

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD

(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015

Company No.
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

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

	Note	Economic Entity and Bank	
		30-Sep-15 RM	31-Dec-14 RM
Assets			
Cash and short-term funds	2	292,114,564	251,662,970
Financial investments available-for-sale	3	382,115,281	555,725,884
Financial investments held-to-maturity	4	373,499,703	263,078,018
Financing and advances	5	1,586,736,634	1,737,481,167
Derivative assets	6	365,200	744,750
Other assets	7	5,761,813	5,059,396
Statutory deposits with Bank Negara Malaysia		41,433,822	44,013,822
Property, plant and equipment		1,100,320	1,466,759
Intangible assets		1,250,677	1,807,436
Total assets		2,684,378,014	2,861,040,202
Liabilities			
Deposits from customers	8	962,513,434	1,166,858,047
Deposits and placements of banks and other financial institutions	9	1,202,735,823	1,179,345,216
Derivative liabilities	6	11,329,136	12,955,550
Other liabilities	10	10,711,084	8,807,229
Total liabilities		2,187,289,477	2,367,966,042
Equity			
Ordinary share capital		532,530,020	532,530,020
Reserves		(35,441,483)	(39,455,860)
Total equity		497,088,537	493,074,160
Total Liabilities and Equity		2,684,378,014	2,861,040,202
Commitments and contingencies	18	611,415,178	612,856,560
Capital Adequacy	20		
		Economic Entity	
CET1 capital		23.204%	20.986%
Tier 1 capital		23.204%	20.986%
Total capital ratio		23.965%	21.478%
		Bank	
CET1 capital		23.204%	20.985%
Tier 1 capital		23.204%	20.985%
Total capital ratio		23.965%	21.478%

ASIAN FINANCE BANK BERHAD
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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015

		Economic Entity and Bank				
		3rd Quarter Ended 30-Sep-15 RM	3rd Quarter Ended 30-Sep-14 RM	Nine Months Ended 30-Sep-15 RM	Nine Months Ended 30-Sep-14 RM	
Note						
	Income derived from investment of depositors' funds	11	24,727,244	27,180,782	81,662,124	76,722,970
	Income derived from investment of shareholders' funds	12	7,427,082	7,226,271	22,819,842	20,794,760
	Allowances for impairment on financing and advances	13	(1,227,888)	(2,695,631)	(4,321,272)	(7,849,839)
	Total distributable income		30,926,438	31,711,422	100,160,694	89,667,891
	Income attributable to depositors	14	(20,310,794)	(20,478,058)	(65,924,204)	(55,103,603)
	Personnel expenses	15	(4,865,864)	(4,282,476)	(14,750,440)	(11,443,172)
	Other overheads and expenditures	16	(3,367,800)	(3,757,738)	(10,716,152)	(10,797,138)
	Profit / (loss) before taxation		2,381,980	3,193,150	8,769,898	12,323,978
	Taxation		(255,580)	-	(3,186,625)	-
	Net profit / (loss) for the financial period		2,126,400	3,193,150	5,583,273	12,323,978
	Profit / (loss) attributable to:					
	Owners of the parent		2,126,400	3,193,150	5,583,273	12,323,978
	Non-controlling interest		-	-	-	-
			2,126,400	3,193,150	5,583,273	12,323,978
	Earnings per shares (sen)					
	Basic and diluted		1.58	2.38	1.40	3.09

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)

	Economic Entity and Bank			
	3rd Quarter	3rd Quarter	Nine Months	Nine Months
	Ended	Ended	Ended	Ended
Note	30-Sep-15	30-Sep-14	30-Sep-15	30-Sep-14
	RM	RM	RM	RM
Profit / (loss) for the financial period	2,126,400	3,193,150	5,583,273	12,323,978
Other comprehensive Income / (loss):				
Financial investments available-for-sale				
- Unrealised net (loss) / gain on revaluation	(1,758,730)	664,057	(1,568,896)	2,373,521
Income tax relating to components of other comprehensive income	-	-	-	-
Other comprehensive income / (loss) for the financial period	(1,758,730)	664,057	(1,568,896)	2,373,521
Total comprehensive income / (loss) for the financial period	367,670	3,857,207	4,014,377	14,697,499
Total comprehensive income / (loss) attributable to:				
Owners of the parent	367,670	3,857,207	4,014,377	14,697,499
Non-controlling interest	-	-	-	-
	367,670	3,857,207	4,014,377	14,697,499

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
<u>Economic Entity and Bank</u>					
30-Sep-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	-	5,583,273	-	-	5,583,273
Transfer to statutory reserve	-	-	-	-	-
Other comprehensive income / (loss):					
Financial investments available-for-sale					
- Unrealised net gain on revaluation	-	-	-	(1,568,896)	(1,568,896)
Income tax relating to components of other comprehensive income	-	-	-	-	-
Total comprehensive income	-	-	-	(1,568,896)	(1,568,896)
Balance as at					
30 September 2015	<u>532,530,020</u>	<u>(44,365,773)</u>	<u>11,275,208</u>	<u>(2,350,918)</u>	<u>497,088,537</u>

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 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 revaluation	-	-	-	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
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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	8,769,898	14,333,055
Adjustments for:		
Depreciation of property, plant and equipment	590,168	1,122,506
Amortisation of intangible assets	568,948	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	(14,859,745)	(21,451,268)
- Investment on financial investments held-to-maturity	(10,110,095)	(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	(1,522,974)	242,078
Unrealised gain from financial investments held-for-trading	-	-
Net accretion of discount less amortisation of premium	12,562	(17,276)
Impairment losses recognised on jointly controlled entity	-	-
Share of loss in joint venture	-	-
Allowances for losses on financing and advances	4,321,273	(15,481,787)
Charge for profit equalisation reserve	-	-
Operating loss before working capital changes	(12,229,965)	(30,852,479)

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
CASH FLOW FROM OPERATING ACTIVITIES (CONTINUED)		
Adjustments for change in operating assets and liabilities:		
Financing and advances	146,423,261	(73,299,552)
Derivative assets	379,550	408,374
Other assets	(702,417)	253,070
Statutory deposit with Bank Negara Malaysia	2,580,000	(3,725,000)
Deposits from customers	(204,341,546)	(397,617,445)
Deposits and placements of banks and other financial institutions	23,387,540	360,062,187
Derivative liabilities	(1,626,414)	7,471,163
Other liabilities	1,903,855	(28,920,850)
Cash generated used in operating activities	<u>(44,226,136)</u>	<u>(166,220,533)</u>
Taxation paid	<u>(3,186,625)</u>	<u>(896,279)</u>
Net cash used in operating activities	<u>(47,412,761)</u>	<u>(167,116,812)</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment and intangible assets	(235,917)	(179,580)
Net proceeds from:		
- Sale of financial investments held-for-trading	-	-
- Sale of financial investments available-for-sale	188,424,425	25,563,881
- Purchase of financial investments held-to-maturity	(100,324,153)	(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>87,864,355</u>	<u>(86,213,162)</u>

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)

	Economic Entity and Bank	
	30-Sep-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	40,451,594	(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)	292,114,564	251,662,970

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NOTES TO THE FINANCIAL STATEMENTS
FOR NINE MONTHS ENDED 30 SEPTEMBER 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 RM8.77m each for the nine months period ended 30 September 2015.

The Economic Entity and the Bank's gross financing and advances stood at RM1.61b whilst total Deposit at RM2.17b.

b) Business Plan and Outlook for 2015

Global growth declined in the first half of 2015, reflecting a further slowdown in emerging markets and a weaker recovery in advanced economies. It is now projected at 3.1% for 2015 as a whole, slightly lower than in 2014. Prospects across the main countries and regions remain uneven. Relative to last year, growth in advanced economies is expected to pick up slightly, while it is projected to decline in emerging market and developing economies. With declining commodity prices, depreciating emerging market currencies, and increasing financial market volatility, downside risks to the outlook have risen, particularly for emerging market and developing economies. Global activity is projected to gather some pace in 2016 (*IMF – WEO Update*).

Growth in developing Asia faced strong headwinds in the first half of 2015. Regional growth is forecast to slow from 6.2% in 2014 to 5.8% in 2015, with a slight rebound to 6.0% in 2016.

Thailand has yet to bounce back from its 2014 slump, while infrastructure investment has fallen behind schedule in Indonesia and the Philippines. Drought in several countries, and floods in Myanmar, have hurt agriculture. Viet Nam, by contrast, is growing faster than anticipated earlier this year, powered by foreign direct investment and buoyant private consumption. Subregional growth is forecast to be 4.4% in 2015—the same pace as in 2014. Expected improvements in exports and infrastructure investment are seen lifting growth to 4.9% in 2016.

As a major producer and exporter of crude oil, natural gas, and palm oil, Malaysia's economy was bound to be buffeted by the plunge in demand and prices for hydrocarbons and other commodities. GDP growth slowed to 5.3% in the first half. The economy is seen slowing further through the second half. Private consumption faces headwinds from sagging consumer confidence, the new tax on goods and services, slowing growth in credit to households, and signs of softening in the labor market. Business sentiment has been hurt by lackluster prospects for exports, a sharp depreciation of the Malaysian ringgit, a slide in stock prices, and spare manufacturing capacity. In 2016, investment is projected to strengthen on prospects for improved economic growth in the major industrial economies and some improvement in demand for oil and commodities. (*ADB - ADO Update*)

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

	<u>Economic Entity and Bank</u>	
	30-Sep-15	31-Dec-14
	RM	RM
Cash and balances with banks and other financial institutions	7,898,872	13,143,295
Money at call and deposit placements maturing within one month	284,215,692	238,519,675
	292,114,564	251,662,970

3. Financial investments available-for-sale

	<u>Economic Entity and Bank</u>	
	30-Sep-15	31-Dec-14
	RM	RM
At fair value		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	332,158,542	332,556,079
Malaysian Government sukuk	-	141,453,580
Corporate Sukuk	49,956,739	50,500,685
<u>Outside Malaysia</u>		
Corporate Sukuk	-	31,215,540
	382,115,281	555,725,884

4. Financial investments held-to-maturity

	<u>Economic Entity and Bank</u>	
	30-Sep-15	31-Dec-14
	RM	RM
At amortised cost		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	373,499,703	263,078,018
<u>Outside Malaysia</u>		
Corporate Sukuk	-	-
	373,499,703	263,078,018

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ASIAN FINANCE BANK BERHAD
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5. Financing and advances

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
At amortised cost		
Term financing		
- house financing	26,856,364	28,567,818
- syndicated term financing	53,846,653	46,000,510
- hire purchase receivables	-	13,344
- other term financing	1,473,128,496	1,632,651,663
Trusts receipts	2,870,199	5,683,044
Staff financing	527,716	340,893
Others	55,533,528	45,928,945
Gross financing and advances	<u>1,612,762,956</u>	<u>1,759,186,217</u>
Less: Allowance for impaired financing and advances:		
- individual impairment allowance	(9,847,468)	(10,085,406)
- collective impairment allowance	(16,178,854)	(11,619,643)
Net financing and advances	<u><u>1,586,736,634</u></u>	<u><u>1,737,481,167</u></u>
(i) By type of customer		
Domestic non-bank financial institution		
- Others	120,066,225	50,044,384
Domestic business enterprises		
- Small medium enterprise	12,764,947	16,119,621
- Government	-	-
- Others	1,398,123,801	1,617,511,334
Individuals	14,755,189	14,948,686
Foreign entities	67,052,794	60,562,192
	<u><u>1,612,762,956</u></u>	<u><u>1,759,186,217</u></u>
(ii) By contract		
Ijarah	8,360,523	7,048,144
Istisna	53,332,606	61,603,589
Qard	514,143	313,130
Bai'	1,550,555,684	1,690,221,355
	<u><u>1,612,762,956</u></u>	<u><u>1,759,186,217</u></u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Sep-15 RM	31-Dec-14 RM
(iii) By profit rate sensitivity		
Fixed rate		
- Housing financing	-	1,676,909
- Hire purchase receivables	-	23,840
- Other fixed rate financing	87,071,414	2,063,599
Variable		
- Base Financing Rate	268,172,685	477,059,622
- Cost-plus	1,257,004,713	1,278,049,117
Non-profit sensitive	514,143	313,130
	<u>1,612,762,956</u>	<u>1,759,186,217</u>
(iv) By contractual maturity		
Maturity within one year	1,314,392,093	1,407,763,829
More than one year to three years	60,146,319	79,015,639
More than three years to five years	126,825,435	162,844,794
More than five years	111,399,109	109,561,955
	<u>1,612,762,956</u>	<u>1,759,186,217</u>
(v) By geographical distribution		
Malaysia	1,558,750,900	1,712,993,767
Qatar	53,332,606	43,659,766
Indonesia	214,560	2,041,314
United Kingdom	464,890	491,370
	<u>1,612,762,956</u>	<u>1,759,186,217</u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
(vi) By economic purpose		
Purchase of landed property:		
- Residential	27,439,377	30,543,919
- Non-Residential	187,675,565	210,019,418
Working Capital	1,358,471,872	1,505,253,042
Personal Use	545,511	346,405
Purchase of transport vehicles	14,235	42,009
Purchase of Fixed Asset (excluding landed properties)	25,430,568	-
Others	13,185,828	12,981,424
	<u>1,612,762,956</u>	<u>1,759,186,217</u>
(vii) By sector		
Agriculture	229,169,319	333,718,880
Mining and quarrying	227,392,702	205,570,622
Manufacturing	176,937,319	197,248,025
Electricity, gas and water	110,347,163	110,090,315
Construction	202,487,995	270,395,662
Purchase of landed property	27,701,070	29,421,384
Wholesale & retail trade and restaurants & hotels	204,272,323	189,159,814
Transport, storage and communication	79,972,699	98,046,158
Finance, insurance and business services	300,590,014	267,357,402
Education, health and others	-	-
Purchase of transport vehicles	14,235	42,009
Consumption credit	545,480	346,372
Others	53,332,637	57,789,574
	<u>1,612,762,956</u>	<u>1,759,186,217</u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Sep-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	31,069	2,200,340
Amount written back	(269,007)	(284,982)
Amount written off during the financial period as uncollectible	-	(24,018,827)
Balance as at end of financial period/year	<u>9,847,468</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	4,559,211	6,621,681
Amount written back in respect of recoveries	-	-
Balance as at end of financial period/year	<u>16,178,854</u>	<u>11,619,643</u>
As % of gross financing and advances less individual assessment allowances	<u>1.01%</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	515,547	2,612,804
Reclassified as non-impaired	-	(974,993)
Amount recovered	(311,143)	(670,260)
Amount written off during the financial period as uncollectible	-	(24,018,827)
Balance as at end of financial period/year	<u>13,185,828</u>	<u>12,981,424</u>
Gross impaired financing and advances ratio	<u>0.82%</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 September 2015

Type	Bai'	Ijarah	Istisna'	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM	RM
Term Financing	280,668,754	8,360,523	53,332,606	902	342,362,785
House Financing	24,468,487	2,387,877	-	-	26,856,364
Syndicated Financing	-	514,559	53,332,606	-	53,847,166
Hire purchase receivables	-	-	-	-	-
Other term financing	256,200,267	5,458,087	-	902	261,659,256
Trust receipts	2,870,199	-	-	-	2,870,199
Staff financing	14,475	-	-	513,241	527,716
Revolving credit	1,211,468,728	-	-	-	1,211,468,728
Others	55,533,528	-	-	-	55,533,528
Total financing, advances and other receivables	1,550,555,684	8,360,523	53,332,606	514,143	1,612,762,956

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-Sep-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	1,242,578	1,454,603
Purchase of landed property	6,046,601	5,630,172
Purchase of transport vehicles	-	-
Consumption credit	-	-
	13,185,828	12,981,424
(xii) Impaired financing by geographical distribution		
Malaysia	13,185,828	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-Sep-15			31-Dec-14		
	Contract/ Notional amount RM	Fair value		Contract/ Notional amount RM	Fair value	
	Assets RM	Liabilities RM		Assets RM	Liabilities RM	
Trading derivatives						
<u>Foreign exchange contracts:</u>						
Currency forward						
- Less than one year	344,836,020	365,200	(11,329,136)	303,349,910	744,750	(12,955,550)

7. Other assets

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
Tax recoverable	-	896,279
Other debtors, deposits and prepayments	5,761,813	4,163,117
	5,761,813	5,059,396

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8. Deposits from customers

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Demand deposits	56,784,623	55,938,578
Savings deposits	2,003,759	759,575
Commodity Murabahah	872,263,379	935,823,531
General investment deposits	9,350,786	8,148,155
	<u>940,402,547</u>	<u>1,000,669,839</u>
<u>Mudharabah Funds:</u>		
Savings deposits	51,938	833,797
General investment deposits	22,058,949	41,818,008
Special investment deposits	-	123,536,403
	<u>22,110,887</u>	<u>166,188,208</u>
	<u>962,513,434</u>	<u>1,166,858,047</u>
(ii) The deposits are sourced from the following classes of customers:		
Business enterprises	948,793,039	1,153,788,164
Individuals	13,720,395	13,069,883
	<u>962,513,434</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	810,867,778	954,846,211
More than six months to one year	8,922,657	97,067,452
More than one year to three years	307,063	4,290,357
More than three years	142,415,936	110,654,027
	<u>962,513,434</u>	<u>1,166,858,047</u>
(iv) By type of contract:		
Mudharabah	22,110,887	166,188,208
Tawarruq	881,614,166	943,971,686
Wadiah	58,788,381	56,698,153
	<u>962,513,434</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-Sep-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	1,202,735,823	838,156,249
	1,202,735,823	1,048,349,661
<u>Mudharabah Fund:</u>		
Other financial institutions	-	130,995,555
	-	130,995,555
	1,202,735,823	1,179,345,216
(ii) By type of contract:		
Mudharabah	-	130,995,555
Tawarruq	1,201,980,933	1,047,456,044
Wakalah	-	-
Wadiah	754,890	893,617
	1,202,735,823	1,179,345,216

10. Other liabilities

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
Sundry creditors	5,881,547	6,052,689
Other provisions and accruals	4,829,537	2,754,540
	10,711,084	8,807,229

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11. Income derived from investment of depositors' funds

	<u>Economic Entity and Bank</u>	
	3rd Quarter Ended 30-Sep-15 RM	3rd Quarter Ended 30-Sep-14 RM
Income derived from investment of:		
(i) General investment deposit	355,569	537,395
(ii) Other deposits	24,371,675	26,643,387
	24,727,244	27,180,782
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	224,282	324,768
Financial assets held-for-trading	-	-
Financial investment available-for-sale	50,715	87,814
Financial investment held-to-maturity	46,829	47,520
Money at call and deposits with financial institutions	33,743	77,293
	355,569	537,395
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	15,372,975	16,101,569
Financial assets held-for-trading	-	-
Financial investment available-for-sale	3,476,153	4,353,724
Financial investment held-to-maturity	3,209,750	2,355,999
Money at call and deposits with financial institutions	2,312,797	3,832,095
	24,371,675	26,643,387

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

	Economic Entity and Bank	
	Nine Months Ended	Nine Months Ended
	30-Sep-15 RM	30-Sep-14 RM
Income derived from investment of:		
(i) General investment deposit	1,380,889	1,652,380
(ii) Other deposits	80,281,235	75,070,590
	81,662,124	76,722,970
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	833,057	1,045,537
Financial assets held-for-trading	-	-
Financial investment available-for-sale	232,941	283,948
Financial investment held-to-maturity	138,307	143,513
Money at call and deposits with financial institutions	176,584	179,382
	1,380,889	1,652,380
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	48,471,949	47,374,697
Financial assets held-for-trading	-	-
Financial investment available-for-sale	13,390,149	12,881,708
Financial investment held-to-maturity	8,231,588	6,569,957
Money at call and deposits with financial institutions	10,187,549	8,244,228
	80,281,235	75,070,590

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12. Income derived from investment of shareholders' funds

	Economic Entity and Bank			
	3rd Quarter	3rd Quarter	Nine Months	Nine Months
	Ended	Ended	Ended	Ended
	30-Sep-15	30-Sep-14	30-Sep-15	30-Sep-14
	RM	RM	RM	RM
<u>Finance income and hibah</u>				
Financing and advances	3,507,838	3,110,701	10,073,392	9,666,772
Financial investments held-for-trading	-	-	-	-
Financial investments available-for-sale	793,196	841,106	2,759,628	2,628,729
Financial investments held-to-maturity	732,408	455,161	1,727,637	1,338,094
Money at call and deposits with financial institutions	527,739	740,331	2,087,738	1,665,456
Total finance income and hibah	5,561,181	5,147,299	16,648,395	15,299,051
Other operating income (note a)	1,865,901	2,078,972	6,171,447	5,495,709
	7,427,082	7,226,271	22,819,842	20,794,760
Other operating income comprise of:				
(a) Fee and other income:				
Commission	(52,197)	351,566	199,187	688,846
Fees and other income	8,397,856	8,173,735	16,936,196	8,946,413
Net gain/(loss) on derivatives foreign exchange contracts	(6,479,758)	(6,446,329)	(10,963,936)	(4,139,550)
	1,865,901	2,078,972	6,171,447	5,495,709
Total other operating income	1,865,901	2,078,972	6,171,447	5,495,709

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13. Allowance for impairment on financing and advances

	Economic Entity and Bank	
	3rd Quarter Ended 30-Sep-15 RM	3rd Quarter Ended 30-Sep-14 RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	31,069	17,217
- written back during the financial period	(162,391)	(128,396)
(b) Collective impairment allowance		
- made during the financial period	1,359,210	2,806,810
- written back during the financial period	-	-
	1,227,888	2,695,631
	Nine Months Ended 30-Sep-15 RM	Nine Months Ended 30-Sep-14 RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	31,069	2,109,757
- written back during the financial period	(269,007)	(159,861)
(b) Collective impairment allowance		
- made during the financial period	4,559,210	5,899,943
- written back during the financial period	-	-
	4,321,272	7,849,839

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14. Income attributable to depositors

	Economic Entity and Bank	
	3rd Quarter Ended	3rd Quarter Ended
	30-Sep-15	30-Sep-14
	RM	RM
Deposits from customers:		
- Mudharabah funds	324,275	6,332,308
- Non-mudharabah funds	7,999,108	5,831,403
	8,323,383	12,163,711
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	-	509,399
- Non-mudharabah funds	11,987,411	7,804,948
	11,987,411	8,314,347
	20,310,794	20,478,058
	Nine Months Ended	Nine Months Ended
	30-Sep-15	30-Sep-14
	RM	RM
Deposits from customers:		
- Mudharabah funds	2,539,149	15,801,769
- Non-mudharabah funds	24,186,655	10,736,917
	26,725,804	26,538,686
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	845,709	14,062,492
- Non-mudharabah funds	38,352,691	14,502,425
	39,198,400	28,564,917
	65,924,204	55,103,603

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15. Personnel expenses

	Economic Entity and Bank	
	3rd Quarter Ended	3rd Quarter Ended
	30-Sep-15	30-Sep-14
	RM	RM
Salaries, allowances and bonuses	4,181,440	3,560,484
Contributions to Employee Provident Fund and SOCSO	436,321	445,035
Medical related expenses	148,382	77,418
Travelling and parking	9,681	10,975
Other staff related cost	90,040	188,564
	4,865,864	4,282,476
	Nine Months Ended	Nine Months Ended
	30-Sep-15	30-Sep-14
	RM	RM
Salaries, allowances and bonuses	12,737,060	9,285,994
Contributions to Employee Provident Fund and SOCSO	1,284,783	1,369,174
Medical related expenses	350,748	352,274
Travelling and parking	55,194	85,744
Other staff related cost	322,655	349,986
	14,750,440	11,443,172

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16. Other overheads and expenditures

	Economic Entity and Bank	
	3rd Quarter Ended 30-Sep-15 RM	3rd Quarter Ended 30-Sep-14 RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	193,572	280,790
Amortisation of intangible assets	189,609	310,817
Rental of premises	481,001	478,479
Software and hardware maintenance	761,588	908,268
Rental of equipment and network line	157,466	162,167
Security expenses	102,807	99,585
Others	610,048	621,016
	2,496,091	2,861,122
<u>Marketing expenses</u>		
Advertising and promotional activities	84,741	128,696
Entertainment expenses	4,247	1,933
Travelling expenses	1,994	4,699
Others	-	-
	90,982	135,328
<u>Administration and general expenses</u>		
License and association fees and levies	102,906	122,587
Travelling, transport and accommodation expenses	24,506	19,776
Printing, stationery, postage and clearing charges	71,232	58,781
Telecommunication charges	105,953	95,571
Shariah Committee remunerations	64,000	64,000
Electricity and water	77,146	61,382
Directors related fees	167,693	69,453
Other professional fees	46,203	173,067
Auditors remuneration	67,896	80,234
Donations	-	6,000
Others	53,192	10,437
	780,727	761,288
	3,367,800	3,757,738

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16. Other overheads and expenditures (continued)

	Economic Entity and Bank	
	Nine Months Ended	Nine Months Ended
	30-Sep-15 RM	30-Sep-14 RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	590,168	851,265
Amortisation of intangible assets	568,947	976,578
Rental of premises	1,437,255	1,308,374
Software and hardware maintenance	2,653,040	2,561,014
Rental of equipment and network line	489,772	482,735
Security expenses	298,434	318,812
Others	1,791,274	1,888,060
	7,828,890	8,386,838
<u>Marketing expenses</u>		
Advertising and promotional activities	174,987	203,158
Entertainment expenses	13,052	15,799
Travelling expenses	87,030	31,467
Others	599	-
	275,668	250,424
<u>Administration and general expenses</u>		
License and association fees and levies	300,404	328,398
Travelling, transport and accommodation expenses	117,529	116,685
Printing, stationery, postage and clearing charges	231,054	176,114
Telecommunication charges	345,531	378,018
Shariah Committee remunerations	128,000	128,000
Electricity and water	241,768	205,809
Directors related fees	543,696	224,116
Other professional fees	414,822	340,648
Auditors remuneration	195,896	205,234
Donations	-	17,500
Others	92,894	39,354
	2,611,594	2,159,876
	10,716,152	10,797,138

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17. Other comprehensive income

	Economic Entity and Bank	
	3rd Quarter Ended	3rd Quarter Ended
	30-Sep-15	30-Sep-14
	RM	RM
Financial investment available-for-sale		
- Unrealised net (loss)/gain on revaluation	(1,758,730)	664,057
Income tax relating to components of other comprehensive income	-	-
	(1,758,730)	664,057
	Nine Months Ended	Nine Months Ended
	30-Sep-15	30-Sep-14
	RM	RM
Financial investment available-for-sale		
- Unrealised net (loss)/gain on revaluation	(1,568,896)	2,373,521
Income tax relating to components of other comprehensive income	-	-
	(1,568,896)	2,373,521

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ASIAN FINANCE BANK BERHAD
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18. 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-Sep-15				
Direct credit substitutes	6,038,281	-	6,038,281	5,912,844
Trade-related contingencies	-	-	-	-
Irrevocable commitments to extend credit:				
- one year or less	250,205,216	-	125,102,608	125,102,608
- over one year to five years	5,147,691	-	2,573,846	2,573,845
- over five years	5,187,970	-	2,593,985	2,445,489
Foreign exchange related contracts				
- one year or less	344,836,020	365,200	5,623,226	1,556,200
Total	611,415,178	365,200	141,931,946	137,590,986

	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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19. Financial risk management

19.1 Credit risk management

(i) Financing and advances

Financing and advances are summarised as follows:

	Economic Entity and Bank	
	30-Sep-15	31-Dec-14
	RM	RM
Neither past due nor impaired	1,513,094,450	1,582,050,510
Past due but not impaired	86,482,678	164,154,283
Impaired	13,185,828	12,981,424
Gross financing and advances	1,612,762,956	1,759,186,217
Less: Individual allowance	(9,847,468)	(10,085,406)
Collective allowance	(16,178,854)	(11,619,644)
Net financing and advances	1,586,736,634	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-Sep-15	31-Dec-14
	RM	RM
<u>Internal Credit Rating (CRR)</u>		
CRR1 - CRR3	452,244,175	437,289,210
CRR4 - CRR6	1,017,633,946	986,783,709
CRR7 - CRR10	32,299,110	144,583,769
Non rated CRR	10,917,219	13,393,822
	1,513,094,450	1,582,050,510

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19. Financial risk management (continued)

19.1 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-Sep-15	31-Dec-14
	RM	RM
Past due up to 30 days	84,506,624	154,164,960
Past due 30 to 60 days	1,966,592	9,989,323
Past due 60 to 90 days	9,462	-
	86,482,678	164,154,283

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19. Financial risk management (continued)

19.1 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-Sep-15	31-Dec-14
	RM	RM
Gross impaired financing and advances	13,185,828	12,981,424
Less: Impairment allowance	(9,847,468)	(10,085,406)
Net impaired financing and advances	3,338,360	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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19. Financial risk management (continued)

19.1 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-Sep-15				
Neither past due nor impaired				
AAA	244,724,285	487,303,279	-	-
AA and below	5,212,422	268,311,704	-	-
Unrated	39,661,162	-	365,200	5,761,813
	<u>289,597,869</u>	<u>755,614,983</u>	<u>365,200</u>	<u>5,761,813</u>
Individually impaired	-	-	-	-
	<u>289,597,869</u>	<u>755,614,983</u>	<u>365,200</u>	<u>5,761,813</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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19. Financial risk management (continued)

19.2 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-Sep-15										
Assets										
Cash and short term funds	266,620,799	17,594,893	-	-	-	7,898,872	-	292,114,564	3.12	
Financial investments available-for-sale	-	15,276,123	75,364,435	256,402,978	35,089,945	(18,200)	-	382,115,281	4.39	
Financial investments held-to-maturity	-	-	-	216,577,041	156,922,662	-	-	373,499,703	4.27	
Financing and advances - performing	797,674,083	446,206,662	62,808,210	186,762,032	105,559,021	(25,459,202)	-	1,573,550,806	5.09	
- non performing	-	-	-	-	-	13,185,828	-	13,185,828	-	
Derivative assets	237,600	127,600	-	-	-	-	-	365,200	-	
Other assets	-	-	-	-	-	5,761,813	-	5,761,813	-	
Statutory deposits	-	-	-	-	-	41,433,822	-	41,433,822	-	
Property and equipment	-	-	-	-	-	1,100,320	-	1,100,320	-	
Intangible assets	-	-	-	-	-	1,250,677	-	1,250,677	-	
Total assets	1,064,532,482	479,205,278	138,172,645	659,742,051	297,571,628	45,153,930	-	2,684,378,014		

Company No.

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.2 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-Sep-15										
Liabilities										
Deposits from customers	276,862,513	396,362,494	141,397,727	142,000,000	-	5,890,700	-	962,513,434	3.46	
Deposits and placements of banks and other financial institutions	307,708,247	600,737,659	281,621,932	-	-	12,667,985	-	1,202,735,823	3.72	
Derivative liabilities	6,198,636	5,130,500	-	-	-	-	-	11,329,136		
Other liabilities	-	-	-	-	-	10,711,084	-	10,711,084	-	
Total liabilities	590,769,396	1,002,230,653	423,019,659	142,000,000	-	29,269,769	-	2,187,289,477		
Total shareholders equity	-	-	-	-	497,088,537	-	-	497,088,537		
	590,769,396	1,002,230,653	423,019,659	142,000,000	497,088,537	29,269,769	-	2,684,378,014		
Total profit-sensitivity gap	473,763,086	(523,025,375)	(284,847,014)	517,742,051	(199,516,909)	15,884,161	-	-		

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.2 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)

19. Financial risk management (continued)

19.2 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. Capital adequacy

	Economic Entity	
	30-Sep-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	(2,350,918)	(782,022)
Statutory reserve	11,275,208	11,275,208
	491,505,265	493,074,160
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	830,745	(79,709)
Total CET1 capital	492,336,010	492,994,451
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	492,336,010	492,994,451
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing ^	16,128,779	11,576,204
Total Tier II capital	16,128,779	11,576,204
Total capital base	508,464,789	504,570,655
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	23.204%	20.986%
Tier 1 capital (inclusive of market risk)	23.204%	20.986%
Total capital ratio (inclusive of market risk)	23.965%	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)

20. Capital adequacy (continued)

	Bank	
	30-Sep-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	(2,350,918)	(782,022)
Statutory reserve	11,275,208	11,275,208
	491,505,265	493,074,160
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	830,745	(79,709)
Total CET1 capital	492,336,010	492,994,451
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	492,336,010	492,994,451
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing [^]	16,128,779	11,576,204
Total Tier II capital	16,128,779	11,576,204
Total capital base	508,464,789	504,570,655
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	23.204%	20.985%
Tier 1 capital (inclusive of market risk)	23.204%	20.985%
Total capital ratio (inclusive of market risk)	23.965%	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)

20. Capital adequacy (continued)

Economic Entity

30-Sep-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

			Risk	Risk	Total Risk	Capital
	Gross Exposures	Net	Weighted	Weighted	Assets after	Requirements
	RM'000	Exposures	Assets	Assets	effects of PSIA	Requirements
	RM'000	RM'000	RM'000	by PSIA	RM'000	RM'000
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	-	-	-	-	-	-
	119,632	119,632	20,002	-	20,002	1,600
	2,207,678	2,207,678	1,842,364	-	1,842,364	147,389
	24,789	24,789	20,523	-	20,523	1,642
	-	-	-	-	-	-
	2,352,099	2,352,099	1,882,890	-	1,882,890	150,631
	611,415	141,932	137,591	-	137,591	11,007
	611,415	141,932	137,591	-	137,591	11,007
	2,963,514	2,494,031	2,020,481	-	2,020,481	161,638
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,542	4,536	4,536	-	4,536	363
	-	-	-	96,713	96,713	7,737
	2,965,056	2,968,050	2,498,567	2,121,730	-	2,121,730
						169,738

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity

30-Sep-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%	-	-	19,620	-	-	-	285,058	-
20%	-	-	105,096	21,019	-	-	252,918	50,583
50%	-	-	251	126	-	-	-	-
75%	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	1,560,022	1,560,022
150%	-	-	-	-	-	-	244,920	367,380
Total	-	-	124,967	21,145	-	-	2,342,918	1,977,985
Defaulted Exposures								
0%	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	763	382
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	763	382
Total Performing and Defaulted Exposures	-	-	124,967	21,145	-	-	2,343,681	1,978,367

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity

30-Sep-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%	-	-	304,678	-
20%	-	-	358,014	71,602
50%	-	-	251	126
75%	22,808	17,106	22,808	17,106
100%	-	-	1,560,022	1,560,022
150%	-	-	244,920	367,380
Total	22,808	17,106	2,490,693	2,016,236
Defaulted Exposures				
0%	-	-	-	-
50%	-	-	763	382
100%	-	-	-	-
150%	2,575	3,863	2,575	3,863
Total	2,575	3,863	3,338	4,245
Total Performing and Defaulted Exposures	25,383	20,969	2,494,031	2,020,481

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. 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)

20. 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	<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%	139,587	-	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)

20. 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	1,770,681
150%	-	-	240,448	360,671
Total	24,001	18,001	2,728,941	2,239,805

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	2,243,386
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Bank

30-Sep-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

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	RM'000		
	-	-	-	-	-	-
	119,632	119,632	20,002	-	20,002	1,600
	2,207,678	2,207,678	1,842,364	-	1,842,364	147,389
	24,789	24,789	20,523	-	20,523	1,642
	-	-	-	-	-	-
	2,352,099	2,352,099	1,882,890	-	1,882,890	150,631
	611,415	141,932	137,591	-	137,591	11,007
	611,415	141,932	137,591	-	137,591	11,007
	2,963,514	2,494,031	2,020,481	-	2,020,481	161,638
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,542	4,536	4,536	-	4,536	363
	-	-	96,713	-	96,713	7,737
	2,965,056	2,968,050	2,498,567	2,121,730	2,121,730	169,738

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Bank

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

30-Sep-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%	-	-	19,620	-	-	-	285,058	-
20%	-	-	105,096	21,019	-	-	252,918	50,583
50%	-	-	251	126	-	-	-	-
75%	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	1,560,022	1,560,022
150%	-	-	-	-	-	-	244,920	367,380
Total	-	-	124,967	21,145	-	-	2,342,918	1,977,985
Defaulted Exposures								
0%	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	763	382
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	763	382
Total Performing and Defaulted Exposures	-	-	124,967	21,145	-	-	2,343,681	1,978,367

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Bank

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

30-Sep-15

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%			304,678	
20%			358,014	71,602
50%			251	126
75%	22,808	17,106	22,808	17,106
100%			1,560,022	1,560,022
150%			244,920	367,380
Total	22,808	17,106	2,490,693	2,016,236
Defaulted Exposures				
0%				
50%			763	382
100%				
150%	2,575	3,863	2,575	3,863
Total	2,575	3,863	3,338	4,245
Total Performing and Defaulted Exposures	25,383	20,969	2,494,031	2,020,481

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Bank

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
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)

20. 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)

20. 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	1,770,681
150%	-	-	240,448	360,671
Total	24,001	18,001	2,728,941	2,239,805
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	2,243,386

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
3rd Quarter Ended				
<u>30-Sep-15</u>				
External revenue	21,199,589	10,954,737	-	32,154,325
Inter-segment revenue	(42,190,790)	42,190,790	-	-
Total revenue	(20,991,202)	53,145,527	-	32,154,325
Depositors' payout	(128,102)	(20,182,692)	-	(20,310,794)
Net income	(21,119,303)	32,962,834	-	11,843,531
Operating overheads				
of which:				
Depreciation of property, plant and equipment	2,337,166	(10,246,898)	59,248	(7,850,484)
Amortisation of intangible assets	26,315	(220,720)	833	(193,572)
Allowance for impairment of financing advances	92,939	(282,895)	348	(189,608)
Segmental results before taxation	(1,339,957)	112,166	(98)	(1,227,888)
Segmental results before taxation	(20,002,841)	22,324,487	60,333	2,381,979
Segmental results before taxation				2,381,979
Profit equalisation reserve				-
Profit before taxation				2,381,979
Taxation				(255,580)
Profit for the financial period				2,126,399

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
3rd Quarter Ended 30-Sep-14				
External revenue	30,171,657	4,235,396	-	34,407,053
Inter-segment revenue	-	-	-	-
Total revenue	30,171,657	4,235,396	-	34,407,053
Depositors' payout	(380,087)	(20,097,971)	-	(20,478,058)
Net income	29,791,570	(15,862,575)	-	13,928,995
Operating overheads of which:	(15,181,477)	5,206,631	(83,171)	(10,058,017)
Depreciation of property, plant and equipment	(534,820)	256,885	(2,857)	(280,792)
Amortisation of intangible assets	(676,268)	368,762	(3,311)	(310,817)
Allowance for impairment of financing advances	(1,041,509)	957,127	(1,837)	(86,219)
Segmental results before taxation	12,357,496	(9,073,170)	(91,176)	3,193,150
Segmental results before taxation				3,193,150
Profit equalisation reserve				-
Loss before taxation				3,193,150
Taxation				-
Loss for the financial period				3,193,150

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
Nine Months Ended				
<u>30-Sep-15</u>				
External revenue	57,492,413	46,989,553	-	104,481,966
Inter-segment revenue	(42,190,790)	42,190,790	-	-
Total revenue	<u>15,301,623</u>	<u>89,180,343</u>	-	<u>104,481,966</u>
Depositors' payout	(771,032)	(65,153,172)	-	(65,924,204)
Net income	<u>14,530,590</u>	<u>24,027,172</u>	-	<u>38,557,762</u>
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(6,414,238)	(17,893,240)	-	(24,307,478)
Amortisation of intangible assets	(219,683)	(370,485)	-	(590,167)
Allowance for impairment of financing advances	(97,059)	(471,888)	-	(568,946)
	(4,486,556)	165,284	-	(4,321,273)
Segmental results before taxation	<u>3,313,054</u>	<u>5,456,844</u>	-	<u>8,769,898</u>
Segmental results before taxation				8,769,898
Profit equalisation reserve				-
Profit before taxation				<u>8,769,898</u>
Taxation				(3,186,625)
Profit for the financial period				<u>5,583,273</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
Nine Months Ended 30-Sep-14				
External revenue	61,826,273	35,691,456	-	97,517,729
Inter-segment revenue	(12,764,958)	12,764,958	-	-
Total revenue	49,061,315	48,456,414	-	97,517,729
Depositors' payout	(945,700)	(54,157,903)	-	(55,103,603)
Net income	48,115,615	(5,701,489)	-	42,414,126
Operating overheads				
of which:	(26,140,719)	573,073	(208,385)	(25,776,031)
Depreciation of property, plant and equipment	(935,083)	90,901	(7,083)	(851,265)
Amortisation of intangible assets	(1,101,138)	131,275	(6,715)	(976,578)
Allowance for impairment of financing advances	(2,711,657)	237,534	(12,151)	(2,486,274)
Segmental results before taxation	<u>17,227,018</u>	<u>(4,668,706)</u>	<u>(234,334)</u>	<u>12,323,978</u>
Segmental results before taxation				12,323,978
Profit equalisation reserve				-
Profit before taxation				<u>12,323,978</u>
Taxation				-
Profit for the financial period				<u><u>12,323,978</u></u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
<u>30-Sep-15</u>				
Segment assets	457,939,778	2,226,438,236	-	2,684,378,014
Total assets	457,939,778	2,226,438,236	-	2,684,378,014
Segment liabilities	61,754,021	2,125,535,456	-	2,187,289,477
Total liabilities	61,754,021	2,125,535,456	-	2,187,289,477
	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>31-Dec-2014</u>				
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