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

**Pillar 3 Disclosures  
30 June 2015**

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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  
and its subsidiaries  
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**1. Regulatory capital requirement**

**Disclosure on capital adequacy under the Standardised and IRB approach**

<b>Group 30 June 2015 Exposure class</b>	<b>Gross exposures RM'000</b>	<b>Net exposures RM'000</b>	<b>Risk weighted assets RM'000</b>	<b>Minimum capital requirement at 8% RM'000</b>
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	97,448	90,990	90,990	7,279
Regulatory retail	134,659	62,412	48,443	3,875
Residential mortgages	13,369	13,369	4,708	377
Higher risk assets	-	-	-	-
Other assets	1,000,362	991,667	878,925	70,314
Defaulted exposures	63,924	53,274	80,967	6,477
<b>Total on-balance sheet exposures</b>	<b>1,309,762</b>	<b>1,211,712</b>	<b>1,104,033</b>	<b>88,322</b>
Off-balance sheet exposures:-				
OTC derivatives	1,482	1,064	1,008	81
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	132,155	96,936	96,907	7,753
Defaulted exposures	252	252	378	30
<b>Total off-balance sheet exposures</b>	<b>133,889</b>	<b>98,252</b>	<b>98,293</b>	<b>7,864</b>
<b>Total on and off-balance sheet exposures</b>	<b>1,443,651</b>	<b>1,309,964</b>	<b>1,202,326</b>	<b>96,186</b>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	7,414,746	7,416,007	468,954	37,516
Banks, development financial institutions & multilateral development banks ("MDBs")	5,663,998	5,662,488	682,923	54,634
Insurance companies, securities firms & fund managers	1,223,701	1,319,561	177,163	14,173
Corporates	9,157,659	9,134,503	8,157,352	652,588
Residential mortgages	12,910,235	12,910,235	2,389,960	191,197
Qualifying revolving retail exposures	1,767,661	1,767,661	1,171,189	93,695
Other retail	4,753,033	4,680,578	2,144,651	171,572
Defaulted exposures	1,359,577	1,359,577	3,280,088	262,407
<b>Total on-balance sheet exposures</b>	<b>44,250,610</b>	<b>44,250,610</b>	<b>18,472,280</b>	<b>1,477,782</b>
Off-balance sheet exposures:-				
OTC derivatives	7,222,969	7,222,969	1,684,938	134,795
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	12,777,516	12,777,516	4,864,349	389,148
Defaulted exposures	9,076	9,076	19,223	1,538
<b>Total off-balance sheet exposures</b>	<b>20,009,561</b>	<b>20,009,561</b>	<b>6,568,510</b>	<b>525,481</b>
<b>Total on and off-balance sheet exposures</b>	<b>64,260,171</b>	<b>64,260,171</b>	<b>25,040,790</b>	<b>2,003,263</b>
<b>(b) Large exposures risk requirement</b>				
<b>(c) Market risk (Standardised approach)</b>				
	<b>Long position</b>	<b>Short position</b>		
Interest rate risk	29,515,547	33,771,429	1,182,392	94,591
Foreign currency risk	59,425,565	59,936,518	129,113	10,329
Options risk	7,738,337	6,567,950	193,912	15,513
<b>(d) Operational risk (Standardised approach)</b>			3,559,611	284,769
<b>Total RWA and capital requirements</b>			<b>31,308,144</b>	<b>2,504,651</b>

**CET1, Tier 1 and Total Capital ratios**

CET 1 capital ratio	11.75%
Tier 1 capital ratio	12.96%
Total capital ratio	16.33%

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**1. Regulatory capital requirement (continued)**

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

Group 31 December 2014 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	153,599	139,827	140,138	11,211
Regulatory retail	144,547	69,080	53,834	4,307
Residential mortgages	14,762	14,762	5,175	414
Higher risk assets	24,706	24,706	37,059	2,965
Other assets	857,345	854,680	741,596	59,328
Defaulted exposures	63,826	53,293	90,006	7,200
Total on-balance sheet exposures	<u>1,258,785</u>	<u>1,156,348</u>	<u>1,067,808</u>	<u>85,425</u>
Off-balance sheet exposures:-				
OTC derivatives	3,836	3,122	3,114	249
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	140,181	97,841	97,788	7,823
Defaulted exposures	639	637	956	76
Total off-balance sheet exposures	<u>144,656</u>	<u>101,600</u>	<u>101,858</u>	<u>8,148</u>
Total on and off-balance sheet exposures	<u>1,403,441</u>	<u>1,257,948</u>	<u>1,169,666</u>	<u>93,573</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	7,642,135	7,642,135	476,928	38,154
Banks, development financial institutions & MDBs	5,655,384	5,656,895	716,030	57,282
Insurance companies, securities firms & fund managers	1,930,976	1,980,382	219,821	17,586
Corporates	9,907,324	9,848,382	8,584,061	686,725
Residential mortgages	13,141,971	13,141,970	2,418,167	193,453
Qualifying revolving retail exposures	1,791,740	1,791,740	1,205,295	96,424
Other retail	5,030,054	5,038,079	2,553,365	204,269
Defaulted exposures	1,479,387	1,479,388	4,115,718	329,257
Total on-balance sheet exposures	<u>46,578,971</u>	<u>46,578,971</u>	<u>20,289,385</u>	<u>1,623,150</u>
Off-balance sheet exposures:-				
OTC derivatives	6,650,828	6,650,830	1,688,191	135,055
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	12,034,259	12,034,259	4,117,703	329,416
Defaulted exposures	24,241	24,241	27,326	2,186
Total off-balance sheet exposures	<u>18,709,328</u>	<u>18,709,330</u>	<u>5,833,220</u>	<u>466,657</u>
Total on and off-balance sheet exposures	<u>65,288,299</u>	<u>65,288,301</u>	<u>26,122,605</u>	<u>2,089,807</u>
<b>(b) Large exposures risk requirement</b>			626	50
<b>(c) Market risk (Standardised approach)</b>			626	50
	<b>Long position</b>	<b>Short position</b>		
Interest rate risk	31,823,395	35,590,192	812,014	64,961
Foreign currency risk	54,591,052	54,740,518	152,173	12,174
Options risk	7,110,743	5,527,783	422,572	33,806
<b>(d) Operational risk (Standardised approach)</b>			3,625,249	290,020
<b>Total RWA and capital requirements</b>			<u><b>32,304,905</b></u>	<u><b>2,584,391</b></u>

**CET 1, Tier 1 and Total Capital ratios**

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	10.85%	10.74%
Tier 1 capital ratio	12.03%	11.92%
Total capital ratio	15.22%	15.10%

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**1. Regulatory capital requirement (continued)**

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

<b>Bank 30 June 2015 Exposure class</b>	<b>Gross exposures RM'000</b>	<b>Net exposures RM'000</b>	<b>Risk weighted assets RM'000</b>	<b>Minimum capital requirement at 8% RM'000</b>
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	80,701	74,243	74,243	5,939
Regulatory retail	134,139	61,892	48,009	3,841
Residential mortgages	13,369	13,369	4,708	377
Higher risk assets	-	-	-	-
Other assets	673,841	665,146	564,630	45,170
Defaulted exposures	63,899	53,249	80,930	6,474
<b>Total on-balance sheet exposures</b>	<b>965,949</b>	<b>867,899</b>	<b>772,520</b>	<b>61,801</b>
Off-balance sheet exposures:-				
OTC derivatives	1,479	1,064	1,008	81
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	92,572	59,059	59,030	4,722
Defaulted exposures	252	252	378	30
<b>Total off-balance sheet exposures</b>	<b>94,303</b>	<b>60,375</b>	<b>60,416</b>	<b>4,833</b>
<b>Total on and off-balance sheet exposures</b>	<b>1,060,252</b>	<b>928,274</b>	<b>832,936</b>	<b>66,634</b>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	5,048,710	5,049,379	357,390	28,591
Banks, development financial institutions & MDBs	9,498,938	9,497,428	1,214,708	97,177
Insurance companies, securities firms & fund managers	1,022,661	1,118,521	143,758	11,501
Corporates	8,323,523	8,301,192	7,291,494	583,320
Residential mortgages	10,118,170	10,118,170	1,575,704	126,056
Qualifying revolving retail exposures	1,767,661	1,767,661	1,171,189	93,695
Other retail	3,593,764	3,521,076	1,431,436	114,515
Defaulted exposures	1,242,947	1,242,947	2,958,088	236,647
<b>Total on-balance sheet exposures</b>	<b>40,616,374</b>	<b>40,616,374</b>	<b>16,143,767</b>	<b>1,291,502</b>
Off-balance sheet exposures:-				
OTC derivatives	7,377,545	7,377,545	1,727,643	138,211
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	11,564,508	11,564,508	4,397,933	351,835
Defaulted exposures	9,076	9,076	19,223	1,538
<b>Total off-balance sheet exposures</b>	<b>18,951,129</b>	<b>18,951,129</b>	<b>6,144,799</b>	<b>491,584</b>
<b>Total on and off-balance sheet exposures</b>	<b>59,567,503</b>	<b>59,567,503</b>	<b>22,288,566</b>	<b>1,783,086</b>
<b>(b) Large exposures risk requirement</b>				
<b>(c) Market risk (Standardised approach)</b>				
	<b>Long position</b>	<b>Short position</b>		
Interest rate risk	29,515,547	33,771,429	1,182,392	94,591
Foreign currency risk	59,425,565	59,936,518	129,113	10,329
Options risk	7,738,337	6,567,950	193,912	15,513
<b>(d) Operational risk (Standardised approach)</b>			3,330,198	266,416
<b>Total RWA and capital requirements</b>			<b>27,957,117</b>	<b>2,236,569</b>

**CET1, Tier 1 and Total Capital ratios**

CET 1 capital ratio	11.95%
Tier 1 capital ratio	13.31%
Total capital ratio	15.86%

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**1. Regulatory capital requirement (continued)**

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

Bank 31 December 2014 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	133,177	119,405	119,716	9,577
Regulatory retail	143,759	68,292	53,195	4,256
Residential mortgages	14,762	14,762	5,175	414
Higher risk assets	-	-	-	-
Other assets	558,141	555,476	455,051	36,404
Defaulted exposures	63,802	53,269	89,969	7,198
Total on-balance sheet exposures	<u>913,641</u>	<u>811,204</u>	<u>723,106</u>	<u>57,849</u>
Off-balance sheet exposures:-				
OTC derivatives	3,836	3,122	3,114	249
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	118,053	77,495	77,442	6,195
Defaulted exposures	639	637	956	76
Total off-balance sheet exposures	<u>122,528</u>	<u>81,254</u>	<u>81,512</u>	<u>6,520</u>
Total on and off-balance sheet exposures	<u>1,036,169</u>	<u>892,458</u>	<u>804,618</u>	<u>64,369</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	6,187,005	6,187,005	408,545	32,684
Banks, development financial institutions & MDBs	9,436,704	9,438,216	1,240,195	99,216
Insurance companies, securities firms & fund managers	1,076,829	1,126,235	128,011	10,241
Corporates	9,480,963	9,424,050	7,359,795	588,784
Residential mortgages	10,561,542	10,561,541	1,664,792	133,183
Qualifying revolving retail exposures	1,791,740	1,791,740	1,205,295	96,424
Other retail	3,870,630	3,876,625	1,716,477	137,318
Defaulted exposures	1,363,604	1,363,605	3,795,806	303,664
Total on-balance sheet exposures	<u>43,769,017</u>	<u>43,769,017</u>	<u>17,518,916</u>	<u>1,401,514</u>
Off-balance sheet exposures:-				
OTC derivatives	6,646,480	6,646,480	1,626,948	130,156
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	11,371,980	11,371,980	3,702,510	296,201
Defaulted exposures	24,241	24,241	27,326	2,186
Total off-balance sheet exposures	<u>18,042,701</u>	<u>18,042,701</u>	<u>5,356,784</u>	<u>428,543</u>
Total on and off-balance sheet exposures	<u>61,811,718</u>	<u>61,811,718</u>	<u>22,875,700</u>	<u>1,830,057</u>
<b>(b) Large exposures risk requirement</b>			626	50
<b>(c) Market risk (Standardised approach)</b>			<b>Long position</b>	<b>Short position</b>
Interest rate risk	31,823,395	35,590,192	812,014	64,961
Foreign currency risk	54,591,052	54,740,518	152,173	12,174
Options risk	7,110,743	5,527,783	422,572	33,806
<b>(d) Operational risk (Standardised approach)</b>			3,379,532	270,363
<b>Total RWA and capital requirements</b>			<u><b>28,447,235</b></u>	<u><b>2,275,780</b></u>

**CET1, Tier 1 and Total Capital ratios:**

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	11.49%	11.36%
Tier 1 capital ratio	12.83%	12.70%
Total capital ratio	14.95%	14.82%

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**2. 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 geography, industry and maturity. 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.

<b>Group</b>	<b>Malaysia</b>	<b>Others</b>	<b>Total</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	7,414,746	-	7,414,746
Banks, development financial institutions & MDBs	6,478,453	6,931,774	13,410,227
Insurance companies, securities firms & fund managers	781,364	820,842	1,602,206
Corporate exposures (excluding specialised lending and firm-size adjustment)	14,925,813	917,124	15,842,937
Corporate exposures (with firm-size adjustment)	1,958,503	1,592	1,960,095
Specialised lending	493,154	101,682	594,836
Retail exposures	23,435,124	-	23,435,124
<i>Residential mortgages</i>	14,076,722	-	14,076,722
<i>Qualifying revolving retail exposures</i>	3,856,669	-	3,856,669
<i>Other retail exposures</i>	5,501,733	-	5,501,733
Total IRB exposures	55,487,157	8,773,014	64,260,171
<b>Standardised exposures</b>			
Corporates	235,305	1,570	236,875
Regulatory retail	179,218	-	179,218
Residential mortgages	14,072	-	14,072
Higher risk assets	177	-	177
Other assets	998,313	14,996	1,013,309
Total Standardised exposures	1,427,085	16,566	1,443,651
<b>Total credit risk exposures</b>	<b>56,914,242</b>	<b>8,789,580</b>	<b>65,703,822</b>

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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Geographical analysis (continued)**

<b>Group 31 December 2014</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	7,642,135	28	7,642,163
Banks, development financial institutions & MDBs	6,346,193	6,132,136	12,478,329
Insurance companies, securities firms & fund managers	2,028,017	191,941	2,219,958
Corporate exposures (excluding specialised lending and firm-size adjustment)	15,097,447	807,299	15,904,746
Corporate exposures (with firm-size adjustment)	1,939,130	12,876	1,952,006
Specialised lending	484,498	87,375	571,873
Retail exposures	24,519,224	-	24,519,224
<i>Residential mortgages</i>	14,743,455	-	14,743,455
<i>Qualifying revolving retail exposures</i>	3,913,195	-	3,913,195
<i>Other retail exposures</i>	5,862,574	-	5,862,574
Total IRB exposures	58,056,644	7,231,655	65,288,299
<b>Standardised exposures</b>			
Corporates	282,516	16,990	299,506
Regulatory retail	173,755	-	173,755
Residential mortgages	15,743	-	15,743
Higher risk assets	50,255	-	50,255
Other assets	864,179	3	864,182
Total Standardised exposures	1,386,448	16,993	1,403,441
<b>Total credit risk exposures</b>	<b>59,443,092</b>	<b>7,248,648</b>	<b>66,691,740</b>

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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Geographical analysis (continued)**

<b>Bank 30 June 2015</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	5,048,710	-	5,048,710
Banks, development financial institutions & MDBs	10,525,960	6,713,099	17,239,059
Insurance companies, securities firms & fund managers	554,499	820,842	1,375,341
Corporate exposures (excluding specialised lending and firm-size adjustment)	14,330,931	654,514	14,985,445
Corporate exposures (with firm-size adjustment)	1,425,554	1,592	1,427,146
Specialised lending	453,096	101,682	554,778
Retail exposures	18,937,024	-	18,937,024
<i>Residential mortgages</i>	10,941,195	-	10,941,195
<i>Qualifying revolving retail exposures</i>	3,856,669	-	3,856,669
<i>Other retail exposures</i>	4,139,160	-	4,139,160
Total IRB exposures	51,275,774	8,291,729	59,567,503
<b>Standardised exposures</b>			
Corporates	180,542	-	180,542
Regulatory retail	178,674	-	178,674
Residential mortgages	14,072	-	14,072
Higher risk assets	177	-	177
Other assets	686,784	3	686,787
Total Standardised exposures	1,060,249	3	1,060,252
<b>Total credit risk exposures</b>	<b>52,336,023</b>	<b>8,291,732</b>	<b>60,627,755</b>



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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Geographical analysis (continued)**

<b>Bank 31 December 2014</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	6,187,005	28	6,187,033
Banks, development financial institutions & MDBs	10,831,120	6,025,983	16,857,103
Insurance companies, securities firms & fund managers	1,149,760	191,941	1,341,701
Corporate exposures (excluding specialised lending and firm-size adjustment)	14,762,918	662,837	15,425,755
Corporate exposures (with firm-size adjustment)	1,409,256	10,807	1,420,063
Specialised lending	444,450	87,375	531,825
Retail exposures	20,048,238	-	20,048,238
<i>Residential mortgages</i>	11,657,955	-	11,657,955
<i>Qualifying revolving retail exposures</i>	3,913,195	-	3,913,195
<i>Other retail exposures</i>	4,477,088	-	4,477,088
Total IRB exposures	54,832,747	6,978,971	61,811,718
<b>Standardised exposures</b>			
Corporates	241,876	15,081	256,957
Regulatory retail	172,942	-	172,942
Residential mortgages	15,743	-	15,743
Higher risk assets	25,549	-	25,549
Other assets	564,975	3	564,978
Total Standardised exposures	1,021,085	15,084	1,036,169
<b>Total credit risk exposures</b>	<b>55,853,832</b>	<b>6,994,055</b>	<b>62,847,887</b>

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**2. 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.

<b>Group 30 June 2015</b>	<b>Agricultural, hunting, forestry and fishing RM'000</b>	<b>Mining and quarrying RM'000</b>	<b>Manufacturing RM'000</b>	<b>Electricity, gas and water RM'000</b>	<b>Construction RM'000</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels RM'000</b>	<b>Transportation storage and communication RM'000</b>	<b>Finance, insurance and business services RM'000</b>	<b>Real estate RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	7,414,746	-	-	-	7,414,746
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	13,410,227	-	-	-	13,410,227
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	1,602,206	-	-	-	1,602,206
Corporate exposures (excluding specialised lending and firm-size adjustment)	120,723	969,599	6,279,390	200,083	1,689,009	2,793,206	1,815,902	762,840	1,023,331	-	188,854	15,842,937
Corporate exposures (with firm-size adjustment)	16,878	42,331	378,696	5,606	127,313	288,956	46,947	149,873	54,415	-	849,080	1,960,095
Specialised lending	-	7,332	285,733	65,913	-	-	-	94,350	141,508	-	-	594,836
Retail exposures	8,599	3,189	102,290	1,350	69,870	250,906	34,657	55,818	11,802	20,332,133	2,564,510	23,435,124
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	14,076,722	-	14,076,722
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,856,669	-	3,856,669
<i>Other retail exposures</i>	8,599	3,189	102,290	1,350	69,870	250,906	34,657	55,818	11,802	2,398,742	2,564,510	5,501,733
<b>Total IRB exposures</b>	<b>146,200</b>	<b>1,022,451</b>	<b>7,046,109</b>	<b>272,952</b>	<b>1,886,192</b>	<b>3,333,068</b>	<b>1,897,506</b>	<b>23,490,060</b>	<b>1,231,056</b>	<b>20,332,133</b>	<b>3,602,444</b>	<b>64,260,171</b>
<b>Standardised exposures</b>												
Corporates	-	-	32,711	-	174,588	7,841	-	-	-	7,884	13,851	236,875
Regulatory retail	-	-	-	-	37	228	-	-	-	178,953	-	179,218
Residential mortgages	-	-	-	-	-	-	-	-	-	14,072	-	14,072
Higher risk assets	-	-	-	-	-	-	-	-	-	177	-	177
Other assets	-	-	1,612	-	271	15,359	-	73,209	-	47,560	875,298	1,013,309
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>34,323</b>	<b>-</b>	<b>174,896</b>	<b>23,428</b>	<b>-</b>	<b>73,209</b>	<b>-</b>	<b>248,646</b>	<b>889,149</b>	<b>1,443,651</b>
<b>Total credit risk exposures</b>	<b>146,200</b>	<b>1,022,451</b>	<b>7,080,432</b>	<b>272,952</b>	<b>2,061,088</b>	<b>3,356,496</b>	<b>1,897,506</b>	<b>23,563,269</b>	<b>1,231,056</b>	<b>20,580,779</b>	<b>4,491,593</b>	<b>65,703,822</b>

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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Sector or economic purpose analysis (continued)**

<b>Group 31 December 2014</b>	<b>Agricultural, hunting, forestry and fishing RM'000</b>	<b>Mining and quarrying RM'000</b>	<b>Manufacturing RM'000</b>	<b>Electricity, gas and water RM'000</b>	<b>Construction RM'000</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels RM'000</b>	<b>Transportation storage and communication RM'000</b>	<b>Finance, insurance and business services RM'000</b>	<b>Real estate RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	7,642,163	-	-	-	7,642,163
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	12,478,329	-	-	-	12,478,329
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	2,219,958	-	-	-	2,219,958
Corporate exposures (excluding specialised lending and firm-size adjustment)	213,246	1,098,949	6,220,661	174,841	1,701,814	3,123,868	905,123	888,674	1,269,143	-	308,427	15,904,746
Corporate exposures (with firm-size adjustment)	15,723	37,708	294,664	1	63,881	207,790	97,066	142,093	96,344	-	996,736	1,952,006
Specialised lending	-	7,213	121,250	129,722	-	1,500	-	183,701	128,487	-	-	571,873
Retail exposures	5,967	4,028	110,244	727	63,499	275,635	28,540	50,522	11,813	20,576,764	3,391,485	24,519,224
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	14,743,455	-	14,743,455
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,913,195	-	3,913,195
<i>Other retail exposures</i>	5,967	4,028	110,244	727	63,499	275,635	28,540	50,522	11,813	1,920,114	3,391,485	5,862,574
<b>Total IRB exposures</b>	<b>234,936</b>	<b>1,147,898</b>	<b>6,746,819</b>	<b>305,291</b>	<b>1,829,194</b>	<b>3,608,793</b>	<b>1,030,729</b>	<b>23,605,440</b>	<b>1,505,787</b>	<b>20,576,764</b>	<b>4,696,648</b>	<b>65,288,299</b>
<b>Standardised exposures</b>												
Corporates	288	-	32,874	-	234,434	10,031	-	52	-	-	21,827	299,506
Regulatory retail	-	-	-	-	593	231	-	-	4	172,927	-	173,755
Residential mortgages	-	-	-	-	-	-	-	-	-	15,743	-	15,743
Higher risk assets	-	-	25,281	-	-	-	-	-	-	24,974	-	50,255
Other assets	-	-	57	-	258	3,621	14,335	298	-	259,916	585,697	864,182
<b>Total Standardised exposures</b>	<b>288</b>	<b>-</b>	<b>58,212</b>	<b>-</b>	<b>235,285</b>	<b>13,883</b>	<b>14,335</b>	<b>350</b>	<b>4</b>	<b>473,560</b>	<b>607,524</b>	<b>1,403,441</b>
<b>Total credit risk exposures</b>	<b>235,224</b>	<b>1,147,898</b>	<b>6,805,031</b>	<b>305,291</b>	<b>2,064,479</b>	<b>3,622,676</b>	<b>1,045,064</b>	<b>23,605,790</b>	<b>1,505,791</b>	<b>21,050,324</b>	<b>5,304,172</b>	<b>66,691,740</b>

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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Sector or economic purpose analysis (continued)**

<b>Bank 30 June 2015</b>	<b>Agricultural, hunting, forestry and fishing RM'000</b>	<b>Mining and quarrying RM'000</b>	<b>Manufacturing RM'000</b>	<b>Electricity, gas and water RM'000</b>	<b>Construction RM'000</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels RM'000</b>	<b>Transportation storage and communication RM'000</b>	<b>Finance, insurance and business services RM'000</b>	<b>Real estate RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	5,048,710	-	-	-	5,048,710
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	17,239,059	-	-	-	17,239,059
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	1,375,341	-	-	-	1,375,341
Corporate exposures (excluding specialised lending and firm-size adjustment)	80,976	942,119	5,813,052	199,833	1,687,433	2,622,989	1,571,532	954,988	948,043	-	164,480	14,985,445
Corporate exposures (with firm-size adjustment)	16,878	42,331	335,574	5,606	45,592	272,909	25,905	120,184	44,102	-	518,065	1,427,146
Specialised lending	-	7,332	285,733	65,913	-	-	-	94,350	101,450	-	-	554,778
Retail exposures	6,215	633	54,081	294	23,297	151,372	9,188	18,274	11,519	16,111,531	2,550,620	18,937,024
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	10,941,195	-	10,941,195
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,856,669	-	3,856,669
<i>Other retail exposures</i>	6,215	633	54,081	294	23,297	151,372	9,188	18,274	11,519	1,313,667	2,550,620	4,139,160
<b>Total IRB exposures</b>	<b>104,069</b>	<b>992,415</b>	<b>6,488,440</b>	<b>271,646</b>	<b>1,756,322</b>	<b>3,047,270</b>	<b>1,606,625</b>	<b>24,850,906</b>	<b>1,105,114</b>	<b>16,111,531</b>	<b>3,233,165</b>	<b>59,567,503</b>
<b>Standardised exposures</b>												
Corporates	-	-	32,711	-	119,825	7,841	-	-	-	6,314	13,851	180,542
Regulatory retail	-	-	-	-	37	228	-	-	-	178,409	-	178,674
Residential mortgages	-	-	-	-	-	-	-	-	-	14,072	-	14,072
Higher risk assets	-	-	-	-	-	-	-	-	-	177	-	177
Other assets	-	-	1,612	-	271	15,359	-	73,209	-	47,560	548,776	686,787
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>34,323</b>	<b>-</b>	<b>120,133</b>	<b>23,428</b>	<b>-</b>	<b>73,209</b>	<b>-</b>	<b>246,532</b>	<b>562,627</b>	<b>1,060,252</b>
<b>Total credit risk exposures</b>	<b>104,069</b>	<b>992,415</b>	<b>6,522,763</b>	<b>271,646</b>	<b>1,876,455</b>	<b>3,070,698</b>	<b>1,606,625</b>	<b>24,924,115</b>	<b>1,105,114</b>	<b>16,358,063</b>	<b>3,795,792</b>	<b>60,627,755</b>

**Standard Chartered Bank Malaysia Berhad  
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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Sector or economic purpose analysis (continued)**

<b>Bank 31 December 2014</b>	<b>Agricultural, hunting, forestry and fishing RM'000</b>	<b>Mining and quarrying RM'000</b>	<b>Manufacturing RM'000</b>	<b>Electricity, gas and water RM'000</b>	<b>Construction RM'000</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels RM'000</b>	<b>Transportation storage and communication RM'000</b>	<b>Finance, insurance and business services RM'000</b>	<b>Real estate RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	6,187,033	-	-	-	6,187,033
Banks, development financial institutions & MDEs	-	-	-	-	-	-	-	16,857,103	-	-	-	16,857,103
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	1,341,701	-	-	-	1,341,701
Corporate exposures (excluding specialised lending and firm-size adjustment)	92,596	1,072,906	5,773,890	174,841	1,689,580	2,958,465	814,127	916,097	1,142,877	-	790,376	15,425,755
Corporate exposures (with firm-size adjustment)	15,723	37,368	261,282	1	7,091	206,239	71,515	112,739	83,525	-	624,580	1,420,063
Specialised lending	-	7,213	121,250	129,722	-	1,500	-	183,701	88,439	-	-	531,825
Retail exposures	4,166	1,406	75,836	446	38,566	202,649	15,917	27,253	11,442	17,020,016	2,650,541	20,048,238
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	11,657,955	-	11,657,955
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,913,195	-	3,913,195
<i>Other retail exposures</i>	4,166	1,406	75,836	446	38,566	202,649	15,917	27,253	11,442	1,448,866	2,650,541	4,477,088
<b>Total IRB exposures</b>	<b>112,485</b>	<b>1,118,893</b>	<b>6,232,258</b>	<b>305,010</b>	<b>1,735,237</b>	<b>3,368,853</b>	<b>901,559</b>	<b>25,625,627</b>	<b>1,326,283</b>	<b>17,020,016</b>	<b>4,065,497</b>	<b>61,811,718</b>
<b>Standardised exposures</b>												
Corporates	288	-	32,874	-	193,794	10,031	-	52	-	-	19,918	256,957
Regulatory retail	-	-	-	-	375	231	-	-	4	172,332	-	172,942
Residential mortgages	-	-	-	-	-	-	-	-	-	15,743	-	15,743
Higher risk assets	-	-	25,281	-	-	-	-	-	-	268	-	25,549
Other assets	-	-	57	-	258	3,621	14,335	298	-	25,289	521,120	564,978
<b>Total Standardised exposures</b>	<b>288</b>	<b>-</b>	<b>58,212</b>	<b>-</b>	<b>194,427</b>	<b>13,883</b>	<b>14,335</b>	<b>350</b>	<b>4</b>	<b>213,632</b>	<b>541,038</b>	<b>1,036,169</b>
<b>Total credit risk exposures</b>	<b>112,773</b>	<b>1,118,893</b>	<b>6,290,470</b>	<b>305,010</b>	<b>1,929,664</b>	<b>3,382,736</b>	<b>915,894</b>	<b>25,625,977</b>	<b>1,326,287</b>	<b>17,233,648</b>	<b>4,606,535</b>	<b>62,847,887</b>

**Standard Chartered Bank Malaysia Berhad  
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**2. 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.

<b>Group 30 June 2015</b>	<b>Up to 1 year RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>				
Sovereigns/Central banks	5,914,237	823,056	677,453	7,414,746
Banks, development financial institutions & MDBs	6,236,271	6,285,212	888,744	13,410,227
Insurance companies, securities firms & fund managers	1,126,229	464,644	11,333	1,602,206
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,505,278	3,014,367	1,323,292	15,842,937
Corporate exposures (with firm-size adjustment)	932,462	205,568	822,065	1,960,095
Specialised lending	52,036	217,393	325,407	594,836
Retail exposures	4,107,558	5,453,159	13,874,407	23,435,124
<i>Residential mortgages</i>	<i>3,184,990</i>	<i>388,808</i>	<i>10,502,924</i>	<i>14,076,722</i>
<i>Qualifying revolving retail exposures</i>	<i>421,228</i>	<i>3,281,926</i>	<i>153,515</i>	<i>3,856,669</i>
<i>Other retail exposures</i>	<i>501,340</i>	<i>1,782,425</i>	<i>3,217,968</i>	<i>5,501,733</i>
Total IRB exposures	29,874,071	16,463,399	17,922,701	64,260,171
<b>Standardised exposures</b>				
Corporates	148,222	72,404	16,249	236,875
Regulatory retail	73,304	9,661	96,253	179,218
Residential mortgages	15	827	13,230	14,072
Higher risk assets	10	6	161	177
Other assets	919,470	22,555	71,284	1,013,309
Total Standardised exposures	1,141,021	105,453	197,177	1,443,651
<b>Total credit risk exposures</b>	<b>31,015,092</b>	<b>16,568,852</b>	<b>18,119,878</b>	<b>65,703,822</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM18,119,878,000. Of this amount, 58% are collateralized.*

**Standard Chartered Bank Malaysia Berhad  
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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis (continued)**

<b>Group 31 December 2014</b>	<b>Up to 1 year RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>				
Sovereigns/Central banks	4,330,561	3,311,359	243	7,642,163
Banks, development financial institutions & MDBs	6,235,321	5,451,846	791,162	12,478,329
Insurance companies, securities firms & fund managers	1,733,335	467,172	19,451	2,219,958
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,643,516	3,194,867	1,066,363	15,904,746
Corporate exposures (with firm-size adjustment)	890,497	170,922	890,587	1,952,006
Specialised lending	40,048	197,592	334,233	571,873
Retail exposures	4,449,489	5,544,002	14,525,733	24,519,224
<i>Residential mortgages</i>	<i>3,243,168</i>	<i>394,505</i>	<i>11,105,782</i>	<i>14,743,455</i>
<i>Qualifying revolving retail exposures</i>	<i>623,408</i>	<i>3,146,124</i>	<i>143,663</i>	<i>3,913,195</i>
<i>Other retail exposures</i>	<i>582,913</i>	<i>2,003,373</i>	<i>3,276,288</i>	<i>5,862,574</i>
Total IRB exposures	29,322,767	18,337,760	17,627,772	65,288,299
<b>Standardised exposures</b>				
Corporates	207,874	70,973	20,659	299,506
Regulatory retail	72,673	12,493	88,589	173,755
Residential mortgages	43	786	14,914	15,743
Higher risk assets	49,996	6	253	50,255
Other assets	775,367	18,000	70,815	864,182
Total Standardised exposures	1,105,953	102,258	195,230	1,403,441
<b>Total credit risk exposures</b>	<b>30,428,720</b>	<b>18,440,018</b>	<b>17,823,002</b>	<b>66,691,740</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM17,823,001,660. Of this amount, 60% are collateralized.*

**Standard Chartered Bank Malaysia Berhad  
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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis (continued)**

<b>Bank 30 June 2015</b>	<b>Up to 1 year RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>				
Sovereigns/Central banks	3,629,110	742,147	677,453	5,048,710
Banks, development financial institutions & MDBs	11,684,203	4,564,870	989,986	17,239,059
Insurance companies, securities firms & fund managers	1,100,404	263,604	11,333	1,375,341
Corporate exposures (excluding specialised lending and firm-size adjustment)	10,779,524	3,253,517	952,404	14,985,445
Corporate exposures (with firm-size adjustment)	814,577	99,853	512,716	1,427,146
Specialised lending	11,978	217,393	325,407	554,778
Retail exposures	1,103,114	4,996,526	12,837,384	18,937,024
<i>Residential mortgages</i>	<i>308,010</i>	<i>381,596</i>	<i>10,251,589</i>	<i>10,941,195</i>
<i>Qualifying revolving retail exposures</i>	<i>421,228</i>	<i>3,281,926</i>	<i>153,515</i>	<i>3,856,669</i>
<i>Other retail exposures</i>	<i>373,876</i>	<i>1,333,004</i>	<i>2,432,280</i>	<i>4,139,160</i>
Total IRB exposures	29,122,910	14,137,910	16,306,683	59,567,503
<b>Standardised exposures</b>				
Corporates	118,417	47,357	14,768	180,542
Regulatory retail	73,304	9,323	96,047	178,674
Residential mortgages	15	827	13,230	14,072
Higher risk assets	10	6	161	177
Other assets	592,948	22,555	71,284	686,787
Total Standardised exposures	784,694	80,068	195,490	1,060,252
<b>Total credit risk exposures</b>	<b>29,907,604</b>	<b>14,217,978</b>	<b>16,502,173</b>	<b>60,627,755</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM16,502,173,000. Of this amount, 62% are collateralized.*



**Standard Chartered Bank Malaysia Berhad  
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**2. Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis (continued)**

<b>Bank 31 December 2014</b>	<b>Up to 1 year RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>				
Sovereigns/Central banks	3,126,881	3,059,909	243	6,187,033
Banks, development financial institutions & MDBs	12,004,841	3,960,118	892,144	16,857,103
Insurance companies, securities firms & fund managers	1,056,040	266,210	19,451	1,341,701
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,392,151	3,227,564	806,040	15,425,755
Corporate exposures (with firm-size adjustment)	777,093	70,049	572,921	1,420,063
Specialised lending	-	197,592	334,233	531,825
Retail exposures	1,454,508	5,075,216	13,518,514	20,048,238
<i>Residential mortgages</i>	<i>431,145</i>	<i>387,896</i>	<i>10,838,914</i>	<i>11,657,955</i>
<i>Qualifying revolving retail exposures</i>	<i>623,408</i>	<i>3,146,124</i>	<i>143,663</i>	<i>3,913,195</i>
<i>Other retail exposures</i>	<i>399,955</i>	<i>1,541,196</i>	<i>2,535,937</i>	<i>4,477,088</i>
Total IRB exposures	29,811,514	15,856,658	16,143,546	61,811,718
<b>Standardised exposures</b>				
Corporates	194,668	43,265	19,024	256,957
Regulatory retail	72,673	11,897	88,372	172,942
Residential mortgages	43	786	14,914	15,743
Higher risk assets	25,290	6	253	25,549
Other assets	476,163	18,000	70,815	564,978
Total Standardised exposures	768,837	73,954	193,378	1,036,169
<b>Total credit risk exposures</b>	<b>30,580,351</b>	<b>15,930,612</b>	<b>16,336,924</b>	<b>62,847,887</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM16,336,924,012. Of this amount, 64% are collateralized.*

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**2. 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.

<b>Group 30 June 2015</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by Other eligible collateral RM'000</b>
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	7,414,746	-	-	-
Banks, development financial institutions & MDBs	5,663,998	1,510	-	-
Insurance companies, securities firms & fund managers	1,223,701	822,660	5,184	-
Corporates	8,846,200	48,070	506,743	1,250,055
Regulatory retail	6,655,353	7,091	102,528	66,564
Residential mortgages	12,923,604	-	-	12,509,365
Higher risk assets	-	-	-	-
Other assets	1,000,362	-	8,698	-
Specialised financing/investment	408,907	94,350	-	-
Defaulted exposures	1,423,501	-	53,908	378,352
<b>Total on-balance sheet exposures</b>	<b>45,560,372</b>	<b>973,681</b>	<b>677,061</b>	<b>14,204,336</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	7,224,451	19	418	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,909,671	39,322	863,897	478,416
Defaulted exposures	9,328	-	1,162	174
<b>Total off-balance sheet exposures</b>	<b>20,143,450</b>	<b>39,341</b>	<b>865,477</b>	<b>478,590</b>
<b>Total on and off-balance sheet exposures</b>	<b>65,703,822</b>	<b>1,013,022</b>	<b>1,542,538</b>	<b>14,682,926</b>

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**2. Credit risk (continued)**

**2.2 Credit risk mitigation (continued)**

<b>Group</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by Other eligible collateral RM'000</b>
<b>31 December 2014</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	7,642,135	-	-	-
Banks, development financial institutions & MDBs	5,655,384	8,987	-	-
Insurance companies, securities firms & fund managers	1,930,976	222,378	3,570	-
Corporates	9,653,409	83,259	640,585	1,428,883
Regulatory retail	6,966,341	2,300	94,779	13,791
Residential mortgages	13,156,733	-	-	12,283,837
Higher risk assets	24,706	-	-	-
Other assets	857,345	-	2,663	-
Specialised financing/investment	407,514	49,407	2,134	-
Defaulted exposures	1,543,213	-	40,226	391,484
<b>Total on-balance sheet exposures</b>	<b>47,837,756</b>	<b>366,331</b>	<b>783,957</b>	<b>14,117,995</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	6,654,664	5	714	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,174,440	55,837	190,707	312,307
Defaulted exposures	24,880	-	1,519	504
<b>Total off-balance sheet exposures</b>	<b>18,853,984</b>	<b>55,842</b>	<b>192,940</b>	<b>312,811</b>
<b>Total on and off-balance sheet exposures</b>	<b>66,691,740</b>	<b>422,173</b>	<b>976,897</b>	<b>14,430,806</b>

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**2. Credit risk (continued)**

**2.2 Credit risk mitigation (continued)**

<b>Bank 30 June 2015</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by other eligible collateral RM'000</b>
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	5,048,710	-	-	-
Banks, development financial institutions & MDBs	9,498,938	1,510	-	-
Insurance companies, securities firms & fund managers	1,022,661	822,660	2,592	-
Corporates	8,035,375	47,228	469,751	1,133,615
Regulatory retail	5,495,564	7,075	102,528	65,993
Residential mortgages	10,131,539	-	-	9,863,086
Higher risk assets	-	-	-	-
Other assets	673,841	-	8,698	-
Specialised financing/investment	368,849	94,350	-	-
Defaulted exposures	1,306,846	-	53,908	376,330
<b>Total on-balance sheet exposures</b>	<b>41,582,323</b>	<b>972,823</b>	<b>637,477</b>	<b>11,439,024</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	7,379,024	19	418	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,657,080	36,372	852,662	192,823
Defaulted exposures	9,328	-	1,162	174
<b>Total off-balance sheet exposures</b>	<b>19,045,432</b>	<b>36,391</b>	<b>854,242</b>	<b>192,997</b>
<b>Total on and off-balance sheet exposures</b>	<b>60,627,755</b>	<b>1,009,214</b>	<b>1,491,719</b>	<b>11,632,021</b>

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**2. Credit risk (continued)**

**2.2 Credit risk mitigation (continued)**

<b>Bank</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by other eligible collateral RM'000</b>
<b>31 December 2014</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	6,187,005	-	-	-
Banks, development financial institutions & MDBs	9,436,704	8,987	-	-
Insurance companies, securities firms & fund managers	1,076,829	222,378	3,570	-
Corporates	9,246,674	80,762	566,365	1,261,213
Regulatory retail	5,806,129	2,300	94,779	13,726
Residential mortgages	10,576,304	-	-	10,120,545
Higher risk assets	-	-	-	-
Other assets	558,141	-	2,663	-
Specialised financing/investment	367,466	49,407	2,134	-
Defaulted exposures	1,427,406	-	40,226	389,467
<b>Total on-balance sheet exposures</b>	<b>44,682,658</b>	<b>363,834</b>	<b>709,737</b>	<b>11,784,951</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	6,650,316	5	714	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,490,033	52,869	142,571	215,472
Defaulted exposures	24,880	-	1,519	504
<b>Total off-balance sheet exposures</b>	<b>18,165,229</b>	<b>52,874</b>	<b>144,804</b>	<b>215,976</b>
<b>Total on and off-balance sheet exposures</b>	<b>62,847,887</b>	<b>416,708</b>	<b>854,541</b>	<b>12,000,927</b>

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**2. 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.

<b>Group</b>	<b>0&lt;0.04%</b>	<b>0.04&lt;0.17%</b>	<b>0.17&lt;0.59%</b>	<b>0.59&lt;3.05%</b>	<b>3.05&lt;12.00%</b>	<b>12.00&lt;100%</b>	<b>Default or 100%</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	7,414,746	-	-	-	-	-	-
Bank	1,899,145	3,260,975	213,263	273,974	16,641	-	-
Corporate	9,152	1,997,962	2,276,339	5,093,587	939,166	65,154	652,999
Total on-balance sheet exposures	9,323,043	5,258,937	2,489,602	5,367,561	955,807	65,154	652,999
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	453,970	49,439	1,208	-	-	-	-
Corporate	47,815	257,183	640,754	742,406	220,681	5,001	2,061
Total undrawn commitments	501,785	306,622	641,962	742,406	220,681	5,001	2,061
<b><u>Derivatives</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	2,641,896	2,777,057	283,409	325,679	-	-	-
Corporate	226,445	490,415	220,040	127,002	131,026	-	-
Total derivatives	2,868,341	3,267,472	503,449	452,681	131,026	-	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	506,971	448,228	72,859	163,320	22,193	-	-
Corporate	5,059	1,311,553	1,939,855	2,119,157	477,136	1,901	225
Total contingent	512,030	1,759,781	2,012,714	2,282,477	499,329	1,901	225
<b>Exposure weighted average LGD (%)</b>							
Sovereign	26.20%	-	-	-	-	-	-
Bank	26.06%	26.44%	26.78%	40.78%	41.20%	0.00%	-
Corporate	43.08%	38.69%	39.01%	40.09%	49.93%	45.36%	38.57%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	6.32%	-	-	-	-	-	-
Bank	7.42%	12.55%	28.72%	85.68%	19.12%	0.00%	-
Corporate	16.50%	16.53%	45.18%	78.27%	168.91%	235.01%	239.87%

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**2. 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)**

<b>Group</b>	<b>0&lt;0.04%</b>	<b>0.04&lt;0.17%</b>	<b>0.17&lt;0.59%</b>	<b>0.59&lt;3.05%</b>	<b>3.05&lt;12.00%</b>	<b>12.00&lt;100%</b>	<b>Default or 100%</b>
<b>31 December 2014</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	7,642,135	-	-	-	-	-	-
Bank	2,441,080	2,581,753	251,603	361,776	18,886	286	-
Corporate	19,722	2,817,112	2,832,030	5,316,593	802,041	50,802	812,315
Total on-balance sheet exposures	10,102,937	5,398,865	3,083,633	5,678,369	820,927	51,088	812,315
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	194,500	117,782	2,134	-	-	-	-
Corporate	185,933	289,021	511,726	350,705	125,814	3,223	1,957
Total undrawn commitments	380,433	406,803	513,860	350,705	125,814	3,223	1,957
<b><u>Derivatives</u></b>							
Sovereign	28	-	-	-	-	-	-
Bank	2,374,898	2,609,660	295,278	89,336	-	-	-
Corporate	206,079	382,900	239,872	356,253	96,524	-	-
Total derivatives	2,581,005	2,992,560	535,150	445,589	96,524	-	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	608,794	381,278	95,544	41,600	12,141	-	-
Corporate	156,125	1,275,998	2,108,681	1,601,523	85,129	6,775	13,730
Total contingent	764,919	1,657,276	2,204,225	1,643,123	97,270	6,775	13,730
<b>Exposure weighted average LGD (%)</b>							
Sovereign	26.20%	-	-	-	-	-	-
Bank	26.17%	26.30%	30.00%	41.15%	41.20%	41.20%	-
Corporate	40.05%	37.90%	37.85%	44.44%	57.58%	45.75%	42.91%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	6.24%	-	-	-	-	-	-
Bank	6.98%	12.52%	32.54%	79.20%	135.19%	183.41%	-
Corporate	12.32%	15.07%	39.57%	89.52%	201.38%	225.87%	318.26%

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**2. 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)**

<b>Bank</b>	<b>0&lt;0.04%</b>	<b>0.04&lt;0.17%</b>	<b>0.17&lt;0.59%</b>	<b>0.59&lt;3.05%</b>	<b>3.05&lt;12.00%</b>	<b>12.00&lt;100%</b>	<b>Default or 100%</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	5,048,710	-	-	-	-	-	-
Bank	1,899,145	7,095,915	213,263	273,974	16,641	-	-
Corporate	8,560	1,950,094	1,947,580	4,544,461	833,069	62,420	651,801
Total on-balance sheet exposures	6,956,415	9,046,009	2,160,843	4,818,435	849,710	62,420	651,801
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	453,970	50,474	1,208	-	-	-	-
Corporate	47,815	192,400	496,075	513,052	198,090	5,001	2,061
Total undrawn commitments	501,785	242,874	497,283	513,052	198,090	5,001	2,061
<b><u>Derivatives</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	2,618,268	2,988,627	283,409	159,982	-	-	-
Corporate	226,445	466,228	219,988	283,578	131,020	-	-
Total derivatives	2,844,713	3,454,855	503,397	443,560	131,020	-	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	506,971	418,840	72,859	163,320	22,193	-	-
Corporate	5,059	1,143,385	1,930,557	2,022,046	459,799	1,901	225
Total contingent	512,030	1,562,225	2,003,416	2,185,366	481,992	1,901	225
<b>Exposure weighted average LGD (%)</b>							
Sovereign	26.20%	-	-	-	-	-	-
Bank	26.06%	26.35%	26.78%	40.67%	41.20%	0.00%	-
Corporate	43.11%	39.12%	38.68%	39.89%	52.24%	43.75%	38.49%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	7.08%	-	-	-	-	-	-
Bank	7.39%	13.31%	28.72%	82.63%	120.91%	0.00%	-
Corporate	16.52%	17.17%	44.02%	77.24%	176.10%	225.69%	238.61%



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**2. 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)**

<b>Bank</b>	<b>0&lt;0.04%</b>	<b>0.04&lt;0.17%</b>	<b>0.17&lt;0.59%</b>	<b>0.59&lt;3.05%</b>	<b>3.05&lt;12.00%</b>	<b>12.00&lt;100%</b>	<b>Default or 100%</b>
<b>31 December 2014</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	6,187,005	-	-	-	-	-	-
Bank	2,441,080	6,363,073	251,603	361,776	18,886	286	-
Corporate	19,722	2,825,295	2,439,825	4,547,637	678,874	46,439	810,990
Total on-balance sheet exposures	8,647,807	9,188,368	2,691,428	4,909,413	697,760	46,725	810,990
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	194,500	118,817	2,134	-	-	-	-
Corporate	45,254	260,666	333,044	350,407	125,814	3,223	1,957
Total undrawn commitments	239,754	379,483	335,178	350,407	125,814	3,223	1,957
<b><u>Derivatives</u></b>							
Sovereign	28	-	-	-	-	-	-
Bank	2,356,476	2,738,069	295,278	1,605	-	-	-
Corporate	206,079	361,808	239,721	350,892	96,524	-	-
Total derivatives	2,562,583	3,099,877	534,999	352,497	96,524	-	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	608,794	955,440	95,544	41,600	12,141	-	-
Corporate	156,125	1,267,497	2,093,638	1,372,372	65,037	6,775	13,730
Total contingent	764,919	2,222,937	2,189,182	1,413,972	77,178	6,775	13,730
<b>Exposure weighted average LGD (%)</b>							
Sovereign	26.20%	-	-	-	-	-	-
Bank	26.17%	26.25%	30.00%	41.14%	41.20%	41.20%	-
Corporate	40.05%	38.16%	37.15%	45.45%	59.04%	45.53%	42.85%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	6.60%	-	-	-	-	-	-
Bank	6.97%	13.29%	32.54%	74.64%	135.19%	183.41%	-
Corporate	12.32%	15.14%	38.08%	88.96%	207.59%	224.69%	317.10%

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**2. 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.

<b>Group</b>	<b>0&lt;0.11%</b>	<b>0.11&lt;0.30%</b>	<b>0.30&lt;0.43%</b>	<b>0.43&lt;3.05%</b>	<b>3.05&lt;9.20%</b>	<b>9.20&lt;100%</b>	<b>Default or 100%</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	212,364	2,493,457	1,342,535	7,319,293	1,034,049	508,537	202,528
Qualifying revolving retail	28,744	182,287	68,072	657,678	578,945	251,935	169,248
Other retail	697,884	467,564	477,096	2,107,027	674,055	329,407	334,802
Total on-balance sheet exposures	938,992	3,143,308	1,887,703	10,083,998	2,287,049	1,089,879	706,578
<b><u>Undrawn commitments</u></b>							
Residential mortgage	2,698	43,489	50,163	844,699	16,457	4,063	2,390
Qualifying revolving retail	413,935	478,676	86,941	635,887	253,847	50,474	-
Other retail	2,125	18,462	12,262	305,654	51,895	19,100	4,400
Total undrawn commitments	418,758	540,627	149,366	1,786,240	322,199	73,637	6,790
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.47%	12.22%	12.39%	12.43%	12.37%	12.71%	14.57%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.20%
Other retail	14.56%	20.55%	24.97%	37.03%	63.08%	63.58%	69.22%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.20%	6.00%	9.52%	18.02%	45.90%	70.34%	92.40%
Qualifying revolving retail	3.67%	7.32%	12.87%	32.81%	83.44%	170.95%	332.62%
Other retail	2.78%	10.22%	15.78%	42.31%	98.80%	134.04%	287.49%

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**2. 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)**

<b>Group</b>	<b>0&lt;0.11%</b>	<b>0.11&lt;0.30%</b>	<b>0.30&lt;0.43%</b>	<b>0.43&lt;3.05%</b>	<b>3.05&lt;9.20%</b>	<b>9.20&lt;100%</b>	<b>Default or 100%</b>
<b>31 December 2014</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	182,154	2,650,262	1,366,384	7,338,546	1,084,988	519,637	219,358
Qualifying revolving retail	35,827	199,358	64,629	648,053	565,817	278,056	141,171
Other retail	723,495	428,679	442,872	2,250,912	781,571	402,525	306,543
Total on-balance sheet exposures	941,476	3,278,299	1,873,885	10,237,511	2,432,376	1,200,218	667,072
<b><u>Undrawn commitments</u></b>							
Residential mortgage	50	67,123	72,799	1,194,714	33,964	10,041	3,435
Qualifying revolving retail	329,303	479,955	101,980	680,152	299,397	89,497	-
Other retail	10,960	20,795	10,381	400,971	56,772	20,979	5,119
Total undrawn commitments	340,313	567,873	185,160	2,275,837	390,133	120,517	8,554
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.33%	12.38%	12.65%	12.69%	12.60%	12.84%	14.66%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.28%
Other retail	14.65%	19.69%	24.90%	39.33%	64.32%	68.43%	70.42%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.12%	5.91%	9.49%	18.28%	44.96%	69.75%	91.31%
Qualifying revolving retail	3.78%	7.26%	12.98%	32.62%	83.40%	170.63%	320.37%
Other retail	2.77%	9.71%	15.80%	44.92%	100.72%	144.34%	273.42%

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**2. 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)**

<b>Bank 30 June 2015</b>	<b>0&lt;0.11% RM'000</b>	<b>0.11&lt;0.30% RM'000</b>	<b>0.30&lt;0.43% RM'000</b>	<b>0.43&lt;3.05% RM'000</b>	<b>3.05&lt;9.20% RM'000</b>	<b>9.20&lt;100% RM'000</b>	<b>Default or 100% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	207,291	2,306,949	1,129,550	5,411,199	677,159	386,022	200,646
Qualifying revolving retail	28,744	182,287	68,072	657,678	578,945	251,935	169,248
Other retail	636,116	409,277	327,059	1,494,636	505,030	221,646	221,252
Total on-balance sheet exposures	872,151	2,898,513	1,524,681	7,563,513	1,761,134	859,603	591,146
<b><u>Undrawn commitments</u></b>							
Residential mortgage	2,698	43,489	49,950	510,909	9,593	3,350	2,390
Qualifying revolving retail	413,935	478,676	86,941	635,887	253,847	50,474	-
Other retail	2,125	18,209	11,563	217,047	51,701	19,099	4,400
Total undrawn commitments	418,758	540,374	148,454	1,363,843	315,141	72,923	6,790
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.48%	12.24%	12.45%	12.54%	12.41%	12.75%	14.56%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.20%
Other retail	14.54%	21.15%	26.94%	34.04%	62.26%	59.85%	62.26%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.05%	5.34%	8.21%	15.16%	43.35%	67.90%	92.35%
Qualifying revolving retail	3.67%	7.32%	12.87%	32.81%	83.44%	170.95%	332.62%
Other retail	2.78%	10.47%	17.09%	37.74%	97.53%	127.16%	295.21%

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**2. 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)**

<b>Bank 31 December 2014</b>	<b>0&lt;0.11% RM'000</b>	<b>0.11&lt;0.30% RM'000</b>	<b>0.30&lt;0.43% RM'000</b>	<b>0.43&lt;3.05% RM'000</b>	<b>3.05&lt;9.20% RM'000</b>	<b>9.20&lt;100% RM'000</b>	<b>Default or 100% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	178,324	2,476,971	1,166,382	5,618,588	720,574	400,703	217,610
Qualifying revolving retail	35,827	199,358	64,629	648,053	565,817	278,056	141,171
Other retail	678,345	387,019	339,951	1,600,967	595,390	268,958	193,833
Total on-balance sheet exposures	892,496	3,063,348	1,570,962	7,867,608	1,881,781	947,717	552,614
<b><u>Undrawn commitments</u></b>							
Residential mortgage	50	67,123	72,481	702,929	23,806	8,979	3,435
Qualifying revolving retail	329,303	479,955	101,980	680,152	299,397	89,497	-
Other retail	10,849	20,354	10,381	288,424	56,519	20,979	5,119
Total undrawn commitments	340,202	567,432	184,842	1,671,505	379,722	119,455	8,554
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.33%	12.40%	12.74%	12.85%	12.72%	12.86%	14.65%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.28%
Other retail	14.58%	20.27%	26.44%	37.23%	61.76%	62.99%	63.09%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	2.99%	5.37%	8.39%	15.68%	42.60%	67.56%	91.27%
Qualifying revolving retail	3.78%	7.26%	12.98%	32.62%	83.40%	170.63%	320.37%
Other retail	2.79%	9.94%	16.84%	41.28%	96.73%	133.06%	275.29%

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**2. 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.

<b>Group</b>	<b>Up to 0.10%</b>	<b>&gt;0.10 to 0.20%</b>	<b>&gt;0.20 to 0.50%</b>	<b>&gt;0.50 to 1.00%</b>	<b>&gt;1.00 to 30.00%</b>	<b>&gt;30 to &lt;100%</b>	<b>100%</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	6,740,910	1,929,762	2,082,733	1,399,014	960,344	-	-
Qualifying revolving retail	67,053	143,978	239,222	192,921	1,103,332	190,403	-
Other retail	1,668,529	1,104,309	289,178	363,231	1,312,631	349,957	-
Total on-balance sheet exposures	8,476,492	3,178,049	2,611,133	1,955,166	3,376,307	540,360	-
<b><u>Undrawn commitments</u></b>							
Residential mortgage	159,521	161,705	305,914	321,531	15,288	-	-
Qualifying revolving retail	545,973	346,639	260,866	248,158	513,787	4,337	-
Other retail	22,642	15,763	266,064	15,286	89,134	5,009	-
Total undrawn commitments	728,136	524,107	832,844	584,975	618,209	9,346	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.34%	17.26%	23.26%	35.41%	71.11%	-	-
Qualifying revolving retail	4.12%	8.03%	16.69%	26.60%	87.24%	312.01%	-
Other retail	11.06%	16.08%	34.38%	57.83%	114.70%	265.41%	-
<b>31 December 2014</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	7,017,010	1,915,972	2,113,004	1,304,879	1,010,464	-	-
Qualifying revolving retail	82,625	152,560	237,993	192,154	1,101,180	166,399	-
Other retail	1,553,337	1,143,071	368,067	379,189	1,545,321	347,612	-
Total on-balance sheet exposures	8,652,972	3,211,603	2,719,064	1,876,222	3,656,965	514,011	-
<b><u>Undrawn commitments</u></b>							
Residential mortgage	229,073	187,902	454,487	479,012	31,652	-	-
Qualifying revolving retail	468,845	340,413	269,303	299,799	591,739	10,185	-
Other retail	32,170	53,530	320,083	15,800	99,176	4,766	452
Total undrawn commitments	730,088	581,845	1,043,873	794,611	722,567	14,951	452
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.43%	17.60%	23.70%	34.92%	69.73%	-	-
Qualifying revolving retail	4.29%	8.00%	16.55%	26.49%	90.25%	290.94%	-
Other retail	10.97%	16.68%	34.82%	58.41%	116.31%	248.92%	-

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**2. Credit risk (continued)**

**2.3 Exposures under IRB approach (continued)**

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

<b>Bank</b>	<b>Up to 0.10%</b>	<b>&gt;0.10 to 0.20%</b>	<b>&gt;0.20 to 0.50%</b>	<b>&gt;0.50 to 1.00%</b>	<b>&gt;1.00 to 30.00%</b>	<b>&gt;30 to &lt;100%</b>	<b>100%</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	6,635,445	1,852,448	756,402	355,888	718,633	-	-
Qualifying revolving retail	67,053	143,978	239,222	192,921	1,103,332	190,403	-
Other retail	1,398,257	839,223	240,426	222,822	898,325	215,964	-
Total on-balance sheet exposures	8,100,755	2,835,649	1,236,050	771,631	2,720,290	406,367	-
<b><u>Undrawn commitments</u></b>							
Residential mortgage	159,352	161,705	286,021	3,741	11,560	-	-
Qualifying revolving retail	545,973	346,639	260,866	248,158	513,787	4,337	-
Other retail	21,583	14,676	178,768	15,286	88,822	5,009	-
Total undrawn commitments	726,908	523,020	725,655	267,185	614,169	9,346	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.32%	17.23%	27.10%	43.93%	71.73%	-	-
Qualifying revolving retail	4.12%	8.03%	16.69%	26.60%	87.24%	312.01%	-
Other retail	11.36%	16.14%	36.95%	58.89%	111.19%	266.90%	-
<b>31 December 2014</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	6,913,002	1,846,396	888,776	372,979	757,999	-	-
Qualifying revolving retail	82,625	152,560	237,993	192,154	1,101,180	166,399	-
Other retail	1,363,753	868,436	275,947	297,047	1,057,840	201,441	-
Total on-balance sheet exposures	8,359,380	2,867,392	1,402,716	862,180	2,917,019	367,840	-
<b><u>Undrawn commitments</u></b>							
Residential mortgage	228,904	187,897	426,249	9,613	26,140	-	-
Qualifying revolving retail	468,845	340,413	269,303	299,799	591,739	10,185	-
Other retail	31,372	49,857	211,814	15,433	98,931	4,766	452
Total undrawn commitments	729,121	578,167	907,366	324,845	716,810	14,951	452
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.41%	17.57%	26.97%	43.52%	70.59%	-	-
Qualifying revolving retail	4.29%	8.00%	16.55%	26.49%	90.25%	290.94%	-
Other retail	11.26%	16.82%	37.52%	58.62%	110.95%	242.74%	-

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**2. 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.

<b>Group</b>	<b>Strong or 70% RM'000</b>	<b>Good or 90% RM'000</b>	<b>Satisfactory or 115% RM'000</b>	<b>Weak or 250% RM'000</b>	<b>Default or 0% RM'000</b>
<b>30 June 2015</b>					
Income producing real estate					
- Total Exposures	-	53,597	87,912	-	-
- Risk Weighted Assets	-	48,237	101,099	-	-
<b>31 December 2014</b>					
Income producing real estate					
- Total Exposures	-	41,548	88,439	-	-
- Risk Weighted Assets	-	37,393	101,705	-	-
<b>Bank</b>					
<b>30 June 2015</b>					
Income producing real estate					
- Total Exposures	-	13,538	87,912	-	-
- Risk Weighted Assets	-	12,184	101,099	-	-
<b>31 December 2014</b>					
Income producing real estate					
- Total Exposures	-	1,500	88,439	-	-
- Risk Weighted Assets	-	1,350	101,705	-	-



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**2. 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		
<b>30 June 2015</b>							
<b>Risk weights</b>							
0%	-	-	-	-	124,024	124,024	-
20%	-	-	-	-	-	-	-
35%	-	-	13,311	-	-	13,311	4,659
50%	-	-	3	-	-	3	2
75%	-	56,164	210	-	-	56,374	42,281
100%	188,490	6,539	505	-	878,929	1,074,463	1,074,463
150%	4,591	35,319	44	177	-	40,131	60,196
1250%	-	-	-	-	1,658	1,658	20,725
<b>Total exposures</b>	<b>193,081</b>	<b>98,022</b>	<b>14,073</b>	<b>177</b>	<b>1,004,611</b>	<b>1,309,964</b>	<b>1,202,326</b>
<b>Risk-weighted assets by exposures</b>	<b>195,377</b>	<b>101,641</b>	<b>5,389</b>	<b>266</b>	<b>899,653</b>	<b>1,202,326</b>	
<b>Average risk weight</b>	<b>101.2%</b>	<b>103.7%</b>	<b>38.3%</b>	<b>150.0%</b>	<b>89.6%</b>	<b>91.8%</b>	
<b>Deduction from capital base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
	← 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		
<b>31 December 2014</b>							
<b>Risk weights</b>							
0%	-	-	-	-	118,262	118,262	-
20%	-	-	-	-	-	-	-
35%	-	-	14,767	-	-	14,767	5,168
50%	-	24	36	-	-	60	30
75%	-	61,082	206	-	-	61,288	45,966
100%	239,804	8,099	691	-	741,600	990,194	990,194
150%	626	20,794	44	50,255	-	71,719	107,583
1250%	-	-	-	-	1,658	1,658	20,725
<b>Total exposures</b>	<b>240,430</b>	<b>89,999</b>	<b>15,744</b>	<b>50,255</b>	<b>861,520</b>	<b>1,257,948</b>	<b>1,169,666</b>
<b>Risk-weighted assets by exposures</b>	<b>240,743</b>	<b>85,114</b>	<b>6,098</b>	<b>75,383</b>	<b>762,328</b>	<b>1,169,666</b>	
<b>Average risk weight</b>	<b>100.1%</b>	<b>94.6%</b>	<b>38.7%</b>	<b>150.0%</b>	<b>88.5%</b>	<b>93.0%</b>	
<b>Deduction from capital base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

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**2. 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		
<b>30 June 2015</b>							
<b>Risk weights</b>							
0%	-	-	-	-	111,797	111,797	-
20%	-	-	-	-	-	-	-
35%	-	-	13,311	-	-	13,311	4,659
50%	-	-	3	-	-	3	2
75%	-	55,822	210	-	-	56,032	42,024
100%	133,866	6,362	505	-	564,634	705,367	705,367
150%	4,591	35,294	44	177	-	40,106	60,159
1250%	-	-	-	-	1,658	1,658	20,725
<b>Total exposures</b>	<b>138,457</b>	<b>97,478</b>	<b>14,073</b>	<b>177</b>	<b>678,089</b>	<b>928,274</b>	<b>832,936</b>
Risk-weighted assets by exposures	140,753	101,170	5,389	266	585,358	832,936	
Average risk weight	101.7%	103.8%	38.3%	150.0%	86.3%	89.7%	
Deduction from capital base	-	-	-	-	-	-	
	← Exposures after netting and credit risk mitigation →						
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
<b>31 December 2014</b>							
<b>Risk weights</b>							
0%	-	-	-	-	105,604	105,604	-
20%	-	-	-	-	-	-	-
35%	-	-	14,767	-	-	14,767	5,168
50%	-	24	36	-	-	60	30
75%	-	60,486	206	-	-	60,692	45,519
100%	199,036	7,907	691	-	455,054	662,688	662,688
150%	626	20,770	44	25,549	-	46,989	70,488
1250%	-	-	-	-	1,658	1,658	20,725
<b>Total exposures</b>	<b>199,662</b>	<b>89,187</b>	<b>15,744</b>	<b>25,549</b>	<b>562,316</b>	<b>892,458</b>	<b>804,618</b>
Risk-weighted assets by exposures	199,975	84,439	6,098	38,324	475,782	804,618	
Average risk weight	100.2%	94.7%	38.7%	150.0%	84.6%	90.2%	
Deduction from capital base	-	-	-	-	-	-	

\* All corporate standardised exposures are unrated.

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**2. 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.

<b>Group 30 June 2015</b>	<b>Collective impairment provisions as at 30 June 2015 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2015 RM'000</b>	<b>Net individual impairment charge during the financial period RM'000</b>	<b>Amounts written off or other movements during the financial period RM'000</b>	<b>Individual impairment provisions held as at 30 June 2015 RM'000</b>
Mortgages	48,770	47,700	17,614	(18,443)	46,871
Others	208,694	100,885	88,795	(81,486)	108,194
<b>Retail Clients</b>	<b>257,464</b>	<b>148,585</b>	<b>106,409</b>	<b>(99,929)</b>	<b>155,065</b>
Agriculture	-	17,235	1,191	-	18,426
Mining and quarrying	648	-	-	-	-
Manufacturing	44,104	128,026	42,747	(12,200)	158,573
Electricity, gas and water	835	-	-	-	-
Construction	7,052	59,554	-	(59,554)	-
Real estate	3,146	-	-	-	-
Wholesale & retail trade and restaurants & hotels	9,165	53,231	32,911	(16,051)	70,091
Transportation, storage and communication	626	-	-	-	-
Finance, insurance and business services	20,612	-	1,429	(108)	1,321
Others	545	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>86,733</b>	<b>258,046</b>	<b>78,278</b>	<b>(87,913)</b>	<b>248,411</b>

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**2. Credit risk (continued)**

**2.5 Problem credit management and provisioning (continued)**

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

<b>Group</b>	<b>Collective impairment provisions as at 31 December 2014 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2014 RM'000</b>	<b>Net individual impairment charge during the financial year RM'000</b>	<b>Amounts written off or other movements during the financial year RM'000</b>	<b>Individual impairment provisions held as at 31 December 2014 RM'000</b>
<b>31 December 2014</b>					
Mortgages	51,248	55,243	32,783	(40,326)	47,700
Others	244,412	67,975	185,360	(152,450)	100,885
<b>Retail Clients</b>	<b>295,660</b>	<b>123,218</b>	<b>218,143</b>	<b>(192,776)</b>	<b>148,585</b>
Agriculture	394	14,808	1,035	1,392	17,235
Mining and quarrying	494	-	-	-	-
Manufacturing	27,033	33,835	103,256	(9,065)	128,026
Electricity, gas and water	447	-	-	-	-
Construction	5,241	61,323	-	(1,769)	59,554
Real estate	2,914	-	-	-	-
Wholesale & retail trade and restaurants & hotels	6,252	29,951	24,544	(1,264)	53,231
Transportation, storage and communication	515	-	-	-	-
Finance, insurance and business services	14,400	-	-	-	-
Household	-	-	-	-	-
Others	1,179	-	4,300	(4,300)	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>58,869</b>	<b>139,917</b>	<b>133,135</b>	<b>(15,006)</b>	<b>258,046</b>

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**2. Credit risk (continued)**

**2.5 Problem credit management and provisioning (continued)**

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

<b>Bank 30 June 2015</b>	<b>Collective impairment provisions as at 30 June 2015 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2015 RM'000</b>	<b>Net individual impairment charge during the financial period RM'000</b>	<b>Amounts written off or other movements during the financial period RM'000</b>	<b>Individual impairment provisions held as at 30 June 2015 RM'000</b>
Mortgages	40,213	47,179	15,883	(17,408)	45,654
Others	125,725	78,336	58,839	(53,183)	83,992
<b>Retail Clients</b>	<b>165,938</b>	<b>125,515</b>	<b>74,722</b>	<b>(70,591)</b>	<b>129,646</b>
Agriculture	-	17,235	1,191	-	18,426
Mining and quarrying	648	-	-	-	-
Manufacturing	40,510	127,306	41,601	(12,200)	156,707
Electricity, gas and water	835	-	-	-	-
Construction	6,944	59,554	-	(59,554)	-
Real estate	2,576	-	-	-	-
Wholesale & retail trade and restaurants & hotels	6,847	53,231	32,911	(16,051)	70,091
Transportation, storage and communication	579	-	-	-	-
Finance, insurance and business services	19,549	-	1,429	(108)	1,321
Others	462	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>78,950</b>	<b>257,326</b>	<b>77,132</b>	<b>(87,913)</b>	<b>246,545</b>

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**2. Credit risk (continued)**

**2.5 Problem credit management and provisioning (continued)**

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

<b>Bank 31 December 2014</b>	<b>Collective impairment provisions as at 31 December 2014 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2014 RM'000</b>	<b>Net individual impairment charge during the financial year RM'000</b>	<b>Amounts written off or other movements during the financial year RM'000</b>	<b>Individual impairment provisions held as at 31 December 2014 RM'000</b>
Mortgages	42,064	54,874	31,021	(38,716)	47,179
Others	139,495	53,281	108,036	(82,981)	78,336
<b>Retail Clients</b>	<b>181,559</b>	<b>108,155</b>	<b>139,057</b>	<b>(121,697)</b>	<b>125,515</b>
Agriculture	26	14,808	1,035	1,392	17,235
Mining and quarrying	494	-	-	-	-
Manufacturing	25,060	33,115	103,256	(9,065)	127,306
Electricity, gas and water	447	-	-	-	-
Construction	5,161	61,323	-	(1,769)	59,554
Real estate	2,686	-	-	-	-
Wholesale & retail trade and restaurants & hotels	5,085	29,951	24,544	(1,264)	53,231
Transportation, storage and communication	458	-	-	-	-
Finance, insurance and business services	13,567	-	-	-	-
Others	949	-	4,300	(4,300)	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>53,933</b>	<b>139,197</b>	<b>133,135</b>	<b>(15,006)</b>	<b>257,326</b>

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**2. Credit risk (continued)**

**2.5 Problem credit management and provisioning (continued)**

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

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Mortgages	1,396,033	1,370,574	1,063,590	1,086,614
Others	424,097	530,150	268,728	348,526
<b>Retail Clients</b>	<b>1,820,130</b>	<b>1,900,724</b>	<b>1,332,318</b>	<b>1,435,140</b>
Agriculture	-	-	-	-
Mining and quarrying	-	-	-	-
Manufacturing	43,270	27,836	38,951	27,822
Electricity, gas and water	-	-	-	-
Construction	364	3,500	364	3,500
Real estate	-	-	-	-
Wholesale & retail trade and restaurants & hotels	17,894	21,540	17,894	21,540
Transportation, storage and communication	3,972	1,221	-	106
Finance, insurance and business services	178	-	178	-
Education, Health & Others	459	-	459	-
Household	-	-	-	-
Others	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>66,137</b>	<b>54,097</b>	<b>57,846</b>	<b>52,968</b>

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	
	2015 RM'000	2014 RM'000	2015 RM'000	2014 RM'000
Malaysia	1,886,267	1,954,821	1,390,164	1,488,108
Others	-	-	-	-
	<b>1,886,267</b>	<b>1,954,821</b>	<b>1,390,164</b>	<b>1,488,108</b>

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**2. Credit risk (continued)**

**2.5 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.

<b>Group</b>	<b>Within Malaysia RM'000</b>	<b>Outside Malaysia RM'000</b>	<b>Total RM'000</b>
<b>30 June 2015</b>			
Gross impaired loans, advances and financing	989,452	319	989,771
Individual impairment provisions	403,157	319	403,476
Collective impairment provisions	335,241	8,956	344,197
<b>31 December 2014</b>			
Gross impaired loans, advances and financing	1,123,925	507	1,124,432
Individual impairment provisions	406,124	507	406,631
Collective impairment provisions	350,399	4,130	354,529
<b>Bank</b>			
<b>30 June 2015</b>			
Gross impaired loans, advances and financing	950,931	319	951,250
Individual impairment provisions	375,872	319	376,191
Collective impairment provisions	235,932	8,956	244,888
<b>31 December 2014</b>			
Gross impaired loans, advances and financing	1,085,804	507	1,086,311
Individual impairment provisions	382,334	507	382,841
Collective impairment provisions	231,362	4,130	235,492



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**2. 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.

<b>Group</b>	<b>Principal amount</b>	<b>Positive fair value of contracts</b>	<b>Negative fair value of contracts</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>30 June 2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	2,810,325	-	-	2,810,325	1,145,366
Transaction related contingent items	4,047,031	-	-	4,046,744	913,521
Short term self liquidating trade related contingencies	322,269	-	-	322,269	75,926
Sell and buy back agreements	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	42,509,548	1,265,641	1,267,812	1,882,146	347,408
<i>Over one year to five years</i>	20,517,669	1,295,301	1,309,098	2,626,712	720,780
<i>Over five years</i>	2,847,717	353,086	240,081	665,543	193,976
Interest/profit rate related contracts					
<i>One year or less</i>	12,370,661	16,937	16,246	36,797	12,519
<i>Over one year to five years</i>	46,663,036	281,248	428,314	1,253,494	217,097
<i>Over five years</i>	6,156,392	99,761	82,432	556,572	133,063
Equity related contracts					
<i>One year or less</i>	145,677	1,331	1,331	4,575	152
<i>Over one year to five years</i>	303,835	10,539	4,590	26,565	3,370
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	2,751,165	140,738	140,738	150,509	56,248
<i>Over one year to five years</i>	112,749	16,764	16,764	9,690	618
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	113,219	6,187	-	11,848	715
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	3,913,500	-	-	1,276,368	1,083,298
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	1,029,095	-	-	885,181	277,701
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	33,052,732	-	-	3,578,112	1,485,045
	<u>179,666,620</u>	<u>3,487,533</u>	<u>3,507,406</u>	<u>20,143,450</u>	<u>6,666,803</u>

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

	<b>Principal amount</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
* <i>Credit derivative contracts</i>			
Credit default swap			
- protection sold	113,219	11,848	715

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**2. Credit risk (continued)**

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

Group	Principal amount Restated 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
<b>31 December 2014</b>					
Direct credit substitutes	2,281,091	-	-	2,281,091	930,621
Transaction related contingent items	4,005,690	-	-	4,003,743	900,744
Short term self liquidating trade related contingencies	240,583	-	-	240,583	82,806
Sell and buy back agreements	574,200	-	-	574,200	79,566
Foreign exchange related contracts					
<i>One year or less</i>	37,129,354	867,817	862,595	1,509,394	333,085
<i>Over one year to five years</i>	19,665,694	963,249	813,106	2,305,369	706,890
<i>Over five years</i>	2,511,834	257,500	151,021	531,725	153,919
Interest/profit rate related contracts					
<i>One year or less</i>	18,030,555	18,246	13,402	41,402	5,295
<i>Over one year to five years</i>	45,520,539	322,101	467,441	1,345,882	265,803
<i>Over five years</i>	6,494,791	112,550	95,104	621,456	153,226
Equity related contracts					
<i>One year or less</i>	87,650	419	419	3,102	162
<i>Over one year to five years</i>	224,954	10,281	1,718	20,299	2,043
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	3,588,606	143,000	143,000	187,935	51,092
<i>Over one year to five years</i>	1,160,408	167,235	167,235	74,958	18,887
Credit derivative contracts *					
<i>One year or less</i>	53,584	-	-	2,679	125
<i>Over one year to five years</i>	104,850	5,221	-	10,463	778
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	3,357,107	-	-	1,505,513	618,257
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	1,102,535	-	-	352,658	185,637
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	30,453,226	-	-	3,241,532	1,446,142
	<u>176,587,251</u>	<u>2,867,619</u>	<u>2,715,041</u>	<u>18,853,984</u>	<u>5,935,078</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	104,850	10,463	778

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2. Credit risk (continued)**

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

<b>Bank 30 June 2015</b>	<b>Principal amount RM'000</b>	<b>Positive fair value of contracts RM'000</b>	<b>Negative fair value of contracts RM'000</b>	<b>Credit equivalent amount RM'000</b>	<b>Risk weighted assets RM'000</b>
Direct credit substitutes	2,801,434	-	-	2,801,434	1,141,516
Transaction related contingent items	3,779,398	-	-	3,779,111	869,852
Short term self liquidating trade related contingencies	263,895	-	-	263,895	60,524
Sell and buy back agreements	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	42,742,063	1,265,864	1,270,081	1,885,854	348,918
<i>Over one year to five years</i>	21,177,688	1,295,301	1,309,098	2,785,518	763,291
<i>Over five years</i>	2,847,717	353,086	240,081	665,543	193,976
Interest rate related contracts					
<i>One year or less</i>	12,370,661	16,937	16,246	36,797	12,519
<i>Over one year to five years</i>	46,642,178	281,248	426,412	1,244,394	214,953
<i>Over five years</i>	6,156,392	99,761	82,431	556,572	133,055
Equity related contracts					
<i>One year or less</i>	145,677	1,331	1,331	4,575	152
<i>Over one year to five years</i>	323,446	11,907	4,735	29,502	4,306
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	2,751,165	140,739	140,739	150,508	56,248
<i>Over one year to five years</i>	112,749	16,763	16,763	7,913	518
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	113,219	6,187	-	11,848	715
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	3,109,797	-	-	908,208	871,060
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	748,793	-	-	571,488	173,901
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	33,656,952	-	-	3,342,272	1,359,711
	<u>179,743,224</u>	<u>3,489,124</u>	<u>3,507,917</u>	<u>19,045,432</u>	<u>6,205,215</u>

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

	<b>Principal amount RM'000</b>	<b>Credit equivalent amount RM'000</b>	<b>Risk weighted assets RM'000</b>
* <i>Credit derivative contracts</i>			
Credit default swap			
- protection sold	113,219	11,848	715

**Standard Chartered Bank Malaysia Berhad  
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2. Credit risk (continued)**

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

<b>Bank</b>	<b>Principal amount</b>	<b>Positive fair value of contracts</b>	<b>Negative fair value of contracts</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>31 December 2014</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	2,253,094	-	-	2,253,094	906,297
Transaction related contingent items	3,851,546	-	-	3,849,599	842,562
Short term self liquidating trade related contingencies	137,547	-	-	137,547	54,985
Sell and buy back agreements	574,200	-	-	574,200	79,566
Foreign exchange related contracts					
<i>One year or less</i>	37,358,841	870,499	862,598	1,515,505	333,507
<i>Over one year to five years</i>	19,665,694	963,248	813,106	2,305,369	646,254
<i>Over five years</i>	2,511,834	257,500	151,021	531,725	153,919
Interest rate related contracts					
<i>One year or less</i>	18,030,555	18,246	13,402	41,402	5,295
<i>Over one year to five years</i>	45,498,840	320,841	464,511	1,333,854	264,258
<i>Over five years</i>	6,494,791	112,550	95,104	621,456	153,219
Equity related contracts					
<i>One year or less</i>	87,650	419	419	3,102	161
<i>Over one year to five years</i>	244,565	10,281	2,395	21,868	2,439
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	3,588,606	143,001	143,001	187,935	51,092
<i>Over one year to five years</i>	1,174,122	167,235	167,235	74,958	19,015
Credit derivative contracts **					
<i>One year or less</i>	53,584	-	-	2,679	125
<i>Over one year to five years</i>	104,850	5,221	-	10,463	778
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	2,283,245	-	-	843,162	337,531
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	1,418,588	-	-	765,615	193,581
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	30,756,553	-	-	3,091,696	1,393,712
	<u>176,088,705</u>	<u>2,869,041</u>	<u>2,712,792</u>	<u>18,165,229</u>	<u>5,438,296</u>

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

	<b>Principal amount</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
* <i>Credit derivative contracts</i>			
Credit default swap			
- protection sold	104,850	10,463	778

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**2. Credit risk (continued)**

**2.7 Actual losses**

The tables below show net individual impairment charges raised and write off during the financial half year ended 2015 versus 2014 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 Group and Bank to either provide for or write-off debts when certain conditions are met.

**Group**

	<b>30 June 2015 Actual losses RM'000</b>	<b>30 June 2014 Actual losses RM'000</b>
Corporates	79,304	43,506
Residential Mortgages	17,614	15,993
Qualifying Revolving Retail Exposures	51,578	61,478
Other Retail	105,109	114,825
	<b><u>253,605</u></b>	<b><u>235,803</u></b>

**Bank**

	<b>30 June 2015 Actual losses RM'000</b>	<b>30 June 2014 Actual losses RM'000</b>
Corporates	78,159	43,506
Residential Mortgages	15,883	15,450
Qualifying Revolving Retail Exposures	51,578	61,478
Other Retail	75,153	73,340
	<b><u>220,773</u></b>	<b><u>193,774</u></b>

The higher actual loss as compared to the corresponding year was mainly due to higher corporate provisions made during the period.

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**3. Market risk**

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 2015	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	57,101	118,637
US Dollar	(20,281)	(92,435)
Euro	3,466	(293)
Pound Sterling	(575)	324
Australian Dollar	(2,494)	1,458
Japanese Yen	697	(103)
Singapore Dollar	1,376	(2)
Indian Rupee	2,952	(69)
Saudi Arabian Riyal	782	(20)
Hong Kong Dollar	600	3

Group 31 December 2014	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	(5,085)	56,081
US Dollar	(33,118)	(82,828)
Euro	1,589	(63)
Pound Sterling	(356)	904
Australian Dollar	(11,893)	4,589
Japanese Yen	719	(207)
Singapore Dollar	915	47
Thai Baht	619	(15)
New Zealand Dollar	583	(247)
Brunei Dollar	493	(145)
Hong Kong Dollar	339	4

Bank 30 June 2015	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	56,376	120,246
US Dollar	(17,981)	(93,850)
Euro	3,429	(262)
Pound Sterling	(575)	324
Australian Dollar	(2,494)	1,458
Japanese Yen	697	(103)
Singapore Dollar	1,376	(2)
Indian Rupee	2,952	(69)
Saudi Arabian Riyal	782	(20)
Hong Kong Dollar	600	3

Bank 31 December 2014	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	(1,221)	87,315
US Dollar	(30,957)	(84,791)
Euro	1,589	(63)
Pound Sterling	(356)	904
Australian Dollar	(11,893)	4,589
Japanese Yen	719	(207)
Singapore Dollar	915	47
Thai Baht	619	(15)
New Zealand Dollar	583	(247)
Brunei Dollar	493	(145)
Hong Kong Dollar	339	4

**Standard Chartered Bank Malaysia Berhad  
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**4. Equity exposures in banking book**

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

Group and Bank	30 June 2015		31 December 2014	
	Gross exposures	Risk weighted assets	Gross exposures	Risk weighted assets
	RM'000	RM'000	RM'000	RM'000
<u>Privately Held</u>				
For socio-economic purposes	9,098	9,098	9,098	9,098
For non socio-economic purposes	-	-	626	938
	<u>9,098</u>	<u>9,098</u>	<u>9,724</u>	<u>10,036</u>

**5. Comparative figures**

The comparative figures as disclosed in section 2.7 have been restated to conform with current year presentation.

**Standard Chartered Bank Malaysia Berhad  
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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 year ended 30 June 2015 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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**Mahendra Gursahani**  
**Chief Executive Officer**

Date: 30 October 2015