

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**BASEL II PILLAR 3 - CAPITAL ADEQUACY FRAMEWORK FOR ISLAMIC BANKS ("CAFIB") DISCLOSURES  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2017**

Company No.  
716122 P

**ASIAN FINANCE BANK BERHAD**  
**(Incorporated in Malaysia)**

<b>Contents</b>	<b>Page</b>
Basel II Pillar 3 - Capital Adequacy Framework for Islamic Bank ("CAFIB") Disclosures	1 - 16
Attestation for Capital Adequacy Framework for Islamic Bank (CAFIB) Disclosures	17

Company No.

716122	P
--------	---

**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**BASEL II PILLAR 3 - CAPITAL ADEQUACY FRAMEWORK FOR ISLAMIC BANKS ("CAFIB") DISCLOSURES**

The purpose of this disclosure is to provide the information in accordance with Bank Negara Malaysia ("BNM") Capital Adequacy Framework for Islamic Bank (CAFIB - BASEL II) - Disclosure Requirements (Pillar 3) Guideline. This supplements the related information in the Note 34 to the Financial Statements.

**34. Capital adequacy**

Capital management

The Bank's objectives when managing capital, which is a broader concept than the 'equity' on the face of the statement of financial position, are:

- To comply with the capital requirements set by the regulators of the banking markets where the entities within the Bank operate;
- To safeguard the Bank ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders; and
- To maintain a strong capital base to support the development of its business.

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

	Economic Entity and Bank	
	2017	2016
	RM	RM
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(43,336,425)	(53,094,267)
AFS revaluation reserve	41,340	(777,068)
Statutory reserve <sup>1</sup>	-	13,363,710
Regulatory reserve**	5,233,721	5,233,721
	<b>494,468,656</b>	<b>497,256,116</b>
Less : CET1 regulatory adjustments		
Deferred tax assets	(625,637)	(349,226)
Intangible assets	(1,619,581)	(1,519,012)
Cumulative (gains)/losses of AFS financial instruments	(29,917)	562,352
Regulatory reserve attributable to financing**	(5,233,721)	(5,233,721)
Total CET1 capital	<b>486,959,799</b>	<b>490,716,509</b>
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	<b>486,959,799</b>	<b>490,716,509</b>
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing <sup>^</sup>	6,208,630	11,090,712
Regulatory reserve**	5,233,721	5,233,721
Total Tier II capital	<b>11,442,351</b>	<b>16,324,433</b>
Total capital base	<b>498,402,150</b>	<b>507,040,942</b>
Breakdown of risk weighted assets in various categories of risk weights are as follows:		
	2017	2016
	RM	RM
<u>Total risk weighted assets ("RWA")</u>		
- Credit risk	1,511,252,527	1,952,245,668
- Market risk	9,835,781	1,744,106
- Operational risk	89,396,971	94,280,729
Total RWA	<b>1,610,485,279</b>	<b>2,048,270,503</b>
<u>Capital ratios</u>		
CET1 capital	30.236%	23.958%
Tier 1 capital	30.236%	23.958%
Total capital ratio	<b>30.947%</b>	<b>24.755%</b>

<sup>^</sup> 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 6 April 2015

\*\* The regulatory reserve is maintained in aggregate with collective impairment allowance representing financing loss provision required to be maintained at a minimum level of 1.2% of total outstanding financing and advances less individual impairment allowance.

<sup>1</sup> The requirement to maintain a reserve fund has been removed pursuant to BNM's Guideline on "Capital Funds for Islamic Banks" issued 3 May 2017, following which the outstanding balance was transferred to accumulated loss.

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Economic Entity and Bank**

2017 <u>Exposure Class</u>	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
<b><u>Credit Risk</u></b>						
<b><i>On-Balance Sheet Exposures</i></b>						
Sovereigns & Central Banks	-	-	-	-	-	-
Banks, MDBs and FDIs	19,916	19,916	-	-	-	-
Corporates	1,822,692	1,822,692	1,258,181	-	1,258,181	226,473
Regulatory Retail	20,788	20,788	17,074	-	17,074	3,073
Other Assets	-	-	-	-	-	-
<b>Total for On-Balance Sheet Exposures</b>	<b>1,863,396</b>	<b>1,863,396</b>	<b>1,275,255</b>	<b>-</b>	<b>1,275,255</b>	<b>229,546</b>
<b><i>Off-Balance Sheet Exposures</i></b>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	598,062	241,828	235,997	-	235,997	42,479
<b>Total for Off-Balance Sheet Exposures</b>	<b>598,062</b>	<b>241,828</b>	<b>235,997</b>	<b>-</b>	<b>235,997</b>	<b>42,479</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>2,461,458</b>	<b>2,105,224</b>	<b>1,511,252</b>	<b>-</b>	<b>1,511,252</b>	<b>272,025</b>
<b><u>Market Risk</u></b>						
	<b>Long Position</b>	<b>Short Position</b>				
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	9,836	-	9,836	9,836	9,836	1,770
Operational Risk	-	-	-	89,397	89,397	16,091
<b>Total RWA and Capital Requirements</b>	<b>2,471,294</b>	<b>2,461,458</b>	<b>2,115,060</b>	<b>1,610,485</b>	<b>1,610,485</b>	<b>289,886</b>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Economic Entity and Bank**  
**2017**

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

<b><u>Risk Weights</u></b>	<b>Sovereigns &amp; Central Banks</b>		<b>Banks, MDBs and FDIs</b>		<b>Corporates</b>	
	<b>Exposures after Netting &amp; CRM</b>	<b><i>Risk Weighted Asset</i></b>	<b>Exposures after Netting &amp; CRM</b>	<b><i>Risk Weighted Asset</i></b>	<b>Exposures after Netting &amp; CRM</b>	<b><i>Risk Weighted Asset</i></b>
<b>Performing Exposures</b>						
0%	-	-	19,916	-	400,012	-
20%	-	-	3,780	756	285,252	57,050
50%	-	-	251	125	-	-
75%	-	-	-	-	-	-
100%	-	-	-	-	1,191,992	1,191,992
150%	-	-	-	-	115,139	172,709
<b>Total</b>	-	-	<b>23,947</b>	<b>881</b>	<b>1,992,395</b>	<b>1,421,751</b>
<b>Defaulted Exposures</b>						
0%	-	-	-	-	-	-
50%	-	-	-	-	30,576	15,288
100%	-	-	-	-	-	-
150%	-	-	-	-	37,493	56,239
<b>Total</b>	-	-	-	-	<b>68,069</b>	<b>71,527</b>
<b>Total Performing and Defaulted Exposures</b>	-	-	<b>23,947</b>	<b>881</b>	<b>2,060,464</b>	<b>1,493,278</b>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Economic Entity and Bank**  
**2017**

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

<b><u>Risk Weights</u></b>	<b>Regulatory Retail</b>		<b>Total</b>	<b>Total Risk</b>
	<b>Exposures after Netting &amp; CRM</b>	<b><i>Risk</i> <i>Weighted</i> <i>Asset</i></b>	<b>Exposures after Netting &amp; CRM</b>	<b>Weighted Assets <i>Risk</i> <i>Weighted</i> <i>Asset</i></b>
<b>Performing Exposures</b>				
0%	-	-	419,928	-
20%	-	-	289,032	57,806
50%	-	-	251	125
75%	17,823	13,367	17,823	13,367
100%	-	-	1,191,992	1,191,992
150%	-	-	115,139	172,709
<b>Total</b>	<b>17,823</b>	<b>13,367</b>	<b>2,034,165</b>	<b>1,435,999</b>
<b>Defaulted Exposures</b>				
0%	-	-	-	-
50%	-	-	30,576	15,288
100%	1,520	1,520	1,520	1,520
150%	1,471	2,206	38,963	58,445
<b>Total</b>	<b>2,991</b>	<b>3,726</b>	<b>71,059</b>	<b>75,253</b>
<b>Total Performing and Defaulted Exposures</b>	<b>20,814</b>	<b>17,093</b>	<b>2,105,224</b>	<b>1,511,252</b>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Geographic Distribution of Gross Credit Exposures**

	Inside Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
<b><u>Economic Entity and Bank</u></b>			
<b>2017</b>			
<b><u>Exposure Class</u></b>			
<b><u>Gross Credit Exposures</u></b>			
<b><i>On-Balance Sheet Exposures</i></b>			
<b>Sovereigns &amp; Central Banks</b>	-	-	-
<b>Banks, MDBs and FDIs</b>	19,916	-	19,916
<b>Corporates</b>	1,822,692	-	1,822,692
<b>Regulatory Retail</b>	13,304	7,484	20,788
<b>Other Assets</b>	-	-	-
<b>Total for On-Balance Sheet Exposures</b>	<u>1,855,912</u>	<u>7,484</u>	<u>1,863,396</u>
<b><i>Off-Balance Sheet Exposures</i></b>			
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	597,766	296	598,062
<b>Total for Off-Balance Sheet Exposures</b>	<u>597,766</u>	<u>296</u>	<u>598,062</u>
<b>Total On and Off-Balance Sheet Exposures</b>	<u><u>2,453,678</u></u>	<u><u>7,780</u></u>	<u><u>2,461,458</u></u>



Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. 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
<b><u>Economic Entity and Bank</u></b>				
<b>2017</b>				
<b><u>Exposure Class</u></b>				
<b><u>Gross Credit Exposures</u></b>				
<b><i>On-Balance Sheet Exposures</i></b>				
<b>Sovereigns &amp; Central Banks</b>	-	-	-	-
<b>Banks, MDBs and FDIs</b>	-	19,916	-	19,916
<b>Corporates</b>	843,860	862,012	116,821	1,822,693
<b>Regulatory Retail</b>	70	1,049	19,668	20,787
<b>Other Assets</b>	-	-	-	-
<b>Total for On-Balance Sheet Exposures</b>	<u>843,930</u>	<u>882,977</u>	<u>136,489</u>	<u>1,863,396</u>
<b><i>Off-Balance Sheet Exposures</i></b>				
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	524,464	22,781	50,817	598,062
<b>Total for Off-Balance Sheet Exposures</b>	<u>524,464</u>	<u>22,781</u>	<u>50,817</u>	<u>598,062</u>
<b>Total On and Off-Balance Sheet Exposures</b>	<u>1,368,394</u>	<u>905,758</u>	<u>187,306</u>	<u>2,461,458</u>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Economic Entity and Bank**

2016 <u>Exposure Class</u>	<u>Gross Exposures</u>		<u>Net</u>	<u>Risk</u>	<u>Risk</u>	<u>Total Risk</u>	<u>Capital</u>
	RM'000		<u>Exposures</u>	<u>Weighted</u>	<u>Assets</u>	<u>Assets after</u>	<u>Requirements</u>
	RM'000		RM'000	Assets	Absorbed	effects of PSIA	RM'000
	RM'000		RM'000	RM'000	by PSIA	RM'000	RM'000
<b><u>Credit Risk</u></b>							
<b><i>On-Balance Sheet Exposures</i></b>							
Sovereigns & Central Banks	-	-	-	-	-	-	-
Banks, MDBs and FDIs	69,795	69,795	69,795	10,012	-	10,012	1,802
Corporates	2,117,012	2,117,012	2,117,012	1,797,265	-	1,797,265	323,508
Regulatory Retail	22,009	22,009	22,009	17,190	-	17,190	3,094
Other Assets	-	-	-	-	-	-	-
<b>Total for On-Balance Sheet</b>							
<b>Exposures</b>	<b>2,208,816</b>	<b>2,208,816</b>	<b>2,208,816</b>	<b>1,824,467</b>	<b>-</b>	<b>1,824,467</b>	<b>328,404</b>
<b><i>Off-Balance Sheet Exposures</i></b>							
Off balance sheet exposures other than OTC derivatives or credit derivatives	494,064	150,178	150,178	127,779	-	127,779	23,000
<b>Total for Off-Balance Sheet</b>							
<b>Exposures</b>	<b>494,064</b>	<b>150,178</b>	<b>150,178</b>	<b>127,779</b>	<b>-</b>	<b>127,779</b>	<b>23,000</b>
<b>Total On and Off-Balance Sheet</b>							
<b>Exposures</b>	<b>2,702,880</b>	<b>2,358,994</b>	<b>2,358,994</b>	<b>1,952,246</b>	<b>-</b>	<b>1,952,246</b>	<b>351,404</b>
<b><u>Market Risk</u></b>							
	Long Position	Short Position					
Benchmark Rate Risk	-	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-	-
Foreign Currency Risk	1,744	1,379	1,744	1,744	-	1,744	314
Operational Risk	-	-	-	94,281	-	94,281	16,971
<b>Total RWA and Capital</b>							
<b>Requirements</b>	<b>2,704,624</b>	<b>2,704,259</b>	<b>2,360,738</b>	<b>2,048,271</b>	<b>-</b>	<b>2,048,271</b>	<b>368,689</b>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Economic Entity and Bank**

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

2016

**Risk Weights**

	<b>Sovereigns &amp; Central Banks</b>		<b>Banks, MDBs and FDIs</b>		<b>Corporates</b>	
	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>
<b>Performing Exposures</b>						
0%	-	-	19,734	-	250,015	-
20%	-	-	77,804	15,561	209,993	41,999
50%	-	-	251	126	50,000	25,000
75%	-	-	-	-	-	-
100%	-	-	-	-	1,429,660	1,429,660
150%	-	-	-	-	209,692	314,538
<b>Total</b>	-	-	97,789	15,687	2,149,360	1,811,197
<b>Defaulted Exposures</b>						
0%	-	-	-	-	-	-
50%	-	-	-	-	407	204
100%	-	-	-	-	51,876	51,876
150%	-	-	-	-	37,238	55,857
<b>Total</b>	-	-	-	-	89,521	107,937
<b>Total Performing and Defaulted Exposures</b>	-	-	97,789	15,687	2,238,881	1,919,134

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Economic Entity and Bank**

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

2016

<b><u>Risk Weights</u></b>	<b>Regulatory Retail</b>		<b>Total</b>	<b>Total Risk</b>
	<b>Exposures after Netting &amp; CRM</b>	<b><i>Risk Weighted Asset</i></b>	<b>Exposure Exposures after Netting &amp; CRM</b>	<b>Weighted Assets <i>Risk Weighted Asset</i></b>
<b>Performing Exposures</b>				
0%	-	-	269,749	-
20%	-	-	287,797	57,559
50%	-	-	50,251	25,126
75%	20,379	15,284	20,379	15,284
100%	-	-	1,429,660	1,429,660
150%	-	-	209,692	314,538
<b>Total</b>	<b>20,379</b>	<b>15,284</b>	<b>2,267,528</b>	<b>1,842,167</b>
<b>Defaulted Exposures</b>				
0%	-	-	-	-
50%	-	-	407	204
100%	1,551	1,551	53,427	53,427
150%	394	591	37,632	56,448
<b>Total</b>	<b>1,945</b>	<b>2,142</b>	<b>91,466</b>	<b>110,079</b>
<b>Total Performing and Defaulted Exposures</b>	<b>22,324</b>	<b>17,426</b>	<b>2,358,994</b>	<b>1,952,246</b>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Geographic Distribution of Gross Credit Exposures**

	<b>Inside Malaysia RM'000</b>	<b>Outside Malaysia RM'000</b>	<b>Total RM'000</b>
<b><u>Economic Entity and Bank</u></b>			
<b>2016</b>			
<b><u>Exposure Class</u></b>			
<b><u>Gross Credit Exposures</u></b>			
<b><i>On-Balance Sheet Exposures</i></b>			
<b>Sovereigns &amp; Central Banks</b>	-	-	-
<b>Banks, MDBs and FDIs</b>	69,795	-	69,795
<b>Corporates</b>	2,117,012	-	2,117,012
<b>Regulatory Retail</b>	13,974	8,035	22,009
<b>Other Assets</b>	-	-	-
<b>Total for On-Balance Sheet Exposures</b>	<u>2,200,781</u>	<u>8,035</u>	<u>2,208,816</u>
<b><i>Off-Balance Sheet Exposures</i></b>			
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	493,187	877	494,064
<b>Total for Off-Balance Sheet Exposures</b>	<u>493,187</u>	<u>877</u>	<u>494,064</u>
<b>Total On and Off-Balance Sheet Exposures</b>	<u>2,693,968</u>	<u>8,912</u>	<u>2,702,880</u>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. 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
<b><u>Economic Entity and Bank</u></b>				
<b>2016</b>				
<b><u>Exposure Class</u></b>				
<b><u>Gross Credit Exposures</u></b>				
<b><i>On-Balance Sheet Exposures</i></b>				
<b>Sovereigns &amp; Central Banks</b>	-	-	-	-
<b>Banks, MDBs and FDIs</b>	50,060	19,734	-	69,794
<b>Corporates</b>	1,230,436	725,196	810	1,956,442
<b>Regulatory Retail</b>	393	161,381	20,806	182,580
<b>Other Assets</b>	-	-	-	-
<b>Total for On-Balance Sheet Exposures</b>	1,280,889	906,311	21,616	2,208,816
<b><i>Off-Balance Sheet Exposures</i></b>				
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	461,472	26,961	5,631	494,064
<b>Total for Off-Balance Sheet Exposures</b>	461,472	26,961	5,631	494,064
<b>Total On and Off-Balance Sheet Exposures</b>	1,742,361	933,272	27,247	2,702,880

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Disclosure of rated and unrated exposures according to rating by ECAs**

**Economic Entity and Bank  
2017**

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
<b><u>On and Off Balance Sheet Exposures</u></b>						
<b><u>Credit exposure (using Corporate Risk Weights)</u></b>						
Public Sector Entity (applicable for entities risk weighted based on their external rating as	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	-	400,391,741	-	-	-	400,011,790
<b>Total</b>	-	<b>400,391,741</b>	-	-	-	<b>400,011,790</b>

Company No.

716122	P
--------	---

**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

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

**Economic Entity and Bank  
2017**

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
<b><u>On and Off Balance Sheet Exposures</u></b>						
Sovereign Central Banks	-	-	-	-	-	-
Total	-	-	-	-	-	-

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
<b><u>On and Off Balance Sheet Exposures</u></b>						
Banks, MDBs and FDI	-	-	-	-	-	19,916,000
Total	-	-	-	-	-	19,916,000



Company No.

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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

**Disclosure of rated and unrated exposures according to rating by ECAs**

**Economic Entity and Bank**  
2016

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
<b><u>On and Off Balance Sheet Exposures</u></b>						
<b><u>Credit exposure (using Corporate Risk Weights)</u></b>						
Public Sector Entity (applicable for entities risk weighted based on their external rating as	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	-	264,511,050	-	-	-	19,734,400
<b>Total</b>	-	<b>264,511,050</b>	-	-	-	<b>19,734,400</b>

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**  
(Incorporated in Malaysia)

**34. Capital adequacy (continued)**

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

**Economic Entity and Bank**  
2016

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
<b><u>On and Off Balance Sheet Exposures</u></b>						
Sovereign Central Banks	-	-	-	-	-	-
Total	-	-	-	-	-	-

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
<b><u>On and Off Balance Sheet Exposures</u></b>						
Banks, MDBs and FDI	-	19,734,400	-	-	-	-
Total	-	19,734,400	-	-	-	-

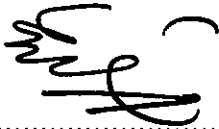
Company No.

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**ASIAN FINANCE BANK BERHAD**  
**(Incorporated in Malaysia)**

**Pillar 3, Basel 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 financial year ended 31 December 2017 are consistent with the manner in which the Bank assesses and manages its risks, and are not misleading in any particular way.



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ABDUL LATIF BIN BUJANG MASLI  
SENIOR VICE PRESIDENT, FINANCE