

AFFIN Bank Berhad
(Incorporated in Malaysia)

23) INTEREST/PROFIT RATE RISK

The Group 30/9/2009	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Assets									
Cash and short-term funds	6,720,268	-	-	-	-	133,855	-	6,854,123	1.94
Deposits and placements with banks and other financial institutions	-	31,611	60,697	-	-	-	-	92,308	1.04
Available-for-sale securities	545,018	83,716	1,776,352	1,512,307	831,512	41,486	-	4,790,391	3.41
Held-to-maturity securities	27,937	-	211,870	64,124	-	186,589	-	490,520	4.74
Loans, advances and financing									
- performing	11,521,886	1,649,322	2,022,766	4,013,679	1,471,970	(320,683) *	-	20,358,940	4.78
- non-performing	-	-	-	-	-	675,962	#	675,962	
Others (1)	-	-	-	-	-	1,086,974	-	1,086,974	
Tax recoverable	-	-	-	-	-	44	-	44	
Total assets	18,815,109	1,764,649	4,071,685	5,590,110	2,303,482	1,804,227	-	34,349,262	

* The negative balance represents general allowance for loans, advances and financing in accordance with the Group's accounting policy on allowance for bad and doubtful debts and financing.

Net of specific allowance.

(1) Others include property and equipment, intangible assets, statutory deposits with Bank Negara Malaysia, deferred tax assets, subsidiaries, other assets land for sale, investment in jointly controlled entity and amount due from jointly controlled entity.

AFFIN Bank Berhad

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23) INTEREST/PROFIT RATE RISK (CONTINUED)

The Group 30/9/2009	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Liabilities									
Deposits from customers	12,382,984	5,765,473	6,197,891	115,977	-	2,051,808	-	26,514,133	2.25
Deposits and placements of banks and other financial institutions	2,179,524	1,283,545	394,091	-	-	-	-	3,857,160	1.95
Bills and acceptances payable	-	-	-	-	-	118,523	-	118,523	-
Recourse obligation on loans sold to Cagamas Berhad	-	-	-	148,618	-	-	-	148,618	5.05
Subordinated term loan	-	-	-	-	300,000	-	-	300,000	3.06
Other liabilities (2)	-	-	-	-	-	451,230	-	451,230	
Provision for taxation	-	-	-	-	-	3,430	-	3,430	
Total liabilities	14,562,508	7,049,018	6,591,982	264,595	300,000	2,624,991	-	31,393,094	
Shareholders' funds	-	-	-	-	-	2,956,168	-	2,956,168	
Total liabilities and shareholders' funds	14,562,508	7,049,018	6,591,982	264,595	300,000	5,581,159	-	34,349,262	
On-balance sheet interest sensitivity gap	4,252,601	(5,284,369)	(2,520,297)	5,325,515	2,003,482	(3,776,932)	-		
Off-balance sheet interest sensitivity gap (3)	518,308	83,560	(316,966)	(261,215)	(23,687)	-	-		
Total interest sensitivity gap	4,770,909	(5,200,809)	(2,837,263)	5,064,300	1,979,795	(3,776,932)	-		

2. Other liabilities include other borrowings, deferred tax liabilities and other liabilities.

3. The off-balance sheet gap represents the net notional amounts of all interest rate sensitive derivative financial instruments.

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23) INTEREST/PROFIT RATE RISK (CONTINUED)

The Group 31/12/2008	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Assets									
Cash and short-term funds	6,525,445	-	-	-	-	151,637	-	6,677,082	3.25
Deposits and placements with banks and other financial institutions	-	17,338	35,906	56,972	-	-	-	110,216	3.90
Held-for-trading securities	-	-	-	-	-	-	138,844	138,844	3.57
Available-for-sale securities	710,118	1,452,988	1,059,392	409,459	518,588	37,468	-	4,188,013	4.00
Held-to-maturity securities	27,938	-	14,679	69,715	214,391	236,290	-	563,013	4.74
Loans, advances and financing									
- performing	10,100,275	1,601,679	1,698,795	4,310,675	1,465,372	(297,931) *	-	18,878,865	5.53
- non-performing	-	-	-	-	-	637,390 #	-	637,390	
Others (1)	-	-	-	-	-	1,784,538	28,216	1,812,754	
Tax recoverable	-	-	-	-	-	5,197	-	5,197	
Total assets	17,363,776	3,072,005	2,808,772	4,846,821	2,198,351	2,554,589	167,060	33,011,374	

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Net of specific allowance.

(1) Others include property and equipment, intangible assets, statutory deposits with Bank Negara Malaysia, deferred tax assets, subsidiaries, other assets land for sale, investment in jointly controlled entity and amount due from jointly controlled entity.

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23) INTEREST/PROFIT RATE RISK (CONTINUED)

The Group 31/12/2008	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Liabilities									
Deposits from customers	10,145,595	8,207,654	4,795,744	39,237	-	2,039,559	-	25,227,789	2.97
Deposits and placements of banks and other financial institutions	2,811,148	1,004,994	4,745	-	-	-	-	3,820,887	3.00
Bills and acceptances payable	-	-	-	-	-	136,243	-	136,243	-
Recourse obligation on loans sold to Cagamas Berhad	-	11,088	-	-	-	-	-	11,088	4.82
Subordinated term loan	-	-	-	500,000	-	-	-	500,000	6.00
Other liabilities (2)	-	-	-	-	-	498,915	58,100	557,015	
Provision for taxation	-	-	-	-	-	48,814	-	48,814	
Total liabilities	12,956,743	9,223,736	4,800,489	539,237	-	2,723,531	58,100	30,301,836	
Shareholders' funds	-	-	-	-	-	2,709,538	-	2,709,538	
Total liabilities and shareholders' funds	12,956,743	9,223,736	4,800,489	539,237	-	5,433,069	58,100	33,011,374	
On-balance sheet interest sensitivity gap	4,407,033	(6,151,731)	(1,991,717)	4,307,584	2,198,351	(2,878,480)	108,960		
Off-balance sheet interest sensitivity gap (3)	597,179	101,855	43,402	(648,461)	(93,975)	-	-		
Total interest sensitivity gap	5,004,212	(6,049,876)	(1,948,315)	3,659,123	2,104,376	(2,878,480)	108,960		

2. Other liabilities include other borrowings, deferred tax liabilities and other liabilities.

3. The off-balance sheet gap represents the net notional amounts of all interest rate sensitive derivative financial instruments.

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23) INTEREST/PROFIT RATE RISK (CONTINUED)

The Bank 30/9/2009	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Assets									
Cash and short-term funds	4,091,288	-	-	-	-	132,184	-	4,223,472	1.92
Deposits and placements with banks and other financial institutions	26,970	127,339	273,143	-	-	-	-	427,452	1.40
Available-for-sale securities	488,696	23,854	1,558,259	1,068,010	561,688	37,859	-	3,738,366	3.37
Held-to-maturity securities	27,937	-	211,870	64,124	-	186,013	-	489,944	4.74
Loans, advances and financing									
- performing	10,535,903	1,415,786	1,789,859	3,300,568	1,010,826	(280,179) *	-	17,772,763	4.78
- non-performing	-	-	-	-	-	626,968 #	-	626,968	
Others (1)	-	-	-	-	-	1,312,148	-	1,312,148	
Amount due from subsidiaries	38,345	-	-	-	-	1,530	-	39,875	2.15
Total assets	15,209,139	1,566,979	3,833,131	4,432,702	1,572,514	2,016,523	-	28,630,988	

* The negative balance represents general allowance for loans, advances and financing in accordance with the Group's accounting policy on allowance for bad and doubtful debts and financing.

Net of specific allowance.

(1) Others include property and equipment, intangible assets, statutory deposits with Bank Negara Malaysia, deferred tax assets, subsidiaries, other assets land for sale, investment in jointly controlled entity and amount due from jointly controlled entity.

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The Bank 30/9/2009	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Liabilities									
Deposits from customers	8,521,837	4,935,145	5,586,315	110,725	-	2,051,802	-	21,205,824	2.25
Deposits and placements of banks and other financial institutions	1,924,028	1,271,133	387,151	-	-	-	-	3,582,312	1.96
Bills and acceptances payable	-	-	-	-	-	118,523	-	118,523	-
Recourse obligation on loans sold to Cagamas Berhad	-	-	-	148,618	-	-	-	148,618	5.05
Subordinated term loan	-	-	-	-	300,000	-	-	300,000	3.06
Other liabilities (2)	-	-	-	-	-	420,606	-	420,606	
Provision for taxation	-	-	-	-	-	3,260	-	3,260	
Amount due to subsidiaries	-	-	-	-	-	52,176	-	52,176	
Total liabilities	10,445,865	6,206,278	5,973,466	259,343	300,000	2,646,367	-	25,831,319	
Shareholders' funds	-	-	-	-	-	2,799,669	-	2,799,669	
Total liabilities and shareholders' funds	10,445,865	6,206,278	5,973,466	259,343	300,000	5,446,036	-	28,630,988	
On-balance sheet interest sensitivity gap	4,763,274	(4,639,299)	(2,140,335)	4,173,359	1,272,514	(3,429,513)	-		
Off-balance sheet interest sensitivity gap (3)	518,308	83,560	(316,966)	(261,215)	(23,687)	-	-		
Total interest sensitivity gap	5,281,582	(4,555,739)	(2,457,301)	3,912,144	1,248,827	(3,429,513)	-		

2. Other liabilities include other borrowings and other liabilities.

3. The off-balance sheet gap represents the net notional amounts of all interest rate sensitive derivative financial instruments.

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23) INTEREST/PROFIT RATE RISK (CONTINUED)

The Bank 31/12/2008	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	Non- interest / profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective interest rate %
Assets									
Cash and short-term funds	4,170,295	-	-	-	-	148,639	-	4,318,934	3.26
Deposits and placements with banks and other financial institutions	-	224,308	35,906	178,022	16,540	-	-	454,776	3.44
Held-for-trading securities	-	-	-	-	-	-	138,844	138,844	3.57
Available-for-sale securities	540,592	1,149,793	599,626	284,919	504,289	35,497	-	3,114,716	4.17
Held-to-maturity securities	27,938	-	8,382	69,715	214,391	235,715	-	556,141	4.81
Loans, advances and financing									
- performing	9,230,392	1,363,178	1,426,356	3,674,199	1,016,348	(260,443) *	-	16,450,030	5.53
- non-performing	-	-	-	-	-	604,032 #	-	604,032	-
Others (1)	-	-	-	-	-	1,808,593	28,216	1,836,809	-
Amount due from subsidiaries	254,374	-	-	-	-	1,818	-	256,192	3.55
Total assets	14,223,591	2,737,279	2,070,270	4,206,855	1,751,568	2,573,851	167,060	27,730,474	

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Net of specific allowance.

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Liabilities									
Deposits from customers	7,480,045	7,046,665	4,378,063	35,236	-	2,039,559	-	20,979,568	3.09
Deposits and placements of banks and other financial institutions	2,028,302	888,995	4,745	-	-	-	-	2,922,042	3.81
Bills and acceptances payable	-	-	-	-	-	136,243	-	136,243	-
Recourse obligation on loans sold to Cagamas Berhad	-	11,088	-	-	-	-	-	11,088	4.02
Subordinated term loan	-	-	-	500,000	-	-	-	500,000	6.25
Other liabilities (2)	-	-	-	-	-	462,612	58,100	520,712	
Provision for taxation	-	-	-	-	-	48,793	-	48,793	
Amount due to subsidiaries	-	-	-	-	-	31,886	-	31,886	
Total liabilities	9,508,347	7,946,748	4,382,808	535,236	-	2,719,093	58,100	25,150,332	
Shareholders' funds	-	-	-	-	-	2,580,142	-	2,580,142	
Total liabilities and shareholders' funds	9,508,347	7,946,748	4,382,808	535,236	-	5,299,235	58,100	27,730,474	
On-balance sheet interest sensitivity gap	4,715,244	(5,209,469)	(2,312,538)	3,671,619	1,751,568	(2,725,384)	108,960		
Off-balance sheet interest sensitivity gap (3)	597,179	101,855	43,402	(648,461)	(93,975)	-	-		
Total interest sensitivity gap	5,312,423	(5,107,614)	(2,269,136)	3,023,158	1,657,593	(2,725,384)	108,960		

2. Other liabilities include other borrowings and other liabilities.

3. The off-balance sheet gap represents the net notional amounts of all interest rate sensitive derivative financial instruments.