

UNAUDITED STATEMENT OF FINANCIAL POSITION
as at 30 September 2014

	Note	30 Sep 2014 RM'000	31 Dec 2013 RM'000
ASSETS			
Cash and short-term funds	a	2,335,164	2,215,149
Securities purchased under resale agreement		156,667	315,952
Deposits and placements with banks and other financial institutions	b	601,520	602,078
Financial assets held for trading	c	537,677	168,557
Derivative financial instruments		433,006	434,170
Financial assets available-for-sale	d	-	363,500
Loans and advances	e	223,852	168,741
Amount due from related parties		1,815,196	1,816,035
Statutory deposits with Bank Negara Malaysia		2	2
Other assets	f	437,234	15,627
Tax recoverable		29,474	15,390
Fixed assets		21,053	24,847
TOTAL ASSETS		6,590,845	6,140,048
LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits from customers	g	3,425,341	3,663,079
Deposits and placements of banks and other financial institutions	h	609,757	567,293
Obligations on securities sold under repurchase agreements		30,170	-
Derivative financial instruments		365,120	348,892
Amount due to related parties		681,932	680,898
Other liabilities	i	629,849	47,078
Deferred tax liabilities		340	340
Total Liabilities		5,742,509	5,307,680
Share capital		85,500	85,500
Reserves		762,836	746,868
Shareholders' Equity		848,336	832,368
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		6,590,845	6,140,048
COMMITMENTS AND CONTINGENCIES	o	47,722,127	40,872,296

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
for the financial period ended 30 September 2014

	Note	30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000
Interest income	j	98,428	96,717
Interest expense	k	(25,541)	(32,046)
Net interest income		72,887	64,671
Other operating income	l	36,946	109,335
Net income		109,833	174,006
Other operating expenses	m	(86,079)	(82,324)
Operating profit before allowances		23,754	91,682
Allowances for losses on loans and advances	n	(772)	(836)
Profit before taxation		22,982	90,846
Taxation		(7,337)	(24,266)
Net profit for the financial period		15,645	66,580

STATEMENT OF CHANGES IN EQUITY
for the financial period ended 30 September 2014

	Share capital RM'000	Share premium RM'000	Statutory reserve RM'000	Fair value reserves - available-for-sale securities RM'000	Option reserves 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	-	-	-	-	-	-	15,645	15,645
Transfer to regulatory reserve	-	-	-	-	-	1,467	(1,467)	-
Other comprehensive income	-	-	-	323	-	-	-	323
At 30 September 2014	85,500	42,000	97,778	80	7,702	2,425	612,851	848,336
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 30 September 2014

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	22,982	88,821
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	4,441	5,904
Loss on disposal of fixed assets	1	226
Allowance for losses on loans and advances	772	53
Share option expenses	-	1,439
Net gain from sale of financial assets available-for-sale	(133)	(814)
Net unrealised (gain)/loss from revaluation of financial assets held for trading	(728)	662
Net loss on derivative financial instruments	17,698	56,382
Net unrealised loss/(gain) in fair value changes on derivatives	6,118	(88,258)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	51,151	64,415
Decrease in deposits and placements with banks and other financial institutions	558	200,136
Decrease/(increase) in securities purchased under resale agreement	159,285	(315,952)
Increase in financial assets held for trading	(368,392)	(76,566)
Increase in derivative financial instruments	(6,424)	(48,732)
Decrease in financial assets available-for-sale	363,956	479,667
Increase in loans and advances	(55,883)	(102,887)
(Increase)/decrease in other assets	(421,608)	488,186
Decrease in statutory deposits with Bank Negara Malaysia	-	3,598
(Decrease)/increase in deposits from customers	(237,738)	1,214,640
Increase/(decrease) in deposits and placements of banks and other financial institutions	42,364	(61,228)
Increase in securities sold under repurchase agreements	30,170	-
Increase/(decrease) in other liabilities	582,771	(341,015)
Increase/(decrease) in amount due to related parties	1,034	(393,625)
Cash generated from operating activities	141,244	1,110,637
Income taxes paid	(21,420)	(19,993)
Net cash generated from operating activities	119,824	1,090,644
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(648)	(27,089)
Net cash used in investing activities	(648)	(27,089)
NET INCREASE IN CASH AND CASH EQUIVALENTS	119,176	1,063,555
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL PERIOD/YEAR	4,031,184	2,967,629
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL PERIOD/YEAR	4,150,360	4,031,184
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short-term funds	2,335,164	2,215,149
Amount due from related parties	1,815,196	1,816,035
	4,150,360	4,031,184

NOTES TO THE FINANCIAL STATEMENTS - 30 September 2014**Review of Bank's Performance**

The Bank's profit before taxation for 9 month period to September 2014 amounted to RM23.0 million. Net interest income for the period was RM72.9 million. Major contributor for interest income include inter-bank lending (RM79.2 million) and interest earned from securities (RM15.7 million). As for interest expense, amount incurred on inter-bank borrowings was RM5.2 million and interest incurred on customer deposits was RM20.4 million.

Income generated from the Bank's trading activities comprises net gain on foreign exchange trading of RM33.1 million as well as net gain from securities trading amounted to RM4.9 million, which was offset by net loss from derivatives amounted to RM23.8 million. Inter-company charges, commission and fees earned by the Bank amounted to RM22.8 million.

Total overhead expenditure incurred in the 9 months was RM86.1 million. Staff cost and benefits came up to approximately RM31.2 million while establishment expenses amounted to RM7.9 million. Inter-company fees incurred during the period was RM34.9 million, making up the bulk of general administrative expenses.

Performance for year-to-date September 2014 was lower than that of the corresponding period in 2013. In the current period, the profit before taxation was RM23.0 million (YTD September 2013: RM90.8 million). Net interest income for the current period was higher by RM8.2 million while other operating income in the first 9 months of 2014 was RM36.9 million as compared to RM109.3 million in the corresponding period in 2013. The decrease was mainly due to lower net foreign exchange gain of RM33.1 million in 2014 as compared to RM58.3 million in 2013, as well as a net loss made on derivatives of RM23.8 million in 2014 as compared to a net gain of RM30.5 million in 2013. Other operating expenses incurred during the first 9 months of 2014 was RM86.1 million, as compared to RM82.3 million in the corresponding period in 2013. The increase was attributed to higher personnel expenses 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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Cash and balances with banks and other financial institutions	71,732	43,709
Money at call and deposit placements maturing within one month	2,263,432	2,171,440
	2,335,164	2,215,149

b) Deposits and placements with banks and other financial institutions

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Licensed banks	601,520	602,078

c) Financial assets held for trading

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Money market instruments		
Malaysian Government Securities	399,789	36,616
Bank Negara Malaysia bills	104,740	71,213
Malaysian Treasury bills	-	160
Malaysian Government Investment Issuance	33,148	13,251
Unquoted securities		
Private debt securities	-	47,317
	537,677	168,557

d) Financial assets available-for-sale

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Money market instruments		
Malaysian Government Securities	-	79,650
Malaysian Government Investment Issuance	-	283,850
	-	363,500
Unquoted securities (in Malaysia)		
Private debt securities	12	12
Shares	193	193
	205	205
	(205)	(205)
	-	363,500

e) Loans and advances

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
i) Loans and advances analysed by type of loans are as follows:		
Overdrafts	-	653
Term loans		
- Housing loans	2,276	4,116
- Other term loans	-	97
Staff loans	2,254	2,772
Revolving credit	184,419	153,535
Trade finance	35,288	8,061
	224,237	169,234
Less: Allowance for losses on loans and advances:		
- Individual assessment	(126)	(185)
- Collective assessment	(259)	(308)
	(223,852)	(168,741)

Included in loans and advances is revolving credit extended to a related company amounting to RM20,090,000 (31 Dec 2013: RM20,146,000).

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Maturity		
- within one year	150,657	117,585
- within one year to three years	69,612	45,495
- within three years to five years	408	841
- over five years	3,560	5,313
	224,237	169,234

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Domestic business enterprises		
- Small medium enterprises	-	750
- Others	219,707	160,101
Individuals	4,530	6,888
Foreign entities	-	1,495
	224,237	169,234

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Fixed rate		
- Housing loans	4,191	6,294
- Other fixed rate loans	339	594
Variable rate		
- Cost-plus	219,707	162,346
	224,237	169,234

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
v) Loans and advances analysed by their economic purpose are as follows:		
Purchase of landed property	4,191	6,294
Purchase of transport vehicles	279	465
Personal use	60	129
Working capital	219,707	162,346
	224,237	169,234

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Malaysia	224,237	167,739
Other countries	-	1,495
	224,237	169,234

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
At 1 January	451	400
Classified as impaired during the financial period/year	-	595
Reclassified as performing during the financial period/year	(72)	(257)
Amount recovered	(107)	(194)
Amount written off	(17)	(93)
At end of financial period/year	255	451
Individual assessment allowance	(126)	(185)
Net impaired loans and advances	129	266
Ratio of net impaired loans and advances to net loans and advances	0.06%	0.16%

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Individual assessment allowance		
At 1 January	185	147
Allowance (written back)/made during the financial period/year	(59)	38
Balance at end of financial period/year	126	185
Collective assessment allowance		
At 1 January	308	409
Allowance written back during the financial period/year	(49)	(101)
Balance at end of financial period/year	259	308
Collective assessment allowance (inclusive of regulatory reserve) as % of gross loans and advances, net of individual assessment allowance	1.20%	0.75%

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Purchase of landed property	255	451

f) Other assets

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Other receivables	433,317	11,456
Deposits and prepayments	3,917	4,171
	437,234	15,627

g) Deposits from customers

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
i) Deposits from customers analysed by type of deposits are as follows:		
Demand deposits	3,197,695	3,389,170
Fixed deposits	227,646	273,909
	3,425,341	3,663,079
Maturity structure of fixed deposits are as follows:		
Due within six months	227,646	273,909
Six months to one year	-	-
	227,646	273,909

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

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Business enterprises	3,425,131	3,662,996
Others	210	83
	3,425,341	3,663,079

h) Deposits and placements of banks and other financial institutions

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Licensed banks	606,906	558,796
Other financial institutions	2,851	8,597
	609,757	567,393

i) Other liabilities

	30 Sep 2014 RM'000	31 Dec 2013 RM'000
Other payables	623,675	36,859
Accruals and charges	6,174	10,219
	629,849	47,078

j) Interest income

	30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000
Loans and advances		
- Interest income other than recoveries from impaired loans	3,414	1,834
- Recoveries from impaired loans	38	46
Money at call and placements with financial institutions	79,243	73,211
Financial assets		
- Held for trading	13,156	11,640
- Available-for-sale	2,577	9,986
	98,428	96,717

k) Interest expense

	30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000
Deposits and placements of banks and other financial institutions	5,150	8,181
Deposits from customers	20,391	23,865
	25,541	32,046

l) Other operating income

	30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000
Fee income:		
Service charges and fees	3,747	3,401
Guarantee fees	1,972	896
	5,719	4,297
Net income from securities:		
Net gain from sale of financial assets held for trading	4,045	2,604
Unrealised gain from revaluation of financial assets held for trading	728	909
Net gain from sale of financial assets available-for-sale	133	1,115
Derivatives:		
Net loss from trading of derivatives	(17,698)	(51,381)
Unrealised (loss)/gain from revaluation of derivatives	(6,118)	81,911
Other income:		
Foreign exchange gain	33,059	58,334
(Loss)/gain from disposal of fixed assets	(1)	6
Other operating income	17,079	11,540
	36,946	109,335

m) Other operating expenses

	30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000
Personnel expenses	31,189	26,985
Establishment expenses	7,871	9,535
Marketing expenses	1,802	954
General administrative expenses	45,217	44,850
	86,079	82,324

n) Allowances for losses on loans and advances

	30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000
(a) Individual assessment allowance		
- Written back/(made) during the financial period	59	(7)
(b) Collective assessment allowance		
- Written back/(made) during the financial period	49	(712)
Bad debts on loans and advances		
- Written off	(880)	(117)
	(772)	(836)

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).

	30 Sep 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 reserve - available-for-sale securities	80	(243)
Option reserves	7,702	7,702
Statutory reserve	97,778	97,778
Regulatory reserve	2,425	958
	834,158	832,368
Less: Regulatory adjustments		
Available-for-sale securities	(44)	-
Total Tier I capital	834,114	832,368
Tier-II capital		
Collective assessment allowance	259	308
Total Tier-II capital	259	308
Total capital	834,373	832,676
Tier I capital ratio	20.20%	23.35%
Total capital ratio	20.21%	23.39%

ii) Total risk weighted assets and capital requirements as at 30 September 2014 and 31 December 2013:

Exposure class	30 September 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	1,990,049	1,990,049	-	-	2,074,951	2,074,951	-	-
Sovereigns/central banks	3,387,095	3,387,095	677,420	54,194	3,267,400	3,267,400	653,928	52,314
Banks								
Insurance companies, securities firms and fund managers	20,159	20,159	20,159	1,613	20,146	20,146	20,146	1,612
Corporates	200,380	200,380	200,274	16,022	141,791	141,791	141,668	11,333
Residential mortgages	3,499	3,499	1,355	108	5,336	5,336	2,070	166
Higher risk assets	14	14	21	2	15	15	23	2
Other assets	22,417	22,417	22,184	1,775	27,605	27,605	27,279	2,182
Defaulted exposures	255	255	257	21	451	451	509	41
Total on-balance sheet exposures	5,623,868	5,623,868	921,670	73,734	5,537,695	5,537,695	845,623	67,650
Off-balance sheet exposures over-the-counter ('OTC') derivatives	1,778,399	1,778,399	587,813	47,025	1,765,030	1,765,030	595,543	47,643
Off-balance sheet exposures other than OTC derivatives	478,162	478,162	460,478	36,838	696,797	696,797	565,699	45,256
Total off-balance sheet exposures	2,256,561	2,256,561	1,048,291	83,863	2,461,827	2,461,827	1,161,242	92,899
Total on and off-balance sheet exposures	7,880,429	7,880,429	1,969,961	157,597	7,999,522	7,999,522	2,006,865	160,549
(b) Market risk								
Interest rate risk	55,291,900	55,033,384	1,599,885	127,992	46,003,853	45,992,021	1,105,444	88,435
Foreign currency risk	7,945	40,808	40,813	3,265	4,753	-	4,750	380
Option risk			204,875	16,390			149,875	11,990
Equity risk			17,825	1,426				
(c) Operational risk			295,669	23,654			293,311	23,465
Total risk weighted assets and capital requirements			4,129,028	330,323			3,560,245	284,819

Risk weight as at 30 September 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%	1,995,085	-	-	-	-	-	233	1,995,318	-
20%	-	4,815,700	75,436	-	-	-	-	4,891,136	978,227
35%	-	-	-	-	2,629	-	-	2,629	920
50%	-	-	-	-	870	-	-	870	435
75%	-	-	-	424	-	-	-	424	318
100%	-	-	39,403	928,215	232	-	22,184	990,034	990,034
150%	-	-	-	-	-	18	-	18	27
Total	1,995,085	4,815,700	114,839	928,639	3,731	18	22,417	7,880,429	1,969,961

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:

	30 September 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	66,500	66,500	52,742	198,638	198,638	167,726
Transaction-related contingent items	115,855	57,928	54,002	381,121	190,561	90,653
Short-term self-liquidating trade related contingencies	33,248	6,650	6,650	1,738	347	69
Foreign exchange related contracts:						
- less than one year	16,719,658	416,343	244,719	11,738,634	280,570	181,521
- one year to less than five years	1,671,554	190,873	104,875	3,247,122	337,562	178,885
Interest rate related contracts:						
- less than one year	4,921,381	20,170	4,033	3,571,722	28,960	5,792
- one year to less than five years	18,964,784	669,611	133,922	17,244,120	678,392	135,678
- more than five years	2,635,810	298,053	59,611	2,762,198	337,898	67,580
Credit related contracts:						
- one year to less than five years	38,850	4,744	949	20,000	2,455	491
Equity related contracts:						
- less than one year	1,579,185	163,575	36,698	944,241	81,312	22,020
- one year to less than five years	112,665	15,032	3,006	125,442	17,881	3,576
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	581,853	290,927	290,927	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	280,784	56,157	56,157	38,030	7,606	7,606
	47,722,127	2,256,561	1,048,291	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 30 September 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 RM interest rate %	Effective USD interest rate %
Assets										
Cash and short-term funds	2,261,989	-	-	-	-	-	73,175	2,335,164	3.21	0.09
Securities purchased under resale agreement	156,442	-	-	-	-	-	225	156,667	3.00	-
Deposits and placements with banks and other financial institutions	-	300,000	300,000	-	-	-	1,520	601,520	3.74	-
Financial assets held for trading	-	-	-	-	-	534,771	2,906	537,677	3.61	-
Derivative financial instruments	-	-	-	-	-	433,006	-	433,006		
Loans and advances										
- Performing	-	62,431	88,208	70,015	3,328	-	(385) ^	223,597	4.86	0.96
- Non-performing	-	-	-	-	-	-	255	255		
Amount due from related parties	1,351,927	-	-	-	-	-	463,269	1,815,196	-	0.10
Statutory deposits with BNM	-	-	-	-	-	-	2	2		
Other assets #	-	-	-	-	-	-	487,761	487,761		
Total assets	3,770,358	362,431	388,208	70,015	3,328	967,777	1,028,728	6,590,845		
Liabilities										
Deposits from customers	1,627,638	1,566	-	-	-	-	1,796,137	3,425,341	2.53	0.39
Deposits and placements of banks and other financial institutions	135,239	-	83	-	-	-	474,435	609,757	3.20	0.07
Obligations on securities sold under repurchase agreements	-	-	-	-	30,115	-	55	30,170	3.91	-
Derivative financial instruments	-	-	-	-	-	365,120	-	365,120		
Amount due to related parties	250,589	8,532	16,402	-	-	-	406,409	681,932	2.61	0.11
Other liabilities	-	-	-	-	-	-	630,189	630,189		
Total liabilities	2,013,466	10,098	16,485	-	30,115	365,120	3,307,225	5,742,509		
Interest rate gap	1,756,892	352,333	371,723	70,015	(26,787)					

^ Includes individual assessment allowance and collective assessment allowance amounting to RM385,000

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 RM interest rate %	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 banks and 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		
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					

	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 RM interest rate %	Effective USD interest rate %
As at 31 December 2013										
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 banks and 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		