

Pillar 3 Disclosure

FOR HALF YEAR ENDED 30 JUNE 2023
MAYBANK GROUP, MAYBANK & MAYBANK ISLAMIC

MAYBANK GROUP PILLAR 3 DISCLOSURE FOR THE HALF YEAR ENDED 30 JUNE 2023
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OVERVIEW

The Pillar 3 Disclosure for the half year ended 30 June 2023 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”.

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.

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 2023. 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 2023 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	As at 30 June 2023				As at 31 December 2022		
	Minimum Capital Requirement	Group	Maybank	Maybank Islamic	Group	Maybank	Maybank Islamic
CET1 capital ratio	4.50%	16.010%	15.384%	15.081%	15.669%	15.264%	14.100%
Tier 1 capital ratio	6.00%	16.693%	16.137%	16.164%	16.376%	16.045%	15.171%
Total capital ratio	8.00%	19.354%	18.707%	18.874%	19.080%	18.635%	17.844%

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

As at 30.06.2023	Group (RM'000)	Maybank (RM'000)	Maybank Islamic (RM'000)
Total Capital	81,798,469	44,734,226	17,423,963
Credit RWA	353,822,261	198,848,971	95,856,936
Credit RWA absorbed by the parent and Investment Account Holders("IAH")			(15,975,077)
Market RWA	19,306,446	16,472,560	827,607
Operational RWA	48,651,289	22,947,895	11,607,350
Large Exposure risk RWA for Equity holdings	855,198	855,198	-
Total RWA	422,635,194	239,124,624	92,316,816
As at 31.12.2022			
Total Capital	77,963,093	42,968,389	16,664,533
Credit RWA	337,699,623	190,996,711	92,108,470
Credit RWA absorbed by the parent and Investment Account Holders("IAH")			(10,496,635)
Market RWA	23,805,235	17,268,631	781,233
Operational RWA	47,103,833	22,310,241	10,996,646
Large Exposure risk RWA for Equity holdings	-	-	-
Total RWA	408,608,691	230,575,583	93,389,714

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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.

Table 3: Disclosure on Capital Adequacy under IRB Approach

<u>As at 30.06.2023</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Share Capital	54,619,343	54,619,343	11,676,910
Retained profits ¹	22,818,079	15,923,805	2,451,459
Other reserves ¹	4,136,149	4,197,519	763,864
Qualifying non-controlling interests	118,243	-	-
CET1 capital before regulatory adjustments	81,691,814	74,740,667	14,892,233
Less: Regulatory adjustments applied on CET1 Capital	(14,025,993)	(37,953,320)	(970,169)
Deferred tax assets	(1,996,031)	(912,723)	(209,832)
Goodwill	(6,015,610)	(81,015)	-
Other intangibles	(1,040,408)	(369,108)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(96,335)	(48,425)	(87,868)
Regulatory reserve	(2,309,001)	(1,623,360)	(672,469)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities ²	(2,568,608)	(34,918,689)	-
Total CET1 capital	67,665,821	36,787,347	13,922,064
Additional Tier 1 Capital			
Capital securities	2,800,000	2,800,000	1,000,000
Qualifying CET1 and Additional Tier 1 capital instruments held by third parties	83,940	-	-
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ²	-	(1,000,000)	-
Total Tier 1 Capital	70,549,761	38,587,347	14,922,064
Tier 2 Capital			
Subordinated obligations	9,700,000	9,700,000	2,000,000
Qualifying CET1, Additional Tier 1 and Tier 2 capital instruments held by third parties	39,517	-	-
General provision ³	406,151	147,469	39,269
Surplus of total eligible provision over total expected loss	1,794,040	1,057,205	462,630
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ²	(691,000)	(4,757,795)	-
Total Tier 2 Capital	11,248,708	6,146,879	2,501,899
Total Capital	81,798,469	44,734,226	17,423,963

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

<u>As at 31.12.2022</u>	Group RM '000	Maybank RM '000	Maybank Islamic RM '000
CET1 Capital			
Share Capital	54,619,344	54,619,344	11,029,955
Retained profits ¹	22,007,168	14,937,554	2,655,423
Other reserves ¹	1,349,642	3,018,421	727,027
Qualifying non-controlling interests	113,735	-	-
CET1 capital before regulatory adjustments	78,089,889	72,575,319	14,412,405
Less: Regulatory adjustments applied on CET1 Capital	(14,065,528)	(37,380,391)	(1,244,216)
Deferred tax assets	(2,169,271)	(1,099,262)	(288,433)
Goodwill	(5,583,795)	(81,015)	-
Other intangibles	(993,569)	(344,781)	-
Gains on financial instruments classified as 'fair value through other comprehensive income'	(61,980)	(36,096)	(51,129)
Regulatory reserve	(2,465,059)	(1,549,033)	(904,654)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities ²	(2,791,854)	(34,270,204)	-
Total CET1 capital	64,024,361	35,194,928	13,168,189
Additional Tier 1 Capital			
Capital securities	2,800,000	2,800,000	1,000,000
Qualifying CET1 and Additional Tier 1 capital instruments held by third parties	90,601	-	-
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ²	-	(1,000,000)	-
Total Tier 1 capital	66,914,962	36,994,928	14,168,189
Tier 2 Capital			
Subordinated obligations	9,700,000	9,700,000	2,000,000
Qualifying CET1, Additional Tier 1 and Tier 2 capital instruments held by third parties	35,759	-	-
General provision ³	273,100	36,059	23,001
Surplus of total eligible provision over total expected loss	1,730,272	1,028,820	473,343
Less: Investment in capital instruments of unconsolidated financial and insurance/takaful entities ²	(691,000)	(4,791,418)	-
Total Tier 2 capital	11,048,131	5,973,461	2,496,344
Total Capital	77,963,093	42,968,389	16,664,533

Notes:

1 For the Group, the amount excludes retained profits and other reserves from insurance and takaful business. For the Bank, the amount includes retained profits and other reserves of Maybank International (L) Ltd.

2 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 and (ii) Maybank International (L) Ltd. of RM10,289,000 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.

3 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 are 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 30.06.2023	Gross Exposures / EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	175,043,426	175,043,426	5,509,605	440,768
	Public Sector Entities	3,724,027	3,723,660	195,891	15,671
	Banks, Development Financial Institutions & MDBs	1,495,272	1,495,272	88,181	7,054
	Insurance Cos, Securities Firms & Fund Managers	502,561	495,690	495,679	39,654
	Corporates	21,938,844	16,300,710	16,033,073	1,282,646
	Regulatory Retail	24,840,530	23,434,811	16,446,255	1,315,700
	Residential Mortgages	1,744,348	1,738,863	631,520	50,522
	Higher Risk Assets	3,160	3,160	4,741	379
	Other Assets	17,790,651	17,790,651	9,731,293	778,503
	Securitisation Exposures	-	-	-	-
	Equity Exposures	1,136,231	1,136,231	1,159,248	92,740
	Defaulted Exposures	546,885	545,309	595,351	47,628
	Total On-Balance Sheet Exposures	248,765,935	241,707,783	50,890,837	4,071,265
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	2,336,813	2,256,522	1,417,982	113,439
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,813,145	5,538,144	2,496,458	199,717
	Defaulted Exposures	6,916	6,916	10,370	830
	Total Off-Balance Sheet Exposures	8,156,874	7,801,582	3,924,810	313,986
	Total On and Off-Balance Sheet Exposures	256,922,809	249,509,365	54,815,647	4,385,251
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	26,600,963	26,600,963	857,004	68,560
	Banks, Development Financial Institutions & MDBs	26,199,257	26,199,257	6,401,447	512,116
	Corporate Exposures	251,470,809	251,470,809	161,430,591	12,914,447
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	189,421,381	189,421,381	116,363,362	9,309,069
	b) Corporates (with firm-size adjustment)	56,705,250	56,705,250	40,227,949	3,218,236
	c) Specialised Lending (Own PD Approach)				
	- Project Finance	4,553,728	4,553,728	4,336,567	346,925
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	790,450	790,450	502,713	40,217
	Retail Exposures	280,126,802	280,126,802	61,307,468	4,904,599
	a) Residential Mortgages	126,358,405	126,358,405	22,286,394	1,782,912
	b) Qualifying Revolving Retail Exposures	10,735,012	10,735,012	4,455,645	356,452
	c) Hire Purchase Exposures	60,531,326	60,531,326	15,571,459	1,245,717
	d) Other Retail Exposures	82,502,059	82,502,059	18,993,970	1,519,518
	Defaulted Exposures	11,275,309	11,275,309	2,024,931	161,994
	Total On-Balance Sheet Exposures	595,673,140	595,673,140	232,021,441	18,561,716
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	17,130,223	17,130,223	5,327,143	426,171
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	100,773,213	100,773,213	44,715,710	3,577,257
	Defaulted Exposures	548,059	548,059	17,417	1,393
	Total Off-Balance Sheet Exposures	118,451,495	118,451,495	50,060,270	4,004,821
	Total On and Off-Balance Sheet Exposures	714,124,635	714,124,635	282,081,711	22,566,537
	Total IRB Approach after Scaling Factor of 1.06			299,006,614	23,920,529
	Total (Exposures under Standardised Approach & IRB Approach)	971,047,444	963,634,000	353,822,261	28,305,780
2.0	Large Exposures Risk Requirement			855,198	68,416
3.0	Market Risk				
	Interest Rate Risk			8,816,055	705,284
	Foreign Currency Risk			4,039,047	323,124
	Equity Risk			981,070	78,486
	Commodity Risk			-	-
	Option Risk			5,470,274	437,622
4.0	Operational Risk			48,651,289	3,892,103
5.0	Total RWA and Capital Requirements			422,635,194	33,810,815

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

Item	Exposure Class As at 31.12.2022	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	<u>Exempted Exposures (Standardised Approach)</u>				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	169,759,341	169,759,341	4,516,404	361,312
	Public Sector Entities	3,921,009	3,920,641	233,144	18,652
	Banks, Development Financial Institutions & MDBs	686,662	686,662	5,847	468
	Insurance Cos, Securities Firms & Fund Managers	526,415	526,415	526,409	42,113
	Corporates	20,626,532	15,604,276	14,969,946	1,197,596
	Regulatory Retail	24,071,534	22,655,281	15,789,391	1,263,151
	Residential Mortgages	1,634,613	1,629,517	586,590	46,927
	Higher Risk Assets	2,965	2,965	4,447	356
	Other Assets	18,177,541	18,177,541	8,537,711	683,017
	Securitisation Exposures	-	-	-	-
	Equity Exposures	415,286	415,286	539,467	43,157
	Defaulted Exposures	297,164	296,582	289,342	23,147
	Total On-Balance Sheet Exposures	240,119,062	233,674,507	45,998,698	3,679,896
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	1,840,048	1,784,874	1,105,825	88,466
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,325,925	3,099,430	2,206,609	176,529
	Defaulted Exposures	6,574	6,574	9,859	789
	Total Off-Balance Sheet Exposures	5,172,547	4,890,878	3,322,293	265,784
	Total On and Off-Balance Sheet Exposures	245,291,609	238,565,385	49,320,991	3,945,680
1.2	<u>Exposures under the IRB Approach</u>				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	26,852,435	26,852,435	1,195,782	95,663
	Banks, Development Financial Institutions & MDBs	27,987,163	27,987,163	7,401,461	592,117
	Corporate Exposures	240,789,193	240,789,193	157,115,705	12,569,256
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	178,671,231	178,671,231	112,824,552	9,025,964
	b) Corporates (with firm-size adjustment)	56,581,534	56,581,534	39,276,858	3,142,149
	c) Specialised Lending (Own PD Approach)				
	- Project Finance	5,280,604	5,280,604	4,947,142	395,771
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	255,824	255,824	67,153	5,372
	Retail Exposures	275,997,686	275,997,686	57,689,300	4,615,145
	a) Residential Mortgages	124,831,035	124,831,035	21,729,048	1,738,324
	b) Qualifying Revolving Retail Exposures	10,496,395	10,496,395	4,174,998	334,000
	c) Hire Purchase Exposures	54,220,515	54,220,515	13,588,732	1,087,099
	d) Other Retail Exposures	86,449,741	86,449,741	18,196,522	1,455,722
	Defaulted Exposures	11,320,209	11,320,209	1,451,366	116,109
	Total On-Balance Sheet Exposures	582,946,686	582,946,686	224,853,614	17,988,290
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	14,186,754	14,186,754	4,715,703	377,256
	Off balance sheet exposures other than OTC derivatives or credit derivatives	96,016,155	96,016,155	42,458,094	3,396,647
	Defaulted Exposures	660,925	660,925	27,905	2,232
	Total Off-Balance Sheet Exposures	110,863,834	110,863,834	47,201,702	3,776,135
	Total On and Off-Balance Sheet Exposures	693,810,520	693,810,520	272,055,316	21,764,425
	Total IRB Approach after Scaling Factor of 1.06			288,378,632	23,070,291
	Total (Exposures under Standardised Approach & IRB Approach)	939,102,129	932,375,905	337,699,623	27,015,971
2.0	Large Exposures Risk Requirement			-	-
3.0	Market Risk				
	Interest Rate Risk			7,725,568	618,045
	Foreign Currency Risk			8,441,495	675,320
	Equity Risk			1,095,982	87,679
	Commodity Risk			-	-
	Option Risk			6,542,190	523,375
4.0	Operational Risk			47,103,833	3,768,307
5.0	Total RWA and Capital Requirements			408,608,691	32,688,697

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

Item	Exposure Class As at 30.06.2023	Gross Exposures / EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns/Central Banks	103,079,228	103,079,228	2,728,787	218,303
	Public Sector Entities	2,981,360	2,981,360	173,490	13,879
	Banks, Development Financial Institutions & MDBs	1,485,689	1,485,689	86,264	6,901
	Insurance Cos, Securities Firms & Fund Managers	364,792	357,922	357,911	28,633
	Corporates	12,317,834	10,816,034	10,601,383	848,111
	Regulatory Retail	1,419,293	1,209,436	948,481	75,879
	Residential Mortgages	1,160,255	1,155,290	419,470	33,558
	Higher Risk Assets	-	-	-	-
	Other Assets	9,554,077	9,554,077	3,317,877	265,430
	Securitisation Exposures	-	-	-	-
	Equity Exposures	1,123,662	1,123,662	1,141,327	91,306
	Defaulted Exposures	41,715	40,488	42,659	3,413
	Total On-Balance Sheet Exposures	133,527,905	131,803,186	19,817,649	1,585,413
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	1,753,113	1,751,336	925,047	74,004
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,922,825	4,787,003	1,905,517	152,441
	Defaulted Exposures	-	-	-	-
	Total Off-Balance Sheet Exposures	6,675,938	6,538,339	2,830,564	226,445
	Total On and Off-Balance Sheet Exposures	140,203,843	138,341,525	22,648,213	1,811,858
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	21,068,298	21,068,298	352,483	28,199
	Banks, Development Financial Institutions & MDBs	55,163,651	55,163,651	11,659,082	932,727
	Corporate Exposures	174,776,527	174,776,527	106,783,934	8,542,714
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	144,284,165	144,284,165	84,691,788	6,775,343
	b) Corporates (with firm-size adjustment)	26,592,134	26,592,134	18,464,255	1,477,140
	c) Specialised Lending (Own PD Approach)				
	- Project Finance	3,167,379	3,167,379	3,174,286	253,943
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	732,849	732,849	453,605	36,288
	Retail Exposures	67,954,825	67,954,825	13,329,156	1,066,332
	a) Residential Mortgages	35,731,606	35,731,606	5,524,513	441,961
	b) Qualifying Revolving Retail Exposures	6,001,339	6,001,339	2,154,414	172,353
	c) Hire Purchase Exposures	3,837,620	3,837,620	1,096,123	87,690
	d) Other Retail Exposures	22,384,260	22,384,260	4,554,106	364,328
	Defaulted Exposures	7,576,983	7,576,983	580,107	46,409
	Total On-Balance Sheet Exposures	326,540,284	326,540,284	132,704,762	10,616,381
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	17,161,579	17,161,579	5,023,172	401,854
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	62,226,609	62,226,609	28,492,686	2,279,415
	Defaulted Exposures	522,722	522,722	6,509	521
	Total Off-Balance Sheet Exposures	79,910,910	79,910,910	33,522,367	2,681,790
	Total On and Off-Balance Sheet Exposures	406,451,194	406,451,194	166,227,129	13,298,171
	Total IRB Approach after Scaling Factor of 1.06			176,200,758	14,096,061
	Total (Exposures under Standardised Approach & IRB Approach)	546,655,037	544,792,719	198,848,971	15,907,919
2.0	Large Exposures Risk Requirement			855,198	68,416
3.0	Market Risk				
	Interest Rate Risk			7,989,435	639,155
	Foreign Currency Risk			3,221,358	257,709
	Equity Risk			38,878	3,110
	Commodity Risk			-	-
	Option Risk			5,222,889	417,831
4.0	Operational Risk			22,947,895	1,835,832
5.0	Total RWA and Capital Requirements			239,124,624	19,129,972

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

Item	Exposure Class As at 31.12.2022	Gross Exposures / EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk				
1.1	Exempted Exposures (Standardised Approach)				
	<u>On-Balance Sheet Exposures</u>				
	Sovereigns / Central Banks	101,128,389	101,128,390	2,505,159	200,413
	Public Sector Entities	3,209,989	3,209,989	178,047	14,244
	Banks, Development Financial Institutions & MDBs	677,791	677,791	4,073	326
	Insurance Cos, Securities Firms & Fund Managers	160,273	160,273	160,267	12,821
	Corporates	11,491,510	10,135,736	9,546,821	763,746
	Regulatory Retail	1,617,238	1,398,436	1,089,887	87,191
	Residential Mortgages	1,034,404	1,029,846	369,305	29,544
	Higher Risk Assets	-	-	-	-
	Other Assets	10,801,107	10,801,107	3,242,206	259,376
	Securitisation Exposures	-	-	-	-
	Equity Exposures	359,874	359,874	457,078	36,566
	Defaulted Exposures	29,303	28,853	26,756	2,141
	Total On-Balance Sheet Exposures	130,509,878	128,930,295	17,579,599	1,406,368
	<u>Off-Balance-Sheet Exposures</u>				
	OTC Derivatives	1,266,278	1,266,278	595,602	47,648
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,209,997	2,073,525	1,351,456	108,117
	Defaulted Exposures	-	-	-	-
	Total Off-Balance Sheet Exposures	3,476,275	3,339,803	1,947,058	155,765
	Total On and Off-Balance Sheet Exposures	133,986,153	132,270,098	19,526,657	1,562,133
1.2	Exposures under the IRB Approach				
	<u>On-Balance Sheet Exposures</u>				
	Public Sector Entities	18,797,051	18,797,051	394,930	31,594
	Banks, Development Financial Institutions & MDBs	56,656,244	56,656,244	13,129,077	1,050,326
	Corporate Exposures	162,244,191	162,244,191	102,163,054	8,173,045
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	130,436,791	130,436,791	79,569,899	6,365,592
	b) Corporates (with firm-size adjustment)	27,956,701	27,956,701	19,176,774	1,534,142
	c) Specialised Lending (Own PD Approach)				
	- Project Finance	3,648,386	3,648,386	3,393,170	271,454
	d) Specialised Lending (Slotting Approach)				
	- Project Finance	202,313	202,313	23,211	1,857
	Retail Exposures	69,185,249	69,185,249	13,370,070	1,069,607
	a) Residential Mortgages	35,049,365	35,049,365	5,426,532	434,123
	b) Qualifying Revolving Retail Exposures	6,039,045	6,039,045	2,114,297	169,144
	c) Hire Purchase Exposures	4,521,263	4,521,263	1,219,808	97,585
	d) Other Retail Exposures	23,575,576	23,575,576	4,609,433	368,755
	Defaulted Exposures	7,969,397	7,969,397	451,487	36,119
	Total On-Balance Sheet Exposures	314,852,132	314,852,132	129,508,618	10,360,691
	<u>Off-Balance Sheet Exposures</u>				
	OTC Derivatives	14,290,606	14,290,606	4,585,767	366,861
	Off balance sheet exposures other than OTC derivatives or credit derivatives	59,357,026	59,357,026	27,664,857	2,213,189
	Defaulted Exposures	620,783	620,783	4,960	397
	Total Off-Balance Sheet Exposures	74,268,415	74,268,415	32,255,584	2,580,447
	Total On and Off-Balance Sheet Exposures	389,120,547	389,120,547	161,764,202	12,941,138
	Total IRB Approach after Scaling Factor of 1.06			171,470,054	13,717,604
	Total (Exposures under Standardised Approach & IRB Approach)	523,106,700	521,390,645	190,996,711	15,279,737
2.0	Large Exposures Risk Requirement				
3.0	Market Risk				
	Interest Rate Risk			7,259,666	580,773
	Foreign Currency Risk			3,659,884	292,791
	Equity Risk			4,276	342
	Commodity Risk			-	-
	Option Risk			6,344,805	507,584
4.0	Operational Risk			22,310,241	1,784,819
5.0	Total RWA and Capital Requirements			230,575,583	18,446,046

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

Item	Exposure Class As at 30.06.2023	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	37,383,452	37,383,452	798,740	-	798,740	63,899
	Public Sector Entities	53,414	53,047	22,401	-	22,401	1,792
	Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	13	13	13	-	13	1
	Corporates	624,089	480,785	477,653	-	477,653	38,212
	Regulatory Retail	1,593,670	1,008,378	919,507	-	919,507	73,561
	Residential Mortgages	569,781	569,261	205,701	-	205,701	16,456
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	829,034	829,034	245,308	-	245,308	19,625
	Equity Exposure	1,250	1,250	1,875	-	1,875	150
	Defaulted Exposures	71,264	71,138	69,628	-	69,628	5,570
	Total On-Balance Sheet Exposures	41,126,003	40,396,394	2,740,880	-	2,740,880	219,270
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	12,421	12,421	12,421	-	12,421	994
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	100,053	74,279	23,543	-	23,543	1,883
	Defaulted Exposures	-	-	-	-	-	-
	Total Off-Balance Sheet Exposures	112,474	86,700	35,964	-	35,964	2,877
	Total On and Off-Balance Sheet Exposures	41,238,477	40,483,094	2,776,844	-	2,776,844	222,147
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Public Sector Entities	21,646,052	21,646,052	788,167	(283,646)	504,521	63,053
	Banks, Development Financial Institutions & MDBs	8,968,281	8,968,281	1,104,484	-	1,104,484	88,359
	Corporate Exposures	60,289,738	60,289,738	35,552,193	(10,762,734)	24,789,459	2,844,176
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	39,579,403	39,579,403	20,659,449	(9,858,907)	10,800,542	1,652,756
	b) Corporates (with firm-size adjustment)	18,931,860	18,931,860	13,150,690	(373,162)	12,777,528	1,052,055
	c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-
	- Project Finance	1,720,874	1,720,874	1,692,946	(530,665)	1,162,281	135,436
	d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-
	- Project Finance	57,601	57,601	49,108	-	49,108	3,929
	Retail Exposures	176,492,529	176,492,529	36,533,405	(3,386,942)	33,146,463	2,922,673
	a) Residential Mortgages	59,913,723	59,913,723	11,124,145	(1,196,225)	9,927,920	889,932
	b) Qualifying Revolving Retail Exposures	2,987,829	2,987,829	1,005,350	(52,325)	953,025	80,428
	c) Hire Purchase Exposures	48,099,927	48,099,927	10,960,485	(941,970)	10,018,515	876,839
	d) Other Retail Exposures	65,491,050	65,491,050	13,443,425	(1,196,422)	12,247,003	1,075,474
	Defaulted Exposures	6,989,653	6,989,653	1,143,965	-	1,143,965	91,517
	Total On-Balance Sheet Exposures	274,386,253	274,386,253	75,122,214	(14,433,322)	60,688,892	6,009,778
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	823,267	823,267	289,774	-	289,774	23,182
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	29,836,210	29,836,210	12,388,909	(637,505)	11,751,404	991,113
	Defaulted Exposures	20,806	20,806	10,510	-	10,510	841
	Total Off-Balance Sheet Exposures	30,680,283	30,680,283	12,689,193	(637,505)	12,051,688	1,015,136
	Total On and Off-Balance Sheet Exposures	305,066,536	305,066,536	87,811,407	(15,070,827)	72,740,580	7,024,914
	Total IRB Approach after Scaling Factor of 1.06			93,080,092	(15,975,077)	77,105,015	7,446,407
	Total (Exposures under Standardised Approach & IRB Approach)	346,305,013	345,549,630	95,856,936	(15,975,077)	79,881,859	7,668,554
2.0	Market Risk						
	Benchmark Rate Risk			377,775	-	377,775	30,222
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			449,832	-	449,832	35,987
	Option Risk			-	-	-	-
3.0	Operational Risk			11,607,350	-	11,607,350	928,588
4.0	Total RWA and Capital Requirements			108,291,893	(15,975,077)	92,316,816	8,663,351

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

Item	Exposure Class As at 31.12.2022	Gross Exposures / EAD before CRM RM'000	Net Exposures / EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% RM'000
1.0	Credit Risk						
1.1	Exempted Exposures (Standardised Approach)						
	<u>On-Balance Sheet Exposures</u>						
	Sovereigns/Central Banks	40,548,253	40,548,253	486,520	-	486,520	38,922
	Public Sector Entities	60,462	60,095	55,097	-	55,097	4,408
	Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-
	Insurance Cos, Securities Firms & Fund Managers	14	14	14	-	14	1
	Corporates	592,350	459,006	457,791	-	457,791	36,623
	Regulatory Retail	1,722,566	1,105,404	1,003,910	-	1,003,910	80,313
	Residential Mortgages	578,756	578,217	207,408	-	207,408	16,593
	Higher Risk Assets	36	36	54	-	54	4
	Other Assets	1,219,344	1,219,344	450,344	-	450,344	36,027
	Equity Exposure	1,250	1,250	1,875	-	1,875	150
	Defaulted Exposures	29,519	29,407	25,184	-	25,184	2,015
	Total On-Balance Sheet Exposures	44,752,550	44,001,026	2,688,197	-	2,688,197	215,056
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	6,238	6,238	6,238	-	6,238	499
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	102,608	79,189	26,955	-	26,955	2,156
	Total Off-Balance Sheet Exposures	108,846	85,427	33,193	-	33,193	2,655
	Total On and Off-Balance Sheet Exposures	44,861,396	44,086,453	2,721,390	-	2,721,390	217,711
1.2	Exposures under the IRB Approach						
	<u>On-Balance Sheet Exposures</u>						
	Public Sector Entities	21,613,110	21,613,110	800,852	-	800,852	64,068
	Banks, Development Financial Institutions & MDBs	16,744,683	16,744,683	1,870,899	-	1,870,899	149,672
	Corporate Exposures	63,232,857	63,232,857	35,544,640	(6,526,164)	29,018,476	2,843,571
	a) Corporates (excluding Specialised Lending and firm-size adjustment)	42,872,502	42,872,502	21,078,050	(6,526,164)	14,551,886	1,686,244
	b) Corporates (with firm-size adjustment)	18,674,626	18,674,626	12,868,677	-	12,868,677	1,029,494
	c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-
	- Project Finance	1,632,218	1,632,218	1,553,972	-	1,553,972	124,318
	d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-
	- Project Finance	53,511	53,511	43,941	-	43,941	3,515
	Retail Exposures	171,595,906	171,595,906	34,039,388	(3,230,429)	30,808,959	2,723,151
	a) Residential Mortgages	56,541,623	56,541,623	10,310,696	(432,249)	9,878,447	824,856
	b) Qualifying Revolving Retail Exposures	2,846,520	2,846,520	934,690	(45,971)	888,719	74,775
	c) Hire Purchase Exposures	46,305,207	46,305,207	10,327,099	(1,719,825)	8,607,274	826,168
	d) Other Retail Exposures	65,902,556	65,902,556	12,466,903	(1,032,384)	11,434,519	997,352
	Defaulted Exposures	6,648,775	6,648,775	753,649	-	753,649	60,292
	Total On-Balance Sheet Exposures	279,835,331	279,835,331	73,009,428	(9,756,593)	63,252,835	5,840,754
	<u>Off-Balance Sheet Exposures</u>						
	OTC Derivatives	630,656	630,656	198,033	-	198,033	15,843
	Off- balance sheet exposures other than OTC derivatives or credit derivatives	28,107,579	28,107,579	11,111,379	(145,893)	10,965,485	888,910
	Defaulted Exposures	255,641	255,641	8,593	-	8,593	687
	Total Off-Balance Sheet Exposures	28,993,876	28,993,876	11,318,005	(145,893)	11,172,111	905,440
	Total On and Off-Balance Sheet Exposures	308,829,207	308,829,207	84,327,433	(9,902,486)	74,424,946	6,746,194
	Total IRB Approach after Scaling Factor of 1.06			89,387,080	(10,496,635)	78,890,445	7,150,966
	Total (Exposures under Standardised Approach & IRB Approach)	353,690,603	352,915,660	92,108,470	(10,496,635)	81,611,835	7,368,677
2.0	Market Risk						
	Benchmark Rate Risk			287,921	-	287,921	23,034
	Equity Risk			-	-	-	-
	Foreign Exchange Risk			493,312	-	493,312	39,465
	Option Risk			-	-	-	-
3.0	Operational Risk			10,996,646	-	10,996,646	879,732
4.0	Total RWA and Capital Requirements			103,886,349	(10,496,635)	93,389,714	8,310,908

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3.0 CREDIT RISK

3.1 REGULATORY CAPITAL REQUIREMENT

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

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

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

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

Exposure Class	Malaysia RM'000	Singapore RM'000	Indonesia RM'000	Other Overseas Units RM'000	Total RM'000
As at 30.06.2023					
Exempted Exposures (Standardised Approach)					
Sovereigns/Central Banks	105,349,503	42,439,364	11,287,284	19,818,282	178,894,433
Public Sector Entities	749,307	2,978,706	-	-	3,728,013
Banks, Development Financial Institutions & MDBs	1,008,331	477,358	-	9,583	1,495,272
Insurance Cos, Securities Firms & Fund Managers	501,143	138,210	-	84,410	723,763
Corporates	5,895,036	8,673,246	2,614,785	7,804,078	24,987,145
Regulatory Retail	3,136,097	11,933,098	5,311,146	5,410,880	25,791,221
Residential Mortgages	1,312,367	-	-	449,240	1,761,607
Higher Risk Assets	1,377	1,783	-	-	3,160
Other Assets	9,841,047	4,273,576	2,756,505	1,530,836	18,401,964
Securitisation Exposures	-	-	-	-	-
Equity Exposures	1,128,108	768	3,707	3,648	1,136,231
Total Standardised Approach	128,922,316	70,916,109	21,973,427	35,110,957	256,922,809
Exposures under the IRB Approach					
Public Sector Entities	29,834,932	-	-	-	29,834,932
Banks, Development Financial Institutions & MDBs	16,221,932	12,719,358	1,872,108	10,775,971	41,589,369
Corporate Exposures	171,930,005	86,281,432	17,992,676	51,729,831	327,933,944
a) Corporates (excluding Specialised Lending and firm-size adjustment)	117,656,120	68,475,521	17,992,676	49,526,198	253,650,515
b) Corporates (with firm-size adjustment)	48,141,693	17,584,552	-	1,886,948	67,613,193
c) Specialised Lending (Own PD Approach)					
- Project Finance	5,528,630	-	-	316,685	5,845,315
d) Specialised Lending (Slotting Approach)					
- Project Finance	603,562	221,359	-	-	824,921
Retail Exposures	240,327,775	63,419,285	11,019,330	-	314,766,390
a) Residential Mortgages	91,161,241	34,686,764	2,649,934	-	128,497,939
b) Qualifying Revolving Retail Exposures	16,702,564	6,286,308	1,299,613	-	24,288,485
c) Hire Purchase Exposures	48,024,537	8,114,590	4,583,782	-	60,722,909
d) Other Retail Exposures	84,439,433	14,331,623	2,486,001	-	101,257,057
Total IRB Approach	458,314,644	162,420,075	30,884,114	62,505,802	714,124,635
Total Standardised and IRB Approaches	587,236,960	233,336,184	52,857,541	97,616,759	971,047,444

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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
As at 31.12.2022					
<u>Exempted Exposures (Standardised Approach)</u>					
Sovereigns/Central Banks	107,674,459	36,496,978	10,000,446	17,055,967	171,227,850
Public Sector Entities	763,527	3,161,269	-	-	3,924,796
Banks, Development Financial Institutions & MDBs	455,365	251,820	-	5,354	712,539
Insurance Cos, Securities Firms & Fund Managers	309,200	366,386	-	41,557	717,143
Corporates	5,313,236	8,625,375	2,266,647	6,779,888	22,985,146
Regulatory Retail	3,274,509	11,916,741	4,532,754	5,122,805	24,846,809
Residential Mortgages	1,333,818	-	-	317,294	1,651,112
Higher Risk Assets	1,352	1,675	-	-	3,027
Other Assets	11,106,603	3,549,007	2,513,257	1,639,034	18,807,901
Securitisation Exposures	-	-	-	-	-
Equity Exposures	364,365	731	48,213	1,977	415,286
Total Standardised Approach	130,596,434	64,369,982	19,361,317	30,963,876	245,291,609
<u>Exposures under the IRB Approach</u>					
Public Sector Entities	29,124,977	-	-	-	29,124,977
Banks, Development Financial Institutions & MDBs	15,884,771	12,326,972	1,619,212	11,897,152	41,728,107
Corporate Exposures	172,563,937	79,431,730	16,366,149	46,218,466	314,580,282
a) Corporates (excluding Specialised Lending and firm-size adjustment)	117,289,136	63,141,150	16,366,149	43,371,358	240,167,793
b) Corporates (with firm-size adjustment)	48,807,966	16,290,580	-	2,534,089	67,632,635
c) Specialised Lending (Own PD Approach)					
- Project Finance	6,162,521	-	-	313,019	6,475,540
d) Specialised Lending (Slotting Approach)					
- Project Finance	304,314	-	-	-	304,314
Retail Exposures	238,361,159	60,364,546	9,651,449	-	308,377,154
a) Residential Mortgages	91,000,563	33,351,627	2,434,947	-	126,787,137
b) Qualifying Revolving Retail Exposures	16,362,385	5,950,925	1,090,657	-	23,403,967
c) Hire Purchase Exposures	43,328,772	7,195,152	3,840,216	-	54,364,140
d) Other Retail Exposures	87,669,439	13,866,842	2,285,629	-	103,821,910
Total IRB Approach	455,934,844	152,123,248	27,636,810	58,115,618	693,810,520
Total Standardised and IRB Approaches	586,531,278	216,493,230	46,998,127	89,079,494	939,102,129

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

Exposure Class	Malaysia RM'000	Singapore RM'000	Other Overseas Units RM'000	Total RM'000
As at 30.06.2023				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	67,494,890	24,742,666	14,619,742	106,857,298
Public Sector Entities	693,259	2,289,453	-	2,982,712
Banks, Development Financial Institutions & MDBs	1,008,331	477,358	-	1,485,689
Insurance Cos, Securities Firms & Fund Managers	493,557	-	84,410	577,967
Corporates	5,129,137	7,505,645	2,244,221	14,879,003
Regulatory Retail	1,400,806	-	81,437	1,482,243
Residential Mortgages	733,677	-	434,753	1,168,430
Higher Risk Assets	-	-	-	-
Other Assets	7,594,739	1,618,415	433,685	9,646,839
Securitisation Exposures	-	-	-	-
Equity Exposures	1,122,894	768	-	1,123,662
Total Standardised Approach	85,671,290	36,634,305	17,898,248	140,203,843
<u>Exposures under the IRB Approach</u>				
Public Sector Entities	23,319,759	-	-	23,319,759
Banks, Development Financial Institutions & MDBs	48,594,373	12,535,061	10,508,335	71,637,769
Corporate Exposures	115,648,466	67,193,860	49,642,922	232,485,248
a) Corporates (excluding Specialised Lending and firm-size adjustment)	86,332,143	60,890,767	48,036,681	195,259,591
b) Corporates (with firm-size adjustment)	25,369,814	6,081,734	1,289,556	32,741,104
c) Specialised Lending (Own PD Approach)				
- Project Finance	3,421,198	-	316,685	3,737,883
d) Specialised Lending (Slotting Approach)				
- Project Finance	525,311	221,359	-	746,670
Retail Exposures	79,008,418	-	-	79,008,418
a) Residential Mortgages	35,940,096	-	-	35,940,096
b) Qualifying Revolving Retail Exposures	12,014,467	-	-	12,014,467
c) Hire Purchase Exposures	3,860,447	-	-	3,860,447
d) Other Retail Exposures	27,193,408	-	-	27,193,408
Total IRB Approach	266,571,016	79,728,921	60,151,257	406,451,194
Total Standardised and IRB Approaches	352,242,306	116,363,226	78,049,505	546,655,037

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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
As at 31.12.2022				
<u>Exempted Exposures (Standardised Approach)</u>				
Sovereigns/Central Banks	66,481,199	23,077,630	12,968,971	102,527,800
Public Sector Entities	700,775	2,510,711	-	3,211,486
Banks, Development Financial Institutions & MDBs	451,851	251,817	-	703,668
Insurance Cos, Securities Firms & Fund Managers	301,195	-	41,557	342,752
Corporates	4,640,196	6,728,836	1,874,498	13,243,530
Regulatory Retail	1,451,826	-	215,490	1,667,316
Residential Mortgages	746,219	-	295,484	1,041,703
Higher Risk Assets	62	-	-	62
Other Assets	9,136,073	1,271,264	480,625	10,887,962
Securitisation Exposures	-	-	-	-
Equity Exposures	359,143	731	-	359,874
Total Standardised Approach	84,268,539	33,840,989	15,876,625	133,986,153
<u>Exposures under the IRB Approach</u>				
Public Sector Entities	20,435,292	-	-	20,435,292
Banks, Development Financial Institutions & MDBs	47,327,049	12,043,627	11,891,839	71,262,515
Corporate Exposures	110,224,068	62,628,271	44,218,348	217,070,687
a) Corporates (excluding Specialised Lending and firm-size adjustment)	80,003,285	56,341,513	41,963,292	178,308,090
b) Corporates (with firm-size adjustment)	26,168,542	6,286,758	1,942,038	34,397,338
c) Specialised Lending (Own PD Approach)				
- Project Finance	3,825,851	-	313,018	4,138,869
d) Specialised Lending (Slotting Approach)				
- Project Finance	226,390	-	-	226,390
Retail Exposures	80,352,053	-	-	80,352,053
a) Residential Mortgages	35,243,488	-	-	35,243,488
b) Qualifying Revolving Retail Exposures	11,907,395	-	-	11,907,395
c) Hire Purchase Exposures	4,546,427	-	-	4,546,427
d) Other Retail Exposures	28,654,743	-	-	28,654,743
Total IRB Approach	258,338,462	74,671,898	56,110,187	389,120,547
Total Standardised and IRB Approaches	342,607,001	108,512,887	71,986,812	523,106,700

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

Exposure Class	As at 30.06.2023	As at 31.12.2022
	Total RM'000	Total RM'000
<u>Exposures under Standardised Approach</u>		
Sovereigns/Central Banks	37,431,887	40,600,602
Public Sector Entities	56,048	62,752
Banks, Development Financial Institutions & MDBs	-	-
Insurance Cos, Securities Firms & Fund Managers	7,603	8,006
Corporates	686,182	646,837
Regulatory Retail	1,647,622	1,734,905
Residential Mortgages	578,690	587,599
Higher Risk Assets	36	36
Other Assets	829,159	1,219,409
Equity Exposure	1,250	1,250
Total Standardised Approach	41,238,477	44,861,396
<u>Exposures under IRB Approach</u>		
Public Sector Entities	24,115,706	23,775,808
Banks, Development Financial Institutions & MDBs	9,122,107	17,140,088
Corporate Exposures	83,304,332	85,656,337
a) Corporates (excluding Specialised Lending and firm-size adjustment)	57,677,004	60,437,244
b) Corporates (with firm-size adjustment)	23,107,119	22,804,499
c) Specialised Lending (Own PD Approach)		
- Project Finance	2,441,958	2,336,670
d) Specialised Lending (Slotting Approach)		
- Project Finance	78,251	77,924
Retail Exposures	188,524,391	182,256,974
a) Residential Mortgages	61,637,341	58,133,137
b) Qualifying Revolving Retail Exposures	4,843,894	4,593,173
c) Hire Purchase Exposures	48,244,269	46,412,585
d) Other Retail Exposures	73,798,887	73,118,079
Total IRB Approach	305,066,536	308,829,207
Total Standardised and IRB Approaches	346,305,013	353,690,603

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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
As at 30.06.2023												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	1,900	-	17,155	-	39,826	176	74,143,142	21,169	40	-	104,671,025	178,894,433
Public Sector Entities	120,039	-	-	88	-	-	2,927,450	22	190	-	680,224	3,728,013
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	820,802	-	186,949	-	487,521	1,495,272
Insurance Cos, Securities Firms & Fund Managers	42	-	-	-	-	46	697,441	-	-	-	26,234	723,763
Corporates	59,573	687,775	484,643	496,619	4,534,482	1,519,313	3,840,910	1,082,021	75,186	16,925	12,189,698	24,987,145
Regulatory Retail	-	-	-	-	-	-	-	-	-	25,791,221	-	25,791,221
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,761,607	-	1,761,607
Higher Risk Assets	-	-	-	-	-	-	3,080	-	-	-	80	3,160
Other Assets	-	-	18	68	-	117	1,280,973	23	3	6,054	17,114,708	18,401,964
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	19	30,047	768	-	-	-	-	1,105,397	1,136,231
Total Standardised Approach	181,554	687,775	501,816	496,794	4,604,355	1,520,420	83,713,798	1,103,235	262,368	27,575,807	136,274,887	256,922,809
Exposures under the IRB Approach												
Public Sector Entities	4,582,504	6,037	-	132,677	112,169	1,547	24,145,312	879	4,401	-	849,406	29,834,932
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	41,589,369	-	-	-	-	41,589,369
Corporate Exposures	7,155,962	10,777,446	45,760,322	33,471,231	11,355,626	47,599,707	140,295,850	17,762,695	4,429,551	171,809	9,153,745	327,933,944
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,719,411	10,099,541	35,292,217	20,941,774	8,606,631	29,588,750	120,432,064	14,091,777	2,762,564	171,809	5,943,977	253,650,515
b) Corporates (with firm-size adjustment)	1,436,551	677,905	8,439,002	10,714,539	549,448	18,010,957	19,863,786	3,070,420	1,666,987	-	3,183,598	67,613,193
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	1,697,282	1,581,539	2,161,185	-	-	379,139	-	-	26,170	5,845,315
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	331,821	233,379	38,362	-	-	221,359	-	-	-	824,921
Retail Exposures	-	-	-	-	-	-	-	-	-	314,766,390	-	314,766,390
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	128,497,939	-	128,497,939
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	24,288,485	-	24,288,485
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	60,722,909	-	60,722,909
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	101,257,057	-	101,257,057
Total IRB Approach	11,738,466	10,783,483	45,760,322	33,603,908	11,467,795	47,601,254	206,030,531	17,763,574	4,433,952	314,938,199	10,003,151	714,124,635
Total Standardised and IRB Approaches	11,920,020	11,471,258	46,262,138	34,100,702	16,072,150	49,121,674	289,744,329	18,866,809	4,696,320	342,514,006	146,278,038	971,047,444

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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
As at 31.12.2022												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	1,377	-	10,510	-	36,871	640	63,567,655	18,743	264	-	107,591,790	171,227,850
Public Sector Entities	120,562	-	-	88	-	-	3,112,633	20	125	-	691,368	3,924,796
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	624,296	-	-	-	88,243	712,539
Insurance Cos, Securities Firms & Fund Managers	48	-	-	-	-	57	711,285	5,739	-	-	14	717,143
Corporates	43,681	330,954	469,071	413,563	4,875,815	1,063,042	3,196,362	1,034,159	241,318	19,403	11,297,778	22,985,146
Regulatory Retail	-	-	-	-	-	-	-	-	-	24,846,809	-	24,846,809
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,651,112	-	1,651,112
Higher Risk Assets	-	-	-	-	-	-	1,253	-	-	-	1,774	3,027
Other Assets	-	-	15	1	-	1	927,386	-	-	-	17,880,498	18,807,901
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	23	17,833	731	-	-	-	-	396,699	415,286
Total Standardised Approach	165,668	330,954	479,596	413,675	4,930,519	1,064,471	72,140,870	1,058,661	241,707	26,517,324	137,948,164	245,291,609
<u>Exposures under the IRB Approach</u>												
Public Sector Entities	4,639,140	11,145	2	124,860	127,585	2,335	23,402,033	985	4,987	-	811,905	29,124,977
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	41,127,656	-	-	-	600,451	41,728,107
Corporate Exposures	7,356,055	10,870,083	45,124,025	36,303,483	11,459,147	47,397,177	119,906,861	18,255,288	3,526,783	14,754	14,366,626	314,580,282
a) Corporates (excluding Specialised Lending and firm-size adjustment)	5,886,911	10,263,647	34,932,391	22,387,356	8,235,955	30,972,977	99,517,831	14,946,903	2,165,455	13,145	10,845,222	240,167,793
b) Corporates (with firm-size adjustment)	1,469,144	333,928	8,271,377	12,238,999	695,184	16,424,200	20,389,030	2,956,559	1,361,328	1,609	3,491,277	67,632,635
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	272,508	1,920,257	1,409,855	2,490,967	-	-	351,826	-	-	30,127	6,475,540
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	267,273	37,041	-	-	-	-	-	-	304,314
Retail Exposures	-	-	-	-	-	-	-	-	-	308,377,154	-	308,377,154
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	126,787,137	-	126,787,137
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	23,403,967	-	23,403,967
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	54,364,140	-	54,364,140
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	103,821,910	-	103,821,910
Total IRB Approach	11,995,195	10,881,228	45,124,027	36,428,343	11,586,732	47,399,512	184,436,550	18,256,273	3,531,770	308,391,908	15,778,982	693,810,520
Total Standardised and IRB Approaches	12,160,863	11,212,182	45,603,623	36,842,018	16,517,251	48,463,983	256,577,420	19,314,934	3,773,477	334,909,232	153,727,146	939,102,129

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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
As at 30.06.2023												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	408	-	17,155	-	39,826	176	39,361,540	21,169	40	-	67,416,984	106,857,298
Public Sector Entities	116,290	-	-	88	-	-	2,238,198	22	20	-	628,094	2,982,712
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	811,219	-	186,949	-	487,521	1,485,689
Insurance Cos, Securities Firms & Fund Managers	42	-	-	-	-	46	551,651	-	-	-	26,228	577,967
Corporates	38,057	625,905	223,388	35,186	4,525,411	490,236	4,640,239	884,345	2,303	1,461	3,412,472	14,879,003
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,482,243	-	1,482,243
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,168,430	-	1,168,430
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	1,209,226	-	-	-	8,437,613	9,646,839
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	19	30,047	768	-	-	-	-	1,092,828	1,123,662
Total Standardised Approach	154,797	625,905	240,543	35,293	4,595,284	491,226	48,812,073	905,536	189,312	2,652,134	81,501,740	140,203,843
Exposures under the IRB Approach												
Public Sector Entities	4,540,513	6,037	-	51,092	-	1,547	17,918,657	831	-	-	801,082	23,319,759
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	71,637,769	-	-	-	-	71,637,769
Corporate Exposures	3,506,392	8,107,162	25,712,877	17,721,177	8,289,252	31,038,575	118,119,559	12,282,288	2,919,694	954	4,787,318	232,485,248
a) Corporates (excluding Specialised Lending and firm-size adjustment)	2,880,920	7,590,581	19,954,970	11,535,972	7,026,060	22,089,076	107,831,857	10,559,668	1,858,404	-	3,931,129	195,259,591
b) Corporates (with firm-size adjustment)	625,472	516,581	3,728,803	5,393,443	226,172	8,949,499	10,287,702	1,122,123	1,061,290	-	830,019	32,741,104
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	1,697,282	598,288	1,037,005	-	-	379,138	-	-	26,170	3,737,883
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	331,822	193,474	15	-	-	221,359	-	-	-	746,670
Retail Exposures	-	-	-	-	-	-	-	-	-	79,008,418	-	79,008,418
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	35,940,096	-	35,940,096
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	12,014,467	-	12,014,467
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	3,860,447	-	3,860,447
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	27,193,408	-	27,193,408
Total IRB Approach	8,046,905	8,113,199	25,712,877	17,772,269	8,289,252	31,040,122	207,675,985	12,283,119	2,919,694	79,009,372	5,588,400	406,451,194
Total Standardised and IRB Approaches	8,201,702	8,739,104	25,953,420	17,807,562	12,884,536	31,531,348	256,488,058	13,188,655	3,109,006	81,661,506	87,090,140	546,655,037

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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 Finance, Insurance, Trade, Restaurants & Hotels RM'000	Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 31.12.2022												
Exempted Exposures (Standardised Approach)												
Sovereigns/Central Banks	340	-	10,510	-	36,871	640	32,204,342	18,743	264	-	70,256,090	102,527,800
Public Sector Entities	116,225	-	-	88	-	-	2,462,075	20	20	-	633,058	3,211,486
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	615,426	-	-	-	88,242	703,668
Insurance Cos, Securities Firms & Fund Managers	48	-	-	-	-	57	336,906	5,740	-	-	1	342,752
Corporates	31,240	317,867	238,475	47,962	4,867,367	320,362	3,210,404	886,120	178,314	2,278	3,143,141	13,243,530
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,667,316	-	1,667,316
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,041,703	-	1,041,703
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	62	62
Other Assets	-	-	-	-	-	-	880,565	-	-	-	10,007,397	10,887,962
Securitisation Exposures	-	-	-	-	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	23	17,833	731	-	-	-	-	341,287	359,874
Total Standardised Approach	147,853	317,867	248,985	48,073	4,922,071	321,790	39,709,718	910,623	178,598	2,711,297	84,469,278	133,986,153
Exposures under the IRB Approach												
Public Sector Entities	4,597,144	6,122	2	51,101	-	2,335	15,722,392	832	-	-	55,364	20,435,292
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	70,662,064	-	-	-	600,451	71,262,515
Corporate Exposures	3,545,488	7,743,877	25,287,328	20,306,535	8,283,035	32,111,588	97,611,463	9,838,069	2,448,000	2,229	9,893,075	217,070,687
a) Corporates (excluding Specialised Lending and firm-size adjustment)	2,851,886	7,248,312	19,544,057	13,486,111	6,823,706	23,907,724	85,411,924	8,335,238	1,758,861	620	8,939,651	178,308,090
b) Corporates (with firm-size adjustment)	693,602	223,057	3,823,014	6,140,225	348,987	8,203,864	12,199,539	1,151,005	689,139	1,609	923,297	34,397,338
c) Specialised Lending (Own PD Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	272,508	1,920,257	453,812	1,110,339	-	-	351,826	-	-	30,127	4,138,869
d) Specialised Lending (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
- Project Finance	-	-	-	226,387	3	-	-	-	-	-	-	226,390
Retail Exposures	-	-	-	-	-	-	-	-	-	80,352,053	-	80,352,053
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	35,243,488	-	35,243,488
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	11,907,395	-	11,907,395
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	4,546,427	-	4,546,427
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	28,654,743	-	28,654,743
Total IRB Approach	8,142,632	7,749,999	25,287,330	20,357,636	8,283,035	32,113,923	183,995,919	9,838,901	2,448,000	80,354,282	10,548,890	389,120,547
Total Standardised and IRB Approaches	8,290,485	8,067,866	25,536,315	20,405,709	13,205,106	32,435,713	223,705,637	10,749,524	2,626,598	83,065,579	95,018,168	523,106,700

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 30.06.2023												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	1,492	-	-	-	-	-	10,502,722	-	-	-	26,927,673	37,431,887
Public Sector Entities	3,748	-	-	-	-	-	-	-	170	-	52,130	56,048
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	7,596	-	-	-	7	7,603
Corporates	11,163	1,759	18,489	31,359	2,333	70,452	37,464	19,361	8,090	294	485,418	686,182
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,647,622	-	1,647,622
Residential Mortgages	-	-	-	-	-	-	-	-	-	578,690	-	578,690
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	36	36
Other Assets	-	-	-	-	-	-	-	-	-	-	829,159	829,159
Equity Exposure	-	-	-	-	-	-	-	-	-	-	1,250	1,250
Total Standardised Approach	16,403	1,759	18,489	31,359	2,333	70,452	10,547,782	19,361	8,260	2,226,606	28,295,673	41,238,477
<u>Exposures under IRB Approach</u>												
Public Sector Entities	4,128,344	-	-	81,585	112,169	-	19,031,081	48	4,401	-	758,078	24,115,706
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	9,122,035	-	-	-	72	9,122,107
Corporate Exposures	4,067,733	5,591,302	14,132,274	11,936,098	6,463,586	9,848,855	21,119,428	7,090,887	1,345,478	-	1,708,691	83,304,332
a) Corporates (excluding Specialised Lending and firm-size adjustment)	3,290,758	5,107,235	10,473,746	7,124,515	4,690,434	4,581,854	15,388,300	5,753,876	857,800	-	408,486	57,677,004
b) Corporates (with firm-size adjustment)	776,975	484,067	3,658,528	3,788,426	276,100	5,267,001	5,731,128	1,337,011	487,678	-	1,300,205	23,107,119
c) Specialised Lending (Own PD Approach)												
- Project Finance	-	-	-	983,252	1,458,706	-	-	-	-	-	-	2,441,958
d) Specialised Lending (Slotting Approach)												
- Project Finance	-	-	-	39,905	38,346	-	-	-	-	-	-	78,251
Retail Exposures	-	-	-	-	-	-	-	-	-	188,524,391	-	188,524,391
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	61,637,341	-	61,637,341
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	4,843,894	-	4,843,894
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	48,244,269	-	48,244,269
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	73,798,887	-	73,798,887
Total IRB Approach	8,196,077	5,591,302	14,132,274	12,017,683	6,575,755	9,848,855	49,272,544	7,090,935	1,349,879	188,524,391	2,466,841	305,066,536
Total Standardised and IRB Approaches	8,212,480	5,593,061	14,150,763	12,049,042	6,578,088	9,919,307	59,820,326	7,110,296	1,358,139	190,750,997	30,762,514	346,305,013

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

Exposure Class	Agriculture RM'000	Mining & Quarrying RM'000	Manufacturing RM'000	Construction RM'000	Electricity, Gas & Water Supply RM'000	Wholesale, Retail Trade, Restaurants & Hotels RM'000	Finance, Insurance, Real Estate & Business RM'000	Transport, Storage & Communication RM'000	Education, Health & Others RM'000	Household RM'000	Others RM'000	Total RM'000
As at 31.12.2022												
<u>Exempted Exposures (Standardised Approach)</u>												
Sovereigns/Central Banks	1,037	-	-	-	-	-	12,474,845	-	-	-	28,124,720	40,600,602
Public Sector Entities	4,337	-	-	-	-	-	-	-	105	-	58,310	62,752
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	7,992	-	-	-	14	8,006
Corporates	8,203	2,025	17,658	32,206	2,471	50,572	43,652	12,404	7,567	260	469,819	646,837
Regulatory Retail	-	-	-	-	-	-	-	-	-	1,734,905	-	1,734,905
Residential Mortgages	-	-	-	-	-	-	-	-	-	587,599	-	587,599
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	36	36
Other Assets	-	-	-	-	-	-	-	-	-	-	1,219,409	1,219,409
Equity Exposure	-	-	-	-	-	-	-	-	-	-	1,250	1,250
Total Standardised Approach	13,577	2,025	17,658	32,206	2,471	50,572	12,526,489	12,404	7,672	2,322,764	29,873,558	44,861,396
<u>Exposures under IRB Approach</u>												
Public Sector Entities	4,185,061	5,023	-	73,759	127,585	-	18,622,700	152	4,987	-	756,541	23,775,808
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	17,140,060	-	-	-	28	17,140,088
Corporate Exposures	4,206,858	5,688,024	14,936,720	14,567,809	6,754,728	8,352,840	20,538,257	7,997,259	912,032	-	1,701,810	85,656,337
a) Corporates (excluding Specialised Lending and firm-size adjustment)	3,468,391	5,600,570	11,542,601	8,895,706	5,042,839	3,838,409	14,809,711	6,712,160	356,635	-	170,222	60,437,244
b) Corporates (with firm-size adjustment)	738,467	87,454	3,394,119	4,675,174	294,224	4,514,431	5,728,546	1,285,099	555,397	-	1,531,588	22,804,499
c) Specialised Lending (Own PD Approach)												
- Project Finance	-	-	-	956,043	1,380,627	-	-	-	-	-	-	2,336,670
d) Specialised Lending (Slotting Approach)												
- Project Finance	-	-	-	40,886	37,038	-	-	-	-	-	-	77,924
Retail Exposures	-	-	-	-	-	-	-	-	-	182,256,974	-	182,256,974
a) Residential Mortgages	-	-	-	-	-	-	-	-	-	58,133,137	-	58,133,137
b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	4,593,173	-	4,593,173
c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	46,412,585	-	46,412,585
d) Other Retail Exposures	-	-	-	-	-	-	-	-	-	73,118,079	-	73,118,079
Total IRB Approach	8,391,919	5,693,047	14,936,720	14,641,568	6,882,313	8,352,840	56,301,017	7,997,411	917,019	182,256,974	2,458,379	308,829,207
Total Standardised and IRB Approaches	8,405,496	5,695,072	14,954,378	14,673,774	6,884,784	8,403,412	68,827,506	8,009,815	924,691	184,579,738	32,331,937	353,690,603

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2023				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	54,579,224	37,665,164	86,650,045	178,894,433
Public Sector Entities	659,013	1,800,104	1,268,896	3,728,013
Banks, Development Financial Institutions & MDBs	154,687	1,178,454	162,131	1,495,272
Insurance Cos, Securities Firms & Fund Managers	460,127	263,636	-	723,763
Corporates	8,497,438	6,416,284	10,073,423	24,987,145
Regulatory Retail	6,629,654	7,922,994	11,238,573	25,791,221
Residential Mortgages	707,554	72,990	981,063	1,761,607
Higher Risk Assets	1,341	1,783	36	3,160
Other Assets	1,894,311	1,916,685	14,590,968	18,401,964
Securitisation Exposures	-	-	-	-
Equity Exposures	1,130,065	-	6,166	1,136,231
Total Standardised Approach	74,713,414	57,238,094	124,971,301	256,922,809
Exposures under the IRB Approach				
Public Sector Entities	8,736,741	5,838,199	15,259,992	29,834,932
Banks, Development Financial Institutions & MDBs	28,770,465	8,485,694	4,333,210	41,589,369
Corporate Exposures	141,294,506	113,248,836	73,390,602	327,933,944
a) Corporates (excluding Specialised Lending and firm-size adjustment)	113,696,042	95,242,079	44,712,394	253,650,515
b) Corporates (with firm-size adjustment)	27,169,932	17,147,445	23,295,816	67,613,193
c) Specialised Lending (Own PD Approach)				
- Project Finance	375,346	857,885	4,612,084	5,845,315
d) Specialised Lending (Slotting Approach)				
- Project Finance	53,186	1,427	770,308	824,921
Retail Exposures	19,390,526	46,932,917	248,442,947	314,766,390
a) Residential Mortgages	616,418	3,446,742	124,434,779	128,497,939
b) Qualifying Revolving Retail Exposures	11,884,379	11,621,781	782,325	24,288,485
c) Hire Purchase Exposures	1,143,670	22,321,805	37,257,434	60,722,909
d) Other Retail Exposures	5,746,059	9,542,589	85,968,409	101,257,057
Total IRB Approach	198,192,238	174,505,646	341,426,751	714,124,635
Total Standardised and IRB Approaches	272,905,652	231,743,740	466,398,052	971,047,444
As at 31.12.2022				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	49,156,909	38,369,015	83,701,926	171,227,850
Public Sector Entities	840,575	1,908,271	1,175,950	3,924,796
Banks, Development Financial Institutions & MDBs	90,373	469,307	152,859	712,539
Insurance Cos, Securities Firms & Fund Managers	248,185	464,884	4,074	717,143
Corporates	8,119,426	6,381,701	8,484,019	22,985,146
Regulatory Retail	6,575,507	7,436,232	10,835,070	24,846,809
Residential Mortgages	727,748	58,032	865,332	1,651,112
Higher Risk Assets	1,253	1,675	99	3,027
Other Assets	1,470,347	1,541,895	15,795,659	18,807,901
Securitisation Exposures	-	-	-	-
Equity Exposures	364,199	-	51,087	415,286
Total Standardised Approach	67,594,522	56,631,012	121,066,075	245,291,609
Exposures under the IRB Approach				
Public Sector Entities	5,290,688	6,190,468	17,643,821	29,124,977
Banks, Development Financial Institutions & MDBs	30,161,424	7,618,637	3,948,046	41,728,107
Corporate Exposures	135,180,930	102,858,748	76,540,604	314,580,282
a) Corporates (excluding Specialised Lending and firm-size adjustment)	108,413,759	81,458,513	50,295,521	240,167,793
b) Corporates (with firm-size adjustment)	26,050,238	19,974,290	21,608,107	67,632,635
c) Specialised Lending (Own PD Approach)				
- Project Finance	654,828	1,414,121	4,406,591	6,475,540
d) Specialised Lending (Slotting Approach)				
- Project Finance	62,105	11,824	230,385	304,314
Retail Exposures	17,781,484	44,751,001	245,844,669	308,377,154
a) Residential Mortgages	518,461	2,836,788	123,431,888	126,787,137
b) Qualifying Revolving Retail Exposures	10,753,322	11,088,429	1,562,216	23,403,967
c) Hire Purchase Exposures	959,273	21,180,807	32,224,060	54,364,140
d) Other Retail Exposures	5,550,428	9,644,977	88,626,505	103,821,910
Total IRB Approach	188,414,526	161,418,854	343,977,140	693,810,520
Total Standardised and IRB Approaches	256,009,048	218,049,866	465,043,215	939,102,129

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

Exposure Class	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
As at 30.06.2023				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	29,098,518	27,149,804	50,608,976	106,857,298
Public Sector Entities	655,249	1,415,872	911,591	2,982,712
Banks, Development Financial Institutions & MDBs	145,104	1,178,454	162,131	1,485,689
Insurance Cos, Securities Firms & Fund Managers	452,853	125,114	-	577,967
Corporates	7,139,736	4,338,263	3,401,004	14,879,003
Regulatory Retail	989,131	209,829	283,283	1,482,243
Residential Mortgages	606,865	44,520	517,045	1,168,430
Higher Risk Assets	-	-	-	-
Other Assets	1,301,895	80,491	8,264,453	9,646,839
Securitisation Exposures	-	-	-	-
Equity Exposures	1,123,662	-	-	1,123,662
Total Standardised Approach	41,513,013	34,542,347	64,148,483	140,203,843
Exposures under the IRB Approach				
Public Sector Entities	7,358,862	5,286,882	10,674,015	23,319,759
Banks, Development Financial Institutions & MDBs	55,922,849	10,868,298	4,846,622	71,637,769
Corporate Exposures	98,718,833	89,098,230	44,668,185	232,485,248
a) Corporates (excluding Specialised Lending and firm-size adjustment)	83,912,325	78,731,430	32,615,836	195,259,591
b) Corporates (with firm-size adjustment)	14,574,422	9,853,902	8,312,780	32,741,104
c) Specialised Lending (Own PD Approach)	-	-	-	-
- Project Finance	219,256	511,842	3,006,785	3,737,883
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	12,830	1,056	732,784	746,670
Retail Exposures	5,629,428	14,798,910	58,580,080	79,008,418
a) Residential Mortgages	515,628	552,899	34,871,569	35,940,096
b) Qualifying Revolving Retail Exposures	3,094,293	8,221,789	698,385	12,014,467
c) Hire Purchase Exposures	99,343	2,473,704	1,287,400	3,860,447
d) Other Retail Exposures	1,920,164	3,550,518	21,722,726	27,193,408
Total IRB Approach	167,629,972	120,052,320	118,768,902	406,451,194
Total Standardised and IRB Approaches	209,142,985	154,594,667	182,917,385	546,655,037
As at 31.12.2022				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	26,179,791	26,727,927	49,620,082	102,527,800
Public Sector Entities	836,811	1,538,803	835,872	3,211,486
Banks, Development Financial Institutions & MDBs	81,502	469,307	152,859	703,668
Insurance Cos, Securities Firms & Fund Managers	240,290	98,542	3,920	342,752
Corporates	6,240,581	4,563,024	2,439,925	13,243,530
Regulatory Retail	1,035,722	213,577	418,017	1,667,316
Residential Mortgages	623,277	27,890	390,536	1,041,703
Higher Risk Assets	-	-	62	62
Other Assets	929,386	79,439	9,879,137	10,887,962
Securitisation Exposures	-	-	-	-
Equity Exposures	359,874	-	-	359,874
Total Standardised Approach	36,527,234	33,718,509	63,740,410	133,986,153
Exposures under the IRB Approach				
Public Sector Entities	4,263,948	5,614,659	10,556,685	20,435,292
Banks, Development Financial Institutions & MDBs	57,017,440	9,853,350	4,391,725	71,262,515
Corporate Exposures	94,186,359	77,054,210	45,830,118	217,070,687
a) Corporates (excluding Specialised Lending and firm-size adjustment)	79,722,655	63,728,943	34,856,492	178,308,090
b) Corporates (with firm-size adjustment)	13,915,845	12,110,599	8,370,894	34,397,338
c) Specialised Lending (Own PD Approach)	-	-	-	-
- Project Finance	524,829	1,203,274	2,410,766	4,138,869
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	23,030	11,394	191,966	226,390
Retail Exposures	5,105,732	15,036,975	60,209,346	80,352,053
a) Residential Mortgages	453,432	573,482	34,216,574	35,243,488
b) Qualifying Revolving Retail Exposures	2,680,270	7,996,759	1,230,366	11,907,395
c) Hire Purchase Exposures	82,654	2,661,280	1,802,493	4,546,427
d) Other Retail Exposures	1,889,376	3,805,454	22,959,913	28,654,743
Total IRB Approach	160,573,479	107,559,194	120,987,874	389,120,547
Total Standardised and IRB Approaches	197,100,713	141,277,703	184,728,284	523,106,700

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

Exposure Class As at 30.06.2023	One year or less RM'000	One to five years RM'000	Over five years RM'000	Total RM'000
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	8,584,041	1,778,622	27,069,224	37,431,887
Public Sector Entities	3,764	48,157	4,127	56,048
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	6,836	767	-	7,603
Corporates	265,981	81,058	339,143	686,182
Regulatory Retail	361,758	358,725	927,139	1,647,622
Residential Mortgage	100,513	23,668	454,509	578,690
Higher Risk Assets	-	-	36	36
Other Assets	2,690	12	826,457	829,159
Equity Exposure	1,250	-	-	1,250
Total Standardised Approach	9,326,833	2,291,009	29,620,635	41,238,477
Exposures under the IRB Approach				
Public Sector Entities	7,966,576	4,972,932	11,176,198	24,115,706
Banks, Development Financial Institutions & MDBs	8,132,339	970,221	19,547	9,122,107
Corporate Exposures	40,184,188	18,258,712	24,861,432	83,304,332
a) Corporates (excluding Specialised Lending and firm-size adjustment)	30,219,519	14,632,078	12,825,407	57,677,004
b) Corporates (with firm-size adjustment)	9,768,224	3,280,220	10,058,675	23,107,119
c) Specialised Lending (Own PD Approach)	-	-	-	-
- Project Finance	156,089	346,044	1,939,825	2,441,958
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	40,356	370	37,525	78,251
Retail Exposures	6,192,787	21,163,651	161,167,953	188,524,391
a) Residential Mortgages	76,405	2,019,039	59,541,897	61,637,341
b) Qualifying Revolving Retail Exposures	2,017,296	2,669,771	156,827	4,843,894
c) Hire Purchase Exposures	405,785	11,004,241	36,834,243	48,244,269
d) Other Retail Exposures	3,693,301	5,470,600	64,634,986	73,798,887
Total IRB Approach	62,475,890	45,365,516	197,225,130	305,066,536
Total Standardised and IRB Approaches	71,802,723	47,656,525	226,845,765	346,305,013

Exposure Class				
As at 31.12.2022				
Exempted Exposures (Standardised Approach)				
Sovereigns/Central Banks	12,693,502	1,894,249	26,012,851	40,600,602
Public Sector Entities	3,764	51,243	7,745	62,752
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	7,637	214	155	8,006
Corporates	241,625	138,529	266,683	646,837
Regulatory Retail	390,772	410,162	933,971	1,734,905
Residential Mortgage	104,114	24,957	458,528	587,599
Higher Risk Assets	-	-	36	36
Other Assets	41	30	1,219,338	1,219,409
Equity Exposure	1,250	-	-	1,250
Total Standardised Approach	13,442,705	2,519,384	28,899,307	44,861,396
Exposures under the IRB Approach				
Public Sector Entities	5,169,805	5,096,657	13,509,346	23,775,808
Banks, Development Financial Institutions & MDBs	16,333,325	771,584	35,179	17,140,088
Corporate Exposures	42,033,369	15,157,244	28,465,724	85,656,337
a) Corporates (excluding Specialised Lending and firm-size adjustment)	32,114,239	10,925,487	17,397,518	60,437,244
b) Corporates (with firm-size adjustment)	9,750,056	4,020,481	9,033,962	22,804,499
c) Specialised Lending (Own PD Approach)	-	-	-	-
- Project Finance	129,999	210,846	1,995,825	2,336,670
d) Specialised Lending (Slotting Approach)	-	-	-	-
- Project Finance	39,075	430	38,419	77,924
Retail Exposures	5,735,295	20,121,638	156,400,041	182,256,974
a) Residential Mortgages	38,769	1,400,269	56,694,099	58,133,137
b) Qualifying Revolving Retail Exposures	1,822,337	2,494,215	276,621	4,593,173
c) Hire Purchase Exposures	333,152	10,895,061	35,184,372	46,412,585
d) Other Retail Exposures	3,541,037	5,332,093	64,244,949	73,118,079
Total IRB Approach	69,271,794	41,147,123	198,410,290	308,829,207
Total Standardised and IRB Approaches	82,714,499	43,666,507	227,309,597	353,690,603

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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	Past Due Loans	² Specific Provision	¹ General Provision	Specific Provision Charges / Write Back	Specific Provision Write- Offs
As at 30.06.2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	519,669	30,923	425,350	74,908	375,781	(702,343)
Mining & quarrying	108,158	12,943	951,175	76,028	3,280	(1,119)
Manufacturing	794,251	880,583	483,432	737,500	28,702	(8,519)
Construction	1,437,666	2,226,952	749,372	468,381	204,614	(20,171)
Electricity, gas & water supply	37,873	562,243	38,666	217,478	194,164	(366,679)
Wholesale, retail trade, restaurants & hotels	1,651,627	1,789,128	849,513	771,169	217,481	(84,040)
Finance, insurance, real estate & business	1,659,894	1,853,900	992,063	1,141,965	310,096	(46,431)
Transport, storage & communication	317,458	281,823	155,268	310,384	9,639	(34,309)
Education, health & others	767,946	268,600	705,966	265,102	44,570	(763,495)
Household	1,588,003	9,560,340	526,927	1,503,892	134,555	(64,284)
Others	29,514	12,809	18,781	145,916	(576,423)	(59,798)
Total	8,912,059	17,480,244	5,896,513	5,712,723	946,459	(2,151,188)

	Impaired Loans, Advances and Financing	Past Due Loans	² Specific Provision	¹ General Provision	Specific Provision Charges / Write Back	Specific Provision Write- Offs
As at 31.12.2022	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	809,630	236,938	973,889	25,880	490,058	(114,562)
Mining & quarrying	547,803	9,848	390,845	45,567	1,293,504	(780)
Manufacturing	731,815	885,720	443,400	460,373	95,883	(32,163)
Construction	1,382,598	2,133,878	1,051,714	391,198	242,630	(620,576)
Electricity, gas & water supply	141,197	785,786	102,042	311,061	(176,308)	(116,118)
Wholesale, retail trade, restaurants & hotels	1,310,158	2,097,161	657,126	841,742	359,764	(266,121)
Finance, insurance, real estate & business	1,192,424	3,816,189	940,898	1,326,008	674,719	(200,152)
Transport, storage & communication	300,288	376,358	148,087	366,788	(7,992)	(684,528)
Education, health & others	1,465,041	305,913	1,399,153	179,553	380,192	(585,229)
Household	1,290,666	8,776,265	465,712	1,511,324	343,989	(411,595)
Others	33,239	12,502	17,341	28,591	(929,118)	(46,939)
Total	9,204,859	19,436,558	6,590,207	5,488,085	2,767,321	(3,078,763)

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

	Impaired Loans, Advances and Financing	Past Due Loans	² Specific Provision	¹ General Provision	Specific Provision Charges / Write Back	Specific Provision Write-Offs
As at 30.06.2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	21,181	7,442	5,346	24,922	37,995	(384,211)
Mining & quarrying	3,197,854	5,758	2,384,523	66,029	(30,107)	(24)
Manufacturing	237,657	338,763	195,142	281,495	8,166	(4,719)
Construction	863,575	208,816	396,411	158,476	(53,019)	(7,935)
Electricity, gas & water supply	578	359,611	28,520	142,056	248,082	(366,646)
Wholesale, retail trade, restaurants & hotels	567,660	536,908	339,818	333,619	113,961	(14,266)
Finance, insurance, real estate & business	1,244,396	1,108,002	830,073	907,407	184,103	(530)
Transport, storage & communication	197,219	39,714	111,425	63,229	9,326	(12,125)
Education, health & others	693,341	23,579	678,849	57,819	31,048	(760,149)
Household	398,960	2,050,359	161,779	318,070	(8,073)	(1,093)
Others	1,132	1,509	69	18,127	(81,752)	(3,569)
Total	7,423,553	4,680,461	5,131,955	2,371,249	459,730	(1,555,267)

	Impaired Loans, Advances and Financing	Past Due Loans	² Specific Provision	¹ General Provision	Specific Provision Charges / Write Back	Specific Provision Write-Offs
As at 31.12.2022	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	375,176	7,890	345,808	21,933	28,735	(15,386)
Mining & quarrying	3,268,647	6,215	1,853,478	21,982	1,835,087	(370)
Manufacturing	229,365	92,635	186,115	223,161	24,732	(10,695)
Construction	883,557	304,788	708,480	119,326	247,217	(572,778)
Electricity, gas & water supply	94,810	611,673	94,466	173,146	(161,323)	(74,007)
Wholesale, retail trade, restaurants & hotels	415,553	988,238	233,641	376,494	228,886	(100,132)
Finance, insurance, real estate & business	966,382	3,124,084	825,618	916,165	577,051	(110,136)
Transport, storage & communication	172,110	42,258	95,479	44,178	(9,446)	(517,513)
Education, health & others	1,393,195	34,616	1,374,527	61,359	363,182	(570,911)
Household	404,649	1,989,147	172,501	414,459	177,135	(140,993)
Others	1,659	808	344	19,964	(965,679)	(18,034)
Total	8,205,103	7,202,352	5,890,457	2,392,167	2,345,577	(2,130,955)

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 (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	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges / Write Back RM'000	Specific Provision Write- Offs RM'000
As at 30.06.2023						
Agriculture	485,691	15,612	416,281	36,238	348,694	(317,754)
Mining & quarrying	11,062	5,790	4,139	5,958	3,756	(1,095)
Manufacturing	133,156	84,361	69,917	160,556	40,295	(1,405)
Construction	378,136	193,114	267,048	102,038	247,479	(1,454)
Electricity, gas & water supply	36,628	32,655	9,783	9,898	(53,918)	(31)
Wholesale, retail trade, restaurants & hotels	281,680	328,072	93,451	166,869	62,836	(10,644)
Finance, insurance, real estate & business	189,543	229,298	89,964	101,333	70,240	(5,445)
Transport, storage & communication	59,617	82,585	17,384	190,791	(1,534)	(20,775)
Education, health & others	38,607	37,447	13,040	127,915	11,924	(1,177)
Household	664,743	6,367,633	225,965	952,833	91,632	(14,615)
Others	1	-	437	199	(497,065)	(56,229)
Total	2,278,864	7,376,567	1,207,409	1,854,628	324,339	(430,624)

	Impaired Loans, Advances and Financing RM'000	Past Due Loans RM'000	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges / Write Back RM'000	Specific Provision Write- Offs RM'000
As at 31.12.2022						
Agriculture	751,858	51,116	787,116	(167,279)	459,565	(97,093)
Mining & quarrying	12,909	3,314	4,626	18,004	2,156	(189)
Manufacturing	114,098	371,034	61,524	108,923	37,953	(8,339)
Construction	316,301	197,226	108,607	244,257	(56,776)	(7,127)
Electricity, gas & water supply	45,195	9,809	7,084	30,360	(14,985)	(41,660)
Wholesale, retail trade, restaurants & hotels	162,171	261,694	42,839	167,556	43,107	(37,939)
Finance, insurance, real estate & business	118,719	236,003	56,973	234,724	34,614	(12,561)
Transport, storage & communication	68,188	62,865	25,799	207,831	12,765	(25,031)
Education, health & others	27,427	28,205	8,918	24,609	4,962	(2,249)
Household	444,213	5,851,146	133,749	890,525	96,615	(121,057)
Others	1	-	77	28	32,099	(26,887)
Total	2,061,080	7,072,412	1,237,312	1,759,538	652,075	(380,132)

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	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges/Write Back RM'000	Specific Provision Write-Offs RM'000
Maybank Group						
As at 30.06.2023						
Malaysia	4,866,308	10,012,661	3,496,015	3,122,065	720,083	(1,124,741)
Singapore	950,328	4,308,436	611,267	1,575,340	3,479	(157,245)
Indonesia	1,420,717	2,963,888	517,645	702,271	81,061	(99,744)
Others Overseas Unit	1,674,706	195,258	1,271,584	313,049	141,836	(769,458)
Total	8,912,059	17,480,243	5,896,511	5,712,725	946,459	(2,151,188)

	Impaired Loans, Advances and Financing RM'000	Past Due Loans RM'000	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges/Write Back RM'000	Specific Provision Write-Offs RM'000
Maybank Group						
As at 31.12.2022						
Malaysia	5,030,783	9,654,174	3,708,578	2,866,156	1,724,197	(801,536)
Singapore	823,840	6,608,321	622,400	1,730,424	34,660	(715,718)
Indonesia	1,314,119	2,993,585	483,918	572,673	235,984	(354,283)
Others Overseas Unit	2,036,117	180,478	1,775,311	318,832	772,480	(1,207,226)
Total	9,204,859	19,436,558	6,590,207	5,488,085	2,767,321	(3,078,763)

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.

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	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges/Write Back RM'000	Specific Provision Write-Offs RM'000
Maybank Group						
As at 30.06.2023						
Malaysia	5,682,389	2,636,093	3,720,249	1,346,814	366,574	(694,117)
Singapore	510,074	2,041,634	399,368	842,783	(42,316)	(99,984)
Others Overseas Unit	1,231,090	2,734	1,012,338	181,652	135,472	(761,166)
Total	7,423,553	4,680,461	5,131,955	2,371,249	459,730	(1,555,267)

	Impaired Loans, Advances and Financing RM'000	Past Due Loans RM'000	² Specific Provision RM'000	¹ General Provision RM'000	Specific Provision Charges/Write Back RM'000	Specific Provision Write-Offs RM'000
Maybank Group						
As at 31.12.2022						
Malaysia	6,072,338	2,581,762	3,931,836	1,144,347	1,615,610	(421,404)
Singapore	476,616	4,582,814	413,933	1,061,629	(22,472)	(586,332)
Others Overseas Unit	1,656,149	37,776	1,544,688	186,191	752,439	(1,123,219)
Total	8,205,103	7,202,352	5,890,457	2,392,167	2,345,577	(2,130,955)

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 (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	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
Maybank Islamic As at 30.06.2023						
Malaysia	2,278,864	7,376,567	1,207,409	1,854,628	324,339	(430,624)
Total	2,278,864	7,376,567	1,207,409	1,854,628	324,339	(430,624)
	Impaired loans, advances and financing RM '000	Past Due Loans RM '000	² Specific Provision RM '000	¹ General Provision RM '000	Specific Provision Charges/Write Back RM '000	Specific Provision Write-Offs RM '000
As at 31.12.2022						
Malaysia	2,061,080	7,072,412	1,237,312	1,759,538	652,075	(380,132)
Total	2,061,080	7,072,412	1,237,312	1,759,538	652,075	(380,132)

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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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 30.06.2023					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	9,769,012	42.68	11.01	50	1,075,635
0.0470 - 0.1460	28,288,424	43.62	21.97	990,902	6,216,218
0.1460 - 0.9280	2,065,586	44.91	86.40	206	1,784,619
0.9280 - 100	1,466,347	40.47	103.04	-	1,510,919
100	-	-	-	-	-
Total for Bank Exposures	41,589,369			991,158	10,587,391
Public Sector Entities					
0.0000 - 0.1200	19,684,612	44.98	2.98	546,330	587,486
0.1200 - 0.6440	4,819,638	34.23	2.94	2,163,670	141,890
0.6440 - 3.4650	5,329,498	44.85	12.00	192,971	639,385
3.4650 - 100	1,184	44.31	202.24	682	2,394
100	-	-	-	-	-
Total for Public Sector Entities	29,834,932			2,903,653	1,371,155
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	40,382,244	44.68	22.06	13,063,039	8,907,446
0.1200 - 0.6440	121,123,934	43.29	51.20	50,135,094	62,017,748
0.6440 - 3.4650	73,859,241	42.18	85.26	28,400,678	62,975,988
3.4650 - 100	9,286,676	38.62	143.46	2,903,238	13,323,024
100	8,998,420	44.05	-	88,146	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	253,650,515			94,590,195	147,224,206
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,589,338	41.09	17.99	882,115	285,899
0.1200 - 0.6440	19,287,975	39.92	46.88	7,039,727	9,041,613
0.6440 - 3.4650	37,531,909	39.21	72.80	11,401,806	27,324,687
3.4650 - 100	8,512,739	37.98	109.72	2,134,629	9,340,292
100	691,232	38.63	-	51,187	-
Total for Corporate (with firm-size adjustment)	67,613,193			21,509,464	45,992,491
Specialised Lending (Own PD Approach)					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,880,722	44.95	70.88	109,229	2,041,895
0.6440 - 3.4650	1,990,125	44.74	104.70	18,504	2,083,721
3.4650 - 100	974,468	44.99	208.03	225	2,027,191
100	-	-	-	-	-
Total for Specialised Lending (Own PD Approach)	5,845,315			127,958	6,152,807
Total Non-Retail Exposures	398,533,324			120,122,428	211,328,050
As at 31.12.2022					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	8,616,179	43.51	9.08	50	782,404
0.0470 - 0.1460	26,493,773	43.57	20.17	896,631	5,343,886
0.1460 - 0.9280	3,839,536	44.80	48.14	1,448	1,848,182
0.9280 - 100	2,778,619	40.31	102.71	186,697	2,853,965
100	-	-	-	-	-
Total for Bank Exposures	41,728,107			1,084,826	10,828,437
Public Sector Entities					
0.0000 - 0.1200	18,547,763	44.98	1.67	548,355	309,977
0.1200 - 0.6440	4,848,634	33.91	3.73	2,104,007	180,791
0.6440 - 3.4650	5,727,660	44.93	17.16	303,664	983,136
3.4650 - 100	920	44.61	211.31	516	1,944
100	-	-	-	-	-
Total for Public Sector Entities	29,124,977			2,956,542	1,475,848
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	36,953,730	44.88	21.56	10,702,714	7,965,476
0.1200 - 0.6440	107,099,816	43.03	53.64	41,641,467	57,452,027
0.6440 - 3.4650	75,375,997	42.24	85.98	24,112,078	64,805,946
3.4650 - 100	10,941,209	29.78	112.90	3,256,293	12,352,333
100	9,797,041	44.19	-	155,880	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	240,167,793			79,868,432	142,575,782
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,822,546	42.28	18.64	974,202	339,705
0.1200 - 0.6440	20,784,671	40.13	45.53	7,308,131	9,462,314
0.6440 - 3.4650	36,550,574	39.06	72.90	9,990,620	26,645,722
3.4650 - 100	7,900,924	37.84	110.00	1,931,508	8,690,653
100	573,920	39.32	-	13,404	-
Total for Corporate (with firm-size adjustment)	67,632,635			20,217,865	45,138,394
Specialised Lending (Own PD Approach)					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,813,350	44.95	70.03	56,166	1,970,217
0.6440 - 3.4650	2,709,908	44.75	108.37	88,254	2,936,717
3.4650 - 100	952,282	45.00	151.40	171	1,441,797
100	-	-	-	-	-
Total for Specialised Lending (Own PD Approach)	6,475,540			144,591	6,348,731
Total Non-Retail Exposures	385,129,052			104,272,256	206,367,192

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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 30.06.2023					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	5,498,278	43.70	11.02	50	605,748
0.0470 - 0.1460	60,184,490	44.13	18.51	685,060	11,137,339
0.1460 - 0.9280	2,993,622	44.99	34.14	206	1,022,119
0.9280 - 100	2,961,379	45.00	109.25	3,170	3,235,385
100	-	-	-	-	-
Total for Bank Exposures	71,637,769			688,486	16,000,591
Public Sector Entities					
0.0000 - 0.1200	14,899,009	45.00	3.28	452	488,706
0.1200 - 0.6440	4,694,389	33.96	1.95	2,048,820	91,467
0.6440 - 3.4650	3,725,806	45.00	0.21	1,301	7,920
3.4650 - 100	555	44.35	227.73	682	1,263
100	-	-	-	-	-
Total for Public Sector Entities	23,319,759			2,051,255	589,356
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	34,624,850	44.67	23.42	11,485,511	8,109,136
0.1200 - 0.6440	99,917,552	43.31	51.81	41,779,744	51,770,671
0.6440 - 3.4650	49,270,046	42.14	85.46	19,362,845	42,104,666
3.4650 - 100	4,438,745	40.04	147.22	1,700,960	6,534,551
100	7,008,398	44.35	-	14,416	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	195,259,591			74,343,476	108,519,024
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	665,304	40.54	18.57	418,563	123,523
0.1200 - 0.6440	10,043,011	40.39	46.23	3,479,074	4,642,416
0.6440 - 3.4650	18,370,398	39.17	72.97	5,452,728	13,404,089
3.4650 - 100	3,166,363	35.66	106.52	945,477	3,372,884
100	496,028	37.77	-	34,369	-
Total for Corporate (with firm-size adjustment)	32,741,104			10,330,211	21,542,912
Specialised Lending (Own PD Approach)					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,307,294	44.93	74.71	4,799	1,723,673
0.6440 - 3.4650	956,837	44.68	109.90	10,063	1,051,537
3.4650 - 100	473,752	45.00	171.58	225	812,877
100	-	-	-	-	-
Total for Specialised Lending (Own PD Approach)	3,737,883			15,087	3,588,087
Total Non-Retail Exposures	326,696,106			87,428,515	150,239,970

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 31.12.2022					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	7,384,194	43.80	9.50	-	701,262
0.0470 - 0.1460	57,087,056	44.32	19.25	853,419	10,988,039
0.1460 - 0.9280	3,871,049	44.67	46.17	-	1,787,278
0.9280 - 100	2,920,216	45.00	111.11	1,026	3,244,634
100	-	-	-	-	-
Total for Bank Exposures	71,262,515			854,445	16,721,213
Public Sector Entities					
0.0000 - 0.1200	11,601,893	45.00	0.10	2,075	11,536
0.1200 - 0.6440	4,670,886	33.50	1.21	2,287,298	56,357
0.6440 - 3.4650	4,161,992	45.00	9.39	200,926	390,811
3.4650 - 100	521	44.31	237.64	1,165	1,239
100	-	-	-	-	-
Total for Public Sector Entities	20,435,292			2,491,464	459,943
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	31,801,949	44.93	23.23	9,701,586	7,386,106
0.1200 - 0.6440	81,849,352	42.82	54.89	33,037,175	44,928,589
0.6440 - 3.4650	49,757,617	42.48	86.13	14,189,815	42,857,383
3.4650 - 100	7,250,409	26.96	103.59	2,091,612	7,510,644
100	7,648,763	44.39	-	39,114	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	178,308,090			59,059,302	102,682,722
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	578,836	41.00	19.20	293,035	111,114
0.1200 - 0.6440	11,440,548	40.32	45.58	3,550,139	5,215,058
0.6440 - 3.4650	18,512,688	38.74	73.29	4,966,177	13,568,313
3.4650 - 100	3,438,615	35.86	106.37	875,119	3,657,783
100	426,651	38.33	-	3,345	-
Total for Corporate (with firm-size adjustment)	34,397,338			9,687,815	22,552,268
Specialised Lending (Own PD Approach)					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	2,342,238	44.93	73.28	2,736	1,716,302
0.6440 - 3.4650	1,345,173	44.78	108.14	349,128	1,454,658
3.4650 - 100	451,458	45.00	144.97	256	654,462
100	-	-	-	-	-
Total for Specialised Lending (Own PD Approach)	4,138,869			352,120	3,825,422
Total Non-Retail Exposures	308,542,104			72,445,146	146,241,568

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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 30.06.2023					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	9,101,923	45.00	12.39	-	1,128,092
0.1460 - 0.9280	20,112	45.00	24.53	306,560	4,933
0.9280 - 100	72	45.00	212.05	-	153
100	-	-	-	34	-
Total for Bank Exposures	9,122,107			306,594	1,133,178
Public Sector Entities					
0.0000 - 0.1200	15,797,439	44.98	2.42	545,878	382,426
0.1200 - 0.6440	4,211,603	32.69	1.81	2,097,714	76,145
0.6440 - 3.4650	4,106,035	44.81	15.38	191,671	631,465
3.4650 - 100	629	44.28	179.76	-	1,131
100	-	-	-	-	-
Total for Public Sector Entities	24,115,706			2,835,263	1,091,167
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	13,791,127	44.51	19.74	3,996,554	2,721,945
0.1200 - 0.6440	21,946,863	43.68	47.54	5,740,114	10,432,922
0.6440 - 3.4650	15,508,062	42.72	82.55	3,070,918	9,628,575
3.4650 - 100	723,249	37.33	157.20	92,143	1,136,914
100	5,707,703	44.66	-	9,401	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	57,677,004			12,909,130	27,094,356
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	815,527	42.34	17.57	271,924	143,324
0.1200 - 0.6440	6,758,289	39.38	46.67	2,361,921	3,153,889
0.6440 - 3.4650	13,152,474	38.68	73.20	3,272,409	9,628,027
3.4650 - 100	2,298,819	37.79	111.53	283,197	2,563,850
100	82,010	36.75	-	132	-
Total for Corporate (with firm-size adjustment)	23,107,119			6,189,583	15,489,090
Specialised Lending (Own PD Approach)					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	573,428	45.00	55.49	-	318,222
0.6440 - 3.4650	1,367,813	44.85	114.26	104,430	1,562,848
3.4650 - 100	500,717	44.99	242.52	8,441	1,214,313
100	-	-	-	-	-
Total for Specialised Lending (Own PD Approach)	2,441,958			112,871	3,095,383
Total Non-Retail Exposures	116,463,894			22,353,441	47,903,174
As at 31.12.2022					
Non-Retail Exposures					
Bank					
0.0000 - 0.0470	-	-	-	-	-
0.0470 - 0.1460	17,138,677	44.47	11.38	100,047	1,949,554
0.1460 - 0.9280	198	45.00	32.96	-	65
0.9280 - 100	1,213	45.00	142.62	78	1,730
100	-	-	-	-	-
Total for Bank Exposures	17,140,088			100,125	1,951,349
Public Sector Entities					
0.0000 - 0.1200	15,386,175	44.98	1.94	547,878	298,441
0.1200 - 0.6440	4,320,813	32.57	3.47	2,042,791	150,134
0.6440 - 3.4650	4,068,421	44.90	14.56	302,076	592,324
3.4650 - 100	399	45.00	176.93	-	706
100	-	-	-	-	-
Total for Public Sector Entities	23,775,808			2,892,745	1,041,605
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0000 - 0.1200	14,914,570	45.00	16.29	2,346,696	2,429,364
0.1200 - 0.6440	23,696,799	43.93	47.78	6,354,489	11,378,147
0.6440 - 3.4650	15,070,653	42.65	81.03	3,058,678	12,211,019
3.4650 - 100	715,833	29.96	122.21	207,982	874,802
100	6,039,389	44.72	-	332,228	-
Total for Corporate (excluding Specialised Lending and firm-size adjustment)	60,437,244			12,300,073	26,893,332
Corporate (with firm-size adjustment)					
0.0000 - 0.1200	1,112,537	43.41	18.66	329,290	207,558
0.1200 - 0.6440	7,093,587	40.23	46.39	2,339,604	3,290,563
0.6440 - 3.4650	12,479,303	38.86	73.12	3,123,701	9,125,350
3.4650 - 100	2,082,503	37.69	118.47	283,054	2,467,127
100	36,569	36.74	-	157	-
Total for Corporate (with firm-size adjustment)	22,804,499			6,075,806	15,090,598
Specialised Lending (Own PD Approach)					
0.0000 - 0.1200	-	-	-	-	-
0.1200 - 0.6440	471,112	45.00	53.90	4,430	253,915
0.6440 - 3.4650	1,364,734	44.72	108.60	80,071	1,482,060
3.4650 - 100	500,824	45.00	157.21	-	787,335
100	-	-	-	-	-
Total for Specialised Lending (Own PD Approach)	2,336,670			84,501	2,523,310
Total Non-Retail Exposures	126,494,309			21,453,250	47,500,194

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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
As at 30.06.2023					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	80,441,019	19.31	13.29	990,573	10,691,301
0.5900 - 3.3330	43,722,565	18.82	20.33	838,627	8,889,094
3.3330 - 18.7500	2,782,639	22.40	77.16	114,793	2,147,172
18.7500 - 100	1,017,195	17.15	90.08	4,058	916,330
100	534,521	37.37	73.94	2,854	395,202
Total for Residential Mortgages Exposures	128,497,939			1,950,905	23,039,099
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	10,642,592	66.36	11.01	15,295,904	1,171,567
0.5900 - 3.3330	10,484,530	67.75	32.16	9,792,846	3,372,104
3.3330 - 18.7500	2,805,586	69.30	96.88	925,242	2,718,074
18.7500 - 100	230,881	68.17	183.43	65,127	423,502
100	124,896	62.40	138.60	885	173,110
Total for Qualifying Revolving Retail Exposures	24,288,485			26,080,004	7,858,357
Hire Purchase Exposures					
0.0000 - 0.5900	49,681,534	43.79	17.81	103	8,848,896
0.5900 - 3.3330	7,810,761	48.46	51.98	-	4,060,207
3.3330 - 18.7500	2,645,090	51.31	82.36	-	2,178,404
18.7500 - 100	406,011	51.89	122.88	-	498,893
100	179,513	73.46	137.25	-	246,384
Total Hire Purchase Exposures	60,722,909			103	15,832,784
Other Retail Exposures					
0.0000 - 0.5900	39,756,104	23.59	15.42	8,765,164	6,131,970
0.5900 - 3.3330	51,827,681	26.54	24.86	9,820,078	12,883,879
3.3330 - 18.7500	6,868,949	24.76	32.64	1,525,999	2,241,917
18.7500 - 100	1,648,148	29.19	62.97	75,017	1,037,904
100	1,156,175	38.90	103.45	24,593	1,196,115
Total Other Retail Exposures	101,257,057			20,210,851	23,491,785
Total Retail Exposures	314,766,390			48,241,863	70,222,025
As at 31.12.2022					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	79,651,029	18.88	13.38	943,104	10,659,654
0.5900 - 3.3330	43,395,434	18.07	20.07	774,207	8,708,508
3.3330 - 18.7500	2,510,964	21.80	78.82	118,322	1,979,191
18.7500 - 100	779,607	16.07	91.26	6,810	711,488
100	450,103	33.29	80.12	1,325	360,640
Total for Residential Mortgages Exposures	126,787,137			1,843,768	22,419,481
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	10,243,301	66.15	11.08	14,374,888	1,135,022
0.5900 - 3.3330	10,266,031	67.13	31.71	9,408,643	3,255,732
3.3330 - 18.7500	2,552,095	66.50	96.02	865,990	2,450,428
18.7500 - 100	236,014	67.96	179.71	81,304	424,146
100	106,526	65.07	127.91	4,131	136,256
Total for Qualifying Revolving Retail Exposures	23,403,967			24,734,956	7,401,584
Hire Purchase Exposures					
0.0000 - 0.5900	45,065,384	46.92	17.68	-	7,966,392
0.5900 - 3.3330	6,634,015	50.71	51.80	-	3,436,489
3.3330 - 18.7500	2,213,215	54.51	81.57	-	1,805,345
18.7500 - 100	325,508	55.66	123.66	-	402,531
100	126,018	80.97	132.87	-	167,437
Total Hire Purchase Exposures	54,364,140			-	13,778,194
Other Retail Exposures					
0.0000 - 0.5900	40,015,142	23.01	15.06	8,662,044	6,026,655
0.5900 - 3.3330	53,371,854	24.28	22.75	8,868,684	12,142,285
3.3330 - 18.7500	7,882,482	20.47	27.45	1,441,187	2,163,595
18.7500 - 100	1,675,525	23.91	51.58	63,162	864,203
100	876,907	35.89	89.70	18,710	786,583
Total Other Retail Exposures	103,821,910			19,053,787	21,983,321
Total Retail Exposures	308,377,154			45,632,511	65,582,580

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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 30.06.2023					
<u>Retail Exposures</u>					
Residential Mortgages					
0.0000 - 0.5900	20,900,901	15.63	12.27	33,607	2,563,695
0.5900 - 3.3330	13,968,655	15.63	16.45	14,208	2,297,192
3.3330 - 18.7500	515,133	17.46	69.83	10,018	359,728
18.7500 - 100	389,949	14.21	79.85	252	311,360
100	165,458	36.49	67.50	952	111,683
Total for Residential Mortgages Exposures	35,940,096			59,037	5,643,658
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	5,941,027	57.66	8.61	2,651,707	511,507
0.5900 - 3.3330	4,581,107	56.78	27.72	728,879	1,270,023
3.3330 - 18.7500	1,344,117	57.64	84.90	99,097	1,141,097
18.7500 - 100	95,919	57.76	161.09	37,682	154,512
100	52,297	56.98	153.45	-	80,252
Total for Qualifying Revolving Retail Exposures	12,014,467			3,517,365	3,157,391
Hire Purchase Exposures					
0.0000 - 0.5900	3,111,098	40.03	19.62	-	610,544
0.5900 - 3.3330	426,083	44.38	51.48	-	219,354
3.3330 - 18.7500	256,724	47.03	82.41	-	211,568
18.7500 - 100	43,715	48.74	125.03	-	54,658
100	22,827	72.55	125.13	-	28,564
Total Hire Purchase Exposures	3,860,447			-	1,124,688
Other Retail Exposures					
0.0000 - 0.5900	11,948,480	20.00	13.64	491,722	1,629,756
0.5900 - 3.3330	12,980,703	23.06	22.03	4,627,414	2,860,289
3.3330 - 18.7500	1,432,177	19.76	30.18	325,065	432,260
18.7500 - 100	477,351	27.99	65.34	21,282	311,919
100	354,697	39.69	103.22	5,654	366,117
Total Other Retail Exposures	27,193,408			5,471,137	5,600,341
Total Retail Exposures	79,008,418			9,047,539	15,526,078
As at 31.12.2022					
<u>Retail Exposures</u>					
Residential Mortgages					
0.0000 - 0.5900	20,178,177	15.69	12.30	43,703	2,482,437
0.5900 - 3.3330	14,136,330	15.79	16.78	293,723	2,372,248
3.3330 - 18.7500	501,831	18.01	71.22	4,692	357,411
18.7500 - 100	281,126	14.19	79.78	390	224,283
100	146,024	37.69	67.22	904	98,153
Total for Residential Mortgages Exposures	35,243,488			343,412	5,534,532
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	5,775,936	57.61	8.74	8,610,731	504,994
0.5900 - 3.3330	4,708,196	56.76	27.47	3,589,866	1,293,507
3.3330 - 18.7500	1,272,404	57.66	84.53	262,794	1,075,579
18.7500 - 100	106,354	57.65	160.58	44,975	170,781
100	44,505	56.52	145.43	492	64,722
Total for Qualifying Revolving Retail Exposures	11,907,395			12,508,858	3,109,583
Hire Purchase Exposures					
0.0000 - 0.5900	3,732,358	39.73	18.95	-	707,211
0.5900 - 3.3330	460,438	43.94	50.16	-	230,965
3.3330 - 18.7500	281,622	46.05	79.72	-	224,509
18.7500 - 100	46,845	47.60	121.94	-	57,123
100	25,164	72.37	123.16	-	30,991
Total Hire Purchase Exposures	4,546,427			-	1,250,799
Other Retail Exposures					
0.0000 - 0.5900	12,384,808	19.76	13.45	3,433,031	1,666,361
0.5900 - 3.3330	13,912,502	22.09	21.13	1,873,232	2,939,372
3.3330 - 18.7500	1,604,438	18.42	28.24	357,000	453,026
18.7500 - 100	453,922	25.52	59.60	36,655	270,558
100	299,073	37.30	87.80	7,372	262,581
Total Other Retail Exposures	28,654,743			5,707,290	5,591,898
Total Retail Exposures	80,352,053			18,559,560	15,486,812

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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 30.06.2023					
Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	31,862,368	16.67	13.07	918,819	4,165,758
0.5900 - 3.3330	27,350,784	17.66	19.95	482,166	5,457,816
3.3330 - 18.7500	1,664,144	21.13	79.00	113,696	1,314,642
18.7500 - 100	545,906	16.68	94.60	3,768	516,424
100	214,139	47.16	65.27	1,932	139,770
Total for Residential Mortgages Exposures	61,637,341			1,520,381	11,594,410
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	1,742,552	52.95	8.25	2,362,513	143,831
0.5900 - 3.3330	2,300,549	51.11	25.72	1,678,509	591,812
3.3330 - 18.7500	694,682	55.85	77.07	173,637	535,358
18.7500 - 100	57,779	51.12	140.22	8,790	81,019
100	48,332	51.52	152.98	186	73,938
Total for Qualifying Revolving Retail Exposures	4,843,894			4,223,635	1,425,958
Hire Purchase Exposures					
0.0000 - 0.5900	41,166,082	40.80	16.25	-	6,690,992
0.5900 - 3.3330	4,493,922	43.30	48.14	-	2,163,480
3.3330 - 18.7500	2,102,117	45.73	80.67	-	1,695,802
18.7500 - 100	337,806	47.45	121.43	-	410,211
100	144,342	70.62	122.92	-	177,425
Total Hire Purchase Exposures	48,244,269			-	11,137,910
Other Retail Exposures					
0.0000 - 0.5900	21,027,836	24.33	16.30	3,537,740	3,427,720
0.5900 - 3.3330	41,657,612	21.27	21.15	4,663,682	8,808,958
3.3330 - 18.7500	8,541,879	14.66	22.25	980,787	1,900,640
18.7500 - 100	1,757,628	18.89	44.31	54,469	778,739
100	813,932	35.26	93.78	14,795	763,343
Total Other Retail Exposures	73,798,887			9,251,473	15,679,400
Total Retail Exposures	188,524,391			14,995,489	39,837,678

As at 31.12.2022

Retail Exposures					
Residential Mortgages					
0.0000 - 0.5900	30,498,013	16.68	13.08	893,317	3,987,837
0.5900 - 3.3330	25,605,177	17.65	19.78	425,559	5,065,430
3.3330 - 18.7500	1,502,729	21.58	81.03	114,306	1,217,671
18.7500 - 100	367,515	16.77	95.41	6,348	350,638
100	159,703	38.97	74.02	336	118,216
Total for Residential Mortgages Exposures	58,133,137			1,439,866	10,739,792
Qualifying Revolving Retail Exposures					
0.0000 - 0.5900	1,658,155	52.71	8.31	2,215,318	137,781
0.5900 - 3.3330	2,219,212	51.36	25.57	1,682,506	567,350
3.3330 - 18.7500	630,899	56.21	77.28	171,022	487,557
18.7500 - 100	53,978	52.62	144.93	8,950	78,233
100	30,929	48.86	139.32	147	43,090
Total for Qualifying Revolving Retail Exposures	4,593,173			4,077,943	1,314,011
Hire Purchase Exposures					
0.0000 - 0.5900	40,213,508	41.03	16.31	-	6,557,293
0.5900 - 3.3330	3,907,113	43.61	48.40	-	1,891,021
3.3330 - 18.7500	1,897,706	46.03	80.39	-	1,525,551
18.7500 - 100	286,880	48.12	123.13	-	353,234
100	107,378	72.33	124.90	-	134,111
Total Hire Purchase Exposures	46,412,585			-	10,461,210
Other Retail Exposures					
0.0000 - 0.5900	20,095,236	23.90	15.99	3,288,833	3,214,219
0.5900 - 3.3330	41,915,349	19.65	19.51	4,104,141	8,176,269
3.3330 - 18.7500	8,880,755	12.94	19.75	871,290	1,753,783
18.7500 - 100	1,696,292	15.84	37.22	46,177	631,417
100	530,447	34.49	88.01	10,395	466,825
Total Other Retail Exposures	73,118,079			8,320,836	14,242,513
Total Retail Exposures	182,256,974			13,838,645	36,757,526

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3.5 SPECIALISED LENDING EXPOSURE UNDER SUPERVISORY SLOTTING CRITERIA

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 for Maybank Group

Maybank Group

30 June 2023

<u>Supervisory Categories / Risk-Weights</u> (RM'000)	Strong	Good	Satisfactory	Weak	Default	Total
Specialised Lending Exposures						
Project Finance	5,566	481,833	44,238	-	-	531,636
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
Risk-Weighted Assets	5,566	481,833	44,238	-	-	531,636

31 December 2022

<u>Supervisory Categories / Risk-Weights</u> (RM'000)	Strong	Good	Satisfactory	Weak	Default	Total
Specialised Lending Exposures						
Project Finance	10,686	52,101	42,750	-	-	105,537
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
Risk-Weighted Assets	10,686	52,101	42,750	-	-	105,537

Table 24: Disclosure on Specialised Lending Exposure under the Supervisory Slotting Criteria for Maybank

Maybank

30 June 2023

<u>Supervisory Categories / Risk-Weights</u> (RM'000)	Strong	Good	Satisfactory	Weak	Default	Total
Specialised Lending Exposures						
Project Finance	5,497	455,566	18	-	-	461,081
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
Risk-Weighted Assets	5,497	455,566	18	-	-	461,081

31 December 2022

<u>Supervisory Categories / Risk-Weights</u> (RM'000)	Strong	Good	Satisfactory	Weak	Default	Total
Specialised Lending Exposures						
Project Finance	10,609	25,208	4	-	-	35,821
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
Risk-Weighted Assets	10,609	25,208	4	-	-	35,821

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Table 25: Disclosure on Specialised Lending Exposure under the Supervisory Slotting Criteria for Maybank Islamic

Maybank Islamic Berhad

30 June 2023

<u>Supervisory Categories /</u> <u>Risk-Weights</u> (RM'000)	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposures</u>						
Project Finance	68	26,267	44,220	-	-	70,555
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
Risk-Weighted Assets	68	26,267	44,220	-	-	70,555

31 December 2022

<u>Supervisory Categories /</u> <u>Risk-Weights</u> (RM'000)	Strong	Good	Satisfactory	Weak	Default	Total
<u>Specialised Lending Exposures</u>						
Project Finance	77	26,893	42,746	-	-	69,716
Object Finance	-	-	-	-	-	-
Commodities Finance	-	-	-	-	-	-
Income Producing Real Estate	-	-	-	-	-	-
Risk-Weighted Assets	77	26,893	42,746	-	-	69,716

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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
As at 30.06.2023				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	175,043,426	-	-	-
Public Sector Entities	3,724,027	-	368	-
Banks, Development Financial Institutions & MDBs	1,495,272	-	-	-
Insurance Cos, Securities Firms & Fund Managers	502,561	-	6,871	-
Corporates	21,938,844	54,117	5,652,031	-
Regulatory Retail	24,840,530	1,803,578	1,405,719	-
Residential Mortgages	1,744,348	-	5,485	-
Higher Risk Assets	3,160	-	-	-
Other Assets	17,790,651	312	-	-
Securitisation Exposures	-	-	-	-
Equity Exposures	1,136,231	-	-	-
Defaulted Exposures	546,885	-	1,576	-
Total On-Balance Sheet Exposures	248,765,935	1,858,007	7,072,050	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	2,336,813	-	80,291	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,813,145	689	275,001	-
Defaulted Exposures	6,916	-	-	-
Total Off-Balance Sheet Exposures	8,156,874	689	355,292	-
Total On and Off-Balance Sheet Exposures	256,922,809	1,858,696	7,427,342	-
As at 31.12.2022				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	169,759,341	-	-	-
Public Sector Entities	3,921,009	35,295	368	-
Banks, Development Financial Institutions & MDBs	686,662	-	-	-
Insurance Cos, Securities Firms & Fund Managers	526,415	-	-	-
Corporates	20,626,532	79,621	5,022,256	-
Regulatory Retail	24,071,534	1,922,995	1,416,252	-
Residential Mortgages	1,634,613	-	5,096	-
Higher Risk Assets	2,965	-	-	-
Other Assets	18,177,541	361	-	-
Securitisation Exposures	-	-	-	-
Equity Exposures	415,286	-	-	-
Defaulted Exposures	297,164	-	581	-
Total On-Balance Sheet Exposures	240,119,062	2,038,272	6,444,553	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,840,048	-	55,174	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,325,925	279	226,496	-
Defaulted Exposures	6,574	-	-	-
Total Off-Balance Sheet Exposures	5,172,547	279	281,670	-
Total On and Off-Balance Sheet Exposures	245,291,609	2,038,551	6,726,223	-

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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
As at 30.06.2023				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	103,079,228	-	-	-
Public Sector Entities	2,981,360	-	-	-
Banks, Development Financial Institutions & MDBs	1,485,689	-	-	-
Insurance Cos, Securities Firms & Fund Managers	364,792	-	6,871	-
Corporates	12,317,834	942	1,515,697	-
Regulatory Retail	1,419,293	-	209,857	-
Residential Mortgages	1,160,255	-	4,965	-
Higher Risk Assets	-	-	-	-
Other Assets	9,554,077	-	-	-
Securitisation Exposures	-	-	-	-
Equity Exposures	1,123,662	-	-	-
Defaulted Exposures	41,715	-	1,227	-
Total On-Balance Sheet Exposures	133,527,905	942	1,738,617	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,753,113	-	1,777	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,922,825	-	135,822	-
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	6,675,938	-	137,599	-
Total On and Off-Balance Sheet Exposures	140,203,843	942	1,876,216	-
As at 31.12.2022				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	101,128,389	-	-	-
Public Sector Entities	3,209,989	35,295	-	-
Banks, Development Financial Institutions & MDBs	677,791	-	-	-
Insurance Cos, Securities Firms & Fund Managers	160,273	-	-	-
Corporates	11,491,510	34,113	1,355,774	-
Regulatory Retail	1,617,238	-	218,802	-
Residential Mortgages	1,034,404	-	4,557	-
Higher Risk Assets	-	-	-	-
Other Assets	10,801,107	-	-	-
Securitisation Exposures	-	-	-	-
Equity Exposures	359,874	-	-	-
Defaulted Exposures	29,303	-	450	-
Total On-Balance Sheet Exposures	130,509,878	69,408	1,579,583	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,266,278	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,209,997	-	136,472	-
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	3,476,275	-	136,472	-
Total On and Off-Balance Sheet Exposures	133,986,153	69,408	1,716,055	-

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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
As at 30.06.2023				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	37,383,452	-	-	-
Public Sector Entities	53,414	-	368	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	13	-	-	-
Corporates	624,089	3,320	143,304	-
Regulatory Retail	1,593,670	-	585,290	-
Residential Mortgages	569,781	-	520	-
Higher Risk Assets	36	-	-	-
Other Assets	829,034	-	-	-
Equity Exposure	1,250	-	-	-
Defaulted Exposures	71,264	-	125	-
Total On-Balance Sheet Exposures	41,126,003	3,320	729,607	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	12,421	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	100,053	500	25,774	-
Total Off-Balance Sheet Exposures	112,474	500	25,774	-
Total On and Off-Balance Sheet Exposures	41,238,477	3,820	755,381	-
As at 31.12.2022				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	40,548,253	-	-	-
Public Sector Entities	60,462	-	368	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	14	-	-	-
Corporates	592,350	1,309	133,343	-
Regulatory Retail	1,722,566	-	617,163	-
Residential Mortgages	578,756	-	539	-
Higher Risk Assets	36	-	-	-
Other Assets	1,219,344	-	-	-
Equity Exposure	1,250	-	-	-
Defaulted Exposures	29,519	-	112	-
Total On-Balance Sheet Exposures	44,752,550	1,309	751,525	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	6,238	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	102,608	-	23,419	-
Total Off-Balance Sheet Exposures	108,846	-	23,419	-
Total On and Off-Balance Sheet Exposures	44,861,396	1,309	774,944	-

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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
As at 30.06.2023				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	26,600,963	25,074,874	406	37,081
Banks, Development Financial Institutions & MDBs	26,199,257	258,529	188,200	-
Corporate Exposures	251,470,809	21,300,966	4,114,026	53,021,494
a) Corporates (excluding Specialised Lending and firm-size adjustment)	189,421,381	19,122,147	2,405,642	30,205,449
b) Corporates (with firm-size adjustment)	56,705,250	2,178,819	1,701,554	22,779,973
c) Specialised Lending (Own PD Approach)				
- Project Finance	4,553,728	-	6,830	36,072
d) Specialised Lending (Slotting Approach)				
- Project Finance	790,450	-	-	-
Retail Exposures	280,126,802	-	-	-
a) Residential Mortgages	126,358,405	-	-	-
b) Qualifying Revolving Retail Exposures	10,735,012	-	-	-
c) Hire Purchase Exposures	60,531,326	-	-	-
d) Other Retail Exposures	82,502,059	-	-	-
Defaulted Exposures	11,275,309	-	17,118	1,181,662
Total On-Balance Sheet Exposures	595,673,140	46,634,369	4,319,750	54,240,237
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	17,130,223	-	783,849	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	100,773,213	1,337,858	3,290,925	5,491,680
Defaulted Exposures	548,059	-	7,650	7,491
Total Off-Balance Sheet Exposures	118,451,495	1,337,858	4,082,424	5,499,171
Total On and Off-Balance Sheet Exposures	714,124,635	47,972,227	8,402,174	59,739,408
As at 31.12.2022				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	26,852,435	25,211,756	1,974	40,393
Banks, Development Financial Institutions & MDBs	27,987,163	244,330	387,372	-
Corporate Exposures	240,789,193	21,695,261	4,609,313	51,636,205
a) Corporates (excluding Specialised Lending and firm-size adjustment)	178,671,231	19,138,566	2,818,108	29,156,929
b) Corporates (with firm-size adjustment)	56,581,534	2,556,695	1,781,491	22,439,199
c) Specialised Lending (Own PD Approach)				
- Project Finance	5,280,604	-	9,714	40,077
d) Specialised Lending (Slotting Approach)				
- Project Finance	255,824	-	-	-
Retail Exposures	275,997,686	-	-	-
a) Residential Mortgages	124,831,035	-	-	-
b) Qualifying Revolving Retail Exposures	10,496,395	-	-	-
c) Hire Purchase Exposures	54,220,515	-	-	-
d) Other Retail Exposures	86,449,741	-	-	-
Defaulted Exposures	11,320,209	-	6,457	1,062,399
Total On-Balance Sheet Exposures	582,946,686	47,151,347	5,005,116	52,738,997
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	14,186,754	-	880,031	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	96,016,155	1,613,177	5,243,444	4,569,474
Defaulted Exposures	660,925	-	4,244	26,208
Total Off-Balance Sheet Exposures	110,863,834	1,613,177	6,127,719	4,595,682
Total On and Off-Balance Sheet Exposures	693,810,520	48,764,524	11,132,835	57,334,679

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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
As at 30.06.2023				
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	21,068,298	20,112,295	-	-
Banks, Development Financial Institutions & MDBs	55,163,651	258,529	-	-
Corporate Exposures	174,776,527	13,502,298	1,910,748	34,198,691
a) Corporates (excluding Specialised Lending and firm-size adjustment)	144,284,165	13,260,132	996,354	24,289,151
b) Corporates (with firm-size adjustment)	26,592,134	242,166	907,564	9,894,183
c) Specialised Lending (Own PD Approach)				
- Project Finance	3,167,379	-	6,830	15,357
d) Specialised Lending (Slotting Approach)				
- Project Finance	732,849	-	-	-
Retail Exposures	67,954,825	-	-	-
a) Residential Mortgages	35,731,606	-	-	-
b) Qualifying Revolving Retail Exposures	6,001,339	-	-	-
c) Hire Purchase Exposures	3,837,620	-	-	-
d) Other Retail Exposures	22,384,260	-	-	-
Defaulted Exposures	7,576,983	-	8,096	759,471
Total On-Balance Sheet Exposures	326,540,284	33,873,122	1,918,844	34,958,162
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	17,161,579	-	1,323,286	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	62,226,609	840,852	2,390,372	4,139,395
Defaulted Exposures	522,722	-	5,324	6,374
Total Off-Balance Sheet Exposures	79,910,910	840,852	3,718,982	4,145,769
Total On and Off-Balance Sheet Exposures	406,451,194	34,713,974	5,637,826	39,103,931
As at 31.12.2022				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	18,797,051	18,455,513	-	-
Banks, Development Financial Institutions & MDBs	56,656,244	244,330	-	-
Corporate Exposures	162,244,191	13,195,207	2,349,830	33,917,077
a) Corporates (excluding Specialised Lending and firm-size adjustment)	130,436,791	12,884,751	1,309,961	22,770,942
b) Corporates (with firm-size adjustment)	27,956,701	310,456	1,033,228	11,130,778
c) Specialised Lending (Own PD Approach)				
- Project Finance	3,648,386	-	6,641	15,357
d) Specialised Lending (Slotting Approach)				
- Project Finance	202,313	-	-	-
Retail Exposures	69,185,249	-	-	-
a) Residential Mortgages	35,049,365	-	-	-
b) Qualifying Revolving Retail Exposures	6,039,045	-	-	-
c) Hire Purchase Exposures	4,521,263	-	-	-
d) Other Retail Exposures	23,575,576	-	-	-
Defaulted Exposures	7,969,397	-	2,279	717,671
Total On-Balance Sheet Exposures	314,852,132	31,895,050	2,352,109	34,634,748
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	14,290,606	-	1,089,289	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	59,357,026	1,179,493	4,333,004	3,442,435
Defaulted Exposures	620,783	-	4,204	20,482
Total Off-Balance Sheet Exposures	74,268,415	1,179,493	5,426,497	3,462,917
Total On and Off-Balance Sheet Exposures	389,120,547	33,074,543	7,778,606	38,097,665

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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
As at 30.06.2023				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	21,646,051	20,334,652	406	37,081
Banks, Development Financial Institutions & MDBs	8,968,281	-	-	-
Corporate Exposures	60,289,738	7,802,280	906,626	13,732,583
a) Corporates (excluding Specialised Lending and firm-size adjustment)	39,579,403	7,019,536	296,829	5,150,295
b) Corporates (with firm-size adjustment)	18,931,860	782,744	609,797	8,561,573
c) Specialised Lending (Own PD Approach)				
- Project Finance	1,720,874	-	-	20,715
d) Specialised Lending (Slotting Approach)				
- Project Finance	57,601	-	-	-
Retail Exposures	176,492,529	-	-	-
a) Residential Mortgages	59,913,723	-	-	-
b) Qualifying Revolving Retail Exposures	2,987,829	-	-	-
c) Hire Purchase Exposures	48,099,927	-	-	-
d) Other Retail Exposures	65,491,050	-	-	-
Defaulted Exposures	6,989,653	-	4,781	237,340
Total On-Balance Sheet Exposures	274,386,252	28,136,932	911,813	14,007,004
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	823,267	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	29,836,210	1,285,251	1,774,505	1,115,240
Defaulted Exposures	20,806	-	536	1,116
Total Off-Balance Sheet Exposures	30,680,283	1,285,251	1,775,041	1,116,356
Total On and Off-Balance Sheet Exposures	305,066,535	29,422,183	2,686,854	15,123,360
As at 31.12.2022				
<u>On-Balance Sheet Exposures</u>				
Public Sector Entities	21,613,110	20,313,968	1,974	40,393
Banks, Development Financial Institutions & MDBs	16,744,683	-	200,000	-
Corporate Exposures	63,232,857	9,053,521	895,297	12,382,346
a) Corporates (excluding Specialised Lending and firm-size adjustment)	42,872,502	8,201,298	324,774	4,800,062
b) Corporates (with firm-size adjustment)	18,674,626	852,223	567,450	7,557,564
c) Specialised Lending (Own PD Approach)				
- Project Finance	1,632,218	-	3,073	24,720
d) Specialised Lending (Slotting Approach)				
- Project Finance	53,511	-	-	-
Retail Exposures	171,595,906	-	-	-
a) Residential Mortgages	56,541,623	-	-	-
b) Qualifying Revolving Retail Exposures	2,846,520	-	-	-
c) Hire Purchase Exposures	46,305,207	-	-	-
d) Other Retail Exposures	65,902,556	-	-	-
Defaulted Exposures	6,648,775	-	4,149	171,754
Total On-Balance Sheet Exposures	279,835,331	29,367,489	1,101,420	12,594,493
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	630,656	-	-	-
Off- balance sheet exposures other than OTC derivatives or credit derivatives	28,107,579	1,590,203	1,774,040	942,537
Defaulted Exposures	255,641	-	40	5,727
Total Off-Balance Sheet Exposures	28,993,876	1,590,203	1,774,080	948,264
Total On and Off-Balance Sheet Exposures	308,829,207	30,957,692	2,875,500	13,542,757

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3.7 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 Institutions (“ECAI”) ratings and the prescribed risk-weights based on asset classes are used in the computation of regulatory capital.

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

The table 32 shows the risk-weights applicable for Banking Institutions and Corporates under the Standardised Approach:

Table 32: 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 33 shows the risk-weights applicable for Banking Institutions and Corporates under the Standardised Approach for Short-term ratings:

Table 33: 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 34 to 36 show the disclosure on risk-weights under Standardised Approach for the Group, the Bank and Maybank Islamic, respectively. Table 37 to 39 further show the rated exposures by ECAIs for the Group, the Bank and Maybank Islamic respectively.

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Table 34: 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		Total Risk Weighted Asset
	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	Mitigation	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2023													
0%	164,775,149	3,291,206	1,054,368	-	52,735	1,803,767	-	-	7,049,120	-	-	178,026,345	-
20%	8,618,069	298,589	440,904	14	326,840	-	-	-	1,276,398	-	-	10,960,814	2,192,163
35%	-	-	-	-	-	-	1,601,108	-	-	-	-	1,601,108	560,388
50%	3,728,393	-	-	-	3,360	11,043	139,869	-	-	-	-	3,882,665	1,941,333
75%	-	-	-	-	-	21,179,118	8,998	-	-	-	-	21,188,116	15,891,086
100%	1,298,744	137,794	-	716,322	18,633,786	1,223,505	6,148	-	9,983,101	-	1,090,196	33,089,596	33,089,595
150%	473,853	-	-	-	125,282	99,336	-	3,160	13,055	-	46,035	760,721	1,141,082
Total	178,894,208	3,727,589	1,495,272	716,336	19,142,003	24,316,769	1,756,123	3,160	18,321,674	-	1,136,231	249,509,365	54,815,647
As at 31.12.2022													
0%	161,025,449	3,458,793	657,426	-	79,141	1,923,274	-	-	8,897,370	-	-	176,041,453	-
20%	5,040,448	286,371	29,236	15	688,078	-	-	-	930,272	-	-	6,974,420	1,394,884
35%	-	-	-	-	-	-	1,526,225	-	-	-	-	1,526,225	534,179
50%	3,694,781	-	25,877	-	9,529	13,522	116,111	-	-	-	-	3,859,820	1,929,910
75%	-	-	-	-	-	20,247,159	3,041	-	-	-	-	20,250,200	15,187,650
100%	1,020,921	179,232	-	716,878	17,003,420	1,181,483	638	-	8,921,572	-	166,924	29,191,068	29,191,068
150%	445,845	-	-	-	11,535	9,917	-	3,027	3,513	-	248,362	722,199	1,083,300
Total	171,227,444	3,924,396	712,539	716,893	17,791,703	23,375,355	1,646,015	3,027	18,752,727	-	415,286	238,565,385	49,320,991

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

	Exposures after Netting and Credit Risk Mitigation												
	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	Total Exposures after Netting & Credit Risk Mitigation	Total RWA
Risk-Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2023													
0%	99,476,047	2,601,954	1,054,368	-	-	-	-	-	5,274,898	-	-	108,407,267	-
20%	4,567,991	257,887	431,321	14	325,901	-	-	-	1,207,068	-	-	6,790,182	1,358,036
35%	-	-	-	-	-	-	1,065,749	-	-	-	-	1,065,749	373,012
50%	2,318,823	-	-	-	-	362	89,484	-	-	-	-	2,408,669	1,204,334
75%	-	-	-	-	-	1,045,927	6,729	-	-	-	-	1,052,656	789,492
100%	20,476	122,816	-	570,527	12,851,624	185,957	1,502	-	3,163,095	-	1,088,333	18,004,330	18,004,331
150%	473,853	-	-	-	99,196	4,293	-	-	-	-	35,330	612,672	919,008
Total	106,857,190	2,982,657	1,485,689	570,541	13,276,721	1,236,539	1,163,464	-	9,645,061	-	1,123,663	138,341,525	22,648,213
As at 31.12.2022													
0%	97,086,059	2,808,235	657,426	-	34,100	-	-	-	6,854,417	-	-	107,440,237	-
20%	2,554,658	280,125	20,365	15	687,612	-	-	-	880,606	-	-	4,423,381	884,676
35%	-	-	-	-	-	-	971,353	-	-	-	-	971,353	339,974
50%	2,190,195	-	25,877	-	9,453	379	65,220	-	-	-	-	2,291,124	1,145,562
75%	-	-	-	-	-	1,236,819	317	-	-	-	-	1,237,136	927,852
100%	250,752	123,104	-	342,487	11,046,489	181,925	256	-	3,152,939	-	165,465	15,263,417	15,263,417
150%	445,845	-	-	-	3,046	88	-	62	-	-	194,409	643,450	965,176
Total	102,527,509	3,211,464	703,668	342,502	11,780,700	1,419,211	1,037,146	62	10,887,962	-	359,874	132,270,098	19,526,657

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Table 36: 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 &	Total Risk
	Sovereigns & Central Banks	PSEs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity	Credit Risk Mitigation	Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 30.06.2023											
0%	33,438,069	-	-	2,881	-	-	-	583,726	-	34,024,676	-
20%	3,993,702	40,703	-	939	-	-	-	-	-	4,035,344	807,069
35%	-	-	-	-	-	529,975	-	-	-	529,975	185,491
50%	-	-	-	-	73	41,456	-	-	-	41,529	20,765
75%	-	-	-	-	355,490	2,268	-	-	-	357,758	268,318
100%	-	14,978	7,602	516,652	701,900	4,470	-	245,433	-	1,491,035	1,491,035
150%	-	-	-	1,235	256	-	36	-	1,250	2,777	4,166
Total	37,431,771	55,681	7,602	521,707	1,057,719	578,169	36	829,159	1,250	40,483,094	2,776,844
As at 31.12.2022											
0%	38,167,887	-	-	842	-	-	-	769,000	-	38,937,729	-
20%	2,432,600	6,247	-	467	-	-	-	-	-	2,439,314	487,863
35%	-	-	-	-	-	549,212	-	-	-	549,212	192,224
50%	-	-	-	-	150	35,097	-	-	-	35,247	17,624
75%	-	-	-	-	405,975	2,724	-	-	-	408,699	306,524
100%	-	56,128	8,006	491,897	707,978	26	-	450,409	-	1,714,444	1,714,444
150%	-	-	-	397	125	-	36	-	1,250	1,808	2,711
Total	40,600,487	62,375	8,006	493,603	1,114,228	587,059	36	1,219,409	1,250	44,086,453	2,721,390

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Table 37: Disclosure on Rated Exposures according to Ratings by ECAI for Maybank Group

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2023						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	3,291,206	298,589	-	-	137,794	3,727,589
Insurance Cos, Securities Firms & Fund Managers	-	14	-	-	716,322	716,336
Corporates	52,735	326,840	3,360	125,282	18,633,786	19,142,003
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	164,775,149	8,618,069	3,728,393	473,853	1,298,744	178,894,208
C) Ratings of Banking Institutions :						
Banks, MDBs and FDIs	1,054,368	440,904	-	-	-	1,495,272
Total Exposures	169,173,458	9,684,416	3,731,753	599,135	20,786,646	203,975,408
As at 31.12.2022						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	3,458,793	286,371	-	-	179,232	3,924,396
Insurance Cos, Securities Firms & Fund Managers	-	15	-	-	716,878	716,893
Corporates	79,141	688,078	9,529	11,535	17,003,420	17,791,703
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	161,025,449	5,040,448	3,694,781	445,845	1,020,921	171,227,444
C) Ratings of Banking Institutions :						
Banks, MDBs and FDIs	657,426	29,236	25,877	-	-	712,539
Total Exposures	165,220,809	6,044,148	3,730,187	457,380	18,920,451	194,372,975

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

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2023						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	2,601,954	257,887	-	-	122,816	2,982,657
Insurance Cos, Securities Firms & Fund Managers	-	14	-	-	570,527	570,541
Corporates	-	325,901	-	99,196	12,851,624	13,276,721
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	99,476,047	4,567,991	2,318,823	473,853	20,476	106,857,190
C) Ratings of Banking Institutions :						
Banks, MDBs and FDIs	1,054,368	431,321	-	-	-	1,485,689
Total Exposures	103,132,369	5,583,114	2,318,823	573,049	13,565,443	125,172,798
As at 31.12.2022						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	2,808,235	280,125	-	-	123,104	3,211,464
Insurance Cos, Securities Firms & Fund Managers	-	15	-	-	342,487	342,502
Corporates	34,100	687,612	9,453	3,046	11,046,489	11,780,700
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	97,086,059	2,554,658	2,190,195	445,845	250,752	102,527,509
C) Ratings of Banking Institutions :						
Banks, MDBs and FDIs	657,426	20,365	25,877	-	-	703,668
Total Exposures	100,585,820	3,542,775	2,225,525	448,891	11,762,832	118,565,843

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Table 39: Disclosure on Rated Exposures according to Ratings by ECAI for Maybank Islamic

Exposure Class	Rating Categories					Total RM'000
	1 RM'000	2 RM'000	3 RM'000	4 RM'000	5 RM'000	
As at 30.06.2023						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	-	40,703	-	-	14,978	55,681
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	7,602	7,602
Corporates	2,881	939	-	1,235	516,652	521,707
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	33,438,069	3,993,702	-	-	-	37,431,771
Total Exposures	33,440,950	4,035,344	-	1,235	539,232	38,016,761
As at 31.12.2022						
On and Off-Balance Sheet Exposures						
Rated Exposures						
A) Ratings of Corporate :						
Public Sector Entities	-	6,247	-	-	56,128	62,375
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	8,006	8,006
Corporates	842	467	-	397	491,897	493,603
B) Ratings of Sovereigns and Central Banks :						
Sovereigns and Central Banks	38,167,887	2,432,600	-	-	-	40,600,487
Total Exposures	38,168,729	2,439,314	-	397	556,031	41,164,471

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3.9 COUNTERPARTY CREDIT RISK

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

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2023			
Direct credit substitutes	8,881,871	8,881,871	6,576,981
Transaction related contingent items	16,375,870	8,271,528	4,776,827
Short-term self-liquidating trade-related contingencies	4,250,912	852,263	517,235
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	38,346,869	3,152,466	76,899
Foreign exchange related contracts	295,817,571	8,507,410	2,663,708
- One year or less	277,492,716	6,254,932	1,287,002
- Over one year to five years	13,249,954	1,374,156	783,163
- Over five years	5,074,901	878,322	593,543
Interest/profit rate related contracts	34,591,032	1,411,035	1,129,898
- One year or less	8,881,260	37,853	32,980
- Over one year to five years	19,838,283	745,959	555,276
- Over five years	5,871,489	627,223	541,642
Equity related contracts	958,101	146,801	46,091
- One year or less	958,101	146,801	46,091
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	10,260,449	245,607	109,264
- One year or less	6,175,959	78,405	36,044
- Over one year to five years	4,084,490	167,202	73,220
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	482,117,525	9,158,048	2,787,169
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	88,706,361	70,070,244	30,425,392
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,808,855	2,159,944	1,477,272
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	117,089,321	13,648,964	3,321,018
Unutilised credit card lines (for portfolios under the Standardised Approach subject to 20% CCF)	510,939	102,188	77,326
Total	1,101,715,676	126,608,369	53,985,080

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Table 40: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank Group (cont'd.)

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 31.12.2022			
Direct credit substitutes	11,792,332	11,792,332	6,488,154
Transaction related contingent items	14,553,805	7,370,135	3,999,055
Short-term self-liquidating trade-related contingencies	5,319,140	1,067,336	601,663
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	15,794,290	1,060,766	60,300
Foreign exchange related contracts	252,886,686	7,065,531	2,177,953
- One year or less	239,183,888	5,626,331	1,057,494
- Over one year to five years	9,811,965	872,024	668,379
- Over five years	3,890,833	567,176	452,080
Interest/profit rate related contracts	35,385,237	1,403,177	1,199,704
- One year or less	8,818,576	52,115	45,027
- Over one year to five years	21,676,288	838,860	727,310
- Over five years	4,890,373	512,202	427,367
Equity related contracts	1,087,602	143,968	30,904
- One year or less	1,087,602	143,968	30,904
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	10,045,207	270,716	105,803
- One year or less	5,645,940	169,874	68,342
- Over one year to five years	4,399,267	100,842	37,461
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	460,373,844	7,167,533	2,329,675
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	82,242,839	64,801,259	29,833,459
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,306,758	782,008	435,923
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	104,013,454	13,017,453	3,190,290
Unutilised credit card lines (for portfolios under the Standardised approach subject to 20% CCF)	470,834	94,166	71,113
Total	995,272,028	116,036,380	50,523,996

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Table 41: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 30.06.2023			
Direct credit substitutes	5,347,765	5,347,765	3,595,684
Transaction related contingent items	11,779,544	5,955,968	3,285,244
Short-term self-liquidating trade-related contingencies	3,124,989	625,734	409,965
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	55,420,506	3,312,512	99,409
Foreign exchange related contracts	272,214,305	7,764,303	2,251,781
- One year or less	256,382,925	5,755,094	1,086,768
- Over one year to five years	11,144,400	1,182,063	615,970
- Over five years	4,686,980	827,146	549,043
Interest/profit rate related contracts	23,952,624	923,794	726,633
- One year or less	5,048,878	13,288	8,846
- Over one year to five years	13,305,179	303,119	184,613
- Over five years	5,598,567	607,387	533,174
Equity related contracts	-	-	-
- One year or less	-	-	-
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	10,260,449	245,608	109,264
- One year or less	6,175,959	78,405	36,044
- Over one year to five years	4,084,490	167,203	73,220
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	506,476,365	9,964,574	2,833,289
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	59,016,521	44,538,598	20,802,915
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,173,378	1,890,667	1,286,262
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	59,348,508	6,012,462	948,841
Unutilised credit card lines (for portfolios under the Standardised Approach subject to 20% CCF)	24,316	4,863	3,644
Total	1,010,139,270	86,586,848	36,352,931

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Table 41: Disclosure on Off-Balance Sheet and Counterparty Credit Risk Exposure for Maybank (cont'd.)

Nature of Item	Principal/ Notional Amount RM'000	Credit Equivalent Amount RM'000	RWA RM'000
As at 31.12.2022			
Direct credit substitutes	8,417,835	8,417,835	4,113,690
Transaction related contingent items	10,650,510	5,393,107	2,815,646
Short-term self-liquidating trade-related contingencies	4,389,936	879,558	506,456
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	27,084,096	1,426,290	117,630
Foreign exchange related contracts	237,599,074	6,603,775	1,859,487
- One year or less	226,262,040	5,359,842	886,278
- Over one year to five years	7,701,720	705,831	547,387
- Over five years	3,635,314	538,102	425,822
Interest/profit rate related contracts	25,374,245	930,127	784,486
- One year or less	5,273,397	17,099	11,359
- Over one year to five years	15,320,475	410,726	350,067
- Over five years	4,780,373	502,302	423,060
Equity related contracts	-	-	-
- One year or less	-	-	-
- Over one year to five years	-	-	-
- Over five years	-	-	-
Commodity contracts	10,045,207	270,716	105,803
- One year or less	5,645,940	169,874	68,342
- Over one year to five years	4,399,267	100,842	37,461
- Over five years	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	481,414,129	7,750,739	2,428,472
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	52,448,328	39,595,776	20,129,633
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	981,637	594,781	379,416
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	53,204,225	5,877,647	958,706
Unutilised credit card lines (for portfolios under the Standardised Approach subject to 20% CCF)	21,695	4,339	3,217
Total	911,630,917	77,744,690	34,202,642

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Table 42: 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
As at 30.06.2023			
Direct credit substitutes	2,842,608	2,842,608	2,473,925
Transaction related contingent items	3,954,577	2,002,439	1,310,820
Short-term self-liquidating trade-related contingencies	558,242	112,993	34,296
Commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions	959,625	39,527	-
Foreign exchange related contracts	4,207,590	302,869	179,250
- One year or less	2,176,267	87,761	55,560
- Over one year to five years	1,643,505	172,806	105,223
- Over five years	387,818	42,302	18,467
Interest/profit rate related contracts	1,788,888	11,811	5,692
- One year or less	1,653,120	1,653	1,224
- Over one year to five years	25,768	258	146
- Over five years	110,000	9,900	4,322
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	22,219,566	521,009	117,251
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	27,930,760	23,043,042	8,239,681
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	519	519	90
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	8,582,962	1,915,307	363,537
Unutilised credit card lines (for portfolios under the Standardised Approach subject to 20% CCF)	3,167	633	615
Total	73,048,504	30,792,757	12,725,157
As at 31.12.2022			
Direct credit substitutes	2,801,221	2,801,221	1,964,993
Transaction related contingent items	3,495,903	1,773,332	1,077,872
Short-term self-liquidating trade-related contingencies	460,706	94,078	28,023
Commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions	501,455	42,903	-
Foreign exchange related contracts	3,370,141	201,704	109,740
- One year or less	1,582,198	36,128	24,490
- Over one year to five years	1,532,424	137,469	75,052
- Over five years	255,519	28,107	10,198
Interest/profit rate related contracts	1,648,719	14,319	7,424
- One year or less	1,506,000	3,765	2,746
- Over one year to five years	32,719	654	372
- Over five years	110,000	9,900	4,306
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	20,034,250	420,870	87,107
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	26,606,237	21,933,882	7,719,182
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	7,874,756	1,819,903	356,347
Unutilised credit card lines (for portfolios under the Standardised Approach subject to 20% CCF)	2,550	510	510
Total	66,795,938	29,102,722	11,351,198

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4.0 MARKET RISK

4.1 NON-TRADED MARKET RISK

Tables 43 (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 43 (a) Interest Rate Risk / Rate of Return in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Earnings)

	As at 30.06.2023			As at 31.12.2022		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps	±200bps	±200bps	±200bps	±200bps	±200bps
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Impact on Earnings	1,559,482	520,778	585,206	939,202	702,920	633,922
of which,						
MYR	1,760,439	1,104,118	656,850	2,087,433	1,366,047	726,152
USD	(830,899)	(828,705)	(44,770)	(869,748)	(759,246)	(89,595)
SGD	713,691	251,534	-	(30,797)	165,895	-
IDR	(67,567)	15,790	-	(121,000)	9,830	-
OTHERS*	(16,182)	(21,959)	(26,874)	(126,686)	(79,606)	(2,635)

Table 43 (b) Interest Rate Risk / Rate of Return in the Banking Book for Maybank Group, Maybank and Maybank Islamic (Impact on Capital)

	As at 30.06.2023			As at 31.12.2022		
	Group	Bank	Maybank Islamic	Group	Bank	Maybank Islamic
	±200bps	±200bps	±200bps	±200bps	±200bps	±200bps
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Impact on Capital	(7,182,286)	(5,812,596)	(1,240,570)	(6,434,488)	(4,815,803)	(1,224,692)
of which,						
MYR	(7,565,826)	(6,289,317)	(1,269,656)	(6,432,779)	(5,196,440)	(1,231,307)
USD	1,506,874	1,361,620	26,516	1,353,796	1,326,059	2,286
SGD	(381,084)	(466,309)	-	(645,408)	(649,160)	-
IDR	(324,594)	(24,191)	-	(352,525)	(22,151)	-
OTHERS*	(417,655)	(394,400)	2,571	(357,572)	(274,111)	4,329

Notes:

1. All figures are in absolute amount except the total impact is in net aggregate amount (result from after netting off currency/position at different geographical location).
2. * Inclusive of GBP, HKD, BND, VND, CNY, EUR, PHP and other currencies.

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4.2 CAPITAL TREATMENT FOR MARKET RISK

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

4.3 EQUITY RISK IN BANKING BOOK

Table 44: Equities Disclosures for Banking Book Positions for Maybank Group

Equity Type	As at 30.06.2023		As at 31.12.2022	
	EAD RM'000	RWA RM'000	EAD RM'000*	RWA RM'000*
Publicly traded	33,159	33,159	20,220	20,220
Privately held	1,103,072	1,126,090	395,066	519,247

	RM'000	RM'000 *
Total Net Unrealised Gains/(Losses)	(113,103)	(85,287)
Cumulative realised gains arising from sales and liquidations in the reporting period	29,775	29,599

*restated

Table 45: Equities Disclosures for Banking Book Positions for Maybank

Equity Type	As at 30.06.2023		As at 31.12.2022	
	EAD RM'000	RWA RM'000	EAD RM'000*	RWA RM'000*
Publicly traded	31,295	31,295	18,760	18,760
Privately held	1,092,367	1,110,032	341,113	438,318

	RM'000	RM'000 *
Total Net Unrealised Gains/(Losses)	(168,944)	(140,113)
Cumulative realised gains arising from sales and liquidations in the reporting period	13,976	13,800

*restated

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5.0 NON-FINANCIAL RISK

5.1 CAPITAL TREATMENT FOR OPERATIONAL RISK

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

6.0 SHARIAH GOVERNANCE

6.1 RECTIFICATION PROCESS OF SHARIAH NON-COMPLIANT INCOME

As at 30 June 2023, there was no Shariah Non-Compliance (SNC) incident recorded by Maybank Islamic Berhad.

However, there was 1 SNC incident reported by Maybank Investment Bank Berhad (MIBB) involving a total of RM247,939 handling fee income being purified.

7.0 INVESTMENT ACCOUNT (“IA”)

Maybank Islamic’s Unrestricted Mudarabah Investment Account (“UA”)

UA Performance

The gross exposure of the financing funded by UA as at 30 June 2023 was RM27,562,143,758. 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 2023	%
Return on Assets (ROA)	4.18%
Average Net Distributable Income	4.10%
Average Net Distributable Income Attributable to the IAH	1.59%
Average Profit Sharing Ratio to the IAH	38.76%
	RM'000
Impaired assets funded by UA	120,597
Financing funded by UA under Stage 1	26,827
Financing funded by UA under Stage 2	32,142
Financing funded by UA under Stage 3	15,567

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.