



**Pillar 3 Disclosure
For Half Year Ended 30 June 2018
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD**

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MAYBANK GROUP PILLAR 3 DISCLOSURE FOR THE HALF YEAR ENDED 30 JUNE 2018

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OVERVIEW

The Pillar 3 Disclosure for the half year ended 30 June 2018 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 2018. 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 2018 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 2018 ¹			31 December 2017 ²		
	Group	Maybank	Maybank Islamic	Group	Maybank	Maybank Islamic
CET1 Capital Ratio	13.633%	13.318%	13.194%	14.773%	15.853%	14.500%
Tier 1 Capital Ratio	15.204%	15.191%	14.721%	16.459%	17.950%	16.150%
Total Capital Ratio	18.253%	18.241%	19.047%	19.383%	19.313%	20.782%

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

As at 30.06.2018	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Total Capital	69,971,487	48,111,855	12,470,019
Credit RWA	320,872,431	221,703,221	70,112,608
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") ³	-	-	(12,534,326)
Market RWA	21,185,233	18,239,256	957,465
Operational RWA	41,285,750	23,807,984	6,933,742
Total RWA	383,343,414	263,750,461	65,469,489
As at 31.12.2017			
Total Capital	72,703,296	50,155,417	12,597,883
Credit RWA	320,652,491	225,053,211	69,043,049
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") ³	-	-	(15,855,390)
Market RWA	14,351,443	11,445,563	939,674
Operational RWA	40,075,835	23,197,842	6,490,748
Total RWA	375,079,769	259,696,616	60,618,081

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.

Notes:

¹ After deducting the final dividend for the financial year end 31 December 2017 and before deducting interim dividend for financial half year ended 30 June 2018.

² Before deducting the final dividend for the financial year end 31 December 2017.

³ In accordance to the BNM Investment Account policy, the credit risk weighted assets funded by investment accounts (Unrestricted Investment Account and Restricted Investment Account) are excluded from the calculation of capital adequacy ratio.

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Table 3: Disclosure on Capital Adequacy under IRB Approach

<u>As at 30.06.2018</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	45,828,756	45,828,756	6,455,967
Share premium	-	-	-
Retained profits ¹	19,167,813	13,544,355	2,632,880
Other reserves ¹	1,588,029	3,842,664	180,947
Qualifying non-controlling interests	127,513	-	-
Less: Shares-held-in-trust	(76,148)	(76,148)	-
CET1 capital before regulatory adjustments	<u>66,635,963</u>	<u>63,139,627</u>	<u>9,269,794</u>
Less: Regulatory adjustments applied on CET1 Capital	(14,373,966)	(28,013,068)	(631,936)
Deferred tax assets	(1,984,014)	(981,075)	(362,487)
Goodwill	(5,436,397)	(81,015)	-
Other intangibles	(907,424)	(502,208)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(16,533)	(16,032)	(501)
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve	(2,902,531)	(2,606,535)	(268,948)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities ³	(3,127,067)	(23,826,203)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	<u>52,261,997</u>	<u>35,126,559</u>	<u>8,637,858</u>
Additional Tier 1 Capital			
Capital securities	5,940,432	5,940,432	1,000,000
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	81,103	-	-
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ³	-	(1,000,000)	-
Total Tier 1 capital	<u>58,283,532</u>	<u>40,066,991</u>	<u>9,637,858</u>
Tier 2 Capital			
Subordinated obligations	9,266,912	9,266,912	2,500,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	494,927	-	-
General provisions ⁴	345,920	107,839	23,523
Surplus of total eligible provision over total expected loss	1,580,196	1,135,752	308,638
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ³	-	(2,465,639)	-
Total Tier 2 capital	<u>11,687,955</u>	<u>8,044,864</u>	<u>2,832,161</u>
Total Capital	<u>69,971,487</u>	<u>48,111,855</u>	<u>12,470,019</u>

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

<u>As at 31.12.2017</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Paid-up share capital	44,250,380	44,250,380	5,481,783
Share premium	-	-	-
Retained profits ¹	20,451,568	13,582,048	3,351,547
Other reserves ¹	3,619,581	4,612,799	478,079
Qualifying non-controlling interests	137,081	-	-
Less: Shares-held-in-trust	(183,438)	(183,438)	-
CET1 capital before regulatory adjustments	<u>68,275,172</u>	<u>62,261,789</u>	<u>9,311,409</u>
Less: Regulatory adjustments applied on CET1 Capital	(12,864,771)	(21,091,369)	(521,603)
Deferred tax assets	(802,593)	(315,013)	(12,903)
Goodwill	(5,756,367)	(81,015)	-
Other intangibles	(855,056)	(487,015)	-
Cumulative gains of financial instruments classified as 'AFS' or 'designated at fair value (FVO)'	(17,922)	-	-
Profit equalisation reserve	-	-	-
Shortfall of total eligible provision over total expected loss	-	-	-
Regulatory reserve attributable to loans/financing	(2,747,285)	(2,233,563)	(508,700)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities ³	(2,685,548)	(17,974,763)	-
Regulatory adjustments due to insufficient Additional Tier 1 and Tier 2 capital	-	-	-
Total CET1 capital	<u>55,410,401</u>	<u>41,170,420</u>	<u>8,789,806</u>
Additional Tier 1 Capital			
Capital securities	6,244,010	6,244,010	1,000,000
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	80,195	-	-
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ³	-	(800,000)	-
Total Tier 1 capital	<u>61,734,606</u>	<u>46,614,430</u>	<u>9,789,806</u>
Tier 2 Capital			
Subordinated obligations	9,271,613	9,271,613	2,500,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	488,385	-	-
Collective allowance ²	278,397	136,641	20,923
Surplus of total eligible provision over total expected loss	1,601,682	1,171,604	287,154
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ³	(671,387)	(7,038,871)	-
Total Tier 2 capital	<u>10,968,690</u>	<u>3,540,987</u>	<u>2,808,077</u>
Total Capital	<u>72,703,296</u>	<u>50,155,417</u>	<u>12,597,883</u>

Notes:

- 1 For the Group, the amount excludes retained profits and other reserves from insurance and takaful business. For the Bank, the amount includes retained profits and other reserves of Maybank International (L) Ltd.
- 2 Excludes collective allowance for impaired loans, advances and financing restricted from Tier 2 Capital of the Group and of the Bank.
- 3 For the Bank, the regulatory adjustment includes cost of investment in subsidiaries and associates, except for: (i) Myfin Berhad of RM18,994,000 as its business, assets and liabilities have been transferred to the Bank; (ii) Maybank International (L) Ltd. of RM10,289,000 and (iii) Maybank Agro Fund Sdn. Bhd. of RM10,845,000, as its assets are included in the Bank's RWA. For the Group, the regulatory adjustment includes carrying amount of associates and investment in insurance and takaful entities.
- 4 Refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses and regulatory reserve, to the extent they are ascribed to non-credit impaired exposures, determined under Standardised Approach for credit risk.

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

Item	Exposure Class As at 30.06.2018	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	<u>Credit Risk</u>				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	126,283,094	126,283,094	4,742,047	379,364
	Public Sector Entities	22,893,579	22,893,579	3,295,764	263,661
	Banks, Development Financial Institutions & MDBs	1,108,820	1,108,820	512,853	41,028
	Insurance Cos, Securities Firms & Fund Managers	416,129	416,129	416,129	33,290
	Corporates	19,878,741	19,811,099	17,071,571	1,365,726
	Regulatory Retail	32,865,066	32,594,387	21,910,738	1,752,859
	Residential Mortgages	3,964,259	3,964,259	1,538,554	123,084
	Higher Risk Assets	448,889	448,889	673,334	53,867
	Other Assets	12,149,206	12,149,206	4,712,476	376,998
	Securitisation Exposures	61,258	61,258	12,252	980
	Equity Exposures	232,357	232,357	237,659	19,013
	Defaulted Exposures	527,546	527,537	696,997	55,760
	Total On-Balance Sheet Exposures	220,828,944	220,490,614	55,820,374	4,465,630
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	1,115,835	1,115,835	518,437	41,475
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,718,625	1,701,654	1,156,890	92,551
	Defaulted Exposures	7,166	7,166	10,747	860
	Total Off-Balance Sheet Exposures	2,841,626	2,824,655	1,686,074	134,886
	Total On and Off-Balance Sheet Exposures	223,670,570	223,315,269	57,506,448	4,600,516
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	62,492,175	62,492,175	15,136,864	1,210,949
	Corporate Exposures	234,142,664	234,142,664	158,320,277	12,665,622
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	179,992,120	179,992,120	122,082,972	9,766,638
	b) Corporates (with firm-size adjustment)	54,150,544	54,150,544	36,237,305	2,898,984
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	202,073,537	202,073,537	42,566,028	3,405,282
	a) Residential Mortgages	74,654,572	74,654,572	13,365,622	1,069,250
	b) Qualifying Revolving Retail Exposures	7,098,428	7,098,428	3,267,694	261,416
	c) Hire Purchase Exposures	48,011,259	48,011,259	10,989,006	879,120
	d) Other Retail Exposures	72,309,278	72,309,278	14,943,706	1,195,496
	Defaulted Exposures	9,761,513	9,761,513	2,514,638	201,171
	Total On-Balance Sheet Exposures	508,469,889	508,469,889	218,537,807	17,483,024
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	8,503,529	8,503,529	2,436,565	194,925
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	56,016,179	56,016,179	27,459,110	2,196,729
	Defaulted Exposures	803,569	803,569	24,993	1,999
	Total Off-Balance Sheet Exposures	65,323,277	65,323,277	29,920,668	2,393,653
	Total On and Off-Balance Sheet Exposures	573,793,166	573,793,166	248,458,475	19,876,677
	Total IRB Approach after Scaling Factor of 1.06			263,365,983	21,069,279
	Total (Exposures under Standardised Approach & IRB Approach)	797,463,736	797,108,435	320,872,431	25,669,794
2.0	Market Risk				
	Interest Rate Risk			8,514,028	681,122
	Foreign Currency Risk			5,090,783	407,263
	Equity Risk			1,462,244	116,979
	Commodity Risk			111	9
	Option Risk			6,118,067	489,445
3.0	Operational Risk			41,285,750	3,302,860
4.0	Total RWA and Capital Requirements			383,343,414	30,667,473

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

Item	Exposure Class As at 31.12.2017	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	<u>Credit Risk</u>				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	122,775,998	122,775,998	4,155,310	332,425
	Public Sector Entities	22,840,791	22,840,791	3,096,301	247,704
	Banks, Development Financial Institutions & MDBs	3,269,679	3,269,679	861,384	68,911
	Insurance Cos, Securities Firms & Fund Managers	393,327	393,327	393,327	31,466
	Corporates	17,969,903	17,874,797	14,251,607	1,140,129
	Regulatory Retail	31,342,925	31,014,923	20,370,188	1,629,615
	Residential Mortgages	3,826,609	3,826,609	1,497,368	119,789
	Higher Risk Assets	400,619	400,619	600,929	48,074
	Other Assets	12,685,588	12,685,588	5,531,355	442,508
	Securitisation Exposures	61,467	61,467	12,293	983
	Equity Exposures	490,756	490,756	493,168	39,453
	Defaulted Exposures	497,353	497,344	676,462	54,117
	Total On-Balance Sheet Exposures	216,555,015	216,131,898	51,939,692	4,155,174
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	537,335	537,335	325,049	26,004
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,044,951	2,023,850	1,429,528	114,362
	Defaulted Exposures	7,599	7,599	11,194	896
	Total Off-Balance Sheet Exposures	2,589,885	2,568,784	1,765,771	141,262
	Total On and Off-Balance Sheet Exposures	219,144,900	218,700,682	53,705,463	4,296,436
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	53,881,944	53,881,944	16,931,736	1,354,539
	Corporate Exposures	235,961,877	235,961,877	162,576,828	13,006,146
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	191,813,872	191,813,872	129,301,560	10,344,125
	b) Corporates (with firm-size adjustment)	44,148,005	44,148,005	33,275,268	2,662,021
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-
	Retail Exposures	191,152,691	191,152,691	40,669,216	3,253,538
	a) Residential Mortgages	75,237,737	75,237,737	13,895,446	1,111,636
	b) Qualifying Revolving Retail Exposures	7,349,137	7,349,137	3,394,285	271,543
	c) Hire Purchase Exposures	42,012,215	42,012,215	9,202,952	736,236
	d) Other Retail Exposures	66,553,602	66,553,602	14,176,533	1,134,123
	Defaulted Exposures	9,334,882	9,334,882	1,845,672	147,654
	Total On-Balance Sheet Exposures	490,331,394	490,331,394	222,023,452	17,761,877
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	6,439,476	6,439,476	2,766,645	221,332
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	55,701,969	55,701,968	26,985,502	2,158,840
	Defaulted Exposures	533,456	533,456	61,220	4,898
	Total Off-Balance Sheet Exposures	62,674,901	62,674,900	29,813,367	2,385,070
	Total On and Off-Balance Sheet Exposures	553,006,295	553,006,294	251,836,819	20,146,947
	Total IRB Approach after Scaling Factor of 1.06			266,947,028	21,355,764
	Total (Exposures under Standardised Approach & IRB Approach)	772,151,195	771,706,976	320,652,491	25,652,200
2.0	Market Risk				
	Interest Rate Risk			7,013,055	561,044
	Foreign Currency Risk			4,582,449	366,596
	Equity Risk			1,835,837	146,867
	Commodity Risk			20	2
	Option Risk			920,082	73,607
3.0	Operational Risk			40,075,835	3,206,067
4.0	Total RWA and Capital Requirements			375,079,769	30,006,383

The Group and the Bank recorded higher Market RWA in 1st half 2018 due to higher capital charge arising from spot-volatility simulations on new interest rate option positions.

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

Item	Exposure Class As at 30.06.2018	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	92,055,898	92,055,898	1,834,375	146,750
	Public Sector Entities	13,901,730	13,901,730	3,191,667	255,333
	Banks, Development Financial Institutions & MDBs	33,004	33,004	-	-
	Corporates	13,520,374	13,519,564	12,335,342	986,827
	Regulatory Retail	14,384,825	14,299,504	10,392,331	831,387
	Residential Mortgages	499,847	499,847	180,109	14,409
	Higher Risk Assets	173,546	173,546	260,320	20,826
	Other Assets	9,102,190	9,102,189	2,694,845	215,588
	Securitisation Exposures	61,258	61,258	12,252	980
	Equity Exposures	166,792	166,792	171,705	13,736
	Defaulted Exposures	143,771	143,771	182,016	14,561
	Total On-Balance Sheet Exposures	144,043,235	143,957,103	31,254,962	2,500,397
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	974,504	974,504	469,452	37,556
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	972,209	955,997	676,212	54,097
	Defaulted Exposures	7,088	7,088	10,629	850
	Total Off-Balance Sheet Exposures	1,953,801	1,937,589	1,156,293	92,503
	Total On and Off-Balance Sheet Exposures	145,997,036	145,894,692	32,411,255	2,592,900
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	72,028,181	72,028,181	16,792,472	1,343,398
	Corporate Exposures	181,274,381	181,274,381	117,486,019	9,398,882
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	142,703,664	142,703,664	92,271,334	7,381,707
	b) Corporates (with firm-size adjustment)	38,570,717	38,570,717	25,214,685	2,017,175
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	107,983,347	107,983,347	20,002,334	1,600,187
	a) Residential Mortgages	48,259,374	48,259,374	7,522,571	601,806
	b) Qualifying Revolving Retail Exposures	5,491,251	5,491,251	1,955,072	156,406
	c) Hire Purchase Exposures	16,441,046	16,441,046	3,229,737	258,379
	d) Other Retail Exposures	37,791,676	37,791,676	7,294,954	583,596
	Defaulted Exposures	5,085,200	5,085,200	769,056	61,524
	Total On-Balance Sheet Exposures	366,371,109	366,371,109	155,049,881	12,403,991
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	3,880,756	3,880,756	1,598,623	127,890
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	47,467,805	47,467,805	21,919,512	1,753,561
	Defaulted Exposures	333,768	333,768	9,311	745
	Total Off-Balance Sheet Exposures	51,682,329	51,682,329	23,527,446	1,882,196
	Total On and Off-Balance Sheet Exposures	418,053,438	418,053,438	178,577,327	14,286,187
	Total IRB Approach after Scaling Factor of 1.06	-	-	189,291,966	15,143,357
	Total (Exposures under Standardised Approach & IRB Approach)	564,050,474	563,948,130	221,703,221	17,736,258
2.0	Market Risk				
	Interest Rate Risk			7,891,969	631,358
	Foreign Currency Risk			4,296,321	343,706
	Commodity Risk			-	-
	Option Risk			6,050,966	484,077
3.0	Operational Risk			23,807,984	1,904,639
4.0	Total RWA and Capital Requirements			263,750,461	21,100,038

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

Item	Exposure Class As at 31.12.2017	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	83,932,589	83,932,589	1,833,785	146,703
	Public Sector Entities	13,194,608	13,194,608	2,964,483	237,159
	Banks, Development Financial Institutions & MDBs	-	-	-	-
	Corporates	11,201,506	11,192,669	9,072,526	725,802
	Regulatory Retail	13,934,026	13,849,757	9,905,057	792,405
	Residential Mortgages	437,944	437,944	158,283	12,663
	Higher Risk Assets	128,604	128,604	192,906	15,432
	Other Assets	9,775,160	9,775,160	3,778,290	302,263
	Securitisation Exposures	61,467	61,467	12,293	983
	Equity Exposures	323,725	323,725	325,748	26,060
	Defaulted Exposures	131,004	131,004	157,117	12,569
	Total On-Balance Sheet Exposures	133,120,633	133,027,527	28,400,488	2,272,039
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	451,625	451,625	288,182	23,055
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,386,154	1,376,822	1,086,261	86,901
	Defaulted Exposures	7,470	7,470	11,003	880
	Total Off-Balance Sheet Exposures	1,845,249	1,835,917	1,385,446	110,836
	Total On and Off-Balance Sheet Exposures	134,965,882	134,863,444	29,785,934	2,382,875
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Banks, Development Financial Institutions & MDBs	63,692,418	63,692,418	19,180,849	1,534,468
	Corporate Exposures	183,807,840	183,807,840	120,725,911	9,658,073
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	155,058,924	155,058,924	98,654,601	7,892,368
	b) Corporates (with firm-size adjustment)	28,748,916	28,748,916	22,071,310	1,765,705
	c) Specialised Lending (Slotting Approach)	-	-	-	-
	- Project Finance	-	-	-	-
	Retail Exposures	107,574,829	107,574,829	20,139,933	1,611,195
	a) Residential Mortgages	46,991,971	46,991,971	7,280,546	582,444
	b) Qualifying Revolving Retail Exposures	5,737,571	5,737,571	2,066,698	165,336
	c) Hire Purchase Exposures	15,641,790	15,641,790	3,099,897	247,992
	d) Other Retail Exposures	39,203,497	39,203,497	7,692,792	615,423
	Defaulted Exposures	5,684,672	5,684,671	726,609	58,129
	Total On-Balance Sheet Exposures	360,759,759	360,759,758	160,773,302	12,861,865
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	4,315,808	4,315,808	2,215,119	177,210
	Off balance sheet exposures other than OTC derivatives or credit derivatives	46,936,830	46,936,830	21,217,678	1,697,414
	Defaulted Exposures	58,540	58,540	8,313	665
	Total Off-Balance Sheet Exposures	51,311,178	51,311,178	23,441,110	1,875,289
	Total On and Off-Balance Sheet Exposures	412,070,937	412,070,936	184,214,412	14,737,154
	Total IRB Approach after Scaling Factor of 1.06	-	-	195,267,277	15,621,382
	Total (Exposures under Standardised Approach & IRB Approach)	547,036,819	546,934,380	225,053,211	18,004,257
2.0	Market Risk				
	Interest Rate Risk			6,396,084	511,687
	Foreign Currency Risk			4,172,484	333,799
	Option Risk			876,995	70,160
3.0	Operational Risk			23,197,842	1,855,827
4.0	Total RWA and Capital Requirements			259,696,616	20,775,730

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

Item	Exposure Class As at 30.06.2018	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	On-Balance Sheet Exposures						
	Sovereigns/Central Banks	22,918,461	22,918,461	8,261	-	8,261	661
	Public Sector Entities	14,916,848	14,916,848	2,529,098	(2,425,000)	104,098	8,328
	Banks, Development Financial Institutions & MDBs	1	1	-	-	-	-
	Corporates	2,547,347	2,547,347	2,307,681	(339,774)	1,967,907	157,433
	Regulatory Retail	3,871,834	3,871,834	2,562,020	-	2,562,020	204,962
	Residential Mortgages	2,927,763	2,927,763	1,163,501	-	1,163,501	93,080
	Higher Risk Assets	786	786	1,179	-	1,179	94
	Other Assets	512,258	512,258	265,734	-	265,734	21,259
	Defaulted Exposures	18,923	18,923	17,828	-	17,828	1,426
	Total On-Balance Sheet Exposures	47,714,221	47,714,221	8,855,302	(2,764,774)	6,090,528	487,243
	Off-Balance Sheet Exposures						
	OTC Derivatives	115,377	115,377	23,076	-	23,076	1,846
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	106,703	106,703	24,945	-	24,945	1,996
	Total Off-Balance Sheet Exposures	222,080	222,080	48,021	-	48,021	3,842
	Total On and Off-Balance Sheet Exposures	47,936,301	47,936,301	8,903,323	(2,764,774)	6,138,549	491,085
1.2	Exposures under the IRB Approach						
	On-Balance Sheet Exposures						
	Banks, Development Financial Institutions & MDBs	6,935,701	6,935,701	1,284,412	-	1,284,412	102,753
	Corporate Exposures	46,286,157	46,286,157	27,669,455	(6,034,222)	21,635,233	1,730,819
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	30,706,330	30,706,330	16,646,834	(6,034,222)	10,612,612	849,009
	b) Corporates (with firm-size adjustment)	15,579,827	15,579,827	11,022,621	-	11,022,621	881,810
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-	-	-
	Retail Exposures	104,829,194	104,829,194	23,301,252	(3,182,337)	20,118,915	1,609,514
	a) Residential Mortgages	28,925,072	28,925,072	6,521,099	(1,475,811)	5,045,288	403,623
	b) Qualifying Revolving Retail Exposures	952,427	952,427	313,231	-	313,231	25,059
	c) Hire Purchase Exposures	30,918,795	30,918,795	7,461,825	(350,181)	7,111,644	568,932
	d) Other Retail Exposures	44,032,900	44,032,900	9,005,097	(1,356,345)	7,648,752	611,900
	Defaulted Exposures	2,111,600	2,111,600	678,825	-	678,825	54,306
	Total On-Balance Sheet Exposures	160,162,652	160,162,652	52,933,944	(9,216,559)	43,717,385	3,497,391
	Off-Balance Sheet Exposures						
	OTC Derivatives	3,685,880	3,685,880	381,637	-	381,638	30,531
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,332,807	7,332,807	4,419,120	-	4,419,120	353,530
	Defaulted Exposures	20,175	20,175	9,907	-	9,907	793
	Total Off-Balance Sheet Exposures	11,038,862	11,038,862	4,810,664	-	4,810,665	384,854
	Total On and Off-Balance Sheet Exposures	171,201,514	171,201,514	57,744,608	(9,216,559)	48,528,050	3,882,245
	Total IRB Approach after Scaling Factor of 1.06	-	-	61,209,285	(9,769,552)	51,439,733	4,115,179
	Total (Exposures under Standardised Approach & IRB Approach)	219,137,815	219,137,815	70,112,608	(12,534,326)	57,578,282	4,606,263
2.0	Market Risk						
	Bench Mark Rate Risk			353,275	-	353,275	28,262
	Foreign Exchange Risk			604,190	-	604,190	48,335
3.0	Operational Risk			6,933,742	-	6,933,742	554,699
4.0	Total RWA and Capital Requirements			78,003,815	(12,534,326)	65,469,489	5,237,559

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

Item	Exposure Class As at 31.12.2017	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	27,310,794	27,310,794	8,283	-	8,283	663
	Public Sector Entities	14,945,783	14,945,783	2,341,818	(2,210,000)	131,818	10,545
	Banks, Development Financial Institutions & MDBs	1	1	-	-	-	-
	Corporates	2,608,048	2,608,048	2,366,698	(355,180)	2,011,518	160,921
	Regulatory Retail	3,794,110	3,794,110	2,581,247	(902,317)	1,678,930	134,314
	Residential Mortgages	2,897,358	2,897,358	1,160,777	-	1,160,777	92,862
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	525,325	525,325	278,323	-	278,323	22,266
	Defaulted Exposures	17,028	17,028	21,517	-	21,517	1,721
	Total On-Balance Sheet Exposures	52,098,483	52,098,483	8,758,717	(3,467,497)	5,291,220	423,296
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	61,054	61,054	12,211	-	12,211	977
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	169,430	169,430	25,253	-	25,253	2,020
	Total Off-Balance Sheet Exposures	230,484	230,484	37,464	-	37,464	2,997
	Total On and Off-Balance Sheet Exposures	52,328,967	52,328,967	8,796,181	(3,467,497)	5,328,684	426,293
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Banks, Development Financial Institutions & MDBs	7,833,475	7,833,475	1,050,330	-	1,050,330	84,026
	Corporate Exposures	45,230,111	45,230,111	27,885,352	(7,017,253)	20,868,099	1,669,448
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	29,831,022	29,831,022	16,681,395	(7,017,253)	9,664,142	773,131
	b) Corporates (with firm-size adjustment)	15,399,089	15,399,089	11,203,957	-	11,203,957	896,317
	c) Specialised Lending (Slotting Approach) - Project Finance	-	-	-	-	-	-
	Retail Exposures	100,100,113	100,100,113	22,970,647	(4,669,439)	18,301,208	1,464,097
	a) Residential Mortgages	27,570,620	27,570,620	6,604,798	(898,160)	5,706,638	456,531
	b) Qualifying Revolving Retail Exposures	948,984	948,984	339,323	-	339,323	27,146
	c) Hire Purchase Exposures	30,442,810	30,442,810	7,353,467	(1,581,960)	5,771,507	461,721
	d) Other Retail Exposures	41,137,699	41,137,699	8,673,059	(2,189,319)	6,483,740	518,699
	Defaulted Exposures	1,570,340	1,570,340	514,907	-	514,907	41,193
	Total On-Balance Sheet Exposures	154,734,039	154,734,039	52,421,236	(11,686,692)	40,734,544	3,258,764
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	1,818,180	1,818,180	417,035	-	417,035	33,363
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,045,847	7,045,847	3,995,660	-	3,995,660	319,653
	Defaulted Exposures	4,730	4,730	2,736	-	2,736	219
	Total Off-Balance Sheet Exposures	8,868,757	8,868,757	4,415,431	-	4,415,431	353,235
	Total On and Off-Balance Sheet Exposures	163,602,796	163,602,796	56,836,667	(11,686,692)	45,149,975	3,611,999
	Total IRB Approach after Scaling Factor of 1.06	-	-	60,246,868	(12,387,893)	47,858,975	3,828,719
	Total (Exposures under Standardised Approach & IRB Approach)	215,931,763	215,931,763	69,043,049	(15,855,390)	53,187,659	4,255,012
2.0	Market Risk						
	Bench Mark Rate Risk			332,317	-	332,317	26,585
	Foreign Exchange Risk			607,357	-	607,357	48,589
3.0	Operational Risk			6,490,748	-	6,490,748	519,260
4.0	Total RWA and Capital Requirements			76,473,471	(15,855,390)	60,618,081	4,849,446

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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 RM'000	Singapore RM'000	Indonesia RM'000	Other Overseas Units RM'000	Total RM'000
As at 30.06.2018					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	81,564,330	26,129,247	7,058,354	11,538,180	126,290,111
Public Sector Entities	20,722,567	2,389,103	-	-	23,111,670
Banks, Development Financial Institutions & MDBs	1,424,670	38,971	-	8,817	1,472,458
Insurance Cos, Securities Firms & Fund Managers	-	416,129	-	-	416,129
Corporates	8,910,845	7,173,388	3,624,073	2,137,220	21,845,526
Regulatory Retail	10,620,534	10,872,143	6,415,770	5,706,298	33,614,745
Residential Mortgages	3,192,817	1,552	148,831	630,691	3,973,891
Higher Risk Assets	410,638	82,331	9,983	239	503,191
Other Assets	6,867,000	2,031,375	2,601,584	649,247	12,149,206
Securitisation Exposures	61,258	-	-	-	61,258
Equity Exposures	230,957	-	1,428	-	232,385
Total Standardised Approach	134,005,616	49,134,239	19,860,023	20,670,692	223,670,570
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	19,591,480	29,141,844	2,671,223	14,728,622	66,133,169
Corporate Exposures	150,499,855	71,690,600	18,652,927	43,281,700	284,125,082
a) Corporates (excluding Specialised Lending and firm-size adjustment)	108,391,525	59,648,386	18,652,927	43,281,700	229,974,538
b) Corporates (with firm-size adjustment)	42,108,330	12,042,214	-	-	54,150,544
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	161,811,282	52,326,669	9,396,964	-	223,534,915
a) Residential Mortgages	48,981,592	22,324,578	4,130,058	-	75,436,228
b) Qualifying Revolving Retail Exposures	9,853,134	6,043,937	1,117,426	-	17,014,497
c) Hire Purchase Exposures	39,058,408	7,125,977	4,149,480	-	50,333,865
d) Other Retail Exposures	63,918,148	16,832,177	-	-	80,750,325
Total IRB Approach	331,902,617	153,159,113	30,721,114	58,010,322	573,793,166
Total Standardised and IRB Approaches	465,908,233	202,293,352	50,581,137	78,681,014	797,463,736
As at 31.12.2017					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	72,412,745	30,003,400	7,891,548	12,731,839	123,039,532
Public Sector Entities	20,736,645	2,480,791	-	-	23,217,436
Banks, Development Financial Institutions & MDBs	3,259,863	40,828	-	9,703	3,310,394
Insurance Cos, Securities Firms & Fund Managers	-	393,327	-	-	393,327
Corporates	7,870,631	4,452,154	3,582,474	2,241,633	18,146,892
Regulatory Retail	9,598,564	11,296,178	6,922,317	5,655,684	33,472,742
Residential Mortgages	3,167,265	559	143,231	522,012	3,833,066
Higher Risk Assets	436,799	46,507	10,137	256	493,700
Other Assets	5,959,511	1,813,811	2,773,539	2,138,727	12,685,588
Securitisation Exposures	61,467	-	-	-	61,467
Equity Exposures	490,756	-	-	-	490,756
Total Standardised Approach	123,994,246	50,527,555	21,323,246	23,299,854	219,144,900
<u>Exposures under the IRB Approach</u>					
Banks, Development Financial Institutions & MDBs	22,119,432	14,368,658	2,310,510	18,698,626	57,497,226
Corporate Exposures	150,569,731	71,886,815	20,229,853	41,198,260	283,884,659
a) Corporates (excluding Specialised Lending and firm-size adjustment)	100,413,888	71,886,815	20,229,853	41,198,260	233,728,816
b) Corporates (with firm-size adjustment)	50,155,843	-	-	-	50,155,843
c) Specialised Lending (Slotting Approach)	-	-	-	-	-
- Project Finance	-	-	-	-	-
Retail Exposures	149,160,400	52,631,073	9,832,937	-	211,624,410
a) Residential Mortgages	49,313,345	21,621,756	4,633,281	-	75,568,382
b) Qualifying Revolving Retail Exposures	9,639,130	6,038,303	1,147,233	-	16,824,667
c) Hire Purchase Exposures	33,286,702	6,624,661	4,052,423	-	43,963,785
d) Other Retail Exposures	56,921,223	18,346,353	-	-	75,267,576
Total IRB Approach	321,849,563	138,886,546	32,373,300	59,896,885	553,006,295
Total Standardised and IRB Approaches	445,843,809	189,414,101	53,696,546	83,196,739	772,151,195

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

Exposure Class	Malaysia RM'000	Singapore RM'000	Other Overseas Units RM'000	Total RM'000
As at 30.06.2018				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	58,167,992	25,498,119	8,392,040	92,058,151
Public Sector Entities	11,512,627	2,389,103	-	13,901,730
Banks, Development Financial Institutions & MDBs	355,168	38,862	2,612	396,642
Corporates	6,537,373	6,671,992	1,920,502	15,129,867
Regulatory Retail	6,478,114	7,405,111	569,060	14,452,285
Residential Mortgages	262,170	1,552	238,475	502,197
Higher Risk Assets	183,299	42,626	-	225,925
Other Assets	7,688,912	1,275,396	137,881	9,102,189
Securitisation Exposures	61,258	-	-	61,258
Equity Exposures	166,792	-	-	166,792
Total Standardised Approach	91,413,705	43,322,761	11,260,570	145,997,036
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	31,990,687	28,247,335	13,695,045	73,933,067
Corporate Exposures	107,847,658	71,690,600	39,828,801	219,367,059
a) Corporates (excluding Specialised Lending and firm-size adjustment)	81,319,155	59,648,386	39,828,801	180,796,342
b) Corporates (with firm-size adjustment)	26,528,503	12,042,214	-	38,570,717
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	72,426,642	52,326,670	-	124,753,312
a) Residential Mortgages	26,342,976	22,324,578	-	48,667,554
b) Qualifying Revolving Retail Exposures	8,072,396	6,043,938	-	14,116,334
c) Hire Purchase Exposures	9,378,312	7,125,978	-	16,504,290
d) Other Retail Exposures	28,632,958	16,832,176	-	45,465,134
Total IRB Approach	212,264,987	152,264,605	53,523,846	418,053,438
Total Standardised and IRB Approaches	303,678,692	195,587,366	64,784,416	564,050,474
As at 31.12.2017				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	44,686,088	29,693,681	9,816,247	84,196,016
Public Sector Entities	10,864,141	2,480,791	-	13,344,932
Banks, Development Financial Institutions & MDBs	-	40,715	-	40,715
Corporates	5,430,343	3,822,577	2,148,826	11,401,746
Regulatory Retail	6,421,704	8,119,949	630,114	15,171,767
Residential Mortgages	268,016	559	170,472	439,047
Higher Risk Assets	181,283	30,023	-	211,306
Other Assets	7,407,513	1,063,534	1,304,114	9,775,161
Securitisation Exposures	61,467	-	-	61,467
Equity Exposures	323,725	-	-	323,725
Total Standardised Approach	75,644,280	45,251,829	14,069,773	134,965,882
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	34,063,156	13,788,080	18,149,952	66,001,188
Corporate Exposures	113,167,573	71,886,815	37,273,991	222,328,379
a) Corporates (excluding Specialised Lending and firm-size adjustment)	78,410,818	71,886,815	37,273,991	187,571,624
b) Corporates (with firm-size adjustment)	34,756,755	-	-	34,756,755
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	71,110,297	52,631,073	-	123,741,370
a) Residential Mortgages	25,444,610	21,621,756	-	47,066,366
b) Qualifying Revolving Retail Exposures	7,964,488	6,038,303	-	14,002,791
c) Hire Purchase Exposures	9,017,129	6,624,661	-	15,641,790
d) Other Retail Exposures	28,684,070	18,346,353	-	47,030,423
Total IRB Approach	218,341,026	138,305,968	55,423,943	412,070,937
Total Standardised and IRB Approaches	293,985,306	183,557,797	69,493,716	547,036,819

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

Exposure Class	As at	As at
	30.06.2018	31.12.2017
	Total	Total
	RM'000	RM'000
<u>Exposures under Standardised Approach</u>		
Sovereigns/Central Banks	22,918,568	27,310,900
Public Sector Entities	15,134,940	15,172,104
Banks, Development Financial Institutions & MDBs	1	1
Corporates	2,547,346	2,608,048
Regulatory Retail	3,889,832	3,802,927
Residential Mortgages	2,930,646	2,899,249
Higher Risk Assets	2,710	10,413
Other Assets	512,258	525,325
Total Standardised Approach	47,936,301	52,328,967
<u>Exposures under IRB Approach</u>		
Banks, Development Financial Institutions & MDBs	7,831,982	8,839,203
Corporate Exposures	56,580,589	52,803,996
a) Corporates (excluding Specialised Lending and firm-size adjustment)	41,000,762	37,404,907
b) Corporates (with firm-size adjustment)	15,579,827	15,399,089
c) Specialised Lending (Slotting Approach)		
- Project Finance	-	-
Retail Exposures	106,788,943	101,959,597
a) Residential Mortgages	29,134,435	27,676,591
b) Qualifying Revolving Retail Exposures	1,780,738	1,674,643
c) Hire Purchase Exposures	31,073,282	30,583,616
d) Other Retail Exposures	44,800,488	42,024,747
Total IRB Approach	171,201,514	163,602,796
Total Standardised and IRB Approaches	219,137,815	215,931,763

*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	Industry Analysis												Total RM'000
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000		
As at 30.06.2018													
<u>Exempted Exposures (Standardised Approach)</u>													
Sovereigns/Central Banks	801	-	-	-	8,159	178	104,106,052	-	308,700	6,870,850	14,995,371	126,290,111	
Public Sector Entities	5,971,297	66	87	2,282,267	1,700	1,074	13,852,636	662	948,968	-	52,913	23,111,670	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,235,267	-	30,393	-	206,798	1,472,458	
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	416,129	-	-	-	-	416,129	
Corporates	234,318	859,646	248,457	992,809	2,240,923	508,163	5,314,719	724,563	430,053	3,545,013	6,746,862	21,845,526	
Regulatory Retail	-	-	-	-	-	-	-	-	-	33,614,745	-	33,614,745	
Residential Mortgages	-	-	-	-	-	-	-	-	-	3,973,891	-	3,973,891	
Higher Risk Assets	-	-	-	-	-	5,248	80,665	-	-	233,010	184,268	503,191	
Other Assets	-	-	-	-	-	-	1,906,095	24	12,814	2,680,323	7,549,950	12,149,206	
Securitisation Exposures	-	-	-	-	-	-	61,258	-	-	-	-	61,258	
Equity Exposures	-	-	-	-	-	1,309	-	-	-	166,883	64,193	232,385	
Total Standardised Approach	6,206,416	859,712	248,544	3,275,076	2,250,782	515,972	126,972,821	725,249	1,730,928	51,084,715	29,800,355	223,670,570	
<u>Exposures under the IRB Approach</u>													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	63,602,523	-	-	2,530,646	-	66,133,169	
Corporate Exposures	6,971,123	14,812,800	15,208,113	21,853,694	18,380,557	46,486,718	44,299,415	16,736,976	3,405,189	18,500,867	77,469,630	284,125,082	
a) Corporates (excluding Specialised Lending and firm-size adjustment)	6,849,090	14,695,638	14,961,181	21,654,399	16,354,090	44,244,599	43,846,108	15,996,915	3,307,793	18,500,867	29,563,858	229,974,538	
b) Corporates (with firm-size adjustment)	122,033	117,162	246,932	199,295	2,026,467	2,242,119	453,307	740,061	97,396	-	47,905,772	54,150,544	
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	
Retail Exposures	964,303	951,364	594,928	984,893	10,255,012	1,565,912	362,279	3,643,860	495,478	203,716,886	-	223,534,915	
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	75,436,228	-	75,436,228	
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	17,014,497	-	17,014,497	
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	50,333,865	-	50,333,865	
d) Other Retail Exposures	964,303	951,364	594,928	984,893	10,255,012	1,565,912	362,279	3,643,860	495,478	60,932,296	-	80,750,325	
Total IRB Approach	7,935,426	15,764,164	15,803,041	22,838,587	28,635,569	48,052,630	108,264,217	20,380,836	3,900,667	224,748,399	77,469,630	573,793,166	
Total Standardised and IRB Approaches	14,141,842	16,623,876	16,051,585	26,113,663	30,886,351	48,568,602	235,237,038	21,106,085	5,631,595	275,833,114	107,269,985	797,463,736	

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

Exposure Class	Industry Analysis											Total RM'000
	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	
As at 31.12.2017												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	591	-	-	-	8,182	891	115,163,685	-	203,140	7,473,794	189,249	123,039,532
Public Sector Entities	3,331,422	75	74	7,951,093	-	1,871	10,959,151	662	947,135	-	25,953	23,217,436
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,440,700	-	-	-	1,869,694	3,310,394
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	56,634	-	-	-	336,693	393,327
Corporates	30,733	1,100,343	636,181	343,914	23,027	416,542	1,397,422	5,070	78,325	4,778,592	9,336,743	18,146,892
Regulatory Retail	116,162	16,588	180,257	206,441	41,250	1,508,454	3,392,895	528,881	581,857	10,034,752	16,865,205	33,472,742
Residential Mortgages	1,934	-	3,971	647	-	49,604	174,435	-	5,052	3,595,843	1,580	3,833,066
Higher Risk Assets	-	-	-	-	-	-	60,773	-	-	20,550	412,377	493,700
Other Assets	-	-	-	-	-	-	2,827,618	710	282,313	7,925,454	1,649,493	12,685,588
Securitisation Exposures	-	-	-	-	-	-	61,467	-	-	-	-	61,467
Equity Exposures	-	-	-	11,814	53,971	-	4,045	-	-	253,889	167,037	490,756
Total Standardised Approach	3,480,842	1,117,006	820,483	8,513,909	126,430	1,977,362	135,538,825	535,323	2,097,822	34,082,874	30,854,024	219,144,900
Exposures under the IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	55,219,070	-	-	2,278,154	-	57,497,226
Corporate Exposures	9,186,585	4,363,685	24,918,344	22,296,823	12,289,764	28,263,269	82,758,571	15,191,247	9,328,527	20,003,658	55,284,186	283,884,659
adjustment)	8,856,530	4,339,138	24,362,447	20,780,194	12,045,709	27,140,972	80,848,753	15,045,926	8,992,622	20,003,658	11,312,867	233,728,816
b) Corporates (with firm-size adjustment)	330,055	24,547	555,897	1,516,629	244,055	1,122,297	1,909,818	145,321	335,905	-	43,971,319	50,155,843
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	678,708	81,354	2,388,468	1,989,832	56,967	7,613,688	4,718,838	1,021,508	912,754	153,597,997	38,564,296	211,624,410
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	75,568,382	-	75,568,382
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	16,824,667	-	16,824,667
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	43,963,785	-	43,963,785
d) Other Retail Exposures	678,708	81,354	2,388,468	1,989,832	56,967	7,613,688	4,718,838	1,021,508	912,754	17,241,163	38,564,296	75,267,576
Total IRB Approach	9,865,293	4,445,039	27,306,812	24,286,655	12,346,731	35,876,957	142,696,479	16,212,755	10,241,281	175,879,809	93,848,482	553,006,295
Total Standardised and IRB Approaches	13,346,135	5,562,045	28,127,295	32,800,564	12,473,161	37,854,319	278,235,304	16,748,078	12,339,103	209,962,683	124,702,508	772,151,195

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

Exposure Class	Mining &		Manufacturing	Construction	Electricity, Gas & Trade, Restaurants & Hotels		Finance, Insurance, Real Estate & Business & Communication		Education, Health & Others		Household	Others	Total
	Agriculture	Quarrying			Water Supply	Wholesale, Retail	Transport, Storage	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	RM'000	RM'000	RM'000
As at 30.06.2018													
Exempted Exposures (Standardised Approach)													
Sovereigns/Central Banks	801	-	-	-	8,159	178	86,345,627	-	308,604	-	5,394,782	-	92,058,151
Public Sector Entities	3,460,618	-	87	1,081,060	-	1,028	8,629,051	662	729,214	-	10	-	13,901,730
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	366,250	-	30,392	-	-	-	396,642
Corporates	223,923	858,835	222,496	861,097	1,354,407	387,207	3,874,337	508,302	179,611	-	6,659,652	-	15,129,867
Regulatory Retail	-	-	-	-	-	-	-	-	-	14,452,285	-	-	14,452,285
Residential Mortgages	-	-	-	-	-	-	-	-	-	502,197	-	-	502,197
Higher Risk Assets	-	-	-	-	-	5,248	359	-	-	220,318	-	-	225,925
Other Assets	-	-	-	-	-	-	1,140,330	-	-	1,275,396	6,686,463	-	9,102,189
Securitisation Exposures	-	-	-	-	-	-	61,258	-	-	-	-	-	61,258
Equity Exposures	-	-	-	-	-	1,309	-	-	-	165,483	-	-	166,792
Total Standardised Approach	3,685,342	858,835	222,583	1,942,157	1,362,566	394,970	100,417,212	508,964	1,247,821	16,615,679	18,740,907	-	145,997,036
Exposures under the IRB Approach													
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	73,933,067	-	-	-	-	-	73,933,067
Corporate Exposures	3,345,179	11,989,622	13,505,670	6,043,631	15,987,455	33,513,305	52,857,413	11,002,425	3,120,190	-	68,002,169	-	219,367,059
a) Corporates (excluding Specialised Lending and firm-size adjustment)	3,345,179	11,989,622	13,505,670	6,043,631	15,987,455	33,513,305	52,857,413	11,002,425	3,120,190	-	29,431,452	-	180,796,342
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	38,570,717	-	38,570,717
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	391,447	352,854	222,934	483,303	4,501,688	644,928	115,858	1,618,458	234,489	116,187,353	-	-	124,753,312
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	48,667,554	-	-	48,667,554
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	14,116,334	-	-	14,116,334
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	16,504,290	-	-	16,504,290
d) Other Retail Exposures	391,447	352,854	222,934	483,303	4,501,688	644,928	115,858	1,618,458	234,489	36,899,175	-	-	45,465,134
Total IRB Approach	3,736,626	12,342,476	13,728,604	6,526,934	20,489,143	34,158,233	126,906,338	12,620,883	3,354,679	116,187,353	68,002,169	-	418,053,438
Total Standardised and IRB Approaches	7,421,968	13,201,311	13,951,187	8,469,091	21,851,709	34,553,202	227,323,550	13,129,847	4,602,500	132,803,032	86,743,076	-	564,050,474

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

Exposure Class	Mining &		Manufacturing	Construction	Electricity, Gas & Trade, Restaurants & Hotels		Finance, Insurance, Real Estate & Business		Transport, Storage & Communication	Education, Health & Others		Household	Others	Total
	Agriculture	Quarrying			Water Supply	Hotels	Business	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	RM'000	RM'000	RM'000	RM'000
As at 31.12.2017														
Exempted Exposures (Standardised Approach)														
Sovereigns/Central Banks	591	-	-	-	8,182	891	83,973,212	-	203,140	-	10,000	-	-	84,196,016
Public Sector Entities	3,245,763	-	74	1,749,868	-	1,817	7,583,127	662	737,817	-	25,804	-	-	13,344,932
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	40,715	-	-	-	-	-	-	40,715
Corporates	30,733	1,100,343	600,981	333,324	17,536	361,471	903,033	2,007	73,854	-	7,978,464	-	-	11,401,746
Regulatory Retail	-	461	4,382	2,322	-	21,775	147,603	-	3,262	-	5,269	14,986,693	-	15,171,767
Residential Mortgages	-	-	-	-	-	-	170,472	-	-	-	268,575	-	-	439,047
Higher Risk Assets	-	-	-	-	-	-	4,588	-	-	-	-	206,718	-	211,306
Other Assets	-	-	-	-	-	-	2,212,093	-	416	7,400,129	162,523	-	-	9,775,161
Securitisation Exposures	-	-	-	-	-	-	61,467	-	-	-	-	-	-	61,467
Equity Exposures	-	-	-	11,814	53,971	-	4,045	-	-	253,889	6	-	-	323,725
Total Standardised Approach	3,277,087	1,100,804	605,437	2,097,328	79,689	385,954	95,100,355	2,669	1,018,489	7,927,862	23,370,208	-	-	134,965,882
Exposures under the IRB Approach														
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	66,001,188	-	-	-	-	-	-	66,001,188
Corporate Exposures	6,775,211	3,424,016	19,614,195	15,168,212	11,125,279	24,936,157	74,280,355	13,110,538	8,548,116	-	45,346,300	-	-	222,328,379
a) Corporates (excluding Specialised Lending and firm-size adjustment)	6,775,211	3,424,016	19,614,195	15,168,212	11,125,279	24,936,157	74,280,355	13,110,538	8,548,116	-	10,589,545	-	-	187,571,624
b) Corporates (with firm-size adjustment)	-	-	-	-	-	-	-	-	-	-	34,756,755	-	-	34,756,755
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	340,191	33,878	949,662	842,639	19,776	3,457,929	2,015,534	509,265	396,502	76,710,947	38,465,047	-	-	123,741,370
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	47,066,366	-	-	-	47,066,366
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	14,002,791	-	-	-	14,002,791
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	15,641,790	-	-	-	15,641,790
d) Other Retail Exposures	340,191	33,878	949,662	842,639	19,776	3,457,929	2,015,534	509,265	396,502	-	38,465,047	-	-	47,030,423
Total IRB Approach	7,115,402	3,457,894	20,563,857	16,010,851	11,145,055	28,394,086	142,297,077	13,619,803	8,944,618	76,710,947	83,811,347	-	-	412,070,937
Total Standardised and IRB Approaches	10,392,489	4,558,698	21,169,294	18,108,179	11,224,744	28,780,040	237,397,432	13,622,472	9,963,107	84,638,809	107,181,555	-	-	547,036,819

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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	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 30.06.2018												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	-	-	-	-	-	-	13,384,869	-	96	-	9,533,603	22,918,568
Public Sector Entities	2,510,678	66	-	1,201,207	1,700	46	11,148,585	-	219,754	-	52,904	15,134,940
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1	-	-	-	-	1
Corporates	9,388	811	12,083	101,508	882,077	63,394	1,088,803	174,850	172,816	680	40,936	2,547,346
Regulatory Retail	-	-	-	-	-	-	-	-	-	3,889,832	-	3,889,832
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,930,646	-	2,930,646
Higher Risk Assets	-	-	-	-	-	-	-	-	-	2,710	-	2,710
Other Assets	-	-	-	-	-	-	-	-	-	512,258	-	512,258
Total Standardised Approach	2,520,066	877	12,083	1,302,715	883,777	63,440	25,622,258	174,850	392,666	7,336,126	9,627,443	47,936,301
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	7,831,982	-	-	-	-	7,831,982
Corporate Exposures	3,564,911	2,790,627	1,188,265	15,609,541	2,026,467	11,754,584	4,435,020	5,626,801	249,317	-	9,335,056	56,580,589
a) Corporates (excluding Specialised Lending and firm-size adjustment)	3,442,878	2,673,465	941,333	15,410,246	-	9,512,465	3,981,714	4,886,740	151,921	-	-	41,000,762
b) Corporates (with firm-size adjustment)	122,033	117,162	246,932	199,295	2,026,467	2,242,119	453,306	740,061	97,396	-	9,335,056	15,579,827
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	572,856	598,510	371,994	501,590	5,753,324	920,985	246,421	2,025,402	260,989	95,536,872	-	106,788,943
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	29,134,435	-	29,134,435
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,780,738	-	1,780,738
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	31,073,282	-	31,073,282
d) Other Retail Exposures	572,856	598,510	371,994	501,590	5,753,324	920,985	246,421	2,025,402	260,989	33,548,417	-	44,800,488
Total IRB Approach	4,137,767	3,389,137	1,560,259	16,111,131	7,779,791	12,675,569	12,513,423	7,652,203	510,306	95,536,872	9,335,056	171,201,514
Total Standardised and IRB Approaches	6,657,833	3,390,014	1,572,342	17,413,846	8,663,568	12,739,009	38,135,681	7,827,053	902,972	102,872,998	18,962,499	219,137,815

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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	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 31.12.2017												
Exempted Exposures (Standardised Approach)												
Sovereigns/ Central Banks	-	-	-	-	-	-	27,310,900	-	-	-	-	27,310,900
Public Sector Entities	85,660	75	-	6,201,224	-	53	3,376,025	-	209,318	-	5,299,749	15,172,104
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1	-	-	-	-	1
Corporates	-	-	-	-	-	-	-	2,982	-	1,469,348	1,135,718	2,608,048
Regulatory Retail	-	-	-	-	-	-	-	-	-	3,802,927	-	3,802,927
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,899,249	-	2,899,249
Higher Risk Assets	-	-	-	-	-	-	-	-	-	10,413	-	10,413
Other Assets	-	-	-	-	-	-	-	-	-	525,325	-	525,325
Total Standardised Approach	85,660	75	-	6,201,224	-	53	30,686,926	2,982	209,318	8,707,262	6,435,467	52,328,967
Exposures under IRB Approach												
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	8,839,203	-	-	-	-	8,839,203
Corporate Exposures	2,298,437	900,773	4,817,708	6,872,006	754,410	2,007,747	7,948,038	1,973,170	623,198	-	24,608,509	52,803,996
a) Corporates (excluding Specialised Lending and firm-size adjustment)	1,968,382	876,226	4,261,811	5,355,377	510,355	885,450	6,038,220	1,827,849	287,293	-	15,393,944	37,404,907
b) Corporates (with firm-size adjustment)	330,055	24,547	555,897	1,516,629	244,055	1,122,297	1,909,818	145,321	335,905	-	9,214,565	15,399,089
c) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	338,517	47,476	1,438,806	1,147,192	37,190	4,155,759	2,703,304	512,244	516,252	90,963,607	99,250	101,959,597
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	27,676,591	-	27,676,591
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,674,643	-	1,674,643
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	30,583,616	-	30,583,616
d) Other Retail Exposures	338,517	47,476	1,438,806	1,147,192	37,190	4,155,759	2,703,304	512,244	516,252	31,028,757	99,250	42,024,747
Total IRB Approach	2,636,954	948,249	6,256,514	8,019,198	791,600	6,163,506	19,490,545	2,485,414	1,139,450	90,963,607	24,707,759	163,602,796
Total Standardised and IRB Approaches	2,722,614	948,324	6,256,514	14,220,422	791,600	6,163,559	50,177,471	2,488,396	1,348,768	99,670,869	31,143,226	215,931,763

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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 30.06.2018				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	37,083,608	31,371,608	57,834,895	126,290,111
Public Sector Entities	5,233,807	9,786,611	8,091,252	23,111,670
Banks, Development Financial Institutions & MDBs	407,197	1,065,261	-	1,472,458
Insurance Cos, Securities Firms & Fund Managers	-	416,129	-	416,129
Corporates	3,756,699	15,742,635	2,346,192	21,845,526
Regulatory Retail	10,044,346	16,253,204	7,317,195	33,614,745
Residential Mortgages	22,733	130,378	3,820,780	3,973,891
Higher Risk Assets	69,234	415,050	18,907	503,191
Other Assets	1,948,252	2,083,535	8,117,419	12,149,206
Securitisation Exposures	10,054	51,204	-	61,258
Equity Exposures	-	232,385	-	232,385
Total Standardised Approach	58,575,930	77,548,000	87,546,640	223,670,570
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	52,957,018	8,703,617	4,472,534	66,133,169
Corporate Exposures	95,907,897	102,960,404	85,256,781	284,125,082
a) Corporates (excluding Specialised Lending and firm-size adjustment)	94,277,883	92,507,633	43,189,022	229,974,538
b) Corporates (with firm-size adjustment)	1,630,014	10,452,771	42,067,759	54,150,544
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	8,404,774	45,783,633	169,346,508	223,534,915
a) Residential Mortgages	408,980	2,895,747	72,131,501	75,436,228
b) Qualifying Revolving Retail Exposures	1,254,070	15,125,738	634,689	17,014,497
c) Hire Purchase Exposures	931,903	19,529,222	29,872,740	50,333,865
d) Other Retail Exposures	5,809,821	8,232,926	66,707,578	80,750,325
Total IRB Approach	157,269,689	157,447,654	259,075,823	573,793,166
Total Standardised and IRB Approaches	215,845,619	234,995,654	346,622,463	797,463,736
As at 31.12.2017				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	48,596,474	28,980,667	45,462,391	123,039,532
Public Sector Entities	6,818,984	8,688,987	7,709,465	23,217,436
Banks, Development Financial Institutions & MDBs	1,399,984	1,910,410	-	3,310,394
Insurance Cos, Securities Firms & Fund Managers	-	393,327	-	393,327
Corporates	3,874,607	11,847,971	2,424,314	18,146,892
Regulatory Retail	10,317,578	15,864,963	7,290,201	33,472,742
Residential Mortgages	19,528	138,668	3,674,870	3,833,066
Higher Risk Assets	95,662	362,798	35,240	493,700
Other Assets	1,506,974	2,246,522	8,932,092	12,685,588
Securitisation Exposures	-	61,467	-	61,467
Equity Exposures	-	490,756	-	490,756
Total Standardised Approach	72,629,791	70,986,536	75,528,573	219,144,900
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	42,927,300	7,849,603	6,720,323	57,497,226
Corporate Exposures	95,261,469	102,869,853	85,753,337	283,884,659
a) Corporates (excluding Specialised Lending and firm-size adjustment)	93,935,962	92,336,888	47,455,966	233,728,816
b) Corporates (with firm-size adjustment)	1,325,507	10,532,965	38,297,371	50,155,843
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	7,589,845	41,328,999	162,705,566	211,624,410
a) Residential Mortgages	383,501	4,099,596	71,085,285	75,568,382
b) Qualifying Revolving Retail Exposures	818,316	15,073,270	933,081	16,824,667
c) Hire Purchase Exposures	918,921	14,036,907	29,007,957	43,963,785
d) Other Retail Exposures	5,469,107	8,119,226	61,679,243	75,267,576
Total IRB Approach	145,778,614	152,048,455	255,179,226	553,006,295
Total Standardised and IRB Approaches	218,408,405	223,034,991	330,707,799	772,151,195

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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 30.06.2018				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	23,813,547	23,517,301	44,727,303	92,058,151
Public Sector Entities	654,260	9,294,366	3,953,104	13,901,730
Banks, Development Financial Institutions & MDBs	2,612	394,030	-	396,642
Corporates	1,335,896	13,452,937	341,034	15,129,867
Regulatory Retail	6,177,248	4,442,504	3,832,533	14,452,285
Residential Mortgages	768	16,963	484,466	502,197
Higher Risk Assets	26,953	180,106	18,866	225,925
Other Assets	1,199,562	128,067	7,774,560	9,102,189
Securitisation Exposures	10,054	51,204	-	61,258
Equity Exposures	-	166,792	-	166,792
Total Standardised Approach	33,220,900	51,644,270	61,131,866	145,997,036
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	56,184,686	10,148,190	7,600,191	73,933,067
Corporate Exposures	59,397,179	95,398,123	64,571,757	219,367,059
a) Corporates (excluding Specialised Lending and firm-size adjustment)	59,397,179	95,398,123	26,001,040	180,796,342
b) Corporates (with firm-size adjustment)	-	-	38,570,717	38,570,717
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	4,202,984	25,968,951	94,581,377	124,753,312
a) Residential Mortgages	367,366	1,103,984	47,196,204	48,667,554
b) Qualifying Revolving Retail Exposures	771,251	12,757,976	587,107	14,116,334
c) Hire Purchase Exposures	314,388	7,102,958	9,086,944	16,504,290
d) Other Retail Exposures	2,749,979	5,004,033	37,711,122	45,465,134
Total IRB Approach	119,784,849	131,515,264	166,753,325	418,053,438
Total Standardised and IRB Approaches	153,005,749	183,159,534	227,885,191	564,050,474
As at 31.12.2017				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	26,193,849	22,063,963	35,938,204	84,196,016
Public Sector Entities	682,342	8,267,373	4,395,217	13,344,932
Banks, Development Financial Institutions & MDBs	-	40,715	-	40,715
Corporates	1,134,575	9,420,789	846,382	11,401,746
Regulatory Retail	6,163,397	5,116,301	3,892,069	15,171,767
Residential Mortgages	1,201	18,697	419,149	439,047
Higher Risk Assets	53,629	129,440	28,237	211,306
Other Assets	71,663	1,297,953	8,405,545	9,775,161
Securitisation Exposures	-	61,467	-	61,467
Equity Exposures	-	323,725	-	323,725
Total Standardised Approach	34,300,656	46,740,423	53,924,803	134,965,882
<u>Exposures under the IRB Approach</u>				
Banks, Development Financial Institutions & MDBs	44,446,178	15,641,279	5,913,731	66,001,188
Corporate Exposures	60,763,256	95,946,050	65,619,073	222,328,379
a) Corporates (excluding Specialised Lending and firm-size adjustment)	60,763,256	95,946,050	30,862,318	187,571,624
b) Corporates (with firm-size adjustment)	-	-	34,756,755	34,756,755
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	3,673,250	26,259,616	93,808,504	123,741,370
a) Residential Mortgages	341,083	1,114,605	45,610,678	47,066,366
b) Qualifying Revolving Retail Exposures	393,017	12,736,328	873,446	14,002,791
c) Hire Purchase Exposures	288,806	7,415,823	7,937,161	15,641,790
d) Other Retail Exposures	2,650,344	4,992,860	39,387,219	47,030,423
Total IRB Approach	108,882,684	137,846,945	165,341,308	412,070,937
Total Standardised and IRB Approaches	143,183,340	184,587,368	219,266,111	547,036,819

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

Exposure Class As at 30.06.2018	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Exempted Exposures (Standardised Approach)				
Sovereigns/ Central Banks	8,562,271	2,820,443	11,535,854	22,918,568
Public Sector Entities	4,579,548	492,244	10,063,148	15,134,940
Banks, Development Financial Institutions & MDBs	-	1	-	1
Corporates	99,522	1,334,538	1,113,286	2,547,346
Regulatory Retail	713,299	1,506,017	1,670,516	3,889,832
Residential Mortgage	1,123	49,764	2,879,759	2,930,646
Higher Risk Assets	1,918	750	42	2,710
Other Assets	4,787	-	507,471	512,258
Total Standardised Approach	13,962,468	6,203,757	27,770,076	47,936,301
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	7,311,309	393,384	127,289	7,831,982
Corporate Exposures	25,368,011	15,767,582	15,444,996	56,580,589
a) Corporates (excluding Specialised Lending and firm-size adjustment)	23,737,997	5,314,811	11,947,954	41,000,762
b) Corporates (with firm-size adjustment)	1,630,014	10,452,771	3,497,042	15,579,827
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	3,421,494	15,410,505	87,956,944	106,788,943
a) Residential Mortgages	20,593	423,059	28,690,783	29,134,435
b) Qualifying Revolving Retail Exposures	93,022	1,679,602	8,114	1,780,738
c) Hire Purchase Exposures	248,036	10,078,952	20,746,294	31,073,282
d) Other Retail Exposures	3,059,843	3,228,892	38,511,753	44,800,488
Total IRB Approach	36,100,814	31,571,471	103,529,229	171,201,514
Total Standardised and IRB Approaches	50,063,282	37,775,228	131,299,305	219,137,815
As at 31.12.2017				
Exempted Exposures (Standardised Approach)				
Sovereigns/ Central Banks	16,814,029	2,392,569	8,104,302	27,310,900
Public Sector Entities	6,136,642	421,613	8,613,849	15,172,104
Banks, Development Financial Institutions & MDBs	-	1	-	1
Corporates	80,832	1,345,208	1,182,008	2,608,048
Regulatory Retail	644,323	1,519,184	1,639,420	3,802,927
Residential Mortgage	859	44,334	2,854,056	2,899,249
Higher Risk Assets	2,588	822	7,003	10,413
Other Assets	1,361	-	523,964	525,325
Total Standardised Approach	23,680,634	5,723,731	22,924,602	52,328,967
Exposures under the IRB Approach				
Banks, Development Financial Institutions & MDBs	7,626,287	1,134,011	78,905	8,839,203
Corporate Exposures	22,734,087	15,531,324	14,538,585	52,803,996
a) Corporates (excluding Specialised Lending and firm-size adjustment)	21,408,580	4,998,359	10,997,968	37,404,907
b) Corporates (with firm-size adjustment)	1,325,507	10,532,965	3,540,617	15,399,089
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	3,120,789	14,452,556	84,386,252	101,959,597
a) Residential Mortgages	19,395	395,841	27,261,355	27,676,591
b) Qualifying Revolving Retail Exposures	12,548	1,644,771	17,324	1,674,643
c) Hire Purchase Exposures	270,083	9,285,578	21,027,955	30,583,616
d) Other Retail Exposures	2,818,763	3,126,366	36,079,618	42,024,747
Total IRB Approach	33,481,163	31,117,891	99,003,742	163,602,796
Total Standardised and IRB Approaches	57,161,797	36,841,622	121,928,344	215,931,763

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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	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 30.06.2018						
Agriculture	113,972	144,062	53,180	179,605	22,625	(14,735)
Mining & quarrying	677,553	12,659	332,443	51,587	91,512	-
Manufacturing	1,077,357	389,680	954,151	352,082	175,894	(40,759)
Construction	1,127,084	324,507	563,250	394,830	91,771	(27,162)
Electricity, gas & water supply	1,866,556	1,021,376	512,009	153,036	216,371	(2,850)
Wholesale, retail trade, restaurants & hotels	2,129,212	683,732	955,268	469,354	433,701	(901,417)
Finance, insurance, real estate & business	1,803,685	669,080	1,036,714	763,167	145,578	(68,924)
Transport, storage & communication	2,417,383	2,745,799	1,406,808	410,054	(46,388)	(110,786)
Education, health & others	334,401	223,769	73,169	122,622	12,494	(856)
Household	1,643,678	7,071,335	584,835	987,220	308,550	(96,336)
Others	75,659	2,388,937	135,191	221,311	180,430	(74,671)
Total	13,266,540	15,674,936	6,607,018	4,104,868	1,632,538	(1,338,496)

	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 31.12.2017						
Agriculture	85,760	123,833	23,237	93,260	8,658	(85,684)
Mining & quarrying	380,252	13,152	248,278	33,720	74,196	(135,393)
Manufacturing	1,279,606	367,539	402,759	692,296	87,306	(168,788)
Construction	821,101	452,369	233,596	464,140	66,230	(38,309)
Electricity, gas & water supply	447,444	18,723	284,372	55,830	139,469	(37,408)
Wholesale, retail trade, restaurants & hotels	1,856,751	885,885	609,528	658,584	219,030	(184,305)
Finance, insurance, real estate & business	2,584,452	1,443,530	1,247,159	986,324	287,480	(52,707)
Transport, storage & communication	2,543,342	283,085	1,006,851	320,656	603,165	(143,564)
Education, health & others	32,454	152,445	1,018	51,691	(10,129)	-
Household	1,344,443	17,322,087	58,737	582,518	26,299	(12,388)
Others	174,298	737,232	4,996	201,174	2,328	-
Total	11,549,903	21,799,880	4,120,531	4,140,193	1,504,032	(858,546)

Notes:

1 General provision refers to loss allowance measured at an amount equal to 12-months expected credit losses (Stage 1) and lifetime expected credit losses for non-credit impaired (Stage 2).

2 Specific provision refers to loss allowance measured at an amount equal to lifetime expected credit losses for credit-impaired exposures (Stage 3).

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

	Impaired Loans,			General Provision	Specific Provision	Specific
	Advances and Financing	Past Due Loans	Specific Provision		Charges / Write Back	Provision Write-Offs
As at 30.06.2018	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	56,663	29,626	31,857	74,493	16,678	(14,448)
Mining & quarrying	46,209	9,557	38,552	37,215	1,489	-
Manufacturing	683,642	146,874	653,103	169,227	(22,016)	(32,322)
Construction	889,807	189,318	439,155	268,803	26,524	(21,615)
Electricity, gas & water supply	1,819,051	966,911	492,846	53,799	265,577	(19)
Wholesale, retail trade, restaurants & hotels	1,488,628	257,272	637,750	288,706	113,592	(877,771)
Finance, insurance, real estate & business	1,433,711	278,798	826,809	449,045	35,475	(8,858)
Transport, storage & communication	1,597,051	638,636	937,424	105,272	336,985	(66,550)
Education, health & others	248,724	38,258	54,081	48,825	(1,182)	(455)
Household	790,894	3,627,443	244,064	582,990	65,188	(32,476)
Others	62,654	945,865	127,488	68,637	48,854	(64,573)
Total	9,117,034	7,128,558	4,483,129	2,147,012	887,164	(1,119,087)

	Impaired Loans,			Collective IA Allowance	Charges / Write	IA
	Advances and Financing	Past Due Loans	Individual Allowance		Back	Write-Offs
As at 31.12.2017	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	50,850	69,964	13,241	50,855	5,534	(4,872)
Mining & quarrying	43,218	8,495	41,476	21,128	32,778	-
Manufacturing	912,283	241,077	325,411	457,611	16,627	(74,450)
Construction	682,670	280,620	218,868	337,715	61,099	(38,309)
Electricity, gas & water supply	253,586	3,868	214,386	19,607	64,610	-
Wholesale, retail trade, restaurants & hotels	1,349,902	547,929	448,879	421,379	101,935	(53,515)
Finance, insurance, real estate & business	2,280,798	529,872	1,133,847	805,769	267,569	(19,284)
Transport, storage & communication	1,702,644	197,824	603,759	274,206	445,498	(127,296)
Education, health & others	13,873	66,537	-	40,821	-	-
Household	763,610	6,967,372	2,753	319,025	2,842	-
Others	17,407	5,552	-	86,554	1,004	-
Total	8,070,841	8,919,110	3,002,620	2,834,670	999,496	(317,726)

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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	Specific Provision RM'000	General Provision RM'000	Specific Provision Charges / Write Back RM'000	Specific Provision Write-Offs RM'000
As at 30.06.2018						
Agriculture	34,648	49,792	12,411	87,980	4,242	(216)
Mining & quarrying	471,834	1,535	223,678	8,301	85,735	-
Manufacturing	65,998	45,444	40,581	111,708	(1,010)	(4,193)
Construction	231,087	123,860	121,418	113,371	69,282	(5,536)
Electricity, gas & water supply	20,208	42,997	11,637	80,121	11,038	(338)
Wholesale, retail trade, restaurants & hotels	201,579	162,841	123,893	109,620	278,713	(10,046)
Finance, insurance, real estate & business	227,865	120,359	139,283	172,404	10,798	(4,653)
Transport, storage & communication	526,804	2,042,037	383,125	288,948	(392,646)	(44,118)
Education, health & others	15,950	39,724	4,831	35,352	429	(381)
Household	511,318	2,785,869	236,820	281,585	143,960	(4,919)
Others	1,578	1,429,474	1,243	150,077	131,612	(10,040)
Total	2,308,869	6,843,932	1,298,920	1,439,467	342,153	(84,440)

	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 31.12.2017						
Agriculture	23,072	42,588	3,359	33,353	3,206	-
Mining & quarrying	228,539	2,027	141,009	7,847	(34,259)	-
Manufacturing	71,881	100,379	13,460	100,650	14,322	(7,433)
Construction	97,736	125,748	10,288	104,073	2,841	-
Electricity, gas & water supply	712	12,387	-	19,522	-	-
Wholesale, retail trade, restaurants & hotels	166,371	188,496	56,821	170,372	391	(2,815)
Finance, insurance, real estate & business	204,002	243,687	100,658	121,228	6,935	-
Transport, storage & communication	539,245	42,377	335,204	28,567	79,636	(14,182)
Education, health & others	12,404	69,912	379	6,373	379	-
Household	358,972	10,207,505	-	204,332	-	-
Others	7,599	5,381	-	24,866	-	-
Total	1,710,533	11,040,487	661,178	821,183	73,451	(24,430)

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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	Specific Provision RM '000	Specific Provision		
				General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Group						
As at 30.06.2018						
Malaysia	6,344,562	12,294,266	3,617,733	2,899,864	643,409	(318,951)
Singapore	4,588,916	1,647,837	1,802,788	391,443	545,334	(79,852)
Indonesia	1,497,531	1,345,388	603,511	384,311	388,032	(122,702)
Others Overseas Unit	835,531	387,445	582,986	429,250	55,763	(816,991)
Total	13,266,540	15,674,936	6,607,018	4,104,868	1,632,538	(1,338,496)

	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
Malaysia	5,619,324	17,880,667	1,724,584	2,622,845	267,236	(239,329)
Singapore	2,931,842	2,048,224	867,371	731,590	701,257	(82,792)
Indonesia	1,417,698	1,410,066	326,431	364,792	386,319	(488,395)
Others Overseas Unit	1,581,039	460,923	1,202,145	420,966	149,220	(48,030)
Total	11,549,903	21,799,880	4,120,531	4,140,193	1,504,032	(858,546)

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	Specific Provision RM '000	Specific Provision		
				General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Global						
As at 30.06.2018						
Malaysia	4,023,008	5,449,304	2,307,284	1,460,093	301,321	(234,511)
Singapore	4,572,961	1,647,837	1,797,784	390,298	545,566	(79,852)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	521,065	31,417	378,061	296,621	40,277	(804,724)
Total	9,117,034	7,128,558	4,483,129	2,147,012	887,164	(1,119,087)

	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
Malaysia	3,896,008	6,838,942	1,051,832	1,801,020	187,810	(208,895)
Singapore	2,897,765	2,048,224	862,033	731,590	698,780	(82,792)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	1,277,068	31,944	1,088,755	302,060	112,906	(26,039)
Total	8,070,841	8,919,110	3,002,620	2,834,670	999,496	(317,726)

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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	Specific Provision RM '000	Specific Provision		
				General Provision RM '000	Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Islamic						
As at 30.06.2018						
Malaysia	2,308,869	6,843,932	1,298,920	1,439,467	342,153	(84,440)
Others Overseas Unit	-	-	-	-	-	-
Total	2,308,869	6,843,932	1,298,920	1,439,467	342,153	(84,440)

	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
Malaysia	1,710,533	11,040,487	661,178	821,183	73,451	(24,430)
Others Overseas Unit	-	-	-	-	-	-
Total	1,710,533	11,040,487	661,178	821,183	73,451	(24,430)

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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 30.06.2018					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	2,537,652	43.61	12.33	-	312,980
0.0470 - 0.1460	46,894,220	53.81	14.68	39,580	6,884,131
0.1460 - 0.9280	14,250,455	53.96	42.88	6,621	6,111,087
0.9280 - 100	2,450,842	45.00	111.86	-	2,741,594
100	-	-	-	-	-
Total for Bank Exposures	66,133,169			46,201	16,049,792
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	29,152,951	43.81	19.70	3,930,048	5,744,295
0.1200 - 0.6440	102,181,080	43.99	51.60	8,787,617	52,720,978
0.6440 - 3.4650	80,707,254	40.98	90.72	2,836,415	73,217,769
3.4650 - 99.9999	10,318,809	41.46	154.71	370,396	15,964,738
100	7,614,444	43.60	0.08	90,486	5,759
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	229,974,538			16,014,962	147,653,539
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,422,795	41.21	22.36	26,025	541,718
0.1200 - 0.6440	18,220,456	40.25	46.96	424,860	8,557,193
0.6440 - 3.4650	26,292,447	38.79	76.11	474,193	20,010,635
3.4650 - 99.9999	5,697,815	36.91	125.10	97,780	7,127,759
100	1,517,031	41.66	-	367	-
Total for Corporate (with firm-size adjustment)	54,150,544			1,023,225	36,237,305
Total Non-Retail Exposures	350,258,251			17,084,388	199,940,636
As at 31.12.2017					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	1,751,496	45.58	17.09	3	299,333
0.0470 - 0.1460	37,855,525	53.62	18.15	39,278	6,869,277
0.1460 - 0.9280	15,450,182	53.95	52.30	63,207	8,080,189
0.9280 - 100	2,440,021	48.29	116.68	11,672	2,847,020
100	-	-	-	-	-
Total for Bank Exposures	57,497,224			114,160	18,095,819
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	28,008,648	44.08	21.37	3,779,300	5,986,137
0.1200 - 0.6440	103,396,022	44.00	50.81	6,356,518	52,536,778
0.6440 - 3.0000	82,336,019	43.66	94.63	3,343,125	77,917,862
3.0000 - 100	11,660,365	42.12	155.87	586,540	18,174,506
100	8,327,762	43.60	-	85,155	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	233,728,816			14,150,638	154,615,283
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	2,584,401	41.33	21.35	26,362	551,646
0.1200 - 0.6440	15,700,959	41.03	46.09	417,410	7,237,333
0.6440 - 3.0000	25,179,676	38.08	75.85	333,508	19,099,730
3.0000 - 100	5,208,999	36.66	122.61	94,300	6,386,559
100	1,481,809	42.24	-	2,029	-
Total for Corporate (with firm-size adjustment)	50,155,844			873,609	33,275,268
Total Non-Retail Exposures	341,381,884			15,138,407	205,986,370

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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 30.06.2018					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	2,388,192	38.06	12.04	-	287,546
0.0470 - 0.1460	57,085,783	45.23	16.10	19,019	9,191,773
0.1460 - 0.9280	12,206,774	44.95	42.11	5,655	5,139,808
0.9280 - 100	2,252,318	45.00	111.06	1	2,501,377
100	-	-	-	-	-
Total for Bank Exposures	73,933,067			24,675	17,120,504
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	21,259,891	41.71	19.83	2,716,502	4,214,787
0.1200 - 0.6440	87,999,633	43.36	50.93	6,550,304	44,820,704
0.6440 - 3.4650	59,215,846	42.64	88.74	1,675,454	52,549,121
3.4650 - 99.9999	6,864,281	40.09	156.10	283,619	10,714,885
100	5,456,691	42.88	0.01	89,981	394
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	180,796,342			11,315,860	112,299,891
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,613,543	40.52	21.36	25,357	344,610
0.1200 - 0.6440	13,492,932	39.83	47.60	267,436	6,422,385
0.6440 - 3.4650	18,233,775	38.69	73.95	373,607	13,483,490
3.4650 - 99.9999	4,022,801	36.77	123.40	77,129	4,964,200
100	1,207,666	40.05	-	210	-
Total for Corporate (with firm-size adjustment)	38,570,717			743,739	25,214,685
Total Non-Retail Exposures	293,300,126			12,084,274	154,635,080
As at 31.12.2017					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	1,659,364	47.88	17.10	3	283,710
0.0470 - 0.1460	47,589,136	45.31	19.72	20,328	9,383,295
0.1460 - 0.9280	14,489,720	44.95	52.78	61,543	7,648,249
0.9280 - 100	2,262,968	45.00	115.88	4,172	2,622,340
100	-	-	-	-	-
Total for Bank Exposures	66,001,188			86,046	19,937,594
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000-0.1200	22,827,455	44.58	21.44	2,670,330	4,894,952
0.1200-0.6440	90,275,324	42.85	50.05	4,214,312	45,184,316
0.6440-3.0000	60,830,330	43.18	92.16	2,378,740	56,063,630
3.0000-100	7,640,005	40.95	158.96	381,531	12,144,833
100	5,998,510	43.10	-	83,686	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	187,571,624			9,728,599	118,287,731
Corporate (with firm-size adjustment)					
0.0000-0.1200	1,742,713	39.41	20.58	22,085	358,572
0.1200-0.6440	11,065,963	39.93	45.45	289,547	5,029,742
0.6440-3.0000	17,171,956	38.33	72.49	261,879	12,448,600
3.0000-100	3,555,645	35.47	119.09	72,226	4,234,396
100	1,220,478	41.18	-	1,976	-
Total for Corporate (with firm-size adjustment)	34,756,755			647,713	22,071,310
Total Non-Retail Exposures	288,329,567			10,462,358	160,296,635

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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 30.06.2018					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	6,282,834	44.96	14.73	20,561	925,244
0.1460 - 0.9280	1,549,148	45.00	40.66	-	629,822
0.9280 - 100	-	-	-	-	-
100	-	-	-	-	-
Total for Bank Exposures	7,831,982			20,561	1,555,066
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	9,288,949	44.92	20.02	1,213,546	1,859,236
0.1200 - 0.6440	19,205,892	43.93	53.16	2,236,675	10,210,331
0.6440 - 3.4650	9,976,573	33.86	70.91	1,098,342	7,074,116
3.4650 - 99.9999	1,206,575	39.89	146.82	83,791	1,771,479
100	1,322,773	42.33	0.41	505	5,367
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	41,000,762			4,632,859	20,920,529
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	809,252	41.91	24.36	668	197,108
0.1200 - 0.6440	4,727,524	40.67	45.16	157,424	2,134,808
0.6440 - 3.4650	8,058,673	38.89	81.00	100,585	6,527,145
3.4650 - 99.9999	1,675,014	37.05	129.17	20,651	2,163,560
100	309,364	43.27	-	158	-
Total for Corporate (with firm-size adjustment)	15,579,827			279,486	11,022,621
Total Non-Retail Exposures	64,412,571			4,932,906	33,498,216
As at 31.12.2017					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	8,234,154	45.00	13.34	17,223	1,098,347
0.1460 - 0.9280	597,171	45.00	43.21	-	258,060
0.9280 - 100	7,878	30.72	31.86	7,500	2,510
100	-	-	-	-	-
Total for Bank Exposures	8,839,203			24,723	1,358,917
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	9,923,684	44.80	22.70	1,108,970	2,253,046
0.1200 - 0.6440	16,946,240	44.56	49.47	2,141,663	8,382,812
0.6440 - 3.0000	8,013,206	44.56	101.84	868,076	8,160,429
3.0000 - 100	1,102,797	44.14	154.84	14,450	1,707,625
100	1,418,980	43.72	-	1,469	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	37,404,907			4,134,628	20,503,912
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	841,688	43.24	22.94	4,277	193,074
0.1200 - 0.6440	4,634,996	42.12	47.63	127,863	2,207,590
0.6440 - 3.0000	8,007,720	37.83	83.06	71,629	6,651,130
3.0000 - 100	1,653,355	37.86	130.17	22,074	2,152,163
100	261,330	43.31	-	53	-
Total for Corporate (with firm-size adjustment)	15,399,089			225,896	11,203,957
Total Non-Retail Exposures	61,643,199			4,385,247	33,066,786

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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 30.06.2018					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	40,154,610	13.68	8.75	22,648	3,513,170
0.5900 - 3.3330	28,558,288	15.21	21.56	36,603	6,157,424
3.3330 - 18.7500	4,777,465	16.18	58.26	12,961	2,783,162
18.7500 - 100	1,237,292	13.84	75.15	873	929,789
100	708,573	40.71	88.70	1,211	628,495
Total for Residential Mortgages Exposures	75,436,228			74,296	14,012,040
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	8,452,796	68.08	11.73	5,754,756	991,137
0.5900 - 3.3330	6,813,745	67.78	34.84	3,366,035	2,373,880
3.3330 - 18.7500	1,398,420	66.17	109.45	251,151	1,530,509
18.7500 - 100	304,083	63.37	206.71	56,723	628,555
100	45,453	75.32	116.68	9,155	53,036
Total for Qualifying Revolving Retail Exposures	17,014,497			9,437,820	5,577,117
Hire Purchase Exposures					
0.0000 - 0.5900	39,784,805	42.96	16.91	-	6,726,186
0.5900 - 3.3330	5,957,211	40.97	44.97	-	2,678,942
3.3330 - 18.7500	1,877,618	40.61	62.50	-	1,173,516
18.7500 - 100	391,625	40.56	104.78	-	410,362
100	2,322,606	81.77	61.16	-	1,420,454
Total Hire Purchase Exposures	50,333,865			-	12,409,460
Other Retail Exposures					
0.0000 - 0.5900	22,696,168	20.51	11.47	2,236,317	2,602,775
0.5900 - 3.3330	37,789,322	19.74	22.40	4,932,286	8,463,028
3.3330 - 18.7500	16,461,511	13.30	21.89	388,521	3,603,124
18.7500 - 100	2,909,013	22.08	49.79	48,548	1,448,268
100	894,311	39.58	44.95	8,847	402,027
Total Other Retail Exposures	80,750,325			7,614,519	16,519,222
Total Retail Exposures	223,534,915			17,126,635	48,517,839
As at 31.12.2017					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	39,565,929	13.73	8.75	25,422	3,460,897
0.5900 - 3.3330	29,205,603	15.38	22.21	36,866	6,486,324
3.3330 - 18.7500	4,934,269	16.64	59.74	16,295	2,947,493
18.7500 - 100	1,341,093	14.01	76.20	1,754	1,021,941
100	521,488	37.66	91.52	711	477,264
Total for Residential Mortgages Exposures	75,568,382			81,048	14,393,919
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	8,456,166	68.26	11.93	5,703,279	1,008,903
0.5900 - 3.3330	6,532,996	67.71	34.82	2,984,162	2,274,650
3.3330 - 18.7500	1,509,084	65.83	109.32	252,468	1,649,777
18.7500 - 100	282,600	63.18	199.78	46,914	564,582
100	43,821	75.56	118.12	9,060	51,760
Total for Qualifying Revolving Retail Exposures	16,824,667			8,995,883	5,549,672
Hire Purchase Exposures					
0.0000 - 0.5900	33,968,055	42.95	15.22	-	5,169,005
0.5900 - 3.3330	5,585,375	40.82	43.37	-	2,422,480
3.3330 - 18.7500	1,983,018	40.32	61.22	-	1,214,004
18.7500 - 100	411,204	39.96	96.66	-	397,464
100	2,016,133	81.58	46.17	-	930,925
Total Hire Purchase Exposures	43,963,785			-	10,133,878
Other Retail Exposures					
0.0000 - 0.5900	22,837,743	20.77	11.41	2,982,642	2,605,800
0.5900 - 3.3330	37,491,078	18.59	22.34	4,711,507	8,375,429
3.3330 - 18.7500	11,886,910	15.44	25.92	579,744	3,081,125
18.7500 - 100	2,298,769	24.56	57.15	49,904	1,313,856
100	753,076	43.24	52.69	6,952	396,770
Total Other Retail Exposures	75,267,576			8,230,749	15,772,980
Total Retail Exposures	211,624,410			17,307,680	45,850,449

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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 30.06.2018					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	28,171,146	13.02	8.14	22,592	2,293,355
0.5900 - 3.3330	17,039,811	14.39	20.07	33,002	3,419,595
3.3330 - 18.7500	2,525,332	14.86	54.88	11,106	1,385,994
18.7500 - 100	590,538	13.04	74.48	753	439,809
100	340,727	35.47	97.73	675	332,977
Total for Residential Mortgages Exposures	48,667,554			68,128	7,871,730
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	7,587,535	74.41	12.15	5,368,644	922,129
0.5900 - 3.3330	5,395,459	73.82	33.84	2,944,191	1,825,780
3.3330 - 18.7500	937,509	70.59	101.50	237,336	951,529
18.7500 - 100	170,148	65.00	189.04	50,219	321,640
100	25,683	88.90	120.21	4,011	30,872
Total for Qualifying Revolving Retail Exposures	14,116,334			8,604,401	4,051,950
Hire Purchase Exposure					
0.0000 - 0.5900	14,252,830	40.86	15.30	-	2,180,030
0.5900 - 3.3330	1,687,185	39.17	41.91	-	707,163
3.3330 - 18.7500	420,496	40.17	61.52	-	258,671
18.7500 - 100	80,535	40.72	104.14	-	83,873
100	63,244	81.87	208.52	-	131,879
Total Hire Purchase Exposures	16,504,290			-	3,361,616
Other Retail Exposures					
0.0000 - 0.5900	16,804,958	16.81	10.17	2,136,684	1,708,471
0.5900 - 3.3330	21,406,651	19.91	21.56	4,685,868	4,615,531
3.3330 - 18.7500	5,748,430	14.92	23.89	349,035	1,373,122
18.7500 - 100	1,064,136	26.50	63.67	30,573	677,555
100	440,959	42.66	64.01	5,325	282,272
Total Other Retail Exposures	45,465,134			7,207,485	8,656,951
Total Retail Exposures	124,753,312			15,880,014	23,942,247
As at 31.12.2017					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	27,976,664	12.95	8.09	22,583	2,262,260
0.5900 - 3.3330	15,684,367	14.36	20.36	35,199	3,193,686
3.3330 - 18.7500	2,475,476	14.80	54.64	14,515	1,352,610
18.7500 - 100	658,197	13.08	74.67	1,616	491,508
100	271,662	30.37	105.65	482	287,014
Total for Residential Mortgages Exposures	47,066,366			74,395	7,587,078
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	7,644,629	74.78	12.34	5,350,639	943,031
0.5900 - 3.3330	5,172,424	73.67	33.72	2,633,533	1,744,025
3.3330 - 18.7500	992,313	69.92	101.27	237,158	1,004,883
18.7500 - 100	169,054	64.62	186.77	39,884	315,748
100	24,371	89.38	122.63	4,006	29,886
Total for Qualifying Revolving Retail Exposures	14,002,791			8,265,220	4,037,573
Hire Purchase Exposure					
0.0000 - 0.5900	13,412,684	40.84	15.40	-	2,065,889
0.5900 - 3.3330	1,629,509	38.90	41.50	-	676,255
3.3330 - 18.7500	454,395	39.62	60.92	-	276,817
18.7500 - 100	80,637	39.23	100.37	-	80,936
100	64,565	80.53	215.04	-	138,841
Total Hire Purchase Exposures	15,641,790			-	3,238,738
Other Retail Exposures					
0.0000 - 0.5900	17,435,879	16.80	10.09	2,878,329	1,759,486
0.5900 - 3.3330	23,866,699	19.37	21.36	4,350,874	5,097,580
3.3330 - 18.7500	4,373,744	17.71	28.74	414,945	1,256,986
18.7500 - 100	947,404	28.78	69.79	28,701	661,156
100	406,697	43.09	68.65	3,984	279,179
Total Other Retail Exposures	47,030,423			7,676,833	9,054,387
Total Retail Exposures	123,741,370			16,016,448	23,917,776

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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 30.06.2018					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	10,024,790	14.35	9.85	56	987,569
0.5900 - 3.3330	16,404,107	16.02	23.55	3,601	3,863,985
3.3330 - 18.7500	2,068,949	17.51	63.27	1,856	1,309,051
18.7500 - 100	432,858	14.63	83.68	120	362,235
100	203,731	45.95	93.71	537	190,921
Total for Residential Mortgages Exposures	29,134,435			6,170	6,713,761
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	741,075	61.74	7.81	386,113	57,885
0.5900 - 3.3330	874,992	61.74	31.73	421,844	277,650
3.3330 - 18.7500	136,185	61.74	85.97	13,815	117,078
18.7500 - 100	28,434	61.74	179.36	6,504	50,999
100	52	61.74	101.92	-	53
Total for Qualifying Revolving Retail Exposures	1,780,738			828,276	503,665
Hire Purchase Exposures					
0.0000 - 0.5900	25,494,506	45.06	17.98	-	4,583,820
0.5900 - 3.3330	3,709,720	42.76	45.52	-	1,688,812
3.3330 - 18.7500	1,421,933	41.05	62.29	-	885,690
18.7500 - 100	292,637	40.39	103.71	-	303,503
100	154,486	81.66	225.60	-	348,526
Total Hire Purchase Exposures	31,073,282			-	7,810,351
Other Retail Exposures					
0.0000 - 0.5900	5,891,210	24.21	15.18	99,633	894,304
0.5900 - 3.3330	19,950,906	19.57	21.83	246,418	4,356,127
3.3330 - 18.7500	16,660,142	11.67	18.47	39,485	3,077,718
18.7500 - 100	1,844,877	17.66	41.78	17,974	770,713
100	453,353	36.49	26.42	3,522	119,753
Total Other Retail Exposures	44,800,488			407,032	9,218,615
Total Retail Exposures	106,788,943			1,241,478	24,246,392
As at 31.12.2017					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	9,347,644	14.50	9.94	2,839	928,792
0.5900 - 3.3330	15,522,435	16.39	24.44	1,668	3,794,248
3.3330 - 18.7500	2,241,619	18.47	66.28	1,780	1,485,786
18.7500 - 100	465,345	14.94	85.46	137	397,662
100	99,548	44.94	91.43	229	91,018
Total for Residential Mortgages Exposures	27,676,591			6,653	6,697,506
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	690,252	61.74	7.96	352,640	54,955
0.5900 - 3.3330	797,179	61.74	31.19	350,629	248,603
3.3330 - 18.7500	149,310	61.74	87.34	15,309	130,402
18.7500 - 100	37,836	61.74	179.72	7,029	68,000
100	66	61.74	118.62	-	79
Total for Qualifying Revolving Retail Exposures	1,674,643			725,607	502,039
Hire Purchase Exposures					
0.0000 - 0.5900	25,119,407	45.05	17.99	-	4,517,898
0.5900 - 3.3330	3,589,239	42.74	45.55	-	1,634,967
3.3330 - 18.7500	1,451,514	41.02	62.37	-	905,362
18.7500 - 100	282,650	40.68	104.45	-	295,241
100	140,806	82.62	219.42	-	308,956
Total Hire Purchase Exposures	30,583,616			-	7,662,424
Other Retail Exposures					
0.0000 - 0.5900	5,401,864	24.75	15.67	104,313	846,313
0.5900 - 3.3330	23,965,075	17.80	20.53	360,633	4,919,839
3.3330 - 18.7500	10,960,064	13.17	21.64	64,799	2,371,470
18.7500 - 100	1,351,365	20.35	48.30	21,203	652,700
100	346,379	43.38	33.95	2,968	117,591
Total Other Retail Exposures	42,024,747			553,916	8,907,913
Total Retail Exposures	101,959,597			1,286,176	23,769,882

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3.6 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 30.06.2018				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	126,283,094	-	-	-
Public Sector Entities	22,893,579	16,363,895	754,180	-
Banks, Development Financial Institutions & MDBs	1,108,820	-	-	-
Insurance Cos, Securities Firms & Fund Managers	416,129	-	-	-
Corporates	19,878,741	64,445	1,563,423	49,307
Regulatory Retail	32,865,066	-	5,325,113	-
Residential Mortgages	3,964,259	-	-	3,333,816
Higher Risk Assets	448,889	-	-	-
Other Assets	12,149,206	-	-	-
Securitisation Exposures	61,258	-	-	-
Equity Exposures	232,357	-	-	-
Defaulted Exposures	527,546	-	5,121	14,223
Total On-Balance Sheet Exposures	220,828,944	16,428,340	7,647,837	3,397,346
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,115,835	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,718,625	-	147,643	262
Defaulted Exposures	7,166	-	-	-
Total for Off-Balance Sheet Exposures	2,841,626	-	147,643	262
Total On and Off-Balance Sheet Exposures	223,670,570	16,428,340	7,795,480	3,397,608
As at 31.12.2017				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	122,775,998	-	-	-
Public Sector Entities	22,840,791	16,629,816	756,640	-
Banks, Development Financial Institutions & MDBs	3,269,679	-	-	-
Insurance Cos, Securities Firms & Fund Managers	393,327	-	-	-
Corporates	17,969,903	32,258	766,657	18,596
Regulatory Retail	31,342,925	-	5,378,788	2,897,358
Residential Mortgages	3,826,609	-	-	407,873
Higher Risk Assets	400,619	-	-	-
Other Assets	12,685,588	-	-	-
Securitisation Exposures	61,467	-	-	-
Equity Exposures	490,756	-	-	-
Defaulted Exposures	497,352	-	5,929	2,993
Total On-Balance Sheet Exposures	216,555,014	16,662,074	6,908,014	3,326,820
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	537,335	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,044,952	-	30,663	2,831
Defaulted Exposures	7,599	-	-	-
Total for Off-Balance Sheet Exposures	2,589,886	-	30,663	2,831
Total On and Off-Balance Sheet Exposures	219,144,900	16,662,074	6,938,677	3,329,651

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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 30.06.2018				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	92,055,898	-	-	-
Public Sector Entities	13,901,730	7,658,804	751,322	-
Banks, Development Financial Institutions & MDBs	33,004	-	-	-
Corporates	13,520,374	64,445	12,254	435
Regulatory Retail	14,384,825	-	1,566,175	-
Residential Mortgages	499,847	-	-	261,372
Higher Risk Assets	173,546	-	-	-
Other Assets	9,102,190	-	-	-
Securitisation Exposures	61,258	-	-	-
Equity Exposures	166,792	-	-	-
Defaulted Exposures	143,771	-	5,121	2,172
Total On-Balance Sheet Exposures	144,043,235	7,723,249	2,334,872	263,979
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	974,504	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	972,209	-	29,845	178
Defaulted Exposures	7,088	-	-	-
Total for Off-Balance Sheet Exposures	1,953,801	-	29,845	178
Total On and Off-Balance Sheet Exposures	145,997,036	7,723,249	2,364,717	264,157
As at 31.12.2017				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	83,932,589	-	-	-
Public Sector Entities	13,194,608	7,193,958	752,207	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Corporates	11,201,506	32,258	16,427	236
Regulatory Retail	13,934,026	-	1,683,499	-
Residential Mortgages	437,944	-	-	267,473
Higher Risk Assets	128,604	-	-	-
Other Assets	9,775,160	-	-	-
Securitisation Exposures	61,467	-	-	-
Equity Exposures	323,725	-	-	-
Defaulted Exposures	131,004	-	5,929	1,102
Total On-Balance Sheet Exposures	133,120,633	7,226,216	2,458,062	268,811
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	451,625	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,386,154	-	30,663	1
Defaulted Exposures	7,470	-	-	-
Total for Off-Balance Sheet Exposures	1,845,249	-	30,663	1
Total On and Off-Balance Sheet Exposures	134,965,882	7,226,216	2,488,725	268,812

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

Exposure Class	Exposures	Exposures Covered	Exposures Covered	Exposures Covered
	before CRM RM'000	by Guarantees / Credit Derivatives RM'000	by Eligible Financial Collateral RM'000	by Other Eligible Collateral RM'000
As at 30.06.2018				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	22,918,461	-	-	-
Public Sector Entities	14,916,848	8,705,091	2,858	-
Banks, Development Financial Institutions & MDBs	1	-	-	-
Corporates	2,547,347	-	307,912	3,320
Regulatory Retail	3,871,834	-	891,539	-
Residential Mortgages	2,927,763	-	-	2,927,763
Higher Risk Assets	786	-	-	-
Other Assets	512,258	-	-	-
Defaulted Exposures	18,923	-	-	2,883
Total On-Balance Sheet Exposures	47,714,221	8,705,091	1,202,309	2,933,966
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	115,377	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	106,703	-	-	-
Total for Off-Balance Sheet Exposures	222,080	-	-	-
Total On and Off-Balance Sheet Exposures	47,936,301	8,705,091	1,202,309	2,933,966
As at 31.12.2017				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	27,310,794	-	-	-
Public Sector Entities	14,945,783	9,435,858	4,433	-
Banks, Development Financial Institutions & MDBs	1	-	-	-
Corporates	2,608,048	-	-	2,876
Regulatory Retail	3,794,110	-	795,889	2,897,358
Residential Mortgages	2,897,358	-	-	-
Higher Risk Assets	36	-	-	-
Other Assets	525,325	-	-	-
Defaulted Exposures	17,028	-	-	1,891
Total On-Balance Sheet Exposures	52,098,483	9,435,858	800,322	2,902,125
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	61,054	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	169,430	-	-	-
Total for Off-Balance Sheet Exposures	230,484	-	-	-
Total On and Off-Balance Sheet Exposures	52,328,967	9,435,858	800,322	2,902,125

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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 30.06.2018				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	62,492,175	-	808,898	-
Corporate Exposures	234,142,664	5,263,472	3,229,680	22,508,978
a) Corporates (excluding Specialised Lending and firm-size adjustment)	179,992,120	5,263,472	3,229,680	22,508,978
b) Corporates (with firm-size adjustment)	54,150,544	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	202,073,537	-	-	-
a) Residential Mortgages	74,654,572	-	-	-
b) Qualifying Revolving Retail Exposures	7,098,428	-	-	-
c) Hire Purchase Exposures	48,011,259	-	-	-
d) Other Retail Exposures	72,309,278	-	-	-
Defaulted Exposures	9,761,513	78,534	31,949	1,115,238
Total On-Balance Sheet Exposures	508,469,889	5,342,006	4,070,527	23,624,216
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	8,503,529	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	56,016,179	56,629	382,586	1,145,381
Defaulted Exposures	803,569	15,000	4,159	1,512
Total for Off-Balance Sheet Exposures	65,323,278	71,629	386,744	1,146,893
Total On and Off-Balance Sheet Exposures	573,793,166	5,413,635	4,457,272	24,771,109
As at 31.12.2017				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	53,881,944	-	523,783	-
Corporate Exposures	235,961,877	4,359,947	3,943,687	24,080,916
a) Corporates (excluding Specialised Lending and firm-size adjustment)	191,813,872	4,359,947	3,943,687	24,080,916
b) Corporates (with firm-size adjustment)	44,148,005	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	191,152,691	-	-	-
a) Residential Mortgages	75,237,737	-	-	-
b) Qualifying Revolving Retail Exposures	7,349,137	-	-	-
c) Hire Purchase Exposures	42,012,215	-	-	-
d) Other Retail Exposures	66,553,602	-	-	-
Defaulted Exposures	9,334,882	-	56,916	839,915
Total On-Balance Sheet Exposures	490,331,394	4,359,947	4,524,386	24,920,831
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	6,439,476	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	55,701,968	15,732	409,944	1,026,011
Defaulted Exposures	533,456	-	338	2,800
Total for Off-Balance Sheet Exposures	62,674,900	15,732	410,282	1,028,811
Total On and Off-Balance Sheet Exposures	553,006,294	4,375,679	4,934,668	25,949,642

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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 30.06.2018				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	72,028,181	-	760,577	-
Corporate Exposures	181,274,381	4,901,676	2,609,643	20,341,330
a) Corporates (excluding Specialised Lending and firm-size adjustment)	142,703,664	4,901,676	2,609,643	20,341,330
b) Corporates (with firm-size adjustment)	38,570,717	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	107,983,347	-	-	-
a) Residential Mortgages	48,259,374	-	-	-
b) Qualifying Revolving Retail Exposures	5,491,251	-	-	-
c) Hire Purchase Exposures	16,441,046	-	-	-
d) Other Retail Exposures	37,791,676	-	-	-
Defaulted Exposures	5,085,200	2,867	30,640	726,751
Total On-Balance Sheet Exposures	366,371,109	4,904,543	3,400,860	21,068,081
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	3,880,756	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	47,467,805	56,629	311,099	1,112,071
Defaulted Exposures	333,768	-	2,629	1,275
Total for Off-Balance Sheet Exposures	51,682,329	56,629	313,728	1,113,346
Total On and Off-Balance Sheet Exposures	418,053,438	4,961,172	3,714,588	22,181,427
As at 31.12.2017				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	63,692,418	-	518,782	-
Corporate Exposures	183,807,840	3,538,362	3,050,842	23,786,178
a) Corporates (excluding Specialised Lending and firm-size adjustment)	155,058,924	3,538,362	3,050,842	23,786,178
b) Corporates (with firm-size adjustment)	28,748,916	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	107,574,829	-	-	-
a) Residential Mortgages	46,991,971	-	-	-
b) Qualifying Revolving Retail Exposures	5,737,571	-	-	-
c) Hire Purchase Exposures	15,641,790	-	-	-
d) Other Retail Exposures	39,203,497	-	-	-
Defaulted Exposures	5,684,672	-	56,122	473,815
Total On-Balance Sheet Exposures	360,759,759	3,538,362	3,625,746	24,259,993
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	4,315,808	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	46,936,830	15,732	410,008	1,028,843
Defaulted Exposures	58,540	-	178	1,341
Total for Off-Balance Sheet Exposures	51,311,178	15,732	410,186	1,030,184
Total On and Off-Balance Sheet Exposures	412,070,937	3,554,094	4,035,932	25,290,177

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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 30.06.2018				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	6,935,701	-	5,001	-
Corporate Exposures	46,286,157	361,795	-	467,548
a) Corporates (excluding Specialised Lending and firm-size adjustment)	30,706,330	361,795	-	467,548
b) Corporates (with firm-size adjustment)	15,579,827	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	104,829,194	-	-	-
a) Residential Mortgages	28,925,072	-	-	-
b) Qualifying Revolving Retail Exposures	952,427	-	-	-
c) Hire Purchase Exposures	30,918,795	-	-	-
d) Other Retail Exposures	44,032,900	-	-	-
Defaulted Exposures	2,111,600	75,667	1,309	374,814
Total On-Balance Sheet Exposures	160,162,652	437,462	6,310	842,362
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	3,685,880	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,332,807	-	-	33,310
Defaulted Exposures	20,175	15,000	-	237
Total for Off-Balance Sheet Exposures	11,038,862	15,000	-	33,547
Total On and Off-Balance Sheet Exposures	171,201,514	452,462	6,310	875,909
As at 31.12.2017				
<u>On-Balance Sheet Exposures</u>				
Banks, Development Financial Institutions & MDBs	7,833,475	-	5,001	-
Corporate Exposures	45,230,111	821,585	164,329	294,738
a) Corporates (excluding Specialised Lending and firm-size adjustment)	29,831,022	821,585	164,329	294,738
b) Corporates (with firm-size adjustment)	15,399,089	-	-	-
c) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	-	-	-	-
Retail Exposures	100,100,113	-	-	-
a) Residential Mortgages	27,570,620	-	-	-
b) Qualifying Revolving Retail Exposures	948,984	-	-	-
c) Hire Purchase Exposures	30,442,810	-	-	-
d) Other Retail Exposures	41,137,699	-	-	-
Defaulted Exposures	1,570,340	-	762	363,269
Total On-Balance Sheet Exposures	154,734,039	821,585	170,092	658,007
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,818,180	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	7,045,847	-	-	-
Defaulted Exposures	4,730	-	160	237
Total for Off-Balance Sheet Exposures	8,868,757	-	160	237
Total On and Off-Balance Sheet Exposures	163,602,796	821,585	170,252	658,244

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

Type of Securitisation exposures	Group			Maybank		
	Exposure after CRM RM'000	Risk Weights of Securitisation exposures 20%	Risk Weighted Asset RM'000	Exposure after CRM RM'000	Risk Weights of Securitisation exposures 20%	Risk Weighted Asset RM'000

As at 30.06.2018
Originated by Third Party

On Balance Sheet Exposure	61,258	61,258	12,252	61,258	61,258	12,252
TOTAL (TRADITIONAL SECURITISATION)	61,258	61,258	12,252	61,258	61,258	12,252

As at 31.12.2017
Originated by Third Party

On Balance Sheet Exposure	61,467	61,467	12,293	61,467	61,467	12,293
TOTAL (TRADITIONAL SECURITISATION)	61,467	61,467	12,293	61,467	61,467	12,293

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3.8 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 ECAs 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 ECAs 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* RM'000	Total Risk Weighted Assets* RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation RM'000	Equity RM'000		
As at 30.06.2018													
0%	118,608,316	17,118,077	59,289	-	2,066,636	5,131,485	-	-	6,184,021	-	-	149,167,824	-
20%	2,266,748	3,243,444	645,772	-	2,410,657	-	-	-	1,568,418	-	-	10,135,039	2,027,008
35%	-	-	-	-	-	-	3,035,796	-	-	-	-	3,035,796	1,062,529
50%	2,248,195	115,263	767,397	-	200,578	6,971	887,042	-	-	-	-	4,225,446	2,112,723
75%	-	-	-	-	-	22,690,658	47,068	-	-	-	-	22,737,726	17,053,295
100%	3,166,852	2,634,886	-	416,129	15,368,100	5,174,834	3,985	-	4,392,716	221,753	-	31,379,255	31,379,255
150%	-	-	-	-	1,727,886	327,165	-	503,191	4,051	10,632	-	2,572,925	3,859,388
Total	126,290,111	23,111,670	1,472,458	416,129	21,773,857	33,331,113	3,973,891	503,191	12,149,206	61,258	232,385	223,254,011*	57,494,198*
As at 31.12.2017													
0%	116,278,500	17,386,456	366,098	-	2,160,253	5,082,304	-	-	5,866,005	-	-	147,139,616	-
20%	1,854,329	3,254,836	2,035,881	-	1,942,611	-	-	-	1,612,267	-	-	10,699,924	2,139,985
35%	-	-	-	-	-	-	2,820,354	-	-	-	-	2,820,354	987,124
50%	2,168,098	121,102	908,415	-	300,225	9,493	978,668	-	-	-	-	4,486,001	2,243,000
75%	-	-	-	-	-	22,746,153	28,411	-	-	-	-	22,774,564	17,080,923
100%	2,738,605	2,455,042	-	393,327	13,503,581	4,885,729	5,634	-	5,204,145	485,932	-	29,671,995	29,671,995
150%	-	-	-	-	134,728	410,339	-	493,699	3,171	4,824	-	1,046,761	1,570,143
Total	123,039,532	23,217,436	3,310,394	393,327	18,041,398	33,134,018	3,833,067	493,699	12,685,588	61,467	490,756	218,639,215*	53,693,170*

* 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	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
As at 30.06.2018														
0%	88,192,346	8,410,126	396,642	-	497,041	1,514,589	-	-	5,207,972	-	-	-	104,218,716	-
20%	2,225,440	2,802,883	-	-	2,331,698	-	-	-	1,499,216	-	-	-	8,859,237	1,771,847
35%	-	-	-	-	-	-	466,025	-	-	-	-	-	466,025	163,109
50%	497,650	115,263	-	-	191,967	1,005	35,924	-	-	-	-	-	841,809	420,905
75%	-	-	-	-	-	9,648,500	248	-	-	-	-	-	9,648,748	7,236,561
100%	1,142,715	2,573,458	-	-	10,404,116	3,111,274	-	-	2,395,001	-	156,966	-	19,783,530	19,783,530
150%	-	-	-	-	1,700,208	79,410	-	225,925	-	-	9,826	-	2,015,369	3,023,051
Total	92,058,151	13,901,730	396,642	-	15,125,030	14,354,778	502,197	225,925	9,102,189	61,258	166,792	-	145,833,434*	32,399,003*
As at 31.12.2017														
0%	80,682,156	7,946,165	40,715	-	500,838	1,642,991	-	-	4,850,772	-	-	-	95,663,637	-
20%	1,812,914	2,922,564	-	-	1,857,665	-	-	-	1,432,621	-	-	-	8,025,764	1,605,153
35%	-	-	-	-	-	-	404,593	-	-	-	-	-	404,593	141,608
50%	383,068	121,102	-	-	294,381	1,195	33,387	-	-	-	-	-	833,133	416,567
75%	-	-	-	-	-	9,518,947	-	-	-	-	-	-	9,518,947	7,139,210
100%	1,317,878	2,355,101	-	-	8,728,707	3,911,306	1,067	-	3,491,766	-	319,680	-	20,125,505	20,125,505
150%	-	-	-	-	11,318	3,728	-	211,306	-	-	4,045	-	230,397	345,596
Total	84,196,016	13,344,932	40,715	-	11,392,909	15,078,167	439,047	211,306	9,775,159	61,467	323,725	-	134,801,976*	29,773,639*

* 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 Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns & Central Banks RM'000	PSEs RM'000	Banks, MDBs & FDIs RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing/ Investment RM'000	Equity RM'000		
As at 30.06.2018													
0%	22,877,261	12,207,950	1	-	182,791	891,734	-	-	246,524	-	-	36,406,261	-
20%	41,307	440,562	-	-	72,053	-	-	-	-	-	-	553,922	110,784
35%	-	-	-	-	-	-	2,062,237	-	-	-	-	2,062,237	721,783
50%	-	-	-	-	1,023	838	832,590	-	-	-	-	834,451	417,226
75%	-	-	-	-	-	1,678,315	35,819	-	-	-	-	1,714,134	1,285,600
100%	-	2,486,428	-	-	2,288,921	1,318,945	-	-	265,734	-	-	6,360,028	6,360,028
150%	-	-	-	-	2,558	-	-	2,710	-	-	-	5,268	7,902
Total	22,918,568	15,134,940	1	-	2,547,346	3,889,832	2,930,646	2,710	512,258	-	-	47,936,301	8,903,323
As at 31.12.2017													
0%	27,269,485	12,529,891	1	-	183,244	796,041	-	-	247,002	-	-	41,025,664	-
20%	41,415	332,272	-	-	72,546	-	-	-	-	-	-	446,233	89,246
35%	-	-	-	-	-	-	1,950,726	-	-	-	-	1,950,726	682,754
50%	-	-	-	-	353	941	927,959	-	-	-	-	929,253	464,627
75%	-	-	-	-	-	1,672,576	18,829	-	-	-	-	1,691,405	1,268,554
100%	-	2,309,941	-	-	2,351,693	1,333,369	1,735	-	278,323	-	-	6,275,061	6,275,062
150%	-	-	-	-	212	-	-	10,413	-	-	-	10,625	15,938
Total	27,310,900	15,172,104	1	-	2,608,048	3,802,927	2,899,249	10,413	525,325	-	-	52,328,967	8,796,181

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

Exposure Class	1	2	3	4	5	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2018						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	17,118,076	3,243,444	115,263	-	2,634,887	23,111,670
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	416,129	416,129
Corporates	2,066,637	2,410,657	200,578	1,727,885	15,368,100	21,773,857
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	118,608,317	2,266,748	2,248,195	-	3,166,851	126,290,111
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	59,289	645,772	767,397	-	-	1,472,458
Total Exposures	137,852,319	8,566,621	3,331,433	1,727,885	21,585,967	173,064,225
As at 31.12.2017						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	17,386,456	3,254,836	121,102	-	2,455,042	23,217,436
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	393,327	393,327
Corporates	2,160,253	1,942,611	300,225	134,728	13,503,581	18,041,398
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	116,278,500	1,854,329	2,168,098	-	2,738,605	123,039,532
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	366,098	2,035,881	908,415	-	-	3,310,394
Total Exposures	136,191,307	9,087,657	3,497,840	134,728	19,090,555	168,002,087

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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 30.06.2018						
On and Off Balance-Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	8,410,126	2,802,883	115,263	-	2,573,458	13,901,730
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	497,042	2,331,698	191,967	1,700,208	10,404,115	15,125,030
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	88,192,346	2,225,440	497,650	-	1,142,715	92,058,151
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	396,642	-	-	-	-	396,642
Total Exposures	97,496,156	7,360,021	804,880	1,700,208	14,120,288	121,481,553
As at 31.12.2017						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	7,946,165	2,922,564	121,102	-	2,355,101	13,344,932
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	500,838	1,857,665	294,381	11,318	8,728,708	11,392,910
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	80,682,156	1,812,914	383,068	-	1,317,878	84,196,016
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	40,715	-	-	-	-	40,715
Total Exposures	89,169,874	6,593,143	798,551	11,318	12,401,687	108,974,573

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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 30.06.2018						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	12,207,950	440,562	-	-	2,486,428	15,134,940
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
Corporates	182,791	72,053	1,023	2,558	2,288,921	2,547,346
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	22,877,261	41,307	-	-	-	22,918,568
Total Exposures	35,268,002	553,922	1,023	2,558	4,775,349	40,600,854
As at 31.12.2017						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	12,529,891	332,272	-	-	2,309,941	15,172,104
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
Corporates	183,243	72,546	353	212	2,351,693	2,608,047
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	27,269,485	41,415	-	-	-	27,310,900
Total Exposures	39,982,619	446,233	353	212	4,661,634	45,091,051

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3.9 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 30.06.2018			
Direct credit substitutes	11,263,503	11,111,915	6,523,240
Transaction related contingent items	17,913,381	8,895,018	5,928,337
Short-term self-liquidating trade-related contingencies	5,325,741	1,061,808	703,257
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	13,773,549	333,915	43,203
Foreign exchange related contracts	159,644,967	4,103,698	1,633,973
- One year or less	140,983,984	2,434,533	680,156
- Over one year to five years	17,115,794	1,536,648	884,378
- Over five years	1,545,189	132,517	69,439
Interest/profit rate related contracts	52,540,360	3,143,510	2,329,216
- One year or less	20,801,592	982,114	375,353
- Over one year to five years	24,562,626	1,718,395	1,143,329
- Over five years	7,176,142	443,001	810,534
Commodity contracts	477,198	56,289	8,543
- One year or less	163,705	15,660	3,069
- Over one year to five years	313,493	40,629	5,474
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	294,573,371	5,700,174	2,217,745
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	41,586,358	25,269,761	11,389,130
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	30,739,981	20,395,329	10,319,740
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	71,848,938	336,780	87,906
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,680,341	310,906	262,873
Total	701,367,688	80,719,103	41,447,163
As at 31.12.2017			
Direct credit substitutes	12,216,975	12,064,534	6,552,472
Transaction related contingent items	18,831,965	9,348,060	6,086,500
Short-term self-liquidating trade-related contingencies	5,544,647	1,107,435	694,977
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	13,133,194	412,246	180,312
Foreign exchange related contracts	176,623,638	4,472,716	2,067,829
- One year or less	155,405,836	2,936,500	844,889
- Over one year to five years	19,963,457	1,447,021	1,174,766
- Over five years	1,254,345	89,195	48,174
Interest/profit rate related contracts	39,861,024	2,509,744	1,500,635
- One year or less	13,195,871	266,834	146,095
- Over one year to five years	21,055,538	1,639,966	836,583
- Over five years	5,609,615	602,944	517,957
Commodity contracts	490,296	21,436	5,768
- One year or less	262,303	10,492	3,792
- Over one year to five years	227,993	10,944	1,976
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	244,228,266	4,910,417	2,180,701
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	12,105,361	26,263,062	12,565,526
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	28,586,754	19,461,340	9,980,336
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	133,658,775	315,487	73,053
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	1,664,271	306,640	260,242
Total	686,945,166	81,193,117	42,148,351

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

Nature of Item	Principal/ Notional	Credit Equivalent	RWA
	Amount RM'000	Amount RM'000	RM'000
As at 30.06.2018			
Direct credit substitutes	9,665,401	9,548,658	5,221,478
Transaction related contingent items	13,945,364	6,932,788	4,343,950
Short-term self-liquidating trade-related contingencies	4,564,648	910,824	563,899
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	13,610,399	323,926	41,181
Foreign exchange related contracts	142,739,060	3,357,677	1,243,362
- One year or less	129,075,633	2,092,895	561,904
- Over one year to five years	13,663,427	1,264,782	681,458
- Over five years	-	-	-
Interest/profit rate related contracts	34,963,629	2,138,618	1,853,440
- One year or less	6,876,038	357,087	166,650
- Over one year to five years	20,885,248	1,331,552	901,911
- Over five years	7,202,343	449,979	784,879
Commodity contracts	477,198	56,289	8,543
- One year or less	163,705	15,660	3,069
- Over one year to five years	313,493	40,629	5,474
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	294,573,371	5,700,174	2,217,745
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	34,664,706	21,784,816	9,815,632
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	24,154,810	15,915,574	7,296,292
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	37,414,451	141,863	43,379
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	821,249	139,087	133,512
Total	611,594,286	66,950,294	32,782,413
As at 31.12.2017			
Direct credit substitutes	10,491,711	10,373,876	5,071,621
Transaction related contingent items	14,501,336	7,207,090	4,429,669
Short term self liquidating trade related contingencies	4,691,333	937,807	548,026
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	12,954,667	411,803	180,312
Foreign exchange related contracts	166,426,869	4,102,244	1,895,291
- One year or less	149,102,193	2,738,707	778,150
- Over one year to five years	17,318,601	1,363,294	1,117,016
- Over five years	6,075	243	125
Interest/profit rate related contracts	27,236,265	1,829,987	1,167,903
- One year or less	4,983,926	129,324	101,606
- Over one year to five years	16,529,264	1,084,951	551,190
- Over five years	5,723,075	615,712	515,107
Commodity contracts	490,296	21,436	5,768
- One year or less	262,303	10,492	3,792
- Over one year to five years	227,993	10,944	1,976
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	244,228,266	4,910,417	2,180,701
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	5,958,301	23,168,096	10,967,370
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	20,971,288	14,511,405	6,780,823
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	99,184,486	143,269	38,661
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	793,568	132,499	129,236
Total	607,928,386	67,749,929	33,395,379

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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 30.06.2018			
Direct credit substitutes	1,343,569	1,308,723	1,129,568
Transaction related contingent items	3,199,015	1,577,729	1,232,094
Short-term self-liquidating trade-related contingencies	206,183	40,002	27,898
Foreign exchange related contracts	15,962,148	605,843	209,067
One year or less	12,537,236	398,322	94,865
Over one year to five years	1,879,723	75,004	44,763
Over five years	1,545,189	132,517	69,439
Interest/profit rate related contracts	6,978,717	638,125	285,605
One year or less	1,667,784	143,602	25,257
Over one year to five years	4,232,386	429,810	203,026
Over five years	1,078,547	64,713	57,322
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	5,645,060	3,217,805	1,363,179
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	5,402,282	3,830,899	2,412,021
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	3,500,508	194,916	44,527
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	42,237,482	11,414,042	6,703,959
As at 31.12.2017			
Direct credit substitutes	1,472,763	1,438,157	1,292,069
Transaction related contingent items	3,484,342	1,717,826	1,278,929
Short-term self-liquidating trade-related contingencies	188,659	36,697	28,596
Foreign exchange related contracts	13,600,196	589,507	186,751
One year or less	9,699,523	407,037	83,392
Over one year to five years	2,652,403	93,518	55,310
Over five years	1,248,270	88,952	48,049
Interest/profit rate related contracts	6,902,547	755,660	326,147
One year or less	170,607	5,545	975
Over one year to five years	5,650,590	677,839	283,202
Over five years	1,081,350	72,276	41,970
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	5,154,910	2,676,066	1,093,008
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	6,080,688	4,046,677	2,296,142
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	3,628,674	172,218	34,392
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
Total	40,512,779	11,432,808	6,536,034

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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 30.06.2018			As at 31.12.2017		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000
Impact on Earnings	1,160,171	739,781	600,720	1,465,943	1,642,395	521,662
of which,						
MYR	1,477,258	659,455	657,261	1,545,596	982,952	559,189
USD	(694,824)	(585,393)	(46,677)	(432,702)	(347,163)	(28,010)
SGD	(213,511)	(210,942)	-	(223,822)	(220,869)	-
IDR	(63,947)	12,307	-	(80,514)	3,274	-
OTHERS*	655,195	864,354	(9,864)	657,386	1,224,202	(9,517)

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 30.06.2018			As at 31.12.2017		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000	±200bps RM '000
Impact on Capital	(2,725,685)	(2,259,032)	(410,999)	(2,560,724)	(2,483,054)	(69,453)
of which,						
MYR	(4,589,532)	(4,153,934)	(433,878)	(3,248,403)	(3,170,675)	(75,842)
USD	1,314,892	1,283,077	23,481	4,681	(11,161)	6,017
SGD	599,023	598,038	-	717,865	716,918	-
IDR	(108,352)	(36,081)	-	(111,424)	(43,084)	-
OTHERS*	58,284	49,868	(602)	76,557	24,947	371

Notes:

1. All figures are in absolute amount except the total impact is in net aggregate amount (result from after netting off currency / position at different geographical location).
2. Inclusive of GBP, HKD, BND, VND, CNY, EUR, PHP 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 30.06.2018		As at 31.12.2017	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	232,385	237,701	490,756	493,168
Privately held	503,191	754,786	493,699	740,548
		RM'000		RM'000
Total Net Unrealised Gains/(Loss)		21,268		170,315
Cumulative realised gains/(losses) arising from sales and liquidations in the reporting period		103		38,748

Table 43: Equities Disclosures for Banking Book Positions for Maybank

Equity Type	As at 30.06.2018		As at 31.12.2017	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	166,792	171,705	323,725	325,748
Privately held	225,925	338,887	211,306	316,959
		RM'000		RM'000
Total Net Unrealised Gains/(Loss)		(81,965)		41,656
Cumulative realised gains/(losses) arising from sales and liquidations in the reporting period		59,384		34,493

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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 30 June 2018, Maybank Islamic reported 1 Shariah Non-Compliance incident with a sum of RM27,937.82 that needed to be purified, whereby the amount has been fully channelled to charity in June 2018.

7.0 PROFIT SHARING INVESTMENT ACCOUNT (“PSIA”)

UA Performance

The gross exposure of the financing funded by UA as at 30 June 2018 was RM 19,176,202,375. The related impairment provisions are not included in the financial statements of Maybank Islamic. The performance of UA is as described in the table below:

As at 30 June 2018	%
Return on Assets (ROA)	5.32%
Average Net Distributable Income	5.16%
Average Net Distributable Income Attributable to the IAH	2.97%
Average Profit Sharing Ratio to the IAH	58.00%
	RM*000
Impaired assets funded by UA	55,951
Impairment provisions funded by UA	169,068

Notes:

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