

AFFIN Bank Berhad
(Incorporated in Malaysia)

UNAUDITED CONDENSED CASH FLOW STATEMENT for the financial quarter ended 30 September 2009

	The Group		The Bank	
	30/9/2009 RM'000	30/9/2008 RM'000	30/9/2009 RM'000	30/9/2008 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation	323,961	317,586	285,662	284,996
Adjustments for items not involving the movement of cash and cash equivalents:				
Interest income from securities:				
- held-for-trading securities	(750)	(445)	(750)	(445)
- available-for-sale securities	(70,789)	(51,895)	(70,789)	(51,895)
- held-to-maturity securities	(13,923)	(12,681)	(11,926)	(12,618)
Dividend income from securities:				
- available-for-sale securities	(146)	(209)	(146)	(209)
- held-to-maturity securities	(8,096)	(4,259)	(15,855)	(4,259)
Accretion of discount less amortisation of premium:				
- available-for-sale securities	(12,422)	(31,230)	(12,422)	(31,230)
- held-to-maturity securities	-	24	-	24
Gain on disposal/redemption of securities:				
- held-for-trading securities	(1,473)	(640)	(1,473)	(640)
- available-for-sale securities	(4,005)	(14,118)	(4,005)	(14,118)
- held-to-maturity securities	(1,633)	(12,235)	(1,633)	(12,235)
Unrealised losses/(gains) on revaluation:				
- trading	70	(1,469)	70	(1,469)
- derivatives	(9,082)	6,075	(9,082)	6,075
- foreign exchange	(34,364)	(30,723)	(27,007)	(16,711)
Allowance for impairment loss:				
- available-for-sale securities	1,115	13,597	1,115	13,597
Depreciation of property and equipment	16,400	16,654	15,822	16,163
Property and equipment written off	235	639	201	609
Foreclosed properties - diminution in value	707	-	707	-
Gain on sale of property and equipment	(300)	(9,970)	(300)	(9,655)
Amortisation of intangible assets	15,332	12,912	14,929	12,548
Lease rental - leasehold properties	182	401	176	395
Gain on sale of lease rental properties	(1,185)	-	(1,185)	-
Gain on sale of foreclosed properties	(966)	(2,883)	(966)	(2,883)
Net specific allowance for bad and doubtful debts and financing	163,189	160,780	154,065	151,908
Interest suspended	16,749	14,273	16,749	14,273
Net charge of general allowance	22,751	23,027	19,557	13,124
Bad debt and financing written-off	9,118	6,485	9,042	6,308
Transfer to profit equalisation reserve	776	-	-	-
OPERATING PROFIT BEFORE CHANGES IN WORKING CAPITAL	411,451	399,696	360,556	361,653
<i>(Increase)/decrease in operating assets:</i>				
Deposits and placements with banks and other financial institutions	17,908	638,197	27,324	514,043
Held-for-trading securities	140,247	(869,894)	140,247	(869,894)
Interest income from held-for-trading securities	750	445	750	445
Foreign exchange transaction	63,662	15,705	54,708	7,755
Loans, advances and financing	(1,730,455)	(2,250,790)	(1,539,170)	(1,664,820)
Other assets	129,021	(80,466)	140,571	(169,698)
Statutory deposits with Bank Negara Malaysia	562,050	(54,000)	455,650	(28,200)
Amount due from subsidiaries	-	-	229,952	3,140
Amount due from jointly controlled entity	(5)	-	-	-

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(continued)

	The Group		The Bank	
	30/9/2009 RM'000	30/9/2008 RM'000	30/9/2009 RM'000	30/9/2008 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
(CONTINUED)				
<i>Increase/(decrease) in operating liabilities:</i>				
Deposits from customers	1,286,444	(296,887)	226,256	(409,227)
Deposits and placements of banks and other financial institutions	36,173	666,273	660,270	1,232,721
Bills and acceptances payable	(17,720)	(13,733)	(17,720)	(13,733)
Recourse obligation on loans sold to Cagamas Berhad	137,530	(337,407)	137,530	(337,407)
Other liabilities	(112,180)	(34,464)	(104,091)	(56,018)
Cash generated from/(used in) operations	924,876	(2,217,325)	772,833	(1,429,240)
Tax paid	(120,331)	(45,488)	(111,377)	(30,948)
Zakat paid	(1,555)	(1,325)	(1)	-
NET CASH GENERATED FROM/(USED IN) OPERATING ACTIVITIES	802,990	(2,264,138)	661,455	(1,460,188)
CASH FLOWS FROM INVESTING ACTIVITIES				
Investment in jointly controlled entity	-	(500)	-	-
Interest received from securities:				
- available-for-sale securities	70,789	51,895	70,789	51,895
- held-to-maturity securities	13,923	12,681	11,926	12,618
Dividend income from securities:				
- available-for-sale securities	146	209	146	209
- held-to-maturity securities	8,096	4,259	15,855	4,259
Redemption/(purchase) of held-to-maturity securities	74,126	(178,654)	67,829	(178,079)
Net (purchase)/sale of available-for-sale securities	(552,125)	(106,879)	(579,625)	147,735
Proceeds from disposal of:				
- property and equipment	18,597	32,490	3,597	32,028
- prepaid lease rental	2,111	1,319	2,111	781
- foreclosed properties	4,867	23,498	4,867	23,498
Purchase of property and equipment	(10,655)	(31,019)	(10,594)	(27,423)
Purchase of intangible assets	(945)	(4,701)	(945)	(4,661)
NET CASH (USED IN)/GENERATED FROM INVESTING ACTIVITIES	(371,070)	(195,402)	(414,044)	62,860
CASH FLOWS FROM FINANCING ACTIVITIES				
Investment in subsidiary	-	-	(90,434)	-
Repayment of subordinated term loan	(500,000)	-	(500,000)	-
Increase in subordinated term loan	300,000	-	300,000	-
Payment of dividend	(21,589)	(31,526)	(21,589)	(31,526)
NET CASH USED IN FINANCING ACTIVITIES	(221,589)	(31,526)	(312,023)	(31,526)

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	The Group		The Bank	
	30/9/2009	30/9/2008	30/9/2009	30/9/2008
	RM'000	RM'000	RM'000	RM'000
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	210,331	(2,491,066)	(64,612)	(1,428,854)
AMOUNT VESTED FROM SUBSIDIARY	-	-	843	-
NET (DECREASE)/INCREASE IN FOREIGN EXCHANGE	(33,290)	24,696	(31,693)	18,634
CASH AND CASH EQUIVALENTS AT BEGINING OF THE FINANCIAL PERIOD	6,677,082	8,273,133	4,318,934	4,740,586
CASH AND CASH EQUIVALENTS AT END OF THE FINANCIAL PERIOD	6,854,123	5,806,763	4,223,472	3,330,366
ANALYSIS OF CASH AND CASH EQUIVALENTS				
Cash and short-term funds	6,854,123	5,806,763	4,223,472	3,330,366