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

**Pillar 3 Disclosures
30 June 2018**



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
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1.0 Regulatory capital requirement

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

Group 30 June 2018 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:				
Banks, development financial institutions & multilateral development banks ("MDBs")	68,034	68,034	-	-
Corporates	363,064	330,577	330,577	26,446
Regulatory retail	404,097	334,548	251,112	20,089
Residential mortgages	9,559	9,559	3,346	268
Other assets	944,865	904,266	822,048	65,764
Defaulted exposures	26,374	25,456	36,855	2,948
Total on-balance sheet exposures	1,815,993	1,672,440	1,443,938	115,515
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	54,004	27,316	26,794	2,144
Defaulted exposures	162	162	242	19
Total off-balance sheet exposures	54,166	27,478	27,036	2,163
Total on and off-balance sheet exposures	1,870,159	1,699,918	1,470,974	117,678
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	8,456,719	8,456,719	1,473,852	117,908
Banks, development financial institutions & multilateral development banks ("MDBs")	2,112,288	2,210,689	554,277	44,342
Insurance Cos, Securities Firms & Fund Managers	132,506	166,635	19,674	1,574
Corporates	9,631,631	9,563,548	8,000,684	640,055
Residential mortgages	11,160,224	11,160,224	1,744,399	139,552
Qualifying revolving retail exposures	1,822,868	1,822,868	1,067,962	85,437
Other retail	3,549,123	3,484,676	1,551,342	124,107
Defaulted exposures	1,554,938	1,554,938	4,712,984	377,039
Total on-balance sheet exposures	38,420,297	38,420,297	19,125,174	1,530,014
Off-balance sheet exposures:				
OTC derivatives	4,806,077	4,806,077	1,914,438	153,155
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,940,761	10,940,761	3,372,667	269,813
Defaulted exposures	46,145	46,145	160,805	12,864
Total off-balance sheet exposures	15,792,983	15,792,983	5,447,910	435,832
Total on and off-balance sheet exposures	54,213,280	54,213,280	24,573,084	1,965,846
(b) Large exposures risk requirement				
	-	-	-	-
(c) Market risk (Standardised approach)				
Interest rate risk	19,869,890	26,774,996	569,049	45,524
Foreign currency risk	69,621,641	69,567,175	1,065,257	85,221
Options risk	3,192,848	3,115,710	32,588	2,607
Inventory Risk				
(d) Operational risk (Standardised approach)			3,240,016	259,201
Total RWA and capital requirements			30,950,968	2,476,077
<u>CET1, Tier 1 and Total Capital ratios</u>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			13.217%	13.000%
Tier 1 capital ratio			14.445%	14.228%
Total capital ratio			18.212%	17.994%

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1.0 Regulatory capital requirement (continued)

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

Group 31 December 2017 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:				
Banks, development financial institutions & multilateral development banks ("MDBs")	58,433	58,433	1,444	116
Corporates	263,762	252,211	252,211	20,177
Regulatory retail	430,616	380,798	313,292	25,063
Residential mortgages	11,159	11,159	3,906	312
Other assets	828,178	819,564	727,475	58,198
Defaulted exposures	38,044	36,568	49,511	3,961
Total on-balance sheet exposures	<u>1,630,192</u>	<u>1,558,733</u>	<u>1,347,839</u>	<u>107,827</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	54,873	29,603	29,026	2,322
Defaulted exposures	224	224	336	27
Total off-balance sheet exposures	<u>55,097</u>	<u>29,827</u>	<u>29,362</u>	<u>2,349</u>
Total on and off-balance sheet exposures	<u>1,685,289</u>	<u>1,588,560</u>	<u>1,377,201</u>	<u>110,176</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	7,658,676	7,658,676	1,294,475	103,558
Banks, development financial institutions & multilateral development banks ("MDBs")	4,428,228	4,533,235	763,552	61,084
Insurance companies, securities firms & fund managers	178,180	202,727	19,368	1,549
Corporates	8,622,264	8,557,257	7,543,849	603,508
Residential mortgages	11,455,434	11,455,434	1,759,990	140,799
Qualifying revolving retail exposures	1,813,566	1,813,566	1,060,773	84,862
Other retail	3,605,622	3,541,075	1,550,349	124,028
Defaulted exposures	1,711,957	1,711,957	4,021,816	321,745
Total on-balance sheet exposures	<u>39,473,927</u>	<u>39,473,927</u>	<u>18,014,172</u>	<u>1,441,133</u>
Off-balance sheet exposures:				
OTC derivatives	5,472,459	5,472,459	1,897,850	151,828
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,375,082	10,375,082	4,325,674	346,054
Defaulted exposures	55,100	55,100	60,588	4,847
Total off-balance sheet exposures	<u>15,902,641</u>	<u>15,902,641</u>	<u>6,284,112</u>	<u>502,729</u>
Total on and off-balance sheet exposures	<u>55,376,568</u>	<u>55,376,568</u>	<u>24,298,284</u>	<u>1,943,862</u>
(b) Large exposures risk requirement				
	-	-	-	-
(c) Market risk (Standardised approach)				
Interest rate risk	23,259,814	29,810,467	877,522	70,202
Foreign currency risk	66,223,215	66,405,161	962,249	76,980
Options risk	2,032,585	1,993,617	39,791	3,183
(d) Operational risk (Standardised approach)				
			3,242,662	259,413
Total RWA and capital requirements			<u>30,797,709</u>	<u>2,463,816</u>

CET1, Tier 1 and Total Capital ratios

	Before proposed dividend	After proposed dividend
CET 1 capital ratio	13.143%	12.795%
Tier 1 capital ratio	14.377%	14.029%
Total capital ratio	17.797%	17.449%

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1.0 Regulatory capital requirement (continued)

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

Bank 30 June 2018 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:				
Banks, development financial institutions & multilateral development banks ("MDBs")	68,034	68,034	-	-
Corporates	361,669	329,182	329,182	26,335
Regulatory retail	404,096	334,547	251,112	20,089
Residential mortgages	9,374	9,374	3,281	262
Other assets	890,717	850,118	770,203	61,616
Defaulted exposures	26,350	25,432	36,819	2,946
Total on-balance sheet exposures	<u>1,760,240</u>	<u>1,616,687</u>	<u>1,390,597</u>	<u>111,248</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	47,774	23,857	23,334	1,867
Defaulted exposures	162	162	242	19
Total off-balance sheet exposures	<u>47,936</u>	<u>24,019</u>	<u>23,576</u>	<u>1,886</u>
Total on and off-balance sheet exposures	<u>1,808,176</u>	<u>1,640,706</u>	<u>1,414,173</u>	<u>113,134</u>
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,673,284	6,673,284	1,257,080	100,566
Banks, development financial institutions & MDBs	2,908,378	3,006,779	817,594	65,408
Insurance companies, securities firms & fund managers	132,506	166,635	19,674	1,574
Corporates	8,546,468	8,478,360	6,846,096	547,688
Residential mortgages	9,643,344	9,643,344	1,542,631	123,410
Qualifying revolving retail exposures	1,822,868	1,822,868	1,067,962	85,437
Other retail	3,284,271	3,219,849	1,275,941	102,075
Defaulted exposures	1,461,610	1,461,610	4,592,611	367,409
Total on-balance sheet exposures	<u>34,472,729</u>	<u>34,472,729</u>	<u>17,419,589</u>	<u>1,393,567</u>
Off-balance sheet exposures:				
OTC derivatives	4,967,537	4,967,537	1,992,368	159,389
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,587,014	10,587,014	3,182,177	254,574
Defaulted exposures	46,145	46,145	160,805	12,864
Total off-balance sheet exposures	<u>15,600,696</u>	<u>15,600,696</u>	<u>5,335,350</u>	<u>426,827</u>
Total on and off-balance sheet exposures	<u>50,073,425</u>	<u>50,073,425</u>	<u>22,754,939</u>	<u>1,820,394</u>
(b) Large exposures risk requirement				
	-	-	-	-
(c) Market risk (Standardised approach)				
Interest rate risk	19,869,890	26,774,996	569,049	45,524
Foreign currency risk	69,621,641	69,567,175	1,065,257	85,221
Options risk	3,192,848	3,115,710	32,588	2,607
(d) Operational risk (Standardised approach)				
			3,123,757	249,901
Total RWA and capital requirements			<u>28,959,763</u>	<u>2,316,781</u>
<u>CET1, Tier 1 and Total Capital ratios</u>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			11.943%	11.711%
Tier 1 capital ratio			13.255%	13.023%
Total capital ratio			16.895%	16.663%

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1.0 Regulatory capital requirement (continued)

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

Bank 31 December 2017 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Minimum capital requirement at 8% RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:				
Banks, development financial institutions & MDBs	58,433	58,433	1,444	116
Corporates	262,158	250,607	250,607	20,049
Regulatory retail	313,914	264,096	198,326	15,866
Residential mortgages	10,820	10,820	3,787	303
Other assets	752,210	743,596	654,589	52,367
Defaulted exposures	23,962	22,486	33,663	2,693
Total on-balance sheet exposures	1,421,497	1,350,038	1,142,416	91,394
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	49,554	25,706	25,145	2,012
Defaulted exposures	224	224	336	27
Total off-balance sheet exposures	49,778	25,930	25,481	2,039
Total on and off-balance sheet exposures	1,471,275	1,375,968	1,167,897	93,433
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,753,787	6,753,787	1,184,010	94,721
Banks, development financial institutions & MDBs	6,110,214	6,215,221	1,285,138	102,811
Insurance companies, securities firms & fund managers	178,180	202,727	19,368	1,549
Corporates	7,272,734	7,207,695	6,359,671	508,774
Residential mortgages	8,867,236	8,867,236	1,362,005	108,960
Qualifying revolving retail exposures	1,813,566	1,813,566	1,060,773	84,862
Other retail	2,921,806	2,857,291	1,352,165	108,173
Defaulted exposures	1,629,480	1,629,480	3,798,017	303,841
Total on-balance sheet exposures	35,547,003	35,547,003	16,421,147	1,313,691
Off-balance sheet exposures:				
OTC derivatives	5,662,971	5,662,971	2,000,878	160,070
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	9,879,632	9,879,632	4,010,364	320,829
Defaulted exposures	55,091	55,091	60,574	4,846
Total off-balance sheet exposures	15,597,694	15,597,694	6,071,816	485,745
Total on and off-balance sheet exposures	51,144,697	51,144,697	22,492,963	1,799,436
(b) Large exposures risk requirement				
	-	-	-	-
(c) Market risk (Standardised approach)				
	Long position	Short position		
Interest rate risk	23,259,814	29,810,467	877,522	70,202
Foreign currency risk	66,223,215	66,405,161	962,249	76,980
Options risk	2,032,585	1,993,617	39,791	3,183
			3,124,905	249,992
Total RWA and capital requirements			28,665,327	2,293,226
<u>CET1, Tier 1 and Total Capital ratios</u>				
			Before proposed dividend	After proposed dividend
CET 1 capital ratio			12.224%	11.850%
Tier 1 capital ratio			13.550%	13.176%
Total capital ratio			16.520%	16.146%

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2.0 Credit risk

2.1 Exposure values

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

2.1.1 Geographical analysis

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

Group 30 June 2018	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	8,606,525	1	8,606,526
Banks, development financial institutions & MDBs	2,809,230	3,833,916	6,643,146
Insurance companies, securities firms & fund managers	282,825	120,045	402,870
Corporate exposures (excluding specialised lending and firm-size adjustment)	14,219,278	1,242,856	15,462,134
Corporate exposures (with firm-size adjustment)	2,022,156	752	2,022,908
Specialised lending	557,297	52,127	609,424
Retail exposures	20,466,272	-	20,466,272
<i>Residential mortgages</i>	12,090,475	-	12,090,475
<i>Qualifying revolving retail exposures</i>	4,276,712	-	4,276,712
<i>Other retail exposures</i>	4,099,085	-	4,099,085
Total IRB exposures	48,963,583	5,249,697	54,213,280
Standardised exposures			
Banks, development financial institutions & MDBs	-	68,034	68,034
Corporates	414,731	-	414,731
Regulatory retail	430,415	-	430,415
Residential mortgages	12,041	-	12,041
Higher risk assets	72	-	72
Other assets	944,866	-	944,866
Total Standardised exposures	1,802,125	68,034	1,870,159
Total credit risk exposures	50,765,708	5,317,731	56,083,439

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.1 Geographical analysis (continued)

Group	Malaysia	Others	Total
31 December 2017	RM'000	RM'000	RM'000
IRB exposures			
Sovereigns/Central banks	7,665,749	-	7,665,749
Banks, development financial institutions & MDBs	5,224,895	4,592,551	9,817,446
Insurance companies, securities firms & fund managers	256,409	215,606	472,015
Corporate exposures (excluding specialised lending and firm-size adjustment)	12,973,710	1,238,939	14,212,649
Corporate exposures (with firm-size adjustment)	2,146,686	901	2,147,587
Specialised lending	536,348	55,639	591,987
Retail exposures	20,469,135	-	20,469,135
<i>Residential mortgages</i>	12,216,946	-	12,216,946
<i>Qualifying revolving retail exposures</i>	4,113,093	-	4,113,093
<i>Other retail exposures</i>	4,139,096	-	4,139,096
Total IRB exposures	49,272,932	6,103,636	55,376,568
Standardised exposures			
Banks, development financial institutions & MDBs	-	58,433	58,433
Corporates	316,292	-	316,292
Regulatory retail	470,555	-	470,555
Residential mortgages	11,690	-	11,690
Higher risk assets	135	-	135
Other assets	740,326	87,858	828,184
Total Standardised exposures	1,538,998	146,291	1,685,289
Total credit risk exposures	50,811,930	6,249,927	57,061,857

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.1 Geographical analysis (continued)

Bank 30 June 2018	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	6,823,090	1	6,823,091
Banks, development financial institutions & MDBs	3,867,878	3,781,429	7,649,307
Insurance companies, securities firms & fund managers	266,140	120,045	386,185
Corporate exposures (excluding specialised lending and firm-size adjustment)	13,071,288	1,069,229	14,140,517
Corporate exposures (with firm-size adjustment)	1,927,610	752	1,928,362
Specialised lending	526,086	28,560	554,646
Retail exposures	18,591,317	-	18,591,317
<i>Residential mortgages</i>	10,556,875	-	10,556,875
<i>Qualifying revolving retail exposures</i>	4,276,712	-	4,276,712
<i>Other retail exposures</i>	3,757,730	-	3,757,730
Total IRB exposures	45,073,409	5,000,016	50,073,425
Standardised exposures			
Banks, development financial institutions & MDBs	-	68,034	68,034
Corporates	407,105	-	407,105
Regulatory retail	430,390	-	430,390
Residential mortgages	11,856	-	11,856
Higher risk assets	72	-	72
Other assets	890,719	-	890,719
Total Standardised exposures	1,740,142	68,034	1,808,176
Total credit risk exposures	46,813,551	5,068,050	51,881,601

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.1 Geographical analysis (continued)

Bank 31 December 2017	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	6,760,860	-	6,760,860
Banks, development financial institutions & MDBs	7,185,887	4,546,736	11,732,623
Insurance companies, securities firms & fund managers	246,362	215,606	461,968
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,880,627	1,037,454	12,918,081
Corporate exposures (with firm-size adjustment)	1,697,597	901	1,698,498
Specialised lending	468,356	25,739	494,095
Retail exposures	17,078,572	-	17,078,572
<i>Residential mortgages</i>	9,583,855	-	9,583,855
<i>Qualifying revolving retail exposures</i>	4,113,093	-	4,113,093
<i>Other retail exposures</i>	3,381,624	-	3,381,624
Total IRB exposures	45,318,261	5,826,436	51,144,697
Standardised exposures			
Banks, development financial institutions & MDBs	-	58,433	58,433
Corporates	309,432	-	309,432
Regulatory retail	339,708	-	339,708
Residential mortgages	11,351	-	11,351
Higher risk assets	135	-	135
Other assets	669,717	82,499	752,216
Total Standardised exposures	1,330,343	140,932	1,471,275
Total credit risk exposures	46,648,604	5,967,368	52,615,972

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.2 Sector or economic purpose analysis

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

Group	Agricultural, hunting, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas and water	Construction	Wholesale & retail trade and restaurants & hotels	Transportation storage and communication	Finance, insurance and business services	Real estate	Household	Others	Total
30 June 2018	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	8,606,526	-	-	-	8,606,526
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	6,643,146	-	-	-	6,643,146
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	402,870	-	-	-	402,870
Corporate exposures (excluding specialised lending and firm-size adjustment)	341,702	625,741	4,622,863	510,316	2,280,134	2,633,360	1,272,158	1,101,779	1,863,086	-	210,995	15,462,134
Corporate exposures (with firm-size adjustment)	5,664	7,428	529,187	81,981	26,266	425,781	65,988	44,632	112,254	-	723,727	2,022,908
Specialised lending	-	40,579	325,534	20,894	-	134,805	-	7,950	56,095	-	23,567	609,424
Retail exposures	1,716	8,115	153,321	957	107,670	340,601	46,433	96,375	16,967	17,823,278	1,870,839	20,466,272
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,090,475	-	12,090,475
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,276,712	-	4,276,712
<i>Other retail exposures</i>	1,716	8,115	153,321	957	107,670	340,601	46,433	96,375	16,967	1,456,091	1,870,839	4,099,085
Total IRB exposures	349,082	681,863	5,630,905	614,148	2,414,070	3,534,547	1,384,579	16,903,278	2,048,402	17,823,278	2,829,128	54,213,280
Standardised exposures												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	68,034	-	-	-	68,034
Corporates	-	-	2,571	-	63,608	18,045	-	-	-	-	330,507	414,731
Regulatory retail	-	-	-	-	6,238	-	-	-	-	424,177	-	430,415
Residential mortgages	-	-	-	-	-	-	-	-	-	12,041	-	12,041
Higher risk assets	-	-	-	-	-	-	-	-	-	72	-	72
Other assets	-	-	-	-	-	-	-	-	-	396,816	548,050	944,866
Total Standardised exposures	-	-	2,571	-	69,846	18,045	-	68,034	-	833,106	878,557	1,870,159
Total credit risk exposures	349,082	681,863	5,633,476	614,148	2,483,916	3,552,592	1,384,579	16,971,312	2,048,402	18,656,384	3,707,685	56,083,439

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.2 Sector or economic purpose analysis (continued)

Group 31 December 2017	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	7,665,749	-	-	-	7,665,749
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	9,817,446	-	-	-	9,817,446
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	472,015	-	-	-	472,015
Corporate exposures (excluding specialised lending and firm-size adjustment)	183,188	706,819	4,817,594	412,300	2,071,925	1,905,845	1,204,808	1,105,491	1,657,774	-	146,905	14,212,649
Corporate exposures (with firm-size adjustment)	6,585	10,213	494,679	14,679	173,752	461,554	58,446	109,537	111,730	-	706,412	2,147,587
Specialised lending	-	39,739	333,484	21,872	-	152,242	-	7,951	6,799	-	29,900	591,987
Retail exposures	1,930	6,414	143,181	1,598	90,555	324,688	44,117	92,749	17,271	17,249,709	2,496,923	20,469,135
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,216,946	-	12,216,946
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,113,093	-	4,113,093
<i>Other retail exposures</i>	1,930	6,414	143,181	1,598	90,555	324,688	44,117	92,749	17,271	919,670	2,496,923	4,139,096
Total IRB exposures	191,703	763,185	5,788,938	450,449	2,336,232	2,844,329	1,307,371	19,270,938	1,793,574	17,249,709	3,380,140	55,376,568
Standardised exposures												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	58,433	-	-	-	58,433
Corporates	-	-	1,949	-	68,963	9,244	-	-	-	-	236,136	316,292
Regulatory retail	-	-	-	-	6,217	-	-	-	-	464,338	-	470,555
Residential mortgages	-	-	-	-	-	-	-	-	-	11,690	-	11,690
Higher risk assets	-	-	-	-	-	-	-	-	-	135	-	135
Other assets	-	-	-	-	-	-	-	8	-	263,312	564,864	828,184
Total Standardised exposures	-	-	1,949	-	75,180	9,244	-	58,441	-	739,475	801,000	1,685,289
Total credit risk exposures	191,703	763,185	5,790,887	450,449	2,411,412	2,853,573	1,307,371	19,329,379	1,793,574	17,989,184	4,181,140	57,061,857

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.2 Sector or economic purpose analysis (continued)

Bank 30 June 2018	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	6,823,091	-	-	-	6,823,091
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	7,649,307	-	-	-	7,649,307
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	386,185	-	-	-	386,185
Corporate exposures (excluding specialised lending and firm-size adjustment)	221,816	464,524	4,428,131	510,316	2,145,748	2,521,013	1,036,929	935,808	1,709,526	-	166,706	14,140,517
Corporate exposures (with firm-size adjustment)	5,664	3,250	526,175	81,981	26,266	405,980	35,716	25,904	112,254	-	705,172	1,928,362
Specialised lending	-	40,579	325,534	20,894	-	103,594	-	7,950	56,095	-	-	554,646
Retail exposures	986	7,730	130,323	957	74,699	276,291	29,291	66,013	16,967	16,128,474	1,859,586	18,591,317
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	10,556,875	-	10,556,875
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,276,712	-	4,276,712
<i>Other retail exposures</i>	986	7,730	130,323	957	74,699	276,291	29,291	66,013	16,967	1,294,887	1,859,586	3,757,730
Total IRB exposures	228,466	516,083	5,410,163	614,148	2,246,713	3,306,878	1,101,936	15,894,258	1,894,842	16,128,474	2,731,464	50,073,425
Standardised exposures												
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	68,034	-	-	-	68,034
Corporates	-	-	2,571	-	57,348	18,045	-	-	-	-	329,141	407,105
Regulatory retail	-	-	-	-	6,238	-	-	-	-	424,152	-	430,390
Residential mortgages	-	-	-	-	-	-	-	-	-	11,856	-	11,856
Higher risk assets	-	-	-	-	-	-	-	-	-	72	-	72
Other assets	-	-	-	-	-	-	-	-	-	396,816	493,903	890,719
Total Standardised exposures	-	-	2,571	-	63,586	18,045	-	68,034	-	832,896	823,044	1,808,176
Total credit risk exposures	228,466	516,083	5,412,734	614,148	2,310,299	3,324,923	1,101,936	15,962,292	1,894,842	16,961,370	3,554,508	51,881,601

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.2 Sector or economic purpose analysis (continued)

Bank 31 December 2017	Agricultural, hunting, forestry and fishing RM'000	Mining and quarrying RM'000	Manufacturing RM'000	Electricity, gas and water RM'000	Construction RM'000	Wholesale & retail trade and restaurants & hotels RM'000	Transportation storage and communication RM'000	Finance, insurance and business services RM'000	Real estate RM'000	Household RM'000	Others RM'000	Total RM'000
IRB exposures												
Sovereigns/Central banks	-	-	-	-	-	-	-	6,760,860	-	-	-	6,760,860
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	11,732,623	-	-	-	11,732,623
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	461,968	-	-	-	461,968
Corporate exposures (excluding specialised lending and firm-size adjustment)	64,608	550,850	4,629,113	412,300	1,998,317	1,689,448	992,067	969,844	1,496,134	-	115,400	12,918,081
Corporate exposures (with firm-size adjustment)	5,653	2,682	485,831	14,679	108,007	441,395	29,944	53,527	111,730	-	445,050	1,698,498
Specialised lending	-	39,739	333,484	21,872	-	84,250	-	7,951	6,799	-	-	494,095
Retail exposures	1,008	5,968	121,526	1,005	60,622	273,837	26,914	67,158	17,271	14,563,737	1,939,526	17,078,572
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	9,583,855	-	9,583,855
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,113,093	-	4,113,093
<i>Other retail exposures</i>	1,008	5,968	121,526	1,005	60,622	273,837	26,914	67,158	17,271	866,789	1,939,526	3,381,624
Total IRB exposures	71,269	599,239	5,569,954	449,856	2,166,946	2,488,930	1,048,925	20,053,931	1,631,934	14,563,737	2,499,976	51,144,697
Standardised exposures												
Banks, development financial	-	-	-	-	-	-	-	58,433	-	-	-	58,433
Corporates	-	-	1,949	-	63,503	9,244	-	-	-	-	234,736	309,432
Regulatory retail	-	-	-	-	6,217	-	-	-	-	333,491	-	339,708
Residential mortgages	-	-	-	-	-	-	-	-	-	11,351	-	11,351
Higher risk assets	-	-	-	-	-	-	-	-	-	135	-	135
Other assets	-	-	-	-	-	-	-	8	-	263,312	488,896	752,216
Total Standardised exposures	-	-	1,949	-	69,720	9,244	-	58,441	-	608,289	723,632	1,471,275
Total credit risk exposures	71,269	599,239	5,571,903	449,856	2,236,666	2,498,174	1,048,925	20,112,372	1,631,934	15,172,026	3,223,608	52,615,972

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.3 Residual contractual maturity analysis

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

Group 30 June 2018	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	5,097,802	3,305,937	202,787	8,606,526
Banks, development financial institutions & MDBs	4,148,529	2,009,769	484,848	6,643,146
Insurance companies, securities firms & fund managers	325,675	65,552	11,643	402,870
Corporate exposures (excluding specialised lending and firm-size adjustment)	10,086,579	4,704,290	671,265	15,462,134
Corporate exposures (with firm-size adjustment)	976,429	266,459	780,020	2,022,908
Specialised lending	197,683	80,235	331,506	609,424
Retail exposures	1,196,457	5,406,707	13,863,108	20,466,272
<i>Residential mortgages</i>	<u>584,858</u>	<u>324,352</u>	<u>11,181,265</u>	<u>12,090,475</u>
<i>Qualifying revolving retail exposures</i>	<u>198,777</u>	<u>3,847,852</u>	<u>230,083</u>	<u>4,276,712</u>
<i>Other retail exposures</i>	<u>412,822</u>	<u>1,234,503</u>	<u>2,451,760</u>	<u>4,099,085</u>
Total IRB exposures	<u>22,029,154</u>	<u>15,838,949</u>	<u>16,345,177</u>	<u>54,213,280</u>
Standardised exposures				
Banks, development financial institutions & MDBs	68,034	-	-	68,034
Corporates	338,448	36,982	39,301	414,731
Regulatory retail	380,926	27,779	21,710	430,415
Residential mortgages	232	387	11,422	12,041
Higher risk assets	16	7	49	72
Other assets	<u>874,173</u>	<u>27,256</u>	<u>43,437</u>	<u>944,866</u>
Total Standardised exposures	<u>1,661,829</u>	<u>92,411</u>	<u>115,919</u>	<u>1,870,159</u>
Total credit risk exposures	<u>23,690,983</u>	<u>15,931,360</u>	<u>16,461,096</u>	<u>56,083,439</u>

Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 76% are collateralized.

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.3 Residual contractual maturity analysis (continued)

Group 31 December 2017	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	4,878,142	2,627,732	159,875	7,665,749
Banks, development financial institutions & MDBs	7,047,445	2,253,413	516,588	9,817,446
Insurance companies, securities firms & fund managers	345,036	114,521	12,458	472,015
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,983,879	4,438,427	790,343	14,212,649
Corporate exposures (with firm-size adjustment)	1,159,869	225,546	762,172	2,147,587
Specialised lending	212,106	42,179	337,702	591,987
Retail exposures	1,105,180	5,512,363	13,851,592	20,469,135
<i>Residential mortgages</i>	516,537	339,678	11,360,731	12,216,946
<i>Qualifying revolving retail exposures</i>	193,400	3,915,110	4,583	4,113,093
<i>Other retail exposures</i>	395,243	1,257,575	2,486,278	4,139,096
Total IRB exposures	23,731,657	15,214,181	16,430,730	55,376,568
Standardised exposures				
Banks, development financial institutions & MDBs	58,433	-	-	58,433
Corporates	253,774	28,441	34,077	316,292
Regulatory retail	323,139	112,342	35,074	470,555
Residential mortgages	177	558	10,955	11,690
Higher risk assets	10	13	112	135
Other assets	801,952	900	25,332	828,184
Total Standardised exposures	1,437,485	142,254	105,550	1,685,289
Total credit risk exposures	25,169,142	15,356,435	16,536,280	57,061,857

Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 72% are collateralized.

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.3 Residual contractual maturity analysis (continued)

Bank 30 June 2018	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	3,314,367	3,305,937	202,787	6,823,091
Banks, development financial institutions & MDBs	4,984,943	2,179,516	484,848	7,649,307
Insurance companies, securities firms & fund managers	309,122	65,420	11,643	386,185
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,403,337	4,095,026	642,154	14,140,517
Corporate exposures (with firm-size adjustment)	944,054	210,205	774,103	1,928,362
Specialised lending	166,840	56,300	331,506	554,646
Retail exposures	1,163,502	5,169,788	12,258,027	18,591,317
<i>Residential mortgages</i>	584,784	317,691	9,654,400	10,556,875
<i>Qualifying revolving retail exposures</i>	198,777	3,847,852	230,083	4,276,712
<i>Other retail exposures</i>	379,941	1,004,245	2,373,544	3,757,730
Total IRB exposures	20,286,165	15,082,192	14,705,068	50,073,425
Standardised exposures				
Banks, development financial institutions & MDBs	68,034	-	-	68,034
Corporates	332,169	36,981	37,955	407,105
Regulatory retail	380,926	27,779	21,685	430,390
Residential mortgages	232	387	11,237	11,856
Higher risk assets	16	7	49	72
Other assets	820,026	27,256	43,437	890,719
Total Standardised exposures	1,601,403	92,410	114,363	1,808,176
Total credit risk exposures	21,887,568	15,174,602	14,819,431	51,881,601

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

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

2.1.3 Residual contractual maturity analysis (continued)

Bank 31 December 2017	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	3,973,253	2,627,732	159,875	6,760,860
Banks, development financial institutions & MDBs	8,637,696	2,477,090	617,837	11,732,623
Insurance companies, securities firms & fund managers	335,121	114,389	12,458	461,968
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,244,556	3,900,447	773,078	12,918,081
Corporate exposures (with firm-size adjustment)	1,024,014	164,192	510,292	1,698,498
Specialised lending	144,504	11,889	337,702	494,095
Retail exposures	1,052,730	5,344,095	10,681,747	17,078,572
<i>Residential mortgages</i>	486,675	324,086	8,773,094	9,583,855
<i>Qualifying revolving retail exposures</i>	193,400	3,915,110	4,583	4,113,093
<i>Other retail exposures</i>	372,655	1,104,899	1,904,070	3,381,624
Total IRB exposures	23,411,874	14,639,834	13,092,989	51,144,697
Standardised exposures				
Banks, development financial institutions & MDBs	58,433	-	-	58,433
Corporates	251,943	24,781	32,708	309,432
Regulatory retail	312,307	3,221	24,180	339,708
Residential mortgages	177	558	10,616	11,351
Higher risk assets	10	13	112	135
Other assets	725,984	900	25,332	752,216
Total Standardised exposures	1,348,854	29,473	92,948	1,471,275
Total credit risk exposures	24,760,728	14,669,307	13,185,937	52,615,972

Note: The above table shows that exposures with residual contractual maturity more than 5 years, of which 71% are collateralized.

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2.0 Credit risk (continued)

2.2 Credit risk mitigation

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

Group	Exposures	Exposures	Exposures	Exposures
30 June 2018	before CRM	covered by	covered by	covered by
	RM'000	guarantees	eligible	Other
		or credit	financial	eligible
		derivatives	collateral	collateral
		RM'000	RM'000	RM'000
On-balance sheet exposures				
Sovereigns/Central banks	8,456,719	-	-	-
Banks, development financial institutions & MDBs	2,180,322	102,656	-	-
Insurance companies, securities firms & fund managers	132,506	116,825	15,163	-
Corporates	9,857,473	159,177	304,340	1,031,460
Regulatory retail	5,776,088	6,329	119,944	74,065
Residential mortgages	11,169,783	-	-	11,057,652
Other assets	944,865	-	40,599	-
Specialised financing/investment	137,222	-	-	-
Defaulted exposures	1,581,312	-	6,566	254,465
Total on-balance sheet exposures	40,236,290	384,987	486,612	12,417,642
Off-balance sheet exposures				
OTC derivatives	4,806,077	54,635	523,508	11,091
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,994,765	60,829	109,947	342,043
Defaulted exposures	46,307	-	2,803	822
Total off-balance sheet exposures	15,847,149	115,464	636,258	353,956
Total on and off-balance sheet exposures	56,083,439	500,451	1,122,870	12,771,598
Group	Exposures	Exposures	Exposures	Exposures
31 December 2017	before CRM	covered by	covered by	covered by
	RM'000	guarantees	eligible	Other
		or credit	financial	eligible
		derivatives	collateral	collateral
		RM'000	RM'000	RM'000
On-balance sheet exposures				
Sovereigns/Central banks	7,658,676	-	-	-
Banks, development financial institutions & MDBs	4,486,661	63,785	-	-
Insurance companies, securities firms & fund managers	178,180	161,355	15,186	-
Corporates	8,760,395	132,053	334,714	959,209
Regulatory retail	5,849,804	5,473	105,923	87,020
Residential mortgages	11,466,593	-	-	11,409,810
Other assets	828,178	-	8,614	-
Specialised financing/investment	125,631	-	-	-
Defaulted exposures	1,750,001	-	19,185	193,638
Total on-balance sheet exposures	41,104,119	362,666	483,622	12,649,677
Off-balance sheet exposures				
OTC derivatives	5,472,459	74,311	630,955	23,895
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,429,955	97,924	130,289	329,858
Defaulted exposures	55,324	-	3,476	824
Total off-balance sheet exposures	15,957,738	172,235	764,720	354,577
Total on and off-balance sheet exposures	57,061,857	534,901	1,248,342	13,004,254

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2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Bank	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
30 June 2018				
On-balance sheet exposures				
Sovereigns/Central banks	6,673,284	-	-	-
Banks, development financial institutions & MDBs	2,976,412	102,656	-	-
Insurance companies, securities firms & fund managers	132,506	116,825	15,163	-
Corporates	8,795,061	158,914	244,013	950,786
Regulatory retail	5,511,235	6,304	117,600	72,214
Residential mortgages	9,652,718	-	-	9,545,734
Other assets	890,717	-	40,599	-
Specialised financing/investment	113,076	-	-	-
Defaulted exposures	1,487,960	-	6,566	240,698
Total on-balance sheet exposures	36,232,969	384,699	423,941	10,809,432
Off-balance sheet exposures				
OTC derivatives	4,967,537	54,635	488,365	5,834
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,634,788	60,352	92,979	339,590
Defaulted exposures	46,307	-	2,803	822
Total off-balance sheet exposures	15,648,632	114,987	584,147	346,246
Total on and off-balance sheet exposures	51,881,601	499,686	1,008,088	11,155,678
31 December 2017				
On-balance sheet exposures				
Sovereigns/Central banks	6,753,787	-	-	-
Banks, development financial institutions & MDBs	6,168,647	63,785	-	-
Insurance companies, securities firms & fund managers	178,180	161,355	15,186	-
Corporates	7,451,961	131,162	236,127	864,922
Regulatory retail	5,049,286	5,441	104,285	83,597
Residential mortgages	8,878,056	-	-	8,829,691
Other assets	752,210	-	8,614	-
Specialised financing/investment	82,931	-	-	-
Defaulted exposures	1,653,442	-	19,185	182,097
Total on-balance sheet exposures	36,968,500	361,743	383,397	9,960,307
Off-balance sheet exposures				
OTC derivatives	5,662,971	74,311	587,534	114
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,929,186	93,643	118,029	300,895
Defaulted exposures	55,315	-	3,476	824
Total off-balance sheet exposures	15,647,472	167,954	709,039	301,833
Total on and off-balance sheet exposures	52,615,972	529,697	1,092,436	10,262,140

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach

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

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

Group	0.00-0.04%	0.04-0.17%	0.17-0.59%	0.59-3.05%	3.05-12.00%	12.00-100.00%	Default or 100.00%
30 June 2018	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereigns	-	8,456,719	-	-	-	-	-
Banks	237,651	1,173,832	414,998	271,992	2,981	10,834	-
Corporates	407,602	1,491,841	3,167,581	3,155,027	1,428,507	113,579	840,443
Total on-balance sheet exposures	645,253	11,122,392	3,582,579	3,427,019	1,431,488	124,413	840,443
<u>Undrawn commitments</u>							
Banks	-	186,343	2,803	660	-	-	-
Corporates	-	276,103	496,981	505,672	64,293	5,554	7,216
Total undrawn commitments	-	462,446	499,784	506,332	64,293	5,554	7,216
<u>Derivatives</u>							
Sovereigns	1	149,806	-	-	-	-	-
Banks	34,012	2,908,718	396,089	167,604	-	-	-
Corporates	123,913	166,251	482,846	237,437	139,379	21	6,584
Total derivatives	157,926	3,224,775	878,935	405,041	139,379	21	6,584
<u>Contingent</u>							
Banks	18,968	501,372	146,754	167,285	250	-	-
Corporates	1,037	698,506	3,092,229	1,254,491	241,226	66,826	26,191
Total contingent	20,005	1,199,878	3,238,983	1,421,776	241,476	66,826	26,191
Exposure weighted average LGD (%)							
Sovereigns	45.00%	45.42%	-	-	-	-	-
Banks	40.88%	37.81%	34.98%	35.51%	29.29%	46.00%	-
Corporates	61.28%	44.46%	37.70%	39.17%	49.74%	44.93%	55.64%
Exposure weighted average risk weight (%)							
Sovereigns	-	17.34%	-	-	-	-	-
Banks	7.35%	17.21%	36.39%	47.37%	79.69%	215.72%	-
Corporates	19.40%	24.26%	39.92%	84.28%	164.30%	223.53%	368.25%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Group	0.00-0.04%	0.04-0.17%	0.17-0.59%	0.59-3.05%	3.05-12.00%	12.00-100.00%	Default or 100.00%
31 December 2017	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereigns	-	7,658,676	-	-	-	-	-
Banks	851,159	3,181,660	199,147	189,220	5,753	1,289	-
Corporates	225,742	1,467,901	2,769,945	3,002,130	1,263,590	71,136	1,063,443
Total on-balance sheet exposures	1,076,901	12,308,237	2,969,092	3,191,350	1,269,343	72,425	1,063,443
<u>Undrawn commitments</u>							
Banks	-	166,002	3,111	530	-	-	-
Corporates	20,658	182,543	617,276	747,914	97,915	12,384	3,164
Total undrawn commitments	20,658	348,545	620,387	748,444	97,915	12,384	3,164
<u>Derivatives</u>							
Sovereigns	-	7,073	-	-	-	-	-
Banks	13,018	3,652,907	436,818	191,132	-	-	-
Corporates	152,174	170,853	509,665	208,813	127,779	2,227	3,158
Total derivatives	165,192	3,830,833	946,483	399,945	127,779	2,227	3,158
<u>Contingent</u>							
Banks	20,902	723,844	56,635	124,319	-	-	-
Corporates	-	653,564	2,154,183	1,443,613	307,831	100,809	43,828
Total contingent	20,902	1,377,408	2,210,818	1,567,932	307,831	100,809	43,828
Exposure weighted average LGD (%)							
Sovereigns	-	46.20%	-	-	-	-	-
Banks	26.20%	33.85%	37.70%	41.20%	41.20%	26.20%	-
Corporates	59.27%	45.70%	41.56%	44.79%	44.49%	35.55%	49.22%
Exposure weighted average risk weight (%)							
Sovereigns	-	16.90%	-	-	-	-	-
Banks	4.71%	14.53%	39.97%	73.93%	112.49%	122.87%	-
Corporates	26.90%	24.86%	48.95%	96.43%	148.79%	168.35%	211.46%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 30 June 2018	0.00-0.04% RM'000	0.04-0.17% RM'000	0.17-0.59% RM'000	0.59-3.05% RM'000	3.05-12.00% RM'000	12.00-100.00% RM'000	Default or 100.00% RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereigns	-	6,673,284	-	-	-	-	-
Banks	237,651	1,172,290	1,227,152	257,470	2,981	10,834	-
Corporates	407,602	1,356,526	2,866,328	2,828,631	1,127,573	92,314	839,274
Total on-balance sheet exposures	645,253	9,202,100	4,093,480	3,086,101	1,130,554	103,148	839,274
<u>Undrawn commitments</u>							
Banks	-	186,343	3,843	660	-	-	-
Corporates	-	275,973	450,841	411,445	64,262	5,554	7,216
Total undrawn commitments	-	462,316	454,684	412,105	64,262	5,554	7,216
<u>Derivatives</u>							
Sovereigns	1	149,806	-	-	-	-	-
Banks	34,012	2,908,719	605,447	167,276	-	-	-
Corporates	123,913	130,438	482,844	225,681	139,379	21	6,584
Total derivatives	157,926	3,188,963	1,088,291	392,957	139,379	21	6,584
<u>Contingent</u>							
Banks	18,968	501,372	146,754	167,285	250	-	-
Corporates	1,037	618,531	3,066,957	1,209,349	178,999	66,247	26,191
Total contingent	20,005	1,119,903	3,213,711	1,376,634	179,249	66,247	26,191
Exposure weighted average LGD (%)							
Sovereigns	45.00%	45.26%	-	-	-	-	-
Banks	40.88%	37.71%	39.74%	27.24%	29.29%	46.00%	-
Corporates	61.28%	43.64%	36.93%	38.21%	50.74%	42.51%	55.69%
Exposure weighted average risk weight (%)							
Sovereigns	-	18.69%	-	-	-	-	-
Banks	7.35%	17.21%	36.20%	46.83%	79.69%	215.72%	-
Corporates	19.40%	24.10%	39.65%	81.91%	167.24%	214.57%	368.66%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 31 December 2017	0.00-0.04% RM'000	0.04-0.17% RM'000	0.17-0.59% RM'000	0.59-3.05% RM'000	3.05-12.00% RM'000	12.00-100.00% RM'000	Default or 100.00% RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereigns	-	6,753,787	-	-	-	-	-
Banks	851,159	3,180,103	1,882,690	189,220	5,753	1,289	-
Corporates	225,742	1,327,948	2,243,831	2,579,668	1,033,193	40,532	1,062,103
Total on-balance sheet exposures	1,076,901	11,261,838	4,126,521	2,768,888	1,038,946	41,821	1,062,103
<u>Undrawn commitments</u>							
Banks	-	166,002	4,151	530	-	-	-
Corporates	20,658	182,413	505,311	663,745	63,886	9,128	3,164
Total undrawn commitments	20,658	348,415	509,462	664,275	63,886	9,128	3,164
<u>Derivatives</u>							
Sovereigns	-	7,073	-	-	-	-	-
Banks	13,018	3,652,906	668,882	191,220	-	-	-
Corporates	152,174	132,912	509,290	205,519	127,779	2,198	3,158
Total derivatives	165,192	3,792,891	1,178,172	396,739	127,779	2,198	3,158
<u>Contingent</u>							
Banks	20,902	723,844	56,635	124,319	-	-	-
Corporates	-	573,325	2,112,525	1,347,390	300,997	100,225	43,828
Total contingent	20,902	1,297,169	2,169,160	1,471,709	300,997	100,225	43,828
Exposure weighted average LGD (%)							
Sovereigns	-	46.20%	-	-	-	-	-
Banks	26.20%	33.85%	40.26%	41.20%	41.20%	26.20%	-
Corporates	59.27%	46.38%	41.12%	44.55%	45.23%	31.27%	49.24%
Exposure weighted average risk weight (%)							
Sovereigns	-	17.53%	-	-	-	-	-
Banks	4.71%	14.53%	34.79%	73.93%	112.49%	122.87%	-
Corporates	26.90%	24.82%	48.33%	96.10%	150.72%	146.91%	211.50%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

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

Group 30 June 2018	0.00-0.11% RM'000	0.11-0.30% RM'000	0.30-0.43% RM'000	0.43-3.05% RM'000	3.05-9.20% RM'000	9.20-100.00% RM'000	Default or 100.00% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	330,829	2,390,754	1,206,814	6,115,026	719,878	396,923	203,502
Qualifying revolving retail	34,738	198,482	95,082	750,957	550,313	193,296	201,300
Other retail	476,702	498,369	271,420	1,491,491	392,107	419,034	309,693
Total on-balance sheet exposures	842,269	3,087,605	1,573,316	8,357,474	1,662,298	1,009,253	714,495
<u>Undrawn commitments</u>							
Residential mortgages	-	15,286	48,295	644,685	7,955	6,894	3,634
Qualifying revolving retail	518,101	510,562	162,135	768,371	244,067	49,308	-
Other retail	1,052	26,194	845	146,574	20,458	42,626	2,520
Total undrawn commitments	519,153	552,042	211,275	1,559,630	272,480	98,828	6,154
Exposure weighted average LGD (%)							
Residential mortgages	12.29%	12.45%	12.52%	12.61%	12.58%	12.94%	15.66%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.08%
Other retail	16.48%	19.59%	19.75%	32.95%	54.63%	58.96%	54.03%
Exposure weighted average risk weight (%)							
Residential mortgages	2.99%	5.39%	8.22%	15.65%	43.02%	66.84%	95.25%
Qualifying revolving retail	3.65%	7.42%	12.57%	31.38%	83.02%	166.21%	352.06%
Other retail	3.34%	10.13%	11.96%	39.34%	85.99%	131.18%	232.71%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Group	0.00-0.11%	0.11-0.30%	0.30-0.43%	0.43-3.05%	3.05-9.20%	9.20-100.00%	Default or 100.00%
31 December 2017	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	342,870	2,510,847	1,278,410	6,220,898	709,106	393,303	177,835
Qualifying revolving retail	34,157	202,088	97,251	751,649	530,566	197,855	194,399
Other retail	519,798	526,744	282,586	1,508,978	351,213	416,303	276,280
Total on-balance sheet exposures	896,825	3,239,679	1,658,247	8,481,525	1,590,885	1,007,461	648,514
<u>Undrawn commitments</u>							
Residential mortgages	50	9,474	38,029	530,334	463	3,604	1,723
Qualifying revolving retail	451,266	485,130	144,930	741,625	228,629	53,548	-
Other retail	969	27,956	1,420	149,901	23,274	50,447	3,227
Total undrawn commitments	452,285	522,560	184,379	1,421,860	252,366	107,599	4,950
Exposure weighted average LGD (%)							
Residential mortgages	12.14%	12.41%	12.44%	12.54%	12.44%	12.93%	14.98%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.08%
Other retail	16.62%	17.96%	20.11%	33.22%	55.12%	61.27%	65.01%
Exposure weighted average risk weight (%)							
Residential mortgages	3.00%	5.39%	8.16%	15.53%	43.78%	66.68%	95.36%
Qualifying revolving retail	3.63%	7.45%	12.67%	31.36%	83.03%	166.68%	353.18%
Other retail	3.34%	9.42%	12.11%	39.88%	86.28%	135.34%	311.20%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 30 June 2018	0.00-0.11% RM'000	0.11-0.30% RM'000	0.30-0.43% RM'000	0.43-3.05% RM'000	3.05-9.20% RM'000	9.20-100.00% RM'000	Default or 100.00% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	330,440	1,902,340	994,541	5,400,875	650,840	364,308	187,231
Qualifying revolving retail	34,738	198,482	95,082	750,957	550,313	193,296	201,300
Other retail	476,530	496,252	271,150	1,372,638	305,211	362,490	233,805
Total on-balance sheet exposures	841,708	2,597,074	1,360,773	7,524,470	1,506,364	920,094	622,336
<u>Undrawn commitments</u>							
Residential mortgages	-	15,286	48,295	644,236	7,955	6,894	3,634
Qualifying revolving retail	518,101	510,562	162,135	768,371	244,067	49,308	-
Other retail	1,052	26,194	845	146,410	20,007	42,626	2,520
Total undrawn commitments	519,153	552,042	211,275	1,559,017	272,029	98,828	6,154
Exposure weighted average LGD (%)							
Residential mortgages	12.12%	12.44%	12.58%	12.68%	12.61%	12.94%	15.24%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.08%
Other retail	16.48%	19.28%	19.68%	30.35%	50.98%	58.52%	56.58%
Exposure weighted average risk weight (%)							
Residential mortgage	2.99%	5.46%	8.26%	15.71%	43.03%	66.28%	93.97%
Qualifying revolving retail	3.65%	7.42%	12.57%	31.38%	83.02%	166.21%	352.06%
Other retail	3.34%	9.99%	11.91%	35.67%	80.23%	130.13%	263.99%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 31 December 2017	0.00-0.11% RM'000	0.11-0.30% RM'000	0.30-0.43% RM'000	0.43-3.05% RM'000	3.05-9.20% RM'000	9.20-100.00% RM'000	Default or 100.00% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	340,613	1,849,935	953,400	4,874,848	547,832	300,608	163,848
Qualifying revolving retail	34,157	202,088	97,251	751,649	530,566	197,855	194,399
Other retail	422,382	395,385	184,734	1,270,833	274,860	373,612	209,130
Total on-balance sheet exposures	797,152	2,447,408	1,235,385	6,897,330	1,353,258	872,075	567,377
<u>Undrawn commitments</u>							
Residential mortgages	50	9,105	38,029	500,459	463	2,951	1,714
Qualifying revolving retail	451,266	485,130	144,930	741,625	228,629	53,548	-
Other retail	969	27,956	1,420	143,663	23,006	50,447	3,227
Total undrawn commitments	452,285	522,191	184,379	1,385,747	252,098	106,946	4,941
Exposure weighted average LGD (%)							
Residential mortgages	12.13%	12.40%	12.50%	12.60%	12.45%	12.89%	14.83%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.08%
Other retail	16.62%	17.91%	20.42%	33.05%	60.84%	63.04%	61.45%
Exposure weighted average risk weight (%)							
Residential mortgages	3.00%	5.46%	8.20%	15.58%	43.77%	66.61%	94.66%
Qualifying revolving retail	3.63%	7.45%	12.67%	31.36%	83.03%	166.68%	353.18%
Other retail	3.34%	9.36%	12.32%	39.88%	95.48%	140.25%	293.80%

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

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

Group	Up to 0.10%	>0.10 to 0.20%	>0.20 to 0.50%	>0.50 to 1.00%	>1.00 to 30.00%	>30.00 to <100.00%	100.00%
30 June 2018	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	7,391,420	1,885,997	996,318	380,351	709,640	-	-
Qualifying revolving retail	73,500	159,720	307,128	210,288	1,061,297	212,235	-
Other retail	1,657,934	457,186	108,813	371,958	957,496	304,217	1,212
Total on-balance sheet exposures	9,122,854	2,502,903	1,412,259	962,597	2,728,433	516,452	1,212
<u>Undrawn commitments</u>							
Residential mortgages	215,532	192,586	298,878	6,648	13,105	-	-
Qualifying revolving retail	638,311	390,351	416,234	304,368	499,732	3,548	-
Other retail	44,903	4,583	99,827	10,729	75,967	4,260	-
Total undrawn commitments	898,746	587,520	814,939	321,745	588,804	7,808	-
Exposure weighted average risk weight (%)							
Residential mortgages	8.57%	17.60%	28.06%	43.87%	72.91%	-	-
Qualifying revolving retail	4.01%	8.04%	16.26%	26.24%	82.89%	340.13%	-
Other retail	11.57%	15.49%	31.98%	53.22%	120.93%	208.81%	3.47%
31 December 2017							
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	7,695,244	1,917,612	945,453	388,434	686,526	-	-
Qualifying revolving retail	73,581	162,664	306,526	212,779	1,025,812	226,603	-
Other retail	1,754,820	468,755	78,207	365,066	903,251	311,059	744
Total on-balance sheet exposures	9,523,645	2,549,031	1,330,186	966,279	2,615,589	537,662	744
<u>Undrawn commitments</u>							
Residential mortgages	135,874	125,182	316,833	243	5,545	-	-
Qualifying revolving retail	564,996	371,400	399,658	283,157	480,786	5,131	-
Other retail	45,344	8,508	101,822	6,814	91,170	3,536	-
Total undrawn commitments	746,214	505,090	818,313	290,214	577,501	8,667	-
Exposure weighted average risk weight (%)							
Residential mortgages	8.50%	17.52%	28.00%	44.27%	72.23%	-	-
Qualifying revolving retail	4.02%	8.08%	16.36%	26.22%	81.44%	329.00%	-
Other retail	13.30%	15.24%	34.07%	48.18%	120.37%	267.22%	-

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

Bank 30 June 2018	Up to 0.10% RM'000	>0.10 to 0.20% RM'000	>0.20 to 0.50% RM'000	>0.50 to 1.00% RM'000	>1.00 to 30.00% RM'000	>30.00 to <100.00% RM'000	100.00% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	6,281,702	1,656,953	900,671	341,362	649,887	-	-
Qualifying revolving retail	73,500	159,720	307,128	210,288	1,061,297	212,235	-
Other retail	1,651,079	456,015	104,348	319,194	763,243	222,985	1,212
Total on-balance sheet exposures	8,006,281	2,272,688	1,312,147	870,844	2,474,427	435,220	1,212
<u>Undrawn commitments</u>							
Residential mortgages	215,532	192,586	298,429	6,648	13,105	-	-
Qualifying revolving retail	638,311	390,351	416,234	304,368	499,732	3,548	-
Other retail	44,854	4,468	99,827	10,729	75,516	4,260	-
Total undrawn commitments	898,697	587,405	814,490	321,745	588,353	7,808	-
Exposure weighted average risk weight (%)							
Residential mortgages	8.69%	17.62%	27.99%	43.85%	72.45%	-	-
Qualifying revolving retail	4.01%	8.04%	16.26%	26.24%	82.89%	340.13%	-
Other retail	9.76%	15.43%	31.72%	51.64%	121.44%	248.22%	3.47%
31 December 2017							
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgages	6,003,531	1,434,580	742,315	297,218	553,440	-	-
Qualifying revolving retail	73,581	162,664	306,526	212,779	1,025,812	226,603	-
Other retail	1,389,208	373,005	67,280	252,470	799,735	248,494	744
Total on-balance sheet exposures	7,466,320	1,970,249	1,116,121	762,467	2,378,987	475,097	744
<u>Undrawn commitments</u>							
Residential mortgages	128,372	121,708	297,565	243	4,883	-	-
Qualifying revolving retail	564,996	371,400	399,658	283,157	480,786	5,131	-
Other retail	45,185	8,508	95,743	6,814	90,902	3,536	-
Total undrawn commitments	738,553	501,616	792,966	290,214	576,571	8,667	-
Exposure weighted average risk weight (%)							
Residential mortgages	8.59%	17.55%	27.82%	44.33%	73.12%	-	-
Qualifying revolving retail	4.02%	8.08%	16.36%	26.22%	81.44%	329.00%	-
Other retail	12.34%	15.21%	33.79%	50.54%	121.97%	267.98%	-

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2.0 Credit risk (continued)

2.3 Exposures under IRB approach (continued)

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

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

Group	Strong or 70% RM'000	Good or 90% RM'000	Satisfactory or 115% RM'000	Weak or 250% RM'000	Default or 0% RM'000
30 June 2018					
Income producing real estate					
- Total Exposures	-	56,695	-	-	-
- Risk Weighted Assets	-	51,026	-	-	-
31 December 2017					
Income producing real estate					
- Total Exposures	-	7,399	-	-	-
- Risk Weighted Assets	-	6,659	-	-	-
Bank					
30 June 2018					
Income producing real estate					
- Total Exposures	-	56,695	-	-	-
- Risk Weighted Assets	-	51,026	-	-	-
31 December 2017					
Income producing real estate					
- Total Exposures	-	7,399	-	-	-
- Risk Weighted Assets	-	6,659	-	-	-

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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	
	Banks, development financial institutions & MDBs RM'000	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
30 June 2018								
Risk weights								
0%	68,034	-	-	-	-	82,218	150,252	-
35%	-	-	-	9,559	-	-	9,559	3,346
50%	-	240	-	1	-	-	241	121
75%	-	-	335,633	261	-	-	335,894	251,920
100%	-	355,709	808	2,175	-	822,050	1,180,742	1,180,742
150%	-	-	23,112	44	71	3	23,230	34,845
Total exposures	68,034	355,949	359,553	12,040	71	904,271	1,699,918	1,470,974
Risk-weighted assets by exposures	-	355,829	287,201	5,783	107	822,054	1,470,974	
Average risk weight	-	100.0%	79.9%	48.0%	150.0%	90.9%	86.5%	
Deduction from capital base	-	-	-	-	-	-	-	

Group	Exposures after netting and credit risk mitigation						Total exposures	
	Banks, development financial institutions & MDBs RM'000	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
31 December 2017								
Risk weights								
0%	55,546	-	-	-	-	92,090	147,636	-
35%	-	-	-	11,164	-	-	11,164	3,907
50%	2,887	-	493	72	-	-	3,452	1,727
75%	-	-	272,082	150	-	-	272,232	204,173
100%	-	279,497	120,340	122	-	727,482	1,127,441	1,127,441
150%	-	-	26,319	181	135	-	26,635	39,953
Total exposures	58,433	279,497	419,234	11,689	135	819,572	1,588,560	1,377,201
Risk-weighted assets by exposures	1,444	279,497	364,127	4,449	203	727,481	1,377,201	
Average risk weight	2.5%	100.0%	86.9%	38.1%	150.0%	88.8%	86.7%	
Deduction from capital base	-	-	-	-	-	-	-	

* All corporate standardised exposures are unrated.

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2.0 Credit risk (continued)

2.4 Exposures under the Standardised approach (continued)

Risk weights under the Standardised approach (continued)

Bank	Exposures after netting and credit risk mitigation						Total exposures	
	Banks, development financial institutions & MDBs RM'000	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
30 June 2018								
Risk weights								
0%	68,034	-	-	-	-	79,915	147,949	-
35%	-	-	-	9,374	-	-	9,374	3,281
50%	-	240	-	1	-	-	241	121
75%	-	-	335,632	261	-	-	335,893	251,919
100%	-	350,855	808	2,175	-	770,205	1,124,043	1,124,043
150%	-	-	23,088	44	71	3	23,206	34,809
Total exposures	68,034	351,095	359,528	11,855	71	850,123	1,640,706	1,414,173
Risk-weighted assets by exposures	-	350,975	287,164	5,718	107	770,209	1,414,173	
Average risk weight	-	100.0%	79.9%	48.2%	150.0%	90.6%	86.2%	
Deduction from capital base	-	-	-	-	-	-	-	

Bank	Exposures after netting and credit risk mitigation						Total exposures	
	Banks, development financial institutions & MDBs RM'000	Corporates* RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	after netting and credit risk mitigation RM'000	Total risk weighted assets RM'000
31 December 2017								
Risk weights								
0%	55,546	-	-	-	-	89,007	144,553	-
35%	-	-	-	10,825	-	-	10,825	3,788
50%	2,887	-	-	72	-	-	2,959	1,480
75%	-	-	265,076	150	-	-	265,226	198,919
100%	-	274,060	1,018	122	-	654,596	929,796	929,796
150%	-	-	22,293	181	135	-	22,609	33,914
Total exposures	58,433	274,060	288,387	11,350	135	743,603	1,375,968	1,167,897
Risk-weighted assets by exposures	1,444	274,060	233,265	4,331	203	654,594	1,167,897	
Average risk weight	2.5%	100.0%	80.9%	38.2%	150.0%	88.0%	84.9%	
Deduction from capital base	-	-	-	-	-	-	-	

* All corporate standardised exposures are unrated.

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2.0 Credit risk (continued)

2.5 Problem credit management and expected credit allowances/provisioning

2.5.1 Expected credit allowances ("ECL") analysed by customers' business or industry

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

Group 30 June 2018	Allowances for credit losses held as at 1 January 2018 * RM'000	Net allowance credit losses charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Allowances for credit losses provisions held as at 30 June 2018 RM'000
Mortgages	71,949	20,069	15,679	107,697
Others	421,692	41,172	(61,078)	401,786
Retail Clients	493,641	61,241	(45,399)	509,483
Agriculture	30	66	-	96
Mining and quarrying	476	61	(10)	527
Manufacturing	519,763	(6,867)	(236,729)	276,167
Electricity, gas and water	478	(130)	-	348
Construction	8,623	(4,016)	(3)	4,604
Real estate	2,458	329	-	2,787
Wholesale & retail trade and restaurants & hotels	57,085	18,731	(4,035)	71,781
Transportation, storage and communication	5,851	139	(38)	5,952
Finance, insurance and business services	2,037	2,737	-	4,774
Others	7,968	(3,841)	349	4,476
Corporates, Institutional and Commercial Clients	604,769	7,209	(240,466)	371,512
Total allowances for credit losses	1,098,410	68,450	(285,865)	880,995

* Balances as of 1 January 2018 have been applied retrospectively with MFRS 9 day 1 impact.

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2.0 Credit risk (continued)

2.5 Problem credit management and expected credit allowances/provisioning (continued)

2.5.1 Expected credit allowances ("ECL") analysed by customers' business or industry (continued)

Bank 30 June 2018	Allowances for credit losses held as at 1 January 2018 * RM'000	Net allowance credit losses charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Allowances for credit losses provisions held as at 30 June 2018 RM'000
Mortgages	57,495	18,391	16,208	92,094
Others	347,246	43,087	(45,366)	344,967
Retail Clients	404,741	61,478	(29,158)	437,061
Agriculture	18	55	-	73
Mining and quarrying	475	61	(10)	526
Manufacturing	508,803	(3,924)	(236,555)	268,324
Electricity, gas and water	478	(130)	-	348
Construction	8,339	(3,909)	(3)	4,427
Real estate	2,458	300	-	2,758
Wholesale & retail trade and restaurants & hotels	56,566	18,783	(4,035)	71,314
Transportation, storage and communication	2,982	232	-	3,214
Finance, insurance and business services	1,607	2,498	-	4,105
Others	7,961	(3,653)	130	4,438
Corporates, Institutional and Commercial Clients	589,687	10,313	(240,473)	359,527
Total allowances for credit losses	994,428	71,791	(269,631)	796,588

* Balances as of 1 January 2018 have been applied retrospectively with MFRS 9 day 1 impact.

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2.0 Credit risk (continued)

2.5 Problem credit management and expected credit allowances/provisioning (continued)

2.5.2 Impairment provisions analysed by borrowers' business or industry

Group 31 December 2017	Collective impairment provisions as at 31 December 2017 RM'000	Individual impairment provisions held as at 1 January 2017 RM'000	Net individual impairment charge during the financial year RM'000	Amounts written off or other movements during the financial year RM'000	Individual impairment provisions held as at 31 December 2017 RM'000
Mortgages	43,036	47,112	46,638	(45,209)	48,541
Others	147,242	100,875	138,675	(128,200)	111,350
Retail Clients	190,278	147,987	185,313	(173,409)	159,891
Agriculture	3,491	20,798	-	(20,798)	-
Mining and quarrying	4,865	-	-	-	-
Manufacturing	40,108	536,304	82,992	(141,086)	478,210
Electricity, gas and water	1,256	-	-	-	-
Construction	11,564	689	1,327	(689)	1,327
Real estate	12,479	-	-	-	-
Wholesale & retail trade and restaurants & hotels	21,922	58,900	18,517	(25,593)	51,824
Transportation, storage and communication	7,734	3,443	2,417	(584)	5,276
Finance, insurance and business services	36,641	-	-	-	-
Household	40	-	-	-	-
Others	2,416	-	-	-	-
Corporates, Institutional and Commercial Clients	142,516	620,134	105,253	(188,750)	536,637
Total Impairment Provisions	332,794	768,121	290,566	(362,159)	696,528

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2.0 Credit risk (continued)

2.5 Problem credit management and expected credit allowances/provisioning (continued)

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

Bank 31 December 2017	Collective impairment provisions as at 31 December 2017 RM'000	Individual impairment provisions held as at 1 January 2017 RM'000	Net individual impairment charge during the financial year RM'000	Amounts written off or other movements during the financial year RM'000	Individual impairment provisions held as at 31 December 2017 RM'000
Mortgages	33,337	42,464	34,147	(37,255)	39,356
Others	115,392	80,545	96,659	(85,823)	91,381
Retail Clients	148,729	123,009	130,806	(123,078)	130,737
Agriculture	418	20,798	-	(20,798)	-
Mining and quarrying	2,737	-	-	-	-
Manufacturing	36,671	535,120	82,992	(140,130)	477,982
Electricity, gas and water	1,256	-	-	-	-
Construction	9,837	689	1,327	(689)	1,327
Real estate	11,222	-	-	-	-
Wholesale & retail trade and restaurants & hotels	15,916	58,900	18,517	(25,593)	51,824
Transportation, storage and communication	5,390	3,443	-	(584)	2,859
Finance, insurance and business services	33,853	-	-	-	-
Household	40	-	-	-	-
Others	2,272	-	-	-	-
Corporates, Institutional and Commercial Clients	119,612	618,950	102,836	(187,794)	533,992
Total Impairment Provisions	268,341	741,959	233,642	(310,872)	664,729

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2.0 Credit risk (continued)

2.5 Problem credit management and expected credit allowances/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 2018 RM'000	31 December 2017 RM'000	30 June 2018 RM'000	31 December 2017 RM'000
Mortgages	1,220,062	1,276,995	898,690	888,169
Others	295,417	313,772	232,337	277,788
Retail Clients	1,515,479	1,590,767	1,131,027	1,165,957
Manufacturing	25,981	20	25,981	20
Wholesale & retail trade and restaurants & hotels	10,696	2,201	10,696	2,201
Finance, insurance and business services	-	39,617	-	39,617
Education, Health & Others	1,508	-	1,508	-
Transportation, storage and communication	451	432	-	-
Corporates, Institutional and Commercial Clients	38,636	42,270	38,185	41,838

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	
	2018 RM'000	2017 RM'000	2018 RM'000	2017 RM'000
Malaysia	1,554,115	1,633,037	1,169,212	1,207,795

2.6 Summary analysis of loans, advances and financing

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

Group	Within Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
30 June 2018			
Gross impaired loans, advances and financing	1,122,488	-	1,122,488
12-month ECL (Stage 1)	94,767	106	94,873
Lifetime ECL not credit-impaired (Stage 2)	77,468	2,666	80,134
Lifetime ECL credit-impaired (Stage 3)	678,167	-	678,167
31 December 2017			
Gross impaired loans, advances and financing	1,324,562	-	1,324,562
Individual impairment provisions	696,528	-	696,528
Collective impairment provisions	329,965	2,829	332,794
Bank			
30 June 2018			
Gross impaired loans, advances and financing	1,060,894	-	1,060,894
12-month ECL (Stage 1)	89,281	22	89,303
Lifetime ECL not credit-impaired (Stage 2)	58,352	2,666	61,018
Lifetime ECL credit-impaired (Stage 3)	619,408	-	619,408
31 December 2017			
Gross impaired loans, advances and financing	1,281,381	-	1,281,381
Individual impairment provisions	664,729	-	664,729
Collective impairment provisions	265,512	2,829	268,341

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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.

Group	Principal amount	Positive fair value of contracts	Negative fair value of contracts	Credit equivalent amount	Risk weighted assets
30 June 2018	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,375,803	-	-	1,375,803	359,443
Transaction related contingent items	4,100,575	-	-	4,100,575	977,361
Short term self liquidating trade related contingencies	841,925	-	-	841,620	120,063
Foreign exchange related contracts					
<i>One year or less</i>	60,046,498	912,236	862,388	1,769,485	638,039
<i>Over one year to five years</i>	11,645,971	537,209	415,281	1,362,412	757,763
<i>Over five years</i>	934,368	57,181	164,371	155,662	47,447
Interest/profit rate related contracts					
<i>One year or less</i>	11,078,176	10,183	14,581	27,383	6,280
<i>Over one year to five years</i>	29,368,550	147,414	100,240	797,679	284,111
<i>Over five years</i>	6,404,406	81,790	63,867	487,317	140,540
Equity related contracts					
<i>One year or less</i>	3,761	858	828	255	26
<i>Over one year to five years</i>	36,675	515	-	3,449	382
Commodity contracts					
<i>One year or less</i>	2,003,717	53,413	53,413	142,619	73,296
<i>Over one year to five years</i>	661,903	14,292	14,292	63,332	39,599
Credit derivative contracts *					
<i>One year or less</i>	20,475	295	-	1,319	247
<i>Over one year to five years</i>	28,386	330	-	1,749	692
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,127,413	-	-	629,377	525,303
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	692,574	-	-	690,452	150,308
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	33,011,399	-	-	3,396,661	1,354,046
	<u>165,382,575</u>	<u>1,815,716</u>	<u>1,689,261</u>	<u>15,847,149</u>	<u>5,474,946</u>

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

	Principal amount	Credit equivalent amount	Risk weighted assets
	RM'000	RM'000	RM'000
* <i>Credit derivative contracts</i>			
Total return swap			
- protection sold	48,861	3,068	939

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2.0 Credit risk (continued)

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

Group	Principal amount	Positive fair value of contracts	Negative fair value of contracts	Credit equivalent amount	Risk weighted assets
31 December 2017	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,720,623	-	-	1,720,623	676,206
Transaction related contingent items	3,620,380	-	-	3,620,380	1,064,613
Short term self liquidating trade related contingencies	392,402	-	-	391,974	104,427
Foreign exchange related contracts					
<i>One year or less</i>	54,934,667	1,170,904	1,417,424	1,940,412	490,822
<i>Over one year to five years</i>	11,938,270	741,987	508,579	1,557,564	751,741
<i>Over five years</i>	1,279,033	72,149	194,291	207,568	95,475
Interest/profit rate related contracts					
<i>One year or less</i>	18,129,267	121,483	122,450	148,801	21,058
<i>Over one year to five years</i>	28,586,931	118,662	106,621	755,525	227,463
<i>Over five years</i>	6,533,194	66,269	52,491	495,420	133,702
Equity related contracts					
<i>One year or less</i>	13,188	1,039	102	720	42
<i>Over one year to five years</i>	29,213	3,809	-	6,146	547
Commodity contracts					
<i>One year or less</i>	1,481,737	53,703	53,703	156,886	58,073
<i>Over one year to five years</i>	1,695,762	94,733	94,733	203,238	140,818
Credit derivative contracts *					
<i>One year or less</i>	20,475	119	-	1,143	239
<i>Over one year to five years</i>	28,386	775	-	2,194	1,058
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,912,182	-	-	527,629	706,199
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	783,878	-	-	688,486	236,617
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	34,052,051	-	-	3,533,029	1,604,374
	<u>168,151,639</u>	<u>2,445,632</u>	<u>2,550,394</u>	<u>15,957,738</u>	<u>6,313,474</u>

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

	Principal amount	Credit equivalent amount	Risk weighted assets
	RM'000	RM'000	RM'000
* <i>Credit derivative contracts</i>			
Total return swaps			
- protection sold	48,861	3,337	1,297

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2.0 Credit risk (continued)

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

Bank 30 June 2018	Principal amount RM'000	Positive fair value of contracts RM'000	Negative fair value of contracts RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
Direct credit substitutes	1,355,112	-	-	1,356,466	350,414
Transaction related contingent items	3,857,450	-	-	3,906,848	939,205
Short term self liquidating trade related contingencies	724,919	-	-	835,093	118,255
Foreign exchange related contracts					
<i>One year or less</i>	60,073,278	915,056	862,471	1,887,055	675,619
<i>Over one year to five years</i>	11,645,971	537,209	415,281	1,406,302	791,970
<i>Over five years</i>	934,368	57,181	164,371	155,662	47,447
Interest rate related contracts					
<i>One year or less</i>	11,078,176	10,183	14,581	27,383	6,280
<i>Over one year to five years</i>	29,368,550	147,414	100,240	797,679	290,253
<i>Over five years</i>	6,404,406	81,790	63,867	487,317	140,540
Equity related contracts					
<i>One year or less</i>	3,761	858	828	255	26
<i>Over one year to five years</i>	36,675	515	-	3,449	382
Commodity contracts					
<i>One year or less</i>	2,003,717	53,413	53,413	142,619	73,296
<i>Over one year to five years</i>	661,903	14,292	14,292	63,332	39,599
Credit derivative contracts *					
<i>One year or less</i>	20,475	295	-	1,319	247
<i>Over one year to five years</i>	28,386	330	-	1,749	692
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,737,648	-	-	613,467	498,349
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	659,301	-	-	690,224	150,105
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	35,700,490	-	-	3,272,413	1,236,247
	<u>167,294,586</u>	<u>1,818,536</u>	<u>1,689,344</u>	<u>15,648,632</u>	<u>5,358,926</u>

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

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>			
Total return swap			
- protection sold	48,861	3,068	939

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2.0 Credit risk (continued)

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

Bank	Principal amount	Positive fair value of contracts	Negative fair value of contracts	Credit equivalent amount	Risk weighted assets
31 December 2017	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,707,032	-	-	1,708,386	672,242
Transaction related contingent items	3,363,489	-	-	3,425,439	1,021,728
Short term self liquidating trade related contingencies	322,029	-	-	368,198	96,182
Sell and buy back agreements					
Foreign exchange related contracts					
<i>One year or less</i>	54,935,278	1,175,722	1,417,492	1,938,562	489,350
<i>Over one year to five years</i>	11,938,270	741,987	508,579	1,748,730	842,765
<i>Over five years</i>	1,279,033	72,149	194,291	207,568	95,475
Interest rate related contracts					
<i>One year or less</i>	18,129,267	121,483	122,450	148,801	21,058
<i>Over one year to five years</i>	28,564,534	118,662	106,621	755,152	240,301
<i>Over five years</i>	6,533,194	66,269	52,491	495,420	133,702
Equity related contracts					
<i>One year or less</i>	13,188	1,039	102	720	42
<i>Over one year to five years</i>	48,824	3,809	2,232	7,715	1,185
Commodity contracts					
<i>One year or less</i>	1,481,737	53,703	53,703	156,886	58,073
<i>Over one year to five years</i>	1,695,762	94,733	94,733	203,238	140,818
Credit derivative contracts **					
<i>One year or less</i>	20,475	119	-	1,143	239
<i>Over one year to five years</i>	28,386	775	-	2,194	1,058
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,492,559	-	-	511,449	693,390
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	747,667	-	-	653,167	228,242
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	37,359,390	-	-	3,314,704	1,361,447
	<u>170,660,114</u>	<u>2,450,450</u>	<u>2,552,694</u>	<u>15,647,472</u>	<u>6,097,297</u>

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

	Principal amount	Credit equivalent amount	Risk weighted assets
	RM'000	RM'000	RM'000
* <i>Credit derivative contracts</i>			
Total return swap			
- protection sold	48,861	3,337	1,297

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2 Credit risk (continued)

2.8 Actual losses

The table below shows allowances of credit losses/impairment provisions for financial assets raised and write off during the financial period ended 30 June 2018 versus 30 June 2017 for IRB exposure classes. The net allowances of credit losses/impairment provisions 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. Expected loss ("EL") represents model derived and/or regulatory prescribed estimated of future loss on potential defaults over a one-year time horizon.

Group

	30 Jun 2018	30 Jun 2017	30 Jun 2017	30 Jun 2016
	*	Expected	*	Expected
	Actual losses	losses	Actual losses	losses
	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central banks	-	1,540	-	843
Banks, development financial institutions & MDBs	-	5,139	-	5,149
Insurance companies, securities firms & fund managers	-	1,771	-	280
Corporate exposures (excluding specialised lending and firm-size adjustment)	(11,108)	455,389	-	352,015
Corporate exposures (with firm-size adjustment)	15,921	42,080	15,296	73,305
Specialised lending	-	167,536	-	174,278
Retail exposures				
<i>Residential mortgages</i>	20,018	45,304	30,624	47,265
<i>Qualifying revolving retail exposures</i>	25,661	135,897	37,953	138,638
<i>Other retail exposures</i>	54,443	213,652	85,981	246,105
	104,935	1,068,308	169,854	1,037,878

Bank

	30 Jun 2018	30 Jun 2017	30 Jun 2017	30 Jun 2016
	Actual losses	Expected	Actual losses	Expected
	RM'000	losses	RM'000	losses
	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central banks	-	1,336	-	727
Banks, development financial institutions & MDBs	-	6,696	-	6,454
Insurance companies, securities firms & fund managers	-	1,759	-	230
Corporate exposures (excluding specialised lending and firm-size adjustment)	(8,788)	441,623	-	343,661
Corporate exposures (with firm-size adjustment)	16,694	40,077	13,874	70,391
Specialised lending	-	167,536	-	174,278
Retail exposures				
<i>Residential mortgages</i>	18,342	36,962	21,215	37,381
<i>Qualifying revolving retail exposures</i>	25,661	135,897	37,953	138,638
<i>Other retail exposures</i>	56,367	163,890	61,774	171,381
	108,276	995,776	134,816	943,141

*The amount is related to ECL charge/(release) and under MFRS9, excluding recovery during the year.

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3. Market risk (Interest/profit rate risk)

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

Group	30 June 2018		31 December 2017	
	Impact on positions as at reporting period (200 basis points) parallel shift		Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000	RM'000	RM'000
MYR	123,465	(179,352)	10,044	7,634
USD	(29,306)	(24,836)	(19,930)	(15,147)
EUR	(3,671)	31	(5,677)	(4,315)
GBP	869	(197)	133	101
JPY	18	(1)	(1)	(1)
SGD	2,222	152	1,390	1,056
AUD	4,332	232	(65)	(49)
Others	(28)	110	(545)	(414)

Bank	30 June 2018		31 December 2017	
	Impact on positions as at reporting period (200 basis points) parallel shift		Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value	Increase/(Decline) in earnings at risk	Increase/(Decline) in economic value
	RM'000	RM'000	RM'000	RM'000
MYR	116,658	(129,928)	4,512	3,429
USD	(30,623)	(17,689)	(17,327)	(13,169)
EUR	(3,677)	32	(5,677)	(4,315)
GBP	869	(197)	133	101
JPY	18	(1)	(1)	(1)
SGD	2,222	152	1,390	1,056
AUD	4,727	39	(65)	(49)
Others	(28)	110	(545)	(414)

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4.0 Equity exposures in banking book

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

Group and Bank	30 June 2018		31 December 2017	
	Gross	Risk	Gross	Risk
	exposures	assets	exposures	assets
	RM'000	RM'000	RM'000	RM'000
<u>Privately Held</u>				
For socio-economic purposes	<u>16,476</u>	<u>16,476</u>	<u>9,098</u>	<u>9,098</u>

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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 and its subsidiaries' Pillar 3 Disclosures report for the financial period ended 30 June 2018 are consistent with the manner in which the Group and the Bank assesses and manages its risk, and are not misleading in any particular way.

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Abrar A. Anwar
Chief Executive Officer

Date: 28 August 2018