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

**Pillar 3 Disclosures  
30 June 2017**

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

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

**1.0 Regulatory capital requirement**

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

Group 30 June 2017 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	212,827	200,358	199,587	15,967
Regulatory retail	310,532	260,069	231,165	18,493
Residential mortgages	11,333	11,333	4,057	325
Higher risk assets	-	-	-	-
Other assets	605,268	602,494	481,874	38,550
Defaulted exposures	35,819	33,125	45,604	3,648
Total on-balance sheet exposures	1,175,779	1,107,379	962,287	76,983
Off-balance sheet exposures:-				
OTC derivatives	1	1	1	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	57,254	34,932	34,440	2,755
Defaulted exposures	224	224	336	27
Total off-balance sheet exposures	57,479	35,157	34,777	2,782
Total on and off-balance sheet exposures	1,233,258	1,142,536	997,064	79,765
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	6,607,026	6,607,026	967,724	77,418
Banks, development financial institutions & multilateral development banks ("MDBs")	6,864,811	6,988,827	943,662	75,493
Insurance companies, securities firms & fund managers	129,566	150,332	85,100	6,808
Corporates	8,522,660	8,444,030	7,709,722	616,778
Residential mortgages	11,691,296	11,691,296	1,795,679	143,654
Qualifying revolving retail exposures	1,734,766	1,734,766	1,047,916	83,833
Other retail	3,803,093	3,736,941	1,587,673	127,014
Defaulted exposures	1,667,105	1,667,105	2,690,516	215,241
Total on-balance sheet exposures	41,020,323	41,020,323	16,827,992	1,346,239
Off-balance sheet exposures:-				
OTC derivatives	5,853,625	5,853,625	1,789,676	143,174
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,342,055	10,342,055	4,796,056	383,685
Defaulted exposures	51,016	51,016	27,531	2,202
Total off-balance sheet exposures	16,246,696	16,246,696	6,613,263	529,061
Total on and off-balance sheet exposures	57,267,019	57,267,019	23,441,255	1,875,300
<b>(b) Large exposures risk requirement</b>				
			-	-
<b>(c) Market risk (Standardised approach)</b>				
	<b>Long position</b>	<b>Short position</b>		
Interest rate risk	25,525,764	31,051,191	911,353	72,908
Foreign currency risk	67,280,513	67,495,380	408,488	32,679
Options risk	3,196,284	3,287,073	103,691	8,295
<b>(d) Operational risk (Standardised approach)</b>				
			3,255,234	260,419
<b>Total RWA and capital requirements</b>			<b>29,117,085</b>	<b>2,329,366</b>

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

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	13.354%	13.310%
Tier 1 capital ratio	14.659%	14.615%
Total capital ratio	18.356%	18.312%

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**1.0 Regulatory capital requirement (continued)**

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

Group 31 December 2016 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	290,491	274,244	272,415	21,793
Regulatory retail	287,034	234,158	220,034	17,603
Residential mortgages	12,382	12,382	4,334	347
Higher risk assets	-	-	-	-
Other assets	609,830	604,388	453,504	36,280
Defaulted exposures	34,814	32,874	65,152	5,212
Total on-balance sheet exposures	<u>1,234,551</u>	<u>1,158,046</u>	<u>1,015,439</u>	<u>81,235</u>
Off-balance sheet exposures:-				
OTC derivatives	33	-	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	112,751	88,258	88,172	7,054
Defaulted exposures	236	236	354	28
Total off-balance sheet exposures	<u>113,020</u>	<u>88,494</u>	<u>88,526</u>	<u>7,082</u>
Total on and off-balance sheet exposures	<u>1,347,571</u>	<u>1,246,540</u>	<u>1,103,965</u>	<u>88,317</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	6,035,427	6,035,427	1,120,726	89,658
Banks, development financial institutions & multilateral development banks ("MDBs")	5,763,930	5,870,764	998,215	79,857
Insurance companies, securities firms & fund managers	312,754	348,601	90,497	7,240
Corporates	9,386,073	9,314,980	8,572,494	685,800
Residential mortgages	11,860,672	11,860,672	1,817,320	145,386
Qualifying revolving retail exposures	1,798,930	1,798,930	1,097,952	87,836
Other retail	4,027,875	3,956,287	1,786,882	142,951
Defaulted exposures	1,721,891	1,721,891	3,186,630	254,930
Total on-balance sheet exposures	<u>40,907,552</u>	<u>40,907,552</u>	<u>18,670,716</u>	<u>1,493,658</u>
Off-balance sheet exposures:-				
OTC derivatives	8,050,480	8,050,480	2,177,204	174,177
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,805,363	10,805,363	4,726,439	378,115
Defaulted exposures	50,917	50,917	10,171	814
Total off-balance sheet exposures	<u>18,906,760</u>	<u>18,906,760</u>	<u>6,913,814</u>	<u>553,106</u>
Total on and off-balance sheet exposures	<u>59,814,312</u>	<u>59,814,312</u>	<u>25,584,530</u>	<u>2,046,764</u>
<b>(b) Large exposures risk requirement</b>				
			-	-
<b>(c) Market risk (Standardised approach)</b>				
Interest rate risk	31,069,267	29,625,653	682,188	54,575
Foreign currency risk	60,484,588	60,262,038	38,777	3,102
Options risk	4,447,836	4,445,300	177,186	14,175
<b>(d) Operational risk (Standardised approach)</b>				
			3,344,050	267,524
<b>Total RWA and capital requirements</b>			<u>30,930,696</u>	<u>2,474,457</u>

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

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	12.365%	12.002%
Tier 1 capital ratio	13.594%	13.230%
Total capital ratio	17.107%	16.744%

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**1.0 Regulatory capital requirement (continued)**

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

Bank 30 June 2017 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	164,566	152,097	151,326	12,106
Regulatory retail	158,435	107,972	81,307	6,505
Residential mortgages	10,987	10,987	3,936	315
Higher risk assets	-	-	-	-
Other assets	538,133	535,359	417,654	33,412
Defaulted exposures	24,177	21,483	32,010	2,561
Total on-balance sheet exposures	<u>896,298</u>	<u>827,898</u>	<u>686,233</u>	<u>54,899</u>
Off-balance sheet exposures:-				
OTC derivatives	1	1	1	1
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	51,440	30,619	30,320	2,426
Defaulted exposures	224	224	336	27
Total off-balance sheet exposures	<u>51,665</u>	<u>30,844</u>	<u>30,657</u>	<u>2,454</u>
Total on and off-balance sheet exposures	<u>947,963</u>	<u>858,742</u>	<u>716,890</u>	<u>57,353</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	5,725,969	5,725,969	860,169	68,814
Banks, development financial institutions & MDBs	9,485,861	9,609,877	1,514,723	121,178
Insurance companies, securities firms & fund managers	129,566	150,332	85,100	6,808
Corporates	7,078,343	6,999,675	6,431,394	514,512
Residential mortgages	9,019,339	9,019,339	1,392,076	111,366
Qualifying revolving retail exposures	1,734,766	1,734,766	1,047,916	83,833
Other retail	3,046,535	2,980,421	1,347,829	107,826
Defaulted exposures	1,574,533	1,574,533	2,448,027	195,842
Total on-balance sheet exposures	<u>37,794,912</u>	<u>37,794,912</u>	<u>15,127,234</u>	<u>1,210,179</u>
Off-balance sheet exposures:-				
OTC derivatives	6,127,304	6,127,304	1,892,010	151,360
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	9,764,577	9,764,577	4,506,484	360,519
Defaulted exposures	51,007	51,007	27,519	2,202
Total off-balance sheet exposures	<u>15,942,888</u>	<u>15,942,888</u>	<u>6,426,013</u>	<u>514,081</u>
Total on and off-balance sheet exposures	<u>53,737,800</u>	<u>53,737,800</u>	<u>21,553,247</u>	<u>1,724,260</u>
<b>(b) Large exposures risk requirement</b>				
			-	-
<b>(c) Market risk (Standardised approach)</b>				
	<b>Long position</b>	<b>Short position</b>		
Interest rate risk	25,525,764	31,051,191	911,353	72,908
Foreign currency risk	67,280,513	67,495,380	408,488	32,679
Options risk	3,196,284	3,287,073	103,691	8,295
<b>(d) Operational risk (Standardised approach)</b>				
			3,133,375	250,670
<b>Total RWA and capital requirements</b>			<u><b>26,827,044</b></u>	<u><b>2,146,166</b></u>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			12.518%	12.470%
Tier 1 capital ratio			13.934%	13.886%
Total capital ratio			17.224%	17.176%

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**1.0 Regulatory capital requirement (continued)**

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

Bank 31 December 2016 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
<b>(a) Credit risk</b>				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	258,170	241,923	240,094	19,208
Regulatory retail	99,044	46,168	35,067	2,805
Residential mortgages	12,031	12,031	4,211	337
Higher risk assets	-	-	-	-
Other assets	535,785	530,343	382,847	30,628
Defaulted exposures	27,840	25,900	56,346	4,508
Total on-balance sheet exposures	<u>932,870</u>	<u>856,365</u>	<u>718,565</u>	<u>57,486</u>
Off-balance sheet exposures:-				
OTC derivatives	33	-	-	-
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	74,460	51,517	51,434	4,115
Defaulted exposures	236	236	354	28
Total off-balance sheet exposures	<u>74,729</u>	<u>51,753</u>	<u>51,788</u>	<u>4,143</u>
Total on and off-balance sheet exposures	<u>1,007,599</u>	<u>908,118</u>	<u>770,353</u>	<u>61,629</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	5,269,484	5,269,484	1,027,223	82,178
Banks, development financial institutions & MDBs	8,682,769	8,789,603	1,634,865	130,789
Insurance companies, securities firms & fund managers	184,059	219,906	41,955	3,356
Corporates	7,874,710	7,803,573	7,135,605	570,848
Residential mortgages	9,107,587	9,107,587	1,379,645	110,372
Qualifying revolving retail exposures	1,798,930	1,798,930	1,097,952	87,836
Other retail	3,173,521	3,101,977	1,451,858	116,149
Defaulted exposures	1,612,884	1,612,884	2,904,099	232,328
Total on-balance sheet exposures	<u>37,703,944</u>	<u>37,703,944</u>	<u>16,673,202</u>	<u>1,333,856</u>
Off-balance sheet exposures:-				
OTC derivatives	8,338,151	8,338,151	2,288,367	183,069
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,214,841	10,214,841	4,487,710	359,017
Defaulted exposures	50,690	50,690	9,939	795
Total off-balance sheet exposures	<u>18,603,682</u>	<u>18,603,682</u>	<u>6,786,016</u>	<u>542,881</u>
Total on and off-balance sheet exposures	<u>56,307,626</u>	<u>56,307,626</u>	<u>23,459,218</u>	<u>1,876,737</u>
<b>(b) Large exposures risk requirement</b>				
			-	-
<b>(c) Market risk (Standardised approach)</b>				
	<b>Long position</b>	<b>Short position</b>		
Interest rate risk	31,069,267	29,625,653	682,188	54,575
Foreign currency risk	60,484,588	60,262,038	38,777	3,102
Options risk	4,447,836	4,445,300	177,186	14,175
<b>(d) Operational risk (Standardised approach)</b>				
			3,195,375	255,630
<b>Total RWA and capital requirements</b>			<u><b>28,323,097</b></u>	<u><b>2,265,849</b></u>
<b><u>CET1, Tier 1 and Total Capital ratios</u></b>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			11.983%	11.586%
Tier 1 capital ratio			13.324%	12.927%
Total capital ratio			16.161%	15.764%

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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.

**Geographical analysis**

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

<b>Group 30 June 2017</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	6,662,565	-	6,662,565
Banks, development financial institutions & MDBs	7,353,308	5,381,093	12,734,401
Insurance companies, securities firms & fund managers	325,019	179,137	504,156
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,715,896	971,124	13,687,020
Corporate exposures (with firm-size adjustment)	2,187,656	1,047	2,188,703
Specialised lending	645,449	32,324	677,773
Retail exposures	20,812,401	-	20,812,401
<i>Residential mortgages</i>	<u>12,493,257</u>	<u>-</u>	<u>12,493,257</u>
<i>Qualifying revolving retail exposures</i>	<u>3,940,690</u>	<u>-</u>	<u>3,940,690</u>
<i>Other retail exposures</i>	<u>4,378,454</u>	<u>-</u>	<u>4,378,454</u>
Total IRB exposures	<u>50,702,294</u>	<u>6,564,725</u>	<u>57,267,019</u>
<b>Standardised exposures</b>			
Corporates	266,921	1,542	268,463
Regulatory retail	347,240	-	347,240
Residential mortgages	12,118	-	12,118
Higher risk assets	135	-	135
Other assets	599,370	5,932	605,302
Total Standardised exposures	<u>1,225,784</u>	<u>7,474</u>	<u>1,233,258</u>
<b>Total credit risk exposures</b>	<b><u>51,928,078</u></b>	<b><u>6,572,199</u></b>	<b><u>58,500,277</u></b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Geographical analysis (continued)**

<b>Group</b>	<b>Malaysia</b>	<b>Others</b>	<b>Total</b>
<b>31 December 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	6,110,164	35	6,110,199
Banks, development financial institutions & MDBs	8,440,259	4,973,000	13,413,259
Insurance companies, securities firms & fund managers	595,485	197,403	792,888
Corporate exposures (excluding specialised lending and firm-size adjustment)	14,205,062	1,170,894	15,375,956
Corporate exposures (with firm-size adjustment)	2,304,490	1,189	2,305,679
Specialised lending	413,518	30,346	443,864
Retail exposures	21,372,467	-	21,372,467
<i>Residential mortgages</i>	12,732,495	-	12,732,495
<i>Qualifying revolving retail exposures</i>	3,904,489	-	3,904,489
<i>Other retail exposures</i>	4,735,483	-	4,735,483
Total IRB exposures	53,441,445	6,372,867	59,814,312
<b>Standardised exposures</b>			
Corporates	398,346	5,133	403,479
Regulatory retail	319,644	-	319,644
Residential mortgages	12,823	-	12,823
Higher risk assets	137	-	137
Other assets	601,553	9,935	611,488
Total Standardised exposures	1,332,503	15,068	1,347,571
<b>Total credit risk exposures</b>	<b>54,773,948</b>	<b>6,387,935</b>	<b>61,161,883</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Geographical analysis (continued)**

<b>Bank 30 June 2017</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	5,781,508	-	5,781,508
Banks, development financial institutions & MDBs	10,348,399	5,335,578	15,683,977
Insurance companies, securities firms & fund managers	315,612	136,346	451,958
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,397,687	889,366	12,287,053
Corporate exposures (with firm-size adjustment)	1,683,846	1,047	1,684,893
Specialised lending	645,449	32,324	677,773
Retail exposures	17,170,638	-	17,170,638
<i>Residential mortgages</i>	9,700,297	-	9,700,297
<i>Qualifying revolving retail exposures</i>	3,940,690	-	3,940,690
<i>Other retail exposures</i>	3,529,651	-	3,529,651
Total IRB exposures	47,343,139	6,394,661	53,737,800
<b>Standardised exposures</b>			
Corporates	213,153	1,542	214,695
Regulatory retail	183,488	-	183,488
Residential mortgages	11,478	-	11,478
Higher risk assets	135	-	135
Other assets	538,157	10	538,167
Total Standardised exposures	946,411	1,552	947,963
<b>Total credit risk exposures</b>	<b>48,289,550</b>	<b>6,396,213</b>	<b>54,685,763</b>



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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Geographical analysis (continued)**

<b>Bank 31 December 2016</b>	<b>Malaysia RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>			
Sovereigns/Central banks	5,344,221	35	5,344,256
Banks, development financial institutions & MDBs	11,820,663	4,858,843	16,679,506
Insurance companies, securities firms & fund managers	457,513	149,352	606,865
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,910,382	1,032,943	13,943,325
Corporate exposures (with firm-size adjustment)	1,813,977	1,189	1,815,166
Specialised lending	413,518	30,346	443,864
Retail exposures	17,474,644	-	17,474,644
<i>Residential mortgages</i>	9,845,174	-	9,845,174
<i>Qualifying revolving retail exposures</i>	3,904,489	-	3,904,489
<i>Other retail exposures</i>	3,724,981	-	3,724,981
Total IRB exposures	50,234,918	6,072,708	56,307,626
<b>Standardised exposures</b>			
Corporates	329,222	3,658	332,880
Regulatory retail	124,667	-	124,667
Residential mortgages	12,472	-	12,472
Higher risk assets	137	-	137
Other assets	537,438	5	537,443
Total Standardised exposures	1,003,936	3,663	1,007,599
<b>Total credit risk exposures</b>	<b>51,238,854</b>	<b>6,076,371</b>	<b>57,315,225</b>

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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Sector or economic purpose analysis**

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

<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 2017</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	-	-	-	-	-	-	-	6,662,565	-	-	-	6,662,565
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	12,734,401	-	-	-	12,734,401
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	504,156	-	-	-	504,156
Corporate exposures (excluding specialised lending and firm-size adjustment)	328,472	1,040,279	4,362,874	347,915	2,060,717	2,113,087	863,386	1,085,290	1,324,228	-	160,772	13,687,020
Corporate exposures (with firm-size adjustment)	26,070	32,593	482,948	9,807	145,108	434,953	76,353	140,579	117,270	281,243	441,779	2,188,703
Specialised lending	-	32,324	369,917	22,761	-	600	-	-	252,171	-	-	677,773
Retail exposures	2,477	8,546	140,123	762	85,486	319,157	41,593	84,317	13,224	18,052,595	2,064,121	20,812,401
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,493,257	-	12,493,257
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,940,690	-	3,940,690
<i>Other retail exposures</i>	2,477	8,546	140,123	762	85,486	319,157	41,593	84,317	13,224	1,618,648	2,064,121	4,378,454
<b>Total IRB exposures</b>	<b>357,019</b>	<b>1,113,742</b>	<b>5,355,862</b>	<b>381,245</b>	<b>2,291,311</b>	<b>2,867,797</b>	<b>981,332</b>	<b>21,211,308</b>	<b>1,706,893</b>	<b>18,333,838</b>	<b>2,666,672</b>	<b>57,267,019</b>
<b>Standardised exposures</b>												
Corporates	-	-	44,710	-	114,441	6,388	-	8,374	-	62,748	31,802	268,463
Regulatory retail	-	-	-	-	5,572	-	-	-	-	341,668	-	347,240
Residential mortgages	-	-	-	-	-	-	-	-	-	12,118	-	12,118
Higher risk assets	-	-	-	-	-	-	-	-	-	135	-	135
Other assets	-	-	-	-	-	-	-	10	-	-	605,292	605,302
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>44,710</b>	<b>-</b>	<b>120,013</b>	<b>6,388</b>	<b>-</b>	<b>8,384</b>	<b>-</b>	<b>416,669</b>	<b>637,094</b>	<b>1,233,258</b>
<b>Total credit risk exposures</b>	<b>357,019</b>	<b>1,113,742</b>	<b>5,400,572</b>	<b>381,245</b>	<b>2,411,324</b>	<b>2,874,185</b>	<b>981,332</b>	<b>21,219,692</b>	<b>1,706,893</b>	<b>18,750,507</b>	<b>3,303,766</b>	<b>58,500,277</b>

**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

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

<b>Group 31 December 2016</b>	<b>Agricultural, hunting, forestry and fishing RM'000</b>	<b>Mining and quarrying RM'000</b>	<b>Manufacturing RM'000</b>	<b>Electricity, gas and water RM'000</b>	<b>Construction RM'000</b>	<b>Wholesale &amp; retail trade and restaurants &amp; hotels RM'000</b>	<b>Transportation storage and communication RM'000</b>	<b>Finance, insurance and business services RM'000</b>	<b>Real estate RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>												
Sovereigns/Central banks	-	-	-	-	-	-	-	6,110,199	-	-	-	6,110,199
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	13,413,259	-	-	-	13,413,259
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	792,888	-	-	-	792,888
Corporate exposures (excluding specialised lending and firm-size adjustment)	183,978	957,824	5,339,177	383,902	2,086,037	2,426,973	1,236,425	1,280,075	1,342,667	-	138,898	15,375,956
Corporate exposures (with firm-size adjustment)	25,437	52,389	462,066	10,457	128,945	538,034	80,160	84,026	111,874	304,947	507,344	2,305,679
Specialised lending	-	30,346	374,797	23,701	-	600	-	-	14,420	-	-	443,864
Retail exposures	2,734	3,815	143,959	898	83,976	318,361	45,909	81,212	13,077	18,450,677	2,227,849	21,372,467
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,732,495	-	12,732,495
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,904,489	-	3,904,489
<i>Other retail exposures</i>	2,734	3,815	143,959	898	83,976	318,361	45,909	81,212	13,077	1,813,693	2,227,849	4,735,483
<b>Total IRB exposures</b>	<b>212,149</b>	<b>1,044,374</b>	<b>6,319,999</b>	<b>418,958</b>	<b>2,298,958</b>	<b>3,283,968</b>	<b>1,362,494</b>	<b>21,761,659</b>	<b>1,482,038</b>	<b>18,755,624</b>	<b>2,874,091</b>	<b>59,814,312</b>
<b>Standardised exposures</b>												
Corporates	-	-	44,211	-	168,620	7,673	-	19,503	-	135,919	27,553	403,479
Regulatory retail	-	-	-	-	915	-	-	-	-	318,729	-	319,644
Residential mortgages	-	-	-	-	-	-	-	-	-	12,823	-	12,823
Higher risk assets	-	-	-	-	-	-	-	-	-	137	-	137
Other assets	-	-	-	-	-	1,735	-	5	-	-	609,748	611,488
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>44,211</b>	<b>-</b>	<b>169,535</b>	<b>9,408</b>	<b>-</b>	<b>19,508</b>	<b>-</b>	<b>467,608</b>	<b>637,301</b>	<b>1,347,571</b>
<b>Total credit risk exposures</b>	<b>212,149</b>	<b>1,044,374</b>	<b>6,364,210</b>	<b>418,958</b>	<b>2,468,493</b>	<b>3,293,376</b>	<b>1,362,494</b>	<b>21,781,167</b>	<b>1,482,038</b>	<b>19,223,232</b>	<b>3,511,392</b>	<b>61,161,883</b>

**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

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

<b>Bank 30 June 2017</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	-	-	-	-	-	-	-	5,781,508	-	-	-	5,781,508
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	15,683,977	-	-	-	15,683,977
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	451,958	-	-	-	451,958
Corporate exposures (excluding specialised lending and firm-size adjustment)	141,691	849,022	4,119,771	337,539	2,030,142	1,848,121	774,215	922,263	1,142,160	-	122,129	12,287,053
Corporate exposures (with firm-size adjustment)	24,643	32,578	469,903	9,807	108,030	417,884	38,606	31,363	117,270	-	434,809	1,684,893
Specialised lending	-	32,324	369,917	22,761	-	600	-	-	252,171	-	-	677,773
Retail exposures	1,336	6,863	109,752	26	51,076	258,361	20,923	52,826	12,050	14,602,953	2,054,472	17,170,638
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	9,700,297	-	9,700,297
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,940,690	-	3,940,690
<i>Other retail exposures</i>	1,336	6,863	109,752	26	51,076	258,361	20,923	52,826	12,050	961,966	2,054,472	3,529,651
<b>Total IRB exposures</b>	<b>167,670</b>	<b>920,787</b>	<b>5,069,343</b>	<b>370,133</b>	<b>2,189,248</b>	<b>2,524,966</b>	<b>833,744</b>	<b>22,923,895</b>	<b>1,523,651</b>	<b>14,602,953</b>	<b>2,611,410</b>	<b>53,737,800</b>
<b>Standardised exposures</b>												
Corporates	-	-	44,710	-	62,115	6,388	-	8,374	-	61,306	31,802	214,695
Regulatory retail	-	-	-	-	5,572	-	-	-	-	177,916	-	183,488
Residential mortgages	-	-	-	-	-	-	-	-	-	11,478	-	11,478
Higher risk assets	-	-	-	-	-	-	-	-	-	135	-	135
Other assets	-	-	-	-	-	-	-	10	-	-	538,157	538,167
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>44,710</b>	<b>-</b>	<b>67,687</b>	<b>6,388</b>	<b>-</b>	<b>8,384</b>	<b>-</b>	<b>250,835</b>	<b>569,959</b>	<b>947,963</b>
<b>Total credit risk exposures</b>	<b>167,670</b>	<b>920,787</b>	<b>5,114,053</b>	<b>370,133</b>	<b>2,256,935</b>	<b>2,531,354</b>	<b>833,744</b>	<b>22,932,279</b>	<b>1,523,651</b>	<b>14,853,788</b>	<b>3,181,369</b>	<b>54,685,763</b>

**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

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

<b>Bank 31 December 2016</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	-	-	-	-	-	-	-	5,344,256	-	-	-	5,344,256
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	16,679,506	-	-	-	16,679,506
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	606,865	-	-	-	606,865
Corporate exposures (excluding specialised lending and firm-size adjustment)	46,601	929,162	4,915,925	383,902	2,058,882	2,130,024	1,142,995	1,090,886	1,147,921	-	97,027	13,943,325
Corporate exposures (with firm-size adjustment)	25,437	52,389	444,565	10,457	94,334	508,971	39,503	42,494	108,536	-	488,480	1,815,166
Specialised lending	-	30,346	374,797	23,701	-	600	-	-	14,420	-	-	443,864
Retail exposures	1,362	2,430	105,564	28	41,339	236,419	17,274	45,359	13,053	14,795,800	2,216,016	17,474,644
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	9,845,174	-	9,845,174
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,904,489	-	3,904,489
<i>Other retail exposures</i>	1,362	2,430	105,564	28	41,339	236,419	17,274	45,359	13,053	1,046,137	2,216,016	3,724,981
<b>Total IRB exposures</b>	<b>73,400</b>	<b>1,014,327</b>	<b>5,840,851</b>	<b>418,088</b>	<b>2,194,555</b>	<b>2,876,014</b>	<b>1,199,772</b>	<b>23,809,366</b>	<b>1,283,930</b>	<b>14,795,800</b>	<b>2,801,523</b>	<b>56,307,626</b>
<b>Standardised exposures</b>												
Corporates	-	-	44,211	-	99,496	7,673	-	19,503	-	134,444	27,553	332,880
Regulatory retail	-	-	-	-	915	-	-	-	-	123,752	-	124,667
Residential mortgages	-	-	-	-	-	-	-	-	-	12,472	-	12,472
Higher risk assets	-	-	-	-	-	-	-	-	-	137	-	137
Other assets	-	-	-	-	-	1,735	-	5	-	-	535,703	537,443
<b>Total Standardised exposures</b>	<b>-</b>	<b>-</b>	<b>44,211</b>	<b>-</b>	<b>100,411</b>	<b>9,408</b>	<b>-</b>	<b>19,508</b>	<b>-</b>	<b>270,805</b>	<b>563,256</b>	<b>1,007,599</b>
<b>Total credit risk exposures</b>	<b>73,400</b>	<b>1,014,327</b>	<b>5,885,062</b>	<b>418,088</b>	<b>2,294,966</b>	<b>2,885,422</b>	<b>1,199,772</b>	<b>23,828,874</b>	<b>1,283,930</b>	<b>15,066,605</b>	<b>3,364,779</b>	<b>57,315,225</b>

**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis**

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

<b>Group 30 June 2017</b>	<b>Up to 1 year RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>IRB exposures</b>				
Sovereigns/Central banks	5,253,483	1,408,839	243	6,662,565
Banks, development financial institutions & MDBs	9,489,936	2,723,740	520,725	12,734,401
Insurance companies, securities firms & fund managers	335,819	155,614	12,723	504,156
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,435,092	3,001,691	1,250,237	13,687,020
Corporate exposures (with firm-size adjustment)	1,176,302	215,496	796,905	2,188,703
Specialised lending	184,688	122,500	370,585	677,773
Retail exposures	1,158,632	4,364,573	15,289,196	20,812,401
<i>Residential mortgages</i>	538,780	347,988	11,606,489	12,493,257
<i>Qualifying revolving retail exposures</i>	183,496	2,841,733	915,461	3,940,690
<i>Other retail exposures</i>	436,356	1,174,852	2,767,246	4,378,454
<b>Total IRB exposures</b>	<b>27,033,952</b>	<b>11,992,453</b>	<b>18,240,614</b>	<b>57,267,019</b>
<b>Standardised exposures</b>				
Corporates	154,886	80,805	32,772	268,463
Regulatory retail	154,386	154,843	38,011	347,240
Residential mortgages	310	766	11,042	12,118
Higher risk assets	10	14	111	135
Other assets	597,517	-	7,785	605,302
<b>Total Standardised exposures</b>	<b>907,109</b>	<b>236,428</b>	<b>89,721</b>	<b>1,233,258</b>
<b>Total credit risk exposures</b>	<b>27,941,061</b>	<b>12,228,881</b>	<b>18,330,335</b>	<b>58,500,277</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 68% are collateralized.*

**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis (continued)**

<b>Group</b>	<b>Up to 1</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>31 December 2016</b>	<b>year</b>	<b>years</b>	<b>years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>IRB exposures</b>				
Sovereigns/Central banks	3,887,051	2,222,905	243	6,110,199
Banks, development financial institutions & MDBs	10,021,194	2,817,160	574,905	13,413,259
Insurance companies, securities firms & fund managers	622,912	154,180	15,796	792,888
Corporate exposures (excluding specialised lending and firm-size adjustment)	10,911,948	3,204,810	1,259,198	15,375,956
Corporate exposures (with firm-size adjustment)	1,155,740	322,976	826,963	2,305,679
Specialised lending	126,742	263,075	54,047	443,864
Retail exposures	1,294,303	3,574,529	16,503,635	21,372,467
<i>Residential mortgages</i>	<i>517,887</i>	<i>365,897</i>	<i>11,848,711</i>	<i>12,732,495</i>
<i>Qualifying revolving retail exposures</i>	<i>186,660</i>	<i>2,071,126</i>	<i>1,646,703</i>	<i>3,904,489</i>
<i>Other retail exposures</i>	<i>589,756</i>	<i>1,137,506</i>	<i>3,008,221</i>	<i>4,735,483</i>
Total IRB exposures	28,019,890	12,559,635	19,234,787	59,814,312
<b>Standardised exposures</b>				
Corporates	272,945	101,009	29,525	403,479
Regulatory retail	91,965	191,278	36,401	319,644
Residential mortgages	2	728	12,093	12,823
Higher risk assets	10	14	113	137
Other assets	561,566	-	49,922	611,488
Total Standardised exposures	926,488	293,029	128,054	1,347,571
<b>Total credit risk exposures</b>	<b>28,946,378</b>	<b>12,852,664</b>	<b>19,362,841</b>	<b>61,161,883</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 63% are collateralized.*

**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis (continued)**

<b>Bank 30 June 2017</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	4,372,426	1,408,839	243	5,781,508
Banks, development financial institutions & MDBs	12,020,486	3,041,723	621,768	15,683,977
Insurance companies, securities firms & fund managers	326,541	112,694	12,723	451,958
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,627,356	2,489,801	1,169,896	12,287,053
Corporate exposures (with firm-size adjustment)	1,002,542	155,761	526,590	1,684,893
Specialised lending	184,688	122,500	370,585	677,773
Retail exposures	1,017,319	4,175,415	11,977,904	17,170,638
<i>Residential mortgages</i>	442,407	334,550	8,923,340	9,700,297
<i>Qualifying revolving retail exposures</i>	183,496	2,841,733	915,461	3,940,690
<i>Other retail exposures</i>	391,416	999,132	2,139,103	3,529,651
Total IRB exposures	27,551,358	11,506,733	14,679,709	53,737,800
<b>Standardised exposures</b>				
Corporates	154,635	28,680	31,380	214,695
Regulatory retail	151,190	2,528	29,770	183,488
Residential mortgages	15	766	10,697	11,478
Higher risk assets	10	14	111	135
Other assets	530,382	-	7,785	538,167
Total Standardised exposures	836,232	31,988	79,743	947,963
<b>Total credit risk exposures</b>	<b>28,387,590</b>	<b>11,538,721</b>	<b>14,759,452</b>	<b>54,685,763</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 65% are collateralized.*



**Standard Chartered Bank Malaysia Berhad  
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**2.0 Credit risk (continued)**

**2.1 Exposure values (continued)**

**Residual contractual maturity analysis (continued)**

<b>Bank 31 December 2016</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	3,121,108	2,222,905	243	5,344,256
Banks, development financial institutions & MDBs	12,202,610	3,159,526	1,317,370	16,679,506
Insurance companies, securities firms & fund managers	488,540	102,529	15,796	606,865
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,987,790	2,757,401	1,198,134	13,943,325
Corporate exposures (with firm-size adjustment)	1,058,238	224,350	532,578	1,815,166
Specialised lending	126,742	263,075	54,047	443,864
Retail exposures	1,078,081	3,353,400	13,043,163	17,474,644
<i>Residential mortgages</i>	427,036	353,585	9,064,553	9,845,174
<i>Qualifying revolving retail exposures</i>	186,660	2,071,126	1,646,703	3,904,489
<i>Other retail exposures</i>	464,385	928,689	2,331,907	3,724,981
Total IRB exposures	28,063,109	12,083,186	16,161,331	56,307,626
<b>Standardised exposures</b>				
Corporates	263,082	41,687	28,111	332,880
Regulatory retail	89,972	2,456	32,239	124,667
Residential mortgages	2	728	11,742	12,472
Higher risk assets	10	14	113	137
Other assets	487,521	-	49,922	537,443
Total Standardised exposures	840,587	44,885	122,127	1,007,599
<b>Total credit risk exposures</b>	<b>28,903,696</b>	<b>12,128,071</b>	<b>16,283,458</b>	<b>57,315,225</b>

*Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 57% are collateralized.*

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**2.0 Credit risk (continued)**

**2.2 Credit risk mitigation**

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

<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 2017</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	6,607,026	-	-	-
Banks, development financial institutions & MDBs	6,864,811	1,449	-	-
Insurance companies, securities firms & fund managers	129,566	109,377	-	-
Corporates	8,712,726	149,303	504,456	1,218,963
Regulatory retail	5,848,391	6,090	111,200	88,270
Residential mortgages	11,702,629	-	-	11,585,035
Higher risk assets	-	-	-	-
Other assets	605,268	-	2,774	-
Specialised financing/investment	22,761	-	-	-
Defaulted exposures	1,702,924	-	19,993	335,690
<b>Total on-balance sheet exposures</b>	<b>42,196,102</b>	<b>266,219</b>	<b>638,423</b>	<b>13,227,958</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	5,853,626	94,665	910,275	53,345
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,399,309	21,533	117,581	451,554
Defaulted exposures	51,240	-	4,238	1,668
<b>Total off-balance sheet exposures</b>	<b>16,304,175</b>	<b>116,198</b>	<b>1,032,094</b>	<b>506,567</b>
<b>Total on and off-balance sheet exposures</b>	<b>58,500,277</b>	<b>382,417</b>	<b>1,670,517</b>	<b>13,734,525</b>

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**2.0 Credit risk (continued)**

**2.2 Credit risk mitigation (continued)**

<b>Group</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by Other eligible collateral RM'000</b>
<b>31 December 2016</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	6,035,427	-	-	-
Banks, development financial institutions & MDBs	5,763,930	28,996	-	-
Insurance companies, securities firms & fund managers	312,754	111,559	2,741	-
Corporates	9,652,863	162,436	715,193	1,076,355
Regulatory retail	6,113,839	6,176	121,592	89,316
Residential mortgages	11,873,054	-	-	11,629,727
Higher risk assets	-	-	-	-
Other assets	609,830	-	5,442	-
Specialised financing/investment	23,701	-	-	-
Defaulted exposures	1,756,705	-	38,911	390,205
<b>Total on-balance sheet exposures</b>	<b>42,142,103</b>	<b>309,167</b>	<b>883,879</b>	<b>13,185,603</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	8,050,513	111,676	33	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,918,114	32,824	191,514	576,133
Defaulted exposures	51,153	-	4,785	1,765
<b>Total off-balance sheet exposures</b>	<b>19,019,780</b>	<b>144,500</b>	<b>196,332</b>	<b>577,898</b>
<b>Total on and off-balance sheet exposures</b>	<b>61,161,883</b>	<b>453,667</b>	<b>1,080,211</b>	<b>13,763,501</b>

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**2.0 Credit risk (continued)**

**2.2 Credit risk mitigation (continued)**

<b>Bank 30 June 2017</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees or credit derivatives RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by other eligible collateral RM'000</b>
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	5,725,969	-	-	-
Banks, development financial institutions & MDBs	9,485,861	1,449	-	-
Insurance companies, securities firms & fund managers	129,566	109,377	-	-
Corporates	7,220,148	149,116	376,456	964,559
Regulatory retail	4,939,736	6,052	109,066	82,760
Residential mortgages	9,030,326	-	-	8,930,767
Higher risk assets	-	-	-	-
Other assets	538,133	-	2,774	-
Specialised financing/investment	22,761	-	-	-
Defaulted exposures	1,598,710	-	19,993	319,555
<b>Total on-balance sheet exposures</b>	<b>38,691,210</b>	<b>265,994</b>	<b>508,289</b>	<b>10,297,641</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	6,127,305	94,665	883,777	19,430
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,816,017	16,857	109,557	360,160
Defaulted exposures	51,231	-	4,238	1,668
<b>Total off-balance sheet exposures</b>	<b>15,994,553</b>	<b>111,522</b>	<b>997,572</b>	<b>381,258</b>
<b>Total on and off-balance sheet exposures</b>	<b>54,685,763</b>	<b>377,516</b>	<b>1,505,861</b>	<b>10,678,899</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>31 December 2016</b>				
<b>On-balance sheet exposures</b>				
Sovereigns/Central banks	5,269,484	-	-	-
Banks, development financial institutions & MDBs	8,682,769	28,996	-	-
Insurance companies, securities firms & fund managers	184,059	111,559	-	-
Corporates	8,109,179	161,876	646,552	833,572
Regulatory retail	5,071,495	6,132	120,266	82,408
Residential mortgages	9,119,618	-	-	8,916,447
Higher risk assets	-	-	-	-
Other assets	535,785	-	5,442	-
Specialised financing/investment	23,701	-	-	-
Defaulted exposures	1,640,724	-	38,911	369,137
<b>Total on-balance sheet exposures</b>	<b>38,636,814</b>	<b>308,563</b>	<b>811,171</b>	<b>10,201,564</b>
<b>Off-balance sheet exposures</b>				
OTC derivatives	8,338,184	111,676	33	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,289,301	28,659	166,620	485,974
Defaulted exposures	50,926	-	4,785	1,538
<b>Total off-balance sheet exposures</b>	<b>18,678,411</b>	<b>140,335</b>	<b>171,438</b>	<b>487,512</b>
<b>Total on and off-balance sheet exposures</b>	<b>57,315,225</b>	<b>448,898</b>	<b>982,609</b>	<b>10,689,076</b>

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**2.0 Credit risk (continued)**

**2.3 Exposures under IRB approach**

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

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

<b>Group</b>	<b>0-0.04%</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%</b>	<b>Default or 100%</b>
<b>30 June 2017</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	-	6,607,026	-	-	-	-	-
Bank	1,400,778	5,063,998	276,538	123,435	62	-	-
Corporate	200,145	825,790	3,095,231	3,217,619	1,047,947	265,494	1,000,385
Total on-balance sheet exposures	1,600,923	12,496,814	3,371,769	3,341,054	1,048,009	265,494	1,000,385
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	11,378	196,112	3,256	530	-	-	-
Corporate	30,676	338,031	636,326	732,024	40,988	9,354	3,194
Total undrawn commitments	42,054	534,143	639,582	732,554	40,988	9,354	3,194
<b><u>Derivatives</u></b>							
Sovereign	-	55,539	-	-	-	-	-
Bank	9,416	4,120,011	349,126	248,438	-	-	-
Corporate	98,046	380,873	266,213	253,102	68,824	4,037	-
Total derivatives	107,462	4,556,423	615,339	501,540	68,824	4,037	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	29,528	820,605	9,634	71,329	227	-	-
Corporate	9,969	1,002,449	1,887,819	950,625	468,998	182,692	40,801
Total contingent	39,497	1,823,054	1,897,453	1,021,954	469,225	182,692	40,801
<b>Exposure weighted average LGD (%)</b>							
Sovereign	-	46.72%	-	-	-	-	-
Bank	26.22%	34.25%	36.41%	41.20%	41.20%	-	-
Corporate	47.19%	42.37%	41.19%	38.85%	46.67%	35.25%	43.09%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	-	14.63%	-	-	-	-	-
Bank	4.45%	13.24%	31.74%	75.70%	122.28%	-	-
Corporate	12.11%	34.49%	64.27%	84.60%	158.52%	188.90%	88.76%

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**2.0 Credit risk (continued)**

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

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

<b>Group</b>	<b>0-0.04%</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%</b>	<b>Default or 100%</b>
<b>31 December 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	-	6,035,427	-	-	-	-	-
Bank	189,153	5,089,292	277,128	192,229	16,119	9	-
Corporate	123,155	1,644,377	2,682,233	3,921,244	1,044,170	283,648	1,057,338
Total on-balance sheet exposures	312,308	12,769,096	2,959,361	4,113,473	1,060,289	283,657	1,057,338
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	11,886	178,035	1,330	530	-	-	-
Corporate	29,056	309,778	565,644	636,905	88,995	16,099	8,780
Total undrawn commitments	40,942	487,813	566,974	637,435	88,995	16,099	8,780
<b><u>Derivatives</u></b>							
Sovereign	35	74,737	-	-	-	-	-
Bank	3,744	5,709,475	445,543	315,752	-	-	-
Corporate	117,031	628,526	250,729	475,410	13,708	15,790	-
Total derivatives	120,810	6,412,738	696,272	791,162	13,708	15,790	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	38,391	853,790	6,836	77,803	3,190	3,024	-
Corporate	10,303	1,162,693	1,866,999	1,117,812	575,970	235,814	36,180
Total contingent	48,694	2,016,483	1,873,835	1,195,615	579,160	238,838	36,180
<b>Exposure weighted average LGD (%)</b>							
Sovereign	45.00%	46.39%	-	-	-	-	-
Bank	26.20%	32.81%	35.96%	41.20%	41.20%	37.29%	-
Corporate	44.47%	42.27%	44.27%	39.72%	43.55%	36.80%	41.34%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	-	18.49%	-	-	-	-	-
Bank	4.51%	12.81%	33.47%	76.89%	122.35%	173.26%	-
Corporate	11.16%	31.79%	63.43%	84.16%	146.41%	194.92%	137.95%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 30 June 2017</b>	<b>0-0.04% 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% RM'000</b>	<b>Default or 100% RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	-	5,725,969	-	-	-	-	-
Bank	1,400,778	7,686,024	275,562	123,435	62	-	-
Corporate	200,145	809,667	2,697,897	2,401,566	842,730	255,904	1,000,108
<b>Total on-balance sheet exposures</b>	<b>1,600,923</b>	<b>14,221,660</b>	<b>2,973,459</b>	<b>2,525,001</b>	<b>842,792</b>	<b>255,904</b>	<b>1,000,108</b>
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	11,378	197,147	3,256	530	-	-	-
Corporate	30,676	290,130	541,893	665,473	37,688	4,889	3,194
<b>Total undrawn commitments</b>	<b>42,054</b>	<b>487,277</b>	<b>545,149</b>	<b>666,003</b>	<b>37,688</b>	<b>4,889</b>	<b>3,194</b>
<b><u>Derivatives</u></b>							
Sovereign	-	55,539	-	-	-	-	-
Bank	9,416	4,493,056	304,521	247,527	-	-	-
Corporate	98,046	330,997	264,586	250,758	68,824	4,034	-
<b>Total derivatives</b>	<b>107,462</b>	<b>4,879,592</b>	<b>569,107</b>	<b>498,285</b>	<b>68,824</b>	<b>4,034</b>	<b>-</b>
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	29,528	820,567	9,634	71,329	227	-	-
Corporate	9,969	917,399	1,846,661	841,027	463,975	182,640	40,801
<b>Total contingent</b>	<b>39,497</b>	<b>1,737,966</b>	<b>1,856,295</b>	<b>912,356</b>	<b>464,202</b>	<b>182,640</b>	<b>40,801</b>
<b>Exposure weighted average LGD (%)</b>							
Sovereign	-	46.80%	-	-	-	-	-
Bank	26.22%	37.17%	34.22%	41.20%	41.20%	-	-
Corporate	47.19%	43.13%	41.89%	38.40%	47.40%	35.53%	43.07%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	-	15.00%	-	-	-	-	-
Bank	4.45%	15.51%	31.51%	75.70%	122.28%	-	-
Corporate	12.11%	35.90%	66.42%	82.56%	158.60%	190.89%	88.53%



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**2.0 Credit risk (continued)**

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

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

<b>Bank 31 December 2016</b>	<b>0-0.04% 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% RM'000</b>	<b>Default or 100% RM'000</b>
<b>Non-retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Sovereign	-	5,269,484	-	-	-	-	-
Bank	189,153	8,008,131	277,128	192,229	16,119	9	-
Corporate	123,155	1,502,707	2,224,637	3,127,077	806,760	274,433	1,056,920
Total on-balance sheet exposures	312,308	14,780,322	2,501,765	3,319,306	822,879	274,442	1,056,920
<b><u>Undrawn commitments</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	11,886	179,070	1,330	530	-	-	-
Corporate	29,056	263,753	466,888	589,107	59,504	16,020	8,780
Total undrawn commitments	40,942	442,823	468,218	589,637	59,504	16,020	8,780
<b><u>Derivatives</u></b>							
Sovereign	35	74,737	-	-	-	-	-
Bank	3,744	6,170,043	381,122	266,016	-	-	-
Corporate	117,031	575,531	250,729	469,674	13,702	15,787	-
Total derivatives	120,810	6,820,311	631,851	735,690	13,702	15,787	-
<b><u>Contingent</u></b>							
Sovereign	-	-	-	-	-	-	-
Bank	38,391	853,752	6,836	77,803	3,190	3,024	-
Corporate	10,303	1,073,851	1,865,563	1,033,405	563,065	235,602	36,180
Total contingent	48,694	1,927,603	1,872,399	1,111,208	566,255	238,626	36,180
<b>Exposure weighted average LGD (%)</b>							
Sovereign	45.00%	46.42%	-	-	-	-	-
Bank	26.20%	35.09%	35.53%	41.20%	41.20%	37.29%	-
Corporate	44.47%	43.95%	43.79%	39.05%	44.38%	36.22%	41.32%
<b>Exposure weighted average risk weight (%)</b>							
Sovereign	-	19.39%	-	-	-	-	-
Bank	4.51%	15.27%	35.37%	75.96%	122.35%	173.26%	-
Corporate	11.16%	33.43%	64.79%	81.16%	148.35%	192.68%	137.65%

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**2.0 Credit risk (continued)**

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

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

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

<b>Group</b>	<b>0-0.11%</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%</b>	<b>Default or 100%</b>
<b>30 June 2017</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	337,288	2,622,175	1,295,469	6,305,853	746,087	384,424	192,484
Qualifying revolving retail	27,533	185,739	87,662	711,381	522,439	200,012	187,367
Other retail	556,473	552,184	303,795	1,542,865	387,903	459,873	286,869
Total on-balance sheet exposures	921,294	3,360,098	1,686,926	8,560,099	1,656,429	1,044,309	666,720
<b><u>Undrawn commitments</u></b>							
Residential mortgage	2,609	11,684	30,204	554,472	2,265	6,226	2,017
Qualifying revolving retail	422,566	481,760	133,150	703,434	230,220	47,427	-
Other retail	1,584	28,586	767	173,722	25,149	53,680	5,004
Total undrawn commitments	426,759	522,030	164,121	1,431,628	257,634	107,333	7,021
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.31%	12.42%	12.44%	12.52%	12.48%	12.75%	15.04%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.10%
Other retail	15.30%	17.46%	19.06%	31.33%	50.49%	61.54%	64.76%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.03%	5.37%	8.18%	15.69%	43.78%	66.47%	96.09%
Qualifying revolving retail	3.64%	7.43%	12.66%	31.76%	83.18%	168.35%	349.16%
Other retail	3.05%	9.16%	11.44%	37.24%	79.27%	136.43%	325.45%

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**2.0 Credit risk (continued)**

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

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

<b>Group</b>	<b>0-0.11%</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%</b>	<b>Default or 100%</b>
<b>31 December 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	324,902	2,640,418	1,290,031	6,516,675	719,720	368,926	203,798
Qualifying revolving retail	32,658	198,924	87,210	732,428	525,141	222,569	180,392
Other retail	602,200	600,063	329,041	1,573,653	421,154	501,764	280,363
Total on-balance sheet exposures	<u>959,760</u>	<u>3,439,405</u>	<u>1,706,282</u>	<u>8,822,756</u>	<u>1,666,015</u>	<u>1,093,259</u>	<u>664,553</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgage	4,926	34,722	24,731	593,028	3,557	4,999	2,062
Qualifying revolving retail	374,469	483,045	115,382	666,300	227,481	58,490	-
Other retail	1,815	26,882	1,364	309,115	27,001	57,173	3,895
Total undrawn commitments	<u>381,210</u>	<u>544,649</u>	<u>141,477</u>	<u>1,568,443</u>	<u>258,039</u>	<u>120,662</u>	<u>5,957</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.41%	12.51%	12.46%	12.58%	12.48%	12.92%	14.88%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.13%
Other retail	15.04%	18.10%	18.57%	32.62%	54.93%	62.86%	64.87%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.04%	5.43%	8.18%	15.88%	43.51%	66.28%	95.40%
Qualifying revolving retail	3.64%	7.43%	12.81%	31.94%	83.59%	168.60%	344.51%
Other retail	3.00%	9.50%	11.21%	38.82%	86.45%	139.37%	301.95%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 30 June 2017</b>	<b>0-0.11% 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% RM'000</b>	<b>Default or 100% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	332,496	1,940,985	968,919	4,895,965	575,648	305,326	174,969
Qualifying revolving retail	27,533	185,739	87,662	711,381	522,439	200,012	187,367
Other retail	458,777	427,584	203,908	1,248,770	299,737	407,759	212,089
Total on-balance sheet exposures	<u>818,806</u>	<u>2,554,308</u>	<u>1,260,489</u>	<u>6,856,116</u>	<u>1,397,824</u>	<u>913,097</u>	<u>574,425</u>
<b><u>Undrawn commitments</u></b>							
Residential mortgage	1,690	9,838	27,931	456,999	1,738	5,785	2,008
Qualifying revolving retail	422,566	481,760	133,150	703,434	230,220	47,427	-
Other retail	1,515	28,586	767	156,594	24,881	53,680	5,004
Total undrawn commitments	<u>425,771</u>	<u>520,184</u>	<u>161,848</u>	<u>1,317,027</u>	<u>256,839</u>	<u>106,892</u>	<u>7,012</u>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.25%	12.41%	12.47%	12.57%	12.47%	12.72%	14.89%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.10%
Other retail	15.31%	17.64%	19.56%	30.63%	55.21%	63.31%	60.65%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.02%	5.44%	8.20%	15.71%	43.50%	66.47%	95.28%
Qualifying revolving retail	3.64%	7.43%	12.66%	31.76%	83.18%	168.35%	349.16%
Other retail	3.07%	9.22%	11.76%	36.56%	86.87%	141.22%	302.83%

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**2.0 Credit risk (continued)**

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

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

<b>Bank 31 December 2016</b>	<b>0-0.11% 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% RM'000</b>	<b>Default or 100% RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	322,292	2,001,958	996,569	4,939,523	559,249	287,996	181,726
Qualifying revolving retail	32,658	198,924	87,210	732,428	525,141	222,569	180,392
Other retail	502,050	475,101	213,800	1,218,350	326,398	437,822	193,846
<b>Total on-balance sheet exposures</b>	<b>857,000</b>	<b>2,675,983</b>	<b>1,297,579</b>	<b>6,890,301</b>	<b>1,410,788</b>	<b>948,387</b>	<b>555,964</b>
<b><u>Undrawn commitments</u></b>							
Residential mortgage	3,977	27,451	21,895	493,104	2,909	4,690	1,835
Qualifying revolving retail	374,469	483,045	115,382	666,300	227,481	58,490	-
Other retail	1,411	26,882	982	240,800	26,471	57,173	3,895
<b>Total undrawn commitments</b>	<b>379,857</b>	<b>537,378</b>	<b>138,259</b>	<b>1,400,204</b>	<b>256,861</b>	<b>120,353</b>	<b>5,730</b>
<b>Exposure weighted average LGD (%)</b>							
Residential mortgage	12.36%	12.52%	12.47%	12.61%	12.47%	12.91%	14.69%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.13%
Other retail	15.04%	18.64%	18.60%	31.39%	57.66%	63.70%	60.66%
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	3.03%	5.46%	8.19%	15.71%	43.22%	65.65%	94.41%
Qualifying revolving retail	3.64%	7.43%	12.81%	31.94%	83.59%	168.60%	344.51%
Other retail	3.00%	9.74%	11.23%	37.43%	91.00%	142.25%	304.96%

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**2.0 Credit risk (continued)**

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

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

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

<b>Group</b>	<b>Up to 0.10%</b>	<b>&gt;0.10 to 0.20%</b>	<b>&gt;0.20 to 0.50%</b>	<b>&gt;0.50 to 1.00%</b>	<b>&gt;1.00 to 30.00%</b>	<b>&gt;30 to &lt;100%</b>	<b>100%</b>
<b>30 June 2017</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	7,854,721	1,909,414	1,020,833	412,187	686,625	-	-
Qualifying revolving retail	62,045	151,227	282,567	203,396	998,348	224,550	-
Other retail	1,843,341	492,994	115,633	376,948	948,538	311,647	861
Total on-balance sheet exposures	9,760,107	2,553,635	1,419,033	992,531	2,633,511	536,197	861
<b><u>Undrawn commitments</u></b>							
Residential mortgage	117,699	128,615	352,985	1,399	8,779	-	-
Qualifying revolving retail	536,159	368,167	365,100	269,572	473,391	6,168	-
Other retail	43,265	3,727	132,882	7,793	97,412	3,413	-
Total undrawn commitments	697,123	500,509	850,967	278,764	579,582	9,581	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.44%	17.48%	28.33%	44.77%	73.04%	-	-
Qualifying revolving retail	4.04%	8.05%	16.39%	26.39%	81.59%	321.76%	-
Other retail	14.96%	14.72%	31.53%	49.63%	120.63%	265.29%	1.84%
<b>31 December 2016</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	7,832,476	2,082,355	1,077,136	388,767	683,736	-	-
Qualifying revolving retail	71,617	159,965	288,260	216,930	1,023,357	219,193	-
Other retail	1,998,557	477,827	108,813	323,482	1,085,368	314,165	26
Total on-balance sheet exposures	9,902,650	2,720,147	1,474,209	929,179	2,792,461	533,358	26
<b><u>Undrawn commitments</u></b>							
Residential mortgage	157,785	123,653	376,222	2,074	8,291	-	-
Qualifying revolving retail	492,495	365,019	328,466	250,263	482,469	6,455	-
Other retail	44,511	2,934	265,100	6,969	97,241	10,186	304
Total undrawn commitments	694,791	491,606	969,788	259,306	588,001	16,641	304
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.44%	17.45%	28.31%	44.43%	73.15%	-	-
Qualifying revolving retail	4.09%	8.08%	16.59%	26.46%	83.58%	315.77%	-
Other retail	10.84%	15.04%	28.50%	52.30%	122.07%	263.15%	-

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**2.0 Credit risk (continued)**

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

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

<b>Bank</b>	<b>Up to 0.10%</b>	<b>&gt;0.10 to 0.20%</b>	<b>&gt;0.20 to 0.50%</b>	<b>&gt;0.50 to 1.00%</b>	<b>&gt;1.00 to 30.00%</b>	<b>&gt;30 to &lt;100%</b>	<b>100%</b>
<b>30 June 2017</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	6,074,819	1,431,699	818,944	306,045	562,801	-	-
Qualifying revolving retail	62,045	151,227	282,567	203,396	998,348	224,550	-
Other retail	1,466,637	383,008	107,162	242,274	819,549	239,133	861
Total on-balance sheet exposures	7,603,501	1,965,934	1,208,673	751,715	2,380,698	463,683	861
<b><u>Undrawn commitments</u></b>							
Residential mortgage	102,530	114,785	279,473	1,399	7,802	-	-
Qualifying revolving retail	536,159	368,167	365,100	269,572	473,391	6,168	-
Other retail	42,812	3,631	116,234	7,793	97,144	3,413	-
Total undrawn commitments	681,501	486,583	760,807	278,764	578,337	9,581	-
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.50%	17.49%	28.32%	44.68%	73.87%	-	-
Qualifying revolving retail	4.04%	8.05%	16.39%	26.39%	81.59%	321.76%	-
Other retail	15.30%	14.63%	31.59%	52.09%	122.74%	264.85%	1.84%
<b>31 December 2016</b>							
<b>Retail exposures (EAD)</b>							
<b><u>On balance sheet exposures</u></b>							
Residential mortgage	6,110,498	1,553,122	778,884	296,767	550,042	-	-
Qualifying revolving retail	71,617	159,965	288,260	216,930	1,023,357	219,193	-
Other retail	1,576,416	384,510	87,842	187,763	903,198	227,612	26
Total on-balance sheet exposures	7,758,531	2,097,597	1,154,986	701,460	2,476,597	446,805	26
<b><u>Undrawn commitments</u></b>							
Residential mortgage	136,101	106,798	303,781	1,799	7,382	-	-
Qualifying revolving retail	492,495	365,019	328,466	250,263	482,469	6,455	-
Other retail	43,122	2,934	197,495	6,611	96,962	10,186	304
Total undrawn commitments	671,718	474,751	829,742	258,673	586,813	16,641	304
<b>Exposure weighted average risk weight (%)</b>							
Residential mortgage	8.44%	17.34%	28.43%	44.45%	73.58%	-	-
Qualifying revolving retail	4.09%	8.08%	16.59%	26.46%	83.58%	315.77%	-
Other retail	10.08%	15.17%	28.99%	53.26%	123.51%	260.14%	-

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**2.0 Credit risk (continued)**

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

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

<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 2017</b>					
Income producing real estate					
- Total Exposures	-	8,971	243,800	-	-
- Risk Weighted Assets	-	8,074	280,370	-	-
<b>31 December 2016</b>					
Income producing real estate					
- Total Exposures	-	15,020	-	-	-
- Risk Weighted Assets	-	13,518	-	-	-
<b>Bank</b>					
<b>30 June 2017</b>					
Income producing real estate					
- Total Exposures	-	8,971	243,800	-	-
- Risk Weighted Assets	-	8,074	280,370	-	-
<b>31 December 2016</b>					
Income producing real estate					
- Total Exposures	-	15,020	-	-	-
- Risk Weighted Assets	-	13,518	-	-	-



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**2.0 Credit risk (continued)**

**2.4 Exposures under the Standardised approach**

**Risk weights under the Standardised approach**

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

Group	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
<b>30 June 2017</b>							
<b>Risk weights</b>							
0%	-	-	-	-	120,620	120,620	-
20%	-	-	-	-	-	-	-
35%	-	-	11,494	-	-	11,494	4,023
50%	1,543	443	1	-	-	1,987	994
75%	-	116,823	50	-	-	116,873	87,655
100%	232,159	151,308	529	-	481,909	865,905	865,905
150%	-	25,479	44	135	-	25,658	38,487
1250%	-	-	-	-	-	-	-
<b>Total exposures</b>	<b>233,702</b>	<b>294,053</b>	<b>12,118</b>	<b>135</b>	<b>602,529</b>	<b>1,142,537</b>	<b>997,064</b>
Risk-weighted assets by exposures	232,931	277,365	4,656	203	481,909	997,064	
Average risk weight	99.7%	94.3%	38.4%	150.0%	80.0%	87.3%	
Deduction from capital base	-	-	-	-	-	-	
<b>31 December 2016</b>							
<b>Risk weights</b>							
0%	382	-	-	-	150,884	151,266	-
20%	-	-	-	-	-	-	-
35%	-	-	12,388	-	-	12,388	4,342
50%	3,658	407	2	-	-	4,067	2,034
75%	-	56,820	50	-	-	56,870	42,653
100%	358,447	180,160	340	-	453,504	992,451	992,451
150%	218	27,441	44	137	-	27,840	41,760
1250%	-	-	-	-	1,658	1,658	20,725
<b>Total exposures</b>	<b>362,705</b>	<b>264,828</b>	<b>12,824</b>	<b>137</b>	<b>606,046</b>	<b>1,246,540</b>	<b>1,103,965</b>
Risk-weighted assets by exposures	360,603	264,140	4,780	206	474,236	1,103,965	
Average risk weight	99.4%	99.7%	37.3%	150.0%	78.3%	88.6%	
Deduction from capital base	-	-	-	-	-	-	

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**2.0 Credit risk (continued)**

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

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

Bank	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000		
<b>30 June 2017</b>							
<b>Risk weights</b>							
0%	-	-	-	-	117,705	117,705	-
20%	-	-	-	-	-	-	-
35%	-	-	10,854	-	-	10,854	3,799
50%	1,542	-	1	-	-	1,543	772
75%	-	107,854	50	-	-	107,904	80,928
100%	179,892	1,316	529	-	417,689	599,426	599,426
150%	-	21,131	44	135	-	21,310	31,965
1250%	-	-	-	-	-	-	-
<b>Total exposures</b>	<b>181,434</b>	<b>130,301</b>	<b>11,478</b>	<b>135</b>	<b>535,394</b>	<b>858,742</b>	<b>716,890</b>
<b>Risk-weighted assets by exposures</b>	<b>180,663</b>	<b>113,903</b>	<b>4,432</b>	<b>203</b>	<b>417,689</b>	<b>716,890</b>	
<b>Average risk weight</b>	<b>99.6%</b>	<b>87.4%</b>	<b>38.6%</b>	<b>150.0%</b>	<b>78.0%</b>	<b>83.5%</b>	
<b>Deduction from capital base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
	← Exposures after netting and credit risk mitigation →						
	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Total exposures after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
<b>31 December 2016</b>							
<b>Risk weights</b>							
0%	382	-	-	-	147,498	147,880	-
20%	-	-	-	-	-	-	-
35%	-	-	12,037	-	-	12,037	4,221
50%	3,658	-	2	-	-	3,660	1,830
75%	-	44,715	50	-	-	44,765	33,574
100%	289,398	1,765	340	-	382,845	674,348	674,348
150%	218	23,371	44	137	-	23,770	35,655
1250%	-	-	-	-	1,658	1,658	20,725
<b>Total exposures</b>	<b>293,656</b>	<b>69,851</b>	<b>12,473</b>	<b>137</b>	<b>532,001</b>	<b>908,118</b>	<b>770,353</b>
<b>Risk-weighted assets by exposures</b>	<b>291,554</b>	<b>70,358</b>	<b>4,657</b>	<b>206</b>	<b>403,578</b>	<b>770,353</b>	
<b>Average risk weight</b>	<b>99.3%</b>	<b>100.7%</b>	<b>37.3%</b>	<b>150.0%</b>	<b>75.9%</b>	<b>84.8%</b>	
<b>Deduction from capital base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

\* All corporate standardised exposures are unrated.

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**2.0 Credit risk (continued)**

**2.5 Problem credit management and provisioning**

**Impairment provisions analysed by borrowers' business or industry**

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

<b>Group</b>	<b>Collective impairment provisions as at 30 June 2017 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2017 RM'000</b>	<b>Transfer from provision for commitments and contingencies RM'000</b>	<b>Net individual impairment charge during the financial year RM'000</b>	<b>Amounts written off or other movements during the financial year RM'000</b>	<b>Individual impairment provisions held as at 30 June 2017 RM'000</b>
<b>30 June 2017</b>						
Mortgages	43,077	47,111	-	30,624	(22,573)	55,162
Others	164,524	100,875	-	72,589	(67,585)	105,879
<b>Retail Clients</b>	<b>207,601</b>	<b>147,986</b>	<b>-</b>	<b>103,213</b>	<b>(90,158)</b>	<b>161,041</b>
Agriculture	3,563	20,798	-	(814)	-	19,984
Mining and quarrying	8,416	-	-	-	-	-
Manufacturing	49,720	536,304	-	7,811	(33,860)	510,255
Electricity, gas and water	1,232	-	-	-	-	-
Construction	11,226	689	-	1,327	-	2,016
Real estate	7,288	-	-	-	-	-
Wholesale & retail trade and restaurants & hotels	21,746	58,901	-	4,692	(6,221)	57,372
Transportation, storage and communication	10,761	3,443	-	2,378	(309)	5,512
Finance, insurance and business services	33,044	-	-	-	-	-
Household	12	-	-	-	-	-
Others	2,333	-	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>149,341</b>	<b>620,135</b>	<b>-</b>	<b>15,394</b>	<b>(40,390)</b>	<b>595,139</b>
<b>Total Impairment Provisions</b>	<b>356,942</b>	<b>768,121</b>	<b>-</b>	<b>118,607</b>	<b>(130,548)</b>	<b>756,180</b>

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**2.0 Credit risk (continued)**

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

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

<b>Group</b>	<b>Collective impairment provisions as at 31 December 2016 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2016 RM'000</b>	<b>Transfer from provision for commitments and contingencies RM'000</b>	<b>Net individual impairment charge during the financial year RM'000</b>	<b>Amounts written off or other movements during the financial year RM'000</b>	<b>Individual impairment provisions held as at 31 December 2016 RM'000</b>
<b>31 December 2016</b>						
Mortgages	40,033	47,694	-	36,094	(36,677)	47,111
Others	194,889	104,236	-	177,775	(181,136)	100,875
<b>Retail Clients</b>	<b>234,922</b>	<b>151,930</b>	<b>-</b>	<b>213,869</b>	<b>(217,813)</b>	<b>147,986</b>
Agriculture	3,945	20,623	-	860	(685)	20,798
Mining and quarrying	5,621	-	-	-	-	-
Manufacturing	60,054	445,661	102,388	98,164	(109,909)	536,304
Electricity, gas and water	1,108	-	-	-	-	-
Construction	14,167	1,496	-	620	(1,427)	689
Real estate	7,802	-	-	-	-	-
Wholesale & retail trade and restaurants & hotels	25,725	81,121	-	30,998	(53,218)	58,901
Transportation, storage and communication	9,622	1,928	-	3,186	(1,671)	3,443
Finance, insurance and business services	36,177	-	-	-	-	-
Household	18	-	-	-	-	-
Others	2,470	-	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>166,709</b>	<b>550,829</b>	<b>102,388</b>	<b>133,828</b>	<b>(166,910)</b>	<b>620,135</b>
<b>Total Impairment Provisions</b>	<b>401,631</b>	<b>702,759</b>	<b>102,388</b>	<b>347,697</b>	<b>(384,723)</b>	<b>768,121</b>

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**2.0 Credit risk (continued)**

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

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

<b>Bank 30 June 2017</b>	<b>Collective impairment provisions as at 30 June 2017 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2017 RM'000</b>	<b>Transfer from provision for commitments and contingencies RM'000</b>	<b>Net individual impairment charge during the financial year RM'000</b>	<b>Amounts written off or other movements during the financial year RM'000</b>	<b>Individual impairment provisions held as at 30 June 2017 RM'000</b>
Mortgages	35,285	42,464	-	21,215	(16,663)	47,016
Others	127,050	80,545	-	48,382	(42,740)	86,187
<b>Retail Clients</b>	<b>162,335</b>	<b>123,009</b>	<b>-</b>	<b>69,597</b>	<b>(59,403)</b>	<b>133,203</b>
Agriculture	282	20,798	-	(814)	-	19,984
Mining and quarrying	6,532	-	-	-	-	-
Manufacturing	44,277	535,120	-	8,767	(33,860)	510,027
Electricity, gas and water	1,212	-	-	-	-	-
Construction	10,230	689	-	1,327	-	2,016
Real estate	6,721	-	-	-	-	-
Wholesale & retail trade and restaurants & hotels	17,986	58,900	-	4,692	(6,221)	57,371
Transportation, storage and communication	10,178	3,443	-	-	(309)	3,134
Finance, insurance and business services	30,194	-	-	-	-	-
Household	12	-	-	-	-	-
Others	2,013	-	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>129,637</b>	<b>618,950</b>	<b>-</b>	<b>13,972</b>	<b>(40,390)</b>	<b>592,532</b>
<b>Total Impairment Provisions</b>	<b>291,972</b>	<b>741,959</b>	<b>-</b>	<b>83,569</b>	<b>(99,793)</b>	<b>725,735</b>

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**2.0 Credit risk (continued)**

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

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

<b>Bank 31 December 2016</b>	<b>Collective impairment provisions as at 31 December 2016 RM'000</b>	<b>Individual impairment provisions held as at 1 January 2016 RM'000</b>	<b>Transfer from provision for commitments and contingencies RM'000</b>	<b>Net individual impairment charge during the financial year RM'000</b>	<b>Amounts written off or other movements during the financial year RM'000</b>	<b>Individual impairment provisions held as at 31 December 2016 RM'000</b>
Mortgages	33,018	44,284	-	27,285	(29,105)	42,464
Others	144,580	80,208	-	112,379	(112,042)	80,545
<b>Retail Clients</b>	<b>177,598</b>	<b>124,492</b>	<b>-</b>	<b>139,664</b>	<b>(141,147)</b>	<b>123,009</b>
Agriculture	148	20,623	-	860	(685)	20,798
Mining and quarrying	4,977	-	-	-	-	-
Manufacturing	52,170	444,477	102,388	98,164	(109,909)	535,120
Electricity, gas and water	1,108	-	-	-	-	-
Construction	12,801	1,496	-	620	(1,427)	689
Real estate	7,145	-	-	-	-	-
Wholesale & retail trade and restaurants & hotels	20,522	81,121	-	30,998	(53,219)	58,900
Transportation, storage and communication	8,933	1,928	-	3,186	(1,671)	3,443
Finance, insurance and business services	33,354	-	-	-	-	-
Household	18	-	-	-	-	-
Others	2,191	-	-	-	-	-
<b>Corporates, Institutional and Commercial Clients</b>	<b>143,367</b>	<b>549,645</b>	<b>102,388</b>	<b>133,828</b>	<b>(166,911)</b>	<b>618,950</b>
<b>Total Impairment Provisions</b>	<b>320,965</b>	<b>674,137</b>	<b>102,388</b>	<b>273,492</b>	<b>(308,058)</b>	<b>741,959</b>

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**2.0 Credit risk (continued)**

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

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

	Group		Bank	
	30 June 2017 RM'000	31 December 2016 RM'000	30 June 2017 RM'000	31 December 2016 RM'000
Mortgages	1,288,893	1,192,222	969,066	877,358
Others	343,982	391,774	249,851	284,941
<b>Retail Clients</b>	<b>1,632,875</b>	<b>1,583,996</b>	<b>1,218,917</b>	<b>1,162,299</b>
Manufacturing	78,861	82,737	78,861	82,737
Construction	-	2,000	-	2,000
Wholesale & retail trade and restaurants & hotels	6,116	42,338	6,116	42,338
Finance, insurance and business services	9,004	27,314	9,004	27,314
Education, Health & Others	5,313	4,921	5,313	4,921
<b>Corporates, Institutional and Commercial Clients</b>	<b>99,294</b>	<b>159,310</b>	<b>99,294</b>	<b>159,310</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	
	2017 RM'000	2016 RM'000	2017 RM'000	2016 RM'000
Malaysia	1,732,169	1,743,306	1,318,211	1,321,609

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**2.0 Credit risk (continued)**

**2.6 Summary analysis of financing and advances**

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

<b>Group</b>	<b>Within Malaysia RM'000</b>	<b>Outside Malaysia RM'000</b>	<b>Total RM'000</b>
<b>30 June 2017</b>			
Gross impaired loans, advances and financing	1,294,294	163	1,294,457
Individual impairment provisions	756,017	163	756,180
Collective impairment provisions	354,613	2,329	356,942
<b>31 December 2016</b>			
Gross impaired loans, advances and financing	1,378,962	80	1,379,042
Individual impairment provisions	768,041	80	768,121
Collective impairment provisions	401,096	535	401,631
<b>Bank</b>			
<b>30 June 2017</b>			
Gross impaired loans, advances and financing	1,246,184	163	1,246,347
Individual impairment provisions	725,572	163	725,735
Collective impairment provisions	289,643	2,329	291,972
<b>31 December 2016</b>			
Gross impaired loans, advances and financing	1,322,079	80	1,322,159
Individual impairment provisions	741,879	80	741,959
Collective impairment provisions	320,430	535	320,965



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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 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>30 June 2017</b>					
Direct credit substitutes	1,566,967	-	-	1,566,967	1,038,223
Transaction related contingent items	3,819,938	-	-	3,819,938	1,233,090
Short term self liquidating trade related contingencies	181,124	-	-	179,955	65,821
Sell and buy back agreements					
Foreign exchange related contracts					
<i>One year or less</i>	57,996,292	1,122,365	1,277,960	2,097,694	605,189
<i>Over one year to five years</i>	10,901,125	1,023,224	801,020	1,739,074	583,011
<i>Over five years</i>	1,456,594	100,335	254,552	255,968	98,201
Interest/profit rate related contracts					
<i>One year or less</i>	21,130,403	112,929	127,313	150,583	19,176
<i>Over one year to five years</i>	29,811,349	137,045	143,393	821,226	207,594
<i>Over five years</i>	5,944,452	81,453	71,500	499,711	96,935
Equity related contracts					
<i>One year or less</i>	46,173	1,755	97	2,083	122
<i>Over one year to five years</i>	55,379	4,099	-	8,376	803
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	2,725,546	102,468	102,468	186,525	93,423
<i>Over one year to five years</i>	1,142,441	13,886	13,886	89,239	83,926
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	48,861	704	-	3,147	1,297
<i>Over five years</i>	-	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,328,394	-	-	587,379	568,846
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,031,685	-	-	872,797	382,926
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	33,712,432	-	-	3,423,513	1,569,457
	<u>173,899,155</u>	<u>2,700,263</u>	<u>2,792,189</u>	<u>16,304,175</u>	<u>6,648,040</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	48,861	3,147	1,297

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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 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 2016</b>					
Direct credit substitutes	2,141,367	-	-	2,141,367	1,284,151
Transaction related contingent items	3,776,779	-	-	3,776,779	1,175,690
Short term self liquidating trade related contingencies	184,446	-	-	183,862	37,893
Sell and buy back agreements					
Foreign exchange related contracts					
<i>One year or less</i>	49,581,064	2,159,245	1,692,979	3,009,224	689,570
<i>Over one year to five years</i>	12,551,181	1,097,546	1,438,512	1,961,981	772,759
<i>Over five years</i>	2,641,904	589,142	349,215	870,460	136,908
Interest/profit rate related contracts					
<i>One year or less</i>	21,155,218	19,138	24,695	53,426	7,569
<i>Over one year to five years</i>	32,199,345	246,884	232,280	890,570	188,180
<i>Over five years</i>	7,761,427	89,327	86,809	618,786	120,372
Equity related contracts					
<i>One year or less</i>	45,410	678	-	2,420	141
<i>Over one year to five years</i>	88,053	3,024	252	9,316	959
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	5,080,399	194,651	194,651	464,394	157,652
<i>Over one year to five years</i>	2,087,097	36,971	36,971	168,380	102,698
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	20,475	532	-	1,556	396
<i>Over five years</i>	-	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,429,059	-	-	694,304	587,007
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	891,397	-	-	853,576	206,096
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	35,366,484	-	-	3,319,379	1,534,299
	<u>178,001,105</u>	<u>4,437,138</u>	<u>4,056,364</u>	<u>19,019,780</u>	<u>7,002,340</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 swaps			
- protection sold	20,475	1,556	396

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**2.0 Credit risk (continued)**

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

<b>Bank</b>	<b>Principal amount</b>	<b>Positive fair value of contracts</b>	<b>Negative fair value of contracts</b>	<b>Credit equivalent amount</b>	<b>Risk weighted assets</b>
<b>30 June 2017</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	1,558,102	-	-	1,559,456	1,036,013
Transaction related contingent items	3,595,268	-	-	3,659,651	1,198,882
Short term self liquidating trade related contingencies	102,208	-	-	101,039	40,915
Sell and buy back agreements					
Foreign exchange related contracts					
<i>One year or less</i>	57,996,290	1,128,777	1,277,965	2,097,696	603,664
<i>Over one year to five years</i>	10,901,125	1,023,224	801,020	2,011,657	671,559
<i>Over five years</i>	1,456,594	100,335	254,552	255,968	98,201
Interest rate related contracts					
<i>One year or less</i>	21,130,403	112,929	127,313	150,583	19,176
<i>Over one year to five years</i>	29,787,620	137,045	143,393	820,751	222,374
<i>Over five years</i>	5,944,452	81,453	71,500	499,711	96,935
Equity related contracts					
<i>One year or less</i>	46,173	1,755	97	2,083	122
<i>Over one year to five years</i>	74,990	4,099	978	9,945	1,334
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	2,725,546	102,468	102,468	186,525	93,423
<i>Over one year to five years</i>	1,142,441	13,886	13,886	89,239	83,926
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	48,861	704	-	3,147	1,297
<i>Over five years</i>	-	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,963,062	-	-	555,951	535,272
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	891,252	-	-	747,701	351,304
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	36,621,982	-	-	3,243,450	1,402,273
	<u>175,986,369</u>	<u>2,706,675</u>	<u>2,793,172</u>	<u>15,994,553</u>	<u>6,456,670</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	48,861	3,147	1,297

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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 2016</b>					
Direct credit substitutes	2,138,550	-	-	2,139,904	1,283,614
Transaction related contingent items	3,564,104	-	-	3,619,175	1,153,576
Short term self liquidating trade related contingencies	143,256	-	-	146,281	28,906
Sell and buy back agreements					
Foreign exchange related contracts					
<i>One year or less</i>	49,536,213	2,159,117	1,691,254	3,007,750	686,077
<i>Over one year to five years</i>	12,551,180	1,145,132	1,474,682	2,249,466	868,321
<i>Over five years</i>	2,641,904	589,142	349,215	870,460	136,908
Interest rate related contracts					
<i>One year or less</i>	21,155,218	19,138	24,695	53,426	7,569
<i>Over one year to five years</i>	32,174,557	246,884	232,280	889,910	206,389
<i>Over five years</i>	7,761,427	89,327	86,809	618,786	120,372
Equity related contracts					
<i>One year or less</i>	45,410	678	-	2,420	141
<i>Over one year to five years</i>	107,664	3,775	583	11,636	1,844
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	5,080,399	194,651	194,651	464,394	157,652
<i>Over one year to five years</i>	2,087,097	36,971	36,971	168,380	102,698
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts **					
<i>One year or less</i>	-	-	-	-	-
<i>Over one year to five years</i>	20,475	532	-	1,556	396
<i>Over five years</i>	-	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,024,073	-	-	601,746	509,514
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	707,356	-	-	670,739	159,368
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	37,985,421	-	-	3,162,382	1,414,459
	<u>179,724,304</u>	<u>4,485,347</u>	<u>4,091,140</u>	<u>18,678,411</u>	<u>6,837,804</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 swaps			
- protection sold	20,475	1,556	396

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**2 Credit risk (continued)**

**2.8 Actual losses**

The tables below show net individual impairment charges raised and write off during the financial period ended 30 June 2017 versus 30 June 2016 for IRB exposure classes. The net individual impairment charge is a point in time actual charge raised in accordance with accounting standards that require the Bank to either provide for or write-off debts when certain conditions are met.

**Group**

	<b>30 June 2017 Actual losses RM'000</b>	<b>30 June 2016 Actual losses RM'000</b>
Corporates	15,296	8,890
Residential Mortgages	30,624	16,635
Qualifying Revolving Retail Exposures	37,953	44,006
Other Retail	85,981	112,880
	<b>169,854</b>	<b>182,411</b>

**Bank**

	<b>30 June 2017 Actual losses RM'000</b>	<b>30 June 2016 Actual losses RM'000</b>
Corporates	13,874	8,890
Residential Mortgages	21,215	13,513
Qualifying Revolving Retail Exposures	37,953	44,006
Other Retail	61,774	75,814
	<b>134,816</b>	<b>142,223</b>

The lower actual loss as compared to the corresponding year was mainly due to one-off provision made for retail customers in previous year.

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

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

Group 30 June 2017	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
MYR	69,257	(13,979)
USD	(42,289)	(14,424)
EUR	(4,196)	17
GBP	618	(17)
JPY	(4,163)	42
SGD	297	(1)
AUD	(4,985)	238
NZD	191	(1)
HKD	(20)	2
BND	(3,113)	28
CNY	(346)	30
CAD	453	(34)
CHF	136	(1)
QAR	47	0
NOK	621	0

Group 31 December 2016	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
MYR	15,543	11,812
USD	6,479	4,924
EUR	(5,248)	(3,988)
GBP	(3,633)	(2,761)
JPY	(37)	(28)
SGD	(2,426)	(1,844)
AUD	(4,615)	(3,507)
NZD	(378)	(287)
HKD	(299)	(227)
BND	108	82
CNY	201	153
CAD	383	291
CHF	188	143
QAR	19	14
NOK	27	21

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**3. Market risk (interest rate risk) (continued)**

Bank 30 June 2017	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
MYR	63,334	(10,596)
USD	(35,746)	(6,448)
EUR	(4,237)	17
GBP	618	(17)
JPY	(4,163)	42
SGD	297	(1)
AUD	(4,985)	238
NZD	191	(1)
HKD	(20)	2
BND	(3,113)	28
CNY	(346)	30
CAD	453	(34)
CHF	136	(1)
QAR	47	0
NOK	621	0

Bank 31 December 2016	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000
Type of Currency		
MYR	808	614
USD	11,174	8,492
EUR	(5,249)	(3,989)
GBP	(3,633)	(2,761)
JPY	(37)	(28)
SGD	(2,426)	(1,844)
AUD	(4,615)	(3,507)
NZD	(378)	(287)
HKD	(299)	(227)
BND	108	82
CNY	201	153
CAD	383	291
CHF	188	143
QAR	19	14
NOK	27	21

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**4.0 Equity exposures in banking book**

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

Group and Bank	30-Jun-17		31-Dec-16	
	Gross exposures RM'000	Risk assets RM'000	Gross exposures RM'000	Risk assets RM'000
<u>Privately Held</u> For socio-economic purposes	9,098	9,098	9,098	9,098



**Standard Chartered Bank Malaysia Berhad  
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**Chief Executive Officer Attestation**

In accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), I hereby attest that to the best of my knowledge, the disclosures contained in Standard Chartered Bank Malaysia Berhad's Pillar 3 Disclosures report for the financial period ended 30 June 2017 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.

.....  
**Mahendra Gursahani**  
**Chief Executive Officer**

Date: 13 September 2017