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

**Pillar 3 Disclosures
30 June 2011**



Incorporated in Malaysia with registered Company No. 115793P

Registered Office and Principal Place of Businesses

Level 16, Menara Standard Chartered

No. 30, Jalan Sultan Ismail 50250 Kuala Lumpur

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1.0 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised and IRB approach

Group 30 June 2011 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirement RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	1,483,205	1,335,997	1,301,826	104,146
Regulatory retail	1,513,319	1,025,623	768,904	61,512
Residential mortgages	17,307	17,307	6,278	502
Higher risk assets	23,214	23,214	34,821	2,786
Other assets	637,267	885,216	604,043	48,323
Defaulted exposures	40,887	27,605	53,994	4,320
Total on-balance sheet exposures	3,715,199	3,314,962	2,769,866	221,589
Off-balance sheet exposures:-				
OTC derivatives	41,025	41,025	40,515	3,241
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	871,853	698,960	609,193	48,735
Defaulted exposures	268	268	401	32
Total off-balance sheet exposures	913,146	740,253	650,109	52,008
Total on and off-balance sheet exposures	4,628,345	4,055,215	3,419,975	273,597
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	8,677,711	8,681,691	475,286	38,023
Banks, development financial institutions & multilateral development banks ("MDBs")	2,830,850	3,071,679	291,248	23,300
Insurance companies, securities firms & fund managers	85,146	85,146	21,866	1,749
Corporates	6,728,485	6,483,676	4,161,832	332,947
Residential mortgages	12,242,334	12,242,334	2,272,065	181,765
Qualifying revolving retail exposures	1,985,467	1,985,467	1,318,102	105,448
Other retail	4,344,250	4,344,250	2,972,872	237,830
Defaulted exposures	703,663	703,663	1,016,107	81,289
Total on-balance sheet exposures	37,597,906	37,597,906	12,529,378	1,002,351
Off-balance sheet exposures:-				
OTC derivatives	4,753,634	4,753,634	1,360,615	108,849
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,524,006	10,524,006	2,954,813	236,385
Defaulted exposures	21,883	21,883	12,221	978
Total off-balance sheet exposures	15,299,523	15,299,523	4,327,649	346,212
Total on and off-balance sheet exposures	52,897,429	52,897,429	16,857,027	1,348,563
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
	Long position	Short position		
Interest rate risk	38,939,104	32,139,018	1,456,566	116,525
Foreign currency risk	56,621,515	56,589,647	235,932	18,875
Options risk	2,658,314	5,090,413	411,767	32,941
(d) Operational risk (Standardised approach)			2,731,506	218,520
Total RWA and capital requirements			25,113,394	2,009,071

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1.0 Regulatory capital requirement (continued)

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

Group 31 December 2010 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirement RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	1,328,033	1,194,708	1,184,746	94,780
Regulatory retail	1,443,699	998,919	749,060	59,924
Residential mortgages	17,649	17,649	6,260	501
Higher risk assets	58,784	58,784	88,177	7,054
Other assets	664,253	859,966	600,338	48,027
Defaulted exposures	44,079	31,501	62,803	5,024
Total on-balance sheet exposures	3,556,497	3,161,527	2,691,384	215,310
Off-balance sheet exposures:-				
OTC derivatives	49,843	49,843	49,295	3,944
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	767,789	626,521	536,137	42,891
Defaulted exposures	223	223	334	27
Total off-balance sheet exposures	817,855	676,587	585,766	46,862
Total on and off-balance sheet exposures	4,374,352	3,838,114	3,277,150	262,172
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	6,398,013	6,398,013	333,259	26,660
Banks, development financial institutions & MDBs	6,042,392	6,201,195	629,766	50,381
Insurance companies, securities firms & fund managers	51,985	51,985	21,890	1,751
Corporates	6,263,327	6,104,524	4,127,853	330,228
Residential mortgages	11,440,183	11,440,183	2,193,270	175,462
Qualifying revolving retail exposures	1,559,237	1,559,237	1,085,714	86,857
Other retail	4,718,707	4,718,707	3,009,988	240,799
Defaulted exposures	705,398	705,398	998,231	79,859
Total on-balance sheet exposures	37,179,242	37,179,242	12,399,971	991,997
Off-balance sheet exposures:-				
OTC derivatives	5,654,915	5,654,915	1,854,588	148,367
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	9,342,857	9,342,857	2,675,183	214,014
Defaulted exposures	22,199	22,199	13,118	1,050
Total off-balance sheet exposures	15,019,971	15,019,971	4,542,889	363,431
Total on and off-balance sheet exposures	52,199,213	52,199,213	16,942,860	1,355,428
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
Interest rate risk	42,188,969	32,033,656	933,873	74,710
Foreign currency risk	56,788,624	56,726,163	441,559	35,325
Options risk	1,440,060	3,486,902	340,337	27,227
(d) Operational risk (Standardised approach)			2,802,491	224,199
Total RWA and capital requirements			24,738,891	1,979,111

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1.0 Regulatory capital requirement (continued)

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

Bank 30 June 2011 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirement RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	1,388,892	1,241,711	1,207,540	96,603
Regulatory retail	1,466,923	980,350	734,950	58,796
Residential mortgages	17,290	17,290	6,272	502
Higher risk assets	23,214	23,214	34,821	2,786
Other assets	575,421	822,954	546,718	43,737
Defaulted exposures	40,629	27,347	53,607	4,289
Total on-balance sheet exposures	3,512,369	3,112,866	2,583,908	206,713
Off-balance sheet exposures:-				
OTC derivatives	41,025	41,025	40,515	3,241
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	865,586	692,693	603,311	48,265
Defaulted exposures	268	268	401	32
Total off-balance sheet exposures	906,879	733,986	644,227	51,538
Total on and off-balance sheet exposures	4,419,248	3,846,852	3,228,135	258,251
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	7,633,433	7,637,413	417,327	33,386
Banks, development financial institutions & MDBs	3,503,896	3,744,725	402,826	32,226
Insurance companies, securities firms & fund managers	85,146	85,146	21,866	1,749
Corporates	6,613,962	6,369,153	4,072,846	325,828
Residential mortgages	11,878,708	11,878,708	2,184,101	174,728
Qualifying revolving retail exposures	1,985,467	1,985,467	1,318,102	105,448
Other retail	3,352,797	3,352,797	1,557,725	124,618
Defaulted exposures	642,065	642,065	878,131	70,250
Total on-balance sheet exposures	35,695,474	35,695,474	10,852,924	868,233
Off-balance sheet exposures:-				
OTC derivatives	4,745,674	4,745,674	1,331,513	106,521
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	10,358,598	10,358,598	2,868,719	229,498
Defaulted exposures	21,882	21,882	12,220	978
Total off-balance sheet exposures	15,126,154	15,126,154	4,212,452	336,997
Total on and off-balance sheet exposures	50,821,628	50,821,628	15,065,376	1,205,230
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
Interest rate risk	38,939,104	32,139,018	1,456,566	116,525
Foreign currency risk	56,621,515	56,589,647	235,932	18,875
Options risk	2,658,314	5,090,413	411,767	32,941
(d) Operational risk (Standardised approach)			2,496,929	199,754
Total RWA and capital requirements			22,895,326	1,831,626

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1.0 Regulatory capital requirement (continued)

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

Bank 31 December 2010 Exposure class	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirement RM'000
(a) Credit risk				
<u>Exposures under the Standardised approach</u>				
On-balance sheet exposures:-				
Corporates	1,252,683	1,119,357	1,109,395	88,752
Regulatory retail	1,402,941	958,917	719,058	57,525
Residential mortgages	17,621	17,621	6,250	500
Higher risk assets	58,784	58,784	88,177	7,054
Other assets	612,086	807,044	554,204	44,336
Defaulted exposures	41,779	29,201	59,354	4,748
Total on-balance sheet exposures	3,385,894	2,990,924	2,536,438	202,915
Off-balance sheet exposures:-				
OTC derivatives	49,843	49,843	49,295	3,944
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	760,052	618,784	529,779	42,382
Defaulted exposures	223	223	334	27
Total off-balance sheet exposures	810,118	668,850	579,408	46,353
Total on and off-balance sheet exposures	4,196,012	3,659,774	3,115,846	249,268
<u>Exposures under the IRB approach</u>				
On-balance sheet exposures:-				
Sovereigns/Central banks	5,104,012	5,104,012	272,731	21,818
Banks, development financial institutions & MDBs	6,697,773	6,826,576	737,457	58,997
Insurance companies, securities firms & fund managers	51,985	51,985	21,890	1,751
Corporates	6,415,207	6,286,404	4,313,029	345,042
Residential mortgages	11,093,082	11,093,082	2,102,033	168,163
Qualifying revolving retail exposures	1,559,237	1,559,237	1,085,714	86,857
Other retail	3,847,840	3,847,840	1,772,497	141,800
Defaulted exposures	654,474	654,474	887,321	70,986
Total on-balance sheet exposures	35,423,610	35,423,610	11,192,672	895,414
Off-balance sheet exposures:-				
OTC derivatives	5,675,248	5,675,248	1,813,426	145,074
Off-balance sheet exposures other than OTC derivative transactions and credit derivatives	9,138,798	9,138,798	2,576,578	206,126
Defaulted exposures	22,171	22,171	13,087	1,047
Total off-balance sheet exposures	14,836,217	14,836,217	4,403,091	352,247
Total on and off-balance sheet exposures	50,259,827	50,259,827	15,595,763	1,247,661
(b) Large exposures risk requirement			621	50
(c) Market risk (Standardised approach)				
Interest rate risk	42,188,969	32,033,656	933,873	74,710
Foreign currency risk	56,788,624	56,726,163	441,559	35,325
Options risk	1,440,060	3,486,902	340,337	27,227
(d) Operational risk (Standardised approach)			2,610,212	208,817
Total RWA and capital requirements			23,038,211	1,843,058

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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 industry, maturity and geography. EAD is based on the current outstanding and accrued interest and fees, plus a proportion of the undrawn component of the facility. The amount of the undrawn facility included is dependant on the credit conversion factor of respective product type, and for IRB exposure classes, this amount is modeled internally.

Geographical analysis

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

Group 30 June 2011	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	8,796,224	5,008	8,801,232
Banks, development financial institutions & MDBs	3,760,516	3,471,319	7,231,835
Insurance companies, securities firms & fund managers	60,404	119,125	179,529
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,835,916	628,719	12,464,635
Corporate exposures (with firm-size adjustment)	370,646	-	370,646
Specialised lending	126,640	-	126,640
Retail exposures	23,722,912	-	23,722,912
<i>Residential mortgages</i>	14,098,148	-	14,098,148
<i>Qualifying revolving retail exposures</i>	4,558,468	-	4,558,468
<i>Other retail exposures</i>	5,066,296	-	5,066,296
Total IRB exposures	48,673,258	4,224,171	52,897,429
Standardised exposures			
Corporates	1,893,356	70,376	1,963,732
Regulatory retail	1,981,302	-	1,981,302
Residential mortgages	19,606	-	19,606
Higher risk assets	23,457	-	23,457
Other assets	640,248	-	640,248
Total Standardised exposures	4,557,969	70,376	4,628,345
Total credit risk exposures	53,231,227	4,294,547	57,525,774

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Group 31 December 2010	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	6,676,069	5,001	6,681,070
Banks, development financial institutions & MDBs	5,734,067	5,003,359	10,737,426
Insurance companies, securities firms & fund managers	102,565	75,193	177,758
Corporate exposures (excluding specialised lending and firm-size adjustment)	10,910,241	601,244	11,511,485
Corporate exposures (with firm-size adjustment)	296,343	-	296,343
Specialised lending	131,049	-	131,049
Retail exposures	22,664,082	-	22,664,082
<i>Residential mortgages</i>	12,527,689	-	12,527,689
<i>Qualifying revolving retail exposures</i>	3,657,015	-	3,657,015
<i>Other retail exposures</i>	6,479,378	-	6,479,378
Total IRB exposures	46,514,416	5,684,797	52,199,213
Standardised exposures			
Corporates	1,699,267	19,911	1,719,178
Regulatory retail	1,910,579	-	1,910,579
Residential mortgages	18,861	-	18,861
Higher risk assets	59,017	-	59,017
Other assets	666,717	-	666,717
Total Standardised exposures	4,354,441	19,911	4,374,352
Total credit risk exposures	50,868,857	5,704,708	56,573,565

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Bank 30 June 2011	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	7,675,918	5,008	7,680,926
Banks, development financial institutions & MDBs	4,699,005	3,303,287	8,002,292
Insurance companies, securities firms & fund managers	59,767	119,125	178,892
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,752,735	627,219	12,379,954
Corporate exposures (with firm-size adjustment)	288,472	-	288,472
Specialised lending	18,773	-	18,773
Retail exposures	22,272,319	-	22,272,319
<i>Residential mortgages</i>	13,713,596	-	13,713,596
<i>Qualifying revolving retail exposures</i>	4,558,468	-	4,558,468
<i>Other retail exposures</i>	4,000,255	-	4,000,255
Total IRB exposures	46,766,989	4,054,639	50,821,628
Standardised exposures			
Corporates	1,794,317	70,376	1,864,693
Regulatory retail	1,933,107	-	1,933,107
Residential mortgages	19,589	-	19,589
Higher risk assets	23,457	-	23,457
Other assets	578,402	-	578,402
Total Standardised exposures	4,348,872	70,376	4,419,248
Total credit risk exposures	51,115,861	4,125,015	55,240,876

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Geographical analysis (continued)

Bank 31 December 2010	Malaysia RM'000	Others RM'000	Total RM'000
IRB exposures			
Sovereigns/Central banks	5,300,073	5,001	5,305,074
Banks, development financial institutions & MDBs	6,736,702	4,759,365	11,496,067
Insurance companies, securities firms & fund managers	101,754	75,193	176,947
Corporate exposures (excluding specialised lending and firm-size adjustment)	11,101,009	569,744	11,670,753
Corporate exposures (with firm-size adjustment)	232,717	-	232,717
Specialised lending	22,690	-	22,690
Retail exposures	21,355,579	-	21,355,579
<i>Residential mortgages</i>	12,157,672	-	12,157,672
<i>Qualifying revolving retail exposures</i>	3,657,015	-	3,657,015
<i>Other retail exposures</i>	5,540,892	-	5,540,892
Total IRB exposures	44,850,524	5,409,303	50,259,827
Standardised exposures			
Corporates	1,621,693	19,911	1,641,604
Regulatory retail	1,862,008	-	1,862,008
Residential mortgages	18,833	-	18,833
Higher risk assets	59,017	-	59,017
Other assets	614,550	-	614,550
Total Standardised exposures	4,176,101	19,911	4,196,012
Total credit risk exposures	49,026,625	5,429,214	54,455,839

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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.

Group 30 June 2011	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	-	-	-	-	-	-	-	8,801,232	-	-	-	8,801,232
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	7,205,883	-	-	25,952	7,231,835
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	179,529	-	-	-	179,529
Corporate exposures (excluding specialised lending and firm-size adjustment)	388,340	721,260	4,087,989	571,899	1,652,016	1,446,740	1,171,002	1,012,656	440,185	-	972,548	12,464,635
Corporate exposures (with firm-size adjustment)	-	20,013	90,886	-	3,000	7,950	25,617	19,368	-	-	203,812	370,646
Specialised lending	-	-	4,486	14,018	-	-	-	-	108,136	-	-	126,640
Retail exposures	2,639	-	10,044	381	17,858	54,817	6,128	12,062	5,076	20,537,111	3,076,796	23,722,912
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	14,098,148	-	14,098,148
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,558,468	-	4,558,468
<i>Other retail exposures</i>	2,639	-	10,044	381	17,858	54,817	6,128	12,062	5,076	1,880,495	3,076,796	5,066,296
Total IRB exposures	390,979	741,273	4,193,405	586,298	1,672,874	1,509,507	1,202,747	17,230,730	553,397	20,537,111	4,279,108	52,897,429
Standardised exposures												
Corporates	72,982	17,300	539,180	-	133,595	653,550	51,622	111,478	94,411	17,500	272,114	1,963,732
Regulatory retail	6,875	3,482	389,734	2,573	71,792	718,580	49,551	91,889	5,676	223,469	417,681	1,981,302
Residential mortgages	-	-	-	-	-	-	-	-	-	19,606	-	19,606
Higher risk assets	-	-	-	-	-	-	-	-	-	586	22,871	23,457
Other assets	-	-	-	-	-	-	-	-	-	-	640,248	640,248
Total Standardised exposures	79,857	20,782	928,914	2,573	205,387	1,372,130	101,173	203,367	100,087	261,161	1,352,914	4,628,345
Total credit risk exposures	470,836	762,055	5,122,319	588,871	1,878,261	2,881,637	1,303,920	17,434,097	653,484	20,798,272	5,632,022	57,525,774

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

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
31 December 2010	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	-	-	-	-	-	-	-	6,681,070	-	-	-	6,681,070
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	10,737,426	-	-	-	10,737,426
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	177,758	-	-	-	177,758
Corporate exposures (excluding specialised lending and firm-size adjustment)	410,810	616,386	3,450,735	913,861	1,592,318	1,509,457	819,118	925,614	374,215	-	898,971	11,511,485
Corporate exposures (with firm-size adjustment)	-	3,466	55,295	-	3,865	24,972	6,632	20,489	-	-	181,624	296,343
Specialised lending	-	-	6,451	15,412	-	-	-	-	109,186	-	-	131,049
Retail exposures	164	-	14,255	164	11,907	49,753	7,868	23,772	2,401	19,648,175	2,905,623	22,664,082
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,527,689	-	12,527,689
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,657,015	-	3,657,015
<i>Other retail exposures</i>	164	-	14,255	164	11,907	49,753	7,868	23,772	2,401	3,463,471	2,905,623	6,479,378
Total IRB exposures	410,974	619,852	3,526,736	929,437	1,608,090	1,584,182	833,618	18,566,129	485,802	19,648,175	3,986,218	52,199,213
Standardised exposures												
Corporates	55,524	17,149	469,383	1,289	115,201	624,482	28,061	68,036	70,951	-	269,102	1,719,178
Regulatory retail	5,738	4,102	361,582	619	76,659	699,171	40,367	86,269	10,528	253,213	372,331	1,910,579
Residential mortgages	-	-	-	-	-	-	-	-	-	18,861	-	18,861
Higher risk assets	-	-	-	-	-	-	-	-	-	604	58,413	59,017
Other assets	-	-	-	-	-	-	-	-	-	-	666,717	666,717
Total Standardised exposures	61,262	21,251	830,965	1,908	191,860	1,323,653	68,428	154,305	81,479	272,678	1,366,563	4,374,352
Total credit risk exposures	472,236	641,103	4,357,701	931,345	1,799,950	2,907,835	902,046	18,720,434	567,281	19,920,853	5,352,781	56,573,565

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Bank 30 June 2011	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	-	-	-	-	-	-	-	7,680,926	-	-	-	7,680,926
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	7,976,340	-	-	25,952	8,002,292
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	178,892	-	-	-	178,892
Corporate exposures (excluding specialised lending and firm-size adjustment)	330,384	715,798	4,163,531	571,899	1,640,309	1,492,116	1,128,330	1,044,075	383,335	-	910,177	12,379,954
Corporate exposures (with firm-size adjustment)	-	6,376	52,583	-	-	3,965	17,864	10,107	-	-	197,577	288,472
Specialised lending	-	-	4,486	14,018	-	-	-	-	269	-	-	18,773
Retail exposures	2,639	-	10,044	381	17,858	53,434	5,502	12,062	5,076	19,152,427	3,012,896	22,272,319
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	13,713,596	-	13,713,596
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	4,558,468	-	4,558,468
<i>Other retail exposures</i>	2,639	-	10,044	381	17,858	53,434	5,502	12,062	5,076	880,363	3,012,896	4,000,255
Total IRB exposures	333,023	722,174	4,230,644	586,298	1,658,167	1,549,515	1,151,696	16,902,402	388,680	19,152,427	4,146,602	50,821,628
Standardised exposures												
Corporates	71,669	17,300	517,482	-	127,048	637,647	49,022	111,478	66,163	17,500	249,384	1,864,693
Regulatory retail	6,875	3,482	364,281	2,382	71,078	708,853	48,554	82,392	5,645	222,557	417,008	1,933,107
Residential mortgages	-	-	-	-	-	-	-	-	-	19,589	-	19,589
Higher risk assets	-	-	-	-	-	-	-	-	-	586	22,871	23,457
Other assets	-	-	-	-	-	-	-	-	-	-	578,402	578,402
Total Standardised exposures	78,544	20,782	881,763	2,382	198,126	1,346,500	97,576	193,870	71,808	260,232	1,267,665	4,419,248
Total credit risk exposures	411,567	742,956	5,112,407	588,680	1,856,293	2,896,015	1,249,272	17,096,272	460,488	19,412,659	5,414,267	55,240,876

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Sector or economic purpose analysis (continued)

Bank	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
31 December 2010	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	-	-	-	-	-	-	-	5,305,074	-	-	-	5,305,074
Banks, development financial institutions & MDBs	-	-	-	-	-	-	-	11,496,067	-	-	-	11,496,067
Insurance companies, securities firms & fund managers	-	-	-	-	-	-	-	176,947	-	-	-	176,947
Corporate exposures (excluding specialised lending and firm-size adjustment)	445,012	610,205	3,639,934	913,861	1,580,270	1,684,503	706,202	998,834	317,198	-	774,734	11,670,753
Corporate exposures (with firm-size adjustment)	-	3,466	21,163	-	565	10,055	6,632	9,213	-	-	181,623	232,717
Specialised lending	-	-	6,451	15,412	-	-	-	-	827	-	-	22,690
Retail exposures	164	-	14,255	164	11,907	48,348	5,561	23,772	2,401	18,408,190	2,840,817	21,355,579
<i>Residential mortgages</i>	-	-	-	-	-	-	-	-	-	12,157,672	-	12,157,672
<i>Qualifying revolving retail exposures</i>	-	-	-	-	-	-	-	-	-	3,657,015	-	3,657,015
<i>Other retail exposures</i>	164	-	14,255	164	11,907	48,348	5,561	23,772	2,401	2,593,503	2,840,817	5,540,892
Total IRB exposures	445,176	613,671	3,681,803	929,437	1,592,742	1,742,906	718,395	18,009,907	320,426	18,408,190	3,797,174	50,259,827
Standardised exposures												
Corporates	54,211	17,149	453,450	1,289	111,918	622,883	26,239	67,972	40,867	-	245,626	1,641,604
Regulatory retail	5,738	4,017	336,836	427	76,447	688,558	39,587	76,376	10,462	252,173	371,387	1,862,008
Residential mortgages	-	-	-	-	-	-	-	-	-	18,833	-	18,833
Higher risk assets	-	-	-	-	-	-	-	-	-	604	58,413	59,017
Other assets	-	-	-	-	-	-	-	-	-	-	614,550	614,550
Total Standardised exposures	59,949	21,166	790,286	1,716	188,365	1,311,441	65,826	144,348	51,329	271,610	1,289,976	4,196,012
Total credit risk exposures	505,125	634,837	4,472,089	931,153	1,781,107	3,054,347	784,221	18,154,255	371,755	18,679,800	5,087,150	54,455,839

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Contractual maturity analysis

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

Group 30 June 2011	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	7,621,997	1,178,992	243	8,801,232
Banks, development financial institutions & MDBs	3,760,032	1,829,065	1,642,738	7,231,835
Insurance companies, securities firms & fund managers	108,398	52,554	18,577	179,529
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,049,059	3,188,787	226,789	12,464,635
Corporate exposures (with firm-size adjustment)	166,199	38,749	165,698	370,646
Specialised lending	108,618	18,022	-	126,640
Retail exposures	1,794,648	6,184,391	15,743,873	23,722,912
<i>Residential mortgages</i>	784,208	400,688	12,913,252	14,098,148
<i>Qualifying revolving retail exposures</i>	486,982	3,906,664	164,822	4,558,468
<i>Other retail exposures</i>	523,458	1,877,039	2,665,799	5,066,296
Total IRB exposures	22,608,951	12,490,560	17,797,918	52,897,429
Standardised exposures				
Corporates	1,243,372	300,927	419,433	1,963,732
Regulatory retail	921,542	560,750	499,010	1,981,302
Residential mortgages	387	1,579	17,640	19,606
Higher risk assets	22,805	114	538	23,457
Other assets	326,166	68,715	245,367	640,248
Total Standardised exposures	2,514,272	932,085	1,181,988	4,628,345
Total credit risk exposures	25,123,223	13,422,645	18,979,906	57,525,774

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Contractual maturity analysis (continued)

Group 31 December 2010	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	5,610,292	1,070,535	243	6,681,070
Banks, development financial institutions & MDBs	7,497,941	2,007,887	1,231,598	10,737,426
Insurance companies, securities firms & fund managers	75,969	89,066	12,723	177,758
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,360,431	2,914,242	236,812	11,511,485
Corporate exposures (with firm-size adjustment)	139,541	23,450	133,352	296,343
Specialised lending	109,022	6,615	15,412	131,049
Retail exposures	1,999,227	5,341,433	15,323,422	22,664,082
<i>Residential mortgages</i>	<i>584,995</i>	<i>383,539</i>	<i>11,559,155</i>	<i>12,527,689</i>
<i>Qualifying revolving retail exposures</i>	<i>518,032</i>	<i>3,085,538</i>	<i>53,445</i>	<i>3,657,015</i>
<i>Other retail exposures</i>	<i>896,200</i>	<i>1,872,356</i>	<i>3,710,822</i>	<i>6,479,378</i>
Total IRB exposures	<u>23,792,423</u>	<u>11,453,228</u>	<u>16,953,562</u>	<u>52,199,213</u>
Standardised exposures				
Corporates	1,090,238	279,270	349,670	1,719,178
Regulatory retail	928,530	498,386	483,663	1,910,579
Residential mortgages	271	975	17,615	18,861
Higher risk assets	4,302	54,164	551	59,017
Other assets	300,550	71,274	294,893	666,717
Total Standardised exposures	<u>2,323,891</u>	<u>904,069</u>	<u>1,146,392</u>	<u>4,374,352</u>
Total credit risk exposures	<u>26,116,314</u>	<u>12,357,297</u>	<u>18,099,954</u>	<u>56,573,565</u>

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Contractual maturity analysis (continued)

Bank 30 June 2011	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	6,601,719	1,078,964	243	7,680,926
Banks, development financial institutions & MDBs	4,633,638	1,914,483	1,454,171	8,002,292
Insurance companies, securities firms & fund managers	108,362	51,953	18,577	178,892
Corporate exposures (excluding specialised lending and firm-size adjustment)	9,188,247	2,801,338	390,369	12,379,954
Corporate exposures (with firm-size adjustment)	103,137	19,637	165,698	288,472
Specialised lending	1,251	17,522	-	18,773
Retail exposures	1,733,204	5,209,962	15,329,153	22,272,319
<i>Residential mortgages</i>	<i>774,293</i>	<i>396,936</i>	<i>12,542,367</i>	<i>13,713,596</i>
<i>Qualifying revolving retail exposures</i>	<i>486,982</i>	<i>3,906,664</i>	<i>164,822</i>	<i>4,558,468</i>
<i>Other retail exposures</i>	<i>471,929</i>	<i>906,362</i>	<i>2,621,964</i>	<i>4,000,255</i>
Total IRB exposures	22,369,558	11,093,859	17,358,211	50,821,628
Standardised exposures				
Corporates	1,240,524	204,736	419,433	1,864,693
Regulatory retail	915,904	518,626	498,577	1,933,107
Residential mortgages	370	1,579	17,640	19,589
Higher risk assets	22,805	114	538	23,457
Other assets	264,320	68,715	245,367	578,402
Total Standardised exposures	2,443,923	793,770	1,181,555	4,419,248
Total credit risk exposures	24,813,481	11,887,629	18,539,766	55,240,876

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2.0 Credit risk (continued)

2.1 Exposure values (continued)

Contractual maturity analysis (continued)

Bank 31 December 2010	Up to 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
IRB exposures				
Sovereigns/Central banks	4,316,291	988,540	243	5,305,074
Banks, development financial institutions & MDBs	8,046,699	2,102,202	1,347,166	11,496,067
Insurance companies, securities firms & fund managers	75,934	88,290	12,723	176,947
Corporate exposures (excluding specialised lending and firm-size adjustment)	8,541,437	2,715,504	413,812	11,670,753
Corporate exposures (with firm-size adjustment)	92,701	6,664	133,352	232,717
Specialised lending	1,714	5,564	15,412	22,690
Retail exposures	1,936,902	4,475,531	14,943,146	21,355,579
<i>Residential mortgages</i>	<i>572,206</i>	<i>379,735</i>	<i>11,205,731</i>	<i>12,157,672</i>
<i>Qualifying revolving retail exposures</i>	<i>518,032</i>	<i>3,085,538</i>	<i>53,445</i>	<i>3,657,015</i>
<i>Other retail exposures</i>	<i>846,664</i>	<i>1,010,258</i>	<i>3,683,970</i>	<i>5,540,892</i>
Total IRB exposures	23,011,678	10,382,295	16,865,854	50,259,827
Standardised exposures				
Corporates	1,089,082	202,853	349,669	1,641,604
Regulatory retail	924,159	454,634	483,215	1,862,008
Residential mortgages	271	947	17,615	18,833
Higher risk assets	4,302	54,164	551	59,017
Other assets	248,382	71,274	294,894	614,550
Total Standardised exposures	2,266,196	783,872	1,145,944	4,196,012
Total credit risk exposures	25,277,874	11,166,167	18,011,798	54,455,839

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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.

Group	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by Other eligible collateral RM'000
30 June 2011				
On-balance sheet exposures				
Sovereigns/Central banks	8,677,711	27,132	-	-
Banks, development financial institutions & MDBs	2,830,850	13,531	-	-
Insurance companies, securities firms & fund managers	85,146	85,146	-	-
Corporates	8,104,323	896,569	184,466	610,297
Regulatory retail	7,843,036	237,262	251,532	-
Residential mortgages	12,259,641	-	-	11,484,781
Higher risk assets	23,214	-	-	-
Other assets	637,267	-	-	-
Specialised financing/investment	107,367	-	-	-
Defaulted exposures	744,550	-	13,282	305,502
Total on-balance sheet exposures	41,313,105	1,259,640	449,280	12,400,580
Off-balance sheet exposures				
OTC derivatives	4,794,659	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,395,859	66,763	213,731	473,672
Defaulted exposures	22,151	-	-	2,188
Total off-balance sheet exposures	16,212,669	66,763	213,731	475,860
Total on and off-balance sheet exposures	57,525,774	1,326,403	663,011	12,876,440

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2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Group	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by Other eligible collateral RM'000
31 December 2010				
On-balance sheet exposures				
Sovereigns/Central banks	6,398,013	2,896	-	-
Banks, development financial institutions & MDBs	6,042,392	-	-	-
Insurance companies, securities firms & fund managers	51,985	48,000	-	-
Corporates	7,484,052	764,006	173,675	374,928
Regulatory retail	7,721,643	186,113	258,895	-
Residential mortgages	11,457,832	-	-	11,143,141
Higher risk assets	58,784	-	-	-
Other assets	664,253	-	-	-
Specialised financing/investment	107,308	-	-	-
Defaulted exposures	749,477	-	12,578	311,781
Total on-balance sheet exposures	40,735,739	1,001,015	445,148	11,829,850
Off-balance sheet exposures				
OTC derivatives	5,704,758	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,110,646	33,580	180,714	583,683
Defaulted exposures	22,422	-	-	2,460
Total off-balance sheet exposures	15,837,826	33,580	180,714	586,143
Total on and off-balance sheet exposures	56,573,565	1,034,595	625,862	12,415,993

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2.0 Credit risk (continued)

2.2 Credit risk mitigation (continued)

Bank 30 June 2011	Exposures before CRM RM'000	Exposures covered by guarantees or credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
On-balance sheet exposures				
Sovereigns/Central banks	7,633,433	3,132	-	-
Public sector entities	-	-	-	-
Banks, development financial institutions & MDBs	3,503,896	13,531	-	-
Insurance companies, securities firms & fund managers	85,146	85,146	-	-
Corporates	8,002,854	896,543	151,494	483,244
Regulatory retail	6,805,187	236,872	250,799	-
Residential mortgages	11,895,998	-	-	11,130,446
Higher risk assets	23,214	-	-	-
Other assets	575,421	-	-	-
Defaulted exposures	682,694	-	13,282	297,082
Total on-balance sheet exposures	39,207,843	1,235,224	415,575	11,910,772
Off-balance sheet exposures				
OTC derivatives	4,786,699	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,224,184	66,763	211,225	463,436
Defaulted exposures	22,150	-	-	2,187
Total off-balance sheet exposures	16,033,033	66,763	211,225	465,623
Total on and off-balance sheet exposures	55,240,876	1,301,987	626,800	12,376,395

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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
31 December 2010				
On-balance sheet exposures				
Sovereigns/Central banks	5,104,012	2,896	-	-
Public sector entities	-	-	-	-
Banks, development financial institutions & MDBs	6,697,773	-	-	-
Insurance companies, securities firms & fund managers	51,985	48,000	-	-
Corporates	7,667,890	710,006	144,452	309,910
Regulatory retail	6,810,018	185,357	258,895	-
Residential mortgages	11,110,703	-	-	10,845,593
Higher risk assets	58,784	-	-	-
Other assets	612,086	-	-	-
Defaulted exposures	696,253	-	12,578	305,469
Total on-balance sheet exposures	38,809,504	946,259	415,925	11,460,972
Off-balance sheet exposures				
OTC derivatives	5,725,091	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,898,850	33,580	179,301	551,925
Defaulted exposures	22,394	-	-	2,434
Total off-balance sheet exposures	15,646,335	33,580	179,301	554,359
Total on and off-balance sheet exposures	54,455,839	979,839	595,226	12,015,331

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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.

Group	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
30 June 2011	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	7,946,773	730,938	-	-	-	-	-
Bank	1,106,810	1,590,645	75,436	56,160	931	868	-
Corporate	199,616	2,032,749	1,650,092	2,683,298	203,961	43,915	101,037
Total on-balance sheet exposures	9,253,199	4,354,332	1,725,528	2,739,458	204,892	44,783	101,037
<u>Undrawn commitments</u>							
Sovereign	5,014	-	-	-	-	-	-
Bank	23,210	29,386	2,100	4,000	-	-	-
Corporate	19,250	164,442	113,177	122,251	2,667	-	-
Total undrawn commitments	47,474	193,828	115,277	126,251	2,667	-	-
<u>Derivatives</u>							
Sovereign	42,361	76,028	-	-	-	-	-
Bank	1,490,887	2,011,445	223,673	14,241	-	-	-
Corporate	1,903	342,743	264,196	285,069	187	901	-
Total derivatives	1,535,151	2,430,216	487,869	299,310	187	901	-
<u>Contingent</u>							
Sovereign	118	-	-	-	-	-	-
Bank	249,045	288,580	34,694	18,479	11,245	-	-
Corporate	186,804	1,457,947	1,635,475	1,490,463	128,122	55	11,130
Total contingent	435,967	1,746,527	1,670,169	1,508,942	139,367	55	11,130
Exposure weighted average LGD (%)							
Sovereign	26.35%	26.20%	-	-	-	-	-
Bank	26.25%	26.31%	30.77%	36.96%	25.50%	41.20%	-
Corporate	45.19%	48.28%	38.42%	36.56%	27.06%	54.08%	58.61%
Exposure weighted average risk weight (%)							
Sovereign	4.95%	10.85%	-	-	-	-	-
Bank	9.49%	12.69%	40.16%	71.94%	70.10%	193.21%	-
Corporate	11.31%	27.41%	40.68%	76.34%	81.95%	273.98%	38.01%

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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)

Group	0<0.04%	0.04<0.17%	0.17<0.59%	0.59<3.05%	3.05<12.00%	12.00<100%	Default or 100%
31 December 2010	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	5,933,176	464,837	-	-	-	-	-
Bank	2,446,362	3,135,025	362,137	98,448	420	-	-
Corporate	80,304	1,725,487	1,137,155	2,910,916	416,664	44,786	105,511
Total on-balance sheet exposures	8,459,842	5,325,349	1,499,292	3,009,364	417,084	44,786	105,511
<u>Undrawn commitments</u>							
Sovereign	5,001	-	-	-	-	-	-
Bank	23,302	30,475	6,841	4,000	-	-	-
Corporate	7,789	166,686	136,143	146,132	3,865	100	-
Total undrawn commitments	36,092	197,161	142,984	150,132	3,865	100	-
<u>Derivatives</u>							
Sovereign	155,971	81,995	-	-	-	-	-
Bank	1,739,176	2,066,232	351,240	8,116	-	-	-
Corporate	3,265	316,750	378,923	515,937	36,157	1,152	-
Total derivatives	1,898,412	2,464,977	730,163	524,053	36,157	1,152	-
<u>Contingent</u>							
Sovereign	40,090	-	-	-	-	-	-
Bank	215,852	128,011	37,777	79,226	4,292	494	-
Corporate	198,270	792,406	1,437,739	1,404,129	139,177	-	11,192
Total contingent	454,212	920,417	1,475,516	1,483,355	143,469	494	11,192
Exposure weighted average LGD (%)							
Sovereign	26.22%	26.20%	-	-	-	-	-
Bank	26.14%	26.11%	30.86%	31.33%	30.10%	41.20%	-
Corporate	33.75%	46.37%	47.93%	46.36%	45.81%	56.92%	58.44%
Exposure weighted average risk weight (%)							
Sovereign	5.04%	8.26%	-	-	-	-	-
Bank	8.07%	11.99%	32.17%	60.14%	79.83%	205.41%	-
Corporate	9.49%	28.04%	43.33%	83.23%	85.54%	323.06%	44.83%

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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 non-retail exposures (continued)

Bank 30 June 2011	0<0.04% RM'000	0.04<0.17% RM'000	0.17<0.59% RM'000	0.59<3.05% RM'000	3.05<12.00% RM'000	12.00<100% RM'000	Default or 100% RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	6,902,495	730,938	-	-	-	-	-
Bank	939,374	2,431,127	75,436	56,160	931	868	-
Corporate	199,616	2,106,243	1,585,963	2,621,681	141,690	43,915	101,037
Total on-balance sheet exposures	8,041,485	5,268,308	1,661,399	2,677,841	142,621	44,783	101,037
<u>Undrawn commitments</u>							
Sovereign	5,014	-	-	-	-	-	-
Bank	23,210	32,386	2,100	4,000	-	-	-
Corporate	19,250	150,267	81,237	103,666	2,667	-	-
Total undrawn commitments	47,474	182,653	83,337	107,666	2,667	-	-
<u>Derivatives</u>							
Sovereign	42,361	-	-	-	-	-	-
Bank	1,490,887	2,111,142	223,673	8,955	-	-	-
Corporate	1,903	342,743	264,196	258,726	187	901	-
Total derivatives	1,535,151	2,453,885	487,869	267,681	187	901	-
<u>Contingent</u>							
Sovereign	118	-	-	-	-	-	-
Bank	249,045	288,580	34,694	18,479	11,245	-	-
Corporate	186,804	1,457,947	1,620,438	1,435,707	128,122	55	11,130
Total contingent	435,967	1,746,527	1,655,132	1,454,186	139,367	55	11,130
Exposure weighted average LGD (%)							
Sovereign	26.22%	26.20%	-	-	-	-	-
Bank	26.25%	26.29%	30.77%	37.61%	25.50%	41.20%	-
Corporate	45.19%	48.46%	38.93%	42.43%	31.19%	54.08%	58.61%
Exposure weighted average risk weight (%)							
Sovereign	4.86%	11.11%	-	-	-	-	-
Bank	9.79%	13.08%	40.16%	73.25%	70.10%	193.21%	-
Corporate	11.33%	27.25%	40.26%	76.42%	92.06%	274.76%	38.01%

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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)

Bank 31 December 2010	0<0.04% RM'000	0.04<0.17% RM'000	0.17<0.59% RM'000	0.59<3.05% RM'000	3.05<12.00% RM'000	12.00<100% RM'000	Default or 100% RM'000
Non-retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Sovereign	4,639,175	464,837	-	-	-	-	-
Bank	2,233,750	3,927,158	362,138	174,307	420	-	-
Corporate	56,304	1,670,327	1,494,088	2,800,428	401,259	44,786	105,511
Total on-balance sheet exposures	6,929,229	6,062,322	1,856,226	2,974,735	401,679	44,786	105,511
<u>Undrawn commitments</u>							
Sovereign	5,001	-	-	-	-	-	-
Bank	23,302	30,475	6,841	4,000	-	-	-
Corporate	7,789	163,686	93,648	129,064	1,886	100	-
Total undrawn commitments	36,092	194,161	100,489	133,064	1,886	100	-
<u>Derivatives</u>							
Sovereign	155,971	-	-	-	-	-	-
Bank	1,735,722	2,210,501	351,240	1,384	-	-	-
Corporate	3,265	316,750	378,923	514,277	6,061	1,152	-
Total derivatives	1,894,958	2,527,251	730,163	515,661	6,061	1,152	-
<u>Contingent</u>							
Sovereign	40,090	-	-	-	-	-	-
Bank	185,029	128,011	37,777	79,226	4,292	494	-
Corporate	198,270	792,406	1,437,351	1,354,053	120,531	-	11,192
Total contingent	423,389	920,417	1,475,128	1,433,279	124,823	494	11,192
Exposure weighted average LGD (%)							
Sovereign	26.23%	26.20%	-	-	-	-	-
Bank	26.20%	26.25%	30.86%	40.64%	30.10%	41.20%	-
Corporate	30.48%	46.15%	44.17%	44.54%	49.46%	56.92%	58.44%
Exposure weighted average risk weight (%)							
Sovereign	5.14%	6.92%	-	-	-	-	-
Bank	7.69%	11.74%	32.17%	75.30%	79.83%	205.41%	-
Corporate	9.22%	28.16%	41.01%	78.19%	104.04%	323.06%	44.83%

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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

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

Group 30 June 2011	0<0.11% RM'000	0.11<0.30% RM'000	0.30<0.43% RM'000	0.43<3.05% RM'000	3.05<9.20% RM'000	9.20<100% RM'000	Default or 100% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	166,144	2,512,812	1,248,525	6,784,937	896,924	632,992	388,060
Qualifying revolving retail	36,844	158,895	70,792	803,028	635,743	280,165	81,906
Other retail	704,811	285,026	279,143	1,848,532	891,199	335,539	132,660
Total on-balance sheet exposures	907,799	2,956,733	1,598,460	9,436,497	2,423,866	1,248,696	602,626
<u>Undrawn commitments</u>							
Residential mortgage	763	60,450	122,390	1,179,691	62,234	36,014	6,212
Qualifying revolving retail	348,949	351,941	240,644	1,184,043	300,185	65,333	-
Other retail	11,771	14,558	6,501	536,427	10,352	5,236	4,541
Total undrawn commitments	361,483	426,949	369,535	2,900,161	372,771	106,583	10,753
Exposure weighted average LGD (%)							
Residential mortgage	12.35%	12.76%	13.37%	13.63%	13.71%	13.81%	16.57%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.31%
Other retail	19.87%	19.83%	24.80%	43.59%	86.03%	84.87%	68.97%
Exposure weighted average risk weight (%)							
Residential mortgage	2.99%	5.59%	8.75%	17.70%	44.32%	71.34%	98.27%
Qualifying revolving retail	3.73%	7.38%	12.31%	29.92%	83.40%	172.60%	314.31%
Other retail	3.59%	10.32%	15.53%	53.25%	133.35%	181.95%	248.39%

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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)

Group	0<0.11%	0.11<0.30%	0.30<0.43%	0.43<3.05%	3.05<9.20%	9.20<100%	Default or 100%
31 December 2010	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	122,173	2,327,408	1,126,179	6,344,558	908,579	611,287	397,227
Qualifying revolving retail	31,242	117,980	52,001	613,839	489,008	255,168	77,615
Other retail	625,106	385,113	324,826	2,099,943	974,127	309,593	125,045
Total on-balance sheet exposures	<u>778,521</u>	<u>2,830,501</u>	<u>1,503,006</u>	<u>9,058,340</u>	<u>2,371,714</u>	<u>1,176,048</u>	<u>599,887</u>
<u>Undrawn commitments</u>							
Residential mortgage	-	1,039	1,741	656,755	8,928	17,185	4,630
Qualifying revolving retail	319,170	247,947	152,139	931,302	291,579	78,025	-
Other retail	11,108	99,268	138,407	1,258,678	77,867	43,920	6,377
Total undrawn commitments	<u>330,278</u>	<u>348,254</u>	<u>292,287</u>	<u>2,846,735</u>	<u>378,374</u>	<u>139,130</u>	<u>11,007</u>
Exposure weighted average LGD (%)							
Residential mortgage	12.29%	12.47%	12.68%	13.08%	13.31%	13.67%	16.60%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.35%
Other retail	20.87%	20.52%	23.43%	35.96%	81.03%	74.29%	67.20%
Exposure weighted average risk weight (%)							
Residential mortgage	2.97%	5.48%	8.37%	17.69%	46.63%	74.02%	99.06%
Qualifying revolving retail	3.48%	7.37%	12.52%	29.83%	82.74%	172.83%	308.49%
Other retail	3.72%	10.16%	14.81%	43.14%	124.83%	157.25%	244.63%

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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)

Bank 30 June 2011	0<0.11% RM'000	0.11<0.30% RM'000	0.30<0.43% RM'000	0.43<3.05% RM'000	3.05<9.20% RM'000	9.20<100% RM'000	Default or 100% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	166,094	2,499,529	1,217,585	6,532,212	849,586	613,702	378,723
Qualifying revolving retail	36,844	158,895	70,792	803,028	635,743	280,165	81,906
Other retail	695,005	273,681	272,694	1,501,008	441,692	168,717	80,399
Total on-balance sheet exposures	897,943	2,932,105	1,561,071	8,836,248	1,927,021	1,062,584	541,028
<u>Undrawn commitments</u>							
Residential mortgage	763	60,450	122,390	1,169,301	61,865	35,185	6,211
Qualifying revolving retail	348,949	351,941	240,644	1,184,043	300,185	65,333	-
Other retail	11,771	14,549	6,501	520,483	4,557	4,657	4,541
Total undrawn commitments	361,483	426,940	369,535	2,873,827	366,607	105,175	10,752
Exposure weighted average LGD (%)							
Residential mortgage	12.35%	12.76%	13.38%	13.65%	13.74%	13.80%	16.48%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.31%
Other retail	19.87%	19.83%	24.80%	35.57%	78.35%	76.03%	60.02%
Exposure weighted average risk weight (%)							
Residential mortgage	2.99%	5.59%	8.75%	17.62%	44.34%	71.38%	97.95%
Qualifying revolving retail	3.73%	7.38%	12.31%	29.92%	83.40%	172.60%	314.31%
Other retail	3.60%	10.32%	15.53%	41.58%	120.95%	162.60%	251.06%

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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)

Bank 31 December 2010	0<0.11% RM'000	0.11<0.30% RM'000	0.30<0.43% RM'000	0.43<3.05% RM'000	3.05<9.20% RM'000	9.20<100% RM'000	Default or 100% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	122,118	2,319,590	1,118,476	6,087,524	854,417	590,957	389,608
Qualifying revolving retail	31,242	117,980	52,001	613,839	489,008	255,168	77,615
Other retail	615,175	370,044	318,945	1,824,874	565,605	153,197	81,740
Total on-balance sheet exposures	<u>768,535</u>	<u>2,807,614</u>	<u>1,489,422</u>	<u>8,526,237</u>	<u>1,909,030</u>	<u>999,322</u>	<u>548,963</u>
<u>Undrawn commitments</u>							
Residential mortgage	-	1,039	1,741	642,515	8,808	16,277	4,602
Qualifying revolving retail	319,170	247,947	152,139	931,302	291,579	78,025	-
Other retail	11,103	99,257	138,276	1,243,129	70,412	42,758	6,377
Total undrawn commitments	<u>330,273</u>	<u>348,243</u>	<u>292,156</u>	<u>2,816,946</u>	<u>370,799</u>	<u>137,060</u>	<u>10,979</u>
Exposure weighted average LGD (%)							
Residential mortgage	12.29%	12.47%	12.68%	13.07%	13.30%	13.66%	16.56%
Qualifying revolving retail	67.07%	67.07%	67.07%	67.07%	67.07%	67.07%	60.35%
Other retail	20.87%	20.49%	23.39%	31.23%	72.59%	59.22%	57.73%
Exposure weighted average risk weight (%)							
Residential mortgage	2.97%	5.48%	8.36%	17.60%	46.69%	74.05%	98.80%
Qualifying revolving retail	3.48%	7.37%	12.52%	29.83%	82.74%	172.83%	308.49%
Other retail	3.72%	10.13%	14.79%	36.29%	111.00%	123.97%	248.72%

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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.

Group	Up to 0.10%	>0.10 to 0.20%	>0.20 to 0.50%	>0.50 to 1.00%	>1.00 to 30.00%	>30 to <100%	100%
30 June 2011	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,268,577	1,721,017	1,974,254	462,177	1,204,369	-	-
Qualifying revolving retail	70,322	125,417	277,842	246,366	1,244,103	103,323	-
Other retail	1,268,807	855,051	326,588	106,542	1,747,531	172,391	-
Total on-balance sheet exposures	8,607,706	2,701,485	2,578,684	815,085	4,196,003	275,714	-
<u>Undrawn commitments</u>							
Residential mortgage	394,013	388,289	570,241	31,466	83,745	-	-
Qualifying revolving retail	439,355	261,535	774,469	377,503	635,773	2,460	-
Other retail	32,831	24,890	505,941	942	21,323	3,459	-
Total undrawn commitments	866,199	674,714	1,850,651	409,911	740,841	5,919	-
Exposure weighted average risk weight (%)							
Residential mortgage	9.00%	17.82%	27.71%	44.80%	75.79%	-	-
Qualifying revolving retail	4.11%	8.05%	16.02%	26.52%	86.81%	284.70%	-
Other retail	7.76%	18.13%	34.97%	46.62%	143.13%	227.85%	-
31 December 2010							
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	6,754,301	1,590,517	1,845,589	470,483	1,176,521	-	-
Qualifying revolving retail	61,517	87,706	202,751	195,827	991,908	97,145	-
Other retail	1,370,853	913,330	544,309	100,660	1,763,262	151,337	-
Total on-balance sheet exposures	8,186,671	2,591,553	2,592,649	766,970	3,931,691	248,482	-
<u>Undrawn commitments</u>							
Residential mortgage	174,549	145,037	342,432	5,111	23,149	-	-
Qualifying revolving retail	386,953	180,164	555,136	328,700	566,213	2,995	-
Other retail	330,846	308,692	829,001	51,602	112,338	3,148	-
Total undrawn commitments	892,348	633,893	1,726,569	385,413	701,700	6,143	-
Exposure weighted average risk weight (%)							
Residential mortgage	9.04%	17.89%	28.90%	46.66%	80.37%	-	-
Qualifying revolving retail	3.88%	8.12%	16.26%	26.52%	90.19%	279.66%	-
Other retail	9.31%	18.61%	32.37%	40.28%	135.76%	221.99%	-

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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)

Bank 30 June 2011	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 to <100% RM'000	100% RM'000
Retail exposures (EAD)							
<u>On balance sheet exposures</u>							
Residential mortgage	7,146,815	1,646,189	1,853,014	440,103	1,171,310	-	-
Qualifying revolving retail	70,322	125,417	277,842	246,366	1,244,103	103,323	-
Other retail	1,241,207	842,311	322,317	87,062	859,022	81,277	-
Total on-balance sheet exposures	8,458,344	2,613,917	2,453,173	773,531	3,274,435	184,600	-
<u>Undrawn commitments</u>							
Residential mortgage	392,828	386,992	562,293	31,415	82,637	-	-
Qualifying revolving retail	439,355	261,535	774,469	377,503	635,773	2,460	-
Other retail	32,822	24,890	492,313	704	12,878	3,452	-
Total undrawn commitments	865,005	673,417	1,829,075	409,622	731,288	5,912	-
Exposure weighted average risk weight (%)							
Residential mortgage	8.98%	17.80%	27.66%	44.70%	75.68%	-	-
Qualifying revolving retail	4.11%	8.05%	16.02%	26.52%	86.81%	284.70%	-
Other retail	7.73%	18.13%	34.98%	38.93%	138.88%	222.32%	-
31 December 2010							
Retail exposures (EAD)							
Residential mortgage	6,644,372	1,531,888	1,713,918	452,547	1,139,965	-	-
Qualifying revolving retail	61,517	87,706	202,751	195,827	991,908	97,145	-
Other retail	1,339,972	895,358	538,714	89,422	997,067	69,046	-
Total on-balance sheet exposures	8,045,861	2,514,952	2,455,383	737,796	3,128,940	166,191	-
<u>Undrawn commitments</u>							
Residential mortgage	172,873	141,834	332,987	5,090	22,198	-	-
Qualifying revolving retail	386,953	180,164	555,136	328,700	566,213	2,995	-
Other retail	330,698	308,684	817,337	51,475	99,971	3,148	-
Total undrawn commitments	890,524	630,682	1,705,460	385,265	688,382	6,143	-
Exposure weighted average risk weight (%)							
Residential mortgage	9.00%	17.88%	28.85%	46.60%	80.44%	-	-
Qualifying revolving retail	3.88%	8.12%	16.26%	26.52%	90.19%	279.66%	-
Other retail	9.30%	18.61%	32.32%	36.40%	127.08%	217.22%	-

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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.

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 2011					
Income producing real estate					
- Total Exposures	-	50,823	57,313	-	-
- Risk Weighted Assets		45,741	65,910	-	-
31 December 2010					
Income producing real estate					
- Total Exposures	-	51,357	57,828	-	-
- Risk Weighted Assets	-	46,221	66,503	-	-
Bank					
30 June 2011					
Income producing real estate					
- Total Exposures	-	-	269	-	-
- Risk Weighted Assets			309	-	-
31 December 2010					
Income producing real estate					
- Total Exposures	-	-	826	-	-
- Risk Weighted Assets	-	-	950	-	-

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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	Total risk weighted assets
	Corporates*	Regulatory retail	Residential mortgages	Higher risk assets	Other assets		
30 June 2011	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk weights							
0%	-	60	-	-	124,447	124,507	-
20%	-	1,038	-	-	197,560	198,598	39,720
35%	-	148	16,977	-	-	17,125	5,994
50%	68,899	782	282	-	-	69,963	34,982
75%	-	1,382,730	644	-	-	1,383,374	1,037,530
100%	1,646,191	6,506	699	-	564,531	2,217,927	2,217,927
150%	853	16,749	1,004	23,457	-	42,063	63,095
1250%	-	-	-	-	1,658	1,658	20,727
Total exposures	1,715,943	1,408,013	19,606	23,457	888,196	4,055,215	3,419,975
Risk-weighted assets by exposures	1,681,920	1,069,327	8,771	35,186	624,771	3,419,975	
Average risk weight	98.0%	75.9%	44.7%	150.0%	70.3%	84.3%	

31 December 2010	← Exposures after netting and credit risk mitigation →					Total exposures after netting and credit risk mitigation	Total risk weighted assets
	Corporates*	Regulatory retail	Residential mortgages	Higher risk assets	Other assets		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk weights							
0%	-	146	-	-	155,599	155,745	-
20%	-	-	-	-	130,756	130,756	26,151
35%	-	148	17,299	-	-	17,447	6,107
50%	20,473	1,577	870	-	-	22,920	11,460
75%	-	1,360,082	-	-	-	1,360,082	1,020,062
100%	1,487,403	726	691	-	574,417	2,063,237	2,063,237
150%	2,634	24,618	-	59,017	-	86,269	129,403
1250%	-	-	-	-	1,658	1,658	20,730
Total exposures	1,510,510	1,387,297	18,860	59,017	862,430	3,838,114	3,277,150
Risk-weighted assets by exposures	1,501,591	1,058,555	7,181	88,525	621,298	3,277,150	
Average risk weight	99.4%	76.3%	38.1%	150.0%	72.0%	85.4%	

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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		
30 June 2011							
Risk weights							
0%	-	60	-	-	119,562	119,622	-
20%	-	1,038	-	-	197,495	198,533	39,707
35%	-	148	16,960	-	-	17,108	5,988
50%	68,899	782	282	-	-	69,963	34,982
75%	-	1,335,916	644	-	-	1,336,560	1,002,420
100%	1,547,179	6,506	699	-	507,219	2,061,603	2,061,603
150%	853	16,491	1,004	23,457	-	41,805	62,708
1250%	-	-	-	-	1,658	1,658	20,727
Total exposures	1,616,931	1,360,941	19,589	23,457	825,934	3,846,852	3,228,135
Risk-weighted assets by exposures	1,582,908	1,033,830	8,765	35,186	567,446	3,228,135	
Average risk weight	97.9%	76.0%	44.7%	150.0%	68.7%	83.9%	
31 December 2010							
Risk weights							
0%	-	146	-	-	148,924	149,070	-
20%	-	-	-	-	130,613	130,613	26,123
35%	-	148	17,272	-	-	17,420	6,097
50%	20,473	1,577	870	-	-	22,920	11,460
75%	-	1,314,565	-	-	-	1,314,565	985,924
100%	1,409,830	726	691	-	528,311	1,939,558	1,939,558
150%	2,634	22,319	-	59,017	-	83,970	125,954
1250%	-	-	-	-	1,658	1,658	20,730
Total exposures	1,432,937	1,339,481	18,833	59,017	809,506	3,659,774	3,115,846
Risk-weighted assets by exposures	1,424,018	1,020,968	7,171	88,525	575,164	3,115,846	
Average risk weight	99.4%	76.2%	38.1%	150.0%	71.1%	85.1%	

* 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 for Consumer Banking and Wholesale Banking.

Group 30 June 2011	Collective impairment provisions as at 30 June 2011 RM'000	Individual impairment provisions held as at 1 January 2011 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 30 June 2011 RM'000
Loans to individuals					
Mortgages	201,124	108,783	35,446	(39,319)	104,910
Others	88,098	46,393	42,920	(45,895)	43,418
Small and medium enterprises and others	47,748	39,575	19,627	(16,623)	42,579
Consumer Banking	336,970	194,751	97,993	(101,837)	190,907
Agriculture	2,704	13,981	-	(271)	13,710
Mining and quarrying	2,342	-	-	-	-
Manufacturing	43,694	16,190	-	(429)	15,761
Electricity, gas and water	4,456	-	-	-	-
Construction	2,254	60,614	608	(212)	61,010
Real estate	6,356	-	-	-	-
Wholesale & retail trade and restaurants & hotels	11,138	25,560	-	(9,523)	16,037
Transportation, storage and communication	2,509	-	-	-	-
Finance, insurance and business services	25,395	-	-	-	-
Others	13,563	-	-	-	-
Wholesale Banking	114,411	116,345	608	(10,435)	106,518

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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)

Group 31 December 2010	Collective impairment provisions as at 31 December 2010 RM'000	Individual impairment provisions held as at 1 January 2010 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 2010 RM'000
Loans to individuals					
Mortgages	191,015	117,392	58,120	(66,729)	108,783
Others	57,943	46,467	89,975	(90,049)	46,393
Small and medium enterprises and others	70,313	38,204	37,719	(36,348)	39,575
Consumer Banking	319,271	202,063	185,814	(193,126)	194,751
Agriculture	3,419	15,445	-	(1,464)	13,981
Mining and quarrying	2,095	-	-	-	-
Manufacturing	36,881	22,101	4,984	(10,895)	16,190
Electricity, gas and water	9,591	-	-	-	-
Construction	1,338	42,314	20,472	(2,172)	60,614
Real estate	5,155	-	-	-	-
Wholesale & retail trade and restaurants & hotels	10,467	26,646	3,151	(4,237)	25,560
Transportation, storage and communication	3,579	-	-	-	-
Finance, insurance and business services	23,098	-	-	-	-
Others	12,352	-	-	-	-
Wholesale Banking	107,975	106,506	28,607	(18,768)	116,345

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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)

Bank 30 June 2011	Collective impairment provisions as at 30 June 2011 RM'000	Individual impairment provisions held as at 1 January 2011 RM'000	Net individual impairment charge during the financial period RM'000	Amounts written off or other movements during the financial period RM'000	Individual impairment provisions held as at 30 June 2011 RM'000
Loans to individuals					
Mortgages	196,458	107,415	32,363	(38,025)	101,753
Others	75,226	35,519	20,291	(21,371)	34,439
Small and medium enterprises and others	46,178	39,461	19,627	(16,623)	42,465
Consumer Banking	317,862	182,395	72,281	(76,019)	178,657
Agriculture	1,347	13,981	-	(271)	13,710
Mining and quarrying	2,123	-	-	-	-
Manufacturing	40,381	16,190	-	(429)	15,761
Electricity, gas and water	4,456	-	-	-	-
Construction	2,122	60,614	608	(212)	61,010
Real estate	4,368	-	-	-	-
Wholesale & retail trade and restaurants & hotels	8,904	25,560	-	(9,523)	16,037
Transportation, storage and communication	491	-	-	-	-
Finance, insurance and business services	23,469	-	-	-	-
Others	12,833	-	-	-	-
Wholesale Banking	100,494	116,345	608	(10,435)	106,518

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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)

Bank 31 December 2010	Collective impairment provisions as at 31 December 2010 RM'000	Individual impairment provisions held as at 1 January 2010 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 2010 RM'000
Loans to individuals					
Mortgages	191,009	116,443	56,337	(65,365)	107,415
Others	41,109	36,288	45,712	(46,481)	35,519
Small and medium enterprises and others	68,648	38,090	37,719	(36,348)	39,461
Consumer Banking	300,766	190,821	139,768	(148,194)	182,395
Agriculture	1,790	15,445	-	(1,464)	13,981
Mining and quarrying	2,013	-	-	-	-
Manufacturing	34,284	22,101	4,984	(10,895)	16,190
Electricity, gas and water	9,591	-	-	-	-
Construction	1,179	42,314	20,472	(2,172)	60,614
Real estate	3,251	-	-	-	-
Wholesale & retail trade and restaurants & hotels	9,934	26,646	3,151	(4,237)	25,560
Transportation, storage and communication	542	-	-	-	-
Finance, insurance and business services	21,874	-	-	-	-
Others	10,723	-	-	-	-
Wholesale Banking	95,181	106,506	28,607	(18,768)	116,345

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Loans, advances and financing past due

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

	Group		Bank	
	30 June 2011 RM'000	31 December 2010 RM'000	30 June 2011 RM'000	31 December 2010 RM'000
Loans to individuals				
Mortgages	1,202,650	1,270,453	1,072,527	1,141,682
Others	443,537	399,998	395,548	359,455
Small and medium enterprises and others	188,760	148,992	168,337	133,890
Consumer Banking	1,834,947	1,819,443	1,636,412	1,635,027
Manufacturing	135	417	135	417
Wholesale Banking	135	417	135	417

The following table analyses the Group's and the Bank's loans, advances and financing past due but not impaired, analysed by significant geographical areas.

	Group		Bank	
	30 June 2011 RM'000	31 December 2010 RM'000	30 June 2011 RM'000	31 December 2010 RM'000
Malaysia	1,835,082	1,819,860	1,636,547	1,635,444
Others	-	-	-	-
	1,835,082	1,819,860	1,636,547	1,635,444

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2.0 Credit risk (continued)

2.5 Problem credit management and provisioning (continued)

Summary analysis of loans, advances and financing

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

Group	Within Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
30 June 2011			
Gross impaired loans, advances and financing	398,727	79	398,806
Individual impairment provisions	297,346	79	297,425
Collective impairment provisions	449,458	1,923	451,381
31 December 2010			
Gross impaired loans, advances and financing	441,098	617	441,715
Individual impairment provisions	310,479	617	311,096
Collective impairment provisions	421,948	5,298	427,246
Bank			
30 June 2011			
Gross impaired loans, advances and financing	377,878	79	377,957
Individual impairment provisions	285,096	79	285,175
Collective impairment provisions	416,433	1,923	418,356
31 December 2010			
Gross impaired loans, advances and financing	418,668	617	419,285
Individual impairment provisions	298,123	617	298,740
Collective impairment provisions	390,649	5,298	395,947

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2.0 Credit risk (continued)

2.6 Off-balance sheet and counterparty credit risk

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

Group	Principal amount	Positive fair value of contracts	Negative fair value of contracts	Credit equivalent amount	Risk weighted assets
30 June 2011	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,725,064	-	-	1,724,994	500,739
Transaction related contingent items	3,527,812	-	-	3,449,571	949,200
Short term self liquidating trade related contingencies	562,567	-	-	519,820	120,971
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	44,968,542	431,568	420,774	943,846	247,489
<i>Over one year to five years</i>	9,293,436	340,442	336,238	975,685	250,740
<i>Over five years</i>	4,411,158	329,918	120,360	806,782	188,974
Interest/profit rate related contracts					
<i>One year or less</i>	22,453,704	52,180	61,080	87,795	9,170
<i>Over one year to five years</i>	43,822,902	271,478	264,245	1,056,154	304,738
<i>Over five years</i>	7,139,782	210,575	327,107	667,617	246,616
Equity related contracts					
<i>One year or less</i>	91,833	497	497	3,058	3,058
<i>Over one year to five years</i>	419,630	9,048	9,048	35,751	20,119
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	1,097,050	42,523	42,599	89,757	36,370
<i>Over one year to five years</i>	677,246	31,372	31,372	106,442	88,560
Credit derivative contracts *					
<i>One year or less</i>	361,136	3,716	3,380	21,772	5,296
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,512,375	-	-	1,745,295	783,686
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	3,646,718	-	-	1,487,228	478,355
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	8,419,120	-	-	2,491,102	743,677
	<u>157,130,075</u>	<u>1,723,317</u>	<u>1,616,700</u>	<u>16,212,669</u>	<u>4,977,758</u>
				Credit equivalent amount	Risk weighted assets
				RM'000	RM'000
* <i>Credit derivative contracts</i>					
Total return swap					
- protection bought			171,680	10,179	4,941
- protection sold			169,913	10,384	316
Credit link notes					
- protection sold			19,543	1,209	39
			<u>361,136</u>	<u>21,772</u>	<u>5,296</u>

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2.0 Credit risk (continued)

2.6 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 2010	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,277,004	-	-	1,277,004	362,744
Transaction related contingent items	3,202,905	-	-	3,131,157	801,467
Short term self liquidating trade related contingencies	195,473	-	-	163,000	65,924
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	70,797	-	-	70,797	2,235
Foreign exchange related contracts					
<i>One year or less</i>	41,166,278	709,424	397,396	1,131,926	307,874
<i>Over one year to five years</i>	11,916,400	393,862	460,156	1,177,274	372,210
<i>Over five years</i>	4,504,133	331,953	129,438	826,478	185,849
Interest/profit rate related contracts					
<i>One year or less</i>	24,924,926	81,248	76,571	103,836	21,433
<i>Over one year to five years</i>	44,561,020	332,880	367,411	1,129,231	305,227
<i>Over five years</i>	7,360,722	222,258	320,809	699,656	263,169
Equity related contracts					
<i>One year or less</i>	10,505	6,038	437	4,177	2,197
<i>Over one year to five years</i>	245,654	2,924	8,053	29,968	16,987
<i>Over five years</i>	10,000	-	509	1,000	580
Commodity contracts					
<i>One year or less</i>	5,223,816	58,764	58,839	308,969	225,947
<i>Over one year to five years</i>	1,358,839	101,182	65,815	186,909	195,838
Credit derivative contracts *					
<i>One year or less</i>	213,522	94,658	615	105,334	6,572
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,346,479	-	-	1,750,451	774,013
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	4,747,222	-	-	1,720,487	556,676
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	7,022,140	-	-	2,020,172	661,713
	<u>162,357,835</u>	<u>2,335,191</u>	<u>1,886,049</u>	<u>15,837,826</u>	<u>5,128,655</u>
				Principal amount	Risk weighted assets
				RM'000	RM'000
* <i>Credit derivative contracts</i>					
Total return swaps					
- protection bought			19,823	20,811	973
- protection sold			20,000	1,000	333
Credit link notes					
- protection bought			74,882	4,104	1,550
- protection sold			98,816	79,419	3,716
			<u>213,521</u>	<u>105,334</u>	<u>6,572</u>

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2.0 Credit risk (continued)

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

Bank 30 June 2011	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	1,719,195	-	-	1,719,125	497,518
Transaction related contingent items	3,510,009	-	-	3,433,361	945,050
Short term self liquidating trade related contingencies	513,419	-	-	472,726	105,730
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	-	-	-	-	-
Foreign exchange related contracts					
<i>One year or less</i>	44,968,542	431,568	420,774	943,846	247,489
<i>Over one year to five years</i>	9,293,436	340,442	336,238	975,685	248,565
<i>Over five years</i>	4,411,158	329,918	120,360	806,782	188,974
Interest rate related contracts					
<i>One year or less</i>	22,453,704	52,180	61,080	87,795	9,170
<i>Over one year to five years</i>	44,022,902	271,885	265,369	1,058,561	278,073
<i>Over five years</i>	7,139,782	210,575	327,107	657,250	246,354
Equity related contracts					
<i>One year or less</i>	91,833	497	497	3,058	3,058
<i>Over one year to five years</i>	419,630	9,048	9,048	35,751	20,119
<i>Over five years</i>	-	-	-	-	-
Commodity contracts					
<i>One year or less</i>	1,097,050	42,523	42,599	89,757	36,370
<i>Over one year to five years</i>	677,246	31,372	31,372	106,442	88,560
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	361,136	3,716	3,380	21,772	5,296
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	4,294,534	-	-	1,730,329	769,644
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	2,780,391	-	-	1,399,692	423,032
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	8,419,120	-	-	2,491,101	743,677
	<u>156,173,087</u>	<u>1,723,724</u>	<u>1,617,824</u>	<u>16,033,033</u>	<u>4,856,679</u>
			Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>					
Total return swap					
- protection bought			171,680	10,179	4,941
- protection sold			169,913	10,384	316
Credit default swap					
- protection sold			19,543	1,209	39
			<u>361,136</u>	<u>21,772</u>	<u>5,296</u>

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2.0 Credit risk (continued)

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

Bank	Principal amount RM'000	Positive fair value of contracts RM'000	Negative fair value of contracts RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
31 December 2010					
Direct credit substitutes	1,243,177	-	-	1,243,177	348,639
Transaction related contingent items	3,178,218	-	-	3,106,471	794,194
Short term self liquidating trade related contingencies	184,877	-	-	152,404	62,612
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	39,972	-	-	39,972	793
Foreign exchange related contracts					
<i>One year or less</i>	41,166,278	709,424	397,396	1,131,953	307,861
<i>Over one year to five years</i>	11,860,301	391,875	458,169	1,172,483	369,197
<i>Over five years</i>	4,504,133	331,953	129,438	826,478	185,849
Interest rate related contracts					
<i>One year or less</i>	24,924,926	81,248	76,571	103,836	21,433
<i>Over one year to five years</i>	44,761,020	332,945	368,394	1,166,559	313,438
<i>Over five years</i>	7,360,722	222,258	320,809	687,425	216,821
Equity related contracts					
<i>One year or less</i>	10,505	6,038	437	4,177	2,197
<i>Over one year to five years</i>	245,654	2,924	8,053	29,968	16,987
<i>Over five years</i>	10,000	-	509	1,000	580
Commodity contracts					
<i>One year or less</i>	5,223,816	58,764	58,839	308,969	225,947
<i>Over one year to five years</i>	1,358,839	101,182	65,815	186,909	195,838
<i>Over five years</i>	-	-	-	-	-
Credit derivative contracts *					
<i>One year or less</i>	213,522	94,658	615	105,334	6,572
Other commitments, such as formal facilities and credit lines, with an original maturity of over one year	3,975,398	-	-	1,729,671	757,052
Other commitments, such as formal facilities and credit lines, with an original maturity of up to one year	3,780,677	-	-	1,629,379	494,775
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	7,022,140	-	-	2,020,170	661,714
	<u>161,064,175</u>	<u>2,333,269</u>	<u>1,885,045</u>	<u>15,646,335</u>	<u>4,982,499</u>
			Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
* <i>Credit derivative contracts</i>					
Total return swaps					
- protection bought			19,823	20,811	973
- protection sold			20,000	1,000	333
Credit link notes					
- protection bought			74,882	4,104	1,550
- protection sold			98,816	79,419	3,716
			<u>213,521</u>	<u>105,334</u>	<u>6,572</u>

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3.0 Market risk

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

Group 30 June 2011	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(decline) in earnings at risk	Increase/(decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	189,154	93,266
US Dollar	(26,428)	(5,315)
Euro	815	(316)
Pound Sterling	(1,780)	(2,331)
Japanese Yen	(351)	(13)

Group 31 December 2010	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(decline) in earnings at risk	Increase/(decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	125,175	71,204
US Dollar	(17,113)	(8,778)
Euro	4,162	(1,220)
Pound Sterling	(1,305)	581
Japanese Yen	1,656	(53)

Bank 30 June 2011	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(decline) in earnings at risk	Increase/(decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	184,371	136,635
US Dollar	(29,256)	(5,156)
Euro	1,210	(327)
Pound Sterling	(2,100)	(2,322)
Japanese Yen	(228)	(16)

Bank 31 December 2010	Impact on positions as at reporting period (200 basis points) parallel shift	
	Increase/(decline) in earnings at risk	Increase/(decline) in economic value
	RM'000	RM'000
Type of Currency		
Ringgit Malaysia	193,049	(46,029)
US Dollar	(20,642)	(8,438)
Euro	4,545	(1,255)
Pound Sterling	(1,560)	589
Japanese Yen	1,765	(60)

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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 June 2011		31 December 2010	
	Gross exposures	Risk weighted assets	Gross exposures	Risk weighted assets
	RM'000	RM'000	RM'000	RM'000
<u>Privately Held</u>				
For socio-economic purposes	9,098	9,098	9,098	9,098
For non socio-economic purposes	556	834	549	824
	<u>9,654</u>	<u>9,932</u>	<u>9,647</u>	<u>9,922</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's Pillar 3 Disclosures report for the financial period ended 30 June 2011 are consistent with the manner in which the Group and the Bank assesses and manages its risk, and are not misleading in any particular way.

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Osman Tarique Morad
Chief Executive Officer

Date: 12 August 2011