
**Pillar 3 Disclosures (Quantitative)
For Half Year ended 30 June 2013
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC
BERHAD**

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Overview

The Pillar 3 Disclosure (Quantitative) for the half year ended 30 June 2013 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 2013

Capital Adequacy Ratios	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :			
CET1 capital ratio	10.321%	15.055%	10.092%
Tier 1 capital ratio	12.152%	15.055%	10.092%
Total capital ratio	14.763%	15.055%	12.289%

Expressed in RM ('000)

Capital Base	45,518,229	33,914,839	5,346,845
Credit RWA	268,010,511	198,592,464	39,654,976
Market RWA	10,957,284	7,941,131	528,248
Operational RWA	29,357,763	18,744,717	3,327,134
Additional risk-weighted assets due to capital floor			
Total RWA	308,325,560	225,278,312	43,510,358

Table 1b: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad as at 31 December 2012

Capital Adequacy Ratios	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :			
Core capital ratio	13.66%	17.43%	10.83%
Risk-weighted capital ratio*	17.47%	17.43%	12.59%
Capital Base	49,305,529	36,019,850	4,975,590
Credit RWA	245,629,213	182,229,741	34,975,262
Credit RWA absorbed by PSIA			(127,317)
Market RWA	8,913,850	6,200,948	747,905
Operational RWA	27,685,920	18,180,446	2,959,425
Additional risk-weighted assets due to capital floor			968,146
Total RWA	282,228,982	206,611,135	39,523,420

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

Table 2: Disclosure on Capital Adequacy under IRB Approach for Maybank Group, Maybank and Maybank Islamic

	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
At 30 June 2013			
Paid-up share capital	8,697,261	8,697,261	132,720
Share premium	17,674,819	17,674,819	2,687,480
Retained profits	8,298,216	3,872,342	2,041,865
Other reserves	6,936,655	8,836,381	162,710
Qualifying non-controlling interests	82,881	-	-
Less: Shares-held-in-trust	<u>(105,282)</u>	<u>(105,282)</u>	-
CET1 capital before regulatory adjustments	41,584,550	38,975,521	5,024,775
Less: Deferred tax assets	(1,457,566)	(888,015)	-
Goodwill	(5,605,877)	(81,015)	-
Other intangibles	(945,690)	(690,354)	-
Gains on financial instruments classified as 'available-for-sale'	-	-	-
Profit equalisation reserve	(34,456)	-	-
Shortfall of total eligible provision over total expected loss	<u>(1,719,208)</u>	<u>(1,000,135)</u>	-
Less: Other regulatory adjustments	<u>(9,762,797)</u>	<u>(2,659,519)</u>	5,024,775
Regulatory adjustments due to insufficient additional Tier 1 and Tier 2 c	-	(2,401,163)	(633,709)
Total CET1 capital	31,821,753	33,914,839	4,391,066
Capital securities	5,490,972	5,490,972	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	154,252	-	-
Less: Regulatory adjustment due to insufficient Tier 2 capital	-	(5,490,972)	-
Total Tier 1 capital	37,466,977	33,914,839	4,391,066
Subordinated obligations	10,129,743	10,129,743	900,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	22,066	-	-
Collective allowance ¹	690,493	283,541	55,779
Surplus of total EP over total EL ³	-	-	-
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1	-	-	-
Secu capital provided under the transitional arrangements	<u>(2,791,050)</u>	<u>(10,413,284)</u>	-
Total Tier 2 capital	8,051,252	-	955,779
Total Capital	45,518,229	33,914,839	5,346,845

	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
At 31 December 2012			
Eligible Tier 1 capital			
Paid-up share capital	8,440,046	8,440,046	132,720
Share premium	15,639,646	15,639,646	2,687,480
Other reserves	15,354,878	13,139,299	1,659,441
Capital securities	6,093,421	6,093,421	-
Less: Shares held-in-trust	<u>(102,405)</u>	<u>(102,405)</u>	-
Total Tier 1 capital	45,425,586	43,210,007	4,479,641
Less: Deferred tax assets	(1,281,136)	(810,015)	(199,000)
Goodwill	(5,588,553)	(81,015)	-
Deductions in excess of Tier 2 capital	-	(6,299,127)	-
Total Eligible Tier 1 capital	38,555,897	36,019,850	4,280,641
Eligible Tier 2 capital			
Subordinated obligations	13,394,620	11,546,020	1,000,000
Collective allowance ¹	728,806	294,552	85,396
Surplus of total EP over total EL ³	-	-	-
Surplus of total eligible provision over total expected loss	<u>(664,291)</u>	<u>(267,512)</u>	<u>(390,447)</u>
Total Tier 2 capital (subject to limits)	13,459,135	11,573,060	694,949
Less: Investment in subsidiaries and associates ²	<u>(2,709,503)</u>	<u>(17,872,187)</u>	-
Total deductions	(2,709,503)	(17,872,187)	-
Total deductions from Tier 2 capital	(2,709,503)	(11,573,060)	-
Total Eligible Tier 2 capital	10,749,632	-	694,949
Capital base	49,305,529	36,019,850	4,975,590

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

		As at 30.06.2013			
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
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	73,764,790	73,764,790	2,603,424	208,274
	Public Sector Entities	5,433,398	5,430,254	747,728	59,818
	Banks, Development Financial Institutions & MDBs	4,306,602	4,306,602	1,666,901	133,352
	Insurance Cos, Securities Firms & Fund Managers	939,238	938,528	938,528	75,082
	Corporates	19,688,713	19,266,233	18,419,278	1,473,542
	Regulatory Retail	19,710,213	18,692,706	12,939,913	1,035,193
	Residential Mortgage	1,486,057	1,486,057	595,506	47,641
	Higher Risk Assets	366,194	366,194	549,291	43,943
	Other Assets	12,660,680	12,660,680	6,682,887	534,631
	Securitisation Exposures	276,304	276,304	55,261	4,421
	Equity Exposure	199,232	199,232	199,232	15,939
	Defaulted Exposures	584,033	584,033	833,103	66,648
	Total On-Balance Sheet Exposures	139,415,454	137,971,614	46,231,053	3,698,484
	Off-Balance-Sheet Exposures				
	OTC Derivatives	391,502	391,502	288,605	23,088
	Off balance sheet exposures other than OTC derivatives or credit derivatives	4,956,454	4,956,454	4,003,199	320,256
	Defaulted Exposures	147	147	218	17
	Total Off-Balance Sheet Exposures	5,348,103	5,348,103	4,292,022	343,362
	Total On and Off-Balance Sheet Exposures	144,763,557	143,319,717	50,523,075	4,041,846
1.2	Exposures under the IRB Approach				
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	57,705,898	57,705,898	19,159,724	1,532,778
	Corporate Exposures	154,846,887	154,846,887	109,368,579	8,749,486
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	96,389,334	96,389,334	72,493,268	5,799,461
	b) Corporates (with firm-size adjustment)	54,444,482	54,444,482	34,009,565	2,720,765
	c) Specialised Lending (Slotting Approach)	4,013,071	4,013,071	2,865,746	229,260
	i) Project Finance	4,013,071	4,013,071	2,865,746	229,260
	Retail Exposures	130,589,973	130,589,973	42,285,048	3,382,804
	a) Residential Mortgages	41,918,722	41,918,722	15,146,874	1,211,750
	b) Qualifying Revolving Retail Exposures	4,417,651	4,417,651	2,243,674	179,494
	c) Hire Purchase Exposures	35,994,339	35,994,339	12,113,541	969,083
	d) Other Retail Exposures	48,259,261	48,259,261	12,780,960	1,022,477
	Defaulted Exposures	4,522,794	4,522,794	541,017	43,281
	Total On-Balance Sheet Exposures	347,665,552	347,665,552	171,354,368	13,708,349
	Off-Balance-Sheet Exposures				
	OTC Derivatives	11,287,645	11,287,646	3,761,090	300,887
	Off balance sheet exposures other than OTC derivatives or credit derivatives	51,285,444	51,285,444	30,052,421	2,404,194
	Defaulted Exposures	13,276	13,276	8,946	716
	Total Off-Balance Sheet Exposures	62,586,365	62,586,366	33,822,458	2,705,797
	Total On and Off-Balance Sheet Exposures	410,251,917	410,251,918	205,176,826	16,414,146
	Total IRB Approach after Scaling Factor of 1.06			217,487,436	17,398,995
	Total (Exposures under Standardised Approach & IRB Approach)	555,015,474	553,571,635	268,010,511	21,440,841
2.0	Market Risk				
	Interest Rate Risk			4,794,167	383,533
	Foreign Currency Risk			5,127,868	410,229
	Equity Risk			165,838	13,267
	Commodity Risk			-	-
	Option Risk			869,413	69,553
3.0	Operational Risk			29,357,763	2,348,621
4.0	Total RWA and Capital Requirements			308,325,560	24,666,045

As at
31.12.2012

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
1.0	Credit Risk				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	56,634,064	56,634,064	1,810,034	144,803
	Public Sector Entities	1,797,557	1,794,015	949,400	75,952
	Banks, Development Financial Institutions & MDBs	3,420,615	3,417,704	1,609,508	128,761
	Insurance Cos, Securities Firms & Fund Managers	792,996	792,251	792,251	63,380
	Corporates	34,251,637	33,304,211	32,821,068	2,625,685
	Regulatory Retail	16,968,402	16,884,155	11,906,530	952,522
	Residential Mortgage	2,301,724	2,301,724	896,046	71,684
	Higher Risk Assets	458,029	458,029	687,044	54,963
	Other Assets	8,460,764	8,460,764	2,289,429	183,154
	Securitisation Exposures	296,629	296,629	59,326	4,746
	Equity Exposure	108,742	108,742	117,242	9,379
	Defaulted Exposures	2,150,397	2,150,001	3,191,548	255,324
	Total On-Balance Sheet Exposures	127,641,556	126,602,289	57,129,425	4,570,354
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	625,448	625,448	426,249	34,100
	Off balance sheet exposures other than OTC derivatives or credit derivatives	4,680,619	4,402,765	3,293,766	263,501
	Defaulted Exposures	29	29	18	1
	Total Off-Balance Sheet Exposures	5,306,096	5,028,242	3,720,033	297,603
	Total On and Off-Balance Sheet Exposures	132,947,652	131,630,533	60,849,458	4,867,957
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance-Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	57,631,179	57,631,179	17,325,205	1,386,016
	Corporate Exposures	137,070,729	137,070,729	86,398,539	6,911,883
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	81,460,170	81,460,170	51,100,502	4,088,040
	b) Corporates (with firm-size adjustment)	52,094,035	52,094,035	32,916,498	2,633,320
	c) Specialised Lending (Slotting Approach)	3,516,524	3,516,524	2,381,539	190,523
	i) Project Finance	3,516,524	3,516,524	2,381,539	190,523
	Retail Exposures	122,462,572	122,462,572	40,666,941	3,253,355
	a) Residential Mortgages	39,872,773	39,872,773	14,862,718	1,189,017
	b) Qualifying Revolving Retail Exposures	4,544,108	4,544,108	2,414,682	193,175
	c) Hire Purchase Exposures	34,089,521	34,089,521	11,662,898	933,032
	d) Other Retail Exposures	43,956,170	43,956,170	11,726,643	938,131
	Defaulted Exposures	2,816,748	2,816,748	571,910	45,753
	Total On-Balance Sheet Exposures	319,981,228	319,981,228	144,962,595	11,597,007
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	9,117,245	9,117,245	3,230,775	258,462
	Off balance sheet exposures other than OTC derivatives or credit derivatives	48,883,834	48,883,834	26,112,280	2,088,982
	Defaulted Exposures	22,636	22,636	14,869	1,190
	Total Off-Balance Sheet Exposures	58,023,715	58,023,715	29,357,924	2,348,634
	Total On and Off-Balance Sheet Exposures	378,004,943	378,004,943	174,320,520	13,945,642
	Total IRB Approach after Scaling Factor of 1.06			184,779,754	14,782,380
	Total (Exposures under Standardised Approach & IRB Approach)	510,952,595	509,635,475	245,629,212	19,650,337
2.0	<u>Market Risk</u>				
	Interest Rate Risk			4,106,931	328,554
	Foreign Currency Risk			4,199,619	335,969
	Equity Risk			173,850	13,908
	Commodity Risk			2,525	202
	Option Risk			430,925	34,474
3.0	Operational Risk			27,685,920	2,214,874
4.0	Total RWA and Capital Requirements			282,228,982	22,578,319

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

As at
30.06.2013

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
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	48,722,405	48,722,405	583,559	46,685
	Public Sector Entities	1,630,883	1,630,883	733,881	58,711
	Banks, Development Financial Institutions & MDBs				-
	Insurance Cos, Securities Firms & Fund Managers	724	724	724	58
	Corporates	12,025,818	11,725,213	11,517,386	921,391
	Regulatory Retail	6,564,862	6,564,329	4,440,841	355,267
	Residential Mortgage	943,619	943,619	394,084	31,527
	Higher Risk Assets	247,534	247,534	371,301	29,704
	Other Assets	8,930,671	8,930,671	4,579,149	366,332
	Securitisation Exposures	276,304	276,304	55,261	4,421
	Equity Exposure	198,380	198,380	198,380	15,870
	Defaulted Exposures	209,965	209,965	306,009	24,481
	Total On-Balance Sheet Exposures	79,751,164	79,450,025	23,180,574	1,854,446
	Off-Balance-Sheet Exposures				
	OTC Derivatives	263,497	263,497	233,700	18,696
	Off balance sheet exposures other than OTC derivatives or credit derivatives	1,327,827	1,327,827	1,084,422	86,754
	Defaulted Exposures	4	4	4	0
	Total Off-Balance Sheet Exposures	1,591,328	1,591,328	1,318,126	105,540
	Total On and Off-Balance Sheet Exposures	81,342,493	81,041,354	24,498,700	1,959,896
1.2	Exposures under the IRB Approach				
	On-Balance-Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	63,940,161	63,940,161	21,017,492	1,681,399
	Insurance Cos, Securities Firms & Fund Managers				-
	Corporate Exposures	127,523,171	127,523,171	85,688,661	6,855,093
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	78,127,206	78,127,206	55,018,621	4,401,490
	b) Corporates (with firm-size adjustment)	46,709,268	46,709,268	29,028,115	2,322,249
	c) Specialised Lending (Slotting Approach)	2,686,697	2,686,697	1,641,926	131,354
	i) Project Finance	2,686,697	2,686,697	1,641,926	131,354
	Retail Exposures	83,349,621	83,349,621	25,905,076	2,072,406
	a) Residential Mortgages	32,613,100	32,613,100	9,751,128	780,090
	b) Qualifying Revolving Retail Exposures	4,074,065	4,074,065	2,071,125	165,690
	c) Hire Purchase Exposures	17,707,596	17,707,596	6,300,260	504,021
	d) Other Retail Exposures	28,954,860	28,954,860	7,782,563	622,605
	Defaulted Exposures	3,895,275	3,895,275	419,459	33,557
	Total On-Balance Sheet Exposures	278,708,228	278,708,228	133,030,689	10,642,455
	Off-Balance-Sheet Exposures				
	OTC Derivatives	11,114,047	11,114,047	3,654,809	292,385
	Off balance sheet exposures other than OTC derivatives or credit derivatives	45,898,340	45,898,340	27,546,625	2,203,730
	Defaulted Exposures	10,764	10,764	7,277	582
	Total Off-Balance Sheet Exposures	57,023,152	57,023,151	31,208,711	2,496,697
	Total On and Off-Balance Sheet Exposures	335,731,380	335,731,379	164,239,400	13,139,152
	Total IRB Approach after Scaling Factor of 1.06			174,093,764	13,927,501
	Total (Exposures under Standardised Approach & IRB Approach)	417,073,872	416,772,733	198,592,464	15,887,397
2.0	Market Risk				
	Interest Rate Risk			4,156,994	332,559
	Foreign Currency Risk			3,250,838	260,067
	Equity Risk				-
	Commodity Risk				-
	Option Risk			533,300	42,664
3.0	Operational Risk			18,744,717	1,499,577
4.0	Total RWA and Capital Requirements			225,278,312	18,022,265

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
1.0	Credit Risk				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	On-Balance-Sheet Exposures				
	Sovereigns/Central Banks	31,341,304	31,341,304	370,667	29,653
	Public Sector Entities	1,128,923	1,128,923	819,354	65,548
	Banks, Development Financial Institutions & MDBs	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	494	494	494	40
	Corporates	14,051,035	14,033,801	13,682,325	1,094,586
	Regulatory Retail	6,646,438	6,639,400	4,331,852	346,548
	Residential Mortgage	889,835	889,835	391,658	31,333
	Higher Risk Assets	319,443	319,443	479,165	38,333
	Other Assets	9,155,591	9,155,591	4,269,165	341,533
	Securitisation Exposures	296,629	296,629	59,326	4,746
	Equity Exposure	107,709	107,709	116,207	9,297
	Defaulted Exposures	190,556	190,456	268,292	21,463
	Total On-Balance Sheet Exposures	64,127,957	64,103,585	24,788,505	1,983,080
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	254,653	254,653	233,348	18,668
	Off balance sheet exposures other than OTC derivatives or credit derivatives	2,744,301	2,744,301	2,438,754	195,100
	Defaulted Exposures	29	29	18	1
	Total Off-Balance Sheet Exposures	2,998,983	2,998,983	2,672,120	213,769
	Total On and Off-Balance Sheet Exposures	67,126,940	67,102,568	27,460,623	2,196,850
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance-Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	56,829,211	56,829,211	17,673,871	1,413,910
	Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
	Corporate Exposures	119,200,475	119,200,475	74,747,103	5,979,768
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	72,305,941	72,305,941	45,191,352	3,615,308
	b) Corporates (with firm-size adjustment)	44,446,396	44,446,396	28,050,651	2,244,052
	c) Specialised Lending (Slotting Approach)	2,448,138	2,448,138	1,505,100	120,408
	i) Project Finance	2,448,138	2,448,138	1,505,100	120,408
	Retail Exposures	83,953,051	83,953,051	27,075,604	2,166,048
	a) Residential Mortgages	32,074,705	32,074,705	10,198,843	815,907
	b) Qualifying Revolving Retail Exposures	4,205,587	4,205,587	2,234,913	178,793
	c) Hire Purchase Exposures	18,798,030	18,798,030	6,872,074	549,766
	d) Other Retail Exposures	28,874,729	28,874,729	7,769,774	621,582
	Defaulted Exposures	2,435,800	2,435,800	461,103	36,888
	Total On-Balance Sheet Exposures	262,418,537	262,418,537	119,957,681	9,596,614
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	8,926,671	8,926,671	3,106,257	248,501
	Off balance sheet exposures other than OTC derivatives or credit derivatives	43,006,447	43,006,447	22,933,647	1,834,692
	Defaulted Exposures	16,984	16,984	11,013	881
	Total Off-Balance Sheet Exposures	51,950,102	51,950,102	26,050,917	2,084,074
	Total On and Off-Balance Sheet Exposures	314,368,639	314,368,639	146,008,602	11,680,688
	Total IRB Approach after Scaling Factor of 1.06			154,769,118	12,381,529
	Total (Exposures under Standardised Approach & IRB Approach)	381,495,578	381,471,206	182,229,741	14,578,379
2.0	<u>Market Risk</u>				
	Interest Rate Risk			3,345,023	267,602
	Foreign Currency Risk			2,443,975	195,518
	Equity Risk			-	-
	Commodity Risk			-	-
	Option Risk			411,950	32,956
3.0	Operational Risk			18,180,446	1,454,436
4.0	Total RWA and Capital Requirements			206,611,135	16,528,891

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

							As at 30.06.2013
Item	Exposure Class	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	On-Balance-Sheet Exposures						
	Sovereigns/Central Banks	14,798,930	14,798,930	12,877	-	12,877	1,030
	Public Sector Entities	3,785,524	3,785,524	0	-	0	0
	Insurance Cos, Securities Firms & Fund Managers	188	188	188	-	188	15
	Corporates	1,160,057	1,160,057	1,160,057	-	1,160,057	92,805
	Regulatory Retail	1,036,928	1,036,928	634,860	-	634,860	50,789
	Residential Mortgage	537,067	537,067	199,542	-	199,542	15,963
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	1,256,024	1,256,024	553,473	-	553,473	44,278
	Defaulted Exposures	6,848	6,848	109,958	-	109,958	8,797
	Total On-Balance Sheet Exposures	22,581,603	22,581,603	2,671,010	-	2,671,010	213,681
	Off-Balance-Sheet Exposures						
	OTC Derivatives	92,625	92,625	45,277	-	45,277	3,622
	Off balance sheet exposures other than OTC derivatives or credit derivatives	1,545,187	1,545,187	806,830	-	806,830	64,546
	Defaulted Exposures	-	-	-	-	-	-
	Total Off-Balance Sheet Exposures	1,637,812	1,637,812	852,106	-	852,106	68,168
	Total On and Off-Balance Sheet Exposures	24,219,415	24,219,415	3,523,116	-	3,523,116	281,849
1.2	Exposures under the IRB Approach						
	On-Balance-Sheet Exposures						
	Banks, Development Financial Institutions & MDBs	11,838,232	11,838,232	3,873,713	-	3,873,713	309,897
	Corporate Exposures	18,724,171	18,724,171	12,218,656	1,120,986	12,218,656	977,492
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,662,582	9,662,582	6,013,385	1,120,986	6,013,385	481,071
	b) Corporates (with firm-size adjustment)	7,735,214	7,735,214	4,981,450	-	4,981,450	398,516
	c) Specialised Lending (Slotting Approach)	1,326,374	1,326,374	1,223,821	-	1,223,821	97,906
	i) Project Finance	1,326,374	1,326,374	1,223,821	-	1,223,821	97,906
	Retail Exposures	47,240,353	47,240,353	16,379,972	-	16,379,972	1,310,398
	a) Residential Mortgages	9,305,622	9,305,622	5,395,746	-	5,395,746	431,660
	b) Qualifying Revolving Retail Exposures	343,586	343,586	172,548	-	172,548	13,804
	c) Hire Purchase Exposures	18,286,743	18,286,743	5,813,281	-	5,813,281	465,063
	d) Other Retail Exposures	19,304,402	19,304,402	4,998,397	-	4,998,397	399,872
	Defaulted Exposures	476,740	476,740	121,558	-	121,558	9,725
	Total On-Balance Sheet Exposures	78,279,494	78,279,494	32,593,899	1,120,986	32,593,899	2,607,512
	Off-Balance-Sheet Exposures						
	OTC Derivatives	173,598	173,599	106,281	-	106,281	8,502
	Off balance sheet exposures other than OTC derivatives or credit derivatives	5,387,103	5,387,103	2,505,796	-	2,505,796	200,464
	Defaulted Exposures	2,511	2,512	1,669	-	1,669	134
	Total Off-Balance Sheet Exposures	5,563,213	5,563,215	2,613,747	-	2,613,747	209,100
	Total On and Off-Balance Sheet Exposures	83,842,707	83,842,709	35,207,646	1,120,986	34,086,660	2,816,612
	Total IRB Approach after Scaling Factor of 1.06			37,320,105	1,188,245	36,131,859	2,890,549
	Total (Exposures under Standardised Approach & IRB Approach)	108,062,122	108,062,124	40,843,221	1,188,245	39,654,976	3,172,398
2.0	Market Risk						
	Bench Mark Rate Risk			281,362	-	281,362	22,509
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			246,887	-	246,887	19,751
	Option Risk			-	-	-	-
3.0	Operational Risk			3,327,134	-	3,327,134	266,171
4.0	Additional RWA due to capital Floor			-	-	-	-
5.0	Total RWA and Capital Requirements			44,698,603	1,188,245	43,510,358	3,480,829

Item	Exposure Class	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk	
						Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	On-Balance-Sheet Exposures						
	Sovereigns/Central Banks	16,867,117	16,867,117	12,461		12,461	997
	Public Sector Entities	647,515	647,515	115,256		115,256	9,220
	Insurance Cos, Securities Firms & Fund Managers	229	229	229		229	18
	Corporates	961,929	961,929	954,354		954,354	76,348
	Regulatory Retail	880,629	880,629	514,558		514,558	41,165
	Residential Mortgage	510,664	510,664	188,850		188,850	15,108
	Higher Risk Assets	36	36	54		54	4
	Other Assets	892,925	892,925	486,882		486,882	38,951
	Defaulted Exposures	6,294	6,294	5,421		5,421	434
	Total On-Balance Sheet Exposures	20,767,338	20,767,338	2,278,065	-	2,278,065	182,245
	Off-Balance-Sheet Exposures						
	OTC Derivatives	43,193	43,193	33,100		33,100	2,648
	Off balance sheet exposures other than OTC derivatives or credit derivatives	853,206	853,206	100,193		100,193	8,015
	Defaulted Exposures	-	-	-		-	-
	Total Off-Balance Sheet Exposures	896,399	896,399	133,293	-	133,293	10,663
	Total On and Off-Balance Sheet Exposures	21,663,737	21,663,737	2,411,358	-	2,411,358	192,908
1.2	Exposures under the IRB Approach						
	On-Balance-Sheet Exposures						
	Banks, Development Financial Institutions & MDBs	9,336,048	9,336,048	3,023,182		3,023,182	241,855
	Corporate Exposures	17,951,852	17,951,852	10,923,073	120,110	10,802,963	864,237
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,235,827	9,235,827	5,180,787	120,110	5,060,677	404,854
	b) Corporates (with firm-size adjustment)	7,647,639	7,647,639	4,865,847		4,865,847	389,268
	c) Specialised Lending (Slotting Approach)	1,068,386	1,068,386	876,439	-	876,439	70,115
	i) Project Finance	1,068,386	1,068,386	876,439		876,439	70,115
	Retail Exposures	38,509,521	38,509,521	13,591,337	-	13,591,337	1,087,308
	a) Residential Mortgages	7,798,068	7,798,068	4,663,875		4,663,875	373,110
	b) Qualifying Revolving Retail Exposures	338,521	338,521	179,769		179,769	14,382
	c) Hire Purchase Exposures	15,291,491	15,291,491	4,790,824		4,790,824	383,266
	d) Other Retail Exposures	15,081,441	15,081,441	3,956,869		3,956,869	316,550
	Defaulted Exposures	380,948	380,948	110,807		110,807	8,865
	Total On-Balance Sheet Exposures	66,178,369	66,178,369	27,648,399	120,110	27,528,289	2,202,263
	Off-Balance-Sheet Exposures						
	OTC Derivatives	187,137	187,137	120,357		120,357	9,629
	Off balance sheet exposures other than OTC derivatives or credit derivatives	5,722,703	5,722,703	2,948,052		2,948,052	235,844
	Defaulted Exposures	5,652	5,652	3,856		3,856	308
	Total Off-Balance Sheet Exposures	5,915,492	5,915,492	3,072,265	-	3,072,265	245,781
	Total On and Off-Balance Sheet Exposures	72,093,861	72,093,861	30,720,664	120,110	30,600,554	2,448,044
	Total IRB Approach after Scaling Factor of 1.06			32,563,904	127,317	32,436,587	2,594,927
	Total (Exposures under Standardised Approach & IRB Approach)	93,757,599	93,757,598	34,975,262	127,317	34,847,945	2,787,836
2.0	Market Risk						
	Bench Mark Rate Risk			126,089		126,089	10,087
	Equity Risk						-
	Foreign Exchange Risk			621,816		621,816	49,745
3.0	Operational Risk			2,959,425		2,959,425	236,754
4.0	Additional RWA due to capital Floor			968,148		968,148	77,452
5.0	Total RWA and Capital Requirements			39,650,740	127,317	39,523,423	3,161,874

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

Exposure Class	As at				Total RM'000
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Others i.e. Oversea Units RM'000	
As at 30.06.2013					
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	44,173,456	18,474,728	7,657,243	3,569,117	73,874,544
Public Sector Entities	5,639,716	613,932	-	20,839	6,274,486
Banks, Development Financial Institutions & MDBs	1,036,998	831,909	2,322,904	240,711	4,432,521
Insurance Cos, Securities Firms & Fund Managers	136,087	935,170	-	6,421	1,077,679
Corporates	10,136,926	4,923,205	6,598,655	1,930,320	23,589,106
Regulatory Retail	5,786,706	5,367,680	7,582,092	1,622,360	20,358,838
Residential Mortgage	1,318,984	78,036	3,251	96,509	1,496,780
Higher Risk Assets	435,607	87,295	454	-	523,356
Other Assets	712,054	4,141,729	6,466,453	1,340,474	12,660,710
Securitisation Exposures	276,304	-	-	-	276,304
Equity Exposure	184,489	13,942	-	802	199,232
Total Standardised Approach	184,489	13,942	-	802	144,763,557
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	46,880,848	16,919,874	-	7,393,197	71,193,919
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate Exposures	115,284,478	53,540,959	9,060,636	20,763,083	198,649,157
a) Corporates (excluding Specialised Lending and firm-size adjustments)	68,714,028	27,430,296	9,060,636	20,763,083	125,968,043
b) Corporates (with firm-size adjustment)	42,557,379	26,110,663	-	-	68,668,042
c) Specialised Lending (Slotting Approach)	4,013,071	-	-	-	4,013,071
i) Project Finance	4,013,071	-	-	-	4,013,071
Retail Exposures	116,033,083	24,375,758	-	-	140,408,841
a) Residential Mortgages	32,284,613	10,169,956	-	-	42,454,568
b) Qualifying Revolving Retail Exposures	5,149,926	3,171,159	-	-	8,321,085
c) Hire Purchase Exposures	28,669,880	7,472,219	-	-	36,142,099
d) Other Retail Exposures	49,928,665	3,562,424	-	-	53,491,088
Total IRB Approach	278,198,410	94,836,591	9,060,636	28,156,280	410,251,917
Total Standardised and IRB Approaches	278,382,898	94,850,532	9,060,636	28,157,082	555,015,474
As at 31.12.2012					
<u>Exposures under Standardised Approach</u>					
Sovereigns/Central Banks	34,832,970	13,442,562	6,787,671	2,417,071	57,480,274
Public Sector Entities	1,147,743	665,777	3,484	17,672	1,834,676
Banks, Development Financial Institutions & MDBs	88,919	573,644	2,566,060	762,049	3,990,672
Insurance Cos, Securities Firms & Fund Managers	42,078	791,528	-	37,657	871,263
Corporates	6,872,519	2,168,819	18,160,480	10,592,869	37,794,687
Regulatory Retail	4,417,099	5,915,293	7,150,054	1,650,987	19,133,433
Residential Mortgage	1,217,049	106,876	894,420	91,306	2,309,651
Higher Risk Assets	511,210	62,518	-	1,573	575,301
Other Assets	179,847	1,396,956	2,413,769	4,561,750	8,552,322
Securitisation Exposures	296,629	-	-	-	296,629
Equity Exposure	81,411	26,531	-	802	108,744
Total Standardised Approach	49,687,474	25,150,504	37,975,938	20,133,736	132,947,652
<u>Exposures under IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	44,930,152	12,579,297	-	12,497,094	70,006,543
Insurance Cos, Securities Firms & Fund Managers	5	-	-	-	5
Corporate Exposures	112,396,920	51,054,720	-	11,466,010	174,917,650
a) Corporates (excluding Specialised Lending and firm-size adjustments)	66,073,008	27,225,235	-	11,101,364	104,399,605
b) Corporates (with firm-size adjustment)	42,807,387	23,829,485	-	364,646	67,001,518
c) Specialised Lending (Slotting Approach)	3,516,525	-	-	-	3,516,525
i) Project Finance	3,516,525	-	-	-	3,516,525
Retail Exposures	109,391,200	23,689,545	-	-	133,080,744
a) Residential Mortgages	30,342,965	10,175,458	-	-	40,518,423
b) Qualifying Revolving Retail Exposures	5,304,839	3,053,059	-	-	8,357,898
c) Hire Purchase Exposures	27,211,291	7,775,234	-	-	34,986,525
d) Other Retail Exposures	46,532,104	2,685,794	-	-	49,217,898
Total IRB Approach	266,718,278	87,323,562	-	23,963,102	378,004,943
Total Standardised and IRB Approaches	316,405,750	112,474,064	37,975,939	44,096,839	510,952,595

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

Exposure Class	As at 30.06.2013				
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Others i.e. Oversea Units RM'000	Total RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	29,374,021	18,264,034	-	1,186,822	48,824,876
Public Sector Entities	1,043,286	613,932	-	-	1,657,218
Insurance Cos, Securities Firms & Fund Managers	134,474	-	-	-	134,474
Corporates	6,949,190	4,510,638	-	1,432,223	12,892,051
Regulatory Retail	4,547,263	2,393,783	-	138,002	7,079,048
Residential Mortgage	777,467	78,036	-	91,138	946,641
Higher Risk Assets	350,333	52,498	-	-	402,831
Other Assets	5,459,839	3,229,593	-	241,239	8,930,671
Securitisation Exposures	276,304	-	-	-	276,304
Equity Exposure	184,438	13,942	-	-	198,380
Total Standardised Approach	49,096,615	29,156,455	-	3,089,423	81,342,493
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	52,982,520	16,919,874	-	7,393,197	77,295,591
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporate Exposures	94,919,432	53,540,959	-	18,817,896	167,278,288
a) Corporates (excluding Specialised Lending and firm-size adjustments)	59,101,310	27,430,296	-	18,817,896	105,349,502
b) Corporates (with firm-size adjustment)	33,131,425	26,110,663	-	-	59,242,089
c) Specialised Lending (Slotting Approach)	2,686,697	-	-	-	2,686,697
i) Project Finance	2,686,697	-	-	-	2,686,697
Retail Exposures	66,781,744	24,375,758	-	-	91,157,502
a) Residential Mortgages	22,837,066	10,169,956	-	-	33,007,022
b) Qualifying Revolving Retail Exposures	4,728,442	3,171,159	-	-	7,899,601
c) Hire Purchase Exposures	10,318,703	7,472,219	-	-	17,790,922
d) Other Retail Exposures	28,897,532	3,562,424	-	-	32,459,956
Total IRB Approach	214,683,697	94,836,591	-	26,211,093	335,731,381
Total Standardised and IRB Approaches	263,780,312	123,993,046	-	29,300,516	417,073,874

Exposure Class	As at 31.12.2012				
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Others i.e. Oversea Units RM'000	Total RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	17,215,486	13,430,910	-	787,757	31,434,153
Public Sector Entities	485,809	665,777	-	-	1,151,585
Insurance Cos, Securities Firms & Fund Managers	40,420	-	-	36,913	77,333
Corporates	5,438,345	1,935,145	-	9,073,531	16,447,021
Regulatory Retail	3,329,660	3,418,660	-	287,795	7,036,116
Residential Mortgage	703,486	106,876	-	84,501	894,863
Higher Risk Assets	418,696	15,981	-	-	434,677
Other Assets	8,360,656	519,572	-	366,625	9,246,853
Securitisation Exposures	296,629	-	-	-	296,629
Equity Exposure	81,178	26,531	-	-	107,709
Total Standardised Approach	36,370,365	20,119,452	-	10,637,122	67,126,939
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	44,012,048	12,579,297	-	12,497,094	69,088,440
Insurance Cos, Securities Firms & Fund Managers	5	-	-	-	5
Corporate Exposures	91,356,663	51,054,720	-	10,738,278	153,149,660
a) Corporates (excluding Specialised Lending and firm-size adjustments)	55,444,781	27,225,235	-	10,373,632	93,043,647
b) Corporates (with firm-size adjustment)	33,463,744	23,829,485	-	364,646	57,657,875
c) Specialised Lending (Slotting Approach)	2,448,138	-	-	-	2,448,138
i) Project Finance	2,448,138	-	-	-	2,448,138
Retail Exposures	68,440,988	23,689,545	-	-	92,130,533
a) Residential Mortgages	22,384,693	10,175,458	-	-	32,560,151
b) Qualifying Revolving Retail Exposures	4,891,301	3,053,059	-	-	7,944,360
c) Hire Purchase Exposures	11,094,764	7,775,234	-	-	18,869,997
d) Other Retail Exposures	30,070,230	2,685,794	-	-	32,756,024
Total IRB Approach	203,809,703	87,323,562	-	23,235,371	314,368,639
Total Standardised and IRB Approaches	240,180,067	107,443,014	-	33,872,494	381,495,578

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

Exposure Class					As at
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Others i.e. Oversea Units RM'000	30.06.2013 Total RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	14,798,930				14,798,930
Public Sector Entities	4,596,430				4,596,430
Insurance Cos, Securities Firms & Fund Managers	1,613				1,613
Corporates	1,985,588				1,985,588
Regulatory Retail	1,037,411				1,037,411
Residential Mortgage	541,517				541,517
Higher Risk Assets	1,901				1,901
Other Assets	1,256,024				1,256,024
Total Standardised Approach	24,219,415	-	-	-	24,219,415
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	11,970,823				11,970,823
Corporate Exposures	22,620,546				22,620,546
a) Corporates (excluding Specialised Lending and firm-size adjustments)	11,868,218				11,868,218
b) Corporates (with firm-size adjustment)	9,425,953				9,425,953
c) Specialised Lending (Slotting Approach)	1,326,374				1,326,374
i) Project Finance	1,326,374				1,326,374
Retail Exposures	49,251,339				49,251,339
a) Residential Mortgages	9,447,546				9,447,546
b) Qualifying Revolving Retail Exposures	421,483				421,483
c) Hire Purchase Exposures	18,351,177				18,351,177
d) Other Retail Exposures	21,031,132				21,031,132
Total IRB Approach	83,842,707	-	-	-	83,842,707
Total Standardised and IRB Approaches	108,062,122	-	-	-	108,062,122
As at					
31.12.2012					
Exposure Class					As at
	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Others i.e. Oversea Units RM'000	Total RM'000
Exposures under Standardised Approach					
Sovereigns/Central Banks	17,617,117				17,617,117
Public Sector Entities	661,934				661,934
Insurance Cos, Securities Firms & Fund Managers	1,657				1,657
Corporates	1,081,313				1,081,313
Regulatory Retail	893,152				893,152
Residential Mortgage	513,563				513,563
Higher Risk Assets	2,075				2,075
Other Assets	892,926				892,926
Total Standardised Approach	21,663,737	-	-	-	21,663,737
Exposures under IRB Approach					
Banks, Development Financial Institutions & MDBs	9,452,183				9,452,183
Corporate Exposures	21,691,465				21,691,465
a) Corporates (excluding Specialised Lending and firm-size adjustments)	11,279,436				11,279,436
b) Corporates (with firm-size adjustment)	9,343,643				9,343,643
c) Specialised Lending (Slotting Approach)	1,068,386				1,068,386
i) Project Finance	1,068,386				1,068,386
Retail Exposures	40,950,214				40,950,214
a) Residential Mortgages	7,958,273				7,958,273
b) Qualifying Revolving Retail Exposures	413,539				413,539
d) Hire Purchase Exposures	16,116,527				16,116,527
c) Other Retail Exposures	16,461,875				16,461,875
Total IRB Approach	72,093,862	-	-	-	72,093,862
Total Standardised and IRB Approaches	93,757,599	-	-	-	93,757,599

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

As at
30.06.2013

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	25,725,557	339	33,661,343	141,989	2,854,132	7,434,399	4,056,783	73,874,543
Public Sector Entities	366,047	-	-	1,473	67	-	770,114	-	5,109,992	-	26,793	6,274,486
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,976,815	-	-	2,197,001	258,706	4,432,521
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	5,885	-	-	-	964,099	1,077,679
Corporates	43,504	151,963	486,887	788,345	1,400,946	320,281	864,391	5,099,888	118,574	8,387,941	5,926,385	23,589,106
Regulatory Retail	7,526	619	22,073	224,989	1,359	114,404	73,552	4,943	20,092	18,639,323	1,249,599	20,358,839
Residential Mortgage	-	-	-	-	-	-	-	-	-	1,400,271	96,509	1,496,780
Higher Risk Assets	-	-	-	1,407	10,459	-	137,279	-	-	270,782	103,428	523,356
Other Assets	-	-	8,785,833	0	0	2	270,380	1	-	14,796,208	6,379,953	12,660,710
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	276,304	276,304
Equity Exposure	-	-	6,715	53,971	-	-	7,367	-	-	131,179	0	199,232
Total Standardised Approach	417,077	152,582	8,270,158	1,070,185	27,138,389	435,027	37,767,124	5,354,517	8,102,791	53,257,105	19,338,919	144,763,556
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	64,388,919	-	28	-	6,804,972	71,193,919
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	8,032,755	1,229,494	47,496,942	18,898,348	5,343,039	27,470,926	63,765,712	9,899,548	3,105,096	8,844,067	4,563,230	198,649,158
a) Corporates (excluding Specialised Lending and firm-size adjustments)	3,517,764	529,753	33,170,189	10,062,910	4,590,789	14,984,961	39,758,377	5,091,442	1,122,668	8,844,067	4,295,124	125,968,044
b) Corporates (with firm-size adjustment)	4,514,991	699,741	10,313,682	8,835,438	752,250	12,485,965	24,007,335	4,808,106	1,982,428	-	268,106	68,668,042
c) Specialised Lending (Slotting Approach)	-	-	4,013,071	-	-	-	-	-	-	-	-	4,013,071
i) Project Finance	-	-	4,013,071	-	-	-	-	-	-	-	-	4,013,071
Retail Exposures	378,170	47,142	956,279	926,617	18,087	2,928,804	1,352,810	453,684	370,676	132,460,390	516,181	140,408,841
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	42,454,568	-	42,454,568
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,321,085	-	8,321,085
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	36,142,099	-	36,142,099
d) Other Retail Exposures	378,170	47,142	956,279	926,617	18,087	2,928,804	1,352,810	453,684	370,676	45,542,638	516,181	53,491,088
Total IRB Approach	8,410,925	1,276,636	48,453,221	19,824,966	5,361,127	30,399,731	129,507,440	10,353,232	3,475,800	141,304,457	11,884,384	410,251,918
Total Standardised and IRB Approaches	8,828,001	1,429,218	40,183,063	20,895,150	32,499,516	30,834,757	167,274,564	15,707,749	11,578,590	194,561,562	31,223,303	555,015,474

As at
31.12.2012

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	18,494,556	263	28,695,263	106,888	5,524,058	-	4,659,247	57,480,275
Public Sector Entities	340,890	-	-	1,455	851	-	775,320	-	678,717	-	37,442	1,834,675
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	3,482,517	-	-	-	508,155	3,990,672
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	4,961	-	-	-	824,232	824,232
Corporates	687,943	586,961	1,756,087	1,712,993	2,505,648	6,158,008	3,538,317	4,755,514	419,606	2,757,865	12,915,746	37,794,688
Regulatory Retail	5,004	1,292	155,824	34,098	1,190	296,708	526,089	15,974	25,894	10,936,382	7,134,978	19,133,433
Residential Mortgage	-	-	-	-	-	-	-	-	-	2,219,074	90,577	2,309,651
Higher Risk Assets	22,331	-	-	-	-	-	228,988	-	-	214,300	109,682	575,301
Other Assets	-	-	-	-	-	2	287,949	337	-	943,727	7,320,307	8,552,322
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	296,629	296,629
Equity Exposure	-	-	11,613	4,269	-	-	12,967	-	-	61,453	18,442	108,744
Total Standardised Approach	1,056,168	588,253	1,923,524	1,752,815	21,002,245	6,454,981	37,552,371	4,920,783	6,648,275	17,132,801	33,915,437	132,947,653
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	63,097,686	-	-	-	6,908,857	70,006,543
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	5	-	-	-	-	5
Corporate Exposures	6,874,000	1,305,976	33,982,713	19,160,650	5,381,618	26,405,268	60,155,263	12,162,824	2,621,148	504	6,867,683	174,917,647
a) Corporates (excluding Specialised Lending and firm-size adjustments)	2,957,988	481,538	19,897,150	10,527,192	4,450,333	13,875,027	37,837,897	7,040,587	863,153	504	6,468,236	104,399,605
b) Corporates (with firm-size adjustment)	3,916,012	824,438	10,569,039	8,633,458	931,285	12,530,241	22,317,366	5,122,237	1,757,995	-	399,447	67,001,518
c) Specialised Lending (Slotting Approach)	-	-	3,516,524	-	-	-	-	-	-	-	-	3,516,524
i) Project Finance	-	-	3,516,524	-	-	-	-	-	-	-	-	3,516,524
Retail Exposures	347,720	41,170	878,192	867,425	18,070	2,601,375	1,136,857	392,222	308,201	126,025,043	464,470	133,080,744
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	40,518,423	-	40,518,423
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	8,357,898	-	8,357,898
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	34,986,525	-	34,986,525
d) Other Retail Exposures	347,720	41,170	878,192	867,425	18,070	2,601,375	1,136,857	392,222	308,201	42,162,197	464,470	49,217,898
Total IRB Approach	7,221,720	1,347,146	34,860,905	20,028,075	5,399,688	29,006,643	124,389,811	12,555,046	2,929,349	126,025,547	14,241,010	378,004,940
Total Standardised and IRB Approaches	8,277,887	1,935,399	36,784,430	21,780,891	26,401,932	35,461,625	161,942,184	17,475,829	9,577,623	143,158,346	48,156,447	510,952,595

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

As at
30.06.2013

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	14,700,075	339	29,676,695	141,989	2,854,132	-	1,451,646	48,824,876
Public Sector Entities	260,865	-	-	88	67	-	694,668	-	700,655	-	875	1,657,218
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	3	106,082	-	-	28,389	134,474
Corporates	36,560	150,990	161,164	763,326	1,294,895	288,978	636,484	4,107,511	95,848	1,619,430	3,736,865	12,892,051
Regulatory Retail	-	-	-	-	-	-	-	-	7,045,613	-	33,435	7,079,048
Residential Mortgage	-	-	-	-	-	-	-	-	855,503	-	91,138	946,641
Higher Risk Assets	-	-	-	1,407	10,459	-	19,110	-	268,427	-	103,428	402,831
Other Assets	-	-	-	-	-	-	-	-	8,607,375	-	323,296	8,930,671
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	276,304	276,304
Equity Exposure	-	-	6,715	53,971	-	-	7,316	-	-	130,377	0	198,380
Total Standardised Approach	297,425	150,990	167,879	818,792	16,005,497	289,317	31,034,275	4,355,583	3,650,635	18,526,726	6,045,375	81,342,493
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	76,747,734	-	28	-	547,830	77,295,591
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Exposures	6,503,515	1,021,488	43,674,469	15,211,959	4,664,629	24,082,590	58,798,458	8,349,709	2,458,668	-	2,512,802	167,278,288
a) Corporates (excluding Specialised Lending and firm-size adjustments)	2,543,754	526,495	32,325,396	7,712,077	4,219,337	13,412,746	37,010,995	4,273,248	1,055,092	-	2,270,361	105,349,502
b) Corporates (with firm-size adjustment)	3,959,760	494,993	8,662,376	7,499,882	445,292	10,669,843	21,787,463	4,076,461	1,403,577	-	242,441	59,242,089
c) Specialised Lending (Slotting Approach)	-	-	2,686,697	-	-	-	-	-	-	-	-	2,686,697
i) Project Finance	-	-	2,686,697	-	-	-	-	-	-	-	-	2,686,697
Retail Exposures	291,143	31,292	747,528	682,050	14,072	2,321,175	917,845	298,104	243,616	85,288,133	322,544	91,157,502
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	33,007,022	-	33,007,022
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	7,899,601	-	7,899,601
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	17,790,922	-	17,790,922
d) Other Retail Exposures	291,143	31,292	747,528	682,050	14,072	2,321,175	917,845	298,104	243,616	26,590,587	322,544	32,459,956
Total IRB Approach	6,794,658	1,052,780	44,421,997	15,894,009	4,678,701	26,403,765	136,464,037	8,647,813	2,702,312	85,288,133	3,383,176	335,731,381
Total Standardised and IRB Approaches	7,092,083	1,203,770	44,589,876	16,712,801	20,684,199	26,693,082	167,498,312	13,003,396	6,352,947	103,814,859	9,428,552	417,073,874

As at
31.12.2012

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	6,987,116	263	20,208,606	106,888	3,133,364	-	997,916	31,434,153
Public Sector Entities	235,697	-	-	90	851	-	745,431	-	158,597	-	10,919	1,151,585
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	8	40,413	-	-	36,913	77,333
Corporates	66,610	4,505	739,097	734,463	1,158,187	486,595	610,475	957,208	234,340	2,049,885	9,405,657	16,447,022
Regulatory Retail	-	-	-	-	-	-	-	-	-	6,869,202	166,914	7,036,116
Residential Mortgage	-	-	-	-	-	-	-	-	-	810,362	84,501	894,863
Higher Risk Assets	22,331	-	-	-	-	-	90,438	-	-	212,225	109,682	434,677
Other Assets	-	-	-	-	-	-	-	-	-	8,880,228	366,625	9,246,853
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	296,629	296,629
Equity Exposure	-	-	11,613	4,269	-	-	12,734	-	-	61,453	17,640	107,709
Total Standardised Approach	324,638	4,505	750,710	738,822	8,146,153	486,858	21,667,692	1,104,508	3,526,301	18,883,356	11,493,395	67,126,939
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	68,352,569	-	-	-	735,871	69,088,440
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	5	-	-	-	-	5
Corporate Exposures	5,511,185	1,167,442	28,072,543	15,776,391	4,227,671	23,309,030	56,517,574	10,340,582	2,038,501	504	6,188,239	153,149,660
a) Corporates (excluding Specialised Lending and firm-size adjustments)	2,085,082	473,845	16,614,117	8,405,555	3,786,198	12,514,024	36,112,628	6,452,424	783,549	504	5,815,722	93,043,647
b) Corporates (with firm-size adjustment)	3,426,103	693,596	9,010,287	7,370,837	441,473	10,795,006	20,404,946	3,888,158	1,254,952	-	372,517	57,657,875
c) Specialised Lending (Slotting Approach)	-	-	2,448,138	-	-	-	-	-	-	-	-	2,448,138
i) Project Finance	-	-	2,448,138	-	-	-	-	-	-	-	-	2,448,138
Retail Exposures	275,074	32,596	725,744	667,626	13,324	2,163,209	806,734	260,698	223,410	86,666,962	295,155	92,130,531
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	32,560,151	-	32,560,151
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	7,944,360	-	7,944,360
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	18,869,997	-	18,869,997
d) Other Retail Exposures	275,074	32,596	725,744	667,626	13,324	2,163,209	806,734	260,698	223,410	27,292,455	295,155	32,756,024
Total IRB Approach	5,786,259	1,200,037	28,798,287	16,444,017	4,240,994	25,472,239	125,676,883	10,601,280	2,261,910	86,667,465	7,219,265	314,368,639
Total Standardised and IRB Approaches	6,110,897	1,204,542	30,332,139	17,182,839	12,387,148	25,959,097	147,344,575	13,967,125	5,788,212	106,891,831	19,320,420	381,495,578

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

As at
30.06.2013

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
Exposures under Standardised Approach												
Sovereigns / Central Banks	-	-	-	-	11,025,482	-	3,773,448	-	0	-	-	14,798,930
Public Sector Entities	105,182	-	-	1,385	-	-	75,446	-	4,409,337	-	5,080	4,596,430
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,613	-	-	-	1,613
Corporates	6,944	973	318,283	24,546	103,918	25,364	12,251	976,790	21,762	270,677	224,079	1,985,588
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,037,411	-	1,037,411
Residential Mortgage	-	-	-	-	-	-	-	-	-	541,517	-	541,517
Higher Risk Assets	-	-	-	-	-	-	-	-	-	1,901	-	1,901
Other Assets	-	-	8,785,833	-	-	-	-	-	-	10,041,858	-	1,256,024
Total Standardised Approach	112,126	973	8,467,551	25,931	11,129,400	25,364	3,861,146	978,404	4,431,099	11,893,364	229,158	24,219,415
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	5,713,680	-	-	-	6,257,143	11,970,823
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	0	-	-	-	-	0
Corporate Exposures	1,527,030	206,249	5,964,308	3,678,328	659,874	3,161,899	4,929,995	1,522,591	639,575	-	330,695	22,620,546
a) Corporates (excluding Specialised Lending and firm-size adjustments)	971,800	1,501	2,986,627	2,342,771	352,916	1,345,778	2,710,124	790,946	60,724	-	305,030	11,868,218
b) Corporates (with firm-size adjustment)	555,231	204,748	1,651,307	1,335,556	306,958	1,816,122	2,219,871	731,645	578,851	-	25,665	9,425,953
c) Specialised Lending (Slotting Approach)	-	-	1,326,374	-	-	-	-	-	-	-	-	1,326,374
i) Project Finance	-	-	1,326,374	-	-	-	-	-	-	-	-	1,326,374
Retail Exposures	87,027	15,850	208,751	244,567	4,015	607,629	434,965	155,580	127,060	47,172,257	193,636	49,251,339
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	9,447,546	-	9,447,546
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	421,483	-	421,483
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	18,351,177	-	18,351,177
d) Other Retail Exposures	87,027	15,850	208,751	244,567	4,015	607,629	434,965	155,580	127,060	18,952,051	193,636	21,031,132
Total IRB Approach	1,614,057	222,099	6,173,059	3,922,895	663,889	3,769,529	11,078,640	1,678,171	766,636	47,172,257	6,781,475	83,842,707
Total Standardised and IRB Approaches	1,726,183	223,072	2,294,491	3,948,826	11,793,289	3,794,893	14,939,786	2,656,575	5,197,734	59,065,621	7,010,633	108,062,122

As at
31.12.2012

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
Exposures under Standardised Approach												
Sovereigns / Central Banks	-	-	-	-	11,507,440	-	1,864,370	-	2,390,693	-	1,854,614	17,617,117
Public Sector Entities	105,193	-	-	1,365	-	-	29,889	-	520,120	-	5,367	661,934
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,657	-	-	-	1,657
Corporates	141,972	378	-	58,832	119,478	16,770	10,284	381,985	25,106	185,516	140,993	1,081,314
Regulatory Retail	-	-	-	-	-	-	-	-	-	893,152	-	893,152
Residential Mortgage	-	-	-	-	-	-	-	-	-	513,563	-	513,563
Higher Risk Assets	-	-	-	-	-	-	-	-	-	2,075	-	2,075
Other Assets	-	-	-	-	-	-	-	-	-	892,926	-	892,926
Total Standardised Approach	247,165	378	-	60,197	11,626,918	16,770	1,904,543	383,642	2,935,919	2,487,232	2,000,975	21,663,738
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	3,279,197	-	-	-	6,172,986	9,452,183
Corporate Exposures	1,357,318	131,216	5,761,993	3,384,259	1,151,922	3,096,089	4,279,435	1,646,138	581,771	-	301,326	21,691,465
a) Corporates (excluding Specialised Lending and firm-size adjustments)	867,409	374	3,134,854	2,121,638	662,110	1,360,854	2,367,015	412,059	78,728	-	274,396	11,279,436
b) Corporates (with firm-size adjustment)	489,909	130,842	1,558,752	1,262,621	489,812	1,735,235	1,912,420	1,234,079	503,043	-	26,930	9,343,643
c) Specialised Lending (Slotting Approach)	-	-	1,068,386	-	-	-	-	-	-	-	-	1,068,386
i) Project Finance	-	-	1,068,386	-	-	-	-	-	-	-	-	1,068,386
Retail Exposures	72,646	8,574	152,448	199,799	4,746	438,166	330,123	131,524	84,791	39,358,081	169,315	40,950,213
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	7,958,273	-	7,958,273
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	413,539	-	413,539
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	16,116,527	-	16,116,527
d) Other Retail Exposures	72,646	8,574	152,448	199,799	4,746	438,166	330,123	131,524	84,791	14,869,742	169,315	16,461,874
Total IRB Approach	1,429,964	139,790	5,914,439	3,584,058	1,156,668	3,534,255	7,888,755	1,777,661	666,561	39,358,081	6,643,627	72,093,861
Total Standardised and IRB Approaches	1,677,129	140,168	5,914,439	3,644,255	12,783,586	3,551,026	9,793,298	2,161,304	3,602,481	41,845,313	8,644,602	93,757,599

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

As at
30.06.2013

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	46,238,316	8,532,630	19,103,597	73,874,543
Public Sector Entities	669,475	4,350,300	1,254,711	6,274,486
Banks, Development Financial Institutions & MDBs	1,856,334	2,038,722	537,466	4,432,522
Insurance Cos, Securities Firms & Fund Managers	42,113	1,029,078	6,487	1,077,679
Corporates	8,182,215	7,738,130	7,668,760	23,589,106
Regulatory Retail	8,780,651	7,513,452	4,064,736	20,358,838
Residential Mortgage	4,147	88,103	1,404,530	1,496,780
Higher Risk Assets	36,239	431,629	55,488	523,356
Other Assets	6,271,247	6,389,464	-	12,660,710
Securitisation Exposures	276,304	-	-	276,304
Equity Exposure	-	199,232	-	199,232
Total Standardised Approach	72,357,041	38,310,739	34,095,777	144,763,557
IRB Approach				
Banks, Development Financial Institutions & MDBs	54,034,313	12,730,056	4,429,550	71,193,919
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	85,355,173	66,856,141	46,437,843	198,649,157
a) Corporates (excluding Specialised Lending and firm-size adjustments)	53,752,286	45,365,698	26,850,060	125,968,044
b) Corporates (with firm-size adjustment)	29,412,725	19,667,534	19,587,783	68,668,042
d) Specialised Lending (Slotting Approach)	2,190,162	1,822,909	-	4,013,071
i) Project Finance	2,190,162	1,822,909	-	4,013,071
Retail Exposures	5,740,199	24,084,087	110,584,555	140,408,841
a) Residential Mortgages	45,335	1,579,879	40,829,354	42,454,568
b) Qualifying Revolving Retail Exposures	1,689,852	6,443,530	187,703	8,321,085
c) Hire Purchase Exposures	358,962	12,047,428	23,735,708	36,142,099
d) Other Retail Exposures	3,646,049	4,013,249	45,831,790	53,491,088
Total IRB Approach	145,129,684	103,670,284	161,451,949	410,251,917
Total Standardised and IRB Approaches	217,486,725	141,981,023	195,547,726	555,015,474

As at
31.12.2012

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	31,090,793	14,640,610	11,748,872	57,480,274
Public Sector Entities	109,056	676,103	1,049,517	1,834,675
Banks, Development Financial Institutions & MDBs	2,855,926	866,947	267,798	3,990,672
Insurance Cos, Securities Firms & Fund Managers	52,220	812,912	6,131	871,263
Corporates	13,850,663	17,093,880	6,850,145	37,794,688
Regulatory Retail	6,958,287	8,177,426	3,997,721	19,133,434
Residential Mortgage	12,573	335,019	1,962,058	2,309,651
Higher Risk Assets	139,863	427,123	8,315	575,300
Other Assets	2,360,603	6,191,719	-	8,552,322
Securitisation Exposures	-	296,629	-	296,629
Equity Exposure	61,453	47,291	-	108,744
Total Standardised Approach	57,491,438	49,565,659	25,890,557	132,947,652
IRB Approach				
Banks, Development Financial Institutions & MDBs	47,522,021	17,582,710	4,901,813	70,006,543
Insurance Cos, Securities Firms & Fund Managers	5	-	-	5
Corporate Exposures	73,685,512	51,750,996	49,481,140	174,917,650
a) Corporates (excluding Specialised Lending and firm-size adjustments)	45,867,429	28,177,829	30,354,349	104,399,607
b) Corporates (with firm-size adjustment)	27,818,083	20,056,643	19,126,791	67,001,518
e) Specialised Lending (Slotting Approach)	-	3,516,525	-	3,516,525
i) Project Finance	-	3,516,525	-	3,516,525
Retail Exposures	6,266,399	22,623,160	104,191,186	133,080,744
a) Residential Mortgages	43,845	1,562,182	38,912,396	40,518,423
b) Qualifying Revolving Retail Exposures	2,260,247	5,908,806	188,845	8,357,898
c) Hire Purchase Exposures	297,198	11,542,408	23,146,918	34,986,525
d) Other Retail Exposures	3,665,108	3,609,763	41,943,026	49,217,898
Total IRB Approach	127,473,936	91,956,866	158,574,139	378,004,942
Total Standardised and IRB Approaches	184,965,373	141,522,525	184,464,696	510,952,595

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

As at
30.06.2013

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	27,949,733	5,694,785	15,180,359	48,824,876
Public Sector Entities	73,696	568,503	1,015,019	1,657,218
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	34,283	93,703	6,487	134,474
Corporates	3,104,007	4,757,989	5,030,055	12,892,051
Regulatory Retail	3,402,689	987,206	2,689,153	7,079,048
Residential Mortgage	1,542	60,683	884,416	946,641
Higher Risk Assets	35,333	312,836	54,662	402,831
Other Assets	8,759,499	171,171	-	8,930,671
Securitisation Exposures	276,304	-	-	276,304
Equity Exposure	-	198,380	-	198,380
Total Standardised Approach	43,637,086	12,845,257	24,860,151	81,342,493
IRB Approach				
Banks, Development Financial Institutions & MDBs	44,884,272	28,034,848	4,376,472	77,295,591
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	63,636,714	64,361,392	39,280,182	167,278,288
a) Corporates (excluding Specialised Lending and firm-size adjustments)	36,218,444	45,653,573	23,477,485	105,349,502
b) Corporates (with firm-size adjustment)	25,228,108	18,211,284	15,802,697	59,242,089
c) Specialised Lending (Slotting Approach)	2,190,162	496,535	-	2,686,697
i) Project Finance	2,190,162	496,535	-	2,686,697
Retail Exposures	4,955,041	17,629,838	68,572,623	91,157,502
a) Residential Mortgages	40,768	1,312,237	31,654,017	33,007,022
b) Qualifying Revolving Retail Exposures	1,590,127	6,122,835	186,639	7,899,601
c) Hire Purchase Exposures	248,234	7,192,782	10,349,907	17,790,922
d) Other Retail Exposures	3,075,912	3,001,984	26,382,060	32,459,956
Total IRB Approach	113,476,027	110,026,078	112,229,276	335,731,381
Total Standardised and IRB Approaches	157,113,112	122,871,334	137,089,427	417,073,874

As at
31.12.2012

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	14,436,001	8,200,080	8,798,072	31,434,154
Public Sector Entities	86,685	630,562	434,338	1,151,585
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	49,979	21,222	6,131	77,333
Corporates	3,843,176	8,848,488	3,755,358	16,447,022
Regulatory Retail	3,464,873	1,091,107	2,480,137	7,036,116
Residential Mortgage	2,653	65,822	826,388	894,863
Higher Risk Assets	138,791	288,436	7,449	434,676
Other Assets	8,989,306	257,547	-	9,246,853
Securitisation Exposures	-	296,629	-	296,629
Equity Exposure	61,453	46,256	-	107,709
Total Standardised Approach	31,072,918	19,746,149	16,307,873	67,126,939
IRB Approach				
Banks, Development Financial Institutions & MDBs	39,308,654	24,918,479	4,861,307	69,088,440
Insurance Cos, Securities Firms & Fund Managers	5	-	-	5
Corporate Exposures	63,349,698	48,471,937	41,328,025	153,149,660
a) Corporates (excluding Specialised Lending and firm-size adjustments)	39,205,297	27,548,554	26,289,797	93,043,648
b) Corporates (with firm-size adjustment)	24,144,401	18,475,245	15,038,228	57,657,874
c) Specialised Lending (Slotting Approach)	-	2,448,138	-	2,448,138
i) Project Finance	-	2,448,138	-	2,448,138
Retail Exposures	5,678,197	16,822,833	69,629,501	92,130,531
a) Residential Mortgages	39,339	1,312,684	31,208,127	32,560,151
b) Qualifying Revolving Retail Exposures	2,229,582	5,530,114	184,664	7,944,360
c) Hire Purchase Exposures	203,616	7,284,673	11,381,708	18,869,997
d) Other Retail Exposures	3,205,661	2,695,362	26,855,000	32,756,024
Total IRB Approach	108,336,554	90,213,249	115,818,833	314,368,639
Total Standardised and IRB Approaches	139,409,472	109,959,398	132,126,706	381,495,578

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

Exposure Class	As at			Total RM'000
	One year or less RM'000	One to five years RM'000	Over five years RM'000	
Standardised Approach				
Sovereigns/Central Banks	11,025,482	1,296,094	2,477,354	14,798,930
Public Sector Entities	578,105	3,778,632	239,692	4,596,430
Insurance Cos, Securities Firms & Fund Managers	1,409	205	-	1,613
Corporates	767,570	521,483	696,535	1,985,588
Regulatory Retail	147,841	91,722	797,848	1,037,411
Residential Mortgage	255	22,477	518,785	541,517
Higher Risk Assets	906	169	826	1,901
Other Assets	1,256,024	-	-	1,256,024
Total Standardised Approach	13,777,592	5,710,782	4,731,040	24,219,415
IRB Approach				
Banks, Development Financial Institutions & MDBs	9,150,042	2,767,703	53,078	11,970,823
Corporate Exposures	11,958,061	3,663,859	6,998,626	22,620,546
a) Corporates (excluding Specialised Lending and firm-size adjustments)	7,773,444	881,235	3,213,539	11,868,218
b) Corporates (with firm-size adjustment)	4,184,617	1,456,250	3,785,086	9,425,953
c) Specialised Lending (Slotting Approach)	-	1,326,374	-	1,326,374
i) Project Finance	-	1,326,374	-	1,326,374
Retail Exposures	785,157	6,454,249	42,011,933	49,251,339
a) Residential Mortgages	4,567	267,642	9,175,338	9,447,546
b) Qualifying Revolving Retail Exposures	99,725	320,695	1,064	421,483
c) Hire Purchase Exposures	110,729	4,854,647	13,385,801	18,351,177
d) Other Retail Exposures	570,137	1,011,265	19,449,730	21,031,132
Total IRB Approach	21,893,260	12,885,811	49,063,637	83,842,707
Total Standardised and IRB Approaches	35,670,852	18,596,593	53,794,677	108,062,122

Exposure Class	As at			Total RM'000
	One year or less RM'000	One to five years RM'000	Over five years RM'000	
Standardised Approach				
Sovereigns/Central Banks	11,873,720	4,504,670	1,216,478	17,594,868
Public Sector Entities	18,886	27,869	615,179	661,934
Insurance Cos, Securities Firms & Fund Managers	1,495	162	-	1,657
Corporates	792,853	-	288,460	1,081,313
Regulatory Retail	207,892	84,375	600,886	893,153
Residential Mortgage	309	23,682	489,572	513,563
Higher Risk Assets	1,072	137	866	2,075
Other Assets	915,174	-	-	915,174
Total Standardised Approach	13,811,401	4,640,895	3,211,441	21,663,737
IRB Approach				
Banks, Development Financial Institutions & MDBs	8,213,367	1,198,311	40,506	9,452,184
Corporate Exposures	10,335,814	3,202,536	8,153,114	21,691,464
a) Corporates (excluding Specialised Lending and firm-size adjustments)	6,662,132	552,752	4,064,551	11,279,435
b) Corporates (with firm-size adjustment)	3,673,682	1,581,398	4,088,563	9,343,643
c) Specialised Lending (Slotting Approach)	-	1,068,386	-	1,068,386
i) Project Finance	-	1,068,386	-	1,068,386
Retail Exposures	588,201	5,800,326	34,561,686	40,950,213
a) Residential Mortgages	4,506	249,498	7,704,269	7,958,273
b) Qualifying Revolving Retail Exposures	30,666	378,692	4,181	413,539
c) Hire Purchase Exposures	93,582	4,257,735	11,765,210	16,116,527
d) Other Retail Exposures	459,447	914,401	15,088,026	16,461,874
Total IRB Approach	19,137,382	10,201,173	42,755,306	72,093,861
Total Standardised and IRB Approaches	32,948,783	14,842,068	45,966,747	93,757,598

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

						As at
						30.06.2013
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000	
<u>Non-Retail Exposures</u>						
Bank						
0.0000 - 0.0715	19,004,321	45.00	21.58	3	4,101,287	
0.0715 - 0.3335	44,142,477	45.00	29.01	22,878	12,804,137	
0.3335 - 4.8305	7,401,022	45.00	78.13	117	5,782,454	
4.8305 - 24.0203	466,716	45.00	168.32	-	785,587	
100	179,382	45.00	-	-	-	
Total for Bank Exposures	71,193,918			22,998	23,473,464	
Insurance Cos, Securities Firms & Fund Managers						
0.0000 - 0.1200						
0.1200 - 0.6440						
0.6440 - 2.4750						
2.4750 - 100						
100						
Total for Insurance Cos, Securities Firms & Fund Managers Exposures	-			-	-	
Corporate (excluding Specialised Lending and firm-size adjustments)						
0.0000 - 0.1200	22,451,631	45.00	21.56	4,170,074	4,840,953	
0.1200 - 0.6440	39,160,764	45.00	54.09	6,589,535	21,183,548	
0.6440 - 2.4750	43,958,439	45.00	100.04	3,175,462	43,976,720	
2.4750 - 100	15,673,615	45.00	138.68	368,052	21,736,746	
100	4,723,591	45.00	0.11	11,305	5,177	
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	125,968,039			14,314,428	91,743,144	
Corporate (with firm-size adjustment)						
0.0000 - 0.1200	5,628,689	45.00	20.27	1,617,098	1,141,040	
0.1200 - 0.6440	25,862,133	45.00	47.08	3,424,722	12,175,438	
0.6440 - 2.4750	26,059,402	45.00	73.27	2,440,961	19,094,620	
2.4750 - 100	8,043,782	45.00	114.27	516,910	9,191,564	
100	3,074,035	45.00	-	155,177	-	
Total for Corporate (with firm-size adjustment)	68,668,042			8,154,868	41,602,661	
Total Non-Retail Exposures	265,830,000			22,492,294	156,819,269	

						As at
						31.12.2012
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000	
<u>Non-Retail Exposures</u>						
Bank						
0.0000 - 0.0715	17,097,684	45.00	21.49	2,458,470	3,673,888	
0.0715 - 0.3335	44,119,952	45.00	27.86	3,730	12,291,621	
0.3335 - 4.8305	8,588,807	45.00	78.31	433	6,725,848	
4.8305 - 24.0203	46,900	45.00	153.30	0	71,896	
100	153,200	22.50	-	-	-	
Total for Bank Exposures	70,006,543			2,462,632	22,763,253	
Insurance Cos, Securities Firms & Fund Managers						
0.0000 - 0.1200	-	-	-	-	-	
0.1200 - 0.6440	-	-	-	-	-	
0.6440 - 2.4750	-	-	-	-	-	
2.4750 - 100	5	45	201.85	2	11	
100	-	-	-	-	-	
Total for Insurance Cos, Securities Firms & Fund Managers Exposures	5			2	11	
Corporate (excluding Specialised Lending and firm-size adjustments)						
0.0000 - 0.1200	23,118,462	45.00	20.49	3,506,414	4,617,579	
0.1200 - 0.6440	44,550,296	45.00	53.76	5,959,181	23,950,713	
0.6440 - 2.4750	27,419,587	45.00	92.78	3,230,585	24,065,531	
2.4750 - 100	6,519,132	45.00	159.60	237,515	11,778,878	
100	2,792,130	45.00	0.20	38,673	5,589	
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	104,399,608			12,972,368	64,418,290	
Corporate (with firm-size adjustment)						
0.0000 - 0.1200	4,494,681	45.03	20.74	1,577,268	932,016	
0.1200 - 0.6440	26,660,745	43.89	45.12	3,476,178	12,030,483	
0.6440 - 2.4750	25,365,431	43.82	73.19	2,549,780	18,565,728	
2.4750 - 100	8,130,968	44.46	112.23	564,334	9,125,348	
100	2,349,693	43.79	-	44,175	-	
Total for Corporate (with firm-size adjustment)	67,001,518			8,211,736	40,653,575	
Total Non-Retail Exposures	241,407,673			23,646,737	127,835,129	

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

As at
30.06.2013

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	16,666,677	45.90	21.49	3	3,581,720
0.0715 - 0.3335	52,197,728	45.34	28.34	16,444	14,791,611
0.3335 - 4.8305	7,788,944	45.86	78.86	117	6,142,504
4.8305 - 24.0203	462,860	45.00	168.10	-	778,064
100	179,382	45.00	-	-	-
Total for Bank Exposures	77,295,590			16,564	25,293,899
Insurance Cos, Securities Firms & Fund Managers					
0.0000 - 0.1200					
0.1200 - 0.6440					
0.6440 - 2.4750					
2.4750 - 100					
100					
Total for Insurance Cos, Securities Firms & Fund Managers Exposures	-			-	-
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	20,120,517	44.81	21.50	3,824,055	4,326,620
0.1200 - 0.6440	34,764,264	44.75	53.55	5,534,821	18,617,969
0.6440 - 2.4750	36,835,364	44.57	100.21	2,883,014	36,911,216
2.4750 - 100	9,714,458	43.93	138.24	348,711	13,429,520
100	3,914,895	44.04	0.13	11,305	5,177
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	105,349,499			12,601,906	73,290,501
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	4,753,940	44.07	20.02	1,427,028	951,800
0.1200 - 0.6440	22,126,303	42.82	47.19	3,061,828	10,442,116
0.6440 - 2.4750	22,715,350	42.50	72.92	2,274,921	16,563,807
2.4750 - 100	6,854,104	42.37	113.11	471,279	7,752,444
100	2,792,392	44.39	-	153,738	-
Total for Corporate (with firm-size adjustment)	59,242,089			7,388,795	35,710,167
Total Non-Retail Exposures	241,887,178			20,007,265	134,294,567

As at
31.12.2012

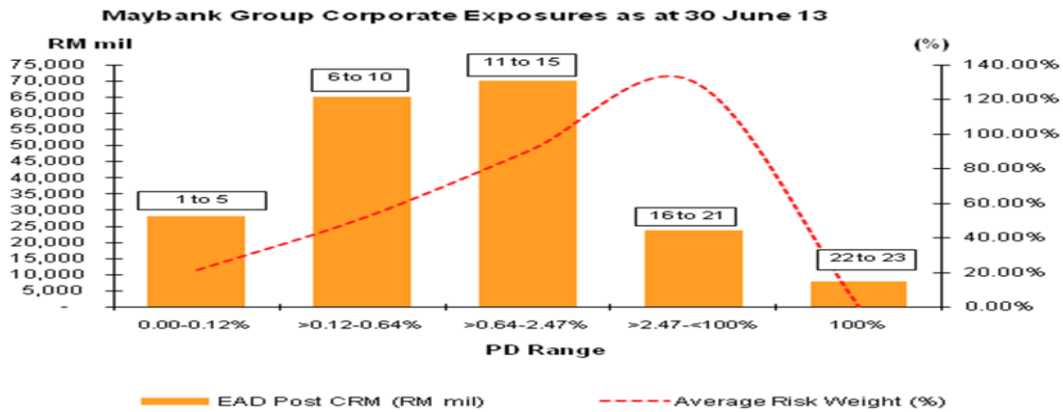
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
Non-Retail Exposures					
Bank					
0.0000 - 0.0715	15,024,286	45.00	21.34	2,458,470	3,206,706
0.0715 - 0.3335	45,348,827	45.00	28.47	2,850	12,911,507
0.3335 - 4.8305	8,494,452	45.00	80.53	433	6,840,852
4.8305 - 24.0203	67,674	45.00	178.95	-	121,104
100	153,200	45.00	-	-	-
Total for Bank Exposures	69,088,440			2,461,753	23,080,168
Insurance Cos, Securities Firms & Fund Managers					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	-	-	-	-	-
0.6440 - 2.4750	-	-	-	-	-
2.4750 - 100	5	45.00	201.85	2	11
100	-	-	-	-	-
Total for Insurance Cos, Securities Firms & Fund Managers Exposures	5			2	11
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	20,908,005	45.00	19.78	3,264,827	4,135,668
0.1200 - 0.6440	39,639,148	45.00	53.30	4,947,570	21,126,332
0.6440 - 2.4750	24,562,600	45.00	93.42	3,000,272	22,947,080
2.4750 - 100	5,430,354	45.00	161.95	229,296	8,794,595
100	2,503,543	45.00	0.22	38,673	5,589
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	93,043,649			11,480,639	57,009,265
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	3,975,249	45.00	20.67	1,464,216	821,573
0.1200 - 0.6440	23,174,361	45.00	45.47	3,121,508	10,538,308
0.6440 - 2.4750	22,090,850	45.00	72.80	2,385,101	16,101,354
2.4750 - 100	6,538,580	45.00	110.82	518,708	7,246,131
100	1,878,834	45.00	-	42,818	-
Total for Corporate (with firm-size adjustment)	57,657,875			7,532,351	34,707,366
Total Non-Retail Exposures	219,789,965			21,474,743	114,796,798

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

						As at
						30.06.2013
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000	
Non-Retail Exposures						
Bank						
0.0000 - 0.0715	2,337,645	45.00	22.23	-	519,567	
0.0715 - 0.3335	8,653,613	45.00	31.07	6,434	2,688,498	
0.3335 - 4.8305	975,709	45.00	71.28	-	695,459	
4.8305 - 24.0203	3,856	45.00	195.11	-	7,523	
100						
Total for Bank Exposures	11,970,823			6,434	3,911,046	
Corporate (excluding Specialised Lending and firm-size adjustments)						
0.0000 - 0.1200	2,982,258	44.81	22.40	346,019	668,142	
0.1200 - 0.6440	5,392,897	44.87	58.25	1,054,715	3,141,486	
0.6440 - 2.4750	2,440,241	44.71	97.64	292,447	2,382,694	
2.4750 - 100	706,845	45.11	113.05	19,341	799,057	
100	345,978	44.84	-	-	-	
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	11,868,218			1,712,522	6,991,380	
Corporate (with firm-size adjustment)						
0.0000 - 0.1200	874,750	44.52	21.63	190,070	189,239	
0.1200 - 0.6440	3,735,830	43.69	46.40	362,894	1,733,322	
0.6440 - 2.4750	3,344,052	43.39	75.68	166,039	2,530,813	
2.4750 - 100	1,189,678	44.37	120.97	45,630	1,439,120	
100	281,643	43.25	-	1,439	-	
Total for Corporate (with firm-size adjustment)	9,425,953			766,073	5,892,494	
Total Non-Retail Exposures	33,264,994			2,485,029	16,794,920	

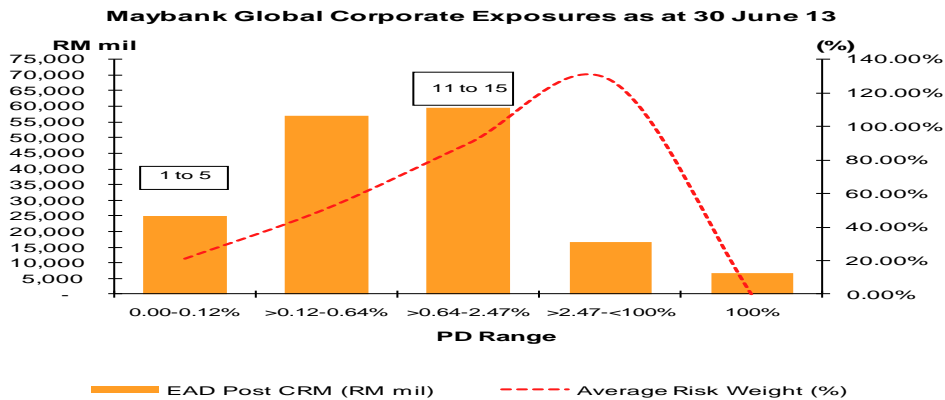
						As at
						31.12.2012
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000	
Non-Retail Exposures						
Bank						
0.0000 - 0.0715	2,073,398	45.00	22.53	-	467,182	
0.0715 - 0.3335	6,387,013	45.00	29.63	879	1,892,370	
0.3335 - 4.8305	988,909	45.00	69.75	-	689,772	
4.8305 - 24.0203	2,864	45.00	195.87	-	5,609	
100	-	0.00	-	-	-	
Total for Bank Exposures	9,452,183			879	3,054,933	
Corporate (excluding Specialised Lending and firm-size adjustments)						
0.0000 - 0.1200	2,861,665	45.00	21.04	241,587	602,021	
0.1200 - 0.6440	4,908,756	45.00	57.51	1,011,610	2,823,218	
0.6440 - 2.4750	2,695,014	45.00	85.11	230,312	2,293,831	
2.4750 - 100	525,413	45.00	138.34	8,219	726,849	
100	288,588	45.00	-	-	-	
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	11,279,436			1,491,729	6,445,919	
Corporate (with firm-size adjustment)						
0.0000 - 0.1200	519,431	45.06	21.26	113,052	110,443	
0.1200 - 0.6440	3,486,385	42.77	42.80	354,671	1,492,176	
0.6440 - 2.4750	3,274,580	42.64	75.26	164,679	2,464,374	
2.4750 - 100	1,592,388	43.91	118.01	45,626	1,879,217	
100	470,858	42.58	-	1,357	-	
Total for Corporate (with firm-size adjustment)	9,343,642			679,385	5,946,210	
Total Non-Retail Exposures	30,075,261			2,171,992	15,447,062	

Corporate Exposures by PD Bands for Maybank Group



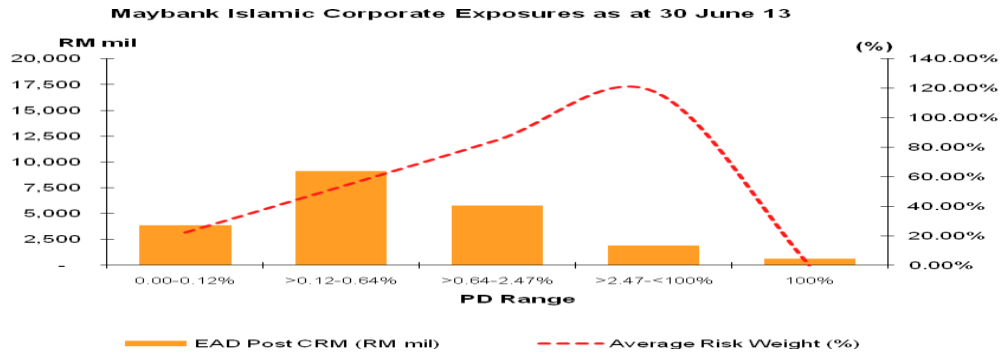
Most of the Group's corporate exposures, amounting to 45% are concentrated on the better PD ranges of 0.12% to 0.64%, and another 31% of the exposures are from PD ranges of >0.64% to 2.47%, whilst a mere 3% are in the worst performing grade of 22 and 23. Grades 22 and 23 are bad grades.

Corporate Exposures by PD Bands for Maybank



Similarly at Bank level, about 41.67% of the corporate exposures are concentrated on the better PD ranges of 0.12% to 0.64%, and another 30.95% of the exposures are from PD ranges of >0.64% to 2.47%, whilst a mere 2.91% are in the worst performing grade of 22 and 23.

Corporate Exposures by PD Bands for Maybank Islamic Berhad



For MIB, about 40.71% of the corporate exposures are concentrated on the better PD ranges of 0.12% to 0.64%, and another 28.95% of the exposures are from PD ranges of >0.64% to 2.47%, whilst 3.68% are in the worst performing grade of 22 and 23.

Table 17a: Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria for Maybank Group

As at 30.06.2013							
Supervisory Categories / Risk Weights	Strong (a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
Specialised Lending							
i) Project Finance	1,991,987	-	616,434	708,398	696,253	-	-
EAD Post CRM	1,991,987	-	616,434	708,398	696,253	-	-

As at 31.12.2012							
Supervisory Categories / Risk Weights	Strong (a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
Specialised Lending							
i) Project Finance	1,614,272	111,288	576,831	1,214,134	-	-	-
EAD Post CRM	1,614,272	111,288	576,831	1,214,134	-	-	-

Table 17b: Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria for Maybank

As at 30.06.2013							
Supervisory Categories / Risk Weights	Strong (a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
Specialised Lending							
i) Project Finance	1,883,048	-	114,414	689,236	0	-	-
EAD after CRM	1,883,048	-	114,414	689,236	0	-	-

As at 31.12.2012							
Supervisory Categories / Risk Weights	Strong (a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
Specialised Lending							
i) Project Finance	1,494,285	101,250	401,302	451,301	-	-	-
EAD after CRM	1,494,285	101,250	401,302	451,301	-	-	-

Table 17c: Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria for Maybank Islamic

As at 30.06.2013							
Supervisory Categories / Risk Weights	Strong(a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 90% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
Specialised Lending							
i) Project Finance	108,939	502,020	-	19,162	696,253	-	-
EAD Post CRM	108,939	502,020	-	19,162	696,253	-	-

As at 31.12.2012							
Supervisory Categories / Risk Weights	Strong(a) or 50% RM'000	Strong or 70% RM'000	Good (a) or 90% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
Specialised Lending							
i) Project Finance	119,988	10,037	175,528	762,833	-	-	-
EAD Post CRM	119,988	10,037	175,528	762,833	-	-	-

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

As at
30.06.2013

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	13,821,313	17.69	9.18	14,438	1,269,265
0.5900 - 3.3330	22,471,012	25.28	36.90	115,515	8,292,514
3.3330 - 18.750	4,649,934	28.01	94.57	48,099	4,397,425
18.750 - 100	1,155,968	21.35	113.00	1,451	1,306,272
100	356,343	70.83	71.81	2,683	255,875
Total for Residential Mortgages Exposures	42,454,568			182,186	15,521,351
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,228,669	78.54	12.40	2,697,886	524,217
0.5900 - 3.3330	2,919,456	77.02	38.05	993,777	1,110,902
3.3330 - 18.750	913,719	76.12	115.72	157,441	1,057,354
18.750 - 100	256,947	77.37	231.72	53,740	595,393
100	2,294	74.63	48.24	-	1,107
Total for Qualifying Revolving Retail Exposures	8,321,085			3,902,844	3,288,973
Hire Purchase Exposure					
0.0000 - 0.5900	24,785,309	51.05	21.49	-	5,325,718
0.5900 - 3.3330	8,556,260	52.36	54.60	-	4,672,045
3.3330 - 18.750	2,341,462	47.27	75.20	-	1,760,877
18.750 - 100	311,308	46.78	114.00	-	354,902
100	147,760	95.84	63.94	-	94,480
Total Hire Purchase Exposures	36,142,099			-	12,208,022
Other Retail Exposure					
0.0000 - 0.5900	8,277,021	32.78	17.08	925,079	1,413,778
0.5900 - 3.3330	26,121,220	20.45	24.88	3,151,643	6,498,515
3.3330 - 18.750	16,041,322	15.67	25.95	565,631	4,163,479
18.750 - 100	2,865,454	34.37	76.95	138,423	2,205,071
100	186,071	65.09	103.52	9,451	192,625
Total Other Retail Exposures	53,491,088			4,790,226	14,473,468
Total Retail Exposures	140,408,841			8,875,255	45,491,814

As at
31.12.2012

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	18,703,330	18.00	20.37	17,623	3,810,119
0.5900 - 3.3330	17,148,061	25.36	42.62	167,935	7,308,406
3.3330 - 18.750	3,391,868	28.11	86.55	68,480	2,935,521
18.750 - 100	947,785	20.60	107.82	1,532	1,021,898
100	327,379	70.60	73.24	4,359	239,780
Total for Residential Mortgages Exposures	40,518,423			259,929	15,315,723
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,200,753	78.62	13.63	2,532,553	572,501
0.5900 - 3.3330	2,963,663	77.20	40.83	1,059,095	1,210,147
3.3330 - 18.750	919,853	76.19	116.25	165,513	1,069,335
18.750 - 100	271,136	77.11	229.89	55,533	623,325
100	2,493	75.30	65.23	104	1,626
Total for Qualifying Revolving Retail Exposures	8,357,898			3,812,797	3,476,935
Hire Purchase Exposure					
0.0000 - 0.5900	26,686,287	51.42	25.37	-	6,771,021
0.5900 - 3.3330	6,656,792	49.02	57.86	-	3,851,727
3.3330 - 18.750	1,366,554	49.51	74.04	-	1,011,814
18.750 - 100	204,924	71.22	97.40	-	199,599
100	71,967	47.20	69.47	-	49,993
Total Hire Purchase Exposures	34,986,525			-	11,884,154
Other Retail Exposure					
0.0000 - 0.5900	15,563,354	29.00	20.40	833,169	3,174,881
0.5900 - 3.3330	22,341,525	21.09	25.52	3,187,475	5,701,268
3.3330 - 18.750	9,160,737	15.50	31.15	547,388	2,853,303
18.750 - 100	1,979,919	36.01	76.83	108,933	1,521,252
100	172,364	68.72	102.31	16,575	176,337
Total Other Retail Exposures	49,217,898			4,693,540	13,427,042
Total Retail Exposures	133,080,744			8,766,266	44,103,855

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

As at
30.06.2013

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	12,834,161	13.49	8.71	11,332	1,117,264
0.5900 - 3.3330	15,957,174	21.76	33.03	67,397	5,270,826
3.3330 - 18.750	3,045,555	22.27	81.79	23,816	2,490,866
18.750 - 100	879,852	19.02	106.63	1,096	938,167
100	290,280	69.59	71.73	2,167	208,216
Total for Residential Mortgages Exposures	33,007,022			105,809	10,025,339
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	4,080,427	82.45	12.46	2,648,532	508,457
0.5900 - 3.3330	2,728,974	79.41	38.07	970,332	1,038,831
3.3330 - 18.750	844,658	77.61	116.30	153,844	982,328
18.750 - 100	243,403	80.12	232.55	52,350	566,025
100	2,140	74.63	41.98	-	898
Total for Qualifying Revolving Retail Exposures	7,899,601			3,825,058	3,096,540
Hire Purchase Exposure					
0.0000 - 0.5900	11,144,427	50.27	21.67	-	2,414,718
0.5900 - 3.3330	5,013,341	49.69	53.18	-	2,665,939
3.3330 - 18.750	1,395,079	46.71	74.79	-	1,043,417
18.750 - 100	154,748	46.37	113.85	-	176,186
100	83,327	94.98	65.15	-	54,288
Total Hire Purchase Exposures	17,790,922			-	6,354,548
Other Retail Exposure					
0.0000 - 0.5900	7,078,519	26.33	15.96	798,258	1,129,934
0.5900 - 3.3330	16,721,138	20.73	24.94	1,906,538	4,170,174
3.3330 - 18.750	6,850,252	17.76	29.44	370,498	2,016,719
18.750 - 100	1,668,643	37.75	81.00	73,626	1,351,664
100	141,405	67.39	111.73	7,455	157,990
Total Other Retail Exposures	32,459,956			3,156,376	8,826,482
Total Retail Exposures	91,157,502			7,087,243	28,302,909

As at
31.12.2012

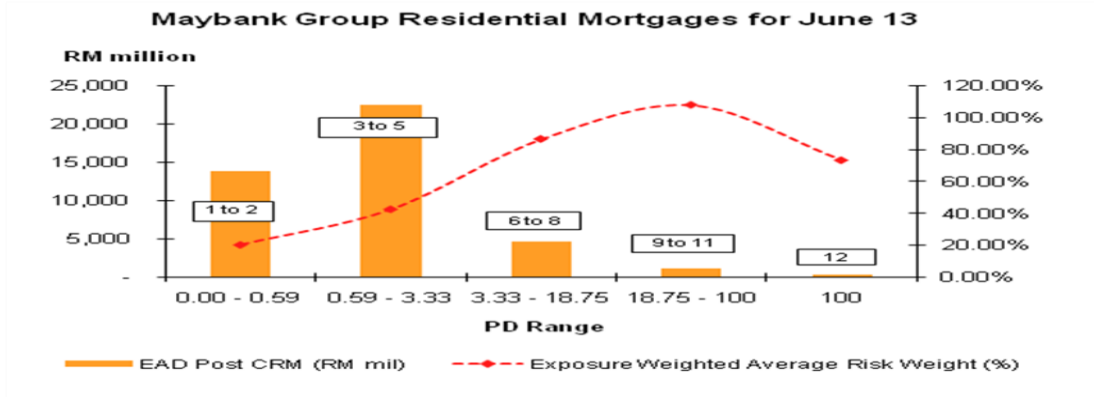
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	12,503,569	13.50	8.89	15,012	1,111,146
0.5900 - 3.3330	15,582,428	22.39	34.86	101,355	5,432,388
3.3330 - 18.750	3,261,690	23.37	85.29	40,650	2,781,849
18.750 - 100	885,085	19.69	110.46	1,049	977,653
100	327,379	68.95	73.24	3,504	239,780
Total for Residential Mortgages Exposures	32,560,151			161,570	10,542,816
Qualifying Revolving Retail Exposure					
0.0000 - 0.5900	3,875,592	82.24	12.52	2,488,582	485,136
0.5900 - 3.3330	2,877,796	79.40	38.31	1,033,603	1,102,494
3.3330 - 18.750	917,557	77.37	115.97	161,494	1,064,101
18.750 - 100	270,921	79.22	229.94	54,191	622,963
100	2,493	75.30	65.23	104	1,626
Total for Qualifying Revolving Retail Exposures	7,944,359			3,737,973	3,276,320
Hire Purchase Exposure					
0.0000 - 0.5900	11,697,139	51.05	23.17	-	2,710,564
0.5900 - 3.3330	5,587,954	50.61	53.47	-	2,988,043
3.3330 - 18.750	1,361,622	46.41	73.81	-	1,004,993
18.750 - 100	151,315	45.44	111.34	-	168,475
100	71,967	94.41	69.47	-	49,993
Total Hire Purchase Exposures	18,869,997			-	6,922,068
Other Retail Exposure					
0.0000 - 0.5900	6,214,209	24.50	15.29	755,349	950,141
0.5900 - 3.3330	15,985,680	21.30	25.58	2,221,853	4,089,302
3.3330 - 18.750	8,453,746	16.34	26.85	390,168	2,269,693
18.750 - 100	1,930,025	35.81	76.68	71,185	1,480,015
100	172,364	70.63	102.31	11,777	176,337
Total Other Retail Exposures	32,756,024			3,450,331	8,965,488
Total Retail Exposures	92,130,531			7,349,874	29,706,692

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

						As at 30.06.2013
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000	
Retail Exposures						
Residential Mortgages						
0.0000 - 0.5900	987,151	21.90	15.40	3,105	152,001	
0.5900 - 3.3330	6,513,837	28.81	46.39	48,118	3,021,688	
3.3330 - 18.750	1,604,379	33.75	118.83	24,283	1,906,559	
18.750 - 100	276,115	23.67	133.32	354	368,105	
100	66,063	72.08	72.14	515	47,659	
Total for Residential Mortgages Exposures	9,447,546			76,376	5,496,012	
Qualifying Revolving Retail Exposure						
0.0000 - 0.5900	148,242	74.63	10.63	49,354	15,760	
0.5900 - 3.3330	190,482	74.63	37.84	23,445	72,072	
3.3330 - 18.750	69,061	74.63	108.64	3,597	75,026	
18.750 - 100	13,544	74.63	216.83	1,390	29,368	
100	154	74.63	135.21	-	208	
Total for Qualifying Revolving Retail Exposures	421,483			77,786	192,433	
Hire Purchase Exposure						
0.0000 - 0.5900	13,640,882	51.83	21.34	-	2,911,000	
0.5900 - 3.3330	3,542,919	55.03	56.62	-	2,006,105	
3.3330 - 18.750	946,383	47.83	75.81	-	717,460	
18.750 - 100	156,559	47.20	114.15	-	178,716	
100	64,434	96.70	62.38	-	40,192	
Total Hire Purchase Exposures	18,351,177			-	5,853,474	
Other Retail Exposure						
0.0000 - 0.5900	1,198,502	39.23	23.68	126,820	283,844	
0.5900 - 3.3330	9,400,082	20.18	24.77	1,245,105	2,328,340	
3.3330 - 18.750	9,191,070	13.58	23.36	195,133	2,146,760	
18.750 - 100	1,196,812	30.98	71.31	64,797	853,406	
100	44,667	62.80	77.54	1,996	34,635	
Total Other Retail Exposures	21,031,132			1,633,850	5,646,986	
Total Retail Exposures	49,251,339			1,788,013	17,188,905	

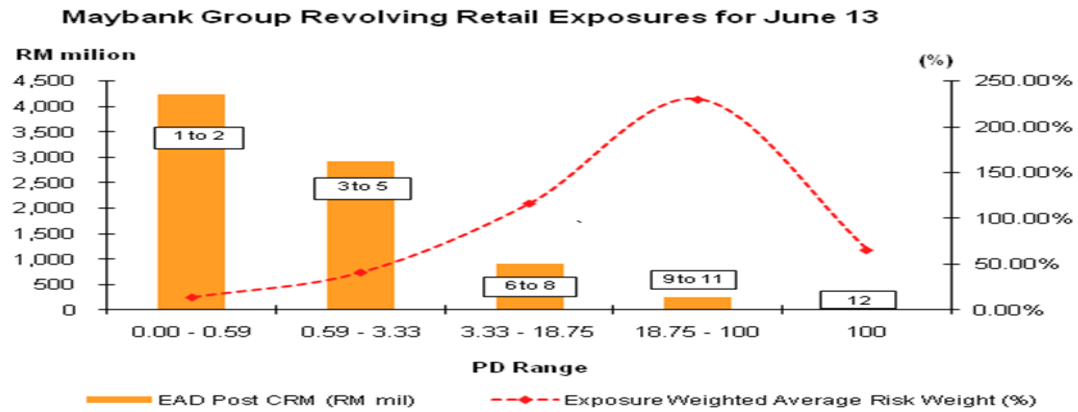
						As at 31.12.2012
PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000	
Retail Exposures						
Residential Mortgages						
0.0000 - 0.5900	825,186	23.12	15.86	2,611	130,906	
0.5900 - 3.3330	5,374,576	29.12	47.78	66,580	2,568,067	
3.3330 - 18.750	1,453,416	33.44	117.81	27,830	1,712,302	
18.750 - 100	242,396	23.22	130.94	483	317,387	
100	62,700	72.26	70.57	855	44,245	
Total for Residential Mortgages Exposures	7,958,273			98,359	4,772,908	
Qualifying Revolving Retail Exposure						
0.0000 - 0.5900	132,536	74.63	10.76	43,970	14,267	
0.5900 - 3.3330	192,625	74.63	37.95	25,492	73,098	
3.3330 - 18.750	72,964	74.63	109.48	4,020	79,884	
18.750 - 100	15,199	74.63	217.14	1,342	33,004	
100	215	74.63	168.62	-	362	
Total for Qualifying Revolving Retail Exposures	413,539			74,824	200,614	
Hire Purchase Exposure						
0.0000 - 0.5900	12,112,354	51.31	20.41	-	2,471,879	
0.5900 - 3.3330	2,876,794	53.81	55.22	-	1,588,578	
3.3330 - 18.750	920,618	47.52	75.66	-	696,561	
18.750 - 100	153,153	47.05	113.58	-	173,944	
100	53,609	96.99	58.06	-	31,124	
Total Hire Purchase Exposures	16,116,526			-	4,962,086	
Other Retail Exposure						
0.0000 - 0.5900	865,197	34.47	21.62	77,820	187,060	
0.5900 - 3.3330	8,483,948	19.50	24.02	965,623	2,037,680	
3.3330 - 18.750	6,159,463	14.58	24.89	157,220	1,532,923	
18.750 - 100	903,372	31.98	73.35	37,749	662,653	
100	49,894	66.81	82.65	4,797	41,238	
Total Other Retail Exposures	16,461,874			1,243,209	4,461,556	
Total Retail Exposures	40,950,212			1,416,392	14,397,164	

Residential Mortgages by PD Bands for Maybank Group



Maybank Group’s residential mortgages profile are concentrated in the better grades of 1 to 5, with PD ranges of 0.00 - 3.33%.

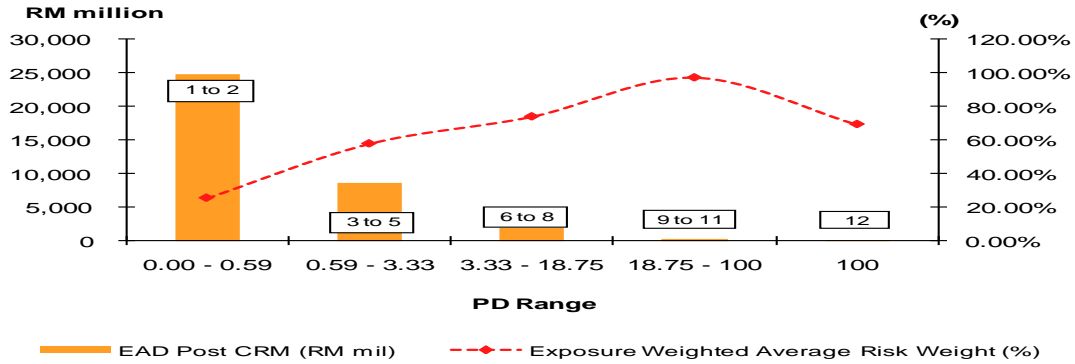
Qualifying Revolving Retail Exposures (Credit Cards) by PD Bands for Maybank Group



Maybank Group’s Qualifying Revolving Retail Exposure(Credit Cards) ,again the Group’s profile are concentrated in the better grades of 1 to 5, with PD ranges of 0.00 - 3.33%.

Hire Purchase Exposures by PD Bands for Maybank Group

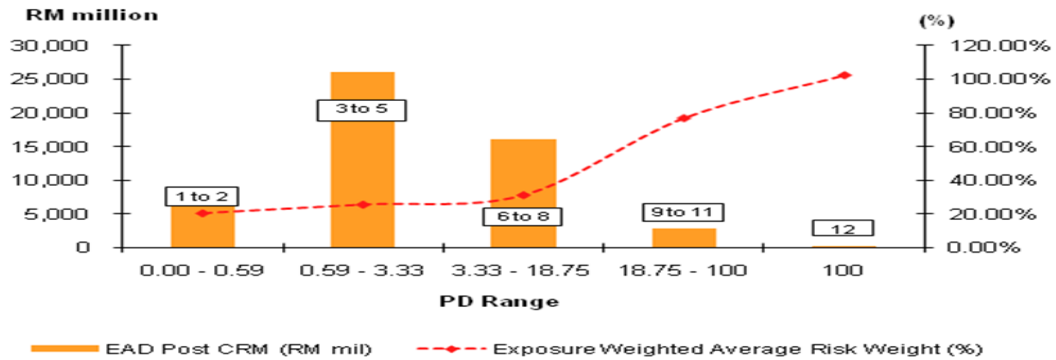
Maybank Group Hire Purchase Exposures for June 13



For Hire Purchase portfolio the majority of the exposure are concentrated in the better grades of 1 to 2 with PD ranges of 0.00 - 0.59%.

Other Retail Exposures by PD Bands for Maybank Group

Maybank Group Other Retail Exposures for June 13



For Other Retail portfolio, the majority of the exposure are concentrated in the better grades of 1 to 5, with PD ranges of 0.00 - 3.33%.

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	As at 30.06.2013
				Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	73,764,790	-	-	-
Public Sector Entities	5,433,398	-	4,600	-
Banks, Development Financial Institutions & MDBs	4,306,602	-	-	-
Insurance Cos, Securities Firms & Fund Managers	939,238	-	-	-
Corporates	19,688,713	19,240	463,470	234,517
Regulatory Retail	19,710,213	-	1,231,730	-
Residential Mortgage	1,486,057	-	-	1,389,548
Higher Risk Assets	366,194	-	-	-
Other Assets	12,660,680	-	-	-
Securitisation Exposures	276,304	-	-	-
Equity Exposure	199,232	-	-	-
Defaulted Exposures	584,033	-	536	7,404
Total On-Balance Sheet Exposures	139,415,454	19,240	1,700,336	1,631,469
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	391,502	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	4,956,454	906	76,693	229
Defaulted Exposures	147	-	-	-
Total for Off-Balance Sheet Exposures	5,348,103	906	76,693	229
Total On and Off-Balance Sheet Exposures	144,763,557	20,147	1,777,029	1,631,698

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	As at 31.12.2012
				Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	56,634,064	-	-	-
Public Sector Entities	1,797,557	-	11,143	-
Banks, Development Financial Institutions & MDBs	3,420,615	-	2,911	-
Insurance Cos, Securities Firms & Fund Managers	792,996	-	328	-
Corporates	34,251,637	29,575	997,431	726,500
Regulatory Retail	16,968,402	-	1,287,764	-
Residential Mortgage	2,301,724	-	-	1,315,998
Higher Risk Assets	458,029	-	-	-
Other Assets	8,460,764	-	-	-
Securitisation Exposures	296,629	-	-	-
Equity Exposure	108,742	-	-	-
Defaulted Exposures	2,150,397	-	1,951	7,820
Total On-Balance Sheet Exposures	127,641,556	29,575	2,301,528	2,050,319
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	625,448	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	4,680,619	-	-	-
Defaulted Exposures	29	919	387,145	24,569
Total for Off-Balance Sheet Exposures	5,306,096	919	387,145	24,569
Total On and Off-Balance Sheet Exposures	132,947,652	30,494	2,688,673	2,074,887

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

Exposure Class	As at 30.06.2013			
	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	48,722,405	-	-	-
Public Sector Entities	1,630,883	-	578	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	724	-	-	-
Corporates	12,025,818	19,240	362,888	136,429
Regulatory Retail	6,564,862	-	923,951	-
Residential Mortgage	943,619	-	-	852,481
Higher Risk Assets	247,534	-	-	-
Other Assets	8,930,671	-	-	-
Securitisation Exposures	276,304	-	-	-
Equity Exposure	198,380	-	-	-
Defaulted Exposures	209,965	-	334	2,954
Total On-Balance Sheet Exposures	79,751,164	19,240	1,287,752	991,864
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	263,497	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	1,327,827	906	76,676	73
Defaulted Exposures	4	-	-	-
Total for Off-Balance Sheet Exposures	1,591,328	906	76,676	73
Total On and Off-Balance Sheet Exposures	81,342,492	20,147	1,364,428	991,937

Exposure Class	As at 31.12.2012			
	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	31,341,304	-	-	-
Public Sector Entities	1,128,923	-	7,125	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	494	-	328	-
Corporates	14,051,035	29,569	92,452	183,059
Regulatory Retail	6,646,438	-	1,027,340	-
Residential Mortgage	889,835	-	-	805,334
Higher Risk Assets	319,443	-	-	-
Other Assets	9,155,591	-	-	-
Securitisation Exposures	296,629	-	-	-
Equity Exposure	107,709	-	-	-
Defaulted Exposures	190,556	-	-	-
Total On-Balance Sheet Exposures	64,127,957	-	650	4,922
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	254,653	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,744,301	919	108,825	24,419
Defaulted Exposures	29	-	-	-
Total for Off-Balance Sheet Exposures	2,998,983	919	108,825	24,419
Total On and Off-Balance Sheet Exposures	67,126,940	30,487	1,236,719	1,017,733

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

Exposure Class	As at 30.06.2013			
	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	14,798,930	-	-	-
Public Sector Entities	3,785,524	-	4,021	-
Insurance Cos, Securities Firms & Fund Managers	188	-	-	-
Corporates	1,160,057	-	2,171	98,088
Regulatory Retail	1,036,928	-	189,799	-
Residential Mortgage	537,067	-	-	537,067
Higher Risk Assets	36	-	-	-
Other Assets	1,256,024	-	-	-
Defaulted Exposures	6,848	-	202	4,450
Total On-Balance Sheet Exposures	22,581,603	-	196,194	639,605
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	92,625	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	1,545,187	-	17	156
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	1,637,812	-	17	156
Total On and Off-Balance Sheet Exposures	24,219,415	-	196,211	639,761

Exposure Class	As at 31.12.2012			
	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	16,867,117	-	-	-
Public Sector Entities	647,616	-	4,018	-
Insurance Cos, Securities Firms & Fund Managers	229	-	-	-
Corporates	1,044,396	7	4,406	543,441
Regulatory Retail	883,697	-	205,661	-
Residential Mortgage	510,664	-	-	510,664
Higher Risk Assets	36	-	-	-
Other Assets	892,925	-	-	-
Defaulted Exposures	6,294	-	1,006	2,899
Total On-Balance Sheet Exposures	20,852,974	7	215,091	1,057,004
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	43,193	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	767,570	-	467	150
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	810,763	-	467	150
Total On and Off-Balance Sheet Exposures	21,663,737	7	215,558	1,057,154

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	As at
				30.06.2013 Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	57,705,898	309,540	942,703	3,289,561
Corporate Exposures	154,846,887	13,997	4,138	143,434
a) Corporates (excluding Specialised Lending and firm-size adjustments)	96,389,334	13,997	4,138	143,434
b) Corporates (with firm-size adjustment)	54,444,482	-	-	-
c) Specialised Lending (Slotting Approach)	4,013,071	-	-	-
i) Project Finance	4,013,071	-	-	-
Retail Exposures	130,589,973	-	-	-
a) Residential Mortgages	41,918,722	-	-	-
b) Qualifying Revolving Retail Exposures	4,417,651	-	-	-
c) Hire Purchase Exposures	35,994,339	-	-	-
d) Other Retail Exposures	48,259,261	-	-	-
Defaulted Exposures	4,522,794	33,462	2,063	77,086
Total On-Balance Sheet Exposures	347,665,552	356,998	948,905	3,510,082
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	11,287,645	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	51,285,444	21,550	86,870	229,734
Defaulted Exposures	13,276	-	-	-
Total for Off-Balance Sheet Exposures	62,586,365	21,550	86,870	229,734
Total On and Off-Balance Sheet Exposures	410,251,917	378,548	1,035,774	3,739,816

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	As at
				31.12.2012 Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	57,631,179	-	-	-
Corporate Exposures	137,070,729	435,535	3,242,004	2,734,638
a) Corporates (excluding Specialised Lending and firm-size adjustments)	81,460,170	435,535	3,242,004	2,734,638
b) Corporates (with firm-size adjustment)	52,094,035	-	-	-
c) Specialised Lending (Slotting Approach)	3,516,524	-	-	-
i) Project Finance	3,516,524	-	-	-
Retail Exposures	122,462,572	312,324	-	-
a) Residential Mortgages	39,872,773	-	-	-
b) Qualifying Revolving Retail Exposures	4,544,108	-	-	-
c) Hire Purchase Exposures	34,089,521	-	-	-
d) Other Retail Exposures	43,956,170	312,324	-	-
Defaulted Exposures	2,816,748	32,455	2,419	60,510
Total On-Balance Sheet Exposures	319,981,228	780,314	3,244,423	2,795,148
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	9,117,245	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	48,883,834	42,608	56,483	152,341
Defaulted Exposures	22,636	-	-	-
Total for Off-Balance Sheet Exposures	58,023,715	42,608	56,483	152,341
Total On and Off-Balance Sheet Exposures	378,004,943	822,922	3,300,906	2,947,489

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	As at
				30.06.2013 Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	63,940,161	309,540	942,703	3,289,561
Corporate Exposures	127,523,171	-	-	-
a) Corporates (excluding Specialised Lending and firm-size adjustments)	78,127,206	-	-	-
b) Corporates (with firm-size adjustment)	46,709,268	-	-	-
c) Specialised Lending (Slotting Approach)	2,686,697	-	-	-
i) Project Finance	2,686,697	-	-	-
Retail Exposures	83,349,621	-	-	-
a) Residential Mortgages	32,613,100	-	-	-
b) Qualifying Revolving Retail Exposures	4,074,065	-	-	-
c) Hire Purchase Exposures	17,707,596	-	-	-
d) Other Retail Exposures	28,954,860	-	-	-
Defaulted Exposures	3,895,275	30,333	2,063	74,486
Total On-Balance Sheet Exposures	278,708,228	339,872	944,766	3,364,048
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	10,994,475	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	40,703,903	21,175	84,781	211,051
Defaulted Exposures	10,764	-	-	-
Total for Off-Balance Sheet Exposures	51,709,142	21,175	84,781	211,051
Total On and Off-Balance Sheet Exposures	330,417,371	361,047	1,029,547	3,575,099
As at				
31.12.2012				
Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	As at
				31.12.2012 Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	56,829,211	-	-	-
Corporate Exposures	119,200,475	418,467	3,237,849	2,592,054
a) Corporates (excluding Specialised Lending and firm-size adjustments)	72,305,941	418,467	3,237,849	2,592,054
b) Corporates (with firm-size adjustment)	44,446,396	-	-	-
c) Specialised Lending (Slotting Approach)	2,448,138	-	-	-
i) Project Finance	2,448,138	-	-	-
Retail Exposures	83,953,051	296,096	-	-
a) Residential Mortgages	32,074,705	-	-	-
b) Qualifying Revolving Retail Exposures	4,205,587	-	-	-
c) Hire Purchase Exposures	18,798,030	-	-	-
d) Other Retail Exposures	28,874,729	296,096	-	-
Defaulted Exposures	2,435,800	30,741	2,419	60,510
Total On-Balance Sheet Exposures	262,418,537	745,304	3,240,268	2,652,564
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	8,926,671	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	43,006,447	41,812	52,477	152,341
Defaulted Exposures	16,984	-	-	-
Total for Off-Balance Sheet Exposures	51,950,102	41,812	52,477	152,341
Total On and Off-Balance Sheet Exposures	314,368,639	787,116	3,292,745	2,804,905

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

PILLAR 3 DISCLOSURE
Disclosure on Credit Risk Mitigation Analysis (IRB Approach) for Maybank Islamic
Expressed in nearest RM thousands (RM'000)

Exposure Class	As at 30.06.2013			
	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	11,838,232	-	-	-
Corporate Exposures	18,724,171	13,997	4,138	143,434
a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,662,582	13,997	4,138	143,434
b) Corporates (with firm-size adjustment)	7,735,214	-	-	-
c) Specialised Lending (Slotting Approach)	1,326,374	-	-	-
i) Project Finance	1,326,374	-	-	-
Retail Exposures	47,240,353	-	-	-
a) Residential Mortgages	9,305,622	-	-	-
b) Qualifying Revolving Retail Exposures	343,586	-	-	-
c) Hire Purchase Exposures	18,286,743	-	-	-
d) Other Retail Exposures	19,304,402	-	-	-
Defaulted Exposures	476,740	3,129	-	2,600
Total On-Balance Sheet Exposures	78,279,494	17,126	4,138	146,034
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	173,598	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,387,103	375	2,089	18,682
Defaulted Exposures	2,511	-	-	-
Total for Off-Balance Sheet Exposures	5,563,213	375	2,089	18,682
Total On and Off-Balance Sheet Exposures	83,842,707	17,501	6,227	164,717

Exposure Class	As at 31.12.2012			
	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	9,336,048	-	-	-
Corporate Exposures	17,951,852	17,068	4,155	142,583
a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,235,827	17,068	4,155	142,583
b) Corporates (with firm-size adjustment)	7,647,639	-	-	-
c) Specialised Lending (Slotting Approach)	1,068,386	-	-	-
i) Project Finance	1,068,386	-	-	-
Retail Exposures	38,509,521	16,227	-	-
a) Residential Mortgages	7,798,068	-	-	-
b) Qualifying Revolving Retail Exposures	338,521	-	-	-
c) Hire Purchase Exposures	15,291,491	-	-	-
d) Other Retail Exposures	15,081,441	16,227	-	-
Defaulted Exposures	380,948	1,714	-	-
Total On-Balance Sheet Exposures	66,178,369	35,009	4,155	142,583
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	187,137	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,722,703	797	4,006	-
Defaulted Exposures	5,652	-	-	-
Total for Off-Balance Sheet Exposures	5,915,492	797	4,006	-
Total On and Off-Balance Sheet Exposures	72,093,861	35,806	8,161	142,583

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

As at
30.06.2013

Risk weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks	Banks, MDBs & FDIs		Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation	Equity		
	RM'000	PSEs RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
0%	69,372,762	4,823,762	9,345	-	637,624	1,495,335	-	-	5,913,844	-	-	82,252,671	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,170,959	702,279	2,360,497	-	15,000	-	-	-	79,937	-	-	4,328,671	865,734
35%	-	-	-	-	-	-	1,101,372	-	-	-	-	1,101,372	385,480
50%	1,879,010	3,719	1,594,973	-	83,672	22,545	317,026	-	-	-	-	3,900,946	1,950,473
75%	-	-	-	-	-	18,374,300	70,731	-	-	-	-	18,445,031	13,833,773
90%	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	1,451,812	741,582	437,278	1,076,969	21,367,077	232,685	7,651	-	6,665,165	199,232	-	32,179,452	32,179,452
110%	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	30,429	-	190,741	90,744	-	523,356	-	-	-	835,270	1,252,906
Total	73,874,543	6,271,342	4,432,522	1,076,969	22,294,114	20,215,609	1,496,780	523,356	12,658,946	276,304	199,232	143,319,717	50,523,079*

As at
31.12.2012

Risk weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks	Banks, MDBs & FDIs		Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation	Equity		
	RM'000	PSEs RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
0%	55,282,171	352,267	-	-	3,577	1,249,127	-	-	6,115,989	-	-	63,003,131	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	404,294	649,656	1,381,595	-	198,509	-	-	-	82,584	-	-	2,716,638	543,328
35%	-	-	-	-	-	-	1,865,468	-	-	-	-	1,865,468	652,914
50%	92,144	-	1,746,825	-	692,022	8,005	337,622	-	593	-	-	2,877,211	1,438,605
75%	-	-	-	-	-	16,030,472	99,988	-	-	-	-	16,130,459	12,097,844
90%	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	1,701,666	829,210	551,291	870,518	35,565,799	156,430	10,338	-	2,331,103	91,748	-	42,108,103	42,108,103
110%	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	2,652	-	425,924	1,589,966	-	575,301	22,053	16,995	-	2,632,893	3,949,340
Total	57,480,275	1,831,133	3,682,363	870,518	36,885,831	19,034,000	2,313,416	575,301	8,552,322	296,629	108,743	131,630,531	60,790,134*

* Total Risk Weighted Assets is without securitisation

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

														As at 30.06.2013	
														Exposures after Netting and Credit Risk Mitigation	
Risk weights	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	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	47,328,431	823,887	-	-	9,375	939,285	-	-	4,351,522	-	-	-	53,452,500	-	
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20%	1,106,575	115,656	-	-	-	-	-	-	-	-	-	-	1,222,231	244,446	
35%	-	-	-	-	-	-	636,058	-	-	-	-	-	636,058	222,620	
50%	13,386	0	-	-	45,673	4,900	236,967	-	-	-	-	-	300,926	150,463	
75%	-	-	-	-	-	6,130,570	70,731	-	-	-	-	-	6,201,301	4,650,976	
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
100%	376,484	717,674	-	134,474	12,506,446	2,977	2,885	-	4,577,384	-	-	198,380	18,516,704	18,516,704	
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
150%	-	-	-	-	42,673	294	-	402,831	-	-	-	-	445,798	668,697	
Total	48,824,876	1,657,218	-	134,474	12,604,167	7,078,026	946,641	402,831	8,928,906	-	276,304	198,380	81,051,822	24,509,167*	

														As at 31.12.2012	
														Exposures after Netting and Credit Risk Mitigation	
Risk weights	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	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	30,725,262	243,031	-	-	3,577	1,042,452	-	-	4,886,417	-	-	-	36,900,739	-	
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20%	341,988	104,619	-	-	100,367	-	-	-	-	-	-	-	546,974	109,395	
35%	-	-	-	-	-	-	521,758	-	-	-	-	-	521,758	182,615	
50%	92,144	-	-	-	570,121	7,264	269,325	-	-	-	-	-	938,855	469,427	
75%	-	-	-	-	-	5,970,399	99,988	-	-	-	-	-	6,070,386	4,552,790	
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
100%	274,759	803,935	-	77,333	15,687,914	8,657	3,793	-	4,360,436	-	-	90,714	21,307,540	21,307,540	
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
150%	-	-	-	-	67,715	300	-	434,677	-	-	-	16,995	519,688	779,532	
Total	31,434,153	1,151,585	-	77,333	16,429,694	7,029,072	894,864	434,677	9,246,853	-	296,629	107,709	67,102,569	27,401,299*	

* Total Risk Weighted Assets is without securitisation

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

															As at 30.06.2013	
															Exposures after Netting and Credit Risk Mitigation	
Risk weights	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	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
0%	14,734,547	3,999,874	-	-	-	190,002	-	-	702,551	-	-	-	19,626,974	-		
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20%	64,383	586,623	-	-	-	-	-	-	-	-	-	-	651,006	130,201		
35%	-	-	-	-	-	-	459,942	-	-	-	-	-	459,942	160,980		
50%	-	-	-	-	-	281	77,197	-	-	-	-	-	77,477	38,739		
75%	-	-	-	-	-	847,079	-	-	-	-	-	-	847,079	635,309		
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
100%	-	9,933	-	1,613	1,985,588	50	4,378	-	553,473	-	-	-	2,555,035	2,555,035		
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
150%	-	-	-	-	-	-	-	1,901	-	-	-	-	1,901	2,852		
Total	14,798,930	4,596,430	-	1,613	1,985,588	1,037,411	541,517	1,901	1,256,024	-	-	-	24,219,415	3,523,116		

															As at 31.12.2012	
															Exposures after Netting and Credit Risk Mitigation	
Risk weights	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	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
0%	17,554,811	109,236	-	-	-	206,675	-	-	406,043	-	-	-	18,276,765	-		
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20%	62,305	541,553	-	-	-	-	-	-	-	-	-	-	603,858	120,772		
35%	-	-	-	-	-	-	443,213	-	-	-	-	-	443,213	155,125		
50%	-	-	-	-	-	318	67,568	-	-	-	-	-	67,886	33,943		
75%	-	-	-	-	-	686,127	-	-	-	-	-	-	686,127	514,595		
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
100%	-	11,145	-	1,657	1,081,313	33	2,781	-	486,882	-	-	-	1,583,811	1,583,811		
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
150%	-	-	-	-	-	-	-	2,075	-	-	-	-	2,075	3,112		
Total	17,617,116	661,934	-	1,657	1,081,313	893,153	513,562	2,075	892,925	-	-	-	21,663,735	2,411,358		

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

As at
30.06.2013

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						-
Rated Exposures						-
<u>A) Ratings of Corporate :</u>						-
Public Sector Entities	4,823,762	702,279	3,719		741,582	6,271,342
Insurance Cos, Securities Firms & Fund Managers				5,711	1,071,258	1,076,969
Corporates	24,375	49,135	6,870	44,878	15,681,741	15,807,000
						-
<u>B) Ratings of Sovereigns and Central Banks :</u>						-
Sovereigns and Central Banks	63,822,294	1,170,959	281,677		1,165,108	66,440,038
						-
<u>C) Ratings of Banking Institutions</u>						-
Banks, MDBs and FDIs	-	1,258,677	84,437		164,776	1,507,890
Unrated Exposures						-
Total Exposures	68,670,431	3,181,050	376,703	50,589	18,824,466	91,103,239

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						-
Rated Exposures						-
<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						-
Banks, MDBs and FDIs	1,073,015	141,769	509,846	84,437	426,314	2,235,381
<u>B) Rated Credit Exposures (using Corporate Risk Weights)</u>						-
Corporates					1,347,738	1,347,738
Unrated Exposures						-
Total Exposures	1,073,015	141,769	509,846	84,437	1,774,052	3,583,119

As at
31.12.2012

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						-
Rated Exposures						-
<u>A) Ratings of Corporate :</u>						-
Public Sector Entities	352,267	649,656	-	-	829,210	1,831,133
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	870,518	870,518
Corporates	3,577	198,509	692,022	425,924	35,565,799	36,885,831
<u>B) Ratings of Sovereigns and Central Banks :</u>						-
Sovereigns and Central Banks	55,282,171	404,294	92,144	-	1,701,666	57,480,276
<u>C) Ratings of Banking Institutions</u>						-
Banks, MDBs and FDIs	-	1,381,595	1,746,825	2,652	551,291	3,682,363
Unrated Exposures						-
Total Exposures	55,638,015	2,634,054	2,530,991	428,576	39,518,484	100,750,120

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						-
Rated Exposures						-
<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						-
Banks, MDBs and FDIs						-
Unrated Exposures						-
Total Exposures	-	-	-	-	-	-

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

Exposure Class	Rating Categories					As at
	1	2	3	4	5	30.06.2013
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	823,887	115,656	-	-	717,674	1,657,218
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	134,474	134,474
Corporates	9,375	45,673	-	42,673	12,506,446	12,604,167
<u>B)Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	47,300,052	1,106,575	13,386	-	404,863	48,824,876
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
Unrated Exposures						
Total Exposures	48,133,315	1,267,904	13,386	42,673	13,763,457	63,220,735

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

Exposure Class	Rating Categories					As at
	1	2	3	4	5	31.12.2012
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	243,031	104,619	-	-	803,935	1,151,585
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	77,333	77,333
Corporates	3,577	100,367	570,121	67,714	15,687,914	16,429,693
<u>B)Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	30,725,262	341,988	92,144	-	274,759	31,434,153
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
Unrated Exposures						
Total Exposures	30,971,871	546,974	662,265	67,714	16,843,941	49,092,764

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

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

As at
30.06.2013

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						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	3,999,874	586,623		9,933	1,613	4,596,430
Insurance Cos, Securities Firms & Fund Managers					1,985,588	1,613
Corporates						1,985,588
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	14,734,547	64,383				14,798,930
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs						
Unrated Exposures						
Total Exposures	18,734,421	651,006	-	9,933	1,987,202	21,382,562

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	-	-	-	-	-	-
Rated Exposures	-	-	-	-	-	-
<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
Unrated Exposures	-	-	-	-	-	-
Total Exposures	-	-	-	-	-	-

As at
31.12.2012

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						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	109,236	541,553	-	11,140	-	661,929
Insurance Cos, Securities Firms & Fund Managers					1,657	1,657
Corporates					1,081,313	1,081,313
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	17,554,811	62,305				17,617,116
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs						
Unrated Exposures						
Total Exposures	17,664,047	603,858	-	11,140	1,082,970	19,362,015

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	-	-	-	-	-	-
Rated Exposures	-	-	-	-	-	-
<u>A) Short Term Ratings of Banking Institutions and Corporate :</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
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

Nature of Item	As at		
	Principal/ Notional Amount	Credit Equivalent Amount	
	RM'000	RM'000	
Direct credit substitutes	10,783,297	10,468,283	
Transaction related contingent items	13,545,781	6,575,019	
Short term self liquidating trade related contingencies	4,638,101	886,352	
Assets sold with recourse	642,825	642,827	
NIFs and obligations under an ongoing underwriting agreement	30,000	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	628,625	331,757	
Foreign exchange related contracts	135,406,377	6,719,252	
One year or less	124,840,424	3,709,132	
Over one year to five years	9,929,423	2,934,570	
Over five years	636,530	75,550	
Interest/profit rate related contracts	121,529,191	5,233,668	
One year or less	24,703,101	658,930	
Over one year to five years	78,901,807	2,586,111	
Over five years	17,924,283	1,988,627	
Equity related contracts	-	-	
One year or less	-	-	
Over one year to five years	-	-	
Over five years	-	-	
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	35,215,720	20,404,817	
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	25,211,638	16,121,339	
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	22,451,723	272,100	
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,320,898	264,056	
Total	371,404,177	67,934,469	
		38,114,480	
		As at	
		31.12.2012	
		RWA	
		RM'000	
Nature of Item	Principal/ Notional Amount	Credit Equivalent Amount	
	RM'000	RM'000	
Direct credit substitutes	9,630,321	9,330,230	5,923,432
Transaction related contingent items	12,507,481	6,086,424	4,548,217
Short term self liquidating trade related contingencies	4,866,380	968,455	702,003
Assets sold with recourse	-	-	-
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	798,196	411,598	50,963
Foreign exchange related contracts	170,105,729	7,069,561	2,856,296
One year or less	88,143,896	1,897,261	520,511
Over one year to five years	63,778,648	3,119,888	1,444,007
Over five years	18,183,185	2,052,412	891,778
Interest/profit rate related contracts	41,079,672	2,385,332	770,938
One year or less	24,701,618	550,359	199,287
Over one year to five years	16,104,820	1,824,999	569,365
Over five years	273,234	9,974	2,286
Equity related contracts	-	-	-
One year or less	-	-	-
Over one year to five years	-	-	-
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	35,779,967	21,323,920	8,420,052
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	23,567,299	15,352,562	9,652,404
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	27,403,696	271,032	63,766
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	578,462	115,692	86,888
Total	326,347,203	63,329,806	33,077,959

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	As at
			30.06.2013 RWA RM'000
Direct credit substitutes	9,550,485	9,250,995	6,320,764
Transaction related contingent items	11,537,274	5,593,072	3,572,668
Short term self liquidating trade related contingencies	4,064,953	772,232	638,977
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	628,625	331,756	26,907
Foreign exchange related contracts	126,826,575	6,360,410	2,063,312
One year or less	119,470,630	3,582,434	951,999
Over one year to five years	7,179,792	2,757,903	1,095,188
Over five years	176,153	20,073	16,124
Interest/profit rate related contracts	115,273,279	5,030,193	1,825,197
One year or less	21,893,079	627,570	223,642
Over one year to five years	75,519,162	2,417,158	799,401
Over five years	17,861,039	1,985,465	802,154
Equity related contracts	-	-	-
One year or less	-	-	-
Over one year to five years	-	-	-
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements			
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	30,439,556	17,278,977	8,326,925
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	20,920,975	13,664,269	9,620,073
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	15,433,412	218,715	46,470
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	569,309	113,862	85,543
Total	335,244,444	58,614,481	32,526,835

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	As at
			31.12.2012 RWA RM'000
Direct credit substitutes	8,455,342	8,168,415	5,193,382
Transaction related contingent items	10,620,361	5,156,128	3,749,803
Short term self liquidating trade related contingencies	4,130,112	821,410	574,337
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	650,330	263,732	21,390
Foreign exchange related contracts	167,946,656	6,918,110	2,750,638
One year or less	86,733,931	1,848,562	505,478
Over one year to five years	63,050,929	3,019,275	1,354,451
Over five years	18,161,796	2,050,273	890,709
Interest/profit rate related contracts	36,201,906	2,113,314	6,189,754
One year or less	24,065,323	513,495	2,057,781
Over one year to five years	11,863,349	1,589,845	4,129,687
Over five years	273,234	9,974	2,286
Equity related contracts	-	-	-
One year or less	-	-	-
Over one year to five years	-	-	-
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	30,916,957	17,858,307	7,406,546
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	20,229,080	13,300,347	8,313,711
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	18,377,624	233,629	40,958
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	578,462	115,692	86,888
Total	298,106,830	54,949,084	34,327,407

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	As at
			30.06.2013 RWA RM'000
Direct credit substitutes	702,896	687,372	446,966
Transaction related contingent items	1,111,744	541,466	503,746
Short term self liquidating trade related contingencies	161,337	31,757	21,797
Assets sold with recourse	642,825	642,827	125,623
Foreign exchange related contracts	3,350,239	99,504	22,869
One year or less	3,350,239	99,504	22,869
Over one year to five years			
Over five years			
Interest/profit rate related contracts	3,987,182	168,646	128,689
One year or less	750,000	1,875	505
Over one year to five years	3,237,182	166,771	128,183
Over five years			
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,434,715	2,971,131	1,064,970
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,844,176	2,004,938	1,127,634
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	1,927,431	53,384	23,560
Total	19,162,544	7,201,025	3,465,853

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	As at
			31.12.2012 RWA RM'000
Direct credit substitutes	786,803	773,639	519,972
Transaction related contingent items	1,083,954	528,713	506,466
Short term self liquidating trade related contingencies	127,152	25,222	16,097
Assets sold with recourse			
Foreign exchange related contracts	1,003,290	33,499	8,169
One year or less	1,003,290	33,499	8,169
Over one year to five years	-	-	-
Over five years	-	-	-
Interest/profit rate related contracts	4,559,103	198,593	145,288
One year or less	600,000	568	153
Over one year to five years	3,959,103	198,025	145,135
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,773,179	3,414,552	958,692
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,552,943	1,800,273	1,028,067
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	1,905,325	37,403	22,807
Total	16,791,749	6,811,894	3,205,558

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

Currency	30.06.2013		31.12.2012	
	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)
	RM'000	RM'000	RM'000	RM'000
MYR	606,388	2,987,006	529,164	2,026,318
USD	92,857	297,198	38,537	52,228
SGD	191,541	292,424	89,806	531,994
IDR	25,210	(81,265)	49,736	(106,493)
Others *	(6,626)	(78,527)	(145,841)	180,587
Total	909,370	3,416,836	561,402	2,684,634

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

Currency	30.06.2013		31.12.2012	
	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)
	RM'000	RM'000	RM'000	RM'000
MYR	766,550	1,737,793	651,728	1,216,637
USD	50,720	325,777	(25,600)	77,973
SGD	191,541	292,424	89,806	531,994
Others *	(25,720)	(55,566)	(148,789)	181,243
Total	983,092	2,300,427	567,145	2,007,847

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

Currency	30.06.2013		31.12.2012	
	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)
	RM'000	RM'000	RM'000	RM'000
Total	(160,081)	1,249,213	(122,564)	809,645

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	4,794,167	383,533	4,156,994	332,559
Foreign Currency Risk	5,127,868	410,229	3,250,838	260,067
Equity Risk	165,838	13,267	0	0
Commodity Risk	0	0	0	0
Options Risk	869,413	69,553	533,300	42,664
Market Risk Categories	Maybank Islamic			
	RWA	Capital		
Benchmark Rate Risk	281,362	22,509		
Foreign Currency Risk	246,887	19,751		
Equity Risk	0	0		
Options Risk	0	0		

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	30.06.2013		30.12.2012	
	RWA	Capital	RWA	Capital
Group	29,357,763	2,348,621	27,685,920	2,214,874
Maybank	18,744,717	1,499,577	18,180,446	1,454,436
Maybank Islamic	3,327,134	266,171	2,959,425	236,754

6.0 Shariah Governance

6.1 Rectification Process of Shariah Non-Compliant Income

The control structure for handling and reporting of Shariah non-compliance and Potential Shariah non-compliance has been implemented in the Group. Based on the on-going review of the Group's operational activities, MIB has reported that a sum of RM21,895.98 have been identified and approved by the Shariah Committee during the financial year and has been purified in full to the approved charitable bodies as at 30 June 2013