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

**Pillar 3 Disclosures
30 June 2012**



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
Pillar 3 Disclosures**

1.0 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised and IRB approach

Group 30 June 2012 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	2,180,963	1,977,629	1,908,728	152,698
Regulatory retail	1,731,431	1,299,107	977,861	78,229
Residential mortgages	16,432	16,432	6,524	522
Higher risk assets	285	285	427	34
Other assets	641,527	827,184	564,137	45,131
Defaulted exposures	42,497	26,769	49,124	3,930
Total on-balance sheet exposures	4,613,135	4,147,406	3,506,801	280,544
Off-balance sheet exposures:-				
OTC derivatives	24,006	24,006	22,921	1,834
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	998,764	806,199	718,443	57,475
Defaulted exposures	212	212	318	25
Total off-balance sheet exposures	1,022,982	830,417	741,682	59,334
Total on and off-balance sheet exposures	5,636,117	4,977,823	4,248,483	339,878
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	7,640,295	7,644,415	411,269	32,902
Banks, development financial institutions & multilateral development banks ("MDBs")	3,641,797	4,391,927	486,330	38,906
Insurance companies, securities firms & fund managers	2,854,950	2,854,950	237,074	18,966
Corporates	8,196,469	7,442,219	4,997,326	399,786
Residential mortgages	12,049,377	12,049,377	2,158,390	172,671
Qualifying revolving retail exposures	1,767,978	1,767,978	1,189,218	95,137
Other retail	5,253,359	5,253,359	3,954,427	316,354
Defaulted exposures	714,077	714,077	1,138,676	91,094
Total on-balance sheet exposures	42,118,302	42,118,302	14,572,710	1,165,816
Off-balance sheet exposures:-				
OTC derivatives	5,709,879	5,709,879	1,479,745	118,380
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	11,666,285	11,666,285	2,992,136	239,371
Defaulted exposures	39,940	39,940	25,275	2,022
Total off-balance sheet exposures	17,416,104	17,416,104	4,497,156	359,773
Total on and off-balance sheet exposures	59,534,406	59,534,406	19,069,866	1,525,589
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
	Long position	Short position		
Interest rate risk	39,344,171	35,173,885	1,606,365	128,509
Foreign currency risk	63,972,831	64,006,400	237,552	19,004
Options risk	1,610,509	4,015,458	175,715	14,057
(d) Operational risk (Standardised approach)			3,007,458	240,597
Total RWA and capital requirements			28,346,060	2,267,684

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

1.0 Regulatory capital requirement (continued)

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

Group 31 December 2011 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	1,796,287	1,616,216	1,597,503	127,800
Regulatory retail	1,544,827	1,082,875	821,359	65,709
Residential mortgages	15,695	15,695	5,667	453
Higher risk assets	7,943	7,943	11,914	953
Other assets	725,342	949,493	645,283	51,623
Defaulted exposures	39,398	26,028	50,474	4,038
Total on-balance sheet exposures	4,129,492	3,698,250	3,132,200	250,576
Off-balance sheet exposures:-				
OTC derivatives	29,579	29,579	28,414	2,273
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	909,498	715,905	630,174	50,414
Defaulted exposures	253	253	380	30
Total off-balance sheet exposures	939,330	745,737	658,968	52,717
Total on and off-balance sheet exposures	5,068,822	4,443,987	3,791,168	303,293
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	7,972,949	7,976,762	468,865	37,509
Banks, development financial institutions & MDBs	4,356,017	5,035,034	478,706	38,296
Insurance companies, securities firms & fund managers	1,584	1,584	339	27
Corporates	7,587,584	6,904,754	4,730,459	378,437
Residential mortgages	12,186,822	12,186,822	2,211,983	176,959
Qualifying revolving retail exposures	1,603,359	1,603,359	1,079,836	86,387
Other retail	5,382,641	5,382,641	4,033,184	322,655
Defaulted exposures	693,441	693,441	1,008,535	80,683
Total on-balance sheet exposures	39,784,397	39,784,397	14,011,907	1,120,953
Off-balance sheet exposures:-				
OTC derivatives	5,023,401	5,023,401	1,345,930	107,674
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,564,494	10,564,494	2,954,321	236,346
Defaulted exposures	22,426	22,426	12,509	1,001
Total off-balance sheet exposures	15,610,321	15,610,321	4,312,760	345,021
Total on and off-balance sheet exposures	55,394,718	55,394,718	18,324,667	1,465,974
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)	Long position	Short position		
Interest rate risk	38,939,104	32,139,018	1,385,907	110,873
Foreign currency risk	56,621,515	56,589,647	144,227	11,538
Options risk	2,658,314	5,090,413	269,364	21,549
(d) Operational risk (Standardised approach)			2,829,364	226,349
Total RWA and capital requirements			26,745,318	2,139,626

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

1.0 Regulatory capital requirement (continued)

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

Bank 30 June 2012 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	2,052,828	1,853,347	1,784,446	142,756
Regulatory retail	1,523,093	1,092,405	822,834	65,827
Residential mortgages	16,432	16,432	6,524	522
Higher risk assets	285	285	427	34
Other assets	564,981	750,638	498,199	39,856
Defaulted exposures	42,361	26,633	48,921	3,914
Total on-balance sheet exposures	4,199,980	3,739,740	3,161,351	252,909
Off-balance sheet exposures:-				
OTC derivatives	24,006	24,006	22,921	1,834
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	936,082	745,256	663,696	53,096
Defaulted exposures	212	212	318	25
Total off-balance sheet exposures	960,300	769,474	686,935	54,955
Total on and off-balance sheet exposures	5,160,280	4,509,214	3,848,286	307,864
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	4,549,690	4,553,810	258,876	20,710
Banks, development financial institutions & MDBs	4,700,668	5,450,798	647,717	51,817
Insurance companies, securities firms & fund managers	2,900,596	2,900,596	243,083	19,447
Corporates	8,349,485	7,595,235	4,960,337	396,827
Residential mortgages	11,660,929	11,660,929	2,061,912	164,953
Qualifying revolving retail exposures	1,767,978	1,767,978	1,189,218	95,137
Other retail	3,969,954	3,969,954	2,056,290	164,503
Defaulted exposures	634,437	634,437	955,633	76,451
Total on-balance sheet exposures	38,533,737	38,533,737	12,373,066	989,845
Off-balance sheet exposures:-				
OTC derivatives	5,702,654	5,702,654	1,451,221	116,098
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	11,153,464	11,153,464	2,802,623	224,210
Defaulted exposures	39,914	39,914	25,246	2,020
Total off-balance sheet exposures	16,896,032	16,896,032	4,279,090	342,328
Total on and off-balance sheet exposures	55,429,769	55,429,769	16,652,156	1,332,173
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
	Long position	Short position		
Interest rate risk	39,344,171	35,173,885	1,606,365	128,509
Foreign currency risk	63,972,831	64,006,400	237,552	19,004
Options risk	1,610,509	4,015,458	175,715	14,057
(d) Operational risk (Standardised approach)			2,754,730	220,378
Total RWA and capital requirements			25,275,425	2,022,035

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

1.0 Regulatory capital requirement (continued)

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

Bank 31 December 2011 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	1,690,043	1,509,972	1,491,260	119,301
Regulatory retail	1,488,123	1,026,362	778,973	62,318
Residential mortgages	15,687	15,687	5,664	453
Higher risk assets	7,943	7,943	11,914	953
Other assets	647,006	871,022	578,439	46,275
Defaulted exposures	39,183	25,813	50,152	4,012
Total on-balance sheet exposures	3,887,985	3,456,799	2,916,402	233,312
Off-balance sheet exposures:-				
OTC derivatives	29,579	29,579	28,414	2,273
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	902,545	708,951	623,716	49,897
Defaulted exposures	253	253	380	30
Total off-balance sheet exposures	932,377	738,783	652,510	52,200
Total on and off-balance sheet exposures	4,820,362	4,195,582	3,568,912	285,512
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	5,102,436	5,106,249	325,869	26,070
Banks, development financial institutions & MDBs	5,073,555	5,752,572	592,312	47,385
Insurance companies, securities firms & fund managers	1,584	1,584	339	27
Corporates	7,973,085	7,290,255	4,744,711	379,577
Residential mortgages	11,823,720	11,823,720	2,126,249	170,100
Qualifying revolving retail exposures	1,603,359	1,603,359	1,079,836	86,387
Other retail	4,076,920	4,076,920	2,121,116	169,689
Defaulted exposures	627,360	627,360	855,204	68,416
Total on-balance sheet exposures	36,282,019	36,282,019	11,845,636	947,651
Off-balance sheet exposures:-				
OTC derivatives	5,015,839	5,015,839	1,314,494	105,160
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,167,565	10,167,565	2,800,377	224,030
Defaulted exposures	22,399	22,399	12,479	998
Total off-balance sheet exposures	15,205,803	15,205,803	4,127,350	330,188
Total on and off-balance sheet exposures	51,487,822	51,487,822	15,972,986	1,277,839
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
	Long position	Short position		
Interest rate risk	38,939,104	32,139,018	1,385,907	110,873
Foreign currency risk	56,621,515	56,589,647	144,227	11,538
Options risk	2,658,314	5,090,413	269,364	21,549
(d) Operational risk (Standardised approach)			2,540,849	203,268
Total RWA and capital requirements			23,882,866	1,910,629

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0. Credit risk

2.1 Exposure values

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

Geographical analysis

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

Group	Malaysia	Others	Total
30 June 2012	RM'000	RM'000	RM'000
IRB exposures			
Sovereigns/Central banks	7,654,510	5,000	7,659,510
Banks, development financial institutions & MDBs	4,924,183	4,814,555	9,738,738
Insurance companies, securities firms & fund managers	2,942,667	13,837	2,956,504
Corporate exposures (excluding specialised lending and firm-size adjustment)	14,063,454	449,922	14,513,376
Corporate exposures (with firm-size adjustment)	450,833	4,337	455,170
Specialised lending	108,770	-	108,770
Retail exposures	24,102,338	-	24,102,338
<i>Residential mortgages</i>	13,460,795	-	13,460,795
<i>Qualifying revolving retail exposures</i>	4,526,666	-	4,526,666
<i>Other retail exposures</i>	6,114,877	-	6,114,877
Total IRB exposures	54,246,755	5,287,651	59,534,406
Standardised exposures			
Corporates	2,672,319	104,950	2,777,269
Regulatory retail	2,191,597	-	2,191,597
Residential mortgages	18,900	-	18,900
Higher risk assets	460	-	460
Other assets	647,891	-	647,891
Total Standardised exposures	5,531,167	104,950	5,636,117
Total credit risk exposures	59,777,922	5,392,601	65,170,523

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0. Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Group 31 December 2011	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	7,972,969	5,003	7,977,972
Banks, development financial institutions & MDBs	5,610,680	3,804,888	9,415,568
Insurance companies, securities firms & fund managers	87,171	53,318	140,489
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,120,812	1,014,714	13,135,526
Corporate exposures (with firm-size adjustment)	480,161	-	480,161
Specialised lending	125,517	-	125,517
Retail exposures	24,119,485	-	24,119,485
<i>Residential mortgages</i>	<u>13,573,694</u>	<u>-</u>	<u>13,573,694</u>
<i>Qualifying revolving retail exposures</i>	<u>4,319,071</u>	<u>-</u>	<u>4,319,071</u>
<i>Other retail exposures</i>	<u>6,226,720</u>	<u>-</u>	<u>6,226,720</u>
Total IRB exposures	<u>50,516,795</u>	<u>4,877,923</u>	<u>55,394,718</u>
Standardised exposures			
Corporates	2,270,330	35,918	2,306,248
Regulatory retail	2,007,336	-	2,007,336
Residential mortgages	17,686	-	17,686
Higher risk assets	8,185	-	8,185
Other assets	<u>729,367</u>	<u>-</u>	<u>729,367</u>
Total Standardised exposures	<u>5,032,904</u>	<u>35,918</u>	<u>5,068,822</u>
Total credit risk exposures	<u>55,549,699</u>	<u>4,913,841</u>	<u>60,463,540</u>

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Bank 30 June 2012	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	4,563,905	5,000	4,568,905
Banks, development financial institutions & MDBs	6,077,069	4,736,242	10,813,311
Insurance companies, securities firms & fund managers	2,987,815	13,837	3,001,652
Corporate exposures (excluding specialised lending and firm-size adjustment)	13,939,116	441,226	14,380,342
Corporate exposures (with firm-size adjustment)	393,835	4,337	398,172
Specialised lending	107,572	-	107,572
Retail exposures	22,159,815	-	22,159,815
<i>Residential mortgages</i>	12,901,721	-	12,901,721
<i>Qualifying revolving retail exposures</i>	4,526,666	-	4,526,666
<i>Other retail exposures</i>	4,731,428	-	4,731,428
Total IRB exposures	50,229,127	5,200,642	55,429,769
Standardised exposures			
Corporates	2,506,577	104,950	2,611,527
Regulatory retail	1,958,048	-	1,958,048
Residential mortgages	18,900	-	18,900
Higher risk assets	460	-	460
Other assets	571,345	-	571,345
Total Standardised exposures	5,055,330	104,950	5,160,280
Total credit risk exposures	55,284,457	5,305,592	60,590,049

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0. Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Bank 31 December 2011	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	5,102,456	5,003	5,107,459
Banks, development financial institutions & MDBs	6,468,436	3,685,541	10,153,977
Insurance companies, securities firms & fund managers	86,673	53,318	139,991
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,212,308	1,004,375	13,216,683
Corporate exposures (with firm-size adjustment)	402,849	-	402,849
Specialised lending	123,899	-	123,899
Retail exposures	22,342,964	-	22,342,964
<i>Residential mortgages</i>	13,190,500	-	13,190,500
<i>Qualifying revolving retail exposures</i>	4,319,071	-	4,319,071
<i>Other retail exposures</i>	4,833,393	-	4,833,393
Total IRB exposures	46,739,585	4,748,237	51,487,822
Standardised exposures			
Corporates	2,159,120	35,918	2,195,038
Regulatory retail	1,948,430	-	1,948,430
Residential mortgages	17,678	-	17,678
Higher risk assets	8,185	-	8,185
Other assets	651,031	-	651,031
Total Standardised exposures	4,784,444	35,918	4,820,362
Total credit risk exposures	51,524,029	4,784,155	56,308,184

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

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.

Group 30 June 2012	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	7,659,510	-	-	-	7,659,510
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	9,738,738	-	-	-	9,738,738
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	2,956,504	-	-	-	2,956,504
Corporate exposures (excluding specialised lending and firm-size adjustment)	448,072	995,471	4,437,659	473,502	1,773,740	2,141,097	1,176,693	2,292,862	665,420	-	108,860	14,513,376
Corporate exposures (with firm-size adjustment)	-	45,546	38,790	-	3,000	8,895	23,767	26,048	-	-	309,124	455,170
Specialised lending	-	-	781	-	-	-	-	-	107,989	-	-	108,770
Retail exposures	139	-	9,060	340	18,091	44,734	5,079	14,990	1,902	21,107,593	2,900,410	24,102,338
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	13,460,795	-	13,460,795
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,526,666	-	4,526,666
<i>Other retail exposures</i>	139	-	9,060	340	18,091	44,734	5,079	14,990	1,902	3,120,132	2,900,410	6,114,877
Total IRB exposures	448,211	1,041,017	4,486,290	473,842	1,794,831	2,194,726	1,205,539	22,688,652	775,311	21,107,593	3,318,394	59,534,406
Standardised exposures												
Corporates	86,191	15,899	647,218	11,701	104,040	898,392	51,629	181,124	170,345	-	610,730	2,777,269
Regulatory retail	3,073	7,869	448,198	4,657	109,606	739,945	52,810	130,649	18,299	232,775	443,716	2,191,597
Residential mortgages	-	-	-	-	-	-	-	-	-	18,900	-	18,900
Higher risk assets	-	-	-	-	-	-	-	-	-	460	-	460
Other assets	-	-	-	-	-	-	-	-	-	-	647,891	647,891
Total Standardised exposures	89,264	23,768	1,095,416	16,358	213,646	1,638,337	104,439	311,773	188,644	252,135	1,702,337	5,636,117
Total credit risk exposures	537,475	1,064,785	5,581,706	490,200	2,008,477	3,833,063	1,309,978	23,000,425	963,955	21,359,728	5,020,731	65,170,523

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Group	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
31 December 2011												
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	7,977,972	-	-	-	7,977,972
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	9,415,568	-	-	-	9,415,568
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	140,489	-	-	-	140,489
Corporate exposures (excluding specialised lending and firm-size adjustment)	338,481	810,047	4,429,336	421,445	1,685,389	1,355,070	1,196,385	2,180,114	589,038	-	130,221	13,135,526
Corporate exposures (with firm-size adjustment)	-	41,675	74,936	-	41,175	6,218	30,345	22,501	-	-	263,311	480,161
Specialised lending	-	-	2,416	14,365	-	-	-	-	108,736	-	-	125,517
Retail exposures	1,997	-	9,798	360	16,492	53,453	6,249	10,016	5,535	20,919,496	3,096,089	24,119,485
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	13,573,694	-	13,573,694
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,319,071	-	4,319,071
<i>Other retail exposures</i>	1,997	-	9,798	360	16,492	53,453	6,249	10,016	5,535	3,026,731	3,096,089	6,226,720
Total IRB exposures	340,478	851,722	4,516,486	436,170	1,743,056	1,414,741	1,232,979	19,746,660	703,309	20,919,496	3,489,621	55,394,718
Standardised exposures												
Corporates	65,862	21,025	629,085	4,091	111,771	782,088	41,541	83,415	150,051	-	417,319	2,306,248
Regulatory retail	5,197	5,549	408,228	3,857	93,484	723,199	40,403	84,466	6,942	245,682	390,329	2,007,336
Residential mortgages	-	-	-	-	-	-	-	-	-	17,686	-	17,686
Higher risk assets	-	-	-	-	-	-	-	-	-	516	7,669	8,185
Other assets	-	-	-	-	-	-	-	-	-	-	729,367	729,367
Total Standardised exposures	71,059	26,574	1,037,313	7,948	205,255	1,505,287	81,944	167,881	156,993	263,884	1,544,684	5,068,822
Total credit risk exposures	411,537	878,296	5,553,799	444,118	1,948,311	2,920,028	1,314,923	19,914,541	860,302	21,183,380	5,034,305	60,463,540

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Bank 30 June 2012	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	4,568,905	-	-	-	4,568,905
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	10,813,311	-	-	-	10,813,311
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	3,001,652	-	-	-	3,001,652
Corporate exposures (excluding specialised lending and firm-size adjustment)	399,286	1,004,651	4,266,374	473,502	1,740,097	2,229,607	1,119,548	2,421,083	633,955	-	92,239	14,380,342
Corporate exposures (with firm-size adjustment)	-	75	38,790	-	-	7,808	22,230	20,145	-	-	309,124	398,172
Specialised lending	-	-	781	-	-	-	-	-	106,791	-	-	107,572
Retail exposures	139	-	9,060	340	18,091	44,238	4,895	14,990	1,902	19,217,978	2,848,182	22,159,815
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,901,721	-	12,901,721
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,526,666	-	4,526,666
<i>Other retail exposures</i>	139	-	9,060	340	18,091	44,238	4,895	14,990	1,902	1,789,591	2,848,182	4,731,428
Total IRB exposures	399,425	1,004,726	4,315,005	473,842	1,758,188	2,281,653	1,146,673	20,840,086	742,648	19,217,978	3,249,545	55,429,769
Standardised exposures												
Corporates	84,878	15,899	603,189	11,701	89,066	880,273	44,924	168,429	146,011	-	567,157	2,611,527
Regulatory retail	1,373	7,869	376,746	2,378	86,772	664,211	39,074	112,483	18,053	231,905	417,184	1,958,048
Residential mortgages	-	-	-	-	-	-	-	-	-	18,900	-	18,900
Higher risk assets	-	-	-	-	-	-	-	-	-	460	-	460
Other assets	-	-	-	-	-	-	-	-	-	-	571,345	571,345
Total Standardised exposures	86,251	23,768	979,935	14,079	175,838	1,544,484	83,998	280,912	164,064	251,265	1,555,686	5,160,280
Total credit risk exposures	485,676	1,028,494	5,294,940	487,921	1,934,026	3,826,137	1,230,671	21,120,998	906,712	19,469,243	4,805,231	60,590,049

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Bank	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
31 December 2011												
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	5,107,459	-	-	-	5,107,459
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	10,153,977	-	-	-	10,153,977
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	139,991	-	-	-	139,991
Corporate exposures (excluding specialised lending and firm-size adjustment)	389,537	807,069	4,365,444	421,445	1,674,769	1,469,209	1,162,057	2,255,723	536,331	-	135,099	13,216,683
Corporate exposures (with firm-size adjustment)	-	64	58,857	-	36,173	3,759	26,366	14,319	-	-	263,311	402,849
Specialised lending	-	-	2,416	14,365	-	-	-	-	107,118	-	-	123,899
Retail exposures	1,997	-	9,798	360	16,492	52,085	5,916	10,016	5,535	19,203,002	3,037,763	22,342,964
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	13,190,500	-	13,190,500
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,319,071	-	4,319,071
<i>Other retail exposures</i>	1,997	-	9,798	360	16,492	52,085	5,916	10,016	5,535	1,693,431	3,037,763	4,833,393
Total IRB exposures	391,534	807,133	4,436,515	436,170	1,727,434	1,525,053	1,194,339	17,681,485	648,984	19,203,002	3,436,173	51,487,822
Standardised exposures												
Corporates	64,549	21,025	596,160	4,091	101,276	767,350	37,995	83,415	123,719	-	395,458	2,195,038
Regulatory retail	5,197	5,549	375,859	1,565	91,355	713,323	38,431	76,062	6,942	244,646	389,501	1,948,430
Residential mortgages	-	-	-	-	-	-	-	-	-	17,678	-	17,678
Higher risk assets	-	-	-	-	-	-	-	-	-	516	7,669	8,185
Other assets	-	-	-	-	-	-	-	-	-	-	651,031	651,031
Total Standardised exposures	69,746	26,574	972,019	5,656	192,631	1,480,673	76,426	159,477	130,661	262,840	1,443,659	4,820,362
Total credit risk exposures	461,280	833,707	5,408,534	441,826	1,920,065	3,005,726	1,270,765	17,840,962	779,645	19,465,842	4,879,832	56,308,184

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Residual contractual maturity analysis

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

Group 30 June 2012	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	6,863,907	784,676	10,927	7,659,510
Banks, development financial institutions & MDBs	5,127,587	2,958,265	1,652,886	9,738,738
Insurance companies, securities firms & fund managers	2,903,973	30,458	22,073	2,956,504
Corporate exposures (excluding specialised lending and firm-size adjustment)	10,559,892	3,214,251	739,233	14,513,376
Corporate exposures (with firm-size adjustment)	170,640	90,997	193,533	455,170
Specialised lending	108,770	-	-	108,770
Retail exposures	1,753,502	7,099,289	15,249,547	24,102,338
<i>Residential mortgages</i>	647,605	384,230	12,428,960	13,460,795
<i>Qualifying revolving retail exposures</i>	612,178	3,846,611	67,877	4,526,666
<i>Other retail exposures</i>	493,719	2,868,448	2,752,710	6,114,877
Total IRB exposures	27,488,271	14,177,936	17,868,199	59,534,406
Corporates	1,714,962	265,366	796,941	2,777,269
Regulatory retail	909,303	665,992	616,302	2,191,597
Residential mortgages	178	1,564	17,158	18,900
Higher risk assets	-	31	429	460
Other assets	424,217	68,097	155,577	647,891
Total Standardised exposures	3,048,660	1,001,050	1,586,407	5,636,117
Total credit risk exposures	30,536,931	15,178,986	19,454,606	65,170,523

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM19,454,606,000. Of this amount, 62% are collateralized.

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Residual contractual maturity analysis (continued)

Group 31 December 2011	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	6,949,792	829,614	198,566	7,977,972
Banks, development financial institutions & MDBs	5,149,009	2,703,057	1,563,502	9,415,568
Insurance companies, securities firms & fund managers	114,919	3,264	22,306	140,489
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,716,907	3,676,508	742,111	13,135,526
Corporate exposures (with firm-size adjustment)	245,143	32,343	202,675	480,161
Specialised lending	110,117	15,400	-	125,517
Retail exposures	1,628,246	6,951,444	15,539,795	24,119,485
<i>Residential mortgages</i>	<i>470,116</i>	<i>382,788</i>	<i>12,720,790</i>	<i>13,573,694</i>
<i>Qualifying revolving retail exposures</i>	<i>627,533</i>	<i>3,646,967</i>	<i>44,571</i>	<i>4,319,071</i>
<i>Other retail exposures</i>	<i>530,597</i>	<i>2,921,689</i>	<i>2,774,434</i>	<i>6,226,720</i>
Total IRB exposures	<u>22,914,133</u>	<u>14,211,630</u>	<u>18,268,955</u>	<u>55,394,718</u>
Standardised exposures				
Corporates	1,494,103	242,765	569,380	2,306,248
Regulatory retail	922,843	608,930	475,563	2,007,336
Residential mortgages	115	1,653	15,918	17,686
Higher risk assets	7,603	105	477	8,185
Other assets	440,579	66,343	222,445	729,367
Total Standardised exposures	<u>2,865,243</u>	<u>919,796</u>	<u>1,283,783</u>	<u>5,068,822</u>
Total credit risk exposures	<u>25,779,376</u>	<u>15,131,426</u>	<u>19,552,738</u>	<u>60,463,540</u>

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM19,552,738,000. Of this amount, 61% are collateralized.

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures
2.0 Credit risk (continued)**

2.1 Exposure values (continued)

Residual contractual maturity analysis (continued)

Bank 30 June 2012	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	3,797,302	760,676	10,927	4,568,905
Banks, development financial institutions & MDBs	6,169,825	2,968,838	1,674,648	10,813,311
Insurance companies, securities firms & fund managers	2,949,410	30,458	21,784	3,001,652
Corporate exposures (excluding specialised lending and firm-size adjustment)	10,573,019	3,073,330	733,993	14,380,342
Corporate exposures (with firm-size adjustment)	119,545	85,094	193,533	398,172
Specialised lending	107,572	-	-	107,572
Retail exposures	1,531,995	5,859,704	14,768,116	22,159,815
<i>Residential mortgages</i>	493,797	378,753	12,029,171	12,901,721
<i>Qualifying revolving retail exposures</i>	612,178	3,846,611	67,877	4,526,666
<i>Other retail exposures</i>	426,020	1,634,340	2,671,068	4,731,428
Total IRB exposures	25,248,668	12,778,100	17,403,001	55,429,769
Standardised exposures				
Corporates	1,706,160	164,753	740,614	2,611,527
Regulatory retail	903,059	473,389	581,600	1,958,048
Residential mortgages	178	1,564	17,158	18,900
Higher risk assets	-	31	429	460
Other assets	347,671	68,097	155,577	571,345
Total Standardised exposures	2,957,068	707,834	1,495,378	5,160,280
Total credit risk exposures	28,205,736	13,485,934	18,898,379	60,590,049

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM18,898,379,000. Of this amount, 61% are collateralized.

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.1 Exposure values (continued)

Residual contractual maturity analysis (continued)

Bank 31 December 2011	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	4,103,279	805,614	198,566	5,107,459
Banks, development financial institutions & MDBs	5,867,892	2,722,294	1,563,791	10,153,977
Insurance companies, securities firms & fund managers	114,892	3,082	22,017	139,991
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,250,897	3,298,797	666,989	13,216,683
Corporate exposures (with firm-size adjustment)	179,014	21,160	202,675	402,849
Specialised lending	109,262	14,637	-	123,899
Retail exposures	1,557,202	5,704,568	15,081,194	22,342,964
<i>Residential mortgages</i>	<i>458,300</i>	<i>377,974</i>	<i>12,354,226</i>	<i>13,190,500</i>
<i>Qualifying revolving retail exposures</i>	<i>627,533</i>	<i>3,646,967</i>	<i>44,571</i>	<i>4,319,071</i>
<i>Other retail exposures</i>	<i>471,369</i>	<i>1,679,627</i>	<i>2,682,397</i>	<i>4,833,393</i>
Total IRB exposures	<u>21,182,438</u>	<u>12,570,152</u>	<u>17,735,232</u>	<u>51,487,822</u>
Standardised exposures				
Corporates	1,488,874	188,640	517,524	2,195,038
Regulatory retail	919,994	558,612	469,824	1,948,430
Residential mortgages	107	1,653	15,918	17,678
Higher risk assets	7,603	105	477	8,185
Other assets	362,243	66,343	222,445	651,031
Total Standardised exposures	<u>2,778,821</u>	<u>815,353</u>	<u>1,226,188</u>	<u>4,820,362</u>
Total credit risk exposures	<u>23,961,259</u>	<u>13,385,505</u>	<u>18,961,420</u>	<u>56,308,184</u>

Note: The above table shows that exposures with residual contractual maturity more than 5 years amounted to RM18,961,420,000. Of this amount, 61% are collateralized.

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.2 Credit risk mitigation

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

Group	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by Other eligible collateral RM'000
30 June 2012				
On-balance sheet exposures				
Sovereigns/Central banks	7,640,295	24,000	-	-
Banks, development financial institutions & MDBs	3,641,797	9,608	-	-
Insurance companies, securities firms & fund managers	2,854,950	9,517	-	-
Corporates	10,163,477	924,130	287,882	744,172
Regulatory retail	8,752,768	201,956	254,940	-
Residential mortgages	12,065,809	-	-	11,504,109
Higher risk assets	285	-	-	-
Other assets	641,527	-	-	-
Specialised financing/investment	213,955	-	-	-
Defaulted exposures	756,574	-	15,728	286,494
Total on-balance sheet exposures	46,731,437	1,169,211	558,550	12,534,775
Off-balance sheet exposures				
OTC derivatives	5,733,885	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,665,049	7,130	483,807	378,299
Defaulted exposures	40,152	-	-	8,221
Total off-balance sheet exposures	18,439,086	7,130	483,807	386,520
Total on and off-balance sheet exposures	65,170,523	1,176,341	1,042,357	12,921,295

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Group	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by Other eligible collateral RM'000
31 December 2011				
On-balance sheet exposures				
Sovereigns/Central banks	7,972,949	24,000	-	-
Banks, development financial institutions & MDBs	4,355,687	1	-	-
Insurance companies, securities firms & fund managers	1,584	346	-	-
Corporates	9,169,859	747,475	251,239	815,409
Regulatory retail	8,530,827	215,094	247,634	-
Residential mortgages	12,202,517	-	-	11,644,289
Higher risk assets	7,943	-	-	-
Other assets	725,672	-	-	-
Specialised financing/investment	214,012	-	-	-
Defaulted exposures	732,839	-	13,371	296,112
Total on-balance sheet exposures	43,913,889	986,916	512,244	12,755,810
Off-balance sheet exposures				
OTC derivatives	5,052,980	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,473,992	30,557	515,271	324,643
Defaulted exposures	22,679	-	-	2,336
Total off-balance sheet exposures	16,549,651	30,557	515,271	326,979
Total on and off-balance sheet exposures	60,463,540	1,017,473	1,027,515	13,082,789

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Bank 30 June 2012	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
On-balance sheet exposures				
Sovereigns/Central banks	4,549,690	-	-	-
Public sector entities	-	-	-	-
Banks, development financial institutions & MDBs	4,700,668	9,608	-	-
Insurance companies, securities firms & fund managers	2,900,596	9,517	-	-
Corporates	10,295,795	924,130	257,496	648,958
Regulatory retail	7,261,025	201,956	253,304	-
Residential mortgages	11,677,361	-	-	11,122,703
Higher risk assets	285	-	-	-
Other assets	564,981	-	-	-
Specialised financing/investment	106,518	-	-	-
Defaulted exposures	676,798	-	15,728	280,041
Total on-balance sheet exposures	42,733,717	1,145,211	526,528	12,051,702
Off-balance sheet exposures				
OTC derivatives	5,726,660	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,089,546	7,130	477,647	234,333
Defaulted exposures	40,126	-	-	8,195
Total off-balance sheet exposures	17,856,332	7,130	477,647	242,528
Total on and off-balance sheet exposures	60,590,049	1,152,341	1,004,175	12,294,230

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Bank	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
31 December 2011				
On-balance sheet exposures				
Sovereigns/Central banks	5,102,436	-	-	-
Public sector entities	-	-	-	-
Banks, development financial institutions & MDBs	5,073,555	1	-	-
Insurance companies, securities firms & fund managers	1,584	346	-	-
Corporates	9,556,550	747,475	224,848	838,156
Regulatory retail	7,168,402	214,959	247,578	-
Residential mortgages	11,839,407	-	-	11,285,810
Higher risk assets	7,943	-	-	-
Other assets	647,006	-	-	-
Defaulted exposures	666,543	-	13,371	289,186
Total on-balance sheet exposures	40,170,004	962,781	485,797	12,413,152
Off-balance sheet exposures				
OTC derivatives	5,045,418	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,070,110	30,557	513,463	312,555
Defaulted exposures	22,652	-	-	2,309
Total off-balance sheet exposures	16,138,180	30,557	513,463	314,864
Total on and off-balance sheet exposures	56,308,184	993,338	999,260	12,728,016

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach

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

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

Group	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
30 June 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	7,640,295	-	-	-	-	-	-
Bank	1,518,018	1,701,845	346,445	43,078	31,819	592	-
Corporate	745,753	4,254,953	2,473,422	3,203,371	362,153	11,767	110,185
Total on-balance sheet exposures	9,904,066	5,956,798	2,819,867	3,246,449	393,972	12,359	110,185
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	63,689	105,284	2,300	-	-	-	-
Corporate	23,274	152,575	81,525	154,370	2,282	-	-
Total undrawn commitments	91,963	257,859	83,825	154,370	2,282	-	-
<u>Derivatives</u>							
Sovereign	14,195	-	-	-	-	-	-
Bank	2,020,629	2,458,958	181,236	122,389	-	-	-
Corporate	5,301	441,003	304,810	142,485	18,803	70	-
Total derivatives	2,040,125	2,899,961	486,046	264,874	18,803	70	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	433,460	628,423	50,659	17,598	11,071	1,245	-
Corporate	72,635	1,443,107	2,642,196	1,278,125	78,673	-	30,982
Total contingent	506,115	2,071,530	2,692,855	1,295,723	89,744	1,245	30,982
Exposure weighted average LGD (%)							
Sovereign	26.34%	-	-	-	-	-	-
Bank	26.22%	27.18%	36.28%	31.02%	41.20%	41.20%	-
Corporate	33.28%	40.37%	42.92%	39.37%	29.12%	61.93%	49.22%
Exposure weighted average risk weight (%)							
Sovereign	5.38%	-	-	-	-	-	-
Bank	9.16%	14.30%	37.69%	64.30%	121.40%	186.20%	-
Corporate	6.47%	12.92%	40.39%	80.13%	89.31%	338.44%	74.10%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Group	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
31 December 2011	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	7,972,949	-	-	-	-	-	-
Bank	1,498,518	2,498,003	246,311	111,488	1,697	-	-
Corporate	730,604	1,318,316	2,382,216	2,822,655	300,442	34,935	98,342
Total on-balance sheet exposures	10,202,071	3,816,319	2,628,527	2,934,143	302,139	34,935	98,342
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	23,230	72,396	2,300	4,000	-	-	-
Corporate	24,001	146,928	117,456	147,431	2,956	5,000	-
Total undrawn commitments	52,231	219,324	119,756	151,431	2,956	5,000	-
<u>Derivatives</u>							
Sovereign	3	-	-	-	-	-	-
Bank	1,615,996	2,351,011	156,942	6,586	-	-	-
Corporate	10,713	319,994	297,572	264,250	97	237	-
Total derivatives	1,626,712	2,671,005	454,514	270,836	97	237	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	385,412	340,921	53,747	26,972	19,337	701	-
Corporate	139,097	1,133,722	1,601,684	1,868,630	83,427	19,909	11,079
Total contingent	524,529	1,474,643	1,655,431	1,895,602	102,764	20,610	11,079
Exposure weighted average LGD (%)							
Sovereign	26.33%	-	-	-	-	-	-
Bank	26.18%	26.39%	30.84%	39.86%	41.20%	41.20%	-
Corporate	32.18%	33.99%	40.99%	36.11%	38.61%	35.74%	58.22%
Exposure weighted average risk weight (%)							
Sovereign	5.88%	-	-	-	-	-	-
Bank	9.10%	12.65%	34.28%	69.83%	116.90%	183.77%	-
Corporate	6.70%	20.23%	48.27%	71.26%	112.92%	196.94%	18.29%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 30 June 2012	0<0.04% RM'000	0.04<0.17% RM'000	0.17<0.59% RM'000	0.59<3.05% RM'000	3.05<12.00% RM'000	12.00<100% RM'000	Default or 100% RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	4,549,690	-	-	-	-	-	-
Bank	1,439,704	2,839,030	346,445	43,078	31,819	592	-
Corporate	745,753	4,488,875	2,522,727	3,144,014	336,945	11,767	110,185
Total on-balance sheet exposures	6,735,147	7,327,905	2,869,172	3,187,092	368,764	12,359	110,185
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	63,689	108,284	2,300	-	-	-	-
Corporate	23,274	128,216	60,195	148,256	1,861	-	-
Total undrawn commitments	91,963	236,500	62,495	148,256	1,861	-	-
<u>Derivatives</u>							
Sovereign	14,195	-	-	-	-	-	-
Bank	2,020,629	2,472,853	180,043	122,389	-	-	-
Corporate	5,301	441,003	304,778	140,903	490	70	-
Total derivatives	2,040,125	2,913,856	484,821	263,292	490	70	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	433,460	628,423	50,659	17,598	11,071	1,245	-
Corporate	72,635	1,442,899	2,642,116	1,005,820	78,673	-	30,982
Total contingent	506,115	2,071,322	2,692,775	1,023,418	89,744	1,245	30,982
Exposure weighted average LGD (%)							
Sovereign	26.20%	-	-	-	-	-	-
Bank	26.22%	26.75%	36.30%	31.02%	41.20%	41.20%	-
Corporate	33.28%	38.66%	40.30%	41.53%	29.63%	61.93%	49.22%
Exposure weighted average risk weight (%)							
Sovereign	5.68%	-	-	-	-	-	-
Bank	9.25%	14.37%	37.71%	64.30%	121.40%	186.20%	0.00%
Corporate	6.47%	13.06%	40.55%	81.52%	92.62%	338.44%	74.10%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 31 December 2011	0<0.04% RM'000	0.04<0.17% RM'000	0.17<0.59% RM'000	0.59<3.05% RM'000	3.05<12.00% RM'000	12.00<100% RM'000	Default or 100% RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	5,102,436	-	-	-	-	-	-
Bank	1,379,171	3,334,888	246,311	111,488	1,697	-	-
Corporate	730,604	1,488,460	2,552,428	2,929,323	238,919	34,935	98,342
Total on-balance sheet exposures	7,212,211	4,823,348	2,798,739	3,040,811	240,616	34,935	98,342
<u>Undrawn commitments</u>							
Sovereign	5,000	-	-	-	-	-	-
Bank	23,230	75,396	2,300	4,000	-	-	-
Corporate	24,001	123,926	90,796	140,575	2,831	5,000	-
Total undrawn commitments	52,231	199,322	93,096	144,575	2,831	5,000	-
<u>Derivatives</u>							
Sovereign	3	-	-	-	-	-	-
Bank	1,615,996	2,372,214	156,942	3,254	-	-	-
Corporate	10,713	319,994	297,572	238,817	97	237	-
Total derivatives	1,626,712	2,692,208	454,514	242,071	97	237	-
<u>Contingent</u>							
Sovereign	20	-	-	-	-	-	-
Bank	385,412	340,921	53,747	26,972	19,337	701	-
Corporate	139,097	1,133,722	1,576,413	1,592,205	83,427	19,909	11,079
Total contingent	524,529	1,474,643	1,630,160	1,619,177	102,764	20,610	11,079
Exposure weighted average LGD (%)							
Sovereign	26.20%	-	-	-	-	-	-
Bank	26.18%	26.24%	30.84%	40.17%	41.20%	41.20%	-
Corporate	32.18%	43.20%	42.39%	36.57%	43.52%	35.74%	58.22%
Exposure weighted average risk weight (%)							
Sovereign	6.38%	-	-	-	-	-	-
Bank	9.26%	12.91%	34.28%	70.29%	116.90%	183.77%	-
Corporate	6.73%	18.22%	48.15%	70.29%	124.07%	196.94%	18.29%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

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

Group 30 June 2012	0<0.11% RM'000	0.11<0.30% RM'000	0.30<0.43% RM'000	0.43<3.05% RM'000	3.05<9.20% RM'000	9.20<100% RM'000	Default or 100% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	190,023	2,645,374	1,225,491	6,469,917	866,925	651,647	325,732
Qualifying revolving retail	56,236	172,723	60,385	673,197	527,376	278,061	97,246
Other retail	758,231	359,733	315,236	1,984,342	1,282,625	553,192	180,914
Total on-balance sheet exposures	1,004,490	3,177,830	1,601,112	9,127,456	2,676,926	1,482,900	603,892
<u>Undrawn commitments</u>							
Residential mortgage	1,049	60,049	82,155	879,847	42,944	14,497	5,145
Qualifying revolving retail	539,377	523,214	207,278	951,870	347,647	92,056	-
Other retail	8,617	26,085	14,225	538,915	69,484	19,465	3,813
Total undrawn commitments	549,043	609,348	303,658	2,370,632	460,075	126,018	8,958
Exposure weighted average LGD (%)							
Residential mortgage	12.40%	12.59%	12.94%	13.10%	13.12%	13.39%	15.78%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.35%
Other retail	18.88%	27.42%	29.07%	48.20%	79.60%	73.41%	70.82%
Exposure weighted average risk weight (%)							
Residential mortgage	3.00%	5.51%	8.47%	17.08%	43.35%	71.56%	96.33%
Qualifying revolving retail	3.80%	7.11%	12.49%	31.31%	83.22%	174.35%	307.78%
Other retail	3.49%	13.20%	18.27%	58.09%	124.14%	174.50%	238.90%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Group	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
31 December 2011	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	183,990	2,554,200	1,245,344	6,681,032	894,269	627,987	359,345
Qualifying revolving retail	47,933	160,780	63,011	615,642	452,791	263,202	87,182
Other retail	729,010	394,931	330,205	2,108,336	1,305,437	514,722	148,572
Total on-balance sheet exposures	960,933	3,109,911	1,638,560	9,405,010	2,652,497	1,405,911	595,099
<u>Undrawn commitments</u>							
Residential mortgage	540	76,587	90,828	786,052	37,568	28,834	7,118
Qualifying revolving retail	459,301	469,088	216,380	1,061,290	331,921	90,550	-
Other retail	14,042	33,230	11,832	559,783	55,734	16,657	4,229
Total undrawn commitments	473,883	578,905	319,040	2,407,125	425,223	136,041	11,347
Exposure weighted average LGD (%)							
Residential mortgage	12.37%	12.70%	13.02%	13.19%	13.14%	13.54%	16.29%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.33%
Other retail	20.75%	28.34%	30.15%	47.40%	82.24%	81.84%	70.21%
Exposure weighted average risk weight (%)							
Residential mortgage	2.99%	5.56%	8.51%	17.14%	44.10%	70.48%	97.98%
Qualifying revolving retail	3.74%	7.23%	12.55%	30.28%	83.50%	175.20%	311.56%
Other retail	3.79%	13.66%	18.99%	57.14%	128.08%	176.12%	242.38%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
30 June 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	189,980	2,620,374	1,199,812	6,206,726	819,680	624,357	318,725
Qualifying revolving retail	56,236	172,723	60,385	673,197	527,376	278,061	97,246
Other retail	748,524	354,743	310,519	1,567,882	694,660	293,626	108,281
Total on-balance sheet exposures	994,740	3,147,840	1,570,716	8,447,805	2,041,716	1,196,044	524,252
<u>Undrawn commitments</u>							
Residential mortgage	1,049	60,049	82,155	719,060	40,438	14,197	5,119
Qualifying revolving retail	539,377	523,214	207,278	951,870	347,647	92,056	-
Other retail	8,617	26,085	14,225	522,227	59,323	18,903	3,813
Total undrawn commitments	549,043	609,348	303,658	2,193,157	447,408	125,156	8,932
Exposure weighted average LGD (%)							
Residential mortgage	12.40%	12.59%	12.95%	13.13%	13.15%	13.39%	15.67%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.35%
Other retail	18.88%	27.53%	29.16%	39.53%	68.55%	70.66%	61.46%
Exposure weighted average risk weight (%)							
Residential mortgage	3.00%	5.51%	8.47%	16.68%	43.22%	71.63%	95.92%
Qualifying revolving retail	3.80%	7.11%	12.49%	31.31%	83.22%	174.35%	307.78%
Other retail	3.49%	13.24%	18.33%	45.21%	107.01%	150.61%	237.60%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
31 December 2011	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	183,945	2,525,664	1,222,790	6,430,583	856,817	603,921	351,779
Qualifying revolving retail	47,933	160,780	63,011	615,642	452,791	263,202	87,182
Other retail	717,209	387,234	323,246	1,714,923	649,520	284,788	90,057
Total on-balance sheet exposures	949,087	3,073,678	1,609,047	8,761,148	1,959,128	1,151,911	529,018
<u>Undrawn commitments</u>							
Residential mortgage	540	76,587	90,828	774,300	37,230	28,425	7,091
Qualifying revolving retail	459,301	469,088	216,380	1,061,290	331,921	90,550	-
Other retail	14,033	33,230	11,832	541,307	46,234	15,551	4,229
Total undrawn commitments	473,874	578,905	319,040	2,376,897	415,385	134,526	11,320
Exposure weighted average LGD (%)							
Residential mortgage	12.37%	12.71%	13.03%	13.21%	13.16%	13.54%	16.20%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.33%
Other retail	20.74%	28.47%	30.25%	39.75%	71.02%	72.32%	61.85%
Exposure weighted average risk weight (%)							
Residential mortgage	2.99%	5.55%	8.52%	17.04%	44.07%	70.54%	97.65%
Qualifying revolving retail	3.74%	7.23%	12.55%	30.28%	83.50%	175.20%	311.56%
Other retail	3.80%	13.71%	19.05%	45.75%	110.62%	154.44%	239.30%

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

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

Group	Up to 0.10%	>0.10 to 0.20%	>0.20 to 0.50%	>0.50 to 1.00%	>1.00 to 30.00%	>30 to <100%	100%
30 June 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,373,029	2,063,528	1,314,824	487,425	1,136,303	-	-
Qualifying revolving retail	105,945	123,014	240,141	208,248	1,062,529	125,347	-
Other retail	1,346,132	858,393	310,595	216,644	2,445,785	256,724	-
Total on-balance sheet exposures	8,825,106	3,044,935	1,865,560	912,317	4,644,617	382,071	-
<u>Undrawn commitments</u>							
Residential mortgage	229,339	252,927	386,192	182,068	35,160	-	-
Qualifying revolving retail	708,954	353,636	541,047	346,698	707,916	3,191	-
Other retail	35,426	28,706	477,466	16,337	118,897	3,772	-
Total undrawn commitments	973,719	635,269	1,404,705	545,103	861,973	6,963	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.60%	18.24%	28.24%	40.32%	75.50%	-	-
Qualifying revolving retail	4.20%	7.95%	15.89%	26.66%	89.62%	277.21%	-
Other retail	7.37%	18.33%	38.27%	60.81%	133.55%	221.13%	-
31 December 2011							
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,314,179	2,059,772	1,523,031	473,854	1,175,331	-	-
Qualifying revolving retail	89,296	119,417	233,959	186,139	949,897	111,833	-
Other retail	1,372,725	887,728	413,577	193,061	2,445,344	218,778	-
Total on-balance sheet exposures	8,776,200	3,066,917	2,170,567	853,054	4,570,572	330,611	-
<u>Undrawn commitments</u>							
Residential mortgage	305,214	248,860	400,021	23,368	50,064	-	-
Qualifying revolving retail	600,212	328,177	633,874	373,973	688,298	3,996	-
Other retail	47,132	24,354	505,624	15,222	98,994	4,181	-
Total undrawn commitments	952,558	601,391	1,539,519	412,563	837,356	8,177	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.75%	18.42%	28.04%	44.04%	75.70%	-	-
Qualifying revolving retail	4.16%	8.02%	16.00%	26.60%	90.23%	279.37%	-
Other retail	8.34%	19.15%	37.66%	59.63%	135.84%	227.04%	-

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank	Up to 0.10%	>0.10 to 0.20%	>0.20 to 0.50%	>0.50 to 1.00%	>1.00 to 30.00%	>30 to <100%	100%
30 June 2012	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,248,507	1,976,817	1,211,681	449,427	1,093,222	-	-
Qualifying revolving retail	105,945	123,014	240,141	208,248	1,062,529	125,347	-
Other retail	1,326,717	847,564	309,500	189,004	1,281,065	124,385	-
Total on-balance sheet exposures	8,681,169	2,947,395	1,761,322	846,679	3,436,816	249,732	-
<u>Undrawn commitments</u>							
Residential mortgage	229,110	252,890	381,033	24,959	34,075	-	-
Qualifying revolving retail	708,954	353,636	541,047	346,698	707,916	3,191	-
Other retail	35,426	28,706	463,909	15,997	105,408	3,747	-
Total undrawn commitments	973,490	635,232	1,385,989	387,654	847,399	6,938	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.57%	18.23%	28.31%	43.62%	75.56%	-	-
Qualifying revolving retail	4.20%	7.95%	15.89%	26.66%	89.62%	277.21%	-
Other retail	7.37%	18.35%	38.34%	58.05%	120.10%	221.13%	-
31 December 2011							
Retail exposures (EAD)							
Residential mortgage	7,180,251	1,976,279	1,431,113	448,817	1,139,039	-	-
Qualifying revolving retail	89,296	119,417	233,959	186,139	949,897	111,833	-
Other retail	1,346,268	873,111	410,943	174,779	1,251,646	110,230	-
Total on-balance sheet exposures	8,615,815	2,968,807	2,076,015	809,735	3,340,582	222,063	-
<u>Undrawn commitments</u>							
Residential mortgage	304,560	248,261	389,510	23,300	49,370	-	-
Qualifying revolving retail	600,212	328,177	633,874	373,973	688,298	3,996	-
Other retail	47,123	24,343	493,539	14,978	82,559	3,874	-
Total undrawn commitments	951,895	600,781	1,516,923	412,251	820,227	7,870	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.73%	18.40%	28.02%	43.98%	75.69%	-	-
Qualifying revolving retail	4.16%	8.02%	16.00%	26.60%	90.23%	279.37%	-
Other retail	8.33%	19.16%	37.70%	56.75%	124.07%	217.80%	-

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Group	Strong or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
30 June 2012					
Income producing real estate					
- Total Exposures	-	50,600	57,388	-	-
- Risk Weighted Assets		45,540	65,996	-	-
31 December 2011					
Income producing real estate					
- Total Exposures	-	51,087	57,650	-	-
- Risk Weighted Assets	-	45,978	66,297	-	-
Bank					
30 June 2012					
Income producing real estate					
- Total Exposures	-	50,009	56,782	-	-
- Risk Weighted Assets		45,008	65,299	-	-
31 December 2011					
Income producing real estate					
- Total Exposures	-	50,036	57,082	-	-
- Risk Weighted Assets	-	45,032	65,644	-	-

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.4 Exposures under the Standardised approach

Risk weights under the Standardised approach

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

Group	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
30 June 2012							
Risk weights							
0%	-	60	-	-	137,190	137,250	-
20%	-	280	-	-	163,203	163,483	32,697
35%	-	339	14,601	-	-	14,940	5,229
50%	138,412	24,297	324	-	-	163,033	81,517
75%	-	1,588,990	2,405	-	-	1,591,395	1,193,546
100%	2,313,894	42,722	549	-	531,497	2,888,662	2,888,662
150%	696	15,225	1,021	460	-	17,402	26,103
1250%	-	-	-	-	1,658	1,658	20,729
Total exposures	2,453,002	1,671,913	18,900	460	833,548	4,977,823	4,248,483
Risk-weighted exposures	2,384,144	1,269,625	9,157	690	584,867	4,248,483	
Average risk weight	97.2%	75.9%	48.4%	150.0%	70.2%	85.3%	
Deduction from capital base	-	-	-	-	-	-	

31 December 2011	← 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		
Risk weights							
0%	-	60	-	-	156,337	156,397	-
20%	-	716	-	-	187,706	188,422	37,684
35%	-	339	15,270	-	-	15,609	5,463
50%	37,985	584	119	-	-	38,688	19,344
75%	-	1,390,158	576	-	-	1,390,734	1,043,051
100%	1,975,924	43,226	676	-	607,817	2,627,643	2,627,643
150%	741	14,864	1,046	8,185	-	24,836	37,254
1250%	-	-	-	-	1,658	1,658	20,729
Total exposures	2,014,650	1,449,947	17,687	8,185	953,518	4,443,987	3,791,168
Risk-weighted assets by exposures	1,996,028	1,108,694	8,081	12,277	666,088	3,791,168	
Average risk weight	99.1%	76.5%	45.7%	150.0%	69.9%	85.3%	
Deduction from capital base	-	-	-	-	-	-	

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.4 Exposures under the Standardised approach (continued)

Risk weights under the Standardised approach (continued)

Bank	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
30 June 2012							
Risk weights							
0%	-	60	-	-	126,582	126,642	-
20%	-	280	-	-	163,203	163,483	32,697
35%	-	339	14,601	-	-	14,940	5,229
50%	138,412	24,246	324	-	-	162,982	81,491
75%	-	1,357,603	2,405	-	-	1,360,008	1,020,006
100%	2,153,405	42,722	549	-	465,559	2,662,235	2,662,235
150%	696	15,089	1,021	460	-	17,266	25,899
1250%	-	-	-	-	1,658	1,658	20,729
Total exposures	2,292,513	1,440,339	18,900	460	757,002	4,509,214	3,848,286
Risk-weighted assets by exposures	2,223,655	1,095,855	9,157	690	518,929	3,848,286	
Average risk weight	97.0%	76.1%	48.4%	150.0%	68.6%	85.3%	
Deduction from capital base	-	-	-	-	-	-	

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		
31 December 2011							
Risk weights							
0%	-	60	-	-	144,710	144,770	-
20%	-	716	-	-	187,706	188,422	37,684
35%	-	339	15,262	-	-	15,601	5,460
50%	37,985	584	119	-	-	38,688	19,344
75%	-	1,331,658	576	-	-	1,332,234	999,176
100%	1,864,713	43,226	676	-	540,973	2,449,588	2,449,588
150%	741	14,649	1,046	8,185	-	24,621	36,931
1250%	-	-	-	-	1,658	1,658	20,729
Total exposures	1,903,439	1,391,232	17,679	8,185	875,047	4,195,582	3,568,912
Risk-weighted assets by exposures	1,884,817	1,064,497	8,078	12,277	599,243	3,568,912	
Average risk weight	99.0%	76.5%	45.7%	150.0%	68.5%	85.1%	
Deduction from capital base	-	-	-	-	-	-	

* All corporate standardised exposures are unrated.

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.5 Problem credit management and provisioning

Impairment provisions analysed by borrowers' business or industry

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

Group	Collective impairment provisions as at 30 June 2012 RM'000	Individual impairment provisions held as at 1 January 2012 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 30 June 2012 RM'000
30 June 2012					
Loans to individuals					
Mortgages	12,841	87,306	27,581	(39,461)	75,426
Others	102,988	14,584	59,105	(57,253)	16,436
Small and medium enterprises and others	11,485	41,107	18,711	(10,668)	49,150
Consumer Banking	127,314	142,997	105,397	(107,382)	141,012
Agriculture	384	14,360	-	33	14,393
Mining and quarrying	270	-	-	-	-
Manufacturing	3,404	15,409	-	-	15,409
Electricity, gas and water	451	-	-	-	-
Construction	1,485	60,733	-	(752)	59,981
Real estate	490	-	-	-	-
Wholesale & retail trade and restaurants & hotels	986	16,163	-	33	16,196
Transportation, storage and communication	145	-	-	-	-
Finance, insurance and business services	1,732	-	-	-	-
Others	646	-	-	-	-
Wholesale Banking	9,993	106,665	-	(686)	105,979

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures
2.0 Credit risk (continued)**

2.5 Problem credit management and provisioning (continued)

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

Group	Collective impairment provisions as at 31 December 2011 RM'000	Individual impairment provisions held as at 1 January 2011 RM'000	Net individual impairment charge during the financial year RM'000	Amounts written off or other movements during the financial year RM'000	Individual impairment provisions held as at 31 December 2011 RM'000
31 December 2011					
Loans to individuals					
Mortgages	13,553	99,725	60,049	(72,468)	87,306
Others	101,605	15,151	97,002	(97,569)	14,584
Small and medium enterprises and others	9,200	37,771	40,290	(36,954)	41,107
Consumer Banking	124,358	152,647	197,341	(206,991)	142,997
Agriculture	384	13,981	-	379	14,360
Mining and quarrying	237	-	-	-	-
Manufacturing	4,002	16,190	-	(781)	15,409
Electricity, gas and water	517	-	-	-	-
Construction	1,924	60,614	608	(489)	60,733
Real estate	292	-	-	-	-
Wholesale & retail trade and restaurants & hotels	1,007	25,113	-	(8,950)	16,163
Transportation, storage and communication	588	-	-	-	-
Finance, insurance and business services	749	-	-	-	-
Others	70	-	-	-	-
Wholesale Banking	9,770	115,898	608	(9,841)	106,665

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

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

Bank	Collective impairment provisions as at 30 June 2012 RM'000	Individual impairment provisions held as at 1 January 2012 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 30 June 2012 RM'000
30 June 2012					
Loans to individuals					
Mortgages	12,376	85,215	26,380	(38,292)	73,303
Others	57,254	14,245	29,186	(27,701)	15,730
Small and medium enterprises and others	10,400	41,028	18,711	(10,668)	49,071
Consumer Banking	80,030	140,488	74,277	(76,661)	138,104
Agriculture	366	14,360	-	33	14,393
Mining and quarrying	259	-	-	-	-
Manufacturing	3,356	15,409	-	-	15,409
Electricity, gas and water	451	-	-	-	-
Construction	1,484	60,733	-	(752)	59,981
Real estate	453	-	-	-	-
Wholesale & retail trade and restaurants & hotels	957	16,163	-	33	16,196
Transportation, storage and communication	126	-	-	-	-
Finance, insurance and business services	1,693	-	-	-	-
Others	640	-	-	-	-
Wholesale Banking	9,785	106,665	-	(686)	105,979

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

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

Bank 31 December 2011	Collective impairment provisions as at 31 December 2011 RM'000	Individual impairment provisions held as at 1 January 2011 RM'000	Net individual impairment charge during the financial year RM'000	Amounts written off or other movements during the financial year RM'000	Individual impairment provisions held as at 31 December 2011 RM'000
Loans to individuals					
Mortgages	13,045	98,440	55,756	(68,981)	85,215
Others	58,793	14,810	48,939	(49,504)	14,245
Small and medium enterprises and others	8,715	37,692	40,290	(36,954)	41,028
Consumer Banking	80,553	150,942	144,985	(155,439)	140,488
Agriculture	380	13,981	-	379	14,360
Mining and quarrying	227	-	-	-	-
Manufacturing	3,970	16,190	-	(781)	15,409
Electricity, gas and water	517	-	-	-	-
Construction	1,923	60,614	608	(489)	60,733
Real estate	275	-	-	-	-
Wholesale & retail trade and restaurants & hotels	994	25,113	-	(8,950)	16,163
Transportation, storage and communication	578	-	-	-	-
Finance, insurance and business services	740	-	-	-	-
Others	69	-	-	-	-
Wholesale Banking	9,673	115,898	608	(9,841)	106,665

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Loans, advances and financing past due

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

	Group		Bank	
	30 June 2012 RM'000	31 December 2011 RM'000	30 June 2012 RM'000	31 December 2011 RM'000
Loans to individuals				
Mortgages	1,156,778	1,157,079	967,651	996,268
Others	663,208	541,376	554,777	466,135
Small and medium enterprises and others	281,406	219,959	235,398	189,389
Consumer Banking	2,101,392	1,918,414	1,757,826	1,651,792
Manufacturing	781	333	781	333
Wholesale Banking	781	333	781	333

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	
	30 June 2012 RM'000	31 December 2011 RM'000	30 June 2012 RM'000	31 December 2011 RM'000
Malaysia	2,102,173	1,918,747	1,758,607	1,652,125
Others	-	-	-	-
	2,102,173	1,918,747	1,758,607	1,652,125

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0. Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Summary analysis of loans, advances and financing

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

Group	Within Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
30 June 2012			
Gross impaired loans, advances and financing	391,253	101	391,354
Individual impairment provisions	246,890	101	246,991
Collective impairment provisions	135,508	1,799	137,307
31 December 2011			
Gross impaired loans, advances and financing	374,337	376	374,713
Individual impairment provisions	249,286	376	249,662
Collective impairment provisions	133,145	983	134,128
Bank			
30 June 2012			
Gross impaired loans, advances and financing	365,459	101	365,560
Individual impairment provisions	243,982	101	244,083
Collective impairment provisions	88,449	1,366	89,815
31 December 2011			
Gross impaired loans, advances and financing	355,827	376	356,203
Individual impairment provisions	246,777	376	247,153
Collective impairment provisions	89,440	786	90,226

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

2.6 Off-balance sheet and counterparty credit risk

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

Group	Principal amount 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
30 June 2012					
Direct credit substitutes	1,923,224	-	-	1,923,154	387,158
Transaction related contingent items	4,480,063	-	-	4,376,909	1,003,972
Short term self liquidating trade related contingencies	635,763	-	-	592,202	179,933
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	45,762,471	424,999	426,831	937,752	272,422
<i>Over one year to five years</i>	14,172,697	359,279	428,498	1,360,480	335,743
<i>Over five years</i>	5,084,412	505,129	58,247	1,031,814	249,386
Interest/profit rate related contracts					
<i>One year or less</i>	23,435,938	67,326	66,294	101,735	14,979
<i>Over one year to five years</i>	47,449,356	397,252	327,034	1,476,710	376,823
<i>Over five years</i>	6,883,927	262,128	498,738	693,134	225,350
Equity related contracts					
<i>One year or less</i>	22,926	272	272	1,377	716
<i>Over one year to five years</i>	368,383	11,775	11,775	35,251	16,185
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	563,229	20,513	20,513	28,305	3,371
<i>Over one year to five years</i>	915,720	29,430	29,430	54,952	4,522
Credit derivative contracts *					
<i>One year or less</i>	146,533	277	3,906	7,604	2,477
<i>Over one year to five years</i>	95,423	-	886	4,771	692
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,510,876	-	-	1,607,305	800,380
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	4,592,931	-	-	1,402,967	439,551
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	9,237,544	-	-	2,802,664	925,178
	<u>170,281,416</u>	<u>2,078,380</u>	<u>1,872,424</u>	<u>18,439,086</u>	<u>5,238,838</u>

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
<i>* Credit derivative contracts</i>			
Total return swap			
- protection bought		96,603	2,351
- protection sold		49,930	126
Credit link notes			
- protection sold		95,423	692
	<u>241,956</u>	<u>12,375</u>	<u>3,169</u>

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

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

Group	Principal amount RM'000	Positive fair value of contracts of RM'000	Negative fair value of contracts of RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
31 December 2011					
Direct credit substitutes	1,572,066	-	-	1,571,843	368,874
Transaction related contingent items	3,856,878	-	-	3,767,555	979,562
Short term self liquidating trade related contingencies	569,530	-	-	533,569	147,009
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	36,482,252	387,355	407,698	864,502	282,170
<i>Over one year to five years</i>	10,521,067	254,691	282,762	967,150	234,862
<i>Over five years</i>	4,524,575	451,601	126,704	905,182	186,124
Interest/profit rate related contracts					
<i>One year or less</i>	24,073,149	65,241	61,854	97,368	27,378
<i>Over one year to five years</i>	44,178,303	399,103	322,627	1,279,154	318,725
<i>Over five years</i>	6,916,565	305,923	515,246	714,688	210,047
Equity related contracts					
<i>One year or less</i>	55,339	282	282	3,822	1,950
<i>Over one year to five years</i>	436,140	8,991	8,991	37,324	20,754
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	1,066,520	18,127	18,127	62,105	6,518
<i>Over one year to five years</i>	702,428	30,428	30,428	108,610	82,630
Credit derivative contracts *					
<i>One year or less</i>	147,036	963	5,079	8,315	2,429
<i>Over one year to five years</i>	95,198	-	4,398	4,760	757
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,588,160	-	-	1,685,064	801,041
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	3,498,097	-	-	1,197,787	399,961
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	9,209,024	-	-	2,740,853	900,937
	<u>152,492,327</u>	<u>1,922,705</u>	<u>1,784,196</u>	<u>16,549,651</u>	<u>4,971,728</u>
				Principal amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>					
Total return swaps					
- protection bought			49,812	3,296	154
- protection sold			97,224	5,019	2,275
Credit link notes					
- protection sold			95,198	4,760	757
			<u>242,234</u>	<u>13,075</u>	<u>3,186</u>

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

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

Bank	Principal amount	Positive fair value of contracts	Negative fair value of contracts	Credit equivalent amount	Risk weighted assets
30 June 2012	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,918,941	-	-	1,918,871	384,521
Transaction related contingent items	4,422,253	-	-	4,326,029	989,780
Short term self liquidating trade related contingencies	412,541	-	-	371,668	103,222
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	45,763,711	425,013	426,831	937,767	271,758
<i>Over one year to five years</i>	14,172,697	359,279	428,498	1,360,480	335,743
<i>Over five years</i>	5,084,412	505,129	58,247	1,031,814	249,386
Interest rate related contracts					
<i>One year or less</i>	23,635,938	67,326	66,703	102,235	14,821
<i>Over one year to five years</i>	47,449,356	397,252	327,034	1,476,710	349,214
<i>Over five years</i>	6,883,927	262,128	498,738	685,394	225,257
Equity related contracts					
<i>One year or less</i>	22,926	272	272	1,377	716
<i>Over one year to five years</i>	368,383	11,775	11,775	35,251	16,185
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	563,229	20,513	20,513	28,305	3,371
<i>Over one year to five years</i>	915,720	29,430	29,430	54,952	4,522
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	146,533	277	3,906	7,604	2,477
<i>Over one year to five years</i>	95,423	-	886	4,771	692
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,036,154	-	-	1,517,496	723,404
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	3,726,611	-	-	1,192,944	365,778
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	9,237,544	-	-	2,802,664	925,178
	<u>168,856,299</u>	<u>2,078,394</u>	<u>1,872,833</u>	<u>17,856,332</u>	<u>4,966,025</u>
				Principal amount	Risk weighted assets
				RM'000	RM'000
* <i>Credit derivative contracts</i>					
Total return swap					
- protection bought			96,603	4,903	2,351
- protection sold			49,930	2,701	126
Credit default swap					
- protection sold			95,423	4,771	692
			<u>241,956</u>	<u>12,375</u>	<u>3,169</u>

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0 Credit risk (continued)

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

Bank	Principal amount RM'000	Positive fair value of contracts RM'000	Negative fair value of contracts RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
31 December 2011					
Direct credit substitutes	1,565,668	-	-	1,565,598	365,123
Transaction related contingent items	3,809,788	-	-	3,723,453	967,735
Short term self liquidating trade related contingencies	318,657	-	-	283,929	71,343
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	36,488,734	387,445	407,796	864,639	279,770
<i>Over one year to five years</i>	10,521,067	254,691	282,762	967,150	234,862
<i>Over five years</i>	4,524,575	451,601	126,704	905,182	186,124
Interest rate related contracts					
<i>One year or less</i>	24,073,149	65,241	61,854	97,368	27,378
<i>Over one year to five years</i>	44,378,303	399,103	323,300	1,281,154	289,795
<i>Over five years</i>	6,916,565	305,923	515,246	704,989	209,939
Equity related contracts					
<i>One year or less</i>	55,339	282	282	3,822	1,950
<i>Over one year to five years</i>	436,140	8,991	8,991	37,324	20,754
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	1,066,520	18,128	18,128	62,105	6,518
<i>Over one year to five years</i>	702,428	30,428	30,428	108,610	82,630
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	147,036	963	5,079	8,315	2,429
<i>Over one year to five years</i>	95,198	-	4,398	4,760	757
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,290,377	-	-	1,657,865	773,473
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	2,621,262	-	-	1,121,064	358,343
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	9,209,024	-	-	2,740,853	900,937
	<u>151,219,830</u>	<u>1,922,796</u>	<u>1,784,968</u>	<u>16,138,180</u>	<u>4,779,860</u>
				Principal amount RM'000	Risk weighted assets RM'000
<i>* Credit derivative contracts</i>					
Total return swaps					
- protection bought			49,812	3,296	154
- protection sold			97,224	5,019	2,275
Credit link notes					
- protection sold			95,198	4,760	757
			<u>242,234</u>	<u>13,075</u>	<u>3,186</u>

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

2.0. Credit risk (continued)

2.7 Actual losses

The table below shows net individual impairment charges as at 31 December 2011 versus net individual impairment charges raised as at 30 June 2012 for IRB exposure classes.

Group

	30 June 2012 Net individual impairment charges RM'000	31 December 2011 Net individual impairment charges RM'000
Corporates	-	1,739
Residential Mortgages	25,806	53,666
Qualifying Revolving Retail Exposures	49,391	74,886
Other Retail	75,330	110,512
	<u>150,527</u>	<u>240,803</u>

Bank

	30 June 2012 Net individual impairment charges RM'000	31 December 2011 Net individual impairment charges RM'000
Corporates	-	1,739
Residential Mortgages	24,236	49,373
Qualifying Revolving Retail Exposures	49,391	74,886
Other Retail	45,780	62,449
	<u>119,407</u>	<u>188,447</u>

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

3.0. Market risk (continued)

The table below details 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 various currencies where relevant:-

Group 30 June 2012	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	18,944	(32,578)
US Dollar	(42,628)	(65,847)
Euro	(837)	(16)
Pound Sterling	66,437	(8,251)
Japanese Yen	612	(17)

Group 31 December 2011	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	160,209	(85,445)
US Dollar	(29,136)	(61,506)
Euro	1,638	(5)
Pound Sterling	(1,077)	481
Japanese Yen	1,275	(37)

Bank 30 June 2012	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(decline) in earnings at risk	Increase/(decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	8,908	67,505
US Dollar	(43,593)	(65,650)
Euro	(301)	(30)
Pound Sterling	33,285	(4,197)
Japanese Yen	758	(20)

Bank 31 December 2011	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	153,237	(11,351)
US Dollar	(31,754)	(61,012)
Euro	2,040	(16)
Pound Sterling	(1,566)	494
Japanese Yen	1,403	(41)

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

4.0. Equity exposures in banking book

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

Group and Bank	30 June 2012		31 December 2011	
	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	571	857	562	843
	<u>9,669</u>	<u>9,955</u>	<u>9,660</u>	<u>9,941</u>

5.0. Comparative figures

On 1 January 2012, the Group and the Bank adopted Malaysian Financial Reporting Standards ("MFRSs") in the Group's and the Bank's interim financial statements. This transition to MFRSs has affected the reported financial position, financial performance and cash flows of the Group and the Bank as provided in Note 30 to the interim financial statements for the financial half year ended 30 June 2012. As a result, certain comparative figures in this document have been revised to conform with changes arising from the adoption of MFRSs.

**Standard Chartered Bank Malaysia Berhad
and its subsidiaries
Pillar 3 Disclosures**

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 period ended 30 June 2012 are consistent with the manner in which the Group and the Bank assesses and manages its risk, and are not misleading in any particular way.

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Osman Tarique Morad
Chief Executive Officer

Date: 5 September 2012