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

**Pillar 3 Disclosures  
30 June 2019**

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Incorporated in Malaysia with registered Company No. 115793P

***Registered Office and Principal Place of Businesses***

***Level 26, Equatorial Plaza***

***Jalan Sultan Ismail 50250 Kuala Lumpur***

**Standard Chartered Bank Malaysia Berhad  
and its subsidiaries  
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**1.0 Regulatory capital requirement**

**Disclosure on capital adequacy under the Standardised and Internal Ratings Based ("IRB") approach**

<b>Group 30 June 2019 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:				
Banks, development financial institutions & multilateral development banks ("MDBs")	80,970	80,970	13,591	1,087
Corporates	336,183	288,243	288,073	23,046
Regulatory retail	669,205	578,148	453,112	36,249
Residential mortgages	10,790	10,790	3,776	302
Other assets	1,263,314	1,207,562	1,075,783	86,063
Defaulted exposures	16,832	16,049	24,030	1,922
<b>Total on-balance sheet exposures</b>	<b>2,377,294</b>	<b>2,181,762</b>	<b>1,858,365</b>	<b>148,669</b>
Off-balance sheet exposures:				
OTC derivatives	7	7	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	18,235	10,834	8,992	719
Defaulted exposures	142	142	213	17
<b>Total off-balance sheet exposures</b>	<b>18,384</b>	<b>10,983</b>	<b>9,205</b>	<b>736</b>
<b>Total on and off-balance sheet exposures</b>	<b>2,395,678</b>	<b>2,192,745</b>	<b>1,867,570</b>	<b>149,405</b>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	8,588,770	8,588,770	1,968,285	157,463
Banks, development financial institutions & multilateral development banks ("MDBs")	2,872,662	2,869,679	697,127	55,770
Insurance Cos, Securities Firms & Fund Managers	167,177	187,237	24,394	1,952
Corporates	9,145,105	9,134,168	8,281,759	662,541
Residential mortgages	10,968,547	10,968,547	1,760,482	140,839
Qualifying revolving retail exposures	2,026,894	2,026,894	1,108,014	88,641
Other retail	2,660,787	2,654,647	1,254,178	100,334
Defaulted exposures	1,007,376	1,007,376	2,242,960	179,437
<b>Total on-balance sheet exposures</b>	<b>37,437,318</b>	<b>37,437,318</b>	<b>17,337,199</b>	<b>1,386,977</b>
Off-balance sheet exposures:				
OTC derivatives	4,141,889	4,141,889	1,521,396	121,712
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	15,222,616	15,222,616	4,622,855	369,828
Defaulted exposures	27,882	27,882	175,234	14,019
<b>Total off-balance sheet exposures</b>	<b>19,392,387</b>	<b>19,392,387</b>	<b>6,319,485</b>	<b>505,559</b>
<b>Total on and off-balance sheet exposures</b>	<b>56,829,705</b>	<b>56,829,705</b>	<b>23,656,684</b>	<b>1,892,536</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	24,352,372	24,915,042	2,186,785	174,943
Foreign currency risk	66,475,343	66,514,465	927,019	74,162
Options risk	1,734,371	1,634,407	285,329	22,826
			3,250,853	260,068
<b>Total RWA and capital requirements</b>			<b>32,174,240</b>	<b>2,573,940</b>
<u>CET1, Tier 1 and Total Capital ratios</u>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			13.131%	12.808%
Tier 1 capital ratio			14.312%	13.989%
Total capital ratio			17.933%	17.611%

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**1.0 Regulatory capital requirement (continued)**

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

Group 31 December 2018 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:				
Banks, development financial institutions & multilateral development banks ("MDBs")	78,275	78,275	1,395	112
Corporates	414,113	371,654	371,477	29,718
Regulatory retail	840,868	733,065	562,845	45,028
Residential mortgages	11,140	11,140	3,899	312
Other assets	960,703	920,743	792,079	63,366
Defaulted exposures	16,839	15,932	23,829	1,906
Total on-balance sheet exposures	<u>2,321,938</u>	<u>2,130,809</u>	<u>1,755,524</u>	<u>140,442</u>
Off-balance sheet exposures:				
OTC derivatives	14	-	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	35,855	23,185	20,543	1,643
Defaulted exposures	154	154	230	18
Total off-balance sheet exposures	<u>36,023</u>	<u>23,339</u>	<u>20,773</u>	<u>1,661</u>
Total on and off-balance sheet exposures	<u>2,357,961</u>	<u>2,154,148</u>	<u>1,776,297</u>	<u>142,103</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	7,498,507	7,498,507	1,593,634	127,491
Banks, development financial institutions & multilateral development banks ("MDBs")	1,995,643	2,005,293	539,150	43,132
Insurance companies, securities firms & fund managers	113,718	131,480	17,418	1,393
Corporates	9,918,400	9,898,635	8,905,934	712,475
Residential mortgages	11,029,067	11,029,067	1,695,895	135,672
Qualifying revolving retail exposures	2,061,655	2,061,655	1,122,081	89,766
Other retail	2,747,177	2,739,530	1,249,219	99,938
Defaulted exposures	1,173,814	1,173,814	3,098,072	247,846
Total on-balance sheet exposures	<u>36,537,981</u>	<u>36,537,981</u>	<u>18,221,403</u>	<u>1,457,713</u>
Off-balance sheet exposures:				
OTC derivatives	4,789,537	4,789,537	1,881,215	150,498
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	12,928,040	12,928,040	3,676,265	294,101
Defaulted exposures	19,975	19,975	87,494	7,000
Total off-balance sheet exposures	<u>17,737,552</u>	<u>17,737,552</u>	<u>5,644,974</u>	<u>451,599</u>
Total on and off-balance sheet exposures	<u>54,275,533</u>	<u>54,275,533</u>	<u>23,866,377</u>	<u>1,909,312</u>
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	19,453,363	26,099,207	661,566	52,925
Foreign currency risk	80,343,757	80,256,685	1,413,769	113,102
Options risk	2,177,337	2,025,458	619,603	49,568
<b>(d) Operational risk (Standardised approach)</b>				
			3,294,089	263,527
<b>Total RWA and capital requirements</b>			<u><b>31,631,701</b></u>	<u><b>2,530,537</b></u>
<u><b>CET1, Tier 1 and Total Capital ratios</b></u>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			13.575%	12.672%
Tier 1 capital ratio			14.776%	13.873%
Total capital ratio			18.461%	17.558%

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**1.0 Regulatory capital requirement (continued)**

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

Bank 30 June 2019 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:				
Banks, development financial institutions & multilateral development banks ("MDBs")	80,970	80,970	13,591	1,087
Corporates	336,183	288,243	288,073	23,046
Regulatory retail	666,422	575,365	451,014	36,081
Residential mortgages	10,613	10,613	3,715	297
Other assets	1,224,449	1,168,698	1,040,956	83,276
Defaulted exposures	16,808	16,025	23,994	1,920
Total on-balance sheet exposures	<u>2,335,445</u>	<u>2,139,914</u>	<u>1,821,343</u>	<u>145,707</u>
Off-balance sheet exposures:				
OTC derivatives	7	7	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	14,924	10,406	8,564	685
Defaulted exposures	142	142	213	17
Total off-balance sheet exposures	<u>15,073</u>	<u>10,555</u>	<u>8,777</u>	<u>702</u>
Total on and off-balance sheet exposures	<u>2,350,518</u>	<u>2,150,469</u>	<u>1,830,120</u>	<u>146,409</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	7,112,765	7,112,765	1,644,942	131,595
Banks, development financial institutions & MDBs	2,898,602	2,895,619	702,543	56,203
Insurance companies, securities firms & fund managers	167,177	187,237	24,394	1,952
Corporates	8,027,514	8,016,577	7,027,758	562,221
Residential mortgages	9,417,306	9,417,306	1,546,341	123,707
Qualifying revolving retail exposures	2,026,894	2,026,894	1,108,014	88,641
Other retail	2,370,855	2,364,715	985,271	78,822
Defaulted exposures	934,586	934,586	2,160,023	172,802
Total on-balance sheet exposures	<u>32,955,699</u>	<u>32,955,699</u>	<u>15,199,286</u>	<u>1,215,943</u>
Off-balance sheet exposures:				
OTC derivatives	4,189,153	4,189,153	1,553,267	124,262
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	14,803,992	14,803,992	4,370,996	349,680
Defaulted exposures	23,834	23,834	162,466	12,997
Total off-balance sheet exposures	<u>19,016,979</u>	<u>19,016,979</u>	<u>6,086,729</u>	<u>486,939</u>
Total on and off-balance sheet exposures	<u>51,972,678</u>	<u>51,972,678</u>	<u>21,286,015</u>	<u>1,702,882</u>
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	24,352,372	24,915,042	2,186,785	174,943
Foreign currency risk	66,475,343	66,514,465	927,019	74,161
Options risk	1,734,371	1,634,407	285,329	22,826
<b>(d) Operational risk (Standardised approach)</b>				
			3,134,832	250,787
<b>Total RWA and capital requirements</b>			<u>29,650,100</u>	<u>2,372,008</u>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			12.046%	11.696%
Tier 1 capital ratio			13.328%	12.978%
Total capital ratio			16.871%	16.521%

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**1.0 Regulatory capital requirement (continued)**

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

Bank 31 December 2018 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:				
Banks, development financial institutions & MDBs	78,275	78,275	1,395	112
Corporates	414,109	371,651	371,473	29,718
Regulatory retail	839,544	731,741	561,851	44,948
Residential mortgages	10,960	10,960	3,836	307
Other assets	888,866	848,907	722,976	57,838
Defaulted exposures	16,815	15,908	23,793	1,903
Total on-balance sheet exposures	<u>2,248,569</u>	<u>2,057,442</u>	<u>1,685,324</u>	<u>134,826</u>
Off-balance sheet exposures:				
OTC derivatives	14	-	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	29,655	19,801	17,159	1,373
Defaulted exposures	154	154	231	18
Total off-balance sheet exposures	<u>29,823</u>	<u>19,955</u>	<u>17,390</u>	<u>1,391</u>
Total on and off-balance sheet exposures	<u>2,278,392</u>	<u>2,077,397</u>	<u>1,702,714</u>	<u>136,217</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,102,867	6,102,867	1,375,614	110,049
Banks, development financial institutions & MDBs	2,222,416	2,232,066	605,458	48,437
Insurance companies, securities firms & fund managers	113,718	131,480	17,418	1,393
Corporates	8,745,369	8,725,586	7,681,859	614,549
Residential mortgages	9,569,528	9,569,528	1,504,357	120,349
Qualifying revolving retail exposures	2,061,655	2,061,655	1,122,082	89,767
Other retail	2,497,645	2,490,016	1,010,873	80,870
Defaulted exposures	1,092,204	1,092,204	2,976,605	238,128
Total on-balance sheet exposures	<u>32,405,402</u>	<u>32,405,402</u>	<u>16,294,266</u>	<u>1,303,542</u>
Off-balance sheet exposures:				
OTC derivatives	4,898,463	4,898,463	1,903,687	152,295
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	12,554,458	12,554,458	3,442,273	275,382
Defaulted exposures	19,975	19,975	87,494	7,000
Total off-balance sheet exposures	<u>17,472,896</u>	<u>17,472,896</u>	<u>5,433,454</u>	<u>434,677</u>
Total on and off-balance sheet exposures	<u>49,878,298</u>	<u>49,878,298</u>	<u>21,727,720</u>	<u>1,738,219</u>
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	19,453,363	26,099,207	661,566	52,925
Foreign currency risk	80,343,757	80,256,685	1,413,769	113,102
Options risk	2,177,337	2,025,458	619,603	49,568
<b>(d) Operational risk (Standardised approach)</b>				
			3,169,576	253,566
<b>Total RWA and capital requirements</b>			<u>29,294,948</u>	<u>2,343,597</u>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			12.433%	11.458%
Tier 1 capital ratio			13.730%	12.755%
Total capital ratio			17.320%	16.345%

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**2.0 Credit risk**

**2.1 Exposure values**

The following tables detail the Group's and the Bank's Exposure at Default ("EAD") before the effect of credit risk mitigation, broken down by the relevant exposure class against the relevant 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.

**2.1.1 Geographical analysis**

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

<b>Group 30 June 2019</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	9,155,423	-	9,155,423
Banks, development financial institutions & MDBs	3,690,812	4,219,610	7,910,422
Insurance companies, securities firms & fund managers	241,444	240,266	481,710
Corporate exposures (excluding specialised lending and firm-size adjustment)	13,121,517	873,903	13,995,420
Corporate exposures (with firm-size adjustment)	2,240,352	31,561	2,271,913
Specialised lending	511,734	85,473	597,207
Retail exposures	22,417,610	-	22,417,610
<i>Residential mortgages</i>	11,978,521	-	11,978,521
<i>Qualifying revolving retail exposures</i>	7,534,299	-	7,534,299
<i>Other retail exposures</i>	2,904,790	-	2,904,790
<b>Total IRB exposures</b>	<b>51,378,892</b>	<b>5,450,813</b>	<b>56,829,705</b>
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	80,970	80,970
Corporates	353,184	-	353,184
Regulatory retail	686,052	-	686,052
Residential mortgages	12,101	-	12,101
Higher risk assets	52	-	52
Other assets	1,263,319	-	1,263,319
<b>Total Standardised exposures</b>	<b>2,314,708</b>	<b>80,970</b>	<b>2,395,678</b>
<b>Total credit risk exposures</b>	<b>53,693,600</b>	<b>5,531,783</b>	<b>59,225,383</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.1 Geographical analysis (continued)**

<b>Group 31 December 2018</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	7,709,967	5,664	7,715,631
Banks, development financial institutions & MDBs	2,641,134	3,907,786	6,548,920
Insurance companies, securities firms & fund managers	231,027	160,051	391,078
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,880,173	1,066,274	13,946,447
Corporate exposures (with firm-size adjustment)	2,434,536	35,553	2,470,089
Specialised lending	613,813	40,313	654,126
Retail exposures	22,549,242	-	22,549,242
<i>Residential mortgages</i>	12,000,998	-	12,000,998
<i>Qualifying revolving retail exposures</i>	7,561,404	-	7,561,404
<i>Other retail exposures</i>	2,986,840	-	2,986,840
<b>Total IRB exposures</b>	<b>49,059,892</b>	<b>5,215,641</b>	<b>54,275,533</b>
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	79,151	79,151
Corporates	442,107	-	442,107
Regulatory retail	864,241	-	864,241
Residential mortgages	11,687	-	11,687
Higher risk assets	65	-	65
Other assets	960,710	-	960,710
<b>Total Standardised exposures</b>	<b>2,278,810</b>	<b>79,151</b>	<b>2,357,961</b>
<b>Total credit risk exposures</b>	<b>51,338,702</b>	<b>5,294,792</b>	<b>56,633,494</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.1 Geographical analysis (continued)**

<b>Bank 30 June 2019</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	7,679,418	-	7,679,418
Banks, development financial institutions & MDBs	3,834,860	4,175,787	8,010,647
Insurance companies, securities firms & fund managers	233,229	240,266	473,495
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,963,510	683,955	12,647,465
Corporate exposures (with firm-size adjustment)	2,106,170	31,561	2,137,731
Specialised lending	460,603	71,352	531,955
Retail exposures	20,491,967	-	20,491,967
<i>Residential mortgages</i>	10,398,451	-	10,398,451
<i>Qualifying revolving retail exposures</i>	7,534,299	-	7,534,299
<i>Other retail exposures</i>	2,559,217	-	2,559,217
<b>Total IRB exposures</b>	<b>46,769,757</b>	<b>5,202,921</b>	<b>51,972,678</b>
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	80,970	80,970
Corporates	349,873	-	349,873
Regulatory retail	683,245	-	683,245
Residential mortgages	11,924	-	11,924
Higher risk assets	52	-	52
Other assets	1,224,454	-	1,224,454
<b>Total Standardised exposures</b>	<b>2,269,548</b>	<b>80,970</b>	<b>2,350,518</b>
<b>Total credit risk exposures</b>	<b>49,039,305</b>	<b>5,283,891</b>	<b>54,323,196</b>



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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.1 Geographical analysis (continued)**

<b>Bank 31 December 2018</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	6,314,327	5,664	6,319,991
Banks, development financial institutions & MDBs	3,109,391	3,799,383	6,908,774
Insurance companies, securities firms & fund managers	221,518	160,051	381,569
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,763,870	842,978	12,606,848
Corporate exposures (with firm-size adjustment)	2,277,515	35,553	2,313,068
Specialised lending	559,086	26,704	585,790
Retail exposures	20,762,258	-	20,762,258
<i>Residential mortgages</i>	10,526,779	-	10,526,779
<i>Qualifying revolving retail exposures</i>	7,561,404	-	7,561,404
<i>Other retail exposures</i>	2,674,075	-	2,674,075
<b>Total IRB exposures</b>	<b>45,007,965</b>	<b>4,870,333</b>	<b>49,878,298</b>
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	79,151	79,151
Corporates	435,903	-	435,903
Regulatory retail	862,892	-	862,892
Residential mortgages	11,507	-	11,507
Higher risk assets	65	-	65
Other assets	888,874	-	888,874
<b>Total Standardised exposures</b>	<b>2,199,241</b>	<b>79,151</b>	<b>2,278,392</b>
<b>Total credit risk exposures</b>	<b>47,207,206</b>	<b>4,949,484</b>	<b>52,156,690</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.2 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 2019</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	-	-	-	-	-	-	-	9,155,423	-	-	-	9,155,423
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	7,910,422	-	-	-	7,910,422
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	481,710	-	-	-	481,710
Corporate exposures (excluding specialised lending and firm-size adjustment)	215,787	52,647	4,809,593	647,690	2,055,850	2,353,468	1,044,524	879,728	1,687,488	-	248,645	13,995,420
Corporate exposures (with firm-size adjustment)	265,176	6,683	468,746	2,787	97,998	573,295	50,554	153,906	381,307	-	271,461	2,271,913
Specialised lending	-	31,720	355,595	18,960	-	154,491	-	9,371	12,949	-	14,121	597,207
Retail exposures	2,625	9,129	179,918	1,781	159,452	439,314	62,049	199,396	447,418	20,683,961	232,567	22,417,610
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	11,978,521	-	11,978,521
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,534,299	-	7,534,299
<i>Other retail exposures</i>	2,625	9,129	179,918	1,781	159,452	439,314	62,049	199,396	447,418	1,171,141	232,567	2,904,790
<b>Total IRB exposures</b>	<b>483,588</b>	<b>100,179</b>	<b>5,813,852</b>	<b>671,218</b>	<b>2,313,300</b>	<b>3,520,568</b>	<b>1,157,127</b>	<b>18,789,956</b>	<b>2,529,162</b>	<b>20,683,961</b>	<b>766,794</b>	<b>56,829,705</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	80,970	-	-	-	80,970
Corporates	-	-	8,606	-	10,804	20,997	-	-	24,117	-	288,660	353,184
Regulatory retail	-	-	-	-	-	2,280	-	-	-	683,772	-	686,052
Residential mortgages	-	-	-	-	-	-	-	-	-	12,101	-	12,101
Higher risk assets	-	-	-	-	-	-	-	-	-	52	-	52
Other assets	-	-	-	-	-	-	-	-	-	289,987	973,332	1,263,319
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>8,606</b>	<b>-</b>	<b>10,804</b>	<b>23,277</b>	<b>-</b>	<b>80,970</b>	<b>24,117</b>	<b>985,912</b>	<b>1,261,992</b>	<b>2,395,678</b>
<b>Total credit risk exposures</b>	<b>483,588</b>	<b>100,179</b>	<b>5,822,458</b>	<b>671,218</b>	<b>2,324,104</b>	<b>3,543,845</b>	<b>1,157,127</b>	<b>18,870,926</b>	<b>2,553,279</b>	<b>21,669,873</b>	<b>2,028,786</b>	<b>59,225,383</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

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

<b>Group 31 December 2018</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	-	-	-	-	-	-	-	7,715,631	-	-	-	7,715,631
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	6,548,920	-	-	-	6,548,920
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	391,078	-	-	-	391,078
Corporate exposures (excluding specialised lending and firm-size adjustment)	266,835	98,944	4,980,053	561,937	2,103,764	2,098,524	1,070,252	917,792	1,580,613	-	267,733	13,946,447
Corporate exposures (with firm-size adjustment)	3,249	11,677	571,368	76,441	250,364	635,989	77,231	170,744	401,931	-	271,095	2,470,089
Specialised lending	-	38,708	376,119	19,966	-	123,781	-	7,980	73,963	-	13,609	654,126
Retail exposures	2,073	7,891	173,798	1,842	144,802	432,925	52,536	194,154	445,434	20,810,591	283,196	22,549,242
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,000,998	-	12,000,998
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,561,404	-	7,561,404
<i>Other retail exposures</i>	2,073	7,891	173,798	1,842	144,802	432,925	52,536	194,154	445,434	1,248,189	283,196	2,986,840
<b>Total IRB exposures</b>	<b>272,157</b>	<b>157,220</b>	<b>6,101,338</b>	<b>660,186</b>	<b>2,498,930</b>	<b>3,291,219</b>	<b>1,200,019</b>	<b>15,946,299</b>	<b>2,501,941</b>	<b>20,810,591</b>	<b>835,633</b>	<b>54,275,533</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	79,151	-	-	-	79,151
Corporates	-	-	8,005	-	32,545	18,982	-	-	22,630	-	359,945	442,107
Regulatory retail	-	-	1,964	-	-	2,388	-	-	4,957	854,932	-	864,241
Residential mortgages	-	-	-	-	-	-	-	-	-	11,687	-	11,687
Higher risk assets	-	-	-	-	-	-	-	-	-	65	-	65
Other assets	-	-	-	-	-	-	-	-	-	249,414	711,296	960,710
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>9,969</b>	<b>-</b>	<b>32,545</b>	<b>21,370</b>	<b>-</b>	<b>79,151</b>	<b>27,587</b>	<b>1,116,098</b>	<b>1,071,241</b>	<b>2,357,961</b>
<b>Total credit risk exposures</b>	<b>272,157</b>	<b>157,220</b>	<b>6,111,307</b>	<b>660,186</b>	<b>2,531,475</b>	<b>3,312,589</b>	<b>1,200,019</b>	<b>16,025,450</b>	<b>2,529,528</b>	<b>21,926,689</b>	<b>1,906,874</b>	<b>56,633,494</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

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

<b>Bank 30 June 2019</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	-	-	-	-	-	-	-	7,679,418	-	-	-	7,679,418
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	8,010,647	-	-	-	8,010,647
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	473,495	-	-	-	473,495
Corporate exposures (excluding specialised lending and firm-size adjustment)	40,549	52,647	4,624,646	637,694	1,979,639	2,042,138	854,033	733,638	1,504,907	-	177,574	12,647,465
Corporate exposures (with firm-size adjustment)	263,210	2,635	458,070	2,787	79,452	541,325	44,821	121,978	371,048	-	252,405	2,137,731
Specialised lending	-	31,720	355,593	18,960	-	103,362	-	9,371	12,949	-	-	531,955
Retail exposures	2,625	8,877	137,509	1,781	107,535	352,496	42,334	148,556	438,552	19,002,209	249,493	20,491,967
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	10,398,451	-	10,398,451
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,534,299	-	7,534,299
<i>Other retail exposures</i>	2,625	8,877	137,509	1,781	107,535	352,496	42,334	148,556	438,552	1,069,459	249,493	2,559,217
<b>Total IRB exposures</b>	<b>306,384</b>	<b>95,879</b>	<b>5,575,818</b>	<b>661,222</b>	<b>2,166,626</b>	<b>3,039,321</b>	<b>941,188</b>	<b>17,177,103</b>	<b>2,327,456</b>	<b>19,002,209</b>	<b>679,472</b>	<b>51,972,678</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	80,970	-	-	-	80,970
Corporates	-	-	8,606	-	7,493	20,997	-	-	24,117	-	288,660	349,873
Regulatory retail	-	-	-	-	-	2,280	-	-	-	680,965	-	683,245
Residential mortgages	-	-	-	-	-	-	-	-	-	11,924	-	11,924
Higher risk assets	-	-	-	-	-	-	-	-	-	52	-	52
Other assets	-	-	-	-	-	-	-	-	-	289,987	934,467	1,224,454
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>8,606</b>	<b>-</b>	<b>7,493</b>	<b>23,277</b>	<b>-</b>	<b>80,970</b>	<b>24,117</b>	<b>982,928</b>	<b>1,223,127</b>	<b>2,350,518</b>
<b>Total credit risk exposures</b>	<b>306,384</b>	<b>95,879</b>	<b>5,584,424</b>	<b>661,222</b>	<b>2,174,119</b>	<b>3,062,598</b>	<b>941,188</b>	<b>17,258,073</b>	<b>2,351,573</b>	<b>19,985,137</b>	<b>1,902,599</b>	<b>54,323,196</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

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

<b>Bank 31 December 2018</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	-	-	-	-	-	-	-	6,319,991	-	-	-	6,319,991
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	6,908,774	-	-	-	6,908,774
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	381,569	-	-	-	381,569
Corporate exposures (excluding specialised lending and firm-size adjustment)	79,380	98,944	4,641,223	561,937	2,001,335	1,890,002	887,099	774,513	1,466,115	-	206,300	12,606,848
Corporate exposures (with firm-size adjustment)	1,120	6,105	559,448	76,441	234,025	603,463	47,651	130,706	395,481	-	258,628	2,313,068
Specialised lending	-	38,708	376,119	19,966	-	69,054	-	7,980	73,963	-	-	585,790
Retail exposures	2,035	7,562	138,992	1,842	110,285	374,162	39,052	156,637	446,011	19,211,042	274,638	20,762,258
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	10,526,779	-	10,526,779
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,561,404	-	7,561,404
<i>Other retail exposures</i>	2,035	7,562	138,992	1,842	110,285	374,162	39,052	156,637	446,011	1,122,859	274,638	2,674,075
<b>Total IRB exposures</b>	<b>82,535</b>	<b>151,319</b>	<b>5,715,782</b>	<b>660,186</b>	<b>2,345,645</b>	<b>2,936,681</b>	<b>973,802</b>	<b>14,680,170</b>	<b>2,381,570</b>	<b>19,211,042</b>	<b>739,566</b>	<b>49,878,298</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	79,151	-	-	-	79,151
Corporates	-	-	8,005	-	26,345	18,982	-	-	22,630	-	359,941	435,903
Regulatory retail	-	-	1,964	-	-	2,388	-	-	4,957	853,583	-	862,892
Residential mortgages	-	-	-	-	-	-	-	-	-	11,507	-	11,507
Higher risk assets	-	-	-	-	-	-	-	-	-	65	-	65
Other assets	-	-	-	-	-	-	-	-	-	249,414	639,460	888,874
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>9,969</b>	<b>-</b>	<b>26,345</b>	<b>21,370</b>	<b>-</b>	<b>79,151</b>	<b>27,587</b>	<b>1,114,569</b>	<b>999,401</b>	<b>2,278,392</b>
<b>Total credit risk exposures</b>	<b>82,535</b>	<b>151,319</b>	<b>5,725,751</b>	<b>660,186</b>	<b>2,371,990</b>	<b>2,958,051</b>	<b>973,802</b>	<b>14,759,321</b>	<b>2,409,157</b>	<b>20,325,611</b>	<b>1,738,967</b>	<b>52,156,690</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.3 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 2019</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	4,437,079	4,493,613	224,731	9,155,423
Banks, development financial institutions & MDBs	5,308,097	2,267,723	334,602	7,910,422
Insurance companies, securities firms & fund managers	302,279	168,481	10,950	481,710
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,548,648	4,105,345	341,427	13,995,420
Corporate exposures (with firm-size adjustment)	1,140,795	350,891	780,227	2,271,913
Specialised lending	218,953	28,752	349,502	597,207
Retail exposures	1,212,942	8,338,659	12,866,009	22,417,610
<i>Residential mortgages</i>	<i>644,797</i>	<i>314,611</i>	<i>11,019,113</i>	<i>11,978,521</i>
<i>Qualifying revolving retail exposures</i>	<i>393,428</i>	<i>7,124,629</i>	<i>16,242</i>	<i>7,534,299</i>
<i>Other retail exposures</i>	<i>174,717</i>	<i>899,419</i>	<i>1,830,654</i>	<i>2,904,790</i>
Total IRB exposures	<u>22,168,793</u>	<u>19,753,464</u>	<u>14,907,448</u>	<u>56,829,705</u>
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	80,970	-	-	80,970
Corporates	276,885	15,388	60,911	353,184
Regulatory retail	381,236	44,145	260,671	686,052
Residential mortgages	1,139	311	10,651	12,101
Higher risk assets	16	-	36	52
Other assets	1,170,189	16,148	76,982	1,263,319
Total Standardised exposures	<u>1,910,435</u>	<u>75,992</u>	<u>409,251</u>	<u>2,395,678</u>
<b>Total credit risk exposures</b>	<b><u>24,079,228</u></b>	<b><u>19,829,456</u></b>	<b><u>15,316,699</u></b>	<b><u>59,225,383</u></b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 88% are collateralized.*

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.3 Residual contractual maturity analysis (continued)**

<b>Group 31 December 2018</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	4,773,731	2,941,900	-	7,715,631
Banks, development financial institutions & MDBs	3,922,819	2,122,508	503,593	6,548,920
Insurance companies, securities firms & fund managers	252,865	126,464	11,749	391,078
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,384,403	4,255,453	306,591	13,946,447
Corporate exposures (with firm-size adjustment)	1,140,631	474,765	854,693	2,470,089
Specialised lending	197,465	87,697	368,964	654,126
Retail exposures	1,022,257	8,510,884	13,016,101	22,549,242
<i>Residential mortgages</i>	591,528	317,988	11,091,482	12,000,998
<i>Qualifying revolving retail exposures</i>	266,026	7,284,492	10,886	7,561,404
<i>Other retail exposures</i>	164,703	908,404	1,913,733	2,986,840
<b>Total IRB exposures</b>	<b>20,694,171</b>	<b>18,519,671</b>	<b>15,061,691</b>	<b>54,275,533</b>
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	79,151	-	-	79,151
Corporates	354,041	23,520	64,546	442,107
Regulatory retail	543,731	49,269	271,241	864,241
Residential mortgages	374	405	10,908	11,687
Higher risk assets	16	-	49	65
Other assets	906,747	10,980	42,983	960,710
<b>Total Standardised exposures</b>	<b>1,884,060</b>	<b>84,174</b>	<b>389,727</b>	<b>2,357,961</b>
<b>Total credit risk exposures</b>	<b>22,578,231</b>	<b>18,603,845</b>	<b>15,451,418</b>	<b>56,633,494</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 90% are collateralized.*

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.3 Residual contractual maturity analysis (continued)**

<b>Bank 30 June 2019</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	3,503,068	3,951,619	224,731	7,679,418
Banks, development financial institutions & MDBs	5,290,782	2,283,975	435,890	8,010,647
Insurance companies, securities firms & fund managers	294,195	168,350	10,950	473,495
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,615,359	3,720,802	311,304	12,647,465
Corporate exposures (with firm-size adjustment)	1,104,464	289,842	743,425	2,137,731
Specialised lending	168,212	14,241	349,502	531,955
Retail exposures	1,179,023	8,138,179	11,174,765	20,491,967
<i>Residential mortgages</i>	632,228	302,143	9,464,080	10,398,451
<i>Qualifying revolving retail exposures</i>	393,428	7,124,629	16,242	7,534,299
<i>Other retail exposures</i>	153,367	711,407	1,694,443	2,559,217
<b>Total IRB exposures</b>	<b>20,155,103</b>	<b>18,567,008</b>	<b>13,250,567</b>	<b>51,972,678</b>
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	80,970	-	-	80,970
Corporates	275,147	13,815	60,911	349,873
Regulatory retail	381,190	44,048	258,007	683,245
Residential mortgages	1,139	311	10,474	11,924
Higher risk assets	16	-	36	52
Other assets	1,131,324	16,148	76,982	1,224,454
<b>Total Standardised exposures</b>	<b>1,869,786</b>	<b>74,322</b>	<b>406,410</b>	<b>2,350,518</b>
<b>Total credit risk exposures</b>	<b>22,024,889</b>	<b>18,641,330</b>	<b>13,656,977</b>	<b>54,323,196</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 79% are collateralized.*



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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**2.1.3 Residual contractual maturity analysis (continued)**

<b>Bank 31 December 2018</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	3,378,091	2,941,900	-	6,319,991
Banks, development financial institutions & MDBs	4,166,761	2,238,420	503,593	6,908,774
Insurance companies, securities firms & fund managers	243,487	126,333	11,749	381,569
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,536,132	3,790,070	280,646	12,606,848
Corporate exposures (with firm-size adjustment)	1,085,686	410,356	817,026	2,313,068
Specialised lending	143,128	73,698	368,964	585,790
Retail exposures	998,400	8,304,214	11,459,644	20,762,258
<i>Residential mortgages</i>	<u>591,507</u>	<u>308,916</u>	<u>9,626,356</u>	<u>10,526,779</u>
<i>Qualifying revolving retail exposures</i>	<u>266,026</u>	<u>7,284,492</u>	<u>10,886</u>	<u>7,561,404</u>
<i>Other retail exposures</i>	<u>140,867</u>	<u>710,806</u>	<u>1,822,402</u>	<u>2,674,075</u>
<b>Total IRB exposures</b>	<u>18,551,685</u>	<u>17,884,991</u>	<u>13,441,622</u>	<u>49,878,298</u>
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	79,151	-	-	79,151
Corporates	349,402	21,955	64,546	435,903
Regulatory retail	543,730	49,269	269,893	862,892
Residential mortgages	374	405	10,728	11,507
Higher risk assets	16	-	49	65
Other assets	834,911	10,980	42,983	888,874
<b>Total Standardised exposures</b>	<u>1,807,584</u>	<u>82,609</u>	<u>388,199</u>	<u>2,278,392</u>
<b>Total credit risk exposures</b>	<u><b>20,359,269</b></u>	<u><b>17,967,600</b></u>	<u><b>13,829,821</b></u>	<u><b>52,156,690</b></u>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 80% are collateralized.*

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**2.0 Credit risk (continued)**

**2.2 Credit risk mitigation**

The following tables disclose the total exposures 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</b>	<b>Exposures before CRM</b>	<b>Exposures covered by guarantees or credit derivatives</b>	<b>Exposures covered by eligible financial collateral</b>	<b>Exposures covered by Other eligible collateral</b>
<b>30 June 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	8,588,770	-	-	-
Banks, development financial institutions & MDBs	2,953,632	71,696	-	-
Insurance companies, securities firms & fund managers	167,177	161,693	-	-
Corporates	9,060,362	60,774	342,872	1,117,423
Regulatory retail	5,356,886	4,322	106,814	1,121,026
Residential mortgages	10,979,337	-	-	10,782,229
Other assets	1,263,314	-	55,752	-
Specialised financing/investment	420,926	-	-	-
Defaulted exposures	1,024,208	-	7,163	182,032
<b>Total on-balance sheet exposures</b>	<b>39,814,612</b>	<b>298,485</b>	<b>512,601</b>	<b>13,202,710</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	4,141,896	18,869	198,927	9,471
Off-balance sheet exposures other than OTC derivatives or credit derivatives	15,240,851	30,965	1,670,806	599,333
Defaulted exposures	28,024	-	2,334	941
<b>Total off-balance sheet exposures</b>	<b>19,410,771</b>	<b>49,834</b>	<b>1,872,067</b>	<b>609,745</b>
<b>Total on and off-balance sheet exposures</b>	<b>59,225,383</b>	<b>348,319</b>	<b>2,384,668</b>	<b>13,812,455</b>
<b>Group</b>	<b>Exposures before CRM</b>	<b>Exposures covered by guarantees or credit derivatives</b>	<b>Exposures covered by eligible financial collateral</b>	<b>Exposures covered by Other eligible collateral</b>
<b>31 December 2018</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	7,498,507	-	-	-
Banks, development financial institutions & MDBs	2,073,918	96,789	-	-
Insurance companies, securities firms & fund managers	113,718	110,279	-	-
Corporates	9,776,723	75,706	388,738	1,256,551
Regulatory retail	5,649,700	4,022	125,552	1,224,923
Residential mortgages	11,040,207	-	-	10,872,383
Other assets	960,703	-	39,959	-
Specialised financing/investment	555,790	-	-	-
Defaulted exposures	1,190,653	-	8,735	264,068
<b>Total on-balance sheet exposures</b>	<b>38,859,919</b>	<b>286,796</b>	<b>562,984</b>	<b>13,617,925</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	4,789,551	21,740	204,128	6,790
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,963,895	28,186	118,951	458,211
Defaulted exposures	20,129	-	2,706	822
<b>Total off-balance sheet exposures</b>	<b>17,773,575</b>	<b>49,926</b>	<b>325,785</b>	<b>465,823</b>
<b>Total on and off-balance sheet exposures</b>	<b>56,633,494</b>	<b>336,722</b>	<b>888,769</b>	<b>14,083,748</b>

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**2.0 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>30 June 2019</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	7,112,765	-	-	-
Banks, development financial institutions & MDBs	2,979,572	71,696	-	-
Insurance companies, securities firms & fund managers	167,177	161,693	-	-
Corporates	7,942,846	60,774	310,055	985,488
Regulatory retail	5,064,171	4,311	106,484	1,138,512
Residential mortgages	9,427,919	-	-	9,234,732
Other assets	1,224,449	-	55,752	-
Specialised financing/investment	420,851	-	-	-
Defaulted exposures	951,394	-	7,163	171,923
<b>Total on-balance sheet exposures</b>	<b>35,291,144</b>	<b>298,474</b>	<b>479,454</b>	<b>11,530,655</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	4,189,160	18,869	157,262	6,321
Off-balance sheet exposures other than OTC derivatives or credit derivatives	14,818,916	24,731	1,635,756	586,563
Defaulted exposures	23,976	-	2,334	941
<b>Total off-balance sheet exposures</b>	<b>19,032,052</b>	<b>43,600</b>	<b>1,795,352</b>	<b>593,825</b>
<b>Total on and off-balance sheet exposures</b>	<b>54,323,196</b>	<b>342,074</b>	<b>2,274,806</b>	<b>12,124,480</b>
<b>Bank</b>				
<b>31 December 2018</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	6,102,867	-	-	-
Banks, development financial institutions & MDBs	2,300,691	96,789	-	-
Insurance companies, securities firms & fund managers	113,718	110,279	-	-
Corporates	8,645,124	72,286	324,943	1,128,952
Regulatory retail	5,398,844	4,004	124,892	1,228,065
Residential mortgages	9,580,488	-	-	9,417,702
Other assets	888,866	-	39,959	-
Specialised financing/investment	514,354	-	-	-
Defaulted exposures	1,109,019	-	8,735	253,708
<b>Total on-balance sheet exposures</b>	<b>34,653,971</b>	<b>283,358</b>	<b>498,529</b>	<b>12,028,427</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	4,898,477	21,740	165,116	3,761
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,584,113	15,596	92,776	456,028
Defaulted exposures	20,129	-	2,706	822
<b>Total off-balance sheet exposures</b>	<b>17,502,719</b>	<b>37,336</b>	<b>260,598</b>	<b>460,611</b>
<b>Total on and off-balance sheet exposures</b>	<b>52,156,690</b>	<b>320,694</b>	<b>759,127</b>	<b>12,489,038</b>

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**2.0 Credit risk (continued)**

**2.3 Exposures under IRB approach**

**2.3.1 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 30 June 2019</b>	<b>0.00-0.04% RM'000</b>	<b>0.04-0.17% RM'000</b>	<b>0.17-0.59% RM'000</b>	<b>0.59-3.05% RM'000</b>	<b>3.05-12.00% RM'000</b>	<b>12.00-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereigns	-	8,588,770	-	-	-	-	-
Banks	1,044,410	887,674	427,887	510,753	1,065	873	-
Corporates	406,361	1,308,926	2,616,915	3,314,830	1,379,718	285,532	360,766
Total on-balance sheet exposures	1,450,771	10,785,370	3,044,802	3,825,583	1,380,783	286,405	360,766
<b><u>Undrawn commitments</u></b>							
Banks	105,827	103,082	24,370	1,098	-	-	-
Corporates	400	296,407	499,611	811,688	60,886	11,876	5,478
Total undrawn commitments	106,227	399,489	523,981	812,786	60,886	11,876	5,478
<b><u>Derivatives</u></b>							
Sovereigns	-	46,532	-	-	-	-	-
Banks	1,272,694	1,195,327	460,726	95,501	-	-	-
Corporates	18,869	322,932	207,721	460,842	42,941	17,804	3,496
Total derivatives	1,291,563	1,564,791	668,447	556,343	42,941	17,804	3,496
<b><u>Contingent</u></b>							
Sovereign	-	520,121	-	-	-	-	-
Banks	398,578	1,168,045	24,887	185,263	2,362	-	-
Corporates	-	1,065,432	1,486,078	1,768,016	475,032	102,367	15,326
Total contingent	398,578	2,753,598	1,510,965	1,953,279	477,394	102,367	15,326
<b><u>Exposure weighted average LGD (%)</u></b>							
Sovereigns	-	43.59%	-	-	-	-	-
Banks	37.99%	30.42%	42.36%	30.23%	16.97%	46.00%	-
Corporates	53.58%	43.25%	47.94%	41.59%	44.31%	57.76%	63.16%
<b><u>Exposure weighted average risk weight (%)</u></b>							
Sovereigns	-	21.62%	-	-	-	-	-
Banks	10.05%	15.72%	46.57%	49.11%	48.33%	215.72%	-
Corporates	15.38%	23.35%	47.86%	82.84%	133.80%	289.64%	400.08%

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**2.0 Credit risk (continued)**

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

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

<b>Group 31 December 2018</b>	<b>0.00-0.04% RM'000</b>	<b>0.04-0.17% RM'000</b>	<b>0.17-0.59% RM'000</b>	<b>0.59-3.05% RM'000</b>	<b>3.05-12.00% RM'000</b>	<b>12.00-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereigns	-	7,498,507	-	-	-	-	-
Banks	223,085	952,341	543,776	260,888	4,407	11,146	-
Corporates	415,689	1,774,728	2,622,332	3,302,338	1,403,811	513,220	523,040
Total on-balance sheet exposures	638,774	10,225,576	3,166,108	3,563,226	1,408,218	524,366	523,040
<b><u>Undrawn commitments</u></b>							
Banks	-	190,050	2,861	660	-	-	-
Corporates	-	270,148	485,060	453,585	76,232	11,418	4,596
Total undrawn commitments	-	460,198	487,921	454,245	76,232	11,418	4,596
<b><u>Derivatives</u></b>							
Sovereigns	5,664	211,460	-	-	-	-	-
Banks	23,209	2,710,676	482,529	216,447	-	-	-
Corporates	21,741	371,552	235,913	401,140	108,827	379	2,814
Total derivatives	50,614	3,293,688	718,442	617,587	108,827	379	2,814
<b><u>Contingent</u></b>							
Banks	43,097	706,586	71,999	105,163	-	-	-
Corporates	-	995,861	1,926,928	1,135,567	256,917	139,620	8,284
Total contingent	43,097	1,702,447	1,998,927	1,240,730	256,917	139,620	8,284
<b><u>Exposure weighted average LGD (%)</u></b>							
Sovereigns	46.00%	46.00%	-	-	-	-	-
Banks	39.59%	39.82%	37.39%	34.29%	32.66%	46.00%	-
Corporates	54.27%	44.30%	40.85%	41.21%	47.60%	39.48%	58.33%
<b><u>Exposure weighted average risk weight (%)</u></b>							
Sovereigns	3.41%	21.10%	-	-	-	-	-
Banks	6.78%	18.41%	39.72%	59.34%	89.16%	215.72%	-
Corporates	30.93%	25.51%	43.78%	82.90%	152.82%	220.57%	427.25%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 30 June 2019</b>	<b>0.00-0.04% RM'000</b>	<b>0.04-0.17% RM'000</b>	<b>0.17-0.59% RM'000</b>	<b>0.59-3.05% RM'000</b>	<b>3.05-12.00% RM'000</b>	<b>12.00-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereigns	-	7,112,765	-	-	-	-	-
Banks	1,044,408	886,113	455,390	510,753	1,065	873	-
Corporates	406,361	1,144,408	2,380,927	2,922,623	1,064,728	275,644	359,580
Total on-balance sheet exposures	1,450,769	9,143,286	2,836,317	3,433,376	1,065,793	276,517	359,580
<b><u>Undrawn commitments</u></b>							
Banks	105,827	103,082	25,410	1,098	-	-	-
Corporates	400	268,734	397,943	733,233	55,339	11,876	5,478
Total undrawn commitments	106,227	371,816	423,353	734,331	55,339	11,876	5,478
<b><u>Derivatives</u></b>							
Sovereigns	-	46,532	-	-	-	-	-
Banks	1,272,694	1,195,327	576,233	53,239	-	-	-
Corporates	18,869	303,604	207,626	454,285	42,941	17,803	3,496
Total derivatives	1,291,563	1,545,463	783,859	507,524	42,941	17,803	3,496
<b><u>Contingent</u></b>							
Sovereign	-	520,121	-	-	-	-	-
Banks	398,578	1,168,045	24,887	185,263	2,362	-	-
Corporates	-	1,065,432	1,443,064	1,640,113	452,494	102,367	11,278
Total contingent	398,578	2,753,598	1,467,951	1,825,376	454,856	102,367	11,278
<b>Exposure weighted average LGD (%)</b>							
Sovereigns	-	43.13%	-	-	-	-	-
Banks	37.99%	30.42%	42.29%	29.40%	16.97%	46.00%	-
Corporates	53.58%	42.63%	48.04%	41.19%	42.12%	58.41%	63.51%
<b>Exposure weighted average risk weight (%)</b>							
Sovereigns	-	21.56%	-	-	-	-	-
Banks	10.05%	15.72%	44.65%	51.81%	48.33%	215.72%	-
Corporates	15.38%	23.04%	47.29%	80.36%	125.72%	293.65%	399.57%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 31 December 2018</b>	<b>0.00-0.04% RM'000</b>	<b>0.04-0.17% RM'000</b>	<b>0.17-0.59% RM'000</b>	<b>0.59-3.05% RM'000</b>	<b>3.05-12.00% RM'000</b>	<b>12.00-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereigns	-	6,102,867	-	-	-	-	-
Banks	223,085	950,784	772,106	260,888	4,407	11,146	-
Corporates	415,689	1,613,477	2,335,697	2,911,348	1,088,781	494,095	518,853
Total on-balance sheet exposures	638,774	8,667,128	3,107,803	3,172,236	1,093,188	505,241	518,853
<b><u>Undrawn commitments</u></b>							
Banks	-	190,050	3,901	660	-	-	-
Corporates	-	270,018	376,849	362,406	57,014	10,199	4,596
Total undrawn commitments	-	460,068	380,750	363,066	57,014	10,199	4,596
<b><u>Derivatives</u></b>							
Sovereigns	5,664	211,460	-	-	-	-	-
Banks	23,209	2,710,676	721,415	109,601	-	-	-
Corporates	21,741	349,936	235,789	399,767	108,827	378	2,814
Total derivatives	50,614	3,272,072	957,204	509,368	108,827	378	2,814
<b><u>Contingent</u></b>							
Banks	43,097	706,587	71,999	105,163	-	-	-
Corporates	-	995,861	1,879,386	1,048,679	243,345	133,446	8,284
Total contingent	43,097	1,702,448	1,951,385	1,153,842	243,345	133,446	8,284
<b><u>Exposure weighted average LGD (%)</u></b>							
Sovereigns	46.00%	46.00%	-	-	-	-	-
Banks	39.59%	39.82%	39.52%	31.74%	32.66%	46.00%	-
Corporates	54.27%	43.80%	40.92%	40.65%	46.73%	39.06%	58.09%
<b><u>Exposure weighted average risk weight (%)</u></b>							
Sovereigns	3.41%	22.31%	-	-	-	-	-
Banks	6.78%	18.41%	37.67%	60.19%	89.16%	215.72%	-
Corporates	30.93%	25.15%	43.95%	81.13%	148.19%	220.01%	422.12%

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**2.0 Credit risk (continued)**

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

**2.3.2 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 30 June 2019</b>	<b>0.00-0.11% RM'000</b>	<b>0.11-0.30% RM'000</b>	<b>0.30-0.43% RM'000</b>	<b>0.43-3.05% RM'000</b>	<b>3.05-9.20% RM'000</b>	<b>9.20-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	255,126	2,068,182	1,157,254	6,346,705	648,003	493,277	188,431
Qualifying revolving retail	24,168	192,882	141,660	986,609	410,797	270,778	266,242
Other retail	394,096	582,402	44,057	960,887	412,822	266,523	191,937
Total on-balance sheet exposures	<u>673,390</u>	<u>2,843,466</u>	<u>1,342,971</u>	<u>8,294,201</u>	<u>1,471,622</u>	<u>1,030,578</u>	<u>646,610</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	461	31,768	65,242	551,365	61,046	109,838	1,823
Qualifying revolving retail	323,264	1,718,710	735,396	2,003,343	329,023	131,427	-
Other retail	-	19,149	18	20,232	4,656	6,252	1,759
Total undrawn commitments	<u>323,725</u>	<u>1,769,627</u>	<u>800,656</u>	<u>2,574,940</u>	<u>394,725</u>	<u>247,517</u>	<u>3,582</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.55%	12.55%	12.72%	12.61%	13.12%	13.02%	16.05%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.94%	63.57%	63.87%	40.26%
Other retail	21.52%	22.53%	26.07%	40.39%	52.07%	56.80%	50.08%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	3.00%	5.49%	8.32%	15.23%	42.72%	62.10%	95.58%
Qualifying revolving retail	3.36%	7.13%	11.40%	24.78%	80.64%	159.79%	141.01%
Other retail	3.96%	9.15%	16.04%	52.18%	82.62%	126.82%	165.56%



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**2.0 Credit risk (continued)**

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

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

<b>Group 31 December 2018</b>	<b>0.00-0.11% RM'000</b>	<b>0.11-0.30% RM'000</b>	<b>0.30-0.43% RM'000</b>	<b>0.43-3.05% RM'000</b>	<b>3.05-9.20% RM'000</b>	<b>9.20-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	309,646	2,326,829	1,169,576	6,211,642	612,522	398,852	196,039
Qualifying revolving retail	26,683	200,474	147,180	1,001,871	409,897	275,550	256,292
Other retail	455,707	623,693	49,356	963,907	388,666	265,848	198,443
Total on-balance sheet exposures	792,036	3,150,996	1,366,112	8,177,420	1,411,085	940,250	650,774
<b><u>Undrawn commitments</u></b>							
Residential mortgages	77	23,469	58,793	556,755	32,361	101,945	2,492
Qualifying revolving retail	329,235	1,702,398	723,823	2,045,332	308,295	134,374	-
Other retail	42	14,841	1,005	13,331	4,799	5,413	1,789
Total undrawn commitments	329,354	1,740,708	783,621	2,615,418	345,455	241,732	4,281
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.26%	12.50%	12.64%	12.61%	12.77%	13.07%	16.03%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.93%	63.53%	63.88%	40.18%
Other retail	21.41%	21.85%	27.03%	40.45%	50.60%	58.16%	50.50%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	2.99%	5.43%	8.30%	15.47%	42.83%	63.48%	97.87%
Qualifying revolving retail	3.35%	7.11%	11.36%	25.03%	80.64%	160.97%	141.12%
Other retail	3.80%	8.93%	16.56%	52.11%	80.57%	130.44%	164.23%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 30 June 2019</b>	<b>0.00-0.11% RM'000</b>	<b>0.11-0.30% RM'000</b>	<b>0.30-0.43% RM'000</b>	<b>0.43-3.05% RM'000</b>	<b>3.05-9.20% RM'000</b>	<b>9.20-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	252,640	1,637,729	932,190	5,573,034	569,153	452,560	171,810
Qualifying revolving retail	24,168	192,882	141,660	986,609	410,797	270,778	266,242
Other retail	392,696	605,653	43,792	781,442	323,129	224,143	136,954
Total on-balance sheet exposures	669,504	2,436,264	1,117,642	7,341,085	1,303,079	947,481	575,006
<b><u>Undrawn commitments</u></b>							
Residential mortgages	461	31,768	65,242	539,157	61,046	109,838	1,823
Qualifying revolving retail	323,264	1,718,710	735,396	2,003,343	329,023	131,427	-
Other retail	-	19,149	18	20,232	3,998	6,252	1,759
Total undrawn commitments	323,725	1,769,627	800,656	2,562,732	394,067	247,517	3,582
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.12%	12.58%	12.84%	12.67%	13.25%	13.03%	15.65%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.94%	63.57%	63.87%	40.26%
Other retail	21.54%	21.21%	26.13%	36.79%	49.43%	57.62%	52.21%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	2.99%	5.57%	8.39%	15.30%	42.67%	61.18%	94.50%
Qualifying revolving retail	3.36%	7.13%	11.40%	24.78%	80.64%	159.79%	141.01%
Other retail	3.96%	8.60%	16.07%	47.19%	78.66%	129.82%	191.26%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 31 December 2018</b>	<b>0.00-0.11% RM'000</b>	<b>0.11-0.30% RM'000</b>	<b>0.30-0.43% RM'000</b>	<b>0.43-3.05% RM'000</b>	<b>3.05-9.20% RM'000</b>	<b>9.20-100.00% RM'000</b>	<b>Default or 100.00% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	309,260	1,856,073	967,658	5,515,814	561,066	359,657	181,359
Qualifying revolving retail	26,683	200,474	147,180	1,001,871	409,897	275,550	256,292
Other retail	455,540	626,402	49,356	809,354	330,146	226,847	135,700
Total on-balance sheet exposures	791,483	2,682,949	1,164,194	7,327,039	1,301,109	862,054	573,351
<b><u>Undrawn commitments</u></b>							
Residential mortgages	77	23,469	58,793	556,755	32,361	101,945	2,492
Qualifying revolving retail	329,235	1,702,398	723,823	2,045,332	308,295	134,374	-
Other retail	42	14,841	1,005	13,126	4,514	5,413	1,789
Total undrawn commitments	329,354	1,740,708	783,621	2,615,213	345,170	241,732	4,281
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.10%	12.51%	12.73%	12.67%	12.84%	13.09%	15.58%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.93%	63.53%	63.88%	40.18%
Other retail	21.42%	21.80%	27.03%	36.94%	48.01%	57.94%	52.94%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	2.99%	5.52%	8.36%	15.55%	42.69%	62.68%	96.53%
Qualifying revolving retail	3.35%	7.11%	11.36%	25.03%	80.64%	160.97%	141.12%
Other retail	3.80%	8.91%	16.56%	47.31%	76.74%	130.95%	195.29%

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**2.0 Credit risk (continued)**

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

**2.3.3 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%	>30.00 to <100.00%	100.00%
30 June 2019	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	7,271,182	1,868,455	893,027	338,877	785,437	-	-
Qualifying revolving retail	65,307	167,825	437,380	368,720	1,152,801	101,103	-
Other retail	1,336,925	114,564	59,942	352,036	783,986	204,964	307
Total on-balance sheet exposures	8,673,414	2,150,844	1,390,349	1,059,633	2,722,224	306,067	307
<b><u>Undrawn commitments</u></b>							
Residential mortgages	275,388	180,679	193,012	2,301	170,163	-	-
Qualifying revolving retail	865,372	1,302,902	1,900,077	459,932	710,023	2,857	-
Other retail	25,421	9,365	1,878	1,693	11,914	1,795	-
Total undrawn commitments	1,166,181	1,492,946	2,094,967	463,926	892,100	4,652	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	8.97%	17.68%	28.60%	44.68%	65.71%	-	-
Qualifying revolving retail	4.50%	8.20%	14.60%	27.54%	90.48%	178.86%	-
Other retail	6.35%	28.33%	49.67%	62.29%	117.17%	141.48%	1101.86%
<b>31 December 2018</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	7,410,385	1,908,875	892,022	327,541	686,283	-	-
Qualifying revolving retail	70,187	173,955	452,701	363,488	1,157,254	100,362	-
Other retail	1,437,913	117,869	63,311	335,370	779,275	211,675	207
Total on-balance sheet exposures	8,918,485	2,200,699	1,408,034	1,026,399	2,622,812	312,037	207
<b><u>Undrawn commitments</u></b>							
Residential mortgages	218,794	153,044	267,938	1,672	134,444	-	-
Qualifying revolving retail	869,966	1,298,222	1,874,998	474,079	723,299	2,893	-
Other retail	24,497	2,218	1,940	832	9,943	1,790	-
Total undrawn commitments	1,113,257	1,453,484	2,144,876	476,583	867,686	4,683	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	8.74%	17.70%	28.05%	44.30%	69.14%	-	-
Qualifying revolving retail	4.48%	8.20%	14.59%	27.57%	89.95%	178.75%	-
Other retail	6.78%	29.91%	51.57%	63.01%	117.09%	137.21%	801.49%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 30 June 2019</b>	<b>Up to 0.10% RM'000</b>	<b>&gt;0.10 to 0.20% RM'000</b>	<b>&gt;0.20 to 0.50% RM'000</b>	<b>&gt;0.50 to 1.00% RM'000</b>	<b>&gt;1.00 to 30.00% RM'000</b>	<b>&gt;30.00 to &lt;100.00% RM'000</b>	<b>100.00% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	6,164,757	1,606,710	803,425	294,907	719,317	-	-
Qualifying revolving retail	65,307	167,825	437,380	368,720	1,152,801	101,103	-
Other retail	1,352,215	112,463	53,741	243,262	608,273	137,548	307
Total on-balance sheet exposures	7,582,279	1,886,998	1,294,546	906,889	2,480,391	238,651	307
<b><u>Undrawn commitments</u></b>							
Residential mortgages	272,117	177,981	186,773	2,301	170,163	-	-
Qualifying revolving retail	865,372	1,302,902	1,900,077	459,932	710,023	2,857	-
Other retail	25,334	9,365	1,878	1,693	11,343	1,795	-
Total undrawn commitments	1,162,823	1,490,248	2,088,728	463,926	891,529	4,652	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	9.10%	17.73%	28.51%	44.81%	65.04%	-	-
Qualifying revolving retail	4.50%	8.20%	14.60%	27.54%	90.48%	178.86%	-
Other retail	6.22%	28.33%	50.20%	63.31%	120.38%	160.67%	1101.86%
<b>31 December 2018</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	6,342,839	1,649,784	835,755	295,430	627,079	-	-
Qualifying revolving retail	70,187	173,955	452,701	363,488	1,157,254	100,362	-
Other retail	1,456,589	117,972	57,127	248,222	612,926	140,302	207
Total on-balance sheet exposures	7,869,615	1,941,711	1,345,583	907,140	2,397,259	240,664	207
<b><u>Undrawn commitments</u></b>							
Residential mortgages	218,794	153,044	267,938	1,672	134,444	-	-
Qualifying revolving retail	869,966	1,298,222	1,874,998	474,079	723,299	2,893	-
Other retail	24,354	2,218	1,940	832	9,596	1,790	-
Total undrawn commitments	1,113,114	1,453,484	2,144,876	476,583	867,339	4,683	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	8.88%	17.69%	27.96%	44.28%	68.46%	-	-
Qualifying revolving retail	4.48%	8.20%	14.59%	27.57%	89.95%	178.75%	-
Other retail	6.74%	29.92%	51.73%	63.63%	121.17%	155.24%	801.49%

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**2.0 Credit risk (continued)**

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

**2.3.4 Exposure subject to the supervisory risk weights under the IRB approach**

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 2019</b>					
Income producing real estate					
- Total Exposures	-	13,549	-	-	-
- Risk Weighted Assets	-	12,194	-	-	-
<b>31 December 2018</b>					
Income producing real estate					
- Total Exposures	-	73,963	-	-	-
- Risk Weighted Assets	-	66,566	-	-	-
<b>Bank</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 2019</b>					
Income producing real estate					
- Total Exposures	-	13,549	-	-	-
- Risk Weighted Assets	-	12,194	-	-	-
<b>31 December 2018</b>					
Income producing real estate					
- Total Exposures	-	73,963	-	-	-
- Risk Weighted Assets	-	66,566	-	-	-

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**2.0 Credit risk (continued)**

**2.4 Exposures under the Standardised approach**

**Risk weights under the Standardised approach**

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

Group	Exposures after netting and credit risk mitigation						Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Banks, development financial institutions & MDBs 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 2019</b>								
<b>Risk weights</b>								
0%	55,356	7	-	-	-	131,781	187,144	-
35%	-	-	-	10,939	-	-	10,939	3,829
50%	24,046	-	-	331	-	-	24,377	12,189
75%	-	5,857	500,641	706	-	-	507,204	380,403
100%	1,568	291,506	78,006	83	-	1,075,783	1,446,946	1,446,946
150%	-	-	16,036	44	52	3	16,135	24,203
<b>Total exposures</b>	<b>80,970</b>	<b>297,370</b>	<b>594,683</b>	<b>12,103</b>	<b>52</b>	<b>1,207,567</b>	<b>2,192,745</b>	<b>1,867,570</b>
Risk-weighted assets by exposures	13,591	295,899	477,542	4,672	78	1,075,788	1,867,570	
Average risk weight	16.8%	99.5%	80.3%	38.6%	150.0%	89.1%	85.2%	
Deduction from capital base	-	-	-	-	-	-	-	

Group	Exposures after netting and credit risk mitigation						Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Banks, development financial institutions & MDBs 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 2018</b>								
<b>Risk weights</b>								
0%	77,757	11	-	-	-	128,663	206,431	-
35%	-	-	-	11,202	-	-	11,202	3,921
50%	-	14	-	1	-	-	15	8
75%	-	713	687,462	345	-	-	688,520	516,391
100%	1,395	385,627	52,781	95	-	792,088	1,231,986	1,231,986
150%	-	-	15,886	44	64	-	15,994	23,991
<b>Total exposures</b>	<b>79,152</b>	<b>386,365</b>	<b>756,129</b>	<b>11,687</b>	<b>64</b>	<b>920,751</b>	<b>2,154,148</b>	<b>1,776,297</b>
Risk-weighted assets by exposures	1,395	386,169	592,207	4,341	96	792,089	1,776,297	
Average risk weight	1.8%	99.9%	78.3%	37.1%	150.0%	86.0%	82.5%	
Deduction from capital base	-	-	-	-	-	-	-	

\* All corporate standardised exposures are unrated.

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**2.0 Credit risk (continued)**

**2.4 Exposures under the Standardised approach (continued)**

**Risk weights under the Standardised approach (continued)**

Bank	Exposures after netting and credit risk mitigation						Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Banks, development financial institutions & MDBs 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 2019</b>								
<b>Risk weights</b>								
0%	55,356	7	-	-	-	127,743	183,106	-
35%	-	-	-	10,762	-	-	10,762	3,767
50%	24,046	-	-	331	-	-	24,377	12,189
75%	-	5,857	497,901	706	-	-	504,464	378,348
100%	1,568	291,078	77,963	83	-	1,040,957	1,411,649	1,411,649
150%	-	-	16,012	44	52	3	16,111	24,167
<b>Total exposures</b>	<b>80,970</b>	<b>296,942</b>	<b>591,876</b>	<b>11,926</b>	<b>52</b>	<b>1,168,703</b>	<b>2,150,469</b>	<b>1,830,120</b>
Risk-weighted assets by exposures	13,591	295,471	475,407	4,611	78	1,040,962	1,830,120	
Average risk weight	16.8%	99.5%	80.3%	38.7%	150.0%	89.1%	85.1%	
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
	Banks, development financial institutions & MDBs 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 2018</b>								
<b>Risk weights</b>								
0%	77,757	11	-	-	-	125,929	203,697	-
35%	-	-	-	11,022	-	-	11,022	3,858
50%	-	14	-	1	-	-	15	8
75%	-	713	686,138	345	-	-	687,196	515,396
100%	1,395	382,240	52,781	95	-	722,986	1,159,497	1,159,497
150%	-	-	15,862	44	64	-	15,970	23,955
<b>Total exposures</b>	<b>79,152</b>	<b>382,978</b>	<b>754,781</b>	<b>11,507</b>	<b>64</b>	<b>848,915</b>	<b>2,077,397</b>	<b>1,702,714</b>
Risk-weighted assets by exposures	1,395	382,782	591,178	4,278	96	722,985	1,702,714	
Average risk weight	1.8%	99.9%	78.3%	37.2%	150.0%	85.2%	82.0%	
Deduction from capital base	-	-	-	-	-	-	-	

\* All corporate standardised exposures are unrated.



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**2.0 Credit risk (continued)**

**2.5 Problem credit management and expected credit allowances**

**2.5.1 Expected credit allowance analysed by customers' business or industry**

The following tables show the Group's and the Bank's movement of allowance credit losses for financial assets by each principal category of customers' business or industry.

Group 30 June 2019	Allowances for credit losses held as at 1 January 2019 RM'000	Net allowance credit losses charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Allowances for credit losses held as at 30 June 2019 RM'000
Mortgages	65,568	(5,588)	(4,783)	55,197
Others	404,279	47,388	(42,143)	409,524
<b>Retail Clients</b>	<b>469,847</b>	<b>41,800</b>	<b>(46,926)</b>	<b>464,721</b>
Agriculture	264	879	-	1,143
Mining and quarrying	193	262	(55)	400
Manufacturing	175,282	(27,088)	(4,859)	143,335
Electricity, gas and water	337	(121)	-	216
Construction	10,323	8,768	(1,340)	17,751
Real estate	6,698	(1,730)	-	4,968
Wholesale & retail trade and restaurants & hotels	43,590	(293)	(4,185)	39,112
Transportation, storage and communication	6,745	(1,161)	(4,256)	1,328
Finance, insurance and business services	8,076	(4,314)	-	3,762
Others	1,161	789	(687)	1,263
<b>Corporates, Institutional and Commercial Clients</b>	<b>252,669</b>	<b>(24,009)</b>	<b>(15,382)</b>	<b>213,278</b>
<b>Total allowances for credit losses</b>	<b>722,516</b>	<b>17,791</b>	<b>(62,308)</b>	<b>677,999</b>

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**2.0 Credit risk (continued)**

**2.5 Problem credit management and expected credit allowances (continued)**

**2.5.1 Expected credit allowance analysed by customers' business or industry (continued)**

Group 31 December 2018	Allowances for credit losses held as at 1 January 2018 RM'000	Net allowance credit losses charge during the financial year RM'000	Amounts written off or other movements during the financial year RM'000	Allowances for credit losses held as at 31 December 2018 RM'000
Mortgages	71,949	1,275	(7,656)	65,568
Others	421,692	78,331	(95,744)	404,279
<b>Retail Clients</b>	<b>493,641</b>	<b>79,606</b>	<b>(103,400)</b>	<b>469,847</b>
Agriculture	30	234	-	264
Mining and quarrying	476	(219)	(64)	193
Manufacturing	519,763	(112,211)	(232,270)	175,282
Electricity, gas and water	478	(141)	-	337
Construction	8,623	1,715	(15)	10,323
Real estate	2,458	35,358	(31,118)	6,698
Wholesale & retail trade and restaurants & hotels	57,085	(2,922)	(10,573)	43,590
Transportation, storage and communication	5,851	894	-	6,745
Finance, insurance and business services	2,037	7,885	(1,846)	8,076
Others	8,207	(6,807)	(239)	1,161
<b>Corporates, Institutional and Commercial Clients</b>	<b>605,008</b>	<b>(76,214)</b>	<b>(276,125)</b>	<b>252,669</b>
<b>Total allowances for credit losses</b>	<b>1,098,649</b>	<b>3,392</b>	<b>(379,525)</b>	<b>722,516</b>

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**2.0 Credit risk (continued)**

**2.5 Problem credit management and expected credit allowances (continued)**

**2.5.1 Expected credit allowance analysed by customers' business or industry (continued)**

<b>Bank 30 June 2019</b>	<b>Allowances for credit losses held as at 1 January 2019 RM'000</b>	<b>Net allowance credit losses charge during the financial period RM'000</b>	<b>Amounts written off or other movements during the financial period RM'000</b>	<b>Allowances for credit losses held as at 30 June 2019 RM'000</b>
Mortgages	51,401	(9,789)	(3,588)	38,024
Others	358,925	41,953	(31,816)	369,062
<b>Retail Clients</b>	<b>410,326</b>	<b>32,164</b>	<b>(35,404)</b>	<b>407,086</b>
Agriculture	36	4	-	40
Mining and quarrying	132	(2)	(55)	75
Manufacturing	169,825	(25,607)	(4,859)	139,359
Electricity, gas and water	337	(121)	-	216
Construction	5,152	13,772	(1,340)	17,584
Real estate	6,562	(1,595)	-	4,967
Wholesale & retail trade and restaurants & hotels	42,961	199	(4,185)	38,975
Transportation, storage and communication	3,870	(715)	(1,928)	1,227
Finance, insurance and business services	7,144	(4,230)	-	2,914
Others	1,136	702	(687)	1,151
<b>Corporates, Institutional and Commercial Clients</b>	<b>237,155</b>	<b>(17,593)</b>	<b>(13,054)</b>	<b>206,508</b>
<b>Total allowances for credit losses</b>	<b>647,481</b>	<b>14,571</b>	<b>(48,458)</b>	<b>613,594</b>

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**2.0 Credit risk (continued)**

**2.5 Problem credit management and expected credit allowances (continued)**

**2.5.1 Expected credit allowance analysed by customers' business or industry (continued)**

<b>Bank 31 December 2018</b>	<b>Allowances for credit losses held as at 1 January 2018 RM'000</b>	<b>Net allowance credit losses charge during the financial period RM'000</b>	<b>Amounts written off or other movements during the financial period RM'000</b>	<b>Allowances for credit losses held as at 31 December 2018 RM'000</b>
Mortgages	57,495	395	(6,489)	51,401
Others	347,246	80,527	(68,848)	358,925
<b>Retail Clients</b>	<b>404,741</b>	<b>80,922</b>	<b>(75,337)</b>	<b>410,326</b>
Agriculture	18	18	-	36
Mining and quarrying	475	(279)	(64)	132
Manufacturing	508,803	(106,708)	(232,270)	169,825
Electricity, gas and water	478	(141)	-	337
Construction	8,339	(3,172)	(15)	5,152
Real estate	2,458	35,222	(31,118)	6,562
Wholesale & retail trade and restaurants & hotels	56,566	(2,993)	(10,612)	42,961
Transportation, storage and communication	2,982	888	-	3,870
Finance, insurance and business services	1,607	5,537	-	7,144
Others	8,193	(6,825)	(232)	1,136
<b>Corporates, Institutional and Commercial Clients</b>	<b>589,919</b>	<b>(78,453)</b>	<b>(274,311)</b>	<b>237,155</b>
<b>Total allowances for credit losses</b>	<b>994,660</b>	<b>2,469</b>	<b>(349,648)</b>	<b>647,481</b>

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**2.0 Credit risk (continued)**

**2.5 Problem credit management and expected credit allowances (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 2019 RM'000	31 December 2018 RM'000	30 June 2019 RM'000	31 December 2018 RM'000
Mortgages	1,116,322	1,088,188	842,729	811,470
Others	317,204	302,871	256,289	243,085
<b>Retail Clients</b>	<b>1,433,526</b>	<b>1,391,059</b>	<b>1,099,018</b>	<b>1,054,555</b>
Manufacturing	30,840	9,684	30,840	9,684
Real estate	-	47	-	47
Wholesale & retail trade and restaurants & hotels	26,307	79,804	11,267	79,804
Finance, insurance and business services	-	440	-	440
Education, Health & Others	139	-	139	-
Transportation, storage and communication	-	499	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>57,286</b>	<b>90,474</b>	<b>42,246</b>	<b>89,975</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	
	2019 RM'000	2018 RM'000	2019 RM'000	2018 RM'000
Malaysia	1,490,812	1,481,533	1,141,264	1,144,530

**2.6 Summary analysis of loans, advances and financing**

The following tables show the Group's and the Bank's impaired loans, advances and financing, and allowances for credit losses by significant geographical areas.

Group	Within Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
<b>30 June 2019</b>			
Gross impaired loans, advances and financing	663,114	-	663,114
Allowance for credit losses	391,083	-	391,083
<b>31 December 2018</b>			
Gross impaired loans, advances and financing	789,438	-	789,438
Allowance for credit losses	431,485	-	431,485
<b>Bank</b>			
<b>30 June 2019</b>			
Gross impaired loans, advances and financing	609,128	-	609,128
Allowance for credit losses	357,466	-	357,466
<b>31 December 2018</b>			
Gross impaired loans, advances and financing	726,428	-	726,428
Allowance for credit losses	393,819	-	393,819

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**2.0 Credit risk (continued)**

**2.7 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</b>	<b>Negative fair value</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>30 June 2019</b>	<b>RM'000</b>	<b>of contracts</b>	<b>of contracts</b>	<b>amount</b>	<b>assets</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	1,340,473	-	-	1,340,473	927,423
Transaction related contingent items	3,931,785	-	-	3,931,785	986,595
Short term self liquidating trade related contingencies	406,536	-	-	406,212	114,474
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	1,561,313	-	-	1,561,313	8,624
Foreign exchange related contracts					
<i>One year or less</i>	54,811,051	263,472	439,794	1,001,605	363,152
<i>Over one year to five years</i>	12,516,554	613,263	280,592	1,453,394	496,649
<i>Over five years</i>	952,224	10,242	110,271	110,963	39,792
Interest/profit rate related contracts					
<i>One year or less</i>	14,518,939	19,647	25,620	44,941	8,914
<i>Over one year to five years</i>	32,213,168	193,816	247,098	944,465	418,242
<i>Over five years</i>	2,632,506	55,011	45,218	242,836	72,811
Equity related contracts					
<i>One year or less</i>	36,764	939	-	3,145	258
Commodity contracts					
<i>One year or less</i>	2,807,606	115,594	115,594	207,723	119,640
<i>Over one year to five years</i>	1,823,048	25,518	25,518	134,901	42,930
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	3,662	1,419	558
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,884,228	-	-	760,195	463,071
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	634,777	-	-	625,549	150,084
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	36,245,020	-	-	6,639,852	2,115,473
	<u>169,344,378</u>	<u>1,297,502</u>	<u>1,293,367</u>	<u>19,410,771</u>	<u>6,328,690</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>			
Total return swap			
- protection sold	28,386	1,419	558

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**2.0 Credit risk (continued)**

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

<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>31 December 2018</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	1,376,372	-	-	1,376,372	364,405
Transaction related contingent items	3,825,431	-	-	3,825,431	972,145
Short term self liquidating trade related contingencies	235,120	-	-	234,530	41,985
Foreign exchange related contracts					
<i>One year or less</i>	68,204,696	622,987	674,235	1,604,180	515,435
<i>Over one year to five years</i>	13,097,204	571,207	358,412	1,458,060	581,815
<i>Over five years</i>	982,890	66,437	118,142	169,354	58,643
Interest/profit rate related contracts					
<i>One year or less</i>	10,196,835	24,182	20,151	42,977	6,364
<i>Over one year to five years</i>	31,141,637	127,861	112,439	876,409	367,572
<i>Over five years</i>	4,509,926	43,922	39,802	341,952	195,433
Equity related contracts					
<i>One year or less</i>	36,936	180	-	2,396	246
Commodity contracts					
<i>One year or less</i>	2,415,587	111,391	111,387	187,328	125,990
<i>Over one year to five years</i>	1,461,219	58,524	58,524	108,290	57,530
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	28,386	-	467	1,419	620
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,338,181	-	-	476,113	267,856
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,121,579	-	-	570,964	138,681
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	34,447,727	-	-	6,497,800	1,971,027
	<u>176,419,726</u>	<u>1,626,691</u>	<u>1,493,559</u>	<u>17,773,575</u>	<u>5,665,747</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>			
Total return swaps			
- protection sold	28,386	1,419	620

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**2.0 Credit risk (continued)**

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

<b>Bank 30 June 2019</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	1,308,782	-	-	1,308,782	883,694
Transaction related contingent items	3,801,824	-	-	3,819,024	957,544
Short term self liquidating trade related contingencies	315,056	-	-	349,764	96,438
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	1,561,313	-	-	1,561,313	8,624
Foreign exchange related contracts					
<i>One year or less</i>	54,632,885	264,517	439,653	1,048,869	378,789
<i>Over one year to five years</i>	12,516,554	613,265	280,592	1,453,394	510,470
<i>Over five years</i>	952,224	10,242	110,271	110,963	39,792
Interest rate related contracts					
<i>One year or less</i>	14,518,939	19,647	25,620	44,941	8,914
<i>Over one year to five years</i>	32,213,168	193,816	247,098	944,465	420,655
<i>Over five years</i>	2,632,506	55,011	45,218	242,836	72,811
Equity related contracts					
<i>One year or less</i>	36,764	939	-	3,145	258
Commodity contracts					
<i>One year or less</i>	2,807,606	115,594	115,594	207,723	119,640
<i>Over one year to five years</i>	1,823,048	25,518	25,518	134,901	42,930
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	3,662	1,419	558
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,514,023	-	-	746,919	447,572
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	621,237	-	-	612,994	147,303
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	40,394,349	-	-	6,440,600	1,959,514
	<u>172,678,664</u>	<u>1,298,549</u>	<u>1,293,226</u>	<u>19,032,052</u>	<u>6,095,506</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>			
Total return swap			
- protection sold	28,386	1,419	558



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**2.0 Credit risk (continued)**

**2.7 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 2018</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	1,352,250	-	-	1,352,250	354,348
Transaction related contingent items	3,705,816	-	-	3,711,526	955,735
Short term self liquidating trade related contingencies	212,628	-	-	212,038	33,622
Sell and buy back agreements					
Foreign exchange related contracts					
<i>One year or less</i>	68,199,573	627,220	673,705	1,713,106	546,945
<i>Over one year to five years</i>	13,097,204	571,207	358,412	1,458,060	570,204
<i>Over five years</i>	982,890	66,437	118,142	169,354	58,643
Interest rate related contracts					
<i>One year or less</i>	10,196,835	24,182	20,151	42,977	6,364
<i>Over one year to five years</i>	31,141,637	127,861	112,439	876,409	370,145
<i>Over five years</i>	4,509,926	43,922	39,802	341,952	195,433
Equity related contracts					
<i>One year or less</i>	36,936	180	-	2,396	246
Commodity contracts					
<i>One year or less</i>	2,415,587	111,391	111,387	187,328	125,990
<i>Over one year to five years</i>	1,461,219	58,524	58,524	108,290	57,530
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	467	1,419	620
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,814,463	-	-	450,710	224,408
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,107,181	-	-	570,856	138,584
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	38,301,673	-	-	6,304,048	1,812,027
	<u>179,564,204</u>	<u>1,630,924</u>	<u>1,493,029</u>	<u>17,502,719</u>	<u>5,450,844</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>			
Total return swap			
- protection sold	28,386	1,419	620

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**2 Credit risk (continued)**

**2.8 Actual losses**

The table below shows allowances of credit losses for financial assets raised and write off during the financial period ended 30 June 2019 versus 30 June 2018 for IRB exposure classes. The net allowances of credit losses charge is a point in time actual charge raised in accordance with accounting standards that require the Group or the Bank to either provide for or write-off debts when certain conditions are met. Expected loss ("EL") represents model derived and/or regulatory prescribed estimated of future loss on potential defaults over a one-year time horizon.

**Group**

	<b>30 June 2019</b>	<b>30 June 2018</b>	<b>30 June 2018</b>	<b>30 June 2017</b>
	<b>Actual losses *</b>	<b>Expected losses</b>	<b>Actual losses *</b>	<b>Expected losses</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Sovereigns/Central banks	-	1,954	-	1,540
Banks, development financial institutions & MDBs	-	4,815	-	5,139
Insurance companies, securities firms & fund managers	-	354	-	1,771
Corporate exposures (excluding specialised lending and firm-size adjustment)	(29,952)	221,696	(11,108)	455,389
Corporate exposures (with firm-size adjustment)	6,025	34,199	15,921	42,080
Specialised lending	-	152,559	-	167,536
Retail exposures				
<i>Residential mortgages</i>	(6,464)	48,519	20,018	45,304
<i>Qualifying revolving retail exposures</i>	27,937	140,263	25,661	135,897
<i>Other retail exposures</i>	55,012	203,221	54,443	213,652
	<b>52,558</b>	<b>807,580</b>	<b>104,935</b>	<b>1,068,308</b>

**Bank**

	<b>30 June 2019</b>	<b>30 June 2018</b>	<b>30 June 2018</b>	<b>30 June 2017</b>
	<b>Actual losses *</b>	<b>Expected losses</b>	<b>Actual losses *</b>	<b>Expected losses</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Sovereigns/Central banks	-	1,544	-	1,336
Banks, development financial institutions & MDBs	-	5,803	-	6,696
Insurance companies, securities firms & fund managers	-	338	-	1,759
Corporate exposures (excluding specialised lending and firm-size adjustment)	(32,202)	208,377	(8,788)	441,623
Corporate exposures (with firm-size adjustment)	11,647	32,249	16,694	40,077
Specialised lending	-	152,386	-	167,536
Retail exposures				
<i>Residential mortgages</i>	(7,504)	43,767	18,342	36,962
<i>Qualifying revolving retail exposures</i>	27,937	140,263	25,661	135,897
<i>Other retail exposures</i>	49,462	160,659	56,367	163,890
	<b>49,340</b>	<b>745,386</b>	<b>108,276</b>	<b>995,776</b>

\*The amount is related to allowance of credit losses charge/(release) under MFRS9, excluding recovery during the period.

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**3. Market risk (Interest/profit rate risk)**

The tables below detail the disclosure for interest/profit 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/profit rate risk, broken down by major currency exposures where relevant:

Group	30 June 2019		31 December 2018	
	Impact on positions as at reporting period (200 basis points) parallel shift		Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000	RM'000	RM'000
MYR	46,071	(245,309)	120,276	(99,553)
USD	(11,918)	(18,961)	(13,339)	(21,433)
EUR	(1,859)	(120)	(3,069)	55
GBP	3,902	(460)	2,637	(304)
JPY	(223)	5	(11)	(1)
SGD	1,594	(4)	2,383	(139)
AUD	(2,742)	1,073	4,350	116
Others	(1,339)	657	(265)	678

Bank	30 June 2019		31 December 2018	
	Impact on positions as at reporting period (200 basis points) parallel shift		Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000	RM'000	RM'000
MYR	50,307	(158,342)	114,619	(59,699)
USD	(9,116)	(15,771)	(12,025)	(16,040)
EUR	(1,859)	(120)	(3,069)	55
GBP	3,902	(460)	2,637	(304)
JPY	(312)	8	(11)	(1)
SGD	1,594	(4)	2,383	(139)
AUD	(2,676)	1,043	4,790	(65)
Others	(1,339)	657	(265)	678

**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 and the Bank.

Group and Bank	30 June 2019		31 December 2018	
	Gross	Risk	Gross	Risk
	exposures	assets	exposures	assets
	RM'000	RM'000	RM'000	RM'000
<u>Privately Held</u>				
For socio-economic purposes	20,461	20,461	18,144	18,144

**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 and its subsidiaries' Pillar 3 Disclosures report for the financial period ended 30 June 2019 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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**Abrar A. Anwar**  
**Chief Executive Officer**

Date: 27 August 2019