

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD

(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2014

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

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2014

		Economic Entity and Bank	
		30-Jun-14	31-Dec-13
		RM	RM
	Note		
Assets			
Cash and short-term funds	2	283,952,013	504,992,944
Financial investments available-for-sale	3	547,311,560	557,509,107
Financial investments held-to-maturity	4	277,196,036	140,616,776
Financing and advances	5	1,583,272,361	1,648,699,828
Derivative assets	6	2,403,000	1,153,124
Other assets	7	4,064,726	4,416,187
Statutory deposits with Bank Negara Malaysia		37,158,822	40,288,822
Property, plant and equipment		2,010,470	2,421,876
Intangible assets		2,376,199	3,041,960
Total assets		2,739,745,187	2,903,140,624
Liabilities			
Deposits from customers	8	964,932,675	1,564,472,425
Deposits and placements of banks and other financial institutions	9	1,280,468,743	819,286,096
Derivative liabilities	6	96,221	5,484,387
Other liabilities	10	7,237,618	37,728,079
Total liabilities		2,252,735,257	2,426,970,987
Equity			
Ordinary share capital		532,530,020	532,530,020
Reserves		(45,520,090)	(56,360,383)
Total equity		487,009,930	476,169,637
Total Liabilities and Equity		2,739,745,187	2,903,140,624
Commitments and contingencies	19	539,509,712	500,812,943
Capital Adequacy	21	Economic Entity	
CET1 capital		22.423%	22.506%
Tier 1 capital		22.423%	22.506%
Total capital ratio		22.800%	22.739%
		Bank	
CET1 capital		22.428%	22.505%
Tier 1 capital		22.428%	22.505%
Total capital ratio		22.805%	22.738%

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2014

		Economic Entity and Bank			
	Note	2nd Quarter Ended 30-Jun-14 RM	2nd Quarter Ended 30-Jun-13 RM	Half Year Ended 30-Jun-14 RM	Half Year Ended 30-Jun-13 RM
Income derived from investment of depositors' funds	11	24,914,925	21,578,161	49,542,189	45,158,739
Income derived from investment of shareholders' funds	12	8,005,351	6,152,380	13,568,488	12,105,485
Allowances for impairment on financing and advances	13	(3,855,474)	(4,947,377)	(5,154,208)	(3,042,915)
Total distributable income		29,064,802	22,783,164	57,956,469	54,221,309
Income attributable to depositors	14	(17,368,197)	(16,303,764)	(34,625,545)	(33,996,353)
Personnel expenses	15	(4,359,082)	(5,648,318)	(7,160,696)	(11,808,170)
Other overheads and expenditures	16	(3,602,337)	(3,735,727)	(7,039,399)	(7,356,279)
Profit / (loss) before taxation		3,735,186	(2,904,645)	9,130,829	1,060,507
Taxation		-	-	-	-
Net profit / (loss) for the financial period		3,735,186	(2,904,645)	9,130,829	1,060,507
Profit / (loss) attributable to:					
Owners of the parent		3,735,186	(2,904,645)	9,130,829	1,060,507
Non-controlling interest		-	-	-	-
		3,735,186	(2,904,645)	9,130,829	1,060,507
Earnings per shares (sen)					
Basic and diluted		0.70	(0.55)	1.71	0.20

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2014 (CONTINUED)

		Economic Entity and Bank			
		2nd Quarter	2nd Quarter	Half Year	Half Year
		Ended	Ended	Ended	Ended
Note		30-Jun-14	30-Jun-13	30-Jun-14	30-Jun-13
		RM	RM	RM	RM
	Profit / (loss) for the financial period	3,735,186	(2,904,645)	9,130,829	1,060,507
	Other comprehensive Income / (loss):				
	Financial investments available-for-sale				
	- Unrealised net (loss) / gain on revaluation	999,907	(1,397,844)	1,709,464	(1,623,843)
17	Income tax relating to components of other comprehensive income	-	-	-	-
	Other comprehensive income / (loss) for the financial period	999,907	(1,397,844)	1,709,464	(1,623,843)
	Total comprehensive income / (loss) for the financial period	4,735,093	(4,302,489)	10,840,293	(563,336)
	Total comprehensive income / (loss) attributable to:				
	Owners of the parent	4,735,093	(4,302,489)	10,840,293	(563,336)
	Non-controlling interest	-	-	-	-
		4,735,093	(4,302,489)	10,840,293	(563,336)

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2014

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
Economic Entity and Bank					
30-Jun-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 period	-	9,130,829	-	-	9,130,829
Transfer to statutory reserve	-	-	-	-	-
Other comprehensive income / (loss):					
Financial investments available- for-sale					
- Unrealised net gain on revaluation	-	-	-	1,709,464	1,709,464
Income tax relating to components of other comprehensive income	-	-	-	-	-
Total comprehensive income	-	-	-	1,709,464	1,709,464
Balance as at 30 June 2014	532,530,020	(48,306,178)	3,787,247	(1,001,159)	487,009,930

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2014 (CONTINUED)

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
Economic Entity and Bank					
31-Dec-13					
Balance as at 1 January 2013	532,530,020	(61,224,255)	-	428,824	471,734,589
Net Profit for the financial year	-	7,574,495	-	-	7,574,495
Transfer to statutory reserve	-	(3,787,247)	3,787,247	-	-
Other comprehensive income/(loss):					
Financial investments available- for-sale					
- Unrealised net loss on reevaluation	-	-	-	(3,032,241)	(3,032,241)
Income tax relating to components of other comprehensive income	-	-	-	(107,206)	(107,206)
Total comprehensive loss	-	-	-	(3,139,447)	(3,139,447)
Balance as at 31 December 2013	<u>532,530,020</u>	<u>(57,437,007)</u>	<u>3,787,247</u>	<u>(2,710,623)</u>	<u>476,169,637</u>

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ASIAN FINANCE BANK BERHAD
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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE HALF YEAR ENDED 30 JUNE 2014

	Economic Entity and Bank	
	30-Jun-14 RM	31-Dec-13 RM
CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(loss) before taxation	9,130,829	7,467,289
Adjustments for:		
Depreciation of property, plant and equipment	565,520	1,317,546
Amortisation of intangible assets	665,761	1,788,275
Loss on sale of property, plant and equipment	-	8,019
Gain on sale of motor vehicle	(1,300)	
Profit income from:		
- Investment on financial investments held-for-trading	-	(58,675)
- Investment on financial investments available-for-sale	(10,625,662)	(14,311,997)
- Investment on financial investments held-to-maturity	(5,174,331)	(4,762,678)
Net loss/(gain) on sale of financial investments held-for-trading	-	71,130
Net loss/(gain) on sale of financial investments available-for-sale	113,921	(204,874)
Unrealised gain from financial investments held-for-trading	-	(10,572)
Accretion of discount less amortisation of premium	(18,552)	341,725
Impairment losses recognised on jointly controlled entity	-	-
Share of loss in joint venture	-	-
Allowances for losses on financing and advances	5,154,208	10,389,750
Operating loss before working capital changes	(189,606)	2,034,938

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE HALF YEAR ENDED 30 JUNE 2014 (CONTINUED)

	Economic Entity and Bank	
	30-Jun-14 RM	31-Dec-13 RM
CASH FLOW FROM OPERATING ACTIVITIES (CONTINUED)		
Decrease/(Increase) in operating assets:		
Financing and advances	60,273,259	(178,499,041)
Derivative assets	(1,249,876)	513,389
Other assets	351,461	4,487,676
Statutory deposit with Bank Negara Malaysia	3,130,000	(4,320,000)
Deposits from customers	(599,539,750)	(18,999,827)
Deposits and placements of banks and other financial institutions	461,182,647	73,280,489
Derivative liabilities	(5,388,166)	5,053,836
Other liabilities	(30,490,461)	28,845,992
Net cash used in operating activities	(111,920,492)	(87,602,548)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment and intangible assets	(154,114)	(1,182,857)
Net proceeds from:		
- Sale of financial investments held-for-trading	-	11,316,857
- Sale/(Purchase) of financial investments available-for-sale	22,418,752	(165,627,000)
- Sale of financial investments held-to-maturity	(131,386,377)	(1,794,013)
- Sale of property, plant and equipment	-	8,463
- Sale of motor vehicle	1,300	-
Dividends received from jointly controlled entity	-	-
Net cash generated/(used in) investing activities	(109,120,439)	(157,278,550)

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE HALF YEAR ENDED 30 JUNE 2014 (CONTINUED)

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
ANALYSIS OF CASH AND CASH EQUIVALENT		
Net decrease in cash and cash equivalents	(221,040,931)	(244,881,098)
Cash and cash equivalents at beginning of financial period/year	<u>504,992,944</u>	<u>749,874,042</u>
Cash and cash equivalents at end of financial period/year (Note 2)	<u><u>283,952,013</u></u>	<u><u>504,992,944</u></u>

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ASIAN FINANCE BANK BERHAD
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NOTES TO THE FINANCIAL STATEMENTS
FOR SIX MONTHS ENDED 30 JUNE 2014

-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 RM9.13m each for the six months period ended 30 June 2014.

The Economic Entity and the Bank's gross financing and advances stood at RM1.63b whilst total Deposit at RM2.25b.

b) Business Plan and outlook for 2014

The global economy is forecasted to grow 2.8% this year, down from its January estimate of 3.2%, and is expected to pick up speed as the year progresses, strengthening to 3.4% in 2015 and to 3.5% in 2016. High-income economies will contribute about half of global growth in 2015 and 2016, compared with less than 40% in 2013.

The euro area is on target to grow by 1.1% this year, while the United States economy, which contracted in the first quarter due to severe weather, is expected to grow by 2.1% this year, down from the previous forecast of 2.8%.

Growth forecast for developing countries was lowered at 4.8% this year, down from its January estimate of 5.3% with signs of strengthening in 2015 and 2016 to 5.4% and 5.5% respectively. Growth for China is expected to ease gradually from 7.6% in 2014 to 7.4% by 2016 reflecting continued rebalancing. (World Bank)

Malaysia's economic growth is expected to pick up from 4.7% in 2013 to 5.3% in 2014 following a rebound in external trade performance and a sustained growth in private investments as well as private consumption, although the latter is expected to moderate due to stronger inflationary pressures. Investments in mega projects related to the ETP that continue to flow into the economy is also expected to shore up economic growth in the near term. Lending growth will remain relatively strong, averaging 9% - 11% in 2014 as demand for mortgage loans continues. (MARC)

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

The Economic Entity and the Bank will continue to chart growth in its assets and profitability performance and also ensure sustainability going forward. Strategies and approaches will constantly be reviewed to suit business needs, new products will also be introduced and developed with its appropriate risk mitigations in place to address customers' expectations, the varied business requirements, the different risk profiles and ensuring compliance with regulatory requirements.

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2. Cash and short-term funds

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
Cash and balances with banks and other financial institutions	13,944,011	16,976,833
Money at call and deposit placements maturing within one month	270,008,002	488,016,111
	283,952,013	504,992,944

3. Financial investments available-for-sale

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
At fair value		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	326,655,919	312,363,358
Malaysian Government sukuk	141,846,554	141,624,380
Corporate Sukuk	50,421,979	50,520,979
<u>Outside Malaysia</u>		
Corporate Sukuk	28,387,108	53,000,390
	547,311,560	557,509,107

4. Financial investments held-to-maturity

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
At amortised cost		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	247,840,712	110,642,416
<u>Outside Malaysia</u>		
Corporate Sukuk	29,355,324	29,974,360
	277,196,036	140,616,776

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ASIAN FINANCE BANK BERHAD
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5. Financing and advances

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
At amortised cost		
Term financing		
- house financing	29,194,347	30,140,620
- syndicated term financing	67,400,283	65,170,873
- hire purchase receivables	27,856	40,629
- other term financing	1,478,364,136	1,524,679,483
Trusts receipts	7,813,500	8,550,036
Staff financing	230,642	542,842
Others	42,582,642	56,762,182
Gross financing and advances	<u>1,625,613,406</u>	<u>1,685,886,665</u>
Less: Allowance for impaired financing and advances:		
- individual impairment allowance	(34,249,951)	(32,188,875)
- collective impairment allowance	(8,091,094)	(4,997,962)
Net financing and advances	<u><u>1,583,272,361</u></u>	<u><u>1,648,699,828</u></u>
(i) By type of customer		
Domestic non-bank financial institution		
- Others	50,065,753	50,011,096
Domestic business enterprises		
- Small medium enterprise	34,759,991	20,093,435
- Government	-	-
- Others	1,454,894,015	1,520,437,415
Individuals	14,787,826	15,292,842
Foreign entities	71,105,822	80,051,877
	<u><u>1,625,613,407</u></u>	<u><u>1,685,886,665</u></u>
(ii) By contract		
Ijarah	21,693,089	26,713,311
Istisna	62,288,238	66,112,093
Qard	190,470	491,466
Bai'	1,541,441,610	1,592,569,795
	<u><u>1,625,613,407</u></u>	<u><u>1,685,886,665</u></u>

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ASIAN FINANCE BANK BERHAD
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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-14 RM	31-Dec-13 RM
(iii) By profit rate sensitivity		
Fixed rate		
- Housing financing	1,987,222	2,053,705
- Hire purchase receivables	46,342	66,799
- Other fixed rate financing	22,330,834	15,775,151
Variable		
- Base Financing Rate	450,148,839	473,554,401
- Cost-plus	1,150,909,700	1,193,945,143
Non-profit sensitive	190,470	491,466
	<u>1,625,613,407</u>	<u>1,685,886,665</u>
(iv) By contractual maturity		
Maturity within one year	1,258,405,873	1,321,315,090
More than one year to three years	135,300,360	137,119,336
More than three years to five years	117,397,318	89,574,005
More than five years	114,509,856	137,878,234
	<u>1,625,613,407</u>	<u>1,685,886,665</u>
(v) By geographical distribution		
Malaysia	1,568,802,964	1,624,988,993
Qatar	42,555,829	44,643,160
Indonesia	13,744,314	15,727,105
United Kingdom	510,300	527,407
	<u>1,625,613,407</u>	<u>1,685,886,665</u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
(vi) By economic purpose		
Purchase of landed property:		
- Residential	27,852,732	29,189,017
- Non-Residential	163,947,084	173,451,043
Working Capital	1,397,537,135	1,442,525,982
Personal Use	218,218	527,328
Purchase of transport vehicles	58,051	4,160,595
Others	36,000,187	36,032,700
	<u>1,625,613,407</u>	<u>1,685,886,665</u>
(vii) By sector		
Agriculture	273,087,355	280,017,269
Mining and quarrying	287,937,363	279,041,548
Manufacturing	194,805,619	209,899,326
Electricity, gas and water	50,005,479	110,072,329
Construction	188,947,192	187,788,133
Purchase of landed property	29,285,216	30,241,303
Wholesale & retail trade and restaurants & hotels	221,023,064	206,648,907
Transport, storage and communication	102,760,825	102,451,667
Finance, insurance and business services	221,152,862	214,622,768
Education, health and others	-	-
Purchase of transport vehicles	68,028	92,005
Consumption credit	240,259	553,275
Others	56,300,145	64,458,135
	<u>1,625,613,407</u>	<u>1,685,886,665</u>

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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
(viii) Movement in the allowance for impaired advances and financing		
Individual Assessment Allowance		
Balance beginning of financial year	32,188,875	20,003,882
Allowance made during the financial period/year	2,092,540	21,494,657
Amount written back	(31,464)	(3,333,803)
Amount written off during the financial period as uncollectible	-	(5,975,861)
Balance as at end of financial period/year	<u>34,249,951</u>	<u>32,188,875</u>
Collective Assessment Allowance		
Balance beginning of financial year,	4,997,962	12,769,066
Allowance made during the financial period/year	3,093,132	-
Amount written back in respect of recoveries	-	(7,771,104)
Balance as at end of financial period/year	<u>8,091,094</u>	<u>4,997,962</u>
As % of gross financing and advances less individual assessment allowances	<u>0.51%</u>	<u>0.30%</u>
(ix) Movement in impaired financing and advances		
Balance beginning of financial year	36,032,700	57,639,834
Classified as impaired during the financial period	1,657,456	25,388,655
Reclassified as non-impaired	(382,204)	(7,851,770)
Amount recovered	(30,571)	(33,168,158)
Amount written off during the financial period as uncollectible	-	(5,975,861)
Balance as at end of financial period/year	<u>37,277,382</u>	<u>36,032,700</u>
Gross impaired financing and advances ratio	<u>2.29%</u>	<u>2.14%</u>

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5. Financing and advances (continued)

(x) Financing by types and Shariah contracts

Economic Entity and Bank - 30 June 2014

Type	Bai'	Ijarah	Istisna'	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM	RM
Term Financing	277,594,047	21,693,089	62,288,238	-	361,575,374
House Financing	26,452,728	2,741,621	-	-	29,194,349
Syndicated Financing	8,549,856	16,294,598	42,555,829	-	67,400,283
Hire purchase receivables	27,856	-	-	-	27,856
Other term financing	242,563,607	2,656,870	19,732,409	-	264,952,886
Trust receipts	7,813,500	-	-	-	7,813,500
Staff financing	40,172	-	-	190,470	230,642
Revolving credit	1,213,411,250	-	-	-	1,213,411,250
Others	42,582,641	-	-	-	42,582,641
Total financing, advances and other receivables	1,541,441,610	21,693,089	62,288,238	190,470	1,625,613,407

Economic Entity and Bank - 31 December 2013

Type	Bai'	Ijarah	Istisna'	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM	RM
Term Financing	303,189,408	26,713,311	66,112,093	-	396,014,812
House Financing	26,975,785	3,164,835	-	-	30,140,620
Syndicated Financing	-	20,527,712	44,643,161	-	65,170,873
Hire purchase receivables	40,629	-	-	-	40,629
Other term financing	276,172,994	3,020,764	21,468,932	-	300,662,690
Trust receipts	8,550,036	-	-	-	8,550,036
Staff financing	51,376	-	-	491,466	542,842
Revolving credit	1,224,016,793	-	-	-	1,224,016,793
Others	56,762,182	-	-	-	56,762,182
Total financing, advances	1,592,569,795	26,713,311	66,112,093	491,466	1,685,886,665

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ASIAN FINANCE BANK BERHAD
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5. Financing and advances (continued)

	Economic Entity and Bank	
	30-Jun-14 RM	31-Dec-13 RM
(xi) Impaired financing by sector		
Agriculture	2,563,779	2,563,779
Manufacturing	13,040,036	13,040,036
Construction	5,596,139	5,596,139
Wholesale & retail trade and restaurants & hotels	10,477,757	9,456,021
Purchase of landed property	5,553,621	5,331,497
Purchase of transport vehicles	9,977	19,291
Consumption credit	36,073	25,937
	37,277,382	36,032,700
(xii) Impaired financing by geographical distribution		
Malaysia	37,277,382	36,032,700

6. Derivative financial instruments

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

	Economic Entity and Bank					
	30-Jun-14			31-Dec-13		
	Contract/ Notional amount RM	Fair value		Contract/ Notional amount RM	Fair value	
	Assets RM	Liabilities RM	Assets RM	Liabilities RM		
Trading derivatives						
Foreign exchange contracts:						
Currency forward						
- Less than one year	295,891,675	2,403,000	(96,221)	319,021,117	1,153,124	(5,484,387)

7. Other assets

	Economic Entity and Bank	
	30-Jun-14 RM	31-Dec-13 RM
Other debtors, deposits and prepayments	4,064,726	4,416,187
	4,064,726	4,416,187

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8. Deposits from customers

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Demand deposits	39,178,200	61,327,096
Savings deposits	815,629	658,154
Commodity Murabahah	661,505,585	119,567,996
General investment deposits	2,347,069	-
	703,846,483	181,553,246
<u>Mudharabah Funds:</u>		
Savings deposits	928,755	1,509,805
General investment deposits	44,543,365	58,515,729
Special investment deposits	215,614,072	1,322,893,645
	261,086,192	1,382,919,179
	964,932,675	1,564,472,425
(ii) The deposits are sourced from the following classes of customers:		
Business enterprises	947,465,832	1,546,770,278
Individuals	17,466,843	17,702,147
	964,932,675	1,564,472,425
(iii) The maturity structure of saving deposits, amount payable on demand and term deposits are as follows:		
Due within six months	904,736,561	1,404,880,294
More than six months to one year	55,850,285	159,490,115
More than one year to three years	4,345,829	102,016
	964,932,675	1,564,472,425
(iv) By type of contract:		
Mudharabah	261,086,192	1,382,919,179
Tawarruq	663,852,654	119,567,996
Wadiah	39,993,829	61,985,250
	964,932,675	1,564,472,425

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9. Deposits and placements of banks and other financial institutions

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Licensed Islamic banks	219,392,990	247,458,378
Other financial institutions	687,398,183	358,428,746
	906,791,173	605,887,124
<u>Mudharabah Fund:</u>		
Other financial institutions	373,677,570	213,398,972
	373,677,570	213,398,972
	1,280,468,743	819,286,096
(ii) By type of contract:		
Mudharabah	373,677,570	213,398,973
Tawarruq	906,355,266	471,898,035
Wakalah	-	133,741,076
Wadiah	435,907	248,012
	1,280,468,743	819,286,096

10. Other liabilities

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
Sundry creditors	4,893,661	31,897,281
Other provisions and accruals	2,343,957	5,830,798
	7,237,618	37,728,079

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11. Income derived from investment of depositors' funds

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-14 RM	2nd Quarter Ended 30-Jun-13 RM
Income derived from investment of:		
(i) General investment deposit	513,675	698,175
(ii) Other deposits	24,401,250	20,879,986
	24,914,925	21,578,161
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	327,803	440,195
Financial assets held-for-trading	-	(1,029)
Financial investment available-for-sale	91,593	87,259
Financial investment held-to-maturity	50,149	34,726
Money at call and deposits with financial institutions	44,130	137,024
	513,675	698,175
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	15,571,732	13,164,688
Financial assets held-for-trading	-	(30,771)
Financial investment available-for-sale	4,350,969	2,609,617
Financial investment held-to-maturity	2,382,237	1,038,546
Money at call and deposits with financial institutions	2,096,312	4,097,906
	24,401,250	20,879,986

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

	Economic Entity and Bank	
	Half Year Ended 30-Jun-14 RM	Half Year Ended 30-Jun-13 RM
Income derived from investment of:		
(i) General investment deposit	1,114,984	1,385,422
(ii) Other deposits	48,427,205	43,773,317
	49,542,189	45,158,739
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	720,770	856,681
Financial assets held-for-trading	-	187
Financial investment available-for-sale	196,133	166,829
Financial investment held-to-maturity	95,992	66,409
Money at call and deposits with financial institutions	102,089	295,316
	1,114,984	1,385,422
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	31,273,129	27,038,564
Financial assets held-for-trading	-	9,726
Financial investment available-for-sale	8,527,985	5,260,237
Financial investment held-to-maturity	4,213,958	2,093,961
Money at call and deposits with financial institutions	4,412,133	9,370,829
	48,427,205	43,773,317

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12. Income derived from investment of shareholders' funds

	Economic Entity and Bank			
	2nd Quarter	2nd Quarter	Half Year	Half Year
	Ended	Ended	Ended	Ended
	30-Jun-14	30-Jun-13	30-Jun-14	30-Jun-13
	RM	RM	RM	RM
<u>Finance income and hibah</u>				
Financing and advances	3,251,302	2,896,238	6,556,070	5,657,854
Financial investments held-for-trading	-	(6,770)	-	1,291
Financial investments available-for-sale	908,461	574,117	1,787,623	1,101,727
Financial investments held-to-maturity	497,400	228,481	882,933	438,563
Money at call and deposits with financial institutions	437,700	901,542	925,125	1,951,125
Total finance income and hibah	5,094,863	4,593,608	10,151,751	9,150,560
Other operating income (note a - b)	2,910,488	1,558,772	3,416,737	2,954,925
	8,005,351	6,152,380	13,568,488	12,105,485
Other operating income comprise of:				
(a) Fee and other income:				
Commission	119,903	99,711	337,279	158,283
Fees and other income	1,612,050	5,223,419	772,679	7,894,389
Net gain/(loss) on derivatives foreign exchange contracts	1,178,535	(3,751,803)	2,306,779	(5,108,319)
	2,910,488	1,571,327	3,416,737	2,944,353
(b) Unrealised gain/(loss) on revaluation of:				
Financial investments held-for-trading	-	(12,555)	-	10,572
	-	(12,555)	-	10,572
Total other operating income	2,910,488	1,558,772	3,416,737	2,954,925

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13. Allowance for impairment on financing and advances

	Economic Entity and Bank	
	2nd Quarter Ended	2nd Quarter Ended
	30-Jun-14	30-Jun-13
	RM	RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	1,121,644	8,825,840
- written back during the financial period	(20,324)	(252,912)
(b) Collective impairment allowance		
- made during the financial period	2,754,154	507,091
- written back during the financial period	-	(4,132,642)
	3,855,474	4,947,377
	Half Year Ended	Half Year Ended
	30-Jun-14	30-Jun-13
	RM	RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period	2,092,541	9,166,303
- written back during the financial period	(31,464)	(1,440,926)
(b) Collective impairment allowance		
- made during the financial period	3,093,131	1,265,195
- written back during the financial period	-	(5,947,657)
	5,154,208	3,042,915

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14. Income attributable to depositors

	Economic Entity and Bank	
	2nd Quarter Ended	2nd Quarter Ended
	30-Jun-14	30-Jun-13
	RM	RM
Deposits from customers:		
- Mudharabah funds	1,619,711	10,322,609
- Non-mudharabah funds	3,687,055	623,851
	<u>5,306,766</u>	<u>10,946,460</u>
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	8,776,863	1,366,249
- Non-mudharabah funds	3,284,568	3,991,055
	<u>12,061,431</u>	<u>5,357,304</u>
	<u>17,368,197</u>	<u>16,303,764</u>
	Half Year Ended	Half Year Ended
	30-Jun-14	30-Jun-13
	RM	RM
Deposits from customers:		
- Mudharabah funds	9,469,461	22,651,467
- Non-mudharabah funds	4,905,514	2,118,142
	<u>14,374,975</u>	<u>24,769,609</u>
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	13,553,092	1,866,506
- Non-mudharabah funds	6,697,478	7,360,238
	<u>20,250,570</u>	<u>9,226,744</u>
	<u>34,625,545</u>	<u>33,996,353</u>

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15. Personnel expenses

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-14 RM	2nd Quarter Ended 30-Jun-13 RM
Salaries, allowances and bonuses	3,609,268	4,605,510
Contributions to Employee Provident Fund and SOCSO	451,470	494,210
Medical related expenses	155,368	304,811
Travelling and parking	66,791	37,426
Other staff related cost	76,185	206,361
	4,359,082	5,648,318

	Half Year Ended 30-Jun-14 RM	Half Year Ended 30-Jun-13 RM
Salaries, allowances and bonuses	5,725,510	9,751,160
Contributions to Employee Provident Fund and SOCSO	924,139	1,045,976
Medical related expenses	274,856	560,267
Travelling and parking	74,769	57,168
Other staff related cost	161,422	393,599
	7,160,696	11,808,170

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16. Other overheads and expenditures

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-14 RM	2nd Quarter Ended 30-Jun-13 RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	283,044	325,354
Amortisation of intangible assets	323,512	491,188
Rental of premises	415,189	454,109
Software and hardware maintenance	789,102	868,379
Rental of equipment and network line	161,102	296,197
Security expenses	106,534	91,773
Others	695,330	482,808
	2,773,813	3,009,808
<u>Marketing expenses</u>		
Advertising and promotional activities	18,998	55,343
Entertainment expenses	7,236	20,944
Travelling expenses	13,742	58,555
Others	-	-
	39,977	134,842
<u>Administration and general expenses</u>		
License and association fees and levies	87,783	68,966
Travelling, transport and accommodation expenses	63,416	31,931
Printing, stationery, postage and clearing charges	82,285	69,646
Telecommunication charges	115,162	144,155
Shariah Committee remunerations	64,000	19,237
Electricity and water	92,463	75,968
Directors related fees	52,282	91,544
Other professional fees	149,979	23,398
Auditors remuneration	62,500	52,500
Donations	3,500	-
Others	15,177	13,732
	788,547	591,076
	3,602,337	3,735,727

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16. Other overheads and expenditures (continued)

	Economic Entity and Bank	
	Half Year Ended 30-Jun-14 RM	Half Year Ended 30-Jun-13 RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	570,475	701,929
Amortisation of intangible assets	665,761	963,458
Rental of premises	829,895	888,601
Software and hardware maintenance	1,652,745	1,706,229
Rental of equipment and network line	320,568	304,878
Security expenses	219,227	179,744
Others	1,267,043	914,228
	5,525,714	5,659,067
<u>Marketing expenses</u>		
Advertising and promotional activities	74,462	136,583
Entertainment expenses	13,867	35,565
Travelling expenses	26,768	152,278
Others	-	-
	115,097	324,426
<u>Administration and general expenses</u>		
License and association fees and levies	205,813	180,780
Travelling, transport and accommodation expenses	96,909	54,490
Printing, stationery, postage and clearing charges	117,333	103,322
Telecommunication charges	282,446	327,405
Shariah Committee remunerations	64,000	84,200
Electricity and water	144,427	148,781
Directors related fees	154,663	234,928
Other professional fees	167,581	66,297
Auditors remuneration	125,000	105,000
Donations	11,500	42,500
Others	28,916	25,083
	1,398,588	1,372,786
	7,039,399	7,356,279

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17. Other comprehensive income

	Economic Entity and Bank	
	2nd Quarter Ended 30-Jun-14 RM	2nd Quarter Ended 30-Jun-13 RM
Financial investment available-for-sale		
- Unrealised net (loss)/gain on revaluation	999,907	(1,397,844)
Income tax relating to components of other comprehensive income	-	-
	999,907	(1,397,844)
	Half Year Ended 30-Jun-14 RM	Half Year Ended 30-Jun-13 RM
Financial investment available-for-sale		
- Unrealised net (loss)/gain on revaluation	1,709,464	(1,623,843)
Income tax relating to components of other comprehensive income	-	-
	1,709,464	(1,623,843)

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18. Significant related party balances and transactions

Credit exposures arising from transactions with connected parties

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

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
Outstanding credit exposures with connected parties	<u>94,378,598</u>	<u>75,000,000</u>
Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures	<u>3.85%</u>	<u>3.85%</u>
Percentage of outstanding credit exposures to connected parties which is non-performing or in default	<u>0.00%</u>	<u>0.00%</u>

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

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19. Commitments and contingencies

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

<u>Economic Entity and Bank</u>	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
30-Jun-14				
Direct credit substitutes	14,481,188	-	14,481,188	14,355,750
Trade-related contingencies	746,981	-	149,396	149,396
Irrevocable commitments to extend credit:				
- one year or less	197,808,191	-	98,904,096	96,904,096
- over one year to five years	29,393,708	-	14,696,854	14,696,854
- over five years	1,187,969	-	593,984	445,488
Foreign exchange related contracts				
- one year or less	295,891,675	2,403,000	6,827,371	1,517,667
Total	539,509,712	2,403,000	135,652,889	128,069,251

	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
31-Dec-13				
Direct credit substitutes	9,068,974	-	9,068,974	8,943,536
Trade-related contingencies	1,817,773	-	363,555	363,555
Irrevocable commitments to extend credit:				
- one year or less	133,982,841	-	66,991,421	64,480,116
- over one year to five years	35,733,992	-	17,866,996	17,863,576
- over five years	1,188,246	-	594,123	445,627
Foreign exchange related contracts				
- one year or less	319,021,117	1,153,124	5,123,305	1,645,314
Total	500,812,943	1,153,124	100,008,373	93,741,724

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ASIAN FINANCE BANK BERHAD
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20. Financial risk management

20.1 Credit risk management

(i) Financing and advances

Financing and advances are summarised as follows:

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
Neither past due nor impaired	1,511,687,181	1,586,556,640
Past due but not impaired	76,648,843	63,297,324
Impaired	37,277,382	36,032,701
Gross financing and advances	1,625,613,406	1,685,886,665
Less: Individual allowance	(34,249,951)	(32,188,875)
Collective allowance	(8,091,094)	(4,997,962)
Net financing and advances	1,583,272,361	1,648,699,828

(a) Financing and advances neither past due nor impaired

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

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
<u>Internal Credit Rating (CRR)</u>		
CRR1 - CRR3	471,087,964	443,703,827
CRR4 - CRR6	982,887,047	1,065,926,052
CRR7 - CRR10	46,736,593	65,145,315
Non rated CRR	10,975,577	11,781,445
	1,511,687,181	1,586,556,640

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20. Financial risk management (continued)

20.1 Credit risk management (continued)

(i) Financing and advances (continued)

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

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

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

(b) Financing and advances past due but not impaired

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

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
Past due up to 30 days	65,769,279	51,461,557
Past due 30 to 60 days	704,700	1,168,069
Past due 60 to 90 days	10,174,864	10,667,698
	<u>76,648,843</u>	<u>63,297,324</u>

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20. Financial risk management (continued)

20.1 Credit risk management (continued)

(i) Financing and advances (continued)

(c) Impaired financing and advances

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

	Economic Entity and Bank	
	30-Jun-14	31-Dec-13
	RM	RM
Gross impaired financing and advances	37,277,382	36,032,701
Less: Impairment allowance	(34,249,951)	(32,188,875)
Net impaired financing and advances	3,027,431	3,843,826

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>	Short term funds RM	Financial investments portfolios RM	Derivative assets RM	Other assets RM
30-Jun-14				
Neither past due nor impaired				
AAA	170,113,445	494,364,354	-	-
AA and below	111,514,759	330,143,242	-	-
Unrated	33,096	-	2,403,000	4,064,726
	<u>281,661,300</u>	<u>824,507,596</u>	<u>2,403,000</u>	<u>4,064,726</u>
Individually impaired	-	-	-	-
	<u>281,661,300</u>	<u>824,507,596</u>	<u>2,403,000</u>	<u>4,064,726</u>
31-Dec-13				
Neither past due nor impaired				
AAA	369,016,548	408,647,006	-	-
AA and below	132,503,181	289,478,877	-	-
Unrated	33,807	-	1,153,124	4,416,187
	<u>501,553,536</u>	<u>698,125,883</u>	<u>1,153,124</u>	<u>4,416,187</u>
Individually impaired	-	-	-	-
	<u>501,553,536</u>	<u>698,125,883</u>	<u>1,153,124</u>	<u>4,416,187</u>

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

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20. Financial risk management (continued)

20.2 Market risk

(i) Profit Rate Risk

Economic Entity and Bank	Non-trading book						Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years	RM				
	RM	RM	RM	RM	RM	RM	RM	RM		
30-Jun-14										
Assets										
Cash and short term funds	270,000,000	-	-	-	-	13,952,013	-	283,952,013	2.91	
Financial investments available-for-sale	9,969,000	-	19,982,700	394,929,000	117,140,332	5,290,528	-	547,311,560	3.83	
Financial investments held-to-maturity	-	28,881,246	-	190,000,000	55,147,830	3,166,960	-	277,196,036	4.28	
Financing and advances - performing	316,322,201	631,860,292	281,087,403	250,110,795	108,955,333	(42,341,045)	-	1,545,994,979	4.71	
- non performing	-	-	-	-	-	37,277,382	-	37,277,382	-	
Derivative assets	388,000	-	2,015,000	-	-	-	-	2,403,000	-	
Other assets	-	-	-	-	-	4,064,726	-	4,064,726	-	
Statutory deposits	-	-	-	-	-	37,158,822	-	37,158,822	-	
Property and equipment	-	-	-	-	-	2,010,470	-	2,010,470	-	
Intangible assets	-	-	-	-	-	2,376,199	-	2,376,199	-	
Total assets	596,679,201	660,741,538	303,085,103	835,039,795	281,243,495	62,956,055	-	2,739,745,187		

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	<----- Non-trading book ----->						Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years					
	RM	RM	RM	RM	RM	RM	RM	RM	%	
30-Jun-14										
Liabilities										
Deposits from customers	262,141,158	526,501,247	165,033,512	4,676,492	-	6,580,266	-	964,932,675	2.76	
Deposits and placements of banks and other financial institutions	457,736,810	722,592,630	96,050,396	-	-	4,088,907	-	1,280,468,743	2.95	
Derivative liabilities	81,240	14,981	-	-	-	-	-	96,221		
Other liabilities	-	-	-	-	-	7,237,618	-	7,237,618	-	
Total liabilities	719,959,208	1,249,108,858	261,083,908	4,676,492	-	17,906,791	-	2,252,735,257		
Total shareholders equity	-	-	-	-	487,009,930	-	-	487,009,930		
	719,959,208	1,249,108,858	261,083,908	4,676,492	487,009,930	17,906,791	-	2,739,745,187		
Total profit-sensitivity gap	(123,280,007)	(588,367,319)	42,001,195	830,363,303	(205,766,435)	45,049,264	-	-		

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	----- Non-trading book ----->					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	
31-Dec-13									
Assets									
Cash and short term funds	488,000,000	-	-	-	-	16,992,944	-	504,992,944	2.93
Financial investments held-for-trading	-	-	-	-	-	-	-	-	1.57
Financial investments available-for-sale	-	-	30,092,600	367,819,829	154,199,018	5,397,660	-	557,509,107	3.51
Financial investments held-to-maturity	-	-	29,470,919	5,000,000	105,155,841	990,016	-	140,616,776	4.02
Financing and advances - performing	683,078,182	440,264,870	169,853,903	224,110,271	132,546,739	(37,186,837)	-	1,612,667,128	4.77
- non performing	-	-	-	-	-	36,032,700	-	36,032,700	-
Derivative assets	456,543	696,581	-	-	-	-	-	1,153,124	-
Other assets	-	-	-	-	-	4,416,187	-	4,416,187	-
Statutory deposits	-	-	-	-	-	40,288,822	-	40,288,822	-
Property and equipment	-	-	-	-	-	2,421,876	-	2,421,876	-
Intangible assets	-	-	-	-	-	3,041,960	-	3,041,960	-
Total assets	1,171,534,725	440,961,451	229,417,422	596,930,100	391,901,598	72,395,328	-	2,903,140,624	

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	<----- Non-trading book ----->					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	
31-Dec-13									
Liabilities									
Deposits from customers	668,670,768	589,749,746	299,557,997	101,323	-	6,392,591	-	1,564,472,425	3.01
Deposits and placements of banks and other financial institutions	180,741,657	475,158,926	157,654,822	-	-	5,730,691	-	819,286,096	2.81
Derivative liabilities	140,887	-	5,343,500	-	-	-	-	5,484,387	
Other liabilities	-	-	-	-	-	37,728,079	-	37,728,079	-
Total liabilities	849,553,312	1,064,908,672	462,556,319	101,323	-	49,851,361	-	2,426,970,987	-
Total shareholders equity	-	-	-	-	476,169,637	-	-	476,169,637	
	849,553,312	1,064,908,672	462,556,319	101,323	476,169,637	49,851,361	-	2,903,140,624	
Total profit-sensitivity gap	321,981,413	(623,947,221)	(233,138,897)	596,828,777	(84,268,039)	22,543,967	-	-	

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market Risk (continued)

(ii) Foreign Exchange Risk

Economic Entity and Bank				
30-Jun-14	USD	MYR	Others	Total
RM'000				
Assets				
Cash and short-term funds	9,800	272,396	1,756	283,952
Financial investments available-for-sale	28,387	518,924	-	547,311
Financial investments-held-to-maturity	29,355	247,841	-	277,196
Financing and advances	359,834	1,223,439	-	1,583,273
Derivative assets	-	2,403	-	2,403
Other assets	-	4,065	-	4,065
Statutory deposits with				
Bank Negara Malaysia	-	37,159	-	37,159
Property, plant and equipment	-	2,010	-	2,010
Intangible assets	-	2,376	-	2,376
Total Assets	427,376	2,310,613	1,756	2,739,745
Liabilities				
Deposits from customers	5,298	959,266	369	964,934
Deposits and placements of banks and other financial institutions	161,224	1,119,245		1,280,469
Derivative liabilities	-	82	14	96
Other liabilities	-	7,238	-	7,238
Total Liabilities	166,522	2,085,831	383	2,252,736
Net on-balance sheet financial position	260,854	224,782	1,373	487,009

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Financial risk management (continued)

20.2 Market Risk (continued)

(ii) Foreign Exchange Risk (continued)

Economic Entity and Bank

31-Dec-2013	USD	MYR	Others	Total
RM'000				
Assets				
Cash and short-term funds	8,402	492,456	4,135	504,993
Financial investments available-for-sale	53,000	504,509	-	557,509
Financial investments-held-to-maturity	29,975	110,642	-	140,618
Financing and advances	354,252	1,294,448	-	1,648,700
Derivative assets	393	760	-	1,152
Other assets	-	4,416	-	4,416
Statutory deposits with				
Bank Negara Malaysia	-	40,289	-	40,289
Property, plant and equipment	-	2,422	-	2,422
Intangible assets	-	3,042	-	3,042
Total Assets	446,022	2,452,984	4,135	2,903,141
Liabilities				
Deposits from customers	6,826	1,557,286	361	1,564,473
Deposits and placements of banks and other financial institutions	172,424	646,862	-	819,286
Derivative liabilities	-	5,468	16	5,484
Other liabilities	-	37,728	-	37,728
Total Liabilities	179,250	2,247,344	377	2,426,971
Net on-balance sheet financial position				
	266,772	205,640	3,758	476,170

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy

	<u>Economic Entity</u>	
	<u>30-Jun-14</u>	31-Dec-13
	RM	RM
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(57,437,008)	(57,437,008)
AFS revaluation reserve	(1,001,159)	(2,710,623)
Statutory reserve	3,787,247	3,787,247
	477,879,100	476,169,637
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	447,907	1,392,682
Total CET1 capital	478,327,007	477,562,319
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	478,327,007	477,562,319
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing ^	8,045,683	4,940,305
Total Tier II capital	8,045,683	4,940,305
Total capital base	486,372,690	482,502,624
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	22.423%	22.506%
Tier 1 capital (inclusive of market risk)	22.423%	22.506%
Total capital ratio (inclusive of market risk)	22.800%	22.739%

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

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

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

	Bank	
	30-Jun-14	31-Dec-13
	RM	RM
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(57,437,008)	(57,437,008)
AFS revaluation reserve	(1,001,159)	(2,710,623)
Statutory reserve	3,787,247	3,787,247
	<u>477,879,100</u>	<u>476,169,637</u>
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	447,907	1,392,682
Total CET1 capital	<u>478,327,007</u>	<u>477,562,319</u>
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	<u>478,327,007</u>	<u>477,562,319</u>
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing ^	8,045,683	4,940,305
Total Tier II capital	<u>8,045,683</u>	<u>4,940,305</u>
Total capital base	<u>486,372,690</u>	<u>482,502,624</u>
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	22.428%	22.505%
Tier 1 capital (inclusive of market risk)	22.428%	22.505%
Total capital ratio (inclusive of market risk)	<u>22.805%</u>	<u>22.738%</u>

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

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

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

30-Jun-14

Exposure Class

Credit Risk

On-Balance Sheet Exposures

Sovereigns & Central Banks

Banks, MDBs and FDIs

Corporates

Regulatory Retail

Other Assets

Total for On-Balance Sheet

Exposures

Off-Balance Sheet Exposures

Off balance sheet exposures other

than OTC derivatives or credit

derivatives

Total for Off-Balance Sheet

Exposures

Total On and Off-Balance Sheet

Exposures

Market Risk

Benchmark Rate Risk

Equity Position Risk

Foreign Currency Risk

Operational Risk

Total RWA and Capital

Requirements

	Gross Exposures	Net	Risk	Risk	Total Risk	Capital
	RM'000	Exposures	Weighted	Weighted	Assets after	Requirements
		RM'000	Assets	Assets	effects of PSIA	RM'000
			RM'000	by PSIA	RM'000	
				RM'000		
	139,986	139,986	-	-	-	-
	69,686	69,686	10,013	-	10,013	801
	2,171,700	2,171,700	1,870,259	-	1,870,259	149,621
	26,040	26,040	20,974	-	20,974	1,678
	0	-	-	-	-	-
	2,407,412	2,407,412	1,901,246	-	1,901,246	152,100
	539,510	135,652	128,070	-	128,070	10,245
	539,510	135,652	128,070	-	128,070	10,245
	2,946,922	2,543,064	2,029,316	-	2,029,316	162,345
	-	-	-	-	-	-
	-	-	-	-	-	-
	634	2,711	2,711	-	2,711	217
	-	-	-	-	101,174	8,094
	2,947,556	2,711	2,545,775	2,133,201	-	2,133,201
						170,656

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

30-Jun-14

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

Risk Weights	Sovereigns & Central Banks		Banks, MDBs and FDIs		Insurance Companies, Securities Firms & Fund Managers		Corporates	
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
Performing Exposures								
0%	139,986	-	19,620	-	-	-	160,160	-
20%	-	-	56,703	11,341	-	-	252,160	50,432
50%	-	-	251	126	-	-	96,367	48,184
75%	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	1,574,876	1,574,876
150%	-	-	-	-	-	-	214,826	322,238
Total	139,986	-	76,574	11,467	-	-	2,298,389	1,995,730
Defaulted Exposures								
0%	-	-	-	-	-	-	500	-
50%	-	-	-	-	-	-	772	385
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	209	314
Total	-	-	-	-	-	-	1,481	699
Total Performing and Defaulted Exposures	139,986	-	76,574	11,467	-	-	2,299,870	1,996,429

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

30-Jun-14

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%	-	-	319,766	-
20%	-	-	308,863	61,773
50%	-	-	96,618	48,310
75%	24,588	18,441	24,588	18,441
100%	-	-	1,574,876	1,574,876
150%	-	-	214,826	322,238
Total	24,588	18,441	2,539,537	2,025,638
Defaulted Exposures				
0%	-	-	500	-
50%	-	-	772	385
100%	180	180	180	180
150%	1,866	2,799	2,075	3,113
Total	2,046	2,979	3,527	3,678
Total Performing and Defaulted Exposures	26,634	21,420	2,543,064	2,029,316

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Economic entity			
30-Jun-14			
<u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,986	-	139,986
Banks, MDBs and FDIs	69,686	-	69,686
Corporates	2,095,272	76,428	2,171,700
Regulatory Retail	25,530	510	26,040
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,330,474</u>	<u>76,938</u>	<u>2,407,412</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	539,189	321	539,510
Total for Off-Balance Sheet Exposures	<u>539,189</u>	<u>321</u>	<u>539,510</u>
Total On and Off-Balance Sheet Exposures	<u>2,869,663</u>	<u>77,259</u>	<u>2,946,922</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Economic entity				
30-Jun-14				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	-	139,986	-	139,986
Banks, MDBs and FDIs	50,066	-	19,620	69,686
Corporates	1,238,814	727,562	205,324	2,171,700
Regulatory Retail	205	478	25,357	26,040
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	1,289,085	868,026	250,301	2,407,412
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	507,641	29,689	2,180	539,510
Total for Off-Balance Sheet Exposures	507,641	29,689	2,180	539,510
Total On and Off-Balance Sheet Exposures	1,796,726	897,715	252,481	2,946,922

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Economic Entity

31-Dec-13 <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	139,758	139,758	-	-	-	-
Banks, MDBs and FDIs	76,123	76,123	13,248	-	13,248	1,060
Corporates	2,102,084	2,102,084	1,905,217	-	1,905,217	152,417
Regulatory Retail	27,472	27,472	22,067	-	22,067	1,765
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,345,437	2,345,437	1,940,532	-	1,940,532	155,242
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	500,813	100,008	93,742	-	93,742	7,499
Total for Off-Balance Sheet Exposures	500,813	100,008	93,742	-	93,742	7,499
Total On and Off-Balance Sheet Exposures	2,846,250	2,445,445	2,034,274	-	2,034,274	162,741
<u>Market Risk</u>						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	14,655	-	14,655	14,655	14,655	1,172
Operational Risk	-	-	-	73,009	73,009	5,841
Total RWA and Capital Requirements	2,860,905	-	2,460,100	2,121,938	2,121,938	169,754

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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-13

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%	139,758	-	19,620	-	75,280	-
20%	-	-	54,359	10,872	204,689	40,938
50%	-	-	6,741	3,371	117,405	58,703
75%	-	-	-	-	-	-
100%	-	-	-	-	1,596,424	1,596,424
150%	-	-	-	-	200,195	300,292
Total	139,758	-	80,720	14,244	2,193,993	1,996,357
Defaulted Exposures						
0%	-	-	-	-	1,011	-
50%	-	-	-	-	1,673	836
100%	-	-	-	-	-	-
150%	-	-	-	-	209	314
Total	-	-	-	-	2,893	1,150
Total Performing and Defaulted Exposures	139,758	-	80,720	14,244	2,196,886	1,997,507

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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-13

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%	-	-	234,658	-
20%	-	-	259,048	51,810
50%	-	-	124,146	62,074
75%	26,120	19,590	26,120	19,590
100%	-	-	1,596,424	1,596,424
150%	-	-	200,195	300,292
Total	26,120	19,590	2,440,591	2,030,190

Defaulted Exposures

0%	-	-	1,011	-
50%	-	-	1,673	836
100%	15	15	15	15
150%	1,946	2,919	2,155	3,233
Total	1,961	2,934	4,854	4,084

Total Performing and Defaulted Exposures

	28,081	22,524	2,445,445	2,034,274
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Economic entity 31-Dec-13 <u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,758	-	139,758
Banks, MDBs and FDIs	69,631	6,491	76,122
Corporates	2,021,581	80,505	2,102,086
Regulatory Retail	26,944	527	27,471
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,257,914</u>	<u>87,523</u>	<u>2,345,437</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	500,492	321	500,813
Total for Off-Balance Sheet Exposures	<u>500,492</u>	<u>321</u>	<u>500,813</u>
Total On and Off-Balance Sheet Exposures	<u>2,758,406</u>	<u>87,844</u>	<u>2,846,250</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Economic entity				
31-Dec-13				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	-	139,758	-	139,758
Banks, MDBs and FDIs	50,011	6,491	19,620	76,122
Corporates	1,304,107	564,457	233,522	2,102,086
Regulatory Retail	525	962	25,984	27,471
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	<u>1,354,643</u>	<u>711,668</u>	<u>279,126</u>	<u>2,345,437</u>
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	461,621	37,012	2,180	500,813
Total for Off-Balance Sheet Exposures	<u>461,621</u>	<u>37,012</u>	<u>2,180</u>	<u>500,813</u>
Total On and Off-Balance Sheet Exposures	<u><u>1,816,264</u></u>	<u><u>748,680</u></u>	<u><u>281,306</u></u>	<u><u>2,846,250</u></u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

30-Jun-14

Exposure Class

Credit Risk

On-Balance Sheet Exposures

Sovereigns & Central Banks

Banks, MDBs and FDIs

Corporates

Regulatory Retail

Other Assets

Total for On-Balance Sheet

Exposures

Off-Balance Sheet Exposures

Off balance sheet exposures other than OTC derivatives or credit derivatives

Total for Off-Balance Sheet

Exposures

Total On and Off-Balance Sheet

Exposures

Market Risk

Benchmark Rate Risk

Equity Position Risk

Foreign Currency Risk

Operational Risk

Total RWA and Capital

Requirements

	Gross Exposures RM'000	Net Exposures RM'000	Risk Weighted Assets RM'000	Risk Weighted Assets Absorbed by PSIA RM'000	Total Risk Weighted Assets after effects of PSIA RM'000	Capital Requirements RM'000
Credit Risk						
<i>On-Balance Sheet Exposures</i>						
Sovereigns & Central Banks	139,986	139,986	-	-	-	-
Banks, MDBs and FDIs	69,686	69,686	10,013	-	10,013	801
Corporates	2,171,700	2,171,700	1,870,259	-	1,870,259	149,621
Regulatory Retail	26,040	26,040	20,974	-	20,974	1,678
Other Assets	0	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,407,412	2,407,412	1,901,246	-	1,901,246	152,100
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	539,510	135,652	128,070	-	128,070	10,245
Total for Off-Balance Sheet Exposures	539,510	135,652	128,070	-	128,070	10,245
Total On and Off-Balance Sheet Exposures	2,946,922	2,543,064	2,029,316	-	2,029,316	162,345
Market Risk						
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	634	2,711	2,711	-	2,711	217
Operational Risk	-	-	100,742	-	100,742	8,059
Total RWA and Capital Requirements	2,947,556	2,711	2,545,775	2,132,769	2,132,769	170,621

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

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

30-Jun-14

Risk Weights	Sovereigns & Central Banks		Banks, MDBs and FDIs		Insurance Companies, Securities Firms & Fund Managers		Corporates	
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
Performing Exposures								
0%	139,986	-	19,620	-	-	-	160,160	-
20%	-	-	56,703	11,341	-	-	252,160	50,432
50%	-	-	251	126	-	-	96,367	48,184
75%	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	1,574,876	1,574,876
150%	-	-	-	-	-	-	214,826	322,238
Total	139,986	-	76,574	11,467	-	-	2,298,389	1,995,730
Defaulted Exposures								
0%	-	-	-	-	-	-	500	-
50%	-	-	-	-	-	-	772	385
100%	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	209	314
Total	-	-	-	-	-	-	1,481	699
Total Performing and Defaulted Exposures	139,986	-	76,574	11,467	-	-	2,299,870	1,996,429

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

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

30-Jun-14

Risk Weights	Regulatory Retail		Total Exposure	Total Risk Weighted Assets
	Exposures after Netting & CRM	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset
Performing Exposures				
0%	-	-	319,766	-
20%	-	-	308,863	61,773
50%	-	-	96,618	48,310
75%	24,588	18,441	24,588	18,441
100%	-	-	1,574,876	1,574,876
150%	-	-	214,826	322,238
Total	24,588	18,441	2,539,537	2,025,638
Defaulted Exposures				
0%	-	-	500	-
50%	-	-	772	385
100%	180	180	180	180
150%	1,866	2,799	2,075	3,113
Total	2,046	2,979	3,527	3,678
Total Performing and Defaulted Exposures	26,634	21,420	2,543,064	2,029,316

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Bank			
30-Jun-14			
<u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,986	-	139,986
Banks, MDBs and FDIs	69,686	-	69,686
Corporates	2,095,272	76,428	2,171,700
Regulatory Retail	25,530	510	26,040
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,330,474</u>	<u>76,938</u>	<u>2,407,412</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	539,189	321	539,510
Total for Off-Balance Sheet Exposures	<u>539,189</u>	<u>321</u>	<u>539,510</u>
Total On and Off-Balance Sheet Exposures	<u>2,869,663</u>	<u>77,259</u>	<u>2,946,922</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Bank				
30-Jun-14				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	-	139,986	-	139,986
Banks, MDBs and FDIs	50,066	-	19,620	69,686
Corporates	1,238,814	727,562	205,324	2,171,700
Regulatory Retail	205	478	25,357	26,040
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	1,289,085	868,026	250,301	2,407,412
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	507,641	29,689	2,180	539,510
Total for Off-Balance Sheet Exposures	507,641	29,689	2,180	539,510
Total On and Off-Balance Sheet Exposures	1,796,726	897,715	252,481	2,946,922

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank

<u>31-Dec-13</u> <u>Exposure Class</u>	<u>Gross Exposures</u> RM'000	<u>Net</u> <u>Exposures</u> RM'000	<u>Risk</u> <u>Weighted</u> <u>Assets</u> RM'000	<u>Risk</u> <u>Weighted</u> <u>Assets</u> <u>Absorbed</u> <u>by PSIA</u> RM'000	<u>Total Risk</u> <u>Weighted</u> <u>Assets after</u> <u>effects of PSIA</u> RM'000	<u>Capital</u> <u>Requirements</u> RM'000
<u>Credit Risk</u>						
<i>On-Balance Sheet Exposures</i>						
Sovereigns & Central Banks	139,758	139,758	-	-	-	-
Banks, MDBs and FDIs	76,123	76,123	13,248	-	13,248	1,060
Corporates	2,102,084	2,102,084	1,905,217	-	1,905,217	152,417
Regulatory Retail	27,472	27,472	22,067	-	22,067	1,765
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,345,437	2,345,437	1,940,532	-	1,940,532	155,242
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	500,813	100,008	93,742	-	93,742	7,499
Total for Off-Balance Sheet Exposures	500,813	100,008	93,742	-	93,742	7,499
Total On and Off-Balance Sheet Exposures	2,846,250	2,445,445	2,034,274	-	2,034,274	162,741
<u>Market Risk</u>						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	14,655	-	14,655	14,655	14,655	1,172
Operational Risk	-	-	-	73,078	73,078	5,846
Total RWA and Capital Requirements	2,860,905	-	2,460,100	2,122,007	2,122,007	169,759

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank
31-Dec-13

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%	139,758	-	19,620	-	75,280	-
20%	-	-	54,359	10,872	204,689	40,938
50%	-	-	6,741	3,371	117,405	58,703
75%	-	-	-	-	-	-
100%	-	-	-	-	1,596,424	1,596,424
150%	-	-	-	-	200,195	300,292
Total	139,758	-	80,720	14,243	2,193,993	1,996,357
Defaulted Exposures						
0%	-	-	-	-	1,011	-
50%	-	-	-	-	1,673	836
100%	-	-	-	-	-	-
150%	-	-	-	-	209	314
Total	-	-	-	-	2,893	1,150
Total Performing and Defaulted Exposures	139,758	-	80,720	14,243	2,196,886	1,997,507

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Bank
31-Dec-13

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%	-	-	234,658	-
20%	-	-	259,048	51,810
50%	-	-	124,146	62,073
75%	26,120	19,590	26,120	19,590
100%	-	-	1,596,424	1,596,424
150%	-	-	200,195	300,292
Total	26,120	19,590	2,440,591	2,030,189
Defaulted Exposures				
0%	-	-	1,011	-
50%	-	-	1,673	836
100%	15	15	15	15
150%	1,946	2,919	2,155	3,233
Total	1,961	2,934	4,854	4,084
Total Performing and Defaulted Exposures	28,081	22,524	2,445,445	2,034,273

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Geographic Distribution of Gross Credit Exposures

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
Bank			
31-Dec-13			
<u>Exposure Class</u>			
<u>Gross Credit Exposures</u>			
<i>On-Balance Sheet Exposures</i>			
Sovereigns & Central Banks	139,758	-	139,758
Banks, MDBs and FDIs	69,631	6,491	76,122
Corporates	2,021,581	80,505	2,102,086
Regulatory Retail	26,944	527	27,471
Other Assets	-	-	-
Total for On-Balance Sheet Exposures	<u>2,257,914</u>	<u>87,523</u>	<u>2,345,437</u>
<i>Off-Balance Sheet Exposures</i>			
Off balance sheet exposures other than OTC derivatives or credit derivatives	500,492	321	500,813
Total for Off-Balance Sheet Exposures	<u>500,492</u>	<u>321</u>	<u>500,813</u>
Total On and Off-Balance Sheet Exposures	<u>2,758,406</u>	<u>87,844</u>	<u>2,846,250</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Contractual Maturity of Gross Credit Exposures

	One Year or Less RM'000	Over One Year to Five Years RM'000	Over Five Years RM'000	Total RM'000
Bank				
31-Dec-13				
<u>Exposure Class</u>				
<u>Gross Credit Exposures</u>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns & Central Banks	-	139,758	-	139,758
Banks, MDBs and FDIs	50,011	6,491	19,620	76,122
Corporates	1,304,107	564,457	233,522	2,102,086
Regulatory Retail	525	962	25,984	27,471
Other Assets	-	-	-	-
Total for On-Balance Sheet Exposures	<u>1,354,643</u>	<u>711,668</u>	<u>279,126</u>	<u>2,345,437</u>
<i>Off-Balance Sheet Exposures</i>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	461,621	37,012	2,180	500,813
Total for Off-Balance Sheet Exposures	<u>461,621</u>	<u>37,012</u>	<u>2,180</u>	<u>500,813</u>
Total On and Off-Balance Sheet Exposures	<u><u>1,816,264</u></u>	<u><u>748,680</u></u>	<u><u>281,306</u></u>	<u><u>2,846,250</u></u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Disclosure of rated and unrated exposures according to rating by ECAs

Economic Entity and Bank

30-Jun-14

Exposure Class	Rating of Corporate by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
<u>Credit exposure (using Corporate Risk Weights)</u>						
Public Sector Entity (applicable for entities risk weighted based on their external rating as	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	-	459,570,169	71,799,702	-	-	125,020,060
Total	-	459,570,169	71,799,702	-	-	125,020,060

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

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

Economic Entity and Bank

30-Jun-14

Exposure Class	Rating of Sovereign Central Banks by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Sovereign Central Banks	-	139,986,000	-	-	-	-
Total	-	139,986,000	-	-	-	-

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

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

Disclosure of rated and unrated exposures according to rating by ECAs

Economic Entity and Bank
31-Dec-13

Exposure Class	Rating of Corporate by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
<u>Credit exposure (using Corporate Risk Weights)</u>						
Public Sector Entity (applicable for entities risk weighted based on their external rating as	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	-	282,573,724	91,817,023	-	-	75,880,085
Total	-	282,573,724	91,817,023	-	-	75,880,085

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Capital adequacy (continued)

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

Economic Entity and Bank

31-Dec-13

Exposure Class	Rating of Sovereign Central Banks by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Sovereign Central Banks	-	141,624,380	-	-	-	-
Total	-	141,624,380	-	-	-	-

Exposure Class	Rating of Banking Institutions by approved ECAs					
	MOODY'S	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	FITCH	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<u>On and Off Balance Sheet Exposures</u>						
Banks, MDBs and FDI	-	99,656,959	6,573,712	-	-	-
Total	-	99,656,959	6,573,712	-	-	-

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
2nd Quarter Ended				
<u>30-Jun-14</u>				
External revenue	12,894,686	20,025,591	-	32,920,277
Inter-segment revenue	-	-	-	-
Total revenue	<u>12,894,686</u>	<u>20,025,591</u>	<u>-</u>	<u>32,920,277</u>
Depositors' payout	(289,416)	(17,078,781)	-	(17,368,197)
Net income	<u>12,605,270</u>	<u>2,946,810</u>	<u>-</u>	<u>15,552,080</u>
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(8,171,460)	(1,865,578)	(71,980)	(10,109,018)
Amortisation of intangible assets	(245,122)	(35,622)	(2,300)	(283,044)
Allowance for impairment of financing advances	(274,835)	(46,574)	(2,103)	(323,512)
Segmental results before taxation	<u>(885,833)</u>	<u>(208,656)</u>	<u>(6,831)</u>	<u>(1,101,320)</u>
Segmental results before taxation	<u>3,028,020</u>	<u>790,380</u>	<u>(83,214)</u>	<u>3,735,186</u>
Segmental results before taxation				3,735,186
Profit equalisation reserve				-
Profit before taxation				<u>3,735,186</u>
Taxation				-
Profit for the financial period				<u>3,735,186</u>

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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

22. Segmental information (continued)

Economic Entity and Bank	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
2nd Quarter Ended				
<u>30-Jun-13</u>				
External revenue	20,445,838	7,284,704	-	27,730,543
Inter-segment revenue	(12,244,178)	12,244,178	-	-
Total revenue	8,201,660	19,528,882	-	27,730,542
Depositors' payout	(344,061)	(15,959,703)	-	(16,303,764)
Net income	7,857,599	3,569,178	-	11,426,778
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(5,146,984)	(3,121,597)	(298,922)	(8,567,503)
Amortisation of intangible assets	(233,186)	(81,438)	(10,731)	(325,355)
Allowance for impairment of financing advances	(324,745)	(155,669)	(10,773)	(491,187)
Segmental results before taxation	(2,254,405)	(2,611,350)	(81,623)	(4,947,378)
	<u>(101,721)</u>	<u>(2,400,875)</u>	<u>(402,049)</u>	<u>(2,904,645)</u>
Segmental results before taxation				(2,904,645)
Profit equalisation reserve				-
Loss before taxation				(2,904,645)
Taxation				-
Loss for the financial period				<u>(2,904,645)</u>

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ASIAN FINANCE BANK BERHAD
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22. Segmental information (continued)

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

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ASIAN FINANCE BANK BERHAD
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22. Segmental information (continued)

Economic Entity and Bank	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
Half Year Ended <u>30-Jun-13</u>				
External revenue	39,250,424	18,013,800	-	57,264,224
Inter-segment revenue	(24,095,185)	24,095,185	-	-
Total revenue	15,155,239	42,108,985	-	57,264,224
Depositors' payout	(628,658)	(33,367,695)	-	(33,996,353)
Net income	14,526,581	8,741,290	-	23,267,871
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(10,313,999)	(6,774,823)	(410,240)	(17,499,062)
Amortisation of intangible assets	(477,833)	(206,782)	(17,314)	(701,929)
Allowance for impairment of financing advances	(587,681)	(361,953)	(13,824)	(963,458)
	(824,245)	(2,137,047)	(81,623)	(3,042,915)
Segmental results before taxation	<u>2,322,823</u>	<u>(739,315)</u>	<u>(523,001)</u>	<u>1,060,507</u>
Segmental results before taxation				1,060,507
Profit equalisation reserve				-
Profit before taxation				1,060,507
Taxation				-
Profit for the financial period				<u>1,060,507</u>

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ASIAN FINANCE BANK BERHAD
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22. Segmental information (continued)

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>Economic Entity and Bank</u>				
<u>30-Jun-14</u>				
Segment assets	363,102,254	2,376,642,933	-	2,739,745,187
Total assets	<u>363,102,254</u>	<u>2,376,642,933</u>	<u>-</u>	<u>2,739,745,187</u>
Segment liabilities	56,912,659	2,195,822,598	-	2,252,735,257
Total liabilities	<u>56,912,659</u>	<u>2,195,822,598</u>	<u>-</u>	<u>2,252,735,257</u>
	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
<u>31-Dec-2013</u>				
Segment assets	409,636,948	2,493,503,676	-	2,903,140,624
Total assets	<u>409,636,948</u>	<u>2,493,503,676</u>	<u>-</u>	<u>2,903,140,624</u>
Segment liabilities	119,259,886	2,307,711,101	-	2,426,970,987
Total liabilities	<u>119,259,886</u>	<u>2,307,711,101</u>	<u>-</u>	<u>2,426,970,987</u>

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

In accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Bank (CAFIB) Pillar 3 Disclosure Requirement, it is hereby attested that the disclosures as set forth in the accompanying notes to the financial statements related to significant business and operations risks of Asian Finance Bank Berhad for the half year ended 30 June 2014 are consistent with the manner in which the Bank assesses and manages its risks, and are not misleading in any particular way.



DATUK MOHAMED AZAHARI MOHAMED KAMIL
CHIEF EXECUTIVE OFFICER