

STATEMENT BY DIRECTORS

PURSUANT TO SECTION 169(15) OF THE COMPANIES ACT, 1965

We, Jen (B) Tan Sri Dato' Seri Ismail Haji Omar and Dato' Abdul Hamidy Abdul Hafiz, being two of the Directors of Affin Bank Berhad, state that, in the opinion of the Directors, the financial statements set out on pages 60 to 141 are drawn up so as to give a true and fair view of the state of affairs of the Group and of the Bank as at 31 December 2003 and of the results and cash flows of the Group and of the Bank for the financial year ended on that date in accordance with the provisions of the Companies Act, 1965, applicable approved accounting standards in Malaysia and Bank Negara Malaysia Guidelines.

In accordance with a resolution of the Board of Directors dated 27 February 2004.

JEN (B) TAN SRI DATO' SERI ISMAIL HAJI OMAR

Chairman

DATO' ABDUL HAMIDY ABDUL HAFIZ

President/CEO

STATUTORY DECLARATION

PURSUANT TO SECTION 169(16) OF THE COMPANIES ACT, 1965

I, Ramanathan s/o Rajoo being the officer of Affin Bank Berhad, primarily responsible for the financial management of the Group and of the Bank, do solemnly and sincerely declare that in my opinion, the financial statements set out on pages 60 to 141 are correct, and I make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act, 1960.

RAMANATHAN S/O RAJOO

Subscribed and solemnly declared by the abovenamed Ramanathan s/o Rajoo at Kuala Lumpur in Malaysia on 27 February 2004, before me.

Commissioner for Oaths