
**Standard Chartered Bank Malaysia Berhad
and its subsidiaries**

**Pillar 3 Disclosures
30 June 2013**



Incorporated in Malaysia with registered Company No. 115793P
*Level 16, Menara Standard Chartered
No. 30, Jalan Sultan Ismail 50250 Kuala Lumpur*

**Standard Chartered Bank Malaysia Berhad
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1.0 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised and IRB approach

Group 30 June 2013 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	3,169,849	2,997,159	2,920,434	233,635
Regulatory retail	1,740,608	1,523,950	1,076,349	86,108
Residential mortgages	15,983	15,983	5,895	472
Higher risk assets	67,022	67,022	100,535	8,043
Other assets	897,485	897,485	733,938	58,715
Defaulted exposures	63,110	55,435	84,055	6,724
Total on-balance sheet exposures	5,954,057	5,557,034	4,921,206	393,697
Off-balance sheet exposures:-				
OTC derivatives	11,505	11,505	11,385	911
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	1,321,232	1,208,242	1,115,436	89,235
Defaulted exposures	247	246	370	30
Total off-balance sheet exposures	1,332,984	1,219,993	1,127,191	90,176
Total on and off-balance sheet exposures	7,287,041	6,777,027	6,048,397	483,873
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	8,486,432	8,510,213	467,561	37,405
Banks, development financial institutions & multilateral development banks ("MDBs")	4,322,358	4,320,753	728,977	58,318
Insurance companies, securities firms & fund managers	279,641	279,641	63,133	5,051
Corporates	8,728,636	8,706,460	6,674,497	533,960
Residential mortgages	12,371,079	12,371,079	2,156,049	172,484
Qualifying revolving retail exposures	1,755,359	1,755,359	1,261,502	100,920
Other retail	5,179,102	5,179,102	3,576,854	286,148
Defaulted exposures	779,105	779,105	1,671,177	133,694
Total on-balance sheet exposures	41,901,712	41,901,712	16,599,750	1,327,980
Off-balance sheet exposures:-				
OTC derivatives	5,359,388	5,359,388	1,400,038	112,003
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	12,129,057	12,129,057	3,262,736	261,019
Defaulted exposures	19,722	19,722	9,023	722
Total off-balance sheet exposures	17,508,167	17,508,167	4,671,797	373,744
Total on and off-balance sheet exposures	59,409,879	59,409,879	21,271,547	1,701,724
(b) Large exposures risk requirement			553	44
(c) Market risk (Standardised approach)				
Interest rate risk	34,495,643	39,286,517	1,207,376	96,590
Foreign currency risk	58,795,048	58,894,028	263,939	21,115
Options risk	7,290,397	5,275,518	349,614	27,969
(d) Operational risk (Standardised approach)			3,327,406	266,192
Total RWA and capital requirements			32,468,832	2,597,507

CET1, Tier 1 and Risk-Weighted Capital ratios

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	9.26%	9.26%
Tier 1 capital ratio	10.32%	10.32%
Risk-weighted capital ratio	12.47%	12.47%

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1.0 Regulatory capital requirement (continued)

Disclosure on capital adequacy under the Standardised and IRB approach (continued)

Group	Gross exposures	Net exposures	Risk weighted assets	Minimum capital requirement at 8%
31 December 2012	RM'000	RM'000	RM'000	RM'000
Exposure class				
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	2,834,747	2,686,556	2,612,899	209,032
Regulatory retail	1,598,182	1,244,045	935,286	74,823
Residential mortgages	17,372	17,372	6,190	495
Higher risk assets	25,255	25,255	37,883	3,031
Other assets	768,028	930,289	653,956	52,316
Defaulted exposures	55,602	47,862	83,834	6,707
Total on-balance sheet exposures	5,299,186	4,951,379	4,330,048	346,404
Off-balance sheet exposures:-				
OTC derivatives	11,631	11,631	11,571	926
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	1,341,160	1,233,048	1,135,919	90,874
Defaulted exposures	235	235	352	28
Total off-balance sheet exposures	1,353,026	1,244,914	1,147,842	91,828
Total on and off-balance sheet exposures	6,652,212	6,196,293	5,477,890	438,232
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	9,380,071	9,404,071	566,012	45,281
Banks, development financial institutions & MDBs	4,250,224	4,815,818	660,592	52,847
Insurance companies, securities firms & fund managers	254,417	254,417	65,420	5,234
Corporates	7,669,240	7,079,646	4,946,476	395,718
Residential mortgages	12,140,534	12,140,534	2,099,170	167,934
Qualifying revolving retail exposures	1,907,489	1,907,489	1,312,754	105,020
Other retail	5,364,174	5,364,174	3,896,982	311,759
Defaulted exposures	747,021	747,021	1,395,038	111,603
Total on-balance sheet exposures	41,713,170	41,713,170	14,942,444	1,195,396
Off-balance sheet exposures:-				
OTC derivatives	5,129,577	5,129,577	1,302,062	104,165
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	11,164,160	11,164,160	3,105,704	248,456
Defaulted exposures	27,186	27,186	15,238	1,219
Total off-balance sheet exposures	16,320,923	16,320,923	4,423,004	353,840
Total on and off-balance sheet exposures	58,034,093	58,034,093	19,365,448	1,549,236
(b) Large exposures risk requirement			568	45
(c) Market risk (Standardised approach)	Long position	Short position		
Interest rate risk	34,243,653	36,972,114	1,052,896	84,232
Foreign currency risk	62,366,863	62,262,920	112,977	9,038
Options risk	6,663,759	4,382,293	257,898	20,632
(d) Operational risk (Standardised approach)			3,189,623	255,170
Total RWA and capital requirements			29,457,300	2,356,585

CET 1, Tier 1 and Risk-Weighted Capital ratios

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	10.93%	10.42% **
Tier 1 capital ratio	12.22%	11.71%
Risk-weighted capital ratio	13.38%	12.87%

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1.0 Regulatory capital requirement (continued)

Disclosure on capital adequacy under the Standardised and IRB approach (continued)

Bank 30 June 2013 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	2,789,085	2,620,743	2,544,018	203,521
Regulatory retail	1,344,046	1,127,634	779,053	62,324
Residential mortgages	15,983	15,983	5,895	472
Higher risk assets	25,293	25,293	37,939	3,035
Other assets	742,808	742,808	594,264	47,541
Defaulted exposures	61,171	53,496	81,427	6,514
Total on-balance sheet exposures	4,978,386	4,585,957	4,042,596	323,407
Off-balance sheet exposures:-				
OTC derivatives	11,505	11,505	11,385	911
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	1,233,271	1,120,665	1,038,027	83,042
Defaulted exposures	247	246	370	30
Total off-balance sheet exposures	1,245,023	1,132,416	1,049,782	83,983
Total on and off-balance sheet exposures	6,223,409	5,718,373	5,092,378	407,390
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	6,039,115	6,039,551	346,787	27,743
Banks, development financial institutions & MDBs	5,601,508	5,599,902	911,939	72,955
Insurance companies, securities firms & fund managers	279,346	279,346	63,025	5,042
Corporates	8,153,376	8,154,546	6,143,474	491,478
Residential mortgages	11,454,919	11,454,919	1,905,444	152,436
Qualifying revolving retail exposures	1,755,359	1,755,359	1,261,502	100,920
Other retail	4,175,134	4,175,134	2,098,306	167,864
Defaulted exposures	681,787	681,787	1,433,492	114,679
Total on-balance sheet exposures	38,140,544	38,140,544	14,163,969	1,133,117
Off-balance sheet exposures:-				
OTC derivatives	5,356,453	5,356,453	1,377,898	110,232
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	11,201,140	11,201,140	2,980,859	238,469
Defaulted exposures	19,722	19,722	9,023	722
Total off-balance sheet exposures	16,577,315	16,577,315	4,367,780	349,423
Total on and off-balance sheet exposures	54,717,859	54,717,859	18,531,749	1,482,540
(b) Large exposures risk requirement			553	44
(c) Market risk (Standardised approach)	Long position	Short position		
Interest rate risk	34,495,643	39,286,517	1,207,376	96,590
Foreign currency risk	58,795,048	58,894,028	263,939	21,115
Options risk	7,290,397	5,275,518	349,614	27,969
(d) Operational risk (Standardised approach)			3,073,801	245,904
Total RWA and capital requirements			28,519,410	2,281,552

CET1, Tier 1 and Risk-Weighted Capital ratios

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	10.43%	10.43%
Tier 1 capital ratio	11.62%	11.62%
Risk-weighted capital ratio	12.23%	12.23%

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1.0 Regulatory capital requirement (continued)

Disclosure on capital adequacy under the Standardised and IRB approach (continued)

Bank 31 December 2012 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	2,615,859	2,469,168	2,395,511	191,641
Regulatory retail	1,236,172	882,035	663,717	53,097
Residential mortgages	17,372	17,372	6,190	495
Higher risk assets	25,255	25,255	37,883	3,031
Other assets	615,265	777,526	517,276	41,382
Defaulted exposures	54,685	46,945	82,742	6,619
Total on-balance sheet exposures	4,564,608	4,218,301	3,703,319	296,265
Off-balance sheet exposures:-				
OTC derivatives	11,631	11,631	11,571	926
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	1,235,392	1,127,280	1,041,949	83,356
Defaulted exposures	235	235	352	28
Total off-balance sheet exposures	1,247,258	1,139,146	1,053,872	84,310
Total on and off-balance sheet exposures	5,811,866	5,357,447	4,757,191	380,575
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	6,582,392	6,582,392	427,417	34,193
Banks, development financial institutions & MDBs	5,411,934	5,977,528	824,783	65,983
Insurance companies, securities firms & fund managers	252,244	252,244	65,516	5,241
Corporates	7,867,146	7,301,552	5,071,102	405,688
Residential mortgages	11,550,804	11,550,804	1,944,571	155,566
Qualifying revolving retail exposures	1,907,489	1,907,489	1,312,754	105,020
Other retail	4,065,230	4,065,230	2,002,789	160,223
Defaulted exposures	658,319	658,319	1,188,828	95,106
Total on-balance sheet exposures	38,295,558	38,295,558	12,837,760	1,027,020
Off-balance sheet exposures:-				
OTC derivatives	5,120,502	5,120,502	1,274,471	101,958
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,607,911	10,607,911	2,922,323	233,786
Defaulted exposures	27,186	27,186	15,238	1,219
Total off-balance sheet exposures	15,755,599	15,755,599	4,212,032	336,963
Total on and off-balance sheet exposures	54,051,157	54,051,157	17,049,792	1,363,983
(b) Large exposures risk requirement			568	45
(c) Market risk (Standardised approach)	Long position	Short position		
Interest rate risk	34,243,653	36,972,114	1,052,896	84,232
Foreign currency risk	62,366,863	62,262,920	112,977	9,038
Options risk	6,663,759	4,382,293	257,898	20,632
(d) Operational risk (Standardised approach)			2,918,198	233,456
Total RWA and capital requirements			26,149,520	2,091,961

CET1, Tier 1 and Risk-Weighted Capital ratios:

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	11.83%	11.25% **
Tier 1 capital ratio	13.28%	12.70%
Risk-weighted capital ratio	13.39%	12.81%

With effect from 1 January 2013, the capital ratios have been computed in accordance with Bank Negara Malaysia's Risk-Weighted Capital Adequacy Framework (RWCAF) - Basel III and Capital Adequacy Framework for Islamic Banks (CAFIB) - Basel III.

** Comparative figures computed based on RWCAF - Basel II and CAFIB - Basel II have not been restated.

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2.0 Credit risk

2.1 Exposure values

The following tables detail the Group's and the Bank's Exposure at Default ("EAD") before the effect of credit risk mitigation, broken down by the relevant exposure class against the relevant industry, maturity and geography. EAD is based on the current outstanding and accrued interest and fees, plus a proportion of the undrawn component of the facility. The amount of the undrawn facility included is dependant on the credit conversion factor of respective product type, and for IRB exposure classes, this amount is modeled internally.

Geographical analysis

The below tables provide the Group's and the Bank's EAD analysed by location of the exposures.

Group 30 June 2013	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	8,514,200	5,000	8,519,200
Banks, development financial institutions & MDBs	4,496,666	5,558,732	10,055,398
Insurance companies, securities firms & fund managers	318,162	115,636	433,798
Corporate exposures (excluding specialised lending and firm-size adjustment)	13,960,013	552,593	14,512,606
Corporate exposures (with firm-size adjustment)	377,422	-	377,422
Specialised lending	158,775	12,035	170,810
Retail exposures	25,340,645	-	25,340,645
<i>Residential mortgages</i>	15,066,570	-	15,066,570
<i>Qualifying revolving retail exposures</i>	4,238,622	-	4,238,622
<i>Other retail exposures</i>	6,035,453	-	6,035,453
Total IRB exposures	53,165,883	6,243,996	59,409,879
Standardised exposures			
Corporates	4,014,240	94,179	4,108,419
Regulatory retail	2,187,107	-	2,187,107
Residential mortgages	17,667	-	17,667
Higher risk assets	67,253	-	67,253
Other assets	906,595	-	906,595
Total Standardised exposures	7,192,862	94,179	7,287,041
Total credit risk exposures	60,358,745	6,338,175	66,696,920

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Group 31 December 2012	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	9,445,870	5,005	9,450,875
Banks, development financial institutions & MDBs	4,462,556	5,298,287	9,760,843
Insurance companies, securities firms & fund managers	256,845	79,278	336,123
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,336,847	743,182	13,080,029
Corporate exposures (with firm-size adjustment)	384,699	3,097	387,796
Specialised lending	117,613	-	117,613
Retail exposures	24,900,814	-	24,900,814
<i>Residential mortgages</i>	14,011,400	-	14,011,400
<i>Qualifying revolving retail exposures</i>	4,742,144	-	4,742,144
<i>Other retail exposures</i>	6,147,270	-	6,147,270
Total IRB exposures	51,905,244	6,128,849	58,034,093
Standardised exposures			
Corporates	3,667,192	93,715	3,760,907
Regulatory retail	2,075,625	-	2,075,625
Residential mortgages	19,631	-	19,631
Higher risk assets	25,484	-	25,484
Other assets	770,565	-	770,565
Total Standardised exposures	6,558,497	93,715	6,652,212
Total credit risk exposures	58,463,741	6,222,564	64,686,305

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Bank 30 June 2013	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	6,066,883	5,000	6,071,883
Banks, development financial institutions & MDBs	5,787,576	5,558,732	11,346,308
Insurance companies, securities firms & fund managers	316,872	115,636	432,508
Corporate exposures (excluding specialised lending and firm-size adjustment)	13,347,745	547,994	13,895,739
Corporate exposures (with firm-size adjustment)	356,009	-	356,009
Specialised lending	92,864	12,035	104,899
Retail exposures	22,510,513	-	22,510,513
<i>Residential mortgages</i>	13,347,179	-	13,347,179
<i>Qualifying revolving retail exposures</i>	4,238,622	-	4,238,622
<i>Other retail exposures</i>	4,924,712	-	4,924,712
Total IRB exposures	48,478,462	6,239,397	54,717,859
Standardised exposures			
Corporates	3,586,332	94,179	3,680,511
Regulatory retail	1,747,789	-	1,747,789
Residential mortgages	17,667	-	17,667
Higher risk assets	25,524	-	25,524
Other assets	751,918	-	751,918
Total Standardised exposures	6,129,230	94,179	6,223,409
Total credit risk exposures	54,607,692	6,333,576	60,941,268

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Bank 31 December 2012	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	6,648,191	5,005	6,653,196
Banks, development financial institutions & MDBs	5,631,518	5,298,287	10,929,805
Insurance companies, securities firms & fund managers	254,051	79,278	333,329
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,223,345	736,362	12,959,707
Corporate exposures (with firm-size adjustment)	373,614	3,097	376,711
Specialised lending	168,347	-	168,347
Retail exposures	22,630,062	-	22,630,062
<i>Residential mortgages</i>	13,137,210	-	13,137,210
<i>Qualifying revolving retail exposures</i>	4,742,144	-	4,742,144
<i>Other retail exposures</i>	4,750,708	-	4,750,708
Total IRB exposures	47,929,128	6,122,029	54,051,157
Standardised exposures			
Corporates	3,389,488	93,715	3,483,203
Regulatory retail	1,665,746	-	1,665,746
Residential mortgages	19,631	-	19,631
Higher risk assets	25,484	-	25,484
Other assets	617,802	-	617,802
Total Standardised exposures	5,718,151	93,715	5,811,866
Total credit risk exposures	53,647,279	6,215,744	59,863,023

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis

The below tables provide the Group's and the Bank's EAD analysed by sector or economic purpose of the exposure.

Group 30 June 2013	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	8,519,200	-	-	-	8,519,200
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	10,055,398	-	-	-	10,055,398
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	433,798	-	-	-	433,798
Corporate exposures (excluding specialised lending and firm-size adjustment)	777,662	932,027	4,901,306	112,534	1,795,441	1,794,650	1,464,702	1,449,175	657,103	-	628,006	14,512,606
Corporate exposures (with firm-size adjustment)	-	-	27,105	-	-	30,686	11,161	17,673	39,603	-	251,194	377,422
Specialised lending	-	12,035	-	92,864	-	-	-	-	65,911	-	-	170,810
Retail exposures	872	-	26,485	160	45,978	85,300	12,336	61,946	28,065	22,453,802	2,625,701	25,340,645
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	15,066,570	-	15,066,570
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,238,622	-	4,238,622
<i>Other retail exposures</i>	872	-	26,485	160	45,978	85,300	12,336	61,946	28,065	3,148,610	2,625,701	6,035,453
Total IRB exposures	778,534	944,062	4,954,896	205,558	1,841,419	1,910,636	1,488,199	20,537,190	790,682	22,453,802	3,504,901	59,409,879
Standardised exposures												
Corporates	21,049	13,579	509,396	-	106,141	617,123	87,911	230,578	246,114	-	2,276,528	4,108,419
Regulatory retail	4,753	8,862	410,395	8,218	117,095	661,714	63,371	139,976	35,994	198,163	538,566	2,187,107
Residential mortgages	-	-	-	-	-	-	-	-	-	17,667	-	17,667
Higher risk assets	-	-	25,188	-	-	-	-	-	-	42,065	-	67,253
Other assets	-	-	-	-	-	-	-	-	-	-	906,595	906,595
Total Standardised exposures	25,802	22,441	944,979	8,218	223,236	1,278,837	151,282	370,554	282,108	257,895	3,721,689	7,287,041
Total credit risk exposures	804,336	966,503	5,899,875	213,776	2,064,655	3,189,473	1,639,481	20,907,744	1,072,790	22,711,697	7,226,590	66,696,920

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Group 31 December 2012	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	9,450,875	-	-	-	9,450,875
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	9,735,336	-	-	25,507	9,760,843
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	333,553	-	-	2,570	336,123
Corporate exposures (excluding specialised lending and firm-size adjustment)	369,967	988,654	4,528,026	115,129	1,451,191	1,409,527	1,468,452	2,025,103	599,667	-	124,313	13,080,029
Corporate exposures (with firm-size adjustment)	-	-	41,385	-	3,000	25,948	23,148	31,375	-	-	262,940	387,796
Specialised lending	-	-	-	-	-	-	-	-	117,613	-	-	117,613
Retail exposures	130	-	18,596	320	40,875	57,894	11,841	59,200	10,878	21,960,442	2,740,638	24,900,814
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	14,011,400	-	14,011,400
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,742,144	-	4,742,144
<i>Other retail exposures</i>	130	-	18,596	320	40,875	57,894	11,841	59,200	10,878	3,206,898	2,740,638	6,147,270
Total IRB exposures	370,097	988,654	4,588,007	115,449	1,495,066	1,493,369	1,503,441	21,635,442	728,158	21,960,442	3,155,968	58,034,093
Standardised exposures												
Corporates	57,735	12,026	422,546	-	69,324	617,202	90,275	197,435	204,858	-	2,089,506	3,760,907
Regulatory retail	3,604	12,778	363,161	5,618	131,744	589,685	61,348	144,694	28,305	225,610	509,078	2,075,625
Residential mortgages	-	-	-	-	-	-	-	-	-	19,631	-	19,631
Higher risk assets	-	-	-	-	-	-	-	-	-	443	25,041	25,484
Other assets	-	-	-	-	-	-	-	-	-	-	770,565	770,565
Total Standardised exposures	61,339	24,804	785,707	5,618	201,068	1,206,887	151,623	342,129	233,163	245,684	3,394,190	6,652,212
Total credit risk exposures	431,436	1,013,458	5,373,714	121,067	1,696,134	2,700,256	1,655,064	21,977,571	961,321	22,206,126	6,550,158	64,686,305

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Bank 30 June 2013	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	6,071,883	-	-	-	6,071,883
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	11,346,308	-	-	-	11,346,308
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	432,508	-	-	-	432,508
Corporate exposures (excluding specialised lending and firm-size adjustment)	629,400	852,105	4,708,678	112,534	1,761,775	1,784,769	1,267,450	1,495,737	657,103	-	626,188	13,895,739
Corporate exposures (with firm-size adjustment)	-	-	27,105	-	-	30,686	10,931	17,673	39,603	-	230,011	356,009
Specialised lending	-	12,035	-	92,864	-	-	-	-	-	-	-	104,899
Retail exposures	872	-	26,485	160	45,537	83,972	12,336	61,775	28,065	19,666,105	2,585,206	22,510,513
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	13,347,179	-	13,347,179
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,238,622	-	4,238,622
<i>Other retail exposures</i>	872	-	26,485	160	45,537	83,972	12,336	61,775	28,065	2,080,304	2,585,206	4,924,712
Total IRB exposures	630,272	864,140	4,762,268	205,558	1,807,312	1,899,427	1,290,717	19,425,884	724,771	19,666,105	3,441,405	54,717,859
Standardised exposures												
Corporates	20,377	10,069	465,409	-	85,532	573,544	68,770	214,691	219,122	-	2,022,997	3,680,511
Regulatory retail	3,358	8,396	316,163	5,781	83,478	558,774	38,702	108,415	23,886	191,911	408,925	1,747,789
Residential mortgages	-	-	-	-	-	-	-	-	-	17,667	-	17,667
Higher risk assets	-	-	25,188	-	-	-	-	-	-	336	-	25,524
Other assets	-	-	-	-	-	-	-	-	-	-	751,918	751,918
Total Standardised exposures	23,735	18,465	806,760	5,781	169,010	1,132,318	107,472	323,106	243,008	209,914	3,183,840	6,223,409
Total credit risk exposures	654,007	882,605	5,569,028	211,339	1,976,322	3,031,745	1,398,189	19,748,990	967,779	19,876,019	6,625,245	60,941,268

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Bank	Agricultural, hunting, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas and water	Construction	Wholesale & retail trade and restaurants & hotels	Transportation storage and communication	Finance, insurance and business services	Real estate	Household	Others	Total
31 December 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	6,653,196	-	-	-	6,653,196
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	10,912,572	-	-	17,233	10,929,805
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	331,197	-	-	2,132	333,329
Corporate exposures (excluding specialised lending and firm-size adjustment)	368,810	971,789	4,331,699	115,129	1,432,689	1,480,796	1,442,806	2,105,705	599,667	-	110,617	12,959,707
Corporate exposures (with firm-size adjustment)	-	-	41,385	-	-	22,940	21,644	27,802	-	-	262,940	376,711
Specialised lending	-	-	-	-	-	-	-	-	168,347	-	-	168,347
Retail exposures	130	-	18,596	320	40,431	56,525	11,841	59,029	10,878	19,736,348	2,695,964	22,630,062
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	13,137,210	-	13,137,210
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,742,144	-	4,742,144
<i>Other retail exposures</i>	130	-	18,596	320	40,431	56,525	11,841	59,029	10,878	1,856,994	2,695,964	4,750,708
Total IRB exposures	368,940	971,789	4,391,680	115,449	1,473,120	1,560,261	1,476,291	20,089,501	778,892	19,736,348	3,088,886	54,051,157
Standardised exposures												
Corporates	56,422	12,026	376,793	-	48,091	579,287	69,865	185,527	182,579	-	1,972,613	3,483,203
Regulatory retail	1,468	10,876	260,729	3,393	88,773	473,337	37,884	116,214	22,835	221,986	428,251	1,665,746
Residential mortgages	-	-	-	-	-	-	-	-	-	19,631	-	19,631
Higher risk assets	-	-	-	-	-	-	-	-	-	443	25,041	25,484
Other assets	-	-	-	-	-	-	-	-	-	-	617,802	617,802
Total Standardised exposures	57,890	22,902	637,522	3,393	136,864	1,052,624	107,749	301,741	205,414	242,060	3,043,707	5,811,866
Total credit risk exposures	426,830	994,691	5,029,202	118,842	1,609,984	2,612,885	1,584,040	20,391,242	984,306	19,978,408	6,132,593	59,863,023

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Residual contractual maturity analysis

The following tables show the Group's and the Bank's residual maturity of EAD by each principal category of exposure class.

Group 30 June 2013	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	7,335,219	1,183,738	243	8,519,200
Banks, development financial institutions & MDBs	5,634,175	3,888,720	532,503	10,055,398
Insurance companies, securities firms & fund managers	183,788	206,149	43,861	433,798
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,421,663	4,163,674	927,269	14,512,606
Corporate exposures (with firm-size adjustment)	141,315	37,470	198,637	377,422
Specialised lending	5,000	69,379	96,431	170,810
Retail exposures	3,866,703	6,646,330	14,827,612	25,340,645
<i>Residential mortgages</i>	2,623,185	387,569	12,055,816	15,066,570
<i>Qualifying revolving retail exposures</i>	865,352	3,308,940	64,330	4,238,622
<i>Other retail exposures</i>	378,166	2,949,821	2,707,466	6,035,453
Total IRB exposures	26,587,863	16,195,460	16,626,556	59,409,879
Corporates	2,643,870	270,343	1,194,206	4,108,419
Regulatory retail	621,732	811,223	754,152	2,187,107
Residential mortgages	923	1,318	15,426	17,667
Higher risk assets	66,917	14	322	67,253
Other assets	669,390	92,935	144,270	906,595
Total Standardised exposures	4,002,832	1,175,833	2,108,376	7,287,041
Total credit risk exposures	30,590,695	17,371,293	18,734,932	66,696,920

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM18,734,932,000. Of this amount, 63% are collateralized.

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Residual contractual maturity analysis (continued)

Group 31 December 2012	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	7,732,756	1,584,302	133,817	9,450,875
Banks, development financial institutions & MDBs	5,533,008	3,576,492	651,343	9,760,843
Insurance companies, securities firms & fund managers	104,876	203,963	27,284	336,123
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,083,636	3,284,124	712,269	13,080,029
Corporate exposures (with firm-size adjustment)	191,633	8,660	187,503	387,796
Specialised lending	56,346	61,267	-	117,613
Retail exposures	2,644,487	7,328,550	14,927,777	24,900,814
<i>Residential mortgages</i>	1,431,937	392,087	12,187,376	14,011,400
<i>Qualifying revolving retail exposures</i>	861,203	3,845,139	35,802	4,742,144
<i>Other retail exposures</i>	351,347	3,091,324	2,704,599	6,147,270
Total IRB exposures	25,346,742	16,047,358	16,639,993	58,034,093
Standardised exposures				
Corporates	2,502,266	275,666	982,975	3,760,907
Regulatory retail	590,109	791,217	694,299	2,075,625
Residential mortgages	440	1,602	17,589	19,631
Higher risk assets	25,040	24	420	25,484
Other assets	545,848	74,655	150,062	770,565
Total Standardised exposures	3,663,703	1,143,164	1,845,345	6,652,212
Total credit risk exposures	29,010,445	17,190,522	18,485,338	64,686,305

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM18,485,338,000. Of this amount, 64% are collateralized.

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2.0 Credit risk (continued)**

2.1 Exposure values (continued)

Residual contractual maturity analysis (continued)

Bank 30 June 2013	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	4,887,902	1,183,738	243	6,071,883
Banks, development financial institutions & MDBs	6,896,029	3,891,015	559,264	11,346,308
Insurance companies, securities firms & fund managers	182,800	205,855	43,853	432,508
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,348,233	3,946,042	601,464	13,895,739
Corporate exposures (with firm-size adjustment)	119,902	37,470	198,637	356,009
Specialised lending	-	8,468	96,431	104,899
Retail exposures	2,409,334	5,684,054	14,417,125	22,510,513
<i>Residential mortgages</i>	1,227,743	381,148	11,738,288	13,347,179
<i>Qualifying revolving retail exposures</i>	865,352	3,308,940	64,330	4,238,622
<i>Other retail exposures</i>	316,239	1,993,966	2,614,507	4,924,712
Total IRB exposures	23,844,200	14,956,642	15,917,017	54,717,859
Standardised exposures				
Corporates	2,622,707	154,671	903,133	3,680,511
Regulatory retail	613,523	565,594	568,672	1,747,789
Residential mortgages	923	1,318	15,426	17,667
Higher risk assets	25,188	14	322	25,524
Other assets	514,713	92,935	144,270	751,918
Total Standardised exposures	3,777,054	814,532	1,631,823	6,223,409
Total credit risk exposures	27,621,254	15,771,174	17,548,840	60,941,268

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM17,548,840,000. Of this amount, 64% are collateralized.

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Residual contractual maturity analysis (continued)

Bank 31 December 2012	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	4,935,077	1,584,302	133,817	6,653,196
Banks, development financial institutions & MDBs	6,792,981	3,578,929	557,895	10,929,805
Insurance companies, securities firms & fund managers	104,263	201,790	27,276	333,329
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,100,694	3,138,925	720,088	12,959,707
Corporate exposures (with firm-size adjustment)	180,548	8,660	187,503	376,711
Specialised lending	107,388	60,959	-	168,347
Retail exposures	2,047,590	6,083,347	14,499,125	22,630,062
<i>Residential mortgages</i>	903,059	385,262	11,848,889	13,137,210
<i>Qualifying revolving retail exposures</i>	861,203	3,845,139	35,802	4,742,144
<i>Other retail exposures</i>	283,328	1,852,946	2,614,434	4,750,708
Total IRB exposures	23,268,541	14,656,912	16,125,704	54,051,157
Standardised exposures				
Corporates	2,487,272	160,211	835,720	3,483,203
Regulatory retail	584,975	490,732	590,039	1,665,746
Residential mortgages	440	1,602	17,589	19,631
Higher risk assets	25,040	24	420	25,484
Other assets	393,085	74,655	150,062	617,802
Total Standardised exposures	3,490,812	727,224	1,593,830	5,811,866
Total credit risk exposures	26,759,353	15,384,136	17,719,534	59,863,023

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM17,719,534,000. Of this amount, 65% are collateralized.

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2.0 Credit risk (continued)

2.2 Credit risk mitigation

The following tables disclose the total exposure before the effect of Credit Risk Mitigation ("CRM") and the exposures covered by guarantees/credit derivatives, eligible financial collateral and other eligible collateral shown by exposure class.

Group	Exposures	Exposures	Exposures	Exposures
30 June 2013	before CRM	covered by	covered by	covered by
	RM'000	guarantees	eligible	Other
		or credit	financial	eligible
		derivatives	collateral	collateral
		RM'000	RM'000	RM'000
On-balance sheet exposures				
Sovereigns/Central banks	8,486,432	-	-	-
Banks, development financial institutions & MDBs	4,322,358	12,235	-	-
Insurance companies, securities firms & fund managers	279,641	78,924	2,592	-
Corporates	11,770,941	219,601	282,749	936,217
Regulatory retail	8,675,069	145,158	216,718	-
Residential mortgages	12,387,062	-	-	11,898,339
Higher risk assets	67,022	-	-	-
Other assets	897,485	-	-	-
Specialised financing/investment	127,544	-	20	-
Defaulted exposures	842,215	-	13,394	246,003
Total on-balance sheet exposures	47,855,769	455,918	515,473	13,080,559
Off-balance sheet exposures				
OTC derivatives	5,370,893	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,450,289	6,944	646,714	756,227
Defaulted exposures	19,969	-	-	1,817
Total off-balance sheet exposures	18,841,151	6,944	646,714	758,044
Total on and off-balance sheet exposures	66,696,920	462,862	1,162,187	13,838,603

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2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Group 31 December 2012	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by Other eligible collateral RM'000
On-balance sheet exposures				
Sovereigns/Central banks	9,380,071	-	-	-
Banks, development financial institutions & MDBs	4,250,224	23,948	-	-
Insurance companies, securities firms & fund managers	254,417	53,728	2,592	-
Corporates	10,392,679	747,257	228,463	1,042,738
Regulatory retail	8,869,845	181,448	199,150	-
Residential mortgages	12,157,906	-	-	11,683,746
Higher risk assets	25,255	-	-	-
Other assets	768,028	-	-	-
Specialised financing/investment	111,308	-	-	-
Defaulted exposures	802,623	-	13,459	278,000
Total on-balance sheet exposures	47,012,356	1,006,381	443,664	13,004,484
Off-balance sheet exposures				
OTC derivatives	5,141,208	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,505,320	7,896	673,506	493,815
Defaulted exposures	27,421	-	-	4,225
Total off-balance sheet exposures	17,673,949	7,896	673,506	498,040
Total on and off-balance sheet exposures	64,686,305	1,014,277	1,117,170	13,502,524

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2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Bank 30 June 2013	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
On-balance sheet exposures				
Sovereigns/Central banks	6,039,115	-	-	-
Banks, development financial institutions & MDBs	5,601,508	12,235	-	-
Insurance companies, securities firms & fund managers	279,346	78,924	2,592	-
Corporates	10,875,828	198,469	239,970	738,646
Regulatory retail	7,274,539	145,158	216,472	-
Residential mortgages	11,470,902	-	-	11,085,581
Higher risk assets	25,293	-	-	-
Other assets	742,808	-	-	-
Specialised financing/investment	66,633	-	20	-
Defaulted exposures	742,958	-	13,394	244,543
Total on-balance sheet exposures	43,118,930	434,786	472,448	12,068,770
Off-balance sheet exposures				
OTC derivatives	5,367,958	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,434,411	6,935	644,064	343,119
Defaulted exposures	19,969	-	-	1,817
Total off-balance sheet exposures	17,822,338	6,935	644,064	344,936
Total on and off-balance sheet exposures	60,941,268	441,721	1,116,512	12,413,706

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2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Bank 31 December 2012	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
On-balance sheet exposures				
Sovereigns/Central banks	6,582,392	-	-	-
Banks, development financial institutions & MDBs	5,411,934	23,948	-	-
Insurance companies, securities firms & fund managers	252,244	53,728	-	-
Corporates	10,315,205	724,191	188,151	986,137
Regulatory retail	7,208,891	181,448	199,150	-
Residential mortgages	11,568,176	-	-	11,147,186
Higher risk assets	25,255	-	-	-
Other assets	615,265	-	-	-
Specialised financing/investment	167,800	-	-	-
Defaulted exposures	713,004	-	13,459	274,856
Total on-balance sheet exposures	42,860,166	983,315	400,760	12,408,179
Off-balance sheet exposures				
OTC derivatives	5,132,133	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,843,303	7,896	673,506	332,035
Defaulted exposures	27,421	-	-	4,225
Total off-balance sheet exposures	17,002,857	7,896	673,506	336,260
Total on and off-balance sheet exposures	59,863,023	991,211	1,074,266	12,744,439

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach

Exposures under the IRB approach by risk grade or PD band for non-retail exposures

The below tables analyse the Group's and the Bank's PD range or internal risk grading of non-retail exposures.

Group	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
30 June 2013	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	8,486,432	-	-	-	-	-	-
Bank	1,007,887	2,729,787	230,456	309,972	43,570	686	-
Corporate	38,278	2,251,499	1,805,392	4,461,351	261,601	190,156	183,076
Total on-balance sheet exposures	9,532,597	4,981,286	2,035,848	4,771,323	305,171	190,842	183,076
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	93	144,645	6,452	-	-	-	-
Corporate	24,971	72,448	161,628	133,322	2,825	-	-
Total undrawn commitments	30,064	217,093	168,080	133,322	2,825	-	-
<u>Derivatives</u>							
Sovereign	27,748	-	-	-	-	-	-
Bank	1,762,886	2,435,448	165,841	51	-	-	-
Corporate	3,839	400,252	342,774	217,199	1,325	2,025	-
Total derivatives	1,794,473	2,835,700	508,615	217,250	1,325	2,025	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	690,123	100,517	310,090	107,012	9,686	196	-
Corporate	55,093	1,268,702	2,113,248	1,423,169	61,644	7,415	11,404
Total contingent	745,236	1,369,219	2,423,338	1,530,181	71,330	7,611	11,404
Exposure weighted average LGD (%)							
Sovereign	26.21%	-	-	-	-	-	-
Bank	26.21%	25.91%	34.48%	41.11%	41.20%	41.20%	-
Corporate	36.20%	42.66%	38.32%	41.60%	26.66%	44.61%	53.84%
Exposure weighted average risk weight (%)							
Sovereign	5.43%	-	-	-	-	-	-
Bank	9.09%	13.22%	42.02%	84.49%	121.68%	188.92%	-
Corporate	10.46%	17.45%	39.98%	88.86%	81.35%	238.55%	262.90%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for non-retail exposures (continued)

Group	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
31 December 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	9,380,071	-	-	-	-	-	-
Bank	2,212,344	1,365,738	310,240	336,210	23,446	2,246	-
Corporate	650,410	1,694,995	1,619,517	3,813,821	126,055	18,859	140,133
Total on-balance sheet exposures	12,242,825	3,060,733	1,929,757	4,150,031	149,501	21,105	140,133
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	61,261	142,298	6,704	-	-	-	-
Corporate	26,214	102,730	143,316	188,158	328	9,175	-
Total undrawn commitments	92,475	245,028	150,020	188,158	328	9,175	-
<u>Derivatives</u>							
Sovereign	65,784	-	-	-	-	-	-
Bank	1,810,977	2,308,370	75,006	85,201	-	1,669	-
Corporate	2,199	362,235	250,082	168,024	30	-	-
Total derivatives	1,878,960	2,670,605	325,088	253,225	30	1,669	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	467,874	398,824	65,437	75,689	11,046	263	-
Corporate	72,015	642,495	2,177,051	1,645,356	50,591	-	17,772
Total contingent	539,909	1,041,319	2,242,488	1,721,045	61,637	263	17,772
Exposure weighted average LGD (%)							
Sovereign	26.21%	-	-	-	-	-	-
Bank	26.20%	26.08%	36.87%	38.55%	41.20%	31.07%	-
Corporate	28.68%	45.96%	35.03%	36.55%	35.86%	60.79%	50.83%
Exposure weighted average risk weight (%)							
Sovereign	5.94%	-	-	-	-	-	-
Bank	8.26%	14.59%	31.01%	80.59%	140.09%	143.08%	-
Corporate	6.20%	21.18%	35.99%	78.58%	110.39%	302.79%	197.63%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for non-retail exposures (continued)

Bank	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
30 June 2013	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	6,039,115	-	-	-	-	-	-
Bank	1,007,887	4,008,937	230,456	309,972	43,570	686	-
Corporate	14,934	2,351,256	1,752,108	3,867,411	256,857	190,156	183,076
Total on-balance sheet exposures	7,061,936	6,360,193	1,982,564	4,177,383	300,427	190,842	183,076
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	93	147,645	6,452	-	-	-	-
Corporate	24,871	59,448	153,742	125,817	2,825	-	-
Total undrawn commitments	29,964	207,093	160,194	125,817	2,825	-	-
<u>Derivatives</u>							
Sovereign	27,748	-	-	-	-	-	-
Bank	1,762,886	2,444,208	165,841	51	-	-	-
Corporate	3,839	400,252	342,610	205,668	1,325	2,025	-
Total derivatives	1,794,473	2,844,460	508,451	205,719	1,325	2,025	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	690,123	100,517	310,090	107,012	9,686	196	-
Corporate	55,093	1,268,702	2,068,958	1,377,810	61,553	7,415	11,404
Total contingent	745,236	1,369,219	2,379,048	1,484,822	71,239	7,611	11,404
Exposure weighted average LGD (%)							
Sovereign	26.22%	-	-	-	-	-	-
Bank	26.21%	25.96%	34.48%	41.11%	41.20%	41.20%	-
Corporate	29.80%	42.92%	38.96%	41.44%	26.97%	44.61%	53.84%
Exposure weighted average risk weight (%)							
Sovereign	5.73%	-	-	-	-	-	-
Bank	9.09%	13.43%	42.02%	84.49%	121.68%	188.92%	-
Corporate	6.56%	17.46%	39.92%	89.27%	82.17%	238.55%	262.90%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for non-retail exposures (continued)

Bank	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
31 December 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	6,582,392	-	-	-	-	-	-
Bank	2,212,344	2,527,448	310,240	336,210	23,446	2,246	-
Corporate	626,410	1,843,636	1,767,084	3,738,715	124,686	18,859	140,133
Total on-balance sheet exposures	9,421,146	4,371,084	2,077,324	4,074,925	148,132	21,105	140,133
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	61,261	145,298	6,704	-	-	-	-
Corporate	26,214	76,635	119,966	175,724	328	9,175	-
Total undrawn commitments	92,475	221,933	126,670	175,724	328	9,175	-
<u>Derivatives</u>							
Sovereign	65,784	-	-	-	-	-	-
Bank	1,810,977	2,312,622	75,006	85,201	-	1,669	-
Corporate	2,199	362,235	250,082	154,697	30	-	-
Total derivatives	1,878,960	2,674,857	325,088	239,898	30	1,669	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	467,874	398,824	65,437	75,689	11,046	263	-
Corporate	72,015	642,495	2,082,151	1,536,262	50,591	-	17,772
Total contingent	539,909	1,041,319	2,147,588	1,611,951	61,637	263	17,772
Exposure weighted average LGD (%)							
Sovereign	26.22%	-	-	-	-	-	-
Bank	26.20%	26.11%	36.87%	38.55%	41.20%	31.07%	-
Corporate	27.41%	46.36%	37.09%	35.44%	36.10%	60.79%	50.83%
Exposure weighted average risk weight (%)							
Sovereign	6.47%	-	-	-	-	-	-
Bank	8.26%	14.50%	31.01%	80.59%	140.09%	143.08%	-
Corporate	5.35%	21.06%	36.76%	80.40%	111.03%	302.79%	197.63%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for retail exposures

The below tables analyse the Group's and the Bank's PD range of retail exposures.

Group	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
30 June 2013	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	167,793	2,587,880	1,385,858	6,774,600	910,641	544,307	259,390
Qualifying revolving retail	40,641	147,846	45,181	653,559	559,244	308,888	120,755
Other retail	793,366	411,139	347,497	2,064,239	1,031,897	530,964	215,884
Total on-balance sheet exposures	1,001,800	3,146,865	1,778,536	9,492,398	2,501,782	1,384,159	596,029
<u>Undrawn commitments</u>							
Residential mortgage	256	47,687	91,245	2,223,626	47,142	21,643	4,502
Qualifying revolving retail	438,776	444,170	157,232	913,584	322,447	86,299	-
Other retail	17,237	34,399	47,517	441,586	70,207	25,705	3,816
Total undrawn commitments	456,269	526,256	295,994	3,578,796	439,796	133,647	8,318
Exposure weighted average LGD (%)							
Residential mortgage	12.41%	12.31%	12.53%	13.15%	12.64%	13.21%	15.03%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.34%
Other retail	18.75%	28.44%	29.04%	50.79%	74.19%	79.28%	72.61%
Exposure weighted average risk weight (%)							
Residential mortgage	3.01%	5.47%	8.40%	18.45%	43.95%	68.18%	93.65%
Qualifying revolving retail	3.83%	7.19%	12.50%	31.14%	83.33%	175.06%	309.82%
Other retail	3.59%	13.53%	18.18%	59.58%	116.09%	169.86%	249.27%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for retail exposures (continued)

Group	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
31 December 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	183,471	2,633,509	1,297,835	6,622,228	840,444	563,047	303,307
Qualifying revolving retail	60,105	190,120	50,001	722,519	563,626	321,118	107,390
Other retail	766,556	372,578	350,454	2,163,916	1,145,974	564,696	196,191
Total on-balance sheet exposures	1,010,132	3,196,207	1,698,290	9,508,663	2,550,044	1,448,861	606,888
<u>Undrawn commitments</u>							
Residential mortgage	700	56,054	64,373	1,402,500	23,270	15,101	5,561
Qualifying revolving retail	457,801	558,697	173,346	1,052,781	386,708	97,932	-
Other retail	12,055	23,403	9,713	450,694	64,312	22,875	3,853
Total undrawn commitments	470,556	638,154	247,432	2,905,975	474,290	135,908	9,414
Exposure weighted average LGD (%)							
Residential mortgage	12.39%	12.39%	12.54%	13.06%	12.62%	13.30%	15.39%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.40%
Other retail	18.15%	26.20%	26.53%	50.55%	77.27%	80.60%	72.50%
Exposure weighted average risk weight (%)							
Residential mortgage	3.00%	5.45%	8.31%	17.54%	43.91%	69.37%	95.41%
Qualifying revolving retail	3.89%	7.10%	12.70%	31.07%	82.82%	174.99%	300.38%
Other retail	3.39%	12.74%	16.71%	59.90%	120.79%	172.94%	240.41%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for retail exposures (continued)

Bank 30 June 2013	0<0.11% RM'000	0.11<0.30% RM'000	0.30<0.43% RM'000	0.43<3.05% RM'000	3.05<9.20% RM'000	9.20<100% RM'000	Default or 100% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	167,657	2,528,291	1,333,040	6,131,618	795,151	499,162	257,634
Qualifying revolving retail	40,641	147,846	45,181	653,559	559,244	308,888	120,755
Other retail	787,487	407,668	343,961	1,673,289	667,485	295,244	120,322
Total on-balance sheet exposures	995,785	3,083,805	1,722,182	8,458,466	2,021,880	1,103,294	498,711
<u>Undrawn commitments</u>							
Residential mortgage	256	47,687	90,782	1,440,030	31,202	20,167	4,502
Qualifying revolving retail	438,776	444,170	157,232	913,584	322,447	86,299	-
Other retail	17,237	34,399	47,517	430,878	69,719	25,690	3,816
Total undrawn commitments	456,269	526,256	295,531	2,784,492	423,368	132,156	8,318
Exposure weighted average LGD (%)							
Residential mortgage	12.41%	12.32%	12.54%	13.30%	12.69%	13.22%	15.02%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.34%
Other retail	18.75%	28.52%	29.11%	43.26%	64.75%	68.52%	63.00%
Exposure weighted average risk weight (%)							
Residential mortgage	3.01%	5.34%	8.25%	16.93%	43.11%	67.52%	93.61%
Qualifying revolving retail	3.83%	7.19%	12.50%	31.14%	83.33%	175.06%	309.82%
Other retail	3.59%	13.57%	18.22%	48.32%	101.33%	147.18%	251.11%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by risk grade or PD band for retail exposures (continued)

Bank	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
31 December 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	183,412	2,596,054	1,265,698	6,207,828	770,153	527,659	299,749
Qualifying revolving retail	60,105	190,120	50,001	722,519	563,626	321,118	107,390
Other retail	758,579	367,630	346,273	1,652,333	636,599	303,816	111,047
Total on-balance sheet exposures	1,002,096	3,153,804	1,661,972	8,582,680	1,970,378	1,152,593	518,186
<u>Undrawn commitments</u>							
Residential mortgage	700	56,054	64,373	1,127,565	17,844	14,560	5,561
Qualifying revolving retail	457,801	558,697	173,346	1,052,781	386,708	97,932	-
Other retail	12,055	23,403	9,713	438,739	63,813	22,855	3,853
Total undrawn commitments	470,556	638,154	247,432	2,619,085	468,365	135,347	9,414
Exposure weighted average LGD (%)							
Residential mortgage	12.39%	12.39%	12.55%	13.12%	12.64%	13.32%	15.38%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.40%
Other retail	18.15%	26.30%	26.59%	40.39%	65.47%	69.82%	62.80%
Exposure weighted average risk weight (%)							
Residential mortgage	3.00%	5.40%	8.24%	16.86%	43.59%	69.29%	95.32%
Qualifying revolving retail	3.89%	7.10%	12.70%	31.07%	82.82%	174.99%	300.38%
Other retail	3.39%	12.78%	16.76%	44.91%	102.45%	149.67%	242.29%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by expected loss range for retail exposures

The below tables analyse the Group's and the Bank's expected loss range for retail exposures.

Group	Up to 0.10%	>0.10 to 0.20%	>0.20 to 0.50%	>0.50 to 1.00%	>1.00 to 30.00%	>30 to <100%	100%
30 June 2013	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,327,901	2,055,966	1,617,360	636,054	993,188	-	-
Qualifying revolving retail	80,629	107,859	202,574	205,961	1,127,369	151,722	-
Other retail	1,430,604	755,325	448,385	287,198	2,179,646	293,828	-
Total on-balance sheet exposures	8,839,134	2,919,150	2,268,319	1,129,213	4,300,203	445,550	-
<u>Undrawn commitments</u>							
Residential mortgage	295,413	316,069	1,010,656	769,068	44,895	-	-
Qualifying revolving retail	570,462	312,484	497,769	321,295	656,695	3,803	-
Other retail	78,887	64,220	339,420	24,722	129,426	3,792	-
Total undrawn commitments	944,762	692,773	1,847,845	1,115,085	831,016	7,595	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.46%	17.72%	25.83%	35.44%	71.76%	-	-
Qualifying revolving retail	4.21%	7.98%	16.24%	26.54%	90.99%	280.98%	-
Other retail	7.32%	18.37%	39.82%	63.77%	127.55%	237.87%	-
31 December 2012							
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,338,514	2,133,228	1,407,659	513,086	1,051,354	-	-
Qualifying revolving retail	116,002	134,223	226,498	233,023	1,162,648	142,485	-
Other retail	1,406,279	843,219	397,922	265,303	2,356,732	290,910	-
Total on-balance sheet exposures	8,860,795	3,110,670	2,032,079	1,011,412	4,570,734	433,395	-
<u>Undrawn commitments</u>							
Residential mortgage	240,001	273,715	751,929	276,370	25,544	-	-
Qualifying revolving retail	647,958	368,539	544,464	399,212	763,437	3,655	-
Other retail	31,091	37,015	380,004	23,152	111,702	3,941	-
Total undrawn commitments	919,050	679,269	1,676,397	698,734	900,683	7,596	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.44%	17.89%	26.72%	38.36%	74.07%	-	-
Qualifying revolving retail	4.34%	7.98%	16.40%	26.48%	90.17%	268.35%	-
Other retail	7.10%	17.45%	40.02%	62.40%	131.47%	227.15%	-

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

Exposures under the IRB approach by expected loss range for retail exposures (continued)

Bank	Up to 0.10%	>0.10 to 0.20%	>0.20 to 0.50%	>0.50 to 1.00%	>1.00 to 30.00%	>30 to <100%	100%
30 June 2013	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,197,121	1,973,591	1,216,459	424,076	901,306	-	-
Qualifying revolving retail	80,629	107,859	202,574	205,961	1,127,369	151,722	-
Other retail	1,417,718	747,497	443,954	254,258	1,293,503	138,526	-
Total on-balance sheet exposures	8,695,468	2,828,947	1,862,987	884,295	3,322,178	290,248	-
<u>Undrawn commitments</u>							
Residential mortgage	295,236	316,001	967,487	19,581	36,321	-	-
Qualifying revolving retail	570,462	312,484	497,769	321,295	656,695	3,803	-
Other retail	78,887	64,220	328,769	24,711	128,892	3,777	-
Total undrawn commitments	944,585	692,705	1,794,025	365,587	821,908	7,580	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.44%	17.70%	26.85%	43.29%	72.35%	-	-
Qualifying revolving retail	4.21%	7.98%	16.24%	26.54%	90.99%	280.98%	-
Other retail	7.32%	18.38%	39.97%	61.04%	114.61%	238.79%	-
31 December 2012							
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,209,589	2,058,168	1,182,645	409,723	990,428	-	-
Qualifying revolving retail	116,002	134,223	226,498	233,023	1,162,648	142,485	-
Other retail	1,389,173	833,593	395,544	219,442	1,200,266	138,259	-
Total on-balance sheet exposures	8,714,764	3,025,984	1,804,687	862,188	3,353,342	280,744	-
<u>Undrawn commitments</u>							
Residential mortgage	239,824	273,714	734,306	13,816	24,997	-	-
Qualifying revolving retail	647,958	368,539	544,464	399,212	763,437	3,655	-
Other retail	31,091	37,015	368,945	23,103	110,336	3,941	-
Total undrawn commitments	918,873	679,268	1,647,715	436,131	898,770	7,596	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.41%	17.89%	27.28%	43.05%	74.47%	-	-
Qualifying revolving retail	4.34%	7.98%	16.40%	26.48%	90.17%	268.35%	-
Other retail	7.09%	17.46%	40.15%	57.68%	117.40%	226.07%	-

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

The following tables set out exposures subject to the supervisory risk weights under the IRB approach for the Group and the Bank.

Group	Strong or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
30 June 2013					
Income producing real estate					
- Total Exposures	-	65,911	-	-	-
- Risk Weighted Assets		59,320	-	-	-
31 December 2012					
Income producing real estate					
- Total Exposures	-	111,416	6,197	-	-
- Risk Weighted Assets		100,274	7,127	-	-
Bank					
30 June 2013					
Income producing real estate					
- Total Exposures	-	-	-	-	-
- Risk Weighted Assets		-	-	-	-
31 December 2012					
Income producing real estate					
- Total Exposures	-	110,973	57,374	-	-
- Risk Weighted Assets		99,876	65,980	-	-

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2.0 Credit risk (continued)

2.4 Exposures under the Standardised approach

Risk weights under the Standardised approach

The following tables set out analysis of risk weights under the Standardised approach for the Group and the Bank.

Group	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
30 June 2013							
Risk weights							
0%	-	60	-	-	182,103	182,163	-
20%	8,877	-	-	-	114,551	123,428	24,686
35%	-	489	15,453	-	-	15,942	5,580
50%	129,297	28,412	186	-	-	157,895	78,948
75%	-	1,717,651	1,103	-	-	1,718,754	1,289,065
100%	3,700,811	37,151	881	-	733,938	4,472,781	4,472,781
150%	11,267	25,842	44	67,253	-	104,406	156,612
1250%	-	-	-	-	1,658	1,658	20,725
Total exposures	3,850,252	1,809,605	17,667	67,253	1,032,250	6,777,027	6,048,397
Risk-weighted exposures	3,784,135	1,378,529	7,276	100,880	777,577	6,048,397	
Average risk weight	98.3%	76.2%	41.2%	150.0%	75.3%	89.2%	
Deduction from capital base	-	-	-	-	-	-	
	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
31 December 2012							
Risk weights							
0%	-	60	-	-	159,444	159,504	-
20%	5,386	518	-	-	147,136	153,040	30,608
35%	-	489	17,243	-	-	17,732	6,207
50%	139,265	28,321	136	-	-	167,722	83,861
75%	-	1,568,205	671	-	-	1,568,876	1,176,657
100%	3,395,471	43,067	505	-	624,588	4,063,631	4,063,630
150%	1,778	35,793	1,075	25,484	-	64,130	96,197
1250%	-	-	-	-	1,658	1,658	20,730
Total exposures	3,541,900	1,676,453	19,630	25,484	932,826	6,196,293	5,477,890
Risk-weighted assets by exposures	3,468,848	1,287,346	8,724	38,226	674,746	5,477,890	
Average risk weight	97.9%	76.8%	44.4%	150.0%	72.3%	88.4%	
Deduction from capital base	-	-	-	-	-	-	

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2.0 Credit risk (continued)

2.4 Exposures under the Standardised approach (continued)

Risk weights under the Standardised approach (continued)

Bank	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
30 June 2013							
Risk weights							
0%	-	60	-	-	167,100	167,160	-
20%	8,877	-	-	-	114,551	123,428	24,686
35%	-	339	15,453	-	-	15,792	5,527
50%	129,297	28,204	186	-	-	157,687	78,844
75%	-	1,281,288	1,103	-	-	1,282,391	961,793
100%	3,277,250	36,771	881	-	594,264	3,909,166	3,909,166
150%	11,267	24,256	44	25,524	-	61,091	91,637
1250%	-	-	-	-	1,658	1,658	20,725
Total exposures	3,426,691	1,370,918	17,667	25,524	877,573	5,718,373	5,092,378
Risk-weighted assets by exposures	3,360,574	1,048,342	7,276	38,286	637,900	5,092,378	
Average risk weight	98.1%	76.5%	41.2%	150.0%	72.7%	89.1%	
Deduction from capital base	-	-	-	-	-	-	
	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
31 December 2012							
Risk weights							
0%	-	60	-	-	143,360	143,420	-
20%	5,386	518	-	-	147,136	153,040	30,608
35%	-	339	17,243	-	-	17,582	6,154
50%	139,265	28,107	136	-	-	167,508	83,754
75%	-	1,159,640	671	-	-	1,160,311	870,233
100%	3,119,267	42,681	505	-	487,909	3,650,362	3,650,362
150%	1,778	35,229	1,075	25,484	-	63,566	95,350
1250%	-	-	-	-	1,658	1,658	20,730
Total exposures	3,265,696	1,266,574	19,630	25,484	780,063	5,357,447	4,757,191
Risk-weighted assets by exposures	3,192,644	979,530	8,724	38,227	538,066	4,757,191	
Average risk weight	97.8%	77.3%	44.4%	150.0%	69.0%	88.8%	
Deduction from capital base	-	-	-	-	-	-	

* All corporate standardised exposures are unrated.

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning

Impairment provisions analysed by borrowers' business or industry

The following tables show the Group's and the Bank's collective impairment provisions and movement in individual impairment provisions by each principal category of borrowers' business or industry for Consumer Banking and Wholesale Banking.

Group 30 June 2013	Collective impairment provisions as at 30 June 2013 RM'000	Individual impairment provisions held as at 1 January 2013 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 30 June 2013 RM'000
Loans to individuals					
Mortgages	19,355	67,552	26,441	(32,603)	61,390
Others	143,005	21,612	95,010	(74,108)	42,514
Small and medium enterprises and others	13,240	26,955	23,039	(22,133)	27,861
Consumer Banking	175,600	116,119	144,490	(128,844)	131,765
Agriculture	4,493	13,872	436	-	14,308
Mining and quarrying	170	-	-	-	-
Manufacturing	22,923	12,704	9,520	(78)	22,146
Electricity, gas and water	212	-	-	-	-
Construction	3,689	60,639	-	(399)	60,240
Real estate	1,681	-	-	-	-
Wholesale & retail trade and restaurants & hotels	3,799	15,250	460	-	15,710
Transportation, storage and communication	841	-	-	-	-
Finance, insurance and business services	9,521	-	-	-	-
Household	-	-	-	-	-
Others	1,135	-	-	-	-
Wholesale Banking	48,464	102,465	10,416	(477)	112,404

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2.5 Problem credit management and provisioning (continued)

Impairment provisions analysed by borrowers' business or industry (continued)

Group	Collective impairment provisions as at 31 December 2012 RM'000	Individual impairment provisions held as at 1 January 2012 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 31 December 2012 RM'000
31 December 2012					
Loans to individuals					
Mortgages	21,999	87,306	48,747	(68,501)	67,552
Others	153,513	14,585	130,110	(123,083)	21,612
Small and medium enterprises and others	14,304	41,106	46,089	(60,240)	26,955
Consumer Banking	189,816	142,997	224,946	(251,824)	116,119
Agriculture	541	14,360	-	(488)	13,872
Mining and quarrying	848	-	-	-	-
Manufacturing	15,141	15,409	884	(3,589)	12,704
Electricity, gas and water	27	-	-	-	-
Construction	3,898	60,733	1,218	(1,312)	60,639
Real estate	1,611	-	-	-	-
Wholesale & retail trade and restaurants & hotels	1,586	16,163	-	(913)	15,250
Transportation, storage and communication	410	-	-	-	-
Finance, insurance and business services	4,956	-	-	-	-
Household	176	-	-	-	-
Others	186	-	-	-	-
Wholesale Banking	29,380	106,665	2,102	(6,302)	102,465

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Impairment provisions analysed by borrowers' business or industry (continued)

Bank	Collective impairment provisions as at 30 June 2013 RM'000	Individual impairment provisions held as at 1 January 2013 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 30 June 2013 RM'000
30 June 2013					
Loans to individuals					
Mortgages	18,368	67,159	25,797	(32,198)	60,758
Others	80,991	19,081	47,010	(32,117)	33,974
Small and medium enterprises and others	11,081	26,505	18,739	(18,200)	27,044
Consumer Banking	110,440	112,745	91,546	(82,515)	121,776
Agriculture	4,248	13,872	436	-	14,308
Mining and quarrying	89	-	-	-	-
Manufacturing	22,247	12,704	9,520	(78)	22,146
Electricity, gas and water	212	-	-	-	-
Construction	3,671	60,639	-	(399)	60,240
Real estate	1,586	-	-	-	-
Wholesale & retail trade and restaurants & hotels	3,633	15,250	460	-	15,710
Transportation, storage and communication	512	-	-	-	-
Finance, insurance and business services	9,256	-	-	-	-
Household	-	-	-	-	-
Others	1,134	-	-	-	-
Wholesale Banking	46,588	102,465	10,416	(477)	112,404

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Impairment provisions analysed by borrowers' business or industry (continued)

Bank	Collective impairment provisions as at 31 December 2012 RM'000	Individual impairment provisions held as at 1 January 2012 RM'000	Net individual impairment charge during the financial year RM'000	Amounts written off or other movements during the financial year RM'000	Individual impairment provisions held as at 31 December 2012 RM'000
31 December 2012					
Loans to individuals					
Mortgages	20,332	85,215	47,160	(65,216)	67,159
Others	80,209	14,246	62,984	(58,149)	19,081
Small and medium enterprises and others	11,693	41,027	44,700	(59,222)	26,505
Consumer Banking	112,234	140,488	154,844	(182,587)	112,745
Agriculture	508	14,360	-	(488)	13,872
Mining and quarrying	819	-	-	-	-
Manufacturing	14,861	15,409	884	(3,589)	12,704
Electricity, gas and water	27	-	-	-	-
Construction	3,893	60,733	1,218	(1,312)	60,639
Real estate	1,523	-	-	-	-
Wholesale & retail trade and restaurants & hotels	1,482	16,163	-	(913)	15,250
Transportation, storage and communication	226	-	-	-	-
Finance, insurance and business services	4,887	-	-	-	-
Household	176	-	-	-	-
Others	163	-	-	-	-
Wholesale Banking	28,565	106,665	2,102	(6,302)	102,465

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Loans, advances and financing past due

The following table analyses the Group's and the Bank's loans, advances and financing past due but not impaired, analysed by borrowers' business and industry for Consumer Banking and Wholesale Banking.

	Group		Bank	
	30 June 2013 RM'000	31 December 2012 RM'000	30 June 2013 RM'000	31 December 2012 RM'000
Loans to individuals				
Mortgages	1,112,604	1,019,380	1,021,975	962,712
Others	637,060	680,206	384,002	393,453
Small and medium enterprises and others	366,853	346,440	283,872	297,250
Consumer Banking	2,116,517	2,046,026	1,689,849	1,653,415
Manufacturing	116,588	2,375	116,588	2,375
Wholesale & retail trade and restaurants & hotels	3,040	-	3,040	-
Construction	3,000	-	3,000	-
Wholesale Banking	122,628	2,375	122,628	2,375

The following table analyses the Group's and the Bank's loans, advances and financing past due but not impaired, analysed by significant geographical areas.

	Group		Bank	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Malaysia	2,239,145	2,048,400	1,812,477	1,655,790
Others	-	-	-	-
	2,239,145	2,048,400	1,812,477	1,655,790

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Summary analysis of loans, advances and financing

The following tables show the Group's and the Bank's impaired loans, advances and financing, individual impairment provisions and collective impairment provisions by significant geographical areas.

Group	Within Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
30 June 2013			
Gross impaired loans, advances and financing	478,273	155	478,428
Individual impairment provisions	244,014	155	244,169
Collective impairment provisions	220,850	3,214	224,064
31 December 2012			
Gross impaired loans, advances and financing	424,774	166	424,940
Individual impairment provisions	218,418	166	218,584
Collective impairment provisions	216,704	2,492	219,196
Bank			
30 June 2013			
Gross impaired loans, advances and financing	435,299	155	435,454
Individual impairment provisions	234,025	155	234,180
Collective impairment provisions	153,814	3,214	157,028
31 December 2012			
Gross impaired loans, advances and financing	390,885	166	391,051
Individual impairment provisions	215,044	166	215,210
Collective impairment provisions	138,307	2,492	140,799

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2.0 Credit risk (continued)

2.6 Off-balance sheet and counterparty credit risk

The following tables analyse the Group's and the Bank's off-balance sheet and counterparty credit risk.

Group	Principal amount	Positive fair value of contracts	Negative fair value of contracts	Credit equivalent amount	Risk weighted assets
30 June 2013	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,824,088	-	-	1,823,954	511,907
Transaction related contingent items	4,526,820	-	-	4,396,598	1,028,477
Short term self liquidating trade related contingencies	175,960	-	-	146,614	39,363
Foreign exchange related contracts					
<i>One year or less</i>	37,705,118	347,063	511,727	817,493	252,606
<i>Over one year to five years</i>	20,290,740	626,842	339,639	2,025,840	500,045
<i>Over five years</i>	1,511,007	81,371	32,424	248,146	90,230
Interest/profit rate related contracts					
<i>One year or less</i>	21,459,218	27,046	28,976	50,088	5,405
<i>Over one year to five years</i>	50,681,962	325,031	508,325	1,560,738	329,988
<i>Over five years</i>	4,815,874	135,232	60,051	503,806	163,734
Equity related contracts					
<i>One year or less</i>	8,690	1,206	106	1,762	1,532
<i>Over one year to five years</i>	281,979	8,704	6,385	21,803	10,391
<i>Over five years</i>	25,815	972	-	3,654	812
Commodity contracts					
<i>One year or less</i>	925,259	13,960	13,960	51,507	2,840
<i>Over one year to five years</i>	1,010,523	15,384	15,384	76,016	52,667
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	94,835	5,298	-	10,040	1,173
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	6,861,460	-	-	2,183,172	1,260,761
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	3,184,953	-	-	2,360,363	634,155
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	8,668,850	-	-	2,559,557	912,902
	<u>164,053,151</u>	<u>1,588,109</u>	<u>1,516,977</u>	<u>18,841,151</u>	<u>5,798,988</u>

The table below shows the credit derivative contracts for client intermediation activities:

	Principal amount	Credit equivalent amount	Risk weighted assets
	RM'000	RM'000	RM'000
* <i>Credit derivative contracts</i>			
Credit link notes			
- protection sold	94,835	10,040	1,173

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2.0 Credit risk (continued)

2.6 Off-balance sheet and counterparty credit risk (continued)

Group 31 December 2012	Principal amount RM'000	Positive fair value of contracts RM'000	Negative fair value of contracts RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Direct credit substitutes	1,699,935	-	-	1,698,521	423,905
Transaction related contingent items	3,759,364	-	-	3,642,859	966,914
Short term self liquidating trade related contingencies	521,072	-	-	497,940	109,762
Foreign exchange related contracts					
<i>One year or less</i>	42,695,582	281,732	266,450	734,554	156,436
<i>Over one year to five years</i>	18,888,316	623,998	326,027	1,957,252	477,765
<i>Over five years</i>	1,574,499	110,739	23,153	286,676	114,225
Interest/profit rate related contracts					
<i>One year or less</i>	21,996,302	53,557	46,210	84,276	9,742
<i>Over one year to five years</i>	47,063,548	273,600	483,833	1,384,302	305,745
<i>Over five years</i>	5,073,393	198,539	198,795	558,044	167,964
Equity related contracts					
<i>One year or less</i>	48,294	594	594	3,544	1,694
<i>Over one year to five years</i>	251,404	6,960	5,349	20,262	10,373
<i>Over five years</i>	3,503	277	-	557	89
Commodity contracts					
<i>One year or less</i>	540,899	10,353	10,353	30,175	5,665
<i>Over one year to five years</i>	803,061	25,132	25,132	73,316	62,856
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	91,755	3,662	-	8,250	1,079
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	6,974,639	-	-	2,099,000	1,256,883
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	3,696,922	-	-	1,700,875	491,352
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	9,564,747	-	-	2,893,546	1,008,397
	<u>165,247,235</u>	<u>1,589,143</u>	<u>1,385,896</u>	<u>17,673,949</u>	<u>5,570,846</u>

The table below shows the credit derivative contracts for client intermediation activities:

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>			
Credit link notes			
- protection sold	91,755	8,250	1,079

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2.0 Credit risk (continued)**

2.6 Off-balance sheet and counterparty credit risk (continued)

Bank 30 June 2013	Principal amount RM'000	Positive fair value of contracts RM'000	Negative fair value of contracts RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Direct credit substitutes	1,812,811	-	-	1,812,741	508,484
Transaction related contingent items	4,472,745	-	-	4,354,457	1,014,452
Short term self liquidating trade related contingencies	137,104	-	-	108,680	31,086
Foreign exchange related contracts					
<i>One year or less</i>	37,705,118	347,063	511,727	817,506	251,003
<i>Over one year to five years</i>	20,290,740	626,842	339,639	2,025,840	500,045
<i>Over five years</i>	1,511,007	81,371	32,424	248,146	90,230
Interest rate related contracts					
<i>One year or less</i>	21,459,218	31,444	28,976	54,486	5,798
<i>Over one year to five years</i>	50,681,962	320,560	508,325	1,556,267	316,437
<i>Over five years</i>	4,758,374	135,305	60,051	500,931	156,355
Equity related contracts					
<i>One year or less</i>	8,690	1,206	106	1,763	1,533
<i>Over one year to five years</i>	281,979	8,704	6,385	21,803	10,391
<i>Over five years</i>	25,815	972	-	3,654	812
Commodity contracts					
<i>One year or less</i>	925,259	13,960	13,960	51,507	2,840
<i>Over one year to five years</i>	1,010,523	15,384	15,384	76,015	52,666
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	94,835	5,298	-	10,040	1,173
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	6,130,484	-	-	2,020,956	1,159,987
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	1,975,613	-	-	1,597,988	401,368
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	8,668,850	-	-	2,559,558	912,902
	<u>161,951,127</u>	<u>1,588,109</u>	<u>1,516,977</u>	<u>17,822,338</u>	<u>5,417,562</u>

The table below shows the credit derivative contracts for client intermediation activities:

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>			
Credit default swap - protection sold	94,835	10,040	1,173

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2.0 Credit risk (continued)**

2.6 Off-balance sheet and counterparty credit risk (continued)

Bank 31 December 2012	Principal amount RM'000	Positive fair value of contracts RM'000	Negative fair value of contracts RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Direct credit substitutes	1,696,370	-	-	1,696,300	423,294
Transaction related contingent items	3,704,863	-	-	3,597,280	949,608
Short term self liquidating trade related contingencies	361,387	-	-	339,687	64,846
Foreign exchange related contracts					
<i>One year or less</i>	42,695,582	281,732	266,450	734,554	155,309
<i>Over one year to five years</i>	18,888,316	623,998	326,027	1,957,252	477,765
<i>Over five years</i>	1,574,499	110,739	23,153	286,676	114,225
Interest rate related contracts					
<i>One year or less</i>	22,196,302	53,558	46,385	84,476	9,681
<i>Over one year to five years</i>	47,063,662	273,513	483,833	1,378,785	288,963
<i>Over five years</i>	5,010,779	198,626	198,795	554,286	158,343
Equity related contracts					
<i>One year or less</i>	48,294	594	594	3,544	1,694
<i>Over one year to five years</i>	251,404	6,960	5,349	20,262	10,373
<i>Over five years</i>	3,503	277	-	557	89
Commodity contracts					
<i>One year or less</i>	540,899	10,353	10,353	30,175	5,665
<i>Over one year to five years</i>	803,061	25,132	25,132	73,316	62,856
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	91,755	3,662	-	8,250	1,079
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	6,221,888	-	-	1,942,688	1,143,625
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	2,869,557	-	-	1,401,223	390,092
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	9,564,747	-	-	2,893,546	1,008,397
	<u>163,586,868</u>	<u>1,589,144</u>	<u>1,386,071</u>	<u>17,002,857</u>	<u>5,265,904</u>

The table below shows the credit derivative contracts for client intermediation activities:

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>			
Credit link notes			
- protection sold	91,755	8,250	1,079

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2.0 Credit risk (continued)

Credit monitoring

2.7 Actual losses

The tables below show net individual impairment charges versus net individual impairment charges raised during the half year 2013 and 2012 for IRB exposure classes. The net individual impairment charge is a point in time actual charge raised in accordance with accounting standards that require the Bank to either provide for or write-off debts when certain conditions are met.

Group

	30 June 2013 Net individual impairment charges RM'000	30 June 2012 Net individual impairment charges RM'000
Corporates	10,416	-
Residential Mortgages	26,440	25,806
Qualifying Revolving Retail Exposures	63,147	49,391
Other Retail	111,748	75,330
	<u>211,751</u>	<u>150,527</u>

Bank

	30 June 2013 Net individual impairment charges RM'000	30 June 2012 Net individual impairment charges RM'000
Corporates	10,416	-
Residential Mortgages	25,796	24,236
Qualifying Revolving Retail Exposures	63,147	49,391
Other Retail	63,748	45,780
	<u>163,107</u>	<u>119,407</u>

The higher actual loss as compared to the corresponding period was mainly due to a one off corporate provision made during the period and as a result of changes in impairment provision methodology for Consumer Banking loans under Debt Restructuring Programs.

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3.0 Market risk (continued)

The tables below detail the disclosure for interest rate risk in the banking book, the increase or decline in earnings and economic value for upward and downward rate shocks which are consistent with shocks applied in stress test for measuring interest rate risk, broken down by major currency exposures where relevant:-

Group 30 June 2013	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	15,520	132,575
US Dollar	(19,051)	(67,247)
Euro	1,151	(129)
Pound Sterling	(2,701)	1,015
Australian Dollar	(11,308)	2,137
Japanese Yen	688	(493)

Group 31 December 2012	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	32,479	56,094
US Dollar	(3,328)	(58,850)
Euro	682	(56)
Pound Sterling	248	536
Japanese Yen	769	(19)

Bank 30 June 2013	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	44,354	215,502
US Dollar	(14,780)	(68,338)
Euro	1,151	(129)
Pound Sterling	(2,701)	1,015
Australian Dollar	(11,308)	2,137
Japanese Yen	688	(493)

Bank 31 December 2012	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	64,182	187,287
US Dollar	1,257	(61,972)
Euro	682	(56)
Pound Sterling	248	536
Japanese Yen	769	(19)

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4.0 Equity exposures in banking book

Table below details the equity exposures in banking book of the Group.

Group and Bank	30 June 2013		31 December 2012	
	Gross exposures RM'000	Risk weighted assets RM'000	Gross exposures RM'000	Risk weighted assets RM'000
<u>Privately Held</u>				
For socio-economic purposes	9,098	9,098	9,098	9,098
For non socio-economic purposes	554	831	568	852
	<u>9,652</u>	<u>9,929</u>	<u>9,666</u>	<u>9,950</u>

5.0 Comparative figures

Certain comparative figures have been restated to conform with current year presentation.

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Chief Executive Officer Attestation

In accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), I hereby attest that to the best of my knowledge, the disclosures contained in Standard Chartered Bank Malaysia Berhad's Pillar 3 Disclosures report for the financial half year ended 30 June 2013 are consistent with the manner in which the Group and the Bank assesses and manages its risk, and are not misleading in any particular way.

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Osman Tarique Morad
Chief Executive Officer

Date: 26 August 2013