	8,991,154	8,126,829	-	307,073	17,425,057
Securitisation Exposures	1,012,355	-	-	-	1,012,355
Equity Exposure	522,322	44,782	-	-	567,104
Total Standardised Approach	52,331,419	24,344,994	-	19,305,787	95,982,200
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	29,092,439	10,569,472	-	17,150,313	56,812,224
Corporate Exposures	80,423,296	33,305,532	-	2,103,546	115,832,374
a) Corporates (excluding Specialised Lending and firm-size adjustments)	47,324,716	18,248,481	-	1,547,130	67,120,327
b) Corporates (with firm-size adjustment)	32,406,527	15,057,051	-	556,416	48,019,995
c) Specialised Lending (Slotting Approach)	692,053	-	-	-	692,053
i) Project Finance	692,053	-	-	-	692,053
Retail Exposures	57,795,833	24,194,697	-	-	81,990,529
a) Residential Mortgages	20,849,051	11,361,652	-	-	32,210,703
b) Qualifying Revolving Retail Exposures	5,096,793	2,745,869	-	-	7,842,662
c) Hire Purchase Exposures	8,679,271	8,031,004	-	-	16,710,274
d) Other Retail Exposures	23,170,718	2,056,173	-	-	25,226,891
Total IRB Approach	167,311,568	68,069,701	-	19,253,859	254,635,128
Total Standardised and IRB Approaches	219,642,987	92,414,695	-	38,559,646	350,617,328

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

8) Disclosure on Credit Risk Exposure – Geographic Analysis for Maybank Islamic as at 30 June 2012

Exposure Class	Malaysia	Singapore	Indonesia	Others i.e. Oversea Units	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	21,637,102	-	-	-	21,637,102
Public Sector Entities	147,428	-	-	-	147,428
Insurance Cos, Securities Firms & Fund Mana Corporates	1,708	-	-	-	1,708
Regulatory Retail	3,069,984	-	-	-	3,069,984
Residential Mortgage	1,132,259	-	-	-	1,132,259
Higher Risk Assets	474,581	-	-	-	474,581
Other Assets	2,688	-	-	-	2,688
Other Assets	559,833	-	-	-	559,833
Total Standardised Approach	27,025,583	-	-	-	27,025,583
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	7,034,944	-	-	-	7,034,944
Corporate Exposures	19,721,195	-	-	-	19,721,195
a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,980,867	-	-	-	9,980,867
b) Corporates (with firm-size adjustment)	8,887,516	-	-	-	8,887,516
c) Specialised Lending (Slotting Approach)	852,812	-	-	-	852,812
i) Project Finance	852,812	-	-	-	852,812
Retail Exposures	33,857,408	-	-	-	33,857,408
a) Residential Mortgages	6,567,114	-	-	-	6,567,114
b) Qualifying Revolving Retail Exposures	385,143	-	-	-	385,143
c) Hire Purchase Exposures	15,306,203	-	-	-	15,306,203
d) Other Retail Exposures	11,598,949	-	-	-	11,598,949
Total IRB Approach	60,613,547	-	-	-	60,613,547
Total Standardised and IRB Approaches	87,639,130	-	-	-	87,639,130

8) Disclosure on Credit Risk Exposure – Geographic Analysis for Maybank Islamic as at 31 December 2011

Exposure Class	Malaysia	Singapore	Indonesia	Others i.e. Oversea Units	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	12,498,099	-	-	-	12,498,099
Public Sector Entities	94,309	-	-	-	94,309
Insurance Cos, Securities Firms & Fund Mana Corporates	910	-	-	-	910
Regulatory Retail	2,937,690	-	-	-	2,937,690
Residential Mortgage	929,252	-	-	-	929,252
Higher Risk Assets	193,640	-	-	-	193,640
Other Assets	31,938	-	-	-	31,938
Other Assets	2,368,113	-	-	-	2,368,113
Total Standardised Approach	19,053,952	-	-	-	19,053,952
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	8,769,320	-	-	-	8,769,320
Corporate Exposures	16,509,586	-	-	-	16,509,586
a) Corporates (excluding Specialised Lending and firm-size adjustments)	8,065,247	-	-	-	8,065,247
b) Corporates (with firm-size adjustment)	7,768,437	-	-	-	7,768,437
c) Specialised Lending (Slotting Approach)	675,902	-	-	-	675,902
i) Project Finance	675,902	-	-	-	675,902
Retail Exposures	32,413,661	-	-	-	32,413,661
a) Residential Mortgages	5,543,759	-	-	-	5,543,759
b) Qualifying Revolving Retail Exposures	382,024	-	-	-	382,024
d) Hire Purchase Exposures	15,436,438	-	-	-	15,436,438
c) Other Retail Exposures	11,051,440	-	-	-	11,051,440
Total IRB Approach	57,692,566	-	-	-	57,692,566
Total Standardised and IRB Approaches	76,746,518	-	-	-	76,746,518

Table 9: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Group

9) Disclosure on Credit Risk Exposure – Industry Analysis for Maybank Group as at 30 June 2012

Exposure Class	Agriculture	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	NEC	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	28,646,551	610	28,829,402	110,974	5,679,848	-	13,131,711	76,399,095
Public Sector Entities	285,543	-	-	870	840	-	767,555	-	185,979	-	107,888	1,348,674
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	3,659,451	-	-	-	460,376	4,119,826
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	45,806	39,298	-	-	794,757	879,861
Corporates	1,640,216	1,116,901	3,739,687	2,157,156	3,026,799	5,646,067	3,899,055	5,573,732	1,089,566	3,187,381	19,017,763	50,094,323
Regulatory Retail	8,275	1,660	72,330	44,264	1,291	362,483	111,631	17,201	3,769,229	11,464,921	3,002,726	18,856,011
Residential Mortgage	-	-	-	-	-	-	-	-	-	2,040,838	67,602	2,108,440
Higher Risk Assets	22,331	-	-	-	-	-	190,650	-	-	112,541	126,443	451,965
Other Assets	29,333	-	997	0	9	2	375,561	1,073	-	1,695,860	8,879,978	10,982,814
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	999,917	999,917
Equity Exposure	-	-	13,725	16,010	-	-	7,717	-	-	-	3,069	40,520
Total Standardised Approach	1,985,697	1,118,561	3,826,739	2,218,299	31,675,489	6,009,162	37,886,829	5,742,279	10,724,621	18,501,541	46,592,230	166,281,447
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	62,346,291	-	-	-	1,613,646	63,959,937
Corporate Exposures	5,239,170	1,154,660	31,932,430	18,264,651	4,685,375	26,433,902	56,543,972	9,855,631	2,937,652	-	3,879,445	160,926,889
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,818,704	267,739	18,708,207	8,928,762	3,496,234	13,068,729	39,968,293	4,790,717	1,740,052	-	3,064,769	95,852,206
b) Corporates (with firm-size adjustment)	3,420,467	886,921	10,642,325	9,335,889	1,189,141	13,365,173	16,575,679	5,064,915	1,197,600	-	814,676	62,492,786
c) Specialised Lending (Slotting Approach)	-	-	2,581,898	-	-	-	-	-	-	-	-	2,581,898
i) Project Finance	-	-	2,581,898	-	-	-	-	-	-	-	-	2,581,898
Retail Exposures	-	-	-	-	-	-	-	-	-	120,415,703	-	120,415,703
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	38,964,288	-	38,964,288
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,211,710	-	8,211,710
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	33,874,670	-	33,874,670
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	39,365,035	-	39,365,035
Total IRB Approach	5,239,170	1,154,660	31,932,430	18,264,651	4,685,375	26,433,902	118,890,263	9,855,631	2,937,652	120,415,703	5,493,091	345,302,529
Total Standardised and IRB Approaches	7,224,867	2,273,221	35,759,169	20,482,950	36,360,865	32,443,063	156,777,092	15,597,910	13,662,274	138,917,244	52,085,321	511,583,975

9) Disclosure on Credit Risk Exposure – Industry Analysis for Maybank Group as at 31 December 2011

Exposure Class	Agriculture	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	NEC	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	19,248,305	132	27,017,117	-	2,779,229	-	12,969,547	62,014,330
Public Sector Entities	528,569	-	-	738	830	5,171	219,489	25,603	173,372	-	69,209	1,022,981
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	4,081,735	9,535	-	-	-	4,091,270
Insurance Cos, Securities Firms & Fund Managers	-	1,987	-	-	-	-	252,486	5,979	-	-	293,846	554,298
Corporates	1,591,694	1,203,917	6,930,571	2,082,687	2,446,623	6,071,834	4,854,390	5,510,965	974,302	2,773,532	12,346,376	46,786,890
Regulatory Retail	12,859	6,759	94,786	51,481	2,085	432,801	354,068	22,392	3,903,062	9,739,633	709,917	15,329,844
Residential Mortgage	-	-	471	-	-	341	3,324	115	-	2,096,465	739	2,101,454
Higher Risk Assets	22,331	-	1,263	1,053	-	-	201,896	-	-	276,566	108,668	611,777
Other Assets	121,843	426,082	1,054,156	40,858	8,879	4,206,475	2,232,578	2,481	98,892	2,819,898	8,184,646	19,196,787
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	1,012,355	1,012,355
Equity Exposure	-	-	13,410	24,075	-	95	7,260	-	-	-	535,065	579,904
Total Standardised Approach	2,277,297	1,638,745	8,094,657	2,200,891	21,706,722	10,716,849	39,224,342	5,577,070	7,928,856	17,706,094	36,230,369	153,301,891
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	0	-	-	55,477,847	-	-	-	1,263,408	56,741,255
Corporate Exposures	4,453,854	1,015,725	24,864,871	15,672,537	4,824,270	19,585,128	48,400,240	9,225,895	2,367,831	-	1,931,610	132,341,960
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,669,392	141,094	13,519,085	7,300,355	3,586,120	8,637,937	33,303,616	4,464,463	1,266,889	-	1,296,623	75,185,574
b) Corporates (with firm-size adjustment)	2,784,462	874,631	9,977,831	8,372,182	1,238,150	10,947,191	15,096,624	4,761,432	1,100,941	-	634,987	55,788,432
c) Specialised Lending (Slotting Approach)	-	-	1,367,955	-	-	-	-	-	-	-	-	1,367,955
i) Project Finance	-	-	1,367,955	-	-	-	-	-	-	-	-	1,367,955
Retail Exposures	-	-	-	-	-	-	-	-	-	114,449,124	-	114,449,124
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	37,754,461	-	37,754,461
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,224,686	-	8,224,686
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	32,146,712	-	32,146,712
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	36,323,264	-	36,323,264
Total IRB Approach	4,453,854	1,015,725	24,864,871	15,672,537	4,824,270	19,585,128	103,878,087	9,225,895	2,367,831	114,449,124	3,195,018	303,532,339
Total Standardised and IRB Approaches	6,731,151	2,654,470	32,959,527	17,873,428	26,530,991	30,301,977	143,102,430	14,802,965	10,296,687	132,155,218	39,425,387	456,834,230

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

10) Disclosure on Credit Risk Exposure – Industry Analysis for Maybank as at 30 June 2012

Exposure Class	Agriculture	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	NEC	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	15,029,463	610	21,123,373	110,974	3,079,521	-	8,506,789	47,850,730
Public Sector Entities	180,361	-	-	5	840	-	750,497	-	179,273	-	26,856	1,137,832
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	39,753	37,590	-	-	-	77,343
Corporates	493,458	271,212	272,295	1,497,027	1,502,086	1,023,526	1,204,096	3,659,521	371,235	2,013,131	14,445,798	26,753,386
Regulatory Retail	-	-	-	-	-	-	-	-	-	6,014,867	118,413	6,133,280
Residential Mortgage	-	-	-	-	-	-	-	-	-	614,842	67,601	682,443
Higher Risk Assets	22,331	-	-	-	-	-	90,438	-	-	109,853	126,443	349,065
Other Assets	-	-	-	-	-	-	0	-	-	8,697,690	310,565	9,008,256
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	999,917	999,917
Equity Exposure	-	-	13,725	16,010	-	-	7,661	-	-	-	2,268	39,664
Total Standardised Approach	696,150	271,212	286,020	1,513,041	16,532,389	1,024,136	23,215,820	3,808,085	3,630,028	17,450,383	24,604,652	93,031,916
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	65,733,322	-	-	-	907,745	66,641,067
Corporate Exposures	4,237,346	1,138,190	27,084,825	15,150,893	4,193,560	23,415,375	52,412,737	8,357,277	2,261,946	-	3,610,287	141,862,437
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,154,850	266,179	16,433,128	7,016,625	3,480,925	11,826,041	37,562,426	4,454,181	1,498,138	-	2,772,230	86,464,722
b) Corporates (with firm-size adjustment)	3,082,497	872,011	8,922,612	8,134,268	712,635	11,589,334	14,850,311	3,903,097	763,808	-	838,057	53,668,630
c) Specialised Lending (Slotting Approach)	-	-	1,729,085	-	-	-	-	-	-	-	-	1,729,085
i) Project Finance	-	-	1,729,085	-	-	-	-	-	-	-	-	1,729,085
Retail Exposures	-	-	-	-	-	-	-	-	-	86,558,294	-	86,558,294
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	32,397,174	-	32,397,174
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	7,826,567	-	7,826,567
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	18,568,467	-	18,568,467
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	27,766,086	-	27,766,086
Total IRB Approach	4,237,346	1,138,190	27,084,825	15,150,893	4,193,560	23,415,375	118,146,059	8,357,277	2,261,946	86,558,294	4,518,032	295,061,798
Total Standardised and IRB Approaches	4,933,496	1,409,402	27,370,845	16,663,934	20,725,949	24,439,511	141,361,879	12,165,362	5,891,974	104,008,677	29,122,684	388,093,715

10) Disclosure on Credit Risk Exposure – Industry Analysis for Maybank as at 31 December 2011

Exposure Class	Agriculture	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	NEC	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	13,280,795	132	19,900,406	-	2,475,738	-	7,818,576	43,475,648
Public Sector Entities	461,982	-	-	2	830	-	163,661	25,603	149,011	-	66,235	867,324
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	1,987	-	-	-	-	213,699	5,069	-	-	2,905	223,661
Corporates	612,113	269,906	3,080,949	1,360,709	1,368,050	1,591,499	2,063,981	3,069,651	485,745	1,787,384	9,890,392	25,580,379
Regulatory Retail	-	-	1,435	1,275	677	3,899	242,879	1,362	1,388	5,231,317	105,523	5,589,755
Residential Mortgage	-	-	471	-	-	341	3,324	115	-	763,033	739	768,023
Higher Risk Assets	22,331	-	1,263	1,053	-	-	94,953	-	-	244,628	108,668	472,896
Other Assets	121,843	426,082	1,049,323	40,858	8,869	4,204,367	1,891,984	1,218	53,686	9,226,365	400,462	17,425,057
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	1,012,355	1,012,355
Equity Exposure	-	-	13,410	24,075	-	95	7,202	-	-	-	522,322	567,104
Total Standardised Approach	1,218,269	697,975	4,146,851	1,427,971	14,659,221	5,800,332	24,582,090	3,103,019	3,165,568	17,252,727	19,928,177	95,982,200
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	0	-	-	56,028,000	-	-	-	784,224	56,812,224
Corporate Exposures	3,755,883	994,977	21,221,171	13,180,078	4,220,696	17,351,810	43,717,828	7,709,205	1,983,484	-	1,697,243	115,832,374
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,214,562	140,326	12,068,314	5,854,344	3,570,336	7,698,524	30,193,803	3,941,590	1,254,082	-	1,184,446	67,120,327
b) Corporates (with firm-size adjustment)	2,541,321	854,651	8,460,804	7,325,734	650,359	9,653,286	13,524,025	3,767,615	729,403	-	512,797	48,019,995
c) Specialised Lending (Slotting Approach)	-	-	692,053	-	-	-	-	-	-	-	-	692,053
i) Project Finance	-	-	692,053	-	-	-	-	-	-	-	-	692,053
Retail Exposures	-	-	-	-	-	-	-	-	-	81,990,529	-	81,990,529
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	32,210,703	-	32,210,703
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	7,842,662	-	7,842,662
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	16,710,274	-	16,710,274
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	25,226,891	-	25,226,891
Total IRB Approach	3,755,883	994,977	21,221,171	13,180,078	4,220,696	17,351,810	99,745,828	7,709,205	1,983,484	81,990,529	2,481,467	254,635,128
Total Standardised and IRB Approaches	4,974,152	1,692,952	25,368,022	14,608,049	18,879,917	23,152,142	124,327,918	10,812,224	5,149,052	99,243,256	22,409,644	350,617,329

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

11) Disclosure on Credit Risk Exposure – Industry Analysis for Maybank Islamic as at 30 June 2012

Exposure Class	Agriculture	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	NEC	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	13,617,088	-	1,950,587	-	2,600,327	-	3,469,100	21,637,102
Public Sector Entities	105,182	-	-	865	-	-	17,058	-	6,706	-	17,617	147,428
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,708	-	-	-	1,708
Corporates	149,478	2,848	254,524	61,631	488,534	70,754	62,447	940,129	528,366	156,383	354,890	3,069,984
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,132,259	-	1,132,259
Residential Mortgage	-	-	-	-	-	-	-	-	-	474,581	-	474,581
Higher Risk Assets	-	-	-	-	-	-	-	-	-	2,688	-	2,688
Other Assets	-	-	-	-	-	-	-	-	-	-	559,833	559,833
Total Standardised Approach	254,660	2,848	254,524	62,496	14,105,622	70,754	2,030,092	941,837	3,135,399	1,765,911	4,401,440	27,025,583
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	6,329,043	-	-	-	705,901	7,034,944
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	1,001,824	16,470	4,847,605	3,113,758	491,815	3,018,527	4,131,235	1,498,354	675,706	-	925,901	19,721,195
a) Corporates (excluding Specialised Lending and firm-size adjustments)	663,854	1,560	2,275,080	1,912,137	15,309	1,242,688	2,405,867	336,536	241,914	-	885,922	9,980,867
b) Corporates (with firm-size adjustment)	337,970	14,910	1,719,713	1,201,621	476,506	1,775,839	1,725,368	1,161,818	433,792	-	39,979	8,887,516
e) Specialised Lending (Slotting Approach)	-	-	852,812	-	-	-	-	-	-	-	-	852,812
i) Project Finance	-	-	852,812	-	-	-	-	-	-	-	-	852,812
Retail Exposures	-	-	-	-	-	-	-	-	-	33,857,409	-	33,857,409
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	6,567,114	-	6,567,114
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	385,143	-	385,143
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	15,306,203	-	15,306,203
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	11,598,949	-	11,598,949
Total IRB Approach	1,001,824	16,470	4,847,605	3,113,758	491,815	3,018,527	10,460,278	1,498,354	675,706	33,857,409	1,631,802	60,613,548
Total Standardised and IRB Approaches	1,256,484	19,318	5,102,130	3,176,254	14,597,437	3,089,281	12,490,370	2,440,191	3,811,105	35,623,320	6,033,242	87,639,132

11) Disclosure on Credit Risk Exposure – Industry Analysis for Maybank Islamic as at 31 December 2011

Exposure Class	Agriculture	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	NEC	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	5,967,510	-	3,167,049	-	0	-	3,363,540	12,498,099
Public Sector Entities	66,587	-	-	737	-	-	17,627	-	7,711	-	1,647	94,309
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	910	-	-	-	910
Corporates	53,327	2,990	760,393	18,616	135,110	78,602	67,556	895,086	150,507	162,507	612,995	2,937,690
Regulatory Retail	-	-	-	-	-	-	-	-	-	929,252	-	929,252
Residential Mortgage	-	-	-	-	-	-	-	-	-	193,640	-	193,640
Higher Risk Assets	-	-	-	-	-	-	-	-	-	31,938	-	31,938
Other Assets	-	-	3,868	-	-	2,107	69	-	885	2,353,221	7,964	2,368,113
Total Standardised Approach	119,915	2,990	764,261	19,352	6,102,620	80,709	3,252,301	895,996	159,103	3,670,558	3,986,146	19,053,952
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	8,290,136	-	-	-	479,184	8,769,320
Corporate Exposures	697,972	20,748	3,643,700	2,492,459	603,574	2,233,318	4,682,412	1,516,690	384,346	-	234,367	16,509,586
a) Corporates (excluding Specialised Lending and firm-size adjustments)	-	-	-	-	-	-	454,830,224	-	-	-	-	-
b) Corporates (with firm-size adjustment)	243,141	19,980	1,517,027	1,046,447	587,791	1,293,905	1,572,600	993,818	371,539	-	122,190	7,768,437
c) Specialised Lending (Slotting Approach)	-	-	675,902	-	-	-	-	-	-	-	-	675,902
i) Project Finance	-	-	675,902	-	-	-	-	-	-	-	-	675,902
Retail Exposures	-	-	-	-	-	-	-	-	-	32,413,661	-	32,413,661
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	5,543,759	-	5,543,759
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	382,024	-	382,024
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	15,436,438	-	15,436,438
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	11,051,440	-	11,051,440
Total IRB Approach	697,972	20,748	3,643,700	2,492,459	603,574	2,233,318	12,972,548	1,516,690	384,346	32,413,661	713,551	57,692,566
Total Standardised and IRB Approaches	817,886	23,738	4,407,961	2,511,811	6,706,194	2,314,027	16,224,849	2,412,686	543,450	36,084,219	4,699,697	76,746,518

Table 12: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Group

12) Disclosure on Credit Risk Exposure – Maturity Analysis for Maybank Group as at 30 June 2012

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Standardised Approach				
Sovereigns/Central Banks	37,981,629	27,677,829	10,739,638	76,399,095
Public Sector Entities	134,542	631,260	582,872	1,348,674
Banks, Development Financial Institutions & MDBs	1,560,250	2,434,932	124,643	4,119,826
Insurance Cos, Securities Firms & Fund Managers	18,904	860,100	857	879,861
Corporates	17,460,249	23,981,389	8,652,686	50,094,323
Regulatory Retail	7,456,492	7,807,603	3,591,915	18,856,011
Residential Mortgage	22,875	395,410	1,690,155	2,108,439
Higher Risk Assets	42,258	404,447	5,260	451,965
Other Assets	10,982,815	-	-	10,982,815
Securitisation Exposures	-	999,917	-	999,917
Equity Exposure	-	40,520	-	40,520
Total Standardised Approach	75,660,013	65,233,407	25,388,026	166,281,447
IRB Approach				
Banks, Development Financial Institutions & MDBs	35,693,300	24,563,520	3,703,117	63,959,936
Corporate Exposures	73,196,883	43,369,087	44,360,919	160,926,889
a) Corporates (excluding Specialised Lending and firm-size adjustments)	44,716,336	23,678,996	27,456,874	95,852,206
b) Corporates (with firm-size adjustment)	28,480,547	17,108,194	16,904,045	62,492,785
d) Specialised Lending (Slotting Approach)	-	2,581,898	-	2,581,898
i) Project Finance	-	2,581,898	-	2,581,898
Retail Exposures	2,157,059	21,301,550	96,957,093	120,415,702
a) Residential Mortgages	42,516	1,536,390	37,385,381	38,964,288
b) Qualifying Revolving Retail Exposures	1,531,426	6,376,044	304,240	8,211,710
c) Hire Purchase Exposures	301,065	11,335,349	22,238,255	33,874,670
d) Other Retail Exposures	282,051	2,053,767	37,029,217	39,365,035
Total IRB Approach	111,047,241	89,234,158	145,021,129	345,302,528
Total Standardised and IRB Approaches	186,707,254	154,467,565	170,409,155	511,583,975

12) Disclosure on Credit Risk Exposure – Maturity Analysis for Maybank Group as at 31 December 2011

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Standardised Approach				
Sovereigns/Central Banks	27,803,279	12,676,120	21,534,932	62,014,330
Public Sector Entities	660,357	79,123	283,501	1,022,981
Banks, Development Financial Institutions & MDBs	1,877,940	2,165,302	48,027	4,091,270
Insurance Cos, Securities Firms & Fund Managers	575	553,723	-	554,298
Corporates	14,890,750	25,719,629	6,176,511	46,786,890
Regulatory Retail	5,005,404	6,775,820	3,548,620	15,329,844
Residential Mortgage	525,279	342,115	1,234,060	2,101,454
Higher Risk Assets	138,027	339,872	133,879	611,777
Other Assets	10,274,575	7,703,086	1,219,127	19,196,787
Securitisation Exposures	1,012,355	-	-	1,012,355
Equity Exposure	-	579,904	-	579,904
Total Standardised Approach	62,188,541	56,934,694	34,178,657	153,301,891
IRB Approach				
Banks, Development Financial Institutions & MDBs	31,118,360	22,760,591	2,862,304	56,741,255
Corporate Exposures	57,503,540	42,448,551	32,389,870	132,341,960
a) Corporates (excluding Specialised Lending and firm-size adjustments)	33,562,168	24,643,104	16,980,302	75,185,574
b) Corporates (with firm-size adjustment)	23,941,372	16,437,492	15,409,568	55,788,432
e) Specialised Lending (Slotting Approach)	-	1,367,955	-	1,367,955
i) Project Finance	-	1,367,955	-	1,367,955
Retail Exposures	1,526,626	27,699,242	85,223,255	114,449,123
a) Residential Mortgages	43,363	6,702,240	31,008,859	37,754,461
b) Qualifying Revolving Retail Exposures	926,623	6,898,009	400,053	8,224,686
c) Hire Purchase Exposures	287,022	10,379,839	21,479,851	32,146,712
d) Other Retail Exposures	269,619	3,719,153	32,334,492	36,323,264
Total IRB Approach	90,148,526	92,908,383	120,475,429	303,532,338
Total Standardised and IRB Approaches	152,337,067	149,843,077	154,654,085	456,834,230

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

13) Disclosure on Credit Risk Exposure – Maturity Analysis for Maybank as at 30 June 2012

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Standardised Approach				
Sovereigns/Central Banks	20,662,976	18,481,111	8,706,643	47,850,730
Public Sector Entities	116,144	540,873	480,814	1,137,832
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	17,522	58,964	857	77,343
Corporates	7,790,869	14,139,243	4,823,274	26,753,386
Regulatory Retail	3,058,445	909,270	2,165,564	6,133,280
Residential Mortgage	1,751	100,592	580,100	682,443
Higher Risk Assets	41,178	303,806	4,082	349,065
Other Assets	8,882,216	126,040	-	9,008,256
Securitisation Exposures	-	999,917	-	999,917
Equity Exposure	-	39,664	-	39,664
Total Standardised Approach	40,571,101	35,699,479	16,761,335	93,031,916
IRB Approach				
Banks, Development Financial Institutions & MDBs	32,935,127	30,016,835	3,689,104	66,641,067
Corporate Exposures	63,377,143	41,024,931	37,460,363	141,862,437
a) Corporates (excluding Specialised Lending and firm-size adjustments)	38,421,101	23,868,877	24,238,104	86,528,082
b) Corporates (with firm-size adjustment)	24,956,042	15,426,969	13,222,259	53,605,269
c) Specialised Lending (Slotting Approach)	-	-	-	1,729,085
i) Project Finance	-	1,729,085	-	1,729,085
Retail Exposures	2,049,126	16,206,410	68,302,758	86,558,294
a) Residential Mortgages	38,174	1,300,653	31,058,346	32,397,174
b) Qualifying Revolving Retail Exposures	1,524,613	6,000,666	301,289	7,826,568
c) Hire Purchase Exposures	210,193	7,273,261	11,085,012	18,568,467
d) Other Retail Exposures	276,145	1,631,830	25,858,111	27,766,086
Total IRB Approach	98,361,396	87,248,177	109,452,226	295,061,798
Total Standardised and IRB Approaches	138,932,497	122,947,656	126,213,561	388,093,714

13) Disclosure on Credit Risk Exposure – Maturity Analysis for Maybank as at 31 December 2011

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Standardised Approach				
Sovereigns/Central Banks	17,884,878	7,101,440	18,489,329	43,475,648
Public Sector Entities	580,811	19,872	266,641	867,324
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	223,660	-	223,660
Corporates	5,827,213	17,259,020	2,494,146	25,580,379
Regulatory Retail	2,100,707	1,449,182	2,039,866	5,589,755
Residential Mortgage	505,169	40,017	222,836	768,023
Higher Risk Assets	124,211	232,472	116,213	472,896
Other Assets	16,427,499	997,557	-	17,425,057
Securitisation Exposures	1,012,355	-	-	1,012,355
Equity Exposure	-	567,104	-	567,104
Total Standardised Approach	44,462,844	27,890,324	23,629,032	95,982,200
IRB Approach				
Banks, Development Financial Institutions & MDBs	35,895,911	18,068,030	2,848,282	56,812,224
Corporate Exposures	49,421,656	39,201,893	27,208,825	115,832,374
a) Corporates (excluding Specialised Lending and firm-size adjustments)	28,576,658	23,668,676	14,874,993	67,120,327
b) Corporates (with firm-size adjustment)	20,844,998	14,841,165	12,333,832	48,019,995
c) Specialised Lending (Slotting Approach)	-	692,053	-	692,053
i) Project Finance	-	692,053	-	692,053
Retail Exposures	1,384,884	15,890,696	64,714,949	81,990,529
a) Residential Mortgages	37,925	1,272,320	30,900,458	32,210,703
b) Qualifying Revolving Retail Exposures	923,045	6,525,086	394,531	7,842,662
c) Hire Purchase Exposures	204,903	6,582,013	9,923,358	16,710,274
d) Other Retail Exposures	219,011	1,511,277	23,496,603	25,226,891
Total IRB Approach	86,702,451	73,160,620	94,772,057	254,635,128
Total Standardised and IRB Approaches	131,165,295	101,050,944	118,401,089	350,617,328

Table 14: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Islamic
14) Disclosure on Credit Risk Exposure – Maturity Analysis for Maybank Islamic as at 30 June 2012

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
<u>Standardised Approach</u>				
Sovereigns/Central Banks	13,940,484	6,379,198	1,317,420	21,637,102
Public Sector Entities	18,398	26,972	102,058	147,428
Insurance Cos, Securities Firms & Fund Managers	1,382	326	-	1,708
Corporates	870,853	300,792	1,898,339	3,069,984
Regulatory Retail	469,270	73,102	589,887	1,132,259
Residential Mortgage	450	22,111	452,020	474,581
Higher Risk Assets	1,080	430	1,178	2,688
Other Assets	559,833	-	-	559,833
Total Standardised Approach	15,861,750	6,802,932	4,360,902	27,025,583
<u>IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	2,758,172	4,262,759	14,012	7,034,944
Corporate Exposures	9,819,740	2,995,291	6,906,164	19,721,195
a) Corporates (excluding Specialised Lending and firm-size adjustments)	6,295,235	461,254	3,224,378	9,980,867
b) Corporates (with firm-size adjustment)	3,524,505	1,681,225	3,681,786	8,887,516
c) Specialised Lending (Slotting Approach)	-	852,812	-	852,812
i) Project Finance	-	852,812	-	852,812
Retail Exposures	107,933	5,095,141	28,654,335	33,857,409
a) Residential Mortgages	4,342	235,737	6,327,035	6,567,114
b) Qualifying Revolving Retail Exposures	6,813	375,379	2,951	385,143
c) Hire Purchase Exposures	90,872	4,062,088	11,153,243	15,306,203
d) Other Retail Exposures	5,906	421,937	11,171,106	11,598,949
Total IRB Approach	12,685,845	12,353,191	35,574,511	60,613,548
Total Standardised and IRB Approaches	28,547,595	19,156,123	39,935,413	87,639,131

14) Disclosure on Credit Risk Exposure – Maturity Analysis for Maybank Islamic as at 31 December 2011

Exposure Class As at 30.06.10	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
<u>Standardised Approach</u>				
Sovereigns/Central Banks	6,264,637	4,772,393	1,461,069	12,498,099
Public Sector Entities	73,538	4,401	16,370	94,309
Insurance Cos, Securities Firms & Fund Managers	575	335	-	910
Corporates	541,498	1,126,661	1,269,532	2,937,690
Regulatory Retail	77,765	81,764	769,723	929,252
Residential Mortgage	6,819	12,738	174,084	193,640
Higher Risk Assets	13,816	457	17,665	31,938
Other Assets	2,360,490	7,623	-	2,368,113
Total Standardised Approach	9,339,137	6,006,371	3,708,443	19,053,952
<u>IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	4,062,737	4,692,561	14,022	8,769,320
Corporate Exposures	8,081,883	3,246,658	5,181,045	16,509,586
a) Corporates (excluding Specialised Lending and firm-size adjustments)	4,985,510	974,429	2,105,309	8,065,247
b) Corporates (with firm-size adjustment)	3,096,374	1,596,327	3,075,736	7,768,437
e) Specialised Lending (Slotting Approach)	-	675,902	-	675,902
i) Project Finance	-	675,902	-	675,902
Retail Exposures	96,810	11,808,545	20,508,306	32,413,661
a) Residential Mortgages	5,438	5,429,920	108,401	5,543,759
b) Qualifying Revolving Retail Exposures	3,579	372,923	5,522	382,024
c) Hire Purchase Exposures	82,118	3,797,826	11,556,493	15,436,438
d) Other Retail Exposures	5,675	2,207,876	8,837,889	11,051,440
Total IRB Approach	12,241,430	19,747,764	25,703,372	57,692,566
Total Standardised and IRB Approaches	21,580,568	25,754,134	29,411,816	76,746,518

3.3 Non-Retail Portfolios

Tables 15 through 17 show the exposures by PD bands for Non-Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively.

Table 15: Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Group
15) Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Group as at 30 June 2012

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	28,371,453	45.00	20.76	-	5,889,750
0.0715 - 0.3335	28,359,121	45.11	30.16	1,705	8,553,333
0.3335 - 4.8305	6,557,957	45.11	74.62	1,802	4,893,714
4.8305 - 24.0203	477,668	45.00	218.00	-	1,041,333
100	193,832	45.00	0.00	-	-
Total for Bank Exposures	63,960,032			3,507	20,378,129
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	22,802,459	44.98	23.17	4,837,721	5,281,862
0.1200 - 0.6440	39,833,695	44.03	54.52	6,013,860	21,718,140
0.6440 - 2.4750	25,415,064	43.24	84.53	2,116,235	21,481,668
2.4750 - 100	5,394,411	44.58	151.48	390,267	8,171,073
100	2,412,186	43.66	0.26	40,035	6,264
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	95,857,815			13,398,118	56,659,005
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	3,335,530	43.84	19.56	1,066,678	652,526
0.1200 - 0.6440	22,709,517	43.40	45.24	2,960,342	10,273,684
0.6440 - 2.4750	25,014,873	42.79	75.25	2,305,019	18,823,479
2.4750 - 100	8,884,451	42.56	116.43	503,600	10,344,575
100	2,548,414	42.22	0.00	68,188	-
Total for Corporate (with firm-size adjustment)	62,492,785			6,903,827	40,094,264
Total Non-Retail Exposures	222,310,631			20,305,452	117,131,399

15) Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Group as at 31 December 2011

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	26,249,862	45.06	20.28	-	5,324,654
0.0715 - 0.3335	21,694,498	45.04	29.94	6,326	6,495,691
0.3335 - 4.8305	8,684,412	45.00	84.14	4,813	7,307,285
4.8305 - 24.0203	46,198	46.99	292.88	-	135,303
100	66,285	44.80	-	-	-
Total for Bank Exposures	56,741,255			11,139	19,262,933
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	17,966,208	44.92	26.89	1,021,470	4,831,886
0.1200 - 0.6440	28,760,873	44.79	49.90	1,441,572	14,350,981
0.6440 - 2.4750	20,397,729	44.98	93.68	573,999	19,109,160
2.4750 - 100	6,105,149	44.66	158.41	204,891	9,670,892
100	2,090,948	43.10	0.14	6,522	2,935
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	75,320,908			3,248,454	47,965,854
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,483,793	44.04	20.25	376,657	502,925
0.1200 - 0.6440	19,143,764	44.11	47.03	910,336	9,003,671
0.6440 - 2.4750	22,139,846	43.05	73.46	680,350	16,263,164
2.4750 - 100	9,863,861	43.49	118.47	186,907	11,685,946
100	2,186,371	41.75	-	21,731	-
Total for Corporate (with firm-size adjustment)	55,817,635			2,175,982	37,455,705
Total Non-Retail Exposures	187,879,798			5,435,576	104,684,492

Table 16: Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank

16) Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank as at 30 June 2012

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	27,174,230	45.01	20.74	-	5,634,991
0.0715 - 0.3335	31,224,070	45.21	30.25	1,705	9,444,031
0.3335 - 4.8305	7,573,699	45.22	79.71	-	6,036,895
4.8305 - 24.0203	475,236	45.00	218.12	-	1,036,569
100	193,832	45.00	0.00	-	-
Total for Bank Exposures	66,641,067			1,705	22,152,487
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	20,815,837	44.98	23.22	4,573,760	4,833,598
0.1200 - 0.6440	35,337,676	42.90	53.71	5,157,371	18,979,532
0.6440 - 2.4750	23,356,848	41.47	84.16	1,994,193	19,657,955
2.4750 - 100	4,656,363	44.21	151.00	383,113	7,030,950
100	2,361,359	44.17	0.26	40,031	6,208
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	86,528,083			12,148,468	50,508,244
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,903,742	44.04	19.71	964,315	572,380
0.1200 - 0.6440	19,595,969	42.36	45.15	2,680,452	8,847,564
0.6440 - 2.4750	22,196,431	42.68	75.45	2,110,641	16,748,164
2.4750 - 100	6,743,907	40.83	111.89	440,709	7,545,782
100	2,165,221	42.28	0.00	62,277	-
Total for Corporate (with firm-size adjustment)	53,605,269			6,258,394	33,713,889
Total Non-Retail Exposures	206,774,419			18,408,567	106,374,620

16) Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank as at 31 December 2011

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	24,787,005	45.12	20.32	-	5,037,116
0.0715 - 0.3335	24,502,196	45.07	30.41	6,326	7,450,704
0.3335 - 4.8305	7,380,469	45.00	86.88	3,043	6,412,335
4.8305 - 24.0203	76,269	48.98	269.73	-	205,721
100	66,285	45.00	-	-	-
Total for Bank Exposures	56,812,224			9,369	19,105,876
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	15,626,932	44.89	26.63	941,355	4,161,597
0.1200 - 0.6440	25,746,188	44.31	52.42	1,300,278	13,496,337
0.6440 - 2.4750	18,657,803	44.54	89.94	514,751	16,780,974
2.4750 - 100	5,216,762	44.38	154.41	201,999	8,055,319
100	1,872,642	42.30	0.15	6,521	2,799
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	67,120,327			2,964,904	42,497,026
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,100,345	44.45	20.40	346,235	428,525
0.1200 - 0.6440	16,313,931	43.86	47.01	838,178	7,668,921
0.6440 - 2.4750	19,894,178	42.97	72.91	631,858	14,505,416
2.4750 - 100	7,833,394	43.06	116.25	174,966	9,106,431
100	1,878,148	40.74	-	21,347	-
Total for Corporate (with firm-size adjustment)	48,019,995			2,012,584	31,709,293
Total Non-Retail Exposures	171,952,545			4,986,858	93,312,195

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

17) Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Islamic as at 30 June 2012

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	1,197,223	45.00	21.28	-	254,759
0.0715 - 0.3335	4,057,974	45.00	28.77	-	1,167,622
0.3335 - 4.8305	1,777,314	45.00	79.51	1,802	1,413,071
4.8305 - 24.0203	2,432	45.00	195.87	-	4,764
100	-	-	-	-	-
Total for Bank Exposures	7,034,944			1,802	2,840,216
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	2,641,036	44.98	24.33	263,961	642,475
0.1200 - 0.6440	4,494,659	45.15	60.93	856,489	2,738,607
0.6440 - 2.4750	2,056,920	45.00	88.66	122,042	1,823,712
2.4750 - 100	737,766	44.94	154.54	7,154	1,140,123
100	50,486	43.15	0.11	4	56
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	9,980,867			1,249,650	6,344,973
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	431,788	43.65	18.56	102,363	80,146
0.1200 - 0.6440	3,113,548	44.43	45.80	279,890	1,426,120
0.6440 - 2.4750	2,818,443	42.90	73.63	194,378	2,075,315
2.4750 - 100	2,140,544	44.29	130.75	62,891	2,798,793
100	383,193	42.16	-	5,911	-
Total for Corporate (with firm-size adjustment)	8,887,516			645,433	6,380,375
Total Non-Retail Exposures	25,903,326			1,896,885	15,565,564

17) Disclosure on Exposures by PD Band (IRB Approach) for Non-Retail for Maybank Islamic as at 31 December 2011

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	1,462,857	45.00	19.66	-	287,538
0.0715 - 0.3335	4,955,149	45.00	27.45	-	1,360,150
0.3335 - 4.8305	2,349,419	45.00	82.05	1,770	1,927,697
4.8305 - 24.0203	1,894	45.00	195.87	-	3,709
100	0	44.59	-	-	-
Total for Bank Exposures	8,769,320			1,770	3,579,094
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	2,339,276	44.95	28.65	80,115	670,289
0.1200 - 0.6440	3,060,610	45.27	58.74	141,294	1,797,869
0.6440 - 2.4750	1,694,002	45.42	93.22	59,248	1,579,232
2.4750 - 100	833,402	44.93	177.85	2,892	1,482,171
100	137,957	43.90	0.10	1	136
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	8,065,247			283,550	5,529,697
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	383,448	43.64	19.40	30,422	74,400
0.1200 - 0.6440	2,829,834	44.37	47.17	72,158	1,334,749
0.6440 - 2.4750	2,245,668	43.13	78.27	48,492	1,757,748
2.4750 - 100	2,001,264	43.91	127.86	11,941	2,558,813
100	308,224	42.76	-	385	-
Total for Corporate (with firm-size adjustment)	7,768,437			163,398	5,725,711
Total Non-Retail Exposures	24,603,004			448,718	14,834,502

3.4 Retail Portfolios

Tables 18 through 20 show the exposures by PD bands for Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively.

Table 18: Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Group

18) Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Group as at 30 June 2012

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%) RM'000	Exposure Weighted Average Risk Weight (%) RM'000	Undrawn commitments RM'000	RWA RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	13,443,612	36.66	9.20	23,759	1,236,935
0.5900 - 3.3330	19,585,024	51.98	40.21	165,161	7,876,034
3.3330 - 18.750	4,293,003	54.28	91.06	58,012	3,909,173
18.750 - 100	1,114,342	42.54	114.92	2,273	1,280,552
100	528,306	144.76	68.85	4,597	363,744
Total for Residential Mortgages Exposures	38,964,288			253,802	14,666,439
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	3,740,398	78.25	12.40	2,357,601	463,726
0.5900 - 3.3330	3,168,605	77.20	38.72	1,175,318	1,226,950
3.3330 - 18.750	996,879	75.98	115.14	166,468	1,147,836
18.750 - 100	302,588	76.85	228.95	58,668	692,766
100	3,241	74.78	64.56	56	2,092
Total for Qualifying Revolving Retail Exposures	8,211,711			3,758,111	3,533,370
Hire Purchase Exposure					
0.0000 - 0.5900	22,424,199	51.09	21.84	-	4,896,866
0.5900 - 3.3330	8,519,630	52.32	54.37	-	4,632,249
3.3330 - 18.750	2,459,107	47.33	74.85	-	1,840,761
18.750 - 100	327,647	47.20	114.95	-	376,616
100	144,088	95.76	63.75	-	91,850
Total Hire Purchase Exposures	33,874,670			-	11,838,342
Other Retail Exposure					
0.0000 - 0.5900	3,846,458	20.92	12.31	571,831	473,642
0.5900 - 3.3330	19,603,513	20.27	25.74	3,110,673	5,045,603
3.3330 - 18.750	14,480,174	14.80	25.11	611,020	3,636,291
18.750 - 100	1,148,424	21.21	56.66	26,688	650,720
100	286,466	67.34	94.27	17,524	270,056
Total Other Retail Exposures	39,365,035			4,337,736	10,076,312
Total Retail Exposures	120,415,703	-	-	8,349,649	40,114,464

18) Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Group as at 31 December 2011

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD	Exposure Weighted Average Risk	Undrawn commitments	RWA
	RM'000	(%) RM'000	Weight (%) RM'000	RM'000	RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	12,428,881	17.46	8.93	26,326	1,109,827
0.5900 - 3.3330	18,441,984	23.65	44.59	174,375	8,223,166
3.3330 - 18.750	4,466,126	29.50	79.69	56,873	3,558,924
18.750 - 100	1,864,198	37.24	69.20	21,141	1,290,106
100	556,194	73.46	67.43	4,849	375,028
Total for Residential Mortgages Exposures	37,757,383	-	-	283,564	14,557,052
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	3,514,547	77.84	12.21	2,074,928	429,297
0.5900 - 3.3330	3,346,909	77.32	39.18	1,296,220	1,311,424
3.3330 - 18.750	1,023,851	75.81	115.12	155,011	1,178,648
18.750 - 100	332,493	76.41	226.73	64,322	753,847
100	6,886	74.69	27.43	47	1,889
Total for Qualifying Revolving Retail Exposures	8,224,686	-	-	3,590,528	3,675,105
Hire Purchase Exposure					
0.0000 - 0.5900	20,860,575	50.87	22.10	-	4,609,821
0.5900 - 3.3330	8,272,027	52.53	54.39	-	4,499,428
3.3330 - 18.750	2,483,479	47.13	74.69	-	1,854,936
18.750 - 100	386,496	47.69	116.77	-	451,329
100	144,135	95.21	69.50	-	100,179
Total Hire Purchase Exposures	32,146,712	-	-	-	11,515,694
Other Retail Exposure					
0.0000 - 0.5900	3,221,362	19.54	11.42	531,335	367,741
0.5900 - 3.3330	16,890,441	20.57	27.15	2,914,391	4,585,031
3.3330 - 18.750	14,380,167	13.67	22.61	450,047	3,251,934
18.750 - 100	1,481,690	23.07	48.23	173,823	714,611
100	346,684	68.92	77.17	17,524	267,523
Total Other Retail Exposures	36,320,342	-	-	4,087,120	9,186,840
Total Retail Exposures	114,449,123	-	-	7,961,212	38,934,691

Table 19: Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank

19) Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank as at 30 June 2012

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	12,773,638	13.98	8.88	20,671	1,133,697
0.5900 - 3.3330	15,114,676	22.78	37.00	123,158	5,592,678
3.3330 - 18.750	3,174,712	22.96	83.89	40,943	2,663,163
18.750 - 100	887,761	19.87	111.59	1,346	990,692
100	446,387	72.70	68.65	3,742	306,438
Total for Residential Mortgages Exposures	32,397,174	-	-	189,860	10,686,668
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	3,620,088	81.87	12.45	2,315,609	450,823
0.5900 - 3.3330	2,988,986	79.78	38.75	1,151,155	1,158,088
3.3330 - 18.750	926,144	77.32	115.58	162,618	1,070,416
18.750 - 100	288,327	79.07	229.63	57,192	662,077
100	3,023	74.92	57.13	56	1,727
Total for Qualifying Revolving Retail Exposures	7,826,568	-	-	3,686,630	3,343,131
Hire Purchase Exposure					
0.0000 - 0.5900	11,168,405	50.74	23.29	-	2,601,251
0.5900 - 3.3330	5,711,169	50.45	53.30	-	3,044,137
3.3330 - 18.750	1,445,455	45.77	72.60	-	1,049,462
18.750 - 100	159,903	45.44	111.32	-	178,007
100	83,535	95.20	61.72	-	51,561
Total Hire Purchase Exposures	18,568,467	-	-	-	6,924,418
Other Retail Exposure					
0.0000 - 0.5900	3,550,678	17.97	12.07	526,783	428,667
0.5900 - 3.3330	13,724,791	21.36	26.50	2,435,334	3,636,570
3.3330 - 18.750	9,469,480	15.72	26.72	485,292	2,529,940
18.750 - 100	798,522	24.40	61.40	19,362	490,270
100	222,615	69.14	98.07	12,743	218,319
Total Other Retail Exposures	27,766,086	-	-	3,479,514	7,303,766
Total Retail Exposures	86,558,295	-	-	7,356,004	28,257,983

19) Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank as at 31 December 2011

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	11,977,706	14.29	8.78	22,152	1,052,227
0.5900 - 3.3330	14,533,152	21.66	42.51	140,531	6,177,334
3.3330 - 18.750	3,595,641	26.95	74.19	41,375	2,667,761
18.750 - 100	1,551,018	33.76	60.91	17,761	944,780
100	553,186	73.76	67.37	3,965	372,704
Total for Residential Mortgages Exposures	32,210,703	-	-	225,783	11,214,806
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	3,403,010	81.04	12.26	2,037,599	417,206
0.5900 - 3.3330	3,169,106	80.02	39.21	1,271,185	1,242,653
3.3330 - 18.750	950,091	76.98	115.41	150,323	1,096,476
18.750 - 100	314,314	78.18	227.30	62,738	714,436
100	6,140	74.75	25.99	47	1,596
Total for Qualifying Revolving Retail Exposures	7,842,662	-	-	3,521,893	3,472,367
Hire Purchase Exposure					
0.0000 - 0.5900	9,690,324	49.62	23.07	-	2,235,116
0.5900 - 3.3330	5,280,590	49.78	52.67	-	2,781,210
3.3330 - 18.750	1,451,205	45.01	71.87	-	1,043,017
18.750 - 100	196,253	45.19	112.15	-	220,096
100	91,902	94.29	70.51	-	64,801
Total Hire Purchase Exposures	16,710,274	-	-	-	6,344,240
Other Retail Exposure					
0.0000 - 0.5900	3,000,087	17.67	11.28	500,160	338,353
0.5900 - 3.3330	12,850,806	21.48	27.79	2,452,125	3,570,951
3.3330 - 18.750	8,198,417	15.42	25.43	372,463	2,084,730
18.750 - 100	910,838	28.64	51.54	149,468	469,412
100	266,743	71.77	92.31	12,913	246,226
Total Other Retail Exposures	25,226,891	-	-	3,487,129	6,709,671
Total Retail Exposures	81,990,530	-	-	7,234,805	27,741,084

Table 20: Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Islamic

20) Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Islamic as at 30 June 2012

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	669,974	22.68	15.41	3,088	103,238
0.5900 - 3.3330	4,470,348	29.20	51.08	42,003	2,283,356
3.3330 - 18.750	1,118,291	31.32	111.42	17,069	1,246,010
18.750 - 100	226,581	22.67	127.93	927	289,860
100	81,919	72.07	69.95	855	57,306
Total for Residential Mortgages Exposures	6,567,114			63,942	3,979,771
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	120,310	74.63	10.72	41,992	12,903
0.5900 - 3.3330	179,619	74.63	38.34	24,163	68,862
3.3330 - 18.750	70,735	74.63	109.45	3,850	77,420
18.750 - 100	14,261	74.63	215.19	1,476	30,689
100	218	74.63	167.70	-	365
Total for Qualifying Revolving Retail Exposures	385,143			71,481	190,239
Hire Purchase Exposure					
0.0000 - 0.5900	11,255,794	51.44	20.39	-	2,295,615
0.5900 - 3.3330	2,808,461	54.18	56.55	-	1,588,112
3.3330 - 18.750	1,013,652	48.89	78.06	-	791,299
18.750 - 100	167,744	48.97	118.40	-	198,609
100	60,553	96.32	66.54	-	40,289
Total Hire Purchase Exposures	15,306,203			-	4,913,924
Other Retail Exposure					
0.0000 - 0.5900	295,780	23.87	15.21	45,048	44,975
0.5900 - 3.3330	5,878,722	19.17	23.97	675,339	1,409,033
3.3330 - 18.750	5,010,694	13.87	22.08	125,728	1,106,351
18.750 - 100	349,902	18.01	45.86	7,326	160,450
100	63,851	65.55	81.03	4,781	51,737
Total Other Retail Exposures	11,598,949			858,222	2,772,546
Total Retail Exposures	33,857,408			993,645	11,856,481

20) Disclosure on Exposures by PD Band (IRB Approach) for Retail for Maybank Islamic as at 31 December 2011

PD Range (%)	EAD Post CRM	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments	RWA
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	451,175	20.64	12.77	4,174	57,601
0.5900 - 3.3330	3,908,832	25.64	52.34	33,844	2,045,832
3.3330 - 18.750	870,485	32.05	102.38	15,499	891,163
18.750 - 100	310,259	40.73	111.30	3,380	345,326
100	3,008	73.16	77.25	884	2,324
Total for Residential Mortgages Exposures	5,543,759			57,781	3,342,245
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	111,537	74.63	10.84	37,329	12,091
0.5900 - 3.3330	177,803	74.63	38.68	25,034	68,771
3.3330 - 18.750	73,760	74.63	111.41	4,688	82,173
18.750 - 100	18,179	74.63	216.79	1,584	39,411
100	745	74.63	39.30	-	293
Total for Qualifying Revolving Retail Exposures	382,024			68,635	202,739
Hire Purchase Exposure					
0.0000 - 0.5900	11,170,250	52.12	21.26	-	2,374,705
0.5900 - 3.3330	2,991,438	55.28	57.44	-	1,718,218
3.3330 - 18.750	1,032,273	49.25	78.65	-	811,920
18.750 - 100	190,243	50.18	121.55	-	231,233
100	52,233	96.14	67.73	-	35,378
Total Hire Purchase Exposures	15,436,438			-	5,171,454
Other Retail Exposure					
0.0000 - 0.5900	221,275	21.41	13.28	31,174	29,389
0.5900 - 3.3330	4,039,634	19.67	25.10	462,266	1,014,080
3.3330 - 18.750	6,181,750	11.92	18.88	77,584	1,167,204
18.750 - 100	528,840	17.49	46.37	24,355	245,199
100	79,941	66.08	26.64	4,612	21,296
Total Other Retail Exposures	11,051,439			599,991	2,477,168
Total Retail Exposures	32,413,660			726,407	11,193,607

3.5 Credit Risk Mitigation

Tables 21 through 23 shows the credit risk mitigation analysis under SA approach for the Group, the Bank and Maybank Islamic, respectively, whilst Tables 23 through 25 show the credit risk mitigation analysis under the IRB approach.

Table 21: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Group

21) Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Group as at 30 June 2012

Exposure Class	Exposures before	Exposures Covered	Exposures Covered	Exposures Covered
	CRM	by Guarantees / Credit	by Eligible Financial	by Other Eligible
	RM'000	Derivatives	Collateral	Collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	76,346,327	-	-	5,475,618
Public Sector Entities	1,338,049	-	4,497	-
Banks, Development Financial Institutions & MDBs	4,003,205	-	3,842	2,432,073
Insurance Cos, Securities Firms & Fund Managers	801,568	-	-	-
Corporates	44,797,417	132,011	1,030,565	30,109,480
Regulatory Retail	17,502,854	-	616,993	7,795,779
Residential Mortgage	2,099,517	-	-	2,099,033
Higher Risk Assets	339,461	-	-	-
Other Assets	10,168,919	-	-	2,063,900
Securitisation Exposures	999,917	-	-	-
Equity Exposure	40,521	-	-	-
Defaulted Exposures	1,668,190	-	1,671	370,358
Total On-Balance Sheet Exposures	160,105,943	132,011	1,657,567	50,346,240
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	559,629	-	-	145,788
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,615,814	312	329,802	2,830,483
Defaulted Exposures	63	-	-	-
Total for Off-Balance Sheet Exposures	6,175,506	312	329,802	2,976,271
Total On and Off-Balance Sheet Exposures	166,281,449	132,323	1,987,369	53,322,511

21) Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Group as at 31 December 2011

Exposure Class	Exposures before	Exposures Covered	Exposures Covered	Exposures Covered
	CRM	by Guarantees / Credit	by Eligible Financial	by Other Eligible
	RM'000	Derivatives	Collateral	Collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	61,566,161	-	-	-
Public Sector Entities	1,002,719	-	6,020	-
Banks, Development Financial Institutions & MDBs	3,771,959	-	384	-
Insurance Cos, Securities Firms & Fund Managers	334,063	-	-	815
Corporates	42,112,182	71,809	844,762	242,016
Regulatory Retail	14,075,274	-	650,679	-
Residential Mortgage	2,063,422	-	-	-
Higher Risk Assets	574,927	-	-	-
Other Assets	19,094,871	-	-	-
Securitisation Exposures	1,012,355	-	-	-
Equity Exposure	580,746	-	-	-
Defaulted Exposures	1,526,949	40,377	4,690	-
Total On-Balance Sheet Exposures	147,715,627	112,187	1,506,535	242,831
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	387,044	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,199,198	57	391,396	2,311
Defaulted Exposures	22	-	-	-
Total for Off-Balance Sheet Exposures	5,586,264	57	391,396	2,311
Total On and Off-Balance Sheet Exposures	153,301,891	112,243	1,897,931	245,141

Table 22: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank

22) Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank as at 30 June 2012

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	47,735,572	-	-	498,384
Public Sector Entities	1,133,898	-	1,023	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	478	-	-	-
Corporates	22,893,871	130,200	288,661	14,962,808
Regulatory Retail	5,926,161	-	457,391	105,973
Residential Mortgage	676,600	-	-	676,600
Higher Risk Assets	239,213	-	-	-
Other Assets	9,008,105	-	-	310,415
Securitisation Exposures	999,917	-	-	-
Equity Exposure	39,664	-	-	-
Defaulted Exposures	201,068	-	640	66,396
Total On-Balance Sheet Exposures	88,854,548	130,200	747,715	16,620,575
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	305,910	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,871,396	312	131,982	2,241,241
Defaulted Exposures	63	-	-	-
Total for Off-Balance Sheet Exposures	4,177,369	312	131,982	2,241,241
Total On and Off-Balance Sheet Exposures	93,031,917	130,511	879,697	18,861,816

22) Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank as at 31 December 2011

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	43,329,944	-	-	-
Public Sector Entities	863,528	-	2,085	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	4,006	-	-	815
Corporates	22,456,258	68,845	199,477	242,016
Regulatory Retail	5,377,033	-	476,673	-
Residential Mortgage	736,715	-	-	-
Higher Risk Assets	437,645	-	-	-
Other Assets	17,324,102	-	-	-
Securitisation Exposures	1,012,355	-	-	-
Equity Exposure	567,104	-	-	-
Defaulted Exposures	221,137	36,848	3,638	-
Total On-Balance Sheet Exposures	92,329,827	105,693	681,873	242,831
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	171,032	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,481,319	57	230,340	2,311
Defaulted Exposures	22	-	-	-
Total for Off-Balance Sheet Exposures	3,652,373	57	230,340	2,311
Total On and Off-Balance Sheet Exposures	95,982,200	105,750	912,214	245,141

Table 23: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Islamic

23) Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Islamic as at 30 June 2012

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	20,887,102	-	-	-
Public Sector Entities	146,768	-	3,473	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	280	-	-	-
Corporates	2,938,623	1,812	7,178	-
Regulatory Retail	1,130,864	-	96,752	-
Residential Mortgage	471,502	-	-	471,502
Higher Risk Assets	36	-	-	-
Other Assets	559,833	-	-	-
Securitisation Exposures	-	-	-	-
Equity Exposure	-	-	-	-
Defaulted Exposures	7,213	-	1,000	3,079
Total On-Balance Sheet Exposures	26,142,222	1,812	108,404	474,581
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	107,931	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	775,431	-	1,339	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	883,362	-	1,339	-
Total On and Off-Balance Sheet Exposures	27,025,584	1,812	109,743	474,581

23) Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Islamic as at 31 December 2011

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	12,198,099	-	-	-
Public Sector Entities	93,011	-	3,935	-
Insurance Cos, Securities Firms & Fund Managers	329	-	-	-
Corporates	2,649,670	2,964	5,344	-
Regulatory Retail	924,021	-	101,483	-
Residential Mortgage	189,943	-	-	-
Higher Risk Assets	30,340	-	-	-
Other Assets	2,368,113	-	-	-
Defaulted Exposures	5,926	3,530	1,021	-
Total On-Balance Sheet Exposures	18,459,452	6,494	111,783	-
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	181,545	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	412,955	-	1,623	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	594,500	-	1,623	-
Total On and Off-Balance Sheet Exposures	19,053,952	6,494	113,406	-

Table 24: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Group

24) Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Group as at 30 June 2012

Exposure Class	Exposures before	Exposures	Exposures	Exposures
	CRM	Covered by	Covered by Eligible	Covered by Other
	RM'000	Guarantees / Credit	Financial Collateral	Eligible Collateral
		Derivatives		
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	52,473,396	-	-	-
Corporate Exposures	125,355,839	977,360	2,260,371	4,796,065
a) Corporates (excluding Specialised Lending and firm-size adjustments)	72,905,340	977,360	2,260,371	4,796,065
b) Corporates (with firm-size adjustment)	49,969,313	-	-	-
c) Specialised Lending (Slotting Approach)	2,481,186	-	-	-
i) Project Finance	2,481,186	-	-	-
Retail Exposures	109,836,211	-	-	-
a) Residential Mortgages	38,186,777	-	-	-
b) Qualifying Revolving Retail Exposures	4,452,522	-	-	-
c) Hire Purchase Exposures	32,435,374	-	-	-
d) Other Retail Exposures	34,761,538	-	-	-
Defaulted Exposures	3,452,386	103,087	16,102	78,553
Total On-Balance Sheet Exposures	291,117,831	1,080,447	2,276,473	4,874,618
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	8,224,507	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	45,929,272	12,880	209,107	107,503
Defaulted Exposures	30,916	-	-	8
Total for Off-Balance Sheet Exposures	54,184,695	12,880	209,107	107,511
Total On and Off-Balance Sheet Exposures	345,302,526	1,093,327	2,485,580	4,982,129

24) Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Group as at 31 December 2011

Exposure Class	Exposures before	Exposures	Exposures	Exposures Covered
	CRM	Covered by	Covered by Eligible	by Other Eligible
	RM'000	Guarantees / Credit	Financial Collateral	Collateral
		Derivatives		
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	50,251,862	-	-	-
Corporate Exposures	111,203,418	1,272,858	2,404,914	10,337,594
a) Corporates (excluding Specialised Lending and firm-size adjustments)	62,937,722	1,270,640	272,505	4,672,465
b) Corporates (with firm-size adjustment)	46,897,742	2,219	2,132,409	5,665,129
c) Specialised Lending (Slotting Approach)	1,367,955	-	-	-
i) Project Finance	1,367,955	-	-	-
Retail Exposures	104,937,142	-	-	-
a) Residential Mortgages	37,497,934	-	-	-
b) Qualifying Revolving Retail Exposures	4,627,319	-	-	-
c) Hire Purchase Exposures	30,735,761	-	-	-
d) Other Retail Exposures	32,076,128	-	-	-
Defaulted Exposures	4,412,542	95,852	178,830	293,000
Total On-Balance Sheet Exposures	270,804,965	1,368,710	2,583,744	10,630,594
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	7,437,556	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	25,095,621	3,324	418,659	196,272
Defaulted Exposures	194,197	-	6	49
Total for Off-Balance Sheet Exposures	32,727,374	3,324	418,665	196,321
Total On and Off-Balance Sheet Exposures	303,532,339	1,372,034	3,002,409	10,826,916

Table 25: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank

25) Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank as at 30 June 2012

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	55,327,386	-	-	-
Corporate Exposures	109,660,935	881,744	2,257,656	4,725,112
a) Corporates (excluding Specialised Lending and firm-size adjustments)	65,413,367	881,744	2,257,656	4,725,112
b) Corporates (with firm-size adjustment)	42,619,195	-	-	-
c) Specialised Lending (Slotting Approach)	1,628,373	-	-	-
i) Project Finance	1,628,373	-	-	-
Retail Exposures	78,468,478	-	-	-
a) Residential Mortgages	31,764,669	-	-	-
b) Qualifying Revolving Retail Exposures	4,139,054	-	-	-
c) Hire Purchase Exposures	18,484,932	-	-	-
d) Other Retail Exposures	24,079,823	-	-	-
Defaulted Exposures	3,031,597	95,720	15,693	70,178
Total On-Balance Sheet Exposures	246,488,395	977,464	2,273,349	4,795,289
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	8,034,897	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	40,512,884	11,903	206,189	105,328
Defaulted Exposures	25,621	-	-	8
Total for Off-Balance Sheet Exposures	48,573,402	11,903	206,189	105,336
Total On and Off-Balance Sheet Exposures	295,061,798	989,367	2,479,538	4,900,625

25) Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank as at 31 December 2011

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	50,469,618	-	-	-
Corporate Exposures	96,521,273	643,082	2,292,216	9,835,968
a) Corporates (excluding Specialised Lending and firm-size adjustments)	55,591,935	640,864	259,627	4,636,647
b) Corporates (with firm-size adjustment)	40,237,285	2,219	2,032,590	5,199,320
c) Specialised Lending (Slotting Approach)	692,053	-	-	-
i) Project Finance	692,053	-	-	-
Retail Exposures	74,494,069	-	-	-
a) Residential Mortgages	31,960,977	-	-	-
b) Qualifying Revolving Retail Exposures	4,314,675	-	-	-
c) Hire Purchase Exposures	16,618,373	-	-	-
d) Other Retail Exposures	21,600,045	-	-	-
Defaulted Exposures	3,891,501	89,755	173,377	268,809
Total On-Balance Sheet Exposures	225,376,461	732,838	2,465,593	10,104,776
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	7,294,530	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	21,775,436	3,136	395,337	191,834
Defaulted Exposures	188,701	-	6	49
Total for Off-Balance Sheet Exposures	29,258,667	3,136	395,343	191,883
Total On and Off-Balance Sheet Exposures	254,635,128	735,974	2,860,935	10,296,659

Table 26: Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Islamic
26) Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Islamic as at 30 June 2012

Exposure Class	Exposures before	Exposures	Exposures	Exposures
	CRM	Covered by	Covered by Eligible	Covered by Other
	RM'000	Guarantees / Credit	Financial Collateral	Eligible Collateral
		Derivatives		
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	6,861,989	-	-	-
Corporate Exposures	16,351,743	95,616	2,715	70,953
a) Corporates (excluding Specialised Lending and firm-size adjustments)	8,148,813	95,616	2,715	70,953
b) Corporates (with firm-size adjustment)	7,350,118	-	-	-
c) Specialised Lending (Slotting Approach)	852,812	-	-	-
i) Project Finance	852,812	-	-	-
Retail Exposures	31,367,733	-	-	-
a) Residential Mortgages	6,422,108	-	-	-
b) Qualifying Revolving Retail Exposures	313,468	-	-	-
c) Hire Purchase Exposures	13,950,442	-	-	-
d) Other Retail Exposures	10,681,715	-	-	-
Defaulted Exposures	420,789	7,367	410	8,375
Total On-Balance Sheet Exposures	55,002,254	102,983	3,124	79,328
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	189,610	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,416,388	977	2,917	2,175
Defaulted Exposures	5,295	-	-	-
Total for Off-Balance Sheet Exposures	5,611,293	977	2,917	2,175
Total On and Off-Balance Sheet Exposures	60,613,547	103,960	6,042	81,503

26) Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Islamic as at 31 December 2011

Exposure Class	Exposures before	Exposures	Exposures	Exposures Covered
	CRM	Covered by	Covered by Eligible	by Other Eligible
	(1)	Guarantees / Credit	Financial Collateral	Collateral
		Derivatives		
		(2)	(3)	(4)
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	8,622,533	-	-	-
Corporate Exposures	14,682,146	629,776	112,698	501,626
a) Corporates (excluding Specialised Lending and firm-size adjustments)	7,345,787	629,776	12,878	35,818
b) Corporates (with firm-size adjustment)	6,660,457	-	99,819	465,809
c) Specialised Lending (Slotting Approach)	675,902	-	-	-
i) Project Finance	675,902	-	-	-
Retail Exposures	30,398,140	-	-	-
a) Residential Mortgages	5,536,957	-	-	-
b) Qualifying Revolving Retail Exposures	312,644	-	-	-
c) Hire Purchase Exposures	14,117,388	-	-	-
d) Other Retail Exposures	10,431,150	-	-	-
Defaulted Exposures	521,041	6,096	5,453	24,192
Total On-Balance Sheet Exposures	54,223,859	635,872	118,151	525,818
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	143,026	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,320,186	188	23,322	4,439
Defaulted Exposures	5,496	-	-	-
Total for Off-Balance Sheet Exposures	3,468,707	188	23,322	4,439
Total On and Off-Balance Sheet Exposures	57,692,566	636,060	141,473	530,257

3.6 Credit Exposures Subject to Standardised Approach (SA)

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

Below are the summary tables of the rules governing the assignment of risk weights under the SA approach and Summary of Short Term Ratings of Banking Institutions and Corporates:

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-	A1 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+ to B-	B1 to B3	B+ to B-	B1 to B3	B+ to B-	B+ to B-
5	CCC and below	Caa1 and below	CCC+ and below	C1 and below	C+ and below	CCC+ and below
6	Unrated					

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					

Tables 27 through 29 show the disclosure on risk weights under SA for the Group, the Bank and Maybank Islamic, respectively.

Tables 30 through 32 further show the rated exposures by ECAIs for the Group, the Bank and Maybank Islamic, respectively.

Table 27: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Group

27) Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Group as at 30 June 2012

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	Specialised Financing/ Investment	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		
0%	73,406,883	4,773	-	-	2,354	1,048,311	-	-	5,181,247	-	-	-	79,643,568	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	195,361	206,178	2,576,662	-	101,688	-	-	-	-	-	-	-	3,079,890	615,978
35%	-	-	-	-	-	387	1,757,530	-	-	-	-	-	1,757,917	615,271
50%	-	6,032	349,056	-	1,077,008	9,972	224,469	-	-	-	-	-	1,666,538	833,269
75%	-	-	-	-	-	16,657,054	119,551	-	-	-	-	-	16,776,605	12,582,454
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	2,796,851	1,131,692	1,190,005	879,862	47,316,139	13,260	6,890	-	5,781,208	-	-	40,516	59,156,421	59,156,421
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	519,162	1,039,737	-	451,965	20,359	-	-	-	2,031,222	3,046,833
Total	76,399,095	1,348,675	4,115,723	879,862	49,016,351	18,768,721	2,108,439	451,965	10,982,814	-	999,917	40,516	165,112,077	77,483,270
Deduction from Capital Base											72,065	-		

27) Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Group as at 31 December 2011

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	Specialised Financing/ Investment	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		
0%	58,916,446	0	-	-	0	3,638	-	-	14,659,349	-	-	-	73,579,433	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	102,053	219,437	2,796,069	-	173,629	-	-	-	-	-	-	-	3,291,188	658,238
35%	-	-	-	-	-	-	1,531,459	-	-	-	-	-	1,531,459	536,010
50%	2,466	6,490	531,741	-	1,809,146	13,942	39,998	-	-	-	-	-	2,403,783	1,201,892
75%	-	-	-	-	-	13,164,628	498,029	-	-	-	-	-	13,662,657	10,246,993
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	2,993,366	773,661	757,512	554,297	43,175,860	446,867	31,968	-	4,493,928	-	-	45,682	53,273,139	53,273,139
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	13,715	5,212	-	413,635	1,167,694	-	611,777	42,669	-	-	535,065	2,789,766	4,184,648
Total	62,014,330	1,013,303	4,090,534	554,297	45,572,270	14,796,768	2,101,454	611,777	19,195,945	-	1,012,355	580,746	151,543,779	70,100,920
Deduction from Capital Base											31,383	-		

Table 28: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank

28) Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank as at 30 June 2012

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	Specialised Financing/ Investment	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		
0%	46,791,048	1,300	-	-	2,349	461,797	-	-	4,558,043	-	-	-	51,814,536	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	195,361	191,042	-	-	38,553	-	-	-	-	-	-	-	424,957	84,991
35%	-	-	-	-	-	-	399,841	-	-	-	-	-	399,841	139,944
50%	-	-	-	-	928,922	9,853	158,946	-	-	-	-	-	1,097,722	548,861
75%	-	-	-	-	-	5,645,300	119,551	-	-	-	-	-	5,764,851	4,323,638
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	864,321	945,491	-	77,343	25,509,144	9,909	4,105	-	4,450,213	-	-	39,664	31,900,190	31,900,190
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	110,338	564	-	349,065	-	-	-	-	459,968	689,951
Total	47,850,730	1,137,832	-	77,343	26,589,307	6,127,424	682,443	349,065	9,008,256	-	999,917	39,664	92,861,981	38,320,621
Deduction from Capital Base													72,065	

31.12.2011

28) Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank as at 31 December 2011

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	Specialised Financing/ Investment	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		
0%	41,971,172	0	-	-	0	3,638	-	-	12,074,365	-	-	-	54,049,176	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	102,053	204,427	-	-	62,074	-	-	-	-	-	-	-	368,554	73,711
35%	-	-	-	-	-	-	344,191	-	-	-	-	-	344,191	120,467
50%	-	-	-	-	1,622,248	13,128	29,695	-	-	-	-	-	1,665,071	832,535
75%	-	-	-	-	-	5,066,680	368,504	-	-	-	-	-	5,435,184	4,076,388
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	1,402,422	659,923	-	223,660	23,678,436	4,351	25,633	-	5,330,063	-	-	44,782	31,369,271	31,369,271
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	182,677	6,092	-	472,896	20,628	-	-	522,322	1,204,616	1,806,925
Total	43,475,648	864,351	-	223,660	25,545,435	5,093,890	768,023	472,896	17,425,057	-	-	567,104	94,436,063	38,279,297
Deduction from Capital Base													31,383	

Table 29: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Islamic

29) Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Islamic as at 30 June 2012

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	Specialised Financing/ Investment	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		
0%	21,637,103	3,473	-	-	-	97,760	-	-	-	-	-	-	21,738,335	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	15,136	-	-	-	-	-	-	-	-	-	-	15,136	3,027
35%	-	-	-	-	-	387	406,758	-	-	-	-	-	407,145	142,501
50%	-	-	-	-	-	-	65,038	-	-	-	-	-	65,038	32,519
75%	-	-	-	-	-	1,034,113	-	-	-	-	-	-	1,034,113	775,585
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	128,819	-	1,708	3,069,889	95	2,784	-	559,833	-	-	-	3,763,128	3,763,128
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	2,688	-	-	-	-	2,688	4,032
Total	21,637,103	147,428	-	1,708	3,069,889	1,132,355	474,581	2,688	559,833	-	-	-	27,025,584	4,720,792
Deduction from Capital Base														

29) Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Islamic as at 31 December 2011

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	Specialised Financing/ Investment	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		
0%	12,498,099	-	-	-	-	-	-	-	1,842,280	-	-	-	14,340,379	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	-	15,010	-	-	-	-	-	-	-	-	-	-	15,010	3,002
35%	-	-	-	-	-	-	51,156	-	-	-	-	-	51,156	17,905
50%	-	-	-	-	-	580	9,651	-	-	-	-	-	10,231	5,116
75%	-	-	-	-	-	826,110	129,526	-	-	-	-	-	955,636	716,727
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	75,364	-	909	2,757,559	51	3,307	-	525,833	-	-	-	3,363,023	3,363,023
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	31,938	-	-	-	-	31,938	47,907
Total	12,498,099	90,374	-	909	2,757,559	826,741	193,640	31,938	2,368,113	-	-	-	18,767,374	4,153,679
Deduction from Capital Base														

Table 30: Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank Group

30) Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank Group as at 30 June 2012

Item	Exposure Class	Rating Categories						Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	6 RM'000	
1	On and Off Balance Sheet Exposures							
	Rated Exposures							
	<u>A) Ratings of Corporate :</u>							
	Public Sector Entities	4,773	212,210	-	-	-	1,131,693	1,348,676
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	879,862	879,862
	Corporates	65,484	186,639	984,591	-	128,972	47,650,665	49,016,351
	<u>B) Ratings of Sovereigns and Central Banks :</u>							
	Sovereigns and Central Banks	72,593,138	195,361	-	-	-	3,610,596	76,399,095
	<u>C) Ratings of Banking Institutions</u>							
	Banks, MDBs and FDIs	-	2,196,092	-	729,626	-	1,190,005	4,115,723
2	Unrated Exposures	-	-	-	-	-	-	-
	Total Exposures	72,663,395	2,790,303	984,591	729,626	128,972	54,462,820	131,759,706

Item	Exposure Class	Rating Categories					Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
1	On and Off Balance Sheet Exposures						
	Rated Exposures						
	<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	-	-	-	-	-	-

30) Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank Group as at 31 December 2011

Item	Exposure Class	Rating Categories						Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	6 RM'000	
1	On and Off Balance Sheet Exposures							
	Rated Exposures							
	<u>A) Ratings of Corporate :</u>							
	Public Sector Entities	219,437	-	-	-	-	792,593	1,012,030
	Insurance Cos, Securities Firms & Fund I	-	-	-	-	-	554,297	554,297
	Corporates	173,629	1,801,668	1,094,412	123,105	-	42,379,456	45,572,270
	<u>B) Ratings of Sovereigns and Central Banks :</u>							
	Sovereigns and Central Banks	58,916,446	102,053	2,466	-	-	2,993,366	62,014,330
	<u>C) Ratings of Banking Institutions</u>							
	Banks, MDBs and FDIs	1,112,643	103,081	-	248,932	5,212	2,620,666	4,090,534
2	Unrated Exposures	-	-	-	-	-	-	-
	Total Exposures	60,422,154	2,006,802	1,096,878	372,037	5,212	49,340,378	113,243,461

Item	Exposure Class	Rating Categories					Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
1	On and Off Balance Sheet Exposures						
	Rated Exposures						
	<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	-	-	-	-	-	-

Table 31: Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank

31) Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank as at 30 June 2012

Item	Exposure Class	Rating Categories					Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
On and Off Balance Sheet Exposures							
1	Rated Exposures						
	<u>A) Ratings of Corporate :</u>						
	Public Sector Entities	1,300	191,042	-	-	-	1,137,833
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	77,343
	Corporates	2,349	38,553	928,922	-	110,338	26,589,306
	<u>B) Ratings of Sovereigns and Central Banks :</u>						
	Sovereigns and Central Banks	46,791,048	195,361	-	-	-	864,321
	<u>C) Ratings of Banking Institutions</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	46,794,697	424,956	928,922	-	110,338	27,396,299
							75,655,212

Item	Exposure Class	Rating Categories					Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
On and Off Balance Sheet Exposures							
1	Rated Exposures						
	<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	-	-	-	-	-	-

31) Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank as at 31 December 2011

Item	Exposure Class	Rating Categories					Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
On and Off Balance Sheet Exposures							
1	Rated Exposures						
	<u>A) Ratings of Corporate :</u>						
	Public Sector Entities	204,427	-	-	-	-	659,923
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	223,660
	Corporates	62,074	1,622,248	1,042,943	-	-	22,818,171
	<u>B) Ratings of Sovereigns and Central Banks :</u>						
	Sovereigns and Central Banks	41,971,172	102,053	-	-	-	1,402,422
	<u>C) Ratings of Banking Institutions</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	42,237,674	1,724,301	1,042,943	-	-	25,104,177
							70,109,094

Item	Exposure Class	Rating Categories					Total RM'000
		1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
On and Off Balance Sheet Exposures							
1	Rated Exposures						
	<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	-	-	-	-	-	-

Table 32: Disclosures on Rated Exposures according to Ratings by ECAs for Maybank Islamic

32) Disclosures on Rated Exposures according to Ratings by ECAs for Maybank Islamic as at 30 June 2012

Item	Exposure Class	Rating Categories					Total
		1	2	3	4	5	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	On and Off Balance Sheet Exposures						
1	Rated Exposures						
	<u>A) Ratings of Corporate :</u>						
	Public Sector Entities	3,473	15,136	-	-	-	128,819
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	1,708
	Corporates	-	-	-	-	-	3,069,889
	<u>B) Ratings of Sovereigns and Central Banks :</u>						
	Sovereigns and Central Banks	21,637,103	-	-	-	-	21,637,103
	<u>C) Ratings of Banking Institutions</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	21,640,576	15,136	-	-	-	24,856,127

Item	Exposure Class	Rating Categories					Total
		1	2	3	4	5	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	On and Off Balance Sheet Exposures						
1	Rated Exposures						
	<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	-	-	-	-	-	-

32) Disclosures on Rated Exposures according to Ratings by ECAs for Maybank Islamic as at 31 December 2011

Item	Exposure Class	Rating Categories					Total
		1	2	3	4	5	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	On and Off Balance Sheet Exposures						
1	Rated Exposures						
	<u>A) Ratings of Corporate :</u>						
	Public Sector Entities	15,010	-	-	-	-	75,364
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	909
	Corporates	-	-	-	-	-	2,757,559
	<u>B) Ratings of Sovereigns and Central Banks :</u>						
	Sovereigns and Central Banks	12,498,099	-	-	-	-	12,498,099
	<u>C) Ratings of Banking Institutions</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	12,513,109	-	-	-	-	2,833,832

Item	Exposure Class	Rating Categories					Total
		1	2	3	4	5	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	On and Off Balance Sheet Exposures						
1	Rated Exposures						
	<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
	Banks, MDBs and FDIs	-	-	-	-	-	-
2	Unrated Exposures	-	-	-	-	-	-
	Total Exposures	-	-	-	-	-	-

3.7 Counterparty Risk Management

Tables 33 through 35 show the off-balance sheet and counter-party credit risk exposures for the Group, the Bank and Maybank Islamic, respectively.

Table 33: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank

Group			
33) Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group as at 30 June 2012	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
Nature of Item			
Direct credit substitutes	9,426,503	9,426,503	6,175,073
Transaction related contingent items	12,067,348	6,033,674	4,550,608
Short term self liquidating trade related contingencies	4,551,319	910,264	617,618
Assets sold with recourse	1,295,209	1,295,209	416,340
NIFs and obligations under an ongoing underwriting agreement	30,000	15,000	3,000
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	2,066,998	1,787,851	199,190
Foreign exchange related contracts	134,735,539	1,987,283	782,203
One year or less	128,840,328	1,738,165	608,452
Over one year to five years	5,539,915	208,100	135,888
Over five years	355,296	41,018	37,863
Interest/profit rate related contracts	117,285,895	6,840,348	2,851,853
One year or less	32,142,931	455,067	204,361
Over one year to five years	67,360,998	4,406,434	1,728,942
Over five years	17,781,966	1,978,846	918,550
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	30,056,232	16,617,681	7,091,586
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	24,691,327	15,335,913	8,594,249
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	44,561,895	-	-
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	552,379	110,476	82,962
Total	381,320,644	60,360,200	31,364,682

33) Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group as at 31 December 2011

Nature of Item	Principal/ Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	RM'000
Direct credit substitutes	8,402,059	7,864,786	5,463,701
Transaction related contingent items	12,789,614	5,797,032	4,339,391
Short term self liquidating trade related contingencies	6,797,648	1,243,446	704,094
Assets sold with recourse	1,499,266	1,499,270	498,592
NIFs and obligations under an ongoing underwriting agreement	30,000	15,000	15,000
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	56	2	0
Foreign exchange related contracts	86,802,639	1,804,238	686,825
One year or less	85,689,890	1,697,361	589,459
Over one year to five years	738,934	61,824	52,846
Over five years	373,815	45,053	44,520
Interest/profit rate related contracts	89,735,027	4,924,288	2,357,886
One year or less	18,991,149	515,281	420,674
Over one year to five years	60,498,562	3,275,364	1,408,777
Over five years	10,245,316	1,133,644	528,435
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	35,251,815	11,669,069	4,829,809
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	20,362,970	3,398,686	2,109,787
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	44,118,364	-	-
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	489,110	97,822	73,043
Total	306,248,513	38,298,636	21,063,127

Table 34: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank

34) Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank as at 30 June 2012

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
Direct credit substitutes	8,369,999	8,369,999	5,267,710
Transaction related contingent items	10,310,062	5,155,030	3,728,031
Short term self liquidating trade related contingencies	3,980,865	796,173	512,981
Assets sold with recourse	-	-	-
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	2,066,998	1,787,851	199,190
Foreign exchange related contracts	129,088,320	1,672,416	592,322
One year or less	127,275,951	1,564,895	497,311
Over one year to five years	1,498,378	71,647	59,719
Over five years	313,992	35,874	35,291
Interest/profit rate related contracts	115,752,470	6,684,634	2,767,138
One year or less	31,579,986	453,044	203,585
Over one year to five years	66,617,628	4,266,689	1,652,375
Over five years	17,554,857	1,964,901	911,178
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	26,374,080	14,352,187	6,473,634
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	21,790,907	13,822,005	7,660,492
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	36,536,457	-	-
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	552,379	110,476	82,962
Total	354,822,535	52,750,770	27,284,460

34) Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank as at 31 December 2011

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
Direct credit substitutes	7,619,448	7,082,175	4,867,669
Transaction related contingent items	11,084,310	4,944,380	3,558,588
Short term self liquidating trade related contingencies	5,944,763	1,072,869	662,784
Assets sold with recourse	-	-	-
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	56	2	0
Foreign exchange related contracts	84,574,566	1,713,308	632,405
One year or less	83,474,494	1,607,984	536,592
Over one year to five years	738,934	61,824	52,846
Over five years	361,137	43,500	42,967
Interest/profit rate related contracts	86,803,153	4,506,752	2,025,842
One year or less	18,943,325	245,406	150,871
Over one year to five years	57,828,080	3,141,152	1,349,852
Over five years	10,031,748	1,120,194	525,119
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	32,156,793	10,537,197	4,483,043
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	17,689,989	2,956,535	1,822,601
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	36,251,715	-	-
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	489,110	97,822	73,043
Total	282,613,847	32,911,039	18,125,975

Table 35: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank

Islamic

35) Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic as at 30 June 2012

Nature of Item	Principal/ Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	RM'000
Direct credit substitutes	701,217	701,217	554,438
Transaction related contingent items	1,013,066	506,533	473,904
Short term self liquidating trade related contingencies	179,729	35,946	26,803
Assets sold with recourse	1,295,209	1,295,209	416,340
Foreign exchange related contracts	4,686,933	149,624	84,337
One year or less	645,395	13,171	8,169
Over one year to five years	4,041,538	136,453	76,168
Over five years	-	-	-
Interest/profit rate related contracts	1,262,588	146,133	75,134
One year or less	562,945	2,024	776
Over one year to five years	549,644	135,108	71,931
Over five years	150,000	9,001	2,427
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,651,153	2,249,994	602,944
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,907,121	1,409,999	832,810
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	1,797,024	-	-
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	16,494,040	6,494,655	3,066,709

35) Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic as at 31 December 2012

Nature of Item	Principal/ Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	RM'000
Direct credit substitutes	353,389	353,389	218,717
Transaction related contingent items	977,179	488,589	420,439
Short term self liquidating trade related contingencies	274,341	54,868	33,029
Assets sold with recourse	1,499,266	1,499,270	498,592
Foreign exchange related contracts	1,530,998	43,997	29,678
One year or less	1,530,998	43,997	29,678
Over one year to five years	-	-	-
Over five years	-	-	-
Interest/profit rate related contracts	2,662,100	137,548	60,225
One year or less	35,500	89	24
Over one year to five years	2,476,600	128,459	57,774
Over five years	150,000	9,000	2,426
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,039,259	1,117,988	333,118
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,837,885	367,560	216,612
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	1,537,136	-	-
Total	13,711,552	4,063,210	1,810,410

4.0 Market Risk

Tables 36 (a) - (c) shows the impact of changes in IRR/RoR to earnings and economic value for the Group, the Bank and Maybank Islamic respectively.

Table 36 (a): Interest Rate Risk in the Banking Book for Maybank Group

36(a) Interest Rate Risk / Rate of Return Risk in the Banking Book for Maybank Group		30.06.2012		31.12.2011	
Currency	Impact on Global Position		Impact on Global Position		
	+ 200 bps parallel shock		+ 200 bps parallel shock		
	Potential Earning Volatility (PEV)	Impact on Economic Value (IEV)	Potential Earning Volatility (PEV)	Impact on Economic Value (IEV)	
MYR	489,634	1,525,040	60,682		2,520,569
USD	(9,187)	149,808	123,504	-	9,703
SGD	133,511	625,889	143,795		242,157
IDR	53,203	(124,511)	23,072	-	7,269
Others *	(130,790)	193,409	99,624	-	93,568
Total	536,372	2,369,635	251,429		2,839,322

Table 36 (b): Interest Rate Risk in the Banking Book for Maybank

36(b) Interest Rate Risk / Rate of Return Risk in the Banking Book for Maybank		30.06.2012		31.12.2011	
Currency	Impact on Global Position		Impact on Global Position		
	+ 200 bps parallel shock		+ 200 bps parallel shock		
	Potential Earning Volatility (PEV)	Impact on Economic Value (IEV)	Potential Earning Volatility (PEV)	Impact on Economic Value (IEV)	
MYR	637,391	729,131	510,138		800,759
USD	(57,766)	199,846	63,570	-	271,776
SGD	133,511	625,889	213,248	-	88,281
Others *	(131,918)	178,413	99,180	-	145,929
Total	581,218	1,733,278	560,636		1,130,183

Table 36 (c): Rate of Return Risk in the Banking Book for Maybank Islamic

36(c) Interest Rate Risk / Rate of Return Risk in the Banking Book for Maybank Islamic		30.06.2012		31.12.2011	
Currency	Impact on Global Position		Impact on Global Position		
	+ 200 bps parallel shock		+ 200 bps parallel shock		
	Potential Earning Volatility (PEV)	Impact on Economic Value (IEV)	Potential Earning Volatility (PEV)	Impact on Economic Value (IEV)	
Total	-	147,757	795,909	-	193,310
					892,019

4.1 Capital Treatment for Market Risk

Table 37 shows the Market Risk RWA and Minimum Capital Charge for the Group, the Bank and Maybank Islamic respectively.

Table 37: Market Risk RWA and Minimum Capital Charge at 8% (RM'000)

Market Risk Categories	Group		Maybank	
	RWA	Capital	RWA	Capital
Interest Rate Risk	4,940,471	395,238	4,219,238	337,539
Foreign Currency Risk	2,782,238	222,579	2,042,475	163,398
Equity Risk	576,300	46,104	7,725	618
Commodity Risk	-175	-14	-175	-14
Options Risk	740,838	59,267	478,538	38,283
Market Risk Categories	Maybank Islamic			
	RWA	Capital		
Benchmark Rate Risk	117,888	9,431		
Foreign Currency Risk	95,475	7,638		
Equity Risk				
Options Risk				

5.0 Operational Risk

5.1 Regulatory Capital Requirements

Table 38 shows the Operational Risk RWA and Minimum Capital Charge for the Group, the Bank and Maybank Islamic respectively.

Table 38: Operational Risk RWA and Minimum Capital Charge at 8% (RM'000)

Entities	30.06.2012		30.12.2011	
	RWA	Capital	RWA	Capital
Group	26,663,757	2,133,101	24,983,371	1,998,670
Maybank	18,068,968	1,445,517	17,970,181	1,437,614
Maybank Islamic	2,785,136	222,811	2,573,751	205,900

6.0 Shariah Governance

6.1 Rectification Process of Shariah Non-Compliant Income

During the 6 months' period, one non-Shariah compliant event was detected which has resulted in a purification process. The amount identified of RM76,386 (Dec 2011: Nil) was purified as approved by the Shariah Committee to the designated charitable bodies.