



**Pillar 3 Disclosure
For Half Year Ended 30 June 2015
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD**

TABLE OF CONTENTS

No.	Topics	Page
	Overview	
1.0	Scope of Application	3
2.0	Capital Management	4
2.1	Capital Adequacy & Structure	4
3.0	Credit Risk	8-49
3.1	Regulatory Capital Requirements	
3.2	Management of Credit Risk/Asset Quality Management	
3.3	Non-Retail Portfolios	
3.4	Retail Portfolios	
3.5	Credit Risk Mitigation	
3.6	Credit Exposures Subject to Standardised Approach (SA)	
3.7	Counterparty Risk Management	
4.0	Market Risk	50
4.1	Capital Treatment for Market Risk	
5.0	Operational Risk	52
5.1	Regulatory Capital Requirements	
6.0	Shariah Governance	52

Overview

The Pillar 3 Disclosure (Quantitative) for the half year ended 30 June 2015 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 2015

Capital Adequacy Ratios	Minimum Capital Requirement (Year 2015)	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :				
CET1 capital ratio	4.50%	11.685%	14.844%	11.117%
Tier 1 capital ratio	6.00%	13.365%	15.728%	11.117%
Total capital ratio*	8.00%	15.753%	15.728%	14.687%

Expressed in RM('000)	Group	Maybank	Maybank Islamic
Total Capital	58,322,999	41,817,073	9,525,158
Credit RWA	322,461,324	235,868,937	66,031,632
Market RWA	14,379,126	9,795,053	667,918
Operational RWA	33,390,304	20,215,402	4,511,955
Credit RWA absorbed by PSIA			(6,359,288)
Total RWA	370,230,754	265,879,392	64,852,218

Table 1b: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad
As at 31 December 2014

Capital Adequacy Ratios	Minimum Capital Requirement (Year 2014)	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :				
CET1 capital ratio	4.00%	11.747%	16.275%	12.003%
Tier 1 capital ratio	5.50%	13.539%	16.275%	12.003%
Total capital ratio*	8.00%	16.235%	16.275%	16.088%

Expressed in RM('000)	Group	Maybank	Maybank Islamic
Total Capital	57,299,825	41,307,010	9,185,214
Credit RWA	306,207,324	224,446,503	56,304,995
Market RWA	14,168,153	9,452,839	573,921
Operational RWA	32,568,977	19,911,571	4,145,952
Credit RWA absorbed by PSIA			(3,930,555)
Total RWA	352,944,454	253,810,913	57,094,313

Note *: Total Capital Ratio is computed by dividing Total Capital over total RWA.

Table 2: Disclosure on Capital Adequacy under IRB Approach

<u>As at 30.06.2015</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	9,536,996	9,536,996	246,362
Share premium	24,436,199	24,436,199	4,099,343
Retained profits	8,488,129	3,261,135	2,521,306
Other reserves	10,515,231	11,766,178	818,487
Qualifying non-controlling interests	117,575	-	-
Less: Shares-held-in-trust	(117,069)	(117,069)	-
CET1 capital before regulatory adjustments	52,977,061	48,883,439	7,685,498
Less: Regulatory adjustments applied on CET1 Capital	(9,716,854)	(9,415,176)	(475,649)
Deferred tax assets	(702,516)	(232,351)	(18,343)
Goodwill	(5,295,795)	(81,015)	-
Other intangibles	(1,012,609)	(422,244)	-
Profit equalisation reserve	(34,456)	-	(34,456)
Shortfall of total eligible provision over total expected loss	(540,528)	(37,747)	-
Regulatory reserve attributable to loans/financing	(789,804)	(363,500)	(422,850)
Investment in ordinary shares of unconsolidated financial/insurance entities	(1,341,146)	(8,278,319)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	43,260,207	39,468,263	7,209,849
Additional Tier 1 Capital			
Capital securities	6,124,416	6,124,416	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	98,147	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	(3,775,607)	-
Total Tier 1 capital	49,482,770	41,817,072	7,209,849
Tier 2 Capital			
Subordinated obligations	9,684,020	9,684,020	2,200,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties (applicable)	568,994	-	-
Collective allowance	598,934	190,865	32,082
Surplus of total eligible provision over total expected loss	-	-	83,226
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(2,011,719)	(9,874,885)	-
Total Tier 2 capital	8,840,229	-	2,315,308
Total Capital	58,322,999	41,817,072	9,525,157

Table 2: Disclosure on Capital Adequacy under IRB Approach (Cont'd)

<u>As at 31.12.2014</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	9,319,030	9,319,030	246,362
Share premium	22,747,922	22,747,922	4,099,343
Retained profits	9,173,105	4,052,916	2,262,558
Other reserves	8,600,064	10,629,085	620,707
Qualifying non-controlling interests	124,844	-	-
Less: Shares-held-in-trust	(113,463)	(113,463)	-
CET1 capital before regulatory adjustments	49,851,542	46,635,490	7,228,970
Less: Regulatory adjustments applied on CET1 Capital	(8,391,750)	(5,328,480)	(376,012)
Deferred tax assets	(835,018)	(348,350)	(34,702)
Goodwill	(5,144,128)	(81,015)	-
Other intangibles	(1,080,868)	(425,252)	-
Profit equalisation reserve	(34,456)	-	(34,456)
Shortfall of total eligible provision over total expected loss	(420,130)	-	(32,354)
Regulatory reserve attributable to loans/financing	(274,500)	-	(274,500)
Investment in ordinary shares of unconsolidated financial/insurance entities	(602,650)	(4,139,159)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	(334,704)	-
Total CET1 capital	41,459,792	41,307,010	6,852,958
Additional Tier 1 Capital			
Capital securities	6,246,181	6,246,181	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	80,409	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	(6,246,181)	-
Total Tier 1 capital	47,786,382	41,307,010	6,852,958
Tier 2 Capital			
Subordinated obligations	10,838,880	10,838,880	2,300,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	530,022	-	-
Collective allowance	555,142	214,426	32,255
Surplus of total eligible provision over total expected loss	-	81,949	-
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(2,410,601)	(11,135,255)	-
Total Tier 2 capital	9,513,443	-	2,332,255
Total Capital	57,299,825	41,307,010	9,185,213

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

Item	Exposure Class As at 30.06.2015	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	77,689,221	77,689,221	4,695,926	375,674
	Public Sector Entities	15,137,735	15,137,735	2,584,668	206,773
	Banks, Development Financial Institutions & MDBs	269,342	269,342	30,823	2,466
	Insurance Cos, Securities Firms & Fund Managers	1,183,388	1,183,388	1,183,664	94,693
	Corporates	9,909,238	9,830,450	11,437,400	914,992
	Regulatory Retail	29,199,948	29,065,267	18,895,296	1,511,624
	Residential Mortgages	1,648,419	1,648,419	654,010	52,321
	Higher Risk Assets	208,523	208,523	312,785	25,023
	Other Assets	8,349,192	8,345,224	1,868,208	149,457
	Securitisation Exposures	185,233	185,233	37,047	2,964
	Equity Exposures	826,450	826,450	826,450	66,116
	Defaulted Exposures	372,844	372,844	465,234	37,219
	Total On-Balance Sheet Exposures	144,979,535	144,762,096	42,991,512	3,439,321
	Off-Balance Sheet Exposures				
	OTC Derivatives	685,972	685,972	205,405	16,432
	Off balance sheet exposures other than OTC derivatives or credit derivatives	1,859,619	1,859,619	970,973	77,678
	Defaulted Exposures	178	178	266	21
	Total Off-Balance Sheet Exposures	2,545,768	2,545,768	1,176,644	94,131
	Total On and Off-Balance Sheet Exposures	147,525,303	147,307,864	44,168,156	3,533,452
1.2	Exposures under the IRB Approach				
	On-Balance Sheet Exposures				
	Banks, Development Financial Institutions & MDBs	60,020,044	60,020,044	12,967,168	1,037,373
	Corporate Exposures	211,745,995	211,745,995	152,425,035	12,194,003
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	143,947,842	143,947,842	114,780,877	9,182,470
	b) Corporates (with firm-size adjustment)	67,798,153	67,798,153	37,644,158	3,011,533
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	176,707,444	176,707,444	51,902,557	4,152,205
	a) Residential Mortgages	60,072,810	60,072,810	18,650,020	1,492,002
	b) Qualifying Revolving Retail Exposures	5,569,169	5,569,169	3,083,292	246,663
	c) Hire Purchase Exposures	40,652,269	40,652,269	11,766,022	941,282
	d) Other Retail Exposures	70,413,196	70,413,196	18,403,223	1,472,258
	Defaulted Exposures	6,132,054	6,132,054	597,477	47,798
	Total On-Balance Sheet Exposures	454,605,537	454,605,537	217,892,237	17,431,379
	Off-Balance Sheet Exposures				
	OTC Derivatives	14,208,892	14,208,892	8,118,703	649,496
	Off balance sheet exposures other than OTC derivatives or credit derivatives	63,639,465	63,639,465	36,514,066	2,921,125
	Defaulted Exposures	146,033	146,033	15,719	1,257
	Total Off-Balance Sheet Exposures	77,994,389	77,994,389	44,648,487	3,571,879
	Total On and Off-Balance Sheet Exposures	532,599,926	532,599,926	262,540,724	21,003,258
	Total IRB Approach after Scaling Factor of 1.06	-	-	278,293,168	22,263,453
	Total (Exposures under Standardised Approach & IRB Approach)	680,125,229	679,907,790	322,461,323	25,796,906
2.0	Market Risk				
	Interest Rate Risk			5,236,564	418,925
	Foreign Currency Risk			5,292,175	423,374
	Equity Risk			1,102,088	88,167
	Option Risk			2,748,300	219,864
3.0	Operational Risk			33,390,304	2,671,224
4.0	Total RWA and Capital Requirements			370,230,753	29,618,460

Table 3: Disclosure on Capital Adequacy under IRB Approach for Maybank Group (Cont'd)

Item	Exposure Class As at 31.12.2014	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	85,414,726	85,414,726	3,685,201	294,816
	Public Sector Entities	11,373,375	11,373,375	2,286,143	182,891
	Banks, Development Financial Institutions & MDBs	648,833	648,833	95,362	7,629
	Insurance Cos, Securities Firms & Fund Managers	887,402	887,402	892,273	71,382
	Corporates	22,433,692	22,431,359	15,696,211	1,255,697
	Regulatory Retail	30,528,190	30,343,403	21,595,135	1,727,610
	Residential Mortgages	1,558,671	1,558,671	607,350	48,588
	Higher Risk Assets	232,560	232,560	218,081	17,447
	Other Assets	7,630,573	7,630,573	1,127,734	90,219
	Securitisation Exposures	185,502	185,502	37,101	2,968
	Equity Exposures	327,992	327,991	327,992	26,239
	Defaulted Exposures	373,261	373,260	294,920	23,594
	Total On-Balance Sheet Exposures	161,594,777	161,407,655	46,863,503	3,749,080
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	532,659	532,659	415,807	33,265
	Off balance sheet exposures other than OTC derivatives or credit derivatives	2,704,910	2,704,910	1,505,315	120,425
	Defaulted Exposures	2,612	2,612	217	17
	Total Off-Balance Sheet Exposures	3,240,181	3,240,181	1,921,339	153,707
	Total On and Off-Balance Sheet Exposures	164,834,958	164,647,836	48,784,842	3,902,787
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	59,056,755	59,056,755	20,244,917	1,619,593
	Corporate Exposures	201,429,656	201,429,656	135,458,854	10,836,708
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	131,672,904	131,672,904	112,150,326	8,972,026
	b) Corporates (with firm-size adjustment)	65,106,250	65,106,250	20,112,811	1,609,025
	c) Specialised Lending (Slotting Approach) - Project Finance	4,650,502	4,650,502	3,195,717	255,657
	Retail Exposures	160,853,841	160,853,841	51,392,354	4,111,389
	a) Residential Mortgages	51,799,320	51,799,320	16,788,110	1,343,049
	b) Qualifying Revolving Retail Exposures	5,153,503	5,153,503	3,980,687	318,455
	c) Hire Purchase Exposures	39,233,164	39,233,164	12,347,785	987,823
	d) Other Retail Exposures	64,667,854	64,667,854	18,275,772	1,462,062
	Defaulted Exposures	3,805,066	3,805,066	511,934	40,955
	Total On-Balance Sheet Exposures	425,145,318	425,145,318	207,608,059	16,608,645
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	11,796,227	11,796,227	4,483,639	358,691
	Off balance sheet exposures other than OTC derivatives or credit derivatives	53,324,557	53,324,557	30,756,886	2,460,551
	Defaulted Exposures	235,585	235,585	2,814	225
	Total Off-Balance Sheet Exposures	65,356,369	65,356,369	35,243,339	2,819,467
	Total On and Off-Balance Sheet Exposures	490,501,687	490,501,687	242,851,398	19,428,112
	Total IRB Approach after Scaling Factor of 1.06	-	-	257,422,482	20,593,799
	Total (Exposures under Standardised Approach & IRB Approach)	655,336,645	655,149,523	306,207,324	24,496,586
2.0	Market Risk				
	Interest Rate Risk			5,339,070	427,125
	Foreign Currency Risk			5,274,095	421,928
	Equity Risk			874,725	69,978
	Option Risk			2,680,263	214,421
3.0	Operational Risk			32,568,977	2,605,518
4.0	Total RWA and Capital Requirements			352,944,454	28,235,556

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

Item	Exposure Class As at 30.06.2015	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>				
	<u>On-Balance-Sheet Exposures</u>				
	Sovereigns/Central Banks	55,742,730	55,742,730	1,461,485	116,919
	Public Sector Entities	6,449,402	6,449,402	878,164	70,253
	Banks, Development Financial Institutions & MDBs	119,713	119,713	-	-
	Corporates	9,366,358	9,306,154	7,918,429	633,474
	Regulatory Retail	10,238,979	10,238,388	7,379,882	590,391
	Residential Mortgages	271,794	271,794	100,339	8,027
	Higher Risk Assets	132,179	132,179	198,269	15,862
	Other Assets	7,726,210	7,722,241	2,848,907	227,913
	Securitisation Exposures	185,233	185,233	37,047	2,964
	Equity Exposure	274,204	274,204	274,204	21,936
	Defaulted Exposures	65,058	65,058	69,288	5,543
	Total On-Balance Sheet Exposures	90,571,861	90,507,097	21,166,014	1,693,281
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	453,417	453,417	156,642	12,531
	Off balance sheet exposures other than OTC derivatives	1,181,911	1,181,911	608,670	48,694
	Defaulted Exposures	13	13	19	2
	Total Off-Balance Sheet Exposures	1,635,341	1,635,341	765,331	61,227
	Total On and Off-Balance Sheet Exposures	92,207,202	92,142,438	21,931,345	1,754,508
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance-Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	71,684,344	71,684,344	23,316,347	1,865,308
	Corporate Exposures	171,303,298	171,303,298	126,838,193	10,147,056
	a) Corporates (excluding Specialised Lending and firm-	114,047,520	114,047,520	90,680,905	7,254,472
	b) Corporates (with firm-size adjustment)	57,255,778	57,255,778	36,157,288	2,892,583
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	94,852,919	94,852,919	24,601,896	1,968,152
	a) Residential Mortgages	39,927,544	39,927,544	9,701,927	776,154
	b) Qualifying Revolving Retail Exposures	4,715,579	4,715,579	2,342,892	187,431
	c) Hire Purchase Exposures	12,467,970	12,467,970	3,206,946	256,556
	d) Other Retail Exposures	37,741,826	37,741,826	9,350,131	748,010
	Defaulted Exposures	4,117,451	4,117,451	441,685	35,335
	Total On-Balance Sheet Exposures	341,958,012	341,958,012	175,198,121	14,015,850
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	2,460,949	2,460,949	1,144,498	91,560
	Off balance sheet exposures other than OTC derivatives	65,253,778	65,253,778	25,482,172	2,038,574
	Defaulted Exposures	127,053	127,053	3,127	250
	Total Off-Balance Sheet Exposures	67,841,780	67,841,780	26,629,796	2,130,384
	Total On and Off-Balance Sheet Exposures	409,799,793	409,799,793	201,827,917	16,146,233
	Total IRB Approach after Scaling Factor of 1.06	-	-	213,937,592	17,115,007
	Total (Exposures under Standardised Approach & IRB)	502,006,994	501,942,231	235,868,937	18,869,515
2.0	Market Risk				
	Interest Rate Risk			4,542,641	363,411
	Foreign Currency Risk			2,706,588	216,527
	Commodity Risk			-	-
	Option Risk			2,545,825	203,666
3.0	Operational Risk			20,215,402	1,617,232
4.0	Total RWA and Capital Requirements			265,879,392	21,270,351

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

Item	Exposure Class As at 31.12.2014	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>				
	<u>On-Balance-Sheet Exposures</u>				
	Sovereigns/Central Banks	57,592,192	57,592,192	1,394,065	111,525
	Public Sector Entities	6,104,389	6,104,389	887,754	71,020
	Banks, Development Financial Institutions & MDBs	182,768	182,768	-	-
	Corporates	12,901,288	12,898,954	8,770,503	701,640
	Regulatory Retail	9,211,958	9,161,261	6,965,246	557,220
	Residential Mortgages	390,459	390,459	145,530	11,642
	Higher Risk Assets	153,267	153,267	229,901	18,392
	Other Assets	7,855,029	7,855,029	2,641,650	211,332
	Securitisation Exposures	185,502	185,502	37,101	2,968
	Equity Exposure	189,691	189,691	189,691	15,175
	Defaulted Exposures	484	484	645	52
	Total On-Balance Sheet Exposures	94,767,027	94,713,996	21,262,086	1,700,966
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	388,020	388,020	381,469	30,518
	Off balance sheet exposures other than OTC derivatives	2,102,213	2,102,213	908,275	72,662
	Defaulted Exposures	-	-	-	-
	Total Off-Balance Sheet Exposures	2,490,233	2,490,233	1,289,744	103,180
	Total On and Off-Balance Sheet Exposures	97,257,260	97,204,229	22,551,830	1,804,146
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance-Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	66,072,805	66,072,805	22,918,346	1,833,468
	Corporate Exposures	170,370,753	170,370,753	109,958,397	8,796,672
	a) Corporates (excluding Specialised Lending and firm-	108,835,591	108,835,591	91,941,925	7,355,354
	b) Corporates (with firm-size adjustment)	56,999,364	56,999,364	14,879,124	1,190,330
	c) Specialised Lending (Slotting Approach)				
	- Project Finance	4,535,798	4,535,798	3,137,348	250,988
	Retail Exposures	90,961,465	90,961,465	27,623,489	2,209,879
	a) Residential Mortgages	37,739,777	37,739,777	9,603,394	768,271
	b) Qualifying Revolving Retail Exposures	4,721,958	4,721,958	3,777,272	302,182
	c) Hire Purchase Exposures	13,200,120	13,200,120	4,143,254	331,460
	d) Other Retail Exposures	35,299,610	35,299,610	10,099,569	807,966
	Defaulted Exposures	2,135,124	2,135,124	373,985	29,919
	Total On-Balance Sheet Exposures	329,540,147	329,540,147	160,874,217	12,869,938
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	11,014,064	11,014,064	4,159,127	332,730
	Off balance sheet exposures other than OTC derivatives	43,390,122	43,390,122	25,432,154	2,034,572
	Defaulted Exposures	227,682	227,682	1,175	94
	Total Off-Balance Sheet Exposures	54,631,868	54,631,868	29,592,456	2,367,396
	Total On and Off-Balance Sheet Exposures	384,172,015	384,172,015	190,466,673	15,237,334
	Total IRB Approach after Scaling Factor of 1.06	-	-	201,894,673	16,151,574
	Total (Exposures under Standardised Approach & IRB)	481,429,275	481,376,244	224,446,503	17,955,720
2.0	Market Risk				
	Interest Rate Risk			5,059,288	404,743
	Foreign Currency Risk			1,706,225	136,498
	Commodity Risk			44,463	3,557
	Option Risk			2,642,863	211,429
3.0	Operational Risk			19,911,571	1,592,926
4.0	Total RWA and Capital Requirements			253,810,913	20,304,873

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

Item	Exposure Class As at 30.06.2015	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance-Sheet Exposures</u>						
	Sovereigns/Central Banks	11,446,626	11,446,626	15,374	-	15,374	1,230
	Public Sector Entities	8,104,702	8,104,702	1,291,432	(607,942)	683,490	54,679
	Corporates	956,507	956,507	1,132,783	(5,673)	1,127,110	90,169
	Regulatory Retail	2,968,144	2,968,144	2,074,429	-	2,074,429	165,954
	Residential Mortgages	1,089,069	1,089,069	446,568	-	446,568	35,725
	Higher Risk Assets	38	38	58	-	58	5
	Other Assets	617,365	617,365	323,973	-	323,973	25,917
	Defaulted Exposures	10,896	10,896	13,232	-	13,232	1,059
	Total On-Balance Sheet Exposures	25,193,347	25,193,347	5,297,849	(613,615)	4,684,234	374,738
	<u>Off-Balance-Sheet Exposures</u>						
	OTC Derivatives	196,865	196,865	39,373	-	39,373	3,150
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	267,103	267,103	2,800	-	2,800	224
	Total Off-Balance Sheet Exposures	463,968	463,968	42,173	-	42,173	3,374
	Total On and Off-Balance Sheet Exposures	25,657,315	25,657,315	5,340,022	(613,615)	4,726,407	378,112
1.2	Exposures under the IRB Approach						
	<u>On-Balance-Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	23,606,976	23,606,976	5,765,949	-	5,765,949	461,276
	Corporate Exposures	35,930,531	35,930,531	21,749,216	(5,420,446)	16,328,770	1,306,302
	a) Corporates (excluding Specialised Lending and firm- size adjustments)	25,388,156	25,388,156	14,759,997	(5,420,446)	9,339,551	747,164
	b) Corporates (with firm-size adjustment)	10,542,375	10,542,375	6,989,219	-	6,989,219	559,138
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-	-	-
	Retail Exposures	77,521,063	77,521,063	25,999,039	-	25,999,039	2,079,923
	a) Residential Mortgages	16,179,954	16,179,954	8,163,982	-	8,163,982	653,119
	b) Qualifying Revolving Retail Exposures	485,440	485,440	222,890	-	222,890	17,831
	c) Hire Purchase Exposures	28,184,299	28,184,299	8,559,075	-	8,559,075	684,727
	d) Other Retail Exposures	32,671,370	32,671,370	9,053,092	-	9,053,092	724,247
	Defaulted Exposures	484,011	484,011	155,072	-	155,072	12,406
	Total On-Balance Sheet Exposures	137,542,581	137,542,581	53,669,276	(5,420,446)	48,248,830	3,859,906
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	155,705	155,705	149,850	-	149,850	11,988
	Credit Derivatives	-	-	-	-	-	-
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,796,115	7,796,115	3,435,662	-	3,435,662	274,854
	Defaulted Exposures	3,028	3,028	1,449	-	1,449	116
	Total Off-Balance Sheet Exposures	7,954,848	7,954,848	3,586,961	-	3,586,961	286,958
	Total On and Off-Balance Sheet Exposures	145,497,429	145,497,429	57,256,237	(5,420,446)	51,835,791	4,146,864
	Total IRB Approach after Scaling Factor of 1.06	-	-	60,691,611	(5,745,673)	54,945,939	4,395,675
	Total (Exposures under Standardised Approach & IRB Approach)	171,154,744	171,154,744	66,031,633	(6,359,288)	59,672,344	4,773,788
2.0	Market Risk						
	Bench Mark Rate Risk			165,088	-	165,088	13,207
	Foreign Exchange Risk			502,831	-	502,831	40,226
3.0	Operational Risk			4,511,955	-	4,511,955	360,956
4.0	Total RWA and Capital Requirements			71,211,505	(6,359,288)	64,852,217	5,188,177

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

Item	Exposure Class As at 31.12.2014	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk Weighted Assets RM'000	Total Risk		Minimum Capital Requirement at 8% RM'000
					Risk Weighted Assets Absorbed by PSIA RM'000	Weighted Assets after effects of PSIA RM'000	
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance-Sheet Exposures</u>						
	Sovereigns/Central Banks	18,571,089	18,571,089	14,242	-	14,242	1,139
	Public Sector Entities	7,802,683	7,802,683	1,288,519	(554,013)	734,506	58,761
	Corporates	3,122,896	3,122,896	1,003,485	-	1,003,485	80,279
	Regulatory Retail	2,543,121	2,543,121	1,759,495	-	1,759,495	140,760
	Residential Mortgages	915,135	915,135	370,307	-	370,307	29,625
	Higher Risk Assets	38	38	58	-	58	5
	Other Assets	494,667	494,667	292,949	-	292,949	23,435
	Defaulted Exposures	8,911	8,911	10,585	-	10,585	846
	Total On-Balance Sheet Exposures	33,458,540	33,458,540	4,739,640	(554,013)	4,185,627	334,850
	<u>Off-Balance-Sheet Exposures</u>						
	OTC Derivatives	120,639	120,639	24,128	-	24,128	1,930
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	80,815	80,815	67,950	-	67,950	5,436
	Total Off-Balance Sheet Exposures	201,454	201,454	92,078	-	92,078	7,366
	Total On and Off-Balance Sheet Exposures	33,659,994	33,659,994	4,831,718	(554,013)	4,277,705	342,216
1.2	Exposures under the IRB Approach						
	<u>On-Balance-Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	16,889,032	16,889,032	4,304,078	-	4,304,078	344,326
	Corporate Exposures	25,729,053	25,729,053	15,983,586	(3,185,417)	12,798,169	1,023,854
	a) Corporates (excluding Specialised Lending and firm-size adjustments)	17,493,445	17,493,445	10,678,913	(3,172,800)	7,506,113	600,489
	b) Corporates (with firm-size adjustment)	8,106,886	8,106,886	5,233,687	-	5,233,687	418,695
	c) Specialised Lending (Slotting Approach) - Project Finance	128,722	128,722	70,986	(12,617)	58,369	4,670
	Retail Exposures	69,892,376	69,892,376	23,768,864	-	23,768,864	1,901,509
	a) Residential Mortgages	14,059,543	14,059,543	7,184,716	-	7,184,716	574,777
	b) Qualifying Revolving Retail Exposures	431,545	431,545	203,414	-	203,414	16,273
	c) Hire Purchase Exposures	26,033,044	26,033,044	8,204,531	-	8,204,531	656,363
	d) Other Retail Exposures	29,368,244	29,368,244	8,176,203	-	8,176,203	654,096
	Defaulted Exposures	688,805	688,805	137,948	-	137,948	11,036
	Total On-Balance Sheet Exposures	113,199,266	113,199,266	44,194,476	(3,185,417)	41,009,059	3,280,725
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	605,464	605,464	206,912	-	206,912	16,553
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	8,716,764	8,716,764	4,156,668	-	4,156,668	332,534
	Defaulted Exposures	7,903	7,903	1,639	-	1,639	131
	Total Off-Balance Sheet Exposures	9,330,131	9,330,131	4,365,219	-	4,365,219	349,218
	Total On and Off-Balance Sheet Exposures	122,529,397	122,529,397	48,559,695	(3,185,417)	45,374,278	3,629,943
	Total IRB Approach after Scaling Factor of 1.06	-	-	51,473,277	(3,376,542)	48,096,735	3,847,739
	Total (Exposures under Standardised Approach & IRB Approach)	156,189,391	156,189,391	56,304,995	(3,930,555)	52,374,440	4,189,955
2.0	Market Risk						
	Bench Mark Rate Risk			99,321	-	99,321	7,946
	Foreign Exchange Risk			474,600	-	474,600	37,968
3.0	Operational Risk			4,145,952	-	4,145,952	331,676
4.0	Total RWA and Capital Requirements			61,024,868	(3,930,555)	57,094,313	4,567,545

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	Malaysia	Singapore	Indonesia	Others	Total
	RM'000	RM'000	RM'000	Oversea Units RM'000	RM'000
As at 30.06.2015					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	45,574,095	17,268,677	7,299,522	7,649,084	77,791,377
Public Sector Entities	9,764,118	1,527,377	583,840	17,380	11,892,715
Banks, Development Financial Institutions & MDBs	323,405	-	-	-	323,405
Insurance Cos, Securities Firms & Fund Managers	-	-	-	1,187,152	1,187,152
Corporates	9,537,795	4,092,991	2,864,073	2,005,432	18,500,291
Regulatory Retail	4,212,010	5,919,131	9,780,873	6,851,955	26,763,969
Residential Mortgages	1,051,899	-	281,931	321,649	1,655,479
Higher Risk Assets	155,876	1,963	9,461	66,842	234,141
Other Assets	780,241	955,616	4,080,942	2,348,291	8,165,090
Securitisation Exposures	185,233	-	-	-	185,233
Equity Exposures	815,332	11,118	-	-	826,450
Total Standardised Approach	72,400,004	29,776,872	24,900,642	20,447,785	147,525,303
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	44,738,453	15,404,169	1,879,443	14,783,788	76,805,854
Corporate Exposures	174,991,036	35,714,249	12,983,426	40,053,893	263,742,604
a) Corporates (excluding Specialised Lending and firm-size adjustments)	105,800,617	35,714,249	12,983,426	40,053,893	194,552,185
b) Corporates (with firm-size adjustment)	69,190,419	-	-	-	69,190,419
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	147,631,065	39,618,137	4,802,266	-	192,051,468
a) Residential Mortgages	40,066,378	16,483,464	3,999,755	-	60,549,597
b) Qualifying Revolving Retail Exposures	5,882,655	4,890,497	802,511	-	11,575,664
c) Hire Purchase Exposures	35,261,444	5,555,605	-	-	40,817,049
d) Other Retail Exposures	66,420,588	12,688,570	-	-	79,109,158
Total IRB Approach	367,360,554	90,736,555	19,665,136	54,837,681	532,599,926
Total Standardised and IRB Approaches	439,760,558	120,513,427	44,565,778	75,285,466	680,125,229
As at 31.12.2014					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	51,815,134	22,806,535	6,567,946	4,964,008	86,153,623
Public Sector Entities	9,339,737	1,489,754	932,589	16,730	11,778,810
Banks, Development Financial Institutions & MDBs	648,833	-	-	-	648,833
Insurance Cos, Securities Firms & Fund Managers	-	886,425	-	5,848	892,273
Corporates	10,363,520	5,525,403	5,531,469	2,342,908	23,763,300
Regulatory Retail	7,290,729	7,660,585	14,023,400	2,678,848	31,653,562
Residential Mortgage	1,158,699	-	253,995	150,785	1,563,479
Higher Risk Assets	196,537	31,013	-	-	227,550
Other Assets	666,625	1,587,859	3,225,400	2,150,689	7,630,573
Securitisation Exposures	185,502	-	-	-	185,502
Equity Exposures	317,511	10,481	9,461	-	337,453
Total Standardised Approach	81,982,827	39,998,055	30,544,260	12,309,816	164,834,958
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	39,661,441	16,967,621	1,729,257	15,216,900	73,575,219
Corporate Exposures	160,008,346	31,691,357	10,522,132	40,345,317	242,567,152
a) Corporates (excluding Specialised Lending and firm-size adjustments)	85,664,521	31,691,357	10,522,132	40,345,317	168,223,327
b) Corporates (with firm-size adjustment)	69,468,055	-	-	-	69,468,055
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	4,875,770	-	-	-	4,875,770
Retail Exposures	141,348,602	33,010,714	-	-	174,359,316
a) Residential Mortgages	38,075,671	14,189,541	-	-	52,265,212
b) Qualifying Revolving Retail Exposures	5,749,899	4,443,912	-	-	10,193,811
c) Hire Purchase Exposures	33,852,870	5,533,903	-	-	39,386,773
d) Other Retail Exposures	63,670,162	8,843,358	-	-	72,513,520
Total IRB Approach	341,018,389	81,669,692	12,251,389	55,562,217	490,501,687
Total Standardised and IRB Approaches	423,001,216	121,667,747	42,795,649	67,872,033	655,336,645

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

Exposure Class	Malaysia RM'000	Singapore RM'000	Others Oversea Units RM'000	Total RM'000
As at 30.06.2015				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	34,127,364	17,268,677	4,513,493	55,909,533
Public Sector Entities	5,222,787	1,527,377	5	6,750,169
Banks, Development Financial Institutions & MDBs	119,713	-	-	119,713
Corporates	8,123,460	4,092,991	1,133,926	13,350,377
Regulatory Retail	1,241,155	5,919,131	303,726	7,464,011
Residential Mortgages	241,674	-	34,093	275,767
Higher Risk Assets	150,022	1,963	-	151,984
Other Assets	6,037,624	955,616	732,970	7,726,210
Securitisation Exposures	185,233	-	-	185,233
Equity Exposure	263,086	11,118	-	274,204
Total Standardised Approach	55,712,118	29,776,872	6,718,211	92,207,201
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	56,820,690	15,404,169	15,294,416	87,519,275
Corporate Exposures	135,380,780	35,714,249	45,512,131	216,607,160
a) Corporates (excluding Specialised Lending and firm-size adjustments)	76,732,737	35,714,249	45,512,131	157,959,116
b) Corporates (with firm-size adjustment)	58,648,044	-	-	58,648,044
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	66,055,220	39,618,137	-	105,673,357
a) Residential Mortgages	23,781,646	16,483,465	-	40,265,110
b) Qualifying Revolving Retail Exposures	5,262,118	4,890,497	-	10,152,615
c) Hire Purchase Exposures	6,989,810	5,555,605	-	12,545,415
d) Other Retail Exposures	30,021,646	12,688,570	-	42,710,217
Total IRB Approach	258,256,691	90,736,555	60,806,546	409,799,792
Total Standardised and IRB Approaches	313,968,809	120,513,427	67,524,757	502,006,993
As at 31.12.2014				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	32,900,579	22,737,047	2,679,151	58,316,777
Public Sector Entities	4,836,470	1,489,754	-	6,326,224
Banks, Development Financial Institutions & MDBs	182,768	-	-	182,768
Corporates	7,155,924	5,134,866	1,967,957	14,258,747
Regulatory Retail	4,532,158	4,679,319	187,218	9,398,695
Residential Mortgages	242,361	-	148,199	390,560
Higher Risk Assets	152,599	668	-	153,267
Other Assets	5,647,517	850,929	1,356,583	7,855,029
Securitisation Exposures	185,502	-	-	185,502
Equity Exposure	179,210	10,481	-	189,691
Total Standardised Approach	56,015,088	34,903,064	6,339,108	97,257,260
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	49,143,979	16,356,823	14,412,412	79,913,214
Corporate Exposures	135,052,497	31,691,357	37,240,742	203,984,596
a) Corporates (excluding Specialised Lending and firm-size adjustments)	70,448,564	31,691,357	37,240,742	139,380,663
b) Corporates (with firm-size adjustment)	59,960,626	-	-	59,960,626
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	4,643,307	-	-	4,643,307
Retail Exposures	67,263,491	33,010,714	-	100,274,205
a) Residential Mortgages	23,862,814	14,189,541	-	38,052,355
b) Qualifying Revolving Retail Exposures	5,206,853	4,443,912	-	9,650,765
c) Hire Purchase Exposures	7,739,407	5,533,903	-	13,273,310
d) Other Retail Exposures	30,454,417	8,843,358	-	39,297,775
Total IRB Approach	251,459,967	81,058,894	51,653,154	384,172,015
Total Standardised and IRB Approaches	307,475,055	115,961,958	57,992,332	481,429,275

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

Exposure Class	As at	As at
	30.06.2015	31.12.2014
	Malaysia/Total	Malaysia/Total
	RM'000	RM'000
<u>Exposures under Standardised Approach</u>		
Sovereigns/Central Banks	11,446,626	18,571,089
Public Sector Entities	8,110,375	7,964,853
Corporates	1,414,083	3,162,776
Regulatory Retail	2,970,855	2,545,781
Residential Mortgages	1,092,156	916,338
Higher Risk Assets	5,855	4,490
Other Assets	617,365	494,667
Total Standardised Approach	25,657,315	33,659,994
<u>Exposures under IRB Approach</u>		
Banks, Development Financial Institutions & MDBs	24,311,329	17,427,466
Corporate Exposures	39,610,255	31,016,822
a) Corporates (excluding Specialised Lending and firm-size adjustments)	29,067,880	21,262,911
b) Corporates (with firm-size adjustment)	10,542,375	9,507,429
c) Specialised Lending (Slotting Approach)		
- Project Finance	-	246,482
Retail Exposures	81,575,845	74,085,109
a) Residential Mortgages	16,284,732	14,212,858
b) Qualifying Revolving Retail Exposures	620,537	543,045
c) Hire Purchase Exposures	28,271,634	26,113,462
d) Other Retail Exposures	36,398,942	33,215,744
Total IRB Approach	145,497,429	122,529,397
Total Standardised and IRB Approaches	171,154,744	156,189,391

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

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
As at 30.06.2015												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	46	-	18,705	-	-	226	32,265,394	4,607,124	2,423,390	-	38,476,493	77,791,377
Public Sector Entities	390,307	-	-	88	7,088	1,005	9,403,852	-	983,889	-	1,106,487	11,892,715
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	323,405	323,405
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	1,182,409	1,016	-	-	3,728	1,187,152
Corporates	107,376	2,892	92,810	72,952	72,974	198,556	540,500	703,285	122,143	1,283	16,585,520	18,500,292
Regulatory Retail	13,710	834	18,400	5,339	16,570	95,015	3,135,491	430,488	38,562	10,350,195	12,659,366	26,763,969
Residential Mortgages	-	-	-	-	-	5,625	-	27,362	-	1,340,560	281,931	1,655,478
Higher Risk Assets	-	-	-	844	-	259	48,327	-	-	175,249	9,461	234,142
Other Assets	-	-	-	-	-	-	816,928	271,189	565	1,462,467	5,613,941	8,165,090
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	185,233	185,233
Equity Exposures	-	-	2,916	95	53,971	-	8,202	-	-	208,990	552,277	826,450
Total Standardised Approach	511,440	3,726	132,831	79,318	150,602	300,686	47,401,102	6,040,464	3,568,549	13,538,743	75,797,841	147,525,304
Exposures under the IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	76,800,185	-	5,669	-	-	76,805,854
Corporate Exposures	2,836,793	3,585,691	11,993,169	6,998,574	6,048,458	8,002,178	2,463,433	16,163,010	6,687,875	10,269	198,953,154	263,742,604
a) Corporates (excluding Specialised Lending and firm-size adjustments)	2,836,793	3,585,691	11,993,169	6,998,574	6,048,458	8,002,178	2,463,433	16,163,010	6,687,875	10,269	129,762,735	194,552,185
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	69,190,419	69,190,419
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	529,203	82,232	1,547,575	1,280,455	53,028	4,665,922	2,648,629	655,217	626,642	149,656,040	30,306,524	192,051,468
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	60,549,597	-	60,549,597
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	11,575,664	-	11,575,664
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	40,817,049	-	40,817,049
d) Other Retail Exposures	529,203	82,232	1,547,575	1,280,455	53,028	4,665,922	2,648,629	655,217	626,642	36,713,730	30,306,524	79,109,158
Total IRB Approach	3,365,996	3,667,923	13,540,744	8,279,029	6,101,487	12,668,100	81,912,247	16,818,227	7,320,187	149,666,309	229,259,679	532,599,926
Total Standardised and IRB Approaches	3,877,435	3,671,649	13,673,575	8,358,347	6,252,089	12,968,786	129,313,349	22,858,691	10,888,736	163,205,052	305,057,520	680,125,230
As at 31.12.2014												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	40	-	-	-	-	155	71,966,094	2,070,161	2,852,999	-	9,264,174	86,153,623
Public Sector Entities	390,339	-	-	88	6,703	1,005	9,620,776	-	608,371	-	1,151,528	11,778,810
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	648,833	648,833
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,002	-	-	891,271	892,273
Corporates	106,348	22,654	2,083,883	2,520,953	934,081	145,151	575,564	438,459	868,101	458,265	15,609,841	23,763,300
Regulatory Retail	11,595	-	15,489	4,794	1,532	42,752	1,386	8,628	17,700	14,462,613	17,087,073	31,653,562
Residential Mortgages	-	-	527	9	1,133	5,993	1,602	110,133	1,866	1,188,221	253,995	1,563,479
Higher Risk Assets	-	12,000	-	-	-	-	47,448	-	-	126,691	41,411	227,550
Other Assets	-	-	-	-	-	-	-	69,378	-	6,457,496	1,103,699	7,630,573
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	185,502	185,502
Equity Exposures	-	-	2,749	126	53,970	-	7,732	-	-	125,113	147,763	337,453
Total Standardised Approach	508,322	34,654	2,102,648	2,525,970	997,419	195,056	82,220,602	2,697,761	4,349,037	22,818,399	46,385,090	164,834,958
Exposures under the IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	72,968,280	-	5,758	-	601,181	73,575,219
Corporate Exposures	7,025,553	4,825,095	37,196,957	13,444,527	10,310,502	25,150,979	108,057,743	18,058,867	6,221,433	1,818,643	10,456,853	242,567,152
a) Corporates (excluding Specialised Lending and firm-size adjustments)	6,613,071	4,731,579	36,691,870	12,682,466	10,181,174	20,189,453	47,180,577	18,006,145	6,145,853	1,818,643	3,982,496	168,223,327
b) Corporates (with firm-size adjustment)	412,482	54,097	258,605	762,061	129,328	371,657	60,877,166	52,722	75,580	-	6,474,357	69,468,055
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	39,419	246,482	-	-	4,589,869	-	-	-	-	-	4,875,770
Retail Exposures	476,375	70,023	1,313,410	1,159,398	36,489	4,031,048	2,286,521	568,383	556,947	163,431,216	429,506	174,359,316
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	52,265,212	-	52,265,212
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	10,193,811	-	10,193,811
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	39,386,773	-	39,386,773
d) Other Retail Exposures	476,375	70,023	1,313,410	1,159,398	36,489	4,031,048	2,286,521	568,383	556,947	61,585,420	429,506	72,513,520
Total IRB Approach	7,501,928	4,895,118	38,510,367	14,603,925	10,346,991	29,182,027	183,312,544	18,627,250	6,784,138	165,249,859	11,487,540	490,501,687
Total Standardised and IRB Approaches	8,010,250	4,929,772	40,613,015	17,129,895	11,344,410	29,377,083	265,533,146	21,325,011	11,133,175	188,068,258	57,872,630	655,336,645

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

Exposure Class	Wholesale, Retail Finance, Insurance, Education, health & others												Total RM'000
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	trade, restaurants & hotels RM'000	Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Household RM'000	NEC RM'000			
As at 30.06.2015													
Exempted Exposures (Standardised Approach)													
Sovereigns/Central Banks	46	-	18,705	-	-	226	20,742,256	3,771,694	2,423,390	-	28,953,217	55,909,533	
Public Sector Entities	285,136	-	-	88	7,088	1,005	5,029,710	-	923,437	-	503,707	6,750,170	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	119,713	119,713	
Corporates	14,877	568	37,368	71,905	15,599	119,719	56,164	576,872	118,963	376	12,337,965	13,350,377	
Regulatory Retail	-	-	990	-	1,173	8,332	1,646	103,266	3,711	7,329,800	15,095	7,464,012	
Residential Mortgages	-	-	-	-	-	-	-	27,362	-	248,404	-	275,767	
Higher Risk Assets	-	-	-	844	-	259	20,931	-	-	129,949	-	151,984	
Other Assets	-	-	-	-	-	-	-	271,189	565	4,248,695	3,205,761	7,726,210	
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	185,233	185,233	
Equity Exposure	-	-	2,917	95	53,971	-	8,202	-	-	208,990	31	274,204	
Total Standardised Approach	300,059	568	59,979	72,932	77,830	129,541	25,858,908	4,750,383	3,470,065	12,166,215	45,320,721	92,207,201	
Exposures under the IRB Approach													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	87,283,239	-	5,669	-	230,367	87,519,275	
Corporate Exposures	1,274,762	2,596,384	7,062,538	2,975,033	5,379,190	5,748,679	2,290,421	13,338,997	6,067,804	8,207	169,865,145	216,607,160	
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,274,762	2,596,384	7,062,538	2,975,033	5,379,190	5,748,679	2,290,421	13,338,997	6,067,804	8,207	111,217,101	157,959,116	
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	58,648,044	58,648,044	
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	
Retail Exposures	292,572	37,416	753,466	619,458	20,032	2,530,128	1,113,897	343,956	285,560	99,676,870	-	105,673,357	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	40,265,110	-	40,265,110	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	10,152,615	-	10,152,615	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,545,415	-	12,545,415	
d) Other Retail Exposures	292,572	37,416	753,466	619,458	20,032	2,530,128	1,113,897	343,956	285,560	36,713,730	-	42,710,217	
Total IRB Approach	1,567,334	2,633,801	7,816,004	3,594,491	5,399,222	8,278,807	90,687,558	13,682,954	6,359,033	99,685,076	170,095,513	409,799,792	
Total Standardised and IRB Approaches	1,867,393	2,634,369	7,875,983	3,667,423	5,477,052	8,408,348	116,546,466	18,433,337	9,829,099	111,851,291	215,416,233	502,006,993	
As at 31.12.2014													
Exempted Exposures (Standardised Approach)													
Sovereigns/Central Banks	40	-	-	-	-	156	52,691,646	1,197,263	2,853,000	-	1,574,672	58,316,777	
Public Sector Entities	285,157	-	-	88	6,703	1,004	5,271,022	-	600,282	-	161,968	6,326,224	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	182,768	182,768	
Corporates	16,340	18,652	28,659	2,458,096	270,876	31,231	572,153	332,335	842,077	15,346	9,672,982	14,258,747	
Regulatory Retail	-	-	433	-	20	7,439	122	5,939	2,401	7,549,491	1,832,850	9,398,695	
Residential Mortgages	-	-	526	8	1,133	3,407	1,603	110,133	1,867	271,883	-	390,560	
Higher Risk Assets	-	12,000	-	-	-	-	17,103	-	-	122,203	1,961	153,267	
Other Assets	-	-	-	-	-	-	-	69,378	-	5,962,828	1,822,823	7,855,029	
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	185,502	185,502	
Equity Exposure	-	-	2,749	127	53,971	-	7,732	-	-	125,112	-	189,691	
Total Standardised Approach	301,537	30,652	32,367	2,458,319	332,703	43,237	58,561,381	1,715,048	4,299,627	14,046,863	15,435,526	97,257,260	
Exposures under the IRB Approach													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	79,867,986	-	5,758	-	39,470	79,913,214	
Corporate Exposures	5,530,636	3,886,295	24,333,093	10,470,465	9,402,061	22,597,857	102,789,679	16,018,947	5,545,371	9,354	3,400,838	203,984,596	
a) Corporates (excluding Specialised Lending and firm-size adjustments)	5,530,636	3,846,876	24,333,093	10,470,465	9,402,061	17,993,969	42,829,053	16,018,947	5,545,371	9,354	3,400,838	139,380,663	
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	59,960,626	-	-	-	-	59,960,626	
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	
- Project Finance	-	39,419	-	-	-	4,603,888	-	-	-	-	-	4,643,307	
Retail Exposures	295,471	34,314	754,882	638,942	16,702	2,454,057	1,085,351	329,902	275,090	94,166,244	223,250	100,274,205	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	38,052,355	-	38,052,355	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	9,650,765	-	9,650,765	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	13,273,310	-	13,273,310	
d) Other Retail Exposures	295,471	34,314	754,882	638,942	16,702	2,454,057	1,085,351	329,902	275,090	33,189,814	223,250	39,297,775	
Total IRB Approach	5,826,107	3,920,609	25,087,975	11,109,407	9,418,763	25,051,914	183,743,015	16,348,849	5,826,219	94,175,598	3,663,558	384,172,015	
Total Standardised and IRB Approaches	6,127,644	3,951,261	25,120,342	13,567,726	9,751,466	25,095,151	242,304,396	18,063,897	10,125,846	108,222,461	19,099,084	481,429,275	

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail trade, restaurants & hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, health & others RM'000	Household RM'000	NEC RM'000	Total RM'000
As at 30.06.2015												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	-	-	11,446,626	-	-	-	-	11,446,626
Public Sector Entities	105,172	-	-	-	-	-	4,374,142	-	58,908	-	3,572,153	8,110,375
Corporates	-	-	-	-	-	-	-	-	-	-	1,414,083	1,414,083
Regulatory Retail	-	-	-	-	-	-	-	-	-	2,970,855	-	2,970,855
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,092,156	-	1,092,156
Higher Risk Assets	-	-	-	-	-	-	-	-	-	5,855	-	5,855
Other Assets	-	-	-	-	-	-	-	-	-	617,365	-	617,365
Total Standardised Approach	105,172	-	-	-	-	-	15,820,768	-	58,908	4,686,231	4,986,236	25,657,315
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	24,311,329	-	-	-	-	24,311,329
Corporate Exposures	1,421,062	918,717	4,486,126	3,800,644	656,487	1,501,391	-	1,856,848	583,619	-	24,385,361	39,610,255
a) Corporates (excluding Specialised Lending and firm-size adjustments)	1,421,062	918,717	4,486,126	3,800,644	656,487	1,501,391	-	1,856,848	583,619	-	13,842,986	29,067,880
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	10,542,375	10,542,375
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	236,632	44,815	794,109	660,997	32,996	2,135,794	1,534,732	311,261	341,082	45,176,903	30,306,524	81,575,845
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	16,284,732	-	16,284,732
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	620,537	-	620,537
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	28,271,634	-	28,271,634
d) Other Retail Exposures	236,632	44,815	794,109	660,997	32,996	2,135,794	1,534,732	311,261	341,082	-	30,306,524	36,398,942
Total IRB Approach	1,657,694	963,532	5,280,235	4,461,641	689,483	3,637,185	25,846,061	2,168,109	924,701	45,176,903	54,691,885	145,497,429
Total Standardised and IRB Approaches	1,762,866	963,532	5,280,235	4,461,641	689,483	3,637,185	41,666,829	2,168,109	983,609	49,863,134	59,678,121	171,154,744
As at 31.12.2014												
Exposures under Standardised Approach												
Sovereigns/Central Banks	-	-	-	-	-	-	18,571,089	-	-	-	-	18,571,089
Public Sector Entities	105,182	-	-	-	-	-	5,053,112	-	6,145	-	2,800,414	7,964,853
Corporates	-	-	2,022,271	61,063	641,641	-	-	-	-	437,801	-	3,162,776
Regulatory Retail	-	-	-	-	-	-	-	-	-	2,545,781	-	2,545,781
Residential Mortgages	-	-	-	-	-	-	-	-	-	916,338	-	916,338
Higher Risk Assets	-	-	-	-	-	-	-	-	-	4,490	-	4,490
Other Assets	-	-	-	-	-	-	-	-	-	494,667	-	494,667
Total Standardised Approach	105,182	-	2,022,271	61,063	641,641	-	23,624,201	-	6,145	4,399,077	2,800,414	33,659,994
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	16,893,756	-	-	-	533,710	17,427,466
Corporate Exposures	1,366,665	837,332	4,008,402	2,826,926	888,902	1,875,074	5,066,548	1,175,061	649,395	-	12,322,517	31,016,822
a) Corporates (excluding Specialised Lending and firm-size adjustments)	954,183	783,235	3,503,315	2,064,865	759,574	1,503,417	4,150,008	1,122,339	573,815	-	5,848,160	21,262,911
b) Corporates (with firm-size adjustment)	412,482	54,097	258,605	762,061	129,328	371,657	916,540	52,722	75,580	-	6,474,357	9,507,429
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	246,482	-	-	-	-	-	-	-	-	246,482
Retail Exposures	180,904	35,709	558,528	520,456	19,787	1,576,991	1,201,170	238,481	281,856	69,264,971	206,256	74,085,109
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	14,212,858	-	14,212,858
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	543,045	-	543,045
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	26,113,462	-	26,113,462
d) Other Retail Exposures	180,904	35,709	558,528	520,456	19,787	1,576,991	1,201,170	238,481	281,856	28,395,606	206,256	33,215,744
Total IRB Approach	1,547,569	873,041	4,566,930	3,347,382	908,689	3,452,065	23,161,474	1,413,542	931,251	69,264,971	13,062,483	122,529,397
Total Standardised and IRB Approaches	1,652,751	873,041	6,589,201	3,408,445	1,550,330	3,452,065	46,785,675	1,413,542	937,396	73,664,048	15,862,897	156,189,391

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2015				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	21,512,342	20,392,409	35,886,626	77,791,377
Public Sector Entities	398,444	9,531,501	1,962,770	11,892,715
Banks, Development Financial Institutions & MDBs	-	323,406	-	323,406
Insurance Cos, Securities Firms & Fund Managers	4,744	1,182,409	-	1,187,152
Corporates	399,349	16,393,352	1,707,591	18,500,291
Regulatory Retail	9,610,464	10,176,056	6,977,448	26,763,969
Residential Mortgage	31,587	129,379	1,494,513	1,655,479
Higher Risk Assets	17,782	209,062	7,297	234,141
Other Assets	6,716,178	950,407	498,504	8,165,090
Securitisation Exposures	-	185,233	-	185,233
Equity Exposures	-	826,450	-	826,450
Total Standardised Approach	38,690,890	60,299,664	48,534,749	147,525,304
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	29,524,466	18,740,037	28,541,351	76,805,854
Corporate Exposures	27,637,821	167,670,225	68,434,557	263,742,604
a) Corporates (excluding Specialised Lending and firm-size adjustments)	27,637,821	157,127,850	9,786,513	194,552,185
b) Corporates (with firm-size adjustment)	-	10,542,375	58,648,044	69,190,419
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	6,357,040	35,144,791	150,549,637	192,051,467
a) Residential Mortgages	253,781	5,697,639	54,598,177	60,549,597
b) Qualifying Revolving Retail Exposures	1,841,586	9,192,126	541,951	11,575,663
c) Hire Purchase Exposures	470,838	13,933,662	26,412,548	40,817,049
d) Other Retail Exposures	3,790,834	6,321,364	68,996,961	79,109,158
Total IRB Approach	63,519,327	221,555,054	247,525,545	532,599,926
Total Standardised and IRB Approaches	102,210,218	281,854,718	296,060,294	680,125,230
As at 31.12.2014				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	35,216,815	15,145,111	35,791,697	86,153,623
Public Sector Entities	1,529,718	8,179,463	2,069,629	11,778,810
Banks, Development Financial Institutions & MDBs	-	648,833	-	648,833
Insurance Cos, Securities Firms & Fund Managers	1,002	891,271	-	892,273
Corporates	4,282,526	6,538,757	12,942,017	23,763,300
Regulatory Retail	8,165,380	18,219,514	5,268,668	31,653,562
Residential Mortgage	33,869	164,733	1,364,877	1,563,479
Higher Risk Assets	11,652	209,487	6,411	227,550
Other Assets	3,196,138	3,974,407	460,028	7,630,573
Securitisation Exposures	-	185,502	-	185,502
Equity Exposures	-	337,453	-	337,453
Total Standardised Approach	52,437,100	54,494,531	57,903,327	164,834,958
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	58,891,310	1,288,497	13,395,412	73,575,219
Corporate Exposures	71,418,116	78,370,490	92,778,546	242,567,152
a) Corporates (excluding Specialised Lending and firm-size adjustments)	66,084,156	71,050,158	31,089,013	168,223,327
b) Corporates (with firm-size adjustment)	798,162	7,048,450	61,621,443	69,468,055
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	4,535,798	271,882	68,090	4,875,770
Retail Exposures	4,815,308	29,920,435	139,623,573	174,359,316
a) Residential Mortgages	172,830	1,698,530	50,393,852	52,265,212
b) Qualifying Revolving Retail Exposures	653,115	9,232,803	307,893	10,193,811
c) Hire Purchase Exposures	429,759	13,138,741	25,818,273	39,386,773
d) Other Retail Exposures	3,559,604	5,850,361	63,103,555	72,513,520
Total IRB Approach	135,124,734	109,579,422	245,797,531	490,501,687
Total Standardised and IRB Approaches	187,561,834	164,073,953	303,700,858	655,336,645

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2015				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	11,545,452	15,232,703	29,131,378	55,909,533
Public Sector Entities	721,895	4,491,027	1,537,248	6,750,169
Banks, Development Financial Institutions & MDBs	-	119,713	-	119,713
Corporates	206,761	12,825,195	318,421	13,350,377
Regulatory Retail	923,930	2,839,088	3,700,994	7,464,012
Residential Mortgages	803	35,022	239,942	275,767
Higher Risk Assets	16,921	132,300	2,764	151,984
Other Assets	2,097,149	5,629,061	-	7,726,210
Securitisation Exposures	-	185,233	-	185,233
Equity Exposure	-	274,204	-	274,204
Total Standardised Approach	15,512,911	41,763,545	34,930,746	92,207,202
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	55,067,863	16,379,799	16,071,613	87,519,275
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	9,029,626	146,667,392	60,910,142	216,607,160
a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,029,626	146,667,392	2,262,098	157,959,116
b) Corporates (with firm-size adjustment)	-	-	58,648,044	58,648,044
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	4,700,912	20,496,698	80,475,747	105,673,357
a) Residential Mortgages	241,933	1,355,829	38,667,348	40,265,110
b) Qualifying Revolving Retail Exposures	1,712,727	7,919,944	519,944	10,152,615
c) Hire Purchase Exposures	320,336	7,195,028	5,030,051	12,545,415
d) Other Retail Exposures	2,425,915	4,025,897	36,258,404	42,710,217
Total IRB Approach	68,798,400	183,543,889	157,457,503	409,799,792
Total Standardised and IRB Approaches	84,311,311	225,307,434	192,388,249	502,006,994
As at 31.12.2014				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	19,646,847	9,685,088	28,983,842	58,316,777
Public Sector Entities	541,316	4,054,168	1,730,740	6,326,224
Banks, Development Financial Institutions & MDBs	-	182,768	-	182,768
Corporates	533,057	2,325,882	11,399,808	14,258,747
Regulatory Retail	4,811,822	1,758,198	2,828,675	9,398,695
Residential Mortgages	2,642	68,491	319,427	390,560
Higher Risk Assets	10,797	139,360	3,110	153,267
Other Assets	2,559,061	5,295,968	-	7,855,029
Securitisation Exposures	-	185,502	-	185,502
Equity Exposure	-	189,691	-	189,691
Total Standardised Approach	28,105,542	23,886,116	45,265,602	97,257,260
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	47,307,944	26,872,865	5,732,405	79,913,214
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
Corporate Exposures	54,349,813	63,309,302	86,325,481	203,984,596
a) Corporates (excluding Specialised Lending and firm-size adjustments)	49,814,016	63,269,882	26,296,765	139,380,663
b) Corporates (with firm-size adjustment)	-	-	59,960,626	59,960,626
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	4,535,797	39,420	68,090	4,643,307
Retail Exposures	3,565,736	21,061,464	75,647,005	100,274,205
a) Residential Mortgages	165,994	1,377,891	36,508,470	38,052,355
b) Qualifying Revolving Retail Exposures	559,786	8,793,744	297,235	9,650,765
c) Hire Purchase Exposures	299,122	7,021,992	5,952,196	13,273,310
d) Other Retail Exposures	2,540,834	3,867,837	32,889,104	39,297,775
Total IRB Approach	105,223,493	111,243,631	167,704,891	384,172,015
Total Standardised and IRB Approaches	133,329,035	135,129,747	212,970,493	481,429,275

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

Exposure Class As at 30.06.2015	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	3,308,429	2,289,503	5,848,694	11,446,626
Public Sector Entities	3,229,762	4,659,932	220,681	8,110,375
Corporates	759	1,413,324	-	1,414,083
Regulatory Retail	325,818	189,126	2,455,911	2,970,855
Residential Mortgages	501	29,788	1,061,867	1,092,156
Higher Risk Assets	862	460	4,533	5,855
Other Assets	118,861	-	498,504	617,365
Total Standardised Approach	6,984,992	8,582,133	10,090,190	25,657,315
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	9,934,487	963,623	13,413,219	24,311,329
Corporate Exposures	9,925,289	23,458,951	6,226,015	39,610,255
a) Corporates (excluding Specialised Lending and firm-size adjustments)	9,925,289	12,916,576	6,226,015	29,067,880
b) Corporates (with firm-size adjustment)	-	10,542,375	-	10,542,375
c) Specialised Lending (Slotting Approach)				
- Project Finance	-	-	-	-
Retail Exposures	1,607,270	9,901,736	70,066,839	81,575,845
a) Residential Mortgages	11,849	342,054	15,930,829	16,284,732
b) Qualifying Revolving Retail Exposures	80,000	525,581	14,956	620,537
c) Hire Purchase Exposures	150,503	6,738,634	21,382,497	28,271,634
d) Other Retail Exposures	1,364,918	2,295,467	32,738,557	36,398,942
Total IRB Approach	21,467,046	34,324,310	89,706,073	145,497,429
Total Standardised and IRB Approaches	28,452,038	42,906,443	99,796,263	171,154,744

As at 31.12.2014

Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	10,428,117	2,044,848	6,098,124	18,571,089
Public Sector Entities	711,342	7,032,692	220,819	7,964,853
Corporates	843,239	2,063,377	256,160	3,162,776
Regulatory Retail	235,403	578,071	1,732,307	2,545,781
Residential Mortgages	425	27,433	888,480	916,338
Higher Risk Assets	855	335	3,300	4,490
Other Assets	34,639	-	460,028	494,667
Total Standardised Approach	12,254,020	11,746,756	9,659,218	33,659,994
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	9,818,851	598,767	7,009,848	17,427,466
Corporate Exposures	9,667,436	16,043,674	5,305,712	31,016,822
a) Corporates (excluding Specialised Lending and firm-size adjustments)	8,869,273	8,748,743	3,644,895	21,262,911
b) Corporates (with firm-size adjustment)	798,163	7,048,449	1,660,817	9,507,429
c) Specialised Lending (Slotting Approach)				
- Project Finance	-	246,482	-	246,482
Retail Exposures	1,249,573	8,858,971	63,976,565	74,085,109
a) Residential Mortgages	6,839	320,639	13,885,380	14,212,858
b) Qualifying Revolving Retail Exposures	93,329	439,059	10,657	543,045
c) Hire Purchase Exposures	130,637	6,116,749	19,866,076	26,113,462
d) Other Retail Exposures	1,018,768	1,982,524	30,214,452	33,215,744
Total IRB Approach	20,735,860	25,501,412	76,292,125	122,529,397
Total Standardised and IRB Approaches	32,989,880	37,248,168	85,951,343	156,189,391

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2015					
Non-Retail Exposures					
Bank					
0.0000 - 0.0520	20,360,517	45.11	18.86	73	3,840,589
0.0520 - 0.3335	40,291,495	45.01	24.06	7,095	9,694,610
0.3335 - 1.5000	13,567,267	45.00	59.84	11,270	8,118,822
1.5000 - 100	2,564,371	45.00	125.84	-	3,226,979
100	22,205	45.00	-	-	-
Total for Bank Exposures	76,805,854			18,437	24,881,001
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	30,749,501	44.95	21.35	5,949,830	6,564,374
0.1200 - 0.6440	68,104,137	44.88	53.79	5,606,638	36,635,301
0.6440 - 3.0000	73,377,292	44.68	92.80	2,566,214	68,091,908
3.0000 - 100	18,113,792	43.82	145.83	486,280	26,415,099
100	4,207,462	44.94	-	91,300	414
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	194,552,185			14,700,262	137,707,095
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	5,998,770	44.81	20.34	-	1,220,380
0.1200 - 0.6440	24,596,338	44.06	47.06	-	11,575,391
0.6440 - 3.0000	31,119,562	43.73	75.56	-	23,513,705
3.0000 - 100	5,687,158	43.62	120.22	-	6,837,031
100	1,788,592	45.08	-	-	-
Total for Corporate (with firm-size adjustment)	69,190,419			-	43,146,507
Total Non-Retail Exposures	340,548,458			14,718,699	205,734,603
As at 31.12.2014					
Non-Retail Exposures					
Bank					
0.0000 - 0.0520	20,002,418	45.00	18.17	5	3,634,247
0.0520 - 0.3335	38,909,512	44.77	24.07	33,556	9,363,824
0.3335 - 1.5000	12,168,539	45.00	60.12	11,602	7,315,602
1.5000 - 100	2,468,224	45.00	131.57	2	3,247,547
100	26,526	-	-	-	-
Total for Bank Exposures	73,575,219			45,165	23,561,220
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	23,168,111	45.00	24.27	5,962,736	5,622,757
0.1200 - 0.6440	59,433,045	45.00	54.49	5,052,366	32,382,494
0.6440 - 3.0000	66,888,338	45.00	98.72	2,887,476	66,032,115
3.0000 - 100	12,368,571	45.00	144.73	663,072	17,740,302
100	6,365,264	45.00	-	62,352	85
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	168,223,329			14,628,002	121,777,753
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	8,423,287	45.00	13.02	-	1,096,329
0.1200 - 0.6440	25,701,504	44.70	47.57	344	12,225,062
0.6440 - 3.0000	30,185,373	43.05	75.53	13,865	22,799,807
3.0000 - 100	5,073,330	43.40	97.92	557	5,076,353
100	84,561	44.85	1.26	-	1,175
Total for Corporate (with firm-size adjustment)	69,468,055			14,766	41,198,726
Total Non-Retail Exposures	311,266,603			14,687,933	186,537,699

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2015					
<u>Non-Retail Exposures</u>					
Bank					
0.0000-0.0520	18,232,811	45.33	18.94	6	3,452,969
0.0520-0.3335	55,967,215	45.03	26.06	7,095	14,583,888
0.3335-1.5000	10,517,953	45.01	64.21	11,256	6,753,978
1.5000-100	2,779,091	45.00	125.94	-	3,500,029
100	22,205	-	-	-	-
Total for Bank Exposures	87,519,275			18,357	28,290,863
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000-0.1200	26,866,376	44.91	20.86	5,948,453	5,604,108
0.1200-0.6440	57,831,514	44.75	54.13	5,605,146	31,302,224
0.6440-3.0000	56,653,096	44.35	93.61	2,564,802	53,035,703
3.0000-100	13,866,518	42.65	139.90	486,277	19,398,725
100	2,741,612	44.87	0.01	91,299	304
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	157,959,116			14,695,978	109,341,064
Corporate (with firm-size adjustment)					
0.0000-0.1200	5,411,698	44.63	20.08	-	1,086,548
0.1200-0.6440	21,022,020	43.12	46.90	-	9,860,040
0.6440-3.0000	26,035,820	42.46	74.86	-	19,490,411
3.0000-100	4,786,240	42.25	119.52	-	5,720,289
100	1,392,266	45.15	-	-	-
Total for Corporate (with firm-size adjustment)	58,648,044			-	36,157,288
Total Non-Retail Exposures	304,126,435			14,714,334	173,789,215
As at 31.12.2014					
<u>Non-Retail Exposures</u>					
Bank					
0.0000-0.0520	17,726,227	45.00	18.16	5	3,219,654
0.0520-0.3335	49,728,892	45.00	26.14	32,504	12,997,148
0.3335-1.5000	9,706,815	45.00	64.70	11,602	6,280,241
1.5000-100	2,724,754	45.00	130.68	2	3,560,796
100	26,526	-	-	-	-
Total for Bank Exposures	79,913,214			44,113	26,057,839
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000-0.1200	20,486,715	45.00	24.13	5,962,736	4,944,282
0.1200-0.6440	51,441,284	45.00	54.73	5,052,366	28,152,716
0.6440-3.0000	53,783,384	45.00	98.29	2,887,476	52,865,727
3.0000-100	8,841,303	45.00	139.68	663,072	12,349,890
100	4,827,977	45.00	-	62,352	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	139,380,663			14,628,002	98,312,615
Corporate (with firm-size adjustment)					
0.0000-0.1200	7,935,193	45.00	12.56	-	996,563
0.1200-0.6440	21,313,420	45.00	47.67	-	10,159,690
0.6440-3.0000	26,039,191	45.00	74.94	-	19,514,271
3.0000-100	4,656,569	45.00	96.54	-	4,495,623
100	16,253	45.00	7.23	-	1,175
Total for Corporate (with firm-size adjustment)	59,960,626			-	35,167,322
Total Non-Retail Exposures	279,254,503			14,672,115	159,537,776

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2015					
<u>Non-Retail Exposures</u>					
Bank					
0.0000 - 0.0520	1,613,477	45.00	18.28	66,588	294,892
0.0520 - 0.3335	21,006,765	45.00	22.79	-	4,787,826
0.3335 - 1.5000	1,631,499	45.00	49.93	13,929	814,668
1.5000 - 100	59,588	45.00	113.57	-	67,675
100	-	45.00	-	-	-
Total for Bank Exposures	24,311,329			80,517	5,965,061
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	6,940,616	45.00	24.21	1,365,402	1,680,391
0.1200 - 0.6440	10,328,105	45.00	54.92	1,433,062	5,672,028
0.6440 - 3.0000	10,557,597	45.00	79.21	1,408,184	8,363,065
3.0000 - 100	909,116	45.00	123.26	3,625	1,120,567
100	332,446	45.00	0.03	827	110
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	29,067,880			4,211,100	16,836,161
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	587,072	43.27	22.80	-	133,832
0.1200 - 0.6440	3,574,318	44.18	47.99	-	1,715,351
0.6440 - 3.0000	5,083,742	43.60	79.14	-	4,023,295
3.0000 - 100	900,917	42.83	123.96	-	1,116,742
100	396,326	44.00	-	-	-
Total for Corporate (with firm-size adjustment)	10,542,375			-	6,989,220
Total Non-Retail Exposures	63,921,584			4,291,617	29,790,442
As at 31.12.2014					
<u>Non-Retail Exposures</u>					
Bank					
0.0000 - 0.0520	1,570,266	45.00	18.15	43,236	284,928
0.0520 - 0.3335	14,494,527	45.01	24.08	1	3,490,931
0.3335 - 1.5000	1,356,765	45.00	47.31	7,799	641,856
1.5000 - 100	5,908	45.00	185.93	-	10,985
100	-	-	-	-	-
Total for Bank Exposures	17,427,466			51,036	4,428,700
Corporate (excluding Specialised Lending and firm-size adjustments)					
0.0000 - 0.1200	5,981,461	44.98	23.92	644,939	1,430,998
0.1200 - 0.6440	6,978,813	44.70	52.22	1,554,882	3,644,583
0.6440 - 3.0000	6,897,093	43.97	93.29	450,602	6,434,158
3.0000 - 100	1,039,777	42.49	114.67	25,283	1,192,348
100	365,767	45.43	0.02	3,943	85
Total for Corporate (excluding Specialised Lending and firm-size adjustments)	21,262,911			2,679,649	12,702,172
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	488,094	43.27	20.44	7,813	99,765
0.1200 - 0.6440	4,388,084	44.18	47.07	52,616	2,065,372
0.6440 - 3.0000	3,552,666	43.60	75.71	108,471	2,689,901
3.0000 - 100	1,010,277	42.83	116.44	32,986	1,176,366
100	68,308	44.00	-	53	-
Total for Corporate (with firm-size adjustment)	9,507,429			201,939	6,031,404
Total Non-Retail Exposures	48,197,806			2,932,624	23,162,276

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

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	Total RM'000
As at 30.06.2015						
Specialised Lending						
- Project Finance	-	-	-	-	-	-
EAD after CRM	-	-	-	-	-	-
As at 31.12.2014						
Specialised Lending						
- Project Finance	2,541,715	250,760	331,140	1,752,070	86	4,875,771
EAD after CRM	2,541,715	250,760	331,140	1,752,070	86	4,875,771

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

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	Total RM'000
As at 30.06.2015						
Specialised Lending						
- Project Finance	-	-	-	-	-	-
EAD after CRM	-	-	-	-	-	-
As at 31.12.2014						
Specialised Lending						
- Project Finance	2,317,101	250,760	323,290	1,752,070	86	4,643,307
EAD after CRM	2,317,101	250,760	323,290	1,752,070	86	4,643,307

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

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	Total RM'000
As at 30.06.2015						
Specialised Lending						
- Project Finance	-	-	-	-	-	-
EAD after CRM	-	-	-	-	-	-
As at 31.12.2014						
Specialised Lending						
- Project Finance	224,614	-	7,850	14,018	-	246,482
EAD after CRM	224,614	-	7,850	14,018	-	246,482

Table 18a: Disclosure on Impaired loans, advances and financing by industry for Maybank Group

	Impaired loans, advances and financing	Past Due Loans	Individual Allowance	Collective Impairment
As at 30.06.2015	RM'000	RM'000	RM'000	RM'000
Agriculture	290,590	-	-	-
Mining & quarrying	238,684	-	-	-
Manufacturing	900,398	-	-	-
Construction	744,271	-	-	-
Electricity, gas & water supply	316,473	-	-	-
Wholesale, retail trade, restaurants & hotels	666,343	-	-	-
Finance, insurance, real estate & business	1,570,331	-	-	-
Transport, storage & communication	785,927	-	-	-
Education, health & others	189,622	-	-	-
Household	921,189	-	-	-
Others	140,499	-	-	-
Total	6,764,327	21,165,126	1,815,415	3,823,149
As at 31.12.2014				
Agriculture	246,336	-	-	-
Mining & quarrying	188,370	-	-	-
Manufacturing	1,546,900	-	-	-
Construction	631,899	-	-	-
Electricity, gas & water supply	187,640	-	-	-
Wholesale, retail trade, restaurants & hotels	487,213	-	-	-
Finance, insurance, real estate & business	1,103,237	-	-	-
Transport, storage & communication	750,888	-	-	-
Education, health & others	142,043	-	-	-
Household	845,371	-	-	-
Others	104,264	-	-	-
Total	6,234,161	22,668,413	1,989,856	3,968,699

Table 18b: Disclosure on Impaired loans, advances and financing by industry for Maybank

	Impaired loans, advances and financing		Individual Allowance	Collective Impairment
	Past Due Loans			
As at 30.06.2015	RM'000	RM'000	RM'000	RM'000
Agriculture	79,167	-	12,903	-
Mining & quarrying	3,680	-	-	-
Manufacturing	702,277	-	351,029	-
Construction	638,108	-	139,428	-
Electricity, gas & water supply	31,132	-	-	-
Wholesale, retail trade, restaurants & hotels	364,739	-	112,915	-
Finance, insurance, real estate & business	1,220,525	-	181,798	-
Transport, storage & communication	471,325	-	209,986	-
Education, health & others	107,804	-	82,189	-
Household	591,257	-	-	-
Others	13,630	-	-	-
Total	4,223,644	10,735,265	1,090,248	2,695,426
As at 31.12.2014				
Agriculture	54,403	-	-	-
Mining & quarrying	7,169	-	-	-
Manufacturing	1,394,755	-	-	-
Construction	571,784	-	-	-
Electricity, gas & water supply	15,519	-	-	-
Wholesale, retail trade, restaurants & hotels	268,997	-	-	-
Finance, insurance, real estate & business	893,000	-	-	-
Transport, storage & communication	411,870	-	-	-
Education, health & others	108,693	-	-	-
Household	508,338	-	-	-
Others	15,301	-	-	-
Total	4,249,829	10,967,427	1,437,216	2,940,357

Table 18c: Disclosure on Impaired loans, advances and financing by industry for Maybank Islamic

	Impaired loans, advances and financing	Past Due Loans	Individual Allowance	Collective Allowance
	RM'000	RM'000	RM'000	RM'000
As at 30.06.2015				
Agriculture	9,979	-	-	-
Mining & quarrying	86	-	-	-
Manufacturing	76,840	-	-	-
Construction	32,535	-	-	-
Electricity, gas & water supply	324	-	-	-
Wholesale, retail trade, restaurants & hotels	105,653	-	-	-
Finance, insurance, real estate & business	147,512	-	-	-
Transport, storage & communication	88,238	-	-	-
Education, health & others	8,982	-	-	-
Household	220,757	-	-	-
Others	2,777	-	-	-
Total	693,681	10,260,977	209,002	667,245
As at 31.12.2014				
Agriculture	14,100	-	-	-
Mining & quarrying	85	-	-	-
Manufacturing	75,491	-	-	-
Construction	26,963	-	-	-
Electricity, gas & water supply	252	-	-	-
Wholesale, retail trade, restaurants & hotels	114,044	-	-	-
Finance, insurance, real estate & business	127,470	-	-	-
Transport, storage & communication	90,090	-	-	-
Education, health & others	7,590	-	-	-
Household	216,916	-	-	-
Others	1,816	-	-	-
Total	674,817	10,363,615	212,946	597,403

3.4 Retail Portfolios

Tables 19 through 21 show the exposures by PD bands for Retail Portfolios of the Group, the Bank and Maybank Islamic, respectively.

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2015					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	24,732,738	21.89	10.20	49,781	2,522,449
0.5900 - 3.3330	29,149,285	26.90	34.97	22,422	10,194,575
3.3330 - 18.7500	5,185,362	18.06	92.70	331	4,806,668
18.7500 - 100	1,110,588	19.18	105.20	1	1,168,327
100	371,625	62.45	76.74	1,194	285,185
Total for Residential Mortgages Exposures	60,549,597			73,728	18,977,204
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	5,745,245	78.46	12.71	5,080,869	730,075
0.5900 - 3.3330	4,221,395	77.24	39.70	328,626	1,676,005
3.3330 - 18.7500	1,214,273	80.45	122.84	27,183	1,491,582
18.7500 - 100	363,123	74.63	234.79	-	852,567
100	31,628	74.63	105.02	-	33,216
Total for Qualifying Revolving Retail Exposures	11,575,664			5,436,678	4,783,445
Hire Purchase Exposures					
0.0000 - 0.5900	32,136,151	50.18	20.04	-	6,438,875
0.5900 - 3.3330	6,119,522	47.16	55.03	-	3,367,641
3.3330 - 18.7500	2,045,282	48.43	76.48	-	1,564,222
18.7500 - 100	351,315	51.08	112.52	-	395,284
100	164,780	94.92	76.47	-	126,002
Total Hire Purchase Exposures	40,817,049			-	11,892,024
Other Retail Exposures					
0.0000 - 0.5900	18,278,082	23.38	15.68	4,038,730	2,865,644
0.5900 - 3.3330	38,700,470	18.91	26.58	383,372	10,288,386
3.3330 - 18.7500	19,049,037	40.49	30.69	27,607	5,846,969
18.7500 - 100	2,863,166	35.81	67.99	2	1,946,665
100	218,402	57.36	94.22	3,520	205,785
Total Other Retail Exposures	79,109,158			4,453,231	21,153,448
Total Retail Exposures	192,051,468			9,963,636	56,806,121
As at 31.12.2014					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	19,946,155	17.95	10.02	62,666	1,998,807
0.5900 - 3.3330	26,028,860	24.11	34.98	23,623	9,104,273
3.3330 - 18.7500	4,984,441	27.09	92.00	597	4,585,579
18.7500 - 100	1,015,541	20.08	108.76	-	1,104,461
100	290,215	66.26	77.01	1,216	223,500
Total for Residential Mortgages Exposures	52,265,212			88,102	17,016,620
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	5,090,510	78.61	12.63	4,620,766	642,864
0.5900 - 3.3330	3,774,954	77.83	38.46	280,895	1,451,707
3.3330 - 18.7500	1,028,016	76.91	117.41	26,331	1,207,011
18.7500 - 100	299,424	78.47	237.05	-	709,775
100	906	74.63	77.31	-	701
Total for Qualifying Revolving Retail Exposures	10,193,810			4,927,992	4,012,058
Hire Purchase Exposures					
0.0000 - 0.5900	28,998,566	50.28	20.95	-	6,075,852
0.5900 - 3.3330	7,777,564	51.97	54.91	-	4,271,023
3.3330 - 18.7500	2,135,104	47.81	76.56	-	1,634,701
18.7500 - 100	321,930	46.14	113.75	-	366,209
100	153,609	95.78	66.26	-	101,776
Total Hire Purchase Exposures	39,386,773			-	12,449,561
Other Retail Exposures					
0.0000 - 0.5900	14,537,683	32.95	16.99	3,332,880	2,469,326
0.5900 - 3.3330	35,920,212	22.07	26.56	412,483	9,540,248
3.3330 - 18.7500	19,341,187	18.04	30.03	29,292	5,807,239
18.7500 - 100	2,490,939	30.63	63.27	-	1,575,960
100	223,498	53.65	83.91	3,379	187,538
Total Other Retail Exposures	72,513,519			3,778,034	19,580,311
Total Retail Exposures	174,359,314			8,794,128	53,058,550

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2015					
Retail Exposures					
Residential Mortgages					
0.0000-0.5900	20,404,713	17.00	9.40	49,763	1,914,001
0.5900-3.3330	15,978,043	20.90	30.40	22,407	4,853,015
3.3330-18.7500	2,904,676	17.90	77.00	331	2,237,585
18.7500-100	712,615	17.90	103.50	-	737,669
100	265,065	55.50	-	1,194	208,344
Total for Residential Mortgages Exposures	40,265,112			73,695	9,950,614
Qualifying Revolving Retail Exposure					
0.0000-0.5900	5,125,240	82.30	12.70	5,080,869	648,640
0.5900-3.3330	3,719,483	79.80	38.80	328,626	1,443,386
3.3330-18.7500	993,717	86.30	118.00	27,183	1,172,170
18.7500-100	313,185	74.00	236.80	-	741,759
100	990	74.60	-	-	671
Total for Qualifying Revolving Retail Exposures	10,152,615			5,436,678	4,006,626
Hire Purchase Exposure					
0.0000-0.5900	10,000,148	47.10	17.30	-	1,725,495
0.5900-3.3330	1,597,156	44.90	50.70	-	810,291
3.3330-18.7500	741,157	47.90	71.90	-	533,085
18.7500-100	129,510	48.00	106.60	-	138,076
100	77,445	94.30	-	-	60,555
Total Hire Purchase Exposures	12,545,416			-	3,267,502
Other Retail Exposure					
0.0000-0.5900	14,708,717	22.30	14.20	4,035,771	2,082,693
0.5900-3.3330	19,224,729	20.60	26.40	382,943	5,084,670
3.3330-18.7500	7,270,342	40.20	33.50	27,552	2,433,068
18.7500-100	1,338,172	41.00	77.80	-	1,041,719
100	168,256	59.60	-	3,520	171,810
Total Other Retail Exposures	42,710,216			4,449,786	10,813,960
Total Retail Exposures	105,673,359			9,960,158	28,038,702

As at 31.12.2014

Retail Exposures

Residential Mortgages					
0.0000-0.5900	17,995,425	14.12	9.44	62,666	1,698,079
0.5900-3.3330	16,120,659	20.60	29.92	23,623	4,823,285
3.3330-18.7500	2,991,522	20.85	76.55	597	2,290,015
18.7500-100	719,057	18.30	102.62	-	737,885
100	225,692	60.48	78.21	1,216	176,509
Total for Residential Mortgages Exposures	38,052,355			88,102	9,725,773
Qualifying Revolving Retail Exposure					
0.0000-0.5900	4,894,691	82.60	12.71	4,620,766	622,088
0.5900-3.3330	3,523,433	81.03	38.51	280,895	1,356,964
3.3330-18.7500	947,206	79.19	118.30	26,331	1,120,498
18.7500-100	284,619	82.32	238.12	-	677,723
100	816	74.63	74.87	-	611
Total for Qualifying Revolving Retail Exposures	9,650,765			4,927,992	3,777,883
Hire Purchase Exposure					
0.0000-0.5900	9,025,579	47.62	19.23	-	1,735,690
0.5900-3.3330	3,140,969	48.16	51.29	-	1,610,914
3.3330-18.7500	924,456	45.98	73.57	-	680,159
18.7500-100	109,116	43.80	106.76	-	116,490
100	73,190	95.81	61.58	-	45,071
Total Hire Purchase Exposures	13,273,310			-	4,188,324
Other Retail Exposure					
0.0000-0.5900	11,654,970	23.87	15.03	3,332,880	1,752,225
0.5900-3.3330	18,026,126	22.01	26.24	412,484	4,729,767
3.3330-18.7500	8,109,124	18.82	31.64	29,291	2,566,033
18.7500-100	1,349,106	34.27	66.69	-	899,748
100	158,449	58.48	95.80	3,379	151,796
Total Other Retail Exposures	39,297,775			3,778,034	10,099,569
Total Retail Exposures	100,274,205			8,794,128	27,791,549

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments RM'000	RWA RM'000
As at 30.06.2015					
Retail Exposures					
Residential Mortgages					
0.0000-0.5900	13,737,160	26.77	38.48	18,140	5,286,271
0.5900-3.3330	2,318,114	32.88	117.43	14,429	2,722,137
3.3330-18.7500	157,341	20.49	112.62	92	177,191
18.7500-100	72,117	69.42	78.87	544	56,879
100	-	-	-	-	-
Total for Residential Mortgages Exposures	16,284,732			33,205	8,242,478
Qualifying Revolving Retail Exposure					
0.0000-0.5900	516,501	74.63	24.56	-	126,862
0.5900-3.3330	101,920	74.63	125.40	-	127,810
3.3330-18.7500	2,012	74.63	223.43	-	4,493
18.7500-100	104	74.63	138.08	-	144
100	-	-	-	-	-
Total for Qualifying Revolving Retail Exposures	620,537			-	259,309
Hire Purchase Exposure					
0.0000-0.5900	26,658,369	53.27	27.27	-	7,270,730
0.5900-3.3330	1,519,871	49.40	84.20	-	1,279,689
3.3330-18.7500	6,059	54.29	142.87	-	8,656
18.7500-100	87,335	95.50	74.94	-	65,447
100	-	-	-	-	-
Total Hire Purchase Exposures	28,271,634			-	8,624,522
Other Retail Exposure					
0.0000-0.5900	23,045,107	24.40	25.98	2,959,431	5,986,667
0.5900-3.3330	12,322,162	17.25	29.39	428,866	3,622,008
3.3330-18.7500	981,527	31.45	71.00	54,971	696,839
18.7500-100	50,146	55.12	67.75	1,730	33,974
100	-	-	-	-	-
Total Other Retail Exposures	36,398,942			3,444,998	10,339,488
Total Retail Exposures	81,575,845			3,478,203	27,465,797
As at 31.12.2014					
Retail Exposures					
Residential Mortgages					
0.0000-0.5900	1,950,730	21.77	15.42	8,352	300,728
0.5900-3.3330	9,908,201	27.61	43.21	44,542	4,280,988
3.3330-18.7500	1,992,919	33.32	115.19	35,598	2,295,564
18.7500-100	296,485	21.87	123.64	299	366,576
100	64,523	72.04	72.83	470	46,991
Total for Residential Mortgages Exposures	14,212,858			89,261	7,290,847
Qualifying Revolving Retail Exposure					
0.0000-0.5900	195,819	74.63	10.61	61,398	20,777
0.5900-3.3330	251,521	74.63	37.67	42,686	94,743
3.3330-18.7500	80,810	74.63	107.06	5,918	86,513
18.7500-100	14,804	74.63	216.52	1,498	32,052
100	91	74.63	99.25	-	90
Total for Qualifying Revolving Retail Exposures	543,045			111,500	234,175
Hire Purchase Exposure					
0.0000-0.5900	19,972,987	52.94	21.73	-	4,340,161
0.5900-3.3330	4,636,596	55.78	57.37	-	2,660,108
3.3330-18.7500	1,210,648	49.64	78.85	-	954,542
18.7500-100	212,813	48.49	117.34	-	249,719
100	80,418	95.75	70.51	-	56,706
Total Hire Purchase Exposures	26,113,462			-	8,261,236
Other Retail Exposure					
0.0000-0.5900	2,882,714	42.02	24.88	296,900	717,101
0.5900-3.3330	17,894,085	22.13	26.88	2,950,338	4,810,481
3.3330-18.7500	11,232,063	17.26	28.86	435,024	3,241,206
18.7500-100	1,141,833	26.99	59.22	42,990	676,212
100	65,049	48.81	54.95	2,107	35,743
Total Other Retail Exposures	33,215,744			3,727,359	9,480,743
Total Retail Exposures	74,085,109			3,928,120	25,267,001

3.5 Credit Risk Mitigation

Tables 22 through 24 shows the credit risk mitigation analysis under SA approach for the Group, the Bank and Maybank Islamic, respectively, whilst Tables 25 through 27 show the credit risk mitigation analysis under the IRB approach.

Table 22: 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	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2015				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	77,689,221	-	-	-
Public Sector Entities	15,137,735	1,336,620	504,657	-
Banks, Development Financial Institutions & MDBs	269,342	-	-	-
Insurance Cos, Securities Firms & Fund Managers	1,183,388	-	-	-
Corporates	9,909,238	302	857,839	27,770
Regulatory Retail	29,199,948	-	2,091,399	-
Residential Mortgage	1,648,419	-	-	1,326,770
Higher Risk Assets	208,523	-	-	-
Other Assets	8,349,192	-	-	-
Securitisation Exposures	185,233	-	-	-
Equity Exposures	826,450	-	-	-
Defaulted Exposures	372,844	-	11,552	6,957
Total On-Balance Sheet Exposures	144,979,535	1,336,922	3,465,447	1,361,497
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	685,972	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,859,619	-	108,494	102
Defaulted Exposures	178	-	-	-
Total for Off-Balance Sheet Exposures	2,545,768	-	108,494	102
Total On and Off-Balance Sheet Exposures	147,525,303	1,336,922	3,573,940	1,361,600
As at 31.12.2014				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	85,414,726	-	-	-
Public Sector Entities	11,373,375	4,640,155	2,623	-
Banks, Development Financial Institutions & MDBs	648,833	-	-	-
Insurance Cos, Securities Firms & Fund Managers	887,402	-	-	-
Corporates	22,433,692	1,643,174	1,560,892	26,224
Regulatory Retail	30,528,190	-	3,770,766	-
Residential Mortgage	1,558,671	-	50,697	1,142,905
Higher Risk Assets	232,560	-	-	-
Other Assets	7,630,573	-	-	-
Securitisation Exposures	185,502	-	-	-
Equity Exposures	327,992	-	-	-
Defaulted Exposures	373,261	208	532	1,203
Total On-Balance Sheet Exposures	161,594,777	6,283,537	5,385,510	1,170,332
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	532,659	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,704,910	-	66,529	-
Defaulted Exposures	2,612	-	-	-
Total for Off-Balance Sheet Exposures	3,240,181	-	66,529	-
Total On and Off-Balance Sheet Exposures	164,834,958	6,283,537	5,452,039	1,170,332

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2015				
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	55,742,730	-	-	-
Public Sector Entities	6,449,402	1,090,799	500,256	-
Banks, Development Financial Institutions & MDBs	119,713	-	-	-
Corporates	9,366,358	-	69,389	-
Regulatory Retail	10,238,979	-	1,415,640	-
Residential Mortgage	271,794	-	-	237,702
Higher Risk Assets	132,179	-	-	-
Other Assets	7,726,210	-	-	-
Securitisation Exposures	185,233	-	-	-
Equity Exposure	274,204	-	-	-
Defaulted Exposures	65,058	-	11,037	3,870
Total On-Balance Sheet Exposures	90,571,861	1,090,799	1,996,322	241,572
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	453,417	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	1,181,911	-	46,276	102
Defaulted Exposures	13	-	-	-
Total for Off-Balance Sheet Exposures	1,635,341	-	46,276	102
Total On and Off-Balance Sheet Exposures	92,207,202	1,090,799	2,042,599	241,674
As at 31.12.2014				
Credit Risk				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	57,592,192	-	-	-
Public Sector Entities	6,104,389	1,394,299	304	-
Banks, Development Financial Institutions & MDBs	182,768	-	-	-
Corporates	12,901,288	315	-	-
Regulatory Retail	9,211,958	-	1,080,617	-
Residential Mortgage	390,459	-	50,697	-
Higher Risk Assets	153,267	-	-	-
Other Assets	7,855,029	-	-	-
Securitisation Exposures	185,502	-	-	-
Equity Exposure	189,691	-	-	-
Defaulted Exposures	484	-	-	-
Total On-Balance Sheet Exposures	94,767,027	1,394,614	1,131,618	-
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	388,020	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,102,213	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	2,490,233	-	-	-
Total On and Off-Balance Sheet Exposures	97,257,260	1,394,614	1,131,618	-

Table 24: Disclosure on Credit Risk Mitigation Analysis (SA Approach) for Maybank Islamic

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2015				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/ Central Banks	11,446,626	-	-	-
Public Sector Entities	8,104,703	245,821	4,401	-
Corporates	956,507	1,642,860	-	-
Regulatory Retail	2,968,144	-	370,725	-
Residential Mortgages	1,089,069	-	-	1,089,069
Higher Risk Assets	38	-	-	-
Other Assets	617,365	-	-	-
Defaulted Exposures	10,896	-	136	3,087
Total On-Balance Sheet Exposures	25,193,348	1,888,681	375,262	1,092,156
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	196,865	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	267,102	-	479	-
Total for Off-Balance Sheet Exposures	463,967	-	479	-
Total On and Off-Balance Sheet Exposures	25,657,315	1,888,682	375,742	1,092,156
As at 31.12.2014				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	18,571,089	-	-	-
Public Sector Entities	7,802,683	3,245,856	2,319	-
Corporates	3,122,896	1,642,860	-	-
Regulatory Retail	2,543,121	-	299,721	-
Residential Mortgages	915,135	-	-	915,135
Higher Risk Assets	38	-	-	-
Other Assets	494,667	-	-	-
Defaulted Exposures	8,911	-	135	1,203
Total On-Balance Sheet Exposures	33,458,540	4,888,716	302,175	916,338
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	120,639	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	80,815	-	225	-
Total for Off-Balance Sheet Exposures	201,454	-	225	-
Total On and Off-Balance Sheet Exposures	33,659,994	4,888,716	302,400	916,338

Table 25: 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	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2015				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	60,020,044	-	1,894,602	981,517
Corporate Exposures	211,745,995	843,185	1,791,797	10,500,760
a) Corporates (excluding Specialised Lending and firm-size adjustments)	143,947,842	843,185	1,791,797	10,500,760
b) Corporates (with firm-size adjustment)	67,798,153	-	-	-
c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
Retail Exposures	176,707,444	-	1,459,175	237,804
a) Residential Mortgages	60,072,810	-	-	237,804
b) Qualifying Revolving Retail Exposures	5,569,169	-	1,459,175	-
c) Hire Purchase Exposures	40,652,269	-	-	-
d) Other Retail Exposures	70,413,196	-	-	-
Defaulted Exposures	6,132,054	3,456	141,589	95,318
Total On-Balance Sheet Exposures	454,605,537	846,641	5,287,162	11,815,398
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	14,208,892	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	63,639,465	36,747	244,850	1,221,806
Defaulted Exposures	146,033	-	377	-
Total for Off-Balance Sheet Exposures	77,994,389	36,747	245,227	1,221,806
Total On and Off-Balance Sheet Exposures	532,599,926	883,388	5,532,389	13,037,204
As at 31.12.2014				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	59,056,755	-	15,212	1,123
Corporate Exposures	201,429,656	769,260	1,695,447	3,535,702
a) Corporates (excluding Specialised Lending and firm-size adjustments)	131,672,904	769,260	1,695,447	3,535,702
b) Corporates (with firm-size adjustment)	65,106,250	-	-	-
c) Specialised Lending (Slotting Approach) - Project Finance	4,650,502	-	-	-
Retail Exposures	160,853,841	-	-	-
a) Residential Mortgages	51,799,320	-	-	-
b) Qualifying Revolving Retail Exposures	5,153,503	-	-	-
c) Hire Purchase Exposures	39,233,164	-	-	-
d) Other Retail Exposures	64,667,854	-	-	-
Defaulted Exposures	3,805,066	5,394	6,274	270,391
Total On-Balance Sheet Exposures	425,145,318	774,654	1,716,933	3,807,216
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	11,796,227	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	53,324,557	79,436	115,056	940,321
Defaulted Exposures	235,585	-	57	-
Total for Off-Balance Sheet Exposures	65,356,369	79,436	115,113	940,321
Total On and Off-Balance Sheet Exposures	490,501,687	854,090	1,832,046	4,747,537

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

Exposure Class	Exposures before	Exposures Covered	Exposures Covered	Exposures Covered by
	CRM RM'000	by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	Other Eligible Collateral RM'000
As at 30.06.2015				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	71,684,344	-	1,872,788	978,581
Corporate Exposures	171,303,298	820,887	1,222,738	7,906,891
a) Corporates (excluding Specialised Lending and firm-size adjustments)	114,047,520	820,887	1,222,738	7,906,891
b) Corporates (with firm-size adjustment)	57,255,777	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	94,852,919	-	1,459,175	237,804
a) Residential Mortgages	39,927,544	-	-	237,804
b) Qualifying Revolving Retail Exposures	4,715,579	-	1,459,175	-
c) Hire Purchase Exposures	12,467,970	-	-	-
d) Other Retail Exposures	37,741,826	-	-	-
Defaulted Exposures	4,117,451	2,944	137,022	79,128
Total On-Balance Sheet Exposures	341,958,012	823,831	4,691,723	9,202,404
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	2,460,949	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	65,253,778	36,497	165,909	1,178,101
Defaulted Exposures	127,053	-	348	-
Total for Off-Balance Sheet Exposures	67,841,780	36,497	166,257	1,178,101
Total On and Off-Balance Sheet Exposures	409,799,792	860,327	4,857,980	10,380,505
As at 31.12.2014				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	66,072,805	-	-	-
Corporate Exposures	170,370,753	765,223	1,272,698	1,217,038
a) Corporates (excluding Specialised Lending and firm-size adjustments)	108,835,591	765,223	1,272,698	1,217,038
b) Corporates (with firm-size adjustment)	56,999,364	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	4,535,798	-	-	-
Retail Exposures	90,961,465	-	-	-
a) Residential Mortgages	37,739,777	-	-	-
b) Qualifying Revolving Retail Exposures	4,721,958	-	-	-
c) Hire Purchase Exposures	13,200,120	-	-	-
d) Other Retail Exposures	35,299,610	-	-	-
Defaulted Exposures	2,135,124	5,205	6,274	82,902
Total On-Balance Sheet Exposures	329,540,147	770,428	1,278,972	1,299,940
<u>Off-Balance-Sheet Exposures</u>				
OTC Derivatives	11,014,064	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	43,390,122	79,436	115,056	940,320
Defaulted Exposures	227,682	-	-	-
Total for Off-Balance Sheet Exposures	54,631,868	79,436	115,056	940,320
Total On and Off-Balance Sheet Exposures	384,172,015	849,864	1,394,028	2,240,260

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by	
			Eligible Financial Collateral RM'000	Other Eligible Collateral RM'000
As at 30.06.2015				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	23,606,976	-	-	-
Corporate Exposures	35,930,531	22,298	84,512	397,794
firm-size adjustments	25,388,156	22,298	84,512	397,794
b) Corporates (with firm-size adjustment)	10,542,375	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	77,521,063	-	-	-
a) Residential Mortgages	16,179,954	-	-	-
b) Qualifying Revolving Retail Exposures	485,440	-	-	-
c) Hire Purchase Exposures	28,184,299	-	-	-
d) Other Retail Exposures	32,671,370	-	-	-
Defaulted Exposures	484,011	512	4,566	3,981
Total On-Balance Sheet Exposures	137,542,581	22,810	89,078	401,775
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	155,705	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,796,115	250	8,537	43,431
Defaulted Exposures	3,028	-	4,566	3,981
Total for Off-Balance Sheet Exposures	7,954,848	250	8,566	43,431
Total On and Off-Balance Sheet Exposures	145,497,429	23,060	97,644	445,206
As at 31.12.2014				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	16,889,032	-	-	-
Corporate Exposures	25,729,053	4,037	5,671	209,921
firm-size adjustments	17,493,445	4,037	5,671	209,921
b) Corporates (with firm-size adjustment)	8,106,886	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	128,722	-	-	-
Retail Exposures	69,892,376	-	-	-
a) Residential Mortgages	14,059,543	-	-	-
b) Qualifying Revolving Retail Exposures	431,545	-	-	-
c) Hire Purchase Exposures	26,033,044	-	-	-
d) Other Retail Exposures	29,368,244	-	-	-
Defaulted Exposures	688,805	189	-	-
Total On-Balance Sheet Exposures	113,199,266	4,226	5,671	209,921
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	605,464	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	8,716,764	-	-	-
Defaulted Exposures	7,903	-	-	-
Total for Off-Balance Sheet Exposures	9,330,131	-	-	-
Total On and Off-Balance Sheet Exposures	122,529,397	4,226	5,671	209,921

3.6 Credit Exposures Subject to Standardised Approach (SA)

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

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

The ECAI used by the Group include Fitch Ratings, Moody's Investor Services, S&P, RAM and Malaysia Rating Corporation (MARC). Assessments provided by approved ECAs 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+ and below	B1 and below	B+ and below	B1 and below	B+ and below	B+ and below
5	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 28 through 30 show the disclosure on risk weights under SA for the Group, the Bank and Maybank Islamic, respectively.

Tables 31 through 33 further show the rated exposures by ECAs for the Group, the Bank and Maybank Islamic, respectively.

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

Risk weights	Exposures after Netting and Credit Risk Mitigation										Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000	
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation RM'000			
As at 30.06.2015													
0%	70,143,312	7,823,596	119,713	-	1,897,748	4,715,657	-	-	6,410,305	-	-	91,110,330	-
20%	1,229,581	2,294,881	203,692	-	1,303,124	-	-	-	-	-	-	5,031,279	1,006,256
35%	-	-	-	-	-	-	1,165,727	-	-	-	-	1,165,726	408,004
50%	3,861,673	372,140	-	-	207,078	16,474	471,484	-	-	-	-	4,928,849	2,464,425
75%	-	-	-	-	-	19,613,233	10,022	-	-	-	-	19,623,255	14,717,441
100%	2,553,592	1,402,098	-	1,187,152	14,966,682	2,029,750	8,247	-	1,745,636	-	826,450	24,719,607	24,719,607
125%	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	3,219	-	-	-	40,318	260,726	-	234,141	5,180	-	-	543,584	815,376
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	77,791,377	11,892,715	323,405	1,187,152	18,414,950	26,635,839	1,655,479	234,141	8,161,121	185,233	826,450	147,122,631*	44,131,109*

* Total EAD and RWA do not include securitisation

As at 31.12.2014													
0%	80,249,782	7,520,471	182,768	-	4,639,414	3,526,368	-	-	6,420,741	-	-	102,539,544	-
20%	1,509,424	2,108,449	458,902	-	2,609,029	-	-	-	104,438	-	-	6,790,242	1,358,048
35%	-	-	-	-	-	756,223	1,162,162	-	-	-	-	1,918,385	671,435
50%	2,022,202	528,218	7,163	-	681,806	32,325	389,408	-	-	-	-	3,661,122	1,830,561
75%	-	-	-	-	-	22,612,076	5,890	-	-	-	-	22,617,966	16,963,474
100%	2,372,215	1,621,672	-	892,273	14,464,846	3,417,846	6,019	-	1,102,490	-	327,992	24,205,353	24,205,353
125%	-	-	-	-	1,330,892	-	-	-	-	-	-	1,330,892	1,663,615
135%	-	-	-	-	-	895,879	-	-	-	-	-	895,879	1,209,437
150%	-	-	-	-	18,567	236,162	-	227,550	2,904	-	9,461	494,644	741,966
1250%	-	-	-	-	3,470	4,838	-	-	-	-	-	8,308	103,853
Total	86,153,623	11,778,810	648,833	892,273	23,748,024	31,481,717	1,563,479	227,550	7,630,573	185,502	337,453	164,462,335*	48,747,742*

* Total EAD and RWA do not include securitisation

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

Risk Weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation RM'000	Equity RM'000		
As at 30.06.2015													
0%	53,351,004	4,149,743	119,713	-	740,197	1,470,212	-	-	4,873,335	-	-	64,704,204	-
20%	1,152,711	2,071,987	-	-	1,221,478	-	-	-	-	-	-	4,446,176	889,235
35%	-	-	-	-	-	-	244,285	-	-	-	-	244,285	85,500
50%	275,041	-	-	-	170,287	1,918	25,853	-	-	-	-	473,100	236,550
75%	-	-	-	-	-	5,978,063	4,315	-	-	-	-	5,982,378	4,486,783
100%	1,127,558	528,439	-	-	11,135,084	13,228	1,314	-	2,848,907	-	274,204	15,928,734	15,928,734
150%	3,219	-	-	-	23,127	-	-	151,984	-	-	-	178,330	267,496
Total	55,909,533	6,750,169	119,713	-	13,290,174	7,463,420	275,767	151,984	7,722,241	185,233	274,204	91,957,205 *	21,894,298 *

* Total EAD and RWA do not include Securitisation

As at 31.12.2014

0%	55,684,153	3,900,400	182,768	-	1,997,639	943,204	-	-	5,213,379	-	-	67,921,543	-
20%	1,438,216	1,922,587	-	-	2,359,382	-	-	-	-	-	-	5,720,185	1,144,037
35%	-	-	-	-	-	-	346,916	-	-	-	-	346,916	121,421
50%	175,973	-	-	-	623,756	2,258	36,122	-	-	-	-	838,109	419,054
75%	-	-	-	-	-	5,751,898	5,890	-	-	-	-	5,757,788	4,318,341
100%	1,018,435	503,237	-	-	9,273,927	2,650,234	1,632	-	2,641,650	-	189,691	16,278,806	16,278,806
150%	-	-	-	-	1,710	403	-	153,267	-	-	-	155,380	233,070
Total	58,316,777	6,326,224	182,768	-	14,256,414	9,347,997	390,560	153,267	7,855,029	185,502	189,691	97,018,727 *	22,514,729 *

* Total EAD and RWA do not include Securitisation

Table 30: Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach for Maybank Islamic

Risk Weights	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
As at 30.06.2015											
0%	11,369,755	6,232,541	-	-	179,741	371,341	-	-	293,392	18,446,770	-
20%	76,871	725,911	-	-	81,646	-	-	-	-	884,428	176,886
35%	-	-	-	-	-	-	662,624	-	-	662,624	231,918
50%	-	-	-	-	504	419	421,189	-	-	422,112	211,056
75%	-	-	-	-	-	2,092,194	5,707	-	-	2,097,901	1,573,425
100%	-	1,151,923	-	-	1,151,536	506,901	2,636	-	323,973	3,136,969	3,136,969
150%	-	-	-	-	656	-	-	5,855	-	6,511	9,766
Total	11,446,626	8,110,375	-	-	1,414,083	2,970,855	1,092,156	5,855	617,365	25,657,315	5,340,020
As at 31.12.2014											
0%	18,499,881	6,125,868	-	-	1,901,848	294,837	-	-	201,718	27,024,152	-
20%	71,208	688,083	-	-	233,094	-	-	-	-	992,385	-
35%	-	-	-	-	-	-	581,738	-	-	581,738	203,608
50%	-	-	-	-	28,580	278	333,715	-	-	362,573	181,287
75%	-	-	-	-	-	1,812,465	-	-	-	1,812,465	1,359,348
100%	-	1,150,902	-	-	999,109	438,201	885	-	292,949	2,882,046	2,882,046
150%	-	-	-	-	145	-	-	4,490	-	4,635	6,952
Total	18,571,089	7,964,853	-	-	3,162,776	2,545,781	916,338	4,490	494,667	33,659,994	4,831,718

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

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2015						
On and Off-Balance Sheet Exposures						
1 Rated Exposures						
<u>A) Ratings of Corporate:</u>						
Public Sector Entities	7,823,596	2,294,881	372,140	-	1,402,098	11,892,715
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	1,187,152	1,187,152
Corporates	1,897,748	1,303,124	207,078	-	15,007,000	18,414,950
<u>B) Ratings of Sovereigns and Central Banks:</u>						
Sovereigns and Central Banks	70,143,312	1,229,581	3,861,673	-	2,556,811	77,791,377
<u>C) Ratings of Banking Institutions:</u>						
Banks, MDBs and FDIs	119,713	203,692	-	-	-	323,405
Total Exposures	79,984,369	5,031,279	4,440,891	-	20,153,061	109,609,601
As at 31.12.2014						
On and Off-Balance Sheet Exposures						
1 Rated Exposures						
<u>A) Ratings of Corporate:</u>						
Public Sector Entities	7,520,471	2,108,449	528,218	-	1,621,672	11,778,810
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	892,273	892,273
Corporates	4,639,414	2,609,030	681,806	-	15,817,774	23,748,024
<u>B) Ratings of Sovereigns and Central Banks:</u>						
Sovereigns and Central Banks	80,249,782	1,509,424	2,022,202	-	2,372,215	86,153,623
<u>C) Ratings of Banking Institutions:</u>						
Banks, MDBs and FDIs	182,768	466,065	-	-	-	648,833
Total Exposures	92,592,435	6,692,968	3,232,226	-	20,703,934	123,221,563

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

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2015						
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	4,149,743	2,071,987	-	-	528,439	6,750,169
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	740,197	1,221,478	170,287	23,127	11,135,084	13,290,174
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	53,351,004	1,152,711	275,041	3,219	1,127,558	55,909,533
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	119,713	-	-	-	-	119,713
Total Exposures	58,360,658	4,446,176	445,329	26,346	12,791,081	76,069,590
As at 31.12.2014						
On and Off Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	3,900,401	1,922,587	-	-	503,237	6,326,225
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	1,997,639	2,359,382	623,756	1,710	9,273,928	14,256,415
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	55,684,153	1,438,216	175,973	-	1,018,435	58,316,777
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	182,768	-	-	-	-	182,768
Total Exposures	61,764,961	5,720,185	799,729	1,710	10,795,600	79,082,185

Table 33: Disclosures on Rated Exposures according to Ratings by ECAIs for Maybank Islamic

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2015						
On and Off Balance Sheet Exposures						
1 Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,232,541	725,911	-	-	1,151,923	8,110,375
Corporates	179,741	82,150	-	-	1,152,192	1,414,083
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	11,369,755	76,871	-	-	-	11,446,626
Total Exposures	17,782,037	884,932	-	-	2,304,115	20,971,084
As at 31.12.2014						
On and Off Balance Sheet Exposures						
1 Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,125,868	688,083	-	-	1,150,902	7,964,853
Corporates	1,901,848	261,674	-	-	999,254	3,162,776
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	18,499,881	71,208	-	-	-	18,571,089
Total Exposures	26,527,597	1,020,965	-	-	2,150,156	29,698,718

3.7 Counterparty Risk Management

Tables 34 through 36 show the off-balance sheet and counter-party credit risk exposures for the Group, the Bank and Maybank Islamic, respectively.

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2015			
Direct credit substitutes	11,765,133	10,674,425	7,024,772
Transaction related contingent items	16,729,878	7,904,997	5,767,035
Short term self liquidating trade related contingencies	6,518,993	1,298,153	980,487
NIFs and obligations under an ongoing underwriting agreement	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back	3,222,155	10,672	-
Foreign exchange related contracts	214,458,717	6,380,242	2,824,003
- One year or less	163,421,771	3,657,044	1,312,518
- Over one year to five years	44,822,970	1,713,642	797,326
- Over five years	6,213,977	1,009,556	714,159
Interest/profit rate related contracts	110,579,706	4,941,589	2,830,048
- One year or less	21,186,557	466,096	261,884
- Over one year to five years	73,440,934	2,727,378	1,255,013
- Over five years	15,952,216	1,748,114	1,313,151
Commodity contracts	948,084	290,483	160,515
- One year or less	948,084	290,483	160,515
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	145,787,920	3,282,550	905,435
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	55,576,490	30,774,878	16,018,967
year	20,034,067	14,488,359	9,114,727
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	57,392,705	389,676	111,199
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,087,060	104,133	87,943
Total	644,100,909	80,540,157	45,825,131
As at 31.12.2014			
Direct credit substitutes	10,520,025	9,936,606	6,666,024
Transaction related contingent items	14,865,419	7,184,856	4,977,193
Short term self liquidating trade related contingencies	5,029,197	1,009,034	769,542
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	5,737,935	1,796,922	88,412
Foreign exchange related contracts	143,845,524	5,450,203	2,398,672
- One year or less	121,348,847	2,987,000	1,093,430
- Over one year to five years	17,409,375	1,766,265	742,717
- Over five years	5,087,302	696,938	562,525
Interest/profit rate related contracts	91,635,828	3,794,706	1,664,866
- One year or less	22,599,910	159,202	144,825
- Over one year to five years	55,184,825	2,110,180	755,928
- Over five years	13,851,093	1,525,324	764,113
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	133,814,938	2,611,251	687,770
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	41,918,978	25,106,218	12,403,146
year	14,728,451	10,622,636	7,050,985
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	47,214,562	338,561	96,932
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,111,658	213,456	199,061
Total	510,452,515	68,079,449	37,005,603

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2015			
Direct credit substitutes	10,398,396	9,546,312	5,898,362
Transaction related contingent items	14,379,108	6,764,783	4,687,754
Short term self liquidating trade related contingencies	5,665,600	1,128,044	774,828
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	3,222,155	10,672	-
Foreign exchange related contracts	199,496,306	5,891,055	2,489,013
- One year or less	158,372,472	3,602,985	1,252,579
- Over one year to five years	37,024,527	1,490,558	679,098
- Over five years	4,099,307	797,512	557,337
Interest/profit rate related contracts	109,897,311	4,935,058	2,710,893
- One year or less	21,225,387	458,159	251,482
- Over one year to five years	71,712,184	2,624,635	1,175,675
- Over five years	16,959,741	1,852,265	1,283,736
Commodity contracts	948,084	290,483	160,515
- One year or less	948,084	290,483	160,515
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	145,787,920	3,282,550	905,435
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	41,748,587	-	14,328,340
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,622,641	9,742,488	5,883,120
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	44,071,239	218,675	50,859
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	560,365	104,133	87,943
Total	589,797,713	67,591,605	37,977,061
As at 31.12.2014			
Direct credit substitutes	9,508,877	8,839,581	5,859,923
Transaction related contingent items	13,096,309	6,159,173	4,012,308
Short term self liquidating trade related contingencies	4,285,190	852,447	625,480
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	5,737,935	1,796,922	88,412
Foreign exchange related contracts	134,369,448	5,023,029	2,261,119
- One year or less	116,955,231	2,908,536	1,094,071
- Over one year to five years	14,212,561	1,609,086	710,874
- Over five years	3,201,655	505,407	456,174
Interest/profit rate related contracts	88,592,143	3,767,804	1,591,438
- One year or less	17,788,490	111,564	52,494
- Over one year to five years	55,949,350	2,028,534	745,988
- Over five years	14,854,303	1,627,706	792,956
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	133,814,938	2,611,251	687,770
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	35,515,981	20,106,778	10,497,737
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	10,741,599	7,643,638	5,126,483
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	30,978,534	228,026	52,472
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	511,642	93,453	79,058
Total	467,152,596	57,122,102	30,882,200

Table 36: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic

Nature of Item	Principal/Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	RM'000
As at 30.06.2015			
Direct credit substitutes	1,096,476	857,852	806,080
Transaction related contingent items	1,406,718	668,187	566,468
Short term self liquidating trade related contingencies	201,727	39,775	24,481
Foreign exchange related contracts	14,033,003	532,880	285,861
- One year or less	9,134,309	253,795	105,302
- Over one year to five years	2,784,025	67,041	23,737
- Over five years	2,114,669	212,044	156,822
Interest/profit rate related contracts	3,001,079	398,483	131,222
- One year or less	30,565	583	141
- Over one year to five years	2,970,514	397,900	131,081
- Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over	6,227,598	4,772,293	1,460,083
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to	4,872,030	3,623,316	2,014,421
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	3,006,775	171,001	60,340
Total	33,845,406	11,063,787	5,348,956
As at 31.12.2014			
Direct credit substitutes	617,591	703,467	373,128
Transaction related contingent items	882,726	582,491	494,447
Short term self liquidating trade related contingencies	144,297	36,646	22,058
Foreign exchange related contracts	10,782,298	531,695	150,234
- One year or less	6,107,376	212,154	17,156
- Over one year to five years	2,808,325	129,985	27,101
- Over five years	1,866,597	189,556	105,977
Interest/profit rate related contracts	2,119,637	238,208	91,437
- One year or less	-	-	-
- Over one year to five years	2,119,637	238,208	91,437
- Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over	5,675,453	4,707,946	1,605,450
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to	2,756,734	2,620,597	1,493,669
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	2,419,449	110,535	44,460
Total	25,398,185	9,531,585	4,274,883

4.0 Market Risk

Tables 37 (a) - (b) shows the impact of changes in IRR/RoR to earnings and capital for the Group, the Bank and MIB respectively.

Table 37 (a): Interest Rate Risk /Rate of Return Risk in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Earnings)

	As at 30.06.2015			As at 31.12.2014		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000
Impact on Earnings of which,	363,117	288,770	59,098	890,542	691,458	116,720
MYR	472,200	413,196	59,098	472,195	355,475	116,720
USD	(301,338)	(223,907)	-	(15,178)	(6,488)	-
SGD	175,805	(16,364)	-	327,844	327,844	-
IDR	(25,361)	-	-	85,182	-	-
OTHERS*	41,811	115,845	-	20,498	14,627	-

Table 37 (b): Interest Rate Risk/Rate of Return Risk in the Banking Book for Maybank Group, Maybank and Maybank (Impact on Capital)

Table 38b: Interest Rate Risk in the Banking Book for Maybank Group and Maybank /Rate of Return Risk in the Banking Book for Maybank Islamic (Impact on Capital)

	As at 30.06.2015			As at 31.12.2014		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000
Impact on Capital of which,	4,414,683	2,703,640	1,343,935	4,052,646	3,181,523	973,450
MYR	4,396,309	3,052,344	1,343,935	4,135,262	3,161,812	973,450
USD	(87,159)	(201,217)	-	(71,526)	(63,750)	-
SGD	61,483	(141,792)	-	226,631	226,631	-
IDR	(13,173)	-	-	(83,099)	-	-
OTHERS*	57,223	(5,696)	-	(154,622)	(143,170)	-

Notes:

1. All figures are in absolute amount except the total impact is in net aggregate amount (result from after netting off currency / position at different geographical location).
2. * Inclusive of GBP, HKD, BND, VND, CNY, EUR, PHP, PGK and other Currencies.
3. In comparison to FY 2012, the sensitivity analysis factored in several enhancement and major activities, eg. changes in methodologies for Behavioral Assumptions, maturity of hedges and shift in business portfolio.

4.1 Capital Treatment for Market Risk

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

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

As at 30.06.2015

Market Risk Categories	Group		Maybank	
	RWA	Capital	RWA	Capital
Interest Rate Risk	5,236,564	418,925	4,542,641	363,411
Foreign Currency Risk	5,292,175	423,374	2,706,588	216,527
Equity Risk	1,102,088	88,167	-	-
Commodity Risk	-	-	-	-
Options Risk	2,748,300	219,864	2,545,825	203,666
Market Risk Categories	Maybank Islamic			
	RWA	Capital		
Benchmark Rate Risk	165,088	13,207		
Foreign Currency Risk	502,831	40,226		
Equity Risk	-	-		
Options Risk	-	-		

5.0 Operational Risk

5.1 Regulatory Capital Requirements

Table 39 shows the Operational Risk RWA and Minimum Capital Charge for the Group, the Bank and Maybank Islamic respectively.

Table 39: Operational Risk RWA and Minimum Capital Charge at 8%

Entities	As at 30.06.2015		As at 31.12.2014	
	RWA (RM'000)	Capital (RM'000)	RWA (RM'000)	Capital (RM'000)
Group	33,390,304	2,671,224	32,568,977	2,605,518
Maybank	20,215,402	1,617,232	19,911,571	1,592,926
Maybank Islamic	4,511,955	360,956	4,145,952	331,676

6.0 Shariah Governance

6.1 Rectification Process of Shariah Non-Compliant Income

The control structure for handling and reporting of Shariah non-compliance has been emplaced in the Group. Based on the on-going review of the Group's operational activities, MIB reported a sum of RM12,035.84 that has been identified and approved by the Shariah Committee and has been purified in full to the approved charitable bodies as at 30 June 2015.