

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD

(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2013

Company No.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2013

	Note	Economic Entity	
		31-Mar-13 RM	31-Dec-12 RM
Assets			
Cash and short-term funds	2	714,116,151	749,874,042
Financial investments held-for-trading	3	3,123,285	11,257,974
Financial investments available-for-sale	4	401,131,299	380,833,148
Financial investments held-to-maturity	5	133,813,248	134,026,904
Financing and advances	6	1,411,223,206	1,480,590,537
Derivative assets	7	512,103	1,666,513
Other assets	8	3,547,542	8,903,863
Statutory deposits with Bank Negara Malaysia		34,818,822	35,968,822
Property, plant and equipment		3,360,490	3,715,720
Intangible assets		3,692,780	3,687,563
Total assets		2,709,338,926	2,810,525,086
Liabilities			
Deposits from customers	9	1,642,033,689	1,583,472,252
Deposits and placements of banks and other financial institutions	10	577,447,970	746,005,607
Derivative liabilities	7	2,130,819	430,551
Other liabilities	11	12,252,705	8,882,087
Total liabilities		2,233,865,183	2,338,790,497
Equity			
Ordinary share capital		532,530,020	532,530,020
Reserves		(57,056,277)	(60,795,431)
Total equity		475,473,743	471,734,589
Total Liabilities and Equity		2,709,338,926	2,810,525,086
Commitments and contingencies	19	579,981,632	602,865,138
Capital Adequacy			
CET1 capital	21	25.86%	25.11%
Tier 1 capital		25.86%	25.11%
Total capital ratio		26.47%	25.76%

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UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2013 (CONTINUED)

	Note	Bank	
		31-Mar-13 RM	31-Dec-12 RM
Assets			
Cash and short-term funds	2	714,116,151	749,874,042
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Total Liabilities and Equity		2,709,338,926	2,810,525,086
Commitments and contingencies	19	579,981,632	602,865,138
Capital Adequacy			
CET1 capital	21	25.86%	25.10%
Tier 1 capital		25.86%	25.10%
Total capital ratio		26.48%	25.75%

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2013

	Note	Economic Entity		Bank	
		1st Quarter Ended 31-Mar-13 RM	1st Quarter Ended 31-Mar-12 RM	1st Quarter Ended 31-Mar-13 RM	1st Quarter Ended 31-Mar-12 RM
Income derived from investment of depositors' funds	12	23,580,577	20,676,526	23,580,577	20,676,526
Income derived from investment of shareholders' funds	13	5,953,105	7,635,064	5,953,105	7,884,994
Allowances for impairment on financing and advances	14	1,904,463	(1,156,953)	1,904,463	(1,156,953)
Total distributable income		31,438,145	27,154,637	31,438,145	27,404,567
Income attributable to depositors	15	(17,692,589)	(14,998,604)	(17,692,589)	(14,998,604)
		13,745,556	12,156,033	13,745,556	12,405,963
Personnel expenses	16	(6,159,852)	(6,769,691)	(6,159,852)	(6,769,691)
Other overheads and expenditures	17	(3,620,551)	(4,244,592)	(3,620,551)	(4,244,592)
Share of loss after tax of jointly controlled entity		-	(15,259)	-	-
Profit before taxation		3,965,153	1,126,491	3,965,153	1,391,680
Taxation		-	-	-	-
Net profit for the financial period		3,965,153	1,126,491	3,965,153	1,391,680
Profit attributable to :					
Owners of the parent		3,965,153	1,126,491	3,965,153	1,391,680
Non-controlling interest		-	-	-	-
		3,965,153	1,126,491	3,965,153	1,391,680
Earnings per shares (sen)					
Basic and diluted		0.74	0.21	0.74	0.26

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2013 (CONTINUED)

	Economic Entity		Bank	
	1st Quarter Ended	1st Quarter Ended	1st Quarter Ended	1st Quarter Ended
	Note 31-Mar-13 RM	31-Mar-12 RM	31-Mar-13 RM	31-Mar-12 RM
Profit for the financial period	3,965,153	1,126,491	3,965,153	1,391,680
Other comprehensive income:				
Financial investments available-for-sale	18			
- Unrealised net loss on revaluation	(225,999)	(493,368)	(225,999)	(493,368)
Income tax relating to components of other comprehensive income	-	-	-	-
Other comprehensive income for the financial period	(225,999)	(493,368)	(225,999)	(493,368)
Total comprehensive income for the financial period	3,739,154	633,123	3,739,154	898,312
Total comprehensive income attributable to:				
Owners of the parent	3,739,154	633,123	3,739,154	898,312
Non-controlling interest	-	-	-	-
	3,739,154	633,123	3,739,154	898,312

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ASIAN FINANCE BANK BERHAD
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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2013

	Share Capital RM	Accumulated Losses RM	AFS Reserve RM	Total RM
Economic Entity				
31-Mar-13				
Balance as at				
1 January 2013	532,530,020	(61,224,255)	428,824	471,734,589
Net profit for the period	-	3,965,153	-	3,965,153
Other comprehensive income/(loss):				
Financial investments available-for-sale				
- Unrealised net loss on revaluation	-	-	(225,999)	(225,999)
Income tax relating to components of other comprehensive income	-	-	-	-
Total comprehensive income	-	-	(225,999)	(225,999)
Balance as at				
31 March 2013	532,530,020	(57,259,102)	202,825	475,473,743

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2013 (CONTINUED)

	Share Capital RM	Accumulated Losses RM	AFS Reserve RM	Total RM
Economic Entity				
31-Dec-12				
Balance as at 1 January 2012	532,530,020	(54,558,851)	(377,300)	477,593,869
Net loss for the financial year	-	(6,665,404)	-	(6,665,404)
Other comprehensive income/(loss):				
Financial investments available-for-sale				
- Unrealised net gain on revaluation	-	-	806,124	806,124
Income tax relating to components of other comprehensive income	-	-	-	-
Total comprehensive income	-	-	806,124	806,124
Balance as at 31 December 2012	532,530,020	(61,224,255)	428,824	471,734,589

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2013 (CONTINUED)

	Share Capital RM	Accumulated Losses RM	AFS Reserve RM	Total RM
Bank				
31-Mar-13				
Balance as at				
1 January 2013	532,530,020	(61,224,255)	428,824	471,734,589
Net profit for the period	-	3,965,153	-	3,965,153
Other comprehensive income/(loss):				
Financial investments available-for-sale - Unrealised net loss on revaluation	-	-	(225,999)	(225,999)
Income tax relating to components of other comprehensive income	-	-	-	-
Total comprehensive income	-	-	(225,999)	(225,999)
Balance as at				
31 March 2013	532,530,020	(57,259,102)	202,825	475,473,743

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2013 (CONTINUED)

	Share Capital RM	Accumulated Losses RM	AFS Reserve RM	Total RM
Bank				
31-Dec-12				
Balance as at 1 January 2012	532,530,020	(54,063,013)	(377,300)	478,089,707
Net loss for the financial year	-	(7,161,242)	-	(7,161,242)
Other comprehensive income/(loss):				
Financial investments available-for-sale				
- Unrealised net gain on revaluation	-	-	806,124	806,124
Income tax relating to components of other comprehensive income	-	-	-	-
Total comprehensive income	-	-	806,124	806,124
Balance as at 31 December 2012	532,530,020	(61,224,255)	428,824	471,734,589

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ASIAN FINANCE BANK BERHAD
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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE FIRST QUARTER ENDED 31 MARCH 2013

	Economic Entity		Bank	
	31-Mar-13 RM	31-Dec-12 RM	31-Mar-13 RM	31-Dec-12 RM
CASH FLOW FROM OPERATING ACTIVITIES				
Profit/(loss) before taxation	3,965,153	(7,844,316)	3,965,153	(8,340,154)
Adjustments for:				
Depreciation of property, plant and equipment	376,574	1,391,558	376,574	1,391,558
Amortisation of intangible assets	472,270	2,458,551	472,270	2,458,551
Gain on sale of property, plant and equipment	-	(53,300)	-	(53,300)
Profit income from:				
- Investment on financial investments held-for-trading	(36,872)	(422,750)	(36,872)	(422,750)
- Investment on financial investments available-for-sale	(3,381,748)	(11,026,277)	(3,381,748)	(11,026,277)
- Investment on financial investments held-to-maturity	(1,288,864)	(5,102,351)	(1,288,864)	(5,102,351)
Net gain on sale of financial investments held-for-trading	(16,040)	(243,541)	(16,040)	(243,541)
Net loss/(gain) on sale of financial investments available-for-sale	123,948	(997,552)	123,948	(997,552)
Unrealised gain from financial investments held-for-trading	(19,989)	(696,763)	(19,989)	(696,763)
Accretion of discount less amortisation of premium	(8,316)	731,772	(8,316)	731,772
Impairment losses recognised on jointly controlled entity	-	-	-	8,111,128
Share of loss in jointly controlled entity	-	7,615,290	-	-
Allowances for losses on financing and advances	(1,904,463)	9,956,625	(1,904,463)	9,956,625
Operating loss before working capital changes	(1,718,347)	(4,233,054)	(1,718,347)	(4,233,054)

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE FIRST QUARTER ENDED 31 MARCH 2013 (CONTINUED)

	Economic Entity		Bank	
	31-Mar-13 RM	31-Dec-12 RM	31-Mar-13 RM	31-Dec-12 RM
CASH FLOW FROM OPERATING ACTIVITIES (CONTINUED)				
(Increase)/Decrease in operating assets:				
Financing and advances	71,271,793	(552,519,413)	71,271,793	(552,519,413)
Derivative assets	1,154,410	91,441	1,154,410	91,441
Other assets	5,356,321	(6,403,885)	5,356,321	(6,403,885)
Statutory deposit with Bank Negara Malaysia	1,150,000	(23,684,847)	1,150,000	(23,684,847)
Increase/(Decrease) in operating liabilities:				
Deposits from customers	(173,730,134)	492,812,257	(173,730,134)	492,812,257
Deposits and placements of banks and other financial institutions	63,733,934	(113,611,821)	63,733,934	(113,611,821)
Derivative liabilities	1,700,268	(3,342,601)	1,700,268	(3,342,601)
Other liabilities	3,370,618	640,958	3,370,618	640,958
Net cash used in operating activities	(27,711,137)	(210,250,965)	(27,711,137)	(210,250,965)
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of property, plant and equipment and intangible assets	(498,831)	(659,498)	(498,831)	(659,498)
Net proceeds from:				
- Sale of financial investments held-for-trading	8,207,591	25,057,630	8,207,591	25,057,630
- Purchase of financial investments available-for-sale	(17,266,351)	(182,446,653)	(17,266,351)	(182,446,653)
- Sale/(Purchase) of financial investments held-to-maturity	1,510,837	73,852,368	1,510,837	73,852,368
- Sale of motor vehicle	-	85,680	-	85,680
Dividends received from jointly controlled entity	-	-	-	-
Net cash used in investing activities	(8,046,754)	(84,110,473)	(8,046,754)	(84,110,473)

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE FIRST QUARTER ENDED 31 MARCH 2013 (CONTINUED)

	Economic Entity		Bank	
	31-Mar-13 RM	31-Dec-12 RM	31-Mar-13 RM	31-Dec-12 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	(35,757,890)	(294,361,438)	(35,757,890)	(294,361,438)
Cash and cash equivalents at beginning of financial period/year	749,874,042	1,044,235,480	749,874,042	1,044,235,480
Cash and cash equivalents at end of financial period/year (Note 2)	714,116,151	749,874,042	714,116,151	749,874,042

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THREE MONTHS ENDED 31 MARCH 2013

-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 zakat and tax of RM3.97m each for the three months period ended 31 March 2013.

The Economic Entity and the Bank's gross financing and advances stood at RM1.44b whilst total Deposit at RM2.21b.

b) Business Plan and outlook for 2013

Economic activity in the advanced economies remained weak. Continued fiscal tightening in the US and the euro area will act as a drag on growth there, while spending plans in Japan should help its economy back to modest growth. Collectively, the major industrial economies GDP growth is expected to moderate to 1.0% in 2013 before strengthening to 1.9% in 2014.

Despite continued weakness in the advanced economies, developing Asia's economies are set to maintain its momentum, bolstered by robust spending for private consumption. Regional growth is expected to pick up to 6.6% in 2013 and reach 6.7% in 2014 (ADB).

The Malaysian economy is expected to remain on a steady growth path, with an expansion of 5.6% in 2013. Economic activity will be anchored by the continued resilience of domestic demand, and supported by a gradual improvement in the external sector (BNM).

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 is poised to chart further growth and will continue to intensify its efforts in ensuring improved performance and sustainability going forward. The Economic Entity and the Bank are also constantly reviewing its strategies and approaches to suit business needs, developing new products as well as the appropriate risk mitigants to address customers expectations as well as the varied business requirements and the different risk profiles.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

2. Cash and short-term funds

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
Cash and balances with banks and other financial institutions	8,008,007	10,749,347
Money at call and deposit placements maturing within one month	706,108,144	739,124,695
	714,116,151	749,874,042

3. Financial investments held-for-trading

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
At fair value		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	-	5,112,287
<u>Outside Malaysia</u>		
Corporate Bonds	3,123,285	6,145,687
	3,123,285	11,257,974

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

4. Financial investments available-for-sale

	<u>Economic Entity and Bank</u>	
	31-Mar-13 RM	31-Dec-12 RM
At fair value		
Quoted securities:		
<u>In Malaysia</u>		
Islamic private debt securities	-	10,257,806
Islamic Medium Term Notes	168,711,228	153,244,829
Malaysian Government sukuk	160,716,906	161,994,035
<u>Outside Malaysia</u>		
Corporate Bonds	71,703,165	55,336,478
	401,131,299	380,833,148

5. Financial investments held-to-maturity

	<u>Economic Entity and Bank</u>	
	31-Mar-13 RM	31-Dec-12 RM
At amortised cost		
Money market instruments:		
Cagamas bonds	45,180,535	45,574,379
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	60,683,084	88,452,525
<u>Outside Malaysia</u>		
Corporate Bonds	27,949,629	-
	133,813,248	134,026,904

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ASIAN FINANCE BANK BERHAD
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6. Financing and advances

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
At amortised cost		
Term financing		
- house financing	45,467,651	46,592,183
- syndicated term financing	69,197,280	71,121,219
- hire purchase receivables	47,200	29,358
- other term financing	1,226,540,092	1,275,521,621
Trusts receipts	18,311,649	18,733,101
Staff financing	496,949	970,721
Others	82,030,869	100,395,282
Gross financing and advances	1,442,091,690	1,513,363,485
Less: Allowance for impaired financing and advances:		
- individual impairment allowance	(19,156,330)	(20,003,882)
- collective impairment allowance	(11,712,154)	(12,769,066)
Net financing and advances	1,411,223,206	1,480,590,537
(i) By type of customer		
Domestic non-bank financial institution		
- Others	121,892	121,892
Domestic business enterprises		
- Small medium enterprise	35,174,375	36,528,197
- Government	181,555,044	185,300,723
- Others	1,111,102,266	1,173,939,468
Individuals	15,653,240	17,096,190
Foreign entities	98,484,873	100,377,015
	1,442,091,690	1,513,363,485
(ii) By contract		
Ijarah	35,455,267	36,896,443
Istisna	66,990,518	68,524,707
Murabahah	18,548,603	18,976,729
Qardhul Hassan	429,754	615,455
Tawarruq	1,320,667,548	1,388,350,151
	1,442,091,690	1,513,363,485

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6. Financing and advances (continued)

	<u>Economic Entity and Bank</u>	
	31-Mar-13 RM	31-Dec-12 RM
(iii) By profit rate sensitivity		
Fixed rate		
- Housing financing	2,096,576	2,121,533
- Hire purchase receivables	84,523	89,436
- Other fixed rate financing	19,273,855	19,767,604
Variable		
- Base Financing Rate	457,621,827	480,773,358
- Cost-plus	962,585,155	1,009,996,099
Non-profit sensitive	429,754	615,455
	<u>1,442,091,690</u>	<u>1,513,363,485</u>
(iv) By contractual maturity		
Maturity within one year	1,170,813,506	1,205,995,419
More than one year to three years	66,072,291	48,824,658
More than three years to five years	38,408,054	71,479,488
More than five years	166,797,839	187,063,920
	<u>1,442,091,690</u>	<u>1,513,363,485</u>
(v) By geographical distribution		
Malaysia	1,379,415,451	1,449,502,802
Qatar	43,052,028	43,785,675
Indonesia	19,095,976	19,539,275
United Kingdom	528,235	535,733
	<u>1,442,091,690</u>	<u>1,513,363,485</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

6. Financing and advances (continued)

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
(vi) By economic purpose		
Purchase of landed property:		
- Residential	32,434,048	31,924,506
- Non-Residential	133,517,406	147,479,048
Working Capital	1,218,993,749	1,269,144,446
Personal Use	592,614	830,715
Purchase of transport vehicles	5,801,192	6,344,935
Others	50,752,681	57,639,835
	<u>1,442,091,690</u>	<u>1,513,363,485</u>
(vii) By sector		
Agriculture	222,890,650	235,356,591
Mining and quarrying	202,151,825	199,189,556
Manufacturing	248,564,424	245,409,079
Electricity, gas and water	110,168,767	110,216,393
Construction	47,499,638	72,628,222
Purchase of landed property	45,581,284	46,959,536
Wholesale & retail trade and restaurants & hotels	241,956,018	234,235,461
Transport, storage and communication	76,253,760	120,381,894
Finance, insurance and business services	127,962,253	127,466,279
Education, health and others	50,506,243	51,006,803
Purchase of transport vehicles	115,005	121,678
Consumption credit	607,611	843,784
Others	67,834,212	69,548,209
	<u>1,442,091,690</u>	<u>1,513,363,485</u>

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6. Financing and advances (continued)

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
(viii) Movement in the allowance for impaired advances and financing		
Individual Assessment Allowance		
Balance beginning of financial year	20,003,882	10,081,200
Allowance made during the financial period	340,462	11,382,408
Amount written back	(1,188,014)	(1,459,726)
Amount written off	-	-
Balance as at end of financial period	<u>19,156,330</u>	<u>20,003,882</u>
Collective Assessment Allowance		
Balance beginning of financial year, under FRS	12,769,066	14,262,078
Effect of full adoption of MFRS 139	-	(1,526,956)
Balance beginning of financial year, under MFRS	12,769,066	12,735,122
Allowance made during the financial period	758,103	33,944
Amount written back	(1,815,015)	-
Balance as at end of financial period	<u>11,712,154</u>	<u>12,769,066</u>
As % of gross financing and advances less individual assessment allowances	<u>0.82%</u>	<u>0.86%</u>
(ix) Movement in impaired financing and advances		
Balance beginning of financial year	57,639,834	49,631,579
Classified as impaired during the financial period	1,576,617	24,160,131
Reclassified as non-impaired	(3,301,577)	(8,241,377)
Amount recovered	(5,162,192)	(7,910,499)
Amount written off	-	-
Balance as at end of financial period	<u>50,752,682</u>	<u>57,639,834</u>
Gross impaired financing and advances ratio	<u>3.52%</u>	<u>3.81%</u>

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6. Financing and advances (continued)

	<u>Economic Entity and Bank</u>	
	31-Mar-13 RM	31-Dec-12 RM
(xi) Impaired financing by sector		
Agriculture	2,563,779	2,563,779
Manufacturing	15,330,401	17,389,065
Construction	13,760,134	16,271,957
Wholesale & retail trade and restaurants & hotels	1,052,257	1,260,580
Purchase of landed property	18,031,091	20,141,385
Consumption credit	15,020	13,068
	50,752,682	57,639,834

7. 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.

	<u>Economic Entity and Bank</u>					
	31-Mar-13			31-Dec-12		
	Contract/ Notional amount RM	Fair value		Contract/ Notional amount RM	Fair value	
	Assets RM	Liabilities RM		Assets RM	Liabilities RM	
<u>Trading derivatives</u>						
<u>Foreign exchange contracts:</u>						
Currency forward						
- Less than one year	249,075,924	512,103	(2,130,819)	242,672,117	1,666,513	(430,551)

8. Other assets

	<u>Economic Entity and Bank</u>	
	31-Mar-13 RM	31-Dec-12 RM
Other debtors, deposits and prepayments	3,547,542	8,903,863
	3,547,542	8,903,863

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9. Deposits from customers

	<u>Economic Entity and Bank</u>	
	31-Mar-13	31-Dec-12
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Demand deposits	37,945,022	35,638,009
Savings deposits	674,126	627,246
Commodity Murabahah	231,249,194	182,314,718
	<u>269,868,342</u>	<u>218,579,973</u>
 <u>Mudharabah Funds:</u>		
Savings deposits	1,568,232	1,692,397
General investment deposits	71,149,506	74,042,171
Special investment deposits	1,299,447,609	1,289,157,711
	<u>1,372,165,347</u>	<u>1,364,892,279</u>
	<u>1,642,033,689</u>	<u>1,583,472,252</u>

(ii) The deposits are sourced from the following classes of customers:

	<u>Economic Entity and Bank</u>	
	31-Mar-13	31-Dec-12
	RM	RM
Business enterprises	1,622,633,521	1,563,820,088
Individuals	19,400,168	19,652,164
	<u>1,642,033,689</u>	<u>1,583,472,252</u>

(iii) The maturity structure of saving deposits, amount payable on demand and term deposits are as follows:

	<u>Economic Entity and Bank</u>	
	31-Mar-13	31-Dec-12
	RM	RM
Due within six months	1,625,232,752	1,573,441,554
More than six months to one year	12,487,206	10,030,698
More than one year to three years	4,313,731	-
	<u>1,642,033,689</u>	<u>1,583,472,252</u>

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10. Deposits and placements of banks and other financial institutions

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
<u>Non-Mudharabah Funds:</u>		
Licensed Islamic banks	203,559,358	177,598,370
Other financial institutions	318,211,468	386,580,622
	521,770,826	564,178,992
<u>Mudharabah Fund:</u>		
Other financial institutions	55,677,144	181,826,615
	55,677,144	181,826,615
	577,447,970	746,005,607

11. Other liabilities

	Economic Entity and Bank	
	31-Mar-13	31-Dec-12
	RM	RM
Sundry creditors	5,513,000	2,054,192
Other provisions and accruals	6,739,705	6,827,895
	12,252,705	8,882,087

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12. Income derived from investment of depositors' funds

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
Income derived from investment of:		
(i) General investment deposit	687,246	727,284
(ii) Other deposits	22,893,331	19,949,242
	23,580,577	20,676,526
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	416,486	373,930
Financial assets held-for-trading	1,216	13,258
Financial investment available-for-sale	79,570	52,132
Financial investment held-to-maturity	31,683	54,751
Money at call and deposits with financial institutions	158,291	233,213
	687,246	727,284
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	13,873,876	10,256,809
Financial assets held-for-trading	40,497	363,662
Financial investment available-for-sale	2,650,620	1,429,972
Financial investment held-to-maturity	1,055,415	1,501,802
Money at call and deposits with financial institutions	5,272,923	6,396,997
	22,893,331	19,949,242

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ASIAN FINANCE BANK BERHAD
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13. Income derived from investment of shareholders' funds

	Economic Entity		Bank	
	31-Mar-13 RM	31-Mar-12 RM	31-Mar-13 RM	31-Mar-12 RM
Finance income and hibah				
Financing and advances	2,761,616	2,534,569	2,761,616	2,534,569
Financial investments				
held-for-trading	8,061	89,865	8,061	89,865
Financial investments				
available-for-sale	527,610	353,361	527,610	353,361
Financial investments				
held-to-maturity	210,082	371,111	210,082	371,111
Money at call and deposits with financial institutions	1,049,583	1,580,766	1,049,583	1,580,766
Total finance income and hibah	4,556,952	4,929,672	4,556,952	4,929,672
Other operating income (note a - b)	1,396,153	2,705,392	1,396,153	2,955,322
	5,953,105	7,635,064	5,953,105	7,884,994
Other operating income comprise of:				
(a) Fee and other income:				
Commission	58,572	114,309	58,572	114,309
Fees and other income	2,670,971	1,888,754	2,670,971	2,138,684
Net gain/(loss) on derivatives foreign exchange contracts	(1,356,517)	630,445	(1,356,517)	630,445
	1,373,026	2,633,508	1,373,026	2,883,438
(b) Unrealised gain/(loss) on revaluation of:				
Financial investments held-for-trading	23,127	71,884	23,127	71,884
	23,127	71,884	23,127	71,884
Total other operating income	1,396,153	2,705,392	1,396,153	2,955,322

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14. Allowance for impairment on financing and advances

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	340,463	788,204
- written back during the financial period	(1,188,014)	(420,176)
(b) Collective impairment allowance		
- made during the financial period	758,103	788,925
- written back during the financial period	(1,815,015)	-
	(1,904,463)	1,156,953

15. Income attributable to depositors

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
Deposits from customers:		
- Mudharabah funds	12,328,859	7,984,294
- Non-mudharabah funds	1,494,291	-
	13,823,150	7,984,294
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	500,257	30,418
- Non-mudharabah funds	3,369,182	6,983,892
	3,869,439	7,014,310
	17,692,589	14,998,604

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16. Personnel expenses

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
Salaries, allowances and bonuses	5,145,649	5,806,322
Contributions to Employee Provident Fund and SOCSO	551,766	649,611
Medical related expenses	255,457	101,555
Travelling and parking	19,742	9,820
Other staff related cost	187,238	202,383
	6,159,852	6,769,691

17. Other overheads and expenditures

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	376,574	348,987
Amortisation of intangible assets	472,270	764,499
Rental of premises	434,492	464,004
Software and hardware maintenance	837,850	1,068,385
Rental of equipment and network line	8,681	83,459
Security expenses	87,972	56,146
Others	431,421	396,275
	2,649,260	3,181,755
<u>Marketing expenses</u>		
Advertising and promotional activities	81,240	77,773
Entertainment expenses	14,621	21,652
Travelling expenses	93,723	68,544
Others	-	-
	189,584	167,969

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17. Other overheads and expenditures (continued)

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
<u>Administration and general expenses</u>		
License and association fees and levies	111,813	174,557
Travelling, transport and accomodation expenses	22,559	36,275
Printing, stationery, postage and clearing charges	33,677	80,655
Telecommunication charges	183,251	172,200
Shariah Committee remunerations	64,964	153,818
Electricity and water	72,813	55,460
Directors related fees	143,384	59,500
Other professional fees	42,899	98,404
Auditors remuneration	52,500	43,000
Donations	42,500	-
Others	11,347	20,999
	781,707	894,868
	3,620,551	4,244,592

18. Other comprehensive income

	Economic Entity and Bank	
	31-Mar-13	31-Mar-12
	RM	RM
Financial investment available-for-sale		
- Unrealised net loss on revaluation	(225,999)	(493,368)
Income tax relating to components of other comprehensive income	-	-
	(225,999)	(493,368)

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ASIAN FINANCE BANK BERHAD
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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
31-Mar-13				
Transaction-related contingent items	58,195,541	-	29,097,771	29,097,771
Irrevocable commitments to extend credit:				
- one year or less	268,155,644	-	134,077,822	131,077,822
- over one year to five years	-	-	-	-
- over five years	4,554,523	-	2,277,262	2,113,231
Foreign exchange related contracts				
- one year or less	249,075,924	512,103	3,736,139	799,192
Total	579,981,632	512,103	169,188,994	163,088,016
	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
31-Dec-12				
Transaction-related contingent items	58,699,685	-	29,349,842	29,349,842
Irrevocable commitments to extend credit:				
- one year or less	247,480,813	-	123,740,407	120,737,419
- over one year to five years	16,000,000	-	8,000,000	8,000,000
- over five years	38,012,523	-	19,006,262	18,842,231
Foreign exchange related contracts				
- one year or less	242,672,117	1,666,513	5,127,364	1,095,195
Total	602,865,138	1,666,513	185,223,875	178,024,687

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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	
	31-Mar-13	31-Dec-12
	RM	RM
Neither past due nor impaired	1,361,879,732	1,382,218,430
Past due but not impaired	29,459,276	73,505,221
Impaired	50,752,682	57,639,834
Gross financing and advances	1,442,091,690	1,513,363,485
Less: Individual allowance	(19,156,330)	(20,003,882)
Collective allowance	(11,712,154)	(12,769,066)
Net financing and advances	1,411,223,206	1,480,590,537

(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	
	31-Mar-13	31-Dec-12
	RM	RM
<u>Internal Credit Rating (CRR)</u>		
CRR1 - CRR3	446,034,031	319,601,960
CRR4 - CRR6	873,760,369	1,024,379,577
CRR7 - CRR10	28,847,213	28,056,064
Non rated CRR	13,238,119	10,180,829
	1,361,879,732	1,382,218,430

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ASIAN FINANCE BANK BERHAD
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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	
	31-Mar-13	31-Dec-12
	RM	RM
Past due up to 30 days	16,207,486	58,738,626
Past due 30 to 60 days	11,073,692	14,086,054
Past due 60 to 90 days	2,178,097	680,541
	<u>29,459,275</u>	<u>73,505,221</u>

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ASIAN FINANCE BANK BERHAD
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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	
	31-Mar-13	31-Dec-12
	RM	RM
Gross impaired financing and advances	50,752,682	57,639,834
Less: Impairment allowance	(19,156,330)	(20,003,882)
Net impaired financing and advances	31,596,352	<u>37,635,952</u>

The movements of allowances for impaired financing and advances are set out in Note 6.

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:

<u>Economic Entity and Bank</u>	<u>Short term funds</u> RM	<u>Financial investments portfolios</u> RM	<u>Derivative assets</u> RM	<u>Other assets</u> RM
31-Mar-13				
Neither past due nor impaired				
AAA	656,780,463	358,054,128	-	-
AA and below	55,408,887	180,013,655	-	-
Unrated	31,895	-	512,103	3,547,542
	<u>712,221,245</u>	<u>538,067,784</u>	<u>512,103</u>	<u>3,547,542</u>
Individually impaired	-	-	-	-
	<u>712,221,245</u>	<u>538,067,784</u>	<u>512,103</u>	<u>3,547,542</u>
31-Dec-12				
Neither past due nor impaired				
AAA	370,388,900	369,971,768	-	-
AA and below	306,806,034	156,146,258	-	-
Unrated	70,031,632	-	1,666,513	8,903,863
	<u>747,226,566</u>	<u>526,118,026</u>	<u>1,666,513</u>	<u>8,903,863</u>
Individually impaired	-	-	-	-
	<u>747,226,566</u>	<u>526,118,026</u>	<u>1,666,513</u>	<u>8,903,863</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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ASIAN FINANCE BANK BERHAD
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20. Financial risk management (continued)

20.2 Market risk

(i) Profit Rate Risk

Economic Entity	----- 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-Mar-13										
Assets										
Cash and short term funds	706,108,144	-	-	-	-	8,008,007	-	714,116,151	2.87	
Financial investments										
held-for-trading	-	-	-	-	-	-	3,123,285	3,123,285	7.30	
Financial investments										
available-for-sale	-	-	5,007,900	352,166,836	40,624,000	3,332,563	-	401,131,299	3.31	
Financial investments										
held-to-maturity	-	-	45,003,171	32,769,349	55,167,495	873,233	-	133,813,248	3.91	
Financing and advances										
- performing	775,405,413	166,959,092	198,291,189	101,916,566	148,766,748	(30,868,484)	-	1,360,470,524	4.58	
- non performing	-	-	-	-	-	50,752,682	-	50,752,682	-	
Derivative assets	-	152,071	360,032	-	-	-	-	512,103	-	
Other assets	-	-	-	-	-	3,547,542	-	3,547,542	-	
Statutory deposits	-	-	-	-	-	34,818,822	-	34,818,822	-	
Property and equipment	-	-	-	-	-	3,360,490	-	3,360,490	-	
Intangible assets	-	-	-	-	-	3,692,780	-	3,692,780	-	
Total assets	1,481,513,557	167,111,163	248,662,292	486,852,751	244,558,243	77,517,635	3,123,285	2,709,338,926		

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ASIAN FINANCE BANK BERHAD
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20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity	----- 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-Mar-13										
Liabilities										
Deposits from customers	942,852,282	595,834,725	92,415,289	4,286,298	-	6,645,095	-	1,642,033,689	2.97	
Deposits and placements of banks and other financial institutions	59,232,379	400,658,210	104,908,000	10,683,000	-	1,966,381	-	577,447,970	2.61	
Derivative liabilities	845,848	654,542	630,429	-	-	-	-	2,130,819		
Other liabilities	-	-	-	-	-	12,252,705	-	12,252,705	-	
Total liabilities	1,002,930,509	997,147,477	197,953,718	14,969,298	-	20,864,181	-	2,233,865,183		
Total shareholders equity	-	-	-	-	475,473,743	-	-	475,473,743		
	1,002,930,509	997,147,477	197,953,718	14,969,298	475,473,743	20,864,181	-	2,709,338,926		
Total profit-sensitivity gap	478,583,048	(830,036,314)	50,708,574	471,883,453	(230,915,500)	56,653,454	3,123,285	-		

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ASIAN FINANCE BANK BERHAD
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20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity	----- 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-12										
Assets										
Cash and short term funds	739,124,695	-	-	-	-	10,749,347	-	749,874,042	2.95	
Financial investments										
held-for-trading	-	-	-	-	-	-	11,257,974	11,257,974	4.50	
Financial investments										
available-for-sale	-	-	5,009,300	330,921,593	40,523,600	4,378,655	-	380,833,148	3.16	
Financial investments										
held-to-maturity	-	-	45,003,351	32,438,444	55,171,330	1,413,779	-	134,026,904	4.75	
Financing and advances										
- performing	657,338,659	262,982,948	228,033,976	120,304,147	187,063,920	(32,772,947)	-	1,422,950,703	5.03	
- non performing	-	-	-	-	-	57,639,834	-	57,639,834	-	
Derivative assets	630,000	901,513	135,000	-	-	-	-	1,666,513	-	
Other assets	-	-	-	-	-	8,903,863	-	8,903,863	-	
Statutory deposits	-	-	-	-	-	35,968,822	-	35,968,822	-	
Investment in jointly controlled entity	-	-	-	-	-	-	-	-	-	
Property and equipment	-	-	-	-	-	3,715,720	-	3,715,720	-	
Intangible assets	-	-	-	-	-	3,687,563	-	3,687,563	-	
Total assets	1,397,093,354	263,884,461	278,181,627	483,664,184	282,758,850	93,684,636	11,257,974	2,810,525,086		

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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	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		
31-Dec-12										
Liabilities										
Deposits from customers	761,461,994	540,936,697	270,568,684	4,100,996	-	6,403,881	-	1,583,472,252	2.95	
Deposits and placements of banks and other financial institutions	384,099,233	339,771,292	18,008,000	-	-	4,127,082	-	746,005,607	2.83	
Derivative liabilities	263,200	22,851	144,500	-	-	-	-	430,551		
Other liabilities	-	-	-	-	-	8,882,087	-	8,882,087	-	
Total liabilities	1,145,824,427	880,730,840	288,721,184	4,100,996	-	19,413,050	-	2,338,790,497		
Total shareholders equity	-	-	-	-	471,734,589	-	-	471,734,589		
	1,145,824,427	880,730,840	288,721,184	4,100,996	471,734,589	19,413,050	-	2,810,525,086		
Total profit-sensitivity gap	251,268,927	(616,846,379)	(10,539,557)	479,563,188	(188,975,739)	74,271,586	11,257,974	-		

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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

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-Mar-13										
Assets										
Cash and short term funds	706,108,144	-	-	-	-	8,008,007	-	714,116,151	2.87	
Financial investments held-for-trading	-	-	-	-	-	-	3,123,285	3,123,285	7.30	
Financial investments available-for-sale	-	-	5,007,900	352,166,836	40,624,000	3,332,563	-	401,131,299	3.31	
Financial investments held-to-maturity	-	-	45,003,171	32,769,349	55,167,495	873,233	-	133,813,248	3.91	
Financing and advances - performing	775,405,413	166,959,092	198,291,189	101,916,566	148,766,748	(30,868,484)	-	1,360,470,524	4.58	
- non performing	-	-	-	-	-	50,752,682	-	50,752,682	-	
Derivative assets	-	152,071	360,032	-	-	-	-	512,103	-	
Other assets	-	-	-	-	-	3,547,542	-	3,547,542	-	
Statutory deposits	-	-	-	-	-	34,818,822	-	34,818,822	-	
Property and equipment	-	-	-	-	-	3,360,490	-	3,360,490	-	
Intangible assets	-	-	-	-	-	3,692,780	-	3,692,780	-	
Total assets	1,481,513,557	167,111,163	248,662,292	486,852,751	244,558,243	77,517,635	3,123,285	2,709,338,926		

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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

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-Mar-13										
Liabilities										
Deposits from customers	942,852,282	595,834,725	92,415,289	4,286,298	-	6,645,095	-	1,642,033,689	2.97	
Deposits and placements of banks and other financial institutions	59,232,379	400,658,210	104,908,000	10,683,000	-	1,966,381	-	577,447,970	2.61	
Derivative liabilities	845,848	654,542	630,429	-	-	-	-	2,130,819		
Other liabilities	-	-	-	-	-	12,252,705	-	12,252,705	-	
Total liabilities	1,002,930,509	997,147,477	197,953,718	14,969,298	-	20,864,181	-	2,233,865,183		
Total shareholders equity	-	-	-	-	475,473,743	-	-	475,473,743		
	1,002,930,509	997,147,477	197,953,718	14,969,298	475,473,743	20,864,181	-	2,709,338,926		
Total profit-sensitivity gap	478,583,048	(830,036,314)	50,708,574	471,883,453	(230,915,500)	56,653,454	3,123,285	-		

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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

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		
31-Dec-12										
Assets										
Cash and short term funds	739,124,695	-	-	-	-	10,749,347	-	749,874,042	2.95	
Financial investments										
held-for-trading	-	-	-	-	-	-	11,257,974	11,257,974	4.50	
Financial investments										
available-for-sale	-	-	5,009,300	330,921,593	40,523,600	4,378,655	-	380,833,148	3.16	
Financial investments										
held-to-maturity	-	-	45,003,351	32,438,444	55,171,330	1,413,779	-	134,026,904	4.75	
Financing and advances										
- performing	657,338,659	262,982,948	228,033,976	120,304,147	187,063,920	(32,772,947)	-	1,422,950,703	5.03	
- non performing	-	-	-	-	-	57,639,834	-	57,639,834	-	
Derivative assets	630,000	901,513	135,000	-	-	-	-	1,666,513	-	
Other assets	-	-	-	-	-	8,903,863	-	8,903,863	-	
Statutory deposits	-	-	-	-	-	35,968,822	-	35,968,822	-	
Property and equipment	-	-	-	-	-	3,715,720	-	3,715,720	-	
Intangible assets	-	-	-	-	-	3,687,563	-	3,687,563	-	
Total assets	1,397,093,354	263,884,461	278,181,627	483,664,184	282,758,850	93,684,636	11,257,974	2,810,525,086		

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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

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-12										
Liabilities										
Deposits from customers	761,461,994	540,936,697	270,568,684	4,100,996	-	6,403,881	-	1,583,472,252	2.95	
Deposits and placements of banks and other financial institutions	384,099,233	339,771,292	18,008,000	-	-	4,127,082	-	746,005,607	2.83	
Derivative liabilities	263,200	22,851	144,500	-	-	-	-	430,551		
Other liabilities	-	-	-	-	-	8,882,087	-	8,882,087	-	
Total liabilities	1,145,824,427	880,730,840	288,721,184	4,100,996	-	19,413,050	-	2,338,790,497		
Total shareholders equity	-	-	-	-	471,734,589	-	-	471,734,589		
	1,145,824,427	880,730,840	288,721,184	4,100,996	471,734,589	19,413,050	-	2,810,525,086		
Total profit-sensitivity gap	251,268,927	(616,846,379)	(10,539,557)	479,563,188	(188,975,739)	74,271,586	11,257,974	-		

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy

	Economic Entity	
	31-Mar-13	31-Dec-12
	RM	RM
		Restated
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(61,224,255)	(61,224,255)
AFS revaluation reserve	202,825	428,824
	471,508,590	471,734,589
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative gains of AFS financial instruments	(161,097)	(285,562)
Total CET1 capital	471,347,493	471,449,027
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	471,347,493	471,449,027
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing [^]	11,238,209	12,204,527
Total Tier II capital	11,238,209	12,204,527
Total capital base	482,585,702	483,653,554
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	25.86%	25.11%
Tier 1 capital (inclusive of market risk)	25.86%	25.11%
Total capital ratio (inclusive of market risk)	26.47%	25.76%

[^] 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. Consequently, 31 December 2012 capital ratios have been restated accordingly for comparative purpose.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

	Bank	
	31-Mar-13	31-Dec-12
	RM	RM
		Restated
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(61,224,255)	(61,224,255)
AFS revaluation reserve	202,825	428,824
	471,508,590	471,734,589
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative gains of AFS financial instruments	(161,097)	(285,562)
Total CET1 capital	471,347,493	471,449,027
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	471,347,493	471,449,027
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing [^]	11,238,209	12,204,527
Total Tier II capital	11,238,209	12,204,527
Total capital base	482,585,702	483,653,554
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	25.86%	25.10%
Tier 1 capital (inclusive of market risk)	25.86%	25.10%
Total capital ratio (inclusive of market risk)	26.48%	25.75%

[^] 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. Consequently, 31 December 2012 capital ratios have been restated accordingly for comparative purpose.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

31-Mar-13

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%	159,872	-	19,922	-	-	-	40,022	-
20%	-	-	3,793	759	-	-	183,938	36,788
50%	-	-	55,512	27,756	-	-	75,342	37,671
75%	-	-	-	-	-	-	-	-
100%	-	-	125	125	-	-	1,455,099	1,455,099
150%	-	-	-	-	-	-	71,333	107,000
Total	159,872	-	79,352	28,640	-	-	1,825,734	1,636,558
Defaulted Exposures								
0%	-	-	-	-	-	-	500	-
50%	-	-	-	-	-	-	2,334	1,167
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	12,686	19,029
Total	-	-	-	-	-	-	15,520	20,196
Total Performing and Defaulted Exposures	159,872	-	79,352	28,640	-	-	1,841,254	1,656,754

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

31-Mar-13

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

Risk Weights	Regulatory Retail		Other Assets		Total Exposure	Total Risk Weighted Assets
	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%	-	-	-	-	219,816	-
20%	-	-	-	-	187,731	37,547
50%	-	-	-	-	130,854	65,427
75%	28,915	21,686	-	-	28,915	21,686
100%	-	-	-	-	1,455,224	1,455,224
150%	-	-	-	-	71,333	107,000
Total	28,915	21,686	-	-	2,093,873	1,686,884
Defaulted Exposures						
0%	-	-	-	-	500	-
50%	-	-	-	-	2,334	1,167
100%	-	-	-	-	-	-
150%	16,576	24,864	-	-	29,262	43,893
Total	16,576	24,864	-	-	32,096	45,060
Total Performing and Defaulted Exposures	45,491	46,550	-	-	2,125,969	1,731,944

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

31-Dec-12 <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	159,861	159,861	-	-	-	-
Banks, MDBs and FDIs	81,137	81,137	30,594	-	30,594	2,448
Corporates	1,726,089	1,726,089	1,533,761	-	1,533,761	122,701
Regulatory Retail	46,456	46,456	48,857	-	48,857	3,909
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,013,543	2,013,543	1,613,212	-	1,613,212	129,058
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	602,865	185,224	178,025	-	178,025	14,242
Total for Off-Balance Sheet Exposures	602,865	185,224	178,025	-	178,025	14,242
Total On and Off-Balance Sheet Exposures	2,616,408	2,198,767	1,791,237	-	1,791,237	143,300
<u>Market Risk</u>						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	3,482	3,482	-	3,482
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	9,882	-	9,882	9,882	-	9,882
Operational Risk	-	-	-	73,240	-	73,240
Total RWA and Capital Requirements	2,626,290	-	2,212,131	1,877,841	-	1,877,841

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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-12

<u>Risk Weights</u>	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%	159,861	-	19,876	-	-	-	40,023	-
20%	-	-	5,162	1,032	-	-	199,887	39,977
50%	-	-	61,139	30,570	-	-	56,565	28,283
75%	-	-	-	-	-	-	-	-
100%	-	-	125	125	-	-	1,533,818	1,533,818
150%	-	-	-	-	-	-	55,745	83,618
Total	159,861	-	86,302	31,727	-	-	1,886,038	1,685,696
Defaulted Exposures								
0%	-	-	-	-	-	-	503	-
50%	-	-	-	-	-	-	3,363	1,682
100%	-	-	-	-	-	-	1,195	1,195
150%	-	-	-	-	-	-	14,392	21,588
Total	-	-	-	-	-	-	19,453	24,465
Total Performing and Defaulted Exposures	159,861	-	86,302	31,727	-	-	1,905,491	1,710,161

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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-12

<u>Risk Weights</u>	Regulatory Retail		Other Assets		Total Exposure	Total Risk Weighted Assets
	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%	-	-	-	-	219,760	-
20%	-	-	-	-	205,049	41,009
50%	-	-	-	-	117,704	58,853
75%	28,427	21,320	-	-	28,427	21,320
100%	-	-	-	-	1,533,943	1,533,943
150%	-	-	-	-	55,745	83,618
Total	28,427	21,320	-	-	2,160,628	1,738,743
Defaulted Exposures						
0%	-	-	-	-	503	-
50%	-	-	-	-	3,363	1,682
100%	-	-	-	-	1,195	1,195
150%	18,686	28,029	-	-	33,078	49,617
Total	18,686	28,029	-	-	38,139	52,494
Total Performing and Defaulted Exposures	47,113	49,349	-	-	2,198,767	1,791,237

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

31-Mar-13

Exposure ClassCredit 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	159,872	159,872	-	-	-	-
Banks, MDBs and FDIs	75,556	75,556	27,780	-	27,780	2,222
Corporates	1,676,518	1,676,518	1,495,017	-	1,495,017	119,601
Regulatory Retail	44,834	44,834	46,058	-	46,058	3,685
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	1,956,780	1,956,780	1,568,855	-	1,568,855	125,508
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	579,982	169,189	163,089	-	163,089	13,047
Total for Off-Balance Sheet Exposures	579,982	169,189	163,089	-	163,089	13,047
Total On and Off-Balance Sheet Exposures	2,536,762	2,125,969	1,731,944	-	1,731,944	138,555
Market Risk						
Benchmark Rate Risk	-	-	2,614	2,614	2,614	209
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	14,894	-	14,894	14,894	14,894	1,192
Operational Risk	-	-	-	73,271	73,271	5,862
Total RWA and Capital Requirements	2,551,656	-	2,143,477	1,822,723	1,822,723	145,818

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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)

31-Mar-13

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%	159,872	-	19,922	-	-	-	40,022	-
20%	-	-	3,793	759	-	-	183,938	36,788
50%	-	-	55,512	27,756	-	-	75,342	37,671
75%	-	-	-	-	-	-	-	-
100%	-	-	125	125	-	-	1,455,099	1,455,099
150%	-	-	-	-	-	-	71,333	107,000
Total	159,872	-	79,352	28,640	-	-	1,825,734	1,636,558
Defaulted Exposures								
0%	-	-	-	-	-	-	500	-
50%	-	-	-	-	-	-	2,334	1,167
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	12,686	19,029
Total	-	-	-	-	-	-	15,520	20,196
Total Performing and Defaulted Exposures	159,872	-	79,352	28,640	-	-	1,841,254	1,656,754

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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)

31-Mar-13

Risk Weights	Regulatory Retail		Other Assets		Total Exposure	Total Risk Weighted Assets
	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%	-	-	-	-	219,816	-
20%	-	-	-	-	187,731	37,547
50%	-	-	-	-	130,854	65,427
75%	28,915	21,686	-	-	28,915	21,686
100%	-	-	-	-	1,455,224	1,455,224
150%	-	-	-	-	71,333	107,000
Total	28,915	21,686	-	-	2,093,873	1,686,884
Defaulted Exposures						
0%	-	-	-	-	500	-
50%	-	-	-	-	2,334	1,167
100%	-	-	-	-	-	-
150%	16,576	24,864	-	-	29,262	43,893
Total	16,576	24,864	-	-	32,096	45,060
Total Performing and Defaulted Exposures	45,491	46,550	-	-	2,125,969	1,731,944

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

31-Dec-12 <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	159,861	159,861	-	-	-	-
Banks, MDBs and FDIs	81,137	81,137	30,594	-	30,594	2,448
Corporates	1,726,089	1,726,089	1,533,761	-	1,533,761	122,701
Regulatory Retail	46,456	46,456	48,857	-	48,857	3,909
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,013,543	2,013,543	1,613,212	-	1,613,212	129,058
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	602,865	185,224	178,025	-	178,025	14,242
Total for Off-Balance Sheet Exposures	602,865	185,224	178,025	-	178,025	14,242
Total On and Off-Balance Sheet Exposures	2,616,408	2,198,767	1,791,237	-	1,791,237	143,300
<u>Market Risk</u>						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	3,482	3,482	3,482	279
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	9,882	-	9,882	9,882	9,882	791
Operational Risk	-	-	74,004	74,004	74,004	5,920
Total RWA and Capital Requirements	2,626,290	-	2,212,131	1,878,605	1,878,605	150,290

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank
31-Dec-12

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	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset
Performing Exposures								
0%	159,861	-	19,876	-	-	-	40,023	-
20%	-	-	5,162	1,032	-	-	199,887	39,977
50%	-	-	61,139	30,570	-	-	56,565	28,283
75%	-	-	-	-	-	-	-	-
100%	-	-	125	125	-	-	1,533,818	1,533,818
150%	-	-	-	-	-	-	55,745	83,618
Total	159,861	-	86,302	31,727	-	-	1,886,038	1,685,695
Defaulted Exposures								
0%	-	-	-	-	-	-	503	-
50%	-	-	-	-	-	-	3,363	1,682
100%	-	-	-	-	-	-	1,195	1,195
150%	-	-	-	-	-	-	14,392	21,588
Total	-	-	-	-	-	-	19,453	24,465
Total Performing and Defaulted Exposures	159,861	-	86,302	31,727	-	-	1,905,491	1,710,161

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank
31-Dec-12

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

Risk Weights	Regulatory Retail		Other Assets		Total Exposure	Total Risk Weighted Assets
	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%	-	-	-	-	219,760	-
20%	-	-	-	-	205,049	41,009
50%	-	-	-	-	117,704	58,853
75%	28,427	21,320	-	-	28,427	21,320
100%	-	-	-	-	1,533,943	1,533,943
150%	-	-	-	-	55,745	83,618
Total	28,427	21,320	-	-	2,160,628	1,738,743
Defaulted Exposures						
0%	-	-	-	-	503	-
50%	-	-	-	-	3,363	1,682
100%	-	-	-	-	1,195	1,195
150%	18,686	28,029	-	-	33,078	49,617
Total	18,686	28,029	-	-	38,139	52,494
Total Performing and Defaulted Exposures	47,113	49,349	-	-	2,198,767	1,791,237

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

<u>Economic Entity</u>	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
31-Mar-13				
External revenue	18,804,586	10,729,096	-	29,533,682
Inter-segment revenue	(11,851,007)	11,851,007	-	-
Total revenue	<u>6,953,579</u>	<u>22,580,103</u>	-	<u>29,533,682</u>
Depositors' payout	(284,598)	(17,407,991)	-	(17,692,589)
Net income	<u>6,668,981</u>	<u>5,172,112</u>	-	<u>11,841,093</u>
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(5,167,014)	(3,653,226)	(111,318)	(8,931,558)
Amortisation of intangible assets	(244,647)	(125,344)	(6,583)	(376,574)
Allowance for impairment of financing advances	(262,936)	(206,284)	(3,051)	(472,271)
Segmental results before taxation	<u>1,430,161</u>	<u>474,302</u>	-	<u>1,904,463</u>
Segmental results before taxation	<u>2,424,545</u>	<u>1,661,560</u>	<u>(120,952)</u>	<u>3,965,153</u>
Segmental results before taxation				3,965,153
Profit equalisation reserve				-
Profit before taxation				<u>3,965,153</u>
Taxation				-
Profit for the financial period				<u><u>3,965,153</u></u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

<u>Economic Entity</u>	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>31-Mar-12</u>				
External revenue	11,105,277	17,305,768	(238,966)	28,172,079
Inter-segment revenue	(2,842,494)	2,842,494	-	-
Total revenue	<u>8,262,783</u>	<u>20,148,262</u>	<u>(238,966)</u>	<u>28,172,079</u>
Depositors' payout	(262,537)	(14,596,557)	-	(14,859,094)
Net income	<u>8,000,246</u>	<u>5,551,705</u>	<u>(238,966)</u>	<u>13,312,985</u>
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(1,878,635)	(3,224,183)	(556,189)	(5,659,007)
Amortisation of intangible assets	(402,422)	(247,140)	(22,436)	(671,998)
Allowance for impairment of financing advances	(846,680)	(587,530)	(1,177)	(1,435,387)
Share of results of jointly controlled entity	(4,404,843)	-	-	(4,404,843)
Segmental results before taxation	<u>-</u>	<u>-</u>	<u>(15,259)</u>	<u>(15,259)</u>
Segmental results before taxation	<u>467,666</u>	<u>1,492,852</u>	<u>(834,027)</u>	<u>1,126,491</u>
Segmental results before taxation				1,126,491
Profit equalisation reserve				-
Profit before taxation				<u>1,126,491</u>
Taxation				-
Profit for the financial period				<u>1,126,491</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

<u>Bank</u>	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
31-Mar-13				
External revenue	18,804,586	10,729,096	-	29,533,682
Inter-segment revenue	(11,851,007)	11,851,007	-	-
Total revenue	6,953,579	22,580,103	-	29,533,682
Depositors' payout	(284,598)	(17,407,991)	-	(17,692,589)
Net income	6,668,981	5,172,112	-	11,841,093
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(5,167,014)	(3,653,226)	(111,318)	(8,931,558)
Amortisation of intangible assets	(244,647)	(125,344)	(6,583)	(376,574)
Allowance for impairment of financing advances	(262,936)	(206,284)	(3,051)	(472,271)
Segmental results before taxation	1,430,161	474,302	-	1,904,463
	2,424,545	1,661,560	(120,952)	3,965,153
Segmental results before taxation				3,965,153
Profit equalisation reserve				-
Profit before taxation				3,965,153
Taxation				-
Profit for the financial period				3,965,153

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

<u>Bank</u>	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>31-Mar-12</u>				
External revenue	11,105,277	17,305,768	10,964	28,422,009
Inter-segment revenue	(2,842,494)	2,842,494	-	-
Total revenue	<u>8,262,783</u>	<u>20,148,262</u>	<u>10,964</u>	<u>28,422,009</u>
Depositors' payout	(262,537)	(14,596,557)	-	(14,859,094)
Net income	<u>8,000,246</u>	<u>5,551,705</u>	<u>10,964</u>	<u>13,562,915</u>
Operating overheads				
of which:	(1,878,635)	(3,224,183)	(556,189)	(5,659,007)
Depreciation of property, plant and equipment	(402,422)	(247,140)	(22,436)	(671,998)
Amortisation of intangible assets	(846,680)	(587,530)	(1,177)	(1,435,387)
Allowance for impairment of financing advances	(4,404,843)	-	-	(4,404,843)
Impairment loss	-	-	-	-
Segmental results before taxation	<u>467,666</u>	<u>1,492,852</u>	<u>(568,838)</u>	<u>1,391,680</u>
Segmental results before taxation				1,391,680
Profit equalisation reserve				-
Profit before taxation				<u>1,391,680</u>
Taxation				-
Profit for the financial period				<u>1,391,680</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

<u>Economic Entity</u>	Domestic	International	Asset	Total
	Banking	Banking	Management and Investment Banking	
	RM	RM	RM	RM
31-Mar-13				
Segment assets	311,363,371	2,397,975,555	-	2,709,338,926
Total assets	<u>311,363,371</u>	<u>2,397,975,555</u>	<u>-</u>	<u>2,709,338,926</u>
Segment liabilities	86,414,156	2,147,451,027	-	2,233,865,183
Total liabilities	<u>86,414,156</u>	<u>2,147,451,027</u>	<u>-</u>	<u>2,233,865,183</u>
31-Dec-2012				
Segment assets	286,858,333	2,523,666,753	-	2,810,525,086
Total assets	<u>286,858,333</u>	<u>2,523,666,753</u>	<u>-</u>	<u>2,810,525,086</u>
Segment liabilities	83,577,781	2,255,212,716	-	2,338,790,497
Total liabilities	<u>83,577,781</u>	<u>2,255,212,716</u>	<u>-</u>	<u>2,338,790,497</u>

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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
Bank				
31-Mar-13				
Segment assets	311,363,371	2,397,975,555	-	2,709,338,926
Total assets	<u>311,363,371</u>	<u>2,397,975,555</u>	<u>-</u>	<u>2,709,338,926</u>
Segment liabilities	86,414,156	2,147,451,027	-	2,233,865,183
Total liabilities	<u>86,414,156</u>	<u>2,147,451,027</u>	<u>-</u>	<u>2,233,865,183</u>
	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
31-Dec-2012				
Segment assets	286,858,333	2,523,666,753	-	2,810,525,086
Total assets	<u>286,858,333</u>	<u>2,523,666,753</u>	<u>-</u>	<u>2,810,525,086</u>
Segment liabilities	83,577,781	2,255,212,716	-	2,338,790,497
Total liabilities	<u>83,577,781</u>	<u>2,255,212,716</u>	<u>-</u>	<u>2,338,790,497</u>