

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD

(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2015

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2015

		Economic Entity and Bank	
		30-Jun-15	31-Dec-14
		RM	RM
	Note		
Assets			
Cash and short-term funds	2	476,335,434	251,662,970
Financial investments available-for-sale	3	535,931,519	555,725,884
Financial investments held-to-maturity	4	373,598,553	263,078,018
Financing and advances	5	1,385,062,580	1,737,481,167
Derivative assets	6	140,545	744,750
Other assets	7	6,180,389	5,059,396
Statutory deposits with Bank Negara Malaysia		36,133,822	44,013,822
Property, plant and equipment		1,284,532	1,466,759
Intangible assets		1,440,286	1,807,436
Total assets		2,816,107,660	2,861,040,202
Liabilities			
Deposits from customers	8	953,757,203	1,166,858,047
Deposits and placements of banks and other financial institutions	9	1,351,904,384	1,179,345,216
Derivative liabilities	6	4,624,723	12,955,550
Other liabilities	10	9,100,483	8,807,229
Total liabilities		2,319,386,793	2,367,966,042
Equity			
Ordinary share capital		532,530,020	532,530,020
Reserves		(35,809,153)	(39,455,860)
Total equity		496,720,867	493,074,160
Total Liabilities and Equity		2,816,107,660	2,861,040,202
Commitments and contingencies	19	643,552,545	612,856,560
Capital Adequacy	21	Economic Entity	
CET1 capital		23.951%	20.986%
Tier 1 capital		23.951%	20.986%
Total capital ratio		24.669%	21.478%
		Bank	
CET1 capital		23.951%	20.985%
Tier 1 capital		23.951%	20.985%
Total capital ratio		24.668%	21.478%

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ASIAN FINANCE BANK BERHAD
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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2015

		Economic Entity and Bank				
		2nd Quarter Ended	2nd Quarter Ended	Half Year Ended	Half Year Ended	
Note		30-Jun-15	30-Jun-14	30-Jun-15	30-Jun-14	
		RM	RM	RM	RM	
	Income derived from investment of depositors' funds	11	27,959,609	24,914,926	56,934,880	49,542,189
	Income derived from investment of shareholders' funds	12	5,897,915	8,005,352	15,392,760	13,568,488
	Allowances for impairment on financing and advances	13	(470,642)	(3,855,475)	(3,093,384)	(5,154,208)
	Total distributable income		33,386,882	29,064,803	69,234,256	57,956,469
	Income attributable to depositors	14	(23,396,250)	(17,368,197)	(45,613,410)	(34,625,545)
			9,990,632	11,696,606	23,620,846	23,330,924
	Personnel expenses	15	(4,800,545)	(4,359,082)	(9,884,576)	(7,160,696)
	Other overheads and expenditures	16	(3,891,992)	(3,602,338)	(7,348,351)	(7,039,399)
	Profit / (loss) before taxation		1,298,095	3,735,186	6,387,919	9,130,829
	Taxation		(1,249,092)	-	(2,931,045)	-
	Net profit / (loss) for the financial period		49,003	3,735,186	3,456,874	9,130,829
	Profit / (loss) attributable to:					
	Owners of the parent		49,003	3,735,186	3,456,874	9,130,829
	Non-controlling interest		-	-	-	-
			49,003	3,735,186	3,456,874	9,130,829
	Earnings per shares (sen)					
	Basic and diluted		0.04	2.81	1.31	3.46

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2015 (CONTINUED)

		Economic Entity and Bank			
	Note	2nd Quarter Ended 30-Jun-15 RM	2nd Quarter Ended 30-Jun-14 RM	Half Year Ended 30-Jun-15 RM	Half Year Ended 30-Jun-14 RM
Profit / (loss) for the financial period		49,003	3,735,186	3,456,874	9,130,829
Other comprehensive Income / (loss):					
Financial investments available-for-sale	17				
- Unrealised net (loss) / gain on revaluation		(181,146)	999,907	189,833	1,709,464
Income tax relating to components of other comprehensive income		-	-	-	-
Other comprehensive income / (loss) for the financial period		(181,146)	999,907	189,833	1,709,464
Total comprehensive income / (loss) for the financial period		(132,143)	4,735,093	3,646,707	10,840,293
Total comprehensive income / (loss) attributable to:					
Owners of the parent		(132,143)	4,735,093	3,646,707	10,840,293
Non-controlling interest		-	-	-	-
		(132,143)	4,735,093	3,646,707	10,840,293

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2015

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
<u>Economic Entity and Bank</u>					
30-Jun-15					
Balance as at					
1 January 2015	532,530,020	(49,949,046)	11,275,208	(782,022)	493,074,160
Net profit for the period	-	3,456,874	-	-	3,456,874
Transfer to statutory reserve	-	-	-	-	-
Other comprehensive income / (loss):					
Financial investments available-for-sale					
- Unrealised net gain on revaluation	-	-	-	189,833	189,833
Income tax relating to components of other comprehensive income	-	-	-	-	-
Total comprehensive income	-	-	-	189,833	189,833
Balance as at					
30 June 2015	<u>532,530,020</u>	<u>(46,492,172)</u>	<u>11,275,208</u>	<u>(592,189)</u>	<u>496,720,867</u>

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2015 (CONTINUED)

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
<u>Economic Entity and Bank</u>					
31-Dec-14					
Balance as at 1 January 2014	532,530,020	(57,437,007)	3,787,247	(2,710,623)	476,169,637
Net Profit for the financial year	-	14,975,922	-	-	14,975,922
Transfer to statutory reserve	-	(7,487,961)	7,487,961	-	-
Other comprehensive income/(loss):					
Financial investments available- for-sale					
- Unrealised net gain on reevaluation	-	-	-	2,571,468	2,571,468
Income tax relating to components of other comprehensive income	-	-	-	(642,867)	(642,867)
Total comprehensive loss	-	-	-	1,928,601	1,928,601
Balance as at 31 December 2014	<u>532,530,020</u>	<u>(49,949,046)</u>	<u>11,275,208</u>	<u>(782,022)</u>	<u>493,074,160</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE HALF YEAR ENDED 30 JUNE 2015

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	6,387,919	14,333,055
Adjustments for:		
Depreciation of property, plant and equipment	396,595	1,122,506
Amortisation of intangible assets	379,339	1,246,715
Write off of property, plant and equipment	-	-
Loss on sale of property, plant and equipment	-	-
Gain on sale of motor vehicle	-	(1,300)
Profit income from:		
- Investment on financial investments held-for-trading	-	-
- Investment on financial investments available-for-sale	(10,397,709)	(21,451,268)
- Investment on financial investments held-to-maturity	(6,116,917)	(10,845,202)
Net loss/(gain) on sale of financial investments held-for-trading	-	-
Net (gain)/loss on sale of financial investments available-for-sale	(1,664,944)	242,078
Unrealised gain from financial investments held-for-trading	-	-
Net accretion of discount less amortisation of premium	8,371	(17,276)
Impairment losses recognised on jointly controlled entity	-	-
Share of loss in joint venture	-	-
Allowances for losses on financing and advances	3,093,384	(15,481,787)
Charge for profit equalisation reserve	-	-
Operating loss before working capital changes	(7,913,962)	(30,852,479)

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE HALF YEAR ENDED 30 JUNE 2015 (CONTINUED)

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
CASH FLOW FROM OPERATING ACTIVITIES (CONTINUED)		
Adjustments for change in operating assets and liabilities:		
Financing and advances	349,325,203	(73,299,552)
Derivative assets	604,205	408,374
Other assets	(1,120,993)	253,070
Statutory deposit with Bank Negara Malaysia	7,880,000	(3,725,000)
Deposits from customers	(213,097,777)	(397,617,445)
Deposits and placements of banks and other financial institutions	172,556,101	360,062,187
Derivative liabilities	(8,330,827)	7,471,163
Other liabilities	293,254	(28,920,850)
Cash generated used in operating activities	300,195,204	(166,220,533)
Taxation paid	(2,931,045)	(896,279)
Net cash used in operating activities	<u>297,264,159</u>	<u>(167,116,812)</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment and intangible assets	(226,557)	(179,580)
Net proceeds from:		
- Sale of financial investments held-for-trading	-	-
- Sale of financial investments available-for-sale	32,046,851	25,563,881
- Purchase of financial investments held-to-maturity	(104,411,989)	(111,598,763)
- Sale of property, plant and equipment	-	-
- Sale of motor vehicle	-	1,300
Dividends received from jointly controlled entity	-	-
Net cash generated/(used in) investing activities	<u>(72,591,695)</u>	<u>(86,213,162)</u>

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE HALF YEAR ENDED 30 JUNE 2015 (CONTINUED)

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
CASH FLOW FROM FINANCING ACTIVITY		
Proceeds from issuance of share capital	-	-
ANALYSIS OF CASH AND CASH EQUIVALENT		
Net decrease in cash and cash equivalents	224,672,464	(253,329,974)
Cash and cash equivalents at beginning of financial period/year	251,662,970	504,992,944
Cash and cash equivalents at end of financial period/year (Note 2)	476,335,434	251,662,970

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR SIX MONTHS ENDED 30 JUNE 2015

-PART A - EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING
FOR LICENSED ISLAMIC BANK (BNM GP8-1) ISSUED BY BANK NEGARA MALAYSIA

1. General information

a) Performance Review

The Economic Entity and the Bank registered a profit before tax of RM6.39m each for the six months period ended 30 June 2015.

The Economic Entity and the Bank's gross financing and advances stood at RM1.41b whilst total Deposit at RM2.31b.

b) Business Plan and outlook for 2015

The global economy sailed through some rough seas in 1Q2015, shaken by the crisis in Greece as well as persistent weakness in China and other emerging economies. Although the euro economy is flashing some positive signs amid a recovery in business and consumer sentiment, the anxiety over the repercussions of a possible exit by Greece from the currency bloc should it fail to seal an agreement with its creditors, have put the financial market on veritable rollercoaster ride. Notwithstanding this, the weak euro currency resulting from ECB's bond-buying programme has somewhat supported the region's economy, sustaining its GDP growth at 0.4% in 1Q2015, the same as in the earlier quarter. In Asia, China's increasing economic woes continued to unfold judging by the anemic pace of inflation and weak fixed asset investments. With GDP growth potentially slipping below 7%, China's monetary stance will likely continue to be accommodative in the near term. In Japan, 1Q2015's growth provided a respite and helped to offset the impact of weakening growth momentum in China. The US economy remains a global growth locomotive, supported by a solid labour market despite the apparent effects from the adverse weather conditions and strong dollar on its economy in 1Q2015. Notwithstanding this, the appreciation of the USD which acts as a major drag on economic growth as it reduced export competitiveness, suggesting weak prospects for exports in the months ahead.

On the local front, while Malaysia's GDP growth was commendable in 1Q2015, it was largely the result of a sustained momentum of domestic demand. Private consumption was also underpinned by a low inflation rate, following reductions in fuel prices between December 2014 and February 2015 as a result of a slump in global crude oil prices. The momentum of private investment continued to be sustained by different mega projects and flows of foreign direct investment (FDI) which, to some extent, benefited from the weak ringgit. Trade performance continued to remain lacklustre due to a slump in oil and oil-related exports on the back of weak crude oil prices and sluggish palm oil prices. The overall lacklustre export performance also reflects the challenging international trade environment, which might persist until the end of the year as the global economy struggles to find its footing. There is also a possibility of higher unemployment in view of staffing cutbacks in the oil and gas, airline and banking industries.

All in all, Malaysia's overall GDP growth is forecasted at 4.7% for 2015 (from 6% in 2014) on an expected moderation in both domestic and external demand. Despite this, investments in mega projects related to the Economic Transformation Programme (ETP) will continue to flow into the economy to shore up economic growth in the near term. In the financial market, lending growth is expected to soften further, averaging at 8-9% in 2015 as demand for consumption-related credit continues to weaken. The risks to our growth outlook, however, will be the repercussions of GST on consumer spending, sharp reversals in oil prices, and stronger external shocks that may affect Malaysia's export sector. As foreign holdings of Malaysian government bonds are relatively high, a reversal in capital flows will naturally affect the ringgit's performance against the USD. (MARC)

In line with its vision to empower business with Islamic banking values, the Economic Entity and the Bank will continue to leverage on its Middle East connection to create and bridge business opportunities between Malaysia and the Middle East as well as regionally, especially for funding GLCs in the sectors of oil and gas, shipping, aviation, infrastructure as well as real estate.

The Economic Entity and the Bank will continue to enhance and preserve its performance and also ensure sustainability going forward. Strategies and approaches will constantly be reviewed to suit business needs, customers' expectations and business requirements, with appropriate risk mitigations in place while ensuring compliance with regulatory requirements.

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2. Cash and short-term funds

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Cash and balances with banks and other financial institutions	7,985,602	13,143,295
Money at call and deposit placements maturing within one month	468,349,832	238,519,675
	476,335,434	251,662,970

3. Financial investments available-for-sale

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
At fair value		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	343,434,681	332,556,079
Malaysian Government sukuk	141,859,154	141,453,580
Corporate Sukuk	50,658,679	50,500,685
<u>Outside Malaysia</u>		
Corporate Sukuk	(20,995)	31,215,540
	535,931,519	555,725,884

4. Financial investments held-to-maturity

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
At amortised cost		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	373,598,553	263,078,018
<u>Outside Malaysia</u>		
Corporate Sukuk	-	-
	373,598,553	263,078,018

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
At amortised cost		
Term financing		
- house financing	27,197,631	28,567,818
- syndicated term financing	49,019,047	46,000,510
- hire purchase receivables	(240)	13,344
- other term financing	1,277,826,104	1,632,651,663
Trusts receipts	5,003,670	5,683,044
Staff financing	140,927	340,893
Others	50,673,874	45,928,945
Gross financing and advances	<u>1,409,861,013</u>	<u>1,759,186,217</u>
Less: Allowance for impaired financing and advances:		
- individual impairment allowance	(9,978,790)	(10,085,406)
- collective impairment allowance	(14,819,643)	(11,619,643)
Net financing and advances	<u><u>1,385,062,580</u></u>	<u><u>1,737,481,167</u></u>
(i) By type of customer		
Domestic non-bank financial institution		
- Others	50,005,685	50,044,384
Domestic business enterprises		
- Small medium enterprise	15,041,681	16,119,621
- Government	-	-
- Others	1,267,879,739	1,617,511,334
Individuals	14,504,293	14,948,686
Foreign entities	62,429,615	60,562,192
	<u><u>1,409,861,013</u></u>	<u><u>1,759,186,217</u></u>
(ii) By contract		
Ijarah	9,770,869	7,048,144
Istisna	63,414,149	61,603,589
Qard	123,502	313,130
Bai'	1,336,552,493	1,690,221,355
	<u><u>1,409,861,013</u></u>	<u><u>1,759,186,217</u></u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
(iii) By profit rate sensitivity		
Fixed rate		
- Housing financing	1,308,773	1,676,909
- Hire purchase receivables	3,435	23,840
- Other fixed rate financing	1,408,274	2,063,599
Variable		
- Base Financing Rate	374,808,947	477,059,622
- Cost-plus	1,032,208,082	1,278,049,117
Non-profit sensitive	123,502	313,130
	<u>1,409,861,013</u>	<u>1,759,186,217</u>
(iv) By contractual maturity		
Maturity within one year	1,133,510,528	1,407,763,829
More than one year to three years	39,947,200	79,015,639
More than three years to five years	129,602,186	162,844,794
More than five years	106,801,099	109,561,955
	<u>1,409,861,013</u>	<u>1,759,186,217</u>
(v) By geographical distribution		
Malaysia	1,360,667,145	1,712,993,767
Qatar	47,333,571	43,659,766
Indonesia	1,385,989	2,041,314
United Kingdom	474,308	491,370
	<u>1,409,861,013</u>	<u>1,759,186,217</u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
(vi) By economic purpose		
Purchase of landed property:		
- Residential	28,553,219	30,543,919
- Non-Residential	204,033,505	210,019,418
Working Capital	1,136,774,353	1,505,253,042
Personal Use	155,364	346,405
Purchase of transport vehicles	18,087	42,009
Purchase of Fixed Asset (excluding landed properties)	27,451,677	-
Others	12,874,808	12,981,424
	<u>1,409,861,013</u>	<u>1,759,186,217</u>
(vii) By sector		
Agriculture	205,356,065	333,718,880
Mining and quarrying	210,059,129	205,570,622
Manufacturing	166,102,727	197,248,025
Electricity, gas and water	50,005,480	110,090,315
Construction	172,309,976	270,395,662
Purchase of landed property	28,040,897	29,421,384
Wholesale & retail trade and restaurants & hotels	192,725,217	189,159,814
Transport, storage and communication	80,015,325	98,046,158
Finance, insurance and business services	256,353,186	267,357,402
Education, health and others	-	-
Purchase of transport vehicles	18,087	42,009
Consumption credit	155,332	346,372
Others	48,719,592	57,789,574
	<u>1,409,861,013</u>	<u>1,759,186,217</u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
(viii) Movement in the allowance for impaired advances and financing		
Individual Assessment Allowance		
Balance beginning of financial year	10,085,406	32,188,875
Allowance made during the financial period/year	-	2,200,340
Amount written back	(106,616)	(284,982)
Amount written off during the financial period as uncollectible	-	(24,018,827)
Balance as at end of financial period/year	<u>9,978,790</u>	<u>10,085,406</u>
Collective Assessment Allowance		
Balance beginning of financial year,	11,619,643	4,997,962
Allowance made during the financial period/year	3,200,000	6,621,681
Amount written back in respect of recoveries	-	-
Balance as at end of financial period/year	<u>14,819,643</u>	<u>11,619,643</u>
As % of gross financing and advances less individual assessment allowances	<u>1.06%</u>	<u>0.66%</u>
(ix) Movement in impaired financing and advances		
Balance beginning of financial year	12,981,424	36,032,700
Classified as impaired during the financial period	-	2,612,804
Reclassified as non-impaired	-	(974,993)
Amount recovered	(106,616)	(670,260)
Amount written off during the financial period as uncollectible	-	(24,018,827)
Balance as at end of financial period/year	<u>12,874,808</u>	<u>12,981,424</u>
Gross impaired financing and advances ratio	<u>0.91%</u>	<u>0.74%</u>

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5. Financing and advances (continued)

(x) Financing by types and Shariah contracts

Economic Entity and Bank - 30 June 2015

Type	Bai'	Ijarah	Istisna'	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM	RM
Term Financing	295,117,266	9,770,870	63,414,148	902	368,303,186
House Financing	24,829,940	2,367,691	-	-	27,197,631
Syndicated Financing	(512)	1,685,989	47,333,570	-	49,019,047
Hire purchase receivables	(240)	-	-	-	(240)
Other term financing	270,288,078	5,717,190	16,080,578	902	292,086,748
Trust receipts	5,003,670	-	-	-	5,003,670
Staff financing	18,327	-	-	122,600	140,927
Revolving credit	985,739,356	-	-	-	985,739,356
Others	50,673,874	-	-	-	50,673,874
Total financing, advances and other receivables	1,336,552,493	9,770,870	63,414,148	123,502	1,409,861,013

Economic Entity and Bank - 31 December 2014

Type	Bai'	Ijarah	Istisna'	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM	RM
Term Financing	349,919,210	7,048,144	61,603,588	902	418,571,844
House Financing	26,133,151	2,434,667	-	-	28,567,818
Syndicated Financing	(512)	2,341,256	43,659,766	-	46,000,510
Hire purchase receivables	13,344	-	-	-	13,344
Other term financing	323,773,227	2,272,221	17,943,823	902	343,990,173
Trust receipts	5,683,044	-	-	-	5,683,044
Staff financing	28,665	-	-	312,228	340,893
Revolving credit	1,288,661,491	-	-	-	1,288,661,491
Others	45,928,945	-	-	-	45,928,945
Total financing, advances	1,690,221,355	7,048,144	61,603,588	313,130	1,759,186,217

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
(xi) Impaired financing by sector		
Agriculture	-	-
Manufacturing	300,510	300,510
Construction	5,596,139	5,596,139
Wholesale & retail trade and restaurants & hotels	1,395,245	1,454,603
Purchase of landed property	5,582,914	5,630,172
Purchase of transport vehicles	-	-
Consumption credit	-	-
	12,874,808	12,981,424
(xii) Impaired financing by geographical distribution		
Malaysia	12,874,808	12,981,424

6. Derivative financial instruments

The table below shows the fair values of derivative financial instruments, recorded as assets or liabilities, together with their notional amounts. The notional amount, recorded gross, is the amount of derivative's underlying asset, reference rate or index and is the basis upon which change in the value of derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the period/year end and are indicative of neither the market risks nor the credit risk.

	Economic Entity and Bank					
	30-Jun-15			31-Dec-14		
	Contract/ Notional amount	Fair value		Contract/ Notional amount	Fair value	
	RM	Assets RM	Liabilities RM	RM	Assets RM	Liabilities RM
Trading derivatives						
<u>Foreign exchange contracts:</u>						
Currency forward						
- Less than one year	221,763,131	140,545	(4,624,723)	303,349,910	744,750	(12,955,550)

7. Other assets

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Tax recoverable	-	896,279
Other debtors, deposits and prepayments	6,180,389	4,163,117
	6,180,389	5,059,396

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8. Deposits from customers

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Demand deposits	28,406,554	55,938,578
Savings deposits	1,957,433	759,575
Commodity Murabahah	827,977,577	935,823,531
General investment deposits	9,213,524	8,148,155
	<u>867,555,088</u>	<u>1,000,669,839</u>
 <u>Mudharabah Funds:</u>		
Savings deposits	53,460	833,797
General investment deposits	24,107,335	41,818,008
Special investment deposits	62,041,320	123,536,403
	<u>86,202,115</u>	<u>166,188,208</u>
	<u>953,757,203</u>	<u>1,166,858,047</u>
 (ii) The deposits are sourced from the following classes of customers:		
Business enterprises	940,525,163	1,153,788,164
Individuals	13,232,040	13,069,883
	<u>953,757,203</u>	<u>1,166,858,047</u>
 (iii) The maturity structure of saving deposits, amount payable on demand and term deposits are as follows:		
Due within six months	770,940,752	954,846,211
More than six months to one year	40,404,392	97,067,452
More than one year to three years	-	4,290,357
More than three years	142,412,059	110,654,027
	<u>953,757,203</u>	<u>1,166,858,047</u>
 (iv) By type of contract:		
Mudharabah	86,202,115	166,188,208
Tawarruq	837,191,102	943,971,686
Wadiah	30,363,987	56,698,153
	<u>953,757,203</u>	<u>1,166,858,047</u>

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9. Deposits and placements of banks and other financial institutions

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Licensed Islamic banks	-	210,193,412
Other financial institutions	1,351,904,384	838,156,249
	1,351,904,384	1,048,349,661
<u>Mudharabah Fund:</u>		
Other financial institutions	-	130,995,555
	-	130,995,555
	1,351,904,384	1,179,345,216
(ii) By type of contract:		
Mudharabah	-	130,995,555
Tawarruq	1,350,835,414	1,047,456,044
Wakalah	-	-
Wadiah	1,068,970	893,617
	1,351,904,384	1,179,345,216

10. Other liabilities

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Sundry creditors	5,536,921	6,052,689
Other provisions and accruals	3,563,562	2,754,540
	9,100,483	8,807,229

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11. Income derived from investment of depositors' funds

	<u>Economic Entity and Bank</u>	
	2nd Quarter Ended 30-Jun-15 RM	2nd Quarter Ended 30-Jun-14 RM
Income derived from investment of:		
(i) General investment deposit	474,052	513,675
(ii) Other deposits	27,485,557	24,401,251
	27,959,609	24,914,926
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	265,883	327,803
Financial assets held-for-trading	-	-
Financial investment available-for-sale	81,473	91,593
Financial investment held-to-maturity	47,443	50,149
Money at call and deposits with financial institutions	79,253	44,130
	474,052	513,675
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	15,419,050	15,571,732
Financial assets held-for-trading	-	-
Financial investment available-for-sale	4,719,092	4,350,969
Financial investment held-to-maturity	2,751,297	2,382,237
Money at call and deposits with financial institutions	4,596,118	2,096,313
	27,485,557	24,401,251

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11. Income derived from investment of depositors' funds (continued)

	Economic Entity and Bank	
	Half Year Ended 30-Jun-15 RM	Half Year Ended 30-Jun-14 RM
Income derived from investment of:		
(i) General investment deposit	1,025,320	1,114,984
(ii) Other deposits	55,909,560	48,427,205
	56,934,880	49,542,189
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	608,775	720,770
Financial assets held-for-trading	-	-
Financial investment available-for-sale	182,226	196,133
Financial investment held-to-maturity	91,478	95,992
Money at call and deposits with financial institutions	142,841	102,089
	1,025,320	1,114,984
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	33,098,974	31,273,129
Financial assets held-for-trading	-	-
Financial investment available-for-sale	9,913,996	8,527,985
Financial investment held-to-maturity	5,021,838	4,213,958
Money at call and deposits with financial institutions	7,874,752	4,412,133
	55,909,560	48,427,205

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12. Income derived from investment of shareholders' funds

	Economic Entity and Bank			
	2nd Quarter	2nd Quarter	Half Year	Half Year
	Ended	Ended	Ended	Ended
	30-Jun-15	30-Jun-14	30-Jun-15	30-Jun-14
	RM	RM	RM	RM
<u>Finance income and hibah</u>				
Financing and advances	3,040,377	3,251,302	6,565,554	6,556,070
Financial investments held-for-trading	-	-	-	-
Financial investments available-for-sale	930,626	908,461	1,966,432	1,787,623
Financial investments held-to-maturity	542,508	497,400	995,229	882,933
Money at call and deposits with financial institutions	906,276	437,701	1,560,000	925,125
Total finance income and hibah	5,419,787	5,094,864	11,087,215	10,151,751
Other operating income (note a)	478,128	2,910,488	4,305,545	3,416,737
	5,897,915	8,005,352	15,392,760	13,568,488
Other operating income comprise of:				
(a) Fee and other income:				
Commission	96,572	119,902	251,384	337,279
Fees and other income	3,338,834	1,612,051	8,538,339	772,679
Net gain/(loss) on derivatives foreign exchange contracts	(2,957,278)	1,178,535	(4,484,178)	2,306,779
	478,128	2,910,488	4,305,545	3,416,737
Total other operating income	478,128	2,910,488	4,305,545	3,416,737

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13. Allowance for impairment on financing and advances

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-15 RM	2nd Quarter Ended 30-Jun-14 RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	-	1,121,644
- written back during the financial period	(29,358)	(20,324)
(b) Collective impairment allowance		
- made during the financial period	500,000	2,754,155
- written back during the financial period	-	-
	470,642	3,855,475
	Half Year Ended 30-Jun-15 RM	Half Year Ended 30-Jun-14 RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	-	2,092,541
- written back during the financial period	(106,616)	(31,464)
(b) Collective impairment allowance		
- made during the financial period	3,200,000	3,093,131
- written back during the financial period	-	-
	3,093,384	5,154,208

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14. Income attributable to depositors

	Economic Entity and Bank	
	2nd Quarter Ended	2nd Quarter Ended
	30-Jun-15	30-Jun-14
	RM	RM
Deposits from customers:		
- Mudharabah funds	1,115,558	1,619,711
- Non-mudharabah funds	9,858,032	3,687,055
	10,973,590	5,306,766
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	-	8,776,863
- Non-mudharabah funds	12,422,660	3,284,568
	12,422,660	12,061,431
	23,396,250	17,368,197
	Half Year Ended	Half Year Ended
	30-Jun-15	30-Jun-14
	RM	RM
Deposits from customers:		
- Mudharabah funds	2,900,243	9,469,461
- Non-mudharabah funds	16,343,138	4,905,514
	19,243,381	14,374,975
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	-	13,553,092
- Non-mudharabah funds	26,370,029	6,697,478
	26,370,029	20,250,570
	45,613,410	34,625,545

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15. Personnel expenses

	Economic Entity and Bank	
	2nd Quarter Ended	2nd Quarter Ended
	30-Jun-15	30-Jun-14
	RM	RM
Salaries, allowances and bonuses	4,196,421	3,609,268
Contributions to Employee Provident Fund and SOCSO	439,550	451,470
Medical related expenses	117,013	155,368
Travelling and parking	33,431	66,791
Other staff related cost	14,130	76,185
	4,800,545	4,359,082
	Half Year Ended	Half Year Ended
	30-Jun-15	30-Jun-14
	RM	RM
Salaries, allowances and bonuses	8,555,619	5,725,510
Contributions to Employee Provident Fund and SOCSO	848,462	924,139
Medical related expenses	202,366	274,856
Travelling and parking	45,513	74,769
Other staff related cost	232,616	161,422
	9,884,576	7,160,696

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16. Other overheads and expenditures

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-15 RM	2nd Quarter Ended 30-Jun-14 RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	194,525	283,046
Amortisation of intangible assets	189,667	323,512
Rental of premises	475,559	415,188
Software and hardware maintenance	1,020,071	789,102
Rental of equipment and network line	160,864	161,102
Security expenses	92,184	106,534
Others	619,475	695,329
	2,752,345	2,773,813
<u>Marketing expenses</u>		
Advertising and promotional activities	21,918	18,998
Entertainment expenses	4,861	7,236
Travelling expenses	5,183	13,742
Others	599	-
	32,561	39,976
<u>Administration and general expenses</u>		
License and association fees and levies	77,178	87,785
Travelling, transport and accommodation expenses	68,179	63,416
Printing, stationery, postage and clearing charges	79,803	82,285
Telecommunication charges	95,374	115,161
Shariah Committee remunerations	64,000	64,000
Electricity and water	81,751	92,464
Directors related fees	294,078	52,282
Other professional fees	250,887	149,979
Auditors remuneration	65,500	62,500
Donations	-	3,500
Others	30,336	15,177
	1,107,086	788,549
	3,891,992	3,602,338

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16. Other overheads and expenditures (continued)

	Economic Entity and Bank	
	Half Year Ended	Half Year Ended
	30-Jun-15 RM	30-Jun-14 RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	396,596	570,475
Amortisation of intangible assets	379,338	665,761
Rental of premises	956,254	829,895
Software and hardware maintenance	1,891,452	1,652,745
Rental of equipment and network line	332,306	320,568
Security expenses	195,627	219,227
Others	1,181,226	1,267,043
	5,332,799	5,525,714
<u>Marketing expenses</u>		
Advertising and promotional activities	90,245	74,462
Entertainment expenses	8,806	13,867
Travelling expenses	85,036	26,768
Others	599	-
	184,686	115,097
<u>Administration and general expenses</u>		
License and association fees and levies	197,498	205,813
Travelling, transport and accommodation expenses	93,023	96,909
Printing, stationery, postage and clearing charges	159,822	117,333
Telecommunication charges	239,578	282,446
Shariah Committee remunerations	64,000	64,000
Electricity and water	164,622	144,427
Directors related fees	376,002	154,663
Other professional fees	368,619	167,581
Auditors remuneration	128,000	125,000
Donations	-	11,500
Others	39,702	28,916
	1,830,866	1,398,588
	7,348,351	7,039,399

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17. Other comprehensive income

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-15 RM	2nd Quarter Ended 30-Jun-14 RM
Financial investment available-for-sale		
- Unrealised net (loss)/gain on revaluation	(181,146)	999,907
Income tax relating to components of other comprehensive income	-	-
	(181,146)	999,907
	Half Year Ended 30-Jun-15 RM	Half Year Ended 30-Jun-14 RM
Financial investment available-for-sale		
- Unrealised net (loss)/gain on revaluation	189,833	1,709,464
Income tax relating to components of other comprehensive income	-	-
	189,833	1,709,464

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18. Significant related party balances and transactions

Credit exposures arising from transactions with connected parties

Credit exposures with connected parties as per Bank Negara Malaysia's revised Guidelines on Credit Transactions and Exposures with Connected Parties ('Revised BNM/GP6') are as follows:

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Outstanding credit exposures with connected parties	<u>94,474,764</u>	<u>96,084,598</u>
Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures	<u>3.23%</u>	<u>3.13%</u>
Percentage of outstanding credit exposures to connected parties which is non-performing or in default	<u>0.00%</u>	<u>0.00%</u>

The credit exposures above are derived based on Bank Negara Malaysia's revised Guidelines on Credit Transactions and Exposures with Connected Parties, which are effective on 1 January 2008.

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19. Commitments and contingencies

In the normal course of business, the Economic Entity and the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transaction, hence, they are not provided for in the financial statements.

Economic Entity and Bank	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
30-Jun-15				
Direct credit substitutes	21,051,633	-	21,051,633	20,926,196
Trade-related contingencies	-	-	-	-
Irrevocable commitments to extend credit:				
- one year or less	389,723,059	-	194,861,530	194,861,530
- over one year to five years	9,819,961	-	4,909,981	4,909,980
- over five years	1,194,761	-	597,380	448,884
Foreign exchange related contracts				
- one year or less	221,763,131	140,545	3,427,319	1,014,518
Total	643,552,545	140,545	224,847,843	222,161,108

	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
31-Dec-14				
Direct credit substitutes	29,655,809	-	29,655,809	29,530,372
Trade-related contingencies	7,707,855	-	1,541,571	1,541,571
Irrevocable commitments to extend credit:				
- one year or less	241,554,518	-	120,777,259	118,652,259
- over one year to five years	29,393,708	-	14,696,854	14,696,854
- over five years	1,194,760	-	597,380	448,884
Foreign exchange related contracts				
- one year or less	303,349,910	744,750	5,062,499	1,753,768
Total	612,856,560	744,750	172,331,372	166,623,708

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ASIAN FINANCE BANK BERHAD
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20. Financial risk management

20.1 Credit risk management

(i) Financing and advances

Financing and advances are summarised as follows:

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Neither past due nor impaired	1,259,520,384	1,582,050,510
Past due but not impaired	137,465,821	164,154,283
Impaired	12,874,808	12,981,424
Gross financing and advances	1,409,861,013	1,759,186,217
Less: Individual allowance	(9,978,790)	(10,085,406)
Collective allowance	(14,819,643)	(11,619,644)
Net financing and advances	1,385,062,580	1,737,481,167

(a) Financing and advances neither past due nor impaired

Analysis of financing and advances that are neither past due nor impaired analysed based on the Bank's internal credit grading system is as follows:

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
<u>Internal Credit Rating (CRR)</u>		
CRR1 - CRR3	338,104,648	437,289,210
CRR4 - CRR6	875,884,091	986,783,709
CRR7 - CRR10	34,235,155	144,583,769
Non rated CRR	11,296,490	13,393,822
	1,259,520,384	1,582,050,510

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20. Financial risk management (continued)

20.1 Credit risk management (continued)

(i) Financing and advances (continued)

(a) Financing and advances neither past due nor impaired (continued)

The above detailed out the Bank's financing and advances which are rated using the Bank's internal risk rating, and none are rated by the External Credit Assessment Institution (ECAI). For the purpose of Pillar 3 disclosures, the Unrated and Rated Counterparties are rated specific to the credit exposures, using the issue rating of the ECAI based on the assigned risk weights as follows:-

Risk Weights	20%	50%	100%	150%	100%
ECAI	-----RATINGS-----				
S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
RAM	AAA to AA	A+ to A-	BBB to BB	B to D	Unrated
MARC	AAA to AA	A+ to A-	BBB to BB-	B to D	Unrated

(b) Financing and advances past due but not impaired

Analysis of aging of financing and advances that are past due but not impaired is as follows:

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Past due up to 30 days	125,289,250	154,164,960
Past due 30 to 60 days	11,940,256	9,989,323
Past due 60 to 90 days	236,315	-
	137,465,821	164,154,283

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20. Financial risk management (continued)

20.1 Credit risk management (continued)

(i) Financing and advances (continued)

(c) Impaired financing and advances

Financing and advances that are individually determined to be impaired are as follows:

	Economic Entity and Bank	
	30-Jun-15	31-Dec-14
	RM	RM
Gross impaired financing and advances	12,874,808	12,981,424
Less: Impairment allowance	(9,978,790)	(10,085,406)
Net impaired financing and advances	2,896,018	2,896,018

The movements of allowances for impaired financing and advances are set out in Note 5.

Credit Risk Mitigation (CRM) Disclosures

In mitigating its credit exposure, the Bank currently employs the cash collateral (one of the form of collaterals under Credit Risk Mitigants), which provides 0% risk weights. Other form of collaterals such as financing facility against charges over residential and commercial properties, pledged over shares, and supports in the form of debentures, assignments and guarantees are not taken into consideration as CRM and are therefore assigned with 100% risk weights.

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20. Financial risk management (continued)

20.1 Credit risk management (continued)

(ii) Short term funds, financial assets and investments portfolios

Short-term funds, financial assets and investments portfolios for the Economic Entity and the Bank by rating agency designation are as follows:

Economic Entity and Bank	Short term funds	Financial investments portfolios	Derivative assets	Other assets
	RM	RM	RM	RM
30-Jun-15				
Neither past due nor impaired				
AAA	423,533,833	525,382,501	-	-
AA and below	30,730,662	293,464,044	-	-
Unrated	18,925,940	-	140,545	6,180,389
	<u>473,190,435</u>	<u>818,846,545</u>	<u>140,545</u>	<u>6,180,389</u>
Individually impaired	-	-	-	-
	<u>473,190,435</u>	<u>818,846,545</u>	<u>140,545</u>	<u>6,180,389</u>
31-Dec-14				
Neither past due nor impaired				
AAA	31,668,906	524,876,145	-	-
AA and below	199,501,772	293,927,758	-	-
Unrated	17,520,745	-	744,750	5,059,396
	<u>248,691,423</u>	<u>818,803,903</u>	<u>744,750</u>	<u>5,059,396</u>
Individually impaired	-	-	-	-
	<u>248,691,423</u>	<u>818,803,903</u>	<u>744,750</u>	<u>5,059,396</u>

The amount of short term funds, financial assets and investments portfolios that are past due but not impaired is not material.

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20. Financial risk management (continued)

20.2 Market risk

(i) Profit Rate Risk

Economic Entity and Bank	Non-trading book						Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years	RM				
	RM	RM	RM	RM	RM	RM	RM	RM		
30-Jun-15										
Assets										
Cash and short term funds	441,886,905	26,462,927	-	-	-	7,985,602	-	476,335,434	3.15	
Financial investments available-for-sale	152,073,316	-	55,830,907	257,207,158	70,839,756	(19,618)	-	535,931,519	4.52	
Financial investments held-to-maturity	-	-	-	217,542,214	156,056,339	-	-	373,598,553	4.24	
Financing and advances - performing	590,076,397	272,848,355	262,729,935	169,548,173	101,216,220	(24,231,308)	-	1,372,187,772	5.11	
- non performing	-	-	-	-	-	12,874,808	-	12,874,808	-	
Derivative assets	140,545	-	-	-	-	-	-	140,545	-	
Other assets	-	-	-	-	-	6,180,389	-	6,180,389	-	
Statutory deposits	-	-	-	-	-	36,133,822	-	36,133,822	-	
Property and equipment	-	-	-	-	-	1,284,532	-	1,284,532	-	
Intangible assets	-	-	-	-	-	1,440,286	-	1,440,286	-	
Total assets	1,184,177,163	299,311,282	318,560,842	644,297,545	328,112,315	41,648,513	-	2,816,107,660		

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	<----- Non-trading book ----->						Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years					
	RM	RM	RM	RM	RM	RM	RM	RM	%	
30-Jun-15										
Liabilities										
Deposits from customers	299,559,685	338,383,488	166,803,971	142,000,000	-	7,010,059	-	953,757,203	3.54	
Deposits and placements of banks and other financial institutions	262,192,264	566,709,472	512,776,531	-	-	10,226,117	-	1,351,904,384	3.69	
Derivative liabilities	643,223	3,981,500	-	-	-	-	-	4,624,723		
Other liabilities	-	-	-	-	-	9,100,483	-	9,100,483	-	
Total liabilities	562,395,172	909,074,460	679,580,502	142,000,000	-	26,336,659	-	2,319,386,793		
Total shareholders equity	-	-	-	-	496,720,867	-	-	496,720,867		
	562,395,172	909,074,460	679,580,502	142,000,000	496,720,867	26,336,659	-	2,816,107,660		
Total profit-sensitivity gap	621,781,991	(609,763,178)	(361,019,660)	502,297,545	(168,608,552)	15,311,854	-	-		

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	----- Non-trading book ----->					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	
31-Dec-14									
Assets									
Cash and short term funds	238,519,675	-	-	-	-	13,143,295	-	251,662,970	3.06
Financial investments held-for-trading	-	-	-	-	-	-	-	-	-
Financial investments available-for-sale	-	-	166,894,398	287,390,817	101,460,287	(19,618)	-	555,725,884	3.86
Financial investments held-to-maturity	-	-	-	197,373,123	65,704,895	-	-	263,078,018	4.30
Financing and advances - performing	738,116,163	413,367,975	248,598,795	241,860,432	103,928,925	(21,372,547)	-	1,724,499,743	4.84
- non performing	-	-	-	-	-	12,981,424	-	12,981,424	-
Derivative assets	732,750	12,000	-	-	-	-	-	744,750	-
Other assets	-	-	-	-	-	5,059,396	-	5,059,396	-
Statutory deposits	-	-	-	-	-	44,013,822	-	44,013,822	-
Property and equipment	-	-	-	-	-	1,466,759	-	1,466,759	-
Intangible assets	-	-	-	-	-	1,807,436	-	1,807,436	-
Total assets	977,368,588	413,379,975	415,493,193	726,624,372	271,094,107	57,079,967	-	2,861,040,202	

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	<----- Non-trading book ----->					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	
31-Dec-14									
Liabilities									
Deposits from customers	494,500,736	420,351,404	131,047,193	48,288,465	66,560,000	6,110,249	-	1,166,858,047	3.03
Deposits and placements of banks and other financial institutions	454,267,228	550,555,047	169,068,299	-	-	5,454,642	-	1,179,345,217	3.22
Derivative liabilities	5,476,050	7,479,500	-	-	-	-	-	12,955,550	
Other liabilities	-	-	-	-	-	8,807,229	-	8,807,229	-
Total liabilities	954,244,014	978,385,951	300,115,492	48,288,465	66,560,000	20,372,120	-	2,367,966,042	
Total shareholders equity	-	-	-	-	493,074,160	-	-	493,074,160	
	954,244,014	978,385,951	300,115,492	48,288,465	559,634,160	20,372,120	-	2,861,040,202	
Total profit-sensitivity gap	23,124,574	(565,005,976)	115,377,701	678,335,907	(288,540,053)	36,707,848	-	-	

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market Risk (continued)

(ii) Foreign Exchange Risk

Economic Entity and Bank				
30-Jun-15	USD	MYR	Others	Total
RM'000				
Assets				
Cash and short-term funds	47,985	426,662	1,688	476,335
Depositors and placements with banks and other fina	-	-	-	-
Financial investments held-for-trading	-	-	-	-
Financial investments available-for-sale	(21)	535,953	-	535,932
Financial investments-held-to-maturity	-	373,599	-	373,599
Financing and advances	260,595	1,124,468	-	1,385,063
Derivative assets	127	14	-	141
Other assets	-	6,180	-	6,180
Statutory deposits with				
Bank Negara Malaysia	-	36,134	-	36,134
Property, plant and equipment	-	1,285	-	1,285
Intangible assets	-	1,440	-	1,440
Total Assets	308,685	2,505,735	1,688	2,816,108
Liabilities				
Deposits from customers	2,756	950,740	260	953,756
Deposits and placements of banks and other financial institutions	141,506	1,210,399	-	1,351,905
Derivative liabilities	-	4,625	-	4,625
Other liabilities	-	9,101	-	9,101
Total Liabilities	144,262	2,174,865	260	2,319,387
Net on-balance sheet financial position				
	164,423	330,870	1,428	496,721

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market Risk (continued)

(ii) Foreign Exchange Risk (continued)

Economic Entity and Bank

31-Dec-2014	USD	MYR	Others	Total
RM'000				
Assets				
Cash and short-term funds	25,082	224,660	1,921	251,663
Financial investments held-for-trading	-	-	-	-
Financial investments available-for-sale	31,216	524,510	-	555,726
Financial investments-held-to-maturity	-	263,078	-	263,078
Financing and advances	245,703	1,491,778	-	1,737,481
Derivative assets	733	12	-	745
Other assets	-	5,059	-	5,059
Statutory deposits with				
Bank Negara Malaysia	-	44,014	-	44,014
Property, plant and equipment	-	1,467	-	1,467
Intangible assets	-	1,807	-	1,807
Total Assets	302,734	2,556,386	1,921	2,861,040
Liabilities				
Deposits from customers	3,260	1,163,364	234	1,166,858
Deposits and placements of banks and other financial institutions	211,956	967,389	-	1,179,345
Derivative liabilities	12	12,944	-	12,956
Other liabilities	-	8,807	-	8,807
Total Liabilities	215,228	2,152,505	234	2,367,966
Net on-balance sheet financial position	87,506	403,881	1,687	493,074

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy

	Economic Entity	
	30-Jun-15	31-Dec-14
	RM	RM
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(49,949,045)	(49,949,046)
AFS revaluation reserve	(592,189)	(782,022)
Statutory reserve	11,275,208	11,275,208
	493,263,994	493,074,160
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	(136,557)	(79,709)
Total CET1 capital	493,127,437	492,994,451
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	493,127,437	492,994,451
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing ^	14,776,204	11,576,204
Total Tier II capital	14,776,204	11,576,204
Total capital base	507,903,641	504,570,655
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	23.951%	20.986%
Tier 1 capital (inclusive of market risk)	23.951%	20.986%
Total capital ratio (inclusive of market risk)	24.669%	21.478%

^ Excludes collective assessment impairment allowance attributable to financing and advances classified as impaired but not individually assessed for impairment pursuant to BNM's Guideline on "Classification and impairment Provisions for Loans/Financing" issued on 8 January 2010 and subsequently updated on 26 January 2010 and 17 December 2010.

* Effective January 2013, regulatory capital adequacy ratios are derived according to BNM's updated Guidelines on Capital Adequacy Framework for Islamic Banks (Capital Components) and Capital Adequacy Framework for Islamic Banks (Risk Weighted Assets) issued on 28 November 2012.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

	Bank	
	30-Jun-15	31-Dec-14
	RM	RM
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(49,949,045)	(49,949,046)
AFS revaluation reserve	(592,189)	(782,022)
Statutory reserve	11,275,208	11,275,208
	493,263,994	493,074,160
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	(136,557)	(79,709)
Total CET1 capital	493,127,437	492,994,451
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	493,127,437	492,994,451
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing ^	14,776,204	11,576,204
Total Tier II capital	14,776,204	11,576,204
Total capital base	507,903,641	504,570,655
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	23.951%	20.985%
Tier 1 capital (inclusive of market risk)	23.951%	20.985%
Total capital ratio (inclusive of market risk)	24.668%	21.478%

^ Excludes collective assessment impairment allowance attributable to financing and advances classified as impaired but not individually assessed for impairment pursuant to BNM's Guideline on "Classification and impairment Provisions for Loans/Financing" issued on 8 January 2010 and subsequently updated on 26 January 2010 and 17 December 2010.

* Effective January 2013, regulatory capital adequacy ratios are derived according to BNM's updated Guidelines on Capital Adequacy Framework for Islamic Banks (Capital Components) and Capital Adequacy Framework for Islamic Banks (Risk Weighted Assets) issued on 28 November 2012.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

30-Jun-15

Exposure Class

Credit Risk

On-Balance Sheet Exposures

Sovereigns & Central Banks

Banks, MDBs and FDIs

Corporates

Regulatory Retail

Other Assets

Total for On-Balance Sheet

Exposures

Off-Balance Sheet Exposures

Off balance sheet exposures other

than OTC derivatives or credit

derivatives

Total for Off-Balance Sheet

Exposures

Total On and Off-Balance Sheet

Exposures

Market Risk

Benchmark Rate Risk

Equity Position Risk

Foreign Currency Risk

Operational Risk

Total RWA and Capital

Requirements

	Gross Exposures	Net	Risk	Risk	Total Risk	Capital
	RM'000	Exposures	Weighted	Weighted	Assets after	Requirements
		RM'000	Assets	Assets	effects of PSIA	RM'000
			RM'000	by PSIA	RM'000	
				RM'000		
	139,999	139,999	-	-	-	-
	69,627	69,627	10,001	-	10,001	800
	2,067,355	2,067,355	1,706,536	-	1,706,536	136,523
	23,991	23,991	19,593	-	19,593	1,567
	-	-	-	-	-	-
	2,300,972	2,300,972	1,736,130	-	1,736,130	138,890
	643,553	224,848	222,160	-	222,160	17,773
	643,553	224,848	222,160	-	222,160	17,773
	2,944,525	2,525,820	1,958,290	-	1,958,290	156,663
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,438	3,506	3,506	-	3,506	280
	-	-	-	-	97,101	7,768
	2,945,963	2,948,031	2,529,326	-	2,058,897	164,711

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

30-Jun-15

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

Risk Weights	Sovereigns & Central Banks		Banks, MDBs and FDIs		Insurance Companies, Securities Firms & Fund Managers		Corporates	
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
Performing Exposures								
0%	139,999	-	19,620	-	-	-	285,113	-
20%	-	-	53,022	10,604	-	-	247,814	49,563
50%	-	-	251	126	-	-	5,015	2,508
75%	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	1,498,775	1,498,775
150%	-	-	-	-	-	-	250,863	376,294
Total	139,999	-	72,893	10,730	-	-	2,287,580	1,927,140
Defaulted Exposures								
0%	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	763	381
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	763	381
Total Performing and Defaulted Exposures	139,999	-	72,893	10,730	-	-	2,288,343	1,927,521

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

30-Jun-15

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

Risk Weights	Regulatory Retail		Total Exposure	Total Risk Weighted Assets
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
Performing Exposures				
0%	-	-	444,732	-
20%	-	-	300,836	60,167
50%	-	-	5,266	2,634
75%	22,452	16,839	22,452	16,839
100%	-	-	1,498,775	1,498,775
150%	-	-	250,863	376,294
Total	22,452	16,839	2,522,924	1,954,709
Defaulted Exposures				
0%	-	-	-	-
50%	-	-	763	381
100%	-	-	-	-
150%	2,133	3,200	2,133	3,200
Total	2,133	3,200	2,896	3,580
Total Performing and Defaulted Exposures	24,585	20,039	2,525,820	1,958,290

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Economic entity			
30-Jun-15			
<u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,999	-	139,999
Banks, MDBs and FDIs	69,626	-	69,626
Corporates	2,018,636	48,720	2,067,356
Regulatory Retail	23,517	474	23,991
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,251,778</u>	<u>49,194</u>	<u>2,300,972</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	643,231	322	643,553
Total for Off-Balance Sheet Exposures	<u>643,231</u>	<u>322</u>	<u>643,553</u>
Total On and Off-Balance Sheet Exposures	<u>2,895,009</u>	<u>49,516</u>	<u>2,944,525</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Economic entity				
30-Jun-15				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	139,999	-	-	139,999
Banks, MDBs and FDIs	50,007	19,620	-	69,627
Corporates	1,127,848	613,062	326,445	2,067,355
Regulatory Retail	153	1,439	22,399	23,991
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	1,318,007	634,121	348,844	2,300,972
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	615,031	12,097	16,425	643,553
Total for Off-Balance Sheet Exposures	615,031	12,097	16,425	643,553
Total On and Off-Balance Sheet Exposures	1,933,038	646,218	365,269	2,944,525

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

31-Dec-14 <u>Exposure Class</u>	<u>Gross Exposures</u> RM'000	<u>Net Exposures</u> RM'000	<u>Risk Weighted Assets</u> RM'000	<u>Risk Weighted Assets Absorbed by PSIA</u> RM'000	<u>Total Risk Weighted Assets after effects of PSIA</u> RM'000	<u>Capital Requirements</u> RM'000
<u>Credit Risk</u>						
<i>On-Balance Sheet Exposures</i>						
Sovereigns & Central Banks	139,587	139,587	-	-	-	-
Banks, MDBs and FDIs	69,664	69,664	10,009	-	10,009	801
Corporates	2,324,715	2,324,715	2,045,999	-	2,045,999	163,680
Regulatory Retail	25,540	25,540	20,754	-	20,754	1,660
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,559,506	2,559,506	2,076,762	-	2,076,762	166,141
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	612,857	172,331	166,623	-	166,623	13,330
Total for Off-Balance Sheet Exposures	612,857	172,331	166,623	-	166,623	13,330
Total On and Off-Balance Sheet Exposures	3,172,363	2,731,837	2,243,385	-	2,243,385	179,471
<u>Market Risk</u>						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	1,695	8,273	8,273	8,273	8,273	662
Operational Risk	-	-	-	97,544	97,544	7,804
Total RWA and Capital Requirements	3,174,058	3,180,636	2,740,110	2,349,202	2,349,202	187,937

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

31-Dec-14

Risk Weights

	Sovereigns & Central Banks		Banks, MDBs and FDIs		Corporates	
	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset
Performing Exposures						
0%	139,587	-	19,620	-	175,094	-
20%	-	-	54,180	10,836	243,501	48,700
50%	-	-	251	126	61,578	30,789
75%	-	-	-	-	-	-
100%	-	-	-	-	1,770,681	1,770,681
150%	-	-	-	-	240,448	360,671
Total	139,587	-	74,051	10,962	2,491,302	2,210,841
Defaulted Exposures						
0%	-	-	-	-	-	-
50%	-	-	-	-	763	381
100%	-	-	-	-	-	-
150%	-	-	-	-	-	-
Total	-	-	-	-	763	381
Total Performing and Defaulted Exposures	139,587	-	74,051	10,962	2,492,065	2,211,222

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

31-Dec-14

Risk Weights

Performing Exposures

	Regulatory Retail		Total Exposure	Total Risk Weighted Assets
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
0%	-	-	334,301	-
20%	-	-	297,681	59,536
50%	-	-	61,829	30,916
75%	24,001	18,001	24,001	18,001
100%	-	-	1,770,681	1,770,680
150%	-	-	240,448	360,671
Total	24,001	18,001	2,728,941	2,239,804

Defaulted Exposures

0%	-	-	-	-
50%	-	-	763	381
100%	-	-	-	-
150%	2,133	3,200	2,133	3,200
Total	2,133	3,200	2,896	3,581

Total Performing and Defaulted Exposures

	26,134	21,201	2,731,837	2,243,385
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Economic entity 31-Dec-14 <u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,587	-	139,587
Banks, MDBs and FDIs	69,664	-	69,664
Corporates	2,258,893	65,822	2,324,715
Regulatory Retail	25,048	491	25,539
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,493,192</u>	<u>66,313</u>	<u>2,559,505</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	<u>612,606</u>	<u>251</u>	<u>612,857</u>
Total for Off-Balance Sheet Exposures	<u>612,606</u>	<u>251</u>	<u>612,857</u>
Total On and Off-Balance Sheet Exposures	<u>3,105,798</u>	<u>66,564</u>	<u>3,172,362</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Economic entity				
31-Dec-14				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	139,587	-	-	139,587
Banks, MDBs and FDIs	50,044	19,620	-	69,664
Corporates	1,371,246	743,401	210,069	2,324,716
Regulatory Retail	338	977	24,224	25,539
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	<u>1,561,215</u>	<u>763,998</u>	<u>234,293</u>	<u>2,559,506</u>
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	566,787	29,644	16,425	612,856
Total for Off-Balance Sheet Exposures	<u>566,787</u>	<u>29,644</u>	<u>16,425</u>	<u>612,856</u>
Total On and Off-Balance Sheet Exposures	<u>2,128,002</u>	<u>793,642</u>	<u>250,718</u>	<u>3,172,362</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

30-Jun-15

Exposure Class

Credit Risk

On-Balance Sheet Exposures

Sovereigns & Central Banks

Banks, MDBs and FDIs

Corporates

Regulatory Retail

Other Assets

Total for On-Balance Sheet

Exposures

Off-Balance Sheet Exposures

Off balance sheet exposures other than OTC derivatives or credit derivatives

Total for Off-Balance Sheet

Exposures

Total On and Off-Balance Sheet

Exposures

Market Risk

Benchmark Rate Risk

Equity Position Risk

Foreign Currency Risk

Operational Risk

Total RWA and Capital

Requirements

	Gross Exposures RM'000	Net Exposures RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk Weighted Assets after effects of PSIA RM'000	Capital Requirements RM'000
Credit Risk						
<i>On-Balance Sheet Exposures</i>						
Sovereigns & Central Banks	139,999	139,999	-	-	-	-
Banks, MDBs and FDIs	69,627	69,627	10,001	-	10,001	800
Corporates	2,067,355	2,067,355	1,706,536	-	1,706,536	136,523
Regulatory Retail	23,991	23,991	19,593	-	19,593	1,567
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,300,972	2,300,972	1,736,130	-	1,736,130	138,890
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	643,553	224,848	222,160	-	222,160	17,773
Total for Off-Balance Sheet Exposures	643,553	224,848	222,160	-	222,160	17,773
Total On and Off-Balance Sheet Exposures	2,944,525	2,525,820	1,958,290	-	1,958,290	156,663
Market Risk						
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	1,438	3,506	3,506	-	3,506	280
Operational Risk	-	-	97,126	-	97,126	7,770
Total RWA and Capital Requirements	2,945,963	2,948,031	2,529,326	2,058,922	2,058,922	164,713

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

30-Jun-15

Risk Weights	Sovereigns & Central Banks		Banks, MDBs and FDIs		Insurance Companies, Securities Firms & Fund Managers		Corporates	
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
Performing Exposures								
0%	139,999	-	19,620	-	-	-	285,113	-
20%	-	-	53,022	10,604	-	-	247,814	49,563
50%	-	-	251	126	-	-	5,015	2,508
75%	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	1,498,775	1,498,775
150%	-	-	-	-	-	-	250,863	376,294
Total	139,999	-	72,893	10,730	-	-	2,287,580	1,927,140
Defaulted Exposures								
0%	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	763	381
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	763	381
Total Performing and Defaulted Exposures	139,999	-	72,893	10,730	-	-	2,288,343	1,927,521

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

30-Jun-15

Risk Weights	Regulatory Retail		Total Exposure	Total Risk Weighted Assets
	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset
Performing Exposures				
0%	-	-	444,732	-
20%	-	-	300,836	60,167
50%	-	-	5,266	2,634
75%	22,452	16,839	22,452	16,839
100%	-	-	1,498,775	1,498,775
150%	-	-	250,863	376,294
Total	22,452	16,839	2,522,924	1,954,709
Defaulted Exposures				
0%	-	-	-	-
50%	-	-	763	381
100%	-	-	-	-
150%	2,133	3,200	2,133	3,200
Total	2,133	3,200	2,896	3,580
Total Performing and Defaulted Exposures	24,585	20,039	2,525,820	1,958,290

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Bank			
30-Jun-15			
<u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,999	-	139,999
Banks, MDBs and FDIs	69,626	-	69,626
Corporates	2,018,636	48,720	2,067,356
Regulatory Retail	23,517	474	23,991
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,251,778</u>	<u>49,194</u>	<u>2,300,972</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	643,231	322	643,553
Total for Off-Balance Sheet Exposures	<u>643,231</u>	<u>322</u>	<u>643,553</u>
Total On and Off-Balance Sheet Exposures	<u>2,895,009</u>	<u>49,516</u>	<u>2,944,525</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Bank				
30-Jun-15				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	139,999	-	-	139,999
Banks, MDBs and FDIs	50,007	19,620	-	69,627
Corporates	1,127,848	613,062	326,445	2,067,355
Regulatory Retail	153	1,439	22,399	23,991
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	1,318,007	634,121	348,844	2,300,972
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	615,031	12,097	16,425	643,553
Total for Off-Balance Sheet Exposures	615,031	12,097	16,425	643,553
Total On and Off-Balance Sheet Exposures	1,933,038	646,218	365,269	2,944,525

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

<u>31-Dec-14 Exposure Class</u>	<u>Gross Exposures RM'000</u>	<u>Net Exposures RM'000</u>	<u>Risk Weighted Assets RM'000</u>	<u>Risk Weighted Assets Absorbed by PSIA RM'000</u>	<u>Total Risk Weighted Assets after effects of PSIA RM'000</u>	<u>Capital Requirements RM'000</u>
Credit Risk						
<i>On-Balance Sheet Exposures</i>						
Sovereigns & Central Banks	139,587	139,587	-	-	-	-
Banks, MDBs and FDIs	69,664	69,664	10,009	-	10,009	801
Corporates	2,324,715	2,324,715	2,045,999	-	2,045,999	163,680
Regulatory Retail	25,540	25,540	20,754	-	20,754	1,660
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,559,506	2,559,506	2,076,762	-	2,076,762	166,141
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	612,857	172,331	166,623	-	166,623	13,330
Total for Off-Balance Sheet Exposures	612,857	172,331	166,623	-	166,623	13,330
Total On and Off-Balance Sheet Exposures	3,172,363	2,731,837	2,243,385	-	2,243,385	179,471
Market Risk						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	1,695	8,273	8,273	8,273	8,273	662
Operational Risk	-	-	-	97,556	97,556	7,804
Total RWA and Capital Requirements	3,174,058	3,180,636	2,740,111	2,349,214	2,349,214	187,936

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank
31-Dec-14

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

Risk Weights	Sovereigns & Central Banks		Banks, MDBs and FDIs		Corporates	
	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset
Performing Exposures						
0%	139,587	-	19,620	-	175,094	-
20%	-	-	54,180	10,836	243,501	48,700
50%	-	-	251	126	61,578	30,789
75%	-	-	-	-	-	-
100%	-	-	-	-	1,770,681	1,770,681
150%	-	-	-	-	240,448	360,671
Total	139,587	-	74,051	10,962	2,491,302	2,210,841
Defaulted Exposures						
0%	-	-	-	-	-	-
50%	-	-	-	-	763	381
100%	-	-	-	-	-	-
150%	-	-	-	-	-	-
Total	-	-	-	-	763	381
Total Performing and Defaulted Exposures	139,587	-	74,051	10,962	2,492,065	2,211,222

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank
31-Dec-14

Disclosures on Risk Weights - Expressed in nearest RM thousand (RM'000)

Risk Weights	Regulatory Retail		Total	Total Risk
	Exposures after Netting & CRM	Risk Weighted Asset	Exposure after Netting & CRM	Weighted Assets
Performing Exposures				
0%	-	-	334,301	-
20%	-	-	297,681	59,536
50%	-	-	61,829	30,916
75%	24,001	18,001	24,001	18,001
100%	-	-	1,770,681	1,770,680
150%	-	-	240,448	360,671
Total	24,001	18,001	2,728,941	2,239,804
Defaulted Exposures				
0%	-	-	-	-
50%	-	-	763	381
100%	-	-	-	-
150%	2,133	3,200	2,133	3,200
Total	2,133	3,200	2,896	3,581
Total Performing and Defaulted Exposures	26,134	21,201	2,731,837	2,243,385

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Bank			
31-Dec-14			
<u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,587	-	139,587
Banks, MDBs and FDIs	69,664	-	69,664
Corporates	2,258,893	65,822	2,324,715
Regulatory Retail	25,048	491	25,539
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,493,192</u>	<u>66,313</u>	<u>2,559,505</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	<u>612,606</u>	<u>251</u>	<u>612,857</u>
Total for Off-Balance Sheet Exposures	<u>612,606</u>	<u>251</u>	<u>612,857</u>
Total On and Off-Balance Sheet Exposures	<u>3,105,798</u>	<u>66,564</u>	<u>3,172,362</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Bank				
31-Dec-14				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	139,587	-	-	139,587
Banks, MDBs and FDIs	50,044	19,620	-	69,664
Corporates	1,371,246	743,401	210,069	2,324,716
Regulatory Retail	338	977	24,224	25,539
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	<u>1,561,215</u>	<u>763,998</u>	<u>234,293</u>	<u>2,559,506</u>
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	566,787	29,644	16,425	612,856
Total for Off-Balance Sheet Exposures	<u>566,787</u>	<u>29,644</u>	<u>16,425</u>	<u>612,856</u>
Total On and Off-Balance Sheet Exposures	<u>2,128,002</u>	<u>793,642</u>	<u>250,718</u>	<u>3,172,362</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Disclosure of rated and unrated exposures according to rating by ECAs

Economic Entity and Bank

30-Jun-15

Exposure Class	Rating of Corporate by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
<u>Credit exposure (using Corporate Risk Weights)</u>						
Public Sector Entity (applicable for entities risk weighted based on their external rating as	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	-	486,437,530	5,015,000	-	-	250,017,793
Total	-	486,437,530	5,015,000	-	-	250,017,793

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Disclosure of rated and unrated exposures according to rating by ECAs (continued)

Economic Entity and Bank

30-Jun-15

Exposure Class	Rating of Sovereign Central Banks by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Sovereign Central Banks	-	139,998,600	-	-	-	-
Total	-	139,998,600	-	-	-	-

Exposure Class	Rating of Banking Institutions by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Banks, MDBs and FDI	-	19,620,000	-	-	-	-
Total	-	19,620,000	-	-	-	-

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Disclosure of rated and unrated exposures according to rating by ECAs

Economic Entity and Bank

31-Dec-14

Exposure Class	Rating of Corporate by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
<u>Credit exposure (using Corporate Risk Weights)</u>						
Public Sector Entity (applicable for entities risk weighted based on their external rating as	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	-	475,365,090	35,814,402	-	-	-
Total	-	475,365,090	35,814,402	-	-	-

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Disclosure of rated and unrated exposures according to rating by ECAs (continued)

Economic Entity and Bank

31-Dec-14

Exposure Class	Rating of Sovereign Central Banks by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Sovereign Central Banks	-	139,587,000	-	-	-	-
Total	-	139,587,000	-	-	-	-

Exposure Class	Rating of Banking Institutions by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Banks, MDBs and FDI	-	19,620,000	-	-	-	-
Total	-	19,620,000	-	-	-	-

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
2nd Quarter Ended				
<u>30-Jun-15</u>				
External revenue	17,860,346	15,997,177	-	33,857,523
Inter-segment revenue	-	-	-	-
Total revenue	17,860,346	15,997,177	-	33,857,523
Depositors' payout	(303,955)	(23,092,293)	-	(23,396,248)
Net income	17,556,391	(7,095,116)	-	10,461,275
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(4,562,004)	(3,718,155)	(28,187)	(8,308,346)
Amortisation of intangible assets	(124,313)	(69,890)	(321)	(194,524)
Allowance for impairment of financing advances	(99,316)	(90,200)	(152)	(189,668)
	(483,537)	12,877	18	(470,642)
Segmental results before taxation	12,287,221	(10,960,484)	(28,642)	1,298,095
Segmental results before taxation				1,298,095
Profit equalisation reserve				-
Profit before taxation				1,298,095
Taxation				(1,249,092)
Profit for the financial period				49,003

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
2nd Quarter Ended 30-Jun-14				
External revenue	12,894,686	20,025,591	-	32,920,277
Inter-segment revenue	-	-	-	-
Total revenue	12,894,686	20,025,591	-	32,920,277
Depositors' payout	(289,417)	(17,078,781)	-	(17,368,198)
Net income	12,605,269	2,946,810	-	15,552,079
Operating overheads of which:	(8,171,460)	(1,865,579)	(71,979)	(10,109,018)
Depreciation of property, plant and equipment	(245,124)	(35,620)	(2,300)	(283,044)
Amortisation of intangible assets	(274,835)	(46,574)	(2,103)	(323,512)
Allowance for impairment of financing advances	(885,832)	(208,656)	(6,831)	(1,101,319)
Segmental results before taxation	<u>3,028,018</u>	<u>790,381</u>	<u>(83,213)</u>	<u>3,735,186</u>
Segmental results before taxation				3,735,186
Profit equalisation reserve				-
Loss before taxation				3,735,186
Taxation				-
Loss for the financial period				<u>3,735,186</u>

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ASIAN FINANCE BANK BERHAD
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22. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
Half Year Ended				
<u>30-Jun-15</u>				
External revenue	36,292,824	36,034,816	-	72,327,640
Inter-segment revenue	-	-	-	-
Total revenue	<u>36,292,824</u>	<u>36,034,816</u>	<u>-</u>	<u>72,327,640</u>
Depositors' payout	(642,930)	(44,970,479)	-	(45,613,409)
Net income	<u>35,649,894</u>	<u>(8,935,663)</u>	<u>-</u>	<u>26,714,231</u>
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(8,751,404)	(7,646,342)	(59,248)	(16,456,994)
Amortisation of intangible assets	(245,998)	(149,764)	(833)	(396,595)
Allowance for impairment of financing advances	(189,998)	(188,993)	(348)	(379,339)
	<u>(3,146,600)</u>	<u>53,118</u>	<u>98</u>	<u>(3,093,384)</u>
Segmental results before taxation	<u>23,315,894</u>	<u>(16,867,644)</u>	<u>(60,332)</u>	<u>6,387,919</u>
Segmental results before taxation				6,387,919
Profit equalisation reserve				-
Profit before taxation				<u>6,387,919</u>
Taxation				(2,931,045)
Profit for the financial period				<u>3,456,874</u>

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ASIAN FINANCE BANK BERHAD
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22. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
Half Year Ended <u>30-Jun-14</u>				
External revenue	31,654,616	31,456,060	-	63,110,676
Inter-segment revenue	(12,764,958)	12,764,958	-	-
Total revenue	18,889,658	44,221,018	-	63,110,676
Depositors' payout	(565,613)	(34,059,932)	-	(34,625,545)
Net income	18,324,045	10,161,086	-	28,485,131
Operating overheads				
of which:	(10,959,242)	(4,633,558)	(125,214)	(15,718,014)
Depreciation of property, plant and equipment	(400,264)	(165,984)	(4,226)	(570,474)
Amortisation of intangible assets	(424,870)	(237,487)	(3,404)	(665,761)
Allowance for impairment of financing advances	(1,670,146)	(719,593)	(10,314)	(2,400,053)
Segmental results before taxation	4,869,523	4,404,464	(143,158)	9,130,829
Segmental results before taxation				9,130,829
Profit equalisation reserve				-
Profit before taxation				9,130,829
Taxation				-
Profit for the financial period				9,130,829

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ASIAN FINANCE BANK BERHAD
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22. Segmental information (continued)

<u>Economic Entity and Bank</u>	Domestic	International	Asset	Total
	Banking	Banking	Management	
	RM	RM	and	RM
			Investment	
			Banking	
			RM	
30-Jun-15				
Segment assets	394,137,116	2,421,970,544	-	2,816,107,660
Total assets	394,137,116	2,421,970,544	-	2,816,107,660
Segment liabilities	34,120,686	2,285,266,106	-	2,319,386,793
Total liabilities	34,120,686	2,285,266,106	-	2,319,386,793
	Domestic	International	Asset	Total
	Banking	Banking	Management	
	RM	RM	and	RM
			Investment	
			Banking	
			RM	
31-Dec-2014				
Segment assets	416,889,485	2,444,150,717	-	2,861,040,202
Total assets	416,889,485	2,444,150,717	-	2,861,040,202
Segment liabilities	79,216,254	2,288,749,788	-	2,367,966,042
Total liabilities	79,216,254	2,288,749,788	-	2,367,966,042

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

Pillar 3, Basell II - Capital Adequacy Framework for Islamic Banks (CAFIB) Disclosures - Chief Executive Officer Attestation

In accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Bank (CAFIB) Pillar 3 Disclosure Requirement, it is hereby attested that the disclosures as set forth in the accompanying notes to the financial statements related to significant business and operations risks of Asian Finance Bank Berhad for the half year ended 30 June 2015 are consistent with the manner in which the Bank assesses and manages its risks, and are not misleading in any particular way.



DATUK MOHAMED AZAHARI MOHAMED KAMIL
CHIEF EXECUTIVE OFFICER