



Pillar 3 Disclosure
For Half Year Ended 30 June 2017
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD

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MAYBANK GROUP PILLAR 3 DISCLOSURE FOR THE HALF YEAR ENDED 30 JUNE 2017

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OVERVIEW

The Pillar 3 Disclosure for the half year ended 30 June 2017 for Malayan Banking Berhad (“Maybank” or the “Bank”) and its subsidiaries (“Maybank Group” or the “Group”) is in accordance to Bank Negara Malaysia’s (“BNM”) “Risk-Weighted Capital Adequacy Framework (“RWCAF”) - Disclosure Requirements (“Pillar 3”)” and Capital Adequacy Framework for Islamic Banks (“CAFIB”) - Disclosures Requirements (“Pillar 3”), which are the equivalent of that issued by the Basel Committee on Banking Supervision (“BCBS”) entitled “International Convergence of Capital Measurement and Capital Standards” (commonly referred to as Basel II).

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

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

MEDIUM AND LOCATION OF DISCLOSURE

The Pillar 3 Disclosure will be made available under the Investor Relations section of the Group’s website at www.maybank2u.com.my.

BASIS OF DISCLOSURE

This Pillar 3 Disclosure is prepared in accordance to the BNM’s Pillar 3 Guidelines and the Group’s internal policy on Pillar 3 Disclosures, and is to be read in conjunction with the Group’s and Bank’s Financial Statements for the half year ended 30 June 2017. Whilst this document discloses the Group’s assets both in terms of exposures and capital requirements, the information disclosed herein may not be directly comparable with the information in the Half-Year Financial Statements 2017 published by the Group.

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

1.0 SCOPE OF APPLICATION

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

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

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

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2.0 CAPITAL MANAGEMENT

2.1 CAPITAL ADEQUACY RATIO

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

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

Capital Adequacy Ratios	30 June 2017 ¹			31 December 2016 ²		
	Group	Maybank	Maybank Islamic	Group	Maybank	Maybank Islamic
CET1 Capital Ratio	13.767%	14.735%	13.404%	13.990%	15.881%	13.992%
Tier 1 Capital Ratio	15.410%	17.089%	13.404%	15.664%	18.232%	13.992%
Total Capital Ratio ¹	19.192%	19.853%	17.767%	19.293%	19.432%	18.553%

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

As at 30.06.2017	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Total Capital	74,450,726	53,038,948	11,574,080
Credit RWA	333,050,798	231,507,517	74,123,917
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") ²	-	-	(16,045,465)
Market RWA	16,133,758	13,305,826	943,072
Operational RWA	38,747,897	22,346,634	6,122,133
Total RWA	387,932,453	267,159,977	65,143,657
As at 31.12.2016	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Total Capital	73,235,185	51,903,658	11,503,022
Credit RWA	329,505,586	234,158,906	71,854,005
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") ²	-	-	(16,426,406)
Market RWA	12,875,985	11,148,492	882,544
Operational RWA	37,218,327	21,797,628	5,691,742
Total RWA	379,599,898	267,105,026	62,001,885

Notes:

1. In accordance with BNM's guideline on the recognition and measurement of Restricted Profit Sharing Investment Account ("RPSIA") and Investment Accounts of customers ("IA") as Risk Absorbent, the credit risk on the assets funded by RPSIA and IA are excluded from the risk-weighted capital ratio ("RWCR") calculation.

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

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

¹ After deducting the final dividend for the financial year end 31 December 2016 and the electable portion of the final dividend to be reinvested as part of Dividend Reinvestment Plan ("DRP").

² Before deducting the final dividend for the financial year end 31 December 2016.

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Table 3: Disclosure on Capital Adequacy under IRB Approach

<u>As at 30.06.2017</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	42,073,631	42,073,631	5,481,783
Share premium	-	-	-
Retained profits	19,203,557	12,702,775	3,268,349
Other reserves	5,686,355	5,344,899	380,222
Qualifying non-controlling interests	123,019	-	-
Less: Shares-held-in-trust	(180,579)	(180,579)	-
CET1 capital before regulatory adjustments	<u>66,905,983</u>	<u>59,940,726</u>	<u>9,130,354</u>
Less: Regulatory adjustments applied on CET1 Capital	(13,499,851)	(20,575,453)	(398,766)
Deferred tax assets	(652,095)	(182,564)	(7,066)
Goodwill	(6,142,751)	(81,015)	-
Other intangibles	(894,776)	(456,453)	-
Cumulative gains of financial instruments classified as 'AFS' or 'designated at fair value (FVO)'	(114,401)	(2,769)	-
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve attributable to loans/financing	(2,729,449)	(2,334,162)	(391,700)
Investment in ordinary shares of unconsolidated financial/insurance entities	(2,966,379)	(17,518,490)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	<u>53,406,132</u>	<u>39,365,273</u>	<u>8,731,588</u>
Additional Tier 1 Capital			
Capital securities	6,290,123	6,290,123	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	86,041	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	-	-
Total Tier 1 capital	<u>59,782,296</u>	<u>45,655,396</u>	<u>8,731,588</u>
Tier 2 Capital			
Subordinated obligations	12,817,757	12,817,757	2,500,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	517,403	-	-
Collective allowance	397,082	119,399	24,630
Surplus of total eligible provision over total expected loss	1,677,783	1,218,754	317,862
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(741,595)	(6,772,358)	-
Total Tier 2 capital	<u>14,668,430</u>	<u>7,383,552</u>	<u>2,842,492</u>
Total Capital	<u>74,450,726</u>	<u>53,038,948</u>	<u>11,574,080</u>

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

<u>As at 31.12.2016</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	10,193,200	10,193,200	281,556
Share premium	28,878,703	28,878,703	5,200,227
Retained profits	10,482,202	4,514,094	2,857,088
Other reserves	15,048,174	13,605,920	749,805
Qualifying non-controlling interests	112,513	-	-
Less: Shares-held-in-trust	(125,309)	(125,309)	-
CET1 capital before regulatory adjustments	<u>64,589,483</u>	<u>57,066,608</u>	<u>9,088,676</u>
Less: Regulatory adjustments applied on CET1 Capital	(11,482,463)	(14,648,641)	(413,187)
Deferred tax assets	(874,988)	(358,687)	(19,487)
Goodwill	(6,317,009)	(81,015)	-
Other intangibles	(955,441)	(449,034)	-
Cumulative gains of financial instruments classified as 'AFS' or 'designated at fair value (FVO)'	-	-	-
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve attributable to loans/financing	(1,057,997)	(660,800)	(393,700)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities	(2,277,028)	(13,099,105)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
	<u>53,107,020</u>	<u>42,417,967</u>	<u>8,675,489</u>
Total CET1 capital			
Additional Tier 1 Capital			
Capital securities	6,279,948	6,279,948	-
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	73,556	-	-
Less: Regulatory adjustments due to insufficient Tier 2 capital	-	-	-
Total Tier 1 capital	<u>59,460,526</u>	<u>48,697,915</u>	<u>8,675,489</u>
Tier 2 Capital			
Subordinated obligations	13,077,127	13,077,127	2,500,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	473,100	-	-
Collective allowance	408,984	120,467	23,379
Surplus of total eligible provision over total expected loss	1,333,468	1,194,370	304,154
Less: Regulatory adjustment not deducted from CET1 capital or additional Tier 1 capital provided under the transitional arrangements	(1,518,018)	(11,186,221)	-
Total Tier 2 capital	<u>13,774,661</u>	<u>3,205,743</u>	<u>2,827,533</u>
Total Capital	<u>73,235,185</u>	<u>51,903,658</u>	<u>11,503,022</u>

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

Item	Exposure Class As at 30.06.2017	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	106,695,700	106,695,700	5,393,785	431,503
	Public Sector Entities	15,053,807	15,053,807	1,879,955	150,396
	Banks, Development Financial Institutions & MDBs	2,335,856	2,335,856	590,342	47,227
	Insurance Cos, Securities Firms & Fund Managers	325,080	325,080	325,080	26,006
	Corporates	20,763,236	20,705,142	16,901,598	1,352,128
	Regulatory Retail	28,151,300	27,986,202	18,123,760	1,449,901
	Residential Mortgages	3,079,495	3,079,495	1,205,138	96,411
	Higher Risk Assets	309,278	309,278	384,760	30,781
	Other Assets	12,488,217	12,474,223	5,843,614	467,489
	Securitisation Exposures	134,759	134,759	26,952	2,156
	Equity Exposures	297,337	297,337	297,726	23,818
	Defaulted Exposures	360,133	360,123	505,503	40,440
	Total On-Balance Sheet Exposures	189,994,198	189,757,001	51,478,213	4,118,257
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	1,039,676	1,039,676	413,367	33,069
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,050,225	2,050,225	1,526,744	122,140
	Defaulted Exposures	1,354	1,354	2,005	160
	Total Off-Balance Sheet Exposures	3,091,255	3,091,255	1,942,115	155,369
	Total On and Off-Balance Sheet Exposures	193,085,453	192,848,256	53,420,329	4,273,626
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	57,627,490	57,627,490	20,591,068	1,647,285
	Corporate Exposures	243,645,489	243,645,489	160,791,879	12,863,350
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	167,704,974	167,704,974	118,620,474	9,489,638
	b) Corporates (with firm-size adjustment)	75,940,515	75,940,515	42,171,406	3,373,712
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	180,357,958	180,357,958	46,480,078	3,718,406
	a) Residential Mortgages	67,273,579	67,273,579	18,017,237	1,441,379
	b) Qualifying Revolving Retail Exposures	6,466,176	6,466,176	2,696,107	215,689
	c) Hire Purchase Exposures	44,321,545	44,321,545	10,013,538	801,083
	d) Other Retail Exposures	62,296,659	62,296,659	15,753,196	1,260,256
	Defaulted Exposures	9,592,367	9,592,367	1,974,583	157,967
	Total On-Balance Sheet Exposures	491,223,305	491,223,305	229,837,608	18,387,009
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	6,526,700	6,526,700	3,864,328	309,146
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	57,245,497	57,245,497	30,079,681	2,406,374
	Defaulted Exposures	100,382	100,382	20,712	1,657
	Total Off-Balance Sheet Exposures	63,872,579	63,872,579	33,964,721	2,717,178
	Total On and Off-Balance Sheet Exposures	555,095,884	555,095,884	263,802,328	21,104,186
	Total IRB Approach after Scaling Factor of 1.06			279,630,468	22,370,437
	Total (Exposures under Standardised Approach & IRB Approach)	748,181,337	747,944,140	333,050,798	26,644,064
2.0	Market Risk				
	Interest Rate Risk			7,281,800	582,544
	Foreign Currency Risk			5,513,991	441,119
	Equity Risk			1,893,565	151,485
	Commodity Risk			-	-
	Option Risk			1,444,402	115,552
3.0	Operational Risk			38,747,897	3,099,832
4.0	Total RWA and Capital Requirements			387,932,453	31,034,596

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

Item	Exposure Class As at 31.12.2016	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	100,065,244	100,065,244	5,305,630	424,450
	Public Sector Entities	13,923,606	13,923,606	2,070,831	165,666
	Banks, Development Financial Institutions & MDBs	2,040,243	2,040,243	400,476	32,038
	Insurance Cos, Securities Firms & Fund Managers	316,263	316,263	316,263	25,301
	Corporates	20,707,104	20,653,599	17,796,627	1,423,730
	Regulatory Retail	28,512,768	28,280,388	18,044,332	1,443,547
	Residential Mortgages	3,075,170	3,075,170	1,204,671	96,374
	Higher Risk Assets	266,106	266,106	399,158	31,933
	Other Assets	12,263,734	12,246,390	4,768,271	381,462
	Securitisation Exposures	159,896	159,896	31,979	2,558
	Equity Exposures	307,436	307,436	307,825	24,626
	Defaulted Exposures	701,069	701,064	917,368	73,389
	Total On-Balance Sheet Exposures	182,338,639	182,035,405	51,563,431	4,125,074
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	364,096	364,096	93,761	7,501
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,392,168	1,392,168	792,660	63,413
	Defaulted Exposures	148	148	222	18
	Total Off-Balance Sheet Exposures	1,756,412	1,756,412	886,643	70,932
	Total On and Off-Balance Sheet Exposures	184,095,051	183,791,817	52,450,074	4,196,006
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	58,080,430	58,080,430	21,608,217	1,728,657
	Corporate Exposures	235,533,833	235,533,833	159,247,932	12,739,835
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	173,033,830	173,033,830	119,202,545	9,536,204
	b) Corporates (with firm-size adjustment)	62,500,003	62,500,003	40,045,387	3,203,631
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	173,727,510	173,727,510	44,512,277	3,560,982
	a) Residential Mortgages	63,813,353	63,813,353	17,236,809	1,378,945
	b) Qualifying Revolving Retail Exposures	6,566,597	6,566,597	3,014,081	241,126
	c) Hire Purchase Exposures	42,810,084	42,810,084	9,683,424	774,674
	d) Other Retail Exposures	60,537,476	60,537,476	14,577,963	1,166,237
	Defaulted Exposures	7,075,288	7,075,288	1,209,515	96,761
	Total On-Balance Sheet Exposures	474,417,061	474,417,061	226,577,941	18,126,235
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	4,784,898	4,784,898	3,565,312	285,225
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	67,922,238	67,922,238	31,216,017	2,497,281
	Defaulted Exposures	45,513	45,513	13,855	1,109
	Total Off-Balance Sheet Exposures	72,752,649	72,752,649	34,795,184	2,783,615
	Total On and Off-Balance Sheet Exposures	547,169,710	547,169,710	261,373,125	20,909,850
	Total IRB Approach after Scaling Factor of 1.06			277,055,512	22,164,441
	Total (Exposures under Standardised Approach & IRB Approach)	731,264,761	730,961,527	329,505,586	26,360,447
2.0	Market Risk				
	Interest Rate Risk			5,238,774	419,102
	Foreign Currency Risk			4,856,019	388,481
	Equity Risk			1,504,298	120,344
	Option Risk			1,276,894	102,152
3.0	Operational Risk			37,218,327	2,977,466
4.0	Total RWA and Capital Requirements			379,599,898	30,367,992

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

Item	Exposure Class As at 30.06.2017	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	73,614,987	73,614,987	2,277,701	182,216
	Public Sector Entities	11,397,205	11,397,205	1,749,594	139,967
	Banks, Development Financial Institutions & MDBs	52,589	52,589	-	-
	Corporates	14,783,832	14,771,722	12,362,904	989,032
	Regulatory Retail	9,985,121	9,979,653	6,510,380	520,830
	Residential Mortgages	341,386	341,386	122,278	9,782
	Higher Risk Assets	163,531	163,531	166,140	13,291
	Other Assets	8,832,913	8,818,919	3,443,893	275,511
	Securitisation Exposures	134,759	134,759	26,952	2,156
	Equity Exposures	274,833	274,833	274,833	21,987
	Defaulted Exposures	6,134	6,134	8,167	653
	Total On-Balance Sheet Exposures	119,587,290	119,555,718	26,942,842	2,155,425
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	914,335	914,335	383,570	30,686
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,329,401	1,329,400	1,054,289	84,343
	Defaulted Exposures	785	785	1,152	94
	Total Off-Balance Sheet Exposures	2,244,521	2,244,520	1,439,011	115,123
	Total On and Off-Balance Sheet Exposures	121,831,811	121,800,238	28,381,853	2,270,548
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	63,302,516	63,302,516	21,675,649	1,734,052
	Corporate Exposures	191,615,772	191,615,772	118,537,716	9,483,017
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	132,553,490	132,553,490	87,332,578	6,986,606
	b) Corporates (with firm-size adjustment)	59,062,282	59,062,282	31,205,138	2,496,411
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	104,252,785	104,252,785	23,125,459	1,850,036
	a) Residential Mortgages	46,894,976	46,894,976	9,807,755	784,620
	b) Qualifying Revolving Retail Exposures	5,226,434	5,226,434	1,905,905	152,472
	c) Hire Purchase Exposures	14,718,441	14,718,441	2,999,653	239,972
	d) Other Retail Exposures	37,412,934	37,412,934	8,412,146	672,972
	Defaulted Exposures	4,656,122	4,656,122	768,544	61,483
	Total On-Balance Sheet Exposures	363,827,195	363,827,195	164,107,368	13,128,588
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	6,173,236	6,173,236	3,640,724	291,258
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	47,459,251	47,459,251	23,873,864	1,909,909
	Defaulted Exposures	77,776	77,776	6,029	483
	Total Off-Balance Sheet Exposures	53,710,263	53,710,263	27,520,617	2,201,650
	Total On and Off-Balance Sheet Exposures	417,537,458	417,537,458	191,627,985	15,330,239
	Total IRB Approach after Scaling Factor of 1.06			203,125,664	16,250,053
	Total (Exposures under Standardised Approach & IRB Approach)	539,369,269	539,337,696	231,507,517	18,520,601
2.0	Market Risk				
	Interest Rate Risk			6,437,237	514,979
	Foreign Currency Risk			5,673,300	453,864
	Commodity Risk			-	-
	Option Risk			1,195,289	95,623
3.0	Operational Risk			22,346,634	1,787,731
4.0	Total RWA and Capital Requirements			267,159,977	21,372,798

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

Item	Exposure Class As at 31.12.2016	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	67,546,000	67,546,000	2,679,176	214,334
	Public Sector Entities	10,096,024	10,096,024	1,989,161	159,133
	Banks, Development Financial Institutions & MDBs	218,470	218,470	-	-
	Corporates	14,464,363	14,448,426	13,046,468	1,043,717
	Regulatory Retail	9,776,532	9,754,332	6,200,596	496,048
	Residential Mortgages	398,575	398,575	144,818	11,585
	Higher Risk Assets	121,138	121,138	181,706	14,536
	Other Assets	9,645,995	9,628,652	3,734,937	298,795
	Securitisation Exposures	159,896	159,896	31,979	2,558
	Equity Exposures	287,926	287,926	287,926	23,034
	Defaulted Exposures	87,291	87,291	107,358	8,590
	Total On-Balance Sheet Exposures	112,802,210	112,746,730	28,404,125	2,272,330
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	29,311	29,311	29,310	2,345
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	291,639	291,639	279,279	22,342
	Defaulted Exposures	-	-	-	-
	Total Off-Balance Sheet Exposures	320,950	320,950	308,589	24,687
	Total On and Off-Balance Sheet Exposures	113,123,160	113,067,680	28,712,714	2,297,017
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	61,384,375	61,384,375	22,278,223	1,782,258
	Corporate Exposures	184,599,098	184,599,098	120,148,635	9,611,891
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	135,728,642	135,728,642	89,607,496	7,168,600
	b) Corporates (with firm-size adjustment)	48,870,456	48,870,456	30,541,139	2,443,291
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	102,226,072	102,226,072	22,833,257	1,826,661
	a) Residential Mortgages	44,897,646	44,897,646	9,481,859	758,549
	b) Qualifying Revolving Retail Exposures	5,328,358	5,328,358	2,267,818	181,425
	c) Hire Purchase Exposures	13,897,011	13,897,011	2,876,125	230,090
	d) Other Retail Exposures	38,103,057	38,103,057	8,207,455	656,597
	Defaulted Exposures	5,035,496	5,035,496	686,397	54,912
	Total On-Balance Sheet Exposures	353,245,041	353,245,041	165,946,512	13,275,722
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	5,212,190	5,212,190	3,383,531	270,682
	Off balance sheet exposures other than OTC derivatives or credit derivatives	57,056,005	57,056,005	24,482,050	1,958,564
	Defaulted Exposures	35,691	35,691	5,070	406
	Total Off-Balance Sheet Exposures	62,303,886	62,303,886	27,870,651	2,229,652
	Total On and Off-Balance Sheet Exposures	415,548,927	415,548,927	193,817,163	15,505,374
	Total IRB Approach after Scaling Factor of 1.06			205,446,192	16,435,696
	Total (Exposures under Standardised Approach & IRB Approach)	528,672,087	528,616,607	234,158,906	18,732,713
2.0	Market Risk				
	Interest Rate Risk			4,664,780	373,182
	Foreign Currency Risk			5,274,766	421,981
	Option Risk			1,208,946	96,716
3.0	Operational Risk			21,797,628	1,743,810
4.0	Total RWA and Capital Requirements			267,105,026	21,368,402

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

Item	Exposure Class As at 30.06.2017	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	20,644,718	20,644,718	8,783	-	8,783	703
	Public Sector Entities	9,643,129	9,643,129	1,134,598	(1,004,237)	130,361	10,429
	Corporates	1,657,452	1,657,452	1,453,310	(138,296)	1,315,014	105,201
	Regulatory Retail	3,885,783	3,885,783	2,745,264	(473,888)	2,271,376	181,710
	Residential Mortgages	2,541,523	2,541,523	1,012,086	-	1,012,086	80,967
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	520,692	520,692	289,470	-	289,470	23,158
	Defaulted Exposures	15,235	15,235	17,735	-	17,735	1,419
	Total On-Balance Sheet Exposures	38,908,568	38,908,568	6,661,300	(1,616,421)	5,044,879	403,591
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	113,433	113,433	22,687	-	22,687	1,815
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	165,059	165,059	33,945	-	33,945	2,716
	Total Off-Balance Sheet Exposures	278,492	278,492	56,632	-	56,632	4,531
	Total On and Off-Balance Sheet Exposures	39,187,060	39,187,060	6,717,932	(1,616,421)	5,101,511	408,121
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	7,763,589	7,763,589	2,810,677	-	2,810,677	224,854
	Corporate Exposures	47,357,146	47,357,146	28,405,602	(6,709,842)	21,695,760	1,735,660
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	30,478,914	30,478,914	17,439,335	(6,709,842)	10,729,493	858,359
	b) Corporates (with firm-size adjustment)	16,878,232	16,878,232	10,966,267	-	10,966,267	877,301
	c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-
	- Project Finance	-	-	-	-	-	-
	Retail Exposures	95,483,894	95,483,894	27,558,554	(6,902,464)	20,656,090	1,652,487
	a) Residential Mortgages	25,117,829	25,117,829	10,310,472	(3,403,054)	6,907,418	552,593
	b) Qualifying Revolving Retail Exposures	834,989	834,989	295,070	-	295,070	23,606
	c) Hire Purchase Exposures	29,974,443	29,974,443	7,301,355	(1,188,803)	6,112,552	489,004
	d) Other Retail Exposures	39,556,633	39,556,633	9,651,657	(2,310,607)	7,341,050	587,284
	Defaulted Exposures	1,431,409	1,431,409	477,266	-	477,266	38,181
	Total On-Balance Sheet Exposures	152,036,038	152,036,038	59,252,099	(13,612,306)	45,639,793	3,651,182
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	160,606	160,606	107,072	-	107,072	8,566
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,898,088	7,898,088	4,229,738	-	4,229,738	338,379
	Defaulted Exposures	10,984	10,984	1,643	-	1,643	131
	Total Off-Balance Sheet Exposures	8,069,678	8,069,678	4,338,453	-	4,338,453	347,076
	Total On and Off-Balance Sheet Exposures	160,105,716	160,105,716	63,590,552	(13,612,306)	49,978,246	3,998,258
	Total IRB Approach after Scaling Factor of 1.06			67,405,985	(14,429,044)	52,976,941	4,238,153
	Total (Exposures under Standardised Approach & IRB Approach)	199,292,776	199,292,776	74,123,917	(16,045,465)	58,078,452	4,646,274
2.0	Market Risk						
	Bench Mark Rate Risk			325,154	-	325,153	26,012
	Foreign Exchange Risk			617,919	-	617,919	49,433
3.0	Operational Risk			6,122,133	-	6,122,133	489,771
4.0	Total RWA and Capital Requirements			81,189,122	(16,045,465)	65,143,657	5,211,493

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

Item	Exposure Class As at 31.12.2016	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	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	20,459,569	20,459,569	9,175	-	9,175	734
	Public Sector Entities	8,818,836	8,818,836	1,383,255	(1,301,585)	81,670	6,534
	Corporates	1,880,733	1,880,733	1,641,544	-	1,641,544	131,324
	Regulatory Retail	3,801,273	3,801,273	2,784,259	(1,115,138)	1,669,121	133,530
	Residential Mortgages	2,165,730	2,165,730	876,326	-	876,326	70,106
	Higher Risk Assets	38	38	57	-	57	5
	Other Assets	905,203	905,203	270,612	-	270,612	21,648
	Defaulted Exposures	16,033	16,033	17,802	-	17,802	1,424
	Total On-Balance Sheet Exposures	38,047,415	38,047,415	6,983,030	(2,416,723)	4,566,307	365,305
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	317,173	317,173	63,435	-	63,435	5,075
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	517,127	517,127	105,490	-	105,490	8,439
	Total Off-Balance Sheet Exposures	834,300	834,300	168,925	-	168,925	13,514
	Total On and Off-Balance Sheet Exposures	38,881,715	38,881,715	7,151,955	(2,416,723)	4,735,232	378,819
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	10,345,970	10,345,970	3,530,852	-	3,530,852	282,468
	Corporate Exposures	43,985,636	43,985,636	26,163,945	(5,904,581)	20,259,364	1,620,749
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	30,356,089	30,356,089	16,659,697	(5,904,581)	10,755,116	860,409
	b) Corporates (with firm-size adjustment)	13,629,547	13,629,547	9,504,248	-	9,504,248	760,340
	c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-
	- Project Finance	-	-	-	-	-	-
	Retail Exposures	92,571,741	92,571,741	26,764,215	(7,312,102)	19,452,113	1,556,170
	a) Residential Mortgages	23,095,571	23,095,571	9,880,994	-	9,880,994	790,480
	b) Qualifying Revolving Retail Exposures	803,333	803,333	354,467	(157,370)	197,097	15,768
	c) Hire Purchase Exposures	29,432,246	29,432,246	7,147,668	(1,235,742)	5,911,926	472,954
	d) Other Retail Exposures	39,240,591	39,240,591	9,381,086	(5,918,990)	3,462,096	276,968
	Defaulted Exposures	974,598	974,598	397,744	-	397,744	31,819
	Total On-Balance Sheet Exposures	147,877,945	147,877,945	56,856,756	(13,216,683)	43,640,073	3,491,206
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	34,072	34,072	28,746	-	28,746	2,300
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	8,221,701	8,221,701	4,152,933	-	4,152,933	332,235
	Defaulted Exposures	2,697	2,697	1,235	-	1,235	98
	Total Off-Balance Sheet Exposures	8,258,470	8,258,470	4,182,914	-	4,182,914	334,633
	Total On and Off-Balance Sheet Exposures	156,136,415	156,136,415	61,039,670	(13,216,683)	47,822,987	3,825,839
	Total IRB Approach after Scaling Factor of 1.06			64,702,050	(14,009,683)	50,692,367	4,055,389
	Total (Exposures under Standardised Approach & IRB Approach)	195,018,130	195,018,130	71,854,005	(16,426,406)	55,427,599	4,434,208
2.0	Market Risk						
	Bench Mark Rate Risk			375,735	-	375,735	30,059
	Foreign Exchange Risk			506,809	-	506,809	40,545
3.0	Operational Risk			5,691,742	-	5,691,742	455,339
4.0	Total RWA and Capital Requirements			78,428,291	(16,426,406)	62,001,885	4,960,151

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3.0 CREDIT RISK

3.1 REGULATORY CAPITAL REQUIREMENT

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

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

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

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

Exposure Class	Malaysia	Singapore	Indonesia	Other	Total
	RM'000	RM'000	RM'000	Overseas Units RM'000	
As at 30.06.2017					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	66,407,559	24,613,799	7,982,285	8,237,310	107,240,952
Public Sector Entities	13,388,041	2,242,337	-	-	15,630,377
Banks, Development Financial Institutions & MDBs	2,273,749	52,714	-	9,393	2,335,856
Insurance Cos, Securities Firms & Fund Managers	-	325,080	-	-	325,080
Corporates	7,246,669	8,562,811	3,702,873	2,423,030	21,935,383
Regulatory Retail	4,171,491	12,210,181	7,392,435	5,519,945	29,294,052
Residential Mortgages	2,782,789	516	199,624	103,408	3,086,338
Higher Risk Assets	266,835	39,185	10,813	269	317,102
Other Assets	4,048,189	1,726,619	4,334,918	2,378,491	12,488,217
Securitisation Exposures	134,759	-	-	-	134,759
Equity Exposures	297,337	-	-	-	297,337
Total Standardised Approach	101,017,417	49,773,242	23,622,948	18,671,846	193,085,453
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	25,053,816	24,132,784	3,144,223	18,402,592	70,733,415
Corporate Exposures	167,991,171	56,454,319	19,597,460	42,088,191	286,131,141
a) Corporates (excluding Specialised Lending and firm-size adjustment)	105,224,546	56,454,319	19,597,460	42,088,191	223,364,516
b) Corporates (with firm-size adjustment)	62,766,625	-	-	-	62,766,625
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	139,340,400	48,483,645	10,407,283	-	198,231,328
a) Residential Mortgages	41,388,811	22,790,181	5,169,900	-	69,348,892
b) Qualifying Revolving Retail Exposures	9,288,254	5,952,766	887,117	-	16,128,137
c) Hire Purchase Exposures	34,081,673	6,127,189	4,350,265	-	44,559,128
d) Other Retail Exposures	54,581,662	13,613,510	-	-	68,195,171
Total IRB Approach	332,385,387	129,070,748	33,148,965	60,490,783	555,095,884
Total Standardised and IRB Approaches	433,402,803	178,843,991	56,771,913	79,162,629	748,181,337

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Table 7: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank Group (Con't)

Exposure Class	Malaysia	Singapore	Indonesia	Other	Total
	RM'000	RM'000	RM'000	Overseas Units RM'000	
As at 31.12.2016					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	59,296,109	23,574,277	7,706,890	9,506,824	100,084,100
Public Sector Entities	12,017,540	2,738,084	-	-	14,755,624
Banks, Development Financial Institutions & MDBs	1,812,550	218,589	-	9,104	2,040,243
Insurance Cos, Securities Firms & Fund Managers	-	316,263	-	-	316,263
Corporates	3,137,781	12,876,249	3,945,572	1,473,053	21,432,655
Regulatory Retail	8,194,606	6,904,459	8,885,895	5,344,159	29,329,119
Residential Mortgages	2,400,006	775	517,791	171,908	3,090,480
Higher Risk Assets	272,332	31,732	11,151	285	315,500
Other Assets	4,826,586	1,770,904	3,074,047	2,592,197	12,263,734
Securitisation Exposures	159,896	-	-	-	159,896
Equity Exposures	295,152	12,285	-	-	307,437
Total Standardised Approach	92,412,558	48,443,617	24,141,347	19,097,530	184,095,051
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	32,213,368	17,980,088	3,702,223	15,978,846	69,874,527
Corporate Exposures	164,815,046	56,837,792	19,773,456	47,667,771	289,094,065
a) Corporates (excluding Specialised Lending and firm-size adjustment)	102,315,057	56,837,792	19,773,456	47,667,771	226,594,076
b) Corporates (with firm-size adjustment)	62,499,989	-	-	-	62,499,989
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	131,766,740	46,563,795	9,870,585	-	188,201,120
a) Residential Mortgages	40,847,804	21,236,254	4,484,130	-	66,568,188
b) Qualifying Revolving Retail Exposures	7,040,686	5,737,621	956,737	-	13,735,044
c) Hire Purchase Exposures	32,839,370	5,767,878	4,429,718	-	43,036,966
d) Other Retail Exposures	51,038,880	13,822,042	-	-	64,860,922
Total IRB Approach	328,795,154	121,381,675	33,346,264	63,646,617	547,169,710
Total Standardised and IRB Approaches	421,207,712	169,825,292	57,487,610	82,744,147	731,264,761

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

Exposure Class	Malaysia	Singapore	Other	Total
	RM'000	RM'000	Overseas Units RM'000	
As at 30.06.2017				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	45,420,611	23,269,584	5,465,140	74,155,335
Public Sector Entities	8,792,808	2,906,007	-	11,698,815
Banks, Development Financial Institutions & MDBs	-	52,589	-	52,589
Corporates	5,645,630	7,852,121	2,322,813	15,820,564
Regulatory Retail	529,677	9,262,241	565,159	10,357,077
Residential Mortgages	237,465	516	103,408	341,389
Higher Risk Assets	151,287	12,251	-	163,538
Other Assets	6,560,312	867,461	1,405,140	8,832,913
Securitisation Exposures	134,759	-	-	134,759
Equity Exposures	274,832	-	-	274,832
Total Standardised Approach	67,747,381	44,222,770	9,861,660	121,831,811
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	34,174,142	23,525,183	17,616,212	75,315,537
Corporate Exposures	130,057,792	56,454,319	37,901,466	224,413,577
a) Corporates (excluding Specialised Lending and firm-size adjustment)	82,789,280	56,454,319	37,901,466	177,145,065
b) Corporates (with firm-size adjustment)	47,268,512	-	-	47,268,512
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	69,324,699	48,483,645	-	117,808,344
a) Residential Mortgages	24,477,100	22,790,181	-	47,267,281
b) Qualifying Revolving Retail Exposures	7,646,678	5,952,765	-	13,599,443
c) Hire Purchase Exposures	8,660,032	6,127,189	-	14,787,221
d) Other Retail Exposures	28,540,889	13,613,510	-	42,154,399
Total IRB Approach	233,556,633	128,463,147	55,517,678	417,537,458
Total Standardised and IRB Approaches	301,304,015	172,685,917	65,379,338	539,369,269

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Table 8: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank (con't.)

Exposure Class	Malaysia	Singapore	Other	Total
	RM'000	RM'000	Overseas Units RM'000	
As at 31.12.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	38,606,385	22,317,390	6,624,475	67,548,250
Public Sector Entities	7,357,940	2,738,084	-	10,096,024
Banks, Development Financial Institutions & MDBs	-	218,470	-	218,470
Corporates	1,319,017	12,059,786	1,401,177	14,779,980
Regulatory Retail	5,145,358	4,262,299	415,742	9,823,399
Residential Mortgages	228,813	775	171,908	401,496
Higher Risk Assets	156,267	5,456	-	161,723
Other Assets	7,109,135	907,681	1,629,180	9,645,996
Securitisation Exposures	159,896	-	-	159,896
Equity Exposures	275,641	12,285	-	287,926
Total Standardised Approach	60,358,452	42,522,226	10,242,482	113,123,160
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	40,140,327	17,398,947	15,142,458	72,681,732
Corporate Exposures	129,160,794	56,837,792	42,961,383	228,959,969
a) Corporates (excluding Specialised Lending and firm-size adjustment)	80,290,352	56,837,792	42,961,383	180,089,527
b) Corporates (with firm-size adjustment)	48,870,442	-	-	48,870,442
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	67,343,430	46,563,796	-	113,907,226
a) Residential Mortgages	23,987,589	21,236,254	-	45,223,843
b) Qualifying Revolving Retail Exposures	5,901,686	5,737,621	-	11,639,307
c) Hire Purchase Exposures	8,203,789	5,767,878	-	13,971,667
d) Other Retail Exposures	29,250,366	13,822,043	-	43,072,409
Total IRB Approach	236,644,551	120,800,535	58,103,841	415,548,927
Total Standardised and IRB Approaches	297,003,003	163,322,761	68,346,323	528,672,087

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

Exposure Class	As at	As at
	30.06.2017	31.12.2016
	Total	Total
	RM'000	RM'000
<u>Exposures under Standardised Approach</u>		
Sovereigns/Central Banks	20,644,824	20,459,579
Public Sector Entities	9,918,089	9,650,854
Corporates	1,657,701	1,881,083
Regulatory Retail	3,892,575	3,806,466
Residential Mortgages	2,545,325	2,171,193
Higher Risk Assets	7,853	7,338
Other Assets	520,693	905,202
Total Standardised Approach	39,187,060	38,881,715
<u>Exposures under IRB Approach</u>		
Banks, Development Financial Institutions & MDBs	8,659,926	11,262,901
Corporate Exposures	53,734,368	50,163,001
a) Corporates (excluding Specialised Lending and firm-size adjustment)	38,236,255	36,533,454
b) Corporates (with firm-size adjustment)	15,498,113	13,629,547
c) Specialised Lending (Slotting Approach)		
- Project Finance	-	-
Retail Exposures	97,711,422	94,710,513
a) Residential Mortgages	25,236,945	23,202,177
b) Qualifying Revolving Retail Exposures	1,641,577	1,138,999
c) Hire Purchase Exposures	30,119,219	29,558,330
d) Other Retail Exposures	40,713,681	40,811,007
Total IRB Approach	160,105,716	156,136,415
Total Standardised and IRB Approaches	199,292,776	195,018,130

*Credit exposure for Maybank Islamic is derived from Malaysia only

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

Exposure Class	Mining &		Manufacturing	Construction	Wholesale, Retail		Finance, Insurance,		Transport,	Education,	Household	Others	Total
	Agriculture	Quarrying			Electricity, Gas & Trade, Restaurants &	Real Estate &							
	RM'000	RM'000	RM'000	RM'000	Water Supply	Hotels	Business	Communication	Health &	RM'000	RM'000	RM'000	RM'000
As at 30.06.2017													
<u>Exempted Exposures (Standardised Approach)</u>													
Sovereigns/Central Banks	757	-	-	-	-	228	97,832,681	-	309,873	7,835,360	1,262,054	107,240,952	
Public Sector Entities	2,125,003	83	6	2,887,531	-	1,658	3,981,239	662	644,742	-	5,989,454	15,630,377	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,357,391	-	-	-	978,465	2,335,856	
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	123,669	-	-	-	201,412	325,080	
Corporates	148,161	-	611,511	792,150	547,438	225,723	1,290,293	15,823	141,930	5,295,485	12,866,869	21,935,383	
Regulatory Retail	94,601	13,940	175,612	184,487	34,363	1,450,101	3,280,784	484,466	372,908	10,515,920	12,686,871	29,294,052	
Residential Mortgages	-	-	-	-	-	-	103,408	-	-	2,744,948	237,981	3,086,338	
Higher Risk Assets	-	-	-	464	-	695	71,236	-	-	18,666	226,041	317,102	
Other Assets	-	-	-	-	-	-	1,733,780	746	4,251	9,152,310	1,597,129	12,488,217	
Securitisation Exposures	-	-	-	-	-	-	134,759	-	-	-	-	134,759	
Equity Exposures	-	-	-	11,498	53,971	-	-	-	-	209,357	22,511	297,337	
Total Standardised Approach	2,368,521	14,022	305,635	3,876,129	635,772	1,678,405	109,909,240	501,696	1,473,703	36,253,541	36,068,787	193,085,453	
<u>Exposures under the IRB Approach</u>													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	67,687,797	-	-	3,045,618	-	70,733,415	
Corporate Exposures	10,888,637	4,970,212	25,013,608	17,410,016	12,098,166	24,585,337	65,768,866	15,550,408	9,030,787	30,208,073	70,607,032	286,131,141	
a) Corporates (excluding Specialised Lending and firm-size adjustment)	10,495,731	4,935,768	24,424,318	16,177,922	11,904,456	24,013,733	64,133,784	15,449,113	8,751,405	19,774,777	23,303,508	223,364,516	
b) Corporates (with firm-size adjustment)	392,906	34,444	589,290	1,232,094	193,710	571,603	1,635,082	101,294	279,382	10,433,296	47,303,523	62,766,625	
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	
Retail Exposures	688,574	92,354	2,279,254	1,924,639	62,499	6,867,156	4,351,456	967,764	917,731	145,848,288	34,231,613	198,231,328	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	69,348,892	-	69,348,892	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	16,128,137	-	16,128,137	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	44,559,128	-	44,559,128	
d) Other Retail Exposures	688,574	92,354	2,279,254	1,924,639	62,499	6,867,156	4,351,456	967,764	917,731	15,812,131	34,231,613	68,195,171	
Total IRB Approach	11,577,211	5,062,566	27,292,862	19,334,655	12,160,665	31,452,493	137,808,119	16,518,172	9,948,518	179,101,979	104,838,645	555,095,884	
Total Standardised and IRB Approaches	13,945,732	5,076,588	27,598,497	23,210,784	12,796,437	33,130,898	247,717,358	17,019,868	11,422,221	215,355,519	140,907,432	748,181,337	

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

Exposure Class	Mining &		Manufacturing	Construction	Wholesale, Retail		Finance, Insurance,		Transport,	Education,	Household	Others	Total
	Agriculture	Quarrying			Electricity, Gas &	Trade, Restaurants &	Real Estate &	Storage &					
As at 31.12.2016	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	22	-	-	20,258	-	316	81,037,910	5,032,211	1,780,196	-	12,213,187	100,084,100	
Public Sector Entities	390,492	90	9	3,215,415	-	1,568	10,031,100	-	606,813	-	510,137	14,755,624	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,008,505	-	-	-	1,031,738	2,040,243	
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	119,263	-	-	-	197,000	316,263	
Corporates	153,055	-	504,247	220,267	332,790	116,716	901,137	488,033	404,195	1,375,525	16,936,690	21,432,655	
Regulatory Retail	8,277	806	32,979	7,099	39,260	121,907	53,865	392,610	108,330	14,857,715	13,706,271	29,329,119	
Residential Mortgages	-	-	-	-	-	-	-	171,908	-	2,400,781	517,791	3,090,480	
Higher Risk Assets	-	-	-	-	-	691	79,645	285	-	7,338	227,541	315,501	
Other Assets	-	-	-	-	-	-	271,361	1,782,255	-	4,995,923	5,214,195	12,263,734	
Securitisation Exposures	-	-	-	-	-	-	159,896	-	-	-	-	159,896	
Equity Exposures	-	-	3,223	12,302	53,971	-	9,063	-	-	209,360	19,518	307,437	
Total Standardised Approach	551,846	896	540,458	3,475,341	426,021	241,198	93,671,745	7,867,302	2,899,534	23,846,642	50,574,068	184,095,051	
Exposures under the IRB Approach													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	68,224,426	-	-	-	1,650,099	69,874,525	
Corporate Exposures	8,666,737	6,409,340	44,247,524	18,118,427	13,602,616	25,117,144	65,373,503	25,633,261	9,647,901	890,641	71,386,971	289,094,065	
adjustment)	8,242,771	6,360,874	43,703,494	17,267,484	13,377,667	24,551,905	63,581,656	25,530,735	9,327,906	890,641	13,758,943	226,594,076	
b) Corporates (with firm-size adjustment)	423,966	48,466	544,030	850,943	224,949	565,239	1,791,847	102,526	319,995	-	57,628,028	62,499,989	
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	
Retail Exposures	696,047	97,873	2,177,939	1,847,531	63,988	6,154,359	3,963,960	861,084	875,614	135,642,910	35,819,815	188,201,120	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	66,568,188	-	66,568,188	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	13,735,044	-	13,735,044	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	43,036,966	-	43,036,966	
d) Other Retail Exposures	696,047	97,873	2,177,939	1,847,531	63,988	6,154,359	3,963,960	861,084	875,614	12,302,712	35,819,815	64,860,922	
Total IRB Approach	9,362,784	6,507,213	46,425,463	19,965,958	13,666,604	31,271,503	137,561,889	26,494,345	10,523,515	136,533,551	108,856,885	547,169,710	
Total Standardised and IRB Approaches	9,914,630	6,508,109	46,965,921	23,441,299	14,092,625	31,512,701	231,233,634	34,361,647	13,423,049	160,380,193	159,430,953	731,264,761	

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

Exposure Class	Mining &		Electricity, Gas & Trade, Restaurants &			Wholesale, Retail Finance, Insurance,		Education,		Household	Others	Total
	Agriculture	Quarrying	Manufacturing	Construction	Water Supply	Hotels	Real Estate &	Transport, Storage	Health &			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	Business	& Communication	Others	RM'000	RM'000	RM'000
As at 30.06.2017												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	757	-	-	-	-	228	72,537,907	-	309,873	-	1,306,570	74,155,335
Public Sector Entities	2,039,853	-	6	2,654,773	-	1,597	6,571,239	662	429,253	-	1,432	11,698,815
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	52,589	-	-	-	-	52,589
Corporates	146,939	-	569,295	783,323	543,838	191,113	1,117,342	11,734	141,930	-	12,315,050	15,820,564
Regulatory Retail	-	-	3,986	1,494	-	20,583	190,048	-	2,906	3,193	10,134,867	10,357,077
Residential Mortgages	-	-	-	-	-	-	103,408	-	-	-	237,981	341,389
Higher Risk Assets	-	-	-	464	-	695	4,588	-	-	-	157,791	163,538
Other Assets	-	-	-	-	-	-	1,039,309	-	4,251	-	7,789,353	8,832,913
Securitisation Exposures	-	-	-	-	-	-	134,759	-	-	-	-	134,759
Equity Exposures	-	-	-	11,498	53,971	-	-	-	-	209,357	6	274,832
Total Standardised Approach	2,187,549	-	573,287	3,451,552	597,809	214,216	81,751,189	12,396	888,213	212,550	31,943,050	121,831,811
<u>Exposures under the IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	75,315,537	-	-	-	-	75,315,537
Corporate Exposures	7,906,391	3,559,098	20,297,682	11,704,759	11,419,699	21,340,706	72,043,652	12,540,237	8,227,636	6,660	55,367,057	224,413,577
a) Corporates (excluding Specialised Lending and firm-size adjustment)	7,906,391	3,559,098	20,297,682	11,704,759	11,419,699	21,340,706	72,043,652	12,540,237	8,227,636	6,660	8,098,545	177,145,065
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	47,268,512	47,268,512
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	340,910	35,808	923,404	818,742	22,655	3,161,421	1,847,861	479,579	400,321	75,653,945	34,123,698	117,808,344
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	47,267,281	-	47,267,281
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	13,599,443	-	13,599,443
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	14,787,221	-	14,787,221
d) Other Retail Exposures	340,910	35,808	923,404	818,742	22,655	3,161,421	1,847,861	479,579	400,321	-	34,123,698	42,154,399
Total IRB Approach	8,247,301	3,594,906	21,221,086	12,523,501	11,442,354	24,502,127	149,207,050	13,019,816	8,627,957	75,660,605	89,490,755	417,537,458
Total Standardised and IRB Approaches	10,434,850	3,594,906	21,794,373	15,975,053	12,040,163	24,716,343	230,958,239	13,032,212	9,516,170	75,873,155	121,433,805	539,369,269

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

Exposure Class	Mining &		Electricity, Gas & Trade, Restaurants &			Wholesale, Retail Finance, Insurance,		Education,		Household	Others	Total
	Agriculture	Quarrying	Manufacturing	Construction	Water Supply	Hotels	Real Estate & Business	Transport, Storage & Communication	Health & Others			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 31.12.2016												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	22	-	-	20,258	-	316	59,091,414	3,006,973	1,780,196	-	3,649,071	67,548,250
Public Sector Entities	285,202	-	9	1,487,507	-	1,500	7,947,262	-	371,935	-	2,609	10,096,024
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	218,470	-	-	-	-	218,470
Corporates	126,425	-	499,306	219,069	322,547	107,931	969,096	464,503	369,018	-	11,702,085	14,779,980
Regulatory Retail	-	-	5,105	-	407	15,216	-	21,060	3,172	9,411,488	366,951	9,823,399
Residential Mortgages	-	-	-	-	-	-	-	171,908	-	229,588	-	401,496
Higher Risk Assets	-	-	-	-	-	691	15,433	-	-	-	145,599	161,723
Other Assets	-	-	-	-	-	-	258,076	1,088,424	-	4,090,719	4,208,777	9,645,996
Securitisation Exposures	-	-	-	-	-	-	159,896	-	-	-	-	159,896
Equity Exposures	-	-	3,223	12,302	53,971	-	9,063	-	-	209,360	7	287,926
Total Standardised Approach	411,649	-	507,643	1,739,136	376,925	125,654	68,668,710	4,752,868	2,524,321	13,941,155	20,075,099	113,123,160
<u>Exposures under the IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	72,681,731	-	1	-	-	72,681,732
Corporate Exposures	5,285,767	4,233,785	20,245,790	11,715,983	12,791,473	21,136,948	63,444,396	20,152,164	8,889,366	78	61,064,219	228,959,969
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,285,767	4,233,785	20,245,790	11,715,983	12,791,473	21,136,948	63,444,396	20,152,164	8,889,366	78	12,193,777	180,089,527
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	48,870,442	48,870,442
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	331,095	35,735	885,125	748,835	23,373	2,906,320	1,636,128	429,846	373,145	70,834,817	35,702,807	113,907,226
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	45,223,842	-	45,223,843
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	11,639,307	-	11,639,307
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	13,971,668	-	13,971,667
d) Other Retail Exposures	331,095	35,735	885,125	748,835	23,373	2,906,320	1,636,128	429,846	373,145	-	35,702,807	43,072,409
Total IRB Approach	5,616,862	4,269,520	21,130,915	12,464,818	12,814,846	24,043,268	137,762,255	20,582,010	9,262,512	70,834,895	96,767,026	415,548,927
Total Standardised and IRB Approaches	6,028,511	4,269,521	21,638,557	14,203,955	13,191,771	24,168,922	206,430,964	25,334,878	11,786,833	84,776,050	116,842,125	528,672,087

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Wholesale, Electricity, Gas & Water Supply RM'000	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 30.06.2017												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	-	-	-	-	-	-	20,644,814	-	-	-	10	20,644,824
Public Sector Entities	85,150	83	-	232,758	-	61	3,396,527	-	215,489	-	5,988,021	9,918,089
Corporates	-	-	301	221	27	50	-	2,600	-	1,654,502	-	1,657,701
Regulatory Retail	-	-	-	-	-	-	-	-	-	3,892,575	-	3,892,575
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,545,325	-	2,545,325
Higher Risk Assets	-	-	-	-	-	-	-	-	-	7,853	-	7,853
Other Assets	-	-	-	-	-	-	-	-	-	520,693	-	520,693
Total Standardised Approach	85,150	83	301	232,979	27	111	24,041,341	2,600	215,489	8,620,948	-	39,187,060
<u>Exposures under IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	8,659,926	-	-	-	-	8,659,926
Corporate Exposures	2,850,325	1,366,372	4,158,584	5,444,127	246,988	1,864,250	8,295,810	2,871,382	636,631	10,772,449	15,227,450	53,734,368
a) Corporates (excluding Specialised Lending and firm-size adjustment)	2,457,419	1,331,928	3,569,294	4,212,033	53,278	1,292,647	6,660,728	2,770,088	357,249	339,153	15,192,438	38,236,255
b) Corporates (with firm-size adjustment)	392,906	34,444	589,290	1,232,094	193,710	571,603	1,635,082	101,294	279,382	10,433,296	35,012	15,498,113
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	347,663	56,546	1,355,850	1,105,896	39,844	3,705,735	2,503,594	488,185	517,410	87,482,781	107,918	97,711,422
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	25,236,945	-	25,236,945
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,641,577	-	1,641,577
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	30,119,219	-	30,119,219
d) Other Retail Exposures	347,663	56,546	1,355,850	1,105,896	39,844	3,705,735	2,503,594	488,185	517,410	30,485,040	107,918	40,713,681
Total IRB Approach	3,197,988	1,422,918	5,514,434	6,550,023	286,832	5,569,985	19,459,330	3,359,567	1,154,041	98,255,230	15,335,368	160,105,716
Total Standardised and IRB Approaches	3,283,138	1,423,001	5,514,735	6,783,002	286,859	5,570,096	43,500,671	3,362,167	1,369,530	106,876,178	21,323,399	199,292,776

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Wholesale, Electricity, Gas & Water Supply RM'000	Finance, 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 31.12.2016												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	-	-	-	-	-	-	20,459,569	-	-	-	10	20,459,579
Public Sector Entities	105,289	90	-	1,727,908	-	68	7,075,093	-	234,878	-	507,528	9,650,854
Corporates	-	-	-	-	10,138	-	21	3,174	35,177	1,375,525	457,048	1,881,083
Regulatory Retail	-	-	-	-	-	-	-	-	-	2,430,941	1,375,525	3,806,466
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,171,193	-	2,171,193
Higher Risk Assets	-	-	-	-	-	-	-	-	-	7,338	-	7,338
Other Assets	-	-	-	-	-	-	-	-	-	905,202	-	905,202
Total Standardised Approach	105,289	90	-	1,727,908	10,138	68	27,534,683	3,174	270,055	6,890,199	2,340,111	38,881,715
<u>Exposures under IRB Approach</u>												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	11,227,414	-	-	-	35,487	11,262,901
Corporate Exposures	3,175,524	2,126,162	5,092,312	5,949,423	665,338	3,014,204	16,340,531	4,169,885	660,509	-	8,969,113	50,163,001
a) Corporates (excluding Specialised Lending and firm-size adjustment)	2,751,558	2,077,696	4,548,282	5,098,480	440,389	2,448,965	14,548,684	4,067,359	340,514	-	211,527	36,533,454
b) Corporates (with firm-size adjustment)	423,966	48,466	544,030	850,943	224,949	565,239	1,791,847	102,526	319,995	-	8,757,586	13,629,547
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	364,953	62,138	1,292,814	1,098,696	40,615	3,248,039	2,327,832	431,238	502,469	85,224,713	117,006	94,710,513
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	23,202,177	-	23,202,177
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,138,999	-	1,138,999
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	29,558,330	-	29,558,330
d) Other Retail Exposures	364,953	62,138	1,292,814	1,098,696	40,615	3,248,039	2,327,832	431,238	502,469	31,325,207	117,006	40,811,007
Total IRB Approach	3,540,477	2,188,300	6,385,126	7,048,119	705,953	6,262,243	29,895,777	4,601,123	1,162,978	85,224,713	9,121,606	156,136,418
Total Standardised and IRB Approaches	3,645,766	2,188,390	6,385,126	8,776,027	716,091	6,262,311	57,430,460	4,604,297	1,433,033	92,114,912	11,461,717	195,018,133

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2017				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	38,037,374	23,918,661	45,284,917	107,240,952
Public Sector Entities	7,517,085	3,309,395	4,803,898	15,630,377
Banks, Development Financial Institutions & MDBs	1,304,802	1,031,054	-	2,335,856
Insurance Cos, Securities Firms & Fund Managers	-	325,080	-	325,080
Corporates	3,601,140	15,577,876	2,756,367	21,935,383
Regulatory Retail	5,973,175	15,148,433	8,172,444	29,294,052
Residential Mortgages	21,149	121,058	2,944,131	3,086,338
Higher Risk Assets	78,660	218,335	20,107	317,102
Other Assets	5,091,400	1,392,004	6,004,813	12,488,217
Securitisation Exposures	-	134,759	-	134,759
Equity Exposures	-	297,337	-	297,337
Total Standardised Approach	61,624,784	61,473,991	69,986,678	193,085,453
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	60,357,303	6,196,166	4,179,945	70,733,415
Corporate Exposures	88,335,283	99,513,970	98,281,889	286,131,141
a) Corporates (excluding Specialised Lending and firm-size adjustment)	87,278,013	87,834,467	48,252,036	223,364,516
b) Corporates (with firm-size adjustment)	1,057,270	11,679,503	50,029,852	62,766,625
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	7,095,305	40,546,860	150,589,163	198,231,328
a) Residential Mortgages	367,884	4,481,568	64,499,440	69,348,892
b) Qualifying Revolving Retail Exposures	602,282	12,881,501	2,644,354	16,128,137
c) Hire Purchase Exposures	913,341	15,369,048	28,276,738	44,559,128
d) Other Retail Exposures	5,211,798	7,814,743	55,168,630	68,195,171
Total IRB Approach	155,787,891	146,256,996	253,050,997	555,095,884
Total Standardised and IRB Approaches	217,412,675	207,730,986	323,037,674	748,181,337

Table 13: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Group (con't.)

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 31.12.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	40,316,541	20,294,982	39,472,577	100,084,100
Public Sector Entities	7,235,189	2,261,383	5,259,052	14,755,624
Banks, Development Financial Institutions & MDBs	790,035	1,250,208	-	2,040,243
Insurance Cos, Securities Firms & Fund Managers	-	316,263	-	316,263
Corporates	3,115,342	15,532,671	2,784,642	21,432,655
Regulatory Retail	12,443,285	10,129,129	6,756,705	29,329,121
Residential Mortgages	28,372	146,183	2,915,925	3,090,480
Higher Risk Assets	75,590	226,760	13,150	315,500
Other Assets	5,798,324	5,573,910	891,500	12,263,734
Securitisation Exposures	-	22,343	137,553	159,896
Equity Exposures	-	307,437	-	307,437
Total Standardised Approach	69,802,678	56,061,269	58,231,104	184,095,051
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	54,831,043	4,175,371	10,868,111	69,874,525
Corporate Exposures	96,919,199	83,783,965	108,390,901	289,094,065
a) Corporates (excluding Specialised Lending and firm-size adjustment)	95,884,080	74,049,590	56,660,406	226,594,076
b) Corporates (with firm-size adjustment)	1,035,119	9,734,375	51,730,495	62,499,989
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	6,661,545	36,373,540	145,166,035	188,201,120
a) Residential Mortgages	328,040	4,223,717	62,016,431	66,568,188
b) Qualifying Revolving Retail Exposures	519,818	10,085,467	3,129,759	13,735,044
c) Hire Purchase Exposures	904,683	14,730,342	27,401,941	43,036,966
d) Other Retail Exposures	4,909,004	7,334,014	52,617,904	64,860,922
Total IRB Approach	158,411,787	124,332,876	264,425,047	547,169,710
Total Standardised and IRB Approaches	228,214,465	180,394,145	322,656,151	731,264,761

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2017				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	20,772,474	16,571,491	36,811,370	74,155,335
Public Sector Entities	566,812	8,925,071	2,206,932	11,698,815
Banks, Development Financial Institutions & MDBs	-	52,589	-	52,589
Corporates	1,050,278	14,128,347	641,939	15,820,564
Regulatory Retail	1,515,870	4,459,664	4,381,543	10,357,077
Residential Mortgages	1,083	19,277	321,029	341,389
Higher Risk Assets	38,386	111,506	13,646	163,538
Other Assets	3,637,125	1,170,831	4,024,957	8,832,913
Securitisation Exposures	-	134,759	-	134,759
Equity Exposures	-	274,832	-	274,832
Total Standardised Approach	27,582,028	45,848,367	48,401,416	121,831,811
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	54,572,451	17,428,912	3,314,174	75,315,537
Corporate Exposures	54,056,670	90,702,958	79,653,949	224,413,577
a) Corporates (excluding Specialised Lending and firm-size adjustment)	54,056,670	90,702,958	32,385,437	177,145,065
b) Corporates (with firm-size adjustment)	-	-	47,268,512	47,268,512
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	3,556,060	24,636,049	89,616,235	117,808,344
a) Residential Mortgages	326,981	1,139,622	45,800,678	47,267,281
b) Qualifying Revolving Retail Exposures	322,880	10,812,513	2,464,050	13,599,443
c) Hire Purchase Exposures	298,163	7,912,356	6,576,702	14,787,221
d) Other Retail Exposures	2,608,036	4,771,558	34,774,805	42,154,399
Total IRB Approach	112,185,181	132,767,919	172,584,358	417,537,458
Total Standardised and IRB Approaches	139,767,209	178,616,286	220,985,774	539,369,269

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Table 14: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank (con't.)

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 31.12.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	24,558,285	14,212,242	28,777,723	67,548,250
Public Sector Entities	645,701	6,909,265	2,541,058	10,096,024
Banks, Development Financial Institutions & MDBs	-	218,470	-	218,470
Corporates	554,357	14,137,666	87,957	14,779,980
Regulatory Retail	7,393,187	1,580,304	849,908	9,823,399
Residential Mortgages	1,253	22,360	377,883	401,496
Higher Risk Assets	34,403	120,917	6,403	161,723
Other Assets	5,435,790	2,222,421	1,987,785	9,645,996
Securitisation Exposures	-	22,343	137,553	159,896
Equity Exposures	-	287,926	-	287,926
Total Standardised Approach	38,622,976	39,733,914	34,766,270	113,123,160
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	47,177,879	16,307,353	9,196,500	72,681,732
Corporate Exposures	61,920,050	75,221,947	91,817,972	228,959,969
a) Corporates (excluding Specialised Lending and firm-size adjustment)	61,920,050	75,221,947	42,947,530	180,089,527
b) Corporates (with firm-size adjustment)	-	-	48,870,442	48,870,442
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	3,401,132	22,519,263	87,986,831	113,907,226
a) Residential Mortgages	293,137	1,128,440	43,802,266	45,223,843
b) Qualifying Revolving Retail Exposures	260,590	8,502,070	2,876,647	11,639,307
c) Hire Purchase Exposures	324,642	8,420,368	5,226,657	13,971,667
d) Other Retail Exposures	2,522,763	4,468,385	36,081,261	43,072,409
Total IRB Approach	112,499,061	114,048,563	189,001,303	415,548,927
Total Standardised and IRB Approaches	151,122,037	153,782,477	223,767,573	528,672,087

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2017				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	11,904,764	1,653,596	7,086,464	20,644,824
Public Sector Entities	6,950,272	370,851	2,596,966	9,918,089
Corporates	94,471	339,428	1,223,803	1,657,701
Regulatory Retail	569,780	1,560,991	1,761,804	3,892,575
Residential Mortgage	774	38,438	2,506,113	2,545,325
Higher Risk Assets	829	564	6,461	7,853
Other Assets	17,571	-	503,123	520,693
Total Standardised Approach	19,538,461	3,963,868	15,684,731	39,187,060
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	3,939,202	4,626,088	94,636	8,659,926
Corporate Exposures	22,928,696	16,883,669	13,922,003	53,734,368
a) Corporates (excluding Specialised Lending and firm-size adjustment)	21,871,426	5,204,166	11,160,663	38,236,255
b) Corporates (with firm-size adjustment)	1,057,270	11,679,503	2,761,340	15,498,113
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	2,884,792	13,146,160	81,680,470	97,711,422
a) Residential Mortgages	14,655	366,572	24,855,718	25,236,945
b) Qualifying Revolving Retail Exposures	12,454	1,489,775	139,348	1,641,577
c) Hire Purchase Exposures	253,921	8,246,627	21,618,671	30,119,219
d) Other Retail Exposures	2,603,762	3,043,186	35,066,733	40,713,681
Total IRB Approach	29,752,690	34,655,917	95,697,109	160,105,716
Total Standardised and IRB Approaches	49,291,151	38,619,785	111,381,840	199,292,776

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Table 15: Disclosure on Credit Risk Exposure - Maturity Analysis for Maybank Islamic (con't)

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 31.12.2016				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	13,053,660	970,721	6,435,198	20,459,579
Public Sector Entities	6,589,488	343,372	2,717,994	9,650,854
Corporates	110,287	563,165	1,207,631	1,881,083
Regulatory Retail	515,535	1,542,727	1,748,204	3,806,466
Residential Mortgage	748	31,421	2,139,024	2,171,193
Higher Risk Assets	1,458	644	5,236	7,338
Other Assets	157,019	-	748,183	905,202
Total Standardised Approach	20,428,195	3,452,050	15,001,470	38,881,715
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	6,910,256	4,264,657	87,988	11,262,901
Corporate Exposures	22,605,090	15,548,573	12,009,338	50,163,001
a) Corporates (excluding Specialised Lending and firm-size adjustment)	21,569,971	5,814,198	9,149,285	36,533,454
b) Corporates (with firm-size adjustment)	1,035,119	9,734,375	2,860,053	13,629,547
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	2,606,739	11,393,518	80,710,256	94,710,513
a) Residential Mortgages	10,893	340,427	22,850,857	23,202,177
b) Qualifying Revolving Retail Exposures	7,959	888,390	242,650	1,138,999
c) Hire Purchase Exposures	201,647	7,299,071	22,057,612	29,558,330
d) Other Retail Exposures	2,386,240	2,865,630	35,559,137	40,811,007
Total IRB Approach	32,122,085	31,206,748	92,807,582	156,136,415
Total Standardised and IRB Approaches	52,550,280	34,658,798	107,809,052	195,018,130

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

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

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

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	Individual Allowance RM '000	Collective Allowance RM '000	IA Charges / Write Back RM '000	IA Write-Offs RM '000
As at 30.06.2017						
Agriculture	296,502	110,600	93,410	138,710	23,274	(14,728)
Mining & quarrying	662,814	9,281	283,583	99,949	16,926	(43,107)
Manufacturing	1,458,218	303,370	459,146	548,741	35,836	(73,711)
Construction	857,595	558,635	200,760	634,236	(9,280)	(4,623)
Electricity, gas & water supply	620,976	14,753	283,821	77,671	58,247	-
Wholesale, retail trade, restaurants & hotels	1,849,746	915,317	447,777	712,575	67,869	(129,593)
Finance, insurance, real estate & business	2,549,361	1,224,087	1,224,615	999,375	62,572	(32,173)
Transport, storage & communication	2,303,567	216,293	831,611	397,071	402,732	(128,641)
Education, health & others	32,902	142,715	23,444	77,823	10,083	-
Household	1,238,095	17,151,588	67,833	585,855	13,538	(6)
Others	288,535	1,013,798	907	337,672	(3)	-
Total	12,158,311	21,660,437	3,916,907	4,609,678	681,794	(426,582)
As at 31.12.2016						
Agriculture	306,765	78,453	97,674	131,868	50,193	(4,212)
Mining & quarrying	536,016	12,181	316,262	22,821	259,929	(28,332)
Manufacturing	1,376,882	275,272	501,655	597,242	279,840	(217,945)
Construction	814,598	728,362	222,044	423,043	162,703	(23,340)
Electricity, gas & water supply	641,238	7,322	266,122	70,843	206,299	(9,854)
Wholesale, retail trade, restaurants & hotels	1,832,007	807,103	486,091	628,953	279,684	(256,991)
Finance, insurance, real estate & business	2,614,440	1,252,106	1,250,081	998,331	743,543	(38,177)
Transport, storage & communication	1,549,355	203,430	552,338	326,649	287,877	(186,212)
Education, health & others	82,040	143,825	13,597	103,426	2,411	(75,829)
Household	1,085,239	17,453,767	58,147	563,047	7,616	(14,435)
Others	216,800	946,315	918	329,656	(5,145)	(2,952)
Total	11,055,380	21,908,136	3,764,929	4,195,879	2,274,950	(858,279)

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

	Impaired Loans,					
	Advances and Financing	* Past Due Loans	Individual Allowance	* Collective Allowance	IA Charges / Write Back	IA Write-Offs
As at 30.06.2017	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	57,776	39,894	12,331	92,598	(366)	-
Mining & quarrying	208,536	3,146	11,254	82,301	1,304	-
Manufacturing	1,213,813	162,044	406,166	378,854	23,394	(12,239)
Construction	738,623	426,902	182,309	508,114	(15,404)	(4,623)
Electricity, gas & water supply	262,594	1,642	183,317	40,096	27,742	-
Wholesale, retail trade, restaurants & hotels	1,340,663	555,593	332,547	470,735	29,049	(8,424)
Finance, insurance, real estate & business	2,177,623	420,384	1,120,030	785,861	74,673	(19,285)
Transport, storage & communication	1,512,312	100,098	485,872	344,930	336,246	(127,349)
Education, health & others	14,976	64,418	22,671	51,443	20,716	-
Household	739,746	6,804,511	-	339,361	-	-
Others	19,773	14,104	-	101,482	-	-
Total	8,286,435	8,592,736	2,756,497	3,195,775	497,354	(171,920)
As at 31.12.2016						
Agriculture	59,054	45,966	12,696	84,252	(306)	(3,506)
Mining & quarrying	11,081	4,024	9,951	9,969	9,951	-
Manufacturing	1,120,741	155,045	395,980	455,374	268,978	(208,644)
Construction	714,441	527,936	207,934	311,434	150,304	(22,677)
Electricity, gas & water supply	268,389	838	161,986	40,065	149,223	-
Wholesale, retail trade, restaurants & hotels	1,289,386	468,406	312,525	415,297	150,514	(149,505)
Finance, insurance, real estate & business	2,193,512	421,454	1,113,335	791,638	683,822	(20,434)
Transport, storage & communication	827,594	112,141	279,127	255,236	99,166	(30,018)
Education, health & others	11,466	74,352	-	60,325	(335)	(75,592)
Household	671,837	7,118,790	-	326,388	-	-
Others	12,888	8,552	-	94,529	-	-
Total	7,180,389	8,937,504	2,493,534	2,844,507	1,511,317	(510,376)

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

	Impaired Loans, Advances and Financing RM'000	* Past Due Loans RM'000	Individual Allowance RM'000	* Collective Allowance RM'000	IA Charges / Write Back RM'000	IA Write- Offs RM'000
As at 30.06.2017						
Agriculture	6,959	62,824	60	36,706	(93)	-
Mining & quarrying	237,928	3,401	152,660	10,804	(22,608)	-
Manufacturing	72,336	99,109	11,554	112,803	3,837	-
Construction	68,258	112,556	12,531	101,266	5,083	-
Electricity, gas & water supply	606	10,837	-	21,393	-	-
Wholesale, retail trade, restaurants & hotels	158,436	184,724	61,915	168,097	4,767	(1,641)
Finance, insurance, real estate & business	203,523	187,105	91,992	136,856	(1,731)	-
Transport, storage & communication	581,441	47,109	332,514	29,564	62,198	(1,292)
Education, health & others	13,024	62,007	95	21,394	95	-
Household	338,163	10,182,980	-	187,731	-	-
Others	4,103	5,992	-	22,219	-	-
Total	1,684,777	10,958,644	663,320	848,832	51,548	(2,932)
As at 31.12.2016						
Agriculture	5,671	13,682	153	37,370	153	-
Mining & quarrying	254,583	5,855	175,268	4,960	175,268	-
Manufacturing	58,189	89,285	7,717	80,528	(6,005)	-
Construction	54,663	181,925	7,448	93,722	7,448	-
Electricity, gas & water supply	440	3,557	-	18,600	-	-
Wholesale, retail trade, restaurants & hotels	136,166	165,425	61,288	143,877	51,337	(25,452)
Finance, insurance, real estate & business	195,782	223,873	93,869	121,370	21,537	-
Transport, storage & communication	476,080	40,512	271,607	43,383	187,787	-
Education, health & others	7,742	51,146	-	16,693	-	-
Household	293,477	10,148,202	-	169,355	-	-
Others	6,493	7,582	-	22,968	-	-
Total	1,489,286	10,931,045	617,350	752,826	437,525	(25,452)

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Table 16 (d): Impaired and Past Due Loans, Advances and Financing and Allowances - Geographical Analysis for Maybank Group

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	Individual Allowance RM '000	Collective Impairment RM '000	IA Charges / Write Back RM '000	IA Write-Offs RM '000
As at 30.06.2017						
Malaysia	5,956,417	17,832,906	1,751,943	2,998,979	161,483	(113,546)
Singapore	2,791,411	1,651,567	557,318	711,598	347,121	(63,470)
Indonesia	1,814,083	1,724,977	371,051	435,853	105,984	(227,676)
Others Overseas Unit	1,596,400	450,987	1,236,595	463,248	67,206	(21,890)
Total	12,158,311	21,660,437	3,916,907	4,609,678	681,794	(426,582)
As at 31.12.2016						
Malaysia	5,754,507	7,352,799	1,713,706	2,829,374	588,641	(321,385)
Singapore	1,587,853	1,592,124	288,583	453,358	193,534	(59,726)
Indonesia	1,993,758	1,617,949	525,649	436,893	290,706	(256,340)
Others Overseas Unit	1,719,262	11,345,264	1,236,991	476,254	1,202,069	(220,828)
Total	11,055,380	21,908,136	3,764,929	4,195,879	2,274,950	(858,279)

Table 16 (e): Impaired and Past Due Loans, Advances and Financing and Allowances - Geographical Analysis for Maybank

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	Individual Allowance RM '000	Collective Impairment RM '000	IA Charges / Write Back RM '000	IA Write-Offs RM '000
As at 30.06.2017						
Malaysia	4,257,854	6,873,029	1,081,328	2,150,034	108,276	(104,609)
Singapore	2,751,410	1,651,567	566,282	711,598	345,170	(63,470)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	1,277,171	68,140	1,108,887	334,143	43,908	(3,841)
Total	8,286,435	8,592,736	2,756,497	3,195,775	497,354	(171,920)
As at 31.12.2016						
Malaysia	4,246,493	7,352,799	1,084,575	2,076,099	589,412	(321,384)
Singapore	1,570,036	1,566,427	285,722	453,358	197,771	(59,726)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	1,363,860	18,278	1,123,237	315,050	724,134	(129,266)
Total	7,180,389	8,937,504	2,493,534	2,844,507	1,511,317	(510,376)

Table 16 (f): Impaired and Past Due Loans, Advances and Financing and Allowances - Geographical Analysis for Maybank Islamic

	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	Individual Allowance RM '000	Collective Impairment RM '000	IA Charges / Write Back RM '000	IA Write-Offs RM '000
As at 30.06.2017						
Malaysia	1,684,777	10,958,644	663,320	848,832	51,548	(2,932)
Singapore	-	-	-	-	-	-
Indonesia	-	-	-	-	-	-
Others Overseas Unit	-	-	-	-	-	-
Total	1,684,777	10,958,644	663,320	848,832	51,548	(2,932)
As at 31.12.2016						
Malaysia	1,489,286	10,931,045	617,350	752,826	437,525	(25,452)
Singapore	-	-	-	-	-	-
Indonesia	-	-	-	-	-	-
Others Overseas Unit	-	-	-	-	-	-
Total	1,489,286	10,931,045	617,350	752,826	437,525	(25,452)

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3.4 NON-RETAIL PORTFOLIO

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

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn	
				Commitments RM'000	RWA RM'000
As at 30.06.2017					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	3,899,231	45.00	21.70	-	846,316
0.0470 - 0.1460	50,580,104	45.00	27.08	22,932	13,699,228
0.1460 - 0.9280	14,215,811	45.00	58.74	49,901	8,350,347
0.9280 - 100	2,038,269	45.00	129.20	701	2,633,437
100	-	-	-	-	-
Total for Bank Exposures	70,733,415			73,534	25,529,329
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	27,330,750	44.79	20.54	5,247,529	5,613,467
0.1200 - 0.6440	99,261,506	44.26	48.51	10,952,873	48,148,896
0.6440 - 3.0000	77,232,734	43.68	95.15	2,180,313	73,485,210
3.0000 - 100	12,238,724	43.27	158.36	507,503	19,380,882
100	7,300,802	43.27	0.07	158,702	4,919
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	223,364,516			19,046,920	146,633,373
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	3,440,306	44.42	21.25	31,463	731,166
0.1200 - 0.6440	19,992,194	43.07	44.41	368,115	8,878,052
0.6440 - 3.0000	29,281,649	41.96	73.44	482,669	21,505,787
3.0000 - 100	7,270,668	42.39	123.02	58,166	8,944,232
100	2,781,808	43.45	-	3,243	-
Total for Corporate (with firm-size adjustment)	62,766,625			943,655	40,059,237
Total Non-Retail Exposures	356,864,555			20,064,108	212,221,939
As at 31.12.2016					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	5,372,196	45.00	21.74	-	1,167,989
0.0470 - 0.1460	50,014,457	45.00	28.71	207,377	14,358,561
0.1460 - 0.9280	12,447,049	45.00	61.94	47,529	7,709,109
0.9280 - 100	2,040,823	45.00	128.20	701	2,616,278
100	-	-	-	-	-
Total for Bank Exposures	69,874,525			255,607	25,851,936
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	28,819,237	43.76	22.15	4,933,655	6,384,230
0.1200 - 0.6440	103,051,099	43.43	50.16	10,420,596	51,685,680
0.6440 - 3.0000	77,211,810	43.40	94.94	2,121,315	73,301,383
3.0000 - 100	9,169,494	43.55	161.17	270,453	14,778,808
100	8,342,436	44.16	0.03	155,712	2,236
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	226,594,076			17,901,731	146,152,337
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	3,129,874	44.12	21.25	31,729	665,184
0.1200 - 0.6440	22,011,849	44.04	44.19	420,496	9,727,362
0.6440 - 3.0000	29,218,132	43.39	73.78	495,687	21,556,917
3.0000 - 100	6,728,331	44.19	120.33	58,941	8,095,912
100	1,411,803	44.64	-	3,302	-
Total for Corporate (with firm-size adjustment)	62,499,989			1,010,155	40,045,375
Total Non-Retail Exposures	358,968,590			19,167,493	212,049,648

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2017					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	3,737,734	46.00	21.82	-	815,739
0.0470 - 0.1460	57,891,680	45.00	26.97	7,009	15,614,493
0.1460 - 0.9280	11,648,230	45.00	61.29	38,927	7,139,177
0.9280 - 100	2,037,893	45.00	130.66	1,760	2,662,741
100	-	-	-	-	-
Total for Bank Exposures	75,315,537			47,696	26,232,150
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000-0.1200	23,918,117	45.00	20.72	3,564,453	4,955,262
0.1200-0.6440	85,011,373	44.00	47.55	7,243,694	40,421,685
0.6440-3.0000	56,018,808	44.00	92.68	2,284,185	51,919,313
3.0000-100	7,195,921	44.00	162.00	399,761	11,657,677
100	5,000,846	44.00	0.01	95,444	302
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	177,145,065			13,587,537	108,954,239
Corporate (with firm-size adjustment)					
0.0000-0.1200	2,570,495	45.00	20.73	21,847	532,847
0.1200-0.6440	14,694,129	45.00	44.71	318,718	6,569,414
0.6440-3.0000	22,431,343	45.00	72.31	474,094	16,220,303
3.0000-100	5,011,403	45.00	121.55	45,024	6,091,290
100	2,561,142	45.00	-	3,854	-
Total for Corporate (with firm-size adjustment)	47,268,512			863,537	29,413,854
Total Non-Retail Exposures	299,729,114			14,498,770	164,600,243
As at 31.12.2016					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	5,170,577	46.00	21.88	-	1,130,082
0.0470 - 0.1460	55,576,609	45.00	28.18	5,668	15,646,185
0.1460 - 0.9280	9,684,341	45.00	69.13	45,768	6,413,728
0.9280 - 100	2,250,205	45.00	132.15	702	2,910,027
100	-	-	-	-	-
Total for Bank Exposures	72,681,732			52,138	26,100,022
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000-0.1200	26,313,709	45.00	24.05	4,284,510	5,726,102
0.1200-0.6440	86,830,186	44.00	51.47	7,590,465	42,545,868
0.6440-3.0000	54,741,049	44.00	94.66	1,268,272	51,710,156
3.0000-100	6,753,598	44.00	165.98	218,590	10,874,988
100	5,450,985	44.00	-	150,393	420
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	180,089,527			13,512,230	110,857,534
Corporate (with firm-size adjustment)					
0.0000-0.1200	2,756,234	45.00	21.44	31,327	584,849
0.1200-0.6440	17,502,211	45.00	41.87	326,337	7,732,582
0.6440-3.0000	22,725,866	45.00	69.28	394,353	16,489,818
3.0000-100	4,816,570	45.00	119.80	36,809	5,733,878
100	1,069,561	45.00	-	3,191	-
Total for Corporate (with firm-size adjustment)	48,870,442			792,017	30,541,127
Total Non-Retail Exposures	301,641,701			14,356,385	167,498,683

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2017					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	7,127,271	45.00	30.27	17,264	2,157,206
0.1460 - 0.9280	1,522,382	45.00	62.29	750	948,338
0.9280 - 100	10,273	45.00	53.90	-	5,537
100	-	-	-	-	-
Total for Bank Exposures	8,659,926			18,014	3,111,081
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	8,444,171	44.57	23.03	963,019	1,944,756
0.1200 - 0.6440	17,885,981	44.51	47.00	3,337,350	8,406,737
0.6440 - 3.0000	9,196,463	43.36	97.40	845,744	8,957,289
3.0000 - 100	1,296,822	42.53	151.85	45,896	1,969,271
100	1,412,818	42.53	0.33	8,309	4,617
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	38,236,255			5,200,319	21,282,670
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	869,811	43.83	22.80	136	198,319
0.1200 - 0.6440	5,298,065	41.13	43.58	41,777	2,308,638
0.6440 - 3.0000	6,850,307	38.92	77.16	88,316	5,285,483
3.0000 - 100	2,259,265	39.77	126.28	21,357	2,852,943
100	220,665	41.89	-	53	-
Total for Corporate (with firm-size adjustment)	15,498,113			151,639	10,645,383
Total Non-Retail Exposures	62,394,294			5,369,972	35,039,134
As at 31.12.2016					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	0.00	-	-	-
0.0470 - 0.1460	10,083,943	45.01	31.74	201,709	3,198,992
0.1460 - 0.9280	1,174,378	45.00	56.32	1,761	641,460
0.9280 - 100	4,580	45.00	158.77	-	7,272
100	-	-	-	-	-
Total for Bank Exposures	11,262,901			203,470	3,847,724
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0200 - 0.1200	8,640,047	44.98	25.18	649,145	1,956,407
0.1200 - 0.6440	16,334,148	44.80	58.49	2,830,131	8,107,843
0.6440 - 3.0000	9,825,861	44.92	98.28	853,043	8,824,438
3.0000 - 100	781,429	43.72	136.75	51,863	1,064,004
100	951,969	44.69	0.19	5,320	1,816
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	36,533,454			4,389,502	19,954,508
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	373,640	43.27	18.95	402	80,335
0.1200 - 0.6440	4,509,639	44.18	42.46	94,159	1,994,780
0.6440 - 3.0000	6,492,266	43.60	71.97	101,334	5,067,099
3.0000 - 100	1,911,761	42.83	123.08	22,132	2,362,034
100	342,241	44.00	-	112	-
Total for Corporate (with firm-size adjustment)	13,629,547			218,139	9,504,248
Total Non-Retail Exposures	61,425,902			4,811,111	33,306,480

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3.5 RETAIL PORTFOLIO

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

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2017					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	34,542,668	16.46	10.04	13,286	3,469,691
0.5900 - 3.3330	27,479,419	22.51	30.25	35,934	8,313,512
3.3330 - 18.7500	5,374,049	25.19	87.07	17,342	4,678,937
18.7500 - 100	1,353,979	18.85	96.21	610	1,302,729
100	598,778	56.37	82.56	891	494,336
Total for Residential Mortgages Exposures	69,348,892			68,062	18,259,205
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	8,321,625	68.58	12.11	1,451,334	1,007,902
0.5900 - 3.3330	6,113,796	67.54	34.62	5,578,860	2,116,401
3.3330 - 18.7500	1,404,557	65.73	109.63	60,483	1,539,875
18.7500 - 100	253,772	61.85	195.71	26,681	496,661
100	34,386	61.74	110.75	11,636	38,082
Total for Qualifying Revolving Retail Exposures	16,128,137			7,128,994	5,198,921
Hire Purchase Exposures					
0.0000 - 0.5900	35,603,075	43.18	16.15	-	5,750,100
0.5900 - 3.3330	4,146,747	40.92	50.00	-	2,073,509
3.3330 - 18.7500	2,029,714	40.16	60.81	-	1,234,356
18.7500 - 100	432,584	39.65	91.62	-	396,320
100	2,347,009	80.61	45.63	-	1,071,052
Total Hire Purchase Exposures	44,559,128			-	10,525,337
Other Retail Exposures					
0.0000 - 0.5900	18,669,345	22.45	12.41	1,204,689	2,317,763
0.5900 - 3.3330	30,913,628	22.00	29.75	3,572,020	9,197,613
3.3330 - 18.7500	15,571,762	18.37	27.49	497,431	4,280,054
18.7500 - 100	2,323,368	26.32	61.27	46,511	1,423,464
100	717,068	47.37	52.72	8,348	378,033
Total Other Retail Exposures	68,195,171			5,328,998	17,596,927
Total Retail Exposures	198,231,328			12,526,055	51,580,390
As at 31.12.2016					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	32,422,747	17.27	10.13	13,275	3,285,838
0.5900 - 3.3330	27,453,288	24.22	31.75	36,854	8,716,296
3.3330 - 18.7500	4,945,604	27.00	88.84	17,798	4,393,442
18.7500 - 100	1,284,006	19.82	99.94	750	1,283,285
100	462,543	60.51	86.86	863	401,746
Total for Residential Mortgages Exposures	66,568,188			69,540	18,080,607
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	7,341,961	78.97	14.18	1,251,165	1,041,185
0.5900 - 3.3330	4,905,576	78.17	38.10	5,319,087	1,868,882
3.3330 - 18.7500	1,253,881	77.30	123.64	52,985	1,550,331
18.7500 - 100	206,129	78.74	219.17	23,191	451,778
100	27,497	74.63	111.58	-	30,681
Total for Qualifying Revolving Retail Exposures	13,735,044			6,646,428	4,942,857
Hire Purchase Exposures					
0.0000 - 0.5900	34,328,542	45.45	16.03	-	5,501,651
0.5900 - 3.3330	4,132,392	43.01	48.94	-	2,022,587
3.3330 - 18.7500	2,012,897	41.99	61.43	-	1,236,484
18.7500 - 100	411,342	41.81	95.36	-	392,244
100	2,151,793	83.30	46.92	-	1,009,688
Total Hire Purchase Exposures	43,036,966			-	10,162,654
Other Retail Exposures					
0.0000 - 0.5900	18,837,630	25.65	12.06	1,212,570	2,271,636
0.5900 - 3.3330	27,213,098	20.83	29.09	3,984,408	7,916,122
3.3330 - 18.7500	15,848,471	18.73	26.58	544,963	4,213,228
18.7500 - 100	2,353,882	28.25	60.75	43,917	1,429,868
100	607,841	55.50	50.43	8,148	306,505
Total Other Retail Exposures	64,860,922			5,794,006	16,137,359
Total Retail Exposures	188,201,120			12,509,974	49,323,477

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2017					
Retail Exposures					
Residential Mortgages					
0.0000-05900	27,113,550	13.98	9.16	16,307	2,482,310
0.5900-3.3330	16,496,947	19.75	28.67	37,589	4,728,864
3.3330-18.7500	2,696,025	20.24	74.22	14,510	2,000,984
18.7500-100	657,453	16.93	95.12	593	625,352
100	303,306	41.93	103.06	773	312,598
Total for Residential Mortgages Exposures	47,267,281			69,772	10,150,108
Qualifying Revolving Retail Exposures					
0.0000-05900	7,589,478	75.42	12.50	5,516,583	948,668
0.5900-3.3330	4,899,302	73.33	33.75	2,588,673	1,653,575
3.3330-18.7500	957,444	69.72	101.62	226,710	972,966
18.7500-100	152,771	61.96	179.78	40,895	274,646
100	448	61.74	49.60	-	222
Total for Qualifying Revolving Retail Exposures	13,599,443			8,372,861	3,850,077
Hire Purchase Exposure					
0.0000-05900	12,541,206	41.13	15.61	-	1,957,984
0.5900-3.3330	1,621,698	38.87	41.61	-	674,782
3.3330-18.7500	471,546	39.13	60.26	-	284,144
18.7500-100	83,991	38.57	98.51	-	82,743
100	68,780	79.18	230.63	-	158,629
Total Hire Purchase Exposures	14,787,221			-	3,158,282
Other Retail Exposures					
0.0000-05900	14,088,676	18.02	10.91	839,740	1,537,539
0.5900-3.3330	22,063,859	22.97	25.94	2,936,805	5,723,555
3.3330-18.7500	4,611,823	21.52	34.36	397,185	1,584,433
18.7500-100	961,354	30.99	75.00	21,861	721,023
100	428,687	48.76	70.62	6,219	302,726
Total Other Retail Exposures	42,154,399			4,201,810	9,869,276
Total Retail Exposures	117,808,344			12,644,443	27,027,743

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 31.12.2016					
Retail Exposures					
Residential Mortgages					
0.0000-05900	25,960,285	14.48	9.22	10,745	2,392,964
0.5900-3.3330	15,787,382	21.23	28.89	33,436	4,561,685
3.3330-18.7500	2,514,725	21.28	75.34	15,153	1,894,561
18.7500-100	695,063	18.12	95.29	476	662,333
100	266,388	51.78	99.37	627	264,704
Total for Residential Mortgages Exposures	45,223,843			60,437	9,776,247
Qualifying Revolving Retail Exposures					
0.0000-05900	6,469,080	83.31	10.54	1,112,338	931,647
0.5900-3.3330	4,081,091	81.70	35.65	5,131,863	1,508,456
3.3330-18.7500	952,414	79.96	109.19	46,661	1,108,744
18.7500-100	136,303	82.84	215.78	19,971	294,251
100	419	74.63	52.31	-	219
Total for Qualifying Revolving Retail Exposures	11,639,307			6,310,833	3,843,317
Hire Purchase Exposure					
0.0000-05900	11,742,666	45.24	15.67	-	1,840,401
0.5900-3.3330	1,553,062	42.62	41.34	-	641,965
3.3330-18.7500	511,020	41.95	59.76	-	305,404
18.7500-100	90,262	41.92	97.89	-	88,355
100	74,657	83.90	229.77	-	171,538
Total Hire Purchase Exposures	13,971,667			-	3,047,663
Other Retail Exposures					
0.0000-05900	14,514,819	20.68	10.54	1,105,822	1,529,272
0.5900-3.3330	22,499,243	21.49	25.04	2,953,982	5,633,171
3.3330-18.7500	4,745,767	20.97	32.06	357,976	1,521,393
18.7500-100	928,156	34.03	76.81	17,912	712,909
100	384,424	58.48	66.20	6,458	254,508
Total Other Retail Exposures	43,072,409			4,442,150	9,651,253
Total Retail Exposures	113,907,226			10,813,420	26,318,480

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 30.06.2017					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	4,984,813	18.93	13.87	2,541	691,297
0.5900 - 3.3330	17,300,519	25.27	37.85	2,499	6,547,972
3.3330 - 18.7500	2,384,812	30.14	106.58	2,189	2,541,751
18.7500 - 100	455,047	20.77	117.32	134	533,839
100	111,754	70.81	73.66	264	82,320
Total for Residential Mortgages Exposures	25,236,945			7,627	10,397,179
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	633,411	61.74	7.93	338,996	50,238
0.5900 - 3.3330	844,651	61.74	32.22	446,998	272,188
3.3330 - 18.7500	132,676	61.74	87.53	13,822	116,129
18.7500 - 100	30,729	61.74	179.45	6,710	55,144
100	110	61.74	84.68	-	93
Total for Qualifying Revolving Retail Exposures	1,641,577			806,526	493,792
Hire Purchase Exposures					
0.0000 - 0.5900	24,573,624	45.22	18.06	-	4,437,029
0.5900 - 3.3330	3,703,134	42.97	45.60	-	1,688,527
3.3330 - 18.7500	1,431,784	41.19	62.70	-	897,762
18.7500 - 100	265,901	40.73	104.56	-	278,036
100	144,776	82.03	221.61	-	320,834
Total Hire Purchase Exposures	30,119,219			-	7,622,188
Other Retail Exposures					
0.0000 - 0.5900	4,580,671	26.88	17.03	98,868	780,224
0.5900 - 3.3330	23,522,677	21.03	24.59	618,038	5,784,666
3.3330 - 18.7500	10,959,939	15.22	24.60	139,455	2,695,620
18.7500 - 100	1,362,014	21.64	51.57	28,599	702,441
100	288,380	45.98	26.11	1,890	75,308
Total Other Retail Exposures	40,713,681			886,850	10,038,259
Total Retail Exposures	97,711,422			1,701,003	28,551,418
As at 31.12.2016					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	4,287,399	20.06	14.47	2,530	598,342
0.5900 - 3.3330	16,169,665	27.22	42.13	3,418	6,395,603
3.3330 - 18.7500	2,231,091	32.72	113.52	2,645	2,389,149
18.7500 - 100	416,284	21.52	121.65	274	503,677
100	97,738	69.23	78.61	236	74,443
Total for Residential Mortgages Exposures	23,202,177			9,103	9,961,214
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	407,709	74.63	10.09	138,826	41,233
0.5900 - 3.3330	576,969	74.63	37.07	187,224	217,526
3.3330 - 18.7500	128,051	74.63	106.78	6,324	137,916
18.7500 - 100	26,161	74.63	216.27	3,220	56,515
100	109	74.63	142.98	-	136
Total for Qualifying Revolving Retail Exposures	1,138,999			335,594	453,326
Hire Purchase Exposures					
0.0000 - 0.5900	24,285,374	45.66	18.27	-	4,389,110
0.5900 - 3.3330	3,473,414	43.41	46.24	-	1,590,956
3.3330 - 18.7500	1,415,334	42.03	64.00	-	895,031
18.7500 - 100	258,124	41.70	107.01	-	272,571
100	126,084	82.71	214.85	-	272,257
Total Hire Purchase Exposures	29,558,330			-	7,419,925
Other Retail Exposures					
0.0000 - 0.5900	4,322,811	30.61	17.74	106,748	742,362
0.5900 - 3.3330	23,736,348	20.17	24.61	1,030,427	5,695,570
3.3330 - 18.7500	11,102,705	16.48	27.51	186,987	2,691,835
18.7500 - 100	1,425,726	22.47	56.16	26,006	716,960
100	223,417	52.52	26.82	1,690	51,998
Total Other Retail Exposures	40,811,007			1,351,858	9,898,725
Total Retail Exposures	94,710,513			1,696,555	27,733,190

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CREDIT RISK MITIGATION

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

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2017				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	106,695,700	-	1,772	-
Public Sector Entities	15,053,807	10,092,688	752,879	-
Banks, Development Financial Institutions & MDBs	2,335,856	-	-	-
Insurance Cos, Securities Firms & Fund Managers	325,080	-	-	-
Corporates	20,763,236	1,113,563	868,837	11,030
Regulatory Retail	28,151,300	-	4,182,444	-
Residential Mortgages	3,079,495	-	-	2,738,109
Higher Risk Assets	309,278	-	-	-
Other Assets	12,488,217	-	-	-
Securitisation Exposures	134,759	-	-	-
Equity Exposures	297,337	-	-	-
Defaulted Exposures	360,133	-	2,810	3,802
Total On-Balance Sheet Exposures	189,994,198	11,206,251	5,808,742	2,752,942
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,039,676	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,050,225	9,405	113,970	29
Defaulted Exposures	1,354	-	-	1,599
Total for Off-Balance Sheet Exposures	3,091,255	9,405	113,970	1,628
Total On and Off-Balance Sheet Exposures	193,085,453	11,215,657	5,922,712	2,754,570
As at 31.12.2016				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	100,065,244	-	-	-
Public Sector Entities	13,923,606	4,066,333	753,144	-
Banks, Development Financial Institutions & MDBs	2,040,243	-	-	-
Insurance Cos, Securities Firms & Fund Managers	316,263	-	-	-
Corporates	20,707,104	68,375	1,097,135	1,348
Regulatory Retail	28,512,768	-	4,323,640	-
Residential Mortgages	3,075,170	-	-	2,392,294
Higher Risk Assets	266,106	-	-	-
Other Assets	12,263,734	-	-	-
Securitisation Exposures	159,896	-	-	-
Equity Exposures	307,436	-	-	-
Defaulted Exposures	701,069	-	2,886	8,384
Total On-Balance Sheet Exposures	182,338,639	4,134,708	6,176,805	2,402,026
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	364,096	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,392,168	-	53,622	103
Defaulted Exposures	148	-	-	-
Total for Off-Balance Sheet Exposures	1,756,412	-	53,622	103
Total On and Off-Balance Sheet Exposures	184,095,052	4,134,708	6,230,427	2,402,129

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Table 24: Disclosure on Credit Risk Mitigation Analysis (Standardised 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 30.06.2017				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	73,614,987	-	1,772	-
Public Sector Entities	11,397,205	6,816,304	750,115	-
Banks, Development Financial Institutions & MDBs	52,589	-	-	-
Corporates	14,783,832	34,521	8,506	-
Regulatory Retail	9,985,121	-	904,466	-
Residential Mortgages	341,386	-	-	-
Higher Risk Assets	163,531	-	-	-
Other Assets	8,832,913	-	-	-
Securitisation Exposures	134,759	-	-	-
Equity Exposures	274,833	-	-	-
Defaulted Exposures	6,134	-	2,706	-
Total On-Balance Sheet Exposures	119,587,290	6,850,825	1,667,565	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	914,335	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,329,401	-	32,862	-
Defaulted Exposures	785	-	-	-
Total for Off-Balance Sheet Exposures	2,244,521	-	32,862	-
Total On and Off-Balance Sheet Exposures	121,831,811	6,850,825	1,700,427	-
As at 31.12.2016				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	67,546,000	-	-	-
Public Sector Entities	10,096,024	1,320,516	750,200	-
Banks, Development Financial Institutions & MDBs	218,470	-	-	-
Corporates	14,464,363	63	16,105	-
Regulatory Retail	9,776,532	-	1,454,536	-
Residential Mortgages	398,575	-	-	226,565
Higher Risk Assets	121,138	-	-	-
Other Assets	9,645,995	-	-	-
Securitisation Exposures	159,896	-	-	-
Equity Exposures	287,926	-	-	-
Defaulted Exposures	87,291	-	1,740	2,921
Total On-Balance Sheet Exposures	112,802,210	1,320,579	2,222,581	229,486
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	29,311	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	291,639	-	52,174	103
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	320,950	-	52,174	103
Total On and Off-Balance Sheet Exposures	113,123,160	1,320,579	2,274,755	229,589

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered	Exposures Covered	Exposures Covered
		by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	by Other Eligible Collateral RM'000
As at 30.06.2017				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	20,644,718	-	-	-
Public Sector Entities	9,643,129	3,276,384	2,764	-
Corporates	1,657,452	1,079,043	-	1,376
Regulatory Retail	3,885,783	-	685,204	-
Residential Mortgages	2,541,523	-	-	2,541,523
Higher Risk Assets	36	-	-	-
Other Assets	520,692	-	-	-
Defaulted Exposures	15,235	-	104	3,802
Total On-Balance Sheet Exposures	38,908,568	4,355,427	688,072	2,546,701
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	113,433	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	165,059	9,405	1,571	29
Total for Off-Balance Sheet Exposures	278,492	9,405	1,571	29
Total On and Off-Balance Sheet Exposures	39,187,060	4,364,832	689,643	2,546,730
As at 31.12.2016				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	20,459,569	-	-	-
Public Sector Entities	8,818,836	2,745,816	2,944	-
Corporates	1,880,733	68,312	-	1,348
Regulatory Retail	3,801,273	-	546,711	-
Residential Mortgages	2,165,730	-	-	2,165,730
Higher Risk Assets	38	-	-	-
Other Assets	905,203	-	-	-
Defaulted Exposures	16,033	-	810	5,463
Total On-Balance Sheet Exposures	38,047,415	2,814,128	550,465	2,172,541
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	317,173	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	517,127	-	1,448	-
Total for Off-Balance Sheet Exposures	834,300	-	1,448	-
Total On and Off-Balance Sheet Exposures	38,881,715	2,814,128	551,913	2,172,541

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Table 26: 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 30.06.2017				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	57,627,490	-	477,076	-
Corporate Exposures	243,645,489	3,999,444	1,805,615	22,947,723
a) Corporates (excluding Specialised Lending and firm-size adjustment)	167,704,974	3,999,444	1,805,615	22,947,723
b) Corporates (with firm-size adjustment)	75,940,515	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	180,357,958	-	309,641	235,520
a) Residential Mortgages	67,273,579	-	309,641	235,520
b) Qualifying Revolving Retail Exposures	6,466,176	-	-	-
c) Hire Purchase Exposures	44,321,545	-	-	-
d) Other Retail Exposures	62,296,659	-	-	-
Defaulted Exposures	9,592,367	4,274	66,213	1,331,627
Total On-Balance Sheet Exposures	491,223,305	4,003,718	2,658,545	24,514,871
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	6,526,700	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	57,245,497	13,697	514,917	20,603
Defaulted Exposures	100,382	-	1,962	3,493
Total for Off-Balance Sheet Exposures	63,872,579	13,697	516,879	24,096
Total On and Off-Balance Sheet Exposures	555,095,884	4,017,416	3,175,424	24,538,967
As at 31.12.2016				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	58,080,430	-	818,304	-
Corporate Exposures	235,533,833	136,918	1,419,180	17,803,005
a) Corporates (excluding Specialised Lending and firm-size adjustment)	173,033,830	136,918	1,419,180	17,803,005
b) Corporates (with firm-size adjustment)	62,500,003	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	173,727,510	-	351,116	510,866
a) Residential Mortgages	63,813,353	-	-	510,866
b) Qualifying Revolving Retail Exposures	6,566,597	-	351,116	-
c) Hire Purchase Exposures	42,810,084	-	-	-
d) Other Retail Exposures	60,537,476	-	-	-
Defaulted Exposures	7,075,288	3,965	74,559	1,303,285
Total On-Balance Sheet Exposures	474,417,061	140,883	2,663,159	19,617,156
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	4,784,898	-	17,135	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	67,922,238	43,926	941,004	1,721,659
Defaulted Exposures	45,513	-	1,245	6,822
Total for Off-Balance Sheet Exposures	72,752,649	43,926	959,384	1,728,481
Total On and Off-Balance Sheet Exposures	547,169,710	184,809	3,622,543	21,345,637

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2017				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	63,302,516	-	428,426	-
Corporate Exposures	191,615,772	3,813,731	1,681,837	22,051,048
a) Corporates (excluding Specialised Lending and firm-size adjustment)	132,553,490	3,813,731	1,681,837	22,051,048
b) Corporates (with firm-size adjustment)	59,062,282	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	104,252,785	-	309,641	235,520
a) Residential Mortgages	46,894,976	-	309,641	235,520
b) Qualifying Revolving Retail Exposures	5,226,434	-	-	-
c) Hire Purchase Exposures	14,718,441	-	-	-
d) Other Retail Exposures	37,412,934	-	-	-
Defaulted Exposures	4,656,122	2,380	62,032	994,749
Total On-Balance Sheet Exposures	363,827,195	3,816,111	2,481,936	23,281,317
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	6,173,236	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	47,459,251	11,219	375,117	2,461
Defaulted Exposures	77,776	-	170	3,256
Total for Off-Balance Sheet Exposures	53,710,263	11,219	375,287	5,717
Total On and Off-Balance Sheet Exposures	417,537,458	3,827,330	2,857,223	23,287,034
As at 31.12.2016				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	61,384,375	-	813,304	-
Corporate Exposures	184,599,098	136,918	1,137,575	17,563,589
a) Corporates (excluding Specialised Lending and firm-size adjustment)	135,728,642	136,918	1,137,575	17,563,589
b) Corporates (with firm-size adjustment)	48,870,456	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	102,226,072	-	-	-
a) Residential Mortgages	44,897,646	-	-	-
b) Qualifying Revolving Retail Exposures	5,328,358	-	-	-
c) Hire Purchase Exposures	13,897,011	-	-	-
d) Other Retail Exposures	38,103,057	-	-	-
Defaulted Exposures	5,035,496	2,927	74,559	965,204
Total On-Balance Sheet Exposures	353,245,041	139,845	2,025,438	18,528,793
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	5,212,190	-	17,135	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	57,056,005	9,063	864,153	1,703,379
Defaulted Exposures	35,691	-	1,245	6,822
Total for Off-Balance Sheet Exposures	62,303,886	9,063	882,533	1,710,201
Total On and Off-Balance Sheet Exposures	415,548,927	148,908	2,907,971	20,238,994

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

Exposure Class	Exposures before CRM RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 30.06.2017				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	7,763,589	-	5,000	-
Corporate Exposures	47,357,146	185,713	101,773	896,675
a) Corporates (excluding Specialised Lending and firm-size adjustment)	30,478,914	185,713	101,773	896,675
b) Corporates (with firm-size adjustment)	16,878,232	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	95,483,894	-	-	-
a) Residential Mortgages	25,117,829	-	-	-
b) Qualifying Revolving Retail Exposures	834,989	-	-	-
c) Hire Purchase Exposures	29,974,443	-	-	-
d) Other Retail Exposures	39,556,633	-	-	-
Defaulted Exposures	1,431,409	1,894	1,259	336,878
Total On-Balance Sheet Exposures	152,036,038	187,607	108,032	1,233,553
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	160,606	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,898,088	2,478	69,541	14,817
Defaulted Exposures	10,984	-	1,792	237
Total for Off-Balance Sheet Exposures	8,069,678	2,478	71,333	15,054
Total On and Off-Balance Sheet Exposures	160,105,716	190,085	179,365	1,248,607
As at 31.12.2016				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	10,345,970	-	5,000	-
Corporate Exposures	43,985,636	-	242,587	220,905
a) Corporates (excluding Specialised Lending and firm-size adjustment)	30,356,089	-	242,587	220,905
b) Corporates (with firm-size adjustment)	13,629,547	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	92,571,741	-	-	-
a) Residential Mortgages	23,095,571	-	-	-
b) Qualifying Revolving Retail Exposures	803,333	-	-	-
c) Hire Purchase Exposures	29,432,246	-	-	-
d) Other Retail Exposures	39,240,591	-	-	-
Defaulted Exposures	974,598	1,038	-	330,714
Total On-Balance Sheet Exposures	147,877,945	1,038	247,587	551,619
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	34,072	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	8,221,701	34,863	76,851	18,280
Defaulted Exposures	2,697	-	-	-
Total for Off-Balance Sheet Exposures	8,258,470	34,863	76,851	18,280
Total On and Off-Balance Sheet Exposures	156,136,415	35,901	324,438	569,899

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

Type of Securitisation exposures	Exposure after CRM RM'000	Risk Weights of Securitisation exposures 20%	Risk Weighted Asset RM'000
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As at 30.06.2017
Originated by Third Party

On Balance Sheet Exposure	134,759	134,759	26,952
TOTAL(TRADITIONAL SECURITISATION)	134,759	134,759	26,952

As at 31.12.2016
Originated by Third Party

On Balance Sheet Exposure	159,896	159,896	31,979
TOTAL(TRADITIONAL SECURITISATION)	159,896	159,896	31,979

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3.10 CREDIT EXPOSURES SUBJECT TO STANDARDISED APPROACH

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

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

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

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

Table 30: Risk Weights under Standardised Approach

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

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

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

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

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

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

Risk weights	Exposures after Netting and Credit Risk Mitigation										Total Exposures after Netting & Credit Risk Mitigation*	Total Risk Weighted Assets*	
	Sovereigns & Central Banks	Banks, MDBs PSEs & FDIs	Insurance Cos, Securities Firms & Fund Managers	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
As at 30.06.2017													
0%	96,644,059	10,847,339	432,404	-	1,813,377	4,813,858	-	-	6,446,054	-	-	120,997,091	-
20%	4,226,134	3,560,718	1,204,614	-	1,409,912	-	-	-	232,770	-	-	10,634,149	2,126,830
35%	-	-	-	-	-	-	2,226,013	-	-	-	-	2,226,013	779,105
50%	3,644,402	-	698,837	-	1,125,696	10,373	852,033	-	-	-	-	6,331,340	3,165,670
75%	-	-	-	-	-	22,490,536	2,083	-	-	-	-	22,492,619	16,869,464
100%	2,726,357	1,222,320	-	325,080	17,367,399	1,456,357	6,209	-	5,791,960	296,558	29,192,239	29,192,239	
150%	-	-	-	-	160,906	357,819	-	317,102	3,440	779	840,046	1,260,069	
Total	107,240,952	15,630,377	2,335,856	325,080	21,877,289	29,128,944	3,086,338	317,102	12,474,223	134,759	297,337	192,713,497	53,393,377
As at 31.12.2016													
0%	90,159,950	8,334,536	549,102	-	1,911,251	4,484,317	-	-	7,189,332	-	-	112,628,488	-
20%	3,966,380	5,228,049	1,150,315	-	1,237,202	-	-	-	359,103	-	-	11,941,049	2,388,210
35%	-	-	-	-	-	-	2,229,945	-	-	-	-	2,229,945	780,481
50%	2,889,726	-	340,826	-	72,216	12,213	843,117	-	-	-	-	4,158,098	2,079,049
75%	-	-	-	-	-	23,479,312	6,310	-	-	-	-	23,485,622	17,614,217
100%	3,068,044	1,193,039	-	316,263	18,007,417	857,842	11,108	-	4,693,507	306,657	28,453,877	28,453,877	
150%	-	-	-	-	151,065	263,050	-	315,500	4,448	779	734,842	1,102,263	
Total	100,084,100	14,755,624	2,040,243	316,263	21,379,151	29,096,734	3,090,480	315,500	12,246,390	159,896	307,436	183,631,921*	52,418,097*

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

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

Risk-Weights	Exposures after Netting and Credit Risk Mitigation										Total Exposures after Netting & Credit Risk Mitigation*		Total Risk Weighted Assets*	
	Sovereigns & Central Banks	PSEs	Banks, MDBs & FDIs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation	Equity	RM'000	RM'000	RM'000
As at 30.06.2017														
0%	68,393,170	7,568,191	52,589	-	464,206	1,637,384	-	-	5,190,191	-	-	83,305,731	-	-
20%	4,147,618	2,976,288	-	-	1,368,114	-	-	-	231,044	-	-	8,723,064	1,744,613	-
35%	-	-	-	-	-	-	318,049	-	-	-	-	318,049	111,317	-
50%	332,738	-	-	-	1,121,608	1,379	20,316	-	-	-	-	1,476,041	738,021	-
75%	-	-	-	-	-	8,680,507	2,083	-	-	-	-	8,682,590	6,511,943	-
100%	1,281,809	1,154,336	-	-	12,844,197	28,198	941	-	3,397,684	274,833	-	18,981,998	18,981,998	-
150%	-	-	-	-	10,328	4,140	-	163,538	-	-	-	178,006	267,010	-
Total	74,155,335	11,698,815	52,589	-	15,808,453	10,351,608	341,389	163,538	8,818,919	134,759	274,833	121,665,479*	28,354,902*	-
As at 31.12.2016														
0%	61,550,990	4,571,895	218,470	-	481,818	1,490,249	-	-	5,687,255	-	-	74,000,677	-	-
20%	3,890,231	4,418,710	-	-	1,123,530	-	-	-	258,076	-	-	9,690,547	1,938,109	-
35%	-	-	-	-	-	-	373,650	-	-	-	-	373,650	130,777	-
50%	410,692	-	-	-	57,651	585	20,828	-	-	-	-	489,756	244,878	-
75%	-	-	-	-	-	8,281,762	6,310	-	-	-	-	8,288,072	6,216,054	-
100%	1,696,337	1,105,419	-	-	13,091,331	28,369	708	-	3,683,322	287,926	-	19,893,412	19,893,412	-
150%	-	-	-	-	9,713	234	-	161,723	-	-	-	171,670	257,505	-
Total	67,548,250	10,096,024	218,470	-	14,764,043	9,801,199	401,496	161,723	9,628,653	159,896	287,926	112,907,784*	28,680,735*	-

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

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

Risk-Weights	Exposures after Netting and Credit Risk Mitigation												Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDI's 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	Total Exposures after Netting & Credit Risk Mitigation RM'000	
As at 30.06.2017													
0%	20,600,909	8,261,437	-	-	181,621	686,359	-	-	231,223	-	-	29,961,549	-
20%	43,915	584,430	-	-	28,624	-	-	-	-	-	-	656,969	131,393
35%	-	-	-	-	-	-	1,724,505	-	-	-	-	1,724,505	603,577
50%	-	-	-	-	531	1,040	818,589	-	-	-	-	820,160	410,079
75%	-	-	-	-	-	1,821,354	-	-	-	-	-	1,821,354	1,366,015
100%	-	1,072,222	-	-	1,446,096	1,383,822	2,231	-	289,470	-	-	4,193,841	4,193,842
150%	-	-	-	-	830	-	-	7,853	-	-	-	8,683	13,026
Total	20,644,824	9,918,089	-	-	1,657,701	3,892,575	2,545,325	7,853	520,693	-	-	39,187,060	6,717,932
As at 31.12.2016													
0%	20,413,706	6,262,641	-	-	179,980	548,649	-	-	634,591	-	-	28,039,567	-
20%	45,873	2,296,425	-	-	73,932	-	-	-	-	-	-	2,416,230	483,246
35%	-	-	-	-	-	-	1,376,925	-	-	-	-	1,376,925	481,924
50%	-	-	-	-	467	1,082	789,864	-	-	-	-	791,413	395,706
75%	-	-	-	-	-	1,881,210	-	-	-	-	-	1,881,210	1,410,908
100%	-	1,091,788	-	-	1,626,440	1,375,525	4,404	-	270,611	-	-	4,368,768	4,368,768
150%	-	-	-	-	264	-	-	7,338	-	-	-	7,602	11,403
Total	20,459,579	9,650,854	-	-	1,881,083	3,806,466	2,171,193	7,338	905,202	-	-	38,881,715	7,151,955

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

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2017						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	10,847,339	3,560,718	-	-	1,222,320	15,630,377
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	325,080	325,080
Corporates	1,813,377	1,409,912	1,125,696	160,906	17,367,399	21,877,289
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	96,644,059	4,226,134	3,644,402	-	2,726,357	107,240,952
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	432,404	1,204,614	698,837	-	-	2,335,856
Total Exposures	109,737,179	10,401,379	5,468,935	160,906	21,641,156	147,409,554
As at 31.12.2016						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	8,334,536	5,228,049	-	-	1,193,039	14,755,624
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	316,263	316,263
Corporates	1,911,251	1,237,202	72,216	151,065	18,007,417	21,379,151
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	90,159,950	3,966,381	2,889,726	-	3,068,044	100,084,101
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	549,102	1,150,315	340,826	-	-	2,040,243
Total Exposures	100,954,839	11,581,947	3,302,768	151,065	22,584,763	138,575,382

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

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2017						
On and Off Balance-Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	7,568,191	2,976,288	-	-	1,154,336	11,698,815
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	464,206	1,121,608	1,368,114	10,329	12,844,197	15,808,454
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	68,393,170	4,147,618	332,738	-	-	72,873,526
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	52,589	-	-	-	-	52,589
Total Exposures	76,478,156	8,245,514	1,700,852	10,329	13,998,533	100,433,384
As at 31.12.2016						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	4,571,895	4,418,710	-	-	1,105,419	10,096,024
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	481,817	57,652	1,123,530	9,713	13,091,331	14,764,043
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	61,550,990	3,890,232	410,692	-	-	65,851,914
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	218,470	-	-	-	-	218,470
Total Exposures	66,823,172	8,366,594	1,534,222	9,713	14,196,750	90,930,451

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

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2017						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	8,261,437	584,430	-	-	1,072,222	9,918,089
Corporates	181,621	29,155	-	-	1,446,926	1,657,702
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	20,600,909	43,915	-	-	-	20,644,824
Total Exposures	29,043,967	657,500	-	-	2,519,148	32,220,615
As at 31.12.2016						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,262,641	2,296,425	-	-	1,091,788	9,650,854
Corporates	179,980	74,399	-	-	1,626,704	1,881,083
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	20,413,706	45,873	-	-	-	20,459,579
Total Exposures	26,856,327	2,416,697	-	-	2,718,492	31,991,516

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2017			
Direct credit substitutes	11,015,251	10,572,909	6,149,719
Transaction related contingent items	20,313,337	9,697,332	6,842,139
Short-term self-liquidating trade-related contingencies	5,342,565	1,064,045	723,165
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	8,835,435	122,558	88,734
Foreign exchange related contracts	354,468,237	7,804,199	3,903,234
- One year or less	320,464,637	4,877,589	1,955,531
- Over one year to five years	28,583,395	2,255,578	1,296,403
- Over five years	5,420,205	671,032	651,300
Interest/profit rate related contracts	33,240,468	2,555,930	1,916,972
- One year or less	11,216,827	194,412	58,109
- Over one year to five years	15,130,988	1,420,804	965,655
- Over five years	6,892,653	940,713	893,208
Commodity contracts	101,430	13,716	8,910
- One year or less	101,430	13,716	8,910
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	261,117,147	3,348,485	1,300,176
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	54,203,066	33,101,516	17,985,458
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	21,570,858	15,599,583	8,758,490
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	71,713,514	291,831	73,290
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,782,667	328,948	279,022
Total	843,703,977	84,501,051	48,029,310

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Table 38: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group (con't)

As at 31.12.2016

Direct credit substitutes	12,878,417	11,637,132	6,773,719
Transaction related contingent items	20,378,669	9,865,761	6,526,837
Short-term self-liquidating trade-related contingencies	6,091,737	1,206,287	806,417
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	4,412,355	85,577	4,084
Foreign exchange related contracts	171,957,081	6,879,417	3,760,563
- One year or less	135,133,814	3,133,811	1,368,872
- Over one year to five years	30,284,278	2,700,192	1,710,991
- Over five years	6,538,989	1,045,414	680,700
Interest/profit rate related contracts	24,700,056	1,825,522	1,579,986
- One year or less	11,076,154	208,119	172,482
- Over one year to five years	7,161,056	916,913	602,663
- Over five years	6,462,846	700,490	804,841
Commodity contracts	330,604	43,124	21,111
- One year or less	330,604	43,124	21,111
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	231,678,436	3,502,945	1,177,354
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	52,255,639	29,185,348	14,299,675
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	26,919,348	16,793,150	9,513,436
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	59,706,889	285,408	71,269
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,870,500	349,176	291,078
Total	613,179,731	81,658,847	44,825,529

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2017			
Direct credit substitutes	9,458,754	9,068,842	4,823,157
Transaction related contingent items	17,573,529	8,364,107	5,534,314
Short-term self-liquidating trade-related contingencies	4,553,387	905,605	574,340
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	8,835,435	122,558	88,734
Foreign exchange related contracts	344,403,596	7,656,829	3,830,308
- One year or less	313,588,478	4,882,908	1,939,074
- Over one year to five years	26,714,919	2,210,914	1,282,229
- Over five years	4,100,199	563,007	609,005
Interest/profit rate related contracts	21,605,218	1,882,478	1,514,012
- One year or less	4,587,328	71,577	15,903
- Over one year to five years	10,015,892	865,690	634,924
- Over five years	7,001,998	945,211	863,185
Commodity contracts	101,430	13,716	8,910
- One year or less	101,430	13,716	8,910
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	261,117,147	3,348,485	1,300,176
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	45,824,893	28,402,156	15,536,623
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	14,308,848	10,807,848	5,634,252
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	39,852,167	134,345	37,156
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	822,189	136,852	134,316
Total	768,456,593	70,843,821	39,016,298

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Table 39: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank (con't.)

Nature of Item	Principal/ Notional	Credit Equivalent	RWA RM'000
	Amount RM'000	Amount RM'000	
As at 31.12.2016			
Direct credit substitutes	11,161,467	10,133,153	5,276,902
Transaction related contingent items	17,027,217	8,226,900	5,175,883
Short term self liquidating trade related contingencies	5,185,003	1,029,670	644,283
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	4,412,355	85,577	4,084
Foreign exchange related contracts	160,730,105	6,579,633	3,650,493
- One year or less	126,735,651	2,971,990	1,311,952
- Over one year to five years	28,771,658	2,663,207	1,699,266
- Over five years	5,222,796	944,436	639,275
Interest/profit rate related contracts	18,106,672	1,345,520	1,218,721
- One year or less	6,627,195	58,799	105,545
- Over one year to five years	4,958,416	581,299	370,716
- Over five years	6,521,061	705,422	742,460
Commodity contracts	330,604	43,124	21,111
- One year or less	330,604	43,124	21,111
- Over one year to five years	-	-	-
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	231,678,436	3,502,945	1,177,354
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	45,289,350	25,583,666	12,464,323
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	17,386,347	10,987,463	6,040,954
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	39,795,404	133,844	32,994
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	761,776	127,432	124,460
Total	551,864,736	67,778,927	35,831,562

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

Nature of Item	Principal/Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	
As at 30.06.2017			
Direct credit substitutes	1,289,854	1,257,045	1,109,522
Transaction related contingent items	3,324,457	1,642,676	1,263,876
Short-term self-liquidating trade-related contingencies	203,852	39,300	25,254
Foreign exchange related contracts	13,542,501	470,526	143,936
One year or less	10,425,030	321,389	88,458
Over one year to five years	1,797,465	41,113	13,183
Over five years	1,320,006	108,024	42,295
Interest/profit rate related contracts	6,869,936	789,807	358,772
One year or less	-	-	-
Over one year to five years	5,723,304	687,173	298,491
Over five years	1,146,632	102,634	60,281
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6,844,109	4,153,111	1,846,057
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	5,640,678	3,816,152	2,176,169
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	3,711,077	157,488	36,134
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	41,426,464	12,326,105	6,959,720

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Table 40: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic (con't.)

As at 31.12.2016

Direct credit substitutes	1,456,342	1,243,371	1,275,387
Transaction related contingent items	2,383,664	1,155,527	861,936
Short-term self-liquidating trade-related contingencies	277,534	50,777	35,283
Foreign exchange related contracts	13,142,938	594,292	169,997
One year or less	10,314,126	456,329	116,847
Over one year to five years	1,512,620	36,985	11,725
Over five years	1,316,192	100,978	41,425
Interest/profit rate related contracts	3,572,384	527,108	284,452
One year or less	1,794	612	710
Over one year to five years	2,372,828	424,297	191,105
Over five years	1,197,762	102,199	92,637
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	4,911,008	2,728,616	1,321,241
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	7,683,303	4,636,842	2,314,448
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	3,834,297	151,564	38,274
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	37,261,470	11,088,097	6,301,018

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4.0 MARKET RISK
4.1 NON-TRADED MARKET RISK

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

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

	As at 30.06.2017			As at 31.12.2016		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps	±200bps	±200bps	±200bps	±200bps	±200bps
	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
Impact on Earnings	1,118,869	1,283,081	478,427	1,384,286	1,194,799	369,967
of which,						
MYR	1,535,216	827,851	615,082	1,517,106	1,084,392	431,121
USD	(642,355)	(520,251)	(74,157)	(492,613)	(345,595)	(65,220)
SGD	224,986	224,348	-	116,304	116,004	-
IDR	(102,721)	9,988	-	(90,418)	4,873	-
OTHERS*	103,743	741,145	(62,497)	333,907	335,125	4,066

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

	As at 30.06.2017			As at 31.12.2016		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps	±200bps	±200bps	±200bps	±200bps	±200bps
	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
Impact on Capital	(2,938,937)	(2,625,697)	345,109	(751,915)	(549,678)	188,282
of which,						
MYR	(3,076,867)	(2,645,220)	(358,748)	(1,368,946)	(1,174,984)	(192,184)
USD	51,830	14,618	9,615	234,269	242,170	3,722
SGD	(48,771)	(49,785)	-	306,408	305,805	-
IDR	(89,066)	(51,622)	-	(85,602)	(53,887)	-
OTHERS*	223,937	106,312	4,025	161,955	131,217	179

Notes:

- 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).
- Inclusive of GBP, HKD, BND, VND, CNY, EUR, PHP and other Currencies.

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4.2 CAPITAL TREATMENT FOR MARKET RISK

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

4.3 EQUITY RISK IN BANKING BOOK

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

Equity Type	As at 30.06.2017		As at 31.12.2016	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	297,337	297,726	307,436	307,825
Privately held	317,102	475,653	315,500	473,250
		RM'000		RM'000
Total Net Unrealised Gains/Loss		<u>144,788</u>		<u>163,594</u>
Cumulative realised gains(losses) arising from sales and liquidations in the reporting period		<u>109,810</u>		<u>631,840</u>

Table 43: Equities Disclosures for Banking Book Positions for Maybank

Equity Type	As at 30.06.2017		As at 31.12.2016	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	274,833	274,833	287,926	287,926
Privately held	163,538	245,307	161,723	242,584
		RM'000		RM'000
Total Net Unrealised Gains/Loss		<u>39,739</u>		<u>63,777</u>
Cumulative realised gains(losses) arising from sales and liquidations in the reporting period		<u>(10,173)</u>		<u>632,425</u>

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5.0 NON-FINANCIAL RISK

5.1 CAPITAL TREATMENT FOR OPERATIONAL RISK

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

6.0 SHARIAH GOVERNANCE

6.1 RECTIFICATION PROCESS OF SHARIAH NON-COMPLIANT INCOME

As at 30th June 2017, there were a total of two (2) Shariah non-compliant incidents which resulted in total Shariah non-compliant income of *RM 496.50*.

7.0 PROFIT SHARING INVESTMENT ACCOUNT ("PSIA")

IA Performance

The performance of IA is as described in the table below: The gross exposure of the financing funded by IA as at 30 June 2017 was RM 27,786,570,659. The related individual allowance and collective allowance is not included in the financial statements of Maybank Islamic. The performance of IA is as described in the table below:

IA Performance:

As at 30 June 2017	%
Return on Assets (ROA)	5.15%
Average Net Distributable Income	4.97%
Average Net Distributable Income Attributable to the IAH	3.04%
Average Profit Sharing Ratio to the IAH	61.00%
	RM'000
Impaired assets funded by IA	77,616
Collective Allowance provisions funded by IA	10,568
Individual Allowance provisions funded by IA	14,570

Notes:

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