



Your Choice Bank

**CONSOLIDATED INTERIM  
FINANCIAL STATEMENTS  
FOR THE THIRD QUARTER  
ENDED 30 SEPTEMBER 2015**

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**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 SEPTEMBER 2015**

	Note	Group		Bank	
		30 September 2015 RM'000	31 December 2014 RM'000	30 September 2015 RM'000	31 December 2014 RM'000
<b>ASSETS</b>					
Cash and bank balances		<b>973,243</b>	956,994	<b>971,348</b>	955,219
Deposits and placements with financial institutions		<b>2,604,328</b>	2,309,398	<b>2,582,471</b>	2,283,659
Financial assets available-for-sale	1	<b>13,222,627</b>	11,962,018	<b>13,219,061</b>	11,958,602
Financial assets held-to-maturity	2	<b>10,391,464</b>	11,131,717	<b>10,391,464</b>	11,131,717
Financing and advances	3	<b>62,376,678</b>	60,482,549	<b>62,376,678</b>	60,482,549
Trade receivables		<b>12,660</b>	6,484	-	-
Other assets	4	<b>789,964</b>	908,730	<b>717,442</b>	851,118
Inventories		<b>12,663</b>	9,484	-	-
Investment in subsidiaries		-	-	<b>61,976</b>	43,500
Property and equipment		<b>741,312</b>	765,413	<b>698,626</b>	739,321
Goodwill on consolidation		<b>13,185</b>	13,185	-	-
Investment properties		<b>705,268</b>	539,288	<b>685,578</b>	524,179
Prepaid lease payment		<b>79,270</b>	80,674	<b>65,641</b>	66,790
Deferred tax assets		<b>91,221</b>	139,221	<b>92,000</b>	140,000
<b>TOTAL ASSETS</b>		<b>92,013,883</b>	89,305,155	<b>91,862,285</b>	89,176,654

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 SEPTEMBER 2015 (CONTINUED)**

	Note	Group		Bank	
		30 September 2015 RM'000	31 December 2014 RM'000	30 September 2015 RM'000	31 December 2014 RM'000
<b>LIABILITIES</b>					
Deposits from customers	5	<b>70,636,413</b>	68,522,973	<b>70,636,413</b>	68,522,973
Deposits and placements from other banks and financial institutions		<b>1,739,000</b>	1,800,000	<b>1,739,000</b>	1,800,000
Trade payables		<b>6,594</b>	3,348	-	-
Recourse obligations on financing sold to Cagamas		<b>1,638,427</b>	1,777,618	<b>1,638,427</b>	1,777,618
Debt securities issued		<b>3,030,962</b>	3,020,571	<b>3,030,962</b>	3,020,571
Other liabilities	6	<b>1,232,757</b>	1,431,012	<b>1,436,812</b>	1,592,597
Provision for taxation		<b>1,093</b>	1,073	-	-
Profit equalisation reserve (Investor)		-	18,776	-	18,776
<b>TOTAL LIABILITIES</b>		<b>78,285,246</b>	76,575,371	<b>78,481,614</b>	76,732,535
<b>SHAREHOLDERS' FUND</b>					
Share capital		<b>2,982,097</b>	2,973,677	<b>2,982,097</b>	2,973,677
Share redemption fund		<b>53,671</b>	52,800	<b>53,671</b>	52,800
Reserves	7	<b>10,692,869</b>	9,673,442	<b>10,344,903</b>	9,387,777
Profit equalisation reserve (Bank)		-	29,865	-	29,865
<b>TOTAL SHAREHOLDERS' FUND</b>		<b>13,728,637</b>	12,729,784	<b>13,380,671</b>	12,444,119
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUND</b>		<b>92,013,883</b>	89,305,155	<b>91,862,285</b>	89,176,654
<b>COMMITMENT AND CONTINGENCIES</b>	13	<b>2,363,266</b>	2,633,804	<b>2,363,266</b>	2,633,804

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2015**

Group	Note	3rd Quarter Ended		Nine Months Ended	
		30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
Income	8	1,436,095	1,347,517	4,238,433	4,064,678
Expenditure	9	(744,380)	(566,406)	(2,157,619)	(1,558,343)
Net income		691,715	781,111	2,080,814	2,506,335
Allowance for impairment	10	(80,903)	(98,535)	(233,526)	(402,985)
Other operating income	11	258,839	105,145	549,975	290,250
Operating expenses	12	(304,829)	(243,899)	(709,800)	(724,371)
Profit before taxation and zakat		564,822	543,822	1,687,463	1,669,229
Taxation		28,524	(26,464)	(135,808)	(158,599)
Zakat		(7,254)	(9,224)	(19,230)	(27,486)
<b>Profit after taxation and zakat</b>		<b>586,092</b>	<b>508,134</b>	<b>1,532,425</b>	<b>1,483,144</b>
Net (loss)/gain on revaluation of financial assets available-for-sale		(172,239)	33,047	(69,599)	7,360
Utilisation of profit equalisation reserve (Bank)		-	(56,471)	(29,865)	(202,668)
<b>Other comprehensive income for the period</b>		<b>(172,239)</b>	<b>(23,424)</b>	<b>(99,464)</b>	<b>(195,308)</b>
<b>Total comprehensive income for the period</b>		<b>413,853</b>	<b>484,710</b>	<b>1,432,961</b>	<b>1,287,836</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)**

Bank	Note	3rd Quarter Ended		Nine Months Ended	
		30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
Income	8	1,420,161	1,342,388	4,188,784	4,008,289
Expenditure	9	(730,178)	(552,645)	(2,103,550)	(1,511,198)
Net income		689,983	789,743	2,085,234	2,497,091
Allowance for impairment	10	(80,903)	(98,535)	(233,526)	(402,985)
Other operating income	11	208,081	104,932	498,106	283,887
Operating expenses	12	(308,792)	(257,248)	(731,504)	(729,223)
Profit before taxation and zakat		508,369	538,892	1,618,310	1,648,770
Taxation		30,496	(25,451)	(130,856)	(155,370)
Zakat		(5,776)	(9,023)	(17,330)	(27,071)
<b>Profit after taxation and zakat</b>		<b>533,089</b>	<b>504,418</b>	<b>1,470,124</b>	<b>1,466,329</b>
Net (loss)/gain on revaluation of financial assets available-for-sale		(172,239)	33,047	(69,599)	7,360
Utilisation of profit equalisation reserve (Bank)		-	(56,472)	(29,865)	(202,668)
<b>Other comprehensive income for the period</b>		<b>(172,239)</b>	<b>(23,425)</b>	<b>(99,464)</b>	<b>(195,308)</b>
<b>Total comprehensive income for the period</b>		<b>360,850</b>	<b>480,993</b>	<b>1,370,660</b>	<b>1,271,021</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENT OF CHANGES IN EQUITY  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015**

Group	← Non-distributable			→ Distributable		Total RM'000
	Share capital RM'000	Share redemption fund RM'000	Profit equalisation reserve (Bank) RM'000	Other reserves RM'000	Retained profits RM'000	
<b>At 1 January 2014</b>	2,973,677	53,671	254,494	3,782,331	4,486,576	11,550,749
Total comprehensive income for the period	-	-	(202,668)	7,360	1,483,144	1,287,836
Issuance to new members	1,375	-	-	-	-	1,375
Dividends	-	-	-	-	(441,052)	(441,052)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	-	150	150
<b>At 30 September 2014</b>	2,975,052	53,671	51,826	3,789,691	5,528,818	12,399,058
<b>At 1 January 2015</b>	<b>2,973,677</b>	<b>52,800</b>	<b>29,865</b>	<b>4,471,509</b>	<b>5,201,933</b>	<b>12,729,784</b>
Total comprehensive income for the period	-	-	(29,865)	(69,600)	1,532,425	1,432,960
Issuance to new members	9,291	-	-	-	-	9,291
Transfer from share capital	(871)	871	-	-	-	-
Transfer from retained profits	-	-	-	13,087	(13,087)	-
Dividends	-	-	-	-	(443,493)	(443,493)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	-	95	95
<b>At 30 September 2015</b>	<b>2,982,097</b>	<b>53,671</b>	<b>-</b>	<b>4,414,996</b>	<b>6,277,873</b>	<b>13,728,637</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENT OF CHANGES IN EQUITY  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)**

Bank	← Non-distributable			→ Distributable		Total RM'000
	Share capital RM'000	Share redemption fund RM'000	Profit equalisation reserve (Bank) RM'000	Other reserves RM'000	Retained profits RM'000	
<b>At 1 January 2014</b>	2,973,677	53,671	254,494	3,783,072	4,218,310	11,283,224
Total comprehensive income for the period	-	-	(202,668)	7,360	1,466,329	1,271,021
Issuance to new members	1,375	-	-	-	-	1,375
Dividends	-	-	-	-	(441,052)	(441,052)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	-	150	150
<b>At 30 September 2014</b>	2,975,052	53,671	51,826	3,790,432	5,243,737	12,114,718
<b>At 1 January 2015</b>	<b>2,973,677</b>	<b>52,800</b>	<b>29,865</b>	<b>4,472,250</b>	<b>4,915,527</b>	<b>12,444,119</b>
Total comprehensive income for the period	-	-	(29,865)	(69,600)	1,470,124	1,370,659
Issuance to new members	9,291	-	-	-	-	9,291
Transfer from share capital	(871)	871	-	-	-	-
Transfer from retained profits	-	-	-	13,087	(13,087)	-
Dividends	-	-	-	-	(443,493)	(443,493)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	-	95	95
<b>At 30 September 2015</b>	<b>2,982,097</b>	<b>53,671</b>	<b>-</b>	<b>4,415,737</b>	<b>5,929,166</b>	<b>13,380,671</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015**

	Group		Bank	
	Nine Months Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>CASH FLOWS FROM/(USED IN)</b>				
<b>OPERATING ACTIVITIES</b>				
Profit for the period	<b>1,532,425</b>	1,483,144	<b>1,470,124</b>	1,466,329
<b>Adjustments for:</b>				
Taxation	<b>135,808</b>	158,599	<b>130,856</b>	155,370
Zakat	<b>19,230</b>	27,486	<b>17,330</b>	27,071
Profit expense on debt securities issued	<b>97,258</b>	69,732	<b>97,258</b>	69,732
Allowance for impairment on financing and advances	<b>233,526</b>	402,985	<b>233,526</b>	402,985
Depreciation of property and equipment	<b>72,363</b>	60,437	<b>70,835</b>	58,388
Amortisation of prepaid lease payment	<b>1,404</b>	1,469	<b>1,149</b>	1,267
Property and equipment written off	<b>10,636</b>	204	<b>12</b>	204
Gain on disposal of property and equipment	<b>(52,369)</b>	-	<b>(4)</b>	-
Gain on disposal of asset classified as held for sale	-	(5,280)	-	-
Loss on financing written off	<b>10,636</b>	6,294	<b>10,636</b>	6,294
Provision for defined benefit plan	<b>15,418</b>	18,202	<b>15,418</b>	18,202
Allowance for doubtful debts	<b>78</b>	-	<b>78</b>	-
Gain on revaluation of investment properties	<b>(65,134)</b>	-	<b>(65,134)</b>	-
Finance cost	-	839	-	-
Allowance for doubtful debts no longer required	<b>(18,780)</b>	(61)	<b>(18,479)</b>	(61)
Provision for impairment loss on financial assets held-to-maturity no longer required	<b>(284)</b>	(1,327)	<b>(284)</b>	(1,327)
Net gain on disposal of financial assets available-for-sale	<b>(17,649)</b>	(15,726)	<b>(17,649)</b>	(15,726)
Net gain on disposal of financial assets held-for-trading	<b>(83)</b>	(128)	<b>(83)</b>	(128)
Transfer to profit equalisation reserve	<b>(48,641)</b>	(323,000)	<b>(48,641)</b>	(323,000)
Profit expense on financing sold with recourse to Cagamas	<b>49,994</b>	44,969	<b>49,994</b>	44,969
Operating profit before working capital changes	<b>1,975,836</b>	1,928,838	<b>1,946,942</b>	1,910,569

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014



**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)**

	Group		Bank	
	Nine Months Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>(Increase)/Decrease in assets:</b>				
Deposits and placements with financial institutions	(294,930)	1,191,832	(298,812)	1,212,661
Financing and advances	(2,138,291)	(2,830,333)	(2,138,291)	(2,830,333)
Trade receivables	(5,874)	(2,757)	-	-
Other assets	46,626	(10,072)	42,845	(7,527)
Inventories	(3,179)	(29)	-	-
<b>Increase/(Decrease) in liabilities:</b>				
Deposits from customers	2,113,440	2,047,712	2,113,440	2,047,712
Deposits and placements from banks and financial institutions	(61,000)	(520,000)	(61,000)	(520,000)
Trade payables	3,246	(2,758)	-	-
Recourse obligations on financing sold to Cagamas	(189,185)	248,430	(189,185)	248,430
Other liabilities	(181,827)	5,031	(137,892)	31,343
Cash generated from operations	1,264,862	2,055,894	1,278,047	2,092,855
Income tax paid	(12,667)	(100,317)	(7,518)	(95,627)
Zakat paid	(39,252)	(39,977)	(38,816)	(39,994)
Contribution to defined benefits plan	-	(106,270)	-	(106,270)
<b>Net cash from operating activities</b>	<b>1,212,943</b>	<b>1,809,330</b>	<b>1,231,713</b>	<b>1,850,964</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015 (CONTINUED)**

	Group		Bank	
	Nine Months Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>CASH FLOWS FROM/(USED IN)</b>				
<b>INVESTING ACTIVITIES</b>				
Purchases of financial assets held-for-trading	(232,500)	(245,000)	(232,500)	(245,000)
Proceeds from disposal of financial assets held-for-trading	232,583	245,128	232,583	245,128
Purchases of financial assets available-for-sale	(3,277,350)	(2,145,000)	(3,277,350)	(2,145,000)
Proceeds from disposal of financial assets available-for-sale	1,964,791	727,757	1,964,941	723,982
Purchases of financial assets held-to-maturity	(158,270)	(1,188,970)	(158,270)	(1,188,970)
Proceeds from disposal of financial assets held-to-maturity	898,807	477,672	898,807	477,672
Purchase of property development	-	(1,030)	-	-
Purchases of property and equipment	(161,077)	(106,141)	(126,417)	(104,265)
Proceeds from disposal of property and equipment	53,704	-	4	-
Proceeds from disposal of asset classified as held for sale	-	85,000	-	-
<b>Net cash used in investing activities</b>	<b>(679,312)</b>	<b>(2,153,584)</b>	<b>(698,202)</b>	<b>(2,236,453)</b>
<b>CASH FLOWS FROM/(USED IN)</b>				
<b>FINANCING ACTIVITIES</b>				
Proceeds from issue of shares to members	9,291	1,375	9,291	1,375
Dividend paid	(443,494)	(441,052)	(443,494)	(441,052)
Fund received from government	3,688	52,750	3,688	52,750
Proceeds from debt securities issued	-	1,000,000	-	1,000,000
Payment of profit expenses on debt securities issued	(86,867)	(52,990)	(86,867)	(52,990)
Payment of financing from other financial institutions	-	(40,441)	-	-
<b>Net cash (used in)/from financing activities</b>	<b>(517,382)</b>	<b>519,642</b>	<b>(517,382)</b>	<b>560,083</b>
Net increase in cash and cash equivalents	16,249	175,388	16,129	174,594
Cash and cash equivalents at beginning of period	956,994	746,196	955,219	744,018
Cash and cash equivalents at end of period	973,243	921,584	971,348	918,612

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2014

## **EXPLANATORY NOTES PURSUANT TO MALAYSIAN REPORTING STANDARD 134 (“MFRS 134”)**

### **Basis of Preparation**

The unaudited interim financial statements for the third quarter and nine months ended 30 September 2015 have been prepared under historical cost convention except for the following assets and liabilities which are stated at fair values, i.e. financial assets held-for-trading, financial assets available-for-sale, and investment properties.

The unaudited interim financial statements have been prepared in accordance with MFRS 134; Interim Financial Reporting issued by Malaysian Accounting Standards Board (“MASB”). The unaudited interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2014. The explanatory notes attached to the interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Bank since the year ended 31 December 2014.

### **Auditors’ Report on Preceding Annual Financial Statements**

The auditors’ report on the audited financial statements for the financial year ended 31 December 2014 was not qualified.

### **Comments on Seasonal or Cyclical Factors**

The operations of the Group and the Bank were not materially affected by any seasonal or cyclical factors in the third quarter and nine months ended 30 September 2015.

### **Unusual Items Due to Their Nature, Size or Incidence**

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Group and the Bank in the third quarter and nine months ended 30 September 2015.

### **Changes in Estimates**

There were no material changes in estimates of amounts reported in prior financial years that have a material effect in the third quarter and nine months ended 30 September 2015.

### **Debt and Equity Securities**

There were no new issuance of debt securities by the Bank during the period.

### **Dividends Paid and Distributed**

During the nine months ended 30 September 2015, final dividend for the year ended 31 December 2014 was paid amounting to RM443,493,522 comprising of 15% cash dividend.

**NOTE 1: FINANCIAL ASSETS AVAILABLE-FOR-SALE**

	<b>Group</b>		<b>Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
<b>At fair value</b>				
Islamic debt securities	2,731,159	2,652,177	2,731,159	2,652,177
Government investment issues	7,373,189	6,793,223	7,373,189	6,793,223
Government bonds	2,554,435	2,162,419	2,554,435	2,162,419
Khazanah bonds	98,609	85,259	98,609	85,259
Cagamas bonds	216,376	53,627	216,376	53,627
Quoted shares	236,849	203,347	236,849	203,347
Unit trust shares	1,611	1,717	1,611	1,717
<b>At cost, net of impairment loss</b>				
Unquoted shares	10,399	10,249	6,833	6,833
<b>Net carrying amount</b>	<b>13,222,627</b>	<b>11,962,018</b>	<b>13,219,061</b>	<b>11,958,602</b>

**NOTE 2: FINANCIAL ASSETS HELD-TO-MATURITY**

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
<b>At amortised cost</b>		
Islamic debt securities	655,657	767,814
Government investment issues	8,293,955	8,673,072
Government bonds	1,065,377	1,078,786
Khazanah bonds	462,851	449,742
Cagamas bonds	122,591	122,835
Negotiable Islamic debt certificates	-	248,719
Islamic commercial papers	57,036	57,036
	<b>10,657,467</b>	<b>11,398,004</b>
<b>Less: accumulated impairment losses</b>		
Islamic debt securities	(208,967)	(209,251)
Islamic commercial papers	(57,036)	(57,036)
	<b>(266,003)</b>	<b>(266,287)</b>
<b>Net carrying amount</b>	<b>10,391,464</b>	<b>11,131,717</b>

**NOTE 3: FINANCING AND ADVANCES**

(i) By type of financing

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
<b>At amortised cost</b>		
Term financing	<b>4,603,497</b>	4,739,780
Personal financing	<b>52,316,224</b>	50,551,046
Revolving credit	<b>398,274</b>	525,226
House financing	<b>2,782,103</b>	2,637,902
Hire-purchase receivables	<b>587,593</b>	536,556
Pawn broking	<b>1,511,819</b>	1,662,191
Bridging	<b>462,158</b>	557,446
Syndicated financing	<b>179,400</b>	134,526
Credit card	<b>460,147</b>	468,833
Staff financing	<b>302,862</b>	286,115
<b>Gross financing and advances, net of unearned income</b>	<b>63,604,077</b>	62,099,621
<b>Allowance for impairment on financing and advances</b>		
Individual assessment impairment	<b>(268,585)</b>	(492,436)
Collective assessment impairment	<b>(958,814)</b>	(1,124,636)
	<b>(1,227,399)</b>	(1,617,072)
<b>Net financing and advances</b>	<b>62,376,678</b>	60,482,549

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(ii) By type of customer

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	31 December 2014 RM'000
Individuals	<b>58,634,331</b>	56,724,284
Business enterprises	<b>2,974,240</b>	3,366,931
Non-bank financial institutions:		
Co-operatives	<b>1,850,735</b>	1,869,353
Others	<b>48,995</b>	51,279
Foreign entities	<b>31,519</b>	36,566
Other entities	<b>64,238</b>	51,174
Banking institutions	<b>19</b>	34
	<b>63,604,077</b>	62,099,621

(iii) By economic sector

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	31 December 2014 RM'000
Purchase of securities	<b>72,852</b>	67,180
Purchase of property	<b>1,974,904</b>	2,370,866
Consumption credit	<b>56,999,766</b>	54,339,439
Agriculture	<b>355,744</b>	437,215
Mining and quarrying	<b>-</b>	87,259
Manufacturing	<b>197,425</b>	598,011
Electricity, gas and water	<b>100,308</b>	100,074
Construction	<b>1,218,451</b>	1,399,162
Wholesale and retail trade	<b>131,286</b>	165,101
Transportation and communication	<b>160,525</b>	297,254
Financial, takaful and business services	<b>2,373,701</b>	2,197,824
Community, social and personal services	<b>19,115</b>	40,236
	<b>63,604,077</b>	62,099,621

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(iv) Impaired financing and advances by economic sector

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
Purchase of securities	407	345
Purchase of property	164,245	127,240
Consumption credit	438,606	344,204
Agriculture	66,572	71,532
Mining and quarrying	-	87,259
Manufacturing	21,003	137,078
Electricity, gas and water	-	9
Construction	204,650	348,588
Wholesale and retail trade	30,622	37,858
Transportation and communication	71	322
Financial, takaful and business services	169,375	109,676
Community, social and personal services	16,579	3,196
	<b>1,112,130</b>	<b>1,267,307</b>

(v) Movement in impaired financing and advances

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
As of 1 January	1,267,307	1,305,119
Classified as impaired during the period	1,279,544	1,794,281
Amount written-back in respect of recoveries	(801,146)	(1,256,871)
Amount written-off during the period	(633,575)	(575,222)
	<b>(155,177)</b>	<b>(37,812)</b>
Closing balance	1,112,130	1,267,307
Gross impaired financing and advances as a percentage of gross financing and advances	1.75%	2.04%

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(vi) Movement in allowance for individual assessment impairment on financing and advances

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	31 December 2014 RM'000
<b>Individual assessment impairment</b>		
As of 1 January	<b>492,436</b>	212,222
Allowance made during the period	<b>206,694</b>	497,265
Amount written-back in respect of recoveries	<b>(150,081)</b>	(210,463)
Amount written-off during the period	<b>(280,464)</b>	(6,588)
	<b>(223,851)</b>	280,214
Closing balance	<b>268,585</b>	492,436

(vii) Movement in allowance for collective assessment impairment on financing and advances

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	31 December 2014 RM'000
<b>Collective assessment impairment</b>		
As of 1 January	<b>1,124,636</b>	1,292,556
Allowance made during the period	<b>954,890</b>	1,316,981
Amount written-back in respect of recoveries	<b>(784,631)</b>	(920,416)
Amount written-off during the period	<b>(336,081)</b>	(564,485)
	<b>(165,822)</b>	(167,920)
Closing balance	<b>958,814</b>	1,124,636



**NOTE 4: OTHER ASSETS**

	<b>Group</b>		<b>Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
Other receivables	313,358	345,004	297,861	340,305
Defined benefit plan	258,728	274,146	258,728	274,146
Income receivable	54,008	61,209	54,008	61,209
Tax recoverable	84,429	159,550	83,958	159,297
Prepayments	31,958	24,803	26,209	20,752
Refundable deposits	62,775	59,389	9,764	9,344
Amount due from subsidiaries	-	-	2,206	1,325
Allowance for doubtful debts	(15,292)	(15,371)	(15,292)	(15,260)
	<b>789,964</b>	<b>908,730</b>	<b>717,442</b>	<b>851,118</b>

**NOTE 5: DEPOSITS FROM CUSTOMERS**

(i) By type of deposit

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	<b>31 December 2014 RM'000</b>
<b>Non-Mudarabah</b>		
Term deposits	55,672,635	52,494,140
Savings deposits	3,785,477	3,585,232
Negotiable Islamic debt certificate	11,178,135	10,633,679
	<b>70,636,247</b>	<b>66,713,051</b>
<b>Mudarabah</b>		
General investment accounts	166	1,627,722
Special investment accounts	-	182,200
	<b>166</b>	<b>1,809,922</b>
	<b>70,636,413</b>	<b>68,522,973</b>

**NOTE 5: DEPOSITS FROM CUSTOMERS (CONTINUED)**

(ii) By type of customer

	Group and Bank	
	30 September 2015 RM'000	31 December 2014 RM'000
Government	32,835,301	30,692,105
Business enterprises	26,039,689	24,086,611
Co-operatives	1,084,932	1,220,504
Individuals	9,505,775	11,290,827
Others	1,170,716	1,232,926
	<b>70,636,413</b>	<b>68,522,973</b>

**NOTE 6: OTHER LIABILITIES**

	Group		Bank	
	30 September 2015 RM'000	31 December 2014 RM'000	30 September 2015 RM'000	31 December 2014 RM'000
Amount due to subsidiaries	-	-	241,696	194,846
Sundry creditors	232,549	243,138	224,086	217,804
Income payable	570,350	421,314	570,350	421,314
Other liabilities and accruals	230,342	520,576	203,254	513,275
Government fund	174,356	200,803	174,356	200,803
Zakat payable	25,160	45,181	23,070	44,555
	<b>1,232,757</b>	<b>1,431,012</b>	<b>1,436,812</b>	<b>1,592,597</b>

**NOTE 7: RESERVES**

	Group		Bank	
	30 September 2015 RM'000	31 December 2014 RM'000	30 September 2015 RM'000	31 December 2014 RM'000
Retained profits	6,277,873	5,201,933	5,929,166	4,915,527
Statutory reserve	4,288,740	4,288,740	4,288,740	4,288,740
Capital reserve	14,617	14,617	15,358	15,358
Fair value reserve	(147,014)	(77,414)	(147,014)	(77,414)
Regulatory reserve	258,653	245,566	258,653	245,566
	<b>10,692,869</b>	<b>9,673,442</b>	<b>10,344,903</b>	<b>9,387,777</b>

**NOTE 8: INCOME**

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,123,784	1,067,039	3,308,041	3,208,939
Income derived from investment of shareholders' fund (ii)	296,377	275,349	880,743	799,350
Income generated by subsidiary companies (iii)	15,934	5,129	49,649	56,389
	<b>1,436,095</b>	<b>1,347,517</b>	<b>4,238,433</b>	<b>4,064,678</b>

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,123,784	1,067,039	3,308,041	3,208,939
Income derived from investment of shareholders' fund (ii)	296,377	275,349	880,743	799,350
	<b>1,420,161</b>	<b>1,342,388</b>	<b>4,188,784</b>	<b>4,008,289</b>

(i) Income derived from investment of depositors' fund

Group and Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	927,997	891,514	2,732,406	2,692,760
Income from deposits and placements with bank and other financial institutions	15,807	8,270	50,327	37,570
Income from financial assets	179,980	167,255	525,308	478,609
	<b>1,123,784</b>	<b>1,067,039</b>	<b>3,308,041</b>	<b>3,208,939</b>

**NOTE 8: INCOME (CONTINUED)**

(ii) Income derived from investment of shareholders' fund

Group and Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	244,741	230,108	727,484	670,770
Income from deposits and placements with bank and other financial institutions	4,164	2,190	13,399	9,358
Income from financial assets	47,472	43,051	139,860	119,222
	<b>296,377</b>	275,349	<b>880,743</b>	799,350

(iii) Income generated by subsidiary companies

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Agency income	2,256	932	10,769	15,008
Pawning income	8,194	9,077	25,814	33,536
Rental income	696	(1,468)	1,970	4,817
Management fee	3,795	(1,713)	9,189	38
Sale of goods	934	(1,878)	1,763	2,091
Other charges	59	179	144	899
	<b>15,934</b>	5,129	<b>49,649</b>	56,389

**NOTE 9: EXPENDITURE**

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Income attributable to depositors (i)	<b>679,666</b>	597,883	<b>1,999,800</b>	1,715,124
Profit expense on financing sold with recourse to Cagamas	<b>16,209</b>	16,574	<b>49,994</b>	44,969
Transfer from profit equalisation reserve	-	(90,000)	<b>(48,641)</b>	(323,000)
Profit expense on debt securities issued	<b>32,445</b>	26,676	<b>97,258</b>	69,732
Cost of sales	<b>16,060</b>	15,273	<b>59,208</b>	51,518
	<b>744,380</b>	566,406	<b>2,157,619</b>	1,558,343

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Income attributable to depositors (i)	<b>681,524</b>	599,395	<b>2,004,939</b>	1,719,497
Profit expense on financing sold with recourse to Cagamas	<b>16,209</b>	16,574	<b>49,994</b>	44,969
Transfer from profit equalisation reserve	-	(90,000)	<b>(48,641)</b>	(323,000)
Profit expense on debt securities issued	<b>32,445</b>	26,676	<b>97,258</b>	69,732
	<b>730,178</b>	552,645	<b>2,103,550</b>	1,511,198

**NOTE 9: EXPENDITURE (CONTINUED)**

(i) Income attributable to depositors

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
<b>Deposits from customers</b>				
Mudarabah	11,518	76,425	24,265	330,669
Non-Mudarabah	651,731	511,220	1,919,426	1,348,565
<b>Deposits and placements from banks and other financial institutions</b>				
Mudarabah	12	10,115	36,981	35,767
Non-Mudarabah	16,405	123	19,128	123
	<b>679,666</b>	<b>597,883</b>	<b>1,999,800</b>	<b>1,715,124</b>

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
<b>Deposits from customers</b>				
Mudarabah	11,518	77,937	24,265	335,042
Non-Mudarabah	653,589	511,220	1,924,565	1,348,565
<b>Deposits and placements from banks and other financial institutions</b>				
Mudarabah	12	10,115	36,981	35,767
Non-Mudarabah	16,405	123	19,128	123
	<b>681,524</b>	<b>599,395</b>	<b>2,004,939</b>	<b>1,719,497</b>

**NOTE 10: ALLOWANCE FOR IMPAIRMENT**

Group and Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment on financing and advances (i)	<b>80,903</b>	98,535	<b>233,526</b>	402,985
	<b>80,903</b>	98,535	<b>233,526</b>	402,985

(i) Allowance for impairment on financing and advances

Group and Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Individual impairment	<b>40,204</b>	(2,317)	<b>56,613</b>	114,443
Individual impairment on rescheduled financing	<b>1,883</b>	2,777	<b>6,654</b>	8,843
Collective impairment	<b>38,816</b>	98,075	<b>170,259</b>	279,699
	<b>80,903</b>	98,535	<b>233,526</b>	402,985

**NOTE 11: OTHER OPERATING INCOME**

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	17,759	16,625	47,892	46,826
Other income (ii)	241,080	88,520	502,083	243,424
	<b>258,839</b>	105,145	<b>549,975</b>	290,250

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	17,759	16,625	47,892	46,826
Other income (ii)	190,322	88,307	450,214	237,061
	<b>208,081</b>	104,932	<b>498,106</b>	283,887

(i) Fees and commission

Group and Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015	30 September 2014	30 September 2015	30 September 2014
	RM'000	RM'000	RM'000	RM'000
Takaful commission	4,748	4,117	11,917	10,592
ATM service fees	2,733	2,643	9,421	8,575
Wasiat commission	564	1,348	2,222	4,167
Other commission	6,180	2,713	14,621	10,048
Processing fees	75	400	416	828
MEPS fees	2,173	2,176	6,388	6,271
Guarantee fees	653	2,306	724	3,491
Other fees	633	922	2,183	2,854
	<b>17,759</b>	16,625	<b>47,892</b>	46,826



**NOTE 11: OTHER OPERATING INCOME (CONTINUED)**

(ii) Other income

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>Other income from financial instruments</b>				
Dividend from financial assets available-for-sale	2,718	3,956	7,050	7,122
Net gain on disposal of financial assets held-for-trading	11	-	83	128
Net gain on disposal of financial assets available-for-sale	2,359	6,513	17,649	15,726
<b>Others</b>				
Rental income	3,989	2,127	11,426	5,341
Compensation for late payment	1,218	1,772	4,011	5,124
Charges from credit card services	3,606	4,708	11,955	13,879
Other service charges	2,883	2,237	6,972	6,472
Recoveries on financing written-off	95,180	56,455	277,496	154,862
Allowance for doubtful debts no longer required	3	(37)	18,479	61
Allowance for impairment loss on financial assets held-to-maturity no longer required	-	96	284	1,327
Gain on disposal of property and equipment	52,366	-	52,369	-
Other income	11,613	5,413	29,175	28,102
Gain on disposal of asset classified as held for sale	-	5,280	-	5,280
Gain on revaluation of investment properties	65,134	-	65,134	-
	<b>241,080</b>	<b>88,520</b>	<b>502,083</b>	<b>243,424</b>

**NOTE 11: OTHER OPERATING INCOME (CONTINUED)**

(ii) Other income (cont'd)

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>Other income from financial instruments</b>				
Dividend from financial assets available-for-sale	2,718	3,956	7,050	7,122
Net gain on disposal of financial assets held-for-trading	11	-	83	128
Net gain on disposal of financial assets available-for-sale	2,359	6,513	17,649	15,726
<b>Others</b>				
Rental income	3,989	2,112	11,419	5,326
Compensation for late payment	1,218	1,772	4,011	5,124
Charges from credit card services	3,606	4,708	11,955	13,879
Other service charges	2,883	2,237	6,972	6,472
Recoveries on financing written-off	95,180	56,455	277,496	154,862
Allowance for doubtful debts no longer required	3	(37)	18,479	61
Allowance for impairment loss on financial assets held-to-maturity no longer required	-	96	284	1,327
Gain on disposal of property and equipment	1	-	4	-
Other income	13,220	10,495	29,678	27,034
Gain on revaluation of investment properties	65,134	-	65,134	-
	<b>190,322</b>	<b>88,307</b>	<b>450,214</b>	<b>237,061</b>

**NOTE 12: OPERATING EXPENSES**

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
Personnel expenses (i)	152,721	128,806	337,787	397,340
Other overheads and expenditure (ii)	152,108	115,093	372,013	327,031
	<b>304,829</b>	<b>243,899</b>	<b>709,800</b>	<b>724,371</b>

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Personnel expenses (i)	149,188	127,260	327,849	391,650
Other overheads and expenditure (ii)	159,604	129,988	403,655	337,573
	<b>308,792</b>	257,248	<b>731,504</b>	729,223

(i) Personnel expenses

Group	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	71,688	58,748	205,702	175,190
Allowances and bonuses	43,457	39,001	26,728	117,342
Defined benefit plan	5,140	6,067	15,418	18,202
Defined contribution plan - EPF	18,733	16,226	53,937	47,970
Social security contributions - SOCSO	772	682	2,206	2,029
Other staff related costs	12,931	8,082	33,796	36,607
	<b>152,721</b>	128,806	<b>337,787</b>	397,340

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September	30 September	30 September	30 September
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	69,258	57,536	199,604	171,416
Allowances and bonuses	42,783	38,921	24,074	116,330
Defined benefit plan	5,140	6,067	15,418	18,202
Defined contribution plan - EPF	18,415	16,078	53,119	47,491
Social security contributions - SOCSO	735	668	2,129	1,987
Other staff related costs	12,857	7,990	33,505	36,224
	<b>149,188</b>	127,260	<b>327,849</b>	391,650

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

(ii) Other overheads and expenditure

Group	3rd Quarter Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>Establishment</b>				
Rental	5,930	3,072	17,106	13,250
Depreciation of property and equipment and amortisation of prepaid lease payment	24,953	20,741	73,767	61,906
Repair and maintenance	28,035	24,943	64,238	56,971
Takaful	3,628	3,046	5,814	5,169
	<b>62,546</b>	51,802	<b>160,925</b>	137,296
<b>Promotion</b>				
Advertisement and publicity	18,428	8,410	34,601	20,088
	<b>18,428</b>	8,410	<b>34,601</b>	20,088
<b>General expenses</b>				
Legal and profesional fees	3,879	2,176	9,606	4,631
Auditors' remuneration	306	493	912	1,468
Communication expenses	8,048	7,910	11,202	24,519
Utilities expenses	(88)	7,362	13,337	21,790
Printing and stationery	6,225	467	14,493	6,269
Postage and courier	5,608	4,843	11,372	10,477
Security expenses	6,597	4,908	18,436	13,190
Service charges	8,191	5,596	20,738	28,126
Loss on financing written-off	4,120	2,136	10,636	6,294
Loss on property and equipment written-off	77	196	198	204
Commission expenses	14,497	12,738	39,951	27,568
Travelling and transportation	3,118	(181)	6,000	6,758
Others	10,556	6,237	19,606	18,353
	<b>71,134</b>	54,881	<b>176,487</b>	169,647
	<b>152,108</b>	115,093	<b>372,013</b>	327,031

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

(ii) Other overheads and expenditure (cont'd)

Bank	3rd Quarter Ended		Nine Months Ended	
	30 September 2015 RM'000	30 September 2014 RM'000	30 September 2015 RM'000	30 September 2014 RM'000
<b>Establishment</b>				
Rental	6,960	6,183	20,141	16,332
Depreciation of property and equipment and amortisation of prepaid lease payment	24,267	20,168	71,984	59,655
Repair and maintenance	27,952	24,832	63,983	56,751
Takaful	3,617	3,033	5,768	5,093
	<b>62,796</b>	54,216	<b>161,876</b>	137,831
<b>Promotion</b>				
Advertisement and publicity	18,262	8,431	34,015	18,642
	<b>18,262</b>	8,431	<b>34,015</b>	18,642
<b>General expenses</b>				
Legal and profesional fees	3,550	1,594	8,789	4,314
Auditors' remuneration	250	445	750	1,337
Communication expenses	7,983	7,861	11,020	24,382
Utilities expenses	(127)	7,247	13,222	21,381
Printing and stationery	6,144	4,221	14,292	9,919
Postage and courier	5,598	4,837	11,352	10,449
Security expenses	6,581	4,882	18,388	13,121
Service charges	14,210	12,479	40,812	36,040
Loss on financing written-off	4,120	2,136	10,636	6,294
Loss on property and equipment written-off	-	196	12	204
Commission expenses	14,497	12,738	39,951	27,568
Travelling and transportation	3,984	3,733	11,542	10,314
Others	11,756	4,972	26,998	15,777
	<b>78,546</b>	67,341	<b>207,764</b>	181,100
	<b>159,604</b>	129,988	<b>403,655</b>	337,573

**NOTE 13: COMMITMENT AND CONTINGENCIES**

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transactions.

	<b>Group and Bank</b>	
	<b>30 September 2015 RM'000</b>	31 December 2014 RM'000
<b>Contingent liabilities</b>		
Bank guarantee given in respect of banking facilities granted to customers	<b>238,767</b>	509,375
Claims for damages from litigation taken against the Bank	<b>29,466</b>	7,594
<b>Commitments</b>		
Undrawn financing	<b>2,095,033</b>	2,116,835
	<b>2,363,266</b>	2,633,804

**NOTE 14: CAPITAL ADEQUACY**

The Bank is required to comply with the core capital ratio and risk-weighted capital adequacy ratio prescribed by Bank Negara Malaysia. The Bank was in compliance with all prescribed capital ratios throughout the period.

	<b>Bank</b>	
	<b>30 September 2015</b>	31 December 2014 Restated
<b>Before deducting final dividend</b>		
Core capital ratio	<b>17.21%</b>	18.26%
Risk-weighted capital ratio	<b>18.28%</b>	19.66%
<b>After deducting final dividend *</b>		
Core capital ratio	<b>17.21%</b>	17.60%
Risk-weighted capital ratio	<b>18.28%</b>	19.00%

**NOTE 14: CAPITAL ADEQUACY (CONTINUED)**

The capital ratios are derived by taking into account the core capital and capital base against the risk weighted assets of the Bank. Components of the capital are as follows:

	Bank	
	30 September 2015 RM'000	31 December 2014 RM'000
<b>Tier I capital</b>		
Paid-up share capital	2,982,097	2,973,677
Retained earnings *	4,459,042	4,915,527
Other reserves	4,304,098	4,304,098
<b>Total Tier I capital (core)</b>	<b>11,745,237</b>	<b>12,193,302</b>
<b>Tier II capital</b>		
Collective impairment **	538,481	675,933
Regulatory reserve	258,653	245,566
<b>Total Tier II capital</b>	<b>797,134</b>	<b>977,323</b>
Total capital	12,542,371	13,170,625
Less: Investment in subsidiaries	(61,976)	(43,500)
	<b>(61,976)</b>	<b>(43,500)</b>
<b>Total capital base</b>	<b>12,480,395</b>	<b>13,127,125</b>

\* After deducting final dividend for 2014 that was paid in March 2015.

\*\* This is surplus amount allowable after taking into account collective impairment allowance on impaired financing of the Bank.

Assets in various categories are risk-weighted as follows:

	Bank	
	30 September 2015 RM'000	31 December 2014 RM'000
Total assets assigned 20% risk-weighted	584,288	541,768
Total assets assigned 50% risk-weighted	1,452,025	1,352,334
Total assets assigned 100% risk-weighted	65,142,605	63,521,927
Off-Balance Sheet claims assigned 100% risk-weighted	1,080,720	1,356,114
	<b>68,259,638</b>	<b>66,772,143</b>