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**Pillar 3 Disclosure  
For Half Year Ended 30 June 2020  
MAYBANK GROUP, MAYBANK GLOBAL & MAYBANK ISLAMIC BERHAD**

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# HIGHLY CONFIDENTIAL

## APPENDIX 1: MAYBANK GROUP PILLAR 3 DISCLOSURE FOR THE HALF YEAR ENDED 30 JUNE 2020

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### OVERVIEW

The Pillar 3 Disclosure for the half year ended 30 June 2020 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.maybank.com](http://www.maybank.com).

### 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 2020. 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 2020 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 2020 <sup>1</sup>			31 December 2019 <sup>2</sup>		
	Group	Maybank	Maybank Islamic	Group	Maybank	Maybank Islamic
CET1 Capital Ratio	15.431%	15.442%	13.761%	15.729%	15.314%	14.101%
Tier 1 Capital Ratio	16.175%	16.235%	15.147%	16.486%	16.120%	15.508%
Total Capital Ratio	19.042%	18.811%	18.444%	19.387%	19.387%	18.845%

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

As at 30.06.2020	Group RM'000	Maybank RM'000	Maybank Islamic RM'000
Total Capital	73,600,867	42,700,032	13,299,659
Credit RWA	317,152,712	181,362,534	74,705,844
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") <sup>3</sup>	-	-	(11,454,065)
Market RWA	26,011,257	22,577,203	659,028
Operational RWA	43,346,489	23,060,137	8,195,886
Total RWA	386,510,458	226,999,874	72,106,693
<b>As at 31.12.2019</b>			
Total Capital	73,750,005	43,322,675	13,393,448
Credit RWA	310,269,454	178,843,605	72,552,853
Credit RWA absorbed by the parent and Investment Account Holders ("IAH") <sup>3</sup>	-	-	(10,472,880)
Market RWA	27,288,688	21,513,467	963,780
Operational RWA	42,853,735	23,106,901	8,029,045
Total RWA	380,411,877	223,463,973	71,072,798

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:**

<sup>1</sup> After deducting the final dividend for the financial year end 31 December 2019 and before deducting interim dividend for financial half year ended 30 June 2020.

<sup>2</sup> Before deducting the final dividend for the financial year end 31 December 2019.

<sup>3</sup> 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 of the Islamic Financial Institution.

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**Table 3: Disclosure on Capital Adequacy under IRB Approach**

<u>As at 30.06.2020</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
<b>CET1 Capital</b>			
Paid-up share capital	48,280,355	48,280,355	7,929,444
Retained profits <sup>1</sup>	19,524,000	15,043,386	1,765,599
Other reserves <sup>1</sup>	6,150,809	6,241,033	1,106,621
Qualifying non-controlling interests	123,486	-	-
CET1 capital before regulatory adjustments	74,078,650	69,564,774	10,801,664
Less: Regulatory adjustments applied on CET1 Capital	(14,436,636)	(34,510,731)	(879,333)
Deferred tax assets	(754,796)	-	-
Goodwill	(5,816,611)	(81,015)	-
Other intangibles	(908,924)	(272,310)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(1,677,738)	(1,172,401)	(284,859)
Regulatory reserve	(2,116,731)	(1,495,500)	(594,474)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities <sup>2</sup>	(3,161,836)	(31,489,505)	-
<b>Total CET1 capital</b>	<b>59,642,014</b>	<b>35,054,043</b>	<b>9,922,331</b>
<b>Additional Tier 1 Capital</b>			
Capital securities	2,800,000	2,800,000	1,000,000
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	77,876	-	-
Less: Investment in ordinary shares of unconsolidated financial and insurance/takaful entities <sup>2</sup>	-	(1,000,000)	-
<b>Total Tier 1 capital</b>	<b>62,519,890</b>	<b>36,854,043</b>	<b>10,922,331</b>
<b>Tier 2 Capital</b>			
Subordinated obligations	9,140,121	9,140,121	2,000,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	41,062	-	-
General provision <sup>3</sup>	326,397	107,647	17,377
Surplus of total eligible provision over total expected loss	1,573,397	958,289	359,951
Less: Investment in ordinary shares of unconsolidated financial and insurance/takaful entities <sup>2</sup>	-	(4,360,068)	-
<b>Total Tier 2 capital</b>	<b>11,080,977</b>	<b>5,845,989</b>	<b>2,377,328</b>
<b>Total Capital</b>	<b>73,600,867</b>	<b>42,700,032</b>	<b>13,299,659</b>

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

<u>As at 31.12.2019</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
<b>CET1 Capital</b>			
Paid-up share capital	48,280,355	48,280,355	7,197,398
Retained profits <sup>1</sup>	20,606,011	15,231,992	2,676,002
Other reserves <sup>1</sup>	5,189,258	5,820,765	1,181,830
Qualifying non-controlling interests	134,080	-	-
CET1 capital before regulatory adjustments	74,209,704	69,333,112	11,055,230
Less: Regulatory adjustments applied on CET1 Capital	(14,374,667)	(35,110,987)	(1,033,520)
Deferred tax assets	(678,978)	-	-
Goodwill	(5,709,503)	(81,015)	-
Other intangibles	(952,424)	(280,120)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(1,186,797)	(884,294)	(187,023)
Regulatory reserve	(2,771,806)	(1,894,921)	(846,497)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities <sup>2</sup>	(3,075,159)	(31,970,637)	-
<b>Total CET1 capital</b>	<b>59,835,037</b>	<b>34,222,125</b>	<b>10,021,710</b>
<b>Additional Tier 1 Capital</b>			
Capital securities	2,800,000	2,800,000	1,000,000
Qualifying CET1 and additional Tier 1 capital instruments held by third parties	79,175	-	-
Less: Investment in ordinary shares of unconsolidated financial and insurance/takaful entities <sup>2</sup>	-	(1,000,000)	-
<b>Total Tier 1 capital</b>	<b>62,714,212</b>	<b>36,022,125</b>	<b>11,021,710</b>
<b>Tier 2 Capital</b>			
Subordinated obligations	9,045,420	9,045,420	2,000,000
Qualifying CET1, additional Tier 1 and Tier 2 capital instruments held by third parties	41,287	-	-
General provision <sup>3</sup>	399,044	97,242	17,675
Surplus of total eligible provision over total expected loss	1,550,042	959,033	354,063
Less: Investment in ordinary shares of unconsolidated financial and insurance/takaful entities <sup>2</sup>	-	(2,801,145)	-
<b>Total Tier 2 capital</b>	<b>11,035,793</b>	<b>7,300,550</b>	<b>2,371,738</b>
<b>Total Capital</b>	<b>73,750,005</b>	<b>43,322,675</b>	<b>13,393,448</b>

**Notes:**

- 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.
- 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 RM57,000, 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.
- 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.

The capital adequacy ratios of the Group is derived from consolidated balances of the Bank and its subsidiaries, excluding the investments in insurance and takaful entities and associates.

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

Item	Exposure Class As at 30.06.2020	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	<b>Credit Risk</b>				
1.1	<b>Exempted Exposures (Standardised Approach)</b>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	152,584,235	152,584,235	6,754,630	540,370
	Public Sector Entities	4,568,490	4,567,658	1,064,230	85,138
	Banks, Development Financial Institutions & MDBs	3,908,958	3,908,958	640,178	51,214
	Insurance Cos, Securities Firms & Fund Managers	361,136	361,136	361,136	28,891
	Corporates	21,884,085	16,122,229	15,115,334	1,209,227
	Regulatory Retail	23,737,765	22,333,551	17,145,128	1,371,610
	Residential Mortgages	2,590,011	2,587,566	1,145,813	91,665
	Higher Risk Assets	57,404	57,404	86,107	6,889
	Other Assets	15,127,752	15,125,744	6,938,841	555,107
	Securitisation Exposures	50,371	50,371	10,074	806
	Equity Exposures	335,532	335,532	419,469	33,558
	Defaulted Exposures	1,413,396	1,401,893	1,938,721	155,098
	<b>Total On-Balance Sheet Exposures</b>	<b>226,619,135</b>	<b>219,436,278</b>	<b>51,619,661</b>	<b>4,129,573</b>
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	2,875,273	2,874,541	978,952	78,316
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,940,214	2,618,165	2,291,356	183,308
	Defaulted Exposures	19,940	19,940	29,918	2,393
	<b>Total Off-Balance Sheet Exposures</b>	<b>5,835,427</b>	<b>5,512,645</b>	<b>3,300,227</b>	<b>264,017</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>232,454,562</b>	<b>224,948,923</b>	<b>54,919,888</b>	<b>4,393,591</b>
1.2	<b>Exposures under the IRB Approach</b>				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	21,492,945	21,492,945	809,562	64,765
	Banks, Development Financial Institutions & MDBs	19,090,277	19,090,277	4,650,804	372,064
	Corporate Exposures	229,798,265	229,798,265	154,670,707	12,373,657
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	172,464,996	172,464,996	114,856,294	9,188,504
	b) Corporates (with firm-size adjustment)	52,620,077	52,620,077	35,346,621	2,827,730
	c) Specialised Lending (PD Approach)				
	- Project Finance	3,973,834	3,973,834	3,767,251	301,380
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	739,358	739,358	700,541	56,043
	Retail Exposures	227,390,478	227,390,478	44,851,444	3,588,115
	a) Residential Mortgages	97,374,709	97,374,709	15,754,506	1,260,360
	b) Qualifying Revolving Retail Exposures	8,594,688	8,594,688	3,591,386	287,311
	c) Hire Purchase Exposures	52,485,192	52,485,192	11,843,732	947,499
	d) Other Retail Exposures	68,935,889	68,935,889	13,661,820	1,092,946
	Defaulted Exposures	10,992,340	10,992,340	1,454,689	116,375
	<b>Total On-Balance Sheet Exposures</b>	<b>508,764,305</b>	<b>508,764,305</b>	<b>206,437,206</b>	<b>16,514,976</b>
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	10,775,443	10,775,443	4,439,258	355,141
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	80,984,572	80,984,572	36,494,988	2,919,599
	Defaulted Exposures	147,089	147,089	18,005	1,440
	<b>Total Off-Balance Sheet Exposures</b>	<b>91,907,105</b>	<b>91,907,104</b>	<b>40,952,251</b>	<b>3,276,181</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>600,671,409</b>	<b>600,671,409</b>	<b>247,389,457</b>	<b>19,791,158</b>
	<b>Total IRB Approach after Scaling Factor of 1.06</b>			<b>262,232,824</b>	<b>20,978,626</b>
	<b>Total (Exposures under Standardised Approach &amp; IRB Approach)</b>	<b>833,125,971</b>	<b>825,620,332</b>	<b>317,152,712</b>	<b>25,372,217</b>
2.0	<b>Market Risk</b>				
	Interest Rate Risk			11,856,748	948,540
	Foreign Currency Risk			4,016,660	321,333
	Equity Risk			1,540,528	123,242
	Commodity Risk			-	-
	Option Risk			8,597,321	687,786
3.0	<b>Operational Risk</b>			43,346,489	3,467,719
4.0	<b>Total RWA and Capital Requirements</b>			<b>386,510,458</b>	<b>30,920,837</b>

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

Item	Exposure Class As at 31.12.2019	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	<b>Credit Risk</b>				
1.1	<b>Exempted Exposures (Standardised Approach)</b>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	146,809,026	146,305,916	6,653,043	532,243
	Public Sector Entities	10,747,033	11,247,668	885,955	70,876
	Banks, Development Financial Institutions & MDBs	1,902,985	692,707	439,285	35,143
	Insurance Cos, Securities Firms & Fund Managers	501,456	1,711,734	501,456	40,116
	Corporates	20,031,285	15,014,675	13,015,829	1,041,266
	Regulatory Retail	24,542,407	23,209,256	17,639,274	1,411,142
	Residential Mortgages	2,677,640	2,782,013	1,149,301	91,944
	Higher Risk Assets	67,729	17,739	101,594	8,128
	Other Assets	13,501,269	13,547,272	6,540,049	523,204
	Securitisation Exposures	50,587	50,587	10,117	809
	Equity Exposures	260,557	260,557	336,765	26,941
	Defaulted Exposures	1,607,734	1,603,827	1,485,347	118,828
	<b>Total On-Balance Sheet Exposures</b>	<b>222,699,708</b>	<b>216,443,951</b>	<b>48,758,015</b>	<b>3,900,640</b>
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	2,303,427	2,301,783	549,732	43,979
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,032,123	2,815,485	2,509,642	200,771
	Defaulted Exposures	146,175	146,175	111,680	8,934
	<b>Total Off-Balance Sheet Exposures</b>	<b>5,481,725</b>	<b>5,263,443</b>	<b>3,171,054</b>	<b>253,684</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>228,181,433</b>	<b>221,707,394</b>	<b>51,929,069</b>	<b>4,154,324</b>
1.2	<b>Exposures under the IRB Approach</b>				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	14,203,714	14,203,714	873,423	69,874
	Banks, Development Financial Institutions & MDBs	25,477,488	25,477,488	6,691,333	535,307
	Corporate Exposures	232,463,288	232,463,288	152,747,605	12,219,809
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	176,795,337	176,795,337	114,846,748	9,187,740
	b) Corporates (with firm-size adjustment)	50,836,328	50,836,328	33,333,022	2,666,642
	c) Specialised Lending (PD Approach)				
	- Project Finance	3,437,178	3,437,178	3,540,500	283,240
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	1,394,445	1,394,445	1,027,335	82,187
	Retail Exposures	224,727,260	224,727,260	43,781,004	3,502,480
	a) Residential Mortgages	95,799,561	95,799,561	15,665,552	1,253,244
	b) Qualifying Revolving Retail Exposures	10,021,219	10,021,219	3,505,292	280,423
	c) Hire Purchase Exposures	52,450,265	52,450,265	11,398,363	911,869
	d) Other Retail Exposures	66,456,215	66,456,215	13,211,797	1,056,944
	Defaulted Exposures	14,033,726	14,033,726	2,302,100	184,168
	<b>Total On-Balance Sheet Exposures</b>	<b>510,905,476</b>	<b>510,905,476</b>	<b>206,395,465</b>	<b>16,511,638</b>
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	9,429,924	9,429,925	4,019,567	321,565
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	72,651,418	72,651,418	33,283,576	2,662,686
	Defaulted Exposures	152,660	152,660	18,736	1,499
	<b>Total Off-Balance Sheet Exposures</b>	<b>82,234,002</b>	<b>82,234,003</b>	<b>37,321,879</b>	<b>2,985,750</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>593,139,478</b>	<b>593,139,479</b>	<b>243,717,344</b>	<b>19,497,389</b>
	<b>Total IRB Approach after Scaling Factor of 1.06</b>			<b>258,340,386</b>	<b>20,667,231</b>
	<b>Total (Exposures under Standardised Approach &amp; IRB Approach)</b>	<b>821,320,911</b>	<b>814,846,873</b>	<b>310,269,454</b>	<b>24,821,555</b>
2.0	<b>Market Risk</b>				
	Interest Rate Risk			10,630,762	850,461
	Foreign Currency Risk			4,964,572	397,166
	Equity Risk			1,411,319	112,906
	Commodity Risk			-	-
	Option Risk			10,282,035	822,563
3.0	<b>Operational Risk</b>			42,853,735	3,428,299
4.0	<b>Total RWA and Capital Requirements</b>			<b>380,411,877</b>	<b>30,432,950</b>



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

Item	Exposure Class As at 30.06.2020	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	<b>Credit Risk</b>				
1.1	<b>Exempted Exposures (Standardised Approach)</b>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	91,480,390	91,480,390	3,311,249	264,900
	Public Sector Entities	3,674,208	3,674,208	836,780	66,942
	Banks, Development Financial Institutions & MDBs	1,284,349	1,284,349	79,061	6,325
	Insurance Cos, Securities Firms & Fund Managers	12,510	12,510	12,510	1,001
	Corporates	10,255,371	8,575,130	8,034,686	642,775
	Regulatory Retail	1,863,535	1,567,540	1,232,654	98,612
	Residential Mortgages	1,229,200	1,227,547	463,463	37,077
	Higher Risk Assets	-	-	-	-
	Other Assets	10,029,886	10,029,886	3,790,770	303,262
	Securitisation Exposures	50,371	50,371	10,074	806
	Equity Exposures	328,767	328,767	410,596	32,848
	Defaulted Exposures	909,591	898,460	1,252,486	100,199
	<b>Total On-Balance Sheet Exposures</b>	<b>121,118,178</b>	<b>119,129,158</b>	<b>19,434,329</b>	<b>1,554,747</b>
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	2,569,769	2,569,748	673,530	53,882
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,863,857	1,704,208	1,510,108	120,809
	Defaulted Exposures	19,838	19,838	29,794	2,383
	<b>Total Off-Balance Sheet Exposures</b>	<b>4,453,464</b>	<b>4,293,795</b>	<b>2,213,432</b>	<b>177,074</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>125,571,642</b>	<b>123,422,953</b>	<b>21,647,761</b>	<b>1,731,821</b>
1.2	<b>Exposures under the IRB Approach</b>				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	17,814,731	17,814,731	730,018	58,401
	Banks, Development Financial Institutions & MDBs	30,903,517	30,903,517	7,189,964	575,197
	Corporate Exposures	156,391,381	156,391,381	99,855,174	7,988,413
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	122,849,554	122,849,554	76,723,298	6,137,864
	b) Corporates (with firm-size adjustment)	29,577,456	29,577,456	19,332,675	1,546,614
	c) Specialised Lending (Own PD Approach)				
	- Project Finance	3,245,209	3,245,209	3,111,214	248,897
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	719,162	719,162	687,987	55,039
	Retail Exposures	67,705,800	67,705,800	13,894,743	1,111,580
	a) Residential Mortgages	30,457,753	30,457,753	5,328,823	426,306
	b) Qualifying Revolving Retail Exposures	4,953,250	4,953,250	1,797,960	143,837
	c) Hire Purchase Exposures	7,896,265	7,896,265	1,749,587	139,967
	d) Other Retail Exposures	24,398,532	24,398,532	5,018,373	401,470
	Defaulted Exposures	6,652,866	6,652,866	351,675	28,134
	<b>Total On-Balance Sheet Exposures</b>	<b>279,468,295</b>	<b>279,468,295</b>	<b>122,021,574</b>	<b>9,761,725</b>
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	10,760,589	10,760,589	4,181,060	334,485
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	52,324,771	52,324,771	24,467,549	1,957,404
	Defaulted Exposures	105,667	105,667	4,131	330
	<b>Total Off-Balance Sheet Exposures</b>	<b>63,191,027</b>	<b>63,191,027</b>	<b>28,652,740</b>	<b>2,292,219</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>342,659,322</b>	<b>342,659,322</b>	<b>150,674,314</b>	<b>12,053,944</b>
	<b>Total IRB Approach after Scaling Factor of 1.06</b>	-	-	<b>159,714,773</b>	<b>12,777,181</b>
	<b>Total (Exposures under Standardised Approach &amp; IRB Approach)</b>	<b>468,230,964</b>	<b>466,082,275</b>	<b>181,362,534</b>	<b>14,509,002</b>
2.0	<b>Market Risk</b>				
	Interest Rate Risk			11,111,091	888,887
	Foreign Currency Risk			2,721,453	217,716
	Equity Risk			203,176	16,254
	Commodity Risk			-	-
	Option Risk			8,541,483	683,319
3.0	<b>Operational Risk</b>			23,060,137	1,844,811
4.0	<b>Total RWA and Capital Requirements</b>			<b>226,999,874</b>	<b>18,159,989</b>

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

Item	Exposure Class As at 31.12.2019	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	<b>Credit Risk</b>				
1.1	<b><u>Exempted Exposures (Standardised Approach)</u></b>				
	<b><u>On-Balance Sheet Exposures</u></b>				
	Sovereigns/Central Banks	79,146,128	79,146,128	3,022,189	241,775
	Public Sector Entities	9,830,601	9,829,261	722,669	57,813
	Banks, Development Financial Institutions & MDBs	654,872	654,872	14,334	1,147
	Insurance Cos, Securities Firms & Fund Managers	126,923	126,923	126,923	10,154
	Corporates	9,000,306	7,175,662	6,697,610	535,809
	Regulatory Retail	2,379,807	2,029,933	1,646,240	131,699
	Residential Mortgages	1,309,668	1,307,845	494,659	39,573
	Higher Risk Assets	-	-	-	-
	Other Assets	8,052,752	8,052,752	3,208,021	256,642
	Securitisation Exposures	50,587	50,587	10,117	809
	Equity Exposures	257,896	257,896	333,088	26,647
	Defaulted Exposures	959,324	957,419	583,399	46,672
	<b>Total On-Balance Sheet Exposures</b>	<b>111,768,864</b>	<b>109,589,278</b>	<b>16,859,249</b>	<b>1,348,740</b>
	<b><u>Off-Balance-Sheet Exposures</u></b>				
	OTC Derivatives	2,051,936	2,051,936	333,708	26,697
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,887,165	1,705,362	1,700,508	136,041
	Defaulted Exposures	145,963	145,963	111,387	8,911
	<b>Total Off-Balance Sheet Exposures</b>	<b>4,085,064</b>	<b>3,903,261</b>	<b>2,145,603</b>	<b>171,649</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>115,853,928</b>	<b>113,492,539</b>	<b>19,004,852</b>	<b>1,520,389</b>
1.2	<b><u>Exposures under the IRB Approach</u></b>				
	<b><u>On-Balance Sheet Exposures</u></b>				
	Public Sector Entities	6,095,629	6,095,629	865,580	69,246
	Banks, Development Financial Institutions & MDBs	45,851,307	45,851,307	10,206,878	816,550
	Corporate Exposures	159,995,289	159,995,289	99,858,125	7,988,649
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	126,380,168	126,380,168	76,986,236	6,158,899
	b) Corporates (with firm-size adjustment)	29,525,342	29,525,342	18,985,866	1,518,869
	c) Specialised Lending (Own PD Approach)				
	- Project Finance	2,715,593	2,715,593	2,873,006	229,840
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	1,374,186	1,374,186	1,013,017	81,041
	Retail Exposures	67,615,894	67,615,894	13,877,422	1,110,195
	a) Residential Mortgages	29,450,500	29,450,500	5,349,182	427,935
	b) Qualifying Revolving Retail Exposures	5,851,649	5,851,649	1,643,632	131,491
	c) Hire Purchase Exposures	8,250,123	8,250,123	1,828,924	146,314
	d) Other Retail Exposures	24,063,622	24,063,622	5,055,684	404,455
	Defaulted Exposures	6,954,352	6,954,352	485,490	38,839
	<b>Total On-Balance Sheet Exposures</b>	<b>286,512,471</b>	<b>286,512,471</b>	<b>125,293,495</b>	<b>10,023,479</b>
	<b><u>Off-Balance Sheet Exposures</u></b>				
	OTC Derivatives	9,111,857	9,111,857	3,658,180	292,654
	Off balance sheet exposures other than OTC derivatives or credit derivatives	46,196,998	46,196,998	21,835,561	1,746,845
	Defaulted Exposures	128,276	128,276	4,040	323
	<b>Total Off-Balance Sheet Exposures</b>	<b>55,437,131</b>	<b>55,437,131</b>	<b>25,497,781</b>	<b>2,039,822</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>341,949,602</b>	<b>341,949,602</b>	<b>150,791,276</b>	<b>12,063,301</b>
	<b>Total IRB Approach after Scaling Factor of 1.06</b>	<b>-</b>	<b>-</b>	<b>159,838,753</b>	<b>12,787,099</b>
	<b>Total (Exposures under Standardised Approach &amp; IRB Approach)</b>	<b>457,803,530</b>	<b>455,442,141</b>	<b>178,843,605</b>	<b>14,307,488</b>
2.0	<b>Market Risk</b>				
	Interest Rate Risk			9,862,878	789,030
	Foreign Currency Risk			1,508,539	120,683
	Commodity Risk			-	-
	Option Risk			10,142,050	811,364
3.0	<b>Operational Risk</b>			23,106,901	1,848,552
4.0	<b>Total RWA and Capital Requirements</b>			<b>223,463,973</b>	<b>17,877,117</b>

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

Item	Exposure Class As at 30.06.2020	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	<b>Credit Risk</b>						
1.1	<b>Exempted Exposures (Standardised Approach)</b>						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	31,688,877	31,688,877	8,758	-	8,758	701
	Public Sector Entities	149,144	148,312	78,423	-	78,423	6,274
	Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	105	105	105	-	105	8
	Corporates	1,936,014	1,673,149	1,207,214	-	1,207,214	96,577
	Regulatory Retail	1,914,642	1,337,548	1,229,139	-	1,229,139	98,331
	Residential Mortgages	635,414	634,621	227,735	-	227,735	18,219
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	975,005	975,005	224,361	-	224,361	17,949
	Equity Exposure	1,250	1,250	1,875	-	1,875	150
	Defaulted Exposures	30,974	30,863	24,528	-	24,528	1,962
	<b>Total On-Balance Sheet Exposures</b>	<b>37,331,461</b>	<b>36,489,766</b>	<b>3,002,192</b>	<b>-</b>	<b>3,002,192</b>	<b>240,175</b>
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	89,597	89,597	89,597	-	89,597	7,168
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	210,247	187,366	168,198	-	168,198	13,456
	<b>Total Off-Balance Sheet Exposures</b>	<b>299,844</b>	<b>276,963</b>	<b>257,795</b>	<b>-</b>	<b>257,795</b>	<b>20,624</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>37,631,305</b>	<b>36,766,729</b>	<b>3,259,987</b>	<b>-</b>	<b>3,259,987</b>	<b>260,799</b>
1.2	<b>Exposures under the IRB Approach</b>						
	<u>On-Balance Sheet Exposures</u>						
	Public Sector Entities	17,690,709	17,690,709	690,680	611,135	79,545	55,254
	Banks, Development Financial Institutions & MDBs	5,527,642	5,527,642	586,358	-	586,358	46,909
	Corporate Exposures	57,048,313	57,048,313	31,944,679	6,895,129	25,049,550	2,555,574
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	42,821,640	42,821,640	22,535,658	6,807,624	15,728,035	1,802,853
	b) Corporates (with firm-size adjustment)	13,359,971	13,359,971	8,658,688	5,762	8,652,925	692,695
	c) Specialised Lending (Own PD Approach)						
	- Project Finance	846,506	846,506	737,779	81,743	656,036	59,022
	d) Specialised Lending (Slotting Approach)						
	- Project Finance	20,196	20,196	12,554	-	12,554	1,004
	Retail Exposures	131,424,983	131,424,983	26,162,211	3,299,458	22,862,755	2,092,977
	a) Residential Mortgages	42,736,674	42,736,674	7,613,864	597,395	7,016,470	609,109
	b) Qualifying Revolving Retail Exposures	2,099,656	2,099,656	679,627	-	679,627	54,370
	c) Hire Purchase Exposures	35,871,050	35,871,050	8,281,838	528,202	7,753,636	662,547
	d) Other Retail Exposures	50,717,603	50,717,603	9,586,882	2,173,861	7,413,022	766,951
	Defaulted Exposures	2,727,346	2,727,346	460,951	-	460,952	36,876
	<b>Total On-Balance Sheet Exposures</b>	<b>214,418,993</b>	<b>214,418,993</b>	<b>59,844,879</b>	<b>10,805,723</b>	<b>49,039,159</b>	<b>4,787,590</b>
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	701,122	701,122	335,539	-	335,539	26,843
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	17,197,887	17,197,887	7,216,998	-	7,216,998	577,360
	Defaulted Exposures	11,485	11,485	4,335	-	4,333	347
	<b>Total Off-Balance Sheet Exposures</b>	<b>17,910,494</b>	<b>17,910,494</b>	<b>7,556,872</b>	<b>-</b>	<b>7,556,870</b>	<b>604,550</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>232,329,487</b>	<b>232,329,487</b>	<b>67,401,751</b>	<b>10,805,723</b>	<b>56,596,029</b>	<b>5,392,141</b>
	<b>Total IRB Approach after Scaling Factor of 1.06</b>			<b>71,445,857</b>	<b>11,454,065</b>	<b>59,991,791</b>	<b>5,715,670</b>
	<b>Total (Exposures under Standardised Approach &amp; IRB Approach)</b>	<b>269,960,792</b>	<b>269,096,216</b>	<b>74,705,844</b>	<b>11,454,065</b>	<b>63,251,778</b>	<b>5,976,468</b>
2.0	<b>Market Risk</b>						
	Bench Mark Rate Risk		71,445,856	40,124	-	40,124	3,210
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			618,904	-	618,904	49,512
	Option Risk			-	-	-	-
3.0	<b>Operational Risk</b>			8,195,886	-	8,195,886	655,671
4.0	<b>Total RWA and Capital Requirements</b>			<b>83,560,757</b>	<b>11,454,065</b>	<b>72,106,692</b>	<b>6,684,862</b>

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

Item	Exposure Class As at 31.12.2019	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	<b>Credit Risk</b>						
1.1	<b>Exempted Exposures (Standardised Approach)</b>						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	36,704,311	36,704,311	8,373	-	8,373	670
	Public Sector Entities	4,042,264	4,041,130	83,689	-	83,689	6,695
	Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	113	113	113	-	113	9
	Corporates	1,465,927	1,221,612	1,046,544	-	1,046,544	83,724
	Regulatory Retail	2,105,646	1,508,239	1,368,554	-	1,368,554	109,484
	Residential Mortgages	689,462	688,658	247,653	-	247,653	19,812
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	687,808	687,808	156,455	-	156,455	12,516
	Equity Exposure	1,250	1,250	1,875	-	1,875	150
	Defaulted Exposures	35,179	33,178	26,801	-	26,801	2,144
	<b>Total On-Balance Sheet Exposures</b>	<b>45,731,996</b>	<b>44,886,335</b>	<b>2,940,111</b>	<b>-</b>	<b>2,940,111</b>	<b>235,208</b>
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	320	320	320	-	320	26
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	173,059	151,043	129,108	-	129,108	10,328
	<b>Total Off-Balance Sheet Exposures</b>	<b>173,379</b>	<b>151,363</b>	<b>129,428</b>	<b>-</b>	<b>129,428</b>	<b>10,354</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>45,905,375</b>	<b>45,037,698</b>	<b>3,069,539</b>	<b>-</b>	<b>3,069,539</b>	<b>245,562</b>
1.2	<b>Exposures under the IRB Approach</b>						
	<u>On-Balance Sheet Exposures</u>						
	Public Sector Entities	11,302,594	11,302,594	746,024	738,182	7,843	59,682
	Banks, Development Financial Institutions & MDBs	8,311,367	8,311,367	1,113,633	-	1,113,633	89,091
	Corporate Exposures	53,769,247	53,769,247	29,392,764	5,777,373	23,615,392	2,351,421
	a) Corporates (excluding Specialised Lending and firm- size adjustment)	40,556,809	40,556,809	20,829,036	5,699,469	15,129,567	1,666,323
	b) Corporates (with firm-size adjustment)	12,330,947	12,330,947	7,812,092	8,080	7,804,012	624,967
	c) Specialised Lending (Own PD Approach)						
	- Project Finance	721,585	721,585	667,495	-	667,495	53,400
	d) Specialised Lending (Slotting Approach)						
	- Project Finance	159,906	159,906	84,141	69,824	14,318	6,731
	Retail Exposures	126,823,450	126,823,450	26,155,014	3,257,854	22,897,159	2,092,401
	a) Residential Mortgages	40,471,157	40,471,157	8,035,889	1,031,073	7,004,816	642,871
	b) Qualifying Revolving Retail Exposures	2,267,294	2,267,294	574,610	-	574,610	45,969
	c) Hire Purchase Exposures	37,588,196	34,608,017	7,862,689	699,846	7,162,842	629,015
	d) Other Retail Exposures	46,496,803	49,476,982	9,681,826	1,526,935	8,154,891	774,546
	Defaulted Exposures	3,029,092	3,029,092	639,693	-	639,693	51,175
	<b>Total On-Balance Sheet Exposures</b>	<b>203,235,750</b>	<b>203,235,750</b>	<b>58,047,128</b>	<b>9,773,409</b>	<b>48,273,720</b>	<b>4,643,770</b>
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	667,557	667,557	375,734	-	375,734	30,059
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	16,247,436	16,247,436	7,122,995	106,667	7,016,328	569,840
	Defaulted Exposures	11,635	11,635	4,439	-	4,439	355
	<b>Total Off-Balance Sheet Exposures</b>	<b>16,926,628</b>	<b>16,926,628</b>	<b>7,503,168</b>	<b>106,667</b>	<b>7,396,501</b>	<b>600,254</b>
	<b>Total On and Off-Balance Sheet Exposures</b>	<b>220,162,378</b>	<b>220,162,378</b>	<b>65,550,296</b>	<b>9,880,076</b>	<b>55,670,221</b>	<b>5,244,024</b>
	<b>Total IRB Approach after Scaling Factor of 1.06</b>			<b>69,483,314</b>	<b>10,472,881</b>	<b>59,010,434</b>	<b>5,558,665</b>
	<b>Total (Exposures under Standardised Approach &amp; IRB Approach)</b>	<b>266,067,753</b>	<b>265,200,076</b>	<b>72,552,853</b>	<b>10,472,881</b>	<b>62,079,973</b>	<b>5,804,227</b>
2.0	<b>Market Risk</b>						
	Bench Mark Rate Risk			242,235	-	242,235	19,379
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			720,836	-	720,836	57,667
	Option Risk			710	-	710	57
3.0	<b>Operational Risk</b>			8,029,045	-	8,029,045	642,324
4.0	<b>Total RWA and Capital Requirements</b>			<b>81,545,679</b>	<b>10,472,881</b>	<b>71,072,799</b>	<b>6,523,654</b>

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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
<b>As at 30.06.2020</b>					
<b><u>Exempted Exposures (Standardised Approach)</u></b>					
Sovereigns/Central Banks	80,422,897	51,247,180	5,868,876	17,176,375	154,715,329
Public Sector Entities	1,021,383	3,465,377	-	85,650	4,572,409
Banks, Development Financial Institutions & MDBs	3,775,635	127,735	-	5,589	3,908,959
Insurance Cos, Securities Firms & Fund Managers	134,426	348,998	-	-	483,423
Corporates	6,331,640	7,501,157	4,367,300	7,337,066	25,537,162
Regulatory Retail	3,785,506	9,061,832	5,320,590	6,654,460	24,822,388
Residential Mortgages	1,568,054	30,988	82,383	965,730	2,647,156
Higher Risk Assets	54,257	3,175	-	-	57,432
Other Assets	8,600,812	2,042,276	2,901,384	1,779,929	15,324,401
Securitisation Exposures	50,371	-	-	-	50,371
Equity Exposures	329,000	2,038	4,494	-	335,532
<b>Total Standardised Approach</b>	<b>106,073,981</b>	<b>73,830,756</b>	<b>18,545,026</b>	<b>34,004,799</b>	<b>232,454,562</b>
<b><u>Exposures under the IRB Approach</u></b>					
Public Sector Entities	21,789,067	-	-	-	21,789,067
Banks, Development Financial Institutions & MDBs	13,403,221	4,884,536	2,162,670	9,264,121	29,714,549
Corporate Exposures	160,938,603	71,222,441	19,103,988	40,223,079	291,488,111
a) Corporates (excluding Specialised Lending and firm-size adjustment)	113,001,922	52,776,122	19,103,988	38,607,778	223,489,810
b) Corporates (with firm-size adjustment)	42,769,493	18,446,319	-	1,243,890	62,459,702
c) Specialised Lending (PD Approach)					
- Project Finance	4,365,286	-	-	371,411	4,736,697
d) Specialised Lending (Slotting Approach)					
- Project Finance	801,902	-	-	-	801,902
Retail Exposures	198,266,447	49,929,424	9,483,811	-	257,679,682
a) Residential Mortgages	70,368,902	25,580,336	2,514,941	-	98,464,179
b) Qualifying Revolving Retail Exposures	15,097,948	5,764,593	1,093,108	-	21,955,649
c) Hire Purchase Exposures	41,690,869	7,020,658	3,997,664	-	52,709,191
d) Other Retail Exposures	71,108,727	11,563,837	1,878,098	-	84,550,663
<b>Total IRB Approach</b>	<b>394,397,339</b>	<b>126,036,401</b>	<b>30,750,469</b>	<b>49,487,200</b>	<b>600,671,409</b>
<b>Total Standardised and IRB Approaches</b>	<b>500,471,320</b>	<b>199,867,157</b>	<b>49,295,495</b>	<b>83,492,000</b>	<b>833,125,971</b>

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**Table 7: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank Group (cont'd.)**

Exposure Class	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Other Overseas Units RM'000	Total RM'000
<b>As at 31.12.2019</b>					
<b><u>Exempted Exposures (Standardised Approach)</u></b>					
Sovereigns/Central Banks	86,243,082	38,818,759	8,151,428	15,377,897	148,591,166
Public Sector Entities	7,690,309	3,084,697	-	-	10,775,006
Banks, Development Financial Institutions & MDBs	1,799,665	96,364	-	6,955	1,902,984
Insurance Cos, Securities Firms & Fund Managers	166,189	374,420	-	-	540,609
Corporates	5,652,972	6,681,170	3,971,693	7,443,773	23,749,608
Regulatory Retail	4,434,649	8,381,171	6,678,939	6,358,579	25,853,338
Residential Mortgages	1,723,015	17,063	134,447	844,363	2,718,888
Higher Risk Assets	53,278	3,050	10,182	1,242	67,752
Other Assets	7,454,013	2,109,627	2,928,788	1,178,506	13,670,934
Securitisation Exposures	50,587	-	-	-	50,587
Equity Exposures	258,156	2,020	381	-	260,557
<b>Total Standardised Approach</b>	<b>115,525,915</b>	<b>59,568,341</b>	<b>21,875,858</b>	<b>31,211,315</b>	<b>228,181,429</b>
<b><u>Exposures under the IRB Approach</u></b>					
Public Sector Entities	14,337,835	-	-	-	14,337,835
Banks, Development Financial Institutions & MDBs	15,939,501	4,992,795	3,407,305	12,013,462	36,353,063
Corporate Exposures	159,136,372	73,881,820	19,429,324	38,674,758	291,122,274
a) Corporates (excluding Specialised Lending and firm-size adjustment)	112,635,904	54,442,455	19,429,324	37,999,670	224,507,353
b) Corporates (with firm-size adjustment)	41,135,550	19,439,365	-	-	60,574,915
c) Specialised Lending (PD Approach)					
- Project Finance	4,140,125	-	-	-	4,140,125
d) Specialised Lending (Slotting Approach)					
- Project Finance	1,224,793	-	-	675,088	1,899,881
Retail Exposures	191,432,837	49,944,856	9,948,613	-	251,326,306
a) Residential Mortgages	65,366,088	26,995,005	4,523,109	-	96,884,202
b) Qualifying Revolving Retail Exposures	12,533,815	5,906,128	1,235,318	-	19,675,261
c) Hire Purchase Exposures	43,036,257	7,366,526	4,190,186	-	54,592,969
d) Other Retail Exposures	70,496,677	9,677,197	-	-	80,173,874
<b>Total IRB Approach</b>	<b>380,846,545</b>	<b>128,819,471</b>	<b>32,785,242</b>	<b>50,688,220</b>	<b>593,139,478</b>
<b>Total Standardised and IRB Approaches</b>	<b>496,372,460</b>	<b>188,387,812</b>	<b>54,661,100</b>	<b>81,899,535</b>	<b>821,320,907</b>

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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
<b>As at 30.06.2020</b>				
<b><u>Exempted Exposures (Standardised Approach)</u></b>				
Sovereigns/Central Banks	48,127,965	32,073,855	13,389,225	93,591,045
Public Sector Entities	869,984	2,720,240	85,650	3,675,873
Banks, Development Financial Institutions & MDBs	1,156,728	127,621	-	1,284,349
Insurance Cos, Securities Firms & Fund Managers	129,229	-	-	129,229
Corporates	4,041,140	4,478,172	4,668,030	13,187,342
Regulatory Retail	1,627,314	-	332,244	1,959,558
Residential Mortgages	918,188	-	325,368	1,243,556
Higher Risk Assets	28	-	-	28
Other Assets	8,788,106	715,913	617,505	10,121,525
Securitisation Exposures	50,371	-	-	50,371
Equity Exposures	326,727	2,039	-	328,766
<b>Total Standardised Approach</b>	<b>66,035,780</b>	<b>40,117,840</b>	<b>19,418,022</b>	<b>125,571,642</b>
<b><u>Exposures under the IRB Approach</u></b>				
Public Sector Entities	17,990,756	-	-	17,990,756
Banks, Development Financial Institutions & MDBs	30,634,106	4,188,441	7,628,204	42,450,751
Corporate Exposures	109,717,473	54,768,716	37,065,227	201,551,415
a) Corporates (excluding Specialised Lending and firm-size adjustment)	79,211,441	47,054,796	35,449,925	161,716,162
b) Corporates (with firm-size adjustment)	26,705,214	7,713,919	1,243,890	35,663,022
c) Specialised Lending (Own PD Approach)				
- Project Finance	3,063,536	-	371,411	3,434,947
d) Specialised Lending (Slotting Approach)				
- Project Finance	737,284	-	-	737,284
Retail Exposures	80,666,400	-	-	80,666,400
a) Residential Mortgages	30,719,197	-	-	30,719,197
b) Qualifying Revolving Retail Exposures	11,435,082	-	-	11,435,082
c) Hire Purchase Exposures	7,939,094	-	-	7,939,094
d) Other Retail Exposures	30,573,027	-	-	30,573,027
<b>Total IRB Approach</b>	<b>239,008,735</b>	<b>58,957,157</b>	<b>44,693,431</b>	<b>342,659,322</b>
<b>Total Standardised and IRB Approaches</b>	<b>305,044,515</b>	<b>99,074,997</b>	<b>64,111,453</b>	<b>468,230,964</b>



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**Table 8: Disclosure on Credit Risk Exposure - Geographical Analysis for Maybank (cont'd.)**

Exposure Class	Malaysia RM'000	Singapore RM'000	Other Overseas Units RM'000	Total RM'000
<b>As at 31.12.2019</b>				
<b><u>Exempted Exposures (Standardised Approach)</u></b>				
Sovereigns/Central Banks	49,035,558	19,475,405	12,365,060	80,876,023
Public Sector Entities	7,145,763	2,686,712	-	9,832,475
Banks, Development Financial Institutions & MDBs	558,620	96,252	-	654,872
Insurance Cos, Securities Firms & Fund Managers	160,984	-	-	160,984
Corporates	3,933,378	3,931,629	4,245,524	12,110,531
Regulatory Retail	2,071,224	-	416,771	2,487,995
Residential Mortgages	1,019,751	-	304,004	1,323,755
Higher Risk Assets	24	-	-	24
Other Assets	7,321,198	543,850	233,739	8,098,787
Securitisation Exposures	50,587	-	-	50,587
Equity Exposures	255,875	2,020	-	257,895
<b>Total Standardised Approach</b>	<b>71,552,962</b>	<b>26,735,868</b>	<b>17,565,098</b>	<b>115,853,928</b>
<b><u>Exposures under the IRB Approach</u></b>				
Public Sector Entities	6,169,767	-	-	6,169,767
Banks, Development Financial Institutions & MDBs	41,715,999	4,787,508	10,726,685	57,230,192
Corporate Exposures	108,203,052	57,750,192	35,261,842	201,215,086
a) Corporates (excluding Specialised Lending and firm-size adjustment)	78,116,264	48,081,775	34,586,754	160,784,793
b) Corporates (with firm-size adjustment)	26,085,618	9,668,417	-	35,754,035
c) Specialised Lending (Own PD Approach)				
- Project Finance	2,841,058	-	-	2,841,058
d) Specialised Lending (Slotting Approach)				
- Project Finance	1,160,112	-	675,088	1,835,200
Retail Exposures	77,334,557	-	-	77,334,557
a) Residential Mortgages	29,747,476	-	-	29,747,476
b) Qualifying Revolving Retail Exposures	9,415,941	-	-	9,415,941
c) Hire Purchase Exposures	8,293,216	-	-	8,293,216
d) Other Retail Exposures	29,877,924	-	-	29,877,924
<b>Total IRB Approach</b>	<b>233,423,375</b>	<b>62,537,700</b>	<b>45,988,527</b>	<b>341,949,602</b>
<b>Total Standardised and IRB Approaches</b>	<b>304,976,337</b>	<b>89,273,568</b>	<b>63,553,625</b>	<b>457,803,530</b>

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

Exposure Class	As at 30.06.2020	As at 31.12.2019
	Total RM'000	Total RM'000
<b><u>Exposures under Standardised Approach</u></b>		
Sovereigns/Central Banks	31,688,877	36,704,311
Public Sector Entities	151,399	4,068,364
Banks, Development Financial Institutions & MDBs	-	-
Insurance Cos, Securities Firms & Fund Managers	5,197	5,205
Corporates	2,183,492	1,603,560
Regulatory Retail	1,976,120	2,131,513
Residential Mortgages	649,866	703,264
Higher Risk Assets	36	36
Other Assets	975,068	687,872
Equity Exposure	1,250	1,250
<b>Total Standardised Approach</b>	<b>37,631,305</b>	<b>45,905,375</b>
<b><u>Exposures under IRB Approach</u></b>		
Public Sector Entities	17,810,806	11,362,577
Banks, Development Financial Institutions & MDBs	5,761,315	8,649,864
Corporate Exposures	69,719,365	66,776,401
a) Corporates (excluding Specialised Lending and firm-size adjustment)	52,139,311	50,178,870
b) Corporates (with firm-size adjustment)	16,095,805	15,094,136
c) Specialised Lending (Own PD Approach)		
- Project Finance	1,419,631	1,299,067
d) Specialised Lending (Slotting Approach)		
- Project Finance	64,618	204,328
Retail Exposures	139,038,001	133,373,536
a) Residential Mortgages	43,057,561	40,838,405
b) Qualifying Revolving Retail Exposures	3,662,865	3,117,874
c) Hire Purchase Exposures	36,005,538	34,743,041
d) Other Retail Exposures	56,312,037	54,674,216
<b>Total IRB Approach</b>	<b>232,329,487</b>	<b>220,162,378</b>
<b>Total Standardised and IRB Approaches</b>	<b>269,960,792</b>	<b>266,067,753</b>

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
<b>As at 30.06.2020</b>												
<b>Exempted Exposures (Standardised Approach)</b>												
Sovereigns/Central Banks	581	-	-	-	37,240	293	73,370,185	61	-	-	81,306,969	154,715,329
Public Sector Entities	201	67	-	88	-	17	3,302,531	-	636	-	1,268,871	4,572,409
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	3,275,163	-	-	-	633,796	3,908,959
Insurance Cos, Securities Firms & Fund Managers	77	-	-	66	-	-	483,240	-	-	-	40	483,423
Corporates	162,844	1,147,680	726,586	431,410	4,916,047	2,231,571	6,930,450	458,405	132,574	36,992	8,362,602	25,537,162
Regulatory Retail	-	-	-	-	-	-	-	-	-	24,822,388	-	24,822,388
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,647,156	-	2,647,156
Higher Risk Assets	-	-	-	-	-	-	53,219	-	-	4,149	64	57,432
Other Assets	-	-	-	7	-	13,961	3,790,417	-	-	373	11,519,642	15,324,401
Securitisation Exposures	-	-	-	-	-	-	50,371	-	-	-	-	50,371
Equity Exposures	-	-	-	85	15,618	2,038	-	-	-	-	317,790	335,532
<b>Total Standardised Approach</b>	<b>163,704</b>	<b>1,147,746</b>	<b>726,586</b>	<b>431,657</b>	<b>4,968,906</b>	<b>2,247,880</b>	<b>91,255,576</b>	<b>458,465</b>	<b>133,210</b>	<b>27,511,059</b>	<b>103,409,774</b>	<b>232,454,562</b>
<b>Exposures under the IRB Approach</b>												
Public Sector Entities	2,319,913	-	3	1,175,273	-	1,577	18,059,584	831	7,722	-	224,165	21,789,067
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	29,205,075	-	-	-	509,473	29,714,549
Corporate Exposures	10,110,462	7,356,199	42,368,129	39,228,744	8,637,379	42,417,670	100,391,507	20,141,877	2,919,192	194,104	17,722,849	291,488,111
a) Corporates (excluding Specialised Lending and firm-size adjustment)	8,654,477	6,474,671	33,698,955	26,140,250	6,447,141	29,436,556	80,636,267	15,947,419	1,819,587	84,613	14,149,872	223,489,810
b) Corporates (with firm-size adjustment)	1,455,036	421,957	7,169,784	11,508,779	748,351	12,981,114	19,755,239	3,705,887	1,099,605	109,489	3,504,462	62,459,702
c) Specialised Lending (PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	459,571	1,499,391	1,215,654	1,004,994	-	-	488,571	-	-	68,516	4,736,697
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	949	-	-	364,061	436,893	-	-	-	-	-	-	801,902
Retail Exposures	-	-	-	-	-	-	-	-	-	257,679,682	-	257,679,682
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	98,464,179	-	98,464,179
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	21,955,649	-	21,955,649
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	52,709,191	-	52,709,191
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	84,550,663	-	84,550,663
<b>Total IRB Approach</b>	<b>12,430,374</b>	<b>7,356,199</b>	<b>42,368,133</b>	<b>40,404,017</b>	<b>8,637,379</b>	<b>42,419,247</b>	<b>147,656,166</b>	<b>20,142,708</b>	<b>2,926,914</b>	<b>257,873,785</b>	<b>18,456,488</b>	<b>600,671,409</b>
<b>Total Standardised and IRB Approaches</b>	<b>12,594,078</b>	<b>8,503,945</b>	<b>43,094,719</b>	<b>40,835,673</b>	<b>13,606,285</b>	<b>44,667,127</b>	<b>238,911,742</b>	<b>20,601,173</b>	<b>3,060,125</b>	<b>285,384,844</b>	<b>121,866,262</b>	<b>833,125,971</b>

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**Table 10: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank Group (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
<b>As at 31.12.2019</b>												
<b>Exempted Exposures (Standardised Approach)</b>												
Sovereigns/Central Banks	304,433	-	-	-	35,359	298	69,725,436	61	-	8,151,428	70,374,153	148,591,168
Public Sector Entities	369	78	-	1,175,541	-	44,064	8,686,197	-	628	-	868,128	10,775,005
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	1,759,495	-	-	-	143,490	1,902,985
Insurance Cos, Securities Firms & Fund Managers	79	-	-	73	-	-	540,416	-	-	-	41	540,609
Corporates	45,147	1,556,875	186,178	164,854	4,048,039	776,179	4,213,246	140,046	79,407	3,976,134	8,563,503	23,749,608
Regulatory Retail	-	-	-	-	-	-	-	-	-	25,853,338	-	25,853,338
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,718,889	-	2,718,889
Higher Risk Assets	-	-	-	-	-	-	54,283	-	-	13,409	62	67,754
Other Assets	-	-	-	-	-	-	1,049,768	708	-	1,176,217	11,444,238	13,670,931
Securitisation Exposures	-	-	-	-	-	-	50,587	-	-	-	-	50,587
Equity Exposures	-	-	-	-	17,949	2,020	57	-	-	381	240,150	260,557
<b>Total Standardised Approach</b>	<b>350,028</b>	<b>1,556,953</b>	<b>186,178</b>	<b>1,340,468</b>	<b>4,101,347</b>	<b>822,561</b>	<b>86,079,485</b>	<b>140,815</b>	<b>80,035</b>	<b>41,889,796</b>	<b>91,633,765</b>	<b>228,181,431</b>
<b>Exposures under the IRB Approach</b>												
Public Sector Entities	2,449,158	-	59	-	-	1,689	11,624,741	865	8,135	-	253,187	14,337,834
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	32,831,234	-	-	3,407,305	114,524	36,353,063
Corporate Exposures	9,513,197	6,859,987	34,989,897	34,106,607	7,014,009	40,447,009	102,731,669	18,503,557	5,417,641	19,572,801	11,965,898	291,122,272
a) Corporates (excluding Specialised Lending and firm-size adjustment)	7,927,292	5,736,637	26,757,581	22,114,509	4,466,618	26,889,532	83,048,130	15,030,727	4,434,657	19,467,271	8,634,396	224,507,350
b) Corporates (with firm-size adjustment)	1,584,956	265,554	6,603,447	10,464,903	764,978	13,557,477	19,683,539	3,391,034	982,984	105,530	3,170,513	60,574,915
c) Specialised Lending (PD Approach)												
- Project Finance	-	482,866	1,628,869	1,100,105	767,296	-	-	-	-	-	160,989	4,140,125
d) Specialised Lending (Slotting Approach)												
- Project Finance	949	374,930	-	427,090	1,015,117	-	-	81,796	-	-	-	1,899,882
Retail Exposures	-	-	-	-	-	-	-	-	-	251,326,309	-	251,326,309
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	96,884,204	-	96,884,204
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	19,675,262	-	19,675,262
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	54,592,969	-	54,592,969
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	80,173,874	-	80,173,874
<b>Total IRB Approach</b>	<b>11,962,355</b>	<b>6,859,987</b>	<b>34,989,956</b>	<b>34,106,606</b>	<b>7,014,009</b>	<b>40,448,698</b>	<b>147,187,644</b>	<b>18,504,422</b>	<b>5,425,777</b>	<b>274,306,415</b>	<b>12,333,609</b>	<b>593,139,478</b>
<b>Total Standardised and IRB Approaches</b>	<b>12,312,383</b>	<b>8,416,940</b>	<b>35,176,134</b>	<b>35,447,075</b>	<b>11,115,356</b>	<b>41,271,259</b>	<b>233,267,129</b>	<b>18,645,237</b>	<b>5,505,811</b>	<b>316,196,211</b>	<b>103,967,374</b>	<b>821,320,909</b>

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

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
<b>As at 30.06.2020</b>												
<b>Exempted Exposures (Standardised Approach)</b>												
Sovereigns / Central Banks	581	-	-	-	37,240	293	35,950,823	61	-	-	57,602,048	93,591,045
Public Sector Entities	170	-	-	88	-	-	2,557,393	-	-	-	1,118,222	3,675,873
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	650,554	-	-	-	633,795	1,284,349
Insurance Cos, Securities Firms & Fund Managers	77	-	-	-	-	-	129,150	-	-	-	2	129,229
Corporates	31,213	841,065	97,068	86,869	4,818,053	521,815	3,777,795	286,081	16,192	3,738	2,707,453	13,187,342
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,959,558	-	1,959,558
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,243,556	-	1,243,556
Higher Risk Assets	-	-	-	-	-	-	-	-	-	28	-	28
Other Assets	-	-	-	-	-	-	1,968,565	-	-	-	8,152,960	10,121,525
Securitisation Exposures	-	-	-	-	-	-	50,371	-	-	-	-	50,371
Equity Exposures	-	-	-	85	15,618	2,038	-	-	-	-	311,025	328,766
<b>Total Standardised Approach</b>	<b>32,041</b>	<b>841,065</b>	<b>97,068</b>	<b>87,042</b>	<b>4,870,911</b>	<b>524,146</b>	<b>45,084,651</b>	<b>286,142</b>	<b>16,192</b>	<b>3,206,880</b>	<b>70,525,505</b>	<b>125,571,642</b>
<b>Exposures under the IRB Approach</b>												
Public Sector Entities	2,074,519	-	3	1,000,032	-	1,577	14,689,670	831	-	-	224,124	17,990,756
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	41,941,278	-	-	-	509,473	42,450,751
Corporate Exposures	5,166,053	4,547,410	25,726,128	25,385,336	5,336,100	27,523,123	79,360,205	14,957,774	1,702,267	152,017	11,695,003	201,551,415
a) Corporates (excluding Specialised Lending and firm-size adjustment)	4,402,470	3,752,934	20,127,341	17,825,755	4,024,262	20,128,618	66,645,461	13,105,820	1,220,146	45,512	10,437,843	161,716,162
b) Corporates (with firm-size adjustment)	762,634	334,904	4,099,396	6,799,240	416,947	7,394,505	12,714,744	1,363,384	482,122	106,505	1,188,641	35,663,022
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	459,571	1,499,391	409,423	509,475	-	-	488,571	-	-	68,516	3,434,947
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	949	-	-	350,919	385,416	-	-	-	-	-	-	737,284
Retail Exposures	-	-	-	-	-	-	-	-	-	80,666,400	-	80,666,400
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	30,719,197	-	30,719,197
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	11,435,082	-	11,435,082
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,939,094	-	7,939,094
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	30,573,027	-	30,573,027
<b>Total IRB Approach</b>	<b>7,240,572</b>	<b>4,547,410</b>	<b>25,726,131</b>	<b>26,385,369</b>	<b>5,336,099</b>	<b>27,524,700</b>	<b>135,991,153</b>	<b>14,958,606</b>	<b>1,702,268</b>	<b>80,818,417</b>	<b>12,428,597</b>	<b>342,659,322</b>
<b>Total Standardised and IRB Approaches</b>	<b>7,272,613</b>	<b>5,388,476</b>	<b>25,823,199</b>	<b>26,472,411</b>	<b>10,207,011</b>	<b>28,048,846</b>	<b>181,075,804</b>	<b>15,244,748</b>	<b>1,718,459</b>	<b>84,025,297</b>	<b>82,954,100</b>	<b>468,230,964</b>

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Table 11: Disclosure on Credit Risk Exposure - Industry Analysis for Maybank (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
<b>As at 31.12.2019</b>												
<b>Exempted Exposures (Standardised Approach)</b>												
Sovereigns / Central Banks	304,433	-	-	-	35,359	298	30,158,365	61	-	-	50,377,507	80,876,023
Public Sector Entities	236	-	-	1,000,333	-	-	8,096,581	-	-	-	735,325	9,832,475
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	511,382	-	-	-	143,490	654,872
Insurance Cos, Securities Firms & Fund Managers	79	-	-	-	-	-	160,904	-	-	-	1	160,984
Corporates	33,541	1,553,106	52,807	74,209	4,000,270	377,823	3,405,496	67,836	8,964	4,060	2,532,419	12,110,531
Regulatory Retail	-	-	-	-	-	-	-	-	-	2,487,995	-	2,487,995
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,323,755	-	1,323,755
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	24	24
Other Assets	-	-	-	-	-	-	280,251	-	-	-	7,818,536	8,098,787
Securitisation Exposures	-	-	-	-	-	-	50,587	-	-	-	-	50,587
Equity Exposures	-	-	-	-	17,949	2,020	57	-	-	-	237,869	257,895
<b>Total Standardised Approach</b>	<b>338,289</b>	<b>1,553,106</b>	<b>52,807</b>	<b>1,074,542</b>	<b>4,053,578</b>	<b>380,141</b>	<b>42,663,623</b>	<b>67,897</b>	<b>8,964</b>	<b>3,815,810</b>	<b>61,845,171</b>	<b>115,853,928</b>
<b>Exposures under the IRB Approach</b>												
Public Sector Entities	2,392,912	-	59	-	-	1,689	3,521,061	831	69	-	253,146	6,169,767
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	57,115,668	-	-	-	114,524	57,230,192
Corporate Exposures	5,351,662	4,421,651	25,009,764	20,856,836	5,428,022	29,019,106	85,860,502	14,363,785	4,163,551	140,123	6,600,084	201,215,086
a) Corporates (excluding Specialised Lending and firm-size adjustment)	4,481,838	3,384,146	19,574,704	13,815,016	3,776,530	20,947,398	72,804,880	12,914,514	3,786,819	37,673	5,261,275	160,784,793
b) Corporates (with firm-size adjustment)	868,875	179,709	3,806,191	6,288,773	423,519	8,071,708	13,055,622	1,367,476	376,732	102,450	1,212,980	35,754,035
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	482,866	1,628,869	339,152	264,342	-	-	-	-	-	125,829	2,841,058
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	949	374,930	-	413,895	963,631	-	-	81,795	-	-	-	1,835,200
Retail Exposures	-	-	-	-	-	-	-	-	-	77,334,557	-	77,334,557
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	29,747,476	-	29,747,476
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	9,415,941	-	9,415,941
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	8,293,216	-	8,293,216
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	29,877,924	-	29,877,924
<b>Total IRB Approach</b>	<b>7,744,574</b>	<b>4,421,651</b>	<b>25,009,823</b>	<b>20,856,836</b>	<b>5,428,022</b>	<b>29,020,795</b>	<b>146,497,231</b>	<b>14,364,616</b>	<b>4,163,620</b>	<b>77,474,680</b>	<b>6,967,754</b>	<b>341,949,602</b>
<b>Total Standardised and IRB Approaches</b>	<b>8,082,863</b>	<b>5,974,757</b>	<b>25,062,630</b>	<b>21,931,378</b>	<b>9,481,600</b>	<b>29,400,936</b>	<b>189,160,854</b>	<b>14,432,513</b>	<b>4,172,584</b>	<b>81,290,490</b>	<b>68,812,925</b>	<b>457,803,530</b>

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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
<b>As at 30.06.2020</b>												
<b><u>Exempted Exposures (Standardised Approach)</u></b>												
Sovereigns/Central Banks	-	-	-	-	-	-	14,526,717	-	-	-	17,162,160	31,688,877
Public Sector Entities	31	67	-	-	-	17	-	-	636	-	150,648	151,399
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	66	-	-	5,092	-	-	-	39	5,197
Corporates	20,109	6,831	117,347	72,637	97,530	465,418	531,148	62,441	52,060	449	757,522	2,183,492
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,976,120	-	1,976,120
Residential Mortgages	-	-	-	-	-	-	-	-	-	649,866	-	649,866
Higher Risk Assets	-	-	-	-	-	-	-	-	-	36	-	36
Other Assets	-	-	-	-	-	-	431,098	-	-	-	543,970	975,068
Equity Exposure	-	-	-	-	-	-	-	-	-	-	1,250	1,250
<b>Total Standardised Approach</b>	<b>20,140</b>	<b>6,898</b>	<b>117,347</b>	<b>72,703</b>	<b>97,530</b>	<b>465,435</b>	<b>15,494,055</b>	<b>62,441</b>	<b>52,696</b>	<b>2,626,471</b>	<b>18,615,589</b>	<b>37,631,305</b>
<b><u>Exposures under IRB Approach</u></b>												
Public Sector Entities	2,294,913	-	-	1,175,241	-	-	14,332,889	-	7,722	-	41	17,810,806
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	5,761,315	-	-	-	-	5,761,315
Corporate Exposures	6,020,444	2,516,140	9,319,319	14,348,210	1,225,711	6,918,766	17,573,558	6,791,268	1,107,072	267	3,898,610	69,719,365
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,336,140	2,457,618	7,394,092	10,148,949	278,017	4,381,357	13,301,404	5,690,723	593,545	267	2,557,199	52,139,311
b) Corporates (with firm-size adjustment)	684,304	58,522	1,925,227	3,379,888	282,818	2,537,409	4,272,154	1,100,545	513,527	-	1,341,411	16,095,805
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	806,231	613,400	-	-	-	-	-	-	1,419,631
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	13,142	51,476	-	-	-	-	-	-	64,618
Retail Exposures	-	-	-	-	-	-	-	-	-	139,038,001	-	139,038,001
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	43,057,561	-	43,057,561
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,662,865	-	3,662,865
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	36,005,538	-	36,005,538
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	56,312,037	-	56,312,037
<b>Total IRB Approach</b>	<b>8,315,357</b>	<b>2,516,140</b>	<b>9,319,319</b>	<b>15,523,451</b>	<b>1,225,711</b>	<b>6,918,766</b>	<b>37,667,762</b>	<b>6,791,268</b>	<b>1,114,794</b>	<b>139,038,268</b>	<b>3,898,651</b>	<b>232,329,487</b>
<b>Total Standardised and IRB Approaches</b>	<b>8,335,497</b>	<b>2,523,038</b>	<b>9,436,666</b>	<b>15,596,154</b>	<b>1,323,241</b>	<b>7,384,201</b>	<b>53,161,817</b>	<b>6,853,709</b>	<b>1,167,490</b>	<b>141,664,739</b>	<b>22,514,240</b>	<b>269,960,792</b>

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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
<b>As at 31.12.2019</b>												
<b><u>Exempted Exposures (Standardised Approach)</u></b>												
Sovereigns/Central Banks	-	-	-	-	-	-	23,453,744	-	-	-	13,250,567	36,704,311
Public Sector Entities	132	78	-	1,175,208	-	44,064	2,715,449	-	628	-	132,805	4,068,364
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	73	-	-	5,092	-	-	-	40	5,205
Corporates	11,605	3,768	77,679	43,347	6,075	266,356	226,156	36,126	30,620	380	901,448	1,603,560
Regulatory Retail	-	-	-	-	-	-	-	-	-	2,131,513	-	2,131,513
Residential Mortgages	-	-	-	-	-	-	-	-	-	703,264	-	703,264
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	36	36
Other Assets	-	-	-	-	-	-	-	-	-	-	687,872	687,872
Equity Exposure	-	-	-	-	-	-	-	-	-	-	1,250	1,250
<b>Total Standardised Approach</b>	<b>11,737</b>	<b>3,846</b>	<b>77,679</b>	<b>1,218,628</b>	<b>6,075</b>	<b>310,420</b>	<b>26,400,441</b>	<b>36,126</b>	<b>31,248</b>	<b>2,835,157</b>	<b>14,974,018</b>	<b>45,905,375</b>
<b><u>Exposures under IRB Approach</u></b>												
Public Sector Entities	2,238,817	-	-	-	-	-	9,115,619	34	8,066	-	41	11,362,577
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	8,649,864	-	-	-	-	8,649,864
Corporate Exposures	5,836,010	2,659,081	8,825,109	14,767,003	1,296,435	6,818,505	16,068,507	5,710,623	1,116,127	274	3,678,727	66,776,401
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,128,044	2,596,863	7,083,596	10,949,517	314,346	4,397,736	11,784,744	4,674,499	615,865	274	2,633,386	50,178,870
b) Corporates (with firm-size adjustment)	707,966	62,218	1,741,513	3,043,339	288,002	2,420,769	4,283,763	1,036,124	500,262	-	1,010,180	15,094,136
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	760,952	502,954	-	-	-	-	-	35,161	1,299,067
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	13,195	191,133	-	-	-	-	-	-	204,328
Retail Exposures	-	-	-	-	-	-	-	-	-	133,373,536	-	133,373,536
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	40,838,405	-	40,838,405
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,117,874	-	3,117,874
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	34,743,041	-	34,743,041
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	54,674,216	-	54,674,216
<b>Total IRB Approach</b>	<b>8,074,827</b>	<b>2,659,081</b>	<b>8,825,109</b>	<b>14,767,003</b>	<b>1,296,435</b>	<b>6,818,505</b>	<b>33,833,990</b>	<b>5,710,657</b>	<b>1,124,193</b>	<b>133,373,810</b>	<b>3,678,768</b>	<b>220,162,378</b>
<b>Total Standardised and IRB Approaches</b>	<b>8,086,564</b>	<b>2,662,927</b>	<b>8,902,788</b>	<b>15,985,631</b>	<b>1,302,510</b>	<b>7,128,925</b>	<b>60,234,431</b>	<b>5,746,783</b>	<b>1,155,441</b>	<b>136,208,967</b>	<b>18,652,786</b>	<b>266,067,753</b>



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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
<b>As at 30.06.2020</b>				
<b><u>Exempted Exposures (Standardised Approach)</u></b>				
Sovereigns/Central Banks	64,034,563	29,762,307	60,918,458	154,715,329
Public Sector Entities	103,662	2,725,818	1,742,929	4,572,409
Banks, Development Financial Institutions & MDBs	1,762,463	1,916,957	229,539	3,908,959
Insurance Cos, Securities Firms & Fund Managers	129,595	353,747	81	483,423
Corporates	8,146,405	6,706,810	10,683,947	25,537,162
Regulatory Retail	5,599,283	8,130,117	11,092,988	24,822,388
Residential Mortgages	929,823	104,431	1,612,901	2,647,156
Higher Risk Assets	50,044	7,324	64	57,432
Other Assets	2,853,581	3,113,409	9,357,412	15,324,401
Securitisation Exposures	30,296	20,075	-	50,371
Equity Exposures	334,452	1,023	57	335,532
<b>Total Standardised Approach</b>	<b>83,974,168</b>	<b>52,842,017</b>	<b>95,638,377</b>	<b>232,454,562</b>
<b><u>Exposures under the IRB Approach</u></b>				
Public Sector Entities	2,784,353	1,853,842	17,150,872	21,789,067
Banks, Development Financial Institutions & MDBs	20,654,228	6,498,418	2,561,903	29,714,549
Corporate Exposures	116,742,557	106,403,161	68,342,393	291,488,111
a) Corporates (excluding Specialised Lending and firm-size adjustment)	92,891,357	86,771,530	43,826,923	223,489,810
b) Corporates (with firm-size adjustment)	23,604,839	18,582,777	20,272,086	62,459,702
c) Specialised Lending (PD Approach)				
- Project Finance	93,552	788,194	3,854,952	4,736,697
d) Specialised Lending (Slotting Approach)				
- Project Finance	152,810	260,660	388,433	801,902
Retail Exposures	15,828,688	40,346,179	201,504,815	257,679,682
a) Residential Mortgages	390,833	1,766,265	96,307,081	98,464,179
b) Qualifying Revolving Retail Exposures	10,154,137	11,323,910	477,603	21,955,649
c) Hire Purchase Exposures	850,793	20,656,441	31,201,958	52,709,191
d) Other Retail Exposures	4,432,925	6,599,563	73,518,174	84,550,663
<b>Total IRB Approach</b>	<b>156,009,826</b>	<b>155,101,600</b>	<b>289,559,984</b>	<b>600,671,409</b>
<b>Total Standardised and IRB Approaches</b>	<b>239,983,993</b>	<b>207,943,617</b>	<b>385,198,361</b>	<b>833,125,971</b>
<b>As at 31.12.2019</b>				
<b><u>Exempted Exposures (Standardised Approach)</u></b>				
Sovereigns/Central Banks	65,763,010	29,309,786	53,518,370	148,591,166
Public Sector Entities	1,104,911	3,909,119	5,760,976	10,775,006
Banks, Development Financial Institutions & MDBs	1,210,278	529,688	163,019	1,902,985
Insurance Cos, Securities Firms & Fund Managers	38,873	379,085	122,651	540,609
Corporates	10,019,030	5,508,852	8,221,727	23,749,609
Regulatory Retail	6,218,448	10,394,597	9,240,294	25,853,339
Residential Mortgages	1,008,171	133,229	1,577,488	2,718,889
Higher Risk Assets	49,990	17,703	61	67,754
Other Assets	828,856	3,071,923	9,770,153	13,670,933
Securitisation Exposures	30,512	20,075	-	50,587
Equity Exposures	259,145	1,412	-	260,557
<b>Total Standardised Approach</b>	<b>86,531,224</b>	<b>53,275,469</b>	<b>88,374,739</b>	<b>228,181,432</b>
<b><u>Exposures under the IRB Approach</u></b>				
Public Sector Entities	1,182,328	876,057	12,279,449	14,337,834
Banks, Development Financial Institutions & MDBs	25,311,712	8,575,733	2,465,619	36,353,064
Corporate Exposures	114,926,411	108,568,169	67,627,694	291,122,274
a) Corporates (excluding Specialised Lending and firm-size adjustment)	91,497,929	91,197,094	41,812,331	224,507,354
b) Corporates (with firm-size adjustment)	23,066,278	16,388,734	21,119,903	60,574,915
c) Specialised Lending (PD Approach)				
- Project Finance	206,183	633,950	3,299,992	4,140,125
d) Specialised Lending (Slotting Approach)				
- Project Finance	156,021	348,391	1,395,468	1,899,880
Retail Exposures	16,851,711	40,689,003	193,785,594	251,326,308
a) Residential Mortgages	373,474	3,582,664	92,928,065	96,884,203
b) Qualifying Revolving Retail Exposures	10,589,232	8,766,824	319,206	19,675,262
c) Hire Purchase Exposures	1,097,914	22,005,896	28,508,980	51,612,790
d) Other Retail Exposures	4,791,091	6,333,619	72,029,343	83,154,053
<b>Total IRB Approach</b>	<b>158,272,162</b>	<b>158,708,962</b>	<b>276,158,356</b>	<b>593,139,480</b>
<b>Total Standardised and IRB Approaches</b>	<b>244,803,386</b>	<b>211,984,431</b>	<b>364,533,095</b>	<b>821,320,912</b>

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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
<b>As at 30.06.2020</b>				
<b><u>Exempted Exposures (Standardised Approach)</u></b>				
Sovereigns/Central Banks	31,928,355	18,431,875	43,230,815	93,591,045
Public Sector Entities	100,320	2,333,285	1,242,268	3,675,873
Banks, Development Financial Institutions & MDBs	63,027	991,784	229,538	1,284,349
Insurance Cos, Securities Firms & Fund Managers	125,561	3,587	81	129,229
Corporates	3,883,350	4,507,710	4,796,282	13,187,342
Regulatory Retail	1,270,521	193,742	495,295	1,959,558
Residential Mortgages	794,821	21,474	427,261	1,243,556
Higher Risk Assets	-	-	28	28
Other Assets	2,127,226	172,405	7,821,894	10,121,525
Securitisation Exposures	30,296	20,075	-	50,371
Equity Exposures	328,709	-	57	328,766
<b>Total Standardised Approach</b>	<b>40,652,186</b>	<b>26,675,937</b>	<b>58,243,518</b>	<b>125,571,642</b>
<b><u>Exposures under the IRB Approach</u></b>				
Public Sector Entities	2,063,230	346,942	15,580,584	17,990,756
Banks, Development Financial Institutions & MDBs	29,220,511	8,721,351	4,508,889	42,450,751
Corporate Exposures	78,036,817	81,875,301	41,639,299	201,551,415
a) Corporates (excluding Specialised Lending and firm-size adjustment)	63,569,224	68,866,614	29,280,325	161,716,162
b) Corporates (with firm-size adjustment)	14,347,513	11,960,543	9,354,967	35,663,022
c) Specialised Lending (Own PD Approach)	-	-	-	-
- Project Finance	20,767	787,853	2,626,327	3,434,947
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	99,313	260,291	377,680	737,284
Retail Exposures	4,823,673	15,165,550	60,677,177	80,666,400
a) Residential Mortgages	336,681	647,828	29,734,688	30,719,197
b) Qualifying Revolving Retail Exposures	2,652,438	8,385,221	397,423	11,435,082
c) Hire Purchase Exposures	90,473	2,763,189	5,085,432	7,939,094
d) Other Retail Exposures	1,744,081	3,369,312	25,459,634	30,573,027
<b>Total IRB Approach</b>	<b>114,144,231</b>	<b>106,109,144</b>	<b>122,405,949</b>	<b>342,659,322</b>
<b>Total Standardised and IRB Approaches</b>	<b>154,796,417</b>	<b>132,785,081</b>	<b>180,649,467</b>	<b>468,230,964</b>
<b>As at 31.12.2019</b>				
<b><u>Exempted Exposures (Standardised Approach)</u></b>				
Sovereigns/Central Banks	25,160,796	19,151,224	36,564,003	80,876,023
Public Sector Entities	1,101,345	3,189,189	5,541,941	9,832,475
Banks, Development Financial Institutions & MDBs	-	491,853	163,019	654,872
Insurance Cos, Securities Firms & Fund Managers	35,227	3,106	122,651	160,984
Corporates	5,242,990	4,023,260	2,844,281	12,110,531
Regulatory Retail	1,447,741	299,413	740,841	2,487,995
Residential Mortgages	847,180	17,714	458,861	1,323,755
Higher Risk Assets	-	-	24	24
Other Assets	231,531	253,531	7,613,725	8,098,787
Securitisation Exposures	30,512	20,075	-	50,587
Equity Exposures	257,895	-	-	257,895
<b>Total Standardised Approach</b>	<b>34,355,217</b>	<b>27,449,365</b>	<b>54,049,346</b>	<b>115,853,928</b>
<b><u>Exposures under the IRB Approach</u></b>				
Public Sector Entities	1,122,564	820,236	4,226,967	6,169,767
Banks, Development Financial Institutions & MDBs	43,067,643	11,447,105	2,715,444	57,230,192
Corporate Exposures	72,571,758	86,883,665	41,759,663	201,215,086
a) Corporates (excluding Specialised Lending and firm-size adjustment)	58,747,149	74,399,361	27,638,283	160,784,793
b) Corporates (with firm-size adjustment)	13,593,082	11,517,740	10,643,213	35,754,035
c) Specialised Lending (Own PD Approach)	-	-	-	-
- Project Finance	129,015	618,553	2,093,490	2,841,058
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	102,512	348,011	1,384,677	1,835,200
Retail Exposures	5,357,420	13,518,588	58,458,549	77,334,557
a) Residential Mortgages	323,336	575,761	28,848,379	29,747,476
b) Qualifying Revolving Retail Exposures	2,941,185	6,251,392	223,364	9,415,941
c) Hire Purchase Exposures	154,619	3,109,968	5,028,629	8,293,216
d) Other Retail Exposures	1,938,280	3,581,467	24,358,177	29,877,924
<b>Total IRB Approach</b>	<b>122,119,385</b>	<b>112,669,594</b>	<b>107,160,623</b>	<b>341,949,602</b>
<b>Total Standardised and IRB Approaches</b>	<b>156,474,602</b>	<b>140,118,959</b>	<b>161,209,969</b>	<b>457,803,530</b>

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

Exposure Class As at 30.06.2020	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
<b>Exempted Exposures (Standardised Approach)</b>				
Sovereigns/Central Banks	15,744,403	5,140,263	10,804,211	31,688,877
Public Sector Entities	3,342	104,955	43,102	151,399
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	3,557	1,640	-	5,197
Corporates	518,306	590,383	1,074,803	2,183,492
Regulatory Retail	375,570	220,697	1,379,853	1,976,120
Residential Mortgage	93,437	23,995	532,434	649,866
Higher Risk Assets	-	-	36	36
Other Assets	431,159	135	543,774	975,068
Equity Exposure	1,250	-	-	1,250
<b>Total Standardised Approach</b>	<b>17,171,024</b>	<b>6,082,068</b>	<b>14,378,213</b>	<b>37,631,305</b>
<b>Exposures under the IRB Approach</b>				
Public Sector Entities	2,521,123	1,506,900	13,782,783	17,810,806
Banks, Development Financial Institutions & MDBs	5,548,507	131,724	81,084	5,761,315
Corporate Exposures	32,391,149	18,795,300	18,532,916	69,719,365
a) Corporates (excluding Specialised Lending and firm-size adjustment)	25,377,729	15,986,027	10,775,555	52,139,311
b) Corporates (with firm-size adjustment)	6,887,139	2,690,682	6,517,984	16,095,805
c) Specialised Lending (Own PD Approach)				
- Project Finance	72,785	118,221	1,228,625	1,419,631
d) Specialised Lending (Slotting Approach)				
- Project Finance	53,496	370	10,752	64,618
Retail Exposures	4,205,064	15,410,845	119,422,092	139,038,001
a) Residential Mortgages	26,156	409,247	42,622,158	43,057,561
b) Qualifying Revolving Retail Exposures	1,485,900	2,130,814	46,151	3,662,865
c) Hire Purchase Exposures	131,679	10,180,746	25,693,113	36,005,538
d) Other Retail Exposures	2,561,329	2,690,038	51,060,670	56,312,037
<b>Total IRB Approach</b>	<b>44,665,843</b>	<b>35,844,769</b>	<b>151,818,875</b>	<b>232,329,487</b>
<b>Total Standardised and IRB Approaches</b>	<b>61,836,867</b>	<b>41,926,837</b>	<b>166,197,088</b>	<b>269,960,792</b>
<b>As at 31.12.2019</b>				
<b>Exempted Exposures (Standardised Approach)</b>				
Sovereigns/Central Banks	21,384,501	3,962,122	11,357,688	36,704,311
Public Sector Entities	1,003,565	446,668	2,618,131	4,068,364
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	3,646	1,559	-	5,205
Corporates	490,188	429,442	683,930	1,603,560
Regulatory Retail	397,557	162,232	1,571,724	2,131,513
Residential Mortgage	108,199	37,928	557,137	703,264
Higher Risk Assets	-	-	36	36
Other Assets	41	131	687,700	687,872
Equity Exposure	1,250	-	-	1,250
<b>Total Standardised Approach</b>	<b>23,388,947</b>	<b>5,040,082</b>	<b>17,476,346</b>	<b>45,905,375</b>
<b>Exposures under the IRB Approach</b>				
Public Sector Entities	909,764	55,821	10,396,992	11,362,577
Banks, Development Financial Institutions & MDBs	8,417,408	160,460	71,996	8,649,864
Corporate Exposures	32,816,548	16,128,289	17,831,564	66,776,401
a) Corporates (excluding Specialised Lending and firm-size adjustment)	25,998,868	13,898,488	10,281,514	50,178,870
b) Corporates (with firm-size adjustment)	6,687,002	2,214,024	6,193,110	15,094,136
c) Specialised Lending (Own PD Approach)				
- Project Finance	77,169	15,396	1,206,502	1,299,067
d) Specialised Lending (Slotting Approach)				
- Project Finance	53,509	381	150,438	204,328
Retail Exposures	4,475,800	15,839,379	113,058,357	133,373,536
a) Residential Mortgages	19,615	365,826	40,452,964	40,838,405
b) Qualifying Revolving Retail Exposures	1,453,486	1,611,102	53,286	3,117,874
c) Hire Purchase Exposures	271,161	11,174,817	23,297,063	34,743,041
d) Other Retail Exposures	2,731,538	2,687,634	49,255,044	54,674,216
<b>Total IRB Approach</b>	<b>46,619,520</b>	<b>32,183,949</b>	<b>141,358,909</b>	<b>220,162,378</b>
<b>Total Standardised and IRB Approaches</b>	<b>70,008,467</b>	<b>37,224,031</b>	<b>158,835,255</b>	<b>266,067,753</b>

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### 3.2 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	<sup>2</sup> Specific Provision RM '000	<sup>1</sup> General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
<b>As at 30.06.2020</b>						
Agriculture	1,041,688	132,374	676,930	89,241	308,996	(21,072)
Mining & quarrying	140,343	90,395	68,774	57,267	(48,035)	(164)
Manufacturing	1,490,303	450,090	1,049,734	305,929	185,799	(58,710)
Construction	1,278,482	419,939	566,447	293,403	161,775	(326,484)
Electricity, gas & water supply	989,700	5,031	181,585	932,337	134,245	(950,835)
Wholesale, retail trade, restaurants & hotels	1,959,786	1,351,190	1,258,430	478,753	228,733	(62,431)
Finance, insurance, real estate & business	1,517,040	1,149,767	637,285	889,193	77,307	(246,918)
Transport, storage & communication	2,214,344	229,615	1,417,567	279,752	(73,460)	(10,440)
Education, health & others	165,908	72,907	33,444	126,964	(8,173)	(3,840)
Household	2,128,064	10,699,697	511,150	1,074,764	193,930	(168,027)
Others	18,978	29,831	106,979	679,608	(11,105)	(130,172)
<b>Total</b>	<b>12,944,636</b>	<b>14,630,836</b>	<b>6,508,326</b>	<b>5,207,210</b>	<b>1,150,013</b>	<b>(1,979,092)</b>

	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
<b>As at 31.12.2019</b>						
Agriculture	993,570	568,731	387,447	93,992	327,065	(10,965)
Mining & quarrying	306,259	192,189	130,543	56,133	(167,086)	(1,258)
Manufacturing	1,382,171	823,336	970,779	355,391	653,069	(251,950)
Construction	1,522,192	390,097	730,879	266,934	27,658	(18,257)
Electricity, gas & water supply	1,949,352	236,938	1,106,566	298,035	622,725	(2,134)
Wholesale, retail trade, restaurants & hotels	1,629,388	1,142,050	1,011,133	503,655	39,379	(333,555)
Finance, insurance, real estate & business	1,492,995	869,118	822,380	600,204	25,957	(465,145)
Transport, storage & communication	2,417,227	6,100,267	1,434,166	218,010	325,628	(31,118)
Education, health & others	333,200	367,876	100,337	110,449	(6,861)	(5,373)
Household	1,802,405	4,836,234	477,802	1,009,858	214,970	(425,067)
Others	29,175	212,205	12,788	16,667	317,808	(372,267)
<b>Total</b>	<b>13,857,934</b>	<b>15,739,041</b>	<b>7,184,820</b>	<b>3,529,328</b>	<b>2,380,312</b>	<b>(1,917,089)</b>

**Notes:**

1 General provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under the Malaysian Financial Reporting Standards 9 (these provisions are commonly known as Stage 1 and Stage 2 provisions).

2 Specific provisions refer to loss allowance measured at an amount equal to lifetime expected credit losses for credit-impaired exposures as defined under the Malaysian Financial Reporting Standards 9. These provisions are commonly known as Stage 3 provisions.

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

	Impaired Loans, Advances and Financing	Past Due Loans	Specific Provision	General Provision	Specific Provision Charges / Write Back	Specific Provision Write- Offs
As at 30.06.2020	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	473,747	8,258	308,666	32,104	147,646	(18,427)
Mining & quarrying	24,574	8,601	19,130	22,261	16,251	(31)
Manufacturing	566,140	87,630	462,808	174,454	89,991	(42,273)
Construction	989,554	248,584	453,885	143,679	129,007	(274,732)
Electricity, gas & water supply	944,059	355	163,950	875,186	141,421	(941,540)
Wholesale, retail trade, restaurants & hotels	1,086,623	439,089	903,808	232,320	93,378	(25,086)
Finance, insurance, real estate & business	1,119,406	336,028	468,180	576,343	(53,603)	(162,021)
Transport, storage & communication	1,835,528	52,787	1,206,869	50,918	74,152	(2,224)
Education, health & others	116,863	23,601	18,192	90,545	(338)	(808)
Household	668,388	3,130,242	158,736	249,371	30,364	(50,465)
Others	2,149	8,469	97,230	333,511	(7,148)	(130,114)
<b>Total</b>	<b>7,827,031</b>	<b>4,343,644</b>	<b>4,261,454</b>	<b>2,780,692</b>	<b>661,121</b>	<b>(1,647,721)</b>

	Impaired Loans, Advances and Financing	Past Due Loans	Specific Provision	General Provision	Specific Provision Charges / Write Back	Specific Provision Write- Offs
As at 31.12.2019	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	454,897	11,546	178,761	31,044	147,977	(416)
Mining & quarrying	24,831	3,088	16,503	22,430	(108,651)	(2)
Manufacturing	602,607	55,246	464,024	207,186	298,833	(11,466)
Construction	1,164,060	224,279	594,281	144,570	38,830	(7,733)
Electricity, gas & water supply	1,865,115	112,600	1,072,721	211,923	542,042	-
Wholesale, retail trade, restaurants & hotels	904,674	447,021	747,882	277,775	(26,251)	(250,930)
Finance, insurance, real estate & business	1,167,094	292,873	682,555	238,889	(16,038)	(263,499)
Transport, storage & communication	1,774,905	97,228	1,074,046	165,397	339,647	(7,385)
Education, health & others	250,042	17,540	76,175	32,623	(8,846)	(414)
Household	614,921	3,209,347	178,356	294,313	76,206	(140,531)
Others	2,046	168	1,025	1,293	109,261	(166,569)
<b>Total</b>	<b>8,825,192</b>	<b>4,470,936</b>	<b>5,086,329</b>	<b>1,627,443</b>	<b>1,393,010</b>	<b>(848,945)</b>

**Notes:**

- General provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under the Malaysian Financial Reporting Standards 9 (these provisions are commonly known as Stage 1 and Stage 2 provisions).
- Specific provisions refer to loss allowance measured at an amount equal to lifetime expected credit losses for credit-impaired exposures as defined under the Malaysian Financial Reporting Standards 9. These provisions are commonly known as Stage 3 provisions.

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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	<sup>2</sup> Specific Provision RM'000	<sup>1</sup> General Provision RM'000	Specific Provision Charges / Write Back RM'000	Specific Provision Write-Offs RM'000
<b>As at 30.06.2020</b>						
Agriculture	506,680	19,589	348,619	45,699	160,232	(2,588)
Mining & quarrying	114,369	31,414	49,299	3,727	(64,439)	(133)
Manufacturing	155,106	79,546	73,524	58,933	17,665	(8,638)
Construction	156,986	106,052	63,235	82,255	5,314	(46,558)
Electricity, gas & water supply	44,316	2,547	17,220	48,810	(2,067)	(9,200)
Wholesale, retail trade, restaurants & hotels	171,659	279,446	52,979	128,585	8,731	(14,048)
Finance, insurance, real estate & business	105,115	276,736	33,437	165,131	5,437	(8,275)
Transport, storage & communication	94,324	106,253	45,975	193,467	(175,391)	(7,297)
Education, health & others	26,946	21,209	8,887	23,568	369	(1,736)
Household	568,104	6,267,705	152,752	437,904	23,740	(47,063)
Others	-	21	-	334,779	(15)	-
<b>Total</b>	<b>1,943,605</b>	<b>7,190,518</b>	<b>845,927</b>	<b>1,522,858</b>	<b>(20,424)</b>	<b>(145,536)</b>

	Impaired Loans, Advances and Financing RM'000	Past Due Loans RM'000	<sup>2</sup> Specific Provision RM'000	<sup>1</sup> General Provision RM'000	Specific Provision Charges / Write Back RM'000	Specific Provision Write-Offs RM'000
<b>As at 31.12.2019</b>						
Agriculture	484,108	344,602	190,975	37,053	181,024	(876)
Mining & quarrying	281,135	26,753	113,870	4,235	(16,718)	(125)
Manufacturing	139,489	5,776	64,498	55,366	16,913	(4,202)
Construction	281,542	110,669	104,478	79,025	(30,510)	(2,182)
Electricity, gas & water supply	53,891	82,740	28,487	52,366	17,270	(362)
Wholesale, retail trade, restaurants & hotels	182,210	1,431	58,296	102,030	(7,157)	(8,950)
Finance, insurance, real estate & business	109,356	182,577	36,275	133,343	(1,668)	(2,929)
Transport, storage & communication	372,598	5,920,846	228,664	15,410	(108,635)	(13,753)
Education, health & others	29,452	19,606	10,255	23,089	5,870	(303)
Household	585,830	73,398	176,075	465,829	54,208	(120,701)
Others	1	198,064	16	9	205,187	(205,325)
<b>Total</b>	<b>2,519,612</b>	<b>6,966,462</b>	<b>1,011,889</b>	<b>967,755</b>	<b>315,784</b>	<b>(359,708)</b>

**Notes:**

1 General provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under the Malaysian Financial Reporting Standards 9 (these provisions are commonly known as Stage 1 and Stage 2 provisions).

2 Specific provisions refer to loss allowance measured at an amount equal to lifetime expected credit losses for credit-impaired exposures as defined under the Malaysian Financial Reporting Standards 9. These provisions are commonly known as Stage 3 provisions.

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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	<sup>2</sup> Specific Provision RM '000	<sup>1</sup> General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Group						
As at 30.06.2020						
Malaysia	5,404,932	11,210,552	2,446,807	3,010,951	295,421	(638,896)
Singapore	4,090,882	1,230,274	2,266,064	1,527,152	403,939	(1,068,311)
Indonesia	2,214,044	1,976,784	973,836	339,696	348,045	(110,714)
Others Overseas Unit	1,234,779	213,226	821,619	329,412	102,609	(161,172)
<b>Total</b>	<b>12,944,636</b>	<b>14,630,837</b>	<b>6,508,326</b>	<b>5,207,211</b>	<b>1,150,013</b>	<b>(1,979,092)</b>
As at 31.12.2019						
Malaysia	6,242,159	11,013,791	2,790,279	1,914,938	386,964	(791,031)
Singapore	4,802,502	1,644,644	2,906,663	683,924	1,169,418	(583,561)
Indonesia	1,678,934	2,885,346	736,505	541,057	479,462	(408,282)
Others Overseas Unit	1,134,339	195,260	751,373	389,408	344,470	(134,216)
<b>Total</b>	<b>13,857,934</b>	<b>15,739,041</b>	<b>7,184,820</b>	<b>3,529,327</b>	<b>2,380,314</b>	<b>(1,917,090)</b>

**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	<sup>2</sup> Specific Provision RM '000	<sup>1</sup> General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Global						
As at 30.06.2020						
Malaysia	3,452,168	4,019,739	1,592,871	1,487,933	315,502	(493,312)
Singapore	3,467,041	307,021	2,037,897	1,111,444	286,271	(999,943)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	907,822	16,884	630,687	181,315	59,348	(154,466)
<b>Total</b>	<b>7,827,031</b>	<b>4,343,644</b>	<b>4,261,454</b>	<b>2,780,692</b>	<b>661,121</b>	<b>(1,647,721)</b>
As at 31.12.2019						
Malaysia	3,713,460	4,047,317	1,770,681	946,981	72,017	(431,325)
Singapore	4,246,554	410,860	2,728,311	406,759	1,007,402	(337,007)
Indonesia	-	-	-	-	-	-
Others Overseas Unit	865,179	12,758	587,336	273,703	313,591	(80,613)
<b>Total</b>	<b>8,825,193</b>	<b>4,470,935</b>	<b>5,086,328</b>	<b>1,627,443</b>	<b>1,393,010</b>	<b>(848,945)</b>

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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	<sup>2</sup> Specific Provision RM '000	<sup>1</sup> General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Islamic						
As at 30.06.2020						
Malaysia	1,943,605	7,190,518	845,927	1,522,858	(20,424)	(145,536)
Singapore	-	-	-	-	-	-
Indonesia	-	-	-	-	-	-
Others Overseas Unit	-	-	-	-	-	-
<b>Total</b>	<b>1,943,605</b>	<b>7,190,518</b>	<b>845,927</b>	<b>1,522,858</b>	<b>(20,424)</b>	<b>(145,536)</b>

	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 31.12.2019						
Malaysia	2,519,614	6,966,463	1,011,889	967,754	315,783	(359,706)
Singapore	-	-	-	-	-	-
Indonesia	-	-	-	-	-	-
Others Overseas Unit	-	-	-	-	-	-
<b>Total</b>	<b>2,519,614</b>	<b>6,966,463</b>	<b>1,011,889</b>	<b>967,754</b>	<b>315,783</b>	<b>(359,706)</b>



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### 3.3 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 30.06.2020					
<b>Non-Retail Exposures</b>					
<b>Bank</b>					
0.0000 - 0.0470	5,132,408	44.07	8.97	-	460,336
0.0470 - 0.1460	20,248,302	45.71	18.88	1,087,384	3,822,512
0.1460 - 0.9280	2,975,390	41.31	62.06	17,255	1,846,624
0.9280 - 100	1,358,449	36.76	120.66	624	1,639,045
100	-	-	-	-	-
<b>Total for Bank Exposures</b>	<b>29,714,549</b>			<b>1,105,263</b>	<b>7,768,517</b>
<b>Public Sector Entities</b>					
0.0000 - 0.1200	12,276,313	45.00	0.59	6,248	72,301
0.1200 - 0.6440	2,505,492	8.19	32.91	60,454	824,646
0.6440 - 3.4650	6,737,530	45.00	0.85	62,124	57,494
3.4650 - 100	269,732	45.00	0.65	164	1,751
100	-	-	-	-	-
<b>Total for Public Sector Entities</b>	<b>21,789,067</b>			<b>128,990</b>	<b>956,192</b>
<b>Corporate (excluding Specialised Lending and firm-size adjustment)</b>					
0.0000 - 0.1200	30,668,922	43.42	19.65	13,007,395	6,026,802
0.1200 - 0.6440	104,582,064	43.43	53.33	31,982,700	55,777,810
0.6440 - 3.4650	69,448,880	42.71	90.80	21,878,483	63,062,406
3.4650 - 100	10,504,207	38.78	155.57	2,978,037	16,341,135
100	8,285,737	45.00	-	249,678	-
<b>Total for Corporate (excluding Specialised Lending and firm-size adjustment)</b>	<b>223,489,810</b>			<b>70,096,292</b>	<b>141,208,152</b>
<b>Corporate (with firm-size adjustment)</b>					
0.0000 - 0.1200	2,270,374	39.66	21.24	1,586,514	482,223
0.1200 - 0.6440	24,388,316	39.35	44.34	7,434,079	10,814,121
0.6440 - 3.4650	27,695,803	38.34	73.79	8,858,906	20,435,741
3.4650 - 100	7,493,227	37.68	117.32	1,686,673	8,790,692
100	611,980	41.16	-	101,548	-
<b>Total for Corporate (with firm-size adjustment)</b>	<b>62,459,702</b>			<b>19,667,721</b>	<b>40,522,777</b>
<b>Specialised Lending (Own PD Approach)</b>					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	3,173,467	45.71	81.76	8,675	2,594,675
0.6440 - 3.4650	1,200,700	41.31	118.39	103,946	1,421,508
3.4650 - 99.9999	362,530	36.76	155.71	39,871	564,492
100	-	-	-	-	-
<b>Total for Specialised Lending (Own PD Approach)</b>	<b>4,736,697</b>			<b>152,493</b>	<b>4,580,675</b>
<b>Total Non-Retail Exposures</b>	<b>342,189,826</b>			<b>91,150,761</b>	<b>195,036,313</b>

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

PD Range (%)	EAD Post CRM RM'000	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn Commitments RM'000	RWA RM'000
As at 31.12.2019					
<b>Non-Retail Exposures</b>					
<b>Bank</b>					
0.0000 - 0.0470	5,658,982	44.83	10.15	-	574,240
0.0470 - 0.1460	21,544,298	44.80	15.66	386,462	3,374,603
0.1460 - 0.9280	7,663,827	44.81	47.70	115	3,655,698
0.9280 - 100	1,485,956	45.00	109.27	-	1,623,636
100	-	-	-	-	-
<b>Total for Bank Exposures</b>	<b>36,353,063</b>			<b>386,577</b>	<b>9,228,177</b>
<b>Public Sector Entities</b>					
0.0000 - 0.1200	11,528,139	45.00	0.00	5,821	375
0.1200 - 0.6440	2,505,305	23.15	36.53	94,426	915,263
0.6440 - 3.4650	38,368	1.01	83.47	61,237	32,024
3.4650 - 100	266,024	44.98	0.61	143	1,634
100	-	-	-	-	-
<b>Total for Public Sector Entities</b>	<b>14,337,836</b>			<b>161,627</b>	<b>949,296</b>
<b>Corporate (excluding Specialised Lending and firm-size adjustment)</b>					
0.0000 - 0.1200	33,677,540	43.72	19.49	16,601,425	6,565,335
0.1200 - 0.6440	103,235,982	42.49	54.90	30,239,876	56,679,499
0.6440 - 3.4650	68,218,846	41.86	88.11	17,509,273	60,107,392
3.4650 - 100	10,302,195	41.88	141.96	3,051,776	14,624,797
100	9,072,791	43.37	9.95	446,960	902,402
<b>Total for Corporate (excluding Specialised Lending and firm-size adjustment)</b>	<b>224,507,354</b>			<b>67,849,310</b>	<b>138,879,425</b>
<b>Corporate (with firm-size adjustment)</b>					
0.0000 - 0.1200	2,239,214	40.22	19.74	1,641,037	442,022
0.1200 - 0.6440	24,417,223	37.86	45.64	8,581,021	11,143,057
0.6440 - 3.4650	26,766,508	37.91	71.30	8,496,429	19,084,081
3.4650 - 100	6,228,978	37.27	117.22	1,980,522	7,301,386
100	922,991	43.59	-	101,855	-
<b>Total for Corporate (with firm-size adjustment)</b>	<b>60,574,914</b>			<b>20,800,864</b>	<b>37,970,546</b>
<b>Specialised Lending (Own PD Approach)</b>					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,358,316	40.02	88.54	2,881	2,087,999
0.6440 - 3.4650	1,247,549	12.77	118.29	103,117	1,475,725
3.4650 - 99.9999	534,261	45.00	151.65	1,828	810,220
100	-	-	-	-	-
<b>Total for Specialised Lending (Own PD Approach)</b>	<b>4,140,126</b>			<b>107,826</b>	<b>4,373,944</b>
<b>Total Non-Retail Exposures</b>	<b>339,913,293</b>			<b>89,306,208</b>	<b>191,401,388</b>

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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 30.06.2020					
<b>Non-Retail Exposures</b>					
<b>Bank</b>					
0.0000 - 0.0470	3,919,082	44.85	9.90	-	388,144
0.0470 - 0.1460	34,765,799	44.37	19.82	788,098	6,891,120
0.1460 - 0.9280	2,511,539	45.00	62.68	2,255	1,574,294
0.9280 - 100	1,254,331	45.00	132.66	624	1,663,956
100	-	-	-	-	-
<b>Total for Bank Exposures</b>	<b>42,450,751</b>			<b>790,977</b>	<b>10,517,516</b>
<b>Public Sector Entities</b>					
0.0000 - 0.1200	10,510,205	44.99	0.00	2,248	83
0.1200 - 0.6440	2,439,248	7.19	32.68	11,889	797,041
0.6440 - 3.4650	5,016,211	45.00	0.02	2,124	819
3.4650 - 100	25,092	44.99	2.52	164	633
100	-	-	-	-	-
<b>Total for Public Sector Entities</b>	<b>17,990,756</b>			<b>16,425</b>	<b>798,576</b>
<b>Corporate (excluding Specialised Lending and firm-size adjustment)</b>					
0.0000 - 0.1200	26,449,302	43.45	19.30	11,665,214	5,105,706
0.1200 - 0.6440	76,889,071	43.38	54.47	25,162,596	41,877,932
0.6440 - 3.4650	46,019,571	42.79	85.80	14,895,958	39,484,449
3.4650 - 100	6,616,097	38.20	156.00	1,602,296	10,321,323
100	5,742,122	45.00	-	164,799	-
<b>Total for Corporate (excluding Specialised Lending and firm-size adjustment)</b>	<b>161,716,163</b>			<b>53,490,863</b>	<b>96,789,410</b>
<b>Corporate (with firm-size adjustment)</b>					
0.0000 - 0.1200	1,408,623	40.39	20.99	1,101,573	295,604
0.1200 - 0.6440	14,438,529	39.29	42.79	3,697,208	6,178,244
0.6440 - 3.4650	14,738,014	38.21	71.83	3,718,876	10,585,622
3.4650 - 100	4,720,353	37.34	113.93	1,084,333	5,378,056
100	357,503	42.26	-	21,209	-
<b>Total for Corporate (with firm-size adjustment)</b>	<b>35,663,022</b>			<b>9,623,199</b>	<b>22,437,526</b>
<b>Specialised Lending (Own PD Approach)</b>					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,866,262	45.00	84.04	8,675	2,408,743
0.6440 - 3.4650	206,155	45.00	118.96	15,350	245,234
3.4650 - 99.9999	362,530	45.00	155.71	-	564,492
100	-	-	-	-	-
<b>Total for Specialised Lending (Own PD Approach)</b>	<b>3,434,947</b>			<b>24,025</b>	<b>3,218,469</b>
<b>Total Non-Retail Exposures</b>	<b>261,255,639</b>			<b>63,945,489</b>	<b>133,761,497</b>
As at 31.12.2019					
<b>Non-Retail Exposures</b>					
<b>Bank</b>					
0.0000 - 0.0470	2,452,133	35.55	20.26	-	496,906
0.0470 - 0.1460	42,376,229	25.39	20.69	55,207	8,767,244
0.1460 - 0.9280	10,876,907	44.28	25.93	115	2,820,791
0.9280 - 100	1,514,483	44.80	103.09	-	1,561,298
100	10,440	-	-	-	-
<b>Total for Bank Exposures</b>	<b>57,230,192</b>			<b>55,322</b>	<b>13,646,239</b>
<b>Public Sector Entities</b>					
0.0000 - 0.1200	3,483,681	45.00	0.01	1,821	374
0.1200 - 0.6440	2,474,833	22.97	36.37	44,634	900,200
0.6440 - 3.4650	834	44.84	94.24	1,237	786
3.4650 - 100	210,419	45.00	0.22	143	454
100	-	-	-	-	-
<b>Total for Public Sector Entities</b>	<b>6,169,767</b>			<b>47,835</b>	<b>901,814</b>
<b>Corporate (excluding Specialised Lending and firm-size adjustment)</b>					
0.0000 - 0.1200	26,228,171	43.56	20.76	14,986,130	5,445,223
0.1200 - 0.6440	77,734,110	42.46	55.30	24,340,282	42,983,260
0.6440 - 3.4650	46,148,788	41.87	83.51	14,238,270	38,538,973
3.4650 - 100	4,628,638	42.08	150.58	2,144,683	6,969,909
100	6,045,086	43.37	-	312,163	-
<b>Total for Corporate (excluding Specialised Lending and firm-size adjustment)</b>	<b>160,784,793</b>			<b>56,021,528</b>	<b>93,937,365</b>
<b>Corporate (with firm-size adjustment)</b>					
0.0000 - 0.1200	1,285,088	40.14	19.53	1,193,629	251,027
0.1200 - 0.6440	15,537,184	37.96	45.52	5,115,862	7,072,912
0.6440 - 3.4650	14,681,341	37.93	68.71	3,891,751	10,087,539
3.4650 - 100	3,881,737	37.46	118.28	1,400,601	4,591,321
100	368,685	43.59	-	9,512	-
<b>Total for Corporate (with firm-size adjustment)</b>	<b>35,754,035</b>			<b>11,611,355</b>	<b>22,002,799</b>
<b>Specialised Lending (Own PD Approach)</b>					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,056,667	45.00	91.96	2,881	1,891,373
0.6440 - 3.4650	250,131	45.00	118.90	15,350	297,407
3.4650 - 99.9999	534,260	45.00	151.65	1,828	810,220
100	-	-	-	-	-
<b>Total for Specialised Lending (Own PD Approach)</b>	<b>2,841,058</b>			<b>20,059</b>	<b>2,999,000</b>
<b>Total Non-Retail Exposures</b>	<b>262,779,845</b>			<b>67,756,099</b>	<b>133,487,217</b>

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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 30.06.2020					
<b>Non-Retail Exposures</b>					
<b>Bank</b>					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	5,741,182	45.00	11.00	300,000	656,253
0.1460 - 0.9280	20,133	34.00	25.00	15,000	4,990
0.9280 - 100	-	-	-	-	-
100	-	-	-	-	-
<b>Total for Bank Exposures</b>	<b>5,761,315</b>			<b>315,000</b>	<b>661,243</b>
<b>Public Sector Entities</b>					
0.0000 - 0.1200	10,205,389	45.00	0.71	4,000	72,219
0.1200 - 0.6440	2,115,764	1.41	30.19	48,565	638,741
0.6440 - 3.4650	5,245,014	45.00	1.08	60,000	56,674
3.4650 - 100	244,639	45.00	0.46	-	1,118
100	-	-	-	-	-
<b>Total for Public Sector Entities</b>	<b>17,810,806</b>			<b>112,565</b>	<b>768,752</b>
<b>Corporate (excluding Specialised Lending and firm-size adjustment)</b>					
0.0000 - 0.1200	10,328,105	44.11	17.32	989,939	1,789,317
0.1200 - 0.6440	26,095,670	43.91	49.80	5,072,188	12,996,629
0.6440 - 3.4650	12,972,956	43.37	81.04	1,634,733	10,512,675
3.4650 - 100	1,117,202	39.60	149.54	148,098	1,670,610
100	1,625,378	44.00	-	3,131	-
<b>Total for Corporate (excluding Specialised Lending and firm-size adjustment)</b>	<b>52,139,311</b>			<b>7,848,089</b>	<b>26,969,231</b>
<b>Corporate (with firm-size adjustment)</b>					
0.0000 - 0.1200	727,823	39.49	21.11	330,902	153,673
0.1200 - 0.6440	6,252,783	37.57	43.19	1,821,757	2,700,386
0.6440 - 3.4650	7,187,527	38.19	68.19	1,843,467	4,901,346
3.4650 - 100	1,777,897	37.19	118.45	238,471	2,105,846
100	149,775	43.59	-	615	-
<b>Total for Corporate (with firm-size adjustment)</b>	<b>16,095,805</b>			<b>4,235,212</b>	<b>9,861,251</b>
<b>Specialised Lending (Own PD Approach)</b>					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	425,085	45.00	62.97	-	267,675
0.6440 - 3.4650	994,546	45.00	118.27	88,596	1,176,274
3.4650 - 99.9999	-	-	-	-	-
100	-	-	-	-	-
<b>Total for Specialised Lending (Own PD Approach)</b>	<b>1,419,631</b>			<b>88,596</b>	<b>1,443,949</b>
<b>Total Non-Retail Exposures</b>	<b>93,226,868</b>			<b>12,599,462</b>	<b>39,704,426</b>
As at 31.12.2019					
<b>Non-Retail Exposures</b>					
<b>Bank</b>					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	7,342,780	45.00	12.00	331,255	884,682
0.1460 - 0.9280	1,266,358	45.00	25.00	-	312,415
0.9280 - 100	40,726	45.00	118	-	48,178
100	-	-	-	-	-
<b>Total for Bank Exposures</b>	<b>8,649,864</b>			<b>331,255</b>	<b>1,245,275</b>
<b>Public Sector Entities</b>					
0.0000 - 0.1200	9,056,397	45.00	0.00	4,000	1
0.1200 - 0.6440	2,213,043	20.36	34.04	49,792	753,245
0.6440 - 3.0000	37,534	44.96	83.23	60,000	31,239
3.0000 - 100	55,603	45.00	2.12	-	1,179
100	-	-	-	-	-
<b>Total for Public Sector Entities</b>	<b>11,362,577</b>			<b>113,792</b>	<b>785,664</b>
<b>Corporate (excluding Specialised Lending and firm-size adjustment)</b>					
0.0000 - 0.1200	10,889,640	44.51	18.91	1,366,583	2,058,862
0.1200 - 0.6440	23,480,230	43.27	49.92	4,675,426	11,721,414
0.6440 - 3.0000	12,664,574	43.09	77.86	1,573,030	9,860,785
3.0000 - 100	1,440,386	32.14	113.60	97,112	1,636,340
100	1,704,040	-	-	2,834	-
<b>Total for Corporate (excluding Specialised Lending and firm-size adjustment)</b>	<b>50,178,870</b>			<b>7,714,985</b>	<b>25,277,401</b>
<b>Corporate (with firm-size adjustment)</b>					
0.0000 - 0.1200	841,958	37.81	19.65	327,407	165,451
0.1200 - 0.6440	5,522,783	39.00	43.56	1,368,177	2,405,962
0.6440 - 3.0000	6,954,260	37.77	69.97	1,450,394	4,865,652
3.0000 - 100	1,342,324	35.95	112.23	230,814	1,506,484
100	432,811	43.55	-	622	-
<b>Total for Corporate (with firm-size adjustment)</b>	<b>15,094,136</b>			<b>3,377,414</b>	<b>8,943,549</b>
<b>Specialised Lending (Own PD Approach)</b>					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	301,649	45.00	65.18	-	196,626
0.6440 - 3.4650	997,418	45.00	118.14	87,767	1,178,319
3.4650 - 99.9999	-	-	-	-	-
100	-	-	-	-	-
<b>Total for Specialised Lending (Own PD Approach)</b>	<b>1,299,067</b>			<b>87,767</b>	<b>1,374,945</b>
<b>Total Non-Retail Exposures</b>	<b>86,584,514</b>			<b>11,625,213</b>	<b>37,626,834</b>

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### 3.4 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
<b>As at 30.06.2020</b>					
<b>Retail Exposures</b>					
<b>Residential Mortgages</b>					
0.0000 - 0.5900	54,686,982	15.91	10.47	139,070	5,726,078
0.5900 - 3.3330	39,091,947	17.27	18.94	356,540	7,404,395
3.3330 - 18.7500	2,743,307	15.47	62.48	4,806	1,714,055
18.7500 - 100	1,132,652	16.12	84.88	733	961,382
100	809,291	30.39	81.62	1,885	660,562
<b>Total for Residential Mortgages Exposures</b>	<b>98,464,179</b>			<b>503,033</b>	<b>16,466,472</b>
<b>Qualifying Revolving Retail Exposures</b>					
0.0000 - 0.5900	9,706,924	65.92	10.79	13,350,307	1,046,933
0.5900 - 3.3330	9,412,158	65.56	31.01	9,354,349	2,919,084
3.3330 - 18.7500	2,403,473	67.18	98.05	962,869	2,356,508
18.7500 - 100	311,440	61.32	163.19	161,987	508,236
100	121,654	64.66	86.56	10,837	105,307
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>21,955,649</b>			<b>23,840,349</b>	<b>6,936,068</b>
<b>Hire Purchase Exposures</b>					
0.0000 - 0.5900	44,060,596	44.64	16.12	-	7,101,353
0.5900 - 3.3330	5,380,747	54.71	45.12	-	2,427,634
3.3330 - 18.7500	2,469,204	45.83	70.74	-	1,746,597
18.7500 - 100	544,686	47.78	104.27	-	567,969
100	253,958	76.42	125.10	-	317,709
<b>Total Hire Purchase Exposures</b>	<b>52,709,191</b>			<b>-</b>	<b>12,161,262</b>
<b>Other Retail Exposures</b>					
0.0000 - 0.5900	31,367,796	18.90	12.34	9,036,620	3,872,014
0.5900 - 3.3330	39,926,373	23.08	22.04	6,674,618	8,798,878
3.3330 - 18.7500	10,312,403	22.38	19.89	333,225	2,050,710
18.7500 - 100	1,937,512	23.87	49.03	91,834	950,033
100	1,006,579	32.17	37.39	14,894	376,399
<b>Total Other Retail Exposures</b>	<b>84,550,663</b>			<b>16,151,191</b>	<b>16,048,034</b>
<b>Total Retail Exposures</b>	<b>257,679,682</b>			<b>40,494,573</b>	<b>51,611,836</b>
<b>As at 31.12.2019</b>					
<b>Retail Exposures</b>					
<b>Residential Mortgages</b>					
0.0000 - 0.5900	54,522,485	14.35	8.75	101,104	4,770,017
0.5900 - 3.3330	36,178,634	15.14	21.39	107,075	7,737,584
3.3330 - 18.7500	4,408,850	15.88	56.63	31,321	2,496,909
18.7500 - 100	977,000	13.95	75.37	969	736,330
100	797,233	27.47	83.98	1,460	669,516
<b>Total for Residential Mortgages Exposures</b>	<b>96,884,202</b>			<b>241,929</b>	<b>16,410,356</b>
<b>Qualifying Revolving Retail Exposures</b>					
0.0000 - 0.5900	9,483,841	67.27	10.71	5,646,825	1,016,189
0.5900 - 3.3330	8,033,509	61.49	31.84	2,929,055	2,558,188
3.3330 - 18.7500	1,685,183	54.02	109.40	440,609	1,843,590
18.7500 - 100	361,487	49.22	182.51	53,136	659,736
100	111,242	58.30	91.24	7,917	101,496
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>19,675,262</b>			<b>9,077,542</b>	<b>6,179,199</b>
<b>Hire Purchase Exposures</b>					
0.0000 - 0.5900	42,564,003	45.75	16.89	-	7,188,705
0.5900 - 3.3330	5,130,973	43.68	44.83	-	2,300,235
3.3330 - 18.7500	1,481,839	42.49	62.03	-	919,205
18.7500 - 100	304,853	42.20	103.58	-	315,775
100	2,131,122	49.34	53.28	-	1,135,559
<b>Total Hire Purchase Exposures</b>	<b>51,612,790</b>			<b>-</b>	<b>11,859,479</b>
<b>Other Retail Exposures</b>					
0.0000 - 0.5900	18,896,745	19.77	12.02	2,246,509	2,271,556
0.5900 - 3.3330	41,659,112	19.56	21.97	8,855,755	9,151,318
3.3330 - 18.7500	19,950,113	11.18	19.27	730,293	3,843,600
18.7500 - 100	1,862,784	18.20	44.31	46,654	825,365
100	785,299	31.25	43.82	11,638	344,145
<b>Total Other Retail Exposures</b>	<b>83,154,053</b>			<b>11,890,849</b>	<b>16,435,984</b>
<b>Total Retail Exposures</b>	<b>251,326,307</b>			<b>21,210,320</b>	<b>50,885,018</b>

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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 30.06.2020					
<b>Retail Exposures</b>					
<b>Residential Mortgages</b>					
0.0000 - 0.5900	13,642,366	16.49	11.63	45,744	1,586,847
0.5900 - 3.3330	15,497,281	15.96	18.03	229,737	2,793,540
3.3330 - 18.7500	828,726	14.51	65.12	525	539,629
18.7500 - 100	529,488	13.98	78.42	156	415,218
100	221,336	34.37	64.88	968	143,612
<b>Total for Residential Mortgages Exposures</b>	<b>30,719,197</b>			<b>277,130</b>	<b>5,478,846</b>
<b>Qualifying Revolving Retail Exposures</b>					
0.0000 - 0.5900	5,572,512	57.05	8.44	7,569,123	470,181
0.5900 - 3.3330	4,467,458	55.17	26.11	3,940,821	1,166,558
3.3330 - 18.7500	1,182,873	57.47	83.08	243,707	982,756
18.7500 - 100	170,124	54.21	149.56	113,832	254,443
100	42,115	51.19	92.18	2,509	38,821
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>11,435,082</b>			<b>11,869,992</b>	<b>2,912,759</b>
<b>Hire Purchase Exposure</b>					
0.0000 - 0.5900	6,704,485	37.05	16.11	-	1,080,346
0.5900 - 3.3330	672,962	38.62	42.22	-	284,127
3.3330 - 18.7500	428,843	39.00	68.60	-	294,196
18.7500 - 100	89,975	39.51	101.05	-	90,918
100	42,829	64.25	112.32	-	48,104
<b>Total Hire Purchase Exposures</b>	<b>7,939,094</b>			<b>-</b>	<b>1,797,691</b>
<b>Other Retail Exposures</b>					
0.0000 - 0.5900	9,691,434	20.22	13.49	3,095,494	1,307,131
0.5900 - 3.3330	16,470,733	21.51	21.41	3,223,121	3,525,951
3.3330 - 18.7500	3,301,039	13.42	20.78	88,351	686,056
18.7500 - 100	757,025	21.65	50.44	37,955	381,865
100	352,796	34.35	35.51	7,873	125,281
<b>Total Other Retail Exposures</b>	<b>30,573,027</b>			<b>6,452,794</b>	<b>6,026,284</b>
<b>Total Retail Exposures</b>	<b>80,666,400</b>			<b>18,599,916</b>	<b>16,215,580</b>
As at 31.12.2019					
<b>Retail Exposures</b>					
<b>Residential Mortgages</b>					
0.0000 - 0.5900	12,969,805	14.85	8.71	33,607	1,129,818
0.5900 - 3.3330	14,504,152	14.84	20.96	14,208	3,039,613
3.3330 - 18.7500	1,591,596	14.97	54.43	10,018	866,248
18.7500 - 100	443,030	12.91	73.42	252	325,260
100	238,893	32.41	76.97	952	183,876
<b>Total for Residential Mortgages Exposures</b>	<b>29,747,476</b>			<b>59,037</b>	<b>5,544,815</b>
<b>Qualifying Revolving Retail Exposures</b>					
0.0000 - 0.5900	5,212,177	60.20	8.21	2,651,707	428,109
0.5900 - 3.3330	3,338,066	56.82	26.97	728,879	900,289
3.3330 - 18.7500	614,973	59.96	84.80	99,097	521,506
18.7500 - 100	203,795	58.19	169.02	37,682	344,447
100	46,930	52.80	96.79	-	45,421
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>9,415,941</b>			<b>3,517,365</b>	<b>2,239,772</b>
<b>Hire Purchase Exposure</b>					
0.0000 - 0.5900	7,103,847	44.40	17.24	-	1,224,684
0.5900 - 3.3330	814,242	42.84	45.69	-	372,012
3.3330 - 18.7500	274,509	41.47	62.82	-	172,460
18.7500 - 100	57,526	40.50	103.90	-	59,768
100	43,092	82.10	217.50	-	93,726
<b>Total Hire Purchase Exposures</b>	<b>8,293,216</b>			<b>-</b>	<b>1,922,650</b>
<b>Other Retail Exposures</b>					
0.0000 - 0.5900	6,344,084	21.18	12.90	491,722	818,317
0.5900 - 3.3330	17,837,523	19.63	21.65	4,627,414	3,861,433
3.3330 - 18.7500	4,694,074	14.74	22.29	325,065	1,046,261
18.7500 - 100	653,732	20.46	48.41	21,282	316,494
100	348,511	34.89	47.78	5,654	166,511
<b>Total Other Retail Exposures</b>	<b>29,877,924</b>			<b>5,471,137</b>	<b>6,209,016</b>
<b>Total Retail Exposures</b>	<b>77,334,557</b>			<b>9,047,539</b>	<b>15,916,253</b>

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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 30.06.2020					
<b>Retail Exposures</b>					
<b>Residential Mortgages</b>					
0.0000 - 0.5900	20,454,523	17.47	12.58	28,142	2,573,482
0.5900 - 3.3330	20,794,093	16.84	18.45	60,934	3,835,621
3.3330 - 18.7500	1,084,705	16.26	71.90	3,016	779,922
18.7500 - 100	492,788	15.89	89.53	577	441,197
100	231,452	38.81	71.47	505	165,422
<b>Total for Residential Mortgages Exposures</b>	<b>43,057,561</b>			<b>93,174</b>	<b>7,795,644</b>
<b>Qualifying Revolving Retail Exposures</b>					
0.0000 - 0.5900	1,321,139	51.69	7.98	1,795,809	105,451
0.5900 - 3.3330	1,780,433	48.10	23.72	1,479,112	422,399
3.3330 - 18.7500	471,996	55.50	77.33	106,237	364,995
18.7500 - 100	57,054	40.70	109.82	20,859	62,658
100	32,243	43.98	31.08	450	10,021
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>3,662,865</b>			<b>3,402,467</b>	<b>965,524</b>
<b>Hire Purchase Exposures</b>					
0.0000 - 0.5900	30,368,592	41.57	16.76	-	5,089,996
0.5900 - 3.3330	3,180,935	40.70	44.32	-	1,409,740
3.3330 - 18.7500	1,922,796	40.40	71.07	-	1,366,578
18.7500 - 100	398,727	40.72	104.21	-	415,525
100	134,488	65.92	116.43	-	156,589
<b>Total Hire Purchase Exposures</b>	<b>36,005,538</b>			<b>-</b>	<b>8,438,428</b>
<b>Other Retail Exposures</b>					
0.0000 - 0.5900	12,797,250	21.78	14.61	3,442,529	1,870,140
0.5900 - 3.3330	24,126,153	20.51	21.05	2,332,825	5,079,571
3.3330 - 18.7500	17,149,519	10.42	15.84	136,092	2,716,875
18.7500 - 100	1,673,618	16.79	39.07	53,138	653,820
100	565,497	29.07	23.56	6,991	133,252
<b>Total Other Retail Exposures</b>	<b>56,312,037</b>			<b>5,971,575</b>	<b>10,453,658</b>
<b>Total Retail Exposures</b>	<b>139,038,001</b>			<b>9,467,216</b>	<b>27,653,254</b>
As at 31.12.2019					
<b>Retail Exposures</b>					
<b>Residential Mortgages</b>					
0.0000 - 0.5900	18,060,943	15.48	9.58	46,652	1,730,865
0.5900 - 3.3330	19,830,276	15.75	22.91	57,803	4,542,243
3.3330 - 18.7500	2,259,680	17.52	62.64	20,534	1,415,426
18.7500 - 100	446,070	14.85	84.80	823	378,281
100	241,436	37.22	76.54	583	184,803
<b>Total for Residential Mortgages Exposures</b>	<b>40,838,405</b>			<b>126,395</b>	<b>8,251,618</b>
<b>Qualifying Revolving Retail Exposures</b>					
0.0000 - 0.5900	1,326,137	54.51	7.52	556,577	99,680
0.5900 - 3.3330	1,456,178	48.61	21.94	219,201	319,444
3.3330 - 18.7500	232,025	54.95	75.28	39,109	174,666
18.7500 - 100	74,248	50.39	143.12	6,408	106,266
100	29,286	46.97	45.24	-	13,248
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>3,117,874</b>			<b>821,295</b>	<b>713,304</b>
<b>Hire Purchase Exposures</b>					
0.0000 - 0.5900	29,748,954	45.75	17.89	-	5,323,207
0.5900 - 3.3330	3,400,513	42.62	45.23	-	1,537,940
3.3330 - 18.7500	1,208,151	40.68	61.62	-	744,455
18.7500 - 100	250,399	39.97	102.67	-	257,086
100	135,024	82.68	219.33	-	296,144
<b>Total Hire Purchase Exposures</b>	<b>34,743,041</b>			<b>-</b>	<b>8,158,832</b>
<b>Other Retail Exposures</b>					
0.0000 - 0.5900	7,434,404	23.22	14.46	422,274	1,075,037
0.5900 - 3.3330	26,526,487	19.27	21.53	3,891,854	5,711,739
3.3330 - 18.7500	18,700,663	11.19	16.90	353,378	3,160,022
18.7500 - 100	1,514,533	16.52	38.96	31,545	590,015
100	498,129	29.47	30.10	7,344	149,937
<b>Total Other Retail Exposures</b>	<b>54,674,216</b>			<b>4,706,395</b>	<b>10,686,750</b>
<b>Total Retail Exposures</b>	<b>133,373,536</b>			<b>5,654,085</b>	<b>27,810,504</b>

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### 3.5 SPECIALISED LENDING EXPOSURE

Tables 23 to 25 show the exposures under supervisory risk weights in accordance with supervisory slotting criteria for the Group, the Bank and Maybank Islamic, respectively.

**Table 23: Disclosure on Specialised Lending Exposure under the Supervisory Slotting Criteria (IRB Approach) for Maybank Group**

As at 30.06.2020

<u>Supervisory Categories / Risk Weights (RM'000)</u>	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposure</u>						
Project Finance	289,082	48,838	-	403,389		741,309
Object Finance						
Commodities Finance						
Income Producing Real Estate						
<b>Risk Weighted Assets</b>	<b>289,082</b>	<b>48,838</b>	<b>-</b>	<b>403,389</b>	<b>-</b>	<b>741,309</b>

As at 31.12.2019

<u>Supervisory Categories / Risk Weights (RM'000)</u>	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposure</u>						
Project Finance	410,684	838,803	180,842	611		1,430,940
Object Finance						-
Commodities Finance						-
Income Producing Real Estate						-
<b>Risk Weighted Assets</b>	<b>410,684</b>	<b>838,803</b>	<b>180,842</b>	<b>611</b>	<b>-</b>	<b>1,430,940</b>

**Table 24: Disclosure on Specialised Lending Exposure under the Supervisory Slotting Criteria (IRB Approach) for Maybank**

As at 30.06.2020

<u>Supervisory Categories / Risk Weights (RM'000)</u>	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposure</u>						
Project Finance	275,726	23,929	-	397,583		697,237
Object Finance						-
Commodities Finance						-
Income Producing Real Estate						-
<b>Risk Weighted Assets</b>	<b>275,726</b>	<b>23,929</b>	<b>-</b>	<b>397,583</b>	<b>-</b>	<b>697,237</b>

As at 31.12.2019

<u>Supervisory Categories / Risk Weights (RM'000)</u>	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposure</u>						
Project Finance	402,703	806,334	178,157	611		1,387,806
Object Finance						-
Commodities Finance						-
Income Producing Real Estate						-
<b>Risk Weighted Assets</b>	<b>402,703</b>	<b>806,334</b>	<b>178,157</b>	<b>611</b>	<b>-</b>	<b>1,387,806</b>



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**Table 25: Disclosure on Specialised Lending Exposure under the Supervisory Slotting Criteria (IRB Approach) for Maybank Islamic**

As at 30.06.2020

<u>Supervisory Categories / Risk Weights (RM'000)</u>	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposure</u>						
Project Finance	13,356	24,909	-	5,806	-	44,071
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
<b>Risk Weighted Assets</b>	<b>13,356</b>	<b>24,909</b>	<b>-</b>	<b>5,806</b>	<b>-</b>	<b>44,071</b>

As at 31.12.2019

<u>Supervisory Categories / Risk Weights (RM'000)</u>	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposure</u>						
Project Finance	77,804	32,469	2,685	-	-	112,958
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
<b>Risk Weighted Assets</b>	<b>77,804</b>	<b>32,469</b>	<b>2,685</b>	<b>-</b>	<b>-</b>	<b>112,958</b>

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### 3.6 CREDIT RISK MITIGATION

Tables 26 through 28 show the credit risk mitigation analysis under the Standardised Approach for the Group, the Bank and Maybank Islamic, respectively. Whilst Tables 29 through 31 show the credit risk mitigation analysis under the IRB Approach.

**Table 26: 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
<b>As at 30.06.2020</b>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	152,584,235	-	-	-
Public Sector Entities	4,568,490	-	832	-
Banks, Development Financial Institutions & MDBs	3,908,958	-	-	-
Insurance Cos, Securities Firms & Fund Managers	361,136	-	-	-
Corporates	21,884,085	536,487	5,765,675	-
Regulatory Retail	23,737,765	-	1,193,776	-
Residential Mortgages	2,590,011	-	220,129	-
Higher Risk Assets	57,404	-	-	-
Other Assets	15,127,752	-	2,008	-
Securitisation Exposures	50,371	-	-	-
Equity Exposures	335,532	-	-	-
Defaulted Exposures	1,413,396	-	11,503	-
<b>Total On-Balance Sheet Exposures</b>	<b>226,619,135</b>	<b>536,487</b>	<b>7,193,923</b>	<b>-</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	2,875,273	-	733	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,940,214	7,364	310,984	-
Defaulted Exposures	19,940	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>5,835,427</b>	<b>7,364</b>	<b>311,717</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>232,454,562</b>	<b>543,851</b>	<b>7,505,640</b>	<b>-</b>
<b>As at 31.12.2019</b>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	146,809,026	-	-	-
Public Sector Entities	10,747,033	6,947,146	2,474	-
Banks, Development Financial Institutions & MDBs	1,902,985	-	-	-
Insurance Cos, Securities Firms & Fund Managers	501,456	-	-	-
Corporates	20,031,285	446,972	6,623,944	29,682
Regulatory Retail	24,542,407	-	1,608,290	-
Residential Mortgages	2,677,640	-	2,627	125,394
Higher Risk Assets	67,729	-	-	-
Other Assets	13,501,269	-	3,987	-
Securitisation Exposures	50,587	-	-	-
Equity Exposures	260,557	-	-	-
Defaulted Exposures	1,607,734	-	3,907	16,585
<b>Total On-Balance Sheet Exposures</b>	<b>222,699,708</b>	<b>7,394,118</b>	<b>8,245,229</b>	<b>171,661</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	2,303,427	-	1,644	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,032,123	1,301	212,628	305
Defaulted Exposures	146,175	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>5,481,725</b>	<b>1,301</b>	<b>214,272</b>	<b>305</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>228,181,433</b>	<b>7,395,419</b>	<b>8,459,501</b>	<b>171,966</b>

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**Table 27: 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
<b>As at 30.06.2020</b>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	91,480,390	-	-	-
Public Sector Entities	3,674,208	-	-	-
Banks, Development Financial Institutions & MDBs	1,284,349	-	-	-
Insurance Cos, Securities Firms & Fund Managers	12,510	-	-	-
Corporates	10,255,372	60,625	1,683,835	-
Regulatory Retail	1,863,536	-	295,995	-
Residential Mortgages	1,229,200	-	1,652	-
Higher Risk Assets	-	-	-	-
Other Assets	10,029,886	-	-	-
Securitisation Exposures	50,371	-	-	-
Equity Exposures	328,766	-	-	-
Defaulted Exposures	909,591	-	11,132	-
<b>Total On-Balance Sheet Exposures</b>	<b>121,118,178</b>	<b>60,625</b>	<b>1,992,614</b>	<b>-</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	2,569,768	-	20	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,863,857	121	156,055	-
Defaulted Exposures	19,838	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>4,453,463</b>	<b>121</b>	<b>156,075</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>125,571,642</b>	<b>60,747</b>	<b>2,148,689</b>	<b>-</b>
<b>As at 31.12.2019</b>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	79,146,128	-	-	-
Public Sector Entities	9,830,601	6,604,309	1,340	-
Banks, Development Financial Institutions & MDBs	654,872	-	-	-
Insurance Cos, Securities Firms & Fund Managers	126,923	-	-	-
Corporates	9,000,306	269,849	1,211,497	-
Regulatory Retail	2,379,807	-	352,931	-
Residential Mortgages	1,309,668	-	1,824	-
Higher Risk Assets	-	-	-	-
Other Assets	8,052,752	-	-	-
Securitisation Exposures	50,587	-	-	-
Equity Exposures	257,896	-	-	-
Defaulted Exposures	959,324	-	1,906	-
<b>Total On-Balance Sheet Exposures</b>	<b>111,768,864</b>	<b>6,874,158</b>	<b>1,569,498</b>	<b>-</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	2,051,936	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,887,165	375	177,793	-
Defaulted Exposures	145,963	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>4,085,064</b>	<b>375</b>	<b>177,793</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>115,853,928</b>	<b>6,874,533</b>	<b>1,747,291</b>	<b>-</b>

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**Table 28: Disclosure on Credit Risk Mitigation Analysis (Standardised 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
<b>As at 30.06.2020</b>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns / Central Banks	31,688,877	-	-	-
Public Sector Entities	149,144	-	832	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	105	-	-	-
Corporates	1,936,014	475,862	262,865	-
Regulatory Retail	1,914,642	-	577,094	-
Residential Mortgages	635,414	-	793	-
Higher Risk Assets	36	-	-	-
Other Assets	975,005	-	-	-
Equity Exposure	1,250	-	-	-
Defaulted Exposures	30,974	-	111	-
<b>Total On-Balance Sheet Exposures</b>	<b>37,331,461</b>	<b>475,862</b>	<b>841,695</b>	<b>-</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	89,597	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	210,247	7,243	22,882	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>299,844</b>	<b>7,243</b>	<b>22,882</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>37,631,305</b>	<b>483,105</b>	<b>864,577</b>	<b>-</b>
<b>As at 31.12.2019</b>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns / Central Banks	36,704,311	-	-	-
Public Sector Entities	4,042,264	3,866,656	1,134	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	113	-	-	-
Corporates	1,465,927	177,138	244,315	-
Regulatory Retail	2,105,646	-	597,407	-
Residential Mortgages	689,462	-	803	-
Higher Risk Assets	36	-	-	-
Other Assets	687,808	-	-	-
Equity Exposure	1,250	-	-	-
Defaulted Exposures	35,179	-	2,001	-
<b>Total On-Balance Sheet Exposures</b>	<b>45,731,996</b>	<b>4,043,794</b>	<b>845,660</b>	<b>-</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	320	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	173,059	926	22,016	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>173,379</b>	<b>926</b>	<b>22,016</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>45,905,375</b>	<b>4,044,720</b>	<b>867,676</b>	<b>-</b>

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**Table 29: 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
<b>As at 30.06.2020</b>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	21,492,945	18,718,716	1,217,400	-
Banks, Development Financial Institutions & MDBs	19,090,277	30,409	87,312	-
Corporate Exposures	229,798,265	18,056,203	3,458,102	48,886,649
a) Corporates (excluding Specialised Lending and firm-size adjustment)	172,464,996	17,100,626	1,456,268	25,109,020
b) Corporates (with firm-size adjustment)	52,620,077	930,577	2,001,834	23,777,629
c) Specialised Lending (PD Approach)				
- Project Finance	3,973,834	25,000	-	-
d) Specialised Lending (Slotting Approach)				
- Project Finance	739,358	-	-	-
Retail Exposures	227,390,478	-	-	-
a) Residential Mortgages	97,374,709	-	-	-
b) Qualifying Revolving Retail Exposures	8,594,688	-	-	-
c) Hire Purchase Exposures	52,485,192	-	-	-
d) Other Retail Exposures	68,935,889	-	-	-
Defaulted Exposures	10,992,340	-	10,417	908,891
<b>Total On-Balance Sheet Exposures</b>	<b>508,764,305</b>	<b>36,805,328</b>	<b>4,773,232</b>	<b>49,795,540</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	10,775,443	-	250,126	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	80,984,572	731,094	2,835,379	2,712,174
Defaulted Exposures	147,089	-	4,703	10,873
<b>Total for Off-Balance Sheet Exposures</b>	<b>91,907,105</b>	<b>731,094</b>	<b>3,090,208</b>	<b>2,723,046</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>600,671,409</b>	<b>37,536,421</b>	<b>7,863,440</b>	<b>52,518,586</b>
<b>As at 31.12.2019</b>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	14,203,714	11,791,639	1,211,679	-
Banks, Development Financial Institutions & MDBs	25,477,488	30,412	133,963	-
Corporate Exposures	232,463,288	18,568,548	3,838,499	54,223,662
a) Corporates (excluding Specialised Lending and firm-size adjustment)	176,795,337	17,881,576	1,920,130	28,924,812
b) Corporates (with firm-size adjustment)	50,836,328	675,740	1,918,369	25,298,850
c) Specialised Lending (PD Approach)				
- Project Finance	3,437,178	11,232	-	-
d) Specialised Lending (Slotting Approach)				
- Project Finance	1,394,445	-	-	-
Retail Exposures	224,727,260	-	64	-
a) Residential Mortgages	95,799,561	-	-	-
b) Qualifying Revolving Retail Exposures	10,021,219	-	64	-
c) Hire Purchase Exposures	52,450,265	-	-	-
d) Other Retail Exposures	66,456,215	-	-	-
Defaulted Exposures	14,033,726	-	61,575	1,071,942
<b>Total On-Balance Sheet Exposures</b>	<b>510,905,476</b>	<b>30,390,599</b>	<b>5,245,780</b>	<b>55,295,604</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	9,429,924	-	161,900	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	72,651,418	624,733	2,144,770	2,983,412
Defaulted Exposures	152,660	-	4,526	2,036
<b>Total for Off-Balance Sheet Exposures</b>	<b>82,234,002</b>	<b>624,733</b>	<b>2,311,196</b>	<b>2,985,448</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>593,139,478</b>	<b>31,015,332</b>	<b>7,556,976</b>	<b>58,281,052</b>

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**Table 30: 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
<b>As at 30.06.2020</b>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	17,814,731	15,548,795	1,217,400	-
Banks, Development Financial Institutions & MDBs	30,903,517	10,128	-	-
Corporate Exposures	156,391,381	14,427,109	1,747,272	31,548,781
a) Corporates (excluding Specialised Lending and firm-size adjustment)	122,849,554	13,914,318	546,958	18,562,652
b) Corporates (with firm-size adjustment)	29,577,456	487,790	1,200,315	12,986,129
c) Specialised Lending (Own PD Approach)				
- Project Finance	3,245,209	25,000	-	-
d) Specialised Lending (Slotting Approach)				
- Project Finance	719,162	-	-	-
Retail Exposures	67,705,800	-	-	-
a) Residential Mortgages	30,457,753	-	-	-
b) Qualifying Revolving Retail Exposures	4,953,250	-	-	-
c) Hire Purchase Exposures	7,896,265	-	-	-
d) Other Retail Exposures	24,398,532	-	-	-
Defaulted Exposures	6,652,866	-	4,753	557,809
<b>Total On-Balance Sheet Exposures</b>	<b>279,468,295</b>	<b>29,986,032</b>	<b>2,969,425</b>	<b>32,106,590</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	10,760,589	-	508,999	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	52,324,771	133,843	2,221,732	1,912,092
Defaulted Exposures	105,667	-	2,615	10,591
<b>Total for Off-Balance Sheet Exposures</b>	<b>63,191,027</b>	<b>133,843</b>	<b>2,733,346</b>	<b>1,922,683</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>342,659,322</b>	<b>30,119,875</b>	<b>5,702,771</b>	<b>34,029,273</b>
<b>As at 31.12.2019</b>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	6,095,629	3,692,130	1,211,679	-
Banks, Development Financial Institutions & MDBs	45,851,307	10,127	-	-
Corporate Exposures	159,995,289	13,876,073	2,645,860	36,323,006
a) Corporates (excluding Specialised Lending and firm-size adjustment)	126,380,168	13,404,430	1,405,995	21,777,427
b) Corporates (with firm-size adjustment)	29,525,342	471,643	1,239,865	14,545,579
c) Specialised Lending (Own PD Approach)				
- Project Finance	2,715,593	-	-	-
d) Specialised Lending (Slotting Approach)				
- Project Finance	1,374,186	-	-	-
Retail Exposures	67,615,894	-	-	-
a) Residential Mortgages	29,450,500	-	-	-
b) Qualifying Revolving Retail Exposures	5,851,649	-	-	-
c) Hire Purchase Exposures	8,250,123	-	-	-
d) Other Retail Exposures	24,063,622	-	-	-
Defaulted Exposures	6,954,352	-	58,613	745,568
<b>Total On-Balance Sheet Exposures</b>	<b>286,512,471</b>	<b>17,578,330</b>	<b>3,916,152</b>	<b>37,068,574</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	9,111,857	-	204,990	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	46,196,998	166,922	1,545,124	2,312,063
Defaulted Exposures	128,276	-	2,165	1,368
<b>Total for Off-Balance Sheet Exposures</b>	<b>55,437,131</b>	<b>166,922</b>	<b>1,752,279</b>	<b>2,313,431</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>341,949,602</b>	<b>17,745,252</b>	<b>5,668,431</b>	<b>39,382,005</b>

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**Table 31: 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
<b>As at 30.06.2020</b>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	17,690,709	15,965,016	1,217,400	-
Banks, Development Financial Institutions & MDBs	5,527,642	20,281	-	-
Corporate Exposures	57,048,313	8,783,041	778,564	11,975,949
a) Corporates (excluding Specialised Lending and firm-size adjustment)	42,821,640	8,340,254	193,338	4,984,866
b) Corporates (with firm-size adjustment)	13,359,971	442,787	585,226	6,991,083
c) Specialised Lending (Own PD Approach)				
- Project Finance	846,506	-	-	-
d) Specialised Lending (Slotting Approach)				
- Project Finance	20,196	-	-	-
Retail Exposures	131,424,983	-	-	-
a) Residential Mortgages	42,736,674	-	-	-
b) Qualifying Revolving Retail Exposures	2,099,656	-	-	-
c) Hire Purchase Exposures	35,871,050	-	-	-
d) Other Retail Exposures	50,717,603	-	-	-
Defaulted Exposures	2,727,346	-	1,650	197,611
<b>Total On-Balance Sheet Exposures</b>	<b>214,418,993</b>	<b>24,768,338</b>	<b>1,997,614</b>	<b>12,173,560</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	701,122	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	17,197,887	627,232	396,970	670,883
Defaulted Exposures	11,485	-	2,087	2
<b>Total for Off-Balance Sheet Exposures</b>	<b>17,910,494</b>	<b>627,232</b>	<b>399,057</b>	<b>670,885</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>232,329,487</b>	<b>25,395,570</b>	<b>2,396,671</b>	<b>12,844,445</b>
<b>As at 31.12.2019</b>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	11,302,594	9,111,448	1,211,679	-
Banks, Development Financial Institutions & MDBs	8,311,367	20,285	-	-
Corporate Exposures	53,769,247	6,949,727	896,593	10,891,685
a) Corporates (excluding Specialised Lending and firm-size adjustment)	40,556,809	6,757,454	457,935	4,194,320
b) Corporates (with firm-size adjustment)	12,330,947	181,041	438,658	6,697,365
c) Specialised Lending (Own PD Approach)				
- Project Finance	721,585	11,232	-	-
d) Specialised Lending (Slotting Approach)				
- Project Finance	159,906	-	-	-
Retail Exposures	126,823,450	-	-	-
a) Residential Mortgages	40,471,157	-	-	-
b) Qualifying Revolving Retail Exposures	2,267,294	-	-	-
c) Hire Purchase Exposures	37,588,196	-	-	-
d) Other Retail Exposures	46,496,803	-	-	-
Defaulted Exposures	3,029,092	-	2,176	400,654
<b>Total On-Balance Sheet Exposures</b>	<b>203,235,750</b>	<b>16,081,460</b>	<b>2,110,448</b>	<b>11,292,339</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	667,557	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	16,247,436	453,101	490,729	560,084
Defaulted Exposures	11,635	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>16,926,628</b>	<b>453,101</b>	<b>490,729</b>	<b>560,084</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>220,162,378</b>	<b>16,534,561</b>	<b>2,601,177</b>	<b>11,852,423</b>

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### 3.7 SECURITISATION EXPOSURES

Table 32: 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 30.06.2020

Originated by Third Party

On Balance Sheet Exposure	50,371	50,371	10,074	50,371	50,371	10,074
<b>Total (Traditional Securitisation)</b>	<b>50,371</b>	<b>50,371</b>	<b>10,074</b>	<b>50,371</b>	<b>50,371</b>	<b>10,074</b>

As at 31.12.2019

Originated by Third Party

On Balance Sheet Exposure	50,587	50,587	10,117	50,587	50,587	10,117
<b>Total (Traditional Securitisation)</b>	<b>50,587</b>	<b>50,587</b>	<b>10,117</b>	<b>50,587</b>	<b>50,587</b>	<b>10,117</b>



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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 33 shows the risk-weights applicable for banking institutions and Corporates under the Standardised Approach:

**Table 33: 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 34 shows the risk-weights applicable for banking institutions and Corporates under the Standardised Approach for Short-term ratings:

**Table 34: 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 35 to 37 show the disclosure on risk-weights under Standardised Approach for the Group, the Bank and Maybank Islamic, respectively. Table 38 to 40 further show the rated exposures by ECAs for the Group, the Bank and Maybank Islamic respectively.

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Table 35: Disclosure on Credit Risk-Disclosure on Risk-Weights under the Standardised Approach for Maybank Group

Risk weights	Exposures after Netting and Credit Risk Mitigation											Total Exposures after Netting & Credit Risk Mitigation*	Total Risk Weighted Assets*
	Sovereigns & Central Banks	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
<b>As at 30.06.2020</b>													
0%	140,246,585	-	1,010,639	-	472,528	1	-	-	6,100,934	-	-	147,830,686	-
20%	5,695,311	4,358,759	2,696,603	-	534,672	-	-	-	2,611,245	-	-	15,896,589	3,179,319
35%	-	-	-	-	-	-	1,900,862	-	-	-	-	1,900,862	665,303
50%	6,250,198	32,842	201,715	-	233,113	29,397	193,701	-	-	-	-	6,940,965	3,470,482
75%	-	-	-	-	-	21,264,114	494,086	-	-	-	-	21,758,201	16,318,651
100%	2,523,097	179,825	-	483,423	17,492,808	1,659,561	55,612	-	6,599,640	-	167,658	29,161,625	29,161,625
150%	-	-	-	-	783,617	390,477	450	57,432	9,774	-	167,874	1,409,623	2,114,433
<b>Total</b>	<b>154,715,191</b>	<b>4,571,426</b>	<b>3,908,958</b>	<b>483,423</b>	<b>19,516,738</b>	<b>23,343,549</b>	<b>2,644,712</b>	<b>57,432</b>	<b>15,321,592</b>	<b>50,371</b>	<b>335,532</b>	<b>224,898,551*</b>	<b>54,909,813*</b>
<b>As at 31.12.2019</b>													
0%	134,599,734	6,947,146	779,752	-	1,791,935	314,192	-	-	6,619,107	-	-	151,051,866	-
20%	5,586,076	3,663,493	407,776	-	309,141	-	-	-	424,480	-	-	10,390,966	2,078,196
35%	-	-	-	-	-	-	2,046,827	-	-	-	-	2,046,827	716,389
50%	5,684,733	-	715,458	-	1,040,999	30,616	212,252	-	-	-	-	7,684,058	3,842,028
75%	-	-	-	-	-	21,983,167	413,363	-	-	-	-	22,396,530	16,797,398
100%	2,720,485	161,573	-	540,609	15,439,251	1,657,202	43,819	-	6,618,737	-	108,140	27,289,816	27,289,816
150%	-	-	-	-	47,501	526,169	-	67,754	2,911	-	152,417	796,752	1,195,125
<b>Total</b>	<b>148,591,028</b>	<b>10,772,212</b>	<b>1,902,986</b>	<b>540,609</b>	<b>18,628,827</b>	<b>24,511,346</b>	<b>2,716,261</b>	<b>67,754</b>	<b>13,665,235</b>	<b>50,587</b>	<b>260,557</b>	<b>221,656,815*</b>	<b>51,918,952*</b>

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

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Table 36: 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		
As at 30.06.2020	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	84,614,373	-	889,043	-	40,062	-	-	-	4,511,079	-	-	90,054,557	-
20%	5,600,338	3,526,260	395,306	-	483,388	-	-	-	2,160,047	-	-	12,165,339	2,433,067
35%	-	-	-	-	-	-	1,080,928	-	-	-	-	1,080,928	378,325
50%	2,325,214	32,842	-	-	227,539	612	131,425	-	-	-	-	2,717,632	1,358,816
75%	-	-	-	-	-	1,347,996	11,180	-	-	-	-	1,359,176	1,019,382
100%	1,050,984	116,719	-	129,229	9,872,220	285,725	18,371	-	3,450,309	-	165,102	15,088,659	15,088,659
150%	-	-	-	-	741,740	860	-	28	-	-	163,663	906,291	1,359,437
<b>Total</b>	<b>93,590,909</b>	<b>3,675,821</b>	<b>1,284,349</b>	<b>129,229</b>	<b>11,364,949</b>	<b>1,635,193</b>	<b>1,241,904</b>	<b>28</b>	<b>10,121,436</b>	<b>50,371</b>	<b>328,766</b>	<b>123,372,582*</b>	<b>21,637,686*</b>
<b>As at 31.12.2019</b>													
0%	72,434,977	6,604,309	583,204	-	264,177	-	-	-	4,505,267	-	-	84,391,934	-
20%	5,544,212	3,128,027	71,668	-	218,011	-	-	-	424,330	-	-	9,386,248	1,877,249
35%	-	-	-	-	-	-	1,149,496	-	-	-	-	1,149,496	402,324
50%	1,949,496	-	-	-	819,016	826	142,304	-	-	-	-	2,911,642	1,455,822
75%	-	-	-	-	-	1,699,795	7,502	-	-	-	-	1,707,297	1,280,472
100%	947,200	98,580	-	160,984	8,831,582	390,663	22,630	-	3,169,120	-	107,507	13,728,266	13,728,266
150%	-	-	-	-	5,250	11,406	-	24	-	-	150,388	167,068	250,602
<b>Total</b>	<b>80,875,885</b>	<b>9,830,916</b>	<b>654,872</b>	<b>160,984</b>	<b>10,138,036</b>	<b>2,102,690</b>	<b>1,321,932</b>	<b>24</b>	<b>8,098,717</b>	<b>50,587</b>	<b>257,895</b>	<b>113,441,951*</b>	<b>18,994,735*</b>

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

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Table 37: 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 & FDI's RM'000	Insurance Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing/ Investment RM'000	Equity RM'000		
As at 30.06.2020													
0%	31,645,085	-	-	-	432,465	-	-	-	405,766	-	-	32,483,316	-
20%	43,792	87,361	-	-	50,640	-	-	-	431,098	-	-	612,891	122,578
35%	-	-	-	-	-	-	602,929	-	-	-	-	602,929	211,025
50%	-	-	-	-	4	-	43,291	-	-	-	-	43,295	21,647
75%	-	-	-	-	-	482,134	593	-	-	-	-	482,727	362,046
100%	-	63,106	-	5,197	1,415,500	915,062	2,260	-	138,202	-	-	2,539,327	2,539,328
150%	-	-	-	-	956	-	-	36	-	-	1,250	2,242	3,363
Total	31,688,877	150,467	-	5,197	1,899,565	1,397,196	649,073	36	975,066	-	1,250	36,766,727	3,259,987
As at 31.12.2019													
0%	36,662,446	3,866,656	-	-	167,538	-	-	-	531,353	-	-	41,227,993	-
20%	41,865	137,481	-	-	10,511	-	-	-	-	-	-	189,857	37,971
35%	-	-	-	-	-	-	651,805	-	-	-	-	651,805	228,132
50%	-	-	-	-	-	-	48,261	-	-	-	-	48,261	24,131
75%	-	-	-	-	-	566,163	412	-	-	-	-	566,575	424,931
100%	-	62,992	-	5,205	1,161,046	963,128	1,982	-	156,519	-	-	2,350,872	2,350,872
150%	-	-	-	-	11	1,038	-	36	-	-	1,250	2,335	3,502
Total	36,704,311	4,067,129	-	5,205	1,339,106	1,530,329	702,460	36	687,872	-	1,250	45,037,698	3,069,539

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Table 38: Disclosure on Rated Exposures according to Ratings by ECAI by Maybank Group

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>As at 30.06.2020</b>						
<b>On and Off-Balance Sheet Exposures</b>						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	-	4,358,759	32,842	-	179,825	4,571,426
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	483,423	483,423
Corporates	472,527	534,672	233,113	783,617	17,492,808	19,516,737
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	140,246,584	5,695,311	6,250,198	-	2,523,097	154,715,190
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
<b>Total Exposures</b>	<b>140,719,111</b>	<b>10,588,742</b>	<b>6,516,153</b>	<b>783,617</b>	<b>20,679,153</b>	<b>179,286,776</b>
<b>As at 31.12.2019</b>						
<b>On and Off-Balance Sheet Exposures</b>						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	6,947,146	3,663,493	-	-	161,573	10,772,212
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	540,609	540,609
Corporates	1,791,934	309,141	1,040,999	47,501	15,439,251	18,628,826
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	134,599,733	5,586,076	5,684,733	-	2,720,485	148,591,027
<u>C) Ratings of Banking Institutions :</u>						
Banks, MDBs and FDIs	-	-	-	-	-	-
<b>Total Exposures</b>	<b>143,338,813</b>	<b>9,558,710</b>	<b>6,725,732</b>	<b>47,501</b>	<b>18,861,918</b>	<b>178,532,674</b>

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Table 39: Disclosure on Rated 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 30.06.2020						
On and Off Balance-Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	-	3,526,260	32,842	-	116,719	3,675,821
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	129,229	129,229
Corporates	40,062	483,388	227,539	741,741	9,872,220	11,364,950
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	84,614,373	5,600,338	2,325,214	-	1,050,984	93,590,909
C) Ratings of Banking Institutions :						
Banks, MDBs and FDIs	889,043	395,306	-	-	-	1,284,349
Total Exposures	85,543,478	10,005,292	2,585,595	741,741	11,169,153	110,045,258
As at 31.12.2019						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	6,604,309	3,128,027	-	-	98,581	9,830,917
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	160,984	160,984
Corporates	264,177	218,011	819,016	5,250	8,831,582	10,138,036
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	72,434,977	5,544,212	1,949,496	-	947,200	80,875,885
C) Ratings of Banking Institutions :						
Banks, MDBs and FDIs	583,204	71,668	-	-	-	654,872
Total Exposures	79,886,667	8,961,918	2,768,512	5,250	10,038,347	101,660,694

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Table 40: Disclosure on Rated 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 30.06.2020						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	-	87,361	-	-	63,106	150,467
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	5,197	5,197
Corporates	432,465	50,640	4	956	1,415,500	1,899,565
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	31,645,085	43,792	-	-	-	31,688,877
Total Exposures	32,077,550	181,793	4	956	1,483,803	33,744,106
As at 31.12.2019						
On and Off-Balance Sheet Exposures						
Rated Exposures						
<u>A) Ratings of Corporate :</u>						
Public Sector Entities	3,866,656	137,481	-	-	62,992	4,067,129
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	5,205	5,205
Corporates	167,538	10,511	-	11	1,161,046	1,339,106
<u>B) Ratings of Sovereigns and Central Banks :</u>						
Sovereigns and Central Banks	36,662,446	41,865	-	-	-	36,704,311
Total Exposures	40,696,640	189,857	-	11	1,229,243	42,115,751

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### 3.9 COUNTERPARTY CREDIT RISK

**Table 41: 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
<b>As at 30.06.2020</b>			
Direct credit substitutes	9,886,016	9,882,089	6,212,787
Transaction related contingent items	14,974,573	7,487,287	4,850,752
Short-term self-liquidating trade-related contingencies	2,816,073	563,215	345,085
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns.	-	-	-
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	12,071,450	800,992	129,094
Foreign exchange related contracts	282,019,360	5,879,174	1,345,735
- One year or less	271,588,186	4,521,964	602,964
- Over one year to five years	6,989,772	785,200	443,653
- Over five years	3,441,402	572,010	299,118
Interest/profit rate related contracts	19,626,084	1,686,231	1,393,416
- One year or less	2,735,954	11,392	5,327
- Over one year to five years	12,573,209	668,960	578,849
- Over five years	4,316,920	1,005,879	809,240
Equity related contracts	473,928	69,199	28,836
- One year or less	403,338	58,959	28,836
- Over one year to five years	70,590	10,239	-
- Over five years	-	-	-
Commodity contracts	695,220	264,658	232,233
- One year or less	558,220	203,997	175,120
- Over one year to five years	136,999	60,661	57,113
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	427,549,249	5,751,558	2,410,869
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	62,274,038	49,266,751	22,165,596
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,220,258	2,571,417	1,722,338
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	102,770,756	13,415,839	3,335,527
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	520,612	104,121	80,210
<b>Total</b>	<b>939,897,617</b>	<b>97,742,531</b>	<b>44,252,478</b>
<b>As at 31.12.2019</b>			
Direct credit substitutes	10,691,335	10,549,467	6,180,568
Transaction related contingent items	16,024,545	8,010,772	4,956,866
Short-term self-liquidating trade-related contingencies	3,074,919	614,984	378,984
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns.	-	-	-
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	12,364,759	836,389	88,766
Foreign exchange related contracts	220,533,232	4,536,946	934,696
- One year or less	211,013,767	3,647,259	437,596
- Over one year to five years	6,099,490	467,122	271,438
- Over five years	3,419,975	422,565	225,662
Interest/profit rate related contracts	36,787,196	1,996,915	1,526,133
- One year or less	11,988,529	242,968	68,726
- Over one year to five years	19,157,608	857,478	706,004
- Over five years	5,641,059	896,469	751,403
Equity related contracts	511,952	79,199	39,772
- One year or less	511,952	79,199	39,772
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	1,540,718	196,189	150,077
- One year or less	1,031,640	119,537	81,211
- Over one year to five years	509,078	76,652	68,866
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	381,072,911	5,054,096	2,010,027
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	55,549,028	43,431,330	19,424,913
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,865,397	3,249,728	2,768,581
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	107,034,892	9,218,775	2,355,638
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	500,428	100,082	77,178
<b>Total</b>	<b>850,551,313</b>	<b>87,874,872</b>	<b>40,892,199</b>



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**Table 42: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank**

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
<b>As at 30.06.2020</b>			
Direct credit substitutes	7,443,349	7,439,422	4,308,790
Transaction related contingent items	12,150,327	6,075,163	3,905,206
Short-term self-liquidating trade-related contingencies	2,062,498	412,500	234,944
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-	-	-
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	35,390,365	1,104,417	189,366
Foreign exchange related contracts	267,857,547	5,151,835	953,489
- One year or less	259,091,726	4,183,885	448,343
- Over one year to five years	6,395,044	570,841	297,489
- Over five years	2,370,777	397,109	207,658
Interest/profit rate related contracts	16,239,490	1,543,948	1,172,439
- One year or less	1,363,782	10,218	4,125
- Over one year to five years	10,616,454	530,735	361,903
- Over five years	4,259,254	1,002,996	806,411
Equity related contracts	70,590	10,239	-
- One year or less	-	-	-
- Over one year to five years	70,590	10,239	-
- Over five years	-	-	-
Commodity contracts	695,219	264,658	232,233
- One year or less	558,220	203,997	175,120
- Over one year to five years	136,999	60,661	57,113
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	446,421,941	6,337,686	2,471,747
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	40,416,046	31,019,349	15,250,934
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,028,632	1,779,060	1,037,506
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	47,999,283	6,497,751	1,101,931
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	42,312	8,462	7,589
<b>Total</b>	<b>879,817,599</b>	<b>67,644,491</b>	<b>30,866,173</b>
<b>As at 31.12.2019</b>			
Direct credit substitutes	7,937,660	7,795,307	4,096,596
Transaction related contingent items	12,200,130	6,099,774	3,644,076
Short term self liquidating trade related contingencies	2,076,397	415,279	231,897
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-	-	-
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	28,107,831	1,206,450	158,688
Foreign exchange related contracts	216,553,078	4,333,161	761,453
- One year or less	207,961,304	3,545,616	338,161
- Over one year to five years	6,602,248	530,532	288,894
- Over five years	1,989,526	257,013	134,398
Interest/profit rate related contracts	19,658,905	1,315,809	1,023,803
- One year or less	1,237,347	16,807	1,846
- Over one year to five years	12,829,138	404,965	272,986
- Over five years	5,592,420	894,037	748,971
Commodity contracts	1,540,718	196,189	150,077
- One year or less	1,031,640	119,537	81,211
- Over one year to five years	509,078	76,652	68,866
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	400,736,020	5,318,634	2,056,555
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	34,946,006	26,990,403	13,104,508
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,190,356	2,291,777	1,849,217
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	46,736,718	3,551,315	564,526
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	40,483	8,097	7,073
<b>Total</b>	<b>773,724,302</b>	<b>59,522,195</b>	<b>27,648,469</b>

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**Table 43: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank Islamic**

Nature of Item	Principal/Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
<b>As at 30.06.2020</b>			
Direct credit substitutes	1,760,696	1,760,696	1,400,120
Transaction related contingent items	2,398,273	1,199,137	794,893
Short-term self-liquidating trade-related contingencies	218,345	43,669	18,762
Foreign exchange related contracts	4,278,563	384,939	208,880
One year or less	1,440,269	30,597	23,998
Over one year to five years	1,767,669	179,441	93,422
Over five years	1,070,625	174,901	91,460
Interest/profit rate related contracts	984,860	106,041	112,811
One year or less	-	-	-
Over one year to five years	984,860	106,041	112,811
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	17,460,279	299,737	103,445
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	15,542,668	12,834,611	4,892,351
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-
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	6,667,146	1,581,508	283,404
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	7	-	-
<b>Total</b>	<b>49,310,837</b>	<b>18,210,338</b>	<b>7,814,666</b>
<b>As at 31.12.2019</b>			
Direct credit substitutes	1,842,448	1,842,448	1,409,369
Transaction related contingent items	3,338,053	1,669,027	1,166,710
Short-term self-liquidating trade-related contingencies	252,361	50,472	21,087
Foreign exchange related contracts	5,185,583	365,646	207,522
One year or less	3,739,084	218,387	131,094
Over one year to five years	543,363	44,984	22,946
Over five years	903,136	102,275	53,482
Interest/profit rate related contracts	1,045,950	68,357	96,007
One year or less	50,000	127	53
Over one year to five years	995,950	68,230	95,954
Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	19,118,242	233,874	75,961
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	14,489,181	11,998,105	4,523,694
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-
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	5,047,906	872,079	135,683
Unutilised credit card lines (for portfolios under the standardised approach subject to 20% CCF)	-	-	-
<b>Total</b>	<b>50,319,724</b>	<b>17,100,008</b>	<b>7,636,033</b>

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### 4.0 MARKET RISK

#### 4.1 NON-TRADED MARKET RISK

Tables 44 (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 44 (a) Interest Rate Risk / Rate of Return in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Earnings)**

	As at 30.06.2020			As at 31.12.2019		
	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	982,746	544,046	687,944	843,012	329,751	625,498
of which,						
MYR	1,798,427	1,035,097	758,572	1,908,786	1,153,484	760,434
USD	(839,085)	(760,782)	(71,657)	(1,343,890)	(894,658)	(119,662)
SGD	143,894	222,019	-	390,053	(50,194)	-
IDR	(22,280)	31,126	-	29,425	24,317	-
OTHERS*	(98,210)	16,585	1,030	(141,362)	96,802	(15,273)

**Table 44 (b) Interest Rate Risk / Rate of Return in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Capital)**

	As at 30.06.2020			As at 31.12.2019		
	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	(3,817,654)	(4,895,221)	330,458	(2,984,902)	(3,291,435)	(42,204)
of which,						
MYR	(4,056,966)	(4,360,811)	310,629	(3,587,377)	(3,531,519)	(52,353)
USD	51,591	(31,953)	18,861	405,353	409,216	7,411
SGD	491,764	(268,306)	-	456,388	(28,391)	-
IDR	(163,375)	(47,625)	-	(86,738)	(20,989)	-
OTHERS*	(140,668)	(186,526)	969	(172,528)	(119,752)	2,738

**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.
3. 5 Nov 2018: Establishment of Maybank Singapore Local Incorporation (MSL).

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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 45: Equities Disclosures for Banking Book Positions for Maybank Group

Equity Type	As at 30.06.2020		As at 31.12.2019	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	335,532	419,469	260,557	336,765
Privately held	57,432	86,148	67,754	101,630
Total Net Unrealised Gains/(Loss)		RM'000 (995,516)		RM'000 (718,583)
Cumulative realised gains/(losses) arising from sales and liquidations in the reporting period		1,207,656		1,082,285

Table 46: Equities Disclosures for Banking Book Positions for Maybank

Equity Type	As at 30.06.2020		As at 31.12.2019	
	EAD RM'000	RWA RM'000	EAD RM'000	RWA RM'000
Publicly traded	328,766	410,597	257,895	333,089
Privately held	28	41	24	37
Total Net Unrealised Gains/(Loss)		RM'000 (1,066,344)		RM'000 (788,291)
Cumulative realised gains/(losses) arising from sales and liquidations in the reporting period		1,207,656		1,089,009

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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<sup>th</sup> June 2020, Maybank Islamic reported 1 Shariah Non-Compliance incident with a sum of RM28,165.34 to be purified.

### 7.0 PROFIT SHARING INVESTMENT ACCOUNT (“PSIA”)

#### UA Performance

The gross exposure of the financing funded by UA as at 30 June 2020 was RM 22,537,622,990.36. The related impairment provisions is not included in the financial statements of Maybank Islamic. The performance of UA is as described in the table below:

As at 30 June 2020	%
Return on Assets (ROA)	4.72%
Average Net Distributable Income	4.76%
Average Net Distributable Income Attributable to the IAH	1.98%
Average Profit Sharing Ratio to the IAH	41.53%
	<b>RM'000</b>
Impaired assets funded by UA	140,860
ECL Stage 1 provisions funded by UA	48,355
ECL Stage 2 provisions funded by UA	38,069
ECL Stage 3 provisions funded by UA	13,722

Notes:

1. Return on Assets refers to total gross income / average 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.