

UNAUDITED STATEMENT OF FINANCIAL POSITION
as at 31 March 2014

	Note	31 Mar 2014 RM'000	31 Dec 2013 RM'000
ASSETS			
Cash and short-term funds	a	1,626,886	2,215,149
Securities purchased under resale agreement		-	315,952
Deposits and placements with banks and other financial institutions	b	682,108	602,078
Financial assets held for trading	c	582,250	168,557
Derivative financial instruments		387,388	434,170
Financial assets available-for-sale	d	79,225	363,500
Loans and advances	e	272,790	168,741
Amount due from related parties		2,557,260	1,816,035
Statutory deposits with Bank Negara Malaysia		2	2
Other assets	f	317,585	15,627
Tax recoverable		19,509	15,390
Fixed assets		23,386	24,847
TOTAL ASSETS		6,548,389	6,140,048
LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits from customers	g	3,836,823	3,663,079
Deposits and placements of banks and other financial institutions	h	565,098	567,393
Derivative financial instruments		281,988	348,892
Amount due to related parties		680,983	680,898
Other liabilities	i	343,845	47,078
Deferred tax liabilities		340	340
Total Liabilities		5,709,077	5,307,680
Share capital		85,500	85,500
Reserves		753,812	746,868
Shareholders' Equity		839,312	832,368
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		6,548,389	6,140,048
COMMITMENTS AND CONTINGENCIES	o	42,915,033	40,872,296

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
for the financial period ended 31 March 2014

	Note	31 Mar 2014 (Quarter 1 2014) RM'000	31 Mar 2013 (Quarter 1 2013) RM'000
Interest income	j	28,988	26,883
Interest expense	k	(8,002)	(10,095)
Net interest income		20,986	16,788
Other operating income	l	15,761	19,660
Net income		36,747	36,448
Other operating expenses	m	(27,024)	(24,107)
Operating profit before allowances		9,723	12,341
Allowances for losses on loans and advances	n	(81)	(166)
Profit before taxation		9,642	12,175
Taxation		(3,021)	(4,046)
Net profit for the financial period		6,621	8,129

STATEMENT OF CHANGES IN EQUITY
for the financial period ended 31 March 2014

	Share capital RM'000	Share premium RM'000	Statutory reserve RM'000	Fair value reserves - available-for-sale securities RM'000	Option reserve RM'000	Regulatory reserve RM'000	Retained earnings RM'000	Total RM'000
At 1 January 2014	85,500	42,000	97,778	(243)	7,702	958	598,673	832,368
Net profit for the financial period	-	-	-	-	-	-	6,621	6,621
Transfer to regulatory reserve	-	-	-	-	-	675	(675)	-
Other comprehensive income	-	-	-	323	-	-	-	323
At 31 March 2014	85,500	42,000	97,778	80	7,702	1,633	604,619	839,312
At 1 January 2013	85,500	42,000	97,778	(258)	6,263	-	534,354	765,637
Net profit for the financial year	-	-	-	-	-	-	65,277	65,277
Transfer to regulatory reserve	-	-	-	-	-	958	(958)	-
Other comprehensive income	-	-	-	15	-	-	-	15
Employee share option scheme - Options granted	-	-	-	-	1,439	-	-	1,439
At 31 December 2013	85,500	42,000	97,778	(243)	7,702	958	598,673	832,368

CASH FLOW STATEMENT
for the financial period ended 31 March 2014

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	9,642	88,821
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	1,484	5,904
Loss on disposal of fixed assets	-	226
Allowance for losses on loans and advances	81	53
Share option expenses	-	1,439
Net gain from sale of financial assets available-for-sale	(28)	(814)
Net unrealised loss from revaluation of financial assets held for trading	558	662
Net loss on derivative financial instruments	11,544	56,382
Net unrealised gain in fair value changes on derivatives	(9,092)	(88,258)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	14,189	64,415
(Increase)/decrease in deposits and placements with banks and other financial institutions	(80,030)	200,136
Decrease/(increase) in securities purchased under resale agreement	315,952	(315,952)
Increase in financial assets held for trading	(414,251)	(76,566)
Increase in derivative financial instruments	(22,574)	(48,732)
Decrease in financial assets available-for-sale	284,383	479,667
Increase in loans and advances	(104,130)	(102,887)
(Increase)/decrease in other assets	(301,715)	488,186
Decrease in statutory deposits with Bank Negara Malaysia	-	3,598
Increase in deposits from customers	173,744	1,214,640
Decrease in deposits and placements of banks and other financial institutions	(2,295)	(61,228)
Increase/(decrease) in other liabilities	296,767	(341,015)
Increase/(decrease) in amount due to related parties	85	(393,625)
Cash generated from operating activities	160,125	1,110,637
Income taxes paid	(7,140)	(19,993)
Net cash generated from operating activities	152,985	1,090,644
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(23)	(27,089)
Net cash used in investing activities	(23)	(27,089)
NET INCREASE IN CASH AND CASH EQUIVALENTS	152,962	1,063,555
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL YEAR	4,031,184	2,967,629
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL PERIOD/YEAR	4,184,146	4,031,184
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short-term funds	1,626,886	2,215,149
Amount due from related parties	2,557,260	1,816,035
	4,184,146	4,031,184

NOTES TO THE FINANCIAL STATEMENTS - 31 March 2014**Review of Bank's Performance**

The Bank's profit before taxation for 3 month period to March 2014 amounted to RM9.6 million. Net interest income for the period was RM21.0 million. Major contributor for interest income include inter-bank lending (RM22.0 million) and interest earned from securities (RM6.0 million). As for interest expense, amount incurred in inter-bank borrowings was RM1.5 million and interest incurred on customer deposits was RM6.5 million. Income generated from the Bank's trading activities comprises net gain on foreign exchange trading of RM8.9 million as well as net gain in securities trading amounting to RM1.4 million. The gain, however, was offset by net loss from derivatives amounting to RM2.5 million. Inter-company charges, commission and fees earned by the Bank amounted to RM7.9 million.

Total overhead expenditure incurred in the 3 months was RM27.0 million. Staff cost and benefits came up to about RM9.5 million while establishment expenses amounted to RM2.7 million. Inter-company fees incurred during the period was RM11.9 million, making up the bulk of general administrative expenses.

Performance for year-to-date March 2014 was lower than that of the corresponding period in 2013. In the current period, the profit before taxation was RM9.6 million (YTD March 2013: RM12.2 million). Net interest income for the current period was higher by RM4.2 million while other operating income in the first quarter of 2014 was RM15.8 million as compared to RM19.7 million in the corresponding period in 2013. Other operating expenses incurred during the first 3 months of 2014 was RM27.0 million, as compared to RM24.1 million in the corresponding period in 2013. The increase was attributed to higher personnel and general administrative expenses.

Prospects of the Bank.

The macro environment remains challenging in 2014 due to the effects of tapering arising from the unwinding of quantitative easing by the Federal Reserve. Despite these conditions, we remain optimistic that the economic environment will continue to grow. We will continue to focus on the quality and stability of earnings by building treasury services and wholesale banking while enhancing our flow business.

With the Bank's strong capitalisation and proven strength across product and services, we are confident that we will continue to see revenue growth as we invest in our existing client relationships. We will leverage on our global competitive advantages in order to provide clients with value added solutions and innovative products. Our international corporate and investment banking businesses are an important component of J.P. Morgan's overall global strategy and the continued build-out of these businesses will contribute positively to our growth aspirations.

a) Cash and short-term funds

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
Cash and balances with banks and other financial institutions	71,838	43,709
Money at call and deposit placements maturing within one month	1,555,048	2,171,440
	1,626,886	2,215,149

b) Deposits and placements with banks and other financial institutions

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
Licensed banks	682,108	602,078

c) Financial assets held for trading

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
<u>Money market instruments</u>		
Malaysian Government Securities	181,710	36,616
Bank Negara Malaysia bills	331,123	71,213
Malaysian Treasury bills	5,098	160
Malaysia Government Investment Issuance	17,465	13,251
<u>Unquoted securities</u>		
Private debt securities	46,854	47,317
	582,250	168,557

d) Financial assets available-for-sale

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
<u>Money market instruments</u>		
Malaysian Government Securities	79,225	79,650
Malaysian Government Investment Issuance	-	283,850
	79,225	363,500
<u>Unquoted securities</u> (in Malaysia)		
Private debt securities	12	12
Shares	193	193
	205	205
	(205)	(205)
Allowance for impairment losses	79,225	363,500

e) Loans and advances

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
i) Loans and advances analysed by type of loans are as follows:		
Overdrafts	888	653
Term loans		
- Housing loans	3,952	4,116
- Other term loans	-	97
Staff loans	2,689	2,772
Revolving credit	174,368	153,535
Trade finance	91,467	8,061
	273,364	169,234

Less: Allowance for losses on loans and advances:

- Individual assessment	(145)	(185)
- Collective assessment	(429)	(308)
Total net loans and advances	272,790	168,741

Included in loans and advances is revolving credit extended to a related company amounting to RM20,140,000 (31 Dec 2013: RM20,146,000).

ii) The maturity structure of loans and advances are as follows:

Maturity within		
- one year	115,883	117,585
- one year to three years	151,390	45,495
- three years to five years	869	841
- over five years	5,222	5,313
	273,364	169,234

iii) Loans and advances analysed by type of customers are as follows:

Domestic business enterprises		
- Small medium enterprises	603	750
- Others	266,120	160,101
Individuals	6,641	6,888
Foreign entities	-	1,495
	273,364	169,234

iv) Loans and advances analysed by interest sensitivity are as follows:

Fixed rate		
- Housing loans	6,082	6,294
- Other fixed rate loans	559	594
Variable rate		
- Cost-plus	266,723	162,346
	273,364	169,234

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
v) Loans and advances analysed by their economic purpose are as follows:		
Purchase of landed property	6,082	6,294
Purchase of transport vehicles	435	465
Personal use	124	129
Working capital	266,723	162,346
	273,364	169,234

vi) Loans and advances analysed by their geographical distribution are as follows:

Malaysia	273,364	167,739
Other countries	-	1,495
	273,364	169,234

vii) Impaired loans**a) Movement in impaired loans and advances are as follows:**

At 1 January	451	400
Classified as impaired during the financial period/year	-	595
Reclassified as performing during the financial period/year	(37)	(257)
Amount recovered	(8)	(194)
Amount written off	-	(93)
At end of financial period/year	406	451
Individual assessment allowance	(145)	(185)
Net impaired loans and advances	261	266
Ratio of net impaired loans and advances to net loans and advances	0.10%	0.16%

b) Movement in allowance for impaired loans and advances are as follows:

<u>Individual assessment allowance</u>		
At 1 January	185	147
Allowance (written back)/made during the financial period/year	(40)	38
Balance at end of financial period/year	145	185
<u>Collective assessment allowance</u>		
At 1 January	308	409
Allowance made/(written back) during the financial period/year	121	(101)
Balance at end of financial period/year	429	308
Collective assessment allowance (inclusive of regulatory reserve) as % of gross loans and advances, net of individual assessment allowance	0.75%	0.75%

c) Impaired loans analysed by their economic purpose are as follows:

Purchase of landed property	406	451
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f) Other assets

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
Other receivables	312,112	11,456
Deposits and prepayments	5,473	4,171
	317,585	15,627

g) Deposits from customers

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
i) Deposits from customers analysed by type of deposits are as follows:		
Demand deposits	3,570,580	3,389,170
Fixed deposits	266,243	273,909
	3,836,823	3,663,079
Maturity structure of fixed deposits are as follows:		
Due within six months	266,243	273,909

ii) Deposits from customers analysed by type of customers are as follows:

Business enterprises	3,836,714	3,662,996
Others	109	83
	3,836,823	3,663,079

h) Deposits and placements of banks and other financial institutions

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
Licensed banks	557,620	558,796
Other financial institutions	7,478	8,597
	565,098	567,393

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
i) Other liabilities		
Other payables	341,062	36,859
Accruals and charges	2,783	10,219
	343,845	47,078

j) Interest income

	31 Mar 2014 (Quarter 1 2014) RM'000	31 Mar 2013 (Quarter 1 2013) RM'000
Loans and advances		
- Interest income other than recoveries from impaired loans	1,007	496
- Recoveries from impaired loans	5	32
Money at call and placements with financial institutions	22,008	17,303
Financial assets		
- Held for trading	4,189	4,109
- Available-for-sale	1,779	4,943
	28,988	26,883

	31 Mar 2014 (Quarter 1 2014) RM'000	31 Mar 2013 (Quarter 1 2013) RM'000
k) Interest expense		
Deposits and placements of banks and other financial institutions	1,465	4,733
Deposits from customers	6,537	5,362
	8,002	10,095

l) Other operating income

	31 Mar 2014 (Quarter 1 2014) RM'000	31 Mar 2013 (Quarter 1 2013) RM'000
Fee income:		
Service charges and fees	1,284	878
Guarantee fees	608	332
	1,892	1,210
Net income from securities:		
Net gain from sale of financial assets held for trading	826	1,004
Unrealised gain/(loss) from revaluation of financial assets held for trading	558	(361)
Net gain from sale of financial assets available-for-sale	28	225
Derivatives:		
Net loss from trading of derivatives	(11,544)	(11,673)
Unrealised gain from revaluation of derivatives	9,092	8,610
Other income:		
Foreign exchange gain	8,889	16,980
Other operating income	6,020	3,665
	15,761	19,660

m) Other operating expenses

	31 Mar 2014 (Quarter 1 2014) RM'000	31 Mar 2013 (Quarter 1 2013) RM'000
Personnel expenses	9,470	8,611
Establishment expenses	2,659	2,834
Marketing expenses	470	164
General administrative expenses	14,425	12,498
	27,024	24,107

n) Allowances for losses on loans and advances

	31 Mar 2014 (Quarter 1 2014) RM'000	31 Mar 2013 (Quarter 1 2013) RM'000
(a) Individual assessment allowance		
- Written back/(made) during the financial period	40	(77)
(b) Collective assessment allowance		
- (Made)/written back during the financial period	(121)	27
Bad debts on loans and advances		
- Written off	-	(116)
	(81)	(166)

o) Capital adequacy

The capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's revised Risk Weighted Capital Adequacy Framework: Standardised Approach for Credit and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II).

	31 Mar 2014 RM'000	31 Dec 2013 RM'000
i) The capital adequacy ratios of the Bank are as follows:		
Tier-I capital		
Paid-up share capital	85,500	85,500
Share premium	42,000	42,000
Retained earnings	598,673	598,673
Fair value reserves - available-for-sale securities	80	(243)
Option reserve	7,702	7,702
Statutory reserve	97,778	97,778
	831,733	831,410
Less: Regulatory adjustments		
Deferred tax assets	-	-
Available-for-sale securities	(44)	-
Total Tier-I capital	831,689	831,410
Tier-II capital		
Regulatory reserve	1,633	958
Collective assessment allowance	429	308
Total capital base	833,751	832,676
Tier-I capital ratio	22.32%	23.35%
Total capital ratio	22.38%	23.39%

ii) Total risk weighted assets and capital requirements as at 31 March 2014 and 31 December 2013:

Exposure class	31 March 2014				31 December 2013			
	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirements RM'000	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirements RM'000
(a) Credit risk								
On balance sheet exposures								
Sovereigns/central banks	1,748,679	1,748,679	-	-	2,074,951	2,074,951	-	-
Banks	3,517,020	3,517,020	703,404	56,272	3,267,400	3,267,400	653,928	52,314
Insurance companies, securities firms and fund managers	20,140	20,140	20,140	1,611	20,146	20,146	20,146	1,612
Corporates	247,351	247,351	247,228	19,778	141,791	141,791	141,668	11,333
Residential mortgages	5,184	5,184	2,011	161	5,336	5,336	2,070	166
Higher risk assets	14	14	21	2	15	15	23	2
Other assets	27,727	27,727	27,453	2,196	27,605	27,605	27,279	2,182
Defaulted exposures	394	394	446	36	451	451	509	41
Total on balance sheet exposures	5,566,509	5,566,509	1,000,703	80,056	5,537,695	5,537,695	845,623	67,650
Off balance sheet exposures over-the-counter ("OTC") derivatives	1,786,709	1,786,709	545,314	43,625	1,765,030	1,765,030	595,543	47,643
Off balance sheet exposures other than OTC derivatives	504,521	504,521	489,498	39,160	696,797	696,797	565,699	45,256
Total off balance sheet exposures	2,291,230	2,291,230	1,034,812	82,785	2,461,827	2,461,827	1,161,242	92,899
Total on and off balance sheet exposures	7,857,739	7,857,739	2,035,515	162,841	7,999,522	7,999,522	2,006,865	160,549
(b) Market risk								
Interest rate risk	50,009,117	49,390,613	1,161,281	92,903	46,003,853	45,992,021	1,105,444	88,435
Foreign currency risk	291	21,059	21,063	1,685	4,753	-	4,750	380
Option risk			200,925	16,074			149,875	11,990
(c) Operational risk			307,219	24,578			293,311	23,465
Total risk weighted assets and capital requirements			3,726,002	298,081			3,560,245	284,819

Risk weight as at 31 March 2014 for credit risk exposures:

Risk weighted	Central banks RM'000	Banks RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Total exposures after netting and credit risk RM'000	Total risk weighted assets RM'000
0%	1,751,332	-	-	-	-	-	274	1,751,606	-
20%	-	5,008,150	74,443	-	-	-	-	5,082,593	1,016,519
35%	-	-	-	-	3,877	-	-	3,877	1,357
50%	-	2,613	-	-	1,307	-	-	3,920	1,960
75%	-	-	-	491	-	-	-	491	368
100%	-	-	36,333	951,078	270	-	27,453	1,015,134	1,015,134
150%	-	-	-	100	-	18	-	118	177
Total	1,751,332	5,010,763	110,776	951,669	5,454	18	27,727	7,857,739	2,035,515

Risk weight as at 31 December 2013 for credit risk exposures:

Risk weighted	Central banks RM'000	Banks RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Total exposures after netting and credit risk RM'000	Total risk weighted assets RM'000
0%	2,074,951	-	-	-	-	-	326	2,075,277	-
20%	-	4,831,058	58,941	-	-	-	-	4,889,999	978,000
35%	-	-	-	-	3,987	-	-	3,987	1,395
50%	-	4,114	-	-	1,349	-	-	5,463	2,732
75%	-	-	-	492	-	-	-	492	369
100%	-	-	40,810	955,774	311	-	27,279	1,024,174	1,024,174
150%	-	-	-	111	-	19	-	130	195
Total	2,074,951	4,835,172	99,751	956,377	5,647	19	27,605	7,999,522	2,006,865

Off balance sheet and counterparty risk:

	31 March 2014			31 December 2013		
	Principal amount RM'000	Credit equivalent amount* RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount* RM'000	Risk weighted amount RM'000
Direct credit substitutes	169,449	169,449	167,245	198,638	198,638	167,726
Transaction-related contingent items	171,842	85,921	73,103	381,121	190,561	90,653
Short-term self-liquidating trade related contingencies	-	-	-	1,738	347	69
Foreign exchange related contracts:						
- less than one year	10,455,639	221,099	125,016	11,738,634	280,570	181,521
- one year to less than five years	3,206,512	316,361	165,053	3,247,122	337,562	178,885
Interest rate related contracts:						
- less than one year	4,494,227	23,732	4,746	3,571,722	28,960	5,792
- one year to less than five years	19,639,978	744,261	148,853	17,244,120	678,392	135,678
- more than five years	2,739,270	334,512	66,902	2,762,198	337,898	67,580
Credit related contracts:						
- one year to less than five years	20,000	2,349	470	20,000	2,455	491
Equity related contracts:						
- less than one year	1,378,441	129,549	31,304	944,241	81,312	22,020
- one year to less than five years	124,423	14,846	2,969	125,442	17,881	3,576
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	487,001	243,501	243,501	599,290	299,645	299,645
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	28,251	5,650	5,650	38,030	7,606	7,606
	42,915,033	2,291,230	1,034,812	40,872,296	2,461,827	1,161,242

* The credit equivalent amount is arrived at using the credit conversion factor as per Bank Negara Malaysia's guidelines.

p) Interest rate risk

As at 31 March 2014	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000	Effective interest rate RM	Effective USD interest rate %
Assets										
Cash and short-term funds	1,552,825	-	-	-	-	-	74,061	1,626,886	3.06	0.06
Deposits and placements with other financial institutions	-	681,639	-	-	-	-	469	682,108	3.27	0.50
Financial assets held for trading	-	-	-	-	-	580,662	1,588	582,250	3.14	-
Derivative financial instruments	-	-	-	-	-	387,388	-	387,388	-	-
Financial assets available-for-sale	-	-	-	79,029	-	-	196	79,225	3.29	-
Loans and advances										
- Performing	286	65,860	141,207	60,708	4,897	-	(574) ^	272,384	4.79	0.93
- Non-performing	-	-	-	-	-	-	406	406	-	-
Amount due from related parties	1,983,301	-	-	-	-	-	573,959	2,557,260	-	0.08
Statutory deposits with BNM	-	-	-	-	-	-	2	2	-	-
Other assets #	-	-	-	-	-	-	360,480	360,480	-	-
Total assets	3,536,412	747,499	141,207	139,737	4,897	968,050	1,010,587	6,548,389		
Liabilities										
Deposits from customers	2,653,813	60,952	4,500	-	-	-	1,117,558	3,836,823	2.82	0.36
Deposits and placements of banks and other financial institutions	100,252	97	83	-	-	-	464,666	565,098	2.63	0.06
Derivative financial instruments	-	-	-	-	-	281,988	-	281,988	-	-
Amount due to related parties	202,400	-	37,802	-	-	-	440,781	680,983	2.61	0.15
Other liabilities	-	-	-	-	-	-	344,185	344,185	-	-
Total liabilities	2,956,465	61,049	42,385	-	-	281,988	2,367,190	5,709,077		
Interest rate gap	579,947	686,450	98,822	139,737	4,897					

^ Includes individual assessment allowance and collective assessment allowance amounting to RM574,000
Includes tax recoverable, fixed assets and other assets

As at 31 December 2013	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000	Effective interest rate RM	Effective USD interest rate %
Assets										
Cash and short-term funds	2,164,124	-	-	-	-	-	51,025	2,215,149	3.07	0.30
Securities purchased under resale agreement	315,349	-	-	-	-	-	603	315,952	2.75	-
Deposits and placements with other financial institutions	-	600,000	-	-	-	-	2,078	602,078	3.21	-
Financial assets held for trading	-	-	-	-	-	167,284	1,273	168,557	3.22	-
Derivative financial instruments	-	-	-	-	-	434,170	-	434,170	-	-
Financial assets available-for-sale	-	-	-	358,741	-	-	4,759	363,500	3.29	-
Loans and advances										
- Performing	20,249	1,534	95,802	46,259	4,939	-	(493) ^	168,290	4.42	0.94
- Non-performing	-	-	-	-	-	-	451	451	-	-
Amount due from related parties	1,469,630	51,425	-	-	-	-	294,980	1,816,035	-	0.09
Statutory deposits with BNM	-	-	-	-	-	-	2	2	-	-
Other assets #	-	-	-	-	-	-	55,864	55,864	-	-
Total assets	3,969,352	652,959	95,802	405,000	4,939	601,454	410,542	6,140,048		

As at 31 December 2013	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000	Effective interest rate RM	Effective USD interest rate %
Liabilities										
Deposits from customers	2,322,684	5,500	65,953	-	-	-	1,268,942	3,663,079	2.75	0.35
Deposits and placements of banks and other financial institutions	81,890	33	203	-	-	-	485,267	567,393	2.70	0.07
Derivative financial instruments	-	-	-	-	-	348,892	-	348,892	-	-
Amount due to related parties	155,740	-	37,852	-	-	-	487,306	680,898	2.61	0.15
Other liabilities	-	-	-	-	-	-	47,418	47,418	-	-
Total liabilities	2,560,314	5,533	104,008	-	-	348,892	2,288,933	5,307,680		
Interest rate gap	1,409,038	647,426	(8,206)	405,000	4,939					

^ Includes individual assessment allowance and collective assessment allowance amounting to RM493,000
Includes tax recoverable, fixed assets and other assets

As at 31 December 2013	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000	Effective interest rate RM	Effective USD interest rate %
Assets										