

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD

(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2016

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2016

		Economic Entity and Bank	
		31-Mar-16	31-Dec-15
		RM	RM
	Note		
Assets			
Cash and short-term funds	2	439,741,319	263,435,871
Financial investments available-for-sale	3	333,130,663	367,383,219
Financial investments held-to-maturity	4	393,908,014	393,864,137
Financing and advances	5	1,340,964,689	1,459,069,758
Derivative assets	6	7,337,935	778,580
Other assets	7	8,575,958	8,354,253
Statutory deposits with Bank Negara Malaysia		33,273,822	34,683,822
Investment in joint venture		-	-
Deferred tax assets		-	-
Property, plant and equipment		865,512	1,007,951
Intangible assets		1,658,041	1,842,640
Total assets		<u>2,559,455,953</u>	<u>2,530,420,231</u>
Liabilities			
Deposits from customers	8	848,638,062	1,031,686,604
Deposits and placements of banks and other financial institutions	9	1,205,086,089	992,892,617
Derivative liabilities	6	27,200	940,284
Other liabilities	10	11,012,353	12,086,801
Total liabilities		<u>2,064,763,704</u>	<u>2,037,606,306</u>
Equity			
Ordinary share capital		532,530,020	532,530,020
Reserves		(37,837,771)	(39,716,095)
Total equity		<u>494,692,249</u>	<u>492,813,925</u>
Total Liabilities and Equity		<u>2,559,455,953</u>	<u>2,530,420,231</u>
Commitments and contingencies	18	<u>594,445,439</u>	<u>553,069,511</u>
Capital Adequacy	20	Economic Entity and Bank	
CET1 capital		24.188%	24.035%
Tier 1 capital		24.188%	24.035%
Total capital ratio		<u>25.377%</u>	<u>25.419%</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2016

		Economic Entity and Bank	
		1st Quarter Ended 31-Mar-16 RM	1st Quarter Ended 31-Mar-15 RM
	Note		
Income derived from investment of depositors' funds	11	23,185,789	28,975,272
Income derived from investment of shareholders' funds	12	7,764,607	9,494,845
Allowances for impairment on financing and advances	13	(1,621,865)	(2,622,742)
Total distributable income		29,328,531	35,847,375
Income attributable to depositors	14	(19,512,142)	(22,217,161)
		9,816,389	13,630,214
Personnel expenses	15	(4,289,260)	(5,084,032)
Other overheads and expenditures	16	(3,821,908)	(3,456,358)
Profit before taxation		1,705,221	5,089,824
Taxation		(942,761)	(1,681,953)
Net profit for the financial period		762,460	3,407,871
Profit attributable to:			
Owners of the Bank		762,460	3,407,871
Non-controlling interest		-	-
		762,460	3,407,871
Earnings per shares (sen)			
Basic and diluted		0.14	0.64
Profit for the financial period		762,460	3,407,871
Other comprehensive income / (loss) :			
Financial investments available-for-sale	17		
- Unrealised net gain / (loss) on revaluation		1,115,864	370,979
Income tax relating to components of other comprehensive income		-	-
Other comprehensive income / (loss) for the financial period		1,115,864	370,979
Total comprehensive income for the financial period		1,878,324	3,778,850
Total comprehensive income attributable to:			
Owners of the Bank		1,878,324	3,778,850
Non-controlling interest		-	-
		1,878,324	3,778,850

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2016

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
Economic Entity and Bank					
31-Mar-16					
Balance as at					
1 January 2016	532,530,020	(49,685,510)	11,538,745	(1,569,330)	492,813,925
Net profit for the financial period	-	762,460	-	-	762,460
Other comprehensive income:					
Financial investments available- for-sale - Unrealised net gain on revaluation	-	-	-	1,115,864	1,115,864
Income tax relating to components of other comprehensive income	-	-	-	-	-
Other comprehensive income	-	-	-	1,115,864	1,115,864
Balance as at					
31 March 2016	<u>532,530,020</u>	<u>(48,923,050)</u>	<u>11,538,745</u>	<u>(453,466)</u>	<u>494,692,249</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2016 (CONTINUED)

	Share Capital RM	Accumulated Losses RM	Statutory Reserve RM	AFS Reserve RM	Total RM
Economic Entity and Bank					
31-Dec-15					
Balance as at					
1 January 2015	532,530,020	(49,949,046)	11,275,208	(782,022)	493,074,160
Net profit for the financial year	-	527,073	-	-	527,073
Transfer to statutory reserve	-	(263,537)	263,537	-	-
Other comprehensive loss:					
Financial investments available-for-sale - Unrealised net loss on revaluation	-	-	-	(1,035,931)	(1,035,931)
Income tax relating to components of other comprehensive income	-	-	-	248,623	248,623
Other comprehensive loss for the year	-	-	-	(787,308)	(787,308)
Balance as at					
31 December 2015	<u>532,530,020</u>	<u>(49,685,510)</u>	<u>11,538,745</u>	<u>(1,569,330)</u>	<u>492,813,925</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE FIRST QUARTER ENDED 31 MARCH 2016

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	1,705,221	775,696
Adjustments for:		
Depreciation of property, plant and equipment (Note 16)	148,392	758,643
Amortisation of intangible assets (Note 16)	184,600	740,817
Profit income from:		
- Investment on financial investments available-for-sale	(3,613,082)	(18,929,638)
- Investment on financial investments held-to-maturity	(4,229,949)	(14,328,470)
Net loss / (gain) on sale of financial investments available-for-sale	71,864	(1,391,358)
Net Accretion of discount less amortisation of premium	59,563	65,966
Allowances for (gain) / losses on financing and advances (Note 13 (a) & (b))	1,476,294	16,810,542
Operating (loss) / gain before working capital changes	(4,197,097)	(15,497,802)
Adjustments for change in operating assets and liabilities:		
Financing and advances	116,628,775	261,600,867
Derivative assets	(6,559,355)	(33,830)
Other assets	(221,705)	(3,294,857)
Statutory deposit with Bank Negara Malaysia	1,410,000	9,330,000
Deposits from customers	(183,048,542)	(135,168,376)
Deposits and placements of banks and other financial institutions	212,193,472	(186,455,666)
Derivative liabilities	(913,084)	(12,015,266)
Other liabilities	(1,074,448)	3,279,572
Cash generated from / (used in) operating activities	134,218,016	(78,255,358)

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE FIRST QUARTER ENDED 31 MARCH 2016 (CONTINUED)

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Taxation paid	(942,761)	(248,623)
Net cash generated from / (used in) operating activities	133,275,255	(78,503,981)
 CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(5,953)	(299,835)
Purchase of intangible assets	-	(776,021)
Net proceeds from:		
- Sale of financial investments available-for-sale	38,909,638	207,876,353
- Sale / (Purchase) of financial investments held-to-maturity	4,126,508	(116,523,615)
Net cash generated from/(used in) investing activities	43,030,193	90,276,882
 ANALYSIS OF CASH AND CASH EQUIVALENT		
Net increase/(decrease) in cash and cash equivalents	176,305,448	11,772,901
Cash and cash equivalents at beginning of financial year	263,435,871	251,662,970
Cash and cash equivalents at end of financial period/year (Note 2)	439,741,319	263,435,871

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THREE MONTHS ENDED 31 MARCH 2016

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

1. General information

a) Performance Review

The Economic Entity and the Bank registered a profit before zakat and tax of RM1.7m for the three months period ended 31 March 2016.

The Economic Entity and the Bank's gross financing and advances stood at RM1.38b whilst total Deposit at RM2.05b.

b) Business Plan and outlook for 2016

The baseline projection for global growth in 2016 is a modest 3.2%, broadly in line with last year. The recovery is projected to strengthen in 2017 and beyond, driven primarily by emerging market and developing economies, as conditions in stressed economies start gradually to normalize. But uncertainty has increased, and risks of weaker growth scenarios are becoming more tangible. The fragile conjuncture increases the urgency of a broad-based policy response to raise growth and manage vulnerabilities.

While growth in emerging market and developing economies still accounts for the lion's share of projected world growth in 2016, prospects across countries remain uneven and generally weaker than over the past two decades. In particular, a number of large emerging markets—including Brazil and Russia—are still mired in deep recessions. Growth in advanced economies is projected to remain modest, in line with 2015 outcomes. Unfavorable demographic trends, low productivity growth, and legacies from the global financial crisis continue to hamper a more robust pickup in activity. In the euro area, the risk of a deanchoring of inflation expectations is a concern amid large debt overhangs in several countries. (IMF)

Asian Development Outlook 2016 forecasts 5.7% growth for developing Asia in 2016 and 2017. Most subregions of developing Asia will see growth slow in 2016 before rebounding in 2017. Growth in South Asia, whose expansion was the highest of any subregion in 2015, is expected to grow at 6.9% in 2016 and accelerate to 7.3% in 2017 as reforms are implemented in India's financial sector. East Asia will see growth moderate in both years in tandem with the PRC, whose growth is expected to slow to 6.5% this year and 6.3% in 2017 as it contends with reduced investment among other factors. Economic performance is poised to improve in Southeast Asia as the large economies of Indonesia and the Philippines ramp up investment, Viet Nam sustains its expansion, and Thailand gathers momentum, though Malaysia will slow further with weak oil prices. Meanwhile, low commodity prices will curb growth prospects in Central Asia and the Pacific, in part by constraining fiscal spending.

Malaysia economic growth is projected to moderate further in 2016, to 4.2%, before it starts to recover next year. External demand will remain subdued in 2016 as growth slows in the People's Republic of China, Malaysia's second biggest export market, and economic activity stays sluggish in major industrial economies. Domestic demand will drive growth, but it is dampened this year by softer labour and property markets, lower earnings from hydrocarbons and other commodities, higher inflation, high household debt, slower growth in credit, and fiscal tightening. (ADB)

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

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

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

2. Cash and short-term funds

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Cash and balances with banks and other financial institutions	17,666,002	72,705,228
Money at call and deposit placements maturing within one month	398,651,317	190,730,643
maturing within one month to three month	23,424,000	-
	439,741,319	263,435,871

3. Financial investments available-for-sale

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
At fair value		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	283,017,281	316,831,787
Corporate Sukuk	50,113,382	50,551,432
	333,130,663	367,383,219

4. Financial investments held-to-maturity

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
At amortised cost		
Quoted securities:		
<u>In Malaysia</u>		
Islamic Medium Term Notes	393,908,014	393,864,137
	393,908,014	393,864,137

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
At amortised cost		
Term financing		
- house financing	25,808,537	26,116,968
- syndicated term financing	-	-
- hire purchase receivables	-	-
- other term financing	260,190,781	265,146,640
Trusts receipts	2,869,466	2,870,199
Staff financing	294,271	356,852
Revolving Credit	1,020,730,073	1,147,644,484
Others	71,063,446	55,450,206
Gross financing and advances	1,380,956,574	1,497,585,349
Less: Allowance for impaired financing and advances:		
- individual impairment allowance	(10,261,188)	(10,062,217)
- collective impairment allowance	(29,730,697)	(28,453,374)
Net financing and advances	1,340,964,689	1,459,069,758
(i) By type of customer		
Domestic non-bank financial institution		
- Others	-	100,085,562
Domestic business enterprises		
- Small medium enterprise	11,922,224	12,306,877
- Government	120,138,738	120,143,200
- Others	1,221,962,014	1,237,721,816
Individuals	14,313,171	14,450,280
Foreign entities	12,620,427	12,877,614
	1,380,956,574	1,497,585,349
(ii) By contract		
Ijarah	7,263,116	7,556,125
Qard	287,107	346,475
Bai'	1,373,406,351	1,489,682,749
	1,380,956,574	1,497,585,349

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances (continued)

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
(iii) By profit rate sensitivity		
Fixed rate		
- Housing financing	-	-
- Hire purchase receivables	-	-
- Other fixed rate financing	77,414,639	82,512,341
Variable		
- Base Financing Rate	306,071,530	284,731,211
- Cost-plus	997,183,298	1,129,995,322
Non-profit sensitive	287,107	346,475
	<u>1,380,956,574</u>	<u>1,497,585,349</u>
(iv) By contractual maturity		
Maturity within one year	1,099,378,037	1,242,802,532
More than one year to three years	104,276,533	62,163,020
More than three years to five years	128,519,991	129,148,967
More than five years	48,782,013	63,470,830
	<u>1,380,956,574</u>	<u>1,497,585,349</u>
(v) By geographical distribution		
Malaysia	1,380,511,103	1,497,130,071
United Kingdom	445,471	455,278
	<u>1,380,956,574</u>	<u>1,497,585,349</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances (continued)

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
(vi) By economic purpose		
Purchase of landed property:		
- Residential	26,162,300	26,363,868
- Non-Residential	132,909,612	126,568,215
Working Capital	1,187,174,176	1,307,288,469
Personal Use	316,961	377,081
Purchase of transport vehicles	7,826	11,038
Purchase of Fixed Asset (excluding landed properties)	21,719,670	23,879,690
Others	12,666,029	13,096,988
	<u>1,380,956,574</u>	<u>1,497,585,349</u>
(vii) By sector		
Agriculture	214,387,258	204,348,325
Mining and quarrying	149,098,115	157,184,731
Manufacturing	194,267,321	198,811,244
Electricity, gas and water	110,126,571	110,153,973
Construction	142,881,889	153,732,128
Purchase of landed property	26,608,812	26,940,512
Wholesale & retail trade and restaurants & hotels	208,775,340	201,831,827
Transport, storage and communication	30,022,935	46,931,845
Finance, insurance and business services	304,463,546	397,262,645
Education, health and others	-	-
Purchase of transport vehicles	7,826	11,038
Consumption credit	316,961	377,081
Others	-	-
	<u>1,380,956,574</u>	<u>1,497,585,349</u>

Company No.	
716122	P

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances (continued)

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
(viii) Movement in the allowance for impaired advances and financing		
Individual Assessment Allowance		
Balance beginning of financial year	10,062,217	10,085,406
Allowance made during the financial period/year (Note 13 (a))	244,006	329,952
Amount written back in respect of recoveries (Note 13 (a))	(45,035)	(353,141)
Amount written off during the financial period/year as uncollectible	-	-
Balance as at end of financial period/year	<u>10,261,188</u>	<u>10,062,217</u>
Collective Assessment Allowance		
Balance beginning of financial year	28,453,374	11,619,643
Allowance made during the financial period/year	1,277,323	16,833,731
Amount written back in respect of recoveries (Note 13 (b))	-	-
Balance as at end of financial period/year	<u>29,730,697</u>	<u>28,453,374</u>
As % of gross financing and advances less individual assessment allowances	<u>2.17%</u>	<u>1.91%</u>
(ix) Movement in impaired financing and advances		
Balance beginning of financial year	13,096,988	12,981,424
Classified as impaired during the financial period/year	114,109	515,547
Reclassified as non-impaired	-	-
Amount recovered	(545,068)	(399,983)
Amount written off during the financial period/year as uncollectible	-	-
Balance as at end of financial period/year	<u>12,666,029</u>	<u>13,096,988</u>
Gross impaired financing and advances ratio	<u>0.92%</u>	<u>0.87%</u>

Company No.

716122 P

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances (continued)

(x) Financing by types and Shariah contracts

Economic Entity and Bank - 31 March 2016

Type	Bai'	Ijarah	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM
Cash Line	-	-	-	-
Term Financing	278,735,300	7,263,116	902	285,999,318
House Financing	23,467,838	2,340,699	-	25,808,537
Syndicated Financing	-	-	-	-
Hire purchase receivables	-	-	-	-
Lease Receivables	-	-	-	-
Other term financing	255,267,462	4,922,417	902	260,190,781
Bills receivable	-	-	-	-
Trust receipts	2,869,466	-	-	2,869,466
Claims on customers under acceptance credits	-	-	-	-
Staff financing	8,066	-	286,205	294,271
Credit/Charge cards	-	-	-	-
Revolving credit	1,020,730,073	-	-	1,020,730,073
Others	71,063,446	-	-	71,063,446
Total financing, advances and other receivables	1,373,406,351	7,263,116	287,107	1,380,956,574

Economic Entity and Bank - 31 December 2015

Type	Bai'	Ijarah	Qard	Total financing, advances and other receivables
	RM	RM	RM	RM
Cash Line	-	-	-	-
Term Financing	283,706,581	7,556,125	901	291,263,607
House Financing	23,753,909	2,363,059	-	26,116,968
Syndicated Financing	-	-	-	-
Hire purchase receivables	-	-	-	-
Lease Receivables	-	-	-	-
Other term financing	259,952,672	5,193,066	901	265,146,639
Bills receivable	-	-	-	-
Trust receipts	2,870,199	-	-	2,870,199
Claims on customers under acceptance credits	-	-	-	-
Staff financing	11,278	-	345,574	356,852
Credit/Charge cards	-	-	-	-
Revolving credit	1,147,644,484	-	-	1,147,644,484
Others	55,450,207	-	-	55,450,207
Total financing, advances and other receivables	1,489,682,749	7,556,125	346,475	1,497,585,349

Company No.	
716122	P

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

5. Financing and advances (continued)

	Economic Entity and Bank	
	31-Mar-16 RM	31-Dec-15 RM
(xi) Impaired financing by sector		
Manufacturing	299,778	300,510
Construction	5,596,139	5,596,139
Wholesale & retail trade and restaurants & hotels	1,172,542	1,171,245
Purchase of landed property	5,597,570	6,029,094
	<u>12,666,029</u>	<u>13,096,988</u>
(xi) Impaired financing by geographical distribution		
Malaysia	<u>12,666,029</u>	<u>13,096,988</u>

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					
	31-Mar-16			31-Dec-15		
	Contract/ Notional amount RM	Fair value		Contract/ Notional amount RM	Fair value	
		Assets RM	Liabilities RM		Assets RM	Liabilities RM
Trading derivatives						
<u>Foreign exchange contracts:</u>						
Currency forward						
- Less than one year	<u>210,254,356</u>	<u>7,337,935</u>	<u>(27,200)</u>	<u>278,184,190</u>	<u>778,580</u>	<u>(940,284)</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

7. Other assets

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Prepayment and deposit	1,657,112	1,494,315
Other debtors	3,732,221	3,673,313
Tax recoverable	3,186,625	3,186,625
	<u>8,575,958</u>	<u>8,354,253</u>

8. Deposits from customers

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Demand deposits	40,408,030	178,768,163
Savings deposits	1,753,628	1,953,412
Commodity Murabahah	780,072,255	824,901,661
General investment deposits	10,345,191	9,612,603
	<u>832,579,104</u>	<u>1,015,235,839</u>
<u>Mudharabah Funds:</u>		
Savings deposits	136,268	54,566
General investment deposits	15,922,690	16,396,199
	<u>16,058,958</u>	<u>16,450,765</u>
	<u>848,638,062</u>	<u>1,031,686,604</u>
(ii) The deposits are sourced from the following classes of customers:		
Business enterprises	834,589,203	1,016,209,219
Individuals	14,048,859	15,477,385
	<u>848,638,062</u>	<u>1,031,686,604</u>

Company No.	
716122	P

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

8. Deposits from customers (continued)

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
(iii) The maturity structure of saving deposits, amount payable on demand and term deposits are as follows:		
Due within six months	701,647,757	884,965,446
More than six months to one year	4,508,654	4,295,630
More than one year to three years	60,000	-
More than three years	142,421,651	142,425,528
	<u>848,638,062</u>	<u>1,031,686,604</u>
(iv) By type of contract:		
Mudharabah	16,058,958	16,450,765
Tawarruq	790,417,446	834,514,264
Wadiah	42,161,658	180,721,575
	<u>848,638,062</u>	<u>1,031,686,604</u>

9. Deposits and placements of banks and other financial institutions

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
(i) By type of deposit:		
<u>Non-Mudharabah Funds:</u>		
Licensed Islamic banks	199,648,104	70,067,833
Other financial institutions	1,005,437,985	922,824,784
	<u>1,205,086,089</u>	<u>992,892,617</u>
<u>Mudharabah Fund:</u>		
Other financial institutions	-	-
	<u>-</u>	<u>-</u>
	<u>1,205,086,089</u>	<u>992,892,617</u>
(ii) By type of contract:		
Mudharabah	-	-
Tawarruq	1,204,691,999	992,480,668
Wadiah	394,090	411,949
	<u>1,205,086,089</u>	<u>992,892,617</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

10. Other liabilities

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Sundry creditors	6,099,406	5,952,622
Other provisions and accruals	4,912,947	6,134,179
	11,012,353	12,086,801

11. Income derived from investment of depositors' funds

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
Income derived from investment of:		
(i) General investment deposit	300,579	551,268
(ii) Other deposits	22,885,210	28,424,004
	23,185,789	28,975,272
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	196,168	342,892
Financial investment available-for-sale	36,837	100,752
Financial investment held-to-maturity	43,381	44,036
Money at call and deposits with financial institutions	24,193	63,588
	300,579	551,268
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	14,935,704	17,679,923
Financial investment available-for-sale	2,804,627	5,194,904
Financial investment held-to-maturity	3,302,924	2,270,541
Money at call and deposits with financial institutions	1,841,955	3,278,636
	22,885,210	28,424,004

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

12. Income derived from investment of shareholders' funds

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
<u>Finance income and hibah</u>		
Financing and advances	3,726,458	3,525,178
Financial investment available-for-sale	699,755	1,035,806
Financial investments held-to-maturity	824,079	452,720
Money at call and deposits with financial institutions	459,568	653,723
Total finance income and hibah	5,709,860	5,667,427
Other operating income (note a)	2,054,747	3,827,418
	7,764,607	9,494,845
Other operating income comprise of:		
(a) Fee and other income:		
Commission	215,345	154,814
Fees and other income	(5,471,333)	5,199,504
Net gain/(loss) on derivatives foreign exchange contracts	7,310,735	(1,526,900)
Total other operating income	2,054,747	3,827,418

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

13. Allowance for impairment on financing and advances

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
Allowance for impaired financing and advances:		
(a) Individual impairment allowance		
- made during the financial period (Note 5 (viii))	244,006	-
- written back during the financial period (Note 5 (viii))	(45,035)	(77,258)
(b) Collective impairment allowance		
- made during the financial period	1,277,323	2,700,000
- written back during the financial period (Note 5 (viii))	-	-
(c) Sundry debtors impairment allowance		
- made during the financial period	274,832	-
- written back during the financial period	(129,261)	-
	1,621,865	2,622,742

14. Income attributable to depositors

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
Deposits from customers:		
- Mudharabah funds	82,279	1,348,838
- Non-mudharabah funds	7,865,905	8,408,146
	7,948,184	9,756,984
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	-	596,188
- Non-mudharabah funds	11,563,958	11,863,989
	11,563,958	12,460,177
	19,512,142	22,217,161

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

15. Personnel expenses

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
Salaries, allowances and bonuses	3,797,448	4,359,199
Contributions to Employee Provident Fund and SOCSO	390,540	408,912
Medical related expenses	63,687	85,353
Travelling and parking	11,454	12,082
Other staff related cost	26,131	218,486
	4,289,260	5,084,032

16. Other overheads and expenditures

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
<u>Establishment expenses</u>		
Depreciation of property, plant and equipment	148,392	202,071
Amortisation of intangible assets	184,600	189,671
Rental of premises	483,997	480,695
Software and hardware maintenance	1,517,227	871,381
Rental of equipment and network line	100,363	171,442
Security expenses	101,007	103,443
Others	410,869	561,751
	2,946,455	2,580,454
<u>Marketing expenses</u>		
Advertising and promotional activities	12,535	68,327
Entertainment expenses	7,989	3,945
Travelling expenses	39,687	79,853
	60,211	152,125

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

16. Other overheads and expenditures (continued)

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
<u>Administration and general expenses</u>		
License and association fees and levies	120,556	120,320
Travelling, transport and accomodation expenses	51,028	39,769
Printing, stationery, postage and clearing charges	83,008	80,019
Telecommunication charges	176,875	144,204
Shariah Committee remunerations	-	-
Electricity and water	76,563	82,870
Directors related fees	106,543	67,000
Other professional fees	41,119	117,732
Auditors remuneration	67,500	62,500
Donations	-	-
Others	92,050	9,365
	815,242	723,779
	3,821,908	3,456,358

17. Other comprehensive income

	Economic Entity and Bank	
	31-Mar-16	31-Mar-15
	RM	RM
Financial investment available-for-sale		
- Unrealised net gain / (loss) on revaluation	1,115,864	370,979
Income tax relating to components of other comprehensive income	-	-
	1,115,864	370,979

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

18. Commitments and contingencies

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

	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
Economic Entity and Bank				
31-Mar-16				
Direct credit substitutes	27,517,875	-	27,517,875	27,392,438
Trade-related contingencies	4,924,088	-	984,818	984,818
Irrevocable commitments to extend credit:				
- one year or less	342,561,150	-	171,280,575	131,280,575
- over one year to five years	3,000,000	-	1,500,000	1,500,000
- over five years	6,187,970	-	3,093,985	2,946,114
Foreign exchange related contracts				
- one year or less	210,254,356	7,337,935	10,464,550	3,234,862
Total	594,445,439	7,337,935	214,841,803	167,338,807

	Principal amount RM	Gross Positive Fair Value - Derivative Contract RM	Credit equivalent amount* RM	Risk weighted amount RM
31-Dec-15				
Direct credit substitutes	6,659,250	-	6,659,250	6,533,813
Trade-related contingencies	3,991,761	-	798,352	798,352
Irrevocable commitments to extend credit:				
- one year or less	255,046,341	-	127,523,170	127,523,170
- over one year to five years	3,000,000	-	1,500,000	1,500,000
- over five years	6,187,969	-	3,093,985	2,945,489
Foreign exchange related contracts				
- one year or less	278,184,190	778,580	4,225,117	1,078,534
Total	553,069,511	778,580	143,799,874	140,379,358

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.1 Credit risk management (continued)

(i) Financing and advances

Financing and advances are summarised as follows:

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Neither past due nor impaired	1,318,557,905	1,446,930,998
Past due but not impaired	49,732,640	37,557,363
Impaired	12,666,029	13,096,988
Gross financing and advances	1,380,956,574	1,497,585,349
Less: Individual allowance	(10,261,188)	(10,062,217)
Collective allowance	(29,730,696)	(28,453,374)
Net financing and advances	1,340,964,689	1,459,069,758

(a) Financing and advances neither past due nor impaired

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

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
<u>Internal Credit Rating (CRR)</u>		
CRR1 - CRR3	175,372,952	287,523,633
CRR4 - CRR6	1,084,408,966	1,132,875,107
CRR7 - CRR10	48,793,430	17,651,147
Non rated CRR	9,982,557	8,881,111
	1,318,557,905	1,446,930,998

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.1 Credit risk management (continued)

(i) Financing and advances (continued)

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

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

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

(b) Financing and advances past due but not impaired

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

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Past due up to 30 days	38,516,315	35,702,442
Past due 30 to 60 days	10,112,874	1,415,990
Past due 60 to 90 days	1,103,451	438,931
	<u>49,732,640</u>	<u>37,557,363</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.1 Credit risk management (continued)

(i) Financing and advances (continued)

(c) Impaired financing and advances

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

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
Gross impaired financing and advances	12,666,029	13,096,988
Less: Impairment allowance	(10,261,188)	(10,062,217)
Net impaired financing and advances	<u>2,404,841</u>	<u>3,034,771</u>

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

Credit Risk Mitigation (CRM) Disclosures

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

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.1 Credit risk management (continued)

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

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

	Short term funds RM	Financial investments portfolios RM	Derivative assets RM	Other assets RM
Economic Entity and Bank				
31-Mar-16				
Neither past due nor impaired				
AAA	383,969,075	453,357,074	-	-
AA and below	13,936,280	273,681,603	-	-
Unrated	39,115,703	-	7,337,935	8,575,958
	<u>437,021,058</u>	<u>727,038,677</u>	<u>7,337,935</u>	<u>8,575,958</u>
Individually impaired	-	-	-	-
	<u>437,021,058</u>	<u>727,038,677</u>	<u>7,337,935</u>	<u>8,575,958</u>
31-Dec-15				
Neither past due nor impaired				
AAA	165,999,696	488,801,218	-	-
AA and below	68,713,851	272,446,138	-	-
Unrated	25,824,551	-	778,580	8,354,253
	<u>260,538,098</u>	<u>761,247,356</u>	<u>778,580</u>	<u>8,354,253</u>
Individually impaired	-	-	-	-
	<u>260,538,098</u>	<u>761,247,356</u>	<u>778,580</u>	<u>8,354,253</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.2 Market risk

(i) Profit Rate Risk

Economic Entity and Bank	Non-trading book					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	%
31-Mar-16									
Assets									
Cash and short term funds	398,651,317	23,424,000	-	-	-	17,666,002	-	439,741,319	3.02
Financial investments available-for-sale	-	5,066,224	126,276,342	201,785,734	-	2,363	-	333,130,663	4.11
Financial investments held-to-maturity	-	-	65,809,764	166,134,427	161,963,823	-	-	393,908,014	4.27
Financing and advances - performing	636,075,087	421,926,567	41,360,039	232,796,524	36,110,534	(39,970,091)	-	1,328,298,660	5.23
- non performing	-	-	-	-	-	12,666,029	-	12,666,029	-
Derivative assets	7,222,935	115,000	-	-	-	-	-	7,337,935	-
Other assets	-	-	-	-	-	8,575,958	-	8,575,958	-
Statutory deposits	-	-	-	-	-	33,273,822	-	33,273,822	-
Deferred tax assets	-	-	-	-	-	-	-	-	-
Property and equipment	-	-	-	-	-	865,512	-	865,512	-
Intangible assets	-	-	-	-	-	1,658,041	-	1,658,041	-
Total assets	1,041,949,339	450,531,791	233,446,145	600,716,685	198,074,357	34,737,636	-	2,559,455,953	

Company No.

716122 P

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	Non-trading book						Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years	RM				
	RM	RM	RM	RM	RM	RM	RM	RM		
31-Mar-16										
Liabilities										
Deposits from customers	242,387,990	329,741,066	130,198,306	142,000,000	-	4,310,700	-	848,638,062	3.82	
Deposits and placements of banks and other financial institutions	321,847,379	838,182,553	38,355,462	-	-	6,700,695	-	1,205,086,089	4.07	
Derivative liabilities	27,200	-	-	-	-	-	-	27,200	-	
Other liabilities	-	-	-	-	-	11,012,353	-	11,012,353	-	
Total liabilities	564,262,569	1,167,923,619	168,553,768	142,000,000	-	22,023,748	-	2,064,763,704		
Total shareholders equity	-	-	-	-	494,692,249	-	-	494,692,249		
	564,262,569	1,167,923,619	168,553,768	142,000,000	494,692,249	22,023,748	-	2,559,455,953		
Total profit-sensitivity gap	477,686,770	(717,391,828)	64,892,377	458,716,685	(296,617,892)	12,713,888	-	-		

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	Non-trading book					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	
31-Dec-15									
Assets									
Cash and short term funds	190,730,643	-	-	-	-	72,705,228	-	263,435,871	3.12
Financial investments available-for-sale	-	35,565,082	115,754,445	216,061,329	-	2,363	-	367,383,219	4.34
Financial investments held-to-maturity	-	-	15,228,469	217,586,214	161,049,454	-	-	393,864,137	4.28
Financing and advances - performing	776,271,020	345,859,803	120,657,130	191,311,987	50,367,707	(38,494,877)	-	1,445,972,770	5.07
- non performing	-	-	-	-	-	13,096,988	-	13,096,988	-
Derivative assets	753,830	24,750	-	-	-	-	-	778,580	-
Other assets	-	-	-	-	-	8,354,253	-	8,354,253	-
Statutory deposits	-	-	-	-	-	34,683,822	-	34,683,822	-
Deferred tax assets	-	-	-	-	-	-	-	-	-
Property and equipment	-	-	-	-	-	1,007,951	-	1,007,951	-
Intangible assets	-	-	-	-	-	1,842,640	-	1,842,640	-
Total assets	967,755,493	381,449,635	251,640,044	624,959,530	211,417,161	93,198,368	-	2,530,420,231	

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

19. Financial risk management (continued)

19.2 Market risk (continued)

(i) Profit Rate Risk

Economic Entity and Bank	←----- Non-trading book ----->					Non-profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 months	1-3 months	3-12 months	1-5 years	Over 5 years				
	RM	RM	RM	RM	RM	RM	RM	RM	
31-Dec-15									
Liabilities									
Deposits from customers	536,451,358	293,612,539	54,027,961	142,000,000	-	5,594,746	-	1,031,686,604	3.09
Deposits and placements of banks and other financial institutions	404,032,424	504,533,752	74,570,412	-	-	9,756,029	-	992,892,617	3.78
Derivative liabilities	896,884	43,400	-	-	-	-	-	940,284	
Other liabilities	-	-	-	-	-	12,086,801	-	12,086,801	-
Total liabilities	941,380,666	798,189,691	128,598,373	142,000,000	-	27,437,576	-	2,037,606,306	-
Total shareholders equity	-	-	-	-	492,813,925	-	-	492,813,925	
	941,380,666	798,189,691	128,598,373	142,000,000	492,813,925	27,437,576	-	2,530,420,231	
Total profit-sensitivity gap	26,374,827	(416,740,056)	123,041,671	482,959,530	(281,396,764)	65,760,792	-	-	

Company No.	
716122	P

ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy

	Economic Entity and Bank	
	31-Mar-16	31-Dec-15
	RM	RM
<u>CET1 Capital</u>		
Paid-up ordinary share capital	532,530,020	532,530,020
Accumulated losses	(49,685,510)	(49,685,510)
AFS revaluation reserve	(453,466)	(1,569,330)
Statutory reserve	11,538,744	11,538,744
	<u>493,929,788</u>	<u>492,813,924</u>
Less : CET1 regulatory adjustments		
Deferred tax assets	-	-
Cumulative (gains)/losses of AFS financial instruments	(76,111)	537,614
Total CET1 capital	<u>493,853,677</u>	<u>493,351,538</u>
<u>Tier 1 Capital</u>		
Additional Tier 1 capital instruments	-	-
Less: Tier 1 regulatory adjustments	-	-
Total Tier 1 capital	<u>493,853,677</u>	<u>493,351,538</u>
<u>Tier II Capital</u>		
Collective impairment/allowance for bad and doubtful financing ^	24,277,867	28,407,853
Total Tier II capital	<u>24,277,867</u>	<u>28,407,853</u>
Total capital base	<u>518,131,544</u>	<u>521,759,391</u>
<u>Capital ratios *</u>		
Inclusive of market risk:		
CET1 capital (inclusive of market risk)	24.188%	24.035%
Tier 1 capital (inclusive of market risk)	24.188%	24.035%
Total capital ratio (inclusive of market risk)	<u>25.377%</u>	<u>25.419%</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

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity and Bank

31-Mar-16

Exposure Class

Credit Risk

On-Balance Sheet Exposures

Sovereigns & Central Banks

Banks, MDBs and FDIs

Corporates

Regulatory Retail

Other Assets

Total for On-Balance Sheet

Exposures

Off-Balance Sheet Exposures

Off balance sheet exposures other

than OTC derivatives or credit

derivatives

Total for Off-Balance Sheet

Exposures

Total On and Off-Balance Sheet

Exposures

Market Risk

Benchmark Rate Risk

Equity Position Risk

Foreign Currency Risk

Operational Risk

Total RWA and Capital

Requirements

			Risk	Risk	Total Risk	Capital
	Gross Exposures	Net	Weighted	Weighted	Assets after	Requirements
	RM'000	Exposures	Assets	Absorbed	effects of PSIA	Requirements
	RM'000	RM'000	RM'000	by PSIA	RM'000	RM'000
				RM'000		
	-	-	-	-	-	-
	19,620	19,620	-	-	-	-
	2,048,675	2,048,675	1,756,867	-	1,756,867	140,549
	23,184	23,184	18,024	-	18,024	1,442
	-	-	-	-	-	-
	2,091,479	2,091,479	1,774,891	-	1,774,891	141,991
	594,445	214,842	167,339	-	167,339	13,387
	594,445	214,842	167,339	-	167,339	13,387
	2,685,924	2,306,321	1,942,230	-	1,942,230	155,378
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,692	1,837	1,837	-	1,837	147
	-	-	97,651	-	97,651	7,812
	2,687,616	2,687,761	2,308,158	-	2,041,718	163,337

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity and bank
31-Mar-16

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%	-	-	19,620	-	250,016	-
20%	-	-	59,037	11,807	205,453	41,091
50%	-	-	251	126	-	-
75%	-	-	-	-	-	-
100%	-	-	-	-	1,501,914	1,501,914
150%	-	-	-	-	245,696	368,544
Total	-	-	78,908	11,933	2,203,079	1,911,549
Defaulted Exposures						
0%	-	-	-	-	-	-
50%	-	-	-	-	556	278
100%	-	-	-	-	-	-
150%	-	-	-	-	-	-
Total	-	-	-	-	556	278
Total Performing and Defaulted Exposures	-	-	78,908	11,933	2,203,635	1,911,827

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity and Bank
31-Mar-16

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	Risk Weighted Asset	Exposures after Netting & CRM	Risk Weighted Asset
Performing Exposures				
0%	-	-	269,636	-
20%	-	-	264,490	52,898
50%	-	-	251	126
75%	21,927	16,445	21,927	16,445
100%	-	-	1,501,914	1,501,914
150%	-	-	245,696	368,544
Total	21,927	16,445	2,303,914	1,939,927
Defaulted Exposures				
0%	-	-	-	-
50%	-	-	556	278
100%	1,504	1,504	1,504	1,504
150%	347	521	347	521
Total	1,851	2,025	2,407	2,303
Total Performing and Defaulted Exposures	23,778	18,470	2,306,321	1,942,230

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity and Bank

31-Dec-15 <u>Exposure Class</u>	<u>Gross Exposures</u> RM'000	<u>Net Exposures</u> RM'000	<u>Risk Weighted Assets</u> RM'000	<u>Risk Weighted Assets Absorbed by PSIA</u> RM'000	<u>Total Risk Weighted Assets after effects of PSIA</u> RM'000	<u>Capital Requirements</u> RM'000
Credit Risk						
<i>On-Balance Sheet Exposures</i>						
Sovereigns & Central Banks	-	-	-	-	-	-
Banks, MDBs and FDIs	119,706	119,706	20,017	-	20,017	1,601
Corporates	2,099,046	2,099,046	1,772,575	-	1,772,575	141,806
Regulatory Retail	23,571	23,571	18,646	-	18,646	1,492
Other Assets	-	-	-	-	-	-
Total for On-Balance Sheet Exposures	2,242,323	2,242,323	1,811,238	-	1,811,238	144,899
<i>Off-Balance Sheet Exposures</i>						
Off balance sheet exposures other than OTC derivatives or credit derivatives	553,070	143,800	140,381	-	140,381	11,230
Total for Off-Balance Sheet Exposures	553,070	143,800	140,381	-	140,381	11,230
Total On and Off-Balance Sheet Exposures	2,795,393	2,386,123	1,951,619	-	1,951,619	156,129
Market Risk						
	Long Position	Short Position				
Benchmark Rate Risk	-	-	-	-	-	-
Equity Position Risk	-	-	-	-	-	-
Foreign Currency Risk	1,543	3,144	3,144	3,144	3,144	252
Operational Risk	-	-	-	97,903	97,903	7,832
Total RWA and Capital Requirements	2,796,936	2,798,537	2,389,266	2,052,665	2,052,665	164,214

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity and Bank

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

31-Dec-15

Risk Weights

	Sovereigns & Central Banks		Banks, MDBs and FDIs		Corporates	
	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>	Exposures after Netting & CRM	<i>Risk Weighted Asset</i>
Performing Exposures						
0%	-	-	19,620	-	285,040	-
20%	-	-	104,019	20,804	204,707	40,941
50%	-	-	251	126	-	-
75%	-	-	-	-	-	-
100%	-	-	-	-	1,502,125	1,502,125
150%	-	-	-	-	245,433	368,149
Total	-	-	123,890	20,930	2,237,305	1,911,215
Defaulted Exposures						
0%	-	-	-	-	-	-
50%	-	-	-	-	763	382
100%	-	-	-	-	-	-
150%	-	-	-	-	-	-
Total	-	-	-	-	763	382
Total Performing and Defaulted Exposures	-	-	123,890	20,930	2,238,068	1,911,597

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

20. Capital adequacy (continued)

Economic Entity and Bank

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

31-Dec-15

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%	-	-	304,660	-
20%	-	-	308,726	61,745
50%	-	-	251	126
75%	21,893	16,420	21,893	16,420
100%	-	-	1,502,125	1,502,125
150%	-	-	245,433	368,149
Total	21,893	16,420	2,383,088	1,948,565

Defaulted Exposures

0%	-	-	-	-
50%	-	-	763	382
100%	1,473	1,473	1,473	1,473
150%	799	1,199	799	1,199
Total	2,272	2,672	3,035	3,054

Total Performing and Defaulted Exposures

	24,165	19,093	2,386,123	1,951,619
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Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information

Economic Entity and Bank	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
31-Mar-16				
External revenue	19,455,046	11,495,351	-	30,950,397
Inter-segment revenue	(11,071,907)	11,071,907	-	-
Total revenue	8,383,139	22,567,258	-	30,950,397
Depositors' payout	(165,750)	(19,346,392)	-	(19,512,142)
Net income	8,217,389	3,220,866	-	11,438,255
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(4,065,827)	(3,712,349)	-	(7,778,176)
Amortisation of intangible assets	(100,815)	(47,577)	-	(148,392)
Allowance for impairment of financing advances	(95,756)	(88,844)	-	(184,600)
	(1,621,866)	-	-	(1,621,866)
Segmental results before taxation	2,333,125	(627,904)	-	1,705,221
Segmental results before taxation				1,705,221
Taxation				(942,761)
Profit for the financial period				762,460

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information

	Domestic Banking RM	International Banking RM	Asset Management and Investment Banking RM	Total RM
Economic Entity and Bank				
<u>31-Mar-15</u>				
External revenue	22,090,373	16,379,744	-	38,470,117
Inter-segment revenue	(12,183,963)	12,183,963	-	-
Total revenue	9,906,410	28,563,707	-	38,470,117
Depositors' payout	(294,705)	(21,922,456)	-	(22,217,161)
Net income	9,611,705	6,641,251	-	16,252,956
Operating overheads				
of which:				
Depreciation of property, plant and equipment	(4,205,626)	(3,943,021)	-	(8,148,647)
Amortisation of intangible assets	(120,893)	(81,179)	-	(202,072)
Allowance for impairment of financing advances	(89,258)	(100,413)	-	(189,671)
	(2,622,742)	-	-	(2,622,742)
Segmental results before taxation	<u>2,573,186</u>	<u>2,516,638</u>	<u>-</u>	<u>5,089,824</u>
Segmental results before taxation				5,089,824
Taxation				(1,681,953)
Profit for the financial period				<u>3,407,871</u>

Company No.

716122	P
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ASIAN FINANCE BANK BERHAD
(Incorporated in Malaysia)

21. Segmental information

	Domestic Banking RM	International Banking RM	Total RM
Economic Entity and Bank			
31-Mar-16			
Segment assets	1,355,753,576	1,203,702,377	2,559,455,953
Deferred tax assets	-	-	-
Total assets	<u>1,355,753,576</u>	<u>1,203,702,377</u>	<u>2,559,455,953</u>
Segment liabilities	<u>79,972,250</u>	<u>1,984,791,454</u>	<u>2,064,763,704</u>
Total liabilities	<u>79,972,250</u>	<u>1,984,791,454</u>	<u>2,064,763,704</u>

	Domestic Banking RM	International Banking RM	Total RM
31-Dec-15			
Segment assets	1,474,222,109	1,056,198,122	2,530,420,231
Deferred tax assets	-	-	-
Total assets	<u>1,474,222,109</u>	<u>1,056,198,122</u>	<u>2,530,420,231</u>
Segment liabilities	<u>219,286,729</u>	<u>1,818,319,577</u>	<u>2,037,606,306</u>
Total liabilities	<u>219,286,729</u>	<u>1,818,319,577</u>	<u>2,037,606,306</u>