



**Pillar 3 Disclosure
For Half Year Ended 30 June 2016
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD**

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Overview

The Pillar 3 Disclosure (Quantitative) for the half year ended 30 June 2016 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 2016

Capital Adequacy Ratios	Minimum Capital Requirement (Year 2016)	Group	Maybank	Maybank Islamic
Before deducting electable portion dividend to be re-invested :				
CET1 capital ratio	4.50%	13.764%	15.887%	13.886%
Tier 1 capital ratio	6.00%	15.490%	18.314%	13.886%
Total capital ratio*	8.00%	19.170%	19.613%	18.426%

Expressed in RM ('000)	Group	Maybank	Maybank Islamic
Total Capital	69,877,833	50,263,524	10,914,162
Credit RWA	313,384,738	222,059,506	68,157,226
Market RWA	15,033,537	12,605,586	1,183,901
Operational RWA	36,106,924	21,611,245	5,288,425
Credit RWA absorbed by PSIA			(15,396,621)
Total RWA	364,525,198	256,276,336	59,232,931

Table 1b: Capital Adequacy Ratios for Maybank Group, Maybank and Maybank Islamic Berhad
As at 31 December 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%	12.780%	15.781%	12.435%
Tier 1 capital ratio	6.00%	14.471%	17.969%	12.435%
Total capital ratio*	8.00%	17.743%	17.969%	16.489%

Expressed in RM ('000)	Group	Maybank	Maybank Islamic
Total Capital	66,241,172	47,686,050	10,296,480
Credit RWA	327,156,715	234,977,228	65,464,087
Market RWA	11,256,514	9,343,171	1,135,708
Operational RWA	34,913,799	21,054,721	4,943,708
Credit RWA absorbed by PSIA			(9,098,255)
Total RWA	373,327,028	265,375,120	62,445,248

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 30.06.2016</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	10,008,762	10,008,762	263,959
Share premium	27,726,766	27,726,766	4,658,232
Retained profits	9,531,238	3,562,109	2,885,541
Other reserves	12,692,688	13,192,019	538,284
Qualifying non-controlling interests	133,756	-	-
Less: Shares-held-in-trust	(123,302)	(123,302)	-
CET1 capital before regulatory adjustments	59,969,909	54,366,354	8,346,016
Less: Regulatory adjustments applied on CET1 Capital	(9,796,218)	(13,651,935)	(120,653)
Deferred tax assets	(450,339)	(69,240)	-
Goodwill	(5,779,986)	(81,015)	-
Other intangibles	(924,452)	(412,110)	-
Cumulative gains of financial instruments classified as 'AFS' or 'designated at fair value (FVO)'	(248,291)	(120,020)	(7,653)
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	(68,582)	-	-
Regulatory reserve attributable to loans/financing	(322,755)	(206,200)	(113,000)
Investment in ordinary shares of unconsolidated financial/insurance entities	(2,001,813)	(12,763,350)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	50,173,690	40,714,419	8,225,363
Additional Tier 1 Capital			
Capital securities	6,219,703	6,219,703	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	71,775	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	-	-
Total Tier 1 capital	56,465,169	46,934,122	8,225,363
Tier 2 Capital			
Subordinated obligations	13,840,871	13,840,871	2,500,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	458,724	-	-
Collective allowance	447,612	117,371	29,729
Surplus of total eligible provision over total expected loss	-	270,727	159,071
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(1,334,542)	(10,899,567)	-
Total Tier 2 capital	13,412,664	3,329,402	2,688,800
Total Capital	69,877,833	50,263,524	10,914,162

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

<u>As at 31.12.2015</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	9,761,751	9,761,751	263,959
Share premium	25,900,476	25,900,476	4,658,232
Retained profits	9,356,279	3,779,541	2,572,819
Other reserves	13,231,479	12,830,702	771,581
Qualifying non-controlling interests	119,376	-	-
Less: Shares-held-in-trust	(119,745)	(119,745)	-
CET1 capital before regulatory adjustments	58,249,616	52,152,725	8,266,591
Less: Regulatory adjustments applied on CET1 Capital	(10,538,139)	(10,273,993)	(501,597)
Deferred tax assets	(908,232)	(441,814)	(36,892)
Goodwill	(5,911,523)	(81,015)	-
Other intangibles	(994,076)	(428,464)	-
Profit equalisation reserve	(34,456)	-	(34,456)
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve attributable to loans/financing	(1,247,509)	(813,800)	(430,249)
Investment in ordinary shares of unconsolidated financial/insurance entities	(1,442,343)	(8,508,900)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	47,711,477	41,878,732	7,764,994
Additional Tier 1 Capital			
Capital securities	6,245,496	6,245,496	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	67,719	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	(438,178)	-
Total Tier 1 capital	54,024,692	47,686,050	7,764,994
Tier 2 Capital			
Subordinated obligations	12,984,020	12,984,020	2,200,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	529,368	-	-
Collective allowance	452,504	160,737	27,625
Surplus of total eligible provision over total expected loss	414,103	470,242	303,861
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(2,163,515)	(13,614,999)	-
Total Tier 2 capital	12,216,480	-	2,531,486
Total Capital	66,241,172	47,686,050	10,296,480

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 30.06.2016	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	108,518,215	108,518,215	4,894,698	391,576
	Public Sector Entities	11,401,972	11,401,972	1,550,951	124,076
	Banks, Development Financial Institutions & MDBs	1,391,706	1,391,706	343,874	27,510
	Insurance Cos, Securities Firms & Fund Managers	635,913	635,913	635,913	50,873
	Corporates	15,140,922	15,075,462	11,797,647	943,812
	Regulatory Retail	28,248,846	28,029,793	18,716,994	1,497,359
	Residential Mortgages	2,418,635	2,418,635	958,690	76,695
	Higher Risk Assets	202,505	202,505	303,758	24,301
	Other Assets	12,875,199	12,858,321	5,711,726	456,938
	Securitisation Exposures	159,897	159,897	31,979	2,558
	Equity Exposures	861,802	861,802	575,650	46,052
	Defaulted Exposures	445,196	444,937	461,199	36,896
	Total On-Balance Sheet Exposures	182,300,809	181,999,158	45,983,079	3,678,646
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	682,875	682,875	300,059	24,005
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,015,581	2,015,581	1,626,128	130,090
	Defaulted Exposures	101,958	101,958	152,833	12,227
	Total Off-Balance Sheet Exposures	2,800,414	2,800,414	2,079,021	166,322
	Total On and Off-Balance Sheet Exposures	185,101,222	184,799,572	48,062,100	3,844,968
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	67,256,240	67,256,240	23,881,264	1,910,501
	Corporate Exposures	226,187,702	226,187,702	148,590,272	11,887,222
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	159,383,413	159,383,413	112,644,202	9,011,536
	b) Corporates (with firm-size adjustment)	66,804,289	66,804,289	35,946,070	2,875,686
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	163,567,910	163,567,910	44,440,441	3,555,235
	a) Residential Mortgages	63,177,040	63,177,040	16,895,244	1,351,620
	b) Qualifying Revolving Retail Exposures	4,604,225	4,604,225	2,413,066	193,045
	c) Hire Purchase Exposures	39,233,241	39,233,241	9,273,734	741,899
	d) Other Retail Exposures	56,553,404	56,553,404	15,858,396	1,268,672
	Defaulted Exposures	6,416,140	6,416,140	1,092,862	87,429
	Total On-Balance Sheet Exposures	463,427,992	463,427,992	218,004,839	17,440,387
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	4,905,829	4,905,829	2,455,687	196,455
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	56,233,238	56,233,238	29,830,916	2,386,473
	Defaulted Exposures	31,626	31,626	12,934	1,035
	Total Off-Balance Sheet Exposures	61,170,693	61,170,693	32,299,537	2,583,963
	Total On and Off-Balance Sheet Exposures	524,598,685	524,598,685	250,304,376	20,024,350
	Total IRB Approach after Scaling Factor of 1.06			265,322,637	21,225,811
	Total (Exposures under Standardised Approach & IRB Approach)	709,699,907	709,398,257	313,384,738	25,070,779
2.0	Market Risk				
	Interest Rate Risk			6,998,837	559,907
	Foreign Currency Risk			5,806,693	464,535
	Equity Risk			1,110,205	88,816
	Commodity Risk			8	1
	Option Risk			1,117,794	89,423
3.0	Operational Risk			36,106,924	2,888,554
4.0	Total RWA and Capital Requirements			364,525,198	29,162,016

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

Item	Exposure Class As at 31.12.2015	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)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	100,430,042	100,430,042	4,332,500	346,600
	Public Sector Entities	11,883,432	11,882,384	2,350,030	188,002
	Banks, Development Financial Institutions & MDBs	1,110,860	1,110,860	196,100	15,688
	Insurance Cos, Securities Firms & Fund Managers	374,874	374,874	374,874	29,990
	Corporates	15,186,159	15,129,484	10,998,763	879,901
	Regulatory Retail	29,019,943	28,896,929	19,206,980	1,536,558
	Residential Mortgages	2,079,848	2,079,848	811,953	64,956
	Higher Risk Assets	200,537	200,537	300,805	24,064
	Other Assets	12,301,125	12,293,671	5,417,710	433,417
	Securitisation Exposures	159,944	159,944	31,989	2,559
	Equity Exposures	919,811	919,811	919,811	73,585
	Defaulted Exposures	492,954	491,930	605,849	48,468
	Total On-Balance Sheet Exposures	174,159,529	173,970,314	45,547,364	3,643,788
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	1,007,155	1,007,155	339,273	27,142
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,655,078	1,655,078	1,433,567	114,686
	Defaulted Exposures	187	187	280	22
	Total Off-Balance Sheet Exposures	2,662,420	2,662,420	1,773,120	141,850
	Total On and Off-Balance Sheet Exposures	176,821,949	176,632,734	47,320,484	3,785,638
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	53,776,675	53,776,675	19,456,649	1,556,532
	Corporate Exposures	241,483,837	241,483,837	161,435,795	12,914,864
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	173,229,842	173,229,842	119,338,686	9,547,095
	b) Corporates (with firm-size adjustment)	68,253,995	68,253,995	42,097,109	3,367,769
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	176,282,164	176,282,164	48,923,368	3,913,869
	a) Residential Mortgages	70,365,839	70,365,839	20,487,380	1,638,990
	b) Qualifying Revolving Retail Exposures	5,535,689	5,535,689	2,881,158	230,493
	c) Hire Purchase Exposures	44,011,750	44,011,750	10,607,363	848,589
	d) Other Retail Exposures	56,368,886	56,368,886	14,947,467	1,195,797
	Defaulted Exposures	3,622,426	3,622,426	950,394	76,032
	Total On-Balance Sheet Exposures	475,165,102	475,165,102	230,766,206	18,461,297
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	4,228,221	4,228,221	2,818,213	225,457
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	57,458,996	57,458,996	30,399,382	2,431,951
	Defaulted Exposures	99,987	99,987	12,643	1,011
	Total Off-Balance Sheet Exposures	61,787,204	61,787,204	33,230,238	2,658,419
	Total On and Off-Balance Sheet Exposures	536,952,306	536,952,306	263,996,444	21,119,716
	Total IRB Approach after Scaling Factor of 1.06			279,836,231	22,386,899
	Total (Exposures under Standardised Approach & IRB Approach)	713,774,255	713,585,040	327,156,715	26,172,537
2.0	Market Risk				
	Interest Rate Risk			5,326,824	426,146
	Foreign Currency Risk			3,504,669	280,373
	Equity Risk			682,974	54,638
	Option Risk			1,742,047	139,364
3.0	Operational Risk			34,913,799	2,793,104
4.0	Total RWA and Capital Requirements			373,327,028	29,866,162

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

Item	Exposure Class As at 30.06.2016	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	77,517,406	77,517,406	2,581,137	206,491
	Public Sector Entities	7,133,813	7,133,813	1,389,684	111,175
	Banks, Development Financial Institutions & MDBs	-	-	-	-
	Corporates	9,824,829	9,797,770	7,753,490	620,279
	Regulatory Retail	11,267,120	11,262,310	8,243,421	659,474
	Residential Mortgages	274,825	274,825	99,829	7,986
	Higher Risk Assets	127,941	127,941	191,911	15,353
	Other Assets	8,700,046	8,683,169	3,099,576	247,966
	Securitisation Exposures	159,897	159,897	31,979	2,558
	Equity Exposures	286,152	286,152	-	-
	Defaulted Exposures	78,925	78,673	15,694	1,256
	Total On-Balance Sheet Exposures	115,370,954	115,321,956	23,406,721	1,872,538
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	561,478	561,478	272,889	21,831
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,377,173	1,377,173	1,133,810	90,705
	Defaulted Exposures	38	38	20	2
	Total Off-Balance Sheet Exposures	1,938,689	1,938,689	1,406,719	112,538
	Total On and Off-Balance Sheet Exposures	117,309,643	117,260,645	24,813,440	1,985,076
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	64,708,495	64,708,495	21,851,813	1,748,145
	Corporate Exposures	182,161,591	182,161,591	115,032,990	9,202,639
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	125,391,416	125,391,416	85,843,099	6,867,448
	b) Corporates (with firm-size adjustment)	56,770,175	56,770,175	29,189,890	2,335,191
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	97,604,640	97,604,640	23,858,567	1,908,685
	a) Residential Mortgages	45,547,793	45,547,793	9,716,809	777,345
	b) Qualifying Revolving Retail Exposures	3,621,781	3,621,781	1,786,423	142,914
	c) Hire Purchase Exposures	12,433,853	12,433,853	2,944,023	235,522
	d) Other Retail Exposures	36,001,213	36,001,213	9,411,312	752,905
	Defaulted Exposures	3,499,920	3,499,920	609,391	48,751
	Total On-Balance Sheet Exposures	347,974,646	347,974,646	161,352,761	12,908,220
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	4,220,059	4,220,059	2,143,644	171,492
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	44,795,979	44,795,979	22,580,282	1,806,423
	Defaulted Exposures	20,649	20,649	4,506	361
	Total Off-Balance Sheet Exposures	49,036,687	49,036,687	24,728,432	1,978,276
	Total On and Off-Balance Sheet Exposures	397,011,333	397,011,333	186,081,193	14,886,496
	Total IRB Approach after Scaling Factor of 1.06	-	-	197,246,065	15,779,685
	Total (Exposures under Standardised Approach & IRB Approach)	514,320,976	514,271,978	222,059,505	17,764,760
2.0	Market Risk				
	Interest Rate Risk			6,189,090	495,127
	Foreign Currency Risk			5,432,285	434,583
	Commodity Risk			-	-
	Option Risk			984,211	78,737
3.0	Operational Risk			21,611,245	1,728,900
4.0	Total RWA and Capital Requirements			256,276,337	20,502,107

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

Item	Exposure Class As at 31.12.2015	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	78,698,433	78,698,433	1,947,749	155,820
	Public Sector Entities	6,662,203	6,662,203	878,465	70,277
	Banks, Development Financial Institutions & MDBs	132,879	132,879	-	-
	Corporates	9,738,346	9,701,302	6,802,247	544,180
	Regulatory Retail	11,286,789	11,282,387	8,190,187	655,215
	Residential Mortgages	275,585	275,585	100,368	8,029
	Higher Risk Assets	127,618	127,618	191,428	15,314
	Other Assets	8,252,744	8,245,290	2,913,747	233,100
	Securitisation Exposures	159,944	159,944	31,989	2,559
	Equity Exposures	276,044	276,044	276,044	22,084
	Defaulted Exposures	80,426	80,425	99,931	7,994
	Total On-Balance Sheet Exposures	115,691,011	115,642,110	21,432,155	1,714,572
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	678,599	678,599	267,237	21,379
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	837,333	837,333	732,672	58,614
	Defaulted Exposures	9	9	14	1
	Total Off-Balance Sheet Exposures	1,515,941	1,515,941	999,923	79,994
	Total On and Off-Balance Sheet Exposures	117,206,952	117,158,051	22,432,078	1,794,566
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	56,537,716	56,537,716	19,231,976	1,538,558
	Corporate Exposures	199,728,486	199,728,486	129,442,826	10,355,426
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	141,147,491	141,147,491	94,457,493	7,556,599
	b) Corporates (with firm-size adjustment)	58,580,995	58,580,995	34,985,333	2,798,827
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	99,935,960	99,935,960	24,522,669	1,961,814
	a) Residential Mortgages	46,871,563	46,871,563	10,367,502	829,400
	b) Qualifying Revolving Retail Exposures	4,963,758	4,963,758	2,438,071	195,046
	c) Hire Purchase Exposures	12,359,769	12,359,769	3,014,358	241,149
	d) Other Retail Exposures	35,740,870	35,740,870	8,702,738	696,219
	Defaulted Exposures	1,750,314	1,750,314	558,510	44,681
	Total On-Balance Sheet Exposures	357,952,476	357,952,476	173,755,981	13,900,479
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	3,911,088	3,911,088	2,451,039	196,083
	Off balance sheet exposures other than OTC derivatives or credit derivatives	46,253,446	46,253,446	24,304,271	1,944,342
	Defaulted Exposures	79,237	79,237	3,001	240
	Total Off-Balance Sheet Exposures	50,243,771	50,243,771	26,758,311	2,140,665
	Total On and Off-Balance Sheet Exposures	408,196,247	408,196,247	200,514,292	16,041,144
	Total IRB Approach after Scaling Factor of 1.06	-	-	212,545,150	17,003,612
	Total (Exposures under Standardised Approach & IRB Approach)	525,403,199	525,354,298	234,977,228	18,798,178
2.0	Market Risk				
	Interest Rate Risk			4,514,833	361,187
	Foreign Currency Risk			3,253,374	260,270
	Commodity Risk			-	-
	Option Risk			1,574,964	125,997
3.0	Operational Risk			21,054,721	1,684,378
4.0	Total RWA and Capital Requirements			265,375,120	21,230,010

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

Item	Exposure Class As at 30.06.2016	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	Risk-Weighted Assets after effects of PSIA RM'000	Total
							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	20,336,737	20,336,737	16,417	-	16,417	1,313
	Public Sector Entities	7,768,159	7,768,159	1,161,267	(1,000,000)	161,267	12,901
	Corporates	1,782,528	1,782,528	1,532,273	(135,860)	1,396,413	111,713
	Regulatory Retail	3,320,521	3,320,521	2,384,723	(584,340)	1,800,383	144,031
	Residential Mortgages	1,835,862	1,835,862	748,342	-	748,342	59,867
	Higher Risk Assets	38	38	57	-	57	5
	Other Assets	531,419	531,419	287,791	-	287,791	23,022
	Defaulted Exposures	23,703	23,702	21,689	-	21,689	1,735
	Total On-Balance Sheet Exposures	35,598,967	35,598,966	6,152,559	(1,720,200)	4,432,359	354,589
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	112,779	112,779	22,933	-	22,933	1,835
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	172,027	172,027	160,002	-	160,002	12,800
	Total Off-Balance Sheet Exposures	284,806	284,806	182,935	-	182,935	14,635
	Total On and Off-Balance Sheet Exposures	35,883,772	35,883,772	6,335,494	(1,720,200)	4,615,294	369,224
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	12,645,499	12,645,499	4,793,752	-	4,793,752	383,500
	Corporate Exposures	35,999,496	35,999,496	21,184,121	(5,003,591)	16,180,530	1,294,442
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	25,965,383	25,965,383	14,427,941	(5,003,591)	9,424,350	753,948
	b) Corporates (with firm-size adjustment)	10,034,114	10,034,114	6,756,180	-	6,756,180	540,494
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-	-	-
	Retail Exposures	87,353,864	87,353,864	26,378,271	(7,898,693)	18,479,579	1,478,366
	a) Residential Mortgages	21,086,317	21,086,317	9,715,024	(3,499,579)	6,215,445	497,236
	b) Qualifying Revolving Retail Exposures	595,727	595,727	267,897	-	267,897	21,432
	c) Hire Purchase Exposures	28,595,629	28,595,629	6,987,565	(1,438,414)	5,549,152	443,932
	d) Other Retail Exposures	37,076,191	37,076,191	9,407,785	(2,960,700)	6,447,084	515,767
	Defaulted Exposures	1,886,878	1,886,878	369,446	-	369,446	29,556
	Total On-Balance Sheet Exposures	137,885,737	137,885,737	52,725,591	(12,902,284)	39,823,307	3,185,865
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	872,680	872,680	155,714	-	155,714	12,457
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	9,318,283	9,318,283	5,439,667	-	5,439,667	435,173
	Defaulted Exposures	3,877	3,877	1,417	-	1,417	113
	Total Off-Balance Sheet Exposures	10,194,840	10,194,840	5,596,798	-	5,596,798	447,744
	Total On and Off-Balance Sheet Exposures	148,080,577	148,080,577	58,322,389	(12,902,284)	45,420,105	3,633,608
	Total IRB Approach after Scaling Factor of 1.06	-	-	61,821,732	(13,676,421)	48,145,312	3,851,625
	Total (Exposures under Standardised Approach & IRB Approach)	183,964,349	183,964,349	68,157,227	(15,396,621)	52,760,606	4,220,848
2.0	Market Risk						
	Bench Mark Rate Risk			586,088	-	586,088	46,887
	Foreign Exchange Risk			597,813	-	597,813	47,825
3.0	Operational Risk			5,288,425	-	5,288,425	423,074
4.0	Total RWA and Capital Requirements			74,629,551	(15,396,621)	59,232,930	4,738,634

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

Item	Exposure Class As at 31.12.2015	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk-	Risk-Weighted	Risk-Weighted	Total
				Weighted Assets RM'000	Assets Absorbed by PSIA RM'000	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	12,340,870	12,340,870	17,491	-	17,491	1,399
	Public Sector Entities	7,694,964	7,694,964	1,191,185	(559,705)	631,480	50,518
	Corporates	1,922,751	1,922,751	1,674,467	(135,933)	1,538,534	123,083
	Regulatory Retail	3,094,318	3,094,318	2,213,765	-	2,213,765	177,101
	Residential Mortgages	1,503,044	1,503,044	602,959	-	602,959	48,237
	Higher Risk Assets	38	38	56	-	56	5
	Other Assets	522,655	522,655	310,798	-	310,798	24,863
	Defaulted Exposures	26,642	26,642	18,637	-	18,637	1,491
	Total On-Balance Sheet Exposures	27,105,282	27,105,282	6,029,358	(695,638)	5,333,720	426,697
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	316,821	316,821	71,874	-	71,874	5,750
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	327,433	327,433	316,758	-	316,758	25,341
	Total Off-Balance Sheet Exposures	644,254	644,254	388,632	-	388,632	31,091
	Total On and Off-Balance Sheet Exposures	27,749,536	27,749,536	6,417,990	(695,638)	5,722,352	457,788
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	11,273,618	11,273,618	4,000,938	-	4,000,938	320,075
	Corporate Exposures	34,776,537	34,776,537	20,819,128	(4,661,822)	16,157,306	1,292,585
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	25,103,537	25,103,537	13,707,353	(4,661,822)	9,045,531	723,643
	b) Corporates (with firm-size adjustment)	9,673,000	9,673,000	7,111,775	-	7,111,775	568,942
	c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-
	- Project Finance	-	-	-	-	-	-
	Retail Exposures	83,812,481	83,812,481	25,692,677	(3,265,175)	22,427,502	1,794,200
	a) Residential Mortgages	18,970,005	18,970,005	9,243,798	-	9,243,798	739,504
	b) Qualifying Revolving Retail Exposures	604,117	604,117	286,988	(204,668)	82,320	6,586
	c) Hire Purchase Exposures	28,811,629	28,811,629	7,079,200	(222,546)	6,856,654	548,532
	d) Other Retail Exposures	35,426,730	35,426,730	9,082,691	(2,837,961)	6,244,730	499,578
	Defaulted Exposures	557,997	557,997	301,102	-	301,102	24,088
	Total On-Balance Sheet Exposures	130,420,633	130,420,633	50,813,845	(7,926,997)	42,886,848	3,430,948
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	865,653	865,653	362,676	-	362,676	29,014
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	9,458,135	9,458,135	4,525,982	-	4,525,982	362,079
	Defaulted Exposures	6,820	6,820	1,362	-	1,362	109
	Total Off-Balance Sheet Exposures	10,330,608	10,330,608	4,890,020	-	4,890,020	391,202
	Total On and Off-Balance Sheet Exposures	140,751,241	140,751,241	55,703,865	(7,926,997)	47,776,868	3,822,150
	Total IRB Approach after Scaling Factor of 1.06	-	-	59,046,097	(8,402,617)	50,643,480	4,051,479
	Total (Exposures under Standardised Approach & IRB Approach)	168,500,777	168,500,777	65,464,087	(9,098,255)	56,365,832	4,509,267
2.0	Market Risk						
	Bench Mark Rate Risk			462,558	-	462,558	37,005
	Foreign Exchange Risk			673,150	-	673,150	53,852
3.0	Operational Risk			4,943,708	-	4,943,708	395,497
4.0	Total RWA and Capital Requirements			71,543,503	(9,098,255)	62,445,248	4,995,621

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	Other	Total
	RM'000	RM'000	RM'000	Overseas Units RM'000	
As at 30.06.2016					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	56,403,386	34,842,127	7,942,678	9,674,595	108,862,786
Public Sector Entities	9,738,090	2,055,238	-	-	11,793,328
Banks, Development Financial Institutions & MDBs	1,506,505	115	-	19,989	1,526,609
Insurance Cos, Securities Firms & Fund Managers	-	-	-	635,913	635,913
Corporates	2,732,046	11,549,989	3,240,423	1,326,281	18,848,739
Regulatory Retail	4,783,795	7,109,214	7,269,094	7,705,794	26,867,897
Residential Mortgages	2,075,594	-	311,301	44,321	2,431,215
Higher Risk Assets	198,861	3,895	10,475	24,607	237,837
Other Assets	4,174,836	1,087,870	4,852,780	2,759,713	12,875,199
Securitisation Exposures	159,897	-	-	-	159,897
Equity Exposures	849,969	11,833	-	-	861,802
Total Standardised Approach	82,622,978	56,660,280	23,626,751	22,191,214	185,101,222
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	38,549,365	19,148,901	2,771,736	17,917,171	78,387,173
Corporate Exposures	151,808,682	56,781,766	16,668,385	42,972,379	268,231,211
a) Corporates (excluding Specialised Lending and firm-size adjustment)	92,553,263	56,781,766	16,668,385	42,972,379	208,975,792
b) Corporates (with firm-size adjustment)	59,255,419	-	-	-	59,255,419
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	125,193,840	43,454,537	9,331,925	-	177,980,302
a) Residential Mortgages	37,190,930	21,955,619	4,506,751	-	63,653,300
b) Qualifying Revolving Retail Exposures	4,515,897	5,412,784	890,443	-	10,819,124
c) Hire Purchase Exposures	30,309,984	5,210,341	3,934,731	-	39,455,056
d) Other Retail Exposures	53,177,030	10,875,793	-	-	64,052,823
Total IRB Approach	315,551,888	119,385,203	28,772,045	60,889,549	524,598,686
Total Standardised and IRB Approaches	398,174,866	176,045,483	52,398,796	83,080,763	709,699,908

Table 6: Disclosure on Credit Risk Exposure - Geographic Analysis for Maybank Group (Cont'd)

Exposure Class	Malaysia	Singapore	Indonesia	Other	Total
	RM'000	RM'000	RM'000	Overseas Units RM'000	
As at 31.12.2015					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	49,662,873	32,917,512	7,171,500	10,914,991	100,666,876
Public Sector Entities	10,075,375	1,713,964	862,364	1,135	12,652,838
Banks, Development Financial Institutions & MDBs	1,093,030	117	-	17,713	1,110,860
Insurance Cos, Securities Firms & Fund Managers	-	-	-	374,874	374,874
Corporates	14,628,620	1,195	3,038,473	1,553,369	19,221,657
Regulatory Retail	4,965,006	6,852,803	7,521,006	7,748,902	27,087,717
Residential Mortgages	1,750,631	67	304,070	36,743	2,091,511
Higher Risk Assets	194,540	5,327	10,475	24,393	234,735
Other Assets	3,527,889	1,097,873	4,941,267	2,734,096	12,301,125
Securitisation Exposures	159,944	-	-	-	159,944
Equity Exposures	907,779	12,033	-	-	919,812
Total Standardised Approach	86,965,687	42,600,891	23,849,155	23,406,216	176,821,949
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	32,103,400	13,751,039	2,856,087	16,862,650	65,573,176
Corporate Exposures	169,610,799	43,447,989	14,529,988	51,834,672	279,423,448
a) Corporates (excluding Specialised Lending and firm-size adjustment)	99,741,997	43,447,989	14,529,988	51,834,672	209,554,646
b) Corporates (with firm-size adjustment)	69,868,802	-	-	-	69,868,802
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	137,456,807	45,277,898	9,220,977	-	191,955,682
a) Residential Mortgages	43,019,425	23,230,087	4,577,533	-	70,827,045
b) Qualifying Revolving Retail Exposures	5,738,525	5,489,840	894,131	-	12,122,496
c) Hire Purchase Exposures	34,980,926	5,486,232	3,749,313	-	44,216,471
d) Other Retail Exposures	53,717,931	11,071,739	-	-	64,789,670
Total IRB Approach	339,171,006	102,476,926	26,607,052	68,697,322	536,952,306
Total Standardised and IRB Approaches	426,136,693	145,077,817	50,456,207	92,103,538	713,774,255

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

Exposure Class	Malaysia	Singapore	Other	Total
	RM'000	RM'000	Overseas Units RM'000	
As at 30.06.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	35,835,656	34,842,127	7,177,037	77,854,820
Public Sector Entities	5,355,397	2,055,238	-	7,410,635
Banks, Development Financial Institutions & MDBs	134,902	-	-	134,902
Corporates	83,710	12,313,359	590,767	12,987,836
Regulatory Retail	1,817,264	7,109,214	415,568	9,342,046
Residential Mortgages	234,793	-	44,321	279,114
Higher Risk Assets	150,300	3,894	-	154,194
Other Assets	6,478,122	1,087,870	1,134,054	8,700,046
Securitisation Exposures	159,897	-	-	159,897
Equity Exposures	274,319	11,834	-	286,153
Total Standardised Approach	50,524,360	57,423,536	9,361,747	117,309,643
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	39,490,592	19,148,901	16,532,046	75,171,539
Corporate Exposures	117,227,804	56,781,766	39,008,586	213,018,156
a) Corporates (excluding Specialised Lending and firm-size adjustment)	70,752,292	56,781,766	39,008,586	166,542,644
b) Corporates (with firm-size adjustment)	46,475,512	-	-	46,475,512
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	65,367,101	43,454,537	-	108,821,638
a) Residential Mortgages	23,887,796	21,955,619	-	45,843,415
b) Qualifying Revolving Retail Exposures	3,736,562	5,412,784	-	9,149,346
c) Hire Purchase Exposures	7,300,621	5,210,341	-	12,510,962
d) Other Retail Exposures	30,442,122	10,875,793	-	41,317,915
Total IRB Approach	222,085,497	119,385,204	55,540,632	397,011,333
Total Standardised and IRB Approaches	272,609,857	176,808,740	64,902,379	514,320,976

Table 7: Disclosure on Credit Risk Exposure - Geographic Analysis for Maybank (Cont'd)

Exposure Class	Malaysia	Singapore	Other	Total
	RM'000	RM'000	Overseas Units RM'000	
As at 31.12.2015				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	37,338,667	32,917,512	8,667,515	78,923,694
Public Sector Entities	5,386,865	1,713,964	-	7,100,829
Banks, Development Financial Institutions & MDBs	132,879	-	-	132,879
Corporates	12,451,270	1,195	626,155	13,078,620
Regulatory Retail	1,611,911	6,852,803	383,835	8,848,549
Residential Mortgages	244,964	66	36,743	281,773
Higher Risk Assets	146,549	5,327	-	151,876
Other Assets	6,114,090	1,097,873	1,040,781	8,252,744
Securitisation Exposures	159,944	-	-	159,944
Equity Exposures	264,011	12,033	-	276,044
Total Standardised Approach	63,851,150	42,600,773	10,755,029	117,206,952
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	38,740,758	13,751,039	15,616,015	68,107,812
Corporate Exposures	137,066,085	43,447,989	47,912,899	228,426,973
a) Corporates (excluding Specialised Lending and firm-size adjustment)	78,485,090	43,447,989	47,912,899	169,845,978
b) Corporates (with firm-size adjustment)	58,580,995	-	-	58,580,995
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	66,383,564	45,277,898	-	111,661,462
a) Residential Mortgages	23,956,872	23,230,087	-	47,186,959
b) Qualifying Revolving Retail Exposures	5,389,980	5,489,840	-	10,879,820
c) Hire Purchase Exposures	6,953,461	5,486,232	-	12,439,693
d) Other Retail Exposures	30,083,251	11,071,739	-	41,154,990
Total IRB Approach	242,190,407	102,476,926	63,528,914	408,196,247
Total Standardised and IRB Approaches	306,041,557	145,077,699	74,283,943	525,403,199

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

Exposure Class	As at	As at
	30.06.2016	31.12.2015
	Total	Total
	RM'000	RM'000
<u>Exposures under Standardised Approach</u>		
Sovereigns/Central Banks	20,336,807	12,340,870
Public Sector Entities	7,882,693	8,003,379
Corporates	1,953,296	2,258,829
Regulatory Retail	3,329,640	3,109,590
Residential Mortgages	1,840,801	1,505,667
Higher Risk Assets	9,116	8,546
Other Assets	531,419	522,655
Total Standardised Approach	35,883,772	27,749,536
<u>Exposures under IRB Approach</u>		
Banks, Development Financial Institutions & MDBs	13,480,061	12,121,967
Corporate Exposures	44,664,024	41,440,274
a) Corporates (excluding Specialised Lending and firm-size adjustment)	31,884,116	30,152,467
b) Corporates (with firm-size adjustment)	12,779,907	11,287,807
c) Specialised Lending (Slotting Approach)		
- Project Finance	-	-
Retail Exposures	89,936,492	87,189,000
a) Residential Mortgages	21,184,787	19,062,553
b) Qualifying Revolving Retail Exposures	779,335	782,694
c) Hire Purchase Exposures	28,713,463	28,910,360
d) Other Retail Exposures	39,258,908	38,433,393
Total IRB Approach	148,080,577	140,751,241
Total Standardised and IRB Approaches	183,964,349	168,500,777

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

Exposure Class	Mining &		Construction	Wholesale, Retail Electricity, Gas & Trade, Restaurants &		Finance, Insurance,	Transport,	Education,	Household	Others	Total	
	Agriculture	Quarrying		Manufacturing	Water Supply	Hotels	Real Estate & Business	Storage & Communication				Others
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
As at 30.06.2016												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	62	-	217,420	-	-	168	65,569,933	2,493,554	3,328,156	-	37,253,492	108,862,786
Public Sector Entities	390,528	-	40	88	7,496	1,559	10,021,711	-	859,304	-	512,603	11,793,328
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	790,035	-	-	-	736,574	1,526,609
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	635,913	635,913
Corporates	24,588	6,667	118,424	97,180	44,954	110,301	517,877	199,093	322,045	896,415	16,511,195	18,848,739
Regulatory Retail	3,517	864	31,479	3,845	22,015	96,485	2,420,138	459,714	84,629	15,659,872	8,085,338	26,867,897
Residential Mortgages	-	-	-	-	-	-	-	43,703	-	2,076,211	311,301	2,431,215
Higher Risk Assets	-	-	-	150	-	666	79,484	-	-	9,116	148,421	237,837
Other Assets	-	-	-	-	-	-	20,261	1,056	-	6,246,089	6,607,793	12,875,199
Securitisation Exposures	-	-	-	35,194	-	-	124,703	-	-	-	-	159,897
Equity Exposures	-	-	3,104	10,997	53,971	-	8,729	-	-	209,337	575,664	861,802
Total Standardised Approach	418,695	7,531	370,468	147,454	128,436	209,179	79,552,871	3,197,120	4,594,134	25,097,041	71,378,294	185,101,222
Exposures under the IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	78,288,839	-	4,142	-	94,192	78,387,173
Corporate Exposures	8,508,509	6,051,688	41,045,890	16,902,540	11,693,203	21,998,307	73,518,939	19,827,475	8,499,885	1,499,332	58,685,441	268,231,211
a) Corporates (excluding Specialised Lending and firm-size adjustment)	8,076,946	6,002,638	40,443,026	15,022,181	11,478,941	21,405,104	71,812,049	19,736,672	8,343,330	1,499,332	5,155,574	208,975,792
b) Corporates (with firm-size adjustment)	431,564	49,049	602,864	1,880,359	214,262	593,204	1,706,890	90,803	156,556	-	53,529,867	59,255,419
c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	638,204	89,868	1,981,535	1,658,910	59,849	5,578,093	3,349,751	774,292	785,060	128,149,888	34,914,852	177,980,302
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	63,653,300	-	63,653,300
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	10,819,124	-	10,819,124
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	39,455,055	-	39,455,055
d) Other Retail Exposures	638,204	89,868	1,981,535	1,658,910	59,849	5,578,093	3,349,751	774,292	785,060	14,222,409	34,914,852	64,052,823
Total IRB Approach	9,146,713	6,141,555	43,027,425	18,561,450	11,753,052	27,576,401	155,157,530	20,601,767	9,289,088	129,649,219	93,694,485	524,598,686
Total Standardised and IRB Approaches	9,565,408	6,149,086	43,397,893	18,708,904	11,881,488	27,785,579	234,710,401	23,798,888	13,883,222	154,746,260	165,072,779	709,699,908

Table 9: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Group (Cont'd)

Exposure Class	Mining &		Electricity, Gas &		Wholesale, Retail	Finance, Insurance,	Transport,	Education,			Total	
	Agriculture	Quarrying	Manufacturing	Construction	Trade, Restaurants &	Real Estate &	Storage &	Health &	Household	Others		
As at 31.12.2015	RM'000	RM'000	RM'000	RM'000	Water Supply	Hotels	Business	Communication	Others	RM'000	RM'000	RM'000
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	42	-	100,762	-	-	222	89,483,540	2,840,372	303,537	-	7,938,401	100,666,876
Public Sector Entities	390,553	-	31	88	7,647	1,479	9,803,298	-	1,691,644	-	758,098	12,652,838
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	464,045	-	-	-	646,815	1,110,860
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	22,184	-	-	-	352,690	374,874
Corporates	56,407	3,159	115,234	112,007	856,278	248,584	275,042	285,992	29,038	662,658	16,577,258	19,221,657
Regulatory Retail	2,840	935	20,281	3,081	19,412	70,067	2,808,896	442,938	58,172	20,190,896	3,470,199	27,087,717
Residential Mortgages	-	-	-	-	-	-	-	36,743	-	2,054,768	-	2,091,511
Higher Risk Assets	-	-	-	150	-	281	80,880	-	-	138,017	15,407	234,735
Other Assets	-	-	-	-	-	-	62,226	688	-	8,774,711	3,463,500	12,301,125
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	159,944	159,944
Equity Exposures	-	-	3,156	683	53,971	-	8,876	-	-	209,333	643,793	919,812
Total Standardised Approach	449,842	4,094	239,464	116,009	937,308	320,633	103,008,987	3,606,733	2,082,391	32,030,383	34,026,105	176,821,949
Exposures under the IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	65,535,134	-	-	-	38,042	65,573,176
Corporate Exposures	9,542,685	6,620,811	30,269,579	16,740,008	14,572,337	21,883,842	59,723,401	20,319,585	8,633,066	18,066	91,100,068	279,423,448
a) Corporates (excluding Specialised Lending and firm-size adjustment)	9,113,740	6,574,450	29,779,765	15,525,835	14,432,332	21,398,410	57,293,896	20,243,956	8,499,468	18,066	26,674,728	209,554,646
b) Corporates (with firm-size adjustment)	428,945	46,361	489,814	1,214,173	140,005	485,432	2,429,505	75,629	133,598	-	64,425,340	69,868,802
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	591,681	86,861	1,831,338	1,481,114	55,144	5,216,648	3,045,929	713,847	704,778	170,373,030	7,855,312	191,955,682
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	70,827,045	-	70,827,045
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	12,122,496	-	12,122,496
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	44,216,471	-	44,216,471
d) Other Retail Exposures	591,681	86,861	1,831,338	1,481,114	55,144	5,216,648	3,045,929	713,847	704,778	43,207,018	7,855,312	64,789,670
Total IRB Approach	10,134,366	6,707,672	32,100,917	18,221,122	14,627,481	27,100,490	128,304,464	21,033,432	9,337,844	170,391,096	98,993,422	536,952,306
Total Standardised and IRB Approaches	10,584,208	6,711,766	32,340,381	18,337,131	15,564,789	27,421,123	231,313,451	24,640,165	11,420,235	202,421,479	133,019,527	713,774,255

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

Exposure Class	Mining & Quarrying		Manufacturing	Construction	Electricity, Gas & Trade, Restaurants & Hotels		Wholesale, Retail Finance, Insurance, Real Estate & Transport, Storage & Communication		Education, Health & Others		Household	Others	Total
	Agriculture	RM'000			RM'000	RM'000	Water Supply	RM'000	Business	RM'000			
As at 30.06.2016													
<u>Exempted Exposures (Standardised Approach)</u>													
Sovereigns/Central Banks	62	-	391	-	-	168	44,992,608	2,006,688	3,328,156	-	27,526,747	-	77,854,820
Public Sector Entities	285,249	-	40	88	7,496	1,482	6,564,126	-	547,539	-	4,615	-	7,410,635
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	134,902	-	134,902
Corporates	15,266	-	44,979	84,516	44,839	101,632	153,132	160,067	320,099	148	12,063,158	-	12,987,836
Regulatory Retail	-	-	5,746	-	1,146	18,671	2,175	105,306	3,491	9,173,782	31,729	-	9,342,046
Residential Mortgages	-	-	-	-	-	-	-	43,703	-	235,411	-	-	279,114
Higher Risk Assets	-	-	-	150	-	666	15,433	-	-	-	137,945	-	154,194
Other Assets	-	-	-	-	-	-	-	1,056	-	5,714,670	2,984,319	-	8,700,045
Securitisation Exposures	-	-	-	35,194	-	-	124,703	-	-	-	-	-	159,897
Equity Exposures	-	-	3,104	10,997	53,971	-	8,729	-	-	209,337	14	-	286,152
Total Standardised Approach	300,577	-	54,260	130,945	107,452	122,619	51,860,906	2,316,820	4,199,285	15,333,348	42,883,429	-	117,309,643
<u>Exposures under the IRB Approach</u>													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	75,167,396	-	4,143	-	-	-	75,171,539
Corporate Exposures	5,277,315	4,915,880	20,428,660	10,337,407	10,870,150	18,792,327	60,394,856	16,826,052	7,809,122	10,821	57,355,566	-	213,018,156
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,277,315	4,915,880	20,428,660	10,337,407	10,870,150	18,792,327	60,394,856	16,826,052	7,809,122	10,821	10,880,054	-	166,542,644
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	46,475,512	-	46,475,512
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	302,521	35,313	823,140	683,815	20,744	2,730,770	1,363,219	384,942	333,480	67,503,723	34,639,971	-	108,821,638
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	45,843,415	-	-	45,843,415
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	9,149,346	-	-	9,149,346
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,510,962	-	-	12,510,962
d) Other Retail Exposures	302,521	35,313	823,140	683,815	20,744	2,730,770	1,363,219	384,942	333,480	-	34,639,971	-	41,317,915
Total IRB Approach	5,579,836	4,951,193	21,251,800	11,021,222	10,890,894	21,523,097	136,925,471	17,210,994	8,146,745	67,514,544	91,995,537	-	397,011,333
Total Standardised and IRB Approaches	5,880,413	4,951,193	21,306,061	11,152,166	10,998,346	21,645,716	188,786,378	19,527,815	12,346,029	82,847,892	134,878,967	-	514,320,976

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

Exposure Class	Mining &		Electricity, Gas & Trade, Restaurants &			Wholesale, Retail Finance, Insurance, Real Estate &		Transport, Storage		Education, Health &		Total
	Agriculture RM'000	Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Water Supply RM'000	Hotels RM'000	Business RM'000	& Communication RM'000	Others RM'000	Household RM'000	Others RM'000	
As at 31.12.2015												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	42	-	389	-	-	222	69,877,701	2,726,149	303,537	-	6,015,654	78,923,694
Public Sector Entities	285,263	-	31	88	7,647	1,479	5,304,133	-	747,333	-	754,855	7,100,829
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	132,879	132,879
Corporates	16,042	135	53,107	92,662	745,210	138,117	17,522	194,819	12,452	152	11,808,402	13,078,620
Regulatory Retail	-	-	1,060	-	301	16,048	7,365	105,796	3,527	8,694,717	19,735	8,848,549
Residential Mortgages	-	-	-	-	-	-	-	36,743	-	245,030	-	281,773
Higher Risk Assets	-	-	-	149	-	281	17,043	-	-	129,471	4,932	151,876
Other Assets	-	-	-	-	-	-	-	688	-	8,252,056	-	8,252,744
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	159,944	159,944
Equity Exposures	-	-	3,156	684	53,973	-	8,876	-	-	209,333	22	276,044
Total Standardised Approach	301,347	135	57,743	93,583	807,131	156,147	75,232,640	3,064,195	1,066,849	17,530,759	18,896,423	117,206,952
<u>Exposures under the IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	68,107,812	-	-	-	-	68,107,812
Corporate Exposures	7,008,924	4,844,655	23,727,350	11,165,294	13,923,235	18,959,946	52,604,518	17,872,483	7,971,659	9,103	70,339,806	228,426,973
a) Corporates (excluding Specialised Lending and firm-size adjustment)	7,008,924	4,844,655	23,727,350	11,165,294	13,923,235	18,959,946	52,604,518	17,872,483	7,971,659	9,103	11,758,811	169,845,978
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	58,580,995	58,580,995
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	298,028	35,869	810,298	649,827	16,640	2,641,437	1,232,464	356,922	298,506	97,717,454	7,604,017	111,661,462
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	47,186,959	-	47,186,959
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	10,879,820	-	10,879,820
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,439,693	-	12,439,693
d) Other Retail Exposures	298,028	35,869	810,298	649,827	16,640	2,641,437	1,232,464	356,922	298,506	27,210,982	7,604,017	41,154,990
Total IRB Approach	7,306,952	4,880,524	24,537,648	11,815,121	13,939,875	21,601,383	121,944,794	18,229,405	8,270,165	97,726,557	77,943,823	408,196,247
Total Standardised and IRB Approaches	7,608,299	4,880,659	24,595,391	11,908,704	14,747,006	21,757,530	197,177,434	21,293,600	9,337,014	115,257,316	96,840,246	525,403,199

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	Others RM'000	Total RM'000
As at 30.06.2016												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	-	-	217,029	-	-	-	20,119,768	-	-	-	10	20,336,807
Public Sector Entities	105,279	-	-	-	-	77	3,457,585	-	311,765	-	4,007,987	7,882,693
Corporates	-	-	55,352	-	15	-	21	2,708	1,947	896,267	996,986	1,953,296
Regulatory Retail	-	-	-	-	-	-	-	-	-	3,329,640	-	3,329,640
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,840,801	-	1,840,801
Higher Risk Assets	-	-	-	-	-	-	-	-	-	9,116	-	9,116
Other Assets	-	-	-	-	-	-	-	-	-	531,419	-	531,419
Total Standardised Approach	105,279	-	272,381	-	15	77	23,577,374	2,708	313,712	6,607,243	5,004,983	35,883,772
<u>Exposures under IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	13,373,616	-	-	-	106,445	13,480,061
Corporate Exposures	3,033,532	1,091,608	5,510,435	6,194,969	707,691	2,479,811	13,059,525	1,785,536	628,359	-	10,172,558	44,664,024
a) Corporates (excluding Specialised Lending and firm-size adjustment)	2,601,968	1,042,559	4,907,571	4,314,610	493,429	1,886,607	11,352,635	1,694,733	471,803	-	3,118,203	31,884,118
b) Corporates (with firm-size adjustment)	431,564	49,049	602,864	1,880,359	214,262	593,204	1,706,890	90,803	156,556	-	7,054,355	12,779,906
c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	335,683	54,555	1,158,395	975,095	39,105	2,847,323	1,986,532	389,350	451,581	81,423,992	274,881	89,936,492
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	21,184,786	-	21,184,786
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	779,335	-	779,335
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	28,713,462	-	28,713,462
d) Other Retail Exposures	335,683	54,555	1,158,395	975,095	39,105	2,847,323	1,986,532	389,350	451,581	30,746,409	274,881	39,258,909
Total IRB Approach	3,369,215	1,146,163	6,668,830	7,170,064	746,796	5,327,134	28,419,673	2,174,886	1,079,940	81,423,992	10,553,884	148,080,577
Total Standardised and IRB Approaches	3,474,494	1,146,163	6,941,211	7,170,064	746,811	5,327,211	51,997,047	2,177,594	1,393,652	88,031,235	15,558,867	183,964,349

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 31.12.2015												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	-	-	100,373	-	-	-	12,240,497	-	-	-	-	12,340,870
Public Sector Entities	105,290	-	-	-	-	-	4,499,165	-	80,812	-	3,318,111	8,003,379
Corporates	-	-	-	12,122	16,778	146	-	-	-	662,506	1,567,277	2,258,829
Regulatory Retail	-	-	-	-	-	-	-	-	-	3,109,590	-	3,109,590
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,505,667	-	1,505,667
Higher Risk Assets	-	-	-	-	-	-	-	-	-	8,546	-	8,546
Other Assets	-	-	-	-	-	-	-	-	-	522,655	-	522,655
Total Standardised Approach	105,291	-	100,373	12,122	16,778	146	16,739,662	-	80,812	5,808,964	4,885,388	27,749,536
<u>Exposures under IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	12,083,926	-	-	-	38,041	12,121,967
Corporate Exposures	2,330,531	1,698,013	6,251,678	5,240,012	545,761	2,277,789	7,078,920	1,803,379	604,575	-	13,609,616	41,440,274
a) Corporates (excluding Specialised Lending and firm-size adjustment)	1,901,586	1,651,652	5,761,864	4,025,839	405,756	1,792,357	4,649,415	1,727,750	470,977	-	7,765,271	30,152,467
b) Corporates (with firm-size adjustment)	428,945	46,361	489,814	1,214,173	140,005	485,432	2,429,505	75,629	133,598	-	5,844,345	11,287,807
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	293,653	50,992	1,021,040	831,287	38,504	2,575,211	1,813,465	356,926	406,272	79,550,354	251,296	87,189,000
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	19,062,553	-	19,062,553
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	782,694	-	782,694
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	28,910,360	-	28,910,360
d) Other Retail Exposures	293,653	50,992	1,021,040	831,287	38,504	2,575,211	1,813,465	356,926	406,272	30,794,747	251,296	38,433,393
Total IRB Approach	2,624,184	1,749,005	7,272,718	6,071,299	584,265	4,853,000	20,976,311	2,160,305	1,010,847	79,550,354	13,898,953	140,751,241
Total Standardised and IRB Approaches	2,729,474	1,749,005	7,373,091	6,083,421	601,043	4,853,146	37,715,973	2,160,305	1,091,659	85,359,318	18,784,341	168,500,777

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 30.06.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	68,168,768	21,862,911	18,831,107	108,862,786
Public Sector Entities	2,315,459	6,204,130	3,273,740	11,793,328
Banks, Development Financial Institutions & MDBs	790,035	736,574	-	1,526,609
Insurance Cos, Securities Firms & Fund Managers	-	635,913	-	635,913
Corporates	3,043,983	13,850,404	1,954,352	18,848,739
Regulatory Retail	11,872,109	8,641,581	6,354,207	26,867,897
Residential Mortgages	26,922	130,759	2,273,534	2,431,215
Higher Risk Assets	63,307	161,278	13,252	237,837
Other Assets	5,307,629	3,553,694	4,013,876	12,875,199
Securitisation Exposures	159,897	-	-	159,897
Equity Exposures	-	861,802	-	861,802
Total Standardised Approach	91,748,108	56,639,046	36,714,068	185,101,222
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	62,844,569	6,479,476	9,063,128	78,387,173
Corporate Exposures	100,027,267	73,382,226	94,821,718	268,231,211
a) Corporates (excluding Specialised Lending and firm-size adjustment)	95,813,206	71,109,910	42,052,677	208,975,792
b) Corporates (with firm-size adjustment)	4,214,061	2,272,316	52,769,041	59,255,419
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	7,286,885	37,790,918	132,902,499	177,980,303
a) Residential Mortgages	336,655	2,866,578	60,450,067	63,653,300
b) Qualifying Revolving Retail Exposures	1,467,511	8,685,926	665,687	10,819,124
c) Hire Purchase Exposures	891,179	18,498,004	20,065,872	39,455,056
d) Other Retail Exposures	4,591,540	7,740,410	51,720,873	64,052,823
Total IRB Approach	170,158,721	117,652,620	236,787,345	524,598,687
Total Standardised and IRB Approaches	261,906,829	174,291,666	273,501,413	709,699,908
As at 31.12.2015				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	39,991,204	21,036,235	39,639,437	100,666,876
Public Sector Entities	6,611,136	3,400,769	2,640,933	12,652,838
Banks, Development Financial Institutions & MDBs	464,045	646,815	-	1,110,860
Insurance Cos, Securities Firms & Fund Managers	-	374,874	-	374,874
Corporates	3,095,240	14,139,838	1,986,579	19,221,657
Regulatory Retail	9,228,611	11,162,733	6,696,373	27,087,717
Residential Mortgages	38,413	129,903	1,923,195	2,091,511
Higher Risk Assets	60,528	162,161	12,046	234,735
Other Assets	5,327,043	-	6,974,082	12,301,125
Securitisation Exposures	159,944	-	-	159,944
Equity Exposures	-	919,812	-	919,812
Total Standardised Approach	64,976,164	51,973,140	59,872,645	176,821,949
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	52,373,759	7,970,171	5,229,246	65,573,176
Corporate Exposures	84,530,975	98,790,536	96,101,937	279,423,448
a) Corporates (excluding Specialised Lending and firm-size adjustment)	80,242,713	96,752,627	32,559,306	209,554,646
b) Corporates (with firm-size adjustment)	4,288,262	2,037,909	63,542,631	69,868,802
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	8,686,741	35,141,251	148,127,690	191,955,682
a) Residential Mortgages	329,412	2,887,908	67,609,725	70,827,045
b) Qualifying Revolving Retail Exposures	3,341,810	8,455,588	325,098	12,122,496
c) Hire Purchase Exposures	852,354	16,893,555	26,470,562	44,216,471
d) Other Retail Exposures	4,163,165	6,904,200	53,722,305	64,789,670
Total IRB Approach	145,591,475	141,901,958	249,458,873	536,952,306
Total Standardised and IRB Approaches	210,567,639	193,875,098	309,331,518	713,774,255

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 30.06.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	50,318,052	13,652,255	13,884,513	77,854,820
Public Sector Entities	1,635,010	5,775,625	-	7,410,635
Banks, Development Financial Institutions & MDBs	-	134,902	-	134,902
Corporates	538,125	12,365,341	84,370	12,987,836
Regulatory Retail	7,096,203	1,374,759	871,084	9,342,046
Residential Mortgages	826	26,273	252,015	279,114
Higher Risk Assets	19,847	126,774	7,573	154,194
Other Assets	252,331	1,130,789	7,316,927	8,700,047
Securitisation Exposures	159,897	-	-	159,897
Equity Exposures	-	286,152	-	286,152
Total Standardised Approach	60,020,291	34,872,870	22,416,482	117,309,643
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	50,423,414	16,791,905	7,956,220	75,171,539
Corporate Exposures	61,816,003	74,011,697	77,190,456	213,018,156
a) Corporates (excluding Specialised Lending and firm-size adjustment)	61,816,003	74,011,697	30,714,944	166,542,644
b) Corporates (with firm-size adjustment)	-	-	46,475,512	46,475,512
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	4,463,245	21,586,982	82,771,411	108,821,638
a) Residential Mortgages	285,842	1,336,442	44,221,131	45,843,415
b) Qualifying Revolving Retail Exposures	1,310,309	7,207,656	631,381	9,149,346
c) Hire Purchase Exposures	353,057	8,097,553	4,060,352	12,510,962
d) Other Retail Exposures	2,514,037	4,945,331	33,858,547	41,317,915
Total IRB Approach	116,702,662	112,390,584	167,918,087	397,011,333
Total Standardised and IRB Approaches	176,722,953	147,263,454	190,334,569	514,320,976

Exposure Class

As at 31.12.2015

Exempted Exposures (Standardised Approach)

Sovereigns/Central Banks	29,319,711	15,984,822	33,619,161	78,923,694
Public Sector Entities	1,790,573	3,668,207	1,642,049	7,100,829
Banks, Development Financial Institutions & MDBs	-	132,879	-	132,879
Corporates	491,441	12,110,395	476,784	13,078,620
Regulatory Retail	4,800,819	3,181,918	865,812	8,848,549
Residential Mortgages	970	29,200	251,603	281,773
Higher Risk Assets	18,715	127,955	5,206	151,876
Other Assets	-	1,040,016	7,212,728	8,252,744
Securitisation Exposures	159,944	-	-	159,944
Equity Exposures	-	276,044	-	276,044
Total Standardised Approach	36,582,173	36,551,436	44,073,343	117,206,952
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	42,225,771	14,885,070	10,996,971	68,107,812
Corporate Exposures	54,943,802	83,647,604	89,835,567	228,426,973
a) Corporates (excluding Specialised Lending and firm-size adjustment)	54,943,802	83,647,604	31,254,572	169,845,978
b) Corporates (with firm-size adjustment)	-	-	58,580,995	58,580,995
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	6,269,334	20,493,877	84,898,251	111,661,462
a) Residential Mortgages	275,353	1,358,587	45,553,019	47,186,959
b) Qualifying Revolving Retail Exposures	3,245,914	7,322,219	311,687	10,879,820
c) Hire Purchase Exposures	316,175	7,539,371	4,584,147	12,439,693
d) Other Retail Exposures	2,431,892	4,273,700	34,449,398	41,154,990
Total IRB Approach	103,438,907	119,026,551	185,730,789	408,196,247
Total Standardised and IRB Approaches	140,021,080	155,577,987	229,804,132	525,403,199

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

Exposure Class As at 30.06.2016	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	12,506,092	4,610,944	3,219,771	20,336,807
Public Sector Entities	680,449	3,928,504	3,273,740	7,882,693
Corporates	851,329	334,316	767,651	1,953,296
Regulatory Retail	399,434	1,055,594	1,874,612	3,329,640
Residential Mortgage	1,628	36,076	1,803,097	1,840,801
Higher Risk Assets	4,016	802	4,298	9,116
Other Assets	153	-	531,266	531,419
Total Standardised Approach	14,443,101	9,966,236	11,474,435	35,883,772
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	10,361,550	3,028,717	89,793	13,480,060
Corporate Exposures	26,956,326	3,361,059	14,346,638	44,664,023
a) Corporates (excluding Specialised Lending and firm-size adjustment)	22,742,265	1,088,742	8,053,109	31,884,116
b) Corporates (with firm-size adjustment)	4,214,061	2,272,317	6,293,529	12,779,907
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	2,331,318	10,824,714	76,780,459	89,936,491
a) Residential Mortgages	11,264	380,201	20,793,321	21,184,786
b) Qualifying Revolving Retail Exposures	52,109	706,445	20,781	779,335
c) Hire Purchase Exposures	190,443	6,942,988	21,580,031	28,713,462
d) Other Retail Exposures	2,077,502	2,795,080	34,386,326	39,258,908
Total IRB Approach	39,649,195	17,214,491	91,216,891	148,080,577
Total Standardised and IRB Approaches	54,092,296	27,180,727	102,691,326	183,964,349

Exposure Class As at 31.12.2015	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	4,589,851	1,887,692	5,863,327	12,340,870
Public Sector Entities	4,798,285	2,984,801	220,293	8,003,379
Corporates	1,072,809	492,353	693,667	2,258,829
Regulatory Retail	305,967	819,957	1,983,666	3,109,590
Residential Mortgage	897	35,305	1,469,465	1,505,667
Higher Risk Assets	2,370	769	5,407	8,546
Other Assets	70,789	-	451,866	522,655
Total Standardised Approach	10,840,968	6,220,877	10,687,691	27,749,536
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	8,579,562	692,028	2,850,377	12,121,967
Corporate Exposures	19,349,761	8,898,013	13,192,500	41,440,274
a) Corporates (excluding Specialised Lending and firm-size adjustment)	15,061,499	6,860,104	8,230,864	30,152,467
b) Corporates (with firm-size adjustment)	4,288,262	2,037,909	4,961,636	11,287,807
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	1,978,830	10,720,008	74,490,162	87,189,000
a) Residential Mortgages	12,995	359,310	18,690,248	19,062,553
b) Qualifying Revolving Retail Exposures	53,521	724,660	4,513	782,694
c) Hire Purchase Exposures	181,042	7,005,538	21,723,780	28,910,360
d) Other Retail Exposures	1,731,272	2,630,500	34,071,621	38,433,393
Total IRB Approach	29,908,153	20,310,049	90,533,039	140,751,241
Total Standardised and IRB Approaches	40,749,121	26,530,926	101,220,730	168,500,777

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 30.06.2016					
Non-Retail Exposures					
Bank					
0.0000 - 0.0520	9,545,643	45.00	19.76	5	1,886,385
0.0520 - 0.3335	51,611,571	45.00	27.34	160,861	14,109,785
0.3335 - 1.5000	15,008,605	45.00	56.71	17,436	8,511,403
1.5000 - 100	2,221,354	45.00	130.31	1,121	2,894,635
100	-	-	-	-	-
Total for Bank Exposures	78,387,173			179,424	27,402,208
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	38,711,333	43.76	22.18	5,500,312	8,584,882
0.1200 - 0.6440	74,630,115	43.43	52.77	8,442,911	39,380,707
0.6440 - 3.0000	76,478,381	43.40	93.18	3,157,622	71,260,195
3.0000 - 100	11,932,207	43.55	147.58	243,824	17,609,590
100	7,223,756	44.16	0.01	50,429	396
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	208,975,792			17,395,097	136,835,770
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	3,154,925	44.12	20.27	53,002	639,654
0.1200 - 0.6440	21,134,031	44.04	44.05	448,576	9,309,769
0.6440 - 3.0000	27,561,352	43.39	73.77	487,703	20,331,973
3.0000 - 100	5,344,191	44.19	117.52	216,008	6,280,287
100	2,060,921	44.64	0.00	4,224	-
Total for Corporate (with firm-size adjustment)	59,255,419			1,209,514	36,561,683
Total Non-Retail Exposures	346,618,384			18,784,034	200,799,661
As at 31.12.2015					
Non-Retail Exposures					
Bank					
0.0000 - 0.0520	24,285,553	45.19	20.24	-	4,916,057
0.0520 - 0.3335	31,337,774	45.00	32.84	131,293	10,291,860
0.3335 - 1.5000	9,133,800	45.00	73.35	26,443	6,699,768
1.5000 - 100	816,049	45.00	155.01	111	1,264,957
100	-	-	-	-	-
Total for Bank Exposures	65,573,176			157,847	23,172,643
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	34,707,424	44.93	22.41	5,734,645	7,778,814
0.1200 - 0.6440	73,511,117	44.76	53.41	8,545,066	39,262,805
0.6440 - 3.0000	82,438,900	44.80	93.52	2,891,206	77,094,570
3.0000 - 100	13,962,949	44.21	141.52	265,648	19,760,188
100	4,934,255	44.56	0.01	55,579	336
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	209,554,646			17,492,084	143,896,714
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	6,015,903	44.12	19.56	39,162	1,176,472
0.1200 - 0.6440	24,653,502	44.04	45.22	541,852	11,147,727
0.6440 - 3.0000	32,213,433	43.39	75.34	743,846	24,269,910
3.0000 - 100	5,272,124	44.19	115.87	209,020	6,108,873
100	1,713,840	44.64	-	7,182	27
Total for Corporate (with firm-size adjustment)	69,868,802			1,541,062	42,703,010
Total Non-Retail Exposures	344,996,622			19,190,993	209,772,367

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 30.06.2016					
Non-Retail Exposures					
Bank					
0.0000-0.0520	9,024,311	46.00	20.02	5	1,790,872
0.0520-0.3335	54,539,162	45.00	26.96	6,368	14,513,110
0.3335-1.5000	9,444,029	45.00	68.01	15,530	5,994,698
1.5000-100	2,164,037	45.00	129.30	1,122	2,838,826
100	-	-	-	-	-
Total for Bank Exposures	75,171,539			23,025	25,137,506
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000-0.1200	33,323,300	45.00	22.15	4,299,209	7,256,491
0.1200-0.6440	62,991,548	44.00	53.62	7,002,438	33,253,549
0.6440-3.0000	56,548,204	44.00	93.10	2,054,522	52,464,151
3.0000-100	8,498,434	44.00	136.87	185,068	12,525,409
100	5,181,155	44.00	0.01	48,226	381
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	166,542,641			13,589,463	105,499,981
Corporate (with firm-size adjustment)					
0.0000-0.1200	2,818,662	45.00	19.28	43,020	568,612
0.1200-0.6440	17,042,955	45.00	44.99	349,171	7,503,150
0.6440-3.0000	20,973,636	45.00	75.22	357,426	15,352,734
3.0000-100	3,865,771	45.00	113.24	32,734	4,534,751
100	1,774,487	45.00	-	1,677	-
Total for Corporate (with firm-size adjustment)	46,475,511			784,028	27,959,247
Total Non-Retail Exposures	288,189,691			14,396,516	158,596,734
As at 31.12.2015					
Non-Retail Exposures					
Bank					
0.0000-0.0520	11,802,270	45.00	20.02	-	2,363,213
0.0520-0.3335	46,039,100	45.00	26.96	8,005	12,412,385
0.3335-1.5000	8,571,346	45.00	68.01	11,443	5,829,082
1.5000-100	1,695,096	45.00	129.30	111	2,191,677
100	-	-	-	-	-
Total for Bank Exposures	68,107,812			19,559	22,796,357
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000-0.1200	29,815,182	45.00	22.15	4,533,543	6,604,329
0.1200-0.6440	63,357,527	45.00	53.62	7,109,275	33,972,756
0.6440-3.0000	62,742,514	45.00	94.48	1,909,726	59,276,848
3.0000-100	10,524,235	45.00	136.87	212,373	14,670,464
100	3,406,520	45.00	0.01	53,377	308
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	169,845,978			13,818,294	114,524,705
Corporate (with firm-size adjustment)					
0.0000-0.1200	5,418,201	45.00	19.28	29,179	1,044,400
0.1200-0.6440	21,084,152	45.00	44.99	442,446	9,484,714
0.6440-3.0000	26,430,633	45.00	75.22	613,569	19,882,150
3.0000-100	4,039,245	45.00	113.24	25,745	4,574,069
100	1,608,764	45.00	-	4,634	-
Total for Corporate (with firm-size adjustment)	58,580,995			1,115,573	34,985,333
Total Non-Retail Exposures	296,534,785			14,953,426	172,306,395

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 30.06.2016					
Non-Retail Exposures					
Bank					
0.0000 - 0.0520	9,130	45.00	18.93	-	1,803
0.0520 - 0.3335	12,428,512	45.01	29.87	152,629	4,404,602
0.3335 - 1.5000	1,040,350	45.00	52.19	1,906	615,864
1.5000 - 100	2,070	45.00	158.77	-	3,286
100	-	-	-	-	-
Total for Bank Exposures	13,480,061			154,535	5,025,556
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	10,513,305	44.98	23.87	1,201,102	2,571,478
0.1200 - 0.6440	9,810,837	44.80	52.67	1,435,731	5,220,944
0.6440 - 3.0000	9,779,218	44.92	78.98	981,480	8,257,815
3.0000 - 100	851,982	43.72	138.42	53,275	1,161,350
100	928,774	44.69	0.004	2,202	15
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	31,884,116			3,673,790	17,211,602
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	336,262	43.27	22.10	9,982	71,042
0.1200 - 0.6440	4,091,076	44.18	46.59	99,406	1,806,619
0.6440 - 3.0000	6,587,716	43.60	75.88	130,276	4,979,238
3.0000 - 100	1,478,420	42.83	124.49	183,274	1,745,537
100	286,433	44.00	0.026	2,548	-
Total for Corporate (with firm-size adjustment)	12,779,907			425,486	8,602,436
Total Non-Retail Exposures	58,144,084			4,253,811	30,839,594
As at 31.12.2015					
Non-Retail Exposures					
Bank					
0.0000 - 0.0520	3,328	45.00	18.93	-	630
0.0520 - 0.3335	9,273,056	45.01	29.87	123,288	2,770,267
0.3335 - 1.5000	2,843,842	45.00	52.19	15,000	1,484,260
1.5000 - 100	1,741	45.00	158.77	-	2,765
100	-	-	-	-	-
Total for Bank Exposures	12,121,967			138,288	4,257,922
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0200 - 0.1200	7,825,370	44.98	23.87	1,201,102	1,867,736
0.1200 - 0.6440	11,369,281	44.80	52.67	1,435,731	5,987,839
0.6440 - 3.0000	9,182,646	44.92	78.98	981,480	7,252,202
3.0000 - 100	1,166,160	43.72	138.42	53,275	1,614,165
100	609,010	44.69	0.00	2,202	27
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	30,152,467			3,673,790	16,721,969
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	597,701	43.27	22.10	9,982	132,071
0.1200 - 0.6440	3,569,350	44.18	46.59	99,406	1,663,013
0.6440 - 3.0000	5,782,800	43.60	75.88	130,276	4,387,760
3.0000 - 100	1,232,879	42.83	124.49	183,274	1,534,805
100	105,077	44.00	0.03	2,549	28
Total for Corporate (with firm-size adjustment)	11,287,807			425,487	7,717,677
Total Non-Retail Exposures	53,562,241			4,237,565	28,697,568

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

	Impaired Loans, Advances and Financing RM'000	Past Due Loans RM'000	Individual Allowance RM'000	Collective Allowance RM'000
As at 30.06.2016				
Agriculture	288,707			
Mining & quarrying	423,186			
Manufacturing	1,201,127			
Construction	1,342,101			
Electricity, gas & water supply	626,309			
Wholesale, retail trade, restaurants & hotels	939,586			
Finance, insurance, real estate & business	2,373,631			
Transport, storage & communication	1,942,728			
Education, health & others	220,975			
Household	1,029,928			
Others	179,262			
Total	10,567,540	23,003,271	2,879,352	4,575,766
As at 31.12.2015				
Agriculture	323,611			
Mining & quarrying	270,939			
Manufacturing	788,475			
Construction	896,761			
Electricity, gas & water supply	631,533			
Wholesale, retail trade, restaurants & hotels	1,792,535			
Finance, insurance, real estate & business	1,591,439			
Transport, storage & communication	841,638			
Education, health & others	231,464			
Household	1,064,315			
Others	122,297			
Total	8,555,007	21,534,159	2,259,910	3,899,141

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

	Impaired Loans, Advances and Financing		Individual Allowance	Collective Allowance
	RM'000	Past Due Loans RM'000	RM'000	RM'000
As at 30.06.2016				
Agriculture	59,332			
Mining & quarrying	20,820			
Manufacturing	985,616			
Construction	789,271			
Electricity, gas & water supply	296,291			
Wholesale, retail trade, restaurants & hotels	573,090			
Finance, insurance, real estate & business	1,960,121			
Transport, storage & communication	1,516,654			
Education, health & others	83,808			
Household	652,983			
Others	12,542			
Total	6,950,528	10,279,906	1,996,984	3,076,299
As at 31.12.2015				
Agriculture	82,685			
Mining & quarrying	2,524			
Manufacturing	582,444			
Construction	830,762			
Electricity, gas & water supply	132,781			
Wholesale, retail trade, restaurants & hotels	1,386,708			
Finance, insurance, real estate & business	1,234,129			
Transport, storage & communication	419,219			
Education, health & others	100,275			
Household	613,501			
Others	13,598			
Total	5,398,626	9,101,025	1,422,090	2,627,341

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

	Impaired Loans, Advances and Financing (RM'000)	Past Due Loans (RM'000)	Individual Allowance (RM'000)	Collective Allowance (RM'000)
As at 30.06.2016				
Agriculture	10,981			
Mining & quarrying	133,765			
Manufacturing	80,704			
Construction	507,071			
Electricity, gas & water supply	329			
Wholesale, retail trade, restaurants & hotels	163,263			
Finance, insurance, real estate & business	172,391			
Transport, storage & communication	261,463			
Education, health & others	8,886			
Household	277,873			
Others	2,676			
Total	1,619,402	10,608,434	239,520	969,354
As at 31.12.2015				
Agriculture	10,590			
Mining & quarrying	1,060			
Manufacturing	53,805			
Construction	18,018			
Electricity, gas & water supply	331			
Wholesale, retail trade, restaurants & hotels	118,153			
Finance, insurance, real estate & business	161,954			
Transport, storage & communication	250,271			
Education, health & others	11,400			
Household	244,877			
Others	2,771			
Total	873,230	10,797,003	208,683	747,774

The disclosures on reconciliation of impairment can be found in Note A11 (ix) of the unaudited Condensed financial statements as at 30 June 2016.

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 30.06.2016					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	32,715,594	17.27	10.03	16,084	3,282,390
0.5900 - 3.3330	26,038,390	24.22	36.91	30,410	9,610,208
3.3330 - 18.7500	3,458,798	27.00	87.25	15,649	3,017,815
18.7500 - 100	1,031,418	19.82	98.96	391	1,020,649
100	409,099	60.51	79.45	1,421	325,009
Total for Residential Mortgages Exposures	63,653,300			63,954	17,256,071
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	5,634,604	78.97	13.20	3,606,046	743,627
0.5900 - 3.3330	3,813,340	78.17	39.73	1,757,945	1,515,078
3.3330 - 18.7500	1,037,876	77.30	127.47	271,735	1,322,984
18.7500 - 100	304,147	78.74	240.44	75,159	731,297
100	29,157	74.63	110.43	6,233	32,199
Total for Qualifying Revolving Retail Exposures	10,819,124			5,717,118	4,345,185
Hire Purchase Exposures					
0.0000 - 0.5900	33,323,715	45.45	18.89	-	6,296,463
0.5900 - 3.3330	2,405,249	43.01	52.99	-	1,274,654
3.3330 - 18.7500	1,488,883	41.99	62.61	-	932,251
18.7500 - 100	350,690	41.81	98.36	-	344,935
100	1,886,518	83.30	47.02	-	887,114
Total Hire Purchase Exposures	39,455,056			-	9,735,417
Other Retail Exposures					
0.0000 - 0.5900	20,338,158	25.65	14.91	1,970,611	3,033,129
0.5900 - 3.3330	30,746,512	20.83	31.41	4,075,219	9,657,392
3.3330 - 18.7500	9,797,409	18.73	34.25	649,724	3,355,887
18.7500 - 100	2,597,921	28.25	70.78	85,241	1,838,888
100	572,823	55.50	49.36	7,263	282,743
Total Other Retail Exposures	64,052,823			6,788,058	18,168,041
Total Retail Exposures	177,980,302			12,569,130	49,504,714

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

PD Range (%)	EAD Post CRM RM'000	Exposure	Exposure	Undrawn Commitments RM'000	RWA RM'000
		Weighted Average LGD (%)	Weighted Average Risk Weight (%)		
As at 31.12.2015					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	32,489,927	17.64	10.17	23,619	3,304,205
0.5900 - 3.3330	31,827,621	24.52	35.58	34,380	11,323,943
3.3330 - 18.7500	4,959,573	27.80	94.66	23,527	4,694,816
18.7500 - 100	1,172,904	19.84	103.07	687	1,208,867
100	377,020	60.50	72.44	1,763	273,127
Total for Residential Mortgages Exposures	70,827,045			83,976	20,804,958
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	6,310,825	78.97	12.81	3,849,787	808,415
0.5900 - 3.3330	4,109,711	78.17	38.94	1,866,746	1,600,509
3.3330 - 18.7500	1,313,299	77.30	124.34	293,686	1,632,921
18.7500 - 100	359,186	78.74	237.37	84,027	852,589
100	29,475	74.63	109.56	-	32,293
Total for Qualifying Revolving Retail Exposures	12,122,496			6,094,246	4,926,727
Hire Purchase Exposures					
0.0000 - 0.5900	35,877,130	45.82	18.01	-	6,461,995
0.5900 - 3.3330	4,412,227	43.30	49.86	-	2,199,719
3.3330 - 18.7500	1,994,516	42.24	64.43	-	1,285,018
18.7500 - 100	284,459	42.01	100.60	-	286,158
100	1,648,139	83.64	48.11	-	792,946
Total Hire Purchase Exposures	44,216,471			-	11,025,836
Other Retail Exposures					
0.0000 - 0.5900	18,884,432	26.57	14.51	2,175,072	2,740,870
0.5900 - 3.3330	24,313,510	20.97	29.48	4,911,181	7,168,040
3.3330 - 18.7500	18,458,643	18.71	30.06	778,630	5,548,873
18.7500 - 100	2,613,332	27.96	67.80	86,645	1,771,743
100	519,753	55.39	45.60	4,712	237,031
Total Other Retail Exposures	64,789,670			7,956,240	17,466,557
Total Retail Exposures	191,955,682			14,134,462	54,224,078

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

PD Range (%)	EAD Post CRM RM'000	Exposure	Exposure	Undrawn Commitments RM'000	RWA RM'000
		Weighted Average LGD (%)	Weighted Average Risk Weight (%)		
As at 30.06.2016					
<u>Retail Exposures</u>					
<u>Residential Mortgages</u>					
0.0000-05900	26,953,447	14.48	9.14	13,223	2,464,099
0.5900-3.3330	15,573,372	21.23	30.81	26,265	4,797,999
3.3330-18.7500	2,394,418	21.28	76.08	11,646	1,821,615
18.7500-100	678,036	18.12	97.07	346	658,202
100	244,142	51.78	84.16	966	205,477
Total for Residential Mortgages Exposures	45,843,415			52,446	9,947,392
<u>Qualifying Revolving Retail Exposures</u>					
0.0000-05900	4,884,024	83.31	13.03	3,497,770	636,485
0.5900-3.3330	3,234,470	81.70	38.68	1,690,345	1,250,982
3.3330-18.7500	786,616	79.96	120.53	266,222	948,088
18.7500-100	243,362	82.84	243.85	73,031	593,439
100	874	74.63	42.38	-	371
Total for Qualifying Revolving Retail Exposures	9,149,346			5,527,368	3,429,365
<u>Hire Purchase Exposure</u>					
0.0000-05900	10,311,615	45.24	17.51	-	1,806,064
0.5900-3.3330	1,466,026	42.62	46.29	-	678,625
3.3330-18.7500	564,602	41.95	64.55	-	364,477
18.7500-100	91,610	41.92	103.54	-	94,857
100	77,109	83.90	225.35	-	173,764
Total Hire Purchase Exposures	12,510,962			-	3,117,787
<u>Other Retail Exposures</u>					
0.0000-05900	15,118,632	20.68	13.94	1,773,896	2,107,075
0.5900-3.3330	19,050,211	21.49	28.53	2,626,852	5,434,199
3.3330-18.7500	5,690,631	20.97	39.28	363,737	2,235,275
18.7500-100	1,067,721	34.03	91.73	33,171	979,462
100	390,720	58.48	59.87	5,600	233,905
Total Other Retail Exposures	41,317,915			4,803,256	10,989,916
Total Retail Exposures	108,821,638			10,383,070	27,484,460

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

	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 31.12.2015					
Retail Exposures					
Residential Mortgages					
0.0000-05900	27,081,827	14.48	9.43	19,610	2,555,147
0.5900-3.3330	16,575,275	21.23	31.07	27,884	5,149,251
3.3330-18.7500	2,573,800	21.28	76.85	16,462	1,977,913
18.7500-100	705,208	18.12	101.65	592	716,876
100	250,849	51.78	73.19	1,219	183,605
Total for Residential Mortgages Exposures	47,186,959			65,767	10,582,792
Qualifying Revolving Retail Exposures					
0.0000-05900	5,607,276	83.31	12.78	3,751,299	716,435
0.5900-3.3330	3,921,562	81.70	38.77	1,796,222	1,520,452
3.3330-18.7500	1,051,070	79.96	118.73	285,949	1,247,971
18.7500-100	298,972	82.84	240.00	82,294	717,520
100	940	74.63	59.38	-	558
Total for Qualifying Revolving Retail Exposures	10,879,820			5,915,764	4,202,936
Hire Purchase Exposure					
0.0000-05900	10,078,106	45.24	17.61	-	1,775,140
0.5900-3.3330	1,532,915	42.62	46.25	-	709,002
3.3330-18.7500	650,378	41.95	65.52	-	426,096
18.7500-100	98,370	41.92	105.85	-	104,120
100	79,924	83.90	221.38	-	176,936
Total Hire Purchase Exposures	12,439,693			-	3,191,294
Other Retail Exposures					
0.0000-05900	14,308,464	20.68	13.10	1,901,864	1,873,914
0.5900-3.3330	19,077,178	21.49	26.20	2,766,472	4,997,969
3.3330-18.7500	6,309,182	20.97	35.25	389,948	2,223,867
18.7500-100	1,088,464	34.03	85.90	27,579	935,022
100	371,702	58.48	53.83	3,109	200,104
Total Other Retail Exposures	41,154,990			5,088,972	10,230,876
Total Retail Exposures	111,661,462			11,070,503	28,207,898

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 30.06.2016					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	3,683,532	20.06	14.47	2,861	533,125
0.5900 - 3.3330	14,860,970	27.22	42.13	4,145	6,260,734
3.3330 - 18.7500	2,178,827	32.72	113.52	4,003	2,473,346
18.7500 - 100	374,042	21.52	121.65	45	455,010
100	87,416	69.23	78.61	455	68,719
Total for Residential Mortgages Exposures	21,184,787			11,510	9,790,934
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	308,943	74.63	10.09	108,276	31,165
0.5900 - 3.3330	350,429	74.63	37.07	67,600	129,903
3.3330 - 18.7500	98,770	74.63	106.78	5,514	105,470
18.7500 - 100	21,104	74.63	216.27	2,128	45,641
100	90	74.63	142.98	-	129
Total for Qualifying Revolving Retail Exposures	779,336			183,518	312,308
Hire Purchase Exposures					
0.0000 - 0.5900	23,592,878	45.66	18.27	-	4,311,123
0.5900 - 3.3330	3,460,056	43.41	46.24	-	1,599,785
3.3330 - 18.7500	1,335,041	42.03	64.00	-	854,452
18.7500 - 100	207,653	41.70	107.01	-	222,205
100	117,834	82.71	214.85	-	253,163
Total Hire Purchase Exposures	28,713,462			-	7,240,728
Other Retail Exposures					
0.0000 - 0.5900	5,219,526	30.61	17.74	196,715	926,055
0.5900 - 3.3330	20,281,478	20.17	24.61	1,448,368	4,991,067
3.3330 - 18.7500	12,045,601	16.48	27.51	285,987	3,313,438
18.7500 - 100	1,530,200	22.47	56.16	52,069	859,426
100	182,103	52.52	26.82	1,663	48,839
Total Other Retail Exposures	39,258,908			1,984,802	10,138,825
Total Retail Exposures	89,936,493			2,179,830	27,482,795

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure		RWA RM'000
			Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	
As at 31.12.2015					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	3,293,162	20.79	14.95	4,008	492,421
0.5900 - 3.3330	13,100,613	27.80	43.38	6,496	5,683,504
3.3330 - 18.7500	2,248,803	34.31	118.25	7,065	2,659,273
18.7500 - 100	345,091	21.56	121.60	95	419,632
100	74,884	69.22	76.47	544	57,268
Total for Residential Mortgages Exposures	19,062,553			18,208	9,312,098
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	289,024	74.63	10.43	98,488	30,134
0.5900 - 3.3330	359,983	74.63	37.42	70,524	134,722
3.3330 - 18.7500	111,046	74.63	107.76	7,737	119,662
18.7500 - 100	22,483	74.63	216.15	1,733	48,596
100	158	74.63	112.48	-	178
Total for Qualifying Revolving Retail Exposures	782,694			178,482	333,292
Hire Purchase Exposures					
0.0000 - 0.5900	23,974,456	46.41	18.75	-	4,495,953
0.5900 - 3.3330	3,418,708	43.98	46.78	-	1,599,183
3.3330 - 18.7500	1,269,955	42.53	64.87	-	823,770
18.7500 - 100	148,509	42.11	107.94	-	160,294
100	98,732	83.38	210.74	-	208,066
Total Hire Purchase Exposures	28,910,360			-	7,287,266
Other Retail Exposures					
0.0000 - 0.5900	4,575,967	32.46	18.95	273,208	866,956
0.5900 - 3.3330	20,035,046	20.44	25.00	2,144,709	5,008,031
3.3330 - 18.7500	12,149,461	16.45	27.37	388,682	3,325,007
18.7500 - 100	1,524,868	21.88	54.87	59,067	836,720
100	148,051	52.30	24.94	1,602	36,928
Total Other Retail Exposures	38,433,393			2,867,268	10,073,642
Total Retail Exposures	87,189,000			3,063,958	27,006,298

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 30.06.2016				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	108,518,215	-	-	-
Public Sector Entities	11,401,972	4,998,470	603	-
Banks, Development Financial Institutions & MDBs	1,391,706	-	-	-
Insurance Cos, Securities Firms & Fund Managers	635,913	-	-	-
Corporates	15,140,922	69	845,217	98,492
Regulatory Retail	28,248,846	-	2,354,628	-
Residential Mortgages	2,418,635	-	-	2,374,314
Higher Risk Assets	202,505	-	-	-
Other Assets	12,875,199	-	-	-
Securitisation Exposures	159,897	-	-	-
Equity Exposures	861,802	-	-	-
Defaulted Exposures	445,195	-	16,233	12,479
Total On-Balance Sheet Exposures	182,300,808	4,998,540	3,216,681	2,485,285
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	682,875	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,015,581	-	104,888	102
Defaulted Exposures	101,958	-	-	-
Total for Off-Balance Sheet Exposures	2,800,415	-	104,888	102
Total On and Off-Balance Sheet Exposures	185,101,222	4,998,540	3,321,569	2,485,386
As at 31.12.2015				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	100,430,042	-	-	-
Public Sector Entities	11,883,432	4,797,946	754,858	-
Banks, Development Financial Institutions & MDBs	1,110,860	-	-	-
Insurance Cos, Securities Firms & Fund Managers	374,874	-	-	-
Corporates	15,186,159	315	858,019	41,621
Regulatory Retail	29,019,943	-	2,324,272	-
Residential Mortgages	2,079,848	-	-	2,043,105
Higher Risk Assets	200,537	-	-	-
Other Assets	12,301,125	-	-	-
Securitisation Exposures	159,944	-	-	-
Equity Exposures	919,811	-	-	-
Defaulted Exposures	492,954	-	14,048	12,354
Total On-Balance Sheet Exposures	174,159,529	4,798,261	3,951,197	2,097,080
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,007,155	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,655,078	-	109,463	102
Defaulted Exposures	187	-	-	-
Total for Off-Balance Sheet Exposures	2,662,420	-	109,463	102
Total On and Off-Balance Sheet Exposures	176,821,949	4,798,261	4,060,660	2,097,182

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 30.06.2016				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	77,517,406	-	-	-
Public Sector Entities	7,133,813	1,116,012	-	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Corporates	9,824,829	69	8,911	-
Regulatory Retail	11,267,120	-	1,480,028	-
Residential Mortgages	274,825	-	-	230,504
Higher Risk Assets	127,941	-	-	-
Other Assets	8,700,046	-	-	-
Securitisation Exposures	159,897	-	-	-
Equity Exposures	286,152	-	-	-
Defaulted Exposures	78,926	-	10,341	4,187
Total On-Balance Sheet Exposures	115,370,955	1,116,081	1,499,280	234,691
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	561,477	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,377,173	-	34,753	102
Defaulted Exposures	38	-	-	-
Total for Off-Balance Sheet Exposures	1,938,688	-	34,753	102
Total On and Off-Balance Sheet Exposures	117,309,643	1,116,081	1,534,033	234,793
As at 31.12.2015				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	78,698,433	-	-	-
Public Sector Entities	6,662,203	1,075,883	750,166	-
Banks, Development Financial Institutions & MDBs	132,879	-	-	-
Corporates	9,738,346	-	46,455	-
Regulatory Retail	11,286,789	-	1,533,609	-
Residential Mortgages	275,585	-	-	238,842
Higher Risk Assets	127,618	-	-	-
Other Assets	8,252,744	-	-	-
Securitisation Exposures	159,944	-	-	-
Equity Exposures	276,044	-	-	-
Defaulted Exposures	80,426	-	1,821	6,086
Total On-Balance Sheet Exposures	115,691,011	1,075,883	2,332,051	244,928
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	678,599	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	837,333	-	41,827	102
Defaulted Exposures	9	-	-	-
Total for Off-Balance Sheet Exposures	1,515,941	-	41,827	102
Total On and Off-Balance Sheet Exposures	117,206,952	1,075,883	2,373,878	245,030

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered	Exposures Covered	Exposures Covered
		by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	by Other Eligible Collateral RM'000
As at 30.06.2016				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	20,336,737	-	-	-
Public Sector Entities	7,768,160	3,882,458	603	-
Corporates	1,782,528	-	-	3,320
Regulatory Retail	3,320,521	-	439,084	-
Residential Mortgages	1,835,862	-	-	1,835,862
Higher Risk Assets	38	-	-	-
Other Assets	531,419	-	-	-
Defaulted Exposures	23,703	-	5,891	4,939
Total On-Balance Sheet Exposures	35,598,968	3,882,458	445,578	1,844,121
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	112,779	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	172,027	-	825	-
Total for Off-Balance Sheet Exposures	284,806	-	825	-
Total On and Off-Balance Sheet Exposures	35,883,774	3,882,458	446,403	1,844,121
As at 31.12.2015				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	12,340,870	-	-	-
Public Sector Entities	7,694,964	3,722,063	4,692	-
Corporates	1,922,751	315	-	-
Regulatory Retail	3,094,318	-	363,602	-
Residential Mortgages	1,503,044	-	-	1,503,044
Higher Risk Assets	38	-	-	-
Other Assets	522,655	-	-	-
Defaulted Exposures	26,642	-	11,835	2,623
Total On-Balance Sheet Exposures	27,105,282	3,722,378	380,129	1,505,667
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	316,821	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	327,433	-	803	-
Total for Off-Balance Sheet Exposures	644,254	-	803	-
Total On and Off-Balance Sheet Exposures	27,749,536	3,722,378	380,932	1,505,667

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 30.06.2016				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	67,256,240	-	35,718	295
Corporate Exposures	226,187,702	1,282,105	1,581,647	20,598,688
a) Corporates (excluding Specialised Lending and firm-size adjustment)	159,383,413	1,282,105	1,581,647	20,598,688
b) Corporates (with firm-size adjustment)	66,804,289	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	163,567,910	-	-	-
a) Residential Mortgages	63,177,040	-	-	-
b) Qualifying Revolving Retail Exposures	4,604,225	-	-	-
c) Hire Purchase Exposures	39,233,241	-	-	-
d) Other Retail Exposures	56,553,404	-	-	-
Defaulted Exposures	6,416,140	1,870	42,769	584,089
Total On-Balance Sheet Exposures	463,427,992	1,283,975	1,660,134	21,183,072
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	4,905,830	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	56,233,238	4,387	286,382	1,730,270
Defaulted Exposures	31,626	264	1,506	3,484
Total for Off-Balance Sheet Exposures	61,170,694	4,651	287,888	1,733,754
Total On and Off-Balance Sheet Exposures	524,598,686	1,288,627	1,948,022	22,916,826
As at 31.12.2015				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	53,776,675	-	1,329,964	-
Corporate Exposures	241,483,837	1,756,315	2,506,212	17,859,576
a) Corporates (excluding Specialised Lending and firm-size adjustment)	173,229,842	1,756,315	2,506,212	17,859,576
b) Corporates (with firm-size adjustment)	68,253,995	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	176,282,164	-	-	-
a) Residential Mortgages	70,365,839	-	-	-
b) Qualifying Revolving Retail Exposures	5,535,689	-	-	-
c) Hire Purchase Exposures	44,011,750	-	-	-
d) Other Retail Exposures	56,368,886	-	-	-
Defaulted Exposures	3,622,426	1,541	81,730	426,035
Total On-Balance Sheet Exposures	475,165,102	1,757,856	3,917,906	18,285,611
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	4,228,221	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	57,458,996	6,312	245,185	1,836,295
Defaulted Exposures	99,987	264	2,134	2,896
Total for Off-Balance Sheet Exposures	61,787,204	6,576	247,319	1,839,191
Total On and Off-Balance Sheet Exposures	536,952,306	1,764,432	4,165,225	20,124,802

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2016				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	64,708,496	-	-	-
Corporate Exposures	182,161,591	170,085	633,271	16,241,340
a) Corporates (excluding Specialised Lending and firm-size adjustment)	125,391,416	170,085	633,271	16,241,340
b) Corporates (with firm-size adjustment)	56,770,175	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	97,604,640	-	-	-
a) Residential Mortgages	45,547,793	-	-	-
b) Qualifying Revolving Retail Exposures	3,621,781	-	-	-
c) Hire Purchase Exposures	12,433,853	-	-	-
d) Other Retail Exposures	36,001,213	-	-	-
Defaulted Exposures	3,499,920	1,766	41,950	250,041
Total On-Balance Sheet Exposures	347,974,647	171,851	675,221	16,491,381
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	4,220,059	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	44,795,979	377	218,783	1,722,284
Defaulted Exposures	20,648	264	977	3,484
Total for Off-Balance Sheet Exposures	49,036,686	641	219,760	1,725,768
Total On and Off-Balance Sheet Exposures	397,011,333	172,492	894,981	18,217,149
As at 31.12.2015				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	56,537,716	-	1,302,051	-
Corporate Exposures	199,728,486	187,145	1,378,757	14,446,315
a) Corporates (excluding Specialised Lending and firm-size adjustment)	141,147,491	187,145	1,378,757	14,446,315
b) Corporates (with firm-size adjustment)	58,580,995	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	99,935,960	-	-	-
a) Residential Mortgages	46,871,563	-	-	-
b) Qualifying Revolving Retail Exposures	4,963,758	-	-	-
c) Hire Purchase Exposures	12,359,769	-	-	-
d) Other Retail Exposures	35,740,870	-	-	-
Defaulted Exposures	1,750,314	1,371	78,652	177,125
Total On-Balance Sheet Exposures	357,952,476	188,516	2,759,460	14,623,440
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	3,911,088	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	46,253,446	2,380	176,053	1,819,510
Defaulted Exposures	79,237	264	1,605	2,896
Total for Off-Balance Sheet Exposures	50,243,771	2,644	177,658	1,822,406
Total On and Off-Balance Sheet Exposures	408,196,247	191,160	2,937,118	16,445,846

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	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2016				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	12,645,499	-	-	-
Corporate Exposures	35,999,497	1,112,020	235,135	664,329
a) Corporates (excluding Specialised Lending and firm-size adjustment)	25,965,383	1,112,020	235,135	664,329
b) Corporates (with firm-size adjustment)	10,034,114	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	87,353,864	-	-	-
a) Residential Mortgages	21,086,317	-	-	-
b) Qualifying Revolving Retail Exposures	595,727	-	-	-
c) Hire Purchase Exposures	28,595,629	-	-	-
d) Other Retail Exposures	37,076,191	-	-	-
Defaulted Exposures	1,886,877	105	819	328,722
Total On-Balance Sheet Exposures	137,885,737	1,112,125	235,954	993,051
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	872,680	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	9,318,283	4,010	23,247	2,114
Defaulted Exposures	3,877	-	819	-
Total for Off-Balance Sheet Exposures	10,194,840	4,010	24,066	2,114
Total On and Off-Balance Sheet Exposures	148,080,577	1,116,135	260,020	995,165
As at 31.12.2015				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	11,273,618	-	-	-
Corporate Exposures	34,776,537	1,569,171	491,235	315,833
a) Corporates (excluding Specialised Lending and firm-size adjustment)	25,103,537	1,569,171	491,235	315,833
b) Corporates (with firm-size adjustment)	9,673,000	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	83,812,481	-	-	-
a) Residential Mortgages	18,970,005	-	-	-
b) Qualifying Revolving Retail Exposures	604,117	-	-	-
c) Hire Purchase Exposures	28,811,629	-	-	-
d) Other Retail Exposures	35,426,730	-	-	-
Defaulted Exposures	557,998	170	908	12,912
Total On-Balance Sheet Exposures	130,420,634	1,569,341	492,143	328,745
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	865,653	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	9,458,135	3,933	15,480	16,575
Defaulted Exposures	6,820	-	908	12,912
Total for Off-Balance Sheet Exposures	10,330,608	3,933	16,388	29,487
Total On and Off-Balance Sheet Exposures	140,751,242	1,573,274	508,531	358,232

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*	Total Risk Weighted Assets*
	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 30.06.2016													
0%	98,526,901	8,127,988	134,902	-	2,083,671	4,521,258	-	-	6,998,716	-	-	120,393,435	-
20%	5,041,980	2,540,481	1,173,263	-	1,395,309	-	-	-	166,377	-	-	10,317,409	2,063,482
35%	-	-	-	-	-	-	1,675,158	-	-	-	-	1,675,158	586,305
50%	2,538,256	-	218,443	-	168,008	15,977	743,478	-	-	-	-	3,684,163	1,842,082
75%	-	-	-	-	-	21,223,341	2,560	-	-	-	-	21,225,901	15,919,426
100%	2,755,649	1,124,859	-	635,913	15,060,942	656,621	10,020	-	5,687,368	861,802	-	26,793,174	26,793,174
150%	-	-	-	-	75,348	231,389	-	237,837	5,861	-	-	550,435	825,652
Total	108,862,786	11,793,328	1,526,609	635,913	18,783,278	26,648,585	2,431,215	237,837	12,858,321	159,897	861,802	184,639,675*	48,030,120*
As at 31.12.2015													
0%	93,584,942	8,076,052	132,879	-	2,445,573	4,879,912	-	-	6,650,560	-	-	115,769,918	-
20%	1,600,422	2,562,745	976,303	-	1,695,992	-	-	-	284,314	-	-	7,119,776	1,423,955
35%	-	-	-	-	-	-	1,524,115	-	-	-	-	1,524,115	533,440
50%	2,880,045	-	1,678	-	110,704	17,012	554,137	-	-	-	-	3,563,576	1,781,788
75%	-	-	-	-	-	20,769,584	4,521	-	-	-	-	20,774,105	15,580,579
100%	2,601,467	2,012,994	-	374,874	14,849,167	1,104,784	8,738	-	5,354,593	919,811	-	27,226,428	27,226,429
150%	-	-	-	-	63,533	192,399	-	234,735	4,203	-	-	494,870	742,304
Total	100,666,876	12,651,791	1,110,860	374,874	19,164,969	26,963,691	2,091,511	234,735	12,293,670	159,944	919,811	176,472,788*	47,288,495*

* Total Exposures after netting & credit risk mitigation and risk-weighted assets 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*	Total Risk Weighted Assets*	
	Sovereigns & Central Banks	PSEs	Banks, MDBs & FDIs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation	Equity			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2016														
0%	70,951,270	4,244,927	134,902	-	861,669	1,529,628	-	-	5,581,806	-	-	83,304,202	-	
20%	4,959,894	2,148,288	-	-	1,264,900	-	-	-	-	-	-	8,373,081	1,674,616	
35%	-	-	-	-	-	-	254,864	-	-	-	-	254,864	89,202	
50%	432,109	-	-	-	130,558	1,523	19,170	-	-	-	-	583,359	291,680	
75%	-	-	-	-	-	7,772,511	2,560	-	-	-	-	7,775,071	5,831,303	
100%	1,511,548	1,017,421	-	-	10,696,102	24,536	2,519	-	3,101,363	-	286,152	16,639,640	16,639,640	
150%	-	-	-	-	7,549	8,785	-	154,194	-	-	-	170,529	255,793	
Total	77,854,821	7,410,635	134,902	-	12,960,777	9,336,983	279,114	154,194	8,683,169	159,897	286,152	117,100,747 *	24,782,235 *	
As at 31.12.2015														
0%	75,532,168	4,349,297	132,879	-	1,255,315	1,574,319	-	-	5,297,726	-	-	88,141,704	-	
20%	1,512,968	2,229,137	-	-	1,601,831	-	-	-	42,207	-	-	5,386,143	1,077,228	
35%	-	-	-	-	-	-	253,802	-	-	-	-	253,802	88,831	
50%	408,656	-	-	-	87,418	1,509	19,962	-	-	-	-	517,545	258,773	
75%	-	-	-	-	-	7,250,875	4,521	-	-	-	-	7,255,396	5,441,547	
100%	1,469,902	522,395	-	-	10,068,497	17,444	3,487	-	2,905,357	-	276,044	15,263,126	15,263,126	
150%	-	-	-	-	28,514	-	-	151,877	-	-	-	180,391	270,584	
Total	78,923,694	7,100,829	132,879	-	13,041,575	8,844,147	281,773	151,877	8,245,290	159,944	276,044	116,998,107*	22,400,089 *	

* Total Exposures after netting & credit risk mitigation and risk-weighted assets 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 & FDI RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing/Investment RM'000	Equity RM'000		
As at 30.06.2016													
0%	20,254,721	6,383,061	-	-	177,977	445,779	-	-	243,627	-	-	27,505,165	-
20%	82,086	392,193	-	-	94,086	-	-	-	-	-	-	568,365	113,673
35%	-	-	-	-	-	-	1,130,592	-	-	-	-	1,130,592	395,707
50%	-	-	-	-	16,791	736	705,497	-	-	-	-	723,024	361,512
75%	-	-	-	-	-	1,986,858	-	-	-	-	-	1,986,858	1,490,144
100%	-	1,107,439	-	-	1,664,178	896,267	4,712	-	287,791	-	-	3,960,387	3,960,387
150%	-	-	-	-	266	-	-	9,118	-	-	-	9,384	14,072
Total	20,336,807	7,882,693	-	-	1,953,298	3,329,640	1,840,801	9,118	531,418	-	-	35,883,775	6,335,495
As at 31.12.2015													
0%	12,253,416	6,249,658	-	-	182,130	376,242	-	-	211,857	-	-	19,273,303	-
20%	87,454	623,932	-	-	94,161	-	-	-	-	-	-	805,547	161,110
35%	-	-	-	-	-	-	990,418	-	-	-	-	990,418	346,646
50%	-	-	-	-	592	558	512,851	-	-	-	-	514,001	257,001
75%	-	-	-	-	-	2,070,283	-	-	-	-	-	2,070,283	1,552,713
100%	-	1,129,788	-	-	1,981,414	662,506	2,398	-	310,798	-	-	4,086,904	4,086,904
150%	-	-	-	-	532	-	-	8,548	-	-	-	9,080	13,616
Total	12,340,870	8,003,378	-	-	2,258,829	3,109,589	1,505,667	8,548	522,655	-	-	27,749,536	6,417,990

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 30.06.2016						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate:</u>						
Public Sector Entities	8,127,988	2,540,481	-	-	1,124,859	11,793,328
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	635,913	635,913
Corporates	2,083,671	1,395,309	168,008	75,348	15,060,942	18,783,278
<u>B) Ratings of Sovereigns and Central Banks:</u>						
Sovereigns and Central Banks	98,526,901	5,041,980	2,538,256	-	2,755,649	108,862,786
<u>C) Ratings of Banking Institutions:</u>						
Banks, MDBs and FDIs	134,902	1,173,263	218,443	-	-	1,526,609
Total Exposures	108,873,462	10,151,032	2,924,708	75,348	19,577,364	141,601,914
As at 31.12.2015						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate:</u>						
Public Sector Entities	10,598,955	2,853,070	862,364	-	1,652,270	15,966,659
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	374,874	374,874
Corporates	1,623,217	1,003,936	1,620,251	47,025	15,006,474	19,300,903
<u>B) Ratings of Sovereigns and Central Banks:</u>						
Sovereigns and Central Banks	89,511,047	1,600,422	624,758	-	2,164,241	93,900,468
<u>C) Ratings of Banking Institutions:</u>						
Banks, MDBs and FDIs	132,879	2,000,377	-	-	-	2,133,256
Total Exposures	101,866,098	7,457,805	3,107,373	47,025	19,197,859	131,676,160

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 30.06.2016						
On and Off Balance-Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	4,244,927	2,148,288	-	-	1,017,421	7,410,636
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	861,669	130,558	1,264,900	7,549	10,696,102	12,960,778
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	70,951,270	4,959,894	432,109	-	-	76,343,273
<u>C) Ratings of Banking Institutions</u>						
Banks, MDBs and FDIs	134,903	-	-	-	-	134,903
Total Exposures	76,192,769	7,238,740	1,697,009	7,549	11,713,523	96,849,590
As at 31.12.2015						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate:</u>						
Public Sector Entities	4,349,297	2,229,137	-	-	522,395	7,100,829
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	1,255,315	87,418	-	28,514	10,068,497	11,439,744
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	75,532,168	1,512,968	408,656	-	-	77,453,792
<u>C) Ratings of Banking Institutions:</u>						
Banks, MDBs and FDIs	132,879	-	-	-	-	132,879
Total Exposures	81,269,659	3,829,523	408,656	28,514	10,590,892	96,127,244

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

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2016						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,383,061	392,193	-	-	1,107,439	7,882,693
Corporates	177,977	110,876	-	-	1,664,444	1,953,297
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	20,254,721	82,086	-	-	-	20,336,807
Total Exposures	26,815,759	585,155	-	-	2,771,883	30,172,797
As at 31.12.2015						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,249,658	623,932	-	-	1,129,788	8,003,378
Corporates	182,130	94,753	-	-	1,981,946	2,258,829
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	12,253,416	87,454	-	-	-	12,340,870
Total Exposures	18,685,204	806,139	-	-	3,111,734	22,603,077

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	Credit Equivalent	RWA
	Amount	Amount	
	RM'000	RM'000	RM'000
As at 30.06.2016			
Direct credit substitutes	10,977,361	10,533,764	5,829,441
Transaction related contingent items	18,723,557	9,023,338	6,016,938
Short-term self-liquidating trade-related contingencies	4,988,459	992,265	694,099
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	9,436,210	418,953	156,147
Foreign exchange related contracts	153,486,181	5,131,064	2,576,452
- One year or less	130,983,839	2,542,535	967,222
- Over one year to five years	19,339,591	1,713,544	1,051,879
- Over five years	3,162,751	874,984	557,352
Interest/profit rate related contracts	45,687,299	3,073,317	2,325,838
- One year or less	15,629,981	298,070	176,717
- Over one year to five years	21,601,900	1,536,630	947,925
- Over five years	8,455,418	1,238,617	1,201,196
Commodity contracts	55,499	7,361	3,531
- One year or less	55,499	7,361	3,531
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	209,200,477	3,188,593	934,766
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	50,006,580	30,758,432	15,182,705
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	18,923,895	12,750,471	7,753,257
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	67,414,790	290,988	82,753
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,213,322	223,811	189,979
Total	590,113,630	76,392,356	41,745,905

Table 34: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group (Cont'd)

As at 31.12.2015			
Direct credit substitutes	11,792,160	10,934,760	6,533,559
Transaction related contingent items	18,382,110	8,320,847	6,352,100
Short-term self-liquidating trade-related contingencies	5,034,925	1,017,790	698,293
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	22,087,051	293,001	4,718
Foreign exchange related contracts	145,711,553	5,386,082	2,712,777
- One year or less	126,023,463	2,956,857	1,192,795
- Over one year to five years	15,269,832	1,326,621	838,108
- Over five years	4,418,258	1,102,604	681,874
Interest/profit rate related contracts	37,184,628	2,674,894	1,988,912
- One year or less	8,837,778	451,333	339,984
- Over one year to five years	22,815,508	1,394,219	972,479
- Over five years	5,531,342	829,342	676,449
Commodity contracts	225,177	25,545	15,875
- One year or less	177,847	20,601	12,739
- Over one year to five years	47,330	4,944	3,136
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	235,239,103	5,103,035	1,253,672
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	60,310,754	31,219,364	15,149,538
year	21,356,743	15,334,840	9,106,253
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	69,761,452	405,360	105,214
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	3,150,204	798,601	484,215
Total	630,235,860	81,514,119	43,698,298

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

Nature of Item	Principal/ Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	RM'000
As at 30.06.2016			
Direct credit substitutes	9,567,723	9,149,412	4,637,319
Transaction related contingent items	15,746,146	7,551,718	4,725,890
Short-term self-liquidating trade-related contingencies	4,138,330	823,422	515,865
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	9,436,210	418,953	156,147
Foreign exchange related contracts	141,409,882	4,740,932	2,403,930
- One year or less	121,444,220	2,307,231	855,055
- Over one year to five years	17,985,166	1,668,652	1,036,512
- Over five years	1,980,496	765,049	512,363
Interest/profit rate related contracts	36,533,335	2,454,328	1,949,982
- One year or less	11,154,331	224,422	149,777
- Over one year to five years	16,787,559	982,863	689,660
- Over five years	8,591,445	1,247,043	1,110,545
Commodity contracts	55,499	7,361	3,531
- One year or less	55,499	7,361	3,531
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	209,200,477	3,188,593	934,766
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	41,746,899	25,998,618	12,832,084
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,528,026	8,887,307	5,355,721
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	40,245,807	144,745	43,221
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	530,568	87,260	87,337
Total	522,138,902	63,452,649	33,645,793

Table 35: Disclosure on Off Balance Sheet and Counterparty Credit Risk Exposure for Maybank (Cont'd)

Nature of Item	Principal/ Notional	Credit Equivalent	RWA RM'000
	Amount RM'000	Amount RM'000	
As at 31.12.2015			
Direct credit substitutes	10,631,862	9,908,293	5,618,668
Transaction related contingent items	15,144,138	6,879,503	4,867,603
Short term self liquidating trade related contingencies	4,256,260	845,865	539,308
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	22,087,051	293,001	4,718
Foreign exchange related contracts	129,766,833	4,793,921	2,338,799
- One year or less	119,303,093	2,858,592	1,138,981
- Over one year to five years	8,451,285	1,064,072	669,291
- Over five years	2,012,455	871,257	530,527
Interest/profit rate related contracts	35,812,603	2,585,608	1,904,319
- One year or less	7,871,126	421,597	329,692
- Over one year to five years	21,207,234	1,208,572	862,565
- Over five years	6,734,243	955,439	712,062
Commodity contracts	225,177	25,545	15,875
- One year or less	177,847	20,601	12,739
- Over one year to five years	47,330	4,944	3,136
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	235,239,103	5,103,035	1,253,672
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	43,862,544	26,710,386	13,584,070
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	15,676,503	11,287,456	6,530,353
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	54,602,860	208,676	50,415
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,158,914	204,165	180,457
Total	568,463,848	68,845,454	36,888,257

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	
As at 30.06.2016			
Direct credit substitutes	1,281,932	1,256,646	1,052,851
Transaction related contingent items	2,000,884	983,357	802,044
Short-term self-liquidating trade-related contingencies	131,046	25,026	17,641
Foreign exchange related contracts	11,807,669	396,994	116,749
One year or less	9,270,989	242,167	56,393
Over one year to five years	1,354,425	44,892	15,367
Over five years	1,182,255	109,935	44,989
Interest/profit rate related contracts	4,721,186	592,341	254,789
One year or less	1,340,686	77,384	17,309
Over one year to five years	2,304,623	357,296	117,715
Over five years	1,075,877	157,661	119,765
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6,277,917	3,900,118	1,812,155
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,367,107	3,178,921	1,683,973
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	3,477,706	146,243	39,531
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	34,065,447	10,479,646	5,779,733
As at 31.12.2015			
Direct credit substitutes	1,044,784	910,954	781,531
Transaction related contingent items	2,206,491	925,818	957,057
Short-term self-liquidating trade-related contingencies	244,436	48,758	44,704
Foreign exchange related contracts	14,952,754	646,330	267,667
One year or less	10,152,999	357,026	96,863
Over one year to five years	2,393,952	57,958	19,457
Over five years	2,405,803	231,346	151,347
Interest/profit rate related contracts	3,883,278	546,246	180,533
One year or less	1,359,454	112,958	28,930
Over one year to five years	2,523,824	433,288	151,603
Over five years	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	5,959,557	4,158,267	1,247,771
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,866,355	3,541,800	2,034,823
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	3,542,966	196,684	54,799
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	30	3	6
Total	36,700,651	10,974,860	5,568,891

3.8 Securitisation Disclosures under the Standardised Approach

Tables 37 (a) - (b) shows the EAD and RWA broken down into traditional securitisation. For the Group and Global respectively.

Table 37a: Disclosure on Securitisation under the Standardised Approach for Maybank Group

Type of Securitisation exposures	Exposure after CRM RM'000	Risk Weights of Securitisation exposures 20%	Risk Weighted Asset RM'000
As at 30.06.2016			
Originated by Third Party			
On Balance Sheet Exposure	159,897	159,897	31,979
TOTAL(TRADITIONAL SECURITISATION)	159,897	159,897	31,979
As at 31.12.2015			
Originated by Third Party			
On Balance Sheet Exposure	159,944	159,944	31,989
TOTAL(TRADITIONAL SECURITISATION)	159,944	159,944	31,989

Table 37b: Disclosure on Securitisation under the Standardised Approach for Maybank

Type of Securitisation exposures	Exposure after CRM RM'000	Risk Weights of Securitisation exposures 20%	Risk Weighted Asset RM'000
As at 30.06.2016			
Originated by Third Party			
On Balance Sheet Exposure	159,897	159,897	31,979
TOTAL(TRADITIONAL SECURITISATION)	159,897	159,897	31,979
As at 31.12.2015			
Originated by Third Party			
On Balance Sheet Exposure	159,944	159,944	31,989
TOTAL(TRADITIONAL SECURITISATION)	159,944	159,944	31,989

4.0 Market Risk

Tables 38 (a) - (b) shows the impact of changes in IRR/RoR to earnings and capital for the Group, the Bank and MIB respectively.

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

	As at 30.06.2016			As at 31.12.2015		
	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,	1,019,272	875,154	296,196	907,692	1,921,841	104,351
MYR	1,221,549	921,007	296,196	1,087,471	983,120	104,351
USD	(363,767)	(288,230)	-	(234,415)	(166,262)	-
SGD	201,190	201,475	-	151,080	151,240	-
IDR	(72,260)	2,769	-	(75,787)	346	-
OTHERS*	32,560	38,134	-	(20,657)	953,398	-

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

	As at 30.06.2016			As at 31.12.2015		
	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,	(1,871,648)	(1,164,603)	(706,672)	(3,614,268)	(2,178,317)	1,361,693
MYR	(2,327,590)	(1,619,504)	(706,672)	(3,558,310)	(2,194,001)	1,361,693
USD	125,171	147,726	-	43,318	104,858	-
SGD	309,839	309,749	-	(40,346)	(40,837)	-
IDR	(59,764)	(71,067)	-	1,941	(52)	-
OTHERS*	80,695	68,493	-	(60,872)	(48,285)	-

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.

4.1 Capital Treatment for Market Risk

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

Table 39: Market Risk RWA and Minimum Capital Charge at 8% (RM'000)

As at 30.06.2016

Market Risk Categories	Group		Maybank	
	RWA	Capital	RWA	Capital
Interest Rate Risk	6,998,837	559,907	6,189,090	495,127
Foreign Currency Risk	5,806,693	464,535	5,432,285	434,583
Equity Risk	1,110,205	88,816	-	-
Commodity Risk	8	1	-	-
Options Risk	1,117,794	89,423	984,211	78,737
Market Risk Categories	Maybank Islamic			
	RWA	Capital		
Benchmark Rate Risk	586,088	46,887		
Foreign Currency Risk	597,813	47,825		
Equity Risk	-	-		
Options Risk	-	-		

5.0 Operational Risk

5.1 Regulatory Capital Requirements

Table 40 shows the Operational Risk RWA and Minimum Capital Charge for the Group, the Bank and Maybank Islamic respectively.

Table 40: Operational Risk RWA and Minimum Capital Charge at 8%

Entities	As at 30.06.2016		As at 31.12.2015	
	RWA (RM'000)	Capital (RM'000)	RWA (RM'000)	Capital (RM'000)
Group	36,106,924	2,888,554	34,913,799	2,793,104
Maybank	21,611,245	1,728,900	21,054,721	1,684,378
Maybank Islamic	5,288,425	423,074	4,943,708	395,497

6.0 Equity Exposures in Banking Book

▪ Publicly Traded

Holding of equity investments comprises of quoted shares which are traded actively in the stock exchange. All publicly traded equity exposures are stated at fair value.

▪ Privately Held

Privately held equities are unquoted investments where their fair value cannot be reliably measured and therefore are carried at cost less impairment losses, if any.

The Group holds investments in equity securities with the purpose of gaining strategic advantage as well as capital appreciation on the sale thereof.

Refer to Note A10 (ii) of the unaudited condensed financial statements as at 30 June 2016 on the Group's holdings of Financial investment available for sale portfolio under quoted and unquoted shares, trust units and loan stocks.

7.0 Shariah Governance

7.1 Rectification Process of Shariah Non-Compliant Income

The control structure for handling and reporting of Shariah non-compliance has been employed in the Group. Based on the on-going review of the Group's operational activities, MIB reported a sum of **RM30,366.61** 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 2016**.

8.0 Profit Sharing Investment Account

8.1 IA Performance

The gross exposure of the financing funded by IA as at **30 June 2016** was **RM 30,964.0 million**. The related individual allowance and collective allowance related to financing funded by IA are not included in the financial statement of the Bank. The performance of IA is as described in the table below.

Table 40: IA Performance As At 30 June 2016

As at 30 June 2016	%
Return on Assets (ROA)	5.62
Average Net Distributable Income	5.32
Average Net Distributable Income Attributable to the IAH	3.83
Average Profit Sharing Ratio to the IAH	72