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

**Pillar 3 Disclosures  
30 June 2020**

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Incorporated in Malaysia with registered Registration No. 198401003274 (115793-P)

***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  
Pillar 3 Disclosures**

**1.0 Regulatory capital requirement**

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

Group 30 June 2020 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")	104,343	104,343	-	-
Corporates	434,300	335,718	335,560	26,845
Regulatory retail	821,473	696,863	534,089	42,727
Residential mortgages	10,455	10,455	3,660	293
Other assets	1,300,500	1,242,033	1,158,670	92,694
Defaulted exposures	28,399	27,865	35,517	2,841
<b>Total on-balance sheet exposures</b>	<b>2,699,470</b>	<b>2,417,277</b>	<b>2,067,496</b>	<b>165,400</b>
Off-balance sheet exposures:				
OTC derivatives	9	9	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	18,840	10,515	9,028	722
Defaulted exposures	138	138	208	17
<b>Total off-balance sheet exposures</b>	<b>18,987</b>	<b>10,662</b>	<b>9,236</b>	<b>739</b>
<b>Total on and off-balance sheet exposures</b>	<b>2,718,457</b>	<b>2,427,939</b>	<b>2,076,732</b>	<b>166,139</b>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	7,615,369	7,615,369	1,623,443	129,875
Banks, development financial institutions & multilateral development banks ("MDBs")	8,278,289	8,270,477	1,811,155	144,892
Insurance companies, securities firms & fund managers	230,289	252,171	48,161	3,853
Corporates	8,344,894	8,332,130	7,783,657	622,693
Residential mortgages	11,229,541	11,229,541	1,923,663	153,893
Qualifying revolving retail exposures	1,998,662	1,998,662	1,102,883	88,231
Other retail	2,689,764	2,688,458	1,363,438	109,075
Defaulted exposures	1,020,662	1,020,662	1,807,431	144,594
<b>Total on-balance sheet exposures</b>	<b>41,407,470</b>	<b>41,407,470</b>	<b>17,463,831</b>	<b>1,397,106</b>
Off-balance sheet exposures:				
OTC derivatives	5,093,899	5,093,899	2,550,003	204,001
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	14,309,006	14,309,006	4,492,960	359,437
Defaulted exposures	60,948	60,948	229,217	18,337
<b>Total off-balance sheet exposures</b>	<b>19,463,853</b>	<b>19,463,853</b>	<b>7,272,180</b>	<b>581,775</b>
<b>Total on and off-balance sheet exposures</b>	<b>60,871,323</b>	<b>60,871,323</b>	<b>24,736,011</b>	<b>1,978,881</b>
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	18,768,920	23,674,816	1,381,499	110,520
Foreign currency risk	74,217,763	74,017,370	952,705	76,216
Options risk	1,582,628	1,414,619	94,563	7,565
<b>(d) Operational risk (Standardised approach)</b>				
			3,335,695	266,856
<b>Total RWA and capital requirements</b>			<b>32,577,205</b>	<b>2,606,177</b>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
CET 1 capital ratio				13.332%
Tier 1 capital ratio				14.498%
Total capital ratio				18.103%

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**1.0 Regulatory capital requirement (continued)**

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

Group 31 December 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")	89,423	89,423	8,977	718
Corporates	376,769	322,642	322,481	25,798
Regulatory retail	777,406	669,770	514,932	41,195
Residential mortgages	10,575	10,575	3,702	296
Other assets	1,310,084	1,246,889	1,158,362	92,669
Defaulted exposures	23,464	22,761	33,155	2,652
Total on-balance sheet exposures	2,587,721	2,362,060	2,041,609	163,328
Off-balance sheet exposures:				
OTC derivatives	8	8	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	24,870	16,316	15,165	1,213
Defaulted exposures	138	138	208	17
Total off-balance sheet exposures	25,016	16,462	15,373	1,230
Total on and off-balance sheet exposures	2,612,737	2,378,522	2,056,982	164,558
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	9,193,461	9,193,461	2,049,107	163,929
Banks, development financial institutions & multilateral development banks ("MDBs")	5,399,008	5,315,238	1,178,112	94,249
Insurance companies, securities firms & fund managers	330,180	415,052	106,544	8,524
Corporates	8,169,315	8,169,705	7,584,856	606,788
Residential mortgages	11,047,224	11,047,224	1,756,118	140,489
Qualifying revolving retail exposures	2,141,811	2,141,811	1,147,111	91,769
Other retail	2,628,864	2,627,372	1,301,464	104,117
Defaulted exposures	971,745	971,745	1,519,539	121,563
Total on-balance sheet exposures	39,881,608	39,881,608	16,642,851	1,331,428
Off-balance sheet exposures:				
OTC derivatives	4,101,051	4,101,051	1,467,360	117,389
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	13,842,639	13,842,639	4,758,275	380,662
Defaulted exposures	15,499	15,499	40,417	3,233
Total off-balance sheet exposures	17,959,189	17,959,189	6,266,052	501,284
Total on and off-balance sheet exposures	57,840,797	57,840,797	22,908,903	1,832,712
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	22,599,734	23,759,818	991,992	79,359
Foreign currency risk	71,360,655	71,228,969	1,127,250	90,180
Options risk	1,604,457	1,884,668	264,831	21,186
<b>(d) Operational risk (Standardised approach)</b>				
			3,278,186	262,255
<b>Total RWA and capital requirements</b>			<b>30,628,144</b>	<b>2,450,250</b>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			13.801%	13.759%
Tier 1 capital ratio			15.042%	15.000%
Total capital ratio			18.839%	18.797%

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**1.0 Regulatory capital requirement (continued)**

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

Bank 30 June 2020 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")	104,343	104,343	-	-
Corporates	411,175	312,593	312,435	24,995
Regulatory retail	813,915	689,305	528,417	42,273
Residential mortgages	10,136	10,136	3,548	284
Other assets	1,253,651	1,195,184	1,113,669	89,094
Defaulted exposures	28,375	27,841	35,481	2,838
Total on-balance sheet exposures	<u>2,621,595</u>	<u>2,339,402</u>	<u>1,993,550</u>	<u>159,484</u>
Off-balance sheet exposures:				
OTC derivatives	9	9	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	17,264	10,515	9,028	722
Defaulted exposures	138	138	208	17
Total off-balance sheet exposures	<u>17,411</u>	<u>10,662</u>	<u>9,236</u>	<u>739</u>
Total on and off-balance sheet exposures	<u>2,639,006</u>	<u>2,350,064</u>	<u>2,002,786</u>	<u>160,223</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	5,871,239	5,871,239	1,228,524	98,282
Banks, development financial institutions & MDBs	8,511,175	8,503,363	1,888,654	151,092
Insurance companies, securities firms & fund managers	230,289	252,171	48,161	3,853
Corporates	7,560,435	7,547,671	6,900,205	552,016
Residential mortgages	9,634,588	9,634,588	1,689,139	135,131
Qualifying revolving retail exposures	1,998,662	1,998,662	1,102,883	88,231
Other retail	2,221,870	2,220,564	1,072,566	85,805
Defaulted exposures	946,763	946,763	1,693,930	135,514
Total on-balance sheet exposures	<u>36,975,021</u>	<u>36,975,021</u>	<u>15,624,062</u>	<u>1,249,924</u>
Off-balance sheet exposures:				
OTC derivatives	5,089,861	5,089,861	2,572,032	205,763
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	13,799,460	13,799,460	4,179,673	334,374
Defaulted exposures	60,948	60,948	229,217	18,337
Total off-balance sheet exposures	<u>18,950,269</u>	<u>18,950,269</u>	<u>6,980,922</u>	<u>558,474</u>
Total on and off-balance sheet exposures	<u>55,925,290</u>	<u>55,925,290</u>	<u>22,604,984</u>	<u>1,808,398</u>
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	18,768,920	23,674,816	1,381,499	110,520
Foreign currency risk	74,217,763	74,017,370	952,705	76,216
Options risk	1,582,628	1,414,619	94,563	7,565
<b>(d) Operational risk (Standardised approach)</b>				
			3,205,231	256,418
<b>Total RWA and capital requirements</b>			<u>30,241,768</u>	<u>2,419,340</u>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
CET 1 capital ratio				11.984%
Tier 1 capital ratio				13.241%
Total capital ratio				16.748%

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**1.0 Regulatory capital requirement (continued)**

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

Bank 31 December 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 & MDBs	89,423	89,423	8,977	718
Corporates	353,182	299,055	298,894	23,912
Regulatory retail	769,505	661,869	508,999	40,720
Residential mortgages	10,256	10,256	3,590	287
Other assets	1,260,528	1,197,332	1,111,619	88,930
Defaulted exposures	23,440	22,737	33,119	2,650
Total on-balance sheet exposures	<u>2,506,334</u>	<u>2,280,672</u>	<u>1,965,198</u>	<u>157,217</u>
Off-balance sheet exposures:				
OTC derivatives	8	8	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	21,423	15,752	14,636	1,171
Defaulted exposures	138	138	208	17
Total off-balance sheet exposures	<u>21,569</u>	<u>15,898</u>	<u>14,844</u>	<u>1,188</u>
Total on and off-balance sheet exposures	<u>2,527,903</u>	<u>2,296,570</u>	<u>1,980,042</u>	<u>158,405</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	7,690,684	7,690,684	1,712,574	137,006
Banks, development financial institutions & MDBs	5,806,581	5,722,811	1,316,479	105,318
Insurance companies, securities firms & fund managers	330,180	415,052	106,544	8,524
Corporates	7,341,627	7,342,017	6,510,734	520,859
Residential mortgages	9,418,135	9,418,135	1,532,486	122,599
Qualifying revolving retail exposures	2,141,811	2,141,811	1,147,111	91,769
Other retail	2,173,649	2,172,157	1,018,237	81,459
Defaulted exposures	886,895	886,895	1,403,235	112,259
Total on-balance sheet exposures	<u>35,789,562</u>	<u>35,789,562</u>	<u>14,747,400</u>	<u>1,179,793</u>
Off-balance sheet exposures:				
OTC derivatives	4,100,798	4,100,798	1,465,483	117,239
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	13,314,195	13,314,195	4,292,139	343,371
Defaulted exposures	14,159	14,159	37,411	2,993
Total off-balance sheet exposures	<u>17,429,152</u>	<u>17,429,152</u>	<u>5,795,033</u>	<u>463,603</u>
Total on and off-balance sheet exposures	<u>53,218,714</u>	<u>53,218,714</u>	<u>20,542,433</u>	<u>1,643,396</u>
<b>(b) Large exposures risk requirement</b>				
	-	-	-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	22,599,734	23,759,818	991,992	79,359
Foreign currency risk	71,360,655	71,228,969	1,127,250	90,180
Options risk	1,604,457	1,884,668	264,831	21,186
<b>(d) Operational risk (Standardised approach)</b>				
			3,155,686	252,456
<b>Total RWA and capital requirements</b>			<u>28,062,234</u>	<u>2,244,982</u>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			12.627%	12.581%
Tier 1 capital ratio			13.981%	13.935%
Total capital ratio			17.716%	17.670%

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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</b>	<b>Malaysia</b>	<b>Others</b>	<b>Total</b>
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	7,711,874	-	7,711,874
Banks, development financial institutions & MDBs	8,870,754	4,875,536	13,746,290
Insurance companies, securities firms & fund managers	403,281	329,781	733,062
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,921,762	737,681	12,659,443
Corporate exposures (with firm-size adjustment)	1,854,022	24,885	1,878,907
Specialised lending	769,139	156,257	925,396
Retail exposures	23,216,351	-	23,216,351
<i>Residential mortgages</i>	12,384,062	-	12,384,062
<i>Qualifying revolving retail exposures</i>	7,934,137	-	7,934,137
<i>Other retail exposures</i>	2,898,152	-	2,898,152
Total IRB exposures	54,747,183	6,124,140	60,871,323
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	104,343	104,343
Corporates	456,336	-	456,336
Regulatory retail	843,727	-	843,727
Residential mortgages	13,507	-	13,507
Higher risk assets	43	-	43
Other assets	1,300,501	-	1,300,501
Total Standardised exposures	2,614,114	104,343	2,718,457
<b>Total credit risk exposures</b>	<b>57,361,297</b>	<b>6,228,483</b>	<b>63,589,780</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 2019</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	9,234,945	18,988	9,253,933
Banks, development financial institutions & MDBs	5,312,044	4,583,146	9,895,190
Insurance companies, securities firms & fund managers	277,433	346,621	624,054
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,932,243	686,016	12,618,259
Corporate exposures (with firm-size adjustment)	2,023,434	27,857	2,051,291
Specialised lending	474,799	108,183	582,982
Retail exposures	22,815,088	-	22,815,088
<i>Residential mortgages</i>	12,153,296	-	12,153,296
<i>Qualifying revolving retail exposures</i>	7,816,887	-	7,816,887
<i>Other retail exposures</i>	2,844,905	-	2,844,905
Total IRB exposures	52,069,986	5,770,811	57,840,797
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	89,423	89,423
Corporates	396,578	-	396,578
Regulatory retail	803,844	-	803,844
Residential mortgages	12,721	-	12,721
Higher risk assets	74	-	74
Other assets	1,310,097	-	1,310,097
Total Standardised exposures	2,523,314	89,423	2,612,737
<b>Total credit risk exposures</b>	<b>54,593,300</b>	<b>5,860,234</b>	<b>60,453,534</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 2020</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	5,967,744	-	5,967,744
Banks, development financial institutions & MDBs	9,187,426	4,829,396	14,016,822
Insurance companies, securities firms & fund managers	389,903	329,781	719,684
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,137,141	577,278	11,714,419
Corporate exposures (with firm-size adjustment)	1,640,753	24,885	1,665,638
Specialised lending	650,158	106,249	756,407
Retail exposures	21,084,576	-	21,084,576
<i>Residential mortgages</i>	10,765,269	-	10,765,269
<i>Qualifying revolving retail exposures</i>	7,934,137	-	7,934,137
<i>Other retail exposures</i>	2,385,170	-	2,385,170
Total IRB exposures	50,057,701	5,867,589	55,925,290
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	104,343	104,343
Corporates	431,638	-	431,638
Regulatory retail	836,145	-	836,145
Residential mortgages	13,188	-	13,188
Higher risk assets	43	-	43
Other assets	1,253,649	-	1,253,649
Total Standardised exposures	2,534,663	104,343	2,639,006
<b>Total credit risk exposures</b>	<b>52,592,364</b>	<b>5,971,932</b>	<b>58,564,296</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 2019</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	7,732,168	18,988	7,751,156
Banks, development financial institutions & MDBs	5,826,931	4,507,802	10,334,733
Insurance companies, securities firms & fund managers	270,174	346,621	616,795
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,014,287	506,282	11,520,569
Corporate exposures (with firm-size adjustment)	1,788,898	27,857	1,816,755
Specialised lending	442,412	86,246	528,658
Retail exposures	20,650,048	-	20,650,048
<i>Residential mortgages</i>	10,493,397	-	10,493,397
<i>Qualifying revolving retail exposures</i>	7,816,887	-	7,816,887
<i>Other retail exposures</i>	2,339,764	-	2,339,764
<b>Total IRB exposures</b>	<b>47,724,918</b>	<b>5,493,796</b>	<b>53,218,714</b>
<b>Standardised exposures</b>			
Banks, development financial institutions & MDBs	-	89,423	89,423
Corporates	369,680	-	369,680
Regulatory retail	795,783	-	795,783
Residential mortgages	12,402	-	12,402
Higher risk assets	74	-	74
Other assets	1,260,541	-	1,260,541
<b>Total Standardised exposures</b>	<b>2,438,480</b>	<b>89,423</b>	<b>2,527,903</b>
<b>Total credit risk exposures</b>	<b>50,163,398</b>	<b>5,583,219</b>	<b>55,746,617</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</b>	<b>Agricultural, hunting, forestry and fishing</b>	<b>Mining and quarrying</b>	<b>Manufacturing</b>	<b>Electricity, gas and water</b>	<b>Construction</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels</b>	<b>Transportation, storage and communication</b>	<b>Finance, insurance and business services</b>	<b>Real estate</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	7,711,874	-	-	-	7,711,874
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	13,746,290	-	-	-	13,746,290
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	733,062	-	-	-	733,062
Corporate exposures (excluding specialised lending and firm-size adjustment)	376,426	52,084	4,480,687	657,345	1,661,121	1,834,191	1,238,999	968,351	1,157,715	-	232,524	12,659,443
Corporate exposures (with firm-size adjustment)	1,982	1,143	409,624	2,353	192,301	496,461	43,789	161,294	337,790	-	232,170	1,878,907
Specialised lending	-	46,432	374,497	16,899	-	224,569	-	-	236,096	-	26,903	925,396
Retail exposures	3,695	4,608	185,049	2,293	195,126	446,882	58,018	215,417	444,269	21,401,782	259,212	23,216,351
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,384,062	-	12,384,062
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,934,137	-	7,934,137
<i>Other retail exposures</i>	3,695	4,608	185,049	2,293	195,126	446,882	58,018	215,417	444,269	1,083,583	259,212	2,898,152
<b>Total IRB exposures</b>	<b>382,103</b>	<b>104,267</b>	<b>5,449,857</b>	<b>678,890</b>	<b>2,048,548</b>	<b>3,002,103</b>	<b>1,340,806</b>	<b>23,536,288</b>	<b>2,175,870</b>	<b>21,401,782</b>	<b>750,809</b>	<b>60,871,323</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	104,343	-	-	-	104,343
Corporates	-	-	811	-	18,780	21,217	5,938	1,190	16,615	-	391,785	456,336
Regulatory retail	-	-	-	-	526	2,043	-	-	4,739	836,419	-	843,727
Residential mortgages	-	-	-	-	-	-	-	-	-	13,507	-	13,507
Higher risk assets	-	-	-	-	-	-	-	-	-	43	-	43
Other assets	-	-	-	-	-	-	-	-	-	277,570	1,022,931	1,300,501
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>811</b>	<b>-</b>	<b>19,306</b>	<b>23,260</b>	<b>5,938</b>	<b>105,533</b>	<b>21,354</b>	<b>1,127,539</b>	<b>1,414,716</b>	<b>2,718,457</b>
<b>Total credit risk exposures</b>	<b>382,103</b>	<b>104,267</b>	<b>5,450,668</b>	<b>678,890</b>	<b>2,067,854</b>	<b>3,025,363</b>	<b>1,346,744</b>	<b>23,641,821</b>	<b>2,197,224</b>	<b>22,529,321</b>	<b>2,165,525</b>	<b>63,589,780</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</b>	<b>Agricultural, hunting, forestry and fishing</b>	<b>Mining and quarrying</b>	<b>Manufacturing</b>	<b>Electricity, gas and water</b>	<b>Construction</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels</b>	<b>Transportation, storage and communication</b>	<b>Finance, insurance and business services</b>	<b>Real estate</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	9,253,933	-	-	-	9,253,933
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	9,895,190	-	-	-	9,895,190
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	624,054	-	-	-	624,054
Corporate exposures (excluding specialised lending and firm-size adjustment)	365,260	50,826	4,604,375	607,004	1,751,649	1,882,332	972,454	795,242	1,358,361	-	230,756	12,618,259
Corporate exposures (with firm-size adjustment)	1,971	3,486	459,731	2,477	228,149	518,057	52,999	153,148	391,587	-	239,686	2,051,291
Specialised lending	-	27,984	358,984	18,053	-	131,817	-	-	24,295	-	21,849	582,982
Retail exposures	3,867	5,621	186,887	2,377	175,864	429,376	59,748	203,919	441,181	21,062,444	243,804	22,815,088
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,153,296	-	12,153,296
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,816,887	-	7,816,887
<i>Other retail exposures</i>	3,867	5,621	186,887	2,377	175,864	429,376	59,748	203,919	441,181	1,092,261	243,804	2,844,905
<b>Total IRB exposures</b>	<b>371,098</b>	<b>87,917</b>	<b>5,609,977</b>	<b>629,911</b>	<b>2,155,662</b>	<b>2,961,582</b>	<b>1,085,201</b>	<b>20,925,486</b>	<b>2,215,424</b>	<b>21,062,444</b>	<b>736,095</b>	<b>57,840,797</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	89,423	-	-	-	89,423
Corporates	-	-	1,103	-	23,335	22,107	7,802	-	18,583	-	323,648	396,578
Regulatory retail	-	-	-	-	636	2,170	-	-	4,982	796,056	-	803,844
Residential mortgages	-	-	-	-	-	-	-	-	-	12,721	-	12,721
Higher risk assets	-	-	-	-	-	-	-	-	-	74	-	74
Other assets	-	-	-	-	-	-	-	-	-	307,582	1,002,515	1,310,097
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>1,103</b>	<b>-</b>	<b>23,971</b>	<b>24,277</b>	<b>7,802</b>	<b>89,423</b>	<b>23,565</b>	<b>1,116,433</b>	<b>1,326,163</b>	<b>2,612,737</b>
<b>Total credit risk exposures</b>	<b>371,098</b>	<b>87,917</b>	<b>5,611,080</b>	<b>629,911</b>	<b>2,179,633</b>	<b>2,985,859</b>	<b>1,093,003</b>	<b>21,014,909</b>	<b>2,238,989</b>	<b>22,178,877</b>	<b>2,062,258</b>	<b>60,453,534</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 2020</b>	<b>Agricultural, hunting, forestry and fishing RM'000</b>	<b>Mining and quarrying RM'000</b>	<b>Manufacturing RM'000</b>	<b>Electricity, gas and water RM'000</b>	<b>Construction RM'000</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels RM'000</b>	<b>Transportation, storage and communication RM'000</b>	<b>Finance, insurance and business services RM'000</b>	<b>Real estate RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	5,967,744	-	-	-	5,967,744
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	14,016,822	-	-	-	14,016,822
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	719,684	-	-	-	719,684
Corporate exposures (excluding specialised lending and firm-size adjustment)	323,640	52,084	4,266,747	657,345	1,554,876	1,697,468	1,035,128	820,532	1,148,541	-	158,058	11,714,419
Corporate exposures (with firm-size adjustment)	657	223	389,923	2,353	165,573	441,452	26,949	122,130	295,934	-	220,444	1,665,638
Specialised lending	-	46,432	351,393	16,899	-	105,587	-	-	236,096	-	-	756,407
Retail exposures	2,533	3,434	137,499	1,419	134,654	350,727	34,902	146,219	405,398	19,680,018	187,773	21,084,576
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	10,765,269	-	10,765,269
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,934,137	-	7,934,137
<i>Other retail exposures</i>	2,533	3,434	137,499	1,419	134,654	350,727	34,902	146,219	405,398	980,612	187,773	2,385,170
<b>Total IRB exposures</b>	<b>326,830</b>	<b>102,173</b>	<b>5,145,562</b>	<b>678,016</b>	<b>1,855,103</b>	<b>2,595,234</b>	<b>1,096,979</b>	<b>21,793,131</b>	<b>2,085,969</b>	<b>19,680,018</b>	<b>566,275</b>	<b>55,925,290</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	104,343	-	-	-	104,343
Corporates	-	-	811	-	17,207	21,217	5,938	1,190	11,084	-	374,191	431,638
Regulatory retail	-	-	-	-	526	2,043	-	-	4,739	828,837	-	836,145
Residential mortgages	-	-	-	-	-	-	-	-	-	13,188	-	13,188
Higher risk assets	-	-	-	-	-	-	-	-	-	43	-	43
Other assets	-	-	-	-	-	-	-	-	-	277,568	976,081	1,253,649
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>811</b>	<b>-</b>	<b>17,733</b>	<b>23,260</b>	<b>5,938</b>	<b>105,533</b>	<b>15,823</b>	<b>1,119,636</b>	<b>1,350,272</b>	<b>2,639,006</b>
<b>Total credit risk exposures</b>	<b>326,830</b>	<b>102,173</b>	<b>5,146,373</b>	<b>678,016</b>	<b>1,872,836</b>	<b>2,618,494</b>	<b>1,102,917</b>	<b>21,898,664</b>	<b>2,101,792</b>	<b>20,799,654</b>	<b>1,916,547</b>	<b>58,564,296</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 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	-	-	-	-	-	-	-	7,751,156	-	-	-	7,751,156
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	10,334,733	-	-	-	10,334,733
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	616,795	-	-	-	616,795
Corporate exposures (excluding specialised lending and firm-size adjustment)	268,911	50,826	4,388,656	597,114	1,672,948	1,575,387	755,886	719,887	1,337,924	-	153,030	11,520,569
Corporate exposures (with firm-size adjustment)	666	1,171	441,521	2,477	199,443	466,967	30,647	115,418	349,039	-	209,406	1,816,755
Specialised lending	-	27,984	358,896	18,053	-	99,430	-	-	24,295	-	-	528,658
Retail exposures	2,661	4,723	138,985	1,455	113,406	335,962	35,747	141,369	401,790	19,287,165	186,785	20,650,048
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	10,493,397	-	10,493,397
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	7,816,887	-	7,816,887
<i>Other retail exposures</i>	2,661	4,723	138,985	1,455	113,406	335,962	35,747	141,369	401,790	976,881	186,785	2,339,764
<b>Total IRB exposures</b>	<b>272,238</b>	<b>84,704</b>	<b>5,328,058</b>	<b>619,099</b>	<b>1,985,797</b>	<b>2,477,746</b>	<b>822,280</b>	<b>19,679,358</b>	<b>2,113,048</b>	<b>19,287,165</b>	<b>549,221</b>	<b>53,218,714</b>
<b>Standardised exposures</b>												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	89,423	-	-	-	89,423
Corporates	-	-	1,103	-	20,024	22,107	7,802	-	13,019	-	305,625	369,680
Regulatory retail	-	-	-	-	636	2,170	-	-	4,982	787,995	-	795,783
Residential mortgages	-	-	-	-	-	-	-	-	-	12,402	-	12,402
Higher risk assets	-	-	-	-	-	-	-	-	-	74	-	74
Other assets	-	-	-	-	-	-	-	-	-	307,582	952,959	1,260,541
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>1,103</b>	<b>-</b>	<b>20,660</b>	<b>24,277</b>	<b>7,802</b>	<b>89,423</b>	<b>18,001</b>	<b>1,108,053</b>	<b>1,258,584</b>	<b>2,527,903</b>
<b>Total credit risk exposures</b>	<b>272,238</b>	<b>84,704</b>	<b>5,329,161</b>	<b>619,099</b>	<b>2,006,457</b>	<b>2,502,023</b>	<b>830,082</b>	<b>19,768,781</b>	<b>2,131,049</b>	<b>20,395,218</b>	<b>1,807,805</b>	<b>55,746,617</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 2020</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	3,718,308	3,993,566	-	7,711,874
Banks, development financial institutions & MDBs	11,065,111	2,251,985	429,194	13,746,290
Insurance companies, securities firms & fund managers	491,463	220,833	20,766	733,062
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,821,706	3,621,254	216,483	12,659,443
Corporate exposures (with firm-size adjustment)	781,245	425,393	672,269	1,878,907
Specialised lending	353,894	509,734	61,768	925,396
Retail exposures	2,086,378	8,120,132	13,009,841	23,216,351
<i>Residential mortgages</i>	<i>813,238</i>	<i>304,941</i>	<i>11,265,883</i>	<i>12,384,062</i>
<i>Qualifying revolving retail exposures</i>	<i>1,095,861</i>	<i>6,790,160</i>	<i>48,116</i>	<i>7,934,137</i>
<i>Other retail exposures</i>	<i>177,279</i>	<i>1,025,031</i>	<i>1,695,842</i>	<i>2,898,152</i>
Total IRB exposures	27,318,105	19,142,897	14,410,321	60,871,323
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	104,343	-	-	104,343
Corporates	376,696	25,993	53,647	456,336
Regulatory retail	527,723	45,884	270,120	843,727
Residential mortgages	927	301	12,279	13,507
Higher risk assets	16	15	12	43
Other assets	1,201,802	7,784	90,915	1,300,501
Total Standardised exposures	2,211,507	79,977	426,973	2,718,457
<b>Total credit risk exposures</b>	<b>29,529,612</b>	<b>19,222,874</b>	<b>14,837,294</b>	<b>63,589,780</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 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	4,621,084	3,995,370	637,479	9,253,933
Banks, development financial institutions & MDBs	7,506,872	2,049,272	339,046	9,895,190
Insurance companies, securities firms & fund managers	403,294	203,106	17,654	624,054
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,575,334	3,798,158	244,767	12,618,259
Corporate exposures (with firm-size adjustment)	882,415	406,034	762,842	2,051,291
Specialised lending	216,477	41,178	325,327	582,982
Retail exposures	1,631,455	8,308,799	12,874,834	22,815,088
<i>Residential mortgages</i>	<i>742,947</i>	<i>313,054</i>	<i>11,097,295</i>	<i>12,153,296</i>
<i>Qualifying revolving retail exposures</i>	<i>727,573</i>	<i>7,052,215</i>	<i>37,099</i>	<i>7,816,887</i>
<i>Other retail exposures</i>	<i>160,935</i>	<i>943,530</i>	<i>1,740,440</i>	<i>2,844,905</i>
Total IRB exposures	23,836,931	18,801,917	15,201,949	57,840,797
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	89,423	-	-	89,423
Corporates	330,406	12,705	53,467	396,578
Regulatory retail	503,793	30,810	269,241	803,844
Residential mortgages	98	251	12,372	12,721
Higher risk assets	16	31	27	74
Other assets	1,236,364	10,110	63,623	1,310,097
Total Standardised exposures	2,160,100	53,907	398,730	2,612,737
<b>Total credit risk exposures</b>	<b>25,997,031</b>	<b>18,855,824</b>	<b>15,600,679</b>	<b>60,453,534</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 85% 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 2020</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	2,880,518	3,087,226	-	5,967,744
Banks, development financial institutions & MDBs	11,209,810	2,276,558	530,454	14,016,822
Insurance companies, securities firms & fund managers	478,215	220,703	20,766	719,684
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,301,169	3,259,021	154,229	11,714,419
Corporate exposures (with firm-size adjustment)	760,645	354,423	550,570	1,665,638
Specialised lending	208,566	486,073	61,768	756,407
Retail exposures	2,059,110	7,864,688	11,160,778	21,084,576
<i>Residential mortgages</i>	802,880	288,171	9,674,218	10,765,269
<i>Qualifying revolving retail exposures</i>	1,095,861	6,790,160	48,116	7,934,137
<i>Other retail exposures</i>	160,369	786,357	1,438,444	2,385,170
<b>Total IRB exposures</b>	<b>25,898,033</b>	<b>17,548,692</b>	<b>12,478,565</b>	<b>55,925,290</b>
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	104,343	-	-	104,343
Corporates	375,123	25,993	30,522	431,638
Regulatory retail	527,711	45,878	262,556	836,145
Residential mortgages	927	301	11,960	13,188
Higher risk assets	16	15	12	43
Other assets	1,154,950	7,784	90,915	1,253,649
<b>Total Standardised exposures</b>	<b>2,163,070</b>	<b>79,971</b>	<b>395,965</b>	<b>2,639,006</b>
<b>Total credit risk exposures</b>	<b>28,061,103</b>	<b>17,628,663</b>	<b>12,874,530</b>	<b>58,564,296</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 82% 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 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	3,793,056	3,320,621	637,479	7,751,156
Banks, development financial institutions & MDBs	7,828,616	2,065,797	440,320	10,334,733
Insurance companies, securities firms & fund managers	396,165	202,976	17,654	616,795
Corporate exposures (excluding specialised lending and firm-size adjustment)	7,922,172	3,434,453	163,944	11,520,569
Corporate exposures (with firm-size adjustment)	854,889	340,346	621,520	1,816,755
Specialised lending	177,767	25,564	325,327	528,658
Retail exposures	1,604,098	8,066,536	10,979,414	20,650,048
<i>Residential mortgages</i>	733,538	299,040	9,460,819	10,493,397
<i>Qualifying revolving retail exposures</i>	727,573	7,052,215	37,099	7,816,887
<i>Other retail exposures</i>	142,987	715,281	1,481,496	2,339,764
Total IRB exposures	22,576,763	17,456,293	13,185,658	53,218,714
<b>Standardised exposures</b>				
Banks, development financial institutions & MDBs	89,423	-	-	89,423
Corporates	327,095	12,705	29,880	369,680
Regulatory retail	503,755	30,668	261,360	795,783
Residential mortgages	98	251	12,053	12,402
Higher risk assets	16	31	27	74
Other assets	1,186,808	10,110	63,623	1,260,541
Total Standardised exposures	2,107,195	53,765	366,943	2,527,903
<b>Total credit risk exposures</b>	<b>24,683,958</b>	<b>17,510,058</b>	<b>13,552,601</b>	<b>55,746,617</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)**

**2.2 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 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 2020</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	7,615,369	-	-	-
Banks, development financial institutions & MDBs	8,382,632	122,863	-	-
Insurance companies, securities firms & fund managers	230,289	194,106	-	-
Corporates	8,100,344	36,979	313,291	720,303
Regulatory retail	5,509,899	1,306	132,965	1,032,394
Residential mortgages	11,239,996	-	-	10,952,931
Other assets	1,300,500	-	58,468	-
Specialised financing/investment	678,850	-	-	-
Defaulted exposures	1,049,061	-	9,775	198,614
<b>Total on-balance sheet exposures</b>	<b>44,106,940</b>	<b>355,254</b>	<b>514,499</b>	<b>12,904,242</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	5,093,908	23,508	400,651	74,192
Off-balance sheet exposures other than OTC derivatives or credit derivatives	14,327,846	46,906	1,186,255	550,702
Defaulted exposures	61,086	-	220	672
<b>Total off-balance sheet exposures</b>	<b>19,482,840</b>	<b>70,414</b>	<b>1,587,126</b>	<b>625,566</b>
<b>Total on and off-balance sheet exposures</b>	<b>63,589,780</b>	<b>425,668</b>	<b>2,101,625</b>	<b>13,529,808</b>

<b>Group</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by other eligible collateral RM'000</b>
<b>31 December 2019</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	9,193,461	-	-	-
Banks, development financial institutions & MDBs	5,488,431	231,936	-	-
Insurance companies, securities firms & fund managers	330,180	271,277	-	-
Corporates	8,132,540	33,860	279,891	850,187
Regulatory retail	5,548,081	1,491	117,585	1,069,493
Residential mortgages	11,057,799	-	-	10,893,826
Other assets	1,310,084	-	63,196	-
Specialised financing/investment	413,544	-	-	55,425
Defaulted exposures	995,209	-	6,775	225,104
<b>Total on-balance sheet exposures</b>	<b>42,469,329</b>	<b>538,564</b>	<b>467,447</b>	<b>13,094,035</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	4,101,059	15,120	306,054	17,404
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,867,509	32,487	881,438	620,319
Defaulted exposures	15,637	-	2,584	3,140
<b>Total off-balance sheet exposures</b>	<b>17,984,205</b>	<b>47,607</b>	<b>1,190,076</b>	<b>640,863</b>
<b>Total on and off-balance sheet exposures</b>	<b>60,453,534</b>	<b>586,171</b>	<b>1,657,523</b>	<b>13,734,898</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 2020</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	5,871,239	-	-	-
Banks, development financial institutions & MDBs	8,615,518	122,863	-	-
Insurance companies, securities firms & fund managers	230,289	194,106	-	-
Corporates	7,351,073	36,979	300,185	621,814
Regulatory retail	5,034,447	1,306	132,965	916,302
Residential mortgages	9,644,724	-	-	9,361,651
Other assets	1,253,651	-	58,468	-
Specialised financing/investment	620,537	-	-	-
Defaulted exposures	975,138	-	9,775	174,730
<b>Total on-balance sheet exposures</b>	<b>39,596,616</b>	<b>355,254</b>	<b>501,393</b>	<b>11,074,497</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	5,089,870	23,508	362,858	72,958
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,816,724	46,906	1,155,476	535,508
Defaulted exposures	61,086	-	220	672
<b>Total off-balance sheet exposures</b>	<b>18,967,680</b>	<b>70,414</b>	<b>1,518,554</b>	<b>609,138</b>
<b>Total on and off-balance sheet exposures</b>	<b>58,564,296</b>	<b>425,668</b>	<b>2,019,947</b>	<b>11,683,635</b>
<b>31 December 2019</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	7,690,684	-	-	-
Banks, development financial institutions & MDBs	5,896,004	231,936	-	-
Insurance companies, securities firms & fund managers	330,180	271,277	-	-
Corporates	7,295,437	33,101	252,315	744,591
Regulatory retail	5,084,965	1,491	117,585	962,091
Residential mortgages	9,428,391	-	-	9,268,249
Other assets	1,260,528	-	63,196	-
Specialised financing/investment	399,372	-	-	55,425
Defaulted exposures	910,335	-	6,775	198,803
<b>Total on-balance sheet exposures</b>	<b>38,295,896</b>	<b>537,805</b>	<b>439,871</b>	<b>11,229,159</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	4,100,806	15,117	274,173	15,071
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,335,618	32,486	845,773	610,181
Defaulted exposures	14,297	-	2,584	3,140
<b>Total off-balance sheet exposures</b>	<b>17,450,721</b>	<b>47,603</b>	<b>1,122,530</b>	<b>628,392</b>
<b>Total on and off-balance sheet exposures</b>	<b>55,746,617</b>	<b>585,408</b>	<b>1,562,401</b>	<b>11,857,551</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 2020</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	-	7,615,369	-	-	-	-	-
Banks	1,397,174	5,525,746	603,833	751,083	146	307	-
Corporates	351,671	1,872,266	2,005,403	2,689,927	1,202,689	453,227	386,332
Total on-balance sheet exposures	1,748,845	15,013,381	2,609,236	3,441,010	1,202,835	453,534	386,332
<b><u>Undrawn commitments</u></b>							
Banks	-	178,661	2,949	1,174	-	-	-
Corporates	400	396,159	604,194	573,090	106,839	10,150	2,720
Total undrawn commitments	400	574,820	607,143	574,264	106,839	10,150	2,720
<b><u>Derivatives</u></b>							
Sovereigns	-	96,505	-	-	-	-	-
Banks	13,689	2,776,360	538,029	81,019	-	-	-
Corporates	23,506	509,906	281,584	464,449	29,155	279,697	1,048
Total derivatives	37,195	3,382,771	819,613	545,468	29,155	279,697	1,048
<b><u>Contingent</u></b>							
Banks	235,361	1,357,212	176,090	104,075	3,382	-	-
Corporates	43,851	660,542	1,189,093	1,473,587	462,177	69,526	53,620
Total contingent	279,212	2,017,754	1,365,183	1,577,662	465,559	69,526	53,620
<b>Exposure weighted average LGD (%)</b>							
Sovereigns	0.00%	46.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	42.86%	37.98%	39.11%	33.66%	15.45%	46.00%	0.00%
Corporates	52.34%	47.67%	50.75%	41.41%	44.17%	55.72%	51.73%
<b>Exposure weighted average risk weight (%)</b>							
Sovereigns	0.00%	21.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	7.67%	15.90%	45.01%	54.72%	47.92%	215.72%	0.00%
Corporates	13.69%	23.04%	54.48%	85.05%	146.84%	286.23%	253.98%

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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</b>	<b>0.00-0.04%</b>	<b>0.04-0.17%</b>	<b>0.17-0.59%</b>	<b>0.59-3.05%</b>	<b>3.05-12.00%</b>	<b>12.00-100.00%</b>	<b>Default or 100.00%</b>
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereigns	-	9,193,461	-	-	-	-	-
Banks	1,004,833	3,424,645	356,259	606,516	6,382	373	-
Corporates	395,333	1,811,868	2,121,093	2,632,580	1,191,490	347,131	320,400
Total on-balance sheet exposures	1,400,166	14,429,974	2,477,352	3,239,096	1,197,872	347,504	320,400
<b><u>Undrawn commitments</u></b>							
Banks	-	207,770	12,657	1,151	-	-	-
Corporates	15,542	313,933	538,497	726,299	108,023	14,342	2,501
Total undrawn commitments	15,542	521,703	551,154	727,450	108,023	14,342	2,501
<b><u>Derivatives</u></b>							
Sovereigns	18,988	41,484	-	-	-	-	-
Banks	22,069	2,419,251	493,500	98,315	-	-	-
Corporates	15,276	347,963	263,639	340,452	13,449	26,665	-
Total derivatives	56,333	2,808,698	757,139	438,767	13,449	26,665	-
<b><u>Contingent</u></b>							
Banks	21,328	975,526	162,411	80,888	1,316	-	-
Corporates	26,787	691,028	1,185,408	1,806,801	522,916	90,539	6,631
Total contingent	48,115	1,666,554	1,347,819	1,887,689	524,232	90,539	6,631
<b>Exposure weighted average LGD (%)</b>							
Sovereigns	46.00%	46.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	42.72%	38.85%	39.37%	28.89%	17.76%	46.00%	0.00%
Corporates	52.31%	47.13%	51.01%	38.99%	45.54%	65.16%	53.09%
<b>Exposure weighted average risk weight (%)</b>							
Sovereigns	3.41%	22.26%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	7.67%	17.44%	47.04%	50.01%	67.48%	215.72%	0.00%
Corporates	14.62%	22.95%	52.48%	79.86%	143.71%	315.15%	197.38%

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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 2020</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	-	5,871,239	-	-	-	-	-
Banks	1,397,174	5,525,696	836,769	751,083	146	307	-
Corporates	351,671	1,688,296	1,983,392	2,358,232	970,387	438,746	369,427
Total on-balance sheet exposures	1,748,845	13,085,231	2,820,161	3,109,315	970,533	439,053	369,427
<b><u>Undrawn commitments</u></b>							
Banks	-	178,661	3,989	1,174	-	-	-
Corporates	400	385,029	466,812	531,006	82,895	9,294	2,720
Total undrawn commitments	400	563,690	470,801	532,180	82,895	9,294	2,720
<b><u>Derivatives</u></b>							
Sovereigns	-	96,505	-	-	-	-	-
Banks	13,689	2,773,900	620,724	37,390	-	-	-
Corporates	23,506	471,323	281,104	462,879	29,155	279,686	1,048
Total derivatives	37,195	3,341,728	901,828	500,269	29,155	279,686	1,048
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Banks	235,361	1,357,212	176,090	104,075	3,382	-	-
Corporates	43,851	660,542	1,170,208	1,239,974	431,419	69,526	53,620
Total contingent	279,212	2,017,754	1,346,298	1,344,049	434,801	69,526	53,620
<b>Exposure weighted average LGD (%)</b>							
Sovereigns	0.00%	46.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	42.86%	37.98%	40.14%	33.10%	15.45%	46.00%	0.00%
Corporates	52.34%	47.71%	50.96%	42.11%	41.46%	56.16%	52.74%
<b>Exposure weighted average risk weight (%)</b>							
Sovereigns	0.00%	20.84%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	7.67%	15.90%	43.26%	56.85%	47.92%	215.72%	0.00%
Corporates	13.69%	23.01%	53.78%	87.02%	136.45%	289.50%	252.17%

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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 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	-	7,690,684	-	-	-	-	-
Banks	1,004,833	3,423,085	765,392	606,516	6,382	373	-
Corporates	394,574	1,627,768	2,088,624	2,303,915	919,150	337,776	306,939
Total on-balance sheet exposures	1,399,407	12,741,537	2,854,016	2,910,431	925,532	338,149	306,939
<b><u>Undrawn commitments</u></b>							
Banks	-	207,770	13,697	1,151	-	-	-
Corporates	15,542	291,645	394,068	630,995	42,848	14,340	2,501
Total undrawn commitments	15,542	499,415	407,765	632,146	42,848	14,340	2,501
<b><u>Derivatives</u></b>							
Sovereigns	18,988	41,484	-	-	-	-	-
Banks	22,069	2,419,105	598,216	24,675	-	-	-
Corporates	15,276	321,510	263,622	335,739	13,449	26,665	-
Total derivatives	56,333	2,782,099	861,838	360,414	13,449	26,665	-
<b><u>Contingent</u></b>							
Banks	21,328	975,526	162,411	80,888	1,316	-	-
Corporates	26,787	691,028	1,140,338	1,683,478	498,370	90,539	5,291
Total contingent	48,115	1,666,554	1,302,749	1,764,366	499,686	90,539	5,291
<b>Exposure weighted average LGD (%)</b>							
Sovereigns	46.00%	46.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	42.72%	38.85%	41.27%	27.16%	17.76%	46.00%	0.00%
Corporates	52.24%	47.12%	51.43%	37.89%	42.08%	65.46%	54.42%
<b>Exposure weighted average risk weight (%)</b>							
Sovereigns	3.41%	22.23%	0.00%	0.00%	0.00%	0.00%	0.00%
Banks	7.67%	17.44%	43.05%	50.20%	67.48%	215.72%	0.00%
Corporates	14.59%	22.77%	51.91%	77.09%	127.52%	318.71%	193.28%

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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 2020</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	128,555	1,944,233	899,665	6,946,312	664,775	646,001	176,454
Qualifying revolving retail	22,467	196,302	137,615	966,464	392,503	283,311	292,478
Other retail	313,701	460,736	32,137	995,626	553,031	334,533	165,398
Total on-balance sheet exposures	<u>464,723</u>	<u>2,601,271</u>	<u>1,069,417</u>	<u>8,908,402</u>	<u>1,610,309</u>	<u>1,263,845</u>	<u>634,330</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	970	26,099	63,336	591,164	134,547	160,247	1,704
Qualifying revolving retail	359,247	1,928,946	672,056	2,227,831	335,277	119,640	-
Other retail	-	15,036	583	14,317	3,885	7,313	1,856
Total undrawn commitments	<u>360,217</u>	<u>1,970,081</u>	<u>735,975</u>	<u>2,833,312</u>	<u>473,709</u>	<u>287,200</u>	<u>3,560</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.47%	12.54%	12.89%	12.68%	13.73%	13.14%	16.44%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.91%	63.58%	63.76%	40.56%
Other retail	21.49%	25.01%	31.67%	41.34%	43.52%	51.65%	52.40%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	3.12%	5.79%	8.48%	15.25%	42.18%	58.89%	99.02%
Qualifying revolving retail	3.35%	7.15%	11.45%	24.12%	79.96%	157.77%	141.43%
Other retail	4.40%	9.87%	20.05%	53.68%	71.05%	111.95%	191.10%



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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</b>	<b>0.00-0.11%</b>	<b>0.11-0.30%</b>	<b>0.30-0.43%</b>	<b>0.43-3.05%</b>	<b>3.05-9.20%</b>	<b>9.20-100.00%</b>	<b>Default or 100.00%</b>
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	277,135	2,045,820	1,159,811	6,425,518	636,455	502,485	204,695
Qualifying revolving retail	26,676	216,031	153,349	1,041,161	438,195	266,399	275,764
Other retail	344,009	485,448	39,616	961,000	490,331	308,460	170,886
Total on-balance sheet exposures	<u>647,820</u>	<u>2,747,299</u>	<u>1,352,776</u>	<u>8,427,679</u>	<u>1,564,981</u>	<u>1,077,344</u>	<u>651,345</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	710	30,339	64,519	463,487	135,312	204,902	2,108
Qualifying revolving retail	339,120	1,834,988	692,266	2,061,595	345,908	125,435	-
Other retail	-	17,627	1,154	11,255	4,631	6,229	4,259
Total undrawn commitments	<u>339,830</u>	<u>1,882,954</u>	<u>757,939</u>	<u>2,536,337</u>	<u>485,851</u>	<u>336,566</u>	<u>6,367</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.14%	12.56%	12.70%	12.63%	13.64%	13.07%	16.37%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.94%	63.55%	63.81%	40.19%
Other retail	21.77%	22.01%	26.88%	42.63%	46.76%	51.99%	51.28%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	3.01%	5.53%	8.32%	15.10%	41.07%	58.97%	96.53%
Qualifying revolving retail	3.35%	7.14%	11.40%	25.19%	80.65%	158.84%	140.75%
Other retail	3.93%	8.54%	16.81%	55.16%	73.35%	114.28%	183.71%

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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 2020</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	107,239	1,548,841	700,094	6,100,949	593,008	584,457	163,917
Qualifying revolving retail	22,467	196,302	137,615	966,464	392,503	283,311	292,478
Other retail	300,610	424,078	31,570	762,537	431,247	271,828	120,941
Total on-balance sheet exposures	<u>430,316</u>	<u>2,169,221</u>	<u>869,279</u>	<u>7,829,950</u>	<u>1,416,758</u>	<u>1,139,596</u>	<u>577,336</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	970	26,099	63,336	579,861	134,547	160,247	1,704
Qualifying revolving retail	359,247	1,928,946	672,056	2,227,831	335,277	119,640	-
Other retail	-	15,036	583	13,954	3,617	7,313	1,856
Total undrawn commitments	<u>360,217</u>	<u>1,970,081</u>	<u>735,975</u>	<u>2,821,646</u>	<u>473,441</u>	<u>287,200</u>	<u>3,560</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.49%	12.57%	13.01%	12.73%	13.84%	13.11%	16.21%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.91%	63.58%	63.76%	40.56%
Other retail	21.29%	24.96%	31.95%	38.55%	46.23%	53.78%	55.45%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.12%	5.80%	8.55%	15.34%	41.95%	58.36%	98.40%
Qualifying revolving retail	3.35%	7.15%	11.45%	24.12%	79.96%	157.77%	141.43%
Other retail	4.38%	9.86%	20.23%	50.20%	73.05%	116.93%	220.06%

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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 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	268,912	1,615,678	929,197	5,581,288	563,212	459,848	182,848
Qualifying revolving retail	26,676	216,031	153,349	1,041,161	438,195	266,399	275,764
Other retail	328,415	445,975	37,716	723,531	378,280	259,732	121,344
Total on-balance sheet exposures	<u>624,003</u>	<u>2,277,684</u>	<u>1,120,262</u>	<u>7,345,980</u>	<u>1,379,687</u>	<u>985,979</u>	<u>579,956</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	710	30,339	64,519	454,524	135,312	204,902	2,108
Qualifying revolving retail	339,120	1,834,988	692,266	2,061,595	345,908	125,435	-
Other retail	-	17,627	1,154	11,178	4,324	6,229	4,259
Total undrawn commitments	<u>339,830</u>	<u>1,882,954</u>	<u>757,939</u>	<u>2,527,297</u>	<u>485,544</u>	<u>336,566</u>	<u>6,367</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgages	12.13%	12.59%	12.79%	12.67%	13.76%	13.07%	15.96%
Qualifying revolving retail	62.79%	62.79%	62.79%	62.94%	63.55%	63.81%	40.19%
Other retail	21.63%	21.66%	27.42%	39.98%	47.41%	53.42%	54.00%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	3.01%	5.61%	8.37%	15.17%	40.94%	58.47%	95.49%
Qualifying revolving retail	3.35%	7.14%	11.40%	25.19%	80.65%	158.84%	140.75%
Other retail	3.90%	8.41%	17.13%	51.47%	74.48%	119.27%	213.03%

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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.

<b>Group</b>	<b>Up to 0.10%</b>	<b>&gt;0.10 to 0.20%</b>	<b>&gt;0.20 to 0.50%</b>	<b>&gt;0.50 to 1.00%</b>	<b>&gt;1.00 to 30.00%</b>	<b>&gt;30.00 to &lt;100.00%</b>	<b>100.00%</b>
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	6,926,096	2,364,250	818,944	353,585	943,120	-	-
Qualifying revolving retail	63,584	170,258	425,936	353,157	1,160,209	117,996	-
Other retail	1,223,097	108,459	49,446	419,057	862,847	191,696	560
Total on-balance sheet exposures	<u>8,212,777</u>	<u>2,642,967</u>	<u>1,294,326</u>	<u>1,125,799</u>	<u>2,966,176</u>	<u>309,692</u>	<u>560</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	278,399	282,298	120,293	5,949	291,128	-	-
Qualifying revolving retail	954,322	1,415,439	2,107,138	463,163	700,677	2,258	-
Other retail	18,306	6,517	2,707	2,031	11,572	1,857	-
Total undrawn commitments	<u>1,251,027</u>	<u>1,704,254</u>	<u>2,230,138</u>	<u>471,143</u>	<u>1,003,377</u>	<u>4,115</u>	<u>-</u>
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	9.40%	17.81%	29.05%	45.22%	61.03%	0.00%	0.00%
Qualifying revolving retail	4.50%	8.12%	14.71%	27.46%	90.06%	176.16%	0.00%
Other retail	8.60%	28.17%	44.32%	61.75%	115.40%	140.02%	920.16%
<b>31 December 2019</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	7,452,866	1,773,320	901,788	297,639	826,306	-	-
Qualifying revolving retail	71,416	189,085	459,095	383,613	1,213,385	100,981	-
Other retail	1,265,856	96,344	50,586	347,270	853,988	185,513	193
Total on-balance sheet exposures	<u>8,790,138</u>	<u>2,058,749</u>	<u>1,411,469</u>	<u>1,028,522</u>	<u>2,893,679</u>	<u>286,494</u>	<u>193</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgages	230,580	199,212	129,510	4,460	337,615	-	-
Qualifying revolving retail	902,090	1,391,194	1,872,372	488,299	743,066	2,291	-
Other retail	25,590	4,310	2,253	1,335	9,729	1,938	-
Total undrawn commitments	<u>1,158,260</u>	<u>1,594,716</u>	<u>2,004,135</u>	<u>494,094</u>	<u>1,090,410</u>	<u>4,229</u>	<u>-</u>
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	9.06%	17.82%	28.79%	44.32%	61.88%	0.00%	0.00%
Qualifying revolving retail	4.50%	8.16%	14.75%	27.57%	88.70%	181.27%	0.00%
Other retail	6.22%	27.51%	48.13%	62.47%	118.40%	143.02%	1057.09%

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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 2020</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	5,791,481	2,090,026	740,897	324,202	851,899	-	-
Qualifying revolving retail	63,584	170,258	425,936	353,157	1,160,209	117,996	-
Other retail	1,093,639	101,088	41,794	269,940	699,721	136,074	555
Total on-balance sheet exposures	6,948,704	2,361,372	1,208,627	947,299	2,711,829	254,070	555
<b><u>Undrawn commitments</u></b>							
Residential mortgages	272,581	281,160	115,946	5,949	291,128	-	-
Qualifying revolving retail	954,322	1,415,439	2,107,138	463,163	700,677	2,258	-
Other retail	17,943	6,517	2,707	2,031	11,304	1,857	-
Total undrawn commitments	1,244,846	1,703,116	2,225,791	471,143	1,003,109	4,115	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	9.52%	17.80%	28.96%	45.30%	60.37%	0.00%	0.00%
Qualifying revolving retail	4.50%	8.12%	14.71%	27.46%	90.06%	176.16%	0.00%
Other retail	8.25%	28.24%	43.80%	62.67%	118.35%	151.13%	900.68%
<b>31 December 2019</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgages	6,274,786	1,510,055	797,719	263,596	754,827	-	-
Qualifying revolving retail	71,416	189,085	459,095	383,613	1,213,385	100,981	-
Other retail	1,143,473	89,281	45,067	219,988	668,731	128,322	131
Total on-balance sheet exposures	7,489,675	1,788,421	1,301,881	867,197	2,636,943	229,303	131
<b><u>Undrawn commitments</u></b>							
Residential mortgages	227,310	198,074	124,955	4,460	337,615	-	-
Qualifying revolving retail	902,090	1,391,194	1,872,372	488,299	743,066	2,291	-
Other retail	25,513	4,310	2,253	1,335	9,422	1,938	-
Total undrawn commitments	1,154,913	1,593,578	1,999,580	494,094	1,090,103	4,229	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgages	9.18%	17.90%	28.65%	44.24%	60.84%	0.00%	0.00%
Qualifying revolving retail	4.50%	8.16%	14.75%	27.57%	88.70%	181.27%	0.00%
Other retail	6.70%	27.46%	48.37%	63.69%	122.49%	158.61%	933.89%

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**2.0 Credit risk (continued)**

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

**2.3.4 Exposures 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 2020</b>					
Income producing real estate					
- Total Exposures	-	33,957	202,139	-	-
- Risk Weighted Assets	-	30,561	232,460	-	-
<b>31 December 2019</b>					
Income producing real estate					
- Total Exposures	-	24,295	-	-	-
- Risk Weighted Assets	-	21,866	-	-	-
<b>Bank</b>					
<b>30 June 2020</b>					
Income producing real estate					
- Total Exposures	-	33,957	202,139	-	-
- Risk Weighted Assets	-	30,561	232,460	-	-
<b>31 December 2019</b>					
Income producing real estate					
- Total Exposures	-	24,295	-	-	-
- Risk Weighted Assets	-	21,866	-	-	-

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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 2020</b>								
<b>Risk weights</b>								
0%	104,343	9	-	-	-	83,361	187,713	-
35%	-	-	-	11,087	-	-	11,087	3,880
50%	-	4,974	-	287	-	-	5,261	2,631
75%	-	3,858	651,597	50	-	-	655,505	491,629
100%	-	340,888	46,336	2,039	-	1,158,672	1,547,935	1,547,935
150%	-	-	20,352	44	42	-	20,438	30,657
<b>Total exposures</b>	<b>104,343</b>	<b>349,729</b>	<b>718,285</b>	<b>13,507</b>	<b>42</b>	<b>1,242,033</b>	<b>2,427,939</b>	<b>2,076,732</b>
Risk-weighted assets by exposures	-	346,269	565,562	6,166	63	1,158,672	2,076,732	
Average risk weight	0.0%	99.0%	78.7%	45.7%	150.0%	93.3%	85.5%	
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 2019</b>								
<b>Risk weights</b>								
0%	71,418	8	-	-	-	88,525	159,951	-
20%	4,316	-	-	-	-	-	4,316	863
35%	-	-	-	10,575	-	-	10,575	3,701
50%	11,151	-	-	89	-	-	11,240	5,620
75%	-	642	623,835	50	-	-	624,527	468,395
100%	2,538	333,555	50,508	1,963	-	1,158,370	1,546,934	1,546,934
150%	-	-	20,855	44	74	6	20,979	31,469
<b>Total exposures</b>	<b>89,423</b>	<b>334,205</b>	<b>695,198</b>	<b>12,721</b>	<b>74</b>	<b>1,246,901</b>	<b>2,378,522</b>	<b>2,056,982</b>
Risk-weighted assets by exposures	8,977	334,037	549,667	5,812	111	1,158,378	2,056,982	
Average risk weight	10.0%	99.9%	79.1%	45.7%	150.0%	92.9%	86.5%	
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 2020</b>								
<b>Risk weights</b>								
0%	104,343	9	-	-	-	81,514	185,866	-
35%	-	-	-	10,768	-	-	10,768	3,769
50%	-	4,974	-	287	-	-	5,261	2,631
75%	-	3,858	644,051	50	-	-	647,959	485,969
100%	-	317,763	46,324	2,039	-	1,113,670	1,479,796	1,479,796
150%	-	-	20,328	44	42	-	20,414	30,621
<b>Total exposures</b>	<b>104,343</b>	<b>326,604</b>	<b>710,703</b>	<b>13,188</b>	<b>42</b>	<b>1,195,184</b>	<b>2,350,064</b>	<b>2,002,786</b>
Risk-weighted assets by exposures	-	323,144	559,854	6,055	63	1,113,670	2,002,786	
Average risk weight	0.0%	98.9%	78.8%	45.9%	150.0%	93.2%	85.2%	
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 2019</b>								
<b>Risk weights</b>								
0%	71,418	8	-	-	-	85,712	157,138	-
20%	4,316	-	-	-	-	-	4,316	863
35%	-	-	-	10,256	-	-	10,256	3,590
50%	11,151	-	-	89	-	-	11,240	5,620
75%	-	642	615,824	50	-	-	616,516	462,387
100%	2,538	309,540	50,481	1,963	-	1,111,627	1,476,149	1,476,149
150%	-	-	20,831	44	74	6	20,955	31,433
<b>Total exposures</b>	<b>89,423</b>	<b>310,190</b>	<b>687,136</b>	<b>12,402</b>	<b>74</b>	<b>1,197,345</b>	<b>2,296,570</b>	<b>1,980,042</b>
Risk-weighted assets by exposures	8,977	310,022	543,596	5,701	111	1,111,635	1,980,042	
Average risk weight	10.0%	99.9%	79.1%	46.0%	150.0%	92.8%	86.2%	
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.

<b>Group 30 June 2020</b>	<b>Allowances for credit losses held as at 1 January 2020 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 2020 RM'000</b>
Mortgages	77,445	348	(6,660)	71,133
Others	388,054	104,413	(32,194)	460,273
<b>Retail Clients</b>	<b>465,499</b>	<b>104,761</b>	<b>(38,854)</b>	<b>531,406</b>
Agriculture	1,236	709	-	1,945
Mining and quarrying	412	(288)	-	124
Manufacturing	141,991	40,521	(10,055)	172,457
Electricity, gas and water	384	(166)	-	218
Construction	13,365	1,638	-	15,003
Real estate	6,927	15,833	-	22,760
Wholesale & retail trade and restaurants & hotels	36,749	1,751	89	38,589
Transportation, storage and communication	668	44,130	-	44,798
Finance, insurance and business services	2,633	9,782	-	12,415
Others	2,290	(2,768)	1,254	776
<b>Corporates, Institutional and Commercial Clients</b>	<b>206,655</b>	<b>111,142</b>	<b>(8,712)</b>	<b>309,085</b>
<b>Total allowances for credit losses</b>	<b>672,154</b>	<b>215,903</b>	<b>(47,566)</b>	<b>840,491</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 2019	Allowances for credit losses held as at 1 January 2019 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 2019 RM'000
Mortgages	65,568	23,526	(11,649)	77,445
Others	404,279	72,861	(89,086)	388,054
<b>Retail Clients</b>	<b>469,847</b>	<b>96,387</b>	<b>(100,735)</b>	<b>465,499</b>
Agriculture	264	972	-	1,236
Mining and quarrying	193	310	(91)	412
Manufacturing	175,282	15,396	(48,687)	141,991
Electricity, gas and water	337	47	-	384
Construction	10,323	4,395	(1,353)	13,365
Real estate	6,698	229	-	6,927
Wholesale & retail trade and restaurants & hotels	43,590	(307)	(6,534)	36,749
Transportation, storage and communication	6,745	(1,821)	(4,256)	668
Finance, insurance and business services	8,076	(5,443)	-	2,633
Others	1,161	3,367	(2,238)	2,290
<b>Corporates, Institutional and Commercial Clients</b>	<b>252,669</b>	<b>17,145</b>	<b>(63,159)</b>	<b>206,655</b>
<b>Total allowances for credit losses</b>	<b>722,516</b>	<b>113,532</b>	<b>(163,894)</b>	<b>672,154</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)**

Bank 30 June 2020	Allowances for credit losses held as at 1 January 2020 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 2020 RM'000
Mortgages	64,046	5,399	(4,408)	65,037
Others	354,218	94,986	(26,502)	422,702
<b>Retail Clients</b>	<b>418,264</b>	<b>100,385</b>	<b>(30,910)</b>	<b>487,739</b>
Agriculture	20	497	-	517
Mining and quarrying	311	(187)	-	124
Manufacturing	139,001	39,434	(10,055)	168,380
Electricity, gas and water	384	(166)	-	218
Construction	13,325	1,624	-	14,949
Real estate	6,919	12,843	-	19,762
Wholesale & retail trade and restaurants & hotels	36,273	738	88	37,099
Transportation, storage and communication	641	43,937	-	44,578
Finance, insurance and business services	1,973	9,662	-	11,635
Others	2,119	(2,518)	1,491	1,092
<b>Corporates, Institutional and Commercial Clients</b>	<b>200,966</b>	<b>105,864</b>	<b>(8,476)</b>	<b>298,354</b>
<b>Total allowances for credit losses</b>	<b>619,230</b>	<b>206,249</b>	<b>(39,386)</b>	<b>786,093</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)**

Bank 31 December 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 31 December 2019 RM'000
Mortgages	51,401	20,424	(7,779)	64,046
Others	358,925	64,486	(69,193)	354,218
<b>Retail Clients</b>	<b>410,326</b>	<b>84,910</b>	<b>(76,972)</b>	<b>418,264</b>
Agriculture	36	(16)	-	20
Mining and quarrying	132	270	(91)	311
Manufacturing	169,825	17,863	(48,687)	139,001
Electricity, gas and water	337	47	-	384
Construction	5,152	9,526	(1,353)	13,325
Real estate	6,562	357	-	6,919
Wholesale & retail trade and restaurants & hotels	42,961	(154)	(6,534)	36,273
Transportation, storage and communication	3,870	(1,301)	(1,928)	641
Finance, insurance and business services	7,144	(5,171)	-	1,973
Others	1,136	3,053	(2,070)	2,119
<b>Corporates, Institutional and Commercial Clients</b>	<b>237,155</b>	<b>24,474</b>	<b>(60,663)</b>	<b>200,966</b>
<b>Total allowances for credit losses</b>	<b>647,481</b>	<b>109,384</b>	<b>(137,635)</b>	<b>619,230</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 2020 RM'000	31 December 2019 RM'000	30 June 2020 RM'000	31 December 2019 RM'000
Mortgages	892,756	981,390	663,261	738,786
Others	275,873	300,133	222,503	241,341
<b>Retail Clients</b>	<b>1,168,629</b>	<b>1,281,523</b>	<b>885,764</b>	<b>980,127</b>
Manufacturing	13,548	26,766	13,548	26,766
Wholesale & retail trade and restaurants & hotels	7,351	5,305	7,351	5,305
Finance, insurance and business services	2,302	-	2,302	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>23,201</b>	<b>32,071</b>	<b>23,201</b>	<b>32,071</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	
	30 June 2020 RM'000	31 December 2019 RM'000	30 June 2020 RM'000	31 December 2019 RM'000
Malaysia	1,191,830	1,313,594	908,965	1,012,198

**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 2020</b>			
Gross impaired loans, advances and financing	671,021	-	671,021
Allowance for credit losses	444,633	-	444,633
<b>31 December 2019</b>			
Gross impaired loans, advances and financing	638,587	-	638,587
Allowance for credit losses	409,851	-	409,851
<b>Bank</b>			
<b>30 June 2020</b>			
Gross impaired loans, advances and financing	612,850	-	612,850
Allowance for credit losses	422,708	-	422,708
<b>31 December 2019</b>			
Gross impaired loans, advances and financing	567,663	-	567,663
Allowance for credit losses	378,986	-	378,986

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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 of contracts</b>	<b>Negative fair value of contracts</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	1,393,984	-	-	1,393,984	1,092,578
Transaction related contingent items	2,998,315	-	-	2,998,315	833,084
Short term self liquidating trade related contingencies	226,069	-	-	226,069	63,569
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	1,020,943	-	-	1,020,943	4,870
Foreign exchange related contracts					
<i>One year or less</i>	64,170,294	564,181	526,042	1,465,791	448,872
<i>Over one year to five years</i>	10,764,954	592,931	221,692	1,304,165	409,374
<i>Over five years</i>	722,155	3,911	88,568	81,642	25,380
Interest/profit rate related contracts					
<i>One year or less</i>	11,171,024	29,913	60,179	47,148	22,735
<i>Over one year to five years</i>	27,971,625	482,181	578,896	1,064,920	373,108
<i>Over five years</i>	3,441,162	153,147	126,664	368,165	164,459
Commodity contracts					
<i>One year or less</i>	1,941,311	172,866	172,866	469,183	494,767
<i>Over one year to five years</i>	1,289,176	125,647	125,647	292,523	618,158
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	5,571	1,419	345
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,771,394	-	-	569,644	368,627
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,031,278	-	-	1,007,142	214,796
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	41,340,135	-	-	7,171,787	2,146,694
	<u>172,282,205</u>	<u>2,124,777</u>	<u>1,906,125</u>	<u>19,482,840</u>	<u>7,281,416</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	345

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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</b>	<b>Negative fair value</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>31 December 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	1,392,774	-	-	1,392,774	985,422
Transaction related contingent items	3,361,910	-	-	3,361,910	988,313
Short term self liquidating trade related contingencies	116,693	-	-	116,693	37,245
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	729,239	-	-	729,239	3,484
Foreign exchange related contracts					
<i>One year or less</i>	61,924,016	570,245	592,052	1,349,020	469,500
<i>Over one year to five years</i>	10,078,363	536,847	199,078	1,237,334	421,955
<i>Over five years</i>	790,613	-	104,381	85,508	34,485
Interest/profit rate related contracts					
<i>One year or less</i>	14,814,609	21,560	25,131	46,980	10,143
<i>Over one year to five years</i>	29,460,000	192,804	246,331	858,879	366,268
<i>Over five years</i>	2,766,463	59,894	42,423	241,596	49,008
Commodity contracts					
<i>One year or less</i>	2,139,090	58,567	58,567	150,416	71,089
<i>Over one year to five years</i>	1,912,335	26,466	26,466	129,907	44,514
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	4,485	1,419	398
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,202,563	-	-	683,175	381,685
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	730,460	-	-	722,733	207,055
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	38,819,170	-	-	6,876,622	2,210,861
	<u>172,266,684</u>	<u>1,466,383</u>	<u>1,298,914</u>	<u>17,984,205</u>	<u>6,281,425</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	398

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**2.0 Credit risk (continued)**

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

<b>Bank 30 June 2020</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	1,328,844	-	-	1,346,044	1,029,505
Transaction related contingent items	2,725,352	-	-	2,821,219	802,647
Short term self liquidating trade related contingencies	159,086	-	-	165,910	41,498
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	1,020,943	-	-	1,020,943	4,870
Foreign exchange related contracts					
<i>One year or less</i>	64,187,639	562,856	524,636	1,461,753	459,686
<i>Over one year to five years</i>	10,764,954	592,931	221,692	1,304,165	409,374
<i>Over five years</i>	722,155	3,911	88,568	81,642	25,380
Interest rate related contracts					
<i>One year or less</i>	11,171,024	29,913	60,179	47,148	23,502
<i>Over one year to five years</i>	27,971,625	482,181	578,896	1,064,920	383,556
<i>Over five years</i>	3,441,162	153,147	126,664	368,165	164,459
Commodity contracts					
<i>One year or less</i>	1,941,311	172,866	172,866	469,183	494,767
<i>Over one year to five years</i>	1,289,176	125,647	125,647	292,523	618,158
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	5,571	1,419	345
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,339,182	-	-	531,273	312,236
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,013,355	-	-	996,739	212,896
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	45,898,611	-	-	6,994,634	2,007,279
	<u>176,002,805</u>	<u>2,123,452</u>	<u>1,904,719</u>	<u>18,967,680</u>	<u>6,990,158</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	345



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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 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>
<b>31 December 2019</b>					
Direct credit substitutes	1,326,505	-	-	1,343,705	927,639
Transaction related contingent items	3,233,047	-	-	3,233,047	949,462
Short term self liquidating trade related contingencies	96,956	-	-	96,956	28,967
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	729,239	-	-	729,239	3,484
Foreign exchange related contracts					
<i>One year or less</i>	61,901,407	570,603	592,094	1,348,767	458,797
<i>Over one year to five years</i>	10,078,363	536,847	199,078	1,237,334	421,955
<i>Over five years</i>	790,613	-	104,381	85,508	34,485
Interest rate related contracts					
<i>One year or less</i>	14,814,609	21,560	25,131	46,980	11,592
<i>Over one year to five years</i>	29,459,999	192,804	246,331	858,879	373,645
<i>Over five years</i>	2,766,463	59,894	42,423	241,596	49,008
Commodity contracts					
<i>One year or less</i>	2,139,090	58,567	58,567	150,416	71,089
<i>Over one year to five years</i>	1,912,335	26,466	26,466	129,907	44,514
Credit derivative contracts *					
<i>Over one year to five years</i>	28,386	-	4,485	1,419	398
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,578,847	-	-	621,781	284,073
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	720,010	-	-	713,462	205,034
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	42,996,292	-	-	6,611,725	1,945,735
	<u>175,572,161</u>	<u>1,466,741</u>	<u>1,298,956</u>	<u>17,450,721</u>	<u>5,809,877</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	398

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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 2020 versus 30 June 2019 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**

	30 June 2020	30 June 2019	30 June 2019	30 June 2018
	Actual losses *	Expected losses	Actual losses *	Expected losses
	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central banks	-	2,793	-	1,954
Banks, development financial institutions & MDBs	-	5,022	-	4,815
Insurance companies, securities firms & fund managers	-	1,088	-	354
Corporate exposures (excluding specialised lending and firm-size adjustment)	56,056	233,255	(29,952)	221,696
Corporate exposures (with firm-size adjustment)	54,209	60,280	6,025	34,199
Specialised lending	-	4,660	-	152,559
Retail exposures				
<i>Residential mortgages</i>	34	50,121	(6,464)	48,519
<i>Qualifying revolving retail exposures</i>	56,094	186,581	27,937	140,263
<i>Other retail exposures</i>	87,116	133,286	55,012	203,221
	<b>253,509</b>	<b>677,086</b>	<b>52,558</b>	<b>807,580</b>

**Bank**

	30 June 2020	30 June 2019	30 June 2019	30 June 2018
	Actual losses *	Expected losses	Actual losses *	Expected losses
	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central banks	-	2,318	-	1,544
Banks, development financial institutions & MDBs	-	5,151	-	5,803
Insurance companies, securities firms & fund managers	-	1,077	-	338
Corporate exposures (excluding specialised lending and firm-size adjustment)	54,680	219,450	(32,202)	208,377
Corporate exposures (with firm-size adjustment)	49,593	57,988	11,647	32,249
Specialised lending	-	4,550	-	152,386
Retail exposures				
<i>Residential mortgages</i>	5,900	44,759	(7,504)	43,767
<i>Qualifying revolving retail exposures</i>	56,094	186,581	27,937	140,263
<i>Other retail exposures</i>	77,588	100,318	49,462	160,659
	<b>243,855</b>	<b>622,192</b>	<b>49,340</b>	<b>745,386</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 2020		31 December 2019	
	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	110,097	(175,262)	121,221	(241,963)
USD	1,056	(21,645)	(8,130)	(21,388)
EUR	(1,044)	(113)	(801)	(203)
GBP	6,095	(959)	6,133	(679)
JPY	(34)	(102)	(65)	(78)
SGD	(1,853)	237	331	154
AUD	(1,190)	700	(1,953)	707
Others	34	475	(1,105)	569

Bank	30 June 2020		31 December 2019	
	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	116,768	(61,613)	126,206	(158,674)
USD	7,591	(20,929)	(4,648)	(19,468)
EUR	(1,044)	(113)	(801)	(203)
GBP	6,340	(965)	6,133	(679)
JPY	(130)	(93)	(65)	(78)
SGD	(1,852)	237	332	154
AUD	(1,190)	700	(1,953)	707
Others	34	475	(1,105)	569

**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 2020		31 December 2019	
	Gross exposures RM'000	Risk assets RM'000	Gross exposures RM'000	Risk assets RM'000
<u>Privately Held</u> For socio-economic purposes	17,310	17,310	19,973	19,973

**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 2020 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: 10 September 2020