

Company No. 818444-T

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2014

Domiciled in Malaysia
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**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2014**

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UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2014

		30 September 2014	31 December 2013
ASSETS	Note	RM'000	RM'000
Cash and cash equivalents		2,049,193	963,230
Financial investments available-for-sale	12	2,695,826	2,061,763
Financing and advances	13	8,675,573	6,762,954
Derivative financial assets	15	130	44
Other assets	16	75,615	54,716
Current tax assets		6,512	1,682
Statutory deposits with Bank Negara Malaysia		356,300	270,800
Property, plant and equipment		6,305	8,049
Deferred tax assets		1,188	2,446
Total assets		<u>13,866,642</u>	<u>10,125,684</u>
 LIABILITIES			
Deposits from customers	17	9,568,286	6,675,588
Deposits and placements of banks and other financial institutions	18	3,182,902	2,555,128
Bills and acceptances payable		15,295	13,679
Subordinated bond	19	200,000	200,000
Derivative financial liabilities	15	44	36
Other liabilities	20	126,996	86,056
Zakat		26	30
Total liabilities		<u>13,093,549</u>	<u>9,530,517</u>
 EQUITY			
Share capital		165,000	125,000
Reserves		608,093	470,167
Total equity		<u>773,093</u>	<u>595,167</u>
 Total liabilities and equity		 <u>13,866,642</u>	 <u>10,125,684</u>
 Commitments and contingencies	 28	 <u>1,751,264</u>	 <u>1,549,635</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2013 and the accompanying explanatory notes on pages 5 to 22 of these unaudited condensed interim financial statements.

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2014**

	Note	Quarter Ended		Year-To-Date Ended	
		30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Income derived from investment of depositors' funds and others	21	170,240	121,605	452,789	329,379
Income derived from investment of shareholder's funds	22	26,028	19,098	66,925	53,687
Impairment allowance on financing and advances	23	(42,489)	(15,104)	(111,536)	(37,894)
Total distributable income		153,779	125,599	408,178	345,172
Income attributable to depositors	24	(83,179)	(53,360)	(207,509)	(139,191)
Total net income		70,600	72,239	200,669	205,981
Operating expenses	25	(47,638)	(32,792)	(134,841)	(92,272)
Profit before income tax expense and zakat		22,962	39,447	65,828	113,709
Income tax expense	26	(3,376)	(8,422)	(11,906)	(23,642)
Zakat		(8)	(7)	(26)	(22)
Profit for the period		19,578	31,018	53,896	90,045
Other comprehensive income, net of tax					
Items that may be reclassified subsequently to profit or loss					
Fair value (available-for-sale) reserve:					
- Change in fair value		(139)	(485)	4,957	(8,063)
- Amount transferred to profit or loss		-	-	416	(6,093)
Income tax expense relating to components of other comprehensive income		35	121	(1,343)	3,539
Other comprehensive (loss)/income for the period, net of tax		(104)	(364)	4,030	(10,617)
Total comprehensive income for the period		19,474	30,654	57,926	79,428
Profit attributable to shareholder of the Bank		19,578	31,018	53,896	90,045
Total comprehensive income attributable to shareholder of the Bank		19,474	30,654	57,926	79,428
Basic earnings per ordinary share (sen)		11.58	25.43	38.19	76.76

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2013 and the accompanying explanatory notes on pages 5 to 22 of these unaudited condensed interim financial statements.

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2014

	<i>Non-distributable</i>			<i>Distributable</i>	Total Equity
	Share Capital	Share Premium	Statutory Reserve	Retained Earnings	
	RM'000	RM'000	RM'000	RM'000	RM'000
2014					
Balance at 1 January 2014	125,000	250,000	107,389	(5,410)	595,167
Fair value (available-for-sale) reserve					
- Change in fair value	-	-	-	4,957	4,957
- Amount transferred to profit or loss	-	-	-	416	416
Income tax expense relating to components of other comprehensive income	-	-	-	(1,343)	(1,343)
Other comprehensive income for the period	-	-	-	4,030	4,030
Profit for the period	-	-	-	53,896	53,896
Total comprehensive income for the period	-	-	-	4,030	57,926
Issue of ordinary shares	40,000	80,000	-	-	120,000
Balance at 30 September 2014	165,000	330,000	107,389	(1,380)	773,093
2013					
Balance at 1 January 2013	115,000	230,000	53,643	8,667	471,751
Fair value (available-for-sale) reserve					
- Change in fair value	-	-	-	(8,063)	(8,063)
- Amount transferred to profit or loss	-	-	-	(6,093)	(6,093)
Income tax expense relating to components of other comprehensive income	-	-	-	3,539	3,539
Other comprehensive loss for the period	-	-	-	(10,617)	(10,617)
Profit for the period	-	-	-	90,045	90,045
Total comprehensive (loss)/income for the period	-	-	-	(10,617)	79,428
Issue of ordinary shares	10,000	20,000	-	-	30,000
Balance at 30 September 2013	125,000	250,000	53,643	(1,950)	581,179

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2013 and the accompanying explanatory notes on pages 5 to 22 of these unaudited condensed interim financial statements.

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2014**

	30 September 2014 RM'000	30 September 2013 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax expense and zakat	65,828	113,709
<i>Adjustments for:</i>		
Net loss/(gain) from disposal of:		
- Financial investments available-for-sale	416	(6,093)
- Property, plant and equipment	21	48
Depreciation of property, plant and equipment	1,898	2,660
Impairment allowance on financing and advances	111,536	37,894
Unrealised (gain)/loss on revaluation of derivatives	(77)	7
Operating profit before changes in working capital	<u>179,622</u>	<u>148,225</u>
<i>(Increase)/Decrease in Operating Assets:</i>		
Deposits and placements with banks and other financial institutions	-	(65,281)
Financing and advances	(2,024,155)	(1,581,991)
Derivative financial assets	(86)	5,124
Other assets	(20,822)	38,399
Statutory deposits with Bank Negara Malaysia	(85,500)	(38,900)
<i>Increase/(Decrease) in Operating Liabilities:</i>		
Deposits from customers	2,892,698	1,733,995
Deposits and placements of banks and other financial institutions	627,774	618,052
Bills and acceptances payable	1,616	(1,389)
Derivative financial liabilities	8	(5,117)
Other liabilities	40,960	1,939
CASH GENERATED FROM OPERATIONS	<u>1,612,115</u>	<u>853,056</u>
Income tax and zakat paid	(16,851)	(16,025)
NET CASH GENERATED FROM OPERATING ACTIVITIES	<u>1,595,264</u>	<u>837,031</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from disposal of financial investments available-for-sale	1,869,972	2,307,608
Acquisition of financial investments available-for-sale	(2,499,078)	(2,133,507)
Proceeds from disposal of property, plant and equipment	71	1,029
Acquisition of property, plant and equipment	(266)	(4,176)
NET CASH (USED IN)/GENERATED FROM INVESTING ACTIVITIES	<u>(629,301)</u>	<u>170,954</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuance of shares	120,000	30,000
NET CASH GENERATED FROM FINANCING ACTIVITIES	<u>120,000</u>	<u>30,000</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,085,963	1,037,985
CASH AND CASH EQUIVALENTS AT 1 JANUARY	<u>963,230</u>	<u>23,687</u>
CASH AND CASH EQUIVALENTS AT 30 SEPTEMBER	<u>2,049,193</u>	<u>1,061,672</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2013 and the accompanying explanatory notes on pages 5 to 22 of these unaudited condensed interim financial statements.

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014**

1. GENERAL INFORMATION

The Bank is a licensed Islamic Bank principally engaged in Islamic Banking and related financial services. There were no significant changes to these activities during the financial period.

2. PERFORMANCE REVIEW

The Bank recorded profit after tax of RM53.9 million for the financial period ended 30 September 2014, a decrease of RM36.1 million or -40% against the corresponding period last year. The decrease was mainly due to higher impairment allowances of RM73.6 million and higher operating expenses of RM42.5 million offset by higher total income of RM68.3 million and lower tax of RM11.7 million.

Total income improved by RM68.3 million mainly due to higher net finance income of RM67.2 million or 33% boosted by strong financing growth this year of RM2.0b or 29%. Impairment allowances increased by RM73.6 million in tandem with financing growth, with higher collective impairment allowances of RM50.6 million partly in tandem with financing growth and partly arising from parameter refinement in the collective impairment model during the year and individual impairment allowances of RM23.9 million.

Business financing, in particular, small medium enterprises and house financing continue to drive gross financing and advances growth of 29% from RM6.9 billion as at 31 December 2013 to RM8.9 billion as at 30 September 2014.

Deposits from customers increased by RM2.9 billion over the same period to RM9.6 billion, garnered mainly from retail deposits with an increase of RM1.6 billion.

The Bank remains well capitalised with common equity Tier 1 and Tier 1 ratios of 11.639% and risk-weighted capital ratio of 14.402%.

3. ECONOMIC PERFORMANCE AND PROSPECTS

In the recent Budget 2015 announcement, the Government had projected that the Malaysian economy is expected to grow between 5 - 6% next year. This is supported by the stimulus package presented in the recent National Budget and anything further that might come through the 11th Malaysia Plan which will be released in May 2015.

With the upcoming introduction of GST in April 2015, we foresee challenges to businesses as well as individuals in their quest to maintain the cost of doing business and the current levels of disposable income respectively. With this in view, the Bank will focus its lending to selected sectors and SMEs while generating more wealth for its existing and potential Premier Banking customers. The Bank will also introduce more innovative and suitable financial products and services to its retail customers in order to meet their constantly changing needs and demands.

The Bank will continue to preserve its asset quality while strengthening its capital and liquidity requirements to cater to future regulatory compliance needs.

4. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period ended 30 September 2014 have been prepared in accordance with the Malaysian Financial Reporting Standards ("MFRS") 134, *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB") and the International Accounting Standards ("IAS") 34, *Interim Financial Reporting* issued by the International Accounting Standards Board ("IASB").

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**

4. BASIS OF PREPARATION (continued)

The Bank's unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2013. The explanatory notes attached in the unaudited interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Bank since the financial year ended 31 December 2013.

The accounting policies applied by the Bank in these unaudited condensed interim financial statements are consistent with those applied by the Bank in its annual financial statements for the year ended 31 December 2013, except for the adoption of the following MFRS and Amendments to MFRS that have been adopted during the current period:

Amendments to MFRS 10, Consolidated Financial Statements: Investment Entities
Amendments to MFRS 12, Disclosure of Interests in Other Entities: Investment Entities
Amendments to MFRS 119, Employee Benefits - Defined Benefit Plans: Employee Contributions
Amendments to MFRS 127, Separate Financial Statements (2011): Investment Entities
Amendments to MFRS 132, Financial Instruments: Presentation - Offsetting Financial Assets and Financial Liabilities
Amendments to MFRS 136, Impairment of Assets, Recoverable Amount Disclosures for Non-Financial Assets
Amendments to MFRS 139, Financial Instruments: Recognition and Measurement, Novation of Derivatives and Continuation of Hedge Accounting
Amendments to MFRS 1, MFRS 3, MFRS 13 and MFRS 140 contained in the documents entitled "Annual Improvements 2011 - 2013 Cycle"
Amendments to MFRS 2, MFRS 3, MFRS 8, MFRS 13, MFRS 116, MFRS 124 and MFRS 138 contained in the documents entitled "Annual Improvements 2010 - 2012 Cycle"

IC Interpretation 21 Levies is not applicable to the Bank as it is not relevant to the business of the Bank.

The Bank has not applied the following MFRS and Amendments to MFRS that have been issued by the MASB as they are not yet effective:

Effective for annual periods commencing on or after 1 January 2016

MFRS 14, Regulatory Deferral Accounts
Amendments to MFRS 116 and MFRS 138, clarification of acceptable methods of depreciation and amortisation
Amendments to MFRS 11, accounting for acquisitions of interest in joint operations
Amendments to MFRS 116 and MFRS 141, Agriculture: Bearer Plants

Effective for annual periods commencing on or after 1 January 2017

MFRS 15, Revenue from contracts with customers

Effective for annual periods commencing on a date yet to be confirmed

MFRS 9 Financial Instruments (IFRS 9 issued by IASB in November 2009)
MFRS 9 Financial Instruments (IFRS 9 issued by IASB in October 2010)
MFRS 9 Financial Instruments - Hedge Accounting and Amendments to MFRS 9, MFRS 7 and MFRS 139
Amendments to MFRS 7, Financial Instruments: Disclosures - Mandatory Effective Date of MFRS 9 and Transition Disclosures

The initial application of the above MFRS and Amendments to MFRS is not expected to have any material impact to the financial statements upon their first time adoption, except for those discussed below.

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**

4. BASIS OF PREPARATION (continued)

MFRS 9, Financial Instruments

MFRS 9 replaces the guidance in MFRS 139, *Financial Instruments: Recognition and Measurement* on the classification and measurement of financial assets and financial liabilities, and on hedge accounting.

The Bank is currently assessing the financial impact that may arise from the adoption of MFRS 9.

5. AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditor's report on the financial statements for the financial year ended 31 December 2013 was not subject to any qualification.

6. SEASONAL OR CYCLICAL FACTORS

The business operations of the Bank are not materially affected by any seasonal or cyclical factors.

7. UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items affecting the assets, liabilities, equity, net income or cashflows of the Bank for the financial period ended 30 September 2014.

8. CHANGE IN ACCOUNTING ESTIMATES

There were no material changes in estimates of amounts reported in prior financial years that have a material effect on the financial results and position of the Bank for the financial period ended 30 September 2014.

9. DEBT AND EQUITY SECURITIES

The Bank issued 40 million ordinary shares of RM1 each at RM3 per ordinary share amounting to RM120 million to its holding company, OCBC Bank (Malaysia) Berhad, on 13 June 2014. There were no other changes in the authorised, issued and paid-up capital of the Bank during the financial period. There were no debentures issued during the financial period.

10. DIVIDEND

No dividend was paid in respect of the financial period ended 30 September 2014.

11. SUBSEQUENT EVENTS

There were no other material events subsequent to the date of the statement of financial position that require disclosure or adjustments to the unaudited condensed interim financial statements.

12. FINANCIAL INVESTMENTS AVAILABLE-FOR-SALE

	30 September 2014 RM'000	31 December 2013 RM'000
At fair value		
Malaysian Government Investment Issues	1,204,318	1,250,238
Malaysian Government Debt Securities	135,939	115,819
Malaysian Government Islamic Treasury Bills	58,603	-
Foreign Government Debt Securities	113,049	49,638
Bank Negara Malaysia Monetary Notes	425,772	-
Islamic Private Debt Securities	373,610	407,114
Islamic Negotiable Instruments of Deposit	379,572	173,985
Sanadat Mudharabah Cagamas	4,963	64,969
	<u>2,695,826</u>	<u>2,061,763</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**13. FINANCING AND ADVANCES**

(i) By type and Shariah contracts

	Sale based contracts					Lease based contracts			Equity based contracts	Others	Total RM'000
	Bai'		Tawarruq RM'000	Murabahah RM'000	Bai' Dayn RM'000	Ijarah Thumma	Ijarah		Musharakah Mutanaqisah RM'000	Wakalah and Qard RM'000	
	Bai' Inah RM'000	Bithaman Ajil RM'000				Al- Bai RM'000	Ijarah RM'000	Bi Al-Tamlik RM'000			
30 September 2014											
Term Financing											
- Cash line financing	59,514	53,774	-	-	-	-	39,843	-	-	160	153,291
- House financing	-	21,323	-	-	-	-	-	1,027,161	124,879	-	1,173,363
- Syndicated term financing	-	-	-	-	-	-	-	156,401	-	-	156,401
- Hire purchase receivables	-	-	-	-	-	696,396	-	198,619	-	-	895,015
- Other term financing	2,054,313	252,155	220,004	-	-	-	-	2,002,195	152,301	-	4,680,968
Bills receivable	-	-	-	-	10,192	-	-	-	-	-	10,192
Trust receipts	-	-	-	299	-	-	-	-	-	-	299
Revolving credit	-	14,279	1,546,072	-	-	-	-	-	-	-	1,560,351
Claims on customers under acceptance credits	-	-	-	155,515	50,516	-	-	-	-	-	206,031
Other financing	-	-	-	17,429	-	-	-	-	-	-	17,429
Gross financing and advances	2,113,827	341,531	1,766,076	173,243	60,708	696,396	39,843	3,384,376	277,180	160	8,853,340
Allowance for financing and advances											
- Individual impairment											(54,584)
- Collective impairment											(123,183)
Net financing and advances											8,675,573

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**13. FINANCING AND ADVANCES (continued)**

(i) By type and Shariah contracts (continued)

	Sale based contracts					Lease based contracts			Equity based contracts	Others	Total RM'000
	Bai'		Tawarruq RM'000	Murabahah RM'000	Bai' Dayn RM'000	Ijarah Thumma	Ijarah		Musharakah Mutanaqisah RM'000	Wakalah and Qard RM'000	
	Bai' Inah RM'000	Bithaman Ajil RM'000				Al- Bai RM'000	Ijarah RM'000	Bi Al-Tamlik RM'000			
31 December 2013											
Term Financing											
- Cash line financing	51,564	58,300	-	-	-	-	3,997	-	-	123	113,984
- House financing	-	25,454	-	-	-	-	-	501,950	132,237	-	659,641
- Syndicated term financing	-	-	-	-	-	-	-	150,037	-	-	150,037
- Hire purchase receivables	-	-	-	-	-	632,403	-	131,277	-	-	763,680
- Other term financing	1,626,760	301,364	-	-	-	-	-	1,203,615	151,368	-	3,283,107
Bills receivable	-	-	-	-	11,743	-	-	-	-	30,589	42,332
Trust receipts	-	-	-	10,556	-	-	-	-	-	-	10,556
Revolving credit	-	14,683	1,614,986	-	-	-	-	-	-	-	1,629,669
Claims on customers under acceptance credits	-	-	-	151,419	39,791	-	-	-	-	-	191,210
Other financing	-	-	-	23,735	-	-	-	-	-	-	23,735
Gross financing and advances	1,678,324	399,801	1,614,986	185,710	51,534	632,403	3,997	1,986,879	283,605	30,712	6,867,951
Allowance for financing and advances											
- Individual impairment											(44,846)
- Collective impairment											(60,151)
Net financing and advances											6,762,954

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**13. FINANCING AND ADVANCES (continued)**

	30 September 2014 RM'000	31 December 2013 RM'000
(ii) By type of customer		
Domestic banking institutions	-	30,589
Domestic non-bank financial institutions		
- Others	52,669	130,208
Domestic business enterprises		
- Small and medium enterprises	2,844,391	2,261,736
- Others	2,808,535	2,127,805
Individuals	2,059,201	1,352,278
Foreign entities	1,088,544	965,335
	<u>8,853,340</u>	<u>6,867,951</u>
(iii) By profit rate sensitivity		
Fixed rate		
- House financing	29,776	34,643
- Hire purchase receivables	696,396	632,403
- Other fixed rate financing	2,913,714	2,279,353
Variable rate		
- BFR plus	1,564,116	901,850
- Cost plus	3,649,338	3,019,702
	<u>8,853,340</u>	<u>6,867,951</u>
(iv) By sector		
Agriculture	245,736	216,921
Mining and quarrying	73,277	178,872
Manufacturing	1,659,665	1,309,598
Electricity, gas and water	258,963	71,540
Construction	304,834	215,064
Real estate	612,389	658,347
Wholesale & retail trade and restaurants & hotels	1,501,428	1,050,877
Transport, storage and communication	331,328	234,930
Finance, insurance and business services	380,370	399,239
Community, social and personal services	335,824	262,370
Household		
- Purchase of residential properties	1,202,552	651,853
- Purchase of non-residential properties	31,525	25,129
- Others	879,350	715,497
Others	1,036,099	877,714
	<u>8,853,340</u>	<u>6,867,951</u>
(v) By geographical distribution		
Malaysia	7,641,791	6,045,469
Singapore	10,481	5,337
Rest of the world	1,201,068	817,145
	<u>8,853,340</u>	<u>6,867,951</u>

The analysis by geography is determined based on where the credit risk resides.

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)****13. FINANCING AND ADVANCES (continued)**

	30 September 2014 RM'000	31 December 2013 RM'000
(vi) By residual contractual maturity		
Within one year	1,973,471	2,077,386
One year to five years	3,178,854	2,656,952
Over five years	3,701,015	2,133,613
	<u>8,853,340</u>	<u>6,867,951</u>

14. IMPAIRED FINANCING AND ADVANCES

(a) Movements in impaired financing and advances

	30 September 2014 RM'000	31 December 2013 RM'000
Balance at 1 January	107,359	54,938
Impaired during the period / year	241,045	170,811
Reclassified as unimpaired	(17,348)	(18,322)
Amount recovered	(95,945)	(66,671)
Amount written off	(46,144)	(33,397)
Balance at 30 September / 31 December	<u>188,967</u>	<u>107,359</u>
Individual impairment allowance	(54,584)	(44,846)
Collective impairment allowance	(1,881)	(551)
Net impaired financing and advances	<u>132,502</u>	<u>61,962</u>

(i) By sector

Agriculture	414	524
Manufacturing	57,637	54,932
Construction	1,350	1,949
Real estate	71,415	1,340
Wholesale & retail trade and restaurants & hotels	14,031	14,474
Transport, storage and communication	6,281	2,269
Finance, insurance and business services	3,391	2,814
Community, social and personal services	1,956	1,350
Household		
- Purchase of residential properties	4,102	2,289
- Purchase of non-residential properties	192	74
- Others	27,527	24,694
Others	671	650
	<u>188,967</u>	<u>107,359</u>

(ii) By geographical distribution

Malaysia	<u>188,967</u>	<u>107,359</u>
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The analysis by geography is determined based on where the credit risk resides.

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)****14. IMPAIRED FINANCING AND ADVANCES (continued)**

(b) Movements in allowance for financing and advances

	30 September 2014 RM'000	31 December 2013 RM'000
Individual impairment allowance		
Balance at 1 January	44,846	32,333
Made during the period / year	81,940	74,672
Amount written back	(25,981)	(28,650)
Amount written off	(46,143)	(33,371)
Financing income earned on impaired financing	(78)	(138)
Balance at 30 September / 31 December	<u>54,584</u>	<u>44,846</u>
Collective impairment allowance		
Balance at 1 January	60,151	41,191
Made during the period / year	63,032	18,960
Balance at 30 September / 31 December	<u>123,183</u>	<u>60,151</u>

15. DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

	<u>30 September 2014</u>			<u>31 December 2013</u>		
	<u>Contract or underlying principal amount RM'000</u>	<u>Fair value</u>		<u>Contract or underlying principal amount RM'000</u>	<u>Fair value</u>	
		<u>Assets RM'000</u>	<u>Liabilities RM'000</u>		<u>Assets RM'000</u>	<u>Liabilities RM'000</u>
Trading						
Foreign exchange derivatives						
- Forwards	73,860	63	44	10,358	16	36
- Swaps	2,289	67	-	815	28	-
	<u>76,149</u>	<u>130</u>	<u>44</u>	<u>11,173</u>	<u>44</u>	<u>36</u>

16. OTHER ASSETS

	30 September 2014 RM'000	31 December 2013 RM'000
Profit receivable	15,002	18,417
Other receivables, deposits and prepayments	1,202	1,160
Shared service fees receivable from holding company	339	372
Amount due from holding company	59,072	34,767
	<u>75,615</u>	<u>54,716</u>

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)****17. DEPOSITS FROM CUSTOMERS**

	30 September 2014 RM'000	31 December 2013 RM'000
(i) By type of deposit		
Non-Mudharabah Fund		
Demand deposits (Wadiah)	2,565,103	2,229,073
Savings deposits (Wadiah)	320,160	314,132
General investment deposits (Commodity Murabahah)	5,686,650	2,795,065
Negotiable instruments of deposit (Bai' Inah)	169,931	89,527
Wakala short term deposits	649,177	716,976
	<u>9,391,021</u>	<u>6,144,773</u>
Mudharabah Fund		
General investment deposits	177,265	530,815
	<u>9,568,286</u>	<u>6,675,588</u>
(ii) By type of customer		
Government and statutory bodies	312,352	9,642
Business enterprises	4,498,622	3,390,844
Individuals	2,655,819	1,081,941
Foreign entities	50,335	33,992
Others	2,051,158	2,159,169
	<u>9,568,286</u>	<u>6,675,588</u>
(iii) By maturity structure		
Maturity within six months	8,384,411	5,789,788
Six months to one year	1,117,329	824,025
One year to three years	4,694	1,876
Three years to five years	-	4
Over five years	61,852	59,895
	<u>9,568,286</u>	<u>6,675,588</u>

18. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	30 September 2014 RM'000	31 December 2013 RM'000
Non-Mudharabah Fund		
Licensed banks	2,218,455	1,905,966
Mudharabah Fund		
Licensed banks	964,447	649,162
	<u>3,182,902</u>	<u>2,555,128</u>

Included in the deposits and placements of banks and other financial institutions are the Restricted Profit Sharing Investment Accounts ('RPSIA') placed by its holding company amounting to RM964 million (31 December 2013 : RM649 million) at profit rates ranging from 1.56% to 5.42% (2013: 1.51% to 4.68%) per annum.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**19. SUBORDINATED BOND**

On 1 December 2008, the Bank issued RM200 million non-tradeable non-transferable redeemable Islamic subordinated bond due in 2021 and non-callable until 2016 under the principle of Mudharabah (profit sharing contract) at a projected constant rate of 5.45% for the period from the issue date up to 23 November 2016 and a step up of 100 basis points commencing from 24 November 2016 and ending on the date of full redemption of the subordinated bond, subject to the availability of profits and the investors' entitlement under the profit sharing ratio. Unless the call option is exercised by the Bank, the subordinated bond shall be redeemed in full by five equal and consecutive annual payments. The call option, subject to prior approval from Bank Negara Malaysia and Monetary Authority of Singapore (MAS), is redeemable in whole but not in part on 24 November 2016 and on every Profit Payment Date thereafter. The subordinated bond was fully subscribed by its holding company, OCBC Bank (Malaysia) Berhad. The restricted subordinated bond qualifies as Tier 2 capital for the purpose of determining the capital adequacy ratio of the Bank up to a maximum of 50% of total Tier 1 capital.

20. OTHER LIABILITIES

	30 September 2014 RM'000	31 December 2013 RM'000
Profit payable	70,655	36,979
Other accruals and charges	46,879	43,668
Shared service fees payable to holding company	9,462	5,409
	<u>126,996</u>	<u>86,056</u>

21. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

	Quarter Ended		Year-To-Date Ended	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Income derived from investment of:				
(i) General investment deposits	78,287	36,856	198,795	104,201
(ii) Other deposits	91,953	84,749	253,994	225,178
	<u>170,240</u>	<u>121,605</u>	<u>452,789</u>	<u>329,379</u>
 (i) Income derived from investment of general investment deposits				
Finance income and hibah				
Financing and advances	63,527	29,175	164,476	81,516
Financing income earned on impaired financing	16	9	32	35
Financial investments available-for-sale	8,994	5,106	22,893	16,384
Deposits and placements with banks and other financial institutions	5,701	2,548	11,416	4,353
	<u>78,238</u>	<u>36,838</u>	<u>198,817</u>	<u>102,288</u>
Other operating income				
Net gain from sale of financial assets held-for-trading	-	-	1	-
Net (loss)/gain from sale of financial investments available-for-sale	-	-	(167)	1,846
Others	49	18	144	67
	<u>78,287</u>	<u>36,856</u>	<u>198,795</u>	<u>104,201</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**21. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS (continued)**

	Quarter Ended		Year-To-Date	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
(ii) Income derived from investment of other deposits				
Finance income and hibah				
Financing and advances	74,614	67,087	210,335	176,229
Financing income earned on impaired financing	19	21	42	76
Financial investments available-for-sale	10,564	11,741	29,280	35,258
Deposits and placements with banks and other financial institutions	6,697	5,858	14,374	9,622
	<u>91,894</u>	<u>84,707</u>	<u>254,031</u>	<u>221,185</u>
Other operating income				
Net gain from sale of financial assets held-for-trading	-	-	2	-
Net (loss)/gain from sale of financial investments available-for-sale	-	-	(224)	3,850
Others	59	42	185	143
	<u>91,953</u>	<u>84,749</u>	<u>253,994</u>	<u>225,178</u>

22. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDER'S FUNDS

	Quarter Ended		Year-To-Date Ended	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Finance income and hibah				
Financing and advances	8,375	6,562	23,621	17,803
Financing income earned on impaired financing	2	2	4	8
Financial investments available-for-sale	1,186	1,149	3,283	3,571
Deposits and placements with banks and other financial institutions	752	573	1,615	961
	<u>10,315</u>	<u>8,286</u>	<u>28,523</u>	<u>22,343</u>
Other operating income				
Net (loss)/gain from sale of financial investments available-for-sale	-	-	(25)	397
Others	7	4	21	14
Other trading income				
Net trading gain/(loss)				
- Foreign currency	(245)	261	(60)	245
- Trading derivatives	2,674	2,016	7,717	6,396
- Revaluation of derivatives	71	162	77	(7)
Fee and commission income				
Commission	4,823	5,684	13,123	13,591
Service charges and fees	8,383	2,685	17,549	10,708
	<u>26,028</u>	<u>19,098</u>	<u>66,925</u>	<u>53,687</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**23. IMPAIRMENT ALLOWANCE ON FINANCING AND ADVANCES**

	Quarter Ended		Year-To-Date Ended	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Individual impairment allowance				
- Made during the period	28,449	19,754	81,940	53,037
- Written back	(8,719)	(7,460)	(25,981)	(20,968)
Collective impairment allowance				
- Made during the period	25,157	5,069	63,032	12,439
Impaired financing recovered	(2,398)	(2,259)	(7,455)	(6,614)
	<u>42,489</u>	<u>15,104</u>	<u>111,536</u>	<u>37,894</u>

24. INCOME ATTRIBUTABLE TO DEPOSITORS

	Quarter Ended		Year-To-Date	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Deposits from customers				
- Mudharabah Fund	1,993	9,619	7,898	41,659
- Non-Mudharabah Fund	61,901	28,284	154,014	59,810
	<u>63,894</u>	<u>37,903</u>	<u>161,912</u>	<u>101,469</u>
Deposits and placements of banks and other financial institutions				
- Mudharabah Fund	6,674	2,674	16,188	9,073
- Non-Mudharabah Fund	9,863	10,035	21,256	20,496
Subordinated bond	2,748	2,748	8,153	8,153
	<u>83,179</u>	<u>53,360</u>	<u>207,509</u>	<u>139,191</u>

25. OPERATING EXPENSES

	Quarter Ended		Year-To-Date	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Personnel expenses				
Wages, salaries and bonus	7,425	5,381	20,707	13,382
Employees Provident Fund contributions	1,132	858	3,296	2,065
Share-based expenses	55	30	167	72
Others	813	534	1,929	1,223
	<u>9,425</u>	<u>6,803</u>	<u>26,099</u>	<u>16,742</u>
Establishment expenses				
Depreciation of property, plant and equipment	592	857	1,898	2,660
Rental of premises	560	689	1,743	2,095
Repair and maintenance	71	96	321	300
Information technology costs	15	8	63	(3)
Others	504	499	1,721	1,371
	<u>1,742</u>	<u>2,149</u>	<u>5,746</u>	<u>6,423</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**25. OPERATING EXPENSES (continued)**

	Quarted Ended		Year-To-Date	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Marketing expenses				
Advertising and business promotion	797	783	2,080	921
Transport and travelling	239	109	671	411
Others	112	40	148	78
	<u>1,148</u>	<u>932</u>	<u>2,899</u>	<u>1,410</u>
General administrative expenses				
Shared service fees to holding company	27,765	16,385	78,186	50,076
Transaction processing fees	5,576	5,439	16,852	14,281
Others	1,982	1,084	5,059	3,340
	<u>35,323</u>	<u>22,908</u>	<u>100,097</u>	<u>67,697</u>
Operating expenses	<u>47,638</u>	<u>32,792</u>	<u>134,841</u>	<u>92,272</u>

26. INCOME TAX EXPENSE

	Quarter Ended		Year-To-Date	
	30 September 2014 RM'000	30 September 2013 RM'000	30 September 2014 RM'000	30 September 2013 RM'000
Malaysian income tax				
- Current period	4,050	7,695	11,984	22,908
- Overprovision in prior year	7	(3,411)	7	(3,411)
Deferred tax				
- Origination and reversal of temporary differences	(681)	1,634	(85)	1,641
- Underprovision in prior year	-	2,504	-	2,504
	<u>3,376</u>	<u>8,422</u>	<u>11,906</u>	<u>23,642</u>

27. CAPITAL COMMITMENTS

	30 September 2014 RM'000	31 December 2013 RM'000
Capital expenditure in respect of property, plant and equipment		
- Authorised and contracted for	336	708
- Authorised but not contracted for	-	8,990
	<u>336</u>	<u>9,698</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**28. COMMITMENTS AND CONTINGENCIES**

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to their customers. There were no material losses anticipated as a result of these transactions.

The credit equivalent and risk weighted amounts are computed using the credit conversion factors and risk weights as defined in Bank Negara Malaysia's Capital Adequacy Framework for Islamic Banks (CAFIB Basel II) - Disclosure Requirements (Pillar 3).

	30 September 2014				31 December 2013			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000
Direct credit substitutes	30,646		30,646	22,086	44,485		44,485	47,783
Transaction-related contingent items	215,784		107,892	94,508	190,666		95,333	76,996
Short-term self-liquidating trade-related contingencies	33,227		6,645	2,693	59,166		11,833	6,214
Foreign exchange related contracts								
- Less than one year	76,209	125	168	8	11,160	44	74	11
Formal standby facilities and credit lines								
- Maturity not exceeding one year	1,384		1,384	1,145	1,920		1,920	1,036
- Maturity exceeding one year	544,333		465,506	121,886	383,432		326,611	88,239
Other unconditionally cancellable commitments	849,681		2,832	1,149	858,806		2,908	1,523
	1,751,264	125	615,073	243,475	1,549,635	44	483,164	221,802

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**

29. FAIR VALUE OF FINANCIAL INSTRUMENTS

Financial instruments comprise financial assets, financial liabilities and off-statement of financial position financial instruments. The fair value of a financial instrument is the amount at which the instrument could be exchanged or settled between knowledgeable and willing parties in an arm's length transaction.

Quoted and observable market prices, where available, are used as the measure of fair values. However, for a significant portion of the Bank's financial instruments, including financing and advances to customers, such market prices do not exist as there is currently no ready market wherein exchanges between willing parties occur.

The Bank uses various methodologies to estimate the fair values of such instruments. These methodologies involve uncertainties and are significantly affected by the assumptions used and judgements made regarding risk characteristics of various financial instruments, discount rates, estimated future cash flows, future expected loss experience and other factors. Changes in the uncertainties and assumptions could significantly affect these estimates and the resulting fair value estimates. Therefore, for a significant portion of the Bank's financial instruments, including financing and advances to customers, their respective fair value estimates do not purport to represent, nor should they be construed to represent, the amounts that the Bank could realise in a sales transaction at the reporting date. The fair value information presented herein should also in no way be construed as representative of the underlying value of the Bank as a going concern.

In addition, fair value information is not provided for non-financial instruments and financial instruments that are excluded from the scope of MFRS 132 which requires fair value information to be disclosed. These include property, plant and equipment.

For financial assets and liabilities not carried at fair value on the financial statements, the Bank has determined that their fair values were not materially different from the carrying amounts at the reporting date.

A) Fair value measurement

(i) Financial assets and financial liabilities

(a) Short term financial instruments

The carrying amounts approximate the fair values of cash and cash equivalents, deposits and placements with banks and other financial institutions with maturity less than one year, profit and other short-term receivables due to their short tenor or frequent re-pricing.

(b) Deposits and placements with/of banks and other financial institutions

For deposits and placements with maturity of one year or more, the fair value is estimated based on discounted cash flows using prevailing money market rates for deposits and placements with similar remaining periods to maturity.

(c) Financial assets held-for-trading and financial investments available-for-sale

The fair value of financial assets that are actively traded is determined by quoted bid prices. For non-actively traded financial investments, independent broker quotations are obtained or valuation techniques are used to fair value the financial investments. The fair value of unquoted equity instruments classified under available-for-sale portfolio is estimated using internal valuation techniques.

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**

29. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

A) Fair value measurement (continued)

(i) Financial assets and financial liabilities (continued)

(d) Financing and advances

Financing and advances are carried at amortised cost on the statement of financial position, net of individual and collective impairment allowances. The fair values of financing and advances with maturity of less than one year are estimated to approximate their carrying amounts. For financing and advances with maturity of one year or more, the fair values are estimated based on discounted cash flows using market rates of financing and advances of similar credit risks and maturity.

(e) Deposits from customers

For deposits with maturity of less than one year, the carrying amount is a reasonable estimate of the fair value. For deposits with maturity of one year or more, the fair value is estimated using discounted cash flows based on market rates for similar products and maturity.

(f) Bills & acceptances payable

Bills and acceptances payable are substantially with maturity of less than one year. The carrying amount of bills and acceptances payable is a reasonable estimate of the fair value.

(g) Subordinated bond

Fair value for the subordinated bond is determined using quoted market prices and where available, or by reference to quoted market prices of similar instruments.

(ii) Off-statement of financial position financial instruments

The fair value of off-statement of financial position financial instruments is the estimated amount the Bank would receive or pay to terminate the contracts at the reporting date. The fair value of the off-statement of financial position financial instruments are disclosed in Note 15 of the unaudited condensed interim financial statements.

B) Fair value hierarchy

The Bank measures the fair value of financial assets and liabilities using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements.

- Level 1 - quoted prices (unadjusted) for identical assets or liabilities;
- Level 2 - inputs other than quoted prices included within Level 1 that are observable market data either directly (i.e. as prices) or indirectly (i.e. derived from observable market data); and
- Level 3 - inputs for the valuation are not based on observable market data.

**NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)****29. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)****B) Fair value hierarchy (continued)**

	Level 1	Level 2	Total
30 September 2014	RM'000	RM'000	RM'000
Financial assets			
Available-for-sale	1,979,168	716,658	2,695,826
Derivative financial assets	26	104	130
	<u>1,979,194</u>	<u>716,762</u>	<u>2,695,956</u>
Financial liabilities			
Derivative financial liabilities	39	5	44
31 December 2013			
Financial assets			
Available-for-sale	1,546,610	515,153	2,061,763
Derivative financial assets	4	40	44
	<u>1,546,614</u>	<u>515,193</u>	<u>2,061,807</u>
Financial liabilities			
Derivative financial liabilities	6	30	36

The Bank did not hold any Level 3 financial assets and liabilities measured at fair value nor was there any transfer to Level 3 in the fair value hierarchy.

C) Fair values of financial instruments not carried at fair value

The table below is a comparison of the carrying amounts and fair values of the financial assets and liabilities of the Bank which are not measured at fair value in the financial statements. The table does not include those short term/on demand financial assets and financial liabilities where the carrying amounts reasonably approximate their fair values. It also does not include non-financial assets and liabilities.

	30 September 2014		31 December 2013	
	Carrying Amount	Fair Value (Level 3)	Carrying Amount	Fair Value (Level 3)
	RM'000	RM'000	RM'000	RM'000
Financial assets				
Financing and advances	8,675,573	8,693,765	6,762,954	6,847,201

The following is the method and assumption used to estimate the fair value of the above category of financial instruments:

The fair values of variable rate financing and advances are carried approximately to their carrying values. For fixed rate financing and advances, the fair values are valued based on expected future discounted cash flows using market rates of financing and advances of similar credit risks and maturity. For impaired financing and advances, the fair values are carried at amortised costs net of individual and collective impairment allowances.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
- 30 SEPTEMBER 2014 (continued)**30. CAPITAL ADEQUACY**

The capital ratios are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Banks (Capital Components). Recognition of the Bank's Tier 2 capital instruments is subject to a gradual phase-out treatment as required by Bank Negara Malaysia's Capital Adequacy Framework for Islamic Banks (Capital Components).

	30 September 2014 RM'000	31 December 2013 RM'000
<u>Common Equity Tier 1 (CET1) capital</u>		
Paid-up share capital	165,000	125,000
Share premium	330,000	250,000
Retained earnings	152,506	118,188
Other reserves	106,009	101,979
CET1 capital	<u>753,515</u>	<u>595,167</u>
Regulatory adjustment for CET1	<u>(35,469)</u>	<u>(38,768)</u>
Eligible CET1 / Tier 1 capital	<u>718,046</u>	<u>556,399</u>
<u>Tier 2 capital</u>		
Collective impairment allowance under the Standardised Approach*	10,472	8,556
Subordinated bond	<u>160,000</u>	<u>180,000</u>
Eligible Tier 2 capital	<u>170,472</u>	<u>188,556</u>
Capital base	<u>888,518</u>	<u>744,955</u>
* Excluding collective impairment allowance on impaired financing and advances		
<u>Before the effects of PSIA</u>		
CET1 / Tier 1 capital ratio	10.718%	9.977%
Total capital ratio	<u>13.262%</u>	<u>13.358%</u>
<u>After the effects of PSIA</u>		
CET1 / Tier 1 capital ratio	11.639%	10.549%
Total capital ratio	<u>14.402%</u>	<u>14.125%</u>

In accordance with Bank Negara Malaysia's Guidelines on the Recognition and Measurement of Profit Sharing Investment Account (PSIA) as Risk Absorbent, the credit and market risks of the assets funded by the Restricted Profit Sharing Investment Accounts (RPSIA) which qualify as risk absorbent are excluded from the risk weighted capital ratio (RWCR) calculation. As at 30 September 2014, credit risks relating to RPSIA assets excluded from the RWCR calculation amounted to RM530 million (31 December 2013: RM302 million).

Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weights:

	30 September 2014 RM'000	31 December 2013 RM'000
Credit risk	5,592,422	4,826,824
Market risk	11,644	4,175
Operational risk	<u>565,501</u>	<u>443,178</u>
	<u>6,169,567</u>	<u>5,274,177</u>