

ADVANCING

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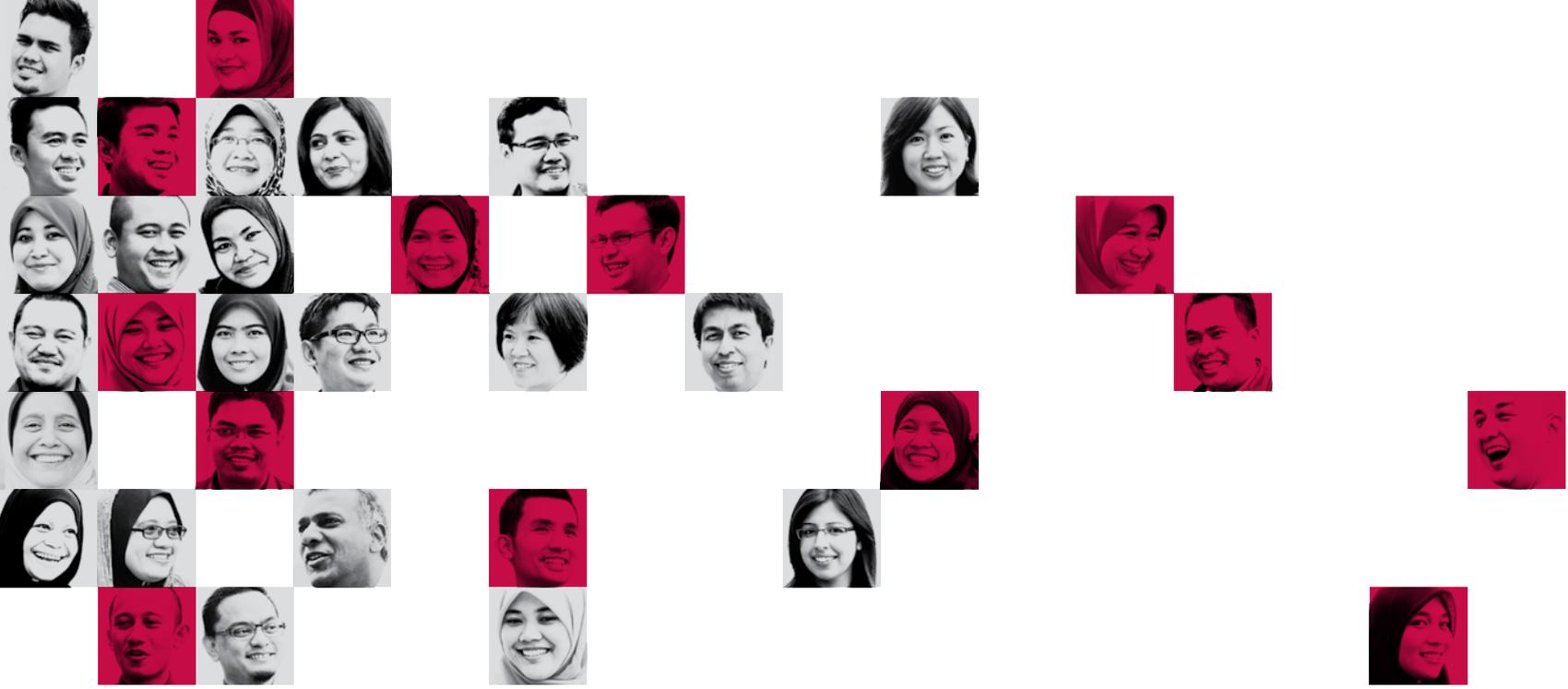
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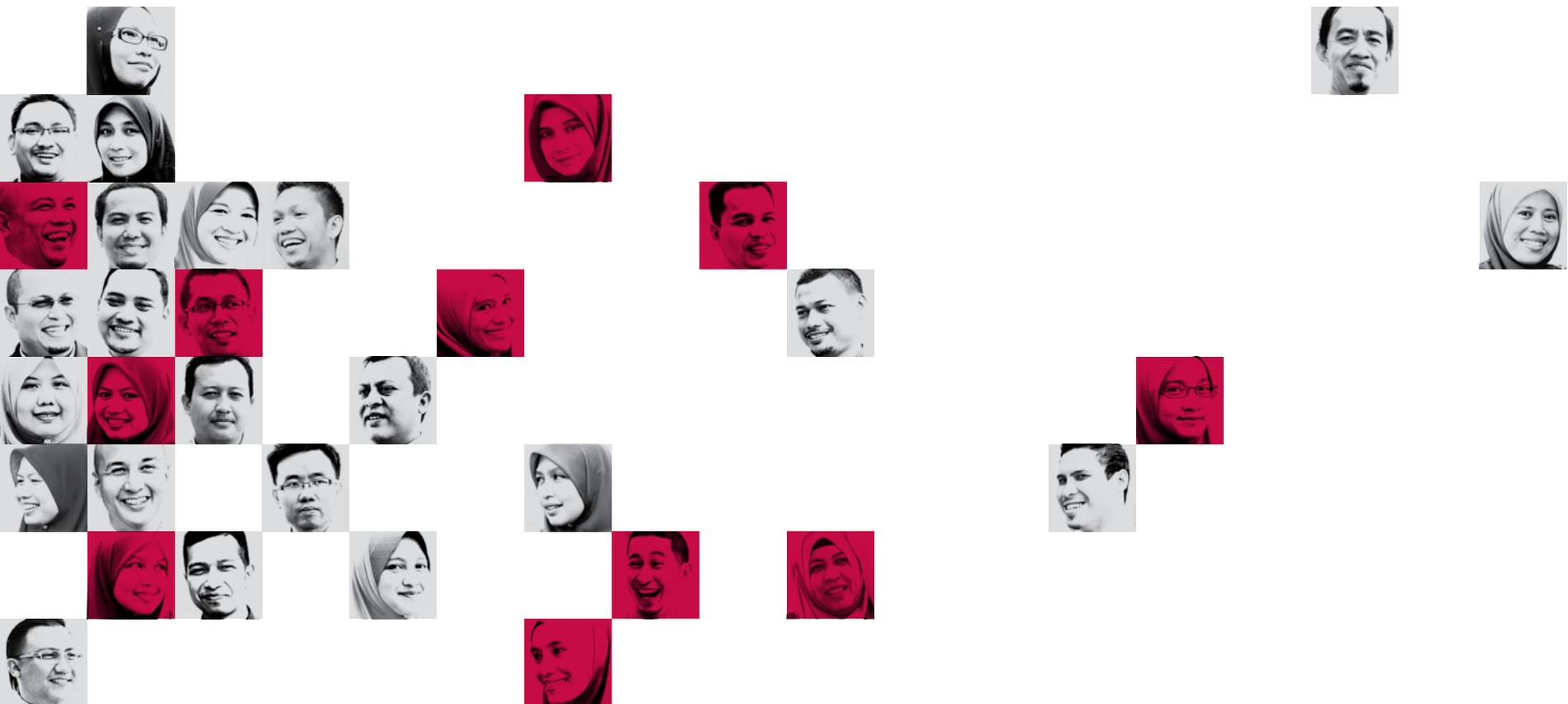
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BANK ISLAM PENYATA KEWANGAN 2012
FINANCIAL STATEMENTS



FOR THE GOOD OF ALL





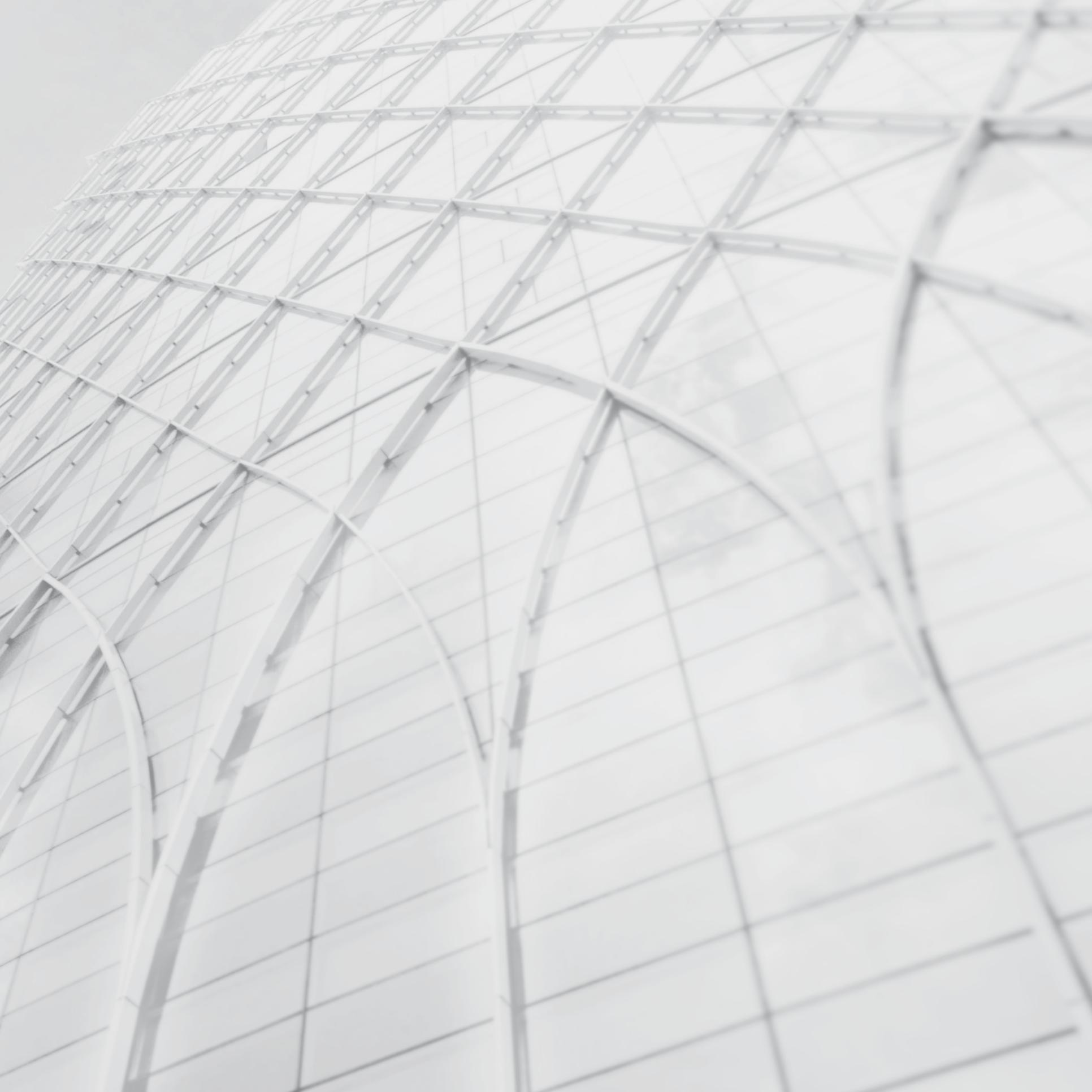
CELEBRATING

30
YEARS

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Directors' Report

for the financial year ended 31 December 2012

The Directors have pleasure in submitting their report and the audited financial statements of the Group and of the Bank for the financial year ended 31 December 2012.

PRINCIPAL ACTIVITIES

The Bank is principally engaged in Islamic banking business and the provision of related services. The principal activities of the subsidiaries are as stated in Note 13 to the financial statements.

There has been no significant change in the nature of these activities during the financial year.

RESULTS

	GROUP RM'000	BANK RM'000
Profit before zakat and tax expense	597,380	600,303
Zakat and tax expense	(170,121)	(169,518)
Profit for the year	427,259	430,785

DIVIDENDS

The amount of dividends paid by the Bank since 31 December 2011 are as follows:

	RM'000
In respect of the financial year ended 31 December 2011:	
Dividend of 2.63 sen per ordinary share less tax at 25%, paid on 15 May 2012	44,687
In respect of the financial year ended 31 December 2012:	
First interim dividend of 3.0 sen per ordinary share less tax at 25%, paid on 30 August 2012	50,973
Second interim dividend of 3.0 sen per ordinary share less tax at 25%, paid on 20 December 2012	50,974
	146,634

The Directors recommend a final dividend of 3.0 sen per ordinary share less tax at 25% totalling RM50,973,525 for the financial year ended 31 December 2012.

ISSUE OF SHARES AND DEBENTURES

There were no changes to the authorised, issued and paid-up capital of the Bank during the financial year.

There were no debentures issued during the financial year.

RESERVES AND PROVISIONS

There were no material transfers to and from reserves or provisions during the financial year under review except as disclosed in the financial statements.

IMPAIRED FINANCING

Before the financial statements of the Group and of the Bank were made out, the Directors took reasonable steps to ascertain that proper actions had been taken in relation to the writing off of bad financing and the making of impairment provisions for impaired financing, and have satisfied themselves that all known bad financing have been written off and adequate impairment provisions made for impaired financing.

At the date of this report, the Directors are not aware of any circumstances that would render the amount written off for bad financing, or amount of impairment provisions for impaired financing in the financial statements of the Group and of the Bank, inadequate to any substantial extent.

CURRENT ASSETS

Before the financial statements of the Group and of the Bank were made out, the Directors took reasonable steps to ascertain that any current assets, other than financing, which were unlikely to be realised in the ordinary course of business at their values as shown in the accounting records of the Group and of the Bank have been written down to their estimated realisable value.

At the date of this report, the Directors are not aware of any circumstances that would render the values attributed to the current assets in the financial statements of the Group and of the Bank to be misleading.

VALUATION METHODS

At the date of this report, the Directors are not aware of any circumstances which have arisen which would render adherence to the existing methods of valuation of assets or liabilities of the Group and of the Bank to be misleading or inappropriate.

CONTINGENT AND OTHER LIABILITIES

At the date of this report, there does not exist:

- (a) any charge on the assets of the Group or of the Bank which has arisen since the end of the financial year and which secures the liabilities of any other person, or
- (b) any contingent liability in respect of the Group or of the Bank that has arisen since the end of the financial year other than those incurred in the ordinary course of business.

No contingent or other liability of any company in the Group has become enforceable, or is likely to become enforceable within the period of twelve months after the end of the financial year which, in the opinion of the Directors, will or may substantially affect the ability of the Group and of the Bank to meet their obligations as and when they fall due.

CHANGE OF CIRCUMSTANCES

At the date of this report, the Directors are not aware of any circumstances, not otherwise dealt with in this report or the financial statements which would render any amount stated in the financial statements of the Group and of the Bank misleading.

ITEMS OF AN UNUSUAL NATURE

The results of the operations of the Group and of the Bank for the financial year were not, in the opinion of the Directors, substantially affected by any item, transaction or event of a material and unusual nature.

There has not arisen in the interval between the end of the financial year and the date of this report any item, transaction or event of a material and unusual nature, likely to affect substantially the results of the operations of the Group or of the Bank for the current financial year in which this report is made.

DIRECTORS' REPORT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012

SIGNIFICANT EVENTS DURING THE FINANCIAL YEAR

The significant events during the financial year are as disclosed in Note 44 to the financial statements.

SUBSEQUENT EVENTS AFTER THE FINANCIAL YEAR

There were no significant events subsequent to the financial year ended 31 December 2012.

COMPLIANCE WITH BANK NEGARA MALAYSIA'S EXPECTATIONS ON FINANCIAL REPORTING

In the preparation of the financial statements, the Directors have taken reasonable steps to ensure that Bank Negara Malaysia's expectations on financial reporting have been complied with, including those as set out in the Guidelines on Financial Reporting for Licensed Islamic Banks, Circular on the Application of MFRS and Revised Financial Reporting Requirements for Islamic Banks and the Guidelines on Classification and Impairment Provision for Loans/Financing.

DIRECTORS OF THE BANK

Directors who served since the date of the last report are:

Datuk Zamani Abdul Ghani (Chairman)

Dato' Sri Zukri Samat (Managing Director)

Dato' Paduka Ismee Ismail

Datuk Zaiton Mohd Hassan

Johan Abdullah

Zahari @ Mohd Zin Idris

Mohamed Ridza Mohamed Abdulla

Abdullah Abdulrahman Abdullah Sharafi

Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla

None of the Directors holding office as at 31 December 2012 had any interest in the ordinary shares of the Bank and of its related corporations during the financial year.

DIRECTORS' BENEFITS

Since the end of the previous financial year, no Director of the Bank has received nor become entitled to receive any benefit (other than benefits included in the aggregate amount of emoluments received or due and receivable by the Directors as shown in the financial statements or the fixed salary of a full time employee of the Bank) by reason of a contract made by the Bank or a related corporation with the Director or with a firm of which the Director is a member, or with a firm in which the Director has a substantial financial interest.

There were no arrangements during and at the end of the financial year which had the object of enabling Directors of the Bank to acquire benefits by means of the acquisition of shares in or debentures of the Bank or any other body corporate.

IMMEDIATE AND ULTIMATE HOLDING COMPANY/BOARD

The Directors regards BIMB Holdings Berhad, a company incorporated in Malaysia and Lembaga Tabung Haji (“LTH”), a haji pilgrims’ funds board established in Malaysia as the immediate holding company and ultimate holding board respectively.

2013 BUSINESS PLAN AND OUTLOOK BUSINESS PLAN, STRATEGY AND FUTURE OUTLOOK

The Malaysian economy remains resilient. The third quarter 2012 Gross Domestic Product (“GDP”) growth moderated to a commendable 5.2 per cent year-on-year from 5.6 per cent in the second quarter. The growth was driven by strong domestic demand, with impressive albeit slightly slower year-on-year growth in private consumption and private and public investment outlays. The full-year 2012 growth is estimated at 5.1 per cent. Going forward, the domestic demand is expected to remain resilient. The 2013 GDP growth is forecast at 5.6 per cent.

Bank Islam expects to maintain last financial year’s robust growth. The Bank will continue to grow its consumer financing products as well as focus on resilient industries in particular those that are set to benefit from the Economic Transformation Programme. Other initiatives include increasing the proportion of floating-rate financing, shortening personal-financing tenures and optimising the financing-to-deposits ratio. At the same time, the Bank remains mindful of the challenging surrounding economic conditions and the importance of acquiring good quality assets amidst such an environment and as such the Bank will continue to make enhancements to the current control and practices.

As per the Bank’s key business direction, the Bank shall continue to expand the non-fund based income by enhancing the key sources of fee-based income from deposit products, wealth management and bancatakaful services as well as the corporate advisory services, foreign exchange and trade businesses.

Focus will also be on expanding the low-cost deposits in particular current and savings accounts and retail deposits to ensure a stable funding base.

Bank Islam will also continue to strengthen its presence by expanding its current delivery channels to meet customers’ expectations and remain competitive. As at 31 December 2012, the Bank’s delivery channels comprised 127 branches, 1,190 Self Service Terminals (“SSTs”), 8 Consumer Banking Centres (“CBCs”), 4 strategically located Bureau De Change (“BDC”) and 4 Ar-Rahnu outlets. In 2013, the Bank plan to reach out to another 6 new locations, through new branch opening, additional 5 Ar-Rahnu outlets, an addition of 108 SSTs, establishment of another 2 BDCs, and 3 additional CBCs while 4 branches will be relocated and 7 refurbished.

RATINGS ACCORDED BY EXTERNAL RATING AGENCY

During the financial year, the Bank’s rating was reaffirmed as follows:

RATING AGENCY

RAM Rating Services Berhad

DATE REAFFIRMED

29 November 2012

RATINGS

Long-term rating: A₁
Short-term rating: P1
Outlook: Stable

DIRECTORS' REPORT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012

AUDITORS

The auditors, Messrs KPMG Desa Megat & Co., have indicated their willingness to accept re-appointment.

Signed on behalf of the Board of Directors in accordance with a resolution of the Directors:

Datuk Zamani Abdul Ghani

Dato' Sri Zukri Samat

Kuala Lumpur,
Date: 25 February 2013

Statement by Directors

pursuant to Section 169(15) of the Companies Act, 1965

In the opinion of the Directors, the financial statements set out on pages 14 to 121 are drawn up in accordance with Malaysian Financial Reporting Standards (“MFRS”), International Financial Reporting Standards (“IFRS”), and the requirements of the Companies Act, 1965 in Malaysia, and Shariah requirements so as to give a true and fair view of the financial position of the Group and of the Bank as of 31 December 2012, 31 December 2011 and 1 January 2011 and of its financial performance and cash flows for the financial years ended 31 December 2012 and 31 December 2011.

Signed on behalf of the Board of Directors in accordance with a resolution of the Directors:

Datuk Zamani Abdul Ghani

Dato' Sri Zukri Samat

Kuala Lumpur,
Date: 25 February 2013

Report of the Shariah Supervisory Council

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين، والعاقبة للمتقين، ولا عدوان إلا على الظالمين، والصلاة والسلام على سيدنا

محمد سيد المرسلين وإمام المتقين، وعلى آله الطيبين الأطهار وأصحابه الهادين الأبرار، ومن

تبعهم بإحسان إلى يوم الدين

السلماء عليكم ورحمة الله وبركاته and "Salam Sejahtera"

In carrying out the roles and the responsibilities of the Bank's Shariah Supervisory Council as prescribed in the Shariah Governance Framework for Islamic Financial Institutions issued by Bank Negara Malaysia and in compliance of the letter of appointment, we hereby submit our report for the financial year ended 31 December 2012:

The Bank's Management is responsible to ensure that its conducts and businesses are in accordance with Shariah rules and principles. It is our responsibility to form an independent opinion based on our review on the operations of the Bank and to report to you.

We have conducted five (5) meetings and our sub-committee, the Shariah Review Committee have conducted thirteen (13) meetings in which we reviewed various products, transactions, services and processes of Bank Islam Malaysia Berhad during the financial year ended 31 December 2012.

In addition, we hereby report the following:

1. In performing our roles and responsibilities, we had obtained all the information and explanations which we considered necessary in order to provide us with sufficient evidences to give reasonable assurance that the Bank has complied with Shariah rules and principles.
2. The Bank carried out Shariah compliance audit performed by the Internal Audit Division and Shariah compliance review performed by Shariah Division throughout the organisation and the reports were deliberated in the Shariah Review Committee meetings and they are the basis for us to form an opinion as to whether the Bank has complied with the Shariah rules and principles and with the Shariah rulings issued by the Shariah Advisory Council of Bank Negara Malaysia, Shariah Advisory Council of Securities Commission (for capital market related matters) as well as Shariah decisions made by us and the Shariah Review Committee.
3. In the financial year, the Bank has fulfilled its obligation to pay zakat on its business to state zakat authorities and the zakat is computed using growth capital method. Several zakat authorities had refunded a portion of the zakat paid for the Bank to act as their agent (wakeel) to distribute to eligible beneficiaries (asnaf) on behalf of the zakat authorities.

Throughout the year, upon approval from Shariah Review Committee and Zakat Committee, the Bank had distributed the zakat fund to various eligible asnaf such as mosques, non-governmental organisations, higher learning institutions, schools and needy individuals.

4. Throughout the financial year, six (6) Shariah non-compliant events were identified. In general, the Shariah breaches were caused by people and process factor, e.g. failure to follow the proper procedure and failure to execute the contracts according to the correct sequence. We hereby confirm that necessary efforts have been taken to rectify the breaches, and the Bank has also implemented several mechanisms to prevent similar breaches from recurring such as tightening the control in term of contracts sequence, preparing documentations checklist, revising the process flow of products execution and enhancing the IT system to serve as control in complying with Shariah requirements.
5. Within the financial year, the Bank received RM2,570.65 as Shariah non-compliant income from the Shariah non-compliance events and also other sources which include interest received from the Bank's nostro account opened in foreign conventional banks due to the absence of Islamic banks in such countries, and commissions from Shariah non-compliant merchants of Islamic credit card business. The following amounts of Shariah non-compliant income were channeled to the following recipients upon approval by the Council after considering the use of funds is for charity purposes:
 - i. Pusat Jagaan Nur Hasanah, Beranang, Selangor – RM69,000.00 (to purchase a multipurpose van)
 - ii. Pusat Pemulihan Dalam Komuniti Untuk Orang Kurang Upaya (PDK) Seri Murni, Sungai Siput, Perak – RM69,000.00 (to purchase a multipurpose van)
 - iii. Masjid Nurul Hidayah, Banting, Selangor – RM83,400.00 (to purchase hearse van)
 - iv. Yayasan Amal Malaysia – RM29,761.14 (to part purchase land at Kuala Langat to build Dakwah Regional Centre)
 - v. Jabatan Hal Ehwal Agama Islam Kelantan – RM88,061.17 (to purchase a Toyota Hilux to be used as a hearse in the remote area of Lojing, Kelantan)
6. We had also approved in our meetings, initiatives in strengthening the Shariah governance of the Bank which includes the review of Bank's Shariah Compliance Policy that aims, among others, for a comprehensive Shariah framework and governance of the Bank to ensure alignment of business activities and behaviours are in compliance with Shariah rules and principles.
7. During the financial year, training sessions, courses and briefings were organised which not only aimed at building strong understanding on Shariah application in the banking business and financial activities, but also to infuse Islamic values among staff.
8. We have reviewed the financial statements of the Bank and confirmed that the financial statements are in compliance with the Shariah rules and principles.

In our opinion:

1. The contracts, transactions and dealings entered into by the Bank during the financial year ended 31 December 2012 that we have reviewed are in compliance with the Shariah rules and principles;
2. The allocation of profit and charging of losses relating to investment account conformed to the basis that have been approved by the Council;
3. All earnings that have been realised from sources or by means prohibited by the Shariah rules and principles amounted to RM2,570.65 has been considered for disposal to charitable causes;
4. The calculation, payment and distribution of Zakat are in compliance with Shariah rules and principles; and
5. Any Shariah non-compliance events occurred in the Bank were rectified accordingly and the Bank has taken preventive actions to avoid the events from recurrence.

REPORT OF THE SHARIAH SUPERVISORY COUNCIL

On that note, we, **Ustaz Dr. Ahmad Shahbari @ Sobri Salamon** and **Ustaz Mohd Bakir Haji Mansor**, being two of the members of the Shariah Supervisory Council of Bank Islam Malaysia Berhad, do hereby confirm on behalf of the members of the Council that, in our level best, the operations of the Bank for the financial year ended 31 December 2012 have been conducted in conformity with the Shariah rules and principles. Allah Knows Best.

On behalf of the Council:

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon

Ustaz Mohd Bakir Haji Mansor

Kuala Lumpur,
Date: 25 February 2013

Statutory Declaration

pursuant to Section 169(16) of the Companies Act, 1965

I, **Malkiat Singh @ Malkit Singh Maan a/l Delbara Singh**, the officer primarily responsible for the financial management of Bank Islam Malaysia Berhad, do solemnly and sincerely declare that the financial statements set out on pages 14 to 121 are, to the best of my knowledge and belief, correct and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1960.

Subscribed and solemnly declared by the above named in Kuala Lumpur on 25 February 2013.

Malkiat Singh @ Malkit Singh Maan a/l Delbara Singh

Independent Auditors' Report

to the members of Bank Islam Malaysia Berhad

REPORT ON THE FINANCIAL STATEMENTS

We have audited the financial statements of Bank Islam Malaysia Berhad, which comprise the Statements of Financial Position as at 31 December 2012 of the Group and of the Bank, and the Statements of Profit or Loss and Other Comprehensive Income, Changes in Equity and Cash Flow of the Group and of the Bank for the year then ended, and a summary of significant accounting policies and other explanatory information, as set out on pages 14 to 121.

Directors' Responsibility for the Financial Statements

The Directors of the Bank are responsible for the preparation of financial statements so as to give a true and fair view in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 1965 in Malaysia. The Directors are also responsible for such internal control as the Directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with approved standards on auditing in Malaysia. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgement, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Group and of the Bank as at 31 December 2012 and of their financial performance and cash flows for the year then ended, in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 1965 in Malaysia.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

In accordance with the requirements of the Companies Act, 1965 in Malaysia, we also report the following:

- (a) In our opinion, the accounting and other records and the registers required by the Act to be kept by the Bank and its subsidiaries have been properly kept in accordance with the provisions of the Act.
- (b) We are satisfied that the accounts of the subsidiaries that have been consolidated with the Bank's financial statements are in form and content appropriate and proper for the purposes of the preparation of the financial statements of the Group and we have received satisfactory information and explanations required by us for those purposes.
- (c) Our audit reports on the accounts of the subsidiaries did not contain any qualification or any adverse comment made under Section 174(3) of the Act.

OTHER MATTERS

This report is made solely to the members of the Bank, as a body, in accordance with Section 174 of the Companies Act, 1965 in Malaysia and for no other purpose. We do not assume responsibility to any other person for the content of this report.

KPMG Desa Megat & Co.
Firm Number: AF 0759
Chartered Accountants

Ow Peng Li
Approval Number: 2666/09/13(J)
Chartered Accountant

Petaling Jaya
Date: 25 February 2013

Statements of Financial Position

as at 31 December 2012

		GROUP			BANK		
	NOTE	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Assets							
Cash and short-term funds	3	1,657,866	3,364,180	2,519,695	1,657,400	3,355,764	2,509,483
Deposits and placements with banks and other financial institutions	4	38,042	860,181	352,798	38,042	860,181	352,798
Financial assets held-for-trading	5	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Derivative financial assets	6	16,736	15,877	80,108	16,736	15,877	80,108
Financial assets available-for-sale	7	12,916,055	11,005,121	12,763,020	12,918,066	11,007,132	12,765,031
Financial assets held-to-maturity	8	178,291	327,334	215,944	178,291	327,334	215,944
Financing, advances and others	9	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108
Other assets	10	132,657	43,671	39,091	131,145	43,514	37,792
Statutory deposits with Bank Negara Malaysia	11	1,059,900	912,000	10,000	1,059,900	912,000	10,000
Current tax assets		40,642	42,746	40,113	40,468	42,258	39,008
Deferred tax assets	12	18,455	23,386	44,224	18,629	23,560	44,198
Investments in subsidiary companies	13	–	–	–	28,027	28,027	27,127
Investment in associate company	14	22,912	21,180	–	22,563	22,563	–
Property and equipment	15	222,978	200,853	181,489	222,240	199,005	180,380
Total assets		37,422,891	32,207,318	30,384,528	37,450,798	32,226,504	30,398,424
Liabilities and equity							
Deposits from customers	16	32,550,990	28,279,678	26,866,555	32,583,175	28,304,907	26,888,250
Deposits and placements of banks and other financial institutions	17	860,278	384,628	378,129	860,278	384,628	378,129
Derivative financial liabilities	6	14,339	23,299	66,708	14,339	23,299	66,708
Bills and acceptance payable		385,138	259,153	163,191	385,138	262,075	165,532
Other liabilities	18	497,771	430,161	364,084	496,887	428,362	362,786
Zakat and taxation	19	11,410	22,556	11,632	11,366	22,276	11,575
Total liabilities		34,319,926	29,399,475	27,850,299	34,351,183	29,425,547	27,872,980

	NOTE	31.12.2012 RM'000	GROUP 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Equity							
Share capital	20	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490
Reserves		837,475	542,353	268,264	834,125	535,467	259,954
Equity attributable to equity holders of the Bank		3,102,965	2,807,843	2,533,754	3,099,615	2,800,957	2,525,444
Non-controlling interests		–	–	475	–	–	–
Total equity		3,102,965	2,807,843	2,534,229	3,099,615	2,800,957	2,525,444
Total liabilities and equity		37,422,891	32,207,318	30,384,528	37,450,798	32,226,504	30,398,424
Off-balance sheet exposures	41(d)	10,928,790	9,423,109	13,544,287	10,928,790	9,423,109	13,544,287

The notes on pages 22 to 121 are an integral part of these financial statements.

Statements of Profit or Loss

for the financial year ended 31 December 2012

	NOTE	GROUP		BANK	
		2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Income derived from investment of depositors' funds	23	1,650,642	1,393,918	1,652,656	1,396,016
Income derived from investment of shareholders' funds	24	339,836	272,395	334,775	260,188
Allowance for impairment on financing and advances	25	(66,073)	(21,124)	(66,073)	(21,124)
Allowance for impairment on investments	26	577	(15,406)	577	(15,406)
Allowance for impairment on other assets		3,413	–	3,413	–
Provision for contingent liability		(14,769)	(15,231)	(14,769)	(15,231)
Direct expenses		(31,153)	(28,425)	(31,153)	(28,425)
Total distributable income		1,882,473	1,586,127	1,879,426	1,576,018
Income attributable to depositors	27	(593,054)	(477,107)	(593,461)	(477,407)
Total net income		1,289,419	1,109,020	1,285,965	1,098,611
Personnel expenses	28	(390,989)	(338,143)	(385,812)	(333,893)
Other overhead expenses	29	(302,782)	(277,027)	(299,850)	(271,720)
		595,648	493,850	600,303	492,998
Share of results of associate company		1,732	(1,383)	–	–
Profit before zakat and tax		597,380	492,467	600,303	492,998
Zakat		(9,287)	(8,059)	(9,251)	(7,817)
Tax expense	32	(160,834)	(109,082)	(160,267)	(108,848)
Profit for the year		427,259	375,326	430,785	376,333
Attributable to:					
Equity holders of the Bank		427,259	375,268	430,785	376,333
Non-controlling interests		–	58	–	–
Profit for the year		427,259	375,326	430,785	376,333
Earnings per share (sen)	33	18.86	16.57		

Statements of Other Comprehensive Income

for the financial year ended 31 December 2012

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Profit for the year	427,259	375,326	430,785	376,333
Other comprehensive income				
Currency translation differences in respect of foreign operations	10,543	(9,451)	10,553	(9,459)
Net gain on revaluation of financial assets available-for-sale	3,954	34,034	3,954	34,034
Other comprehensive income for the year, net of tax	14,497	24,583	14,507	24,575
Total comprehensive income for the year	441,756	399,909	445,292	400,908
Attributable to:				
Equity holders of the Bank	441,756	399,851	445,292	400,908
Non-controlling interests	–	58	–	–
Total comprehensive income for the year	441,756	399,909	445,292	400,908

The notes on pages 22 to 121 are an integral part of these financial statements.

Consolidated Statement of Changes in Equity

for the financial year ended 31 December 2012

GROUP	NOTE	ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK				TOTAL RM'000	NON- CONTROLLING INTERESTS RM'000	TOTAL EQUITY RM'000
		SHARE CAPITAL RM'000	SHARE PREMIUM RM'000	OTHER RESERVES RM'000	DISTRIBUTABLE RETAINED EARNINGS/ LOSSES) RM'000			
At 1 January 2012		2,265,490	500,020	1,082,603	(1,040,270)	2,807,843	–	2,807,843
Profit for the year		–	–	–	427,259	427,259	–	427,259
Other comprehensive income		–	–	14,497	–	14,497	–	14,497
Total comprehensive income for the year		–	–	14,497	427,259	441,756	–	441,756
Zerorisation of accumulated losses		–	(500,020)	(684,335)	1,184,355	–	–	–
Transfer to statutory reserve		–	–	215,392	(215,392)	–	–	–
Dividends paid on ordinary shares	34	–	–	–	(146,634)	(146,634)	–	(146,634)
At 31 December 2012		2,265,490	–	628,157	209,318	3,102,965	–	3,102,965
		Note 20		Note 21				
At 1 January 2011		2,265,490	500,020	878,439	(1,110,195)	2,533,754	475	2,534,229
Profit for the year		–	–	–	375,268	375,268	58	375,326
Other comprehensive income		–	–	24,583	–	24,583	–	24,583
Total comprehensive income for the year		–	–	24,583	375,268	399,851	58	399,909
Transfer to statutory reserve		–	–	179,581	(179,581)	–	–	–
Dividends paid on ordinary shares	34	–	–	–	(125,395)	(125,395)	–	(125,395)
Acquisition of non-controlling interest		–	–	–	(367)	(367)	(533)	(900)
At 31 December 2011		2,265,490	500,020	1,082,603	(1,040,270)	2,807,843	–	2,807,843
		Note 20		Note 21				

Statement of Changes in Equity

for the financial year ended 31 December 2012

BANK	NOTE	NON-DISTRIBUTABLE			DISTRIBUTABLE	TOTAL
		SHARE CAPITAL RM'000	SHARE PREMIUM RM'000	OTHER RESERVES RM'000	RETAINED EARNINGS/ (ACCUMULATED LOSSES) RM'000	
At 1 January 2012		2,265,490	500,020	1,082,595	(1,047,148)	2,800,957
Profit for the year		–	–	–	430,785	430,785
Other comprehensive income		–	–	14,507	–	14,507
Total comprehensive income for the year		–	–	14,507	430,785	445,292
Zerorisation of accumulated losses		–	(500,020)	(684,335)	1,184,355	–
Transfer to statutory reserve		–	–	215,392	(215,392)	–
Dividends paid on ordinary shares	34	–	–	–	(146,634)	(146,634)
At 31 December 2012		2,265,490	–	628,159	205,966	3,099,615
		Note 20		Note 21		
At 1 January 2011		2,265,490	500,020	878,439	(1,118,505)	2,525,444
Profit for the year		–	–	–	376,333	376,333
Other comprehensive income		–	–	24,575	–	24,575
Total comprehensive income for the year		–	–	24,575	376,333	400,908
Transfer to statutory reserve		–	–	179,581	(179,581)	–
Dividends paid on ordinary shares	34	–	–	–	(125,395)	(125,395)
At 31 December 2011		2,265,490	500,020	1,082,595	(1,047,148)	2,800,957
		Note 20		Note 21		

The notes on pages 22 to 121 are an integral part of these financial statements.

Statements of Cash Flow

for the financial year ended 31 December 2012

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Cash flows from operating activities				
Profit before zakat and tax	597,380	492,467	600,303	492,998
Adjustments for:				
Share of results of associate company	(1,732)	1,383	–	–
Depreciation of property and equipment	40,549	43,918	40,293	42,962
Reversal of impairment losses on other assets	(3,413)	–	(3,413)	–
Net loss/(gain) on disposal of property and equipment	17	(2,429)	17	(2,428)
Property and equipment written off	129	43	107	–
Allowance for impairment on financing and advances	66,073	21,124	66,073	21,124
Provision for contingent liability	14,769	15,231	14,769	15,231
Impairment loss on financial assets available-for-sale	–	18,158	–	18,158
Reversal of impairment loss on financial assets held-to-maturity	(577)	(2,752)	(577)	(2,752)
Net gain on sale of financial assets held-for-trading	(4,330)	(6,818)	(4,330)	(6,818)
Net gain on sale of financial assets available-for-sale	(21,506)	(36,968)	(21,506)	(36,968)
Fair value gain on financial assets held-for-trading	(17,266)	(20,873)	(17,266)	(20,873)
Dividends from subsidiary	–	–	(6,000)	–
Dividends from securities	(3,360)	(10,483)	(3,360)	(10,483)
Net derivatives (gain)/loss	(9,805)	8,618	(9,805)	8,618
Operating profit before changes in assets and liabilities	656,928	520,619	655,305	518,769
Changes in assets and liabilities:				
Deposits and placements with banks and other financial institutions	475,650	6,499	475,650	6,499
Financing, advances and others	(5,350,343)	(2,339,593)	(5,352,367)	(2,339,584)
Statutory deposits with Bank Negara Malaysia	(147,900)	(902,000)	(147,900)	(902,000)
Bills receivables	(11)	280	(11)	280
Other receivables	(78,631)	56,978	(77,276)	55,836
Deposits from customers	4,271,312	1,413,123	4,278,268	1,416,657
Bills and acceptance payable	125,985	95,962	123,063	96,543
Other liabilities	56,660	14,050	56,685	13,549
Cash generated from/(used in) operations	9,650	(1,134,082)	11,417	(1,133,451)
Zakat paid	(6,089)	(11,588)	(5,826)	(11,575)
Tax paid	(168,258)	(77,489)	(167,680)	(77,000)
Tax refund	2,105	1,066	1,790	–
Net cash used in operating activities	(162,592)	(1,222,093)	(160,299)	(1,222,026)

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Cash flows from investing activities				
Additional investment in subsidiary	-	(900)	-	(900)
Investment in associate company	-	(22,563)	-	(22,563)
Purchase of property and equipment	(63,055)	(64,036)	(62,818)	(62,296)
Proceeds from disposal of property and equipment	233	3,143	55	3,138
Dividends from subsidiary	-	-	6,000	-
Dividend from securities	3,360	10,483	3,360	10,483
Net proceeds from (purchase)/ disposal of securities	(2,093,849)	2,782,683	(2,093,849)	2,782,683
Net cash (used in)/generated from investing activities	(2,153,311)	2,708,810	(2,147,252)	2,710,545
Cash flows from financing activities				
Dividend paid on ordinary shares	(146,634)	(125,395)	(146,634)	(125,395)
Net cash used in financing activities	(146,634)	(125,395)	(146,634)	(125,395)
Net (decrease)/increase in cash and cash equivalents	(2,462,537)	1,361,322	(2,454,185)	1,363,124
Cash and cash equivalents at 1 January 2012/1 January 2011	4,224,361	2,872,493	4,215,945	2,862,281
Exchange difference on translation	(65,916)	(9,454)	(66,318)	(9,460)
Cash and cash equivalents at 31 December 2012/31 December 2011	1,695,908	4,224,361	1,695,442	4,215,945
Cash and cash equivalents comprise:				
Cash and short-term funds	1,657,866	3,364,180	1,657,400	3,355,764
Deposits and placements with banks and other financial institutions	38,042	860,181	38,042	860,181
	1,695,908	4,224,361	1,695,442	4,215,945

The notes on pages 22 to 121 are an integral part of these financial statements.

Notes to the Financial Statements

for the financial year ended 31 December 2012

1. PRINCIPAL ACTIVITIES AND GENERAL INFORMATION

Bank Islam Malaysia Berhad is principally engaged in Islamic banking business and the provision of related financial services. The principal activities of its subsidiaries are as disclosed in Note 13 to the financial statements.

The Bank is a limited liability company, incorporated and domiciled in Malaysia. The address of its registered office and principal place of business is as follows:

Level 32, Menara Bank Islam
No. 22, Jalan Perak,
50450 Kuala Lumpur.

The immediate holding company of the Bank is BIMB Holdings Berhad, a public limited liability company incorporated in Malaysia and is listed on the Main Board of Bursa Malaysia Securities Berhad.

The ultimate holding board is Lembaga Tabung Haji (“LTH”), a haji pilgrims’ funds board established under the Tabung Haji Act 1995 (Act 535).

The consolidated financial statements comprise the Bank and its subsidiaries (together referred to as the Group).

These financial statements were approved by the Board of Directors on 31 January 2013.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies set out below have been applied consistently in the preparation of these consolidated financial statements to all periods presented in these financial statements.

2.1 Basis of preparation

(a) Statement of compliance

The financial statements of the Group and of the Bank have been prepared in accordance with the applicable Malaysian Financial Reporting Standards (“MFRS”), International Financial Reporting Standards (“IFRS”), the provisions of the Companies Act, 1965 and Shariah requirements.

The following accounting standards, amendments and interpretations have been issued by the MASB but are not yet effective for the Group and the Bank:

MFRSs, Interpretations and amendments effective for annual periods beginning on or after 1 July 2012

- Amendments to MFRS 101, *Presentation of Financial Statements – Presentation of Items of Other Comprehensive Income*

MFRSs, Interpretations and amendments effective for annual periods beginning on or after 1 January 2013

- MFRS 10, *Consolidated Financial Statements*
- MFRS 11, *Joint Arrangements*
- MFRS 12, *Disclosure of Interests in Other Entities*
- MFRS 13, *Fair Value Measurement*
- MFRS 119, *Employee Benefits* (2011)
- MFRS 127, *Separate Financial Statements* (2011)
- MFRS 128, *Investments in Associates and Joint Ventures* (2011)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.1 Basis of preparation (continued)

(a) Statement of compliance (continued)

MFRSs, Interpretations and amendments effective for annual periods beginning on or after 1 January 2013 (continued)

- IC Interpretation 20, Stripping Costs in the Production Phase of a Surface Mine
- Amendments to MFRS 7, Financial Instruments: Disclosures – Offsetting Financial Assets and Financial Liabilities
- Amendments to MFRS 1, First-time Adoption of Malaysia Financial Reporting Standards – Government Loans
- Amendments to MFRS 1, First-time Adoption of Malaysia Financial Reporting Standards (Annual Improvements 2009-2011 Cycle)
- Amendments to MFRS 101, Presentation of Financial Statements (Annual Improvements 2009-2011 Cycle)
- Amendments to MFRS 116, Property, Plant and Equipment (Annual Improvements 2009-2011 Cycle)
- Amendments to MFRS 132, Financial Instruments: Presentation (Annual Improvements 2009-2011 Cycle)
- Amendments to MFRS 134, *Interim Financial Reporting* (Annual Improvements 2009-2011 Cycle)
- Amendments to MFRS 10, *Consolidated Financial Statements: Transition Guidance*
- Amendments to MFRS 11, *Joint Arrangements: Transition Guidance*
- Amendments to MFRS 12, *Disclosure of Interests in Other Entities: Transition Guidance*

MFRSs, Interpretations and amendments effective for annual periods beginning on or after 1 January 2014

- Amendments to MFRS 132, Financial Instruments: Presentation - Offsetting Financial Assets and Financial Liabilities

MFRSs, Interpretations and amendments effective for annual periods beginning on or after 1 January 2015

- MFRS 9, Financial Instruments (2009)
- MFRS 9, Financial Instruments (2010)
- Amendments to MFRS 7, Financial Instruments: *Disclosures – Mandatory Effective Date of MFRS 9 and Transition Disclosures*

The Group and the Bank plan to apply the abovementioned standards, amendments and interpretations:

- from the annual period beginning on 1 January 2013 for those standards, amendments or interpretations that are effective for annual periods beginning on or after 1 July 2012 and 1 January 2013.
- from the annual period beginning on 1 January 2014 for those standards, amendments or interpretations that are effective for annual periods beginning on or after 1 January 2014.
- from the annual period beginning on 1 January 2015 for those standards, amendments or interpretations that are effective for annual periods beginning on or after 1 January 2015.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.1 Basis of preparation (continued)

(a) Statement of compliance (continued)

Material impact of initial application of a standard, an amendment or an interpretation, which will be applied retrospectively, are discussed below:

(i) 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.

The adoption of MFRS 9 may result in a change in accounting policy for financial assets. The Group is currently assessing the financial impact that may arise from the adoption of MFRS 9.

(ii) MFRS 10, *Consolidated Financial Statements*

MFRS 10 introduces a new single control model to determine which investees should be consolidated. MFRS 10 supersedes MFRS 127, *Consolidated and Separate Financial Statements* and IC Interpretation 112, *Consolidation – Special Purpose Entities*. There are three elements to the definition of control in MFRS 10:

- power by investor over an investee,
- exposure, or rights, to variable returns from investor's involvement with the investee, and
- investor's ability to affect those returns through its power over the investee.

The initial application of the other standards, amendments and interpretations are not expected to have any material financial impacts to the current and prior periods financial statements of the Group and the Bank upon their first adoption.

(b) Basis of measurement

The consolidated financial statements have been prepared under the historical cost convention except for derivative financial instruments, financial assets held-for-trading and financial assets available-for-sale, which have been measured at fair value.

(c) Functional and presentation currency

The financial statements are presented in Ringgit Malaysia (RM), which is the Bank's functional currency and all values are rounded to the nearest thousand (RM'000), unless otherwise stated.

(d) Use of estimates and judgement

In the preparation of the financial statements, management have been required to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the financial statements in the period in which the estimates is revised and in any future period affected.

Significant areas of estimation, uncertainty and critical judgements used in applying accounting policies that have significant effect in determining the amount recognised in the financial statements are described in the following notes:

- Note 2.5 and Note 38 – Fair value of financial assets and liabilities
- Note 2.10 – Impairment
- Note 12 – Deferred tax assets

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.2 Basis of consolidation

(a) Subsidiary companies

Subsidiary companies are entities that the Group has power to govern the financial and operating policies of, in order to obtain benefits from their activities. Potential voting rights are considered when assessing control. The financial results of subsidiary companies are included in the consolidated financial statements from the date that control effectively commences until the date that control effectively ceases.

Investments in subsidiary companies are stated in the Bank's statement of financial position at cost less impairment losses, if any. Where there is indication of impairment, the carrying amount of the investment is assessed. A write down is made if the carrying amount exceeds its recoverable amount.

(b) Business combinations

Business combinations are accounted for using the acquisition method from the acquisition date, which is the date on which control is transferred to the Group.

Acquisitions on or after 1 January 2011

For acquisitions on or after 1 January 2011, the Group measures the cost of goodwill at the acquisition date as:

- the fair value of the consideration transferred; plus
- the recognised amount of any non-controlling interest in the acquiree; plus
- if the business combination is achieved in stages, the fair value of the existing equity interest in the acquiree; less
- the net recognised amount (generally fair value) of the identifiable assets acquired and liabilities assumed

When the excess is negative, a bargain purchase gain is recognised immediately in profit or loss.

For each business combination, the Group elects whether it measures the non-controlling interests in the acquiree either at fair value or at proportionate share of the acquiree's identifiable net assets at the acquisition date.

Transaction costs, other than those associated with the issue of debt or equity securities, that the Group incurs in connection with a business combination are expensed as incurred.

Acquisitions before 1 January 2011

As part of its transition to MFRS, the Group elected not to restate those business combinations that occurred before the date of transition to MFRSs, i.e. 1 January 2011. Goodwill arising from acquisitions before 1 January 2011 has been carried forward from the previous FRS framework as at the date of transition.

(c) Acquisition of non-controlling interest

The Group treats all changes in its ownership interest in subsidiary that do not result in loss of control as equity transactions between Group and its non-controlling interest holders. Any difference between Group's share of net assets before and after the change, and any consideration received or paid, is adjusted to or against Group reserves.

(d) Loss of control

Upon loss of control of a subsidiary, the Group derecognises the assets and liabilities of the subsidiary, any non-controlling interests and the other components of equity related to the subsidiary. Any surplus or deficit arising on the loss of control is recognised in the profit or loss. If the Group retains any interest in the previous subsidiary, then such interest is measured at fair value at the date that control is lost. Subsequently it is accounted for as an equity-accounted investee or as a financial asset available-for-sale depending on the level of influence retained.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.2 Basis of consolidation (continued)

(e) Associate Company

Associate company is an entity in which the Group has significant influence but not control. Significant influence is the power to participate in the financial and operating policy decisions of the associate company but not the power to exercise control over the policies.

Investment in associate company is accounted for in the Group's consolidated financial statements using the equity method less any impairment losses. The cost of the investment includes transaction costs. The consolidated financial statements include the Group's share of the profit or loss and other comprehensive income of the associates, after adjustments if any, to align the accounting policies with those of the Group, from the date that significant influence commences until the date that significant influence ceases.

When the Group's share of losses exceeds its interest in the associate company, the carrying amount of that interest including any long-term investments is reduced to zero, and the recognition of further losses is discontinued except to the extent that the Group has an obligation or has made payments on behalf of the associate company.

When the Group ceases to have significant influence over an associate, it is accounted for as a disposal of the entire interest in that associate, with a resulting gain or loss being recognised in profit or loss. Any retained interest in the former associate at the date when significant influence is lost is re-measured at fair value and this amount is regarded as the initial carrying amount of a financial asset.

When the Group's interest in an associate decreases but does not result in a loss of significant influence, any retained interest is not re-measured. Any gain or loss arising from the decrease in interest is recognised in profit or loss. Any gains or losses previously recognised in other comprehensive income are also reclassified proportionately to profit or loss.

In the Bank's separate financial statements, the investment in associate company is stated at cost less impairment losses, if any. The cost of the investment includes transaction costs.

(f) Non-controlling interests

Non-controlling interests at the end of the reporting period, being the equity in a subsidiary not attributable directly or indirectly to the equity holders of the Bank, are presented in the consolidated statement of financial position and statement of changes in equity within equity, separately from equity attributable to the equity holders of the Bank. Non-controlling interest in the results of the Group is presented in the consolidated profit or loss and other comprehensive income as an allocation of the profit or loss and the comprehensive income for the year between non-controlling interests and equity holders of the Bank.

Losses applicable to the non-controlling interests in a subsidiary are allocated to the non-controlling interests even if doing so causes the non-controlling interests to have a deficit balance.

(g) Transactions eliminated on consolidation

In preparing the consolidated financial statements, intra-group balances and transactions, and any unrealised income and expenses arising from intra-group transactions are eliminated.

Unrealised gains arising from transactions with associates are eliminated against the investment to the extent of the Group's interest in the associate. Unrealised losses are eliminated in the same way as unrealised gains but only to the extent that there is no evidence of impairment.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.3 Foreign currency

(a) Foreign currency transaction and balances

In preparing the financial statements of the individual entities, transactions in foreign currencies are translated into respective entity's functional currency at the exchange rate prevailing at the dates of the transactions.

Monetary assets and liabilities denominated in foreign currencies are translated to the functional currency at the closing exchange rate ruling at the financial position date. Exchange differences arising on the settlement of monetary items or on translating monetary items at financial position date are recognised in the profit or loss.

Non-monetary items that are measured at historical cost in a foreign currency are translated at the exchange rate prevailing at the date of the initial transaction. Non-monetary items measured at fair value in a foreign currency are translated at exchange rate at the date when the fair value is determined.

Non-monetary assets and liabilities denominated in foreign currencies are not retranslated at the end of the reporting date except for those that are measured at fair value are retranslated to the functional currency at the exchange rate at the date that the fair value was determined.

Foreign currency differences arising on retranslation are recognised in profit or loss, except for differences arising on the retranslation of available-for-sale equity instruments or a financial instrument designated as a hedge of currency risk, which are recognised in other comprehensive income.

(b) Foreign operations

The assets and liabilities of operations in functional currencies other than RM, including fair value adjustments arising on acquisition, are translated to RM at exchange rates prevailing at the financial position date. The income and expense of the foreign operations are translated to RM at average exchange rates for the period.

All resulting exchange differences are recognised in other comprehensive income in the Translation Reserve.

The closing rate used in the translation of foreign currency monetary assets and liabilities and the financial statements of foreign operations are as follows:

	31.12.2012	31.12.2011	1.1.2011
1 USD	RM3.05800	RM3.16845	RM3.08250
1 LKR	RM0.02395	RM0.02782	RM0.02778

2.4 Cash and cash equivalents

Cash and cash equivalent include cash and short-term funds, and deposits and placements with banks and other financial institutions.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.5 Financial instruments

Financial instruments are classified and measured using accounting policies as mentioned below.

Initial recognition and measurement

A financial asset or a financial liability is recognised in the statement of financial position when, and only when, the Group or the Bank becomes a party to the contractual provisions of the instrument.

A financial instrument is recognised initially, at its fair value plus, in the case of a financial instrument not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial instrument.

The Group and the Bank categorises its financial instruments as follows:

Financial assets

(a) Financing and receivables

Financing and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in active market.

These financial assets are subsequently measured at amortised cost using effective profit rate method, less any impairment loss.

(b) Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are either:

(i) Held-for-trading

Financial assets acquired or incurred principally for the purpose of selling or repurchasing it in the near term or it is part of a portfolio that are managed together and for which there is evidence of a recent actual pattern of short-term profit-taking; or

(ii) Designated under fair value option

Financial assets meet at least one of the following criteria upon designation:

- it eliminates or significantly reduces measurement or recognition inconsistencies that would otherwise arise from measuring financial assets, or recognising gains or losses on them, using different bases; or
- the financial asset contains an embedded derivative that would otherwise need to be separately recorded

These financial assets are subsequently measured at their fair values and any gain or loss arising from a change in the fair value will be recognised in the profit or loss.

(c) Financial assets held-to-maturity

Financial assets held-to-maturity are non-derivative financial assets with fixed or determinable payments and fixed maturity that the Group has the positive intention and ability to hold to maturity. These financial assets are subsequently measured at amortised cost using effective profit rate method, less any impairment loss.

Any sale or reclassification of more than an insignificant amount of financial assets held-to-maturity not close to their maturity would result in the reclassification of all financial assets held-to-maturity to financial assets available-for-sale and the Bank would be prevented from classifying any financial assets as financial assets held-to-maturity for the current and following two financial years.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.5 Financial instruments (continued)

(d) Financial assets available-for-sale

Financial assets available-for-sale are financial assets that are either designated in this category or not classified in any other category and are measured at fair value.

Investments in equity instruments that do not have a quoted market price in an active market and whose fair value cannot be reliably measured are stated at cost less any impairment loss. Any gain or loss arising from a change in the fair value is recognised in the fair value reserve through other comprehensive income until the securities are sold, disposed off or impaired, at which time the cumulative gains or losses previously recognised in equity will be transferred to the profit or loss. Profit or loss from sale of the available-for-sale securities is recognised in the profit or loss.

All financial assets, except for those measured at fair value through profit or loss, are subject to review for impairment. See note 2.10 Impairment.

Derivative financial instruments

The Group and the Bank holds derivative financial instruments to hedge its foreign currency and profit rate exposures. However, the Group and the Bank does not elect to apply hedge accounting. Hence, foreign exchange trading positions, including spot and forward contracts, are revalued at prevailing market rates at statement of financial position date and the resultant gains and losses for the financial year are recognised in the profit or loss.

An embedded derivative is recognised separately from the host contract and accounted for as a derivative if, and only if, it is not closely related to the economic characteristics and risks of the host contract and the host contract is not categorised at fair value through profit or loss. The host contract, in the event an embedded derivative is recognised separately, is accounted for in accordance with policy applicable to the nature of the host contract.

Financial liabilities

Financial liabilities are initially recognised at fair value, net of transaction costs incurred, and are subsequently measured at amortised cost using the effective profit rate method, except for derivatives that are liabilities, which shall be measured at fair value.

A financial liability is removed or derecognised from the statement of financial position when the obligation specified in the contract is discharged, cancelled or expired.

Financial guarantee contracts

A financial guarantee contract is a contract that requires the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instruments.

Financial guarantee contracts are classified as deferred income and are amortised to profit or loss using a straight-line method over the contractual period or, when there is no specified contractual period, recognised in profit or loss upon discharge of the guarantee. When settlement of a financial guarantee contract becomes probable, an estimate of the obligation is made. If the carrying value of the financial guarantee contract is lower than the obligation, the carrying value is adjusted to the obligation amount and accounted for as a provision.

Determination of fair value

The fair values of financial instruments traded in active markets (such as over-the-counter securities and derivatives) are based on quoted market prices at the statement of financial position date derived from market prices. For unquoted financial instruments, fair value is determined using valuation techniques. These include the use of recent arm's length transactions, reference to other instruments that are substantially the same, discounted cash flow analysis and option pricing models.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.5 Financial instruments (continued)

Reclassification of financial assets

A non-derivative financial asset held for trading may be reclassified if the financial asset is no longer held for the purpose of selling in the near term. In addition, a financial asset that meets the definition of financing and receivables may be reclassified out of held-for-trading or available-for-sale categories if there is the intention and ability to hold the financial asset for the foreseeable future or until maturity at the date of reclassification.

Reclassifications are made at fair value as of the reclassification date. The fair value becomes the new cost or amortised cost as applicable, and no reversals of fair value gains or losses recorded before reclassification date are subsequently made. Effective profit rates for financial assets reclassified to financing and receivables and held-to maturity categories are determined at the reclassification date. Further increases in estimates of cash flows adjust effective profit rate prospectively.

Derecognition

A financial asset or part of it is derecognised when, and only when the contractual rights to the cash flows from the financial asset expire or the financial asset is transferred to another party without retaining control or substantially all risks and rewards of the asset. On derecognition of a financial asset, the difference between the carrying amount and the sum of the consideration received (including any new asset obtained less any new liability assumed) and any cumulative gain or loss that had been recognised in equity is recognised in profit or loss.

A financial liability or a part of it is derecognised when, and only when, the obligation specified in the contract is discharged or cancelled or expires. On derecognition of a financial liability, the difference between the carrying amount of the financial liability extinguished or transferred to another party and the consideration paid, including any non-cash assets transferred or liabilities assumed, is recognised in profit or loss.

2.6 Property and equipment

(a) Recognition and measurement

Items of property, plant and equipment are measured at cost/valuation less accumulated depreciation and any accumulated impairment losses.

Cost includes expenditures that are directly attributable to the acquisition of the asset and any other costs directly attributable to bringing the asset to working condition for its intended use, and the costs of dismantling and removing the items and restoring the site on which they are located. The cost of self-constructed assets also includes the cost of materials and direct labour. For qualifying assets, borrowing costs are capitalised in accordance with the accounting policy on borrowing costs. Cost also may include transfers from equity of any gain or loss on qualifying cash flow hedges of foreign currency purchases of property, plant and equipment.

Purchased software that is integral to the functionality of the related equipment is capitalised as part of that equipment.

The cost of property, plant and equipment recognised as a result of a business combination is based on fair value at acquisition date. The fair value of property is the estimated amount for which a property could be exchanged between knowledgeable willing parties in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. The fair value of other items of plant and equipment is based on the quoted market prices for similar items when available and replacement cost when appropriate.

When significant parts of an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

The gain or loss on disposal of an item of property, plant and equipment is determined by comparing the proceeds from disposal with the carrying amount of property, plant and equipment and is recognised net within "other income" and "other expenses" respectively in profit or loss.

Surpluses arising from revaluation are dealt with in the revaluation reserve account. Any deficit arising is offset against the revaluation reserve to the extent of a previous increase for the same property. In all other cases, a decrease in carrying amount is recognised in profit or loss. When revalued assets are sold, the amounts included in the revaluation surplus reserve are transferred to retained earnings.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.6 Property and equipment (continued)

(b) Subsequent costs

The cost of replacing a component of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the component will flow to the Group or the Company, and its cost can be measured reliably. The carrying amount of the replaced component is derecognised to profit or loss. The costs of the day-to-day servicing of property, plant and equipment are recognised in profit or loss as incurred.

(c) Depreciation

Depreciation is based on the cost of an asset less its residual value. Significant components of individual assets are assessed, and if a component has a useful life that is different from the remainder of that asset, then that component is depreciated separately.

Depreciation is recognised in profit or loss on a straight-line basis over the estimated useful lives of each component of an item of property, plant and equipment. Leased assets are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Group and the bank will obtain ownership by the end of the lease term. Freehold land is not depreciated. Property, plant and equipment under construction are not depreciated until the assets are ready for their intended use.

The estimated useful lives for the current period are as follows:

• Building improvement and renovations	10 years
• Fixtures and fittings	2-10 years
• Furniture and equipment	6 years
• Motor vehicles	5 years
• Computer equipment	
– Core Banking System	7 years
– Other hardware/software	5 years

Depreciation methods, useful lives and residual values are reassessed at end of the reporting period.

2.7 Leased assets – Finance lease

Leases in terms of which the Group or the Company assumes substantially all the risks and rewards of ownership are classified as finance leases. Upon initial recognition, the leased asset is measured at an amount equal to the lower of its fair value and the present value of the minimum lease payments. Subsequent to initial recognition, the asset is accounted for in accordance with the accounting policy applicable to that asset.

Minimum lease payments made under finance leases are apportioned between the finance expense and the reduction of the outstanding liability. The finance expense is allocated to each period during the lease term so as to produce a constant periodic rate of interest on the remaining balance of the liability. Contingent lease payments are accounted for by revising the minimum lease payments over the remaining term of the lease when the lease adjustment is confirmed.

Leasehold land which in substance is a finance lease is classified as property, plant and equipment.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.8 Leased assets – Operating lease

Leases, where the Group or the Bank does not assume substantially all the risks and rewards of ownership are classified as operating leases and, the leased assets are not recognised on the statement of financial position.

Payments made under operating leases are recognised in profit or loss on a straight-line basis over the term of the lease. Lease incentives received are recognised in profit or loss as an integral part of the total lease expense, over the term of the lease. Contingent rentals are charged to profit or loss in the reporting period in which they are incurred.

Leasehold land which in substance is an operating lease is classified as prepaid lease payments.

2.9 Bills and other receivables

Bills and other receivables are stated at cost less any allowance for impairment.

2.10 Impairment

Financial assets

The Group and the Bank assesses at each reporting date whether there is objective evidence that financing and receivables, financial assets held-to-maturity or financial assets available-for-sale are impaired. A financial asset or a group of financial assets are impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the assets and prior to the reporting date (“a loss event”) and that loss event or events has an impact on the estimated future cash flow of the financial asset or the group of financial assets as that can be reliably estimated. The criteria that the Group and the Bank uses to determine that there is objective evidence of an impairment loss include:

- (i) significant financial difficulty of the issuer or obligor;
- (ii) a breach of contract, such as default or delinquency in profit or principal payments;
- (iii) it becomes probable that the borrower will enter bankruptcy or other financial reorganisation; or
- (iv) consecutive downgrade of two notches for external ratings.

Financing is classified as impaired when the principal or profit or both are past due for three months or more, or where a financing is in arrears for less than three months, the financing exhibits indications of credit weakness.

For financing and receivables, the Group and the Bank first assesses whether objective evidence of impairment exists individually for financing and receivables that are individually significant, and collectively for financing and receivables that are not individually significant. If the Group and the Bank determines that no objective evidence of impairment exist for an individually assessed financing and receivables, whether significant or not, it includes the assets in a group of financing and receivables with similar credit risk characteristics and collectively assesses them for impairment. Financing and receivables that are individually assessed for impairment and for which an impairment loss is or continues to be recognised are not included in the collective assessment for impairment.

The amount of impairment loss is measured as the difference between the asset’s carrying amount and the present value of estimated future cash flows discounted at the asset’s original effective profit rate. The amount of the loss is recognised using an allowance account and recognised in the profit or loss. Where appropriate, the calculation of the present value of estimated future cash flows of a collateralised financing reflects the cash flows that may result from foreclosure less costs of obtaining and selling the collateral, whether or not foreclosure is probable.

For the purposes of a collective evaluation of impairment, financing and receivables are grouped on the basis of similar risk characteristics, taking into account the asset type, industry, geographical location, collateral type, past-due status and other relevant factors. These characteristics are relevant to the estimation of future cash flows for groups of such assets by being indicative of the counterparty’s ability to pay all amounts due according to the contractual terms of the assets being evaluated.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.10 Impairment (continued)

Financial assets (continued)

Future cash flows for a group of financing and receivables that are collectively evaluated for impairment are estimated on the basis of the contractual cash flows of the assets in the group and historical loss experience for assets with credit risk characteristics similar to those in the group. Historical loss experience is adjusted based on current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and remove the effects of conditions in the historical period that do not currently exist.

When a financing is uncollectable, it is written off against the related allowance for impairment. Such financing are written off after all the necessary procedures have been completed and the amount of the loss has been determined. Subsequently recoveries of amounts previously written off are credited to the profit or loss.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed by adjusting the allowance for impairment account. The amount of reversal is recognised in the profit or loss.

In the case of available-for-sale equity securities, a significant or prolonged decline in their fair value of the security below its cost is also considered in determining whether impairment exists. Where such evidence exists, the cumulative net loss that has been previously recognised directly in equity is removed from equity and recognised in the profit or loss. In the case of debt instruments classified as available-for-sale, impairment is assessed based on the same criteria as all other financial assets. Reversals of impairment of debt instruments are recognised in the comprehensive income statement. Reversals of impairment of equity shares are not recognised in profit or loss, increases in the fair value of equity shares after impairment are recognised directly in equity.

Where a financing shows evidence of credit weaknesses, the Group or the Bank may seek to renegotiate the financing rather than taking possession of the collateral. This may involve an extension of the payment arrangements via rescheduling or the renegotiation of new financing terms and conditions via restructuring. Management monitors the renegotiated financing to ensure that all the revised terms are met and the repayments are made promptly for a continuous period. Where an impaired financing is renegotiated, the borrower must adhere to the revised and/or restructured repayment terms for a continuous period of six months before the financing is classified as non-impaired. These financing continue to be subjected to individual or collective impairment assessment.

Other assets

The carrying amount of other assets are reviewed at the end of each reporting period to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated.

The recoverable amount of an asset is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

An impairment loss is recognised if the carrying amount of an asset exceeds its recoverable amount. Impairment losses are recognised in the profit or loss.

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised. Reversals of impairment losses are credited to the profit or loss in the year in which the reversals are recognised.

2.11 Bills and acceptances payable

Bills and acceptances payable represent the Group's and the Bank's own bills and acceptances rediscounted and outstanding in the market.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.12 Provisions

A provision is recognised if, as a result of a past event, the Group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation.

2.13 Contingent liabilities

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is not recognised in the statements of financial position and is disclosed as a contingent liability, unless the probability of outflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events, are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

2.14 Contingent assets

Where it is not possible that there is an inflow of economic benefits, or the amount cannot be estimated reliably, the asset is not recognised in the statements of financial position and is disclosed as a contingent asset, unless the probability of inflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events, are also disclosed as contingent assets unless the probability of inflow of economic benefits is remote.

2.15 Segment reporting

An operating segment is a component of the Group and the Bank that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the Group's other components. An operating segment's operating results are reviewed regularly by the chief operating decision maker, which in this case is the Managing Director of the Group, to make decisions about resources to be allocated to the segment and to assess its performance, and for which discrete financial information is available.

2.16 Share Capital

Ordinary shares are classified as equity in the statement of financial position. Cost directly attributable to the issuance of new equity shares are taken to equity as a deduction from the proceeds.

2.17 Recognition of income

Financing income

Financing income is recognised in the profit or loss using the effective profit rate method. The effective profit rate is the rate that discounts estimated future cash payments or receipts through the expected life of the financial instruments or, when appropriate, a shorter period to the net carrying amount of the financial instruments. When calculating the effective profit rate, the Group and the Bank has considered all contractual terms of the financial instruments but does not consider future credit losses. The calculation includes all fees and transaction costs integral to the effective profit rate, as well as premium or discounts.

Once a financial assets or a group of financial assets has been written down as a result of an impairment loss, income is recognised using the profit rate used to discount the future cash flows for the purpose of measuring the impairment loss.

Fee and other income recognition

Financing arrangement, management and participation fees, underwriting commissions and brokerage fees are recognised as income based on contractual arrangements. Fees from advisory and corporate finance activities are recognised net of service taxes and discounts on completion of each stage of the assignment.

Dividend income from subsidiary companies and other investments are recognised when the Bank's rights to receive payment is established.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

2.18 Income tax

Income tax expense comprises current and deferred tax. Current tax and deferred tax are recognised in profit or loss except to the extent that it relates to a business combination or items recognised directly in equity or other comprehensive income.

Current tax is the expected tax payable or receivable on the taxable income or loss for the year, using tax rates enacted or substantively enacted by the end of the reporting period, and any adjustment to tax payable in respect of previous financial years.

Deferred tax is recognised using the liability method, providing for temporary differences between the carrying amounts of assets and liabilities in the statement of financial position and their tax bases. Deferred tax is not recognised for the following temporary differences: the initial recognition of goodwill, the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss. Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the end of the reporting period.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.

A deferred tax asset is recognised to the extent that it is probable that future taxable profits will be available against which the temporary difference can be utilised. Deferred tax assets are reviewed at the end of each reporting period and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Unutilised reinvestment allowance and investment tax allowance, being tax incentives that is not a tax base of an asset, is recognised as a deferred tax asset to the extent that it is probable that the future taxable profits will be available against which the unutilised tax incentive can be utilised.

2.19 Zakat

This represents business zakat. It is an obligatory amount payable by the Group and the Bank to comply with the principles of Shariah.

2.20 Employee benefits

Short term employee benefits

Short-term employee benefit obligations in respect of salaries, annual bonuses, paid annual leave and sick leave are measured on an undiscounted basis and are expensed as the related service is provided.

A liability is recognised for the amount expected to be paid under short-term cash bonus or profit-sharing plans if the Group and the Bank has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

The Group's and the Bank's contribution to the Employees Provident Fund is charged to the profit or loss in the year to which they relate. Once the contributions have been paid, the Group and the Bank has no further payment obligations.

2.21 Earnings per ordinary shares

The Group presents basic earnings per share data for its ordinary shares ("EPS").

Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group by the weighted average number of ordinary shares outstanding during the year.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012

3. CASH AND SHORT-TERM FUNDS

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Cash and balances with banks and other financial institutions	782,538	871,036	833,127	782,270	862,904	823,153
Money at call and interbank placements with remaining maturity not exceeding one month	875,328	2,493,144	1,686,568	875,130	2,492,860	1,686,330
	1,657,866	3,364,180	2,519,695	1,657,400	3,355,764	2,509,483

4. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Bank Negara Malaysia	–	–	250,000
Licensed Islamic banks	38,042	860,181	100,000
Other financial institutions	–	–	2,798
	38,042	860,181	352,798

5. FINANCIAL ASSETS HELD-FOR-TRADING

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
At fair value			
Malaysian Government Investment Issues	20,190	71,804	50,573
Bank Negara Negotiable Notes	846,786	1,116,264	2,202,117
Islamic Debt Securities	683,891	31,032	26,757
Islamic Commercial Papers	49,884	9,852	–
Malaysian Islamic Treasury Bills	9,807	–	–
	1,610,558	1,228,952	2,279,447

6. DERIVATIVE FINANCIAL ASSETS/LIABILITIES

The following tables summarise the contractual or underlying principal amounts of derivative financial instruments held at fair value through profit or loss and hedging purposes. The principal or contractual amount of these instruments reflects the volume of transactions outstanding at financial position date, and do not represent amounts at risk.

Trading derivative financial instruments are revalued on a gross position and the unrealised gains or losses are reflected as derivative financial assets and liabilities respectively.

GROUP AND BANK	31.12.2012			31.12.2011			1.1.2011		
	PRINCIPAL AMOUNT RM'000	FAIR VALUE ASSETS RM'000	LIABILITIES RM'000	PRINCIPAL AMOUNT RM'000	FAIR VALUE ASSETS RM'000	LIABILITIES RM'000	PRINCIPAL AMOUNT RM'000	FAIR VALUE ASSETS RM'000	LIABILITIES RM'000
Forward contracts	680,789	2,523	(1,365)	1,684,899	5,589	(4,854)	5,208,060	42,284	(26,788)
Cross currency profit rate swaps	-	-	-	171,740	7,549	(7,509)	171,740	10,055	(9,964)
Profit rate swaps	1,434,000	12,200	(10,961)	500,000	-	(8,197)	500,000	-	(2,187)
Structured deposits	114,095	2,013	(2,013)	137,005	2,739	(2,739)	462,995	27,769	(27,769)
	2,228,884	16,736	(14,339)	2,493,644	15,877	(23,299)	6,342,795	80,108	(66,708)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2012

7. FINANCIAL ASSETS AVAILABLE-FOR-SALE

	31.12.2012 RM'000	GROUP 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
At fair value						
Unit trust	3,229	3,229	3,229	3,229	3,229	3,229
At fair value						
Malaysian Government Investment Issues	1,893,477	2,583,230	4,444,171	1,893,477	2,583,230	4,444,171
Negotiable Islamic Debt Certificates	2,239,370	1,170,238	2,277,443	2,239,370	1,170,238	2,277,443
Islamic Debt Securities	8,768,603	6,779,449	4,614,882	8,770,614	6,781,460	4,616,893
Promissory notes	-	5,108	5,108	-	5,108	5,108
Bank Negara Negotiable Notes	-	-	149,364	-	-	149,364
Islamic Commercial Papers	-	208,566	872,867	-	208,566	872,867
Accepted Bills	-	243,500	384,155	-	243,500	384,155
	12,901,450	10,990,091	12,747,990	12,903,461	10,992,102	12,750,001
At fair value						
Islamic Development Bank Unit Trust	1,530	1,923	1,923	1,530	1,923	1,923
At cost						
Unquoted shares in Malaysia	22,477	22,448	22,061	22,477	22,448	22,061
Less: Accumulated impairment loss*	(13,761)	(14,258)	(13,871)	(13,761)	(14,258)	(13,871)
	8,716	8,190	8,190	8,716	8,190	8,190
At cost						
Unquoted shares outside Malaysia	1,130	1,688	1,688	1,130	1,688	1,688
	12,916,055	11,005,121	12,763,020	12,918,066	11,007,132	12,765,031

* Movement in accumulated impairment loss due to translation differences

8. FINANCIAL ASSETS HELD-TO-MATURITY

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
At amortised cost			
Quoted securities outside Malaysia:			
Bonds	–	63,369	61,650
Unquoted securities in Malaysia:			
Islamic Debt Securities	198,029	284,280	177,361
Less: Accumulated impairment loss	(19,738)	(20,315)	(23,067)
	178,291	263,965	154,294
	178,291	327,334	215,944

9. FINANCING, ADVANCES AND OTHERS

(a) By type

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
At amortised cost						
Cash line	618,555	406,590	254,278	619,489	452,442	266,684
Term financing						
House financing	5,186,253	4,393,020	3,911,363	5,186,253	4,393,020	3,911,363
Syndicated financing	426,066	164,649	82,237	426,066	164,649	82,237
Leasing financing	203,580	280,403	303,884	203,580	280,403	303,884
Bridging financing	151,127	160,779	238,595	151,127	160,779	238,595
Personal financing	6,608,116	3,786,432	3,001,049	6,608,116	3,786,432	3,001,049
Other term financing	4,546,959	3,358,527	2,760,392	4,546,959	3,358,527	2,760,392
Staff financing	165,380	157,510	148,425	165,380	157,510	148,425
Credit cards	430,984	451,538	450,542	430,984	451,538	450,542
Trade bills discounted	1,480,215	1,309,598	1,060,217	1,480,215	1,309,598	1,060,217
Trust receipts	50,314	48,897	59,854	50,314	48,897	59,854
Pawn broking	80,572	47,352	13,897	80,572	–	–
Gross financing, advances and others	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242
Allowance for impaired financing, advances and others						
– collective assessment allowance	(313,334)	(327,688)	(347,073)	(313,334)	(327,688)	(347,073)
– individual assessment allowance	(126,988)	(75,770)	(79,061)	(126,988)	(75,770)	(79,061)
Net financing, advances and others	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108

9. FINANCING, ADVANCES AND OTHERS (continued)

(b) By contract

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Bai' Bithaman Ajil	8,720,001	7,291,742	6,209,417	8,720,001	7,291,742	6,209,417
Ijarah	206,889	295,881	334,106	206,889	295,881	334,106
Ijarah Muntahiah Bit-Tamleek	30,627	22,648	11,657	30,627	22,648	11,657
Mudharabah	–	6,000	6,000	–	6,000	6,000
Murabahah	1,403,165	1,316,853	1,120,380	1,403,165	1,316,853	1,120,380
At-Tawarruq	7,530,581	3,903,981	2,573,328	7,530,581	3,903,981	2,573,328
Bai Al-Inah	1,729,672	1,435,588	1,662,823	1,730,606	1,481,440	1,675,229
Istisna'	246,614	245,250	353,125	246,614	245,250	353,125
Ar-Rahnu	80,572	47,352	13,897	80,572	–	–
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(c) By type of customer

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Domestic non-bank financial institutions	57,558	25,755	1,218	58,492	24,255	13,624
Domestic business enterprise	4,327,447	2,683,710	2,082,941	4,327,447	2,683,710	2,082,941
Small medium industries	493,352	391,947	401,119	493,352	391,947	401,119
Government and statutory bodies	165,550	129,766	151,526	165,550	129,766	151,526
Individuals	14,679,594	10,989,077	9,324,459	14,679,594	10,989,077	9,310,562
Other domestic entities	5,646	73,239	57,741	5,646	73,239	57,741
Foreign entities	218,974	271,801	265,729	218,974	271,801	265,729
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(d) By profit rate sensitivity

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Fixed rate						
House financing	1,552,555	2,087,060	2,198,946	1,552,555	2,087,060	2,198,946
Others	8,926,966	8,680,517	8,005,296	8,927,900	8,679,017	8,003,805
Floating rate						
Others	9,468,600	3,797,718	2,080,491	9,468,600	3,797,718	2,080,491
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

9. FINANCING, ADVANCES AND OTHERS (continued)

(e) By remaining contractual maturity

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Maturity within one year	3,065,264	2,672,329	2,071,456	3,066,198	2,624,977	2,057,559
More than one year to three years	969,154	863,680	705,542	969,154	863,680	705,542
More than three years to five years	1,082,872	818,561	1,385,004	1,082,872	864,413	1,397,410
More than five years	14,830,831	10,210,725	8,122,731	14,830,831	10,210,725	8,122,731
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(f) By geographical distribution

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Central Region	8,570,148	6,035,689	5,316,372	8,571,082	6,081,541	5,328,778
Eastern Region	3,635,878	2,643,657	2,088,995	3,635,878	2,596,305	2,075,098
Northern Region	3,165,074	2,321,457	1,968,232	3,165,074	2,321,457	1,968,232
Southern Region	2,920,068	2,334,693	1,830,865	2,920,068	2,334,693	1,830,865
East Malaysia Region	1,656,953	1,229,799	1,080,269	1,656,953	1,229,799	1,080,269
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(g) By sector

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Primary agriculture	223,163	149,182	182,111	223,163	149,182	182,111
Mining and quarrying	5,334	48,249	897	5,334	48,249	897
Manufacturing (including agro-based)	1,016,127	904,779	791,995	1,016,127	904,779	791,995
Electricity, gas and water	175,743	7,221	150,860	175,743	7,221	150,860
Wholesale & retail trade, and hotels & restaurants	673,210	558,811	479,868	673,210	558,811	479,868
Construction	1,725,523	756,014	508,293	1,725,523	756,014	508,293
Real estate	572,787	385,261	187,445	572,787	385,261	187,445
Transport, storage and communications	208,945	233,766	408,349	208,945	233,766	408,349
Finance, insurance and business activities	391,521	180,770	154,408	392,455	226,622	166,814
Education, health and others	254,018	122,204	85,375	254,018	122,204	85,375
Household sectors	14,693,126	11,016,473	9,321,823	14,693,126	10,969,121	9,307,926
Other sectors	8,624	202,565	13,309	8,624	202,565	13,309
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

9. FINANCING, ADVANCES AND OTHERS (continued)

(h) Movement in impaired financing and advances (“impaired financing”) are as follows:

	GROUP AND BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
At 1 January 2012/1 January 2011	379,790	552,221
Classified as impaired during the year	427,775	549,075
Reclassified as not impaired during the year	(254,872)	(297,191)
Amount recovered	(92,264)	(238,876)
Amount written off	(151,472)	(187,141)
Exchange differences	(248)	1,702
At 31 December 2012/31 December 2011	308,709	379,790
Gross impaired financing as a percentage of gross financing, advances and others	1.55%	2.61%

(i) Impaired financing by geographical distribution

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Central Region	130,400	155,544	202,422
Eastern Region	26,053	45,950	64,264
Northern Region	66,894	58,028	99,382
Southern Region	22,199	44,940	80,780
East Malaysia Region	63,163	75,328	105,373
	308,709	379,790	552,221

(j) Impaired financing by sector

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Primary agriculture	207	3,511	10,947
Mining and quarrying	–	–	851
Manufacturing (including agro-based)	46,483	42,184	83,810
Electricity, gas and water	160	–	–
Wholesale & retail trade, and hotels & restaurants	17,422	23,606	42,729
Construction	74,341	71,680	130,925
Real estate	101	1,203	1,263
Transport, storage and communications	722	1,062	1,538
Finance, insurance and business activities	9,977	16,255	–
Education, health and others	–	71	6,112
Household sectors	159,273	217,371	270,847
Other sectors	23	2,847	3,199
	308,709	379,790	552,221

9. FINANCING, ADVANCES AND OTHERS (continued)

(k) Movement of allowance for impaired financing

	GROUP AND BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Collective assessment allowance		
At 1 January 2012/1 January 2011		
– as previously stated	348,555	345,041
– effect of adopting MFRS139	(20,867)	2,032
At 1 January 2012/1 January 2011, as restated	327,688	347,073
Allowance made during the year	102,185	84,268
Amount written off	(116,848)	(100,816)
Exchange differences	309	(2,837)
At 31 December 2012/31 December 2011	313,334	327,688
Individual assessment allowance		
At 1 January 2012/1 January 2011	75,770	79,061
Allowance made during the year	85,042	87,101
Amount written off	(33,824)	(90,392)
At 31 December 2012/31 December 2011	126,988	75,770

10. OTHER ASSETS

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Other receivables*	96,727	8,842	14,204	94,797	8,917	13,242
Deposit and prepayments	35,898	34,781	23,851	35,143	34,225	23,382
Related companies**	32	48	1,036	1,205	372	1,168
	132,657	43,671	39,091	131,145	43,514	37,792

* Other receivables are stated net of impairment allowances of RM92,917,000 (2011: RM96,330,000) for the Group and Bank.

** This relates to amounts due from holding and related companies that are non-trade in nature, not subject to financing charges and has no fixed term repayments.

11. STATUTORY DEPOSITS WITH BANK NEGARA MALAYSIA

The non-interest bearing statutory deposits are maintained with Bank Negara Malaysia in compliance with Section 37(1)(c) of the Central Bank of Malaysia Act, 1958 (revised 1994), the amount of which are determined as set percentages of total eligible liabilities.

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12. DEFERRED TAX ASSETS

Recognised deferred tax assets

Deferred tax assets are attributable to the following:

GROUP	ASSETS			LIABILITIES			NET		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Allowance for impairment on financing and advances	-	-	41,160	-	-	-	-	-	41,160
Property and equipment	-	-	-	(32,879)	(29,430)	(27,437)	(32,879)	(29,430)	(27,437)
Provisions	21,445	18,584	8,919	-	-	-	21,445	18,584	8,919
Unabsorbed capital allowances	29,889	34,232	21,582	-	-	-	29,889	34,232	21,582
Tax assets/(liabilities)	51,334	52,816	71,661	(32,879)	(29,430)	(27,437)	18,455	23,386	44,224

BANK	ASSETS			LIABILITIES			NET		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Allowance for impairment on financing and advances	-	-	41,160	-	-	-	-	-	41,160
Property and equipment	-	-	-	(32,705)	(29,256)	(27,437)	(32,705)	(29,256)	(27,437)
Provisions	21,445	18,584	8,893	-	-	-	21,445	18,584	8,893
Unabsorbed capital allowances	29,889	34,232	21,582	-	-	-	29,889	34,232	21,582
Tax assets/(liabilities)	51,334	52,816	71,635	(32,705)	(29,256)	(27,437)	18,629	23,560	44,198

Unrecognised deferred tax assets

Deferred tax assets have not been recognised in respect of the following item:

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Unabsorbed capital allowances	30,424	30,424	43,784
	30,424	30,424	43,784

The unabsorbed capital allowances of RM30.4 million is in respect of its leasing business whereby management considered it uncertain whether the Bank is able to utilise the benefits in the future. As such, deferred tax assets have not been recognised.

13. INVESTMENTS IN SUBSIDIARY COMPANIES

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
At cost			
Unquoted shares in Malaysia	28,847	28,847	27,947
Less: Accumulated impairment loss	(820)	(820)	(820)
	28,027	28,027	27,127

Details of the subsidiaries are as follows:

NAME OF COMPANY	PRINCIPAL ACTIVITIES	EFFECTIVE OWNERSHIP INTEREST		
		31.12.2012 %	31.12.2011 %	1.1.2011 %
Al-Wakalah Nominees (Tempatan) Sdn. Bhd.	Provide nominee services	100	100	100
BIMB Investment Management Berhad*	Managing Islamic Unit Trust Funds	100	100	100
Bank Islam Trust Company (Labuan) Ltd. and its subsidiary:	Provide services as a Labuan registered trust company	100	100	100
BIMB Offshore Company Management Services Sdn. Bhd.	Resident Corporate Secretary and Director for Offshore Companies	100	100	100
BIMB Foreign Currency Clearing Agency Sdn. Bhd.	Foreign currency clearing house	100	100	100
Farihan Corporation Sdn. Bhd.	Managing Islamic pawn broking business	100	100	80

* The consolidated financial statements of the Group for the financial year ended 31 December 2012 include the management accounts of the subsidiary as at 31 December 2012, which is not material to the Group.

14. INVESTMENT IN ASSOCIATE COMPANY

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
At cost						
Unquoted shares	22,563	22,563	–	22,563	22,563	–
Share of results of associate company	349	(1,383)	–	–	–	–
	22,912	21,180	–	22,563	22,563	–

The summarised financial information of the associate company is not adjusted for the percentage ownership held by the Group as follows:

	GROUP		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Total assets	404,556	402,133	–
Total liabilities	329,797	320,020	–
Operating revenue	21,772	6,306	–
Profit/(Loss) after tax	8,662	(6,917)	–

Details of the associate company, which is unquoted, is as follow:

NAME OF COMPANY	PRINCIPAL ACTIVITIES	PLACE OF INCORPORATION	EFFECTIVE INTEREST		
			31.12.2012 %	31.12.2011 %	1.1.2011 %
Amana Bank Ltd	Provide Islamic financial services	Sri Lanka	20	20	–

15. PROPERTY AND EQUIPMENT

GROUP	LONG TERM	IMPROVEMENTS	FURNITURE,	OFFICE	COMPUTER	MOTOR	RENOVATION	MANAGEMENT	TOTAL
	LEASEHOLD LAND	AND RENOVATIONS	AND FIXTURES	EQUIPMENT	EQUIPMENT	VEHICLES	WORK-IN-PROGRESS	INFORMATION SYSTEM DEVELOPMENT COST	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cost									
At 1 January 2011	14,784	27,242	72,741	66,992	213,649	1,089	2,677	10,663	409,837
Additions	–	3,386	21,344	9,644	12,373	399	23	16,867	64,036
Reclassifications	–	269	1,127	137	7,544	–	(1,533)	(7,544)	–
Disposals	–	–	(80)	(201)	(13,034)	(4)	(1,067)	–	(14,386)
Written off	–	(1,766)	(1,411)	(4,583)	(6)	–	(50)	–	(7,816)
Exchange difference	–	3	37	25	72	2	–	–	139
At 31 December 2011	14,784	29,134	93,758	72,014	220,598	1,486	50	19,986	451,810
Additions	–	3,039	20,313	10,968	24,938	–	153	3,644	63,055
Reclassifications	–	–	–	–	17,880	–	–	(17,880)	–
Disposals	–	(304)	(175)	(98)	(1,560)	–	(23)	–	(2,160)
Written off	–	(4)	(14)	(3,430)	(64)	–	–	(98)	(3,610)
Exchange difference	–	(4)	(47)	(32)	(91)	(2)	–	–	(176)
At 31 December 2012	14,784	31,861	113,835	79,422	261,701	1,484	180	5,652	508,919
Accumulated depreciation									
At 1 January 2011	608	17,720	35,500	48,880	124,679	263	698	–	228,348
Depreciation for the year	174	2,985	10,589	5,422	23,988	244	516	–	43,918
Reclassifications	–	103	–	–	–	–	(103)	–	–
Disposals	–	–	(68)	(186)	(12,978)	(4)	(1,067)	–	(14,303)
Written off	–	(1,596)	(1,217)	(4,304)	(6)	–	(19)	–	(7,142)
Exchange difference	–	3	37	23	71	2	–	–	136
At 31 December 2011	782	19,215	44,841	49,835	135,754	505	25	–	250,957
Depreciation for the year	174	1,490	7,498	7,543	23,572	272	–	–	40,549
Disposals	–	(246)	(104)	(26)	(1,511)	–	(23)	–	(1,910)
Written off	–	(4)	(10)	(3,403)	(64)	–	–	–	(3,481)
Exchange difference	–	(4)	(47)	(30)	(91)	(2)	–	–	(174)
At 31 December 2012	956	20,451	52,178	53,919	157,660	775	2	–	285,941
Carrying amounts									
At 1 January 2011	14,176	9,522	37,241	18,112	88,970	826	1,979	10,663	181,489
At 31 December 2011	14,002	9,919	48,917	22,179	84,844	981	25	19,986	200,853
At 31 December 2012	13,828	11,410	61,657	25,503	104,041	709	178	5,652	222,978

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15. PROPERTY AND EQUIPMENT (continued)

BANK	LONG TERM LEASEHOLD LAND RM'000	IMPROVEMENTS AND RENOVATIONS RM'000	FURNITURE, FIXTURES AND FITTINGS RM'000	OFFICE EQUIPMENT RM'000	COMPUTER EQUIPMENT RM'000	MOTOR VEHICLES RM'000	RENOVATION WORK-IN- PROGRESS RM'000	MANAGEMENT INFORMATION SYSTEM DEVELOPMENT COST RM'000	TOTAL RM'000
Cost									
At 1 January 2011	14,784	27,208	72,667	66,298	212,856	1,089	1,389	10,663	406,954
Additions	–	2,729	21,259	8,883	12,159	399	–	16,867	62,296
Reclassifications	–	103	1,127	134	7,544	–	(1,364)	(7,544)	–
Disposals	–	–	(70)	(147)	(13,034)	(4)	–	–	(13,255)
Written off	–	(1,766)	(1,411)	(4,556)	(5)	–	–	–	(7,738)
Exchange difference	–	3	37	21	67	2	–	–	130
At 31 December 2011	14,784	28,277	93,609	70,633	219,587	1,486	25	19,986	448,387
Transfer from subsidiary	–	548	16	202	123	–	–	–	889
Additions	–	3,019	20,309	10,808	24,885	–	153	3,644	62,818
Reclassification	–	–	–	–	17,880	–	–	(17,880)	–
Disposals	–	(2)	(70)	(55)	(1,473)	–	–	–	(1,600)
Written off	–	(4)	(12)	(3,354)	(37)	–	–	(98)	(3,505)
Exchange difference	–	(4)	(47)	(27)	(86)	(2)	–	–	(166)
At 31 December 2012	14,784	31,834	113,805	78,207	260,879	1,484	178	5,652	506,823
Accumulated depreciation									
At 1 January 2011	608	17,720	35,440	48,452	124,091	263	–	–	226,574
Depreciation for the year	174	2,825	10,575	5,253	23,891	244	–	–	42,962
Disposals	–	–	(60)	(134)	(12,978)	(4)	–	–	(13,176)
Written off	–	(1,596)	(1,217)	(4,289)	(5)	–	–	–	(7,107)
Exchange difference	–	3	37	20	67	2	–	–	129
At 31 December 2011	782	18,952	44,775	49,302	135,066	505	–	–	249,382
Depreciation for the year	174	1,468	7,496	7,383	23,500	272	–	–	40,293
Disposals	–	–	(51)	(27)	(1,450)	–	–	–	(1,528)
Written off	–	(4)	(8)	(3,349)	(37)	–	–	–	(3,398)
Exchange difference	–	(4)	(47)	(27)	(86)	(2)	–	–	(166)
At 31 December 2012	956	20,412	52,165	53,282	156,993	775	–	–	284,583
Carrying amounts									
At 1 January 2011	14,176	9,488	37,227	17,846	88,765	826	1,389	10,663	180,380
At 31 December 2011	14,002	9,325	48,834	21,331	84,521	981	25	19,986	199,005
At 31 December 2012	13,828	11,422	61,640	24,925	103,886	709	178	5,652	222,240

16. DEPOSITS FROM CUSTOMERS

(a) By type of deposit

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Non-Mudharabah fund						
Demand deposits	8,963,892	8,415,669	7,098,681	8,968,608	8,419,942	7,099,693
Saving deposits	2,515,341	2,599,243	2,576,870	2,515,341	2,599,243	2,576,870
Negotiable Islamic Debt Securities ("NIDC")	1,638,528	1,690,306	2,434,020	1,638,528	1,690,306	2,434,020
Waheed-i	2,213,836	3,809,248	2,968,104	2,214,548	3,809,918	2,968,744
Ziyad*	101,664	104,736	105,299	101,664	104,736	105,299
An-Najah*	–	18,000	312,452	–	18,000	312,452
Others	78,562	103,256	78,923	78,562	103,256	78,923
	15,511,823	16,740,458	15,574,349	15,517,251	16,745,401	15,576,001
Mudharabah fund						
Saving deposits	1,942,190	1,263,591	987,346	1,942,190	1,263,591	987,346
General investment deposits	2,173,818	1,851,695	2,449,607	2,174,125	1,851,695	2,449,607
Special investment deposits	12,923,159	8,423,934	7,855,253	12,949,609	8,444,220	7,875,296
	17,039,167	11,539,220	11,292,206	17,065,924	11,559,506	11,312,249
	32,550,990	28,279,678	26,866,555	32,583,175	28,304,907	26,888,250

* Structured deposits

Maturity structure of NIDCs, Waheed-i, Ziyad, An-Najah and investment deposits are as follows:

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Due within six months	16,983,754	13,403,835	10,426,963	17,010,698	13,424,791	10,447,646
More than six months to one year	1,243,158	1,444,323	4,616,743	1,243,683	1,444,323	4,616,743
More than one year to three years	775,333	1,020,357	638,204	775,333	1,020,357	638,204
More than three years to five years	48,760	29,404	20,955	48,760	29,404	20,955
More than five years	–	–	421,870	–	–	421,870
	19,051,005	15,897,919	16,124,735	19,078,474	15,918,875	16,145,418

16. DEPOSITS FROM CUSTOMERS (continued)

(b) By type of customer

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Government and statutory bodies	7,378,695	7,769,225	6,795,607	7,378,695	7,769,225	6,795,607
Business enterprises	8,943,008	7,263,391	8,606,738	8,943,008	7,263,391	8,606,738
Individuals	5,263,990	4,750,716	4,510,064	5,263,990	4,750,716	4,510,064
Others	10,965,297	8,496,346	6,954,146	10,997,482	8,521,575	6,975,841
	32,550,990	28,279,678	26,866,555	32,583,175	28,304,907	26,888,250

17. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Non-Mudharabah fund			
Licensed Islamic banks	1,475	1,424	1,286
Other financial institutions	50,153	81,506	19,667
	51,628	82,930	20,953
Mudharabah fund			
Licensed Islamic banks	768,360	251,698	306,676
Other financial institutions	40,290	50,000	50,500
	808,650	301,698	357,176
	860,278	384,628	378,129

18. OTHER LIABILITIES

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Other payable	362,571	321,451	297,824	363,141	320,584	297,291
Accruals	135,200	108,710	66,260	133,746	107,778	65,495
	497,771	430,161	364,084	496,887	428,362	362,786

19. ZAKAT AND TAXATION

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Zakat	9,282	8,075	11,604	9,251	7,817	11,575
Taxation	2,128	14,481	28	2,115	14,459	–
	11,410	22,556	11,632	11,366	22,276	11,575

20. SHARE CAPITAL

GROUP AND BANK	NUMBER OF SHARES			AMOUNT		
	31.12.2012 '000	31.12.2011 '000	1.1.2011 '000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Authorised:						
Ordinary shares of RM1.00 each	2,540,000	2,540,000	2,540,000	2,540,000	2,540,000	2,540,000
Issued and fully paid						
Ordinary shares of RM1.00 each	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490

21. OTHER RESERVES

GROUP	STATUTORY RESERVE RM'000	FAIR VALUE RESERVE RM'000	TRANSLATION RESERVE RM'000	TOTAL RM'000
At 1 January 2011	795,013	83,426	76,461	954,900
Effect in change in accounting policy (Note 45.5(a))	–	–	(76,461)	(76,461)
At 1 January 2011, restated	795,013	83,426	–	878,439
Foreign exchange translation differences	–	–	(9,451)	(9,451)
Unrealised net gain on revaluation of financial assets available-for-sale	–	34,034	–	34,034
Transfer from current year profit	179,581	–	–	179,581
At 31 December 2011	974,594	117,460	(9,451)	1,082,603
Zerorisation of accumulated losses	(684,335)	–	–	(684,335)
Foreign exchange translation differences	–	–	10,543	10,543
Unrealised net gain on revaluation of financial assets available-for-sale	–	3,954	–	3,954
Transfer from current year profit	215,392	–	–	215,392
At 31 December 2012	505,651	121,414	1,092	628,157

21. OTHER RESERVES (continued)

BANK	STATUTORY RESERVE RM'000	FAIR VALUE RESERVE RM'000	TRANSLATION RESERVE RM'000	TOTAL RM'000
At 1 January 2011	795,013	83,426	76,871	955,310
Effect in change in accounting policy (Note 45.5(a))	–	–	(76,871)	(76,871)
At 1 January 2011, restated	795,013	83,426	–	878,439
Foreign exchange translation differences	–	–	(9,459)	(9,459)
Unrealised net gain on revaluation of financial assets available-for-sale	–	34,034	–	34,034
Transfer from current year profit	179,581	–	–	179,581
At 31 December 2011	974,594	117,460	(9,459)	1,082,595
Zerorisation of accumulated losses	(684,335)	–	–	(684,335)
Foreign exchange translation differences	–	–	10,553	10,553
Unrealised net gain on revaluation of financial assets available-for-sale	–	3,954	–	3,954
Transfer from current year profit	215,392	–	–	215,392
At 31 December 2012	505,651	121,414	1,094	628,159

The statutory reserve is maintained in compliance with Section 15 of the Islamic Banking Act, 1983 and is not distributable as cash dividends.

The fair value reserve includes the cumulative net change in the fair value of financial assets available-for-sale, excluding impairment losses, until the financial asset is derecognised.

The translation reserve comprises all foreign exchange differences arising from the translation of the financial statements of the offshore banking operations in the Federal Territory of Labuan.

22. SINGLE TIER TAX SYSTEM

Prior to the year assessment 2008, company income tax was based on the full imputation system where tax on dividend was imposed at both the company's and shareholders' level. The tax at shareholders' level took into account the tax imputed at the company's level through tax credits.

Pursuant to the Finance Act, 2007, the single tier system was introduced and took effect from the year of assessment 2008. Under the single tier system, tax on a company's profit is a final tax and dividend distributed to shareholders will be exempted from tax. With the implementation of the single tier system, companies with a credit balance in the Section 108 account are allowed either to elect for an irrevocable option to switch over to the single tier system or to continue using the available credit balance as at 31 December 2007 after adjusting for any tax deductions for the purpose of dividend distribution, until 31 December 2013.

The Bank did not elect for the irrevocable option to disregard the available Section 108 balance accumulated until 31 December 2007. Therefore, the Bank is allowed to continue utilising its available Section 108 balance for the purpose of dividend distribution until the credit balances are fully utilised or upon expiry of the six year transitional period on 31 December 2013, whichever is earlier.

As at 31 December 2012, the Bank has a credit balance of RM65,082,000 (December 2011: RM113,960,000) in its Section 108 account.

Subsequent to the financial year ended 31 December 2012, the Board of Directors had proposed a cash dividend of RM50,974,000 for the financial year ended 31 December 2012. The cash dividend will be sufficiently franked out from the available Section 108 credit balance and thereafter the Section 108 credit balance will be RM48,091,000.

23. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Income derived from investment of:				
(i) General investment deposits	120,644	132,729	120,638	132,663
(ii) Other deposits	1,529,998	1,261,189	1,532,018	1,263,353
	1,650,642	1,393,918	1,652,656	1,396,016

(i) Income derived from investment of general investment deposits

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Finance, income and hibah				
Financing, advances and others	82,259	86,808	82,253	86,742
Financial assets:				
– held-for-trading	847	381	847	381
– available-for-sale	25,918	32,475	25,918	32,475
– held-to-maturity	4,360	747	4,360	747
Money at call and deposits with financial institutions	4,004	6,347	4,004	6,347
	117,388	126,758	117,382	126,692
Other dealing income				
Net gain from sale of financial assets held-for-trading	321	641	321	641
Net gain on revaluation of financial assets held-for-trading	1,273	2,015	1,273	2,015
	1,594	2,656	1,594	2,656
Other operating income				
Net gain from sale of financial assets available-for-sale	1,662	3,188	1,662	3,188
Gain on redemption of financial assets held-to-maturity	–	127	–	127
	1,662	3,315	1,662	3,315
	120,644	132,729	120,638	132,663
<i>of which</i>				
<i>Financing income earned on impaired financing</i>	2,043	4,392	2,043	4,392

23. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS (continued)

(ii) **Income derived from investment of other deposits**

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Finance, income and hibah				
Financing, advances and others	1,045,032	823,211	1,047,052	825,375
Financial assets:				
– held-for-trading	11,279	3,649	11,279	3,649
– available-for-sale	328,135	306,923	328,135	306,923
– held-to-maturity	55,732	7,417	55,732	7,417
Money at call and deposits with financial institutions	49,974	59,849	49,974	59,849
	1,490,152	1,201,049	1,492,172	1,203,213
Other dealing income				
Net gain from sale of financial assets held-for-trading	4,009	6,177	4,009	6,177
Net gain on revaluation of financial assets held-for-trading	15,993	18,858	15,993	18,858
	20,002	25,035	20,002	25,035
Other operating income				
Net gain from sale of financial assets available-for-sale	19,844	33,780	19,844	33,780
Gain on redemption of financial assets held-to-maturity	–	1,325	–	1,325
	19,844	35,105	19,844	35,105
	1,529,998	1,261,189	1,532,018	1,263,353
<i>of which</i>				
<i>Financing income earned on impaired financing</i>	26,408	42,120	26,408	42,120

24. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Finance, income and hibah				
Financing, advances and others	6,796	8,714	4,208	3,900
Financial assets available-for-sale	104,320	86,929	104,320	86,929
Money at call and deposits with financial institutions	1,814	6,364	1,814	6,364
	112,930	102,007	110,342	97,193
Other dealing income				
Net gain from foreign exchange transactions	51,599	31,808	51,599	31,808
Net derivatives gain/(loss)	9,805	(8,618)	9,805	(8,618)
	61,404	23,190	61,404	23,190
Other operating income				
Profit on sale of foreign currencies	3,124	2,335	–	–
Reversal of impairment allowance for receivables	240	240	–	–
Dividend from subsidiary	–	–	6,000	–
Gross dividend income from securities				
– unquoted in Malaysia	3,217	10,426	3,217	10,426
– unit trust in Malaysia	87	–	87	–
– unit trust outside Malaysia	56	57	56	57
	6,724	13,058	9,360	10,483

24. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS (continued)

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Fees and commission				
Financing fees	13,842	19,699	13,842	19,699
Cheque issued and return, closing account and other fees	9,815	10,069	9,815	10,069
Ar Rahnū fees	7,851	–	7,851	–
Corporate advisory fees	10,110	4,185	10,110	4,185
ATM fees	17,691	19,717	17,691	19,717
Processing fees	3,977	1,609	3,930	1,584
Commitment fees	890	797	890	797
Unit trust management fees	6,212	3,697	–	–
Credit card fees and commission	39,484	40,416	39,484	40,416
Takaful service fees and commission	16,393	9,267	16,393	9,267
Commission on MEPS	8,802	7,053	8,802	7,053
Ta'wīdh charges	1,999	1,381	1,999	1,381
Others	18,782	13,227	20,153	12,385
	155,848	131,117	150,960	126,553
Other income				
Net (loss)/gain on disposal of property and equipment	(17)	2,429	(17)	2,428
Rental income	2,087	308	2,087	308
Other income	860	286	639	33
	2,930	3,023	2,709	2,769
	339,836	272,395	334,775	260,188

25. ALLOWANCE FOR IMPAIRMENT ON FINANCING AND ADVANCES

	GROUP AND BANK	
	2012 RM'000	2011 RM'000
Allowance for impaired financing, advances and others:		
– collective assessment allowance	102,185	84,268
– individual assessment allowance	85,042	87,101
Bad debts and financing recovered	(121,154)	(150,245)
	66,073	21,124

26. ALLOWANCE FOR IMPAIRMENT ON INVESTMENTS

	GROUP AND BANK	
	2012	2011
	RM'000	RM'000
Financial assets:		
– available-for-sale	–	18,158
– held-to-maturity	(577)	(2,752)
	(577)	15,406

27. INCOME ATTRIBUTABLE TO DEPOSITORS

	GROUP		BANK	
	2012	2011	2012	2011
	RM'000	RM'000	RM'000	RM'000
Deposits from customers				
– Mudharabah fund	390,358	267,687	390,735	267,954
– Non-Mudharabah fund	190,924	190,205	190,954	190,238
Deposits and placements of banks and other financial institutions				
– Mudharabah fund	11,772	19,215	11,772	19,215
	593,054	477,107	593,461	477,407

28. PERSONNEL EXPENSES

	GROUP		BANK	
	2012	2011	2012	2011
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	203,298	171,058	200,256	168,408
Allowances and bonuses	105,572	104,237	104,488	103,602
Employees' Provident Fund	36,179	31,071	35,608	30,596
Directors' remuneration	8,328	5,486	8,134	5,233
Others	37,612	26,291	37,326	26,054
	390,989	338,143	385,812	333,893

29. OTHER OVERHEAD EXPENSES

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Promotion				
Advertisement and publicity	11,440	11,577	11,246	11,478
Credit card expenses	18,528	17,989	18,528	17,989
Commissions	9,878	5,708	9,366	4,946
	39,846	35,274	39,140	34,413
Establishment				
Office rental	48,353	34,840	47,701	34,168
Depreciation of property and equipment	40,549	43,918	40,293	42,962
Information technology expenses	27,380	27,632	27,380	27,632
Rental equipment	4,092	3,378	4,048	3,338
Office maintenance	8,559	5,325	8,430	5,183
Utilities	12,319	10,948	12,131	10,745
Security services	10,701	14,077	10,022	13,668
Takaful and insurance	5,474	4,752	5,266	4,433
Others	335	340	335	340
	157,762	145,210	155,606	142,469
General expenses				
Auditors' remuneration				
– statutory audit fees	610	576	523	483
– others	448	358	425	358
Professional fees	3,890	2,031	3,763	1,766
Office supplies	9,174	11,137	9,098	10,837
Travelling & transportation	9,345	8,500	9,222	8,385
Subscription fees	2,887	2,322	2,886	2,322
Property and equipment written off	4,381	43	4,359	–
Outsourcing fees	47,130	41,135	47,130	41,135
Processing charges	14,448	781	14,448	781
Others	12,861	29,660	13,250	28,771
	105,174	96,543	105,104	94,838
	302,782	277,027	299,850	271,720

30. DIRECTORS AND SHARIAH SUPERVISORY COUNCIL MEMBERS' REMUNERATION

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Directors of the Bank				
Executive Director:				
Salaries and other remuneration, including meeting allowances	6,585	3,778	6,581	3,768
Benefit-in-kind	286	220	286	220
	6,871	3,998	6,867	3,988
Non-Executive Directors:				
Fees	1,205	1,121	1,181	1,110
Allowances	398	397	372	355
Benefits-in-kind	212	99	212	99
	1,815	1,617	1,765	1,564
Directors of subsidiary companies				
Non-Executive Directors:				
Fees	37	74	–	–
Allowances	103	116	–	–
	140	190	–	–
Total	8,826	5,805	8,632	5,552
Total (excluding benefits-in-kind) (Note 28)	8,328	5,486	8,134	5,233
Members of Shariah Supervisory Council (SSC)				
– SSC of the Bank	323	302	317	296
– SSC of subsidiary company	7	7	–	–
	330	309	317	296

30. DIRECTORS AND SHARIAH SUPERVISORY COUNCIL MEMBERS' REMUNERATION (continued)

The total remuneration (including benefits-in-kind) of the Directors of the Bank is as follows:

	REMUNERATION RECEIVED FROM THE BANK				BANK TOTAL RM'000	REMUNERATION RECEIVED FROM SUBSIDIARY COMPANIES		GROUP TOTAL RM'000
	SALARY AND BONUS RM'000	FEES RM'000	OTHER EMOLUMENTS RM'000	BENEFITS- IN-KIND RM'000		FEES RM'000	OTHER EMOLUMENTS RM'000	
31 DECEMBER 2012								
Executive Director								
Dato' Sri Zukri Samat	5,157	–	1,424	286	6,867	–	4	6,871
	5,157	–	1,424	286	6,867	–	4	6,871
Non-Executive Director								
Datuk Zamani Abdul Ghani	–	192	105	37	334	–	–	334
Dato' Paduka Ismee Ismail	–	102	38	25	165	–	–	165
Datuk Zaiton Mohd Hassan	–	228	68	25	321	–	–	321
Johan Abdullah	–	72	10	25	107	–	–	107
Zahari @ Mohd Zin Idris	–	228	77	25	330	24	26	380
Mohamed Ridza Mohamed Abdulla	–	108	22	25	155	–	–	155
Abdullah Abdulrahman Abdullah Sharafi	–	168	28	25	221	–	–	221
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla	–	83	24	25	132	–	–	132
	–	1,181	372	212	1,765	24	26	1,815
	5,157	1,181	1,796	498	8,632	24	30	8,686

	REMUNERATION RECEIVED FROM THE BANK				BANK TOTAL RM'000	REMUNERATION RECEIVED FROM SUBSIDIARY COMPANIES		GROUP TOTAL RM'000
	SALARY AND BONUS RM'000	FEES RM'000	OTHER EMOLUMENTS RM'000	BENEFITS- IN-KIND RM'000		FEES RM'000	OTHER EMOLUMENTS RM'000	
31 DECEMBER 2011								
Executive Director								
Dato' Sri Zukri Samat	2,800	–	968	220	3,988	–	10	3,998
Non-Executive Director								
Datuk Zamani Abdul Ghani	–	153	75	–	228	–	–	228
Dato' Paduka Ismee Ismail	–	102	36	–	138	–	–	138
Datuk Zaiton Mohd Hassan	–	230	75	24	329	–	–	329
Johan Abdullah	–	72	12	25	109	–	–	109
Zahari @ Mohd Zin Idris	–	228	87	25	340	11	42	393
Mohamed Ridza Mohamed Abdulla	–	99	18	25	142	–	–	142
Abdullah Abdulrahman Abdullah Sharafi	–	28	4	–	32	–	–	32
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla	–	4	1	–	5	–	–	5
Marwan Hassan Ali Al-Khatib	–	110	39	–	149	–	–	149
Fadhel Abdulbaqi Abu Hassan Al-Ali	–	84	8	–	92	–	–	92
	–	1,110	355	99	1,564	11	42	1,617
	2,800	1,110	1,323	319	5,552	11	52	5,615

30. DIRECTORS AND SHARIAH SUPERVISORY COUNCIL MEMBERS' REMUNERATION (continued)

The total remuneration of the members of the Shariah Supervisory Council of the Bank is as follows:

	REMUNERATION RECEIVED FROM THE BANK			BANK	REMUNERATION RECEIVED FROM SUBSIDIARY COMPANY	GROUP
	AND BONUS RM'000	FEES RM'000	OTHER EMOLUMENTS RM'000	TOTAL RM'000	FEES RM'000	TOTAL RM'000
31 DECEMBER 2012						
Dr. Ahmad Shahbari @ Sobri Salamon	–	48	14	62	6	68
Dr. Uzaimah Ibrahim	–	42	14	56	–	56
Prof. Dr. Ahmad Hidayat Buang	–	42	13	55	–	55
Ustaz Mohd Bakir Hj. Mansor	–	42	13	55	–	55
Ustaz Muhammad Syafii Antonio	–	42	3	45	–	45
Syeikh Dr. Ahmad Mohieldin Ahmed	–	42	2	44	–	44
	–	258	59	317	6	323
31 DECEMBER 2011						
Dr. Ahmad Shahbari @ Sobri Salamon	–	47	14	61	6	67
Dr. Uzaimah Ibrahim	–	42	8	50	–	50
Prof. Dr. Ahmad Hidayat Buang	–	25	2	27	–	27
Ustaz Mohd Bakir Hj. Mansor	–	42	14	56	–	56
Ustaz Muhammad Syafii Antonio	–	24	2	26	–	26
Syeikh Dr. Ahmad Mohieldin Ahmed	–	42	3	45	–	45
Dato' Hj Daud Muhammad	–	12	3	15	–	15
Prof. Madya Dr. Yusof Ramli	–	10	6	16	–	16
	–	244	52	296	6	302

31. KEY MANAGEMENT PERSONNEL

Key management personnel are defined as those persons having authority and responsibility for planning, directing and controlling the activities of the Group either directly or indirectly. The key management personnel include all the Directors of the Group, and certain senior management members of the Group.

The compensation for key management personnel other than the Directors' remuneration is as follows:

	GROUP AND BANK	
	2012	2011
	RM'000	RM'000
Other key management personnel:		
– Short-term employee benefits	15,394	9,836

32. TAX EXPENSE

	GROUP		BANK	
	2012	2011	2012	2011
	RM'000	RM'000	RM'000	RM'000
Malaysian income tax				
Current year	155,471	132,942	154,899	132,815
In respect of changes in tax treatment for collective assessment allowance	–	(41,160)	–	(41,160)
Under/(Over) provision in prior years	432	(3,538)	437	(3,445)
	155,903	88,244	155,336	88,210
Deferred tax expense relating to origination and reversal of temporary differences arising from:				
Current year	6,112	(6,590)	6,112	(6,763)
In respect of changes in tax treatment for collective assessment allowance	–	41,160	–	41,160
Over provision in prior years	(1,181)	(13,732)	(1,181)	(13,759)
	4,931	20,838	4,931	20,638
	160,834	109,082	160,267	108,848

The corporate tax rate is 25%. Consequently deferred tax assets and liabilities are measured using this tax rate.

32. TAX EXPENSE (continued)

A reconciliation of effective tax expense for the Group and Bank are as follows:

	GROUP		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Profit before tax expense	595,648	493,850	600,303	492,998
Income tax using Malaysian tax rate of 25%	150,413	123,463	150,076	123,249
Income not subject to tax	(496)	(2,147)	(496)	(2,147)
Non-deductible expenses	11,666	8,376	11,431	8,290
	161,583	129,692	161,011	129,392
Utilisation of previously unrecognised unabsorbed capital allowances	–	(3,340)	–	(3,340)
Under/(Over) provision in prior years				
– Income tax	432	(3,538)	437	(3,445)
– Deferred tax	(1,181)	(13,732)	(1,181)	(13,759)
	160,834	109,082	160,267	108,848

33. EARNINGS PER SHARE

Basic earnings per share are calculated based on the net profit attributable to equity holders of the Group of RM427,259,000 (2011: RM375,268,000) and the weighted average number of ordinary shares outstanding during the year of 2,265,490,000 (2011: 2,265,490,000).

34. DIVIDENDS

Dividends recognised by the Bank:

	SEN PER SHARE (NET OF TAX)	TOTAL AMOUNT RM'000	DATE OF PAYMENT
2012			
Final 2011 ordinary	2.63	44,687	15 May 2012
First interim 2012 ordinary	3.00	50,973	30 August 2012
Second interim 2012 ordinary	3.00	50,974	20 December 2012
Total amount		146,634	
2011			
Final 2010 ordinary	4.75	80,708	20 May 2011
Interim 2011 ordinary	2.63	44,687	15 September 2011
Total amount		125,395	

After the financial year ended, the following dividend was proposed by the Directors. This dividend will be recognised in the subsequent financial year upon approval by Bank Negara Malaysia.

	SEN PER SHARE (NET OF TAX)	TOTAL AMOUNT RM'000
Final 2012 ordinary	3.00	50,974

35. RELATED PARTY TRANSACTIONS

Identity of related parties

For the purposes of these financial statements, parties are considered to be related to the Group if the Group has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Group and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

The Group has a related party relationship with its subsidiaries (see note 13) and substantial shareholders of the holding company.

35. RELATED PARTY TRANSACTIONS (continued)

(a) The significant related party transactions of the Group and the Bank, other than key management personnel compensation, are as follows:

	GROUP		BANK	
	TRANSACTIONS AMOUNT FOR		TRANSACTIONS AMOUNT FOR	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Ultimate holding corporation				
Net gain on forex transaction	150	133	150	133
Income payable attributable on deposits placed	30,126	43,087	30,126	43,087
Rental of premises payable	20,177	6,727	20,177	6,727
Others	–	250	–	250
Holding company				
Income payable attributable on deposits placed	1,284	736	1,284	736
Office rental receivable	422	–	422	–
Subsidiaries				
Fees and commission receivable	–	–	5,638	2,849
Fees and commission payable	–	–	766	–
Net gain on forex transaction	–	–	99	–
Dividend	–	–	6,000	–
Office rental receivable	–	–	–	93
Income payable attributable on deposits placed	–	–	406	300
Finance cost	–	–	2,021	2,164
Others	–	–	834	394
Related company of a substantial shareholder				
Income receivable from financing, advances and others	–	983	–	983
Other related companies				
Income receivable from financing, advances and others	13,146	2,682	13,146	2,682
Fees and commission receivable	79	138	79	138
Net gain on forex transaction	901	1,607	901	1,607
Income from Bancatakaful service fee	13,066	9,266	13,066	9,266
Income payable attributable on deposits placed	8,043	4,930	8,043	4,930
Office rental payable	2,700	3,107	2,700	3,107
Takaful fee payable	1,500	1,842	1,500	1,842
Co-operative society in which the employees have interest				
Income receivable from financing, advances and others	451	402	451	402
Rental of equipment payable	1,432	1,794	1,432	1,794

35. RELATED PARTY TRANSACTIONS (continued)

(b) The significant outstanding balances of the Group and the Bank with related party, are as follows:

	GROUP NET BALANCE OUTSTANDING AS AT		BANK NET BALANCE OUTSTANDING AS AT	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Ultimate holding corporation				
Amount due to				
Demand and investment deposits	2,665,880	1,295,005	2,665,880	1,295,005
Profit payable to investment deposit	51	199	51	199
Commitment and contingencies	127	–	127	–
Others	–	9,922	–	9,922
Holding company				
Amount due from				
Others	3	–	3	–
Amount due to				
Demand and investment deposits	58,778	5,404	58,778	5,404
Subsidiaries				
Amount due from				
Financing, advances and others	–	–	934	45,852
Redeemable non-cumulative preference shares	–	–	2,011	2,011
Others	–	–	103	873
Amount due to				
Demand and investment deposits	–	–	32,185	25,229
Others	–	–	4,714	2,972
Related company of a substantial shareholder				
Amount due from				
Financing, advances and others	–	15,270	–	15,270
Allowance on impairment	–	(12,880)	–	(12,880)
Financing after impairment*	–	2,390	–	2,390

* The unsecured financing of RM53.4 million to a related company of a substantial shareholder had defaulted during the financial year ended 31 December 2011 which has since been settled.

35. RELATED PARTY TRANSACTIONS (continued)

(b) The significant outstanding balances of the Group and the Bank with related party, are as follows: (continued)

	GROUP NET BALANCE OUTSTANDING AS AT		BANK NET BALANCE OUTSTANDING AS AT	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Other related companies				
Amount due from				
Financing, advances and others	48,041	93,456	48,041	93,456
Commitment and contingencies	8,694	8,422	8,694	8,422
Others	–	14	–	14
Amount due to				
Demand and investment deposits	335,863	418,700	335,863	418,700
Others	40	–	40	–
Co-operative society in which the employees have interest				
Amount due from				
Financing, advances and others	6,560	5,974	6,560	5,974
Amount due to				
Demand and investment deposits	362	1,060	362	1,060

36. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	GROUP AND BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Outstanding credit exposures with connected parties	1,189,406	590,143
% of outstanding credit exposures to connected parties as a proportion of total credit exposures	5.96%	4.05%
% of outstanding credit exposures with connected parties which is non-performing or in default	0.001%	0.002%

The above disclosure on Credit Transaction and Exposures with Connected Parties is presented in accordance with Para 9.1 of Bank Negara Malaysia's Revised Guidelines on Credit Transaction and Exposures with Connected Parties.

37. FINANCIAL RISK MANAGEMENT POLICIES

As the Group's Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, Changes in Equity and Cash Flow comprises mainly of the Bank, the financial risk management policies disclosed relates to the Bank, unless otherwise stated.

Overview of Risk Management

The Bank's mission with respect to risk management is to advance its risk management capabilities, culture and practices so as to be in line with internationally accepted standards and practices.

In that regard, the objectives of managing risk are to:

- Inculcate a risk-awareness culture throughout the Bank;
- Establish a standard approach and methodology in managing credit, market, liquidity, operational and business risks across the Bank;
- Balance risk appetite and tolerance;
- Clarify functional structures including objectives, roles and responsibilities;
- Implement a risk management information system that meets international standards on confidentiality, integrity and its availability;
- Develop and use tools, such as economic capital, value at risk, scoring models and stress testing to support the measurement of risks and enhance risk-based decisions;
- Ensure that risk policies and overall risk appetite are in line with business targets;
- Ensure that the Bank's capital can support current and planned business needs in terms of risk exposures.

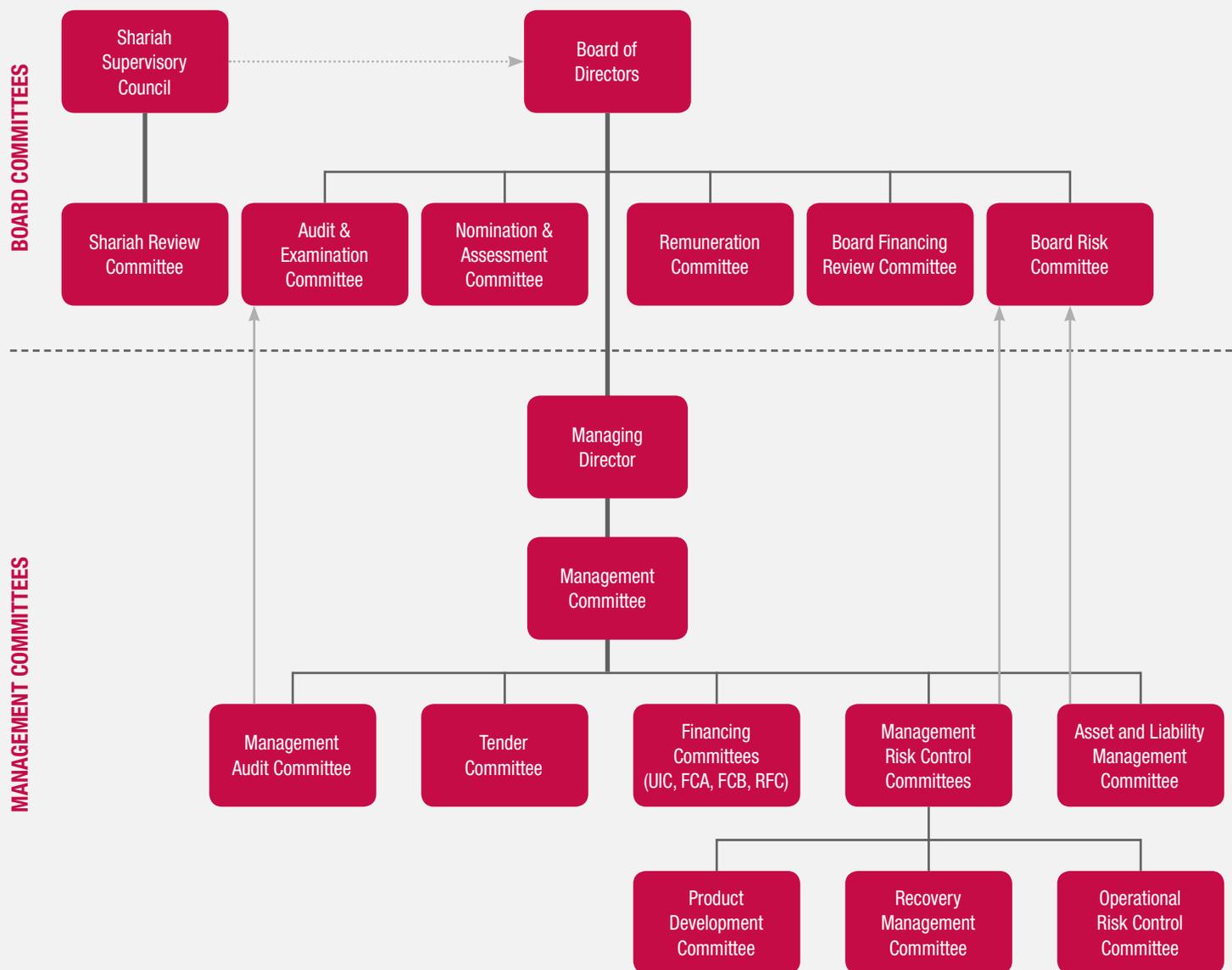
Risk Management Functional and Governance Structure

The Bank has realigned its risk organisational responsibilities with the objective of ensuring a common view of risks across the Bank. As a matter of good business practice and prudence, the Bank's core risk management functions, which report to the Board of Directors through its Board Risk Committee ("BRC"), are independent and clearly segregated from the business divisions and centralised at head office.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

Risk Management Functional and Governance Structure (continued)

The following illustrates the Bank's governance structure and the alignment of the individual risk management committees to this structure:



37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

The Bank recognises the fact that the essence of banking and financial services is centered on risk taking. The Bank therefore:

- Recognises that it has to manage risks to effectively do its business;
- Reach an optimum level of risk-return in order to maximise stakeholders' value; and
- Ensure effective and integrated risk management processes that commensurate with the size and complexity of the current and future operations of the Bank within its risk appetite and tolerance.

The Bank has established a Risk Appetite Framework that is an integral part of the Bank's strategy and business plans. Risk appetite is an expression of the maximum level of risk that the Bank is prepared to accept in support of a stated strategy, impacting all business from a credit, market and operational risk viewpoint.

In order to assure that the Bank has sufficient capital to support all its business and risk taking activities, the Bank has implemented sound capital management processes in its management systems and processes. A comprehensive capital management, also known as Internal Capital Adequacy Assessment Process ("ICAAP"), has been adopted by the Bank in 2012 as a key enabler for a value creation and the long term sustainability of the Bank. This comprehensive capital management includes thorough risk assessment and risk management that are embedded as part of risk governance of the Bank.

(a) Credit risk

Overview

Credit risk arises from all transactions that could lead to actual, contingent or potential claims against any party, borrower or obligor. The types of credit risks that the Bank considered as material includes: Default Risk, Settlement Risk, Credit Concentration Risk, Residual/Credit Mitigation Risk, and Migration Risk.

Credit risk governance

The management of credit risk is principally carried out by using sets of policies and guidelines approved by the BRC, guided by the Risk Appetite Statement approved by the Board of Directors.

The Management Risk Control Committee ("MRCC") is responsible under the authority delegated by the BRC for managing credit risk at strategic level. The MRCC reviews the Bank's credit risk frameworks and guidelines, aligns credit risk management with business strategies and planning, reviews credit profile of the credit portfolios and recommends necessary actions to ensure that the credit risk remains within established risk tolerance level.

The Bank's credit risk management includes the establishment of comprehensive credit risk policies, guidelines and procedures which documents the Bank's financing standards, discretionary powers for financing approval, credit risk ratings methodologies and models, acceptable collaterals and valuation, and the review, rehabilitation and restructuring of problematic and delinquent financing.

Management of Credit Risk

The management of credit risk is being performed by two distinct departments within the Risk Management Department ("RMD"), Credit Analysis and Credit Risk Management and three departments outside of the RMD domain, namely, Credit Administration, Credit Recovery and Credit Monitoring Unit of Internal Audit. The combined objectives are, amongst others:

- To build a high quality credit portfolio in line with the Bank's overall strategy and risk appetite;
- To ensure that the Bank is compensated for the risk taken, balancing/optimising the risk /return relationship;
- To develop an increasing ability to recognise, measure and avoid or mitigate potential credit risk problem areas;
- To conform with statutory, regulatory and internal credit requirements.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

Management of Credit Risk (continued)

The Bank monitors its credit exposures either on a portfolio basis or individual basis by annual reviews. Credit risk is proactively monitored through a set of early warning signals that could trigger immediate reviews of (certain part of) the portfolio. The affected portfolio or financing is placed on a watch list to enforce close monitoring and prevent financing from turning non-performing and to increase chances of full recovery.

A comprehensive limit structure is in place to ensure that risks taken are within the risk appetite as set by the Board and to avoid credit risk contagion to a single customer, sector, product, Shariah contract, etc.

Credit risk arising from dealing and investing activities are managed by the establishment of limits which includes counter parties limits and permissible acquisition of private entities' instruments, subject to specified minimum rating threshold. Furthermore, the dealing and investing activities are monitored by an independent middle office unit.

Maximum exposure to credit risk

The following table presents the Group's and Bank's maximum exposure to credit risk of on-balance sheet and off-balance sheet financial instruments, without taking into account of any collateral held or other credit enhancements. For on-balance sheet assets, the exposure to credit risk equals their carrying amount. For contingent liabilities, the maximum exposure to credit risk is the maximum amount that the Group and Bank would have to pay if the obligations of the instruments issued are called upon. For credit commitments, the maximum exposure to credit risk is the full amount of the undrawn credit facilities granted to customers.

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Cash and short-term funds	1,657,866	3,364,180	2,519,695	1,657,400	3,355,764	2,509,483
Deposits and placements with banks and other financial institution	38,042	860,181	352,798	38,042	860,181	352,798
Financial assets held-for-trading	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Derivative financial assets	16,736	15,877	80,108	16,736	15,877	80,108
Financial assets available-for-sale	12,916,055	11,005,121	12,763,020	12,918,066	11,007,132	12,765,031
Financial assets held-to-maturity	178,291	327,334	215,944	178,291	327,334	215,944
Financing, advances and others	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108
Sub-total	35,925,347	30,963,482	30,069,611	35,927,826	30,955,577	30,059,919
Credit related obligation:						
Credit commitments	8,699,906	6,929,465	7,126,492	8,699,906	6,929,465	7,126,492
Other Treasury related exposures	–	–	75,000	–	–	75,000
Sub-total	8,699,906	6,929,465	7,201,492	8,699,906	6,929,465	7,201,492
Total credit exposures	44,625,253	37,892,947	37,271,103	44,627,732	37,885,042	37,261,411

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(i) Concentration of credit risk for Group and Bank

GROUP	CASH AND SHORT-TERM FUNDS AND DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS	FINANCIAL ASSETS HELD-FOR- TRADING	DERIVATIVE ASSETS	FINANCIAL ASSETS AVAILABLE- FOR-SALE	FINANCIAL ASSETS HELD-TO- MATURITY	FINANCING, ADVANCES AND OTHERS	ON-BALANCE SHEETS TOTAL	COMMITMENTS AND CONTINGENCIES@
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 31 December 2012								
Primary agriculture	-	-	-	92,378	-	216,469	308,847	191,959
Mining and quarrying	-	-	-	-	-	5,219	5,219	627,663
Manufacturing (including agro-based)	-	-	-	7,224	-	943,391	950,615	1,079,025
Electricity, gas and water	-	255,741	-	4,007,224	-	173,736	4,436,701	469,173
Wholesale & retail trade, and hotels & restaurants	-	10,177	-	35,734	-	638,375	684,286	622,519
Construction	-	20,148	-	726,919	65,437	1,627,685	2,440,189	1,126,955
Real estate	-	126,376	-	186,556	-	562,542	875,474	177,955
Transport, storage and communications	-	138,406	-	1,362,652	112,854	203,490	1,817,402	492,066
Finance, insurance and business activities	913,713	1,059,710	16,736	6,497,368	-	364,968	8,852,495	894,277
Education, health and others	-	-	-	-	-	243,194	243,194	1,534,638
Household sectors	-	-	-	-	-	14,520,167	14,520,167	315,531
Other sectors	782,195	-	-	-	-	8,563	790,758	1,168,145
	1,695,908	1,610,558	16,736	12,916,055	178,291	19,507,799	35,925,347	8,699,906
As at 31 December 2011								
Primary agriculture	-	-	-	94,216	-	144,487	238,703	227,525
Mining and quarrying	-	-	-	-	-	47,034	47,034	428,773
Manufacturing (including agro-based)	-	-	-	7,456	-	836,839	844,295	987,798
Electricity, gas and water	-	20,999	-	3,441,440	-	6,860	3,469,299	402,393
Wholesale & retail trade, and hotels & restaurants	-	-	-	40,433	-	503,613	544,046	497,495
Construction	-	10,032	-	748,456	111,369	693,728	1,563,585	1,180,678
Real estate	-	-	-	105,411	-	370,433	475,844	188,562
Transport, storage and communications	-	-	-	952,849	-	228,343	1,181,192	483,200
Finance, insurance and business activities	860,181	1,197,921	15,877	5,614,860	215,965	158,302	8,063,106	540,917
Education, health and others	-	-	-	-	-	120,473	120,473	795,619
Household sectors	-	-	-	-	-	10,849,946	10,849,946	241,665
Other sectors	3,364,180	-	-	-	-	201,779	3,565,959	954,840
	4,224,361	1,228,952	15,877	11,005,121	327,334	14,161,837	30,963,482	6,929,465

@ Commitments and contingencies excluding derivative assets

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(i) Concentration of credit risk for Group and Bank (continued)

GROUP	CASH AND SHORT-TERM FUNDS AND DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS RM'000	FINANCIAL ASSETS HELD-FOR- TRADING RM'000	DERIVATIVE ASSETS RM'000	FINANCIAL ASSETS AVAILABLE- FOR-SALE RM'000	FINANCIAL ASSETS HELD-TO- MATURITY RM'000	FINANCING, ADVANCES AND OTHERS RM'000	ON-BALANCE SHEETS TOTAL RM'000	COMMITMENTS AND CONTINGENCIES@ RM'000
As at 1 January 2011								
Primary agriculture	-	-	-	96,410	-	178,828	275,238	146,548
Mining and quarrying	-	-	-	-	-	409	409	9,786
Manufacturing (including agro-based)	-	-	-	70,535	-	745,580	816,115	1,126,126
Electricity, gas and water	-	-	-	1,122,257	-	147,863	1,270,120	453,231
Wholesale & retail trade, and hotels & restaurants	-	-	-	131,754	-	446,364	578,118	656,031
Construction	-	-	-	356,803	-	476,926	833,729	-
Real estate	-	-	-	109,593	-	184,379	293,972	1,310,717
Transport, storage and communications	-	16,306	-	1,539,352	-	389,787	1,945,445	547,321
Finance, insurance and business activities	352,798	2,263,141	80,108	9,333,087	215,944	151,593	12,396,671	614,481
Education, health and others	-	-	-	-	-	83,092	83,092	775,606
Household sectors	-	-	-	-	-	9,047,625	9,047,625	183,514
Other sectors	2,519,695	-	-	3,229	-	6,153	2,529,077	1,378,131
	2,872,493	2,279,447	80,108	12,763,020	215,944	11,858,599	30,069,611	7,201,492
BANK								
As at 31 December 2012								
Primary agriculture	-	-	-	92,378	-	216,469	308,847	191,959
Mining and quarrying	-	-	-	-	-	5,219	5,219	627,663
Manufacturing (including agro-based)	-	-	-	7,224	-	943,391	950,615	1,079,025
Electricity, gas and water	-	255,741	-	4,007,224	-	173,736	4,436,701	469,173
Wholesale & retail trade, and hotels & restaurants	-	10,177	-	35,734	-	638,375	684,286	622,519
Construction	-	20,148	-	726,919	65,437	1,627,685	2,440,189	1,126,955
Real estate	-	126,376	-	186,556	-	562,542	875,474	177,955
Transport, storage and communications	-	138,406	-	1,362,652	112,854	203,490	1,817,402	492,066
Finance, insurance and business activities	913,713	1,059,710	16,736	6,499,379	-	365,902	8,855,440	894,277
Education, health and others	-	-	-	-	-	243,194	243,194	1,534,638
Household sectors	-	-	-	-	-	14,520,167	14,520,167	315,531
Other sectors	781,729	-	-	-	-	8,563	790,292	1,168,145
	1,695,442	1,610,558	16,736	12,918,066	178,291	19,508,733	35,927,826	8,699,906

@ Commitments and contingencies excluding derivative assets

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(i) Concentration of credit risk for Group and Bank (continued)

BANK	CASH AND SHORT-TERM FUNDS AND DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS	FINANCIAL ASSETS HELD-FOR- TRADING	DERIVATIVE ASSETS	FINANCIAL ASSETS AVAILABLE- FOR-SALE	FINANCIAL ASSETS HELD-TO- MATURITY	FINANCING, ADVANCES AND OTHERS	ON-BALANCE SHEETS TOTAL	COMMITMENTS AND CONTINGENCIES@
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
As at 31 December 2011								
Primary agriculture	–	–	–	94,216	–	144,487	238,703	227,525
Mining and quarrying	–	–	–	–	–	47,034	47,034	428,773
Manufacturing (including agro-based)	–	–	–	7,456	–	836,839	844,295	987,798
Electricity, gas and water	–	20,999	–	3,441,440	–	6,860	3,469,299	402,393
Wholesale & retail trade, and hotels & restaurants	–	–	–	40,433	–	503,613	544,046	497,495
Construction	–	10,032	–	748,456	111,369	693,728	1,563,585	1,180,678
Real estate	–	–	–	105,411	–	370,433	475,844	188,562
Transport, storage and communications	–	–	–	952,849	–	228,343	1,181,192	483,200
Finance, insurance and business activities	860,181	1,197,921	15,877	5,616,871	215,965	204,154	8,110,969	540,917
Education, health and others	–	–	–	–	–	120,473	120,473	795,619
Household sectors	–	–	–	–	–	10,802,594	10,802,594	241,665
Other sectors	3,355,764	–	–	–	–	201,779	3,557,543	954,840
	4,215,945	1,228,952	15,877	11,007,132	327,334	14,160,337	30,955,577	6,929,465
As at 1 January 2011								
Primary agriculture	–	–	–	96,410	–	178,828	275,238	146,548
Mining and quarrying	–	–	–	–	–	409	409	9,786
Manufacturing (including agro-based)	–	–	–	70,535	–	745,580	816,115	1,126,126
Electricity, gas and water	–	–	–	1,122,257	–	147,863	1,270,120	453,231
Wholesale & retail trade, and hotels & restaurants	–	–	–	131,754	–	446,364	578,118	656,031
Construction	–	–	–	356,803	–	476,926	833,729	–
Real estate	–	–	–	109,593	–	184,379	293,972	1,310,717
Transport, storage and communications	–	16,306	–	1,539,352	–	389,787	1,945,445	547,321
Finance, insurance and business activities	352,798	2,263,141	80,108	9,335,098	215,944	163,999	12,411,088	614,481
Education, health and others	–	–	–	–	–	83,092	83,092	775,606
Household sectors	–	–	–	–	–	9,033,728	9,033,728	183,514
Other sectors	2,509,483	–	–	3,229	–	6,153	2,518,865	1,378,131
	2,862,281	2,279,447	80,108	12,765,031	215,944	11,857,108	30,059,919	7,201,492

@ Commitments and contingencies excluding derivative assets

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(ii) Collateral

The main type of collateral obtained by the Group and the Bank to mitigate the credit risk are as follows:

- For residential mortgages – charges over residential properties
- For commercial property financing – charges over the properties being financed
- For vehicle financing – ownership claims over the vehicles financed
- For other financing and advances – charges over business assets such as premises, inventories, trade receivables or deposits

(iii) Credit quality of gross financing and advances

Gross financing and advances are classified as follows:

- Neither past due nor impaired financing

Financing which the borrower has not missed a contractual payment (profit or principal) when contractually due and is not impaired as there is no objective evidence of impairment

- Past due but not impaired financing

Those financing which its contractual profit or principal payments are past due, but the Group and the Bank believe that impairment is not appropriate on the basis of the level of collateral available and/or the stage of collection amounts owed to the Group and the Bank

- Impaired financing

Financing is classified as impaired when the principal or profit or both are past due for three months or more, or where a financing is in arrears for less than three months, but the financing exhibits indications of significant credit weakness.

The table below summarises the credit quality of the Group's and the Bank's gross financing according to the above classifications.

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Neither past due nor impaired	19,246,183	13,866,046	11,336,180	19,247,117	13,864,546	11,334,689
Past due but not impaired	393,229	319,459	396,332	393,229	319,459	396,332
Impaired	308,709	379,790	552,221	308,709	379,790	552,221
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242
Allowance for impaired financing, advances and others						
– collective assessment allowance	(313,334)	(327,688)	(347,073)	(313,334)	(327,688)	(347,073)
– individual assessment allowance	(126,988)	(75,770)	(79,061)	(126,988)	(75,770)	(79,061)
	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(iii) Credit quality of gross financing and advances (continued)

Neither past due nor impaired financing

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Excellent to good	15,185,608	10,409,626	6,052,669	15,186,542	10,408,126	6,051,178
Satisfactory	3,722,405	2,945,123	3,657,993	3,722,405	2,945,123	3,657,993
Fair	338,170	511,297	1,625,518	338,170	511,297	1,625,518
	19,246,183	13,866,046	11,336,180	19,247,117	13,864,546	11,334,689

Internal rating definition:

Excellent to Good: Sound financial position with no difficulty in meeting its obligations.

Satisfactory: Adequate safety of meeting its obligations but more time is required to meet its obligation in full.

Fair: High risks on payment obligations. Financial performance may continue to deteriorate.

Past due but not impaired financing

	31.12.2012		GROUP AND BANK 31.12.2011		1.1.2011	
	RM'000	% TO GROSS FINANCING	RM'000	% TO GROSS FINANCING	RM'000	% TO GROSS FINANCING
By ageing						
Month-in-arrears 1	268,737	1.35%	210,518	1.44%	255,656	2.08%
Month-in-arrears 2	124,492	0.62%	108,941	0.75%	140,676	1.15%
	393,229	1.97%	319,459	2.19%	396,332	3.23%

Impaired financing

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Individually assessed	144,674	133,864	242,748
of which:			
Month-in-arrears 0	48,644	54,325	116,645
Month-in-arrears 1	2,123	—	5,784
Month-in-arrears 2	18,991	6,193	1,141
Month-in-arrears 3 and above	74,916	73,346	119,178
Collectively assessed	164,035	245,926	309,473
	308,709	379,790	552,221

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(iii) Credit quality of gross financing and advances (continued)

Impaired financing of which rescheduled and restructured financing

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Consumer	59,980	63,412	65,759
Business	35,413	43,110	86,139
	95,393	106,522	151,898

Rescheduled and restructured financing are financing that have been rescheduled or restructured due to deterioration in borrowers' financial position and the Bank has made concessions that it would not otherwise consider. Once the financing is rescheduled or restructured, its satisfactory performance is monitored for a period of six months before it is reclassified to performing.

Financing, advances and others by line of business assessed by reference to internal rating system

GROUP	CONSUMER RM'000	BUSINESS RM'000	TOTAL RM'000
As at 31 December 2012			
Excellent to good	11,237,426	3,948,182	15,185,608
Satisfactory	2,626,576	1,095,829	3,722,405
Fair	319,952	18,218	338,170
Past due but not impaired	354,041	39,188	393,229
Impaired	158,846	149,863	308,709
Total	14,696,841	5,251,280	19,948,121
As at 31 December 2011			
Excellent to good	7,692,450	2,717,176	10,409,626
Satisfactory	2,448,780	496,343	2,945,123
Fair	334,710	176,587	511,297
Past due but not impaired	305,351	14,108	319,459
Impaired	218,856	160,934	379,790
Total	11,000,147	3,565,148	14,565,295
As at 1 January 2011			
Excellent to good	4,719,327	1,333,342	6,052,669
Satisfactory	2,710,591	947,402	3,657,993
Fair	1,255,461	370,057	1,625,518
Past due but not impaired	369,777	26,555	396,332
Impaired	268,768	283,453	552,221
Total	9,323,924	2,960,809	12,284,733

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) **Credit risk (continued)**

(iii) **Credit quality of gross financing and advances (continued)**

Financing, advances and others by line of business assessed by reference to internal rating system (continued)

BANK	CONSUMER RM'000	BUSINESS RM'000	TOTAL RM'000
As at 31 December 2012			
Excellent to good	11,237,426	3,949,116	15,186,542
Satisfactory	2,626,576	1,095,829	3,722,405
Fair	319,952	18,218	338,170
Past due but not impaired	354,041	39,188	393,229
Impaired	158,846	149,863	308,709
Total	14,696,841	5,252,214	19,949,055
As at 31 December 2011			
Excellent to good	7,692,450	2,715,676	10,408,126
Satisfactory	2,448,780	496,343	2,945,123
Fair	334,710	176,587	511,297
Past due but not impaired	305,351	14,108	319,459
Impaired	218,856	160,934	379,790
Total	11,000,147	3,563,648	14,563,795
As at 1 January 2011			
Excellent to good	4,719,327	1,331,851	6,051,178
Satisfactory	2,710,591	947,402	3,657,993
Fair	1,255,461	370,057	1,625,518
Past due but not impaired	369,777	26,555	396,332
Impaired	268,768	283,453	552,221
Total	9,323,924	2,959,318	12,283,242

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(iv) Credit quality of other financial assets (excluding equity securities)

Credit quality of other financial assets (excluding equity securities) by external party is as follows:

BANK	FINANCIAL ASSETS HELD-FOR- TRADING RM'000	DERIVATIVE FINANCIAL ASSETS RM'000	FINANCIAL ASSETS AVAILABLE- FOR-SALE RM'000	FINANCIAL ASSETS HELD-TO- MATURITY RM'000	TOTAL RM'000
As at 31 December 2012					
Government bonds and treasury bills	978,077	–	4,132,847	–	5,110,924
Islamic debts securities					
Rated AAA	508,543	–	3,035,666	–	3,544,209
Rated AA1 to AA3	113,890	–	1,763,423	–	1,877,313
Rated A1 to A3	–	–	–	–	–
Lower than A	–	–	1,800	112,854	114,654
Unrated – Government guaranteed bonds	10,048	–	3,757,051	–	3,767,099
Unrated – Quasi-government	–	–	192,664	–	192,664
Unrated – Others	–	–	34,615	65,437	100,052
Derivative financial assets					
Bank and financial institution counterparties	–	16,736	–	–	16,736
	1,610,558	16,736	12,918,066	178,291	14,723,651
As at 31 December 2011					
Government bonds and treasury bills	1,188,069	–	3,996,969	–	5,185,038
Islamic debts securities					
Rated AAA	24,947	–	2,741,783	–	2,766,730
Rated AA1 to AA3	15,936	–	1,004,681	24,758	1,045,375
Rated A1 to A3	–	–	–	149,980	149,980
Lower than A	–	–	18,396	–	18,396
Unrated – Government guaranteed bonds	–	–	3,138,686	–	3,138,686
Unrated – Quasi-government	–	–	84,468	–	84,468
Unrated – Others	–	–	22,149	152,596	174,745
Derivative financial assets					
Bank and financial institution counterparties	–	15,877	–	–	15,877
	1,228,952	15,877	11,007,132	327,334	12,579,295

The Group's financial assets are not materially different from the Bank's financial assets.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(a) Credit risk (continued)

(iv) Credit quality of other financial assets (excluding equity securities) (continued)

Credit quality of other financial assets (excluding equity securities) by external party is as follows: (continued)

BANK	FINANCIAL ASSETS HELD-FOR- TRADING RM'000	DERIVATIVE FINANCIAL ASSETS RM'000	FINANCIAL ASSETS AVAILABLE- FOR-SALE RM'000	FINANCIAL ASSETS HELD-TO- MATURITY RM'000	TOTAL RM'000
As at 1 January 2011					
Government bonds and treasury bills	2,252,690	–	7,255,134	–	9,507,824
Islamic debts securities					
Rated AAA	10,450	–	3,251,765	–	3,262,215
Rated AA1 to AA3	–	–	1,134,759	–	1,134,759
Rated A1 to A3	–	–	60,624	61,650	122,274
Lower than A	–	–	10,084	–	10,084
Unrated – Government guaranteed bonds	16,307	–	950,233	–	966,540
Unrated – Quasi-government	–	–	80,283	–	80,283
Unrated – Others	–	–	22,149	154,294	176,443
Derivative financial assets					
Bank and financial institution counterparties	–	80,108	–	–	80,108
	2,279,447	80,108	12,765,031	215,944	15,340,530

The Group's financial assets are not materially different from the Bank's financial assets.

(b) Market risk

Overview

All the Bank's businesses are subject to the risk that market prices and rates will move, resulting in profit or losses to the Bank. Furthermore, significant or sudden movements in rates could affect the Bank's liquidity / funding position. The Bank is exposed to the following main market / liquidity risk factors:

- **Rate of Return or Profit Rate Risk:** the potential impact on the Bank's profitability caused by changes in the market rate of return, either due to general market movements or due to issuer / borrower specific causes;
- **Foreign Exchange Risk:** the impact of exchange rate movements on the Bank's currency positions;
- **Equity Investment Risk:** the profitability impact on the Bank's equity positions or investments caused by changes in equity prices or values;
- **Commodity Inventory Risk:** the risk of loss due to movements in commodity prices;
- **Liquidity Risk:** the potential inability of the Bank to meet its funding requirements at a reasonable cost (funding liquidity risk) or its inability to liquidate positions quickly at a reasonable price (market liquidity risk).
- **Displaced Commercial Risk:** the risk arising from assets managed by the Bank on behalf of depositors / investors as the Bank follows the practice of potentially foregoing part or all of its Mudarib share of profit on these assets;

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

Overview (continued)

The objective of the Bank's market risk management is to manage and control market risk exposures in order to optimise return on risk while maintaining a market risk profile consistent with the Bank's approved risk appetite.

The Bank separates exposures to market risk into either trading or non-trading portfolios. Trading portfolios include those positions arising from market making, proprietary position taking and other marked-to-market positions so designated as per the approved Trading Book Policy Statements. Non-trading portfolios primarily arise from the re-pricing mismatches of the Bank's customer driven assets and liabilities and from the Bank's investment of its surplus funds.

Market risk governance

The management of market risk is principally carried out by using risk limits approved by the BRC, guided by the Risk Appetite Statement approved by the Board of Directors.

The Asset and Liability Management Committee ("ALCO") is responsible under the authority delegated by the BRC for managing market risk at strategic level.

Management of market risk

All market risk exposures are managed by Treasury. The aim is to ensure that all market risks are consolidated at Treasury, which has the necessary skills, tools, management and governance to manage such risks professionally. Limits are set for portfolios, products and risk types, with market liquidity and credit quality being the principal factors in determining the level of limits set.

Market Risk Management Department ("MRMD") is the independent risk control function and is responsible for ensuring efficient implementation of market risk management policies. MRMD is also responsible for developing the Bank's market risk management guidelines, measurement techniques, behavioural assumptions and limit setting methodologies. Any excesses against the prescribed limits are reported immediately to the Senior Management. Strict escalation procedures are well documented and approved by the BRC. In addition, the market risk exposures and limits are regularly reported to the ALCO and BRC.

Other controls to ensure market risk exposures remain within tolerable levels include stress testing, rigorous new product approval procedures and a list of permissible instruments than can be traded. Stress test results are produced monthly to determine the impact of changes in profit rates, foreign exchange rates and other risk factors on the Bank's profitability, capital adequacy and liquidity. The stress test provides the Management and the BRC with an assessment of the financial impact of identified extreme events on the market risk exposures of the Bank.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk

The table below summarises the Group's and Bank's exposure to profit rate risk. The table indicates average profit rates at the reporting date and the periods in which the financial instruments reprice or mature, whichever is earlier.

GROUP AS AT 31 DECEMBER 2012	NON TRADING BOOK					NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
	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				
Assets									
Cash, balances and placements with banks	903,366	10,004	–	–	–	782,538	–	1,695,908	2.74
Financial assets held-for-trading	–	–	–	–	–	–	1,610,558	1,610,558	3.46
Derivative financial assets	–	–	–	–	–	–	16,736	16,736	0.75
Financial assets available-for-sale	749,025	1,615,996	2,108,217	5,438,251	3,004,566	–	–	12,916,055	4.00
Financial assets held-to-maturity	20,933	7,630	6,577	47,544	95,607	–	–	178,291	6.33
Financing, advances and others									
– non-impaired	11,170,474	738,517	613,625	3,089,041	4,027,755	–	–	19,639,412	6.78
– impaired net of allowances*	–	–	–	–	–	(131,613)	–	(131,613)	–
Other assets	–	–	–	–	–	1,497,544	–	1,497,544	–
Total assets	12,843,798	2,372,147	2,728,419	8,574,836	7,127,928	2,148,469	1,627,294	37,422,891	
Liabilities									
Deposits from customers	17,902,252	916,898	127,964	103,891	–	13,499,985	–	32,550,990	1.99
Deposits and placements of banks and other financial institutions	858,802	1,476	–	–	–	–	–	860,278	1.37
Derivative financial liabilities	–	–	–	–	–	–	14,339	14,339	0.64
Bills and acceptance payable	65,414	111,416	–	–	–	208,308	–	385,138	–
Other liabilities	–	–	–	–	–	509,181	–	509,181	–
Total liabilities	18,826,468	1,029,790	127,964	103,891	–	14,217,474	14,339	34,319,926	
Equity									
Equity attributable to equity holders of the Bank	–	–	–	–	–	3,102,965	–	3,102,965	
Total equity	–	–	–	–	–	3,102,965	–	3,102,965	
Total liabilities and shareholders' equity	18,826,468	1,029,790	127,964	103,891	–	17,320,439	14,339	37,422,891	
On-balance sheet profit sensitivity gap	(5,982,670)	1,342,357	2,600,455	8,470,945	7,127,928	(15,171,970)	1,612,955	–	
Off-balance sheet profit sensitivity gap (profit rate swaps)	400,000	600,000	–	(600,000)	(400,000)	–	–	–	
Total profit sensitivity gap	(5,582,670)	1,942,357	2,600,455	7,870,945	6,727,928	(15,171,970)	1,612,955	–	

* This is arrived at after deducting collective assessment allowance and individual assessment allowance from the outstanding gross impaired financing.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk (continued)

GROUP AS AT 31 DECEMBER 2011	NON TRADING BOOK						TRADING BOOK	TOTAL	EFFECTIVE PROFIT RATE %
	UP TO 1 MONTH	>1-3 MONTHS	>3-12 MONTHS	1-5 YEARS	OVER 5 YEARS	NON PROFIT SENSITIVE			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, balances and placements with banks	2,593,040	425,000	335,000	–	–	871,321	–	4,224,361	2.63
Financial assets held-for-trading	–	–	–	–	–	–	1,228,952	1,228,952	3.62
Derivative financial assets	–	–	–	–	–	–	15,877	15,877	0.64
Financial assets available-for-sale	497,432	1,252,541	1,514,284	5,382,883	2,342,995	14,986	–	11,005,121	4.19
Financial assets held-to-maturity	23,287	9,000	153,461	35,000	106,586	–	–	327,334	3.61
Financing, advances and others									
– non-impaired	4,174,586	110,680	3,361,000	4,130,242	2,361,645	47,352	–	14,185,505	7.11
– impaired net of allowances*	–	–	–	–	–	(23,668)	–	(23,668)	–
Other assets	–	–	–	–	–	1,243,836	–	1,243,836	–
Total assets	7,288,345	1,797,221	5,363,745	9,548,125	4,811,226	2,153,827	1,244,829	32,207,318	
Liabilities									
Deposits from customers	13,720,453	1,832,130	236,327	104,736	–	12,386,032	–	28,279,678	1.83
Deposits and placements of banks and other financial institutions	377,930	–	6,698	–	–	–	–	384,628	1.92
Derivative financial liabilities	–	–	–	–	–	–	23,299	23,299	0.93
Bills and acceptance payable	–	–	–	–	–	259,153	–	259,153	3.09
Other liabilities	–	–	–	–	–	452,717	–	452,717	–
Total liabilities	14,098,383	1,832,130	243,025	104,736	–	13,097,902	23,299	29,399,475	
Equity									
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,807,843	–	2,807,843	
Total equity	–	–	–	–	–	2,807,843	–	2,807,843	
Total liabilities and shareholders' equity	14,098,383	1,832,130	243,025	104,736	–	15,905,745	23,299	32,207,318	
On-balance sheet profit sensitivity gap	(6,810,038)	(34,909)	5,120,720	9,443,389	4,811,226	(13,751,918)	1,221,530	–	
Off-balance sheet profit sensitivity gap (profit rate swaps)	100,000	400,000	–	(500,000)	–	–	–	–	
Total profit sensitivity gap	(6,710,038)	365,091	5,120,720	8,943,389	4,811,226	(13,751,918)	1,221,530	–	

* This is arrived at after deducting collective assessment allowance and individual assessment allowance from the outstanding gross impaired financing.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk (continued)

GROUP AS AT 1 JANUARY 2011	NON TRADING BOOK					NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
	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				
Assets									
Cash, balances and placements with banks	1,949,340	–	100,000	–	–	823,153	–	2,872,493	2.18
Financial assets held-for-trading	–	–	–	–	–	–	2,279,447	2,279,447	2.54
Derivative financial assets	–	–	–	–	–	–	80,108	80,108	1.26
Financial assets available-for-sale	1,251,770	1,941,514	1,479,525	5,985,931	2,089,294	14,986	–	12,763,020	3.66
Financial assets held-to-maturity	–	–	–	146,742	69,202	–	–	215,944	3.43
Financing, advances and others									
– non-impaired	1,102,446	773,502	626,960	2,740,830	6,488,775	–	–	11,732,513	7.39
– impaired net of allowances*	–	–	–	–	–	126,086	–	126,086	–
Other assets	–	–	–	–	–	314,917	–	314,917	–
Total assets	4,303,556	2,715,016	2,206,485	8,873,503	8,647,271	1,279,142	2,359,555	30,384,528	
Liabilities									
Deposits from customers	13,743,929	1,031,074	1,210,525	138,195	–	10,742,832	–	26,866,555	1.87
Deposits and placements of banks and other financial institutions	371,431	–	–	6,698	–	–	–	378,129	3.24
Derivative financial liabilities	–	–	–	–	–	–	66,708	66,708	1.05
Bills and acceptance payable	163,191	–	–	–	–	–	–	163,191	2.23
Other liabilities	–	–	–	–	–	375,716	–	375,716	–
Total liabilities	14,278,551	1,031,074	1,210,525	144,893	–	11,118,548	66,708	27,850,299	
Equity									
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,533,754	–	2,533,754	
Non-controlling interest	–	–	–	–	–	475	–	475	
Total equity	–	–	–	–	–	2,534,229	–	2,534,229	
Total liabilities and shareholders' equity	14,278,551	1,031,074	1,210,525	144,893	–	13,652,777	66,708	30,384,528	
On-balance sheet profit sensitivity gap	(9,974,995)	1,683,942	995,960	8,728,610	8,647,271	(12,373,635)	2,292,847	–	
Off-balance sheet profit sensitivity gap (profit rate swaps)	100,000	400,000	–	(500,000)	–	–	–	–	
Total profit sensitivity gap	(9,874,995)	2,083,942	995,960	8,228,610	8,647,271	(12,373,635)	2,292,847	–	

* This is arrived at after deducting collective assessment allowance and individual assessment allowance from the outstanding gross impaired financing.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk (continued)

BANK AS AT 31 DECEMBER 2012	NON TRADING BOOK					NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
	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				
Assets									
Cash, balances and placements with banks	903,168	10,004	-	-	-	782,270	-	1,695,442	2.62
Financial assets held-for-trading	-	-	-	-	-	-	1,610,558	1,610,558	3.46
Derivative financial assets	-	-	-	-	-	-	16,736	16,736	0.75
Financial assets available-for-sale	749,025	1,615,996	2,108,217	5,438,251	3,006,577	-	-	12,918,066	4.00
Financial assets held-to-maturity	20,933	7,630	6,577	47,544	95,607	-	-	178,291	6.33
Financing, advances and others									
– non-impaired	11,170,474	738,517	613,625	3,089,975	4,027,755	-	-	19,640,346	6.78
– impaired net of allowances*	-	-	-	-	-	(131,613)	-	(131,613)	-
Other assets	-	-	-	-	-	1,522,972	-	1,522,972	-
Total assets	12,843,600	2,372,147	2,728,419	8,575,770	7,129,939	2,173,629	1,627,294	37,450,798	
Liabilities									
Deposits from customers	17,929,196	916,898	128,489	103,891	-	13,504,701	-	32,583,175	1.99
Deposits and placements of banks and other financial institutions	858,802	1,476	-	-	-	-	-	860,278	1.37
Derivative financial liabilities	-	-	-	-	-	-	14,339	14,339	0.64
Bills and acceptance payable	65,414	111,416	-	-	-	208,308	-	385,138	-
Other liabilities	-	-	-	-	-	508,253	-	508,253	-
Total liabilities	18,853,412	1,029,790	128,489	103,891	-	14,221,262	14,339	34,351,183	
Equity									
Equity attributable to equity holders of the Bank	-	-	-	-	-	3,099,615	-	3,099,615	
Total equity	-	-	-	-	-	3,099,615	-	3,099,615	
Total liabilities and shareholders' equity	18,853,412	1,029,790	128,489	103,891	-	17,320,877	14,339	37,450,798	
On-balance sheet profit sensitivity gap	(6,009,812)	1,342,357	2,599,930	8,471,879	7,129,939	(15,147,248)	1,612,955	-	
Off-balance sheet profit sensitivity gap (profit rate swaps)	400,000	600,000	-	(600,000)	(400,000)	-	-	-	
Total profit sensitivity gap	(5,609,812)	1,942,357	2,599,930	7,871,879	6,729,939	(15,147,248)	1,612,955	-	

* This is arrived at after deducting collective assessment allowance and individual assessment allowance from the outstanding gross impaired financing.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk (continued)

BANK AS AT 31 DECEMBER 2011	NON TRADING BOOK					NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
	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				
Assets									
Cash, balances and placements with banks	2,593,041	425,000	335,000	–	–	862,904	–	4,215,945	2.57
Financial assets held-for-trading	–	–	–	–	–	–	1,228,952	1,228,952	3.62
Derivative financial assets	–	–	–	–	–	–	15,877	15,877	0.64
Financial assets available-for-sale	497,432	1,252,541	1,514,284	5,382,883	2,342,995	16,997	–	11,007,132	4.19
Financial assets held-to-maturity	23,287	9,000	153,461	35,000	106,586	–	–	327,334	3.61
Financing, advances and others									
– non-impaired	4,174,586	110,680	3,381,852	4,155,242	2,361,645	–	–	14,184,005	7.09
– impaired net of allowances*	–	–	–	–	–	(23,668)	–	(23,668)	–
Other assets	–	–	–	–	–	1,270,927	–	1,270,927	–
Total assets	7,288,346	1,797,221	5,384,597	9,573,125	4,811,226	2,127,160	1,244,829	32,226,504	
Liabilities									
Deposits from customers	13,738,328	1,839,154	236,657	104,736	–	12,386,032	–	28,304,907	1.83
Deposits and placements of banks and other financial institutions	377,930	–	6,698	–	–	–	–	384,628	1.92
Derivative financial liabilities	–	–	–	–	–	–	23,299	23,299	0.93
Bills and acceptance payable	2,922	–	–	–	–	259,153	–	262,075	3.09
Other liabilities	–	–	–	–	–	450,638	–	450,638	–
Total liabilities	14,119,180	1,839,154	243,355	104,736	–	13,095,823	23,299	29,425,547	
Equity									
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,800,957	–	2,800,957	
Total equity	–	–	–	–	–	2,800,957	–	2,800,957	
Total liabilities and shareholders' equity	14,119,180	1,839,154	243,355	104,736	–	15,896,780	23,299	32,226,504	
On-balance sheet profit sensitivity gap	(6,830,834)	(41,933)	5,141,242	9,468,389	4,811,226	(13,769,620)	1,221,530	–	
Off-balance sheet profit sensitivity gap (profit rate swaps)	100,000	400,000	–	(500,000)	–	–	–	–	
Total profit sensitivity gap	(6,730,834)	358,067	5,141,242	8,968,389	4,811,226	(13,769,620)	1,221,530	–	

* This is arrived at after deducting collective assessment allowance and individual assessment allowance from the outstanding gross impaired financing.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk (continued)

BANK AS AT 1 JANUARY 2011	NON TRADING BOOK						TRADING BOOK	TOTAL	EFFECTIVE PROFIT RATE %
	UP TO 1 MONTH	>1-3 MONTHS	>3-12 MONTHS	1-5 YEARS	OVER 5 YEARS	NON PROFIT SENSITIVE			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, balances and placements with banks	1,939,128	–	100,000	–	–	823,153	–	2,862,281	2.11
Financial assets held-for-trading	–	–	–	–	–	–	2,279,447	2,279,447	2.54
Derivative financial assets	–	–	–	–	–	–	80,108	80,108	1.26
Financial assets available-for-sale	1,251,770	1,941,514	1,479,525	5,985,931	2,089,294	16,997	–	12,765,031	3.66
Financial assets held-to-maturity	–	–	–	146,742	69,202	–	–	215,944	3.43
Financing, advances and others									
– non-impaired	1,102,446	773,502	613,063	2,753,236	6,488,775	–	–	11,731,022	7.41
– impaired net of allowances*	–	–	–	–	–	126,086	–	126,086	–
Other assets	–	–	–	–	–	338,505	–	338,505	–
Total assets	4,293,344	2,715,016	2,192,588	8,885,909	8,647,271	1,304,741	2,359,555	30,398,424	
Liabilities									
Deposits from customers	13,763,135	1,033,563	1,210,525	138,195	–	10,742,832	–	26,888,250	1.87
Deposits and placements of banks and other financial institutions	371,431	–	–	6,698	–	–	–	378,129	3.24
Derivative financial liabilities	–	–	–	–	–	–	66,708	66,708	1.05
Bills and acceptance payable	165,532	–	–	–	–	–	–	165,532	2.23
Other liabilities	–	–	–	–	–	374,361	–	374,361	–
Total liabilities	14,300,098	1,033,563	1,210,525	144,893	–	11,117,193	66,708	27,872,980	
Equity									
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,525,444	–	2,525,444	
Total equity	–	–	–	–	–	2,525,444	–	2,525,444	
Total liabilities and shareholders' equity	14,300,098	1,033,563	1,210,525	144,893	–	13,642,637	66,708	30,398,424	
On-balance sheet profit sensitivity gap	(10,006,754)	1,681,453	982,063	8,741,016	8,647,271	(12,337,896)	2,292,847	–	
Off-balance sheet profit sensitivity gap (profit rate swaps)	100,000	400,000	–	(500,000)	–	–	–	–	
Total profit sensitivity gap	(9,906,754)	2,081,453	982,063	8,241,016	8,647,271	(12,337,896)	2,292,847	–	

* This is arrived at after deducting collective assessment allowance and individual assessment allowance from the outstanding gross impaired financing.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(i) Profit rate risk (continued)

Profit rate risk in the non-trading portfolio

Profit rate risk in the non-trading portfolio is managed and controlled using measurement known as economic value of equity (“EVE”) and earnings-at-risk (“EaR”). EVE and EaR limits are approved by the BRC and independently monitored weekly by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

The Bank manages market risk in non-trading portfolios by monitoring the sensitivity of projected EaR and EVE under varying profit rate scenarios (simulation modeling). For simulation modeling, a combination of standard scenarios and non-standard scenarios relevant to the local market are used. The standard scenarios monitored monthly include a 100 and 200 basis points parallel fall or rise in profit rates and historical simulation of past events. The scenarios assume no management action. Hence, they do not incorporate actions that would be taken by Treasury to mitigate the impact of the profit rate risk. In reality, depending on the view on future market movements, Treasury would proactively seek to change the profit rate exposure profile to minimise losses and to optimise net revenues. The nature of the hedging and risk mitigation strategies corresponds to the market instruments available. These strategies range from the use of derivative financial instruments, such as profit rate swaps, to more intricate hedging strategies to address inordinate profit rate risk exposures.

The table below shows the projected Group’s and Bank’s sensitivity to a 100 basis points parallel shift to profit rates across all maturities applied on the Group’s and Bank’s profit rate sensitivity gap as at reporting date.

	-100bps	2012 +100bps	-100bps	2011 +100bps
	INCREASE/(DECREASE)			
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Bank				
Impact on EaR	52.07	(52.07)	62.82	(62.82)
Impact on EVE	225.22	(225.22)	227.98	(227.98)

Note: EVE and EaR as at 31 December 2011 was revised due to the new EVE behavioural assumptions that was approved by BRC in July 2012.

Other controls to contain profit rate risk in the non-trading portfolio include stress testing and applying sensitivity limits to the available for sale financial assets. Sensitivity is measured by the present value of a 1 basis point change (“PV01”) and is independently monitored by MRMD on a daily basis against limits approved by the BRC. PV01 exposures and limits are regularly discussed and reported to ALCO and BRC.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(ii) Market risk in the Trading Portfolio

Market risk in the trading portfolio is monitored and controlled using Value-at-Risk (“VaR”). VaR limit is approved by the BRC and independently monitored daily by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

Value-at-risk

VaR is a technique that estimates the potential losses that could occur on risk positions as a result of movements in market rates and prices over a specified time horizon and to a given level of confidence. The VaR models used by the Bank are based on historical simulation. These models derive plausible future scenarios from past series of recorded market rates and prices, taking into account inter-relationships between different markets and rates such as profit rates and foreign exchange rates. The historical simulation models used by the Bank incorporate the following features:

- potential market movements are calculated with reference to data from the past four years;
- historical market rates and prices are calculated with reference to foreign exchange rates and profit rates; and
- VaR is calculated to a 99 per cent confidence level and for a one-day holding period. The nature of the VaR models means that an increase in observed market volatility will lead to an increase in VaR without any changes in the underlying positions.

Statistically, the Bank would expect to see losses in excess of VaR only 1 per cent of the time over a one-year period. The actual number of excesses over this period can therefore be used to gauge how well the models are performing.

A summary of the VaR position of the Bank’s trading portfolios at the reporting date is as follows:

	AS AT	1.1.2012 TO 31.12.2012		
	31.12.2012	AVERAGE	MAXIMUM	MINIMUM
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Profit rate risk	2.55	1.66	4.16	0.33
Foreign exchange risk	0.03	0.16	0.93	0.01
Overall	2.58	1.83	4.22	0.36

	AS AT	1.1.2011 TO 31.12.2011		
	31.12.2011	AVERAGE	MAXIMUM	MINIMUM
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Profit rate risk	0.91	0.83	2.29	0.09
Foreign exchange risk	0.05	0.18	0.66	0.01
Overall	0.96	1.01	2.95	0.10

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(ii) Market risk in the Trading Portfolio (continued)

Although a valuable guide to risk, VaR should always be viewed in the context of its limitations. For example:

- The use of historical data as a proxy for estimating future events may not encompass all potential events, particularly those which are extreme in nature;
- The use of a 1-day holding period assumes that all positions can be liquidated or hedged in one day. This may not fully reflect the market risk arising at times of severe illiquidity, when a 1-day holding period may be insufficient to liquidate or hedge all positions fully;
- The use of a 99 per cent confidence level, by definition, does not take into account losses that might occur beyond this level of confidence;
- VaR is calculated on the basis of exposures outstanding at the close of business and therefore does not necessarily reflect intra-day exposures; and
- VaR is unlikely to reflect the loss potential on exposures that might arise under significant market movements.

The Bank recognises these limitations by augmenting the VaR limits with other limits such as maximum loss limits, position limits and PV01 limits structures. These limits are approved by the BRC and independently monitored daily by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

Other controls to contain market risk at an acceptable level are through stress testing, rigorous new product approval processes and a list of permissible instruments to be traded. Stress tests are produced monthly to determine the impact of changes in profit rates, foreign exchange rates and other main economic indicators on the Group and the Bank's profitability, capital adequacy and liquidity. The stress-testing provides the Management and the BRC with an assessment of the financial impact of identified extreme events on the market risk exposures of the Bank.

(iii) Foreign exchange risk

Trading positions

In addition to VaR and stress testing, the Bank controls the foreign exchange risk within the trading portfolio by limiting the open exposure to individual currencies, and on an aggregate basis.

Overall (trading and non-trading positions)

The Bank controls the overall foreign exchange risk by limiting the open exposure to non-Ringggit positions on an aggregate basis.

Foreign exchange limits are approved by the BRC and independently monitored daily by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iii) Foreign exchange risk (continued)

Sensitivity Analysis

Considering that other risk variables remain constant, the foreign currency revaluation sensitivity for the Group and Bank as at reporting date is summarised as follows (only exposures in currencies that accounts for more than 5 percent of the net open positions are shown in its specific currency in the table below. For other currencies, these exposures are grouped as 'Others'):

	2012		2011	
	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000
Group				
US Dollar	1,762	(1,762)	(2,214)	2,214
British pound	(35)	35	(8)	8
Japanese Yen	5,371	(5,371)	(533)	533
Sri Lankan Rupee	(29,994)	29,994	(25,713)	25,713
Others	(40,229)	40,229	(85,405)	85,405
Bank				
US Dollar	1,762	(1,762)	11,574	(11,574)
British pound	(35)	35	111	(111)
Japanese Yen	5,371	(5,371)	82	(82)
Sri Lankan Rupee	(29,994)	29,994	(25,713)	25,713
Others	(40,229)	40,229	(68,154)	68,154

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk

Overview

Liquidity risk is the risk that the Bank does not have sufficient financial resources to meet its obligations when they fall due, or might have to fund these obligations at excessive cost. This risk can arise from mismatches in the timing of cash flows. Funding risk arises when the necessary liquidity to fund illiquid asset positions cannot be obtained at the expected terms when required.

The Bank maintains a diversified and stable funding base comprising core retail, commercial, corporate customer deposits and institutional balances. This is augmented by wholesale funding and portfolios of highly liquid assets.

The objective of the Bank's liquidity and funding management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due and that wholesale market access remains accessible and cost effective.

Current accounts and savings deposits payable on demand or at short notice form a significant part of the Bank's funding, and the Bank places considerable importance on maintaining their stability. For deposits, stability depends upon preserving depositor confidence in the Bank and the Bank's capital strength and liquidity, and on competitive and transparent pricing.

The management of liquidity and funding is primarily carried out in accordance with the Bank Negara Malaysia Liquidity Framework and practices and limits and triggers approved by the BRC and ALCO. These limits and triggers vary to take account of the depth and liquidity of the local market in which the Bank operates. The Bank maintains a strong liquidity position and manages the liquidity profile of its assets, liabilities and commitments to ensure that cash flows are appropriately balanced and all obligations are met when due.

The Bank's liquidity and funding management process includes:

- Daily projection of cash flows and ensuring that the Bank has sufficient liquidity surplus and reserves to sustain a sudden liquidity shock;
- Projecting cash flows and considering the level of liquid assets necessary in relation thereto;
- Maintain liabilities of appropriate term relative to the asset base;
- Maintain a diverse range of funding sources with adequate back-up facilities;
- Monitor depositor concentration in order to avoid undue reliance on large individual depositors and ensure a satisfactory overall funding mix; and
- Manage the maturities and diversify funding liabilities across products and counterparties.

Liquidity and funding risk governance

The management of liquidity and funding risk is principally undertaken using risk limit mandates approved by the BRC and management action triggers assigned by the ALCO.

ALCO is responsible under the authority delegated by the BRC for managing liquidity and funding risk at strategic level.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Management of liquidity and funding risk

All liquidity risk exposures are managed by Treasury. The aim is to ensure that liquidity and funding risk are consolidated at Treasury, which has the necessary skills, tools, management and governance to manage such risks professionally. Limits and triggers are set to meet the following objectives:

- Sufficient liquidity surplus and reserves to sustain a sudden liquidity shock;
- Cash flows are relatively diversified across all maturities;
- Deposit base is not overly concentrated to a relatively small number of depositors;
- Sufficient borrowing capacity in the Interbank market and highly liquid financial assets to back it up; and
- Not over-extending financing activities relative to the deposit base.

MRMD is the independent risk control function and is responsible for ensuring efficient implementation of liquidity and funding risk management policies. MRMD is also responsible for developing the Bank's liquidity and funding risk management guidelines, measurement techniques, behavioural assumptions and limit setting methodologies. Any excess against the prescribed limits and triggers are reported immediately to the Senior Management. Strict escalation procedures are documented and approved by the BRC, with proper authorities to ratify or approve the excess in place. In addition, the market risk exposures and limits are regularly reported to the ALCO and BRC.

Another control to ensure that liquidity and funding risk exposures remain within tolerable levels includes stress testing. Stress testing and scenario analysis are important tools in the Bank's liquidity management framework. This will also include an assessment of asset liquidity under various stress scenarios. Stress test results are produced monthly to determine the impact of a sudden liquidity shock. The stress-testing provides the Management and the BRC with an assessment of the financial impact of identified extreme events on the liquidity and funding risk exposures of the Bank.

Another key control feature of the Bank's liquidity and funding risk management are the approved and documented liquidity and funding contingency plans. These plans identify early indicators of stress conditions and describe actions to be taken in the event of difficulties arising from systemic or other crises while minimising adverse long-term implications to the Bank.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis

The table below summarises the Group's and Bank's assets and liabilities based on remaining contractual maturities.

GROUP AS AT 31 DECEMBER 2012	ON DEMAND RM'000	UP TO 1 MONTH RM'000	>1 TO 3 MONTHS RM'000	>3 TO 6 MONTHS RM'000	>6 TO 12 MONTHS RM'000	OVER 1 YEAR RM'000	TOTAL RM'000
Assets							
Cash, balances and placements with banks	782,538	903,366	10,004	–	–	–	1,695,908
Securities portfolio	–	1,084,696	2,001,491	1,333,789	1,015,240	9,269,688	14,704,904
Derivatives financial assets	–	373	1,712	107	402	14,142	16,736
Financing and advances	–	11,169,539	738,518	320,277	293,348	6,986,117	19,507,799
Other assets	–	–	–	–	–	1,497,544	1,497,544
Total assets	782,538	13,157,974	2,751,725	1,654,173	1,308,990	17,767,491	37,422,891
Liabilities							
Deposits from customers	13,483,878	17,918,359	916,898	7,455	120,509	103,891	32,550,990
Deposits and placements of banks and other financial institutions	–	858,802	1,476	–	–	–	860,278
Derivative financial liabilities	–	576	631	103	162	12,867	14,339
Other liabilities	–	–	–	–	–	894,319	894,319
Total liabilities	13,483,878	18,777,737	919,005	7,558	120,671	1,011,077	34,319,926
Equity							
Equity attributable to equity holders of the Bank	–	–	–	–	–	3,102,965	3,102,965
On Balance Sheet Net liquidity gap	(12,701,340)	(5,619,763)	1,832,720	1,646,615	1,188,319	13,653,449	–
Commitments and contingencies	2,444,639	1,079,178	1,101,488	799,376	2,158,206	3,345,903	10,928,790
Net liquidity gap	(15,145,979)	(6,698,941)	731,232	847,239	(969,887)	10,307,546	(10,928,790)

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

GROUP AS AT 31 DECEMBER 2011	ON DEMAND RM'000	UP TO 1 MONTH RM'000	>1 TO 3 MONTHS RM'000	>3 TO 6 MONTHS RM'000	>6 TO 12 MONTHS RM'000	OVER 1 YEAR RM'000	TOTAL RM'000
Assets							
Cash, balances and placements with banks	3,364,180	100,181	425,000	285,000	50,000	–	4,224,361
Securities portfolio	–	820,251	1,335,998	1,967,349	452,523	7,985,286	12,561,407
Derivative financial assets	–	5,346	1,320	169	8,301	741	15,877
Financing, advances and others	–	4,174,586	110,680	1,730,274	1,678,078	6,468,219	14,161,837
Other assets	–	–	–	–	–	1,243,836	1,243,836
Total assets	3,364,180	5,100,364	1,872,998	3,982,792	2,188,902	15,698,082	32,207,318
Liabilities							
Deposits from customers	12,368,826	9,260,314	4,330,227	439,604	1,708,758	171,949	28,279,678
Deposits and placements of banks and other financial institutions	–	377,930	–	–	6,698	–	384,628
Derivative financial liabilities	–	5,555	644	263	8,130	8,707	23,299
Other liabilities	–	–	–	–	–	711,870	711,870
Total liabilities	12,368,826	9,643,799	4,330,871	439,867	1,723,586	892,526	29,399,475
Equity							
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,807,843	2,807,843
On Balance Sheet Net liquidity gap	(9,004,646)	(4,543,435)	(2,457,873)	3,542,925	465,316	11,997,713	–
Commitments and contingencies	822,145	1,458,399	1,242,637	643,234	1,856,794	3,399,900	9,423,109
Net liquidity gap	(9,826,791)	(6,001,834)	(3,700,510)	2,899,691	(1,391,478)	8,597,813	(9,423,109)

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

GROUP AS AT 1 JANUARY 2011	ON DEMAND RM'000	UP TO 1 MONTH RM'000	>1 TO 3 MONTHS RM'000	>3 TO 6 MONTHS RM'000	>6 TO 12 MONTHS RM'000	OVER 1 YEAR RM'000	TOTAL RM'000
Assets							
Cash, balances and placements with banks	2,519,695	252,798	–	100,000	–	–	2,872,493
Securities portfolio	–	2,512,603	2,890,112	466,054	1,018,443	8,371,199	15,258,411
Derivative financial assets	–	24,952	9,192	8,106	27,804	10,054	80,108
Financing, advances and others	–	3,097,357	773,502	314,415	312,545	7,360,780	11,858,599
Other assets	–	–	–	–	–	314,917	314,917
Total assets	2,519,695	5,887,710	3,672,806	888,575	1,358,792	16,056,950	30,384,528
Liabilities							
Deposits from customers	10,742,832	9,100,751	4,327,025	624,120	1,887,361	184,466	26,866,555
Deposits and placements of banks and other financial institutions	–	371,430	–	–	–	6,699	378,129
Derivative financial liabilities	–	12,162	3,151	10,240	29,005	12,150	66,708
Other liabilities	–	–	–	–	–	538,907	538,907
Total liabilities	10,742,832	9,484,343	4,330,176	634,360	1,916,366	742,222	27,850,299
Equity							
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,533,754	2,533,754
Minority interest	–	–	–	–	–	475	475
On Balance Sheet Net liquidity gap	(8,223,137)	(3,596,633)	(657,370)	254,215	(557,574)	12,780,499	–
Commitments and contingencies	1,359,102	2,435,647	1,931,970	2,181,283	1,901,751	3,734,534	13,544,287
Net liquidity gap	(9,582,239)	(6,032,280)	(2,589,340)	(1,927,068)	(2,459,325)	9,045,965	(13,544,287)

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

BANK AS AT 31 DECEMBER 2012	ON DEMAND RM'000	UP TO 1 MONTH RM'000	>1 TO 3 MONTHS RM'000	>3 TO 6 MONTHS RM'000	>6 TO 12 MONTHS RM'000	OVER 1 YEAR RM'000	TOTAL RM'000
Assets							
Cash, balances and placements with banks	782,270	903,168	10,004	–	–	–	1,695,442
Securities portfolio	–	1,084,696	2,001,491	1,333,789	1,015,240	9,271,699	14,706,915
Derivatives financial assets	–	373	1,712	107	402	14,142	16,736
Financing and advances	–	11,170,473	738,518	320,277	293,348	6,986,117	19,508,733
Other assets	–	–	–	–	–	1,522,972	1,522,972
Total assets	782,270	13,158,710	2,751,725	1,654,173	1,308,990	17,794,930	37,450,798
Liabilities							
Deposits from customers	13,504,701	17,929,196	916,898	7,455	121,034	103,891	32,583,175
Deposits and placements of banks and other financial institutions	–	858,802	1,476	–	–	–	860,278
Derivative financial liabilities	–	576	631	103	162	12,867	14,339
Other liabilities	–	–	–	–	–	893,391	893,391
Total liabilities	13,504,701	18,788,574	919,005	7,558	121,196	1,010,149	34,351,183
Equity							
Equity attributable to equity holders of the Bank	–	–	–	–	–	3,099,615	3,099,615
On Balance Sheet Net liquidity gap	(12,722,431)	(5,629,864)	1,832,720	1,646,615	1,187,794	13,685,166	–
Commitments and contingencies	2,444,639	1,079,178	1,101,488	799,376	2,158,206	3,345,903	10,928,790
Net liquidity gap	(15,167,070)	(6,709,042)	731,232	847,239	(970,412)	10,339,263	(10,928,790)

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

BANK AS AT 31 DECEMBER 2011	ON DEMAND RM'000	UP TO 1 MONTH RM'000	>1 TO 3 MONTHS RM'000	>3 TO 6 MONTHS RM'000	>6 TO 12 MONTHS RM'000	OVER 1 YEAR RM'000	TOTAL RM'000
Assets							
Cash, balances and placements with banks	3,355,764	100,181	425,000	285,000	50,000	–	4,215,945
Securities portfolio	–	820,251	1,335,998	1,967,349	452,523	7,987,297	12,563,418
Derivative financial assets	–	5,346	1,320	169	8,301	741	15,877
Financing, advances and others	–	4,174,586	110,680	1,730,274	1,651,578	6,493,219	14,160,337
Other assets	–	–	–	–	–	1,270,927	1,270,927
Total assets	3,355,764	5,100,364	1,872,998	3,982,792	2,162,402	15,752,184	32,226,504
Liabilities							
Deposits from customers	12,386,031	9,268,008	4,330,557	439,604	1,708,758	171,949	28,304,907
Deposits and placements of banks and other financial institutions	–	377,930	–	–	6,698	–	384,628
Derivative financial liabilities	–	5,555	644	263	8,130	8,707	23,299
Other liabilities	–	2,133	789	–	–	709,791	712,713
Total liabilities	12,386,031	9,653,626	4,331,990	439,867	1,723,586	890,447	29,425,547
Equity							
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,800,957	2,800,957
On Balance Sheet Net liquidity gap	(9,030,267)	(4,553,262)	(2,458,992)	3,542,925	438,816	12,060,780	–
Commitments and contingencies	822,145	1,458,399	1,242,637	643,234	1,856,794	3,399,900	9,423,109
Net liquidity gap	(9,852,412)	(6,011,661)	(3,701,629)	2,899,691	(1,417,978)	8,660,880	(9,423,109)

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

BANK AS AT 1 JANUARY 2011	ON DEMAND RM'000	UP TO 1 MONTH RM'000	>1 TO 3 MONTHS RM'000	>3 TO 6 MONTHS RM'000	>6 TO 12 MONTHS RM'000	OVER 1 YEAR RM'000	TOTAL RM'000
Assets							
Cash, balances and placements with banks	2,509,483	252,798	–	100,000	–	–	2,862,281
Securities portfolio	–	2,512,603	2,890,112	466,054	1,018,443	8,373,210	15,260,422
Derivative financial assets	–	24,952	9,192	8,106	27,804	10,054	80,108
Financing, advances and others	–	3,109,763	773,502	300,518	312,545	7,360,780	11,857,108
Other assets	–	–	–	–	–	338,505	338,505
Total assets	2,509,483	5,900,116	3,672,806	874,678	1,358,792	16,082,549	30,398,424
Liabilities							
Deposits from customers	10,742,832	9,122,446	4,327,025	624,120	1,887,361	184,466	26,888,250
Deposits and placements of banks and other financial institutions	–	371,430	–	–	–	6,699	378,129
Derivative financial liabilities	–	12,162	3,151	10,240	29,005	12,150	66,708
Other liabilities	–	–	–	–	–	539,893	539,893
Total liabilities	10,742,832	9,506,038	4,330,176	634,360	1,916,366	743,208	27,872,980
Equity							
Equity attributable to equity holders of the Bank	–	–	–	–	–	2,525,444	2,525,444
On Balance Sheet Net liquidity gap	(8,233,349)	(3,605,922)	(657,370)	240,318	(557,574)	12,813,897	–
Commitments and contingencies	1,359,102	2,435,647	1,931,970	2,181,283	1,901,751	3,734,534	13,544,287
Net liquidity gap	(9,592,451)	(6,041,569)	(2,589,340)	(1,940,965)	(2,459,325)	9,079,363	(13,544,287)

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(b) Market risk (continued)

(v) Displaced Commercial Risk

Overview

Displaced Commercial Risk (“DCR”) refers to the risk arising from assets managed on behalf of profit sharing investment account holders (“PSIAH”) which is effectively transferred to the Bank’s own capital because the Bank forgoes part or all of its mudharib’s share (profit) of on such fund, when it considers this necessary as a result of commercial pressure in order to increase the return that would otherwise be payable to PSIAH’s.

In other words, DCR refers to the risk of losses which the Bank absorbs to make sure that PSIAH are paid in rate of return (“ROR”) that exceeds the actual return that was supposedly to be earned by the IAH based on the contractual profit sharing ratio.

The Management of Displaced Commercial Risk

The Bank uses the following approach to manage the DCR:

- (a) Forgoing part or all of the Bank’s share of profit as mudharib to the PSIAH by way of varying the percentage of profit taken as the mudharib share in order to increase the share attributed to the PSIAH in any particular year;
- (b) Transferring the Bank’s current profits or retained earnings to the PSIAH on the basis of hibah (gift); and
- (c) Utilising the Waiver of Entitlement Clause based on the Tanazul (waiver) principle. In this context, when a partner who has agreed to a certain profit sharing ratio may waive the rights to profits to be given to another partner on the basis of Tanazul at the time of profit realisation and distribution as well as at the time of the contract.

The Bank does not use or maintain Profit Equalisation Reserve to manage its DCR.

(vi) Capital Treatment for Market Risk

The Bank adopts the Standardised Approach to compute the market risk capital requirement under BNM’s Capital Adequacy Framework for Islamic Banks (“CAFIB”).

(c) Operational Risk (“OR”)

This risk is defined as the risk of loss arising from inadequate or failed internal processes, people and systems and external events, which includes legal risk and Shariah compliance risk but excludes strategic and reputational risk.

Bank Islam recognises the utmost importance of operational risk management (“ORM”) and manages this risk through a control-based environment where processes are documented, authorisation is independent, transactions are reconciled and monitored and business activities are carried out within the established OR policies, guidelines, procedures and limits.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(c) Operational Risk (“OR”) (continued)

The Bank’s overall governance approach in managing OR is premised on the Three Lines of Defence Approach:

- 1st line of defence – the risk owner or risk taking unit i.e. Business or Support Unit (BU/SU) is accountable for putting a robust control environment in their respective units. They are responsible for day to day management of operational risk. To reinforce accountability and ownership of risk and control, Designation Operational Risk Control for each risk owner are appointed to assist in driving the risk and control programme for the Bank.
- 2nd line of defence - Operational Risk Management Department (“ORMD”) is responsible for establishing and maintaining the ORM framework, developing various ORM tools to facilitate the management of operational risk, monitoring the effectiveness of ORM, assessing operational risk issues from risk owner and escalating OR issues to relevant governance level with recommendations on appropriate risk mitigation strategies. In creating the strong risk culture, ORMD is also responsible to promote risk awareness across the Bank.

The Bank’s Compliance Department complements the role of ORM as the second line of defence by ensuring effective oversight on compliance-related risks such as regulatory compliance risk, compliance risk as well as money laundering and terrorism financing risks through proper classification of risks and developing, reviewing and enhancing compliance-related training programs as well as conducting training through ongoing awareness creation

- 3rd line of defence – Internal Audit provides independent assurance to Board and senior management on the effectiveness of ORM process.

Operational Risk Management Framework

The Bank’s ORM is guided by the ORM framework designed to provide a sound and well-controlled operational environment within the Bank. The framework sets out the Bank’s approach to identifying, assessing, monitoring and mitigating OR and it focuses on the four causal factors of OR i.e. internal processes, people, system and external events. While external events are not necessarily controllable, Bank Islam will at its best mitigate the impact from such events through various mitigation programs.

Operational Risk Management Tools & Mitigation Strategies

In line with best practices in managing and mitigating OR, Bank Islam employs various proactive & reactive tools across the Bank, namely:

PROACTIVE TOOLS			REACTIVE TOOLS
KEY RISK INDICATOR	RISK CONTROL SELF ASSESSMENT	PROCESS RISK MAPPING	RISK LOSS EVENT MANAGEMENT & REPORTING
<ul style="list-style-type: none"> • A forward looking tool to identify potential risks and to enable counter measures and risk mitigation actions before an incident occurs (early warning system); • To assist management to focus on high-risk issues. 	<ul style="list-style-type: none"> • To identify and assess operational risks by Risk Owners; • The tool creates ownership & increases operational risk awareness. 	<ul style="list-style-type: none"> • End to end review of critical banking activities to identify potential risks and ensure appropriate controls are in place and are effective. 	<ul style="list-style-type: none"> • Centralised bankwide loss database which provides line of business loss reporting overview, tracks frequency of events and facilitates detailed reviews of the incident and its impact.

In addition, a comprehensive Business Continuity Management (“BCM”) function has been established within Bank Islam to ensure that in the event of material disruptions from internal or external events, critical business functions can be maintained or restored in a timely manner. This ensures minimal adverse impact on customers, staff and products and services. BCM constitutes an essential component of the Bank’s risk management process by providing a controlled response to potential OR that could have a significant impact on the Bank’s critical processes and revenue streams.

37. FINANCIAL RISK MANAGEMENT POLICIES (continued)

(c) Operational Risk ("OR") (continued)

Operational Risk Management Tools & Mitigation Strategies (continued)

As part of the risk transfer strategy, the Bank obtains 3rd party takaful coverage to cover for the Bank's high impact loss events.

The Bank also ensures that the Bankwide OR awareness program is conducted on an ongoing basis. This training program includes emphasis on inculcating an OR culture among staff, effective implementation of ORM tools, Basel II, fraud awareness, BCM and other aspects of ORM.

Capital Treatment for Operational Risk

The Bank adopts the Basic Indicator Approach to compute the operational risk capital requirement under BNM's Capital Adequacy Framework for Islamic Banks ("CAFIB").

38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

Financial instruments comprise financial assets, financial liabilities and off-balance sheet instruments. Fair value is the amount at which the financial assets could be exchanged or a financial liability settled, between knowledgeable and willing parties in an arm's length transaction. The information presented herein represents the estimates of fair values as at the financial position date.

Quoted and observable market prices, where available, are used as the measure of fair values of the financial instruments. Where such quoted and observable market prices are not available, fair values are estimated based on a range of methodologies and assumptions regarding risk characteristics of various financial instruments, discount rates, estimates of future cash flows and other factors.

Fair value information for non-financial assets and liabilities are excluded as they do not fall within the scope of MFRS 132, "Financial Instruments: Disclosure and Presentation" which requires the fair value information to be disclosed. These include investment in subsidiary companies and property and equipment.

The following summarises the carrying and the estimated fair values of the Group's financial assets and liabilities on the financial position:

GROUP	CARRYING VALUE			FAIR VALUE		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Financial assets						
Cash and short-term funds	1,657,866	3,364,180	2,519,695	1,657,866	3,364,180	2,519,695
Deposits and placements with banks and other financial institutions	38,042	860,181	352,798	38,042	860,181	352,798
Financial assets held-for-trading	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Derivative financial assets	16,736	15,877	80,108	16,736	15,877	80,108
Financial assets available-for-sale	12,916,055	11,005,121	12,763,020	12,916,055	11,005,121	12,763,020
Financial assets held-to-maturity	178,291	327,334	215,944	172,852	330,061	217,528
Financing, advances and others	19,507,799	14,161,837	11,858,599	19,749,406	14,221,103	12,048,950
Financial liabilities						
Deposits from customers	32,550,990	28,279,678	26,866,555	32,550,990	28,279,678	26,866,334
Deposits and placements of banks and other financial institutions	860,278	384,628	378,129	860,278	384,628	378,129
Derivative financial liabilities	14,339	23,299	66,708	14,339	23,299	66,708
Bills and acceptance payable	385,138	259,153	163,191	385,138	259,153	163,191

38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

The following summarises the carrying and the estimated fair values of the Bank's financial assets and liabilities on the financial position:

BANK	CARRYING VALUE			FAIR VALUE		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Financial assets						
Cash and short-term funds	1,657,400	3,355,764	2,509,483	1,657,400	3,355,764	2,509,483
Deposits and placements with banks and other financial institutions	38,042	860,181	352,798	38,042	860,181	352,798
Financial assets held-for-trading	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Derivative financial assets	16,736	15,877	80,108	16,736	15,877	80,108
Financial assets available-for-sale	12,918,066	11,007,132	12,765,031	12,918,066	11,007,132	12,765,031
Financial assets held-to-maturity	178,291	327,334	215,944	172,852	330,061	217,528
Financing, advances and others	19,508,733	14,160,337	11,857,108	19,750,340	14,219,604	12,047,459
Financial liabilities						
Deposits from customers	32,583,175	28,304,907	26,888,250	32,583,175	28,304,907	26,888,029
Deposits and placements of banks and other financial institutions	860,278	384,628	378,129	860,278	384,628	378,129
Derivative financial liabilities	14,339	23,299	66,708	14,339	23,299	66,708
Bills and acceptance payable	385,138	262,075	165,532	385,138	262,075	165,532

The fair value of the Group's and of the Bank's financial instruments which include cash and short-term funds, deposits and placements with banks and other financial institutions and short-term borrowings are not materially sensitive to shifts in market profit rate because of the limited term to maturity of these instruments.

As such, the carrying value of these financial assets and liabilities at financial position date approximate their fair values.

The fair values are based on the following methodologies and assumptions:

Deposits and placements with banks and other financial institutions

For deposits and placements with financial instruments with maturities of less than six months, the carrying value is a reasonable estimate of fair values. For deposits and placements with maturities six months and above, the estimated fair values are based on discounted cash flows using prevailing money market profit rates at which similar deposits and placements would be made with financial instruments of similar credit risk and remaining period to maturity.

Financial assets held-for-trading, available-for-sale and held-to-maturity

The estimated fair values are generally based on quoted and observable market prices. Where there is no ready market in certain securities, fair values have been estimated by reference to market indicative yields or net tangible asset backing of the investee.

Financing, advances and others

Their fair value is estimated by discounting the estimated future cash flows using the prevailing market rates of financing with similar credit risks and maturities. The fair values are represented by their carrying value, net of impairment loss, being the recoverable amount.

Deposits from customers

The fair values of deposits are deemed to approximate their carrying amounts as rate of returns are determined at the end of their holding periods based on the profit generated from the assets invested.

38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

Deposits and placements of banks and other financial institutions

The estimated fair values of deposits and placements of banks and other financial institutions with maturities of less than six months approximate the carrying values. For deposits and placements with maturities of six months or more, the fair values are estimated based on discounted cash flows using prevailing money market profit rates for deposits and placements with similar remaining period to maturities.

Bills and acceptance payable

The estimated fair values of bills and acceptance payables with maturity of less than six months approximate their carrying values. For bills and acceptance payable with maturities of six months or more, the fair values are estimated based on discounted cash flows using prevailing market rates for borrowings with similar risks profile.

Fair value hierarchy

MFRS 7 specifies a hierarchy of valuation techniques based on whether the inputs to those valuation techniques are observable or unobservable. Observable inputs reflect market data obtained from independent sources and unobservable inputs reflect the Group's market assumptions. The fair value hierarchy is as follows:

- Level 1 – Quoted price (unadjusted) in active markets for the identical assets or liabilities. This level includes listed equity securities and debt instruments.
- Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices). This level includes profit rates swap and structured debt. The sources of input parameters include Bank Negara Malaysia (“BNM”) indicative yields or counterparty credit risk.
- Level 3 – Inputs for asset or liability that are not based on observable market data (unobservable inputs). This level includes equity instruments and debt instruments with significant unobservable components.

The levels of fair value hierarchy into which fair value measurements are categorised in their entirety based are as follows:

BANK 31 DECEMBER 2012	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
Securities held-for-trading	–	1,610,558	–	1,610,558
Securities available-for-sale*	–	12,886,409	19,800	12,906,209
Derivative financial assets	–	16,736	–	16,736
	–	14,513,703	19,800	14,533,503
Derivative financial liabilities	–	14,339	–	14,339
BANK 31 DECEMBER 2011	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
Securities held-for-trading	–	1,228,952	–	1,228,952
Securities available-for-sale*	–	10,971,740	18,396	10,990,136
Derivative financial assets	–	15,877	–	15,877
	–	12,216,569	18,396	12,234,965
Derivative financial liabilities	–	23,299	–	23,299

* excludes those unquoted securities stated at cost

The Group's financial assets are not materially different from the Bank's financial assets.

38. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

Fair value hierarchy (continued)

The following table presents the changes in Level 3 instruments for the financial year ended 31 December 2012 for Group and Bank:

	31.12.2012 RM'000	31.12.2011 RM'000
Securities available-for-sale		
At 1 January 2012/2011	18,396	80,065
Gains/(Losses)	1,404	(17,345)
Settlement	–	(94,820)
Transfer in/(out)	–	50,496
	19,800	18,396

39. LEASE COMMITMENTS

The Group and the Bank have lease commitments in respect of equipment on hire and rental of premises, all of which are classified as operating leases. A summary of the non-cancellable long term commitments are as follows:

	GROUP			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Within one year	26,226	27,864	3,154	26,213	27,860	3,143
Between one and five years	129,021	131,031	48,087	129,002	131,009	48,079
More than five years	343,715	363,407	–	343,715	363,407	–
	498,962	522,302	51,241	498,930	522,276	51,222

Included in the above are lease rentals with the ultimate holding corporation amounting to RM462,502,000 (2011: RM482,736,000)

40. CAPITAL COMMITMENTS

	GROUP AND BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Property and equipment			
Contracted but not provided for in the financial statements	48,816	56,640	52,333
Approved but not contracted for and provided for in the financial statements	24,468	24,376	36,633
	73,284	81,016	88,966

41. CAPITAL ADEQUACY

Capital Management

The Group's objective when managing capital is to maintain a strong capital position to support business growth, and to maintain investor, depositor, customer and market confidence. In line with this, the Group manages its capital actively and ensure the capital adequacy ratios which takes into account the risk profile of the Group are comfortably above the regulatory minimum.

Capital Adequacy Ratios

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

The Bank's capital adequacy ratios remained strong. The table below shows the composition of the regulatory capital and capital adequacy ratios as of 31 December 2012 determined according to the requirements of the Capital Adequacy Framework for Islamic Banks ("CAFIB") as required under the Islamic Banking Act ("IBA") 1983.

The Risk Weighted Capital Ratio ("RWCR") of the Group and Bank are set out below:

(a) The capital adequacy ratios of the Group and of the Bank:

	31.12.2012	GROUP 31.12.2011	1.1.2011	31.12.2012	BANK 31.12.2011	1.1.2011
Before proposed dividend						
Tier 1 Capital Ratio	13.17%	15.81%	16.26%	13.17%	15.83%	16.24%
RWCR	14.21%	16.98%	17.46%	14.09%	16.83%	17.26%
After proposed dividend						
Tier 1 Capital Ratio	12.94%	15.55%	15.71%	12.94%	15.57%	15.69%
RWCR	13.99%	16.72%	16.92%	13.86%	16.56%	16.71%

(b) Tier I and Tier II capital components of the Group and of the Bank:

	31.12.2012 RM'000	GROUP 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Tier I capital						
Paid-up share capital	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490
Share premium	–	500,020	500,020	–	500,020	500,020
Retained earnings/(Accumulated losses)	209,318	(1,040,270)	(1,110,195)	205,966	(1,047,148)	(1,118,505)
Other reserves	505,651	974,594	795,013	505,651	974,594	795,013
Less: Deferred tax assets	(18,455)	(23,386)	(44,224)	(18,629)	(23,560)	(44,198)
Total Tier I capital	2,962,004	2,676,448	2,406,104	2,958,478	2,669,396	2,397,820

41. CAPITAL ADEQUACY (continued)

(b) Tier I and Tier II capital components of the Group and of the Bank: (continued)

	31.12.2012 RM'000	GROUP 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Tier II capital						
Collective assessment allowance [#]	257,769	218,864	177,889	257,769	218,864	177,889
Total Tier II capital	257,769	218,864	177,889	257,769	218,864	177,889
Total capital	3,219,773	2,895,312	2,583,993	3,216,247	2,888,260	2,575,709
Less: investment in subsidiaries	–	–	–	(28,027)	(28,027)	(27,127)
Less: investment in associate company	(22,912)	(21,180)	–	(22,563)	(22,563)	–
Capital base	3,196,861	2,874,132	2,583,993	3,165,657	2,837,670	2,548,582

[#] Excludes collective assessment allowance restricted from Tier II capital by BNM amounting to RM55,565,000 (31.12.2011: RM108,824,000; 1.1.2011: RM169,184,000).

(c) The breakdown of risk-weighted assets by each major risk category is as follows:

	31.12.2012 RM'000	GROUP 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Credit risk	19,369,281	14,495,066	12,507,496	19,361,943	14,444,198	12,489,781
Market risk	917,234	501,309	572,562	917,234	503,621	576,707
Operational risk	2,207,161	1,929,294	1,718,698	2,187,160	1,914,767	1,700,522
	22,493,676	16,925,669	14,798,756	22,466,337	16,862,586	14,767,010

41. CAPITAL ADEQUACY (continued)

(d) The off-Balance Sheet and counterparties credit risk for the Group and Bank are as follows:

31 DECEMBER 2012 NATURE OF ITEM	PRINCIPAL AMOUNT RM'000	POSITIVE FAIR VALUE OF DERIVATIVE CONTRACTS RM'000	CREDIT EQUIVALENT AMOUNT RM'000	RISK WEIGHTED ASSET RM'000
Credit related exposures				
Direct credit substitutes	562,654		562,654	555,499
Assets sold with recourse	2		2	2
Transaction related contingent items	910,688		455,344	444,161
Short term self-liquidating trade related contingencies	338,488		67,698	64,913
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
– not exceeding one year	82		16	6
– exceeding one year	662,657		331,329	302,722
Unutilised credit card lines	949,115		189,823	142,367
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	5,276,220		–	–
	8,699,906		1,606,866	1,509,670
Derivative Financial Instruments				
Foreign exchange related contracts				
– less than one year	680,789	2,523	7,390	4,223
Profit rate related contracts				
– less than one year	100,000	70	100	20
– one year to less than five years	600,000	2,210	15,000	3,000
– five years and above	734,000	9,920	42,462	23,262
Equity related contracts				
– one year to less than five years	114,095	2,013	9,128	4,564
	2,228,884	16,736	74,080	35,069
Other Treasury related exposures				
Obligations under an on-going underwriting agreement	–		–	–
	–		–	–
Total	10,928,790	16,736	1,680,946	1,544,739

41. CAPITAL ADEQUACY (continued)

(d) The off-Balance Sheet and counterparties credit risk for the Group and Bank are as follows: (continued)

31 DECEMBER 2011 NATURE OF ITEM	PRINCIPAL AMOUNT RM'000	POSITIVE FAIR VALUE OF DERIVATIVE CONTRACTS RM'000	CREDIT EQUIVALENT AMOUNT RM'000	RISK WEIGHTED ASSET RM'000
Credit related exposures				
Direct credit substitutes	452,553		452,553	444,839
Assets sold with recourse	2		2	2
Transaction related contingent items	884,095		442,048	435,825
Short term self-liquidating trade related contingencies	288,665		57,733	57,221
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
– not exceeding one year	1		–	–
– exceeding one year	589,414		294,707	274,384
Unutilised credit card lines	817,113		163,423	122,567
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	3,897,622		–	–
	6,929,465		1,410,466	1,334,838
Derivative Financial Instruments				
Foreign exchange related contracts				
– less than one year	1,644,655	5,589	14,344	8,409
– one year to less than five years	40,244	–	2,754	1,944
Profit rate related contracts				
– less than one year	171,740	7,549	5,582	1,116
– one year to less than five years	500,000	–	12,000	2,400
Equity related contracts				
– less than one year	20,000	–	1,959	392
– one year to less than five years	117,005	2,739	9,360	4,680
	2,493,644	15,877	45,999	18,941
Other Treasury related exposures				
Obligations under an on-going underwriting agreement	–		–	–
	–		–	–
Total	9,423,109	15,877	1,456,465	1,353,779

41. CAPITAL ADEQUACY (continued)

(d) The off-Balance Sheet and counterparties credit risk for the Group and Bank are as follows: (continued)

1 JANUARY 2011 NATURE OF ITEM	PRINCIPAL AMOUNT RM'000	POSITIVE FAIR VALUE OF DERIVATIVE CONTRACTS RM'000	CREDIT EQUIVALENT AMOUNT RM'000	RISK WEIGHTED ASSET RM'000
Credit related exposures				
Direct credit substitutes	459,840		459,840	439,315
Assets sold with recourse	242		242	242
Transaction related contingent items	846,719		423,360	396,877
Short term self-liquidating trade related contingencies	312,745		62,549	61,078
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
– not exceeding one year	1,003		201	224
– exceeding one year	618,138		309,068	251,715
Unutilised credit card lines	768,840		153,768	115,326
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	4,118,965		–	–
	7,126,492		1,409,028	1,264,777
Derivative Financial Instruments				
Foreign exchange related contracts				
– less than one year	5,208,060	42,284	93,866	26,161
Profit rate related contracts				
– one year to less than five years	671,740	10,055	27,304	7,007
Equity related contracts				
– less than one year	324,800	20,239	19,488	3,898
– one year to less than five years	138,195	7,530	11,404	5,117
	6,342,795	80,108	152,062	42,183
Other Treasury related exposures				
Obligations under an on-going underwriting agreement	75,000		37,500	37,500
	75,000		37,500	37,500
Total	13,544,287	80,108	1,598,590	1,344,460

42. CONTINGENT LIABILITY

On 20 April, 2010, Bank Islam has referred a dispute in connection with a Services Agreement and Software Agreement (Agreements) with a vendor for arbitration. The Bank claims rescission of the Agreements and a refund of the sum paid (to-date of RM19.03 million) and/or damages, compensation/cost of funds on all sums found to be due to it and an appropriate order as to costs. The vendor has subsequently also filed a counterclaim. The arbitration commenced on 15 February 2012. The lawyers have made respective closing submission at end of July 2012. Awaiting final decision from the arbitrator on the issue of liability.

43. OPERATING SEGMENTS

The Group's reportable segments, as described below, can be classified into four segments. Each segments offer different products and services. The following summary describes the operations in each of the segments:

- Consumer Banking Includes loans, deposits and other transactions and balances with retail customers
- Corporate and Commercial Banking Includes the Group's corporate finance activities, loans, deposits and other transactions and balances with corporate customers, commercial customers and small & medium enterprises
- Treasury Division Undertakes the Group's funding activities through borrowings and investing in liquid assets such as short-term placements and corporate and government debt securities
- Shareholders unit Operates the Group's funds management activities

Information regarding the results of each reportable segment is included below. Performance is measured based on segment profit before allocation of overheads and income tax.

	CONSUMER BANKING RM'000	CORPORATE AND COMMERCIAL BANKING RM'000	TREASURY RM'000	SHAREHOLDERS UNIT RM'000	ELIMINATION RM'000	TOTAL RM'000
31 DECEMBER 2012						
Total Revenue	1,026,147	258,495	577,911	143,683	(15,758)	1,990,478
Net fund based income	668,860	277,527	100,378	82,671	(2,020)	1,127,416
Non-fund based income	120,235	34,734	100,912	27,458	(13,331)	270,008
Net income	789,095	312,261	201,290	110,129	(15,351)	1,397,424
Allowances for impairment	(39,144)	(32,253)	577	(6,032)	-	(76,852)
Profit before overheads, zakat & taxation	749,951	280,008	201,867	104,097	(15,351)	1,320,572
Operating expenses						(724,924)
						595,648
Share of results of associate company						1,732
Profit before zakat & taxation						597,380
<i>Selected Statement of Financial Positions items</i>						
Gross Financing	14,696,840	5,251,281	-	-	-	19,948,121
Deposits from customers	7,217,361	8,831,038	16,502,591	-	-	32,550,990

43. OPERATING SEGMENTS (continued)

31 DECEMBER 2011	CONSUMER BANKING RM'000	CORPORATE AND COMMERCIAL BANKING RM'000	TREASURY RM'000	SHAREHOLDERS UNIT RM'000	ELIMINATION RM'000	TOTAL RM'000
Total Revenue	840,720	200,563	490,354	140,410	(5,734)	1,666,313
Net fund based income	552,115	236,199	16,904	149,642	(2,164)	952,696
Non-fund based income	97,211	29,287	87,499	25,783	(3,270)	236,510
Net income	649,326	265,486	104,403	175,425	(5,434)	1,189,206
Allowances for impairment	(34,425)	(1,930)	(15,406)	–	–	(51,761)
Profit before overheads, zakat & taxation	614,901	263,556	88,997	175,425	(5,434)	1,137,445
Operating expenses						(643,595)
						493,850
Share of results of associate company						(1,383)
Profit before zakat & taxation						492,467
<i>Selected Statement of Financial Positions items</i>						
Gross Financing	11,000,147	3,565,148	–	–	–	14,565,295
Deposits from customers	6,561,407	8,062,187	13,656,084	–	–	28,279,678

44. SIGNIFICANT EVENTS DURING THE FINANCIAL YEAR

(a) Zerorisation of Accumulated Loss

A proposal approved by the Bank's Board of Directors was submitted to BNM on 14 October 2010 requesting to write-off the accumulated losses in the books against the Share Premium and Statutory Reserves. BNM via their reply dated 25 February 2011 had no objections on the Bank's proposal.

Nevertheless, the Bank was required to fulfil the requirements of Section 64 of the Companies Act 1965 prior to utilising the share premium which includes obtaining general meeting's approval by way of special resolution and court's approval.

On 23 February 2012, the High Court of Malaya granted the Bank approval to reduce the Bank's Share Premium Account. The amount from the Share Premium account of RM 500.02 million and an amount of RM 684.34 million from the Statutory Reserve Account have been utilised to write off the outstanding accumulated loss as at 31 December 2011 of RM 1,184.36 million (after putting aside the final dividend payable for the financial year ended 31 December 2011 of RM 44.69 million).

(b) Transfer of Ar-Rahnu business from Farihan Corporation Sdn. Bhd. (FCSB) to Bank Islam Malaysia Berhad (the Bank)

FCSB is a wholly-owned subsidiary of the Bank which operates Ar-Rahnu (Islamic pawn broking) business under a licence granted by the Ministry of Housing and Local Government, Malaysia under the Pawnbrokers Act 1972.

On 8 July 2011, the Bank has been granted approval from Bank Negara Malaysia (with certain condition) to commence Ar-Rahnu business. Consequently upon meeting BNM's conditions, on 13 April 2012, the business, assets and liabilities of FCSB have been transferred to the Bank.

FCSB continues to be in operation providing management services to the Bank for the Ar-Rahnu business.

44. SIGNIFICANT EVENTS DURING THE FINANCIAL YEAR (continued)

(b) Transfer of Ar-Rahnu business from Farihan Corporation Sdn. Bhd. (FCSB) to Bank Islam Malaysia Berhad (the Bank) (continued)

Assets and liabilities transferred to the Bank as at 13 April 2012 are as follows:

	RM'000
Financing and receivables	63,335
Cash in hand and transit	878
Property and equipment	889
Other assets	6
Total assets	65,108
Borrowing	60,184
Amount due to Farihan	4,693
Other liabilities	140
Deferred tax liability	91
	65,108

(c) BIMB Foreign Currency Clearing Agency Sdn. Bhd. (BIFCA)'s license

The management of Bank Islam Malaysia Berhad (the Bank) had on 21 November 2012 decided to surrender the wholesale license accorded to BIFCA, to Bank Negara Malaysia ("BNM") effective 25 November 2012, and to proceed with voluntary winding-up of the said entity.

Following this decision, BIFCA had ceased operation with its last trading day being Friday, 23 November 2012.

45. EXPLANATION OF TRANSITION TO MFRSs

Adoption of MFRS Framework

As stated in Note 2.1, these are the first financial statements of the Group and of the Bank prepared in accordance with MFRSs.

The accounting policies set out in Note 2 have been applied in preparing the financial statements of the Group and of the Bank for the financial year ended 31 December 2012, the comparative information presented in these financial statements for the financial year ended 31 December 2011 and in the preparation of the opening MFRS statement of financial position at 1 January 2011 (the Group's date of transition to MFRSs).

In preparing the opening consolidated statement of financial position at 1 January 2011, the Group has adjusted amounts reported previously in financial statements prepared in accordance with previous FRSS. The Bank's policy elections arising from application of MFRS 1, First-time Adoption of MFRSs, does not result in any financial impact. The financial impact arises mainly from transition to MFRS 139, Financial Instruments: Recognition and Measurement.

An explanation of how the transition from previous FRSS to MFRSs has affected the Group's financial position, financial performance and cash flows is set out as follows:

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.1 Reconciliation of Statements of Financial Position

GROUP	NOTE	1.1.2011		31.12.2011			
		FRSs RM'000	EFFECT OF TRANSITION TO MFRS RM'000	FRSs RM'000	EFFECT OF TRANSITION TO MFRS RM'000	MFRSs RM'000	
Assets							
Cash and short-term funds		2,519,695	–	2,519,695	3,364,180	–	3,364,180
Deposits and placements with banks and other financial institutions		352,798	–	352,798	860,181	–	860,181
Financial assets held-for-trading		2,279,447	–	2,279,447	1,228,952	–	1,228,952
Derivative financial assets		80,108	–	80,108	15,877	–	15,877
Financial assets available-for-sale		12,763,020	–	12,763,020	11,005,121	–	11,005,121
Financial assets held-to-maturity		215,944	–	215,944	327,334	–	327,334
Financing, advances and others	(b)	11,860,631	(2,032)	11,858,599	14,140,970	20,867	14,161,837
Other assets		39,091	–	39,091	43,671	–	43,671
Statutory deposits with Bank Negara Malaysia		10,000	–	10,000	912,000	–	912,000
Current tax assets	(c)	39,605	508	40,113	42,746	–	42,746
Deferred tax assets		44,224	–	44,224	23,386	–	23,386
Investment in associate company		–	–	–	21,180	–	21,180
Property and equipment		181,489	–	181,489	200,853	–	200,853
Total assets		30,386,052	(1,524)	30,384,528	32,186,451	20,867	32,207,318
Liabilities and equity							
Deposits from customers		26,866,555	–	26,866,555	28,279,678	–	28,279,678
Deposits and placements of banks and other financial institutions		378,129	–	378,129	384,628	–	384,628
Derivative financial liabilities		66,708	–	66,708	23,299	–	23,299
Bills and acceptance payable		163,191	–	163,191	259,153	–	259,153
Other liabilities		364,084	–	364,084	430,161	–	430,161
Zakat and taxation	(d)	11,632	–	11,632	17,339	5,217	22,556
Total liabilities		27,850,299	–	27,850,299	29,394,258	5,217	29,399,475
Equity							
Share capital		2,265,490	–	2,265,490	2,265,490	–	2,265,490
Reserves	(a),(c),(d),(f)	269,788	(1,524)	268,264	526,703	15,650	542,353
Equity attributable to equity holders of the Bank		2,535,278	(1,524)	2,533,754	2,792,193	15,650	2,807,843
Non-controlling interests		475	–	475	–	–	–
Total equity		2,535,753	(1,524)	2,534,229	2,792,193	15,650	2,807,843
Total liabilities and equity		30,386,052	(1,524)	30,384,528	32,186,451	20,867	32,207,318

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.1 Reconciliation of Statements of Financial Position (continued)

BANK	NOTE	1.1.2011		31.12.2011			
		FRSs RM'000	EFFECT OF TRANSITION TO MFRS RM'000	FRSs RM'000	EFFECT OF TRANSITION TO MFRS RM'000	MFRSs RM'000	
Assets							
Cash and short-term funds		2,509,483	–	2,509,483	3,355,764	–	3,355,764
Deposits and placements with banks and other financial institutions		352,798	–	352,798	860,181	–	860,181
Financial assets held-for-trading		2,279,447	–	2,279,447	1,228,952	–	1,228,952
Derivative financial assets		80,108	–	80,108	15,877	–	15,877
Financial assets available-for-sale		12,765,031	–	12,765,031	11,007,132	–	11,007,132
Financial assets held-to-maturity		215,944	–	215,944	327,334	–	327,334
Financing, advances and others	(b)	11,859,140	(2,032)	11,857,108	14,139,470	20,867	14,160,337
Other assets		37,792	–	37,792	43,514	–	43,514
Statutory deposits with Bank Negara Malaysia		10,000	–	10,000	912,000	–	912,000
Current tax assets	(c)	38,500	508	39,008	42,258	–	42,258
Deferred tax assets		44,198	–	44,198	23,560	–	23,560
Investments in subsidiary companies		27,127	–	27,127	28,027	–	28,027
Investment in associate company		–	–	–	22,563	–	22,563
Property and equipment		180,380	–	180,380	199,005	–	199,005
Total assets		30,399,948	(1,524)	30,398,424	32,205,637	20,867	32,226,504
Liabilities and equity							
Deposits from customers		26,888,250	–	26,888,250	28,304,907	–	28,304,907
Deposits and placements of banks and other financial institutions		378,129	–	378,129	384,628	–	384,628
Derivative financial liabilities		66,708	–	66,708	23,299	–	23,299
Bills and acceptance payable		165,532	–	165,532	262,075	–	262,075
Other liabilities		362,786	–	362,786	428,362	–	428,362
Zakat and taxation	(d)	11,575	–	11,575	17,059	5,217	22,276
Total liabilities		27,872,980	–	27,872,980	29,420,330	5,217	29,425,547
Equity							
Share capital		2,265,490	–	2,265,490	2,265,490	–	2,265,490
Reserves	(a),(c),(d),(f)	261,478	(1,524)	259,954	519,817	15,650	535,467
Total equity		2,526,968	(1,524)	2,525,444	2,785,307	15,650	2,800,957
Total liabilities and equity		30,399,948	(1,524)	30,398,424	32,205,637	20,867	32,226,504

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.2 Reconciliation of Profit or Loss and Other Comprehensive Income for the year ended 31 December 2011

GROUP	NOTE	FRSs RM'000	EFFECT OF TRANSITION TO MFRS RM'000	MFRSs RM'000
Income derived from investment of depositors' funds		1,393,918	–	1,393,918
Income derived from investment of shareholders' funds		272,395	–	272,395
Allowance for impairment on financing and advances	(b)	(44,023)	22,899	(21,124)
Allowance for impairment on investments		(15,406)	–	(15,406)
Provision for contingent liability		(15,231)	–	(15,231)
Direct expenses		(28,425)	–	(28,425)
Total distributable income		1,563,228	22,899	1,586,127
Income attributable to depositors		(477,107)	–	(477,107)
Total net income		1,086,121	22,899	1,109,020
Personnel expenses		(338,143)	–	(338,143)
Other overhead expenses		(277,027)	–	(277,027)
Share of results of associate company		470,951 (1,383)	22,899 –	493,850 (1,383)
Profit before zakat and tax		469,568	22,899	492,467
Zakat		(8,059)	–	(8,059)
Tax expense	(c),(d)	(103,357)	(5,725)	(109,082)
Profit for the year		358,152	17,174	375,326
Attributable to:				
Equity holders of the Bank		358,094	17,174	375,268
Non-controlling interests		58	–	58
Profit for the year		358,152	17,174	375,326
Earnings per share (sen)		15.81		16.57
Profit for the year		358,152	17,174	375,326
Other comprehensive income				
Currency translation differences in respect of foreign operations		(9,451)	–	(9,451)
Net gain on revaluation of financial assets available-for-sale		34,034	–	34,034
Other comprehensive income for the year, net of tax		24,583	–	24,583
Total comprehensive income for the year		382,735	17,174	399,909
Attributable to:				
Equity holders of the Bank		382,677	17,174	399,851
Non-controlling interests		58	–	58
Total comprehensive income for the year		382,735	17,174	399,909

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.2 Reconciliation of Profit or Loss and Other Comprehensive Income for the year ended 31 December 2011 (continued)

BANK	NOTE	FRSs RM'000	EFFECT OF TRANSITION TO MFRS RM'000	MFRSs RM'000
Income derived from investment of depositors' funds		1,396,016	–	1,396,016
Income derived from investment of shareholders' funds		260,188	–	260,188
Allowance for impairment on financing and advances	(b)	(44,023)	22,899	(21,124)
Allowance for impairment on investments		(15,406)	–	(15,406)
Provision for contingent liability		(15,231)	–	(15,231)
Direct expenses		(28,425)	–	(28,425)
Total distributable income		1,553,119	22,899	1,576,018
Income attributable to depositors		(477,407)	–	(477,407)
Total net income		1,075,712	22,899	1,098,611
Personnel expenses		(333,893)	–	(333,893)
Other overhead expenses		(271,720)	–	(271,720)
Profit before zakat and tax		470,099	22,899	492,998
Zakat		(7,817)	–	(7,817)
Tax expense	(c),(d)	(103,123)	(5,725)	(108,848)
Profit for the year		359,159	17,174	376,333
Profit for the year		359,159	17,174	376,333
Other comprehensive income				
Currency translation differences in respect of foreign operations		(9,459)	–	(9,459)
Net gain on revaluation of financial assets available-for-sale		34,034	–	34,034
Other comprehensive income for the year, net of tax		24,575	–	24,575
Total comprehensive income for the year		383,734	17,174	400,908

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.3 Material adjustments to the Statements of Cash Flow for 2011

There are no material differences between the statement of cash flows presented under MFRSs and the statement of cash flows presented under FRSs.

45.4 Capital adequacy

The adjustments to the financial statements of the Group and the Bank as a result of the transition to the MFRS framework and the changes in accounting policies, as discussed above, also had consequential effects on the comparative capital adequacy ratios. These are summarised below:

	1.1.2011		31.12.2011	
	FRSs RM'000	MRSs RM'000	FRSs RM'000	MRSs RM'000
Group				
Tier 1 capital	2,331,167	2,406,104	2,584,337	2,676,448
Capital base	2,513,619	2,590,588	2,787,933	2,874,132
<i>Before proposed dividend</i>				
Tier 1 Capital Ratio	15.75%	16.26%	15.27%	15.81%
Risk-Weighted Capital Ratio	16.99%	17.46%	16.47%	16.98%
<i>After proposed dividend</i>				
Tier 1 Capital Ratio	15.21%	15.71%	15.00%	15.55%
Risk-Weighted Capital Ratio	16.44%	16.92%	16.21%	16.72%
Bank				
Tier 1 capital	2,322,473	2,397,820	2,576,875	2,669,396
Capital base	2,477,798	2,555,177	2,751,061	2,837,670
<i>Before proposed dividend</i>				
Tier 1 Capital Ratio	15.73%	16.24%	15.28%	15.83%
Risk-Weighted Capital Ratio	16.78%	17.26%	16.31%	16.83%
<i>After proposed dividend</i>				
Tier 1 Capital Ratio	15.18%	15.69%	15.02%	15.57%
Risk-Weighted Capital Ratio	16.23%	16.71%	16.05%	16.56%

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.5 Notes to the reconciliations

(a) Foreign currency translation differences

Under the FRSs, the Group and the Bank recognised foreign currency translation differences in other comprehensive income and accumulated the amount in the foreign currency translation reserve in equity.

Upon transition to MFRSs, the Group and the Bank have elected to deem all foreign currency translation differences that arose prior to the date of transition, in respect of all foreign operations to be nil at the date of transition.

The impact arising from the change is summarised as follows:

	GROUP		BANK	
	1.1.2011 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2011 RM'000
Statement of Financial Position				
Foreign currency translation reserve	(76,461)	(76,461)	(76,871)	(76,871)
Adjustment to retained earnings	(76,461)	(76,461)	(76,871)	(76,871)

(b) MFRS 139, Financial Instruments: Recognition and Measurement

With the issuance of the MFRS framework, BNM has revised the Guidelines on Classification and Impairment Provisions for Loans/Financing to align the requirements on the determination of collective assessment allowance with that of MFRS 139. The transitional provision which was allowed under the earlier guidelines was removed with effect from 1 January 2012.

Financing and advances which are not individually significant are collectively assessed using the incurred loss approach. If it is determined that no objective evidence of impairment exists for an individually assessed financing or the individually assessed financing does not result in impairment provisions, the financing is also included in the group of financing with similar credit risk characteristics for collective impairment assessment. The future cash flows of each group of financing with similar credit risk characteristic are estimated on the basis of historical loss experience for such assets and discounted to present value. Collective assessment allowance is made on any shortfall in these discounted cash flows against the carrying value of the group of financing.

The adoption of the accounting policy has been accounted for retrospectively and the collective assessment allowances charged in the Profit or Loss have been restated. Consequently, the retained profits and the collective assessment allowances in the statement of financial position have also been restated.

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.5 Notes to the reconciliations (continued)

(b) MFRS 139, Financial Instruments: Recognition and Measurement (continued)

A summary of the financial impact of the change in accounting policy on the financial statements of the Group and the Bank are as follows:

	GROUP AND BANK	
	1.1.2011	31.12.2011
	RM'000	RM'000
Statement of Financial Position		
Financing, advances and others – Collective assessment allowance		
As previously stated	345,041	348,555
Effect of change in accounting policies	2,032	(20,867)
As restated	347,073	327,688
Profit or Loss		
Allowances for impairment on financing and advances		
As previously stated	(207,702)	(44,023)
Effect of change in accounting policies	(2,032)	22,899
As restated	(209,734)	(21,124)

(c) Current tax assets

	GROUP AND BANK	
	1.1.2011	31.12.2011
	RM'000	RM'000
Allowances for impairment on financing and advances	508	–
Increase in tax recoverable	508	–

(d) Zakat and taxation

The change that affected the provision of taxation is as follows:

	GROUP AND BANK	
	1.1.2011	31.12.2011
	RM'000	RM'000
Allowances for impairment on financing and advances	–	5,217
Increase in provision of taxation	–	5,217

The effect on the profit or loss and other comprehensive income for the financial year ended 31 December 2011 for the Group and the Bank was an increase in the previously reported tax charge for the financial year by RM 5,725,000.

45. EXPLANATION OF TRANSITION TO MFRSs (continued)

45.5 Notes to the reconciliations (continued)

(e) Retained earnings

The changes that affected the retained earnings are as follows:

	GROUP		BANK	
	1.1.2011 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2011 RM'000
Foreign currency translation reserve	76,461	76,461	76,871	76,871
Collective assessment allowance	(2,032)	20,867	(2,032)	20,867
Zakat and taxation	508	(5,217)	508	(5,217)
Increase in retained earnings	74,937	92,111	75,347	92,521

(f) Reserves

	GROUP		BANK	
	1.1.2011 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2011 RM'000
Foreign currency translation reserve	(76,461)	(76,461)	(76,871)	(76,871)
Retained earnings	74,937	92,111	75,347	92,521
Increase in reserves	(1,524)	15,650	(1,524)	15,650

Pillar 3 Disclosure

as at 31 December 2012

OVERVIEW

The Pillar 3 Disclosure for financial reporting is introduced under the Bank Negara Malaysia (“BNM”) Capital Adequacy Framework for Islamic Banks (“CAFIB”), which is the equivalent to Basel II issued by the Basel Committee on Banking Supervision and the Islamic Financial Services Board.

CAFIB consists of 3 Pillars:

- Pillar 1 sets minimum regulatory capital to cover credit, market and operational risk;
- Pillar 2 aims to ensure that Islamic banking institutions have adequate capital to support their operations at all times;
- Pillar 3 aims to enhance transparency by setting the minimum requirements for market disclosures of information on the risk management practices and capital adequacy of Islamic banks.

The Bank Islam Group (“the Group”) has adopted the Standardised Approach in determining the capital requirements for credit and market risk and has applied the Basic Indicator Approach (“BIA”) for operational risk of the Pillar 1 since January 2008. Under the Standardised Approach, standard risk weights are used to assess the capital requirements for exposures in credit and market risk whilst the capital required for operational risk under the Basic Indicator Approach is computed based on a fixed percentage over the Group’s average gross income for a fixed number of quarterly periods.

The Group has also developed an Internal Capital Adequacy Assessment Process (“ICAAP”) framework which closely integrates the risk and capital assessment processes, and ensures that adequate levels of capital are maintained to support the Group’s current and projected demand for capital under expected and stressed conditions. The ICAAP will be fully implemented during the year 2013.

The Group’s Pillar 3 Disclosure is governed by the BNM’s CAFIB – Disclosure Requirements (Pillar 3) which sets out the minimum disclosure standards, the approach in determining the appropriateness of information disclosed and the internal controls over the disclosure process which cover the verification and review of the accuracy of information disclosed.

The Group’s main activity is Islamic banking business which focuses on retail banking and financing operations. The following tables show the minimum regulatory capital requirement to support the Group’s and the Bank’s risk weighted assets.

	31.12.2012		31.12.2011	
	RISK-WEIGHTED ASSETS RM’000	MINIMUM CAPITAL REQUIREMENT AT 8% RM’000	RISK-WEIGHTED ASSETS RM’000	MINIMUM CAPITAL REQUIREMENT AT 8% RM’000
Group				
Credit risk	19,369,281	1,549,542	14,495,066	1,159,605
Market risk	917,234	73,379	501,309	40,105
Operational risk	2,207,161	176,573	1,929,294	154,344
Total	22,493,676	1,799,494	16,925,669	1,354,054
Bank				
Credit risk	19,361,943	1,548,955	14,444,198	1,155,536
Market risk	917,234	73,379	503,621	40,290
Operational risk	2,187,160	174,973	1,914,767	153,181
Total	22,466,337	1,797,307	16,862,586	1,349,007

The Group does not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM’s CAFIB.

1. SCOPE OF APPLICATION

The Pillar 3 Disclosure is prepared on a consolidated basis and comprises information on the Bank (including the offshore banking operations in the Federal Territory of Labuan) and its subsidiaries.

There are no significant restrictions or impediments on the transfer of funds or regulatory capital within the Group. There were no capital deficiencies in any of the subsidiary companies of the Group as at the financial year end.

2. CAPITAL ADEQUACY

Capital Management

The Group's primary objective when managing capital is to maintain a strong capital position to support business growth and to maintain investor, depositor, customer and market confidence. In line with this, the Group manages its capital actively and ensures that the capital adequacy ratios which take into account the risk profile of the Group are comfortably above the regulatory minimum requirement.

To ensure that the Group has sufficient capital to support all its business and risk taking activities, the Group has implemented sound capital management processes in its management systems and processes. A comprehensive capital management framework has been adopted by the Group as a key enabler for value creation which is important to the long term survival of the Group. This comprehensive capital management process includes thorough risk assessment and risk management techniques that are embedded as part of risk governance within the Group.

The assessment is based on the approved business plan, its estimation of current risks inherent in the group and the impact of capital stress tests on the Group's capital plan. The Group aims to achieve the following capital management objectives:

- Ensure that the Group is adequately capitalised beyond the minimum regulatory capital requirements under Pillar 1 at all times;
- Maintain an optimal capital structure that takes into consideration both regulatory and shareholder interests;
- Promote efficient use of capital, through the internal allocation methodology across the Group; and
- Link and achieve alignment of the business strategy, risk appetite, risk, capital and return dimensions.

Capital Adequacy Ratios

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

The Bank's capital adequacy ratios remained strong. The table below shows the composition of the regulatory capital and capital adequacy ratios as of 31 December 2012 determined according to the requirements of the CAFIB as required by BNM.

2. CAPITAL ADEQUACY (continued)

Capital Adequacy Ratios (continued)

The Risk Weighted Capital Ratio ("RWCR") of the Group and Bank are set out below:

(a) The capital adequacy ratios of the Group and of the Bank:

	GROUP		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Before proposed dividend				
Tier 1 Capital Ratio	13.17%	15.81%	13.17%	15.83%
Risk-Weighted Capital Ratio	14.21%	16.98%	14.09%	16.83%
After proposed dividend				
Tier 1 Capital Ratio	12.94%	15.55%	12.94%	15.57%
Risk-Weighted Capital Ratio	13.99%	16.72%	13.86%	16.56%

(b) Tier I and Tier II capital components of the Group and of the Bank:

	GROUP		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Tier I capital				
Paid-up share capital	2,265,490	2,265,490	2,265,490	2,265,490
Share premium	–	500,020	–	500,020
Retained earnings/(Accumulated losses)	209,318	(1,040,270)	205,966	(1,047,148)
Other reserves	505,651	974,594	505,651	974,594
Less: Deferred tax assets	(18,455)	(23,386)	(18,629)	(23,560)
Total Tier I capital	2,962,004	2,676,448	2,958,478	2,669,396
Tier II capital				
Collective assessment allowance [#]	257,769	218,864	257,769	218,864
Total Tier II capital	257,769	218,864	257,769	218,864
Total capital	3,219,773	2,895,312	3,216,247	2,888,260
Less: investment in subsidiaries	–	–	(28,027)	(28,027)
Less: investment in associate company	(22,912)	(21,180)	(22,563)	(22,563)
Capital base	3,196,861	2,874,132	3,165,657	2,837,670

[#] Excludes collective assessment allowance restricted from Tier II capital by BNM amounting to RM 55,565,000 (31.12.2011: RM123,779,000).

2. CAPITAL ADEQUACY (continued)

Capital Adequacy Ratios (continued)

(c) The breakdown of risk-weighted assets by exposures in each major risk category is as follows:

(i) Group

31 DECEMBER 2012 EXPOSURE CLASS	GROSS EXPOSURE RM'000	NET EXPOSURE RM'000	RISK- WEIGHTED ASSET RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	2,768,967	2,768,967	–	–
Public Sector Entities	578,918	578,918	190,925	15,274
Banks, Developments Financial Institutions (“DFIs”) and Multilateral Development Banks (“MDBs”)	2,700,595	2,700,595	514,900	41,192
Corporate	13,049,107	12,970,975	5,234,734	418,779
Regulatory Retail	9,414,921	9,317,909	7,934,624	634,770
Residential Mortgages	4,987,429	4,986,878	2,912,296	232,983
Higher Risk Assets	12,873	12,873	19,309	1,545
Other Assets	2,033,898	2,033,898	399,227	31,938
Defaulted Exposures	431,660	428,622	618,526	49,482
Total for On-Balance Sheet Exposures	35,978,368	35,799,635	17,824,541	1,425,963
Off-Balance Sheet Exposures				
Credit-related Exposures	1,604,319	1,604,319	1,505,904	120,472
Derivative Financial Instruments	74,080	74,080	35,069	2,806
Defaulted Exposures	2,546	2,546	3,767	301
Total for Off-Balance Sheet Exposures	1,680,945	1,680,945	1,544,740	123,579
Total On and Off-Balance Sheet Exposures	37,659,313	37,480,580	19,369,281	1,549,542
	Long position	Short Position		
Market Risk				
Benchmark Rate Risk	680,806	(680,813)	(7)	538,940
Foreign Exchange Risk	30,145	(374,350)	(344,205)	29,948
Inventory Risk			3,944	316
Total Market Risk	710,951	(1,055,163)	(340,268)	917,234
Operational Risk				2,207,161
Total RWA and Capital Requirements				22,493,676
				1,799,494

Note: As at 31st Dec 2012, the Group did neither have any credit risk weighted assets absorbed by Profit Sharing Investment Account (“PSIA”), nor exposures under securitisation.

2. CAPITAL ADEQUACY (continued)

Capital Adequacy Ratios (continued)

(c) The breakdown of risk-weighted assets by exposures in each major risk category is as follows: (continued)

(i) Group (continued)

31 DECEMBER 2011 EXPOSURE CLASS	GROSS EXPOSURE RM'000	NET EXPOSURE RM'000	RISK- WEIGHTED ASSET RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	5,076,787	5,076,787	–	–
Public Sector Entities	260,365	260,365	98,926	7,914
Banks, Developments Financial Institutions (“DFIs”) and Multilateral Development Banks (“MDBs”)	2,772,684	2,772,684	567,248	45,380
Corporate	10,124,425	10,045,100	3,999,673	319,974
Regulatory Retail	6,540,918	6,524,006	5,118,164	409,453
Residential Mortgages	4,177,840	4,177,257	2,375,853	190,068
Higher Risk Assets	25,590	25,590	38,385	3,071
Other Assets	1,917,564	1,917,176	380,971	30,477
Defaulted Exposures	411,237	405,599	567,139	45,371
Total for On-Balance Sheet Exposures	31,307,410	31,204,564	13,146,359	1,051,708
Off-Balance Sheet Exposures				
Credit-related Exposures	1,400,138	1,400,138	1,312,121	104,970
Derivative Financial Instruments	29,098	29,098	12,753	1,020
Defaulted Exposures	15,910	15,910	23,833	1,907
Total for Off-Balance Sheet Exposures	1,445,146	1,445,146	1,348,707	107,897
Total On and Off-Balance Sheet Exposures	32,752,556	32,649,710	14,495,066	1,159,605
	Long position	Short Position		
Market Risk				
Benchmark Rate Risk	1,685	(1,685)	–	100,946
Foreign Exchange Risk	66,323	(372,585)	(306,262)	29,807
Inventory Risk	–	–	27,778	2,222
Total Market Risk	68,008	(374,270)	(278,484)	40,105
Operational Risk			1,929,294	154,344
Total RWA and Capital Requirements			16,925,669	1,354,054

Note: As at 31st Dec 2011, the Group did neither have any credit risk weighted assets absorbed by Profit Sharing Investment Account (“PSIA”), nor exposures under securitisation.

2. CAPITAL ADEQUACY (continued)

Capital Adequacy Ratios (continued)

(c) The breakdown of risk-weighted assets by exposures in each major risk category is as follows:

(ii) Bank

31 DECEMBER 2012 EXPOSURE CLASS	GROSS EXPOSURE RM'000	NET EXPOSURE RM'000	RISK- WEIGHTED ASSET RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	2,768,967	2,768,967	–	–
Public Sector Entities	578,918	578,918	190,925	15,274
Banks, Developments Financial Institutions (“DFIs”) and Multilateral Development Banks (“MDBs”)	2,700,129	2,700,129	514,807	41,184
Corporate	13,049,107	12,970,975	5,234,734	418,779
Regulatory Retail	9,414,921	9,317,909	7,934,624	634,770
Residential Mortgages	4,987,429	4,986,878	2,912,296	232,983
Higher Risk Assets	12,873	12,873	19,309	1,545
Other Assets	2,034,404	2,034,404	391,982	31,359
Defaulted Exposures	431,660	428,622	618,526	49,482
Total for On-Balance Sheet Exposures	35,978,408	35,799,675	17,817,203	1,425,376
Off-Balance Sheet Exposures				
Credit-related Exposures	1,604,319	1,604,319	1,505,904	120,472
Derivative Financial Instruments	74,080	74,080	35,069	2,806
Defaulted Exposures	2,546	2,546	3,767	301
Total for Off-Balance Sheet Exposures	1,680,945	1,680,945	1,544,740	123,579
Total On and Off-Balance Sheet Exposures	37,659,353	37,480,620	19,361,943	1,548,955
	Long position	Short Position		
Market Risk				
Benchmark Rate Risk	680,806	(680,813)	(7)	538,940
Foreign Exchange Risk	30,145	(374,350)	(344,205)	29,948
Inventory Risk	–	–	3,944	316
Total Market Risk	710,951	(1,055,163)	(340,268)	917,234
Operational Risk				2,187,160
Total RWA and Capital Requirements				22,466,337
				1,797,307

Note: As at 31 December 2012, the Bank did neither have any credit risk weighted assets absorbed by Profit Sharing Investment Account (“PSIA”), nor exposures under securitisation.

2. CAPITAL ADEQUACY (continued)

Capital Adequacy Ratios (continued)

(c) The breakdown of risk-weighted assets by exposures in each major risk category is as follows:

(ii) Bank

31 DECEMBER 2011 EXPOSURE CLASS	GROSS EXPOSURE RM'000	NET EXPOSURE RM'000	RISK- WEIGHTED ASSET RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	5,076,787	5,076,787	–	–
Public Sector Entities	260,365	260,365	98,926	7,914
Banks, Developments Financial Institutions (“DFIs”) and Multilateral Development Banks (“MDBs”)	2,772,316	2,772,316	567,174	45,374
Corporate	10,124,425	10,045,100	3,999,673	319,974
Regulatory Retail	6,540,918	6,524,006	5,118,164	409,453
Residential Mortgages	4,177,840	4,177,257	2,375,853	190,068
Higher Risk Assets	25,590	25,590	38,385	3,071
Other Assets	1,858,720	1,858,332	330,177	26,414
Defaulted Exposures	411,237	405,599	567,139	45,371
Total for On-Balance Sheet Exposures	31,248,198	31,145,352	13,095,491	1,047,639
Off-Balance Sheet Exposures				
Credit-related Exposures	1,400,138	1,400,138	1,312,121	104,970
Derivative Financial Instruments	29,098	29,098	12,753	1,020
Defaulted Exposures	15,910	15,910	23,833	1,907
Total for Off-Balance Sheet Exposures	1,445,146	1,445,146	1,348,707	107,897
Total On and Off-Balance Sheet Exposures	32,693,344	32,590,498	14,444,198	1,155,536
	Long position	Short Position		
Market Risk				
Benchmark Rate Risk	1,685	(1,685)	–	100,946
Foreign Exchange Risk	62,073	(374,898)	(312,195)	29,992
Inventory Risk	–	–	27,778	2,222
Total Market Risk	63,758	(376,583)	(284,417)	40,290
Operational Risk			1,914,767	153,181
Total RWA and Capital Requirements			16,862,586	1,349,007

Note: As at 31 December 2011, the Bank did neither have any credit risk weighted assets absorbed by Profit Sharing Investment Account (“PSIA”), nor exposures under securitisation.

3. RISK MANAGEMENT

The Bank's mission with respect to risk management is to advance its risk management capabilities, culture and practices so as to be in line with internationally accepted standards and practices.

In that regard, the objectives of managing risk are to:

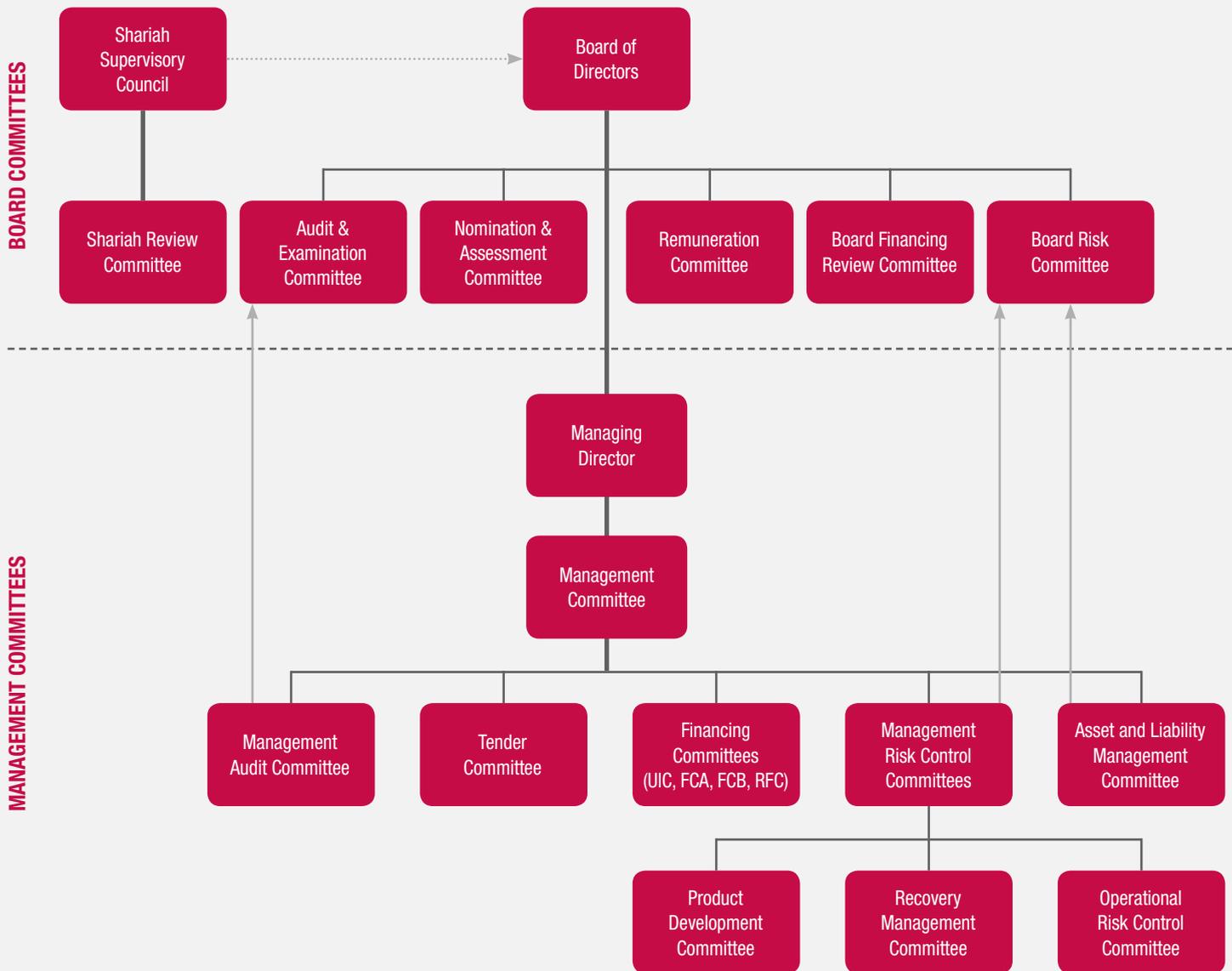
- Inculcate a risk-awareness culture throughout the Bank;
- Establish a standard approach and methodology in managing credit, market, liquidity, operational and business risks across the Bank;
- Balance risk appetite and tolerance;
- Clarify functional structures including objectives, roles and responsibilities;
- Implement and further enhance a risk management information system that meets international standards on confidentiality, integrity and its availability;
- Develop and use tools, such as economic capital, value at risk, scoring models and stress testing to support the measurement of risks and enhance risk-based decisions;
- Ensure that risk policies and overall risk appetite are in line with business targets;
- Ensure that the Bank's capital can support current and planned business needs in terms of risk exposures.

Risk Management Functional and Governance Structure

The Bank has realigned its risk organisational responsibilities with the objective of ensuring a common view of risks across the Bank. As a matter of good business practice and prudence, the Bank's core risk management functions, which report to the Board Risk Committee ("BRC"), are independent and clearly segregated from the business divisions and centralized at head office.

3. RISK MANAGEMENT (continued)

The following illustrates the Bank's governance structure:



* Capital Management Committee is part of Management Committee

3. RISK MANAGEMENT (continued)

The Bank recognises the fact that the essence of banking and financial services is centered on risk taking. The Bank therefore:

- Recognises that it has to manage risks to effectively do its business;
- Reach an optimum level of risk-return in order to maximise stakeholders' value; and
- Ensure effective and integrated risk management processes that are commensurate with the size and complexity of the current and future operations of the Bank within its risk appetite and tolerance.

The Bank has established a Risk Appetite Framework that forms an integral part of the Bank's strategy and business plans. Risk appetite is an expression of the maximum level of risk that the Bank is prepared to accept in support of a stated strategy, impacting all business activities from a credit, market and operational risk viewpoint.

Internal Capital Adequacy Assessment Process ("ICAAP")

To assure that the Bank has sufficient capital to support all its business and risk taking activities, the Bank has implemented sound capital management processes in its management systems and processes. A comprehensive capital management, also known as Internal Capital Adequacy.

Assessment Process ("ICAAP"), has been adopted by the Bank in 2012 as a key enabler for a value creation and the long term sustainability of the Bank. This comprehensive capital management includes thorough risk assessment and risk management embedded within the risk governance structure of the Bank.

The Bank's ICAAP helps to suggest the minimum internal capital requirement for its current and future business strategies and financial plans for the next 5 years via a comprehensive risk assessment process on its portfolio risk exposures, its risk management practices towards its material risks and potential capital planning buffer required in the event of stress. The Bank's ICAAP is conducted on a consolidated basis covering all Bank Islam's legal entities as suggested by BNM Pillar 2 guideline.

4. CREDIT RISK

Credit risk arises from all transactions that could lead to actual, contingent or potential claims against any party, borrower or obligor. The types of credit risks that the Bank considers to be material includes: Default Risk, Settlement Risk, Credit Concentration Risk, Residual/Credit Mitigation Risk, and Migration Risk.

Credit risk governance

The management of credit risk is principally carried out by using sets of policies and guidelines approved by the Board Risk Committee ("BRC"), guided by the Board of Directors' approved Risk Appetite Statement.

The Management Risk Control Committee ("MRCC") is responsible under the authority delegated by the BRC for managing credit risk at strategic level. The MRCC reviews the Bank's credit risk frameworks and guidelines, aligns credit risk management with business strategies and planning, reviews the credit profile of the credit portfolios and recommends necessary actions to ensure that the credit risk remains within established risk tolerance levels.

The Bank's credit risk management governance includes the establishment of comprehensive credit risk policies, guidelines and procedures which document the Bank's financing standards, discretionary powers for financing approval, credit risk ratings methodologies and models, acceptable collaterals and valuation, and the review, rehabilitation and restructuring of problematic and delinquent financing.

4. CREDIT RISK (continued)

Management of Credit Risk

The management of credit risk is being performed by two distinct departments within the Risk Management Division (“RMD”), i.e. Credit Analysis and Credit Risk Management and three departments outside of the RMD domain, namely, Credit Administration, Credit Recovery and Credit Monitoring Unit of Internal Audit. The combined objectives are, amongst others:

- To build a high quality credit portfolio in line with the Bank’s overall strategy and risk appetite;
- To ensure that the Bank is compensated for the risk taken, balancing/optimizing the risk /return relationship;
- To develop an increasing ability to recognise, measure and avoid or mitigate potential credit risk problem areas;
- To conform with statutory, regulatory and internal credit requirements.

The Bank monitors its credit exposures either on a portfolio basis or individual basis through annual reviews. Credit risk is proactively monitored through a set of early warning signals that could trigger immediate reviews of (a certain part of) the portfolio. The affected portfolio or financing is placed on a watch list to enforce close monitoring and prevent financing from turning impaired and to increase chances of full recovery.

A comprehensive limit structure is in place to ensure that risks taken are within the risk appetite as set by the Board and to avoid credit risk contagion to a single customer, sector, product, Shariah contract, etc.

Credit risk arising from dealing and investing activities are managed by the establishment of limits which include counter parties limits and permissible acquisition of private entities’ instruments, subject to a specified minimum rating threshold. Furthermore, the dealing and investing activities are monitored by an independent middle office unit.

Capital Treatment for Credit Risk

The Bank adopts the Standardised Approach to compute the credit risk capital requirement under BNM’s Capital Adequacy Framework for Islamic Banks (“CAFIB”).

4.1 Credit Quality of Gross Financing and Advances

The table below present the Group’s and the Bank’s gross financing and advances analysed by credit quality:

	GROUP		BANK	
	31.12.2012 RM’000	31.12.2011 RM’000	31.12.2012 RM’000	31.12.2011 RM’000
Neither past due nor impaired	19,246,183	13,866,046	19,247,117	13,864,546
Past due but not impaired	393,229	319,459	393,229	319,459
Impaired	308,709	379,790	308,709	379,790
	19,948,121	14,565,295	19,949,055	14,563,795
Gross impaired financing as a percentage of gross financing and advances	1.55%	2.61%	1.55%	2.61%

4. CREDIT RISK (continued)

4.1 Credit Quality of Gross Financing and Advances (continued)

(a) Neither Past Due Nor Impaired

Financings classified as neither Past Due nor Impaired are financings for which the borrower has not missed a contractual payment (profit or principal) when contractually due and is not impaired as there is no objective evidence of impairment of the financing. In other words these financings are performing.

The credit quality of gross financing and advances which are neither past due nor impaired is as follows:

	GROUP		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Excellent to good	15,185,608	10,409,626	15,186,542	10,408,126
Satisfactory	3,722,405	2,945,123	3,722,405	2,945,123
Fair	338,170	511,297	338,170	511,297
	19,246,183	13,866,046	19,247,117	13,864,546

Internal rating definition:-

Excellent to Good: Sound financial position of the obligor with no difficulty in meeting its obligations.

Satisfactory: Adequate safety of the obligor meeting its current obligations but more time is required to meet the entire obligations in full.

Fair: High risks on payment obligations. Financial performance may continue to deteriorate.

(b) Past Due But Not Impaired

Financings classified as Past Due but Not Impaired are financings on which its contractual profit or principal payments are past due, but the Group and the Bank believe that impairment is not appropriate on the basis of the level of collateral available and/or the stage of collection amounts owed to the Group and the Bank.

Analysis of the past due but not impaired financing and advances by aging analysis:

	GROUP AND BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
By ageing		
Month-in-arrears 1	268,737	210,518
Month-in-arrears 2	124,492	108,941
	393,229	319,459

4. CREDIT RISK (continued)

4.1 Credit Quality of Gross Financing and Advances (continued)

(b) Past Due But Not Impaired (continued)

Analysis of the past due but not impaired financing and advances by sector:

	GROUP AND BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Primary agriculture	1,014	145
Manufacturing (including agro-based)	1,506	2,295
Electricity, gas and water	–	126
Wholesale & retail trade, and hotels & restaurants	3,353	3,002
Construction	5,274	5,127
Real estate	77	132
Transport, storage and communications	2,165	48
Finance, insurance and business activities	1,077	3,376
Education, health and others	25,113	76
Household sectors	353,590	305,103
Other sectors	60	29
	393,229	319,459

(c) Impaired financing and advances

A financing is classified as impaired when the principal or profit or both are past due for three months or more, or when a financing is in arrears for less than three months, but the financing exhibits indications of significant credit weakness.

The financing or group of financings is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that has occurred after the initial recognition of the financing (a 'loss event') and that the loss event has an impact on the estimated future cash flows of the financing or group of financing that can be reliably estimated.

The Group and the Bank first assess individually whether the objective evidence of impairment exists individually for financings which are individually significant, and collectively for financings which are not individually significant. If it is determined that no objective evidence of impairment exists for an individually assessed financing, the financing is included in a group of financings with similar credit risk characteristic and collectively assessed for impairment.

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the financing's carrying amount and the present value of the estimated future cash flows. The carrying amount of the financing is reduced through the use of an allowance account and the amount of the loss is recognised in the income statement.

4. CREDIT RISK (continued)

4.1 Credit Quality of Gross Financing and Advances (continued)

(c) Impaired financing and advances (continued)

Impaired financing by assessment type:

	GROUP AND BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Individually assessed	144,674	133,864
of which:		
Month-in-arrears 0	48,644	54,325
Month-in-arrears 1	2,123	–
Month-in-arrears 2	18,991	6,193
Month-in-arrears 3 and above	74,916	73,346
Collectively assessed	164,035	245,926
	308,709	379,790

31 DECEMBER 2012 RM'000	INDIVIDUAL ASSESSMENT ALLOWANCE				INDIVIDUAL ASSESSMENT AS AT 31.12.2012	COLLECTIVE ASSESSMENT ALLOWANCE AT 31.12.2012	TOTAL IMPAIRMENT ALLOWANCES FOR FINANCING AT 31.12.2012
	IMPAIRED FINANCING AT 31.12.2012	INDIVIDUAL ASSESSMENT AS AT 1.01.2012	NET CHARGE FOR THE FINANCIAL YEAR	AMOUNTS WRITTEN OFF/ OTHER MOVEMENTS			
Primary agriculture	207	–	1,025	(1,025)	–	6,693	6,693
Mining and quarrying	–	–	–	–	–	115	115
Manufacturing (including agro-based)	46,483	19,688	29,769	(5,522)	43,935	28,802	72,737
Electricity, gas and water	160	–	–	–	–	2,007	2,007
Wholesale & retail trade and restaurants & hotels	17,422	8,798	2,629	(4,005)	7,422	27,413	34,835
Construction	74,341	31,441	46,770	(8,173)	70,038	27,800	97,838
Real estate	–	1,325	–	(1,203)	122	10,123	10,245
Transport, storage and communication	722	–	–	–	–	5,455	5,455
Finance, insurance and business services	10,078	12,780	4,551	(12,880)	4,451	22,101	26,552
Education, health and others	–	–	–	–	–	10,824	10,824
Household sectors	159,273	1,738	298	(1,016)	1,020	171,938	172,958
Other sectors	23	–	–	–	–	63	63
Total	308,709	75,770	85,042	(33,824)	126,988	313,334	440,322

4. CREDIT RISK (continued)

4.1 Credit Quality of Gross Financing and Advances (continued)

(c) Impaired financing and advances (continued)

31 DECEMBER 2011 RM'000	INDIVIDUAL ASSESSMENT ALLOWANCE				TOTAL		
	IMPAIRED FINANCING AT 31.12.2011	INDIVIDUAL ASSESSMENT AS AT 1.01.2011	NET CHARGE FOR THE FINANCIAL YEAR	AMOUNTS WRITTEN OFF/ OTHER MOVEMENTS	INDIVIDUAL ASSESSMENT AS AT 31.12.2011	COLLECTIVE ASSESSMENT ALLOWANCE AT 31.12.2011	IMPAIRMENT ALLOWANCES FOR FINANCING AT 31.12.2011
Primary agriculture	3,511	–	5,885	(5,885)	–	4,695	4,695
Mining and quarrying	–	–	–	–	–	1,215	1,215
Manufacturing (including agro-based)	42,184	37,561	21,956	(39,829)	19,688	48,252	67,940
Electricity, gas and water	–	–	–	–	–	361	361
Wholesale & retail trade and restaurants & hotels	23,606	21,212	10,402	(22,816)	8,798	46,401	55,199
Construction	71,680	18,313	34,990	(21,862)	31,441	30,844	62,285
Real estate	1,203	122	1,203	–	1,325	13,503	14,828
Transport, storage and communication	1,062	–	–	–	–	5,423	5,423
Finance, insurance and business services	16,255	–	12,780	–	12,780	9,689	22,469
Education, health and others	71	–	–	–	–	1,731	1,731
Household sectors	217,371	1,853	(115)	–	1,738	164,788	166,526
Other sectors	2,847	–	–	–	–	786	786
Total	379,790	79,061	87,101	(90,392)	75,770	327,688	403,458

4. CREDIT RISK (continued)

4.1 Credit Quality of Gross Financing and Advances (continued)

(d) Gross financing and advances – Exposures by Geographical Areas

RM'000	GROSS FINANCING	OF WHICH:			
		PAST DUE BUT NOT IMPAIRED FINANCING	IMPAIRED FINANCING	INDIVIDUAL ALLOWANCES	COLLECTIVE ALLOWANCES
31 December 2012					
Central Region	8,571,082	146,376	130,400	51,540	151,020
Eastern Region	3,635,878	61,771	26,053	3,397	36,555
Northern Region	3,165,074	80,214	66,894	24,127	45,175
Southern Region	2,920,068	78,281	22,199	–	41,539
East Malaysia Region	1,656,953	26,587	63,163	47,924	39,045
Grand Total	19,949,055	393,229	308,709	126,988	313,334
31 December 2011					
Central Region	6,081,541	147,523	155,544	38,307	163,165
Eastern Region	2,596,305	42,178	45,950	3,186	29,117
Northern Region	2,321,457	63,128	58,028	4,949	42,419
Southern Region	2,334,693	45,172	44,940	5,890	58,219
East Malaysia Region	1,229,799	21,458	75,328	23,438	34,768
Grand Total	14,563,795	319,459	379,790	75,770	327,688

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures

(a) Geographic distribution of credit exposures

(i) Group

31 DECEMBER 2012 EXPOSURE CLASS	CENTRAL REGION RM'000	EASTERN REGION RM'000	NORTHERN REGION RM'000	SOUTHERN REGION RM'000	EAST MALAYSIA REGION RM'000	TOTAL RM'000
Credit Risk						
On-Balance Sheet Exposures						
Sovereign/Central Banks	2,768,967	–	–	–	–	2,768,967
Public Sector Entities	421,048	56,551	28,735	72,418	166	578,918
Banks, Developments Financial Institutions and Multilateral Development Banks	2,579,980	–	–	–	120,615	2,700,595
Corporate	11,310,334	411,359	338,887	530,401	466,727	13,057,708
Regulatory Retail	3,403,836	2,219,175	1,654,598	1,465,567	835,298	9,578,474
Residential Mortgages	1,993,265	946,133	1,139,072	851,622	316,503	5,246,595
Higher Risk Assets	9,315	1,339	1,731	628	200	13,213
Other Assets	2,032,883	–	–	–	1,015	2,033,898
Total for On-Balance Sheet Exposures	24,519,628	3,634,557	3,163,023	2,920,636	1,740,524	35,978,368
Off-Balance Sheet Exposures						
Credit-related Exposures	1,598,947	–	–	–	7,918	1,606,865
Derivative Financial Instruments	74,080	–	–	–	–	74,080
Total for Off-Balance Sheet Exposures	1,673,027	–	–	–	7,918	1,680,945
Total On and Off-Balance Sheet Exposures	26,192,655	3,634,557	3,163,023	2,920,636	1,748,442	37,659,313

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(a) Geographic distribution of credit exposures (continued)

(i) Group (continued)

31 DECEMBER 2011 EXPOSURE CLASS	CENTRAL REGION RM'000	EASTERN REGION RM'000	NORTHERN REGION RM'000	SOUTHERN REGION RM'000	EAST MALAYSIA REGION RM'000	TOTAL RM'000
Credit Risk						
On-Balance Sheet Exposures						
Sovereign/Central Banks	5,076,787	–	–	–	–	5,076,787
Public Sector Entities	187,103	240	22,663	23,034	27,325	260,365
Banks, Developments Financial Institutions and Multilateral Development Banks	2,651,670	120,984	–	30	–	2,772,684
Corporate	8,654,852	439,636	289,281	180,133	601,979	10,165,881
Regulatory Retail	2,494,253	568,376	1,505,281	1,117,746	985,637	6,671,293
Residential Mortgages	1,658,907	279,971	765,586	992,485	716,500	4,413,449
Higher Risk Assets	17,674	262	7,624	2,440	1,387	29,387
Other Assets	1,917,024	540	–	–	–	1,917,564
Total for On-Balance Sheet Exposures	22,658,270	1,410,009	2,590,435	2,315,868	2,332,828	31,307,410
Off-Balance Sheet Exposures						
Credit-related Exposures	1,410,467	–	–	–	–	1,410,467
Derivative Financial Instruments	34,679	–	–	–	–	34,679
Total for Off-Balance Sheet Exposures	1,445,146	–	–	–	–	1,445,146
Total On and Off-Balance Sheet Exposures	24,103,416	1,410,009	2,590,435	2,315,868	2,332,828	32,752,556

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(a) Geographic distribution of credit exposures (continued)

(ii) Bank

31 DECEMBER 2012 EXPOSURE CLASS	CENTRAL REGION RM'000	EASTERN REGION RM'000	NORTHERN REGION RM'000	SOUTHERN REGION RM'000	EAST MALAYSIA REGION RM'000	TOTAL RM'000
Credit Risk						
On-Balance Sheet Exposures						
Sovereign/Central Banks	2,768,967	–	–	–	–	2,768,967
Public Sector Entities	421,048	56,551	28,735	72,418	166	578,918
Banks, Developments Financial Institutions and Multilateral Development Banks	2,579,514	–	–	–	120,615	2,700,129
Corporate	11,310,334	411,359	338,887	530,401	466,727	13,057,708
Regulatory Retail	3,403,836	2,219,175	1,654,598	1,465,567	835,298	9,578,474
Residential Mortgages	1,993,265	946,133	1,139,072	851,622	316,503	5,246,595
Higher Risk Assets	9,315	1,339	1,731	628	200	13,213
Other Assets	2,033,389	–	–	–	1,015	2,034,404
Total for On-Balance Sheet Exposures	24,519,668	3,634,557	3,163,023	2,920,636	1,740,524	35,978,408
Off-Balance Sheet Exposures						
Credit-related Exposures	1,598,947	–	–	–	7,918	1,606,865
Derivative Financial Instruments	74,080	–	–	–	–	74,080
Total for Off-Balance Sheet Exposures	1,673,027	–	–	–	7,918	1,680,945
Total On and Off-Balance Sheet Exposures	26,192,695	3,634,557	3,163,023	2,920,636	1,748,442	37,659,353

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(a) Geographic distribution of credit exposures (continued)

(ii) Bank (continued)

31 DECEMBER 2011 EXPOSURE CLASS	CENTRAL REGION RM'000	EASTERN REGION RM'000	NORTHERN REGION RM'000	SOUTHERN REGION RM'000	EAST MALAYSIA REGION RM'000	TOTAL RM'000
Credit Risk						
On-Balance Sheet Exposures						
Sovereign/Central Banks	5,076,787	–	–	–	–	5,076,787
Public Sector Entities	187,103	240	22,663	23,034	27,325	260,365
Banks, Developments Financial Institutions and Multilateral Development Banks	2,651,302	120,984	–	30	–	2,772,316
Corporate	8,654,852	439,636	289,281	180,133	601,979	10,165,881
Regulatory Retail	2,494,253	568,376	1,505,281	1,117,746	985,637	6,671,293
Residential Mortgages	1,658,907	279,971	765,586	992,485	716,500	4,413,449
Higher Risk Assets	17,674	262	7,624	2,440	1,387	29,387
Other Assets	1,858,180	540	–	–	–	1,858,720
Total for On-Balance Sheet Exposures	22,599,058	1,410,009	2,590,435	2,315,868	2,332,828	31,248,198
Off-Balance Sheet Exposures						
Credit-related Exposures	1,410,467	–	–	–	–	1,410,467
Derivative Financial Instruments	34,679	–	–	–	–	34,679
Total for Off-Balance Sheet Exposures	1,445,146	–	–	–	–	1,445,146
Total On and Off-Balance Sheet Exposures	24,044,204	1,410,009	2,590,435	2,315,868	2,332,828	32,693,344

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(b) Distribution of credit exposures by sector

(i) Group

31 DECEMBER 2012 EXPOSURE CLASS	PRIMARY AGRICULTURE RM'000	MINING AND QUARRYING RM'000	MANU- FACTURING RM'000	ELECTRICITY, GAS AND WATER RM'000	WHOLESALE & RETAIL TRADE AND RESTAURANT & HOTELS RM'000	CON- STRUCTION RM'000	REAL ESTATE RM'000	TRANSPORT, STORAGE & COMMUNI- CATION RM'000	FINANCE, INSURANCE AND BUSINESS SERVICES RM'000	EDUCATION, HEALTH AND OTHERS RM'000	HOUSEHOLD SECTOR RM'000	OTHER SECTORS RM'000	TOTAL RM'000
Credit Risk													
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	-	-	-	-	-	2,768,967	-	-	-	2,768,967
Public Sector Entities Banks, Developments Financial Institutions and Multilateral Development Banks	7,044	-	-	-	-	442	-	120,980	8,029	149,104	-	293,319	578,918
Corporate	353,988	5,304	1,026,620	2,720,407	560,884	2,344,355	762,458	883,304	1,395,784	82,822	47,986	1,593,464	2,700,595
Regulatory Retail	13,109	3,741	39,226	7,102	59,356	55,487	17,254	22,507	54,967	149,727	8,789,253	366,745	9,578,474
Residential Mortgages	-	112	376	178	-	52	-	732	200	127,112	5,115,828	2,005	5,246,595
Higher Risk Assets	-	-	-	-	-	-	-	-	-	568	12,645	-	13,213
Other Assets	-	-	-	-	-	-	-	-	-	-	-	2,033,898	2,033,898
Total for On-Balance Sheet Exposures	374,141	9,157	1,066,222	2,727,687	620,240	2,400,336	779,712	1,027,523	4,428,938	1,415,473	13,965,712	7,163,227	35,978,368
Off-Balance Sheet Exposures													
Credit-related Exposures	47,381	100,439	69,395	180,297	100,768	205,922	53,128	207,903	213,444	75,289	144,352	208,547	1,606,865
Derivative Financial Instruments	622	-	1,838	-	928	10	18,462	-	50	260	-	51,910	74,080
Total for Off-Balance Sheet Exposures	48,003	100,439	71,233	180,297	101,696	205,932	71,590	207,903	213,494	75,549	144,352	260,457	1,680,945
Total On and Off-Balance Sheet Exposures	422,144	109,596	1,137,455	2,907,984	721,936	2,606,268	851,302	1,235,426	4,642,432	1,491,022	14,110,064	7,423,684	37,659,313

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(b) Distribution of credit exposures by sector (continued)

(i) Group (continued)

31 DECEMBER 2011 EXPOSURE CLASS	PRIMARY AGRICULTURE RM'000	MINING AND QUARRYING RM'000	MANU- FACTURING RM'000	ELECTRICITY, GAS AND WATER RM'000	WHOLESALE & RETAIL TRADE AND RESTAURANT & HOTELS RM'000	CON- STRUCTION RM'000	REAL ESTATE RM'000	TRANSPORT, STORAGE & COMMUNI- CATION RM'000	FINANCE, INSURANCE AND BUSINESS SERVICES RM'000	EDUCATION, HEALTH AND OTHERS RM'000	HOUSEHOLD SECTOR RM'000	OTHER SECTORS RM'000	TOTAL RM'000
Credit Risk													
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	-	-	-	-	-	5,076,787	-	-	-	5,076,787
Public Sector Entities	6,265	-	-	-	-	-	22,639	93,008	-	53,662	323	84,468	260,365
Banks, Developments Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-	-	-	2,434,402	56,554	30	281,698	2,772,684
Corporate	241,611	115,939	929,517	2,503,713	442,384	1,037,366	494,889	1,041,219	1,114,435	51,233	56,655	2,136,920	10,165,881
Regulatory Retail	15,938	38	47,825	1,373	56,682	55,009	22,775	8,244	25,447	70,247	5,970,682	397,033	6,671,293
Residential Mortgages	232	-	41	-	-	-	-	111	75	114,268	4,295,421	3,301	4,413,449
Higher Risk Assets	-	-	-	-	-	-	-	-	-	7,333	22,054	-	29,387
Other Assets	-	-	-	-	-	-	-	-	-	-	-	1,917,564	1,917,564
Total for On-Balance Sheet Exposures	264,046	115,977	977,383	2,505,086	499,066	1,092,375	540,303	1,142,582	8,651,146	353,297	10,345,165	4,820,984	31,307,410
Off-Balance Sheet Exposures													
Credit-related Exposures	35,985	154,275	114,523	119,931	26,269	284,518	80,147	193,754	55,655	68,735	109,650	167,025	1,410,467
Derivative Financial Instruments	4,302	-	1,264	-	2,772	-	-	-	26,087	254	-	-	34,679
Total for Off-Balance Sheet Exposures	40,287	154,275	115,787	119,931	29,041	284,518	80,147	193,754	81,742	68,989	109,650	167,025	1,445,146
Total On and Off-Balance Sheet Exposures	304,333	270,252	1,093,170	2,625,017	528,107	1,376,893	620,450	1,336,336	8,732,888	422,286	10,454,815	4,988,009	32,752,556

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(b) Distribution of credit exposures by sector (continued)

(ii) Bank

31 DECEMBER 2012 EXPOSURE CLASS	PRIMARY AGRICULTURE RM'000	MINING AND QUARRYING RM'000	MANU- FACTURING RM'000	ELECTRICITY, GAS AND WATER RM'000	WHOLESALE & RETAIL TRADE AND RESTAURANT & HOTELS RM'000	CON- STRUCTION RM'000	REAL ESTATE RM'000	TRANSPORT, STORAGE & COMMUNI- CATION RM'000	FINANCE, INSURANCE AND BUSINESS SERVICES RM'000	EDUCATION, HEALTH AND OTHERS RM'000	HOUSEHOLD SECTOR RM'000	OTHER SECTORS RM'000	TOTAL RM'000
Credit Risk													
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	-	-	-	-	-	2,768,967	-	-	-	2,768,967
Public Sector Entities Banks, Developments Financial Institutions and Multilateral Development Banks	7,044	-	-	-	-	442	-	120,980	8,029	149,104	-	293,319	578,918
Corporate	353,988	5,304	1,026,620	2,720,407	560,884	2,344,355	762,458	883,304	1,395,784	82,822	47,986	1,592,998	2,700,129
Regulatory Retail	13,109	3,741	39,226	7,102	59,356	55,487	17,254	22,507	54,967	149,727	8,789,253	366,745	9,578,474
Residential Mortgages	-	112	376	178	-	52	-	732	200	127,112	5,115,828	2,005	5,246,595
Higher Risk Assets	-	-	-	-	-	-	-	-	-	568	12,645	-	13,213
Other Assets	-	-	-	-	-	-	-	-	-	-	-	2,034,404	2,034,404
Total for On-Balance Sheet Exposures	374,141	9,157	1,066,222	2,727,687	620,240	2,400,336	779,712	1,027,523	4,428,938	1,415,473	13,965,712	7,163,267	35,978,408
Off-Balance Sheet Exposures													
Credit-related Exposures	47,381	100,439	69,395	180,297	100,768	205,922	53,128	207,903	213,444	75,289	144,352	208,547	1,606,865
Derivative Financial Instruments	622	-	1,838	-	928	10	18,462	-	50	260	-	51,910	74,080
Total for Off-Balance Sheet Exposures	48,003	100,439	71,233	180,297	101,696	205,932	71,590	207,903	213,494	75,549	144,352	260,457	1,680,945
Total On and Off-Balance Sheet Exposures	422,144	109,596	1,137,455	2,907,984	721,936	2,606,268	851,302	1,235,426	4,642,432	1,491,022	14,110,064	7,423,724	37,659,353

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(b) Distribution of credit exposures by sector (continued)

(ii) Bank (continued)

31 DECEMBER 2011 EXPOSURE CLASS	PRIMARY AGRICULTURE RM'000	MINING AND QUARRYING RM'000	MANU- FACTURING RM'000	ELECTRICITY, GAS AND WATER RM'000	WHOLESALE & RETAIL TRADE AND RESTAURANT & HOTELS RM'000	CON- STRUCTION RM'000	REAL ESTATE RM'000	TRANSPORT, STORAGE & COMMUNI- CATION RM'000	FINANCE, INSURANCE AND BUSINESS SERVICES RM'000	EDUCATION, HEALTH AND OTHERS RM'000	HOUSEHOLD SECTOR RM'000	OTHER SECTORS RM'000	TOTAL RM'000
Credit Risk													
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	-	-	-	-	-	5,076,787	-	-	-	5,076,787
Public Sector Entities	6,265	-	-	-	-	-	22,639	93,008	-	53,662	323	84,468	260,365
Banks, Developments Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-	-	-	2,434,402	56,554	30	281,330	2,772,316
Corporate	241,611	115,939	929,517	2,503,713	442,384	1,037,366	494,889	1,041,219	1,114,435	51,233	56,655	2,136,920	10,165,881
Regulatory Retail	15,938	38	47,825	1,373	56,682	55,009	22,775	8,244	25,447	70,247	5,970,682	397,033	6,671,293
Residential Mortgages	232	-	41	-	-	-	-	111	75	114,268	4,295,421	3,301	4,413,449
Higher Risk Assets	-	-	-	-	-	-	-	-	-	7,333	22,054	-	29,387
Other Assets	-	-	-	-	-	-	-	-	-	-	-	1,858,720	1,858,720
Total for On-Balance Sheet Exposures	264,046	115,977	977,383	2,505,086	499,066	1,092,375	540,303	1,142,582	8,651,146	353,297	10,345,165	4,761,772	31,248,198
Off-Balance Sheet Exposures													
Credit-related Exposures	35,985	154,275	114,523	119,931	26,269	284,518	80,147	193,754	55,655	68,735	109,650	167,025	1,410,467
Derivative Financial Instruments	4,302	-	1,264	-	2,772	-	-	-	26,087	254	-	-	34,679
Total for Off-Balance Sheet Exposures	40,287	154,275	115,787	119,931	29,041	284,518	80,147	193,754	81,742	68,989	109,650	167,025	1,445,146
Total On and Off-Balance Sheet Exposures	304,333	270,252	1,093,170	2,625,017	528,107	1,376,893	620,450	1,336,336	8,732,888	422,286	10,454,815	4,928,797	32,693,344

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown

(i) Group

31 DECEMBER 2012 EXPOSURE CLASS	UP TO 1 YEAR RM'000	> 1 – 5 YEARS RM'000	OVER 5 YEARS RM'000	TOTAL RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	2,298,321	344,267	126,379	2,768,967
Public Sector Entities	38,256	235,890	304,772	578,918
Banks, Developments Financial Institutions and Multilateral Development Banks	2,591,083	77,874	31,638	2,700,595
Corporate	2,854,176	5,636,533	4,566,999	13,057,708
Regulatory Retail	124,070	1,619,417	7,834,987	9,578,474
Residential Mortgages	4,011	75,885	5,166,699	5,246,595
Higher Risk Assets	85	549	12,579	13,213
Other Assets	1,588,203	–	445,695	2,033,898
Total for On-Balance Sheet Exposures	9,498,205	7,990,415	18,489,748	35,978,368
Off-Balance Sheet Exposures				
Credit-related Exposures	840,166	448,865	317,834	1,606,865
Derivative Financial Instruments	7,490	24,128	42,462	74,080
Total for Off-Balance Sheet Exposures	847,656	472,993	360,296	1,680,945
Total On and Off-Balance Sheet Exposures	10,345,861	8,463,408	18,850,044	37,659,313

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown (continued)

(i) Group (continued)

31 DECEMBER 2011 EXPOSURE CLASS	UP TO 1 YEAR RM'000	> 1 – 5 YEARS RM'000	OVER 5 YEARS RM'000	TOTAL RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	3,248,951	1,745,340	82,496	5,076,787
Public Sector Entities	33,293	123,360	103,712	260,365
Banks, Developments Financial Institutions and Multilateral Development Banks	2,609,110	163,550	24	2,772,684
Corporate	2,724,671	4,204,493	3,236,717	10,165,881
Regulatory Retail	40,502	1,615,942	5,014,849	6,671,293
Residential Mortgages	4,977	60,579	4,347,893	4,413,449
Higher Risk Assets	169	152	29,066	29,387
Other Assets	1,535,513	–	382,051	1,917,564
Total for On-Balance Sheet Exposures	10,197,186	7,913,416	13,196,808	31,307,410
Off-Balance Sheet Exposures				
Credit-related Exposures	564,553	615,001	230,913	1,410,467
Derivative Financial Instruments	19,925	14,754	–	34,679
Total for Off-Balance Sheet Exposures	584,478	629,755	230,913	1,445,146
Total On and Off-Balance Sheet Exposures	10,781,664	8,543,171	13,427,721	32,752,556

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown (continued)

(ii) Bank

31 DECEMBER 2012 EXPOSURE CLASS	UP TO 1 YEAR RM'000	> 1 – 5 YEARS RM'000	OVER 5 YEARS RM'000	TOTAL RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	2,298,321	344,267	126,379	2,768,967
Public Sector Entities	38,256	235,890	304,772	578,918
Banks, Developments Financial Institutions and Multilateral Development Banks	2,590,617	77,874	31,638	2,700,129
Corporate	2,854,176	5,636,533	4,566,999	13,057,708
Regulatory Retail	124,070	1,619,417	7,834,987	9,578,474
Residential Mortgages	4,011	75,885	5,166,699	5,246,595
Higher Risk Assets	85	549	12,579	13,213
Other Assets	1,588,709	–	445,695	2,034,404
Total for On-Balance Sheet Exposures	9,498,245	7,990,415	18,489,748	35,978,408
Off-Balance Sheet Exposures				
Credit-related Exposures	840,166	448,865	317,834	1,606,865
Derivative Financial Instruments	7,490	24,128	42,462	74,080
Total for Off-Balance Sheet Exposures	847,656	472,993	360,296	1,680,945
Total On and Off-Balance Sheet Exposures	10,345,901	8,463,408	18,850,044	37,659,353

4. CREDIT RISK (continued)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown (continued)

(ii) Bank (continued)

31 DECEMBER 2011 EXPOSURE CLASS	UP TO 1 YEAR RM'000	> 1 – 5 YEARS RM'000	OVER 5 YEARS RM'000	TOTAL RM'000
Credit Risk				
On-Balance Sheet Exposures				
Sovereign/Central Banks	3,248,951	1,745,340	82,496	5,076,787
Public Sector Entities	33,293	123,360	103,712	260,365
Banks, Developments Financial Institutions and Multilateral Development Banks	2,608,742	163,550	24	2,772,316
Corporate	2,724,671	4,204,493	3,236,717	10,165,881
Regulatory Retail	40,502	1,615,942	5,014,849	6,671,293
Residential Mortgages	4,977	60,579	4,347,893	4,413,449
Higher Risk Assets	169	152	29,066	29,387
Other Assets	1,476,669	–	382,051	1,858,720
Total for On-Balance Sheet Exposures	10,137,974	7,913,416	13,196,808	31,248,198
Off-Balance Sheet Exposures				
Credit-related Exposures	564,553	615,001	230,913	1,410,467
Derivative Financial Instruments	19,925	14,754	–	34,679
Total for Off-Balance Sheet Exposures	584,478	629,755	230,913	1,445,146
Total On and Off-Balance Sheet Exposures	10,722,452	8,543,171	13,427,721	32,693,344

4. CREDIT RISK (continued)

4.3 Assignment of Risk Weights for Portfolios Under the Standardised Approach

Under the Standardised Approach, the Group makes use of credit ratings assigned by credit rating agencies in the calculation of credit risk-weighted assets. The following are the rating agencies or Eligible Credit Assessment Institutions (“ECAI”) ratings used by the Group and are recognised by BNM as per the CAFIB Guideline:

- (a) Standard & Poor’s (“S&P”)
- (b) Moody’s Investors Services (“Moody’s”)
- (c) Fitch Ratings (“Fitch”)
- (d) Rating Agency Malaysia Berhad (“RAM”)
- (e) Malaysian Rating Corporation Berhad (“MARC”)

The ECAI ratings accorded to the following counterparty exposure classes are used in the calculation of risk-weighted assets for capital adequacy purposes:

- (a) Sovereigns and central banks
- (b) Banking institutions
- (c) Corporates

Unrated and Rated Counterparties

As a general rule, the rating specific to the credit exposure is used, i.e. the issue rating. If no specific rating exists, the credit rating assigned to the issuer or counterparty of that particular credit exposure is used. In cases where an exposure has neither an issue nor an issuer rating, it is deemed as unrated or the rating of another rated obligation of the same counterparty may be used if the exposure is ranked at least pari passu with the obligation that is rated, as stipulated in the CAFIB Guideline.

If a counterparty or an exposure is rated by more than one ECAI, the second highest rating is used to determine the risk weight. In cases where the credit exposures are secured by guarantees issued by eligible or rated guarantors, the risk weights similar to that of the guarantor are assigned.

The below table summarises risk-weights assigned to Corporates based on either the issue or issuer ratings assigned.

RISK-WEIGHT RATING AGENCY	20%		50%		100%	
					RATINGS	
S & P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Moody’s	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
RAM	AAA to AA	A+ to A-	BBB to BB	B to D	Unrated	
MARC	AAA to AA	A+ to A-	BBB+ to BB-	B to D	Unrated	

4. CREDIT RISK (continued)

4.3 Assignment of Risk Weights for Portfolios Under the Standardised Approach (continued)

The following presents the credit exposures by risk weights and after credit risk mitigation of the Group:

(i) As at 31 December 2012

RISK WEIGHTS	EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)								TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET RM'000
	SOVEREIGNS/ CENTRAL BANKS RM'000	PUBLIC SECTOR ENTITIES RM'000	BANKS, DFIS & MDBS RM'000	CORPORATE RM'000	REGULATORY RETAIL RM'000	RESIDENTIAL MORTGAGES RM'000	HIGHER RISK ASSETS RM'000	OTHER ASSETS RM'000		
0%	2,769,055	221,636	141,308	3,404,627	18,723	–	–	1,634,671	8,190,020	–
20%	–	192,664	2,595,603	5,223,051	7,911	16,660	–	–	8,035,889	1,607,178
35%	–	–	–	–	–	1,710,233	–	–	1,710,233	598,582
50%	–	24,453	11,145	229,283	241,115	1,102,299	–	–	1,608,295	804,147
75%	–	–	–	269,124	5,232,121	1,723,010	–	–	7,224,255	5,418,191
100%	–	174,389	5	5,037,826	4,069,126	572,724	–	399,228	10,253,298	10,253,298
150%	–	–	–	75,017	115,732	244,219	23,622	–	458,590	687,885
Total Exposures	2,769,055	613,142	2,748,061	14,238,928	9,684,728	5,369,145	23,622	2,033,899	37,480,580	19,369,281
RWA by Exposures	–	225,148	524,699	6,511,446	8,288,954	3,384,373	35,433	399,228	19,369,281	
Average Risk Weight	0.0%	36.7%	19.1%	45.7%	85.6%	63.0%	150%	19.6%	51.7%	
Deduction from Capital Base										

(ii) As at 31 December 2011

RISK WEIGHTS	EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)								TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET RM'000
	SOVEREIGNS/ CENTRAL BANKS RM'000	PUBLIC SECTOR ENTITIES RM'000	BANKS, DFIS & MDBS RM'000	CORPORATE RM'000	REGULATORY RETAIL RM'000	RESIDENTIAL MORTGAGES RM'000	HIGHER RISK ASSETS RM'000	OTHER ASSETS RM'000		
0%	5,076,875	93,008	141,801	2,913,884	21,219	–	–	1,536,399	9,783,186	–
20%	–	84,468	2,520,135	3,709,365	9,752	16,917	–	–	6,340,637	1,268,127
35%	–	–	–	–	–	1,443,290	–	–	1,443,290	505,152
50%	–	1,714	138,599	307,307	233,671	823,387	–	–	1,504,678	752,339
75%	–	–	–	138,924	5,295,816	1,852,134	–	–	7,286,874	5,465,155
100%	–	114,442	5,918	4,027,611	1,187,351	148,061	–	381,167	5,864,550	5,864,550
150%	–	–	–	81,133	80,533	223,537	41,292	–	426,495	639,743
Total Exposures	5,076,875	293,632	2,806,453	11,178,224	6,828,342	4,507,326	41,292	1,917,566	32,649,710	14,495,066
RWA by Exposures	–	132,192	579,245	5,149,030	5,398,798	2,792,696	61,938	381,167	14,495,066	
Average Risk Weight	0.0%	45.0%	20.6%	46.1%	79.1%	62.0%	150.0%	19.9%	44.4%	
Deduction from Capital Base										

4. CREDIT RISK (continued)

4.3 Assignment of Risk Weights for Portfolios Under the Standardised Approach (continued)

The following presents the credit exposures by risk weights and after credit risk mitigation of the Bank:

(i) As at 31 December 2012

RISK WEIGHTS	EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)								TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET RM'000
	SOVEREIGNS/ CENTRAL BANKS RM'000	PUBLIC SECTOR ENTITIES RM'000	BANKS, DFIS & MDBS RM'000	CORPORATE RM'000	REGULATORY RETAIL RM'000	RESIDENTIAL MORTGAGES RM'000	HIGHER RISK ASSETS RM'000	OTHER ASSETS RM'000		
0%	2,769,055	221,636	141,308	3,404,627	18,723	–	–	1,642,421	8,197,770	–
20%	–	192,664	2,595,137	5,223,051	7,911	16,660	–	–	8,035,423	1,607,084
35%	–	–	–	–	–	1,710,233	–	–	1,710,233	598,582
50%	–	24,453	11,145	229,283	241,115	1,102,299	–	–	1,608,295	804,147
75%	–	–	–	269,124	5,232,121	1,723,010	–	–	7,224,255	5,418,191
100%	–	174,389	5	5,037,826	4,069,126	572,724	–	391,984	10,246,054	10,246,054
150%	–	–	–	75,017	115,732	244,219	23,622	–	458,590	687,885
Total Exposures	2,769,055	613,142	2,747,595	14,238,928	9,684,728	5,369,145	23,622	2,034,405	37,480,620	19,361,943
RWA by Exposures	–	225,148	524,605	6,511,446	8,288,954	3,384,373	35,433	391,984	19,361,943	
Average Risk Weight	0.0%	36.7%	19.1%	45.7%	85.6%	63.0%	150%	19.3%	51.7%	
Deduction from Capital Base										

(ii) As at 31 December 2011

RISK WEIGHTS	EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)								TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET RM'000
	SOVEREIGNS/ CENTRAL BANKS RM'000	PUBLIC SECTOR ENTITIES RM'000	BANKS, DFIS & MDBS RM'000	CORPORATE RM'000	REGULATORY RETAIL RM'000	RESIDENTIAL MORTGAGES RM'000	HIGHER RISK ASSETS RM'000	OTHER ASSETS RM'000		
0%	5,076,875	93,008	141,801	2,913,884	21,219	–	–	1,528,350	9,775,137	–
20%	–	84,468	2,519,767	3,709,365	9,752	16,917	–	–	6,340,269	1,268,054
35%	–	–	–	–	–	1,443,290	–	–	1,443,290	505,152
50%	–	1,714	138,599	307,307	233,671	823,387	–	–	1,504,678	752,339
75%	–	–	–	138,924	5,295,816	1,852,134	–	–	7,286,874	5,465,155
100%	–	114,442	5,918	4,027,611	1,187,351	148,061	–	330,372	5,813,755	5,813,755
150%	–	–	–	81,133	80,533	223,537	41,292	–	426,495	639,743
Total Exposures	5,076,875	293,632	2,806,085	11,178,224	6,828,342	4,507,326	41,292	1,858,722	32,590,498	14,444,198
RWA by Exposures	–	132,192	579,172	5,149,030	5,398,798	2,792,696	61,938	330,372	14,444,198	
Average Risk Weight	0.0%	45.0%	20.6%	46.1%	79.1%	62.0%	150.0%	17.8%	44.3%	
Deduction from Capital Base										

4. CREDIT RISK (continued)

4.4 Disclosures of rated and unrated exposures according to ratings by ECAI

(a) Ratings of Corporate by Approved ECAIs

EXPOSURE CLASS	RATINGS OF CORPORATE BY APPROVED ECAIS					
	MOODY'S	Aaa TO Aa3	A1 TO A3	Baa1 TO Ba3	B+ TO C	UNRATED
	S & P	AAA TO AA-	A+ TO A-	BBB+ TO BB-	B+ TO D	UNRATED
	FITCH	AAA TO AA-	A+ TO A-	BBB+ TO BB-	B+ TO D	UNRATED
	RAM	AAA TO AA3	A TO A3	BBB TO BB	B TO D	UNRATED
	MARC	AAA TO AA-	A+ TO A-	BBB+ TO BB-	B+ TO D	UNRATED
31 December 2012						
On and Off Balance-Sheet Credit Exposures						
Public Sector Entities		-	-	-	-	-
Insurance Cos, Securities Firms & Fund Manager		-	-	-	-	-
Corporate		4,679,446	41,363	203,024	-	9,291,095
Total		4,679,446	41,363	203,024	-	9,291,095
31 December 2011						
On and Off Balance-Sheet Credit Exposures						
Public Sector Entities		-	-	-	-	-
Insurance Cos, Securities Firms & Fund Manager		-	-	-	-	-
Corporate		3,516,152	129,337	119,657	-	7,229,430
Total		3,516,152	129,337	119,657	-	7,229,430

(b) Short term Ratings of Banking Institutions and Corporate by Approved ECAIs

EXPOSURE CLASS	SHORT TERM RATINGS OF BANKING INSTITUTIONS AND CORPORATES BY APPROVED ECAIS					
	MOODY'S	P-1	P-2	P-3	OTHERS	UNRATED
	S & P	A-1	A-2	A-3	OTHERS	UNRATED
	FITCH	F1+, F1	F2	F3	B TO D	UNRATED
	RAM	P-1	P-2	P-3	NP	UNRATED
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	UNRATED
31 December 2012						
On and Off Balance-Sheet Credit Exposures						
Public Sector Entities		-	-	-	-	-
Insurance Cos, Securities Firms & Fund Manager		-	-	-	-	-
Corporate		-	-	24,000	-	-
Banks, MDBs, and DFIs		-	-	-	-	-
Total		-	-	24,000	-	-

4. CREDIT RISK (continued)

4.4 Disclosures of rated and unrated exposures according to ratings by ECAI (continued)

(b) Short term Ratings of Banking Institutions and Corporate by Approved ECAIs (continued)

EXPOSURE CLASS	SHORT TERM RATINGS OF BANKING INSTITUTIONS AND CORPORATES BY APPROVED ECAIS					
	MOODY'S	P-1	P-2	P-3	OTHERS	UNRATED
	S & P	A-1	A-2	A-3	OTHERS	UNRATED
	FITCH	F1+, F1	F2	F3	B TO D	UNRATED
	RAM	P-1	P-2	P-3	NP	UNRATED
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	UNRATED
31 December 2011						
On and Off Balance-Sheet Credit Exposures						
Public Sector Entities		–	–	–	–	–
Insurance Cos, Securities Firms & Fund Manager		–	–	–	–	–
Corporate		158,648	25,000	–	–	–
Banks, MDBs, and DFIs		49,919	–	–	–	–
Total		208,567	25,000	–	–	–

(c) Ratings of Banking Institutions by Approved ECAIs

EXPOSURE CLASS	RATINGS OF BANKING INSTITUTIONS BY APPROVED ECAIS						
	MOODY'S	Aaa TO Aa3	A1 TO A3	Baa1 TO Baa3	Ba1+ TO B3	Caa1 TO C	UNRATED
	S & P	AAA TO AA-	A+ TO A-	BBB+ TO BBB-	BB+ TO B-	CCC+ TO D	UNRATED
	FITCH	AAA TO AA-	A+ TO A-	BBB+ TO BBB-	BB+ TO B-	CCC+ TO D	UNRATED
	RAM	AAA TO AA3	A1 TO A3	BBB1 TO BBB3	BB1 TO B3	C1 TO D	UNRATED
	MARC	AAA TO AA-	A+ TO A-	BBB+ TO BBB-	BB+ TO B-	C+ TO D	UNRATED
31 December 2012							
On and Off Balance-Sheet Credit Exposures							
Banks, MDBs, and DFIs		2,072,466	329,604	–	–	–	345,526
Total		2,072,466	329,604	–	–	–	345,526
31 December 2011							
On and Off Balance-Sheet Credit Exposures							
Banks, MDBs, and DFIs		1,281,504	90,634	–	–	–	1,384,397
Total		1,281,504	90,634	–	–	–	1,384,397

4. CREDIT RISK (continued)

4.5 Credit Risk Mitigation (CRM)

As a first way out, the assessment of credit when granting a financing facility is based on the particular customer's cash flows as the main source of payment and not on the collateral offered. However the acceptance of tangible security as collateral would offer a second way out in the event of business failure thereby improving recovery rates.

The type of collaterals accepted by the Bank has an impact on the calculation of the Bank's capital adequacy as the quality and type of collateral determines whether the Bank is able to obtain capital relief and the extent of such relief.

The main types of collateral obtained by the Group to mitigate credit risk are as follows:

- (a) Cash on lien
- (b) Landed property
- (c) Shariah compliant quoted shares and unit trusts
- (d) Malaysian Federal Government Securities
- (e) Rate/Unrated Islamic Securities/Sukuk
- (f) Guarantee

Currently, there is no material concentration of CRM held. The reliance that can be placed on CRM is carefully assessed in light of issues such as compliance with Shariah rules, legal enforceability, market value and counterparty credit risk of the guarantor. Policies and procedures are in place to govern the protection of the Group's position from the onset of a customer relationship, for instance by requiring standard terms and conditions or specifically agreed upon documentation to ensure the legal enforceability of the credit risk mitigants.

4. CREDIT RISK (continued)

4.5 Credit Risk Mitigation (CRM) (continued)

Disclosure of Credit Risk Mitigation (CRM):

31 DECEMBER 2012 EXPOSURE CLASS	EXPOSURES BEFORE CRM RM'000	EXPOSURES COVERED BY GUARANTEES RM'000	EXPOSURES COVERED BY FINANCIAL AND NON-FINANCIAL COLLATERAL RM'000
On-Balance Sheet Exposures			
Sovereign/Central Banks	2,768,967	-	-
Public Sector Entities	578,918	-	-
Banks, DFIs and MDBs	2,700,595	-	-
Corporates	13,049,107	316,143	193,041
Regulatory Retail	9,414,921	24,761	107,593
Residential Mortgages	4,987,429	14,806	8,583
Higher Risk Assets	12,873	-	-
Other Assets	2,033,898	-	-
Defaulted Exposures	431,660	9,854	5,516
Total for On-Balance Sheet Exposures	35,978,368	365,564	314,733
Off-Balance Sheet Exposures			
Credit-related Exposures	1,604,319	71	489
Derivative Financial Instruments	74,080	-	-
Defaulted Exposures	2,546	-	-
Total for Off-Balance Sheet Exposures	1,680,945	71	489
Total On and Off-Balance Sheet Exposures	37,659,313	365,635	315,222

4. CREDIT RISK (continued)

4.5 Credit Risk Mitigation (CRM) (continued)

Disclosure of Credit Risk Mitigation (CRM):

31 DECEMBER 2011 EXPOSURE CLASS	EXPOSURES BEFORE CRM RM'000	EXPOSURES COVERED BY GUARANTEES RM'000	EXPOSURES COVERED BY FINANCIAL AND NON-FINANCIAL COLLATERAL RM'000
On-Balance Sheet Exposures			
Sovereign/Central Banks	5,076,787	–	–
Public Sector Entities	260,365	–	–
Banks, DFIs and MDBs	2,772,684	–	–
Corporates	10,124,425	173,633	134,292
Regulatory Retail	6,540,918	28,936	24,750
Residential Mortgages	4,177,840	15,328	9,064
Higher Risk Assets	25,590	–	–
Other Assets	1,917,564	–	–
Defaulted Exposures	411,237	30,090	9,369
Total for On-Balance Sheet Exposures	31,307,410	247,987	177,475
Off-Balance Sheet Exposures			
Credit-related Exposures	1,400,138	280	961
Derivative Financial Instruments	29,098	–	–
Defaulted Exposures	15,910	–	–
Total for Off-Balance Sheet Exposures	1,445,146	280	961
Total On and Off-Balance Sheet Exposures	32,752,556	248,267	178,436

5. OFF-BALANCE SHEET AND COUNTERPARTIES CREDIT RISK FOR THE GROUP AND THE BANK

(i) As at 31 December 2012

NATURE OF ITEM	PRINCIPAL AMOUNT RM'000	POSITIVE FAIR VALUE OF DERIVATIVE CONTRACTS RM'000	CREDIT EQUIVALENT AMOUNT RM'000	RISK WEIGHTED ASSET RM'000
Credit related exposures				
Direct credit substitutes	562,654		562,654	555,499
Assets sold with recourse	2		2	2
Transaction related contingent items	910,688		455,344	444,161
Short term self-liquidating trade related contingencies	338,488		67,698	64,913
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
– not exceeding one year	82		16	6
– exceeding one year	662,657		331,329	302,722
Unutilised credit card lines	949,115		189,823	142,367
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	5,276,220		–	–
	8,699,906		1,606,866	1,509,670
Derivative Financial Instruments				
Foreign exchange related contracts				
– less than one year	680,789	2,523	7,390	4,223
Profit rate related contracts				
– less than one year	100,000	70	100	20
– one year to less than five years	600,000	2,210	15,000	3,000
– five years and above	734,000	9,920	42,462	23,262
Equity related contracts				
– one year to less than five years	114,095	2,013	9,128	4,564
	2,228,884	16,736	74,080	35,069
Total	10,928,790	16,736	1,680,946	1,544,739

5. OFF-BALANCE SHEET AND COUNTERPARTIES CREDIT RISK FOR THE GROUP AND THE BANK

(ii) As at 31 December 2011

NATURE OF ITEM	PRINCIPAL AMOUNT RM'000	POSITIVE FAIR VALUE OF DERIVATIVE CONTRACTS RM'000	CREDIT EQUIVALENT AMOUNT RM'000	RISK WEIGHTED ASSET RM'000
Credit related exposures				
Direct credit substitutes	452,553		452,553	444,839
Assets sold with recourse	2		2	2
Transaction related contingent items	884,095		442,048	435,825
Short term self-liquidating trade related contingencies	288,665		57,733	57,221
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
– not exceeding one year	1		–	–
– exceeding one year	589,414		294,707	274,384
Unutilised credit card lines	817,113		163,423	122,567
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	3,897,622		–	–
	6,929,465		1,410,466	1,334,838
Derivative Financial Instruments				
Foreign exchange related contracts				
– less than one year	1,644,655	5,589	14,344	8,409
– one year to less than five years	40,244	–	2,754	1,944
Profit rate related contracts				
– less than one year	171,740	7,549	5,582	1,116
– one year to less than five years	500,000	–	12,000	2,400
Equity related contracts				
– less than one year	20,000	–	1,959	392
– one year to less than five years	117,005	2,739	9,360	4,680
	2,493,644	15,877	45,999	18,941
Total	9,423,109	15,877	1,456,465	1,353,779

6. MARKET RISK

All the Bank's businesses are subject to the risk that market prices and rates will move, resulting in profit or losses to the Bank. Furthermore, significant or sudden movements in rates could affect the Bank's liquidity / funding position. The Bank is exposed to the following main market / liquidity risk factors:

- **Rate of Return or Profit Rate Risk:** the potential impact on the Bank's profitability caused by changes in the market rate of return, either due to general market movements or due to issuer/borrower specific causes;
- **Foreign Exchange Risk:** the impact of exchange rate movements on the Bank's currency positions;
- **Equity Investment Risk:** the profitability impact on the Bank's equity positions or investments caused by changes in equity prices or values;
- **Commodity Inventory Risk:** the risk of loss due to movements in commodity prices;
- **Liquidity Risk:** the potential inability of the Bank to meet its funding requirements at a reasonable cost (funding liquidity risk) or its inability to liquidate positions quickly at a reasonable price (market liquidity risk);
- **Displaced Commercial Risk:** the risk arising from assets managed by the Bank on behalf of depositors/investors as the Bank follows the practice of potentially foregoing part or all of its Mudarib share of profit on these assets;

The objective of the Bank's market risk management is to manage and control market risk exposures in order to optimize return on risk while maintaining a market risk profile consistent with the Bank's approved risk appetite.

The Bank separates exposures to market risk into either trading or non-trading portfolios. Trading portfolios include those positions arising from market making, proprietary position taking and other marked-to-market positions so designated as per the approved Trading Book Policy Statement. Non-trading portfolios primarily arise from the re-pricing mismatches of the Bank's customer driven assets and liabilities and from the Bank's investment of its surplus funds.

Market Risk Governance

The management of market risk is principally carried out by using risk limits approved by the Board Risk Committee ("BRC"), guided by the Risk Appetite Statement approved by the Board of Directors.

The Asset and Liability Management Committee ("ALCO") is responsible under the authority delegated by the BRC for managing market risk at strategic level.

The Management of Market Risk

All market risk exposures are managed by Treasury. The aim is to ensure that all market risks are consolidated at Treasury, which has the necessary skills, tools, management and governance to manage such risks professionally. Limits are set for portfolios, products and risk types, with market liquidity and credit quality being the principal factors in determining the level of limits set.

The Market Risk Management Department ("MRMD") is the independent risk control function and is responsible for ensuring efficient implementation of market risk management policies. MRMD is also responsible for developing the Bank's market risk management guidelines, measurement techniques, behavioural assumptions and limit setting methodologies. Any excesses against the prescribed limits are reported immediately to the Senior Management. Strict escalation procedures are well documented and approved by the BRC. In addition, the market risk exposures and limits are regularly reported to the ALCO and BRC.

Other controls to ensure that market risk exposures remain within tolerable levels include stress testing, rigorous new product approval procedures and a list of permissible instruments than can be traded. Stress test results are produced monthly to determine the impact of changes in profit rates, foreign exchange rates and other risk factors on the Bank's profitability, capital adequacy and liquidity. The stress test provides the Management and the BRC with an assessment of the financial impact of identified extreme events on the market risk exposures of the Bank.

6. MARKET RISK (continued)

Profit Rate Risk in the Non-Trading Portfolio

Profit rate risk in the non-trading portfolio is managed and controlled using measurement tools known as economic value of equity (“EVE”) and earnings-at-risk (“EaR”). EVE and EaR limits are approved by the BRC and independently monitored weekly by MRMD. Exposures and limits are regularly discussed and reported to ALCO and the BRC.

The Bank manages market risk in non-trading portfolios by monitoring the sensitivity of projected EaR and EVE under varying profit rate scenarios (simulation modeling). For simulation modeling, a combination of standard scenarios and non-standard scenarios relevant to the local market are used. The standard scenarios monitored monthly include a 100 and 200 basis points parallel fall or rise in profit rates and historical simulation of past events. The scenarios assume no management action. Hence, they do not incorporate actions that would be taken by Treasury to mitigate the impact of the profit rate risk. In reality, depending on the view on future market movements, Treasury would proactively seek to change the profit rate exposure profile to minimize losses and to optimize net revenues. The nature of the hedging and risk mitigation strategies corresponds to the market instruments available. These strategies range from the use of derivative financial instruments, such as profit rate swaps, to more intricate hedging strategies to address inordinate profit rate risk exposures.

The table below shows the projected Bank’s sensitivity to a 100 basis points parallel shift to profit rates across all maturities applied on the Group’s and Bank’s profit rate sensitivity gap as at reporting date.

	-100BPS	2012 +100BPS	2011(REINSTATED) -100BPS	+100BPS
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
		INCREASE/(DECREASE)		
Bank				
Impact on EaR	52.07	(52.07)	62.82	(62.82)
Impact on EVE	225.22	(225.22)	227.98	(227.98)

Note: EVE and EaR as at 31 December 2011 were revised due to the new EVE behavioural assumptions that were approved by BRC in July 2012.

Other controls to contain profit rate risk in the non-trading portfolio include stress testing and applying sensitivity limits to the Available for Sale financial assets. Sensitivity is measured by the present value of a 1 basis point change (“PV01”) and is independently monitored by MRMD on a daily basis against limits approved by the BRC. PV01 exposures and limits are regularly discussed and reported to ALCO and BRC.

Market Risk in the Trading Portfolio

Market risk in the trading portfolio is monitored and controlled using Value-at-Risk (“VaR”). VaR limit is approved by the BRC and independently monitored daily by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

VaR is a technique that estimates the potential losses that could occur on risk positions as a result of movements in market rates and prices over a specified time horizon and to a given level of confidence. The VaR models used by the Bank are based on historical simulation. These models derive plausible future scenarios from past series of recorded market rates and prices, taking into account inter-relationships between different markets and rates such as profit rates and foreign exchange rates. The historical simulation models used by the Bank incorporate the following features:

- potential market movements are calculated with reference to data from the past four years;
- historical market rates and prices are calculated with reference to foreign exchange rates and profit rates; and
- VaR is calculated to a 99 per cent confidence level and for a one-day holding period. The nature of the VaR models means that an increase in observed market volatility will lead to an increase in VaR without any changes in the underlying positions.

6. MARKET RISK (continued)

Market Risk in the Trading Portfolio (continued)

Statistically, the Bank would expect to see losses in excess of VaR only 1 per cent of the time over a one-year period. The actual number of excesses over this period can therefore be used to gauge how well the models are performing.

A summary of the VaR position of the Bank's trading portfolios at the reporting date is as follows:

	AS AT	1.1.2012 TO 31.12.2012		
	31.12.2012	AVERAGE	MAXIMUM	MINIMUM
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Profit rate risk	2.55	1.66	4.16	0.33
Foreign exchange risk	0.03	0.16	0.93	0.01
Overall	2.58	1.83	4.22	0.36

	AS AT	1.1.2011 TO 31.12.2011		
	31.12.2011	AVERAGE	MAXIMUM	MINIMUM
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Profit rate risk	0.91	0.83	2.29	0.09
Foreign exchange risk	0.05	0.18	0.66	0.01
Overall	0.96	1.01	2.95	0.10

Although a valuable guide to risk, VaR should always be viewed in the context of its limitations. For example:

- The use of historical data as a proxy for estimating future events may not encompass all potential events, particularly those which are extreme in nature;
- The use of a 1-day holding period assumes that all positions can be liquidated or hedged in one day. This may not fully reflect the market risk arising at times of severe illiquidity, when a 1-day holding period may be insufficient to liquidate or hedge all positions fully;
- The use of a 99 per cent confidence level, by definition, does not take into account losses that might occur beyond this level of confidence;
- VaR is calculated on the basis of exposures outstanding at the close of business and therefore does not necessarily reflect intra-day exposures; and
- VaR is unlikely to reflect the loss potential on exposures that might arise under significant market movements.

The Bank recognizes these limitations by augmenting the VaR limits with other limits such as maximum loss limits, position limits and PVO1 limits structures. These limits are approved by the BRC and independently monitored daily by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

Other controls to contain market risk at an acceptable level are through stress testing, rigorous new product approval processes and a list of permissible instruments to be traded. Stress tests are produced monthly to determine the impact of changes in profit rates, foreign exchange rates and other main economic indicators on the Group and the Bank's profitability, capital adequacy and liquidity. The stress-testing provides the Management and the BRC with an assessment of the financial impact of identified extreme events on the market risk exposures of the Bank.

6. MARKET RISK (continued)

Foreign exchange risk

Trading positions

In addition to VaR and stress testing, the Bank controls the foreign exchange risk within the trading portfolio by limiting the open exposure to individual currencies, and on an aggregate basis.

Overall (trading and non-trading positions)

The Bank controls the overall foreign exchange risk by limiting the open exposure to non-Ringgit positions on an aggregate basis.

Foreign exchange limits are approved by the BRC and independently monitored daily by MRMD. Exposures and limits are regularly discussed and reported to ALCO and BRC.

Sensitivity Analysis

Considering that other risk variables remain constant, the foreign currency revaluation sensitivity for the Group and Bank as at reporting date is summarized as follows (only exposures in currencies that account for more than 5 percent of the net open positions are shown in its specific currency in the table below. For other currencies, these exposures are grouped as "Others"):

	2012		2011	
	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000
Group				
US Dollar	1,762	(1,762)	(2,214)	2,214
Britain Pound	(35)	35	(8)	8
Japanese Yen	5,371	(5,371)	(533)	533
Sri Lankan Rupee	(29,994)	29,994	(25,713)	25,713
Others	(40,229)	40,229	(85,405)	85,405
Bank				
US Dollar	1,762	(1,762)	11,574	(11,574)
Britain Pound	(35)	35	111	(111)
Japanese Yen	5,371	(5,371)	82	(82)
Sri Lankan Rupee	(29,994)	29,994	(25,713)	25,713
Others	(40,229)	40,229	(68,154)	68,154

6. MARKET RISK (continued)

Liquidity and Funding Risk

Liquidity risk is the risk that the Bank does not have sufficient financial resources to meet its obligations when they fall due, or might have to fund these obligations at excessive cost. This risk can arise from mismatches in the timing of cash flows. Funding risk arises when the necessary liquidity to fund illiquid asset positions cannot be obtained at the expected terms when required.

The Bank maintains a diversified and stable funding base comprising core retail, commercial, corporate customer deposits and institutional balances. This is augmented by wholesale funding and portfolios of highly liquid assets.

The objective of the Bank's liquidity and funding management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due and that wholesale market access remains accessible and cost effective.

Current accounts and savings deposits payable on demand or at short notice form a significant part of the Bank's funding, and the Bank places considerable importance on maintaining their stability. For deposits, stability depends upon preserving depositor confidence in the Bank and the Bank's capital strength and liquidity, and on competitive and transparent pricing.

The management of liquidity and funding is primarily carried out in accordance with the Bank Negara Malaysia Liquidity Framework and practices and limits and triggers approved by the Board Risk Committee ("BRC") and Asset and Liability Management Committee ("ALCO"). These limits and triggers vary to take account of the depth and liquidity of the local market in which the Bank operates. The Bank maintains a strong liquidity position and manages the liquidity profile of its assets, liabilities and commitments to ensure that cash flows are appropriately balanced and all obligations are met when due.

The Bank's liquidity and funding management process includes:

- Daily projection of cash flows and ensuring that the Bank has sufficient liquidity surplus and reserves to sustain a sudden liquidity shock;
- Projecting cash flows and considering the level of liquid assets necessary in relation thereto;
- Maintain liabilities of appropriate term relative to the asset base;
- Maintain a diverse range of funding sources with adequate back-up facilities;
- Monitor depositor concentration in order to avoid undue reliance on large individual depositors and ensure a satisfactory overall funding mix; and
- Manage the maturities and diversify funding liabilities across products and counterparties.

Liquidity and Funding Risk Governance

The management of liquidity and funding risk is principally undertaken using risk limit mandates approved by the BRC and management action triggers assigned by the ALCO.

ALCO is responsible under the authority delegated by the BRC for managing liquidity and funding risk at strategic level.

6. MARKET RISK (continued)

Management of Liquidity and Funding Risk

All liquidity risk exposures are managed by Treasury. The aim is to ensure that liquidity and funding risk are consolidated at Treasury, which has the necessary skills, tools, management and governance to manage such risks professionally. Limits and triggers are set to meet the following objectives:

- Sufficient liquidity surplus and reserves to sustain a sudden liquidity shock;
- Cash flows are relatively diversified across all maturities;
- Deposit base is not overly concentrated to a relatively small number of depositors;
- Sufficient borrowing capacity in the Interbank market and highly liquid financial assets to back it up; and
- Not over-extending financing activities relative to the deposit base.

The Market Risk Management Department (“MRMD”) is the independent risk control function and is responsible for ensuring efficient implementation of liquidity and funding risk management policies. MRMD is also responsible for developing the Bank’s liquidity and funding risk management guidelines, measurement techniques, behavioural assumptions and limit setting methodologies. Any excesses against the prescribed limits and triggers are reported immediately to the Senior Management. Strict escalation procedures are well documented and approved by the BRC, with proper authorities to ratify or approve the excess. In addition, the market risk exposures and limits are regularly reported to the ALCO and BRC.

A final key control to ensure that liquidity and funding risk exposures remain within tolerable levels is stress testing. Stress testing and scenario analyse are important tools in the Bank’s liquidity management framework. This will also include an assessment of asset liquidity under various stress scenarios. Stress test results are produced monthly to determine the impact of a sudden liquidity shock. The stress-testing provides the Management and the BRC with an assessment of the financial impact of identified extreme events on the liquidity and funding risk exposures of the Bank.

Another key control feature of the Bank’s liquidity and funding risk management are the approved and documented liquidity and funding contingency plans. These plans identify early indicators of stress conditions and describe actions to be taken in the event of difficulties arising from systemic or other crises while minimizing adverse long-term implications to the Bank.

Displaced Commercial Risk

Displaced Commercial Risk (“DCR”) refers to the risk arising from assets managed on behalf of profit sharing investment account holders (“PSIAH”) which is effectively transferred to the Bank’s own capital because the Bank forgoes part or all of its mudharib’s share on such fund, when it considers this necessary as a result of commercial pressure in order to increase the return that would otherwise be payable to PSIAH’s.

The Management of Displaced Commercial Risk

The Bank uses the following approach to manage the DCR:

- (a) Forgoing part or all of the Bank’s share of profit as mudharib to the PSIAH by way of varying the percentage of profit taken as the mudharib share in order to increase the share attributed to the PSIAH in any particular year;
- (b) Transferring the Bank’s current profits or retained earnings to the PSIAH on the basis of hibah (gift); and
- (c) Utilizing the Waiver of Entitlement Clause based on the Tanazul (waiver) principle. In this context, when a partner who has agreed to a certain profit sharing ratio may waive the rights to profits to be given to another partner on the basis of Tanazul at the time of profit realization and distribution as well as at the time of the contract.

Capital Treatment for Market Risk

The Bank adopts the Standardised Approach to compute the market risk capital requirement under BNM’s Capital Adequacy Framework for Islamic Banks (CAFIB).

7. OPERATIONAL RISK

Operational Risk (“OR”) is defined as the “risk of loss arising from inadequate or failed internal processes, people and systems and external events, which includes legal risk and shariah compliance risk but excludes strategic and reputational risk”.

Management of Operational Risk

Bank Islam recognizes the utmost importance of operational risk management (“ORM”) and manages this risk through a control-based environment where processes are documented, authorisation is independent, transactions are reconciled and monitored and business activities are carried out within the established OR policies, guidelines, procedures and limits.

The Bank’s overall governance approach in managing OR is premised on the Three Lines of Defence Approach:

- (a) **1st line of defence** – the risk owner or risk taking unit i.e. Business or Support Unit is accountable for putting in place a robust control environment within their respective units. They are responsible for day to day management of OR. To reinforce accountability and ownership of risk and control, a Designated Operational Risk Coordinator for each risk taking unit is appointed to assist in driving the risk and control program for the Bank.
- (b) **2nd line of defence** – The Operational Risk Management Department (“ORMD”) is responsible for establishing and maintaining the ORM framework, developing various ORM tools to facilitate the management of OR, monitoring the effectiveness of ORM, assessing OR issues from the risk owner and escalating OR issues to the relevant governance level with recommendations on appropriate risk mitigation strategies. In creating a strong risk culture, ORMD is also responsible to promote risk awareness across the Bank.

The Bank’s Compliance Department complements the role of ORM as the second line of defence by ensuring effective oversight on compliance-related risks such as regulatory compliance risk, compliance risk as well as money laundering and terrorism financing risks through proper classification of risks and developing, reviewing and enhancing compliance-related training programs as well as conducting training through ongoing awareness creation.

- (c) **3rd line of defence** – Internal Audit provides independent assurance to the Board and senior management on the effectiveness of the ORM process.

Operational Risk Management Framework

The Bank’s ORM is guided by the ORM framework designed to provide a sound and well-controlled operational environment within the Bank. The framework sets out the Bank’s approach to identifying, assessing, monitoring and mitigating OR and it focuses on the four causal factors of OR i.e. internal processes, people, system and external events. While external events are not necessarily controllable, Bank Islam will at its best mitigate the impact from such events through various mitigation programs.

Operational Risk Management Tools & Mitigation Strategies

In line with best practices in managing and mitigating OR, Bank Islam employs various proactive & reactive tools across the Bank, namely:

PROACTIVE TOOLS			REACTIVE TOOLS
KEY RISK INDICATOR	RISK CONTROL SELF ASSESSMENT	PROCESS RISK MAPPING	RISK LOSS EVENT MANAGEMENT & REPORTING
<ul style="list-style-type: none"> • A forward looking tool to identify potential risks and to enable counter measures and risk mitigation actions before an incident occurs (early warning system); • To assist management to focus on high-risk issues. 	<ul style="list-style-type: none"> • To identify and assess operational risks by Risk Owners; • The tool creates ownership & increases operational risk awareness. 	<ul style="list-style-type: none"> • End to end review of critical banking activities to identify potential risks and ensure appropriate controls are in place and are effective. 	<ul style="list-style-type: none"> • Centralised bankwide loss database which provides line of business loss reporting overview, tracks frequency of events and facilitates detailed reviews of the incident and its impact.

7. OPERATIONAL RISK (continued)

Operational Risk Management Tools & Mitigation Strategies (continued)

In addition, a comprehensive Business Continuity Management (“BCM”) function has been established within Bank Islam to ensure that in the event of material disruptions from internal or external events, critical business functions can be maintained or restored in a timely manner. This ensures minimal adverse impact on customers, staff and products and services. BCM constitutes an essential component of the Bank’s risk management process by providing a controlled response to potential OR that could have a significant impact on the Bank’s critical processes and revenue streams.

As part of the risk transfer strategy, the Bank obtains 3rd party takaful coverage to cover the Bank’s high impact loss events.

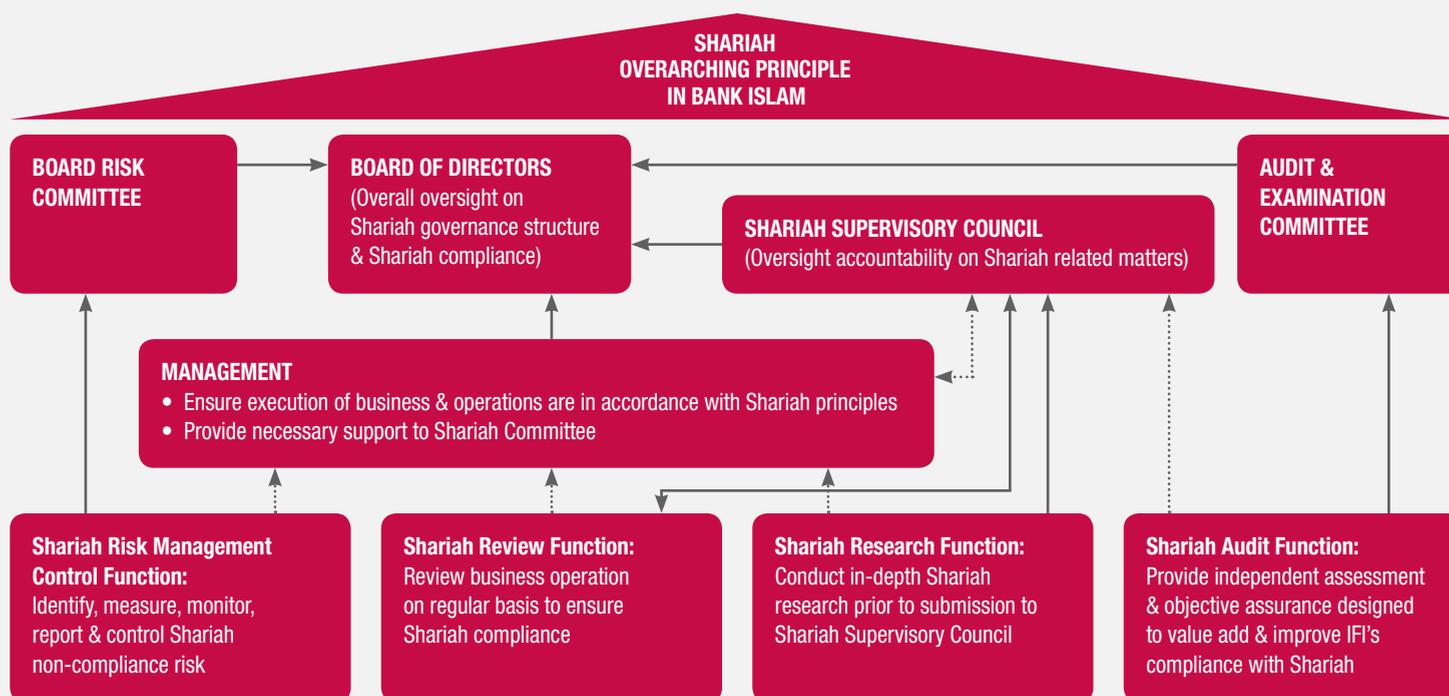
The Bank also ensures that the Bankwide OR awareness program is conducted on an ongoing basis. This training program includes emphasis on inculcating an OR culture among staff, effective implementation of ORM tools, Basel II, fraud awareness, BCM and other aspects of ORM.

Capital Treatment for Operational Risk

The Operational Risk capital charge is calculated using the BIA as per BNM CAFIB Guideline. The BIA for operational risk capital charge calculation applies an alpha (15%) to the average of positive gross income that was achieved over the previous three years by the Group. The RWA amount is computed by multiplying the minimum capital required with a multiplier of 12.5 (reciprocal of 8%).

8. SHARIAH GOVERNANCE

By virtue of Bank Negara Malaysia (BNM)’s Shariah Governance Framework for Islamic Financial Institution (“SGF”), the Bank has established a sound and robust Shariah governance framework with emphasis placed on the roles of its key functionalities, which include having in place an effective and responsible Board and Management and an independent Shariah Supervisory Council that is supported by strong and competent internal Shariah functions. The below diagram depicts Bank Islam’s Shariah governance structure:



8. SHARIAH GOVERNANCE (continued)

In ensuring the Bank's compliance with the Shariah, the Bank has formulated the Shariah Compliance Policy to communicate its comprehensive Shariah governance framework to ensure that alignment of business activities and behaviours are in compliance with Shariah rules and principles, provisions of the Islamic Banking Act 1983, BNM's SGF and its other rules and regulations, and the resolutions of BNM's Shariah Advisory Council and the Bank's Shariah Supervisory Council.

Shariah Compliance Risk Management

In addition to the Shariah Compliance Policy, the Bank has also formulated the Shariah Compliance Risk Management ("SCRM") Guideline which sets out the SCRM framework supporting the Shariah Compliance Policy and details out the SCRM processes and tools. The guideline serves to provide a consistent bank-wide framework for managing Shariah compliance risks across the Bank.

In order to ensure that the planning, development, and implementation of the Bank's products are in accordance with the Shariah rules and principles, the Bank has issued Shariah contract guidelines to serve as a standard guide for the Bank's personnel in dealing with products based on the respective Shariah contracts.

Shariah Compliant Risk Events

Shariah Compliance Risk ("SCR") events arise from the Bank's failure to comply with the Shariah rules and principles determined by the relevant Shariah regulatory councils. In the year 2012, four (4) SCR events being unresolved events from the previous year and two (2) events identified in 2012 were resolved. Necessary efforts have been taken to rectify the breaches, and the Bank has also implemented several mechanisms to prevent similar breaches from recurring such as tightening the control in term of contracts sequence, preparing documentations checklist, revising the process flow of products execution and enhancing the IT system to serve as control in complying with Shariah requirements.

Non-Shariah Compliant Income

31 DECEMBER 2012	31 DECEMBER 2011
RM567.20	RM40,941.67

The above amount of Shariah non-compliant income was channeled to charitable causes upon approval by the Shariah Supervisory Council.

Managing Director Attestation

In accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Bank ("CAFIB") Disclosure Requirements (Pillar 3), I hereby attest that to the best of my knowledge, the disclosures contained in Bank Islam Berhad's Pillar 3 Disclosures report for the financial year ended 31 December 2012 are consistent with the manner in which the Group and the Bank assesses and manages its risk, and are not misleading in any particular way.

Dato' Sri Zukri Samat
Managing Director

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Penyata Kewangan

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Laporan Para Pengarah

bagi tahun kewangan berakhir 31 Disember 2012

Para Pengarah dengan sukacita menyerahkan laporan mereka dan penyata kewangan diaudit bagi Kumpulan dan Bank bagi tahun kewangan berakhir 31 Disember 2012.

AKTIVITI UTAMA

Bank terlibat terutamanya dalam perniagaan perbankan Islam dan penyediaan perkhidmatan yang berkaitan. Aktiviti-aktiviti utama anak-anak syarikatnya dinyatakan dalam Nota 13 penyata kewangan.

Tidak terdapat sebarang perubahan penting dalam sifat aktiviti-aktiviti ini semasa tahun kewangan.

KEPUTUSAN

	KUMPULAN RM'000	BANK RM'000
Keuntungan sebelum perbelanjaan zakat dan cukai	597,380	600,303
Perbelanjaan zakat dan cukai	(170,121)	(169,518)
Keuntungan bagi tahun	427,259	430,785

DIVIDEN

Jumlah dividen yang dibayar oleh Bank sejak 31 Disember 2011 adalah seperti berikut:

	RM'000
Bagi tempoh kewangan berakhir 31 Disember 2011:	
Dividen sebanyak 2.63 sen sesaham biasa ditolak cukai 25%, dibayar pada 15 Mei 2012	44,687
Bagi tahun kewangan berakhir 31 Disember 2012:	
Dividen interim pertama sebanyak 3.0 sen sesaham biasa ditolak cukai 25%, dibayar pada 30 Ogos 2012	50,973
Dividen interim kedua sebanyak 3.0 sen sesaham biasa ditolak cukai 25%, dibayar pada 20 Disember 2012	50,974
	146,634

Para Pengarah mencadangkan dividen akhir sebanyak 3.0 sen sesaham biasa ditolak cukai 25% berjumlah RM50,973,525 bagi tahun kewangan berakhir 31 Disember 2012.

TERBITAN SAHAM DAN DEBENTUR

Tiada sebarang perubahan ke atas modal Bank yang dibenarkan, diterbitkan atau berbayar semasa tahun kewangan.

Tiada sebarang debentur diterbitkan semasa tahun kewangan.

RIZAB DAN PERUNTUKAN

Tiada pemindahan penting daripada atau kepada rizab atau peruntukan semasa tahun kewangan di bawah tinjauan kecuali seperti yang didedahkan dalam penyata kewangan.

PEMBIAYAAN MEROSOT

Sebelum penyata kewangan Kumpulan dan Bank disiapkan, para Pengarah telah mengambil langkah-langkah yang sewajarnya bagi memastikan bahawa tindakan yang sepatutnya telah diambil berhubung hapus kira pembiayaan lapuk dan pelaksanaan peruntukan kemerosotan untuk pembiayaan yang terjejas, dan mereka telah berpuas hati bahawa kesemua pembiayaan lapuk telah dihapus kira dan peruntukan kemerosotan yang mencukupi telah dibuat untuk pembiayaan yang terjejas.

Pada tarikh laporan ini dibuat, para Pengarah tidak menyedari sebarang perkara yang boleh menjadikan jumlah yang telah dihapus kira untuk pembiayaan lapuk, atau jumlah peruntukan kemerosotan untuk pembiayaan yang terjejas dalam penyata kewangan Kumpulan dan Bank, tidak mencukupi sehingga tahap yang ketara.

ASET SEMASA

Sebelum penyata kewangan Kumpulan dan Bank dibuat, para Pengarah telah mengambil langkah-langkah yang sewajarnya bagi memastikan bahawa sebarang aset semasa, selain daripada pembiayaan, yang tidak berkemungkinan untuk direalisasikan dalam perjalanan lazim perniagaan pada nilai yang ditunjukkan dalam rekod perakaunan Kumpulan dan Bank telah disusut kira kepada nilai anggaran yang boleh direalisasikan.

Pada tarikh laporan ini dibuat, para Pengarah tidak menyedari sebarang perkara yang boleh menjadikan nilai yang ditentukan ke atas aset semasa dalam penyata kewangan Kumpulan dan Bank mengelirukan.

KAEDAH PENILAIAN

Pada tarikh laporan ini dibuat, para Pengarah tidak menyedari sebarang perkara yang telah timbul yang boleh menjadikan pematuhan terhadap kaedah penilaian sedia ada bagi aset atau liabiliti Kumpulan dan Bank mengelirukan atau tidak wajar.

LIABILITI LUAR JANGKA DAN LIABILITI LAIN

Pada tarikh laporan ini dibuat, tidak wujud:

- (a) sebarang caj ke atas aset Kumpulan atau Bank yang telah timbul sejak akhir tahun kewangan dan yang menggunakan liabiliti mana-mana pihak lain, atau
- (b) sebarang liabiliti luar jangka berkaitan Kumpulan atau Bank yang telah timbul sejak akhir tahun kewangan selain yang terjadi dalam perjalanan lazim perniagaan.

Tiada liabiliti luar jangka atau liabiliti lain mana-mana syarikat dalam Kumpulan telah berkuatkuasa, atau mungkin berkuatkuasa dalam tempoh dua belas bulan selepas akhir tahun kewangan yang mana, pada pendapat para Pengarah, akan atau boleh menjejaskan kemampuan Kumpulan dan Bank dalam memenuhi tanggungjawabnya bila dan ketika diperlukan.

PERUBAHAN KEADAAN

Pada tarikh laporan ini dibuat, para Pengarah tidak menyedari sebarang keadaan yang tidak dibentangkan dalam laporan ini atau dalam penyata kewangan yang boleh menjadikan sebarang jumlah yang dinyatakan dalam penyata kewangan Kumpulan dan Bank mengelirukan.

PERKARA LUAR BIASA

Keputusan operasi Kumpulan dan Bank bagi tahun kewangan adalah tidak, mengikut pendapat para Pengarah, terjejas dengan ketara disebabkan oleh sebarang perkara, urusanniaga atau kejadian penting dan luar biasa.

Dalam sela masa di antara akhir tahun kewangan dan tarikh laporan ini dibuat, tidak timbul sebarang perkara, urusanniaga atau kejadian penting dan luar biasa yang berkemungkinan menjejaskan keputusan operasi Kumpulan dan Bank bagi tahun kewangan semasa dalam mana laporan ini dibuat.

PERISTIWA PENTING SEMASA TAHUN KEWANGAN

Peristiwa-peristiwa penting semasa tahun kewangan adalah seperti yang didedahkan dalam Nota 44 penyata kewangan.

PERISTIWA SUSULAN SELEPAS TAHUN KEWANGAN

Tidak berlaku sebarang peristiwa susulan selepas tahun kewangan berakhir 31 Disember 2012.

PEMATUHAN TERHADAP JANGKAAN BANK NEGARA MALAYSIA MENGENAI LAPORAN KEWANGAN

Dalam penyediaan penyata kewangan, para Pengarah telah mengambil langkah-langkah sewajarnya bagi memastikan bahawa jangkaan Bank Negara Malaysia berkenaan laporan kewangan telah dipatuhi, termasuk perkara-perkara seperti yang dinyatakan dalam Garis Panduan Laporan Kewangan untuk Bank-bank Islam Berlesen, Pekeliling mengenai Penggunaan MFRS dan Syarat-syarat Laporan Kewangan untuk Bank-bank Islam yang telah Disemak serta Garis Panduan Klasifikasi dan Peruntukan Kemosrotan untuk Pinjaman/Pembiayaan.

PARA PENGARAH BANK

Para Pengarah yang berkhidmat sejak tarikh laporan terakhir adalah:

Datuk Zamani Abdul Ghani (Pengerusi)

Dato' Sri Zukri Samat (Pengarah Urusan)

Dato' Paduka Ismee Ismail

Datuk Zaiton Mohd Hassan

Johan Abdullah

Zahari @ Mohd Zin Idris

Mohamed Ridza Mohamed Abdulla

Abdullah Abdulrahman Abdullah Sharafi

Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla

Tiada di antara Pengarah yang berkhidmat sehingga 31 Disember 2012 memiliki sebarang kepentingan dalam saham biasa Bank dan syarikat-syarikat berkaitannya semasa tahun kewangan.

IMBUHAN PARA PENGARAH

Sejak akhir tahun kewangan lepas, tiada antara Pengarah Bank telah menerima atau layak menerima sebarang imbuhan (selain daripada imbuhan yang termasuk dalam jumlah agregat emolumen yang telah diterima atau patut dan belum diterima oleh para Pengarah seperti yang ditunjukkan dalam penyata kewangan atau gaji tetap kakitangan sepenuh masa Bank) disebabkan kontrak yang dibuat oleh Bank atau syarikat berkaitan dengan mana-mana Pengarah atau dengan sebuah firma di mana Pengarah adalah ahlinya, atau dengan firma di mana Pengarah mempunyai kepentingan kewangan yang besar.

Tiada sebarang urus janji dimeterai semasa dan pada akhir tahun kewangan yang bermatlamat membolehkan para Pengarah Bank memperoleh manfaat menerusi pemerolehan saham atau debentur Bank atau mana-mana badan korporat lain.

SYARIKAT/LEMBAGA PENGARAH LANGSUNG DAN INDUK

Para Pengarah menganggap BIMB Holdings Berhad, sebuah syarikat yang diperbadankan di Malaysia dan Lembaga Tabung Haji (“LTH”), sebuah lembaga tabung jemaah haji yang ditubuhkan di Malaysia masing-masing sebagai syarikat pemegang langsung dan lembaga induk.

PELAN PERNIAGAAN DAN PANDANGAN 2013 PELAN PERNIAGAAN, STRATEGI DAN PANDANGAN MASA HADAPAN

Ekonomi Malaysia kekal bingkas. Pertumbuhan Keluaran Dalam Negeri Kasar (“KDNK”) pada suku ketiga 2012 bertumbuh sederhana ke 5.2 peratus tahun-ke-tahun dari 5.6 peratus pada suku kedua. Pertumbuhan ini dijana oleh permintaan domestik yang kukuh, dengan pertumbuhan tahun-ke-tahun yang mengagumkan walaupun sedikit perlahan dalam penggunaan swasta dan perbelanjaan pelaburan swasta dan awam. Pertumbuhan keseluruhan 2012 dianggarkan pada 5.1 peratus. Maju ke hadapan, permintaan domestik dijangka kekal bingkas. Pertumbuhan KDNK pada 2013 diunjurkan pada 5.6 peratus.

Bank Islam menjangka untuk mengekalkan pertumbuhan mantap seperti tahun kewangan yang lepas. Bank akan terus membangunkan produk-produk pembiayaan pengguna serta menumpukan perhatian ke atas industri bingkas terutamanya yang akan menerima manfaat daripada Program Transformasi Ekonomi. Inisiatif-inisiatif lain termasuk meningkatkan perkadaran pembiayaan kadar-terapung, memendekkan tempoh pembiayaan peribadi dan mengoptimalkan nisbah pembiayaan-ke-deposit. Pada masa yang sama, Bank tetap berwaspada dengan keadaan ekonomi persekitaran yang mencabar serta mengambil berat akan kepentingan memperoleh aset-aset berkualiti di sebelah persekitaran sedemikian dan oleh itu Bank akan terus membuat peningkatan ke atas kawalan dan amalan-amalan semasa.

Sejajar dengan halatuju utama perniagaan Bank, ia akan terus mengembangkan pendapatan bukan berasaskan dana dengan meningkatkan sumber-sumber utama pendapatan berasaskan yuran daripada produk-produk deposit, pengurusan harta dan khidmat bancatakalul serta khidmat nasihat korporat, tukaran asing dan perniagaan dagangan.

Tumpuan juga diberikan ke atas usaha mengembangkan deposit kos rendah terutamanya akaun semasa dan akaun simpanan serta deposit runcit bagi memastikan asas pembiayaan yang stabil.

Bank Islam juga akan terus memperkukuhkan kehadirannya dengan mengembangkan saluran-saluran penyampaian semasa bagi memenuhi jangkauan pelanggan dan agar terus kekal berdaya saing. Setakat 31 Disember 2012, saluran penyampaian Bank terdiri daripada 127 cawangan, 1,190 Terminal Layan Diri (“SSTs”), 8 Pusat Perbankan Pengguna (“CBCs”), 4 Biro Tukaran Wang (“BDC”) di lokasi-lokasi strategik dan 4 outlet Ar-Rahnu. Pada 2013, Bank merancang untuk menjangkau ke 6 lokasi baru menerusi pembukaan cawangan baru, penambahan 5 outlet Ar-Rahnu, penambahan 108 SST, penubuhan 2 lagi BDC, dan penambahan 3 CBC selain pemindahan 4 cawangan dan pengubahsuaian 7 cawangan lain.

PENARAFAN OLEH AGENSI PENARAFAN LUAR

Semasa tahun kewangan, Bank telah ditarafkan semula seperti berikut:

AGENSI PENARAFAN

RAM Rating Services Berhad

TARIKH PENARAFAN SEMULA

29 November 2012

PENARAFAN

Penarafan jangka panjang: A₁
Penarafan jangka pendek: P1
Jangkaan: Stabil

LAPORAN PARA PENGARAH
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012

JURUAUDIT

Juruaudit, Messrs KPMG Desa Megat & Co., telah menyatakan kesanggupan mereka untuk menerima perlantikan semula.

Ditandatangani bagi pihak Lembaga Pengarah sejajar dengan resolusi para Pengarah:

Datuk Zamani Abdul Ghani

Dato' Sri Zukri Samat

Kuala Lumpur,
Tarikh: 25 Februari 2013

Penyata Para Pengarah

menurut Seksyen 169(15) Akta Syarikat, 1965

Pada pendapat para Pengarah, penyata kewangan yang dibentangkan pada mukasurat 182 hingga 289 telah disediakan menurut Piawaian Laporan Kewangan Malaysia (“MFRS”), Piawaian Laporan Kewangan Antarabangsa (“IFRS”), dan peruntukan Akta Syarikat, 1965 di Malaysia, serta peruntukan Syariah bagi memberi pandangan yang benar dan saksama mengenai kedudukan kewangan Kumpulan dan Bank setakat 31 Disember 2012, 31 Disember 2011 dan 1 Januari 2011 serta prestasi kewangan dan aliran tunai mereka bagi tahun kewangan berakhir 31 Disember 2012 dan 31 Disember 2011.

Ditandatangani bagi pihak Lembaga Pengarah sejajar dengan resolusi para Pengarah:

Datuk Zamani Abdul Ghani

Dato' Sri Zukri Samat

Kuala Lumpur,
Tarikh: 25 Februari 2013

Laporan Majlis Pengawasan Syariah

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين، والعاقبة للمتقين، ولا عدوان إلا على الظالمين، والصلاة والسلام على سيدنا

محمد سيد المرسلين وإمام المتقين، وعلى آله الطيبين الأطهار وأصحابه الهادين الأبرار، ومن

تبعهم بإحسان إلى يوم الدين

السلم عليكم ورحمة الله وبركاته dan Salam Sejahtera

Dalam menjalankan peranan dan tanggungjawab Majlis Pengawasan Syariah Bank seperti yang telah ditetapkan dalam Garis Panduan Urus Tadbir Syariah untuk Institusi Kewangan Islam yang dikeluarkan oleh Bank Negara Malaysia dan sebagai mematuhi surat perlantikan, kami dengan ini membentangkan laporan berikut bagi tahun kewangan berakhir 31 Disember 2012:

Adalah menjadi tanggungjawab pihak Pengurusan Bank untuk memastikan bahawa ia menjalankan perniagaannya menurut peraturan dan dasar-dasar Syariah. Menjadi tanggungjawab kami untuk membentuk pendapat bebas berdasarkan penilaian kami ke atas operasi Bank dan melaporkannya kepada anda.

Kami telah mengadakan lima (5) mesyuarat manakala Jawatankuasa Penilaian Syariah telah mengadakan tiga belas (13) mesyuarat di mana kami menilai pelbagai produk, urusniaga, perkhidmatan dan proses Bank Islam Malaysia Berhad semasa tahun kewangan berakhir 31 Disember 2012.

Sebagai tambahan, kami juga melaporkan yang berikut:

1. Dalam menjalankan peranan dan tanggungjawab kami, kami telah mendapatkan semua maklumat dan penjelasan yang dianggap perlu bagi menyediakan kami dengan bukti yang mencukupi bagi memberi jaminan yang munasabah bahawa Bank telah mematuhi peraturan-peraturan dan prinsip-prinsip Syariah.
2. Bank telah menjalankan audit patuh Syariah yang dilaksanakan oleh Bahagian Audit Dalaman dan penilaian patuh Syariah oleh Jabatan Syariah di seluruh organisasi dan laporannya dibincangkan dalam mesyuarat Jawatankuasa Penilaian Syariah dan menjadi asas kepada kami untuk membuat keputusan samada Bank telah mematuhi peraturan-peraturan dan prinsip-prinsip Syariah serta peraturan Syariah yang telah ditetapkan oleh Majlis Penasihat Syariah Bank Negara Malaysia, Majlis Penasihat Syariah Suruhanjaya Sekuriti (bagi perkara-perkara berkaitan pasaran modal) serta keputusan Syariah yang telah dibuat oleh kami dan Jawatankuasa Penilaian Syariah.
3. Pada tahun kewangan, Bank telah memenuhi kewajipannya membayar zakat perniagaan kepada badan-badan kutipan zakat negeri dan zakat tersebut dikira menggunakan kaedah modal pertumbuhan. Beberapa badan kutipan zakat telah mengembalikan sebahagian daripada zakat yang dibayar dan menjadikan Bank sebagai ejen (wakeel) mereka untuk mengagihkannya kepada asnaf yang layak bagi pihak badan kutipan zakat tersebut.

Sepanjang tahun, dengan kelulusan Jawatankuasa Penilaian Syariah dan Jawatankuasa Zakat, Bank telah mengagihkan sumbangan zakat tersebut kepada asnaf yang layak seperti masjid-masjid, organisasi-organisasi bukan kerajaan, institusi-institusi pendidikan tinggi, sekolah-sekolah dan individu-individu yang memerlukan.

4. Sepanjang tahun kewangan, enam (6) peristiwa ketidakpatuhan Syariah telah dikenalpasti. Secara umumnya, ketidakpatuhan Syariah itu berlaku atas faktor manusia dan proses contohnya kegagalan mematuhi prosedur sewajarnya dan kegagalan melaksanakan kontrak menurut susunan yang betul. Kami dengan ini mengesahkan bahawa usaha yang sewajarnya telah diambil bagi membetulkan ketidakpatuhan tersebut, dan Bank juga telah melaksanakan beberapa mekanisme bagi mengelak kejadian sama berulang seperti mengetatkan kawalan dari segi susunan kontrak, menyediakan senarai semak dokumentasi, menyemak aliran proses pelaksanaan produk dan meningkatkan sistem IT sebagai kawalan pematuhan kehendak-kehendak Syariah.
5. Dalam tahun kewangan, Bank telah menerima RM2,570.65 sebagai pendapatan tidak patuh Syariah daripada peristiwa ketidakpatuhan Syariah dan juga sumber-sumber lain termasuk faedah yang diterima daripada akaun nostro Bank yang dibuka di bank-bank konvensional asing kerana ketiadaan bank Islam di negara-negara tersebut, dan komisen daripada pedagang perniagaan kad kredit Islam yang tidak patuh Syariah. Pendapatan tidak patuh Syariah berikut telah disalurkan kepada penerima-penerima berkaitan dengan kelulusan Majlis selepas mempertimbangkan bahawa dana tersebut digunakan untuk tujuan kebajikan:
 - i. Pusat Jagaan Nur Hasanah, Beranang, Selangor – RM69,000.00 (untuk pembelian sebuah van pelbagai guna)
 - ii. Pusat Pemulihan Dalam Komuniti Untuk Orang Kurang Upaya (PDK) Seri Murni, Sungai Siput, Perak – RM69,000.00 (untuk pembelian sebuah van pelbagai guna)
 - iii. Masjid Nurul Hidayah, Banting, Selangor – RM83,400.00 (untuk pembelian van jenazah)
 - iv. Yayasan Amal Malaysia – RM29,761.14 (untuk separuh pembelian tanah di Kuala Langat bagi membina Pusat Dakwah Wilayah)
 - v. Jabatan Hal Ehwal Agama Islam Kelantan – RM88,061.17 (untuk pembelian sebuah Toyota Hilux yang digunakan sebagai kenderaan jenazah bagi kawasan-kawasan terpencil di Lojing, Kelantan)
6. Kami juga telah meluluskan dalam mesyuarat kami, inisiatif-inisiatif bagi memperkukuhkan urus tadbir Syariah Bank yang merangkumi penilaian Dasar Pematuhan Syariah Bank yang bermatlamat, antara lain, membentuk garis panduan Syariah dan urus tadbir Bank yang menyeluruh bagi memastikan penyelarasan kegiatan-kegiatan dan tatalaku perniagaan yang mematuhi peraturan-peraturan dan prinsip-prinsip Syariah.
7. Semasa tahun kewangan, sesi-sesi latihan, kursus dan taklimat telah dianjurkan yang bermatlamat bukan sahaja untuk mewujudkan pemahaman yang mendalam mengenai pelaksanaan hukum Syariah dalam perniagaan perbankan dan kegiatan kewangan, tetapi juga untuk menerapkan nilai-nilai Islam di kalangan kakitangan.
8. Kami telah menilai penyata kewangan Bank dan mengesahkan bahawa penyata kewangan tersebut adalah mematuhi peraturan-peraturan dan prinsip-prinsip Syariah.

Pada pendapat kami:

1. Kontrak-kontrak, urusanniaga-urusanniaga dan urusan-urusan yang telah dimeterai oleh Bank sepanjang tahun kewangan berakhir 31 Disember 2012 yang mana telah disemak oleh kami adalah mematuhi peraturan-peraturan dan prinsip-prinsip Syariah;
2. Peruntukan kewangan dan caj kerugian berkaitan akaun pelaburan adalah mematuhi asas yang telah diluluskan oleh Majlis;
3. Kesemua pendapatan yang direalisasi daripada sumber atau cara yang dilarang di bawah peraturan dan prinsip Syariah yang berjumlah RM2,570.65 telah dipertimbangkan untuk disumbangkan kepada tujuan-tujuan kebajikan;
4. Perkiraan, pembayaran dan pengagihan Zakat adalah mematuhi peraturan-peraturan dan prinsip-prinsip Syariah; dan
5. Sebarang peristiwa ketidakpatuhan Syariah yang berlaku di Bank telah diperbetulkan dengan sewajarnya dan Bank telah mengambil langkah-langkah pencegahan bagi mengelakkan peristiwa-peristiwa tersebut berulang.

LAPORAN MAJLIS PENGAWASAN SYARIAH

Oleh itu, kami, **Ustaz Dr. Ahmad Shahbari @ Sobri Salamon** dan **Ustaz Mohd Bakir Haji Mansor**, sebagai dua daripada ahli Majlis Pengawasan Syariah Bank Islam Malaysia Berhad, dengan ini mengesahkan bagi pihak ahli-ahli Majlis bahawa, operasi Bank bagi tahun kewangan berakhir 31 Disember 2012 telah dilaksanakan dengan mematuhi peraturan-peraturan dan prinsip-prinsip Syariah. Allah Yang Maha Mengetahui.

Bagi pihak Majlis:

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon

Ustaz Mohd Bakir Haji Mansor

Kuala Lumpur,
Tarikh: 25 Februari 2013

Akuan Berkanun

menurut Seksyen 169(16) Akta Syarikat, 1965

Saya, **Malkiat Singh @ Malkit Singh Maan a/l Delbara Singh**, pegawai utama yang bertanggungjawab ke atas pengurusan kewangan Bank Islam Malaysia Berhad, sesungguhnya dan sebenarnya mengakui bahawa penyata kewangan yang dibentangkan pada mukasurat 182 hingga 289, mengikut pengetahuan dan kepercayaan saya, adalah betul dan saya membuat perakuan ini dengan sepenuh kepercayaan bahawa ia adalah benar dan memenuhi peruntukan Akta Akuan Berkanun, 1960.

Sesungguhnya dan sebenarnya diperakui oleh penama di atas di Kuala Lumpur pada 25 Februari 2013.

Malkiat Singh @ Malkit Singh Maan a/l Delbara Singh

Laporan Juruaudit Bebas

kepada ahli-ahli Bank Islam Malaysia Berhad

LAPORAN KE ATAS PENYATA KEWANGAN

Kami telah mengaudit penyata kewangan Bank Islam Malaysia Berhad, yang terdiri daripada Penyata Kedudukan Kewangan bagi Kumpulan dan Bank setakat 31 Disember 2012, dan Penyata Untung Rugi dan Pendapatan Komprehensif Lain, Penyata Perubahan Ekuiti dan Penyata Aliran Tunai bagi Kumpulan dan Bank bagi tahun kewangan yang baharu berakhir, serta ringkasan dasar-dasar perakaunan penting dan nota-nota penjelasan lain, seperti yang dibentangkan pada mukasurat 182 hingga 289.

Tanggungjawab Para Pengarah ke atas Penyata Kewangan

Para Pengarah Bank bertanggungjawab ke atas penyediaan penyata kewangan ini yang memberi gambaran yang benar dan saksama menurut Piawaian Laporan Kewangan Malaysia, Piawaian Laporan Kewangan Antarabangsa dan kehendak-kehendak Akta Syarikat, 1965 di Malaysia. Para Pengarah juga bertanggungjawab mengekalkan kawalan dalaman yang dianggap perlu bagi membolehkan penyediaan penyata kewangan yang bebas daripada salah nyata penting, samada disebabkan oleh penipuan atau kesilapan.

Tanggungjawab Juruaudit

Tanggungjawab kami ialah untuk memberi pendapat tentang penyata kewangan ini berdasarkan audit kami. Kami telah menjalankan pengauditan menurut piawaian pengauditan yang diluluskan di Malaysia. Piawaian tersebut mengkehendaki kami mematuhi kehendak-kehendak etika serta merancang dan melaksanakan audit bagi mendapatkan jaminan munasabah bahawa penyata kewangan ini adalah bebas daripada salah nyata penting.

Sesuatu audit adalah melibatkan pelaksanaan prosedur bagi mendapatkan bukti audit mengenai jumlah dan pendedahan yang dinyatakan dalam penyata kewangan. Prosedur yang dipilih bergantung kepada pertimbangan kami, termasuk penilaian risiko akibat salah nyata penting dalam penyata kewangan, samada disebabkan oleh penipuan atau kesilapan. Dalam membuat penilaian risiko, kami menilai kawalan dalaman entiti yang berkaitan dengan penyediaan penyata kewangannya yang memberi gambaran yang benar dan saksama bagi membentuk prosedur audit yang sesuai dengan keadaan, tetapi bukan bertujuan untuk memberi pendapat tentang keberkesanan kawalan dalaman entiti. Audit juga melibatkan penilaian kesesuaian dasar-dasar perakaunan yang digunakan dan kewajaran anggaran perakaunan yang dibuat oleh para Pengarah, serta penilaian ke atas pembentangan keseluruhan penyata kewangan.

Kami yakin bahawa bukti audit yang kami perolehi adalah mencukupi dan sesuai bagi menyediakan asas untuk pendapat audit kami.

Pendapat

Pada pendapat kami, penyata kewangan ini memberikan gambaran yang benar dan saksama mengenai keadaan kewangan Kumpulan dan Bank setakat 31 Disember 2012 serta prestasi kewangan dan aliran tunainya bagi tahun kewangan yang baru berakhir, sejajar dengan Piawaian Laporan Kewangan Malaysia, Piawaian Laporan Kewangan Antarabangsa dan kehendak-kehendak Akta Syarikat, 1965 di Malaysia.

LAPORAN KEHENDAK-KEHENDAK PERUNDANGAN DAN KAWAL ATUR LAIN

Menurut kehendak Akta Syarikat, 1965 di Malaysia, kami juga melaporkan bahawa:

- (a) Pada pendapat kami, rekod perakaunan dan rekod lain serta senarai daftar yang perlu disimpan oleh Bank dan anak-anak syarikatnya mengikut kehendak Akta telah disimpan dengan sempurna menurut peruntukan Akta tersebut.
- (b) Kami berpuas hati bahawa akaun-akaun anak-anak syarikat yang digabungkan dengan penyata kewangan Bank adalah sesuai dan wajar dalam bentuk dan isi kandungan bagi tujuan penyediaan penyata kewangan Kumpulan dan kami telah menerima maklumat dan penjelasan yang memuaskan untuk tujuan tersebut.
- (c) Laporan audit kami ke atas akaun-akaun anak-anak syarikat tidak mengandungi sebarang syarat atau ulasan buruk yang dibuat di bawah Seksyen 174(3) Akta.

PERKARA-PERKARA LAIN

Laporan ini dibuat hanya untuk ahli-ahli Bank, sebagai sebuah badan, menurut Seksyen 174 Akta Syarikat, 1965 di Malaysia dan bukan untuk sebarang tujuan lain. Kami tidak bertanggungjawab ke atas mana-mana pihak lain untuk isi kandungan laporan ini.

KPMG Desa Megat & Co.
Nombor Firma: AF 0759
Akauntan Berkanun

Ow Peng Li
Nombor Kelulusan: 2666/09/13(J)
Akauntan Berkanun

Petaling Jaya
Tarikh: 25 Februari 2013

Penyata Kedudukan Kewangan

setakat 31 Disember 2012

	NOTA	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Aset							
Tunai dan dana jangka pendek	3	1,657,866	3,364,180	2,519,695	1,657,400	3,355,764	2,509,483
Deposit dan simpanan di bank dan institusi kewangan lain	4	38,042	860,181	352,798	38,042	860,181	352,798
Aset kewangan dipegang untuk dagangan	5	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Aset kewangan derivatif	6	16,736	15,877	80,108	16,736	15,877	80,108
Aset kewangan sedia untuk jualan	7	12,916,055	11,005,121	12,763,020	12,918,066	11,007,132	12,765,031
Aset kewangan dipegang hingga matang	8	178,291	327,334	215,944	178,291	327,334	215,944
Pembiayaan, pendahuluan dan lain-lain	9	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108
Aset-aset lain	10	132,657	43,671	39,091	131,145	43,514	37,792
Deposit berkanun dengan Bank Negara Malaysia	11	1,059,900	912,000	10,000	1,059,900	912,000	10,000
Aset cukai semasa		40,642	42,746	40,113	40,468	42,258	39,008
Aset cukai tertunda	12	18,455	23,386	44,224	18,629	23,560	44,198
Pelaburan dalam anak-anak syarikat	13	–	–	–	28,027	28,027	27,127
Pelaburan dalam syarikat bersekutu	14	22,912	21,180	–	22,563	22,563	–
Hartanah dan peralatan	15	222,978	200,853	181,489	222,240	199,005	180,380
Jumlah aset		37,422,891	32,207,318	30,384,528	37,450,798	32,226,504	30,398,424
Liabiliti dan ekuiti							
Deposit daripada pelanggan	16	32,550,990	28,279,678	26,866,555	32,583,175	28,304,907	26,888,250
Deposit dan simpanan dari bank dan institusi kewangan lain	17	860,278	384,628	378,129	860,278	384,628	378,129
Liabiliti kewangan derivatif	6	14,339	23,299	66,708	14,339	23,299	66,708
Bil dan penerimaan belum bayar		385,138	259,153	163,191	385,138	262,075	165,532
Liabiliti-liabiliti lain	18	497,771	430,161	364,084	496,887	428,362	362,786
Zakat dan cukai	19	11,410	22,556	11,632	11,366	22,276	11,575
Jumlah liabiliti		34,319,926	29,399,475	27,850,299	34,351,183	29,425,547	27,872,980

	NOTA	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Ekuiti							
Modal saham	20	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490
Rizab		837,475	542,353	268,264	834,125	535,467	259,954
Ekuiti dari pemegang ekuiti Bank		3,102,965	2,807,843	2,533,754	3,099,615	2,800,957	2,525,444
Kepentingan tidak dikawal		–	–	475	–	–	–
Jumlah ekuiti		3,102,965	2,807,843	2,534,229	3,099,615	2,800,957	2,525,444
Jumlah liabiliti dan ekuiti		37,422,891	32,207,318	30,384,528	37,450,798	32,226,504	30,398,424
Pendedahan luar lembaranimbangan	41(d)	10,928,790	9,423,109	13,544,287	10,928,790	9,423,109	13,544,287

Nota-nota pada muka surat 190 hingga 289 membentuk bahagian penting penyata kewangan ini.

Penyata Untung Rugi

bagi tahun kewangan berakhir 31 Disember 2012

	NOTA	KUMPULAN		BANK	
		2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Pendapatan daripada pelaburan dana pendeposit	23	1,650,642	1,393,918	1,652,656	1,396,016
Pendapatan daripada pelaburan dana pemegang saham	24	339,836	272,395	334,775	260,188
Peruntukan kemerosotan ke atas pembiayaan dan pendahuluan	25	(66,073)	(21,124)	(66,073)	(21,124)
Peruntukan kemerosotan ke atas pelaburan	26	577	(15,406)	577	(15,406)
Peruntukan kemerosotan ke atas aset-aset lain		3,413	–	3,413	–
Peruntukan liabiliti luar jangka		(14,769)	(15,231)	(14,769)	(15,231)
Perbelanjaan langsung		(31,153)	(28,425)	(31,153)	(28,425)
Jumlah pendapatan boleh agih		1,882,473	1,586,127	1,879,426	1,576,018
Pendapatan daripada pendeposit	27	(593,054)	(477,107)	(593,461)	(477,407)
Jumlah pendapatan bersih		1,289,419	1,109,020	1,285,965	1,098,611
Perbelanjaan kakitangan	28	(390,989)	(338,143)	(385,812)	(333,893)
Lain-lain perbelanjaan overhead	29	(302,782)	(277,027)	(299,850)	(271,720)
		595,648	493,850	600,303	492,998
Bahagian keputusan syarikat bersekutu		1,732	(1,383)	–	–
Keuntungan sebelum zakat dan cukai		597,380	492,467	600,303	492,998
Zakat		(9,287)	(8,059)	(9,251)	(7,817)
Perbelanjaan cukai	32	(160,834)	(109,082)	(160,267)	(108,848)
Keuntungan bagi tahun		427,259	375,326	430,785	376,333
Hasil daripada:					
Pemegang ekuiti Bank		427,259	375,268	430,785	376,333
Kepentingan tidak dikawal		–	58	–	–
Keuntungan bagi tahun		427,259	375,326	430,785	376,333
Pendapatan sesaham (sen)	33	18.86	16.57		

Nota-nota pada muka surat 190 hingga 289 membentuk bahagian penting penyata kewangan ini.

Penyata Pendapatan Komprehensif Lain

bagi tahun kewangan berakhir 31 Disember 2012

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Keuntungan bagi tahun	427,259	375,326	430,785	376,333
Pendapatan komprehensif lain				
Perbezaan terjemahan matawang bagi operasi asing	10,543	(9,451)	10,553	(9,459)
Keuntungan bersih atas penilaian semula aset kewangan sedia untuk jualan	3,954	34,034	3,954	34,034
Pendapatan komprehensif lain bagi tahun, bersih cukai	14,497	24,583	14,507	24,575
Jumlah pendapatan komprehensif bagi tahun	441,756	399,909	445,292	400,908
Hasil daripada:				
Pemegang ekuiti Bank	441,756	399,851	445,292	400,908
Kepentingan tidak dikawal	–	58	–	–
Jumlah pendapatan komprehensif bagi tahun	441,756	399,909	445,292	400,908

Nota-nota pada muka surat 190 hingga 289 membentuk bahagian penting penyata kewangan ini.

Gabungan Penyata Perubahan Ekuiti

bagi tahun kewangan berakhir 31 Disember 2012

KUMPULAN	NOTA	HASIL DARIPADA PEMEGANG EKUITI BANK				JUMLAH RM'000	KEPENTINGAN TIDAK DIKAWAL RM'000	JUMLAH EKUITI RM'000
		MODAL SAHAM RM'000	PREMIUM SAHAM RM'000	RIZAB LAIN RM'000	BOLEH DIAGIH KEUNTUNGAN/ (KERUGIAN) TERKUMPUL RM'000			
Pada 1 Januari 2012		2,265,490	500,020	1,082,603	(1,040,270)	2,807,843	–	2,807,843
Keuntungan bagi tahun		–	–	–	427,259	427,259	–	427,259
Pendapatan komprehensif lain		–	–	14,497	–	14,497	–	14,497
Jumlah pendapatan komprehensif bagi tahun		–	–	14,497	427,259	441,756	–	441,756
Pensifaran kerugian terkumpul		–	(500,020)	(684,335)	1,184,355	–	–	–
Pemindahan ke rizab berkanun		–	–	215,392	(215,392)	–	–	–
Dividen dibayar ke atas saham biasa	34	–	–	–	(146,634)	(146,634)	–	(146,634)
Pada 31 Disember 2012		2,265,490	–	628,157	209,318	3,102,965	–	3,102,965
		Nota 20		Nota 21				
Pada 1 Januari 2011		2,265,490	500,020	878,439	(1,110,195)	2,533,754	475	2,534,229
Keuntungan bagi tahun		–	–	–	375,268	375,268	58	375,326
Pendapatan komprehensif lain		–	–	24,583	–	24,583	–	24,583
Jumlah pendapatan komprehensif bagi tahun		–	–	24,583	375,268	399,851	58	399,909
Pemindahan ke rizab berkanun		–	–	179,581	(179,581)	–	–	–
Dividen dibayar ke atas saham biasa	34	–	–	–	(125,395)	(125,395)	–	(125,395)
Pemerolehan kepentingan tidak dikawal		–	–	–	(367)	(367)	(533)	(900)
Pada 31 Disember 2011		2,265,490	500,020	1,082,603	(1,040,270)	2,807,843	–	2,807,843
		Nota 20		Nota 21				

Nota-nota pada muka surat 190 hingga 289 membentuk bahagian penting penyata kewangan ini.

Penyata Perubahan Ekuiti

bagi tahun kewangan berakhir 31 Disember 2012

BANK	NOTA	TIDAK BOLEH DIAGIH			BOLEH DIAGIH	JUMLAH EKUITI RM'000
		MODAL SAHAM RM'000	PREMIUM SAHAM RM'000	RIZAB LAIN RM'000	KEUNTUNGAN/ (KERUGIAN) TERKUMPUL RM'000	
Pada 1 Januari 2012		2,265,490	500,020	1,082,595	(1,047,148)	2,800,957
Keuntungan bagi tahun		–	–	–	430,785	430,785
Pendapatan komprehensif lain		–	–	14,507	–	14,507
Jumlah pendapatan komprehensif bagi tahun		–	–	14,507	430,785	445,292
Pensifaran kerugian terkumpul		–	(500,020)	(684,335)	1,184,355	–
Pemindahan ke rizab berkanun		–	–	215,392	(215,392)	–
Dividen dibayar ke atas saham biasa	34	–	–	–	(146,634)	(146,634)
Pada 31 Disember 2012		2,265,490	–	628,159	205,966	3,099,615
		Nota 20		Nota 21		
Pada 1 Januari 2011		2,265,490	500,020	878,439	(1,118,505)	2,525,444
Keuntungan bagi tahun		–	–	–	376,333	376,333
Pendapatan komprehensif lain		–	–	24,575	–	24,575
Jumlah pendapatan komprehensif bagi tahun		–	–	24,575	376,333	400,908
Pemindahan ke rizab berkanun		–	–	179,581	(179,581)	–
Dividen dibayar ke atas saham biasa	34	–	–	–	(125,395)	(125,395)
Pada 31 Disember 2011		2,265,490	500,020	1,082,595	(1,047,148)	2,800,957
		Nota 20		Nota 21		

Nota-nota pada muka surat 190 hingga 289 membentuk bahagian penting penyata kewangan ini.

Penyata Aliran Tunai

bagi tahun kewangan berakhir 31 Disember 2012

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Aliran tunai dari aktiviti operasi				
Keuntungan sebelum zakat dan cukai	597,380	492,467	600,303	492,998
Pelarasan untuk:				
Bahagian keputusan syarikat bersekutu	(1,732)	1,383	–	–
Susut nilai hartanah dan peralatan	40,549	43,918	40,293	42,962
Pembalikan kerugian kemerosotan ke atas aset-aset lain	(3,413)	–	(3,413)	–
Kerugian/(keuntungan) bersih ke atas pelupusan hartanah dan peralatan	17	(2,429)	17	(2,428)
Hartanah dan peralatan dihapus kira	129	43	107	–
Peruntukan untuk kemerosotan ke atas pembiayaan dan pendahuluan	66,073	21,124	66,073	21,124
Peruntukan untuk liabiliti luar jangka	14,769	15,231	14,769	15,231
Kerugian kemerosotan ke atas aset kewangan sedia untuk jualan	–	18,158	–	18,158
Pembalikan kerugian kemerosotan ke atas aset kewangan dipegang hingga matang	(577)	(2,752)	(577)	(2,752)
Keuntungan bersih ke atas jualan aset-aset kewangan yang dipegang untuk dagangan	(4,330)	(6,818)	(4,330)	(6,818)
Keuntungan bersih ke atas jualan aset-aset kewangan sedia untuk jualan	(21,506)	(36,968)	(21,506)	(36,968)
Keuntungan nilai saksama ke atas aset-aset kewangan yang dipegang untuk dagangan	(17,266)	(20,873)	(17,266)	(20,873)
Dividen daripada anak syarikat	–	–	(6,000)	–
Dividen daripada sekuriti	(3,360)	(10,483)	(3,360)	(10,483)
(Keuntungan)/kerugian derivatif bersih	(9,805)	8,618	(9,805)	8,618
Keuntungan operasi sebelum perubahan dalam aset dan liabiliti	656,928	520,619	655,305	518,769
Perubahan aset dan liabiliti:				
Deposit dan simpanan dari bank dan institusi kewangan lain	475,650	6,499	475,650	6,499
Pembiayaan, pendahuluan dan lain-lain	(5,350,343)	(2,339,593)	(5,352,367)	(2,339,584)
Deposit berkanun dengan Bank Negara Malaysia	(147,900)	(902,000)	(147,900)	(902,000)
Bil belum terima	(11)	280	(11)	280
Lain-lain bil belum terima	(78,631)	56,978	(77,276)	55,836
Deposit daripada pelanggan	4,271,312	1,413,123	4,278,268	1,416,657
Bil dan penerimaan belum bayar	125,985	95,962	123,063	96,543
Liabiliti lain	56,660	14,050	56,685	13,549
Tunai dijana daripada/(digunakan dalam) aktiviti operasi	9,650	(1,134,082)	11,417	(1,133,451)
Zakat dibayar	(6,089)	(11,588)	(5,826)	(11,575)
Cukai dibayar	(168,258)	(77,489)	(167,680)	(77,000)
Bayaran balik cukai	2,105	1,066	1,790	–
Tunai bersih digunakan dalam aktiviti operasi	(162,592)	(1,222,093)	(160,299)	(1,222,026)

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Aliran tunai daripada aktiviti pelaburan				
Pelaburan tambahan dalam anak syarikat	-	(900)	-	(900)
Pelaburan dalam syarikat bersekutu	-	(22,563)	-	(22,563)
Pembelian hartanah dan peralatan	(63,055)	(64,036)	(62,818)	(62,296)
Kutipan daripada pelupusan hartanah dan peralatan	233	3,143	55	3,138
Dividen daripada anak syarikat	-	-	6,000	-
Dividen daripada sekuriti	3,360	10,483	3,360	10,483
Kutipan bersih daripada (pembelian)/pelupusan sekuriti	(2,093,849)	2,782,683	(2,093,849)	2,782,683
Tunai bersih (digunakan dalam)/dijana daripada aktiviti pelaburan	(2,153,311)	2,708,810	(2,147,252)	2,710,545
Aliran tunai daripada aktiviti pembiayaan				
Dividen dibayar ke atas saham biasa	(146,634)	(125,395)	(146,634)	(125,395)
Tunai bersih digunakan dalam aktiviti pembiayaan	(146,634)	(125,395)	(146,634)	(125,395)
(Penyusutan)/peningkatan bersih tunai dan kesetaraan tunai	(2,462,537)	1,361,322	(2,454,185)	1,363,124
Tunai dan kesetaraan tunai pada 1 Januari 2012/1 Januari 2011	4,224,361	2,872,493	4,215,945	2,862,281
Perbezaan tukaran terjemahan	(65,916)	(9,454)	(66,318)	(9,460)
Tunai dan kesetaraan tunai pada 31 Disember 2012/31 Disember 2011	1,695,908	4,224,361	1,695,442	4,215,945
Tunai dan kesetaraan tunai terdiri daripada:				
Tunai dan dana jangka pendek	1,657,866	3,364,180	1,657,400	3,355,764
Deposit dan simpanan di bank dan institusi kewangan lain	38,042	860,181	38,042	860,181
	1,695,908	4,224,361	1,695,442	4,215,945

Nota-nota pada muka surat 190 hingga 289 membentuk bahagian penting penyata kewangan ini.

Nota-nota Mengiringi Penyata Kewangan

bagi tahun kewangan berakhir 31 Disember 2012

1. AKTIVITI UTAMA DAN MAKLUMAT AM

Bank Islam Malaysia Berhad terlibat terutamanya dalam perniagaan perbankan Islam dan penyediaan perkhidmatan kewangan yang berkaitan. Aktiviti utama anak-anak syarikatnya adalah seperti yang didedahkan dalam Nota 13 kepada penyata kewangan.

Bank adalah sebuah syarikat liabiliti berhad, diperbadankan dan bermastautin di Malaysia. Alamat pejabat berdaftar dan pejabat utama perniagaannya adalah seperti berikut:

Tingkat 32, Menara Bank Islam
No. 22, Jalan Perak,
50450 Kuala Lumpur.

Syarikat pemegang langsung Bank ialah BIMB Holdings Berhad, sebuah syarikat liabiliti berhad awam yang diperbadankan di Malaysia dan disenaraikan di Papan Utama Bursa Malaysia Securities Berhad.

Lembaga pemegang utama ialah Lembaga Tabung Haji ("LTH"), sebuah lembaga tabung jemaah haji yang ditubuhkan di bawah Akta Tabung Haji 1995 (Akta 535).

Penyata kewangan gabungan terdiri daripada Bank dan anak-anak syarikatnya (dirujuk bersama sebagai Kumpulan).

Penyata kewangan telah diluluskan oleh Lembaga Pengarah pada 31 Januari 2013.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING

Dasar-dasar perakaunan di bawah telah digunakan secara konsisten dalam penyediaan penyata kewangan gabungan untuk semua tempoh yang dibentangkan dalam penyata kewangan ini.

2.1 Asas penyediaan

(a) Penyata pematuhan

Penyata kewangan Kumpulan dan Bank telah disediakan menurut Piawaian Laporan Kewangan Malaysia ("MFRS"), Piawaian Laporan Kewangan Antarabangsa ("IFRS"), peruntukan Akta Syarikat, 1965 dan kehendak-kehendak Syariah.

Piawaian-piawaian perakaunan, pindaan-pindaan dan tafsiran-tafsiran berikut telah diterbitkan oleh MASB tetapi belum digunakan oleh Kumpulan dan Bank:

MFRS, tafsiran dan pindaan yang berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Julai 2012

- Pindaan ke atas MFRS 101, *Pembentangan Penyata Kewangan – Pembentangan Item-item Pendapatan Komprehensif Lain*

MFRS, tafsiran dan pindaan yang berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2013

- MFRS 10, *Penyata Kewangan Gabungan*
- MFRS 11, *Urus Janji Bersama*
- MFRS 12, *Pendedahan Kepentingan dalam Entiti Lain*
- MFRS 13, *Ukuran Nilai Saksama*
- MFRS 119, *Manfaat Kakitangan (2011)*
- MFRS 127, *Penyata Kewangan Berasingan (2011)*
- MFRS 128, *Pelaburan dalam Syarikat Bersekutu dan Usahasama (2011)*

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.1 Asas penyediaan (sambungan)

(a) Penyata pematuhan (sambungan)

MFRS, tafsiran dan pindaan yang berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2013 (sambungan)

- Terjemahan IC 20, Kos Lucutan dalam Fasa Pengeluaran Lombong Permukaan
- Pindaan MFRS 7, Instrumen Kewangan: Pendedahan – Pengimbangan Aset-aset Kewangan dan Liabiliti-liabiliti Kewangan
- Pindaan MFRS 1, Gunapakai Pertama Kali Piawaian Laporan Kewangan Malaysia – Pinjaman Kerajaan
- Pindaan MFRS 1, Gunapakai Pertama Kali Piawaian Laporan Kewangan Malaysia (Peningkatan Tahunan Kitaran 2009-2011)
- Pindaan MFRS 101, Pembentangan Penyata Kewangan (Peningkatan Tahunan Kitaran 2009-2011)
- Pindaan MFRS 116, Hartanah, Loji dan Peralatan (Peningkatan Tahunan Kitaran 2009-2011)
- Pindaan MFRS 132, Instrumen Kewangan: Pembentangan (Peningkatan Tahunan Kitaran 2009-2011)
- Pindaan MFRS 134, *Laporan Kewangan Interim* (Peningkatan Tahunan Kitaran 2009-2011)
- Pindaan MFRS 10, *Penyata Kewangan Gabungan: Panduan Peralihan*
- Pindaan MFRS 11, *Urus Janji Bersama: Panduan Peralihan*
- Pindaan MFRS 12, *Pendedahan Kepentingan dalam Entiti Lain: Panduan Peralihan*

MFRS, tafsiran dan pindaan yang berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2014

- Pindaan MFRS 132, Instrumen Kewangan: Pembentangan – Pengimbangan Aset-aset Kewangan dan Liabiliti-liabiliti Kewangan

MFRS, tafsiran dan pindaan yang berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2016

- MFRS 9, Instrumen Kewangan (2009)
- MFRS 9, Instrumen Kewangan (2010)
- Pindaan MFRS 7, Instrumen Kewangan: *Pendedahan – Tarikh Kuatkuasa Mandatori MFRS 9 dan Pendedahan Peralihan*

Kumpulan dan Bank merancang untuk menggunakan piawaian-piawaian, pindaan-pindaan dan tafsiran-tafsiran di atas:

- dari tempoh tahunan bermula 1 Januari 2013 bagi piawaian, pindaan dan tafsiran yang berkuatkuasa pada atau selepas 1 Julai 2012 dan 1 Januari 2013.
- dari tempoh tahunan bermula 1 Januari 2014 bagi piawaian, pindaan dan tafsiran yang berkuatkuasa pada atau selepas 1 Januari 2014.
- dari tempoh tahunan bermula 1 Januari 2015 bagi piawaian, pindaan dan tafsiran yang berkuatkuasa pada atau selepas 1 Januari 2015.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.1 Asas penyediaan (sambungan)

(a) Penyata pematuhan (sambungan)

Kesan penting gunapakai permulaan piawaian, pindaan atau tafsiran, yang akan digunapakai secara retrospektif, dibincangkan di bawah:

(i) MFRS 9, *Instrumen Kewangan*

MFRS 9 menggantikan panduan dalam MFRS 139, Instrumen Kewangan: Pengiktirafan dan Ukuran ke atas klasifikasi dan ukuran aset-aset kewangan dan liabiliti-liabiliti kewangan.

Gunapakai MFRS 9 mungkin menyebabkan perubahan dalam dasar perakaunan bagi aset-aset kewangan. Kumpulan pada masa ini sedang menilai kesan kewangan yang mungkin timbul daripada gunapakai MFRS 9.

(ii) MFRS 10, *Penyata Kewangan Gabungan*

MFRS 10 memperkenalkan satu model kawalan tunggal yang baru bagi menentukan penerima pelaburan yang patut digabungkan. MFRS 10 menggantikan MFRS 127, Penyata Kewangan Gabungan dan Berasingan dan Tafsiran IC 112, Gabungan – Entiti Tujuan Khas. Terdapat tiga elemen bagi takrifan kawalan dalam MFRS 10:

- kuasa pelabur ke atas penerima pelaburan,
- pendedahan, atau hak, untuk pulangan boleh ubah daripada penglibatan pelabur dengan penerima pelaburan, dan
- kebolehan pelabur untuk mempengaruhi pulangan menerusi kuasanya ke atas penerima pelaburan.

Gunapakai permulaan piawaian, pindaan dan tafsiran lain dijangka tidak memberi sebarang kesan kewangan yang penting ke atas penyata kewangan tempoh semasa dan sebelum Kumpulan dan Bank dengan gunapakai pertama kalinya.

(b) Asas ukuran

Penyata kewangan gabungan telah disediakan di bawah kaedah kos sejarah kecuali bagi instrumen kewangan derivatif, aset kewangan dipegang untuk dagangan dan aset kewangan sedia untuk jualan, yang mana telah diukur pada nilai saksama.

(c) Matawang fungsi dan bentang

Penyata kewangan dibentangkan dalam Ringgit Malaysia (RM), yang merupakan matawang fungsi Bank dan semua nilai dibundarkan kepada ribu terdekat (RM'000), kecuali dinyatakan sebaliknya.

(d) Penggunaan anggaran dan pertimbangan

Dalam penyediaan penyata kewangan, pihak pengurusan dikehendaki membuat pertimbangan, anggaran dan andaian yang memberi kesan ke atas gunapakai dasar-dasar perakaunan dan jumlah yang dilaporkan bagi aset, liabiliti, pendapatan dan perbelanjaan. Keputusan sebenar mungkin berbeza daripada anggaran. Anggaran dan andaian tersirat disemak secara berterusan. Semakan ke atas anggaran perakaunan diiktiraf dalam penyata kewangan pada tempoh di mana anggaran tersebut disemak dan mana-mana tempoh masa hadapan yang berkaitan.

Aspek-aspek penting anggaran, ketidakpastian dan pertimbangan kritikal yang digunakan dalam gunapakai dasar-dasar perakaunan yang mempunyai kesan penting dalam penentuan jumlah yang diiktiraf dalam penyata kewangan dijelaskan dalam nota-nota berikut:

- Nota 2.5 dan Nota 38 – Nilai saksama aset-aset dan liabiliti-liabiliti kewangan
- Nota 2.10 – Kemosotan
- Nota 12 – Aset cukai tertunda

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.2 Asas penggabungan

(a) Anak-anak Syarikat

Anak-anak syarikat adalah entiti yang mana Kumpulan memiliki kuasa untuk mengurus tadbir dasar-dasar kewangan dan operasinya, bagi memperoleh manfaat daripada aktiviti-aktivitinya. Hak mengundi dipertimbangkan apabila menaksir kawalan. Keputusan kewangan anak-anak syarikat disertakan dalam penyata kewangan gabungan bermula dari tarikh berkuatkuasanya kawalan tersebut sehingga tarikh kawalan tersebut tamat.

Pelaburan dalam anak-anak syarikat dibentangkan dalam penyata kedudukan kewangan Bank pada kos ditolak kerugian kemerosotan, jika ada. Apabila terdapat tanda kemerosotan, jumlah bawaan pelaburan dinilai. Penurunan nilai dibuat jika jumlah bawaan melebihi jumlah boleh diperoleh semula.

(b) Gabungan perniagaan

Gabungan perniagaan dijelaskan menggunakan kaedah pemerolehan daripada tarikh pemerolehan, yang merupakan tarikh di mana kawalan dipindahkan kepada Kumpulan.

Pemerolehan pada atau selepas 1 Januari 2011

Pemerolehan pada atau selepas 1 Januari 2011, Kumpulan telah mengukur kos muhibbah pada tarikh pemerolehan sebagai:

- nilai saksama pertimbangan yang dipindahkan; ditambah
- jumlah diiktiraf sebarang kepentingan tidak dikawal dalam pengambilalihan; ditambah
- sekiranya gabungan perniagaan dicapai secara berperingkat, nilai saksama kepentingan ekuiti sedia ada dalam pengambilalihan; ditolak
- jumlah bersih diiktiraf (amnya nilai saksama) aset-aset diperolehi dan liabiliti-liabiliti yang boleh dikenalpasti

Apabila lebih adalah negatif, keuntungan pembelian bertawar diiktiraf serta-merta dalam untung atau rugi.

Bagi setiap gabungan perniagaan, Kumpulan memilih untuk mengukur kepentingan tidak dikawal dalam pengambilalihan samada pada nilai saksama atau pada bahagian berkadaran aset-aset bersih pengambilalihan yang boleh dikenalpasti pada tarikh pemerolehan.

Kos urusniaga, selain daripada yang berkaitan dengan terbitan hutang atau sekuriti ekuiti yang ditanggung oleh Kumpulan yang berkaitan dengan satu gabungan perniagaan, dibelanjakan apabila tanggungan berlaku.

Pemerolehan sebelum 1 Januari 2011

Sebagai sebahagian daripada perubahan kepada MFRS, Kumpulan memilih untuk tidak menyatakan semula gabungan perniagaan yang berlaku sebelum tarikh perubahan kepada MFRS iaitu 1 Januari 2011. Muhibbah yang timbul daripada pemerolehan sebelum 1 Januari 2011 telah dibawa ke hadapan dari rangka kerja FRS yang terdahulu pada tarikh peralihan.

(c) Pemerolehan kepentingan bukan kawalan

Kumpulan mengambil semua perubahan dalam kepentingan pemilikannya dalam anak syarikat yang tidak menyebabkan kehilangan kawalan sebagai urusniaga ekuiti di antara Kumpulan dan pemegang kepentingan tidak dikawal. Sebarang perbezaan di antara saham aset bersih Kumpulan sebelum dan selepas perubahan, dan sebarang pertimbangan yang diterima atau dibayar, diselaraskan kepada atau terhadap rizab Kumpulan.

(d) Kehilangan kawalan

Sebaik berlaku kehilangan kawalan ke atas sesebuah anak syarikat, Kumpulan menyahiktiraf aset-aset dan liabiliti-liabiliti anak syarikat tersebut, sebarang kepentingan tidak dikawal dan komponen ekuiti lain yang berkaitan dengan anak syarikat tersebut. Sebarang lebih atau defisit yang timbul daripada kehilangan kawalan diiktiraf dalam untung atau rugi. Sekiranya Kumpulan mengekalkan sebarang kepentingan dalam anak syarikat terdahulu, maka kepentingan tersebut diukur pada nilai saksama pada tarikh kehilangan kawalan berlaku. Ia seterusnya dijelaskan sebagai penerima pelaburan berkaitan ekuiti atau sebagai aset kewangan sedia untuk jualan bergantung kepada tahap pengaruh yang dikekalkan.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.2 Asas penggabungan (sambungan)

(e) Syarikat Bersekutu

Syarikat bersekutu adalah entiti di mana Kumpulan mempunyai pengaruh yang besar tetapi bukan kawalan. Pengaruh yang besar bermaksud kuasa untuk mengambil bahagian dalam pembuatan keputusan mengenai dasar kewangan dan operasi syarikat bersekutu terbabit tetapi bukan kuasa untuk mengawal dasar tersebut.

Pelaburan dalam syarikat bersekutu dijelaskan dalam penyata kewangan gabungan Kumpulan menggunakan kaedah ekuiti ditolak sebarang kerugian kemerosotan. Kos pelaburan adalah termasuk kos urusniaga. Penyata kewangan gabungan merangkumi bahagian keuntungan atau kerugian Kumpulan dan lain-lain pendapatan menyeluruh syarikat bersekutu, selepas pelarasan jika ada, bagi menyelaraskan dasar-dasar perakaunan dengan dasar-dasar Kumpulan, dari tarikh pengaruh bermula sehingga tarikh pengaruh luput.

Apabila bahagian kerugian Kumpulan melebihi kepentingannya dalam syarikat bersekutu terbabit, jumlah bawaan kepentingan tersebut termasuk sebarang pelaburan jangka panjang disifarkan, dan pengiktirafan kerugian selanjutnya dihentikan melainkan Kumpulan telah menanggung obligasi atau membuat bayaran bagi pihak syarikat bersekutu.

Apabila Kumpulan tidak lagi mempunyai pengaruh yang besar ke atas sebuah syarikat sekutu, ia dijelaskan sebagai pelupusan keseluruhan kepentingan dalam syarikat sekutu tersebut, dan sebarang keuntungan atau kerugian yang terhasil diiktiraf dalam untung atau rugi. Sebarang kepentingan tersimpan dalam mantan sekutu tersebut pada tarikh di mana pengaruh besar hilang akan diukur semula pada nilai saksama dan jumlah ini dianggap sebagai jumlah bawaan awal bagi sesebuah aset kewangan.

Apabila kepentingan Kumpulan dalam sesebuah syarikat sekutu berkurangan tetapi tidak membawa kepada kehilangan pengaruh yang besar, sebarang kepentingan tersimpan tidak diukur semula. Sebarang keuntungan atau kerugian yang terhasil daripada pengurangan kepentingan tersebut diiktiraf dalam untung atau rugi. Sebarang keuntungan atau kerugian yang diiktiraf sebelum ini dalam pendapatan komprehensif lain juga diklasifikasi semula secara berkadar dalam untung atau rugi.

Dalam penyata kewangan berasingan Bank, pelaburan dalam syarikat bersekutu dinyatakan pada kos ditolak kerugian kemerosotan, jika ada. Kos pelaburan tersebut adalah termasuk kos urusniaga.

(f) Kepentingan tidak dikawal

Kepentingan tidak dikawal pada penghujung tempoh laporan, sebagai ekuiti dalam anak syarikat yang tidak berkaitan secara langsung atau tidak langsung dengan pemegang ekuiti Bank, dibentangkan dalam penyata gabungan kedudukan kewangan dan penyata perubahan ekuiti dalam ekuiti, berasingan daripada ekuiti yang berkaitan dengan pemegang ekuiti Bank. Kepentingan tidak dikawal dalam keputusan Kumpulan dibentangkan dalam gabungan untung atau rugi dan pendapatan komprehensif lain sebagai peruntukan kepada untung atau rugi dan pendapatan komprehensif tersebut bagi tahun tinjauan di antara kepentingan tidak dikawal dan pemegang ekuiti Bank.

Kerugian yang terhasil daripada kepentingan tidak dikawal dalam sesebuah anak syarikat diperuntukkan kepada kepentingan tidak dikawal tersebut walaupun dengan berbuat demikian akan menyebabkan kepentingan tidak dikawal memperoleh baki defisit.

(g) Urusniaga dihapuskan ekoran gabungan

Dalam penyediaan gabungan penyata kewangan, baki dan urusniaga intra-kumpulan serta sebarang pendapatan dan perbelanjaan yang tidak direalisasikan hasil daripada urusniaga intra-kumpulan akan dihapuskan.

Keuntungan tidak direalisasikan yang timbul daripada urusniaga dengan syarikat sekutu akan dihapuskan sehingga tahap kepentingan Kumpulan dalam sekutu tersebut. Kerugian tidak direalisasikan akan dihapuskan dengan cara yang sama seperti keuntungan tidak direalisasikan tetapi hanya sehingga tahap di mana tidak terdapat bukti kemerosotan.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.3 Matawang asing

(a) Urusniaga dan baki matawang asing

Bagi menyiapkan penyata kewangan setiap entiti, urusniaga dalam matawang asing diterjemah ke dalam matawang fungsi entiti berkaitan pada kadar tukaran lazim pada tarikh urusniaga tersebut.

Aset dan liabiliti monetari yang disebut dalam matawang asing diterjemah ke dalam matawang fungsi pada kadar penutup tukaran tentuan pada tarikh kedudukan kewangan. Perbezaan tukaran yang timbul ke atas pelaksanaan item monetari atau ke atas terjemahan item monetari pada tarikh kedudukan kewangan adalah diiktiraf dalam untung atau rugi.

Item bukan monetari yang diukur pada kos sejarah dalam matawang asing diterjemah pada kadar tukaran lazim pada tarikh urusniaga awal. Item bukan monetari yang diukur pada nilai saksama dalam matawang asing diterjemah pada kadar tukaran pada tarikh di mana nilai saksama tersebut ditentukan.

Aset dan liabiliti bukan monetari yang disebut dalam matawang asing tidak diterjemah semula pada tarikh akhir laporan kecuali bagi yang diukur pada nilai saksama diterjemah semula kepada matawang fungsi pada kadar tukaran pada tarikh di mana nilai saksama tersebut ditentukan.

Perbezaan matawang asing yang terhasil daripada terjemahan semula diiktiraf dalam untung atau rugi, kecuali bagi perbezaan yang terhasil daripada terjemahan semula instrumen ekuiti sedia untuk jualan atau instrumen kewangan yang disediakan sebagai pelindung nilai bagi risiko matawang, yang mana diiktiraf dalam pendapatan komprehensif lain.

(b) Operasi asing

Aset-aset dan liabiliti-liabiliti operasi dalam matawang fungsi selain daripada RM, termasuk pelarasan nilai saksama yang timbul daripada pemerolehan, diterjemah kepada RM pada kadar tukaran lazim pada tarikh kedudukan kewangan. Pendapatan dan perbelanjaan operasi asing tersebut diterjemah kepada RM pada kadar tukaran sederhana bagi tempoh tinjauan.

Kesemua perbezaan tukaran yang terhasil diiktiraf dalam pendapatan komprehensif lain dalam Rizab Terjemahan.

Kadar penutup yang digunakan dalam terjemahan aset-aset dan liabiliti-liabiliti monetari matawang asing dan penyata kewangan operasi asing adalah seperti berikut:

	31.12.2012	31.12.2011	1.1.2011
1 ASD	RM3.05800	RM3.16845	RM3.08250
1 LKR	RM0.02395	RM0.02782	RM0.02778

2.4 Tunai dan kesetaraan tunai

Tunai dan kesetaraan tunai adalah termasuk tunai dan dana jangka pendek, serta deposit dan simpanan di bank dan institusi kewangan lain.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.5 Instrumen kewangan

Instrumen kewangan diklasifikasi dan diukur menggunakan dasar-dasar perakaunan di bawah.

Pengiktirafan dan ukuran awal

Aset kewangan atau liabiliti kewangan diiktiraf dalam penyata kedudukan kewangan apabila, dan hanya apabila, Kumpulan atau Bank menjadi pihak dalam peruntukan kontrak instrumen tersebut.

Instrumen kewangan pada mulanya diiktiraf pada tambahan nilai saksama, dalam kes di mana instrumen kewangan tidak berada pada nilai saksama menerusi untung atau rugi, kos urusniaga yang timbul secara langsung dari pemerolehan atau terbitan instrumen kewangan tersebut.

Aset-aset kewangan

(a) Pembiayaan dan akaun belum terima

Pembiayaan dan akaun belum terima adalah aset-aset kewangan bukan derivatif dengan bayaran tetap atau boleh ditentukan yang tidak disebut harga dalam pasaran aktif.

Aset-aset kewangan ini seterusnya diukur pada kos dilunaskan menggunakan kaedah kadar keuntungan efektif, ditolak sebarang kerugian kemerosotan.

(b) Aset-aset kewangan pada nilai saksama menerusi untung atau rugi

Aset kewangan pada nilai saksama menerusi untung dan rugi adalah samada:

(i) Dipegang untuk dagangan

Aset kewangan yang diperolehi atau didapati terutamanya untuk tujuan jualan atau pembelian semula pada tempoh terdekat atau ia adalah sebahagian daripada portfolio yang diuruskan bersama dan yang mana terdapat bukti sebenar terkini mengenai pengambilan keuntungan secara jangka pendek; atau

(ii) Ditetapkan di bawah opsyen nilai saksama

Aset-aset kewangan memenuhi sekurang-kurangnya satu daripada kriteria berikut selepas penetapannya:

- ia menghapuskan atau mengurangkan dengan ketara percanggahan ukuran atau pengiktirafan yang akan timbul daripada pengukuran aset kewangan, atau pengiktirafan keuntungan atau kerugian ke atasnya, menggunakan asas yang berlainan; atau
- aset kewangan mengandungi derivatif terbenam yang perlu direkodkan secara berasingan

Aset-aset kewangan ini seterusnya diukur pada nilai saksamanya dan sebarang keuntungan atau kerugian yang timbul daripada perubahan dalam nilai saksama akan diiktiraf dalam untung atau rugi.

(c) Aset kewangan dipegang hingga matang

Aset-aset kewangan yang dipegang hingga matang adalah aset kewangan bukan derivatif dengan bayaran tetap atau ditentukan dan tempoh matang tetap yang mana Kumpulan mempunyai tujuan dan kemampuan positif untuk memegangnya sehingga matang. Aset-aset kewangan ini seterusnya diukur pada kos dilunaskan menggunakan kaedah kadar keuntungan efektif, ditolak sebarang kerugian kemerosotan.

Sebarang jualan atau klasifikasi semula dalam jumlah yang besar bagi aset kewangan yang dipegang hingga matang tetapi belum menghampiri tempoh matang akan menghasilkan klasifikasi semula kesemua aset kewangan yang dipegang hingga matang menjadi aset kewangan sedia untuk jualan dan Bank akan dihalang daripada mengklasifikasikan sebarang aset kewangan sebagai aset kewangan yang dipegang hingga matang bagi tahun kewangan semasa dan dua tahun kewangan seterusnya.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.5 Instrumen kewangan (sambungan)

(d) Aset kewangan sedia untuk jualan

Aset kewangan sedia untuk jualan adalah aset kewangan yang samada ditetapkan dalam kategori ini atau tidak diklasifikasikan dalam mana-mana kategori lain dan diukur pada nilai saksama.

Pelaburan dalam instrumen ekuiti yang tidak mempunyai harga pasaran disebut harga dalam pasaran aktif dan yang mana nilai saksamanya tidak boleh diukur dengan tepat adalah dinyatakan pada kos ditolak sebarang kerugian kemerosotan. Sebarang keuntungan atau kerugian daripada perubahan dalam nilai saksama adalah diiktiraf dalam rizab nilai saksama menerusi penyata perubahan ekuiti sehingga sekuriti terbabit dijual, dilupuskan atau merosot, yang mana pada masa itu keuntungan atau kerugian terkumpul yang sebelum ini diiktiraf dalam ekuiti akan dipindahkan kepada untung atau rugi. Keuntungan atau kerugian daripada jualan sekuriti sedia untuk jualan diiktiraf dalam untung atau rugi.

Kesemua aset kewangan, kecuali yang diukur pada nilai saksama menerusi untung atau rugi, adalah tertakluk kepada semakan untuk kemerosotan. Lihat nota 2.10 Kemerosotan.

Instrumen kewangan derivatif

Kumpulan dan Bank memegang instrumen kewangan derivatif bagi melindungi nilai matawang asing dan pendedahan kadar keuntungannya. Kedudukan dagangan tukaran asing, termasuk kontrak lani dan hadapan, dinilai semula pada kadar pasaran lazim pada tarikh penyata kedudukan kewangan dan keuntungan serta kerugian yang terhasil bagi tahun kewangan diiktiraf dalam untung atau rugi.

Derivatif terbenam diiktiraf secara berasingan daripada kontrak hos dan dijelaskan sebagai derivatif jika, dan hanya jika, ia tidak berkait rapat dengan ciri-ciri dan risiko ekonomi kontrak hos dan kontrak hos tidak dikategorikan pada nilai saksama menerusi untung atau rugi. Kontrak hos, dalam kes di mana derivatif terbenam diiktiraf secara berasingan, dijelaskan sejajar dengan dasar yang berlawanan dengan ciri-ciri kontrak hos.

Liabiliti kewangan

Liabiliti kewangan diiktiraf pada nilai saksama, bersih dari kos urusniaga, dan seterusnya diukur pada kos dilunaskan menggunakan kaedah kadar keuntungan efektif, kecuali bagi derivatif yang merupakan liabiliti, yang mana akan diukur pada nilai saksama.

Liabiliti kewangan dialihkan atau dinyahiktiraf dari penyata kedudukan kewangan apabila tanggungan yang dinyatakan dalam kontrak dibuang, dibatalkan atau luput.

Kontrak jaminan kewangan

Kontrak jaminan kewangan adalah satu kontrak yang memerlukan pengeluar kontrak membuat bayaran khusus bagi membayar balik kepada pemegang kerugian yang dialami ekoran penghutang tertentu gagal membuat bayaran pada masanya menurut terma-terma instrumen hutang yang asli atau telah diubahsuai.

Kontrak jaminan kewangan diklasifikasi sebagai pendapatan tertunggak dan dilunaskan kepada untung atau rugi menggunakan kaedah garis lurus mengikut tempoh kontrak atau, apabila tidak terdapat tempoh kontrak yang ditetapkan, diiktiraf dalam untung atau rugi sebaik jaminan tersebut dilepaskan. Apabila terdapat kemungkinan penyelesaian kontrak jaminan kewangan, anggaran tanggungan tersebut akan dibuat. Sekiranya nilai bawaan kontrak jaminan kewangan tersebut lebih rendah daripada tanggungan, nilai bawaan itu diselaraskan kepada jumlah tanggungan dan dijelaskan sebagai peruntukan.

Penentuan nilai saksama

Nilai saksama instrumen kewangan yang didagangkan di pasaran aktif (seperti sekuriti dan derivatif atas kaunter) adalah berdasarkan harga pasaran disebut harga pada tarikh penyata kedudukan kewangan yang diperolehi daripada harga pasaran. Bagi instrumen kewangan tidak disebut harga, nilai saksama ditentukan menggunakan teknik penilaian. Ini termasuk penggunaan urusniaga tulus terkini, rujukan kepada instrumen-instrumen lain yang secara amnya adalah sama, analisis aliran tunai berdiskaun dan model penentuan harga opsyen.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.5 Instrumen kewangan (sambungan)

Klasifikasi semula aset-aset kewangan

Aset kewangan bukan derivatif yang dipegang untuk dagangan boleh diklasifikasikan semula sekiranya aset kewangan tersebut tidak lagi dipegang untuk tujuan dijual dalam jangkamasa terdekat. Sebagai tambahan, aset kewangan yang memenuhi takrif pembiayaan dan belum terima boleh diklasifikasikan semula di luar kategori dipegang untuk dagangan atau sedia untuk dijual sekiranya Kumpulan mempunyai tujuan dan kemampuan untuk memegang aset kewangan tersebut untuk masa hadapan atau sehingga tarikh klasifikasi semula.

Klasifikasi semula dibuat pada nilai saksama pada tarikh klasifikasi semula. Nilai saksama menjadi kos baru atau kos dilunaskan di mana berkenaan, dan tiada pembalikan keuntungan atau kerugian nilai saksama direkodkan sebelum tarikh klasifikasi semula. Kadar keuntungan efektif bagi aset kewangan yang diklasifikasikan semula sebagai pembiayaan dan belum terima serta kategori dipegang hingga matang adalah ditentukan pada tarikh klasifikasi semula. Peningkatan lanjut dalam anggaran aliran tunai melaraskan kadar keuntungan efektif secara prospektif.

Penyahiktirafan

Sesuatu aset kewangan atau sebahagian daripadanya dinyahiktiraf apabila, dan hanya apabila, hak kontrak terhadap aliran tunai daripada aset kewangan tersebut luput atau aset kewangan tersebut dipindahkan kepada pihak lain tanpa mengekalkan kawalan atau sebahagian besar risiko dan ganjaran aset tersebut. Apabila aset kewangan dinyahiktiraf, perbezaan di antara jumlah bawaan dan jumlah pertimbangan yang diterima (termasuk sebarang aset baru yang diperolehi ditolak sebarang liabiliti baru) dan sebarang keuntungan atau kerugian terkumpul yang telah diiktiraf dalam ekuiti akan diiktiraf dalam untung atau rugi.

Sesuatu liabiliti kewangan atau sebahagian daripadanya dinyahiktiraf apabila, dan hanya apabila, tanggungan yang dinyatakan dalam kontrak dilepaskan atau dibatalkan atau luput. Apabila liabiliti kewangan dinyahiktiraf, perbezaan di antara jumlah bawaan liabiliti kewangan tersebut dihapuskan atau dipindahkan kepada pihak lain dan pertimbangan dibayar, termasuk sebarang aset bukan tunai yang dipindahkan atau liabiliti yang diperolehi, diiktiraf dalam untung atau rugi.

2.6 Hartanah dan peralatan

(a) Pengiktirafan dan ukuran

Kesemua item hartanah, loji dan peralatan diukur pada kos/penilaian ditolak susut nilai terkumpul dan sebarang kerugian kemerosotan terkumpul.

Kos adalah termasuk perbelanjaan yang berlaku secara langsung ekoran pemerolehan aset dan sebarang kos lain yang berlaku secara langsung ekoran pembawaan aset untuk berfungsi bagi tujuan penggunaannya, serta kos membuka dan mengalihkan item tersebut dan memulihkan tapak di mana ia terletak. Kos aset bina sendiri juga adalah termasuk kos bahan-bahan dan tenaga buruh. Bagi aset kelayakan, kos pinjaman dimodalkan sejajar dengan dasar perakaunan berkaitan kos pinjaman. Kos juga merangkumi pemindahan daripada ekuiti keuntungan atau kerugian di atas lindung nilai aliran tunai berkelayakan bagi pembelian matawang asing hartanah, loji dan peralatan.

Pembelian perisian yang mana penting untuk fungsi peralatan berkaitan dimodalkan sebagai sebahagian daripada peralatan tersebut.

Kos hartanah, loji dan peralatan yang diiktiraf sebagai hasil gabungan perniagaan adalah berdasarkan nilai saksama pada tarikh pemerolehan. Nilai saksama hartanah adalah jumlah anggaran di mana sesuatu hartanah boleh ditukarmilik di antara pihak yang berkesanggupan dan berpengetahuan dalam satu urusaniaga terus selepas pemasaran yang sewajarnya di mana pihak-pihak terbabit telah bertindak dengan sepenuh pengetahuan, berhemah dan tanpa tekanan. Nilai saksama item-item loji dan peralatan lain adalah berdasarkan harga pasaran yang disebut harga untuk item-item serupa apabila tersedia dan kos penggantian apabila wajar.

Apabila bahagian-bahagian penting sesuatu item dari hartanah dan peralatan mempunyai hayat berguna yang berbeza, ia dijelaskan sebagai item berasingan (komponen penting) hartanah, loji dan peralatan.

Keuntungan atau kerugian ke atas pelupusan sesuatu item hartanah, loji dan peralatan ditentukan dengan membandingkan hasil kutipan daripada pelupusan dengan jumlah bawaan hartanah, loji dan peralatan dan masing-masing diiktiraf dalam "pendapatan lain" dan "perbelanjaan lain" dalam untung atau rugi.

Lebih yang timbul daripada penilaian semula ditangani dalam akaun rizab penilaian semula. Sebarang defisit yang timbul diimbangi dengan rizab penilaian semula sehingga tahap peningkatan terdahulu bagi hartanah yang sama. Dalam kes-kes lain, pengurangan dalam jumlah bawaan diiktiraf dalam untung atau rugi. Apabila aset yang telah dinilai semula dijual, jumlah yang dirangkumkan dalam rizab lebihan penilaian semula dipindahkan kepada keuntungan terkumpul.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.6 Hartanah dan peralatan (sambungan)

(b) Kos Lanjut

Kos menggantikan sesuatu komponen item daripada hartanah, loji dan peralatan diiktiraf dalam jumlah bawaan item tersebut hanya apabila ada kemungkinan bahawa manfaat ekonomi masa hadapan yang terangkum dalam komponen tersebut akan mengalir ke dalam Kumpulan atau Syarikat, dan kosnya boleh diukur dengan tepat. Jumlah bawaan komponen yang digantikan adalah dinyahiktiraf kepada untung atau rugi. Kos penyelenggaraan harian bagi hartanah, loji dan peralatan diiktiraf dalam untung atau rugi apabila ia berlaku.

(c) Susut Nilai

Susut nilai ditentukan berdasarkan kos aset ditolak nilai bakinya. Komponen-komponen penting aset-aset berasingan dinilai, dan jika sesuatu komponen memiliki hayat berguna yang berbeza daripada baki aset tersebut, maka komponen itu disusut nilai secara berasingan.

Susut nilai diiktiraf dalam untung atau rugi atas dasar garis lurus ke atas anggaran hayat berguna setiap komponen item hartanah, loji dan peralatan. Aset-aset dipajak disusut nilai pada tempoh pajakan dan jangka hayat terpendek kecuali ada kepastian munasabah bahawa Kumpulan dan Bank akan memperoleh pemilikan pada akhir tempoh pajakan. Tanah pegangan bebas tidak disusut nilai. Hartanah, loji dan peralatan dalam proses pembinaan tidak disusut nilai sehingga aset-aset tersebut sedia untuk digunakan.

Anggaran hayat berguna bagi tempoh semasa adalah seperti berikut:

• Penambahbaikan dan ubahsuai bangunan	10 tahun
• Lekapan dan lengkapan	2-10 tahun
• Perabot dan peralatan	6 tahun
• Kenderaan bermotor	5 tahun
• Peralatan komputer	
– Sistem Perbankan Teras	7 tahun
– Perkakasan/perisian lain	5 tahun

Kaedah susut nilai, hayat berguna dan nilai baki adalah dinilai semula pada akhir tempoh laporan.

2.7 Aset pajakan – Pajakan kewangan

Pajakan yang mana Kumpulan atau Syarikat mengambil sebahagian besar risiko dan ganjaran pemilikannya adalah diklasifikasi sebagai pajakan kewangan. Dengan pengiktirafan awal, aset pajakan tersebut diukur pada jumlah yang setara dengan nilai saksama terendahnya dan nilai terkini bayaran minimum pajakan. Selepas pengiktirafan awal, aset tersebut dijelaskan sejajar dengan dasar perakaunan yang berkaitan dengan aset tersebut.

Bayaran minimum pajakan yang dibuat di bawah pajakan kewangan dibahagikan di antara perbelanjaan kewangan dan pengurangan baki liabiliti. Perbelanjaan kewangan diperuntukkan kepada setiap tempoh dalam tempoh pajakan bagi menghasilkan kadar faedah berkala yang berterusan bagi baki liabiliti. Bayaran pajakan luar jangka dijelaskan dengan menyemak semula bayaran minimum pajakan bagi baki tempoh pajakan apabila pelarasan pajakan telah disahkan.

Tanah pegangan pajakan yang secara asasnya adalah pajakan kewangan diklasifikasi sebagai hartanah, loji dan peralatan.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.8 Aset pajakan – Pajakan operasi

Pajakan yang mana Kumpulan atau Bank tidak mengambil sebahagian besar risiko dan ganjaran pemilikannya diklasifikasi sebagai pajakan operasi dan aset pajakan tersebut tidak diiktiraf dalam penyata kedudukan kewangan.

Bayaran yang dibuat di bawah pajakan operasi diiktiraf dalam untung atau rugi atas asas garis lurus bagi tempoh pajakan. Insentif pajakan yang diterima diiktiraf dalam untung atau rugi sebagai bahagian penting jumlah keseluruhan perbelanjaan pajakan, bagi tempoh pajakan. Sewa luar jangka dicaj dalam untung atau rugi dalam tempoh laporan di mana ia berlaku.

Tanah pegangan pajakan yang mana secara asasnya adalah pajakan operasi diklasifikasi sebagai prabayaran pajakan.

2.9 Bil belum terima dan akaun belum terima lain

Bil belum terima dan akaun belum terima lain dinyatakan pada kos ditolak peruntukan untuk kemerosotan.

2.10 Kemerosotan

Aset kewangan

Kumpulan dan Bank menaksir pada setiap tarikh laporan samada terdapat bukti objektif bahawa pembiayaan dan belum terima, aset-aset kewangan dipegang hingga matang atau aset-aset kewangan sedia untuk dijual mengalami kemerosotan. Aset kewangan atau sekumpulan aset kewangan adalah merosot dan kerugian kemerosotan berlaku jika, dan hanya jika, terdapat bukti objektif berlakunya kemerosotan ekoran satu atau lebih peristiwa yang berlaku selepas pengiktirafan awal aset-aset tersebut dan sebelum tarikh laporan (“peristiwa kerugian”) dan peristiwa atau peristiwa-peristiwa kerugian tersebut mempunyai kesan ke atas anggaran aliran tunai masa hadapan bagi aset kewangan atau kumpulan aset kewangan terbabit. Kriteria yang digunakan oleh Kumpulan dan Bank untuk menentukan terdapatnya bukti objektif kerugian kemerosotan adalah termasuk:

- (i) kesukaran kewangan yang ketara bagi pengeluar atau penanggung obligasi;
- (ii) pelanggaran kontrak, seperti keingkaran dalam pembayaran keuntungan atau pembayaran jumlah pokok;
- (iii) kemungkinan bahawa peminjam akan mengalami kemufliisan atau penyusunan semula kewangan; atau
- (iv) turun taraf berturut-turut sebanyak dua tahap bagi penarafan luar.

Pembiayaan diklasifikasi sebagai merosot apabila jumlah pokok atau keuntungan atau kedua-duanya telah melampau tempoh selama tiga bulan atau lebih, atau pembiayaan mengalami tunggakan untuk kurang dari tiga bulan, tetapi pembiayaan tersebut menunjukkan tanda-tanda kelemahan kredit.

Bagi pembiayaan dan belum terima, Kumpulan dan Bank akan menaksir samada bukti objektif berlakunya kemerosotan wujud secara berasingan bagi pembiayaan dan belum terima yang mana kedua-duanya penting, dan secara kolektif bagi pembiayaan dan belum terima yang mana tidak penting secara berasingan. Sekiranya Kumpulan dan Bank menentukan bahawa tiada bukti objektif berlakunya kemerosotan bagi pembiayaan dan belum terima yang ditaksir secara berasingan, samada penting atau tidak, ia merangkumkan aset-aset dalam sekumpulan pembiayaan dan belum terima dengan ciri-ciri risiko kredit yang serupa dan menaksir kesemuanya secara kolektif untuk mengesan kemerosotan. Pembiayaan dan belum terima yang ditaksir secara berasingan untuk kemerosotan dan di mana kerugian kemerosotan adalah diiktiraf atau terus diiktiraf tidak dirangkumkan dalam penaksiran kolektif untuk mengesan kemerosotan.

Jumlah kerugian kemerosotan diukur sebagai perbezaan di antara jumlah bawaan aset dan nilai terkini anggaran aliran tunai masa hadapan yang didiskaunkan pada kadar keuntungan efektif asal aset tersebut. Jumlah kerugian diiktiraf menggunakan akaun peruntukan dan diiktiraf dalam untung atau rugi. Di mana wajar, pengiraan nilai terkini anggaran aliran tunai masa hadapan bagi sesuatu pembiayaan kolateral akan mencerminkan aliran tunai yang mungkin terhasil daripada penutupan ditolak kos pemilikan dan penjualan kolateral tersebut, samada terdapat kemungkinan penutupan atau tidak.

Untuk tujuan penilaian kemerosotan secara kolektif, pembiayaan dan belum terima dikumpulkan berdasarkan ciri-ciri risiko yang serupa, dengan mengambil kira jenis aset, industri, lokasi geografi, jenis cagar, status lampau tempoh dan lain-lain faktor berkaitan. Ciri-ciri ini relevan kepada anggaran aliran tunai masa hadapan bagi kumpulan aset terbabit dengan memberi petunjuk tentang kemampuan pihak lawan untuk membayar kesemua jumlah yang patut dibayar menurut terma-terma kontrak aset yang sedang dinilai.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.10 Kemosototan (sambungan)

Aset kewangan (sambungan)

Aliran tunai masa hadapan bagi sekumpulan pembiayaan dan belum terima yang dinilai secara kolektif untuk mengesan kemosototan adalah dianggarkan berasaskan aliran tunai kontrak bagi aset-aset dalam kumpulan tersebut dan pengalaman kerugian sejarah bagi aset-aset dengan ciri-ciri risiko kredit yang serupa dengan yang terdapat dalam kumpulan terbabit. Pengalaman kerugian sejarah diselaraskan berasaskan data semasa boleh pantau bagi mencerminkan kesan keadaan semasa yang tidak menjejaskan tempoh di mana pengalaman kerugian sejarah didasarkan dan mengalihkan kesan keadaan dalam tempoh sejarah yang tidak wujud pada masa ini.

Apabila sesuatu pembiayaan tidak boleh dikutip semula, ia dihapus kira bagi peruntukan berkaitan untuk kemosototan. Pembiayaan tersebut dihapus kira selepas semua prosedur yang berkenaan selesai dan jumlah kerugian telah ditentukan. Perolehan semula jumlah yang sebelum ini dihapus kira kemudiannya dikreditkan ke dalam untung atau rugi.

Jika, dalam tempoh selanjutnya, jumlah kerugian kemosototan berkurangan dan pengurangan tersebut boleh dikaitkan secara objektif dengan sesuatu peristiwa yang berlaku selepas kemosototan tersebut diiktiraf, kerugian kemosototan yang diiktiraf sebelumnya dibalikkan dengan melaraskan peruntukan akaun kemosototan. Jumlah pembalikan diiktiraf dalam untung atau rugi.

Dalam kes sekuriti ekuiti sedia untuk jualan, susut nilai ketara atau berlanjutan dalam nilai saksama sekuriti tersebut juga dipertimbangkan dalam menentukan samada kemosototan wujud. Apabila bukti mengenainya wujud, kerugian bersih terkumpul yang telah diiktiraf secara langsung dalam ekuiti sebelum ini akan dialihkan daripada ekuiti dan diiktiraf dalam untung atau rugi. Dalam kes instrumen hutang yang diklasifikasi sebagai sedia untuk jualan, kemosototan ditaksir berdasarkan kriteria yang sama seperti semua aset kewangan lain. Pembalikan kemosototan instrumen hutang diiktiraf dalam penyata pendapatan komprehensif. Pembalikan kemosototan saham ekuiti tidak diiktiraf dalam untung atau rugi, peningkatan dalam nilai saksama saham ekuiti selepas kemosototan diiktiraf secara langsung dalam ekuiti.

Apabila sesuatu pembiayaan menunjukkan bukti kelemahan kredit, Kumpulan atau Bank boleh merunding semula pembiayaan tersebut berbanding terus mengambilalih kolateral. Ini mungkin melibatkan pemanjangan tempoh bayaran menerusi penjadualan semula atau rundingan semula terma-terma dan syarat-syarat pembiayaan baru menerusi penstrukturan semula. Pihak pengurusan memantau pembiayaan yang telah dirunding semula bagi memastikan semua terma-terma yang telah disepak semula dipenuhi dan bayaran semula dibuat dengan sewajarnya untuk satu tempoh berterusan. Apabila sesuatu pembiayaan merosot dirunding semula, peminjam harus mematuhi terma bayaran balik yang telah disepak semula dan/atau distruktur semula untuk tempoh berterusan selama enam bulan sebelum pembiayaan tersebut diklasifikasi sebagai tidak merosot. Pembiayaan ini akan terus tertakluk kepada penilaian kemosototan individu atau kolektif.

Aset-aset lain

Jumlah bawaan aset-aset lain disepak pada penghujung setiap tempoh laporan bagi menentukan samada terdapat tanda-tanda kemosototan. Sekiranya tanda-tanda tersebut wujud, jumlah boleh diperolehi semula bagi aset-aset tersebut dianggarkan.

Jumlah boleh diperolehi semula sesuatu aset ialah nilai gunanya yang tertinggi dan nilai saksama ditolak kos untuk dijual. Dalam menaksir nilai guna, anggaran aliran tunai masa hadapan didiskaunkan kepada nilai terkininya menggunakan kadar diskaun pra-cukai yang menggambarkan penaksiran pasaran semasa bagi nilai masa wang dan risiko-risiko khusus kepada aset tersebut.

Kerugian kemosototan diiktiraf sekiranya jumlah bawaan sesuatu aset melebihi jumlah boleh diperolehi semula. Kerugian kemosototan diiktiraf dalam untung atau rugi.

Kerugian kemosototan yang diiktiraf pada tempoh terdahulu ditaksir pada setiap tarikh laporan untuk meninjau tanda-tanda samada kerugian tersebut telah berkurangan atau tidak wujud lagi. Kerugian kemosototan dipulihkan sekiranya terdapat perubahan dalam anggaran yang digunakan untuk menentukan jumlah boleh diperolehi semula. Kerugian kemosototan hanya dipulihkan sehingga tahap di mana jumlah bawaan aset tidak melebihi jumlah bawaan yang sepatutnya ditentukan, bersih daripada susut nilai atau pelunasan, sekiranya tiada kerugian kemosototan telah diiktiraf. Pemulihan kerugian kemosototan dikreditkan ke dalam untung atau rugi pada tahun di mana pemulihan tersebut diiktiraf.

2.11 Bil belum bayar dan penerimaan belum bayar

Bil belum bayar dan penerimaan belum bayar mewakili bil-bil dan penerimaan Kumpulan dan Bank yang didiskaunkan semula dan belum dilunaskan di pasaran.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.12 Peruntukan

Sesuatu peruntukan diiktiraf sekiranya, hasil peristiwa lampau, Kumpulan mempunyai tanggungan perundangan atau konstruktif terkini yang boleh dianggarkan dengan tepat, dan kemungkinan bahawa aliran keluar manfaat ekonomi akan diperlukan bagi menyelesaikan tanggungan tersebut.

2.13 Liabiliti luar jangka

Apabila tiada kemungkinan bahawa aliran keluar manfaat ekonomi akan diperlukan, atau apabila jumlahnya tidak boleh dianggarkan dengan tepat, tanggungan tersebut tidak diiktiraf dalam penyata kedudukan kewangan dan ia didedahkan sebagai liabiliti luar jangka, kecuali terdapat kemungkinan aliran keluar manfaat ekonomi yang rendah. Kemungkinan tanggungan, yang mana kewujudannya hanya akan disahkan dengan berlaku atau tidak berlakunya satu atau lebih peristiwa masa hadapan, juga didedahkan sebagai liabiliti luar jangka kecuali terdapat kemungkinan aliran keluar manfaat ekonomi yang rendah.

2.14 Aset luar jangka

Apabila tiada kemungkinan bahawa aliran masuk manfaat ekonomi akan berlaku, atau apabila jumlahnya tidak boleh dianggarkan dengan tepat, aset tersebut tidak diiktiraf dalam penyata kedudukan kewangan dan ia didedahkan sebagai aset luar jangka, kecuali terdapat kemungkinan aliran masuk manfaat ekonomi yang rendah. Kemungkinan tanggungan, yang mana kewujudannya hanya akan disahkan dengan berlaku atau tidak berlakunya satu atau lebih peristiwa masa hadapan, juga didedahkan sebagai aset luar jangka kecuali terdapat kemungkinan aliran masuk manfaat ekonomi yang rendah.

2.15 Laporan segmen

Segmen operasi adalah komponen Kumpulan dan Bank yang terlibat dalam kegiatan perniagaan di mana ia memperoleh hasil pendapatan dan perbelanjaan, termasuk hasil pendapatan dan perbelanjaan yang berkaitan dengan urusniaga dengan mana-mana komponen lain Kumpulan. Keputusan segmen operasi disemak secara kerap oleh ketua pembuat keputusan operasi, di mana dalam kes ini adalah Pengarah Urusan Kumpulan, yang membuat keputusan mengenai sumber-sumber yang akan diperuntukkan kepada segmen tersebut dan membuat penilaian ke atas prestasinya, yang mana maklumat kewangan sulitnya adalah tersedia.

2.16 Modal Saham

Saham biasa diklasifikasikan sebagai ekuiti dalam penyata kedudukan kewangan. Kos yang terhasil secara langsung daripada penerbitan saham ekuiti baru diletakkan di bawah ekuiti sebagai potongan daripada hasil kutipan.

2.17 Pengiktirafan pendapatan

Pendapatan pembiayaan

Pendapatan pembiayaan diiktiraf dalam untung atau rugi menggunakan kaedah kadar keuntungan efektif. Kadar keuntungan efektif adalah kadar yang memberi diskaun ke atas bayaran tunai masa hadapan atau pendapatan menerusi jangka hayat instrumen kewangan terbabit atau, apabila sesuai, tempoh yang lebih pendek kepada jumlah bawaan bersih instrumen kewangan terbabit. Dalam pengiraan kadar keuntungan efektif, Kumpulan dan Bank telah mempertimbangkan kesemua terma-terma kontrak instrumen kewangan terbabit tetapi tidak mempertimbangkan kerugian kredit masa hadapan. Pengiraan itu termasuk semua yuran dan kos urusniaga yang penting kepada kadar keuntungan efektif, serta premium atau diskaun.

Apabila sesuatu aset kewangan atau sekumpulan aset kewangan telah diturun nilai ekoran kerugian kemerosotan, pendapatan diiktiraf menggunakan kadar keuntungan yang telah digunakan untuk memberi diskaun kepada aliran tunai masa hadapan dengan tujuan mengukur kerugian kemerosotan.

Pengiktirafan yuran dan pendapatan lain

Urus janji, pengurusan dan yuran penyertaan pembiayaan, komisen taja jamin dan yuran broker diiktiraf sebagai pendapatan berdasarkan urus janji kontrak. Yuran daripada aktiviti khidmat nasihat dan pembiayaan korporat diiktiraf sebagai bersih daripada cukai perkhidmatan dan diskaun apabila setiap peringkat penugasan diselesaikan.

Pendapatan dividen daripada anak syarikat dan lain-lain pelaburan diiktiraf apabila hak Bank untuk menerima bayaran telah disahkan.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (sambungan)

2.18 Cukai pendapatan

Perbelanjaan cukai pendapatan terdiri daripada cukai semasa dan tertunda. Cukai semasa dan cukai tertunda diiktiraf dalam untung atau rugi kecuali sehingga tahap di mana ia berkait dengan satu gabungan perniagaan atau item-item yang diiktiraf secara langsung dalam ekuiti atau pendapatan komprehensif lain.

Cukai semasa ialah jangkaan cukai belum bayar ke atas pendapatan boleh cukai bagi tahun terbabit, menggunakan kadar cukai berancang atau berancang secara substantif pada tempoh akhir laporan, dan sebarang pelarasan kepada cukai belum bayar bagi tahun-tahun kewangan terdahulu.

Cukai tertunda diiktiraf menggunakan kaedah liabiliti, menyediakan perbezaan sementara di antara jumlah bawaan aset-aset dan liabiliti-liabiliti dalam penyata kedudukan kewangan dan asas cukai. Cukai tertunda tidak diiktiraf bagi perbezaan sementara berikut: pengiktirafan awal muhibbah, pengiktirafan awal aset-aset atau liabiliti-liabiliti dalam urusan yang bukan satu gabungan perniagaan dan yang tidak memberi kesan ke atas perakaunan atau keuntungan atau kerugian boleh cukai. Cukai tertunda diukur pada kadar cukai yang dijangka digunakan ke atas perbezaan sementara, berdasarkan undang-undang yang diluluskan atau diluluskan secara substantif pada tempoh akhir laporan.

Aset-aset dan liabiliti-liabiliti cukai tertunda adalah diimbangi sekiranya terdapat hak perundangan yang boleh dikuatkuasakan bagi mengimbangi aset-aset dan liabiliti-liabiliti cukai semasa, dan jika ia berkaitan dengan cukai pendapatan yang dilevi oleh badan cukai yang sama ke atas entiti boleh cukai yang sama, atau ke atas entiti cukai yang berlainan, tetapi mereka berhasrat menyelesaikan aset-aset dan liabiliti-liabiliti cukai semasa atas asas bersih atau aset-aset dan liabiliti-liabiliti cukai mereka akan direalisasikan secara serentak.

Aset cukai tertunda diiktiraf sehingga tahap berkemungkinan bahawa keuntungan boleh cukai masa hadapan akan tersedia dan perbezaan sementara boleh digunakan. Aset cukai tertunda disemak pada setiap tempoh akhir laporan dan dikurangkan sehingga tahap tiada lagi kemungkinan bahawa manfaat cukai berkaitan akan direalisasi.

Peruntukan pelaburan semula dan peruntukan cukai pelaburan yang tidak digunakan, iaitu insentif cukai yang bukan merupakan asas cukai sesuatu aset, diiktiraf sebagai aset cukai tertunda sehingga tahap di mana terdapat kemungkinan bahawa keuntungan boleh cukai masa hadapan akan tersedia di mana insentif cukai yang tidak digunakan boleh dipakai.

2.19 Zakat

Ini mewakili zakat perniagaan. Ia adalah jumlah wajib yang harus dibayar oleh Kumpulan dan Bank bagi mematuhi prinsip Syariah.

2.20 Manfaat kakitangan

Manfaat kakitangan jangka pendek

Tanggungjawab manfaat kakitangan jangka pendek iaitu bagi gaji, bonus tahunan, cuti tahunan berbayar dan cuti sakit diukur pada asas tidak terdiskaun dan dibelanjakan apabila khidmat diberikan.

Sesuatu liabiliti diiktiraf bagi jumlah yang dijangka akan dibayar di bawah bonus tunai jangka pendek atau pelan perkongsian keuntungan sekiranya Kumpulan dan Bank mempunyai tanggungan perundangan atau konstruktif terkini untuk membayar jumlah tersebut hasil khidmat lampau yang diberikan oleh kakitangan dan sekiranya tanggungan tersebut boleh dianggarkan dengan tepat.

Caruman Kumpulan dan Bank bagi Kumpulan Wang Simpanan Pekerja dicaj ke dalam untung atau rugi pada tahun di mana ia berlaku. Apabila caruman telah dibayar, Kumpulan dan Bank tidak lagi mempunyai tanggungan untuk membuat bayaran lanjut.

2.21 Pendapatan sesaham biasa

Kumpulan membentangkan data pendapatan asas sesaham untuk saham biasanya ("EPS").

EPS asas ditentukan dengan membahagikan keuntungan atau kerugian yang berkaitan dengan pemegang saham biasa Kumpulan dengan bilangan purata berwajaran bagi baki saham biasa semasa tahun tinjauan.

3. TUNAI DAN DANA JANGKA PENDEK

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Tunai dan baki di bank dan institusi kewangan lain	782,538	871,036	833,127	782,270	862,904	823,153
Wang panggilan dan simpanan antara bank dengan baki tempoh matang tidak melebihi satu bulan	875,328	2,493,144	1,686,568	875,130	2,492,860	1,686,330
	1,657,866	3,364,180	2,519,695	1,657,400	3,355,764	2,509,483

4. DEPOSIT DAN SIMPANAN DI BANK DAN INSTITUSI KEWANGAN LAIN

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Bank Negara Malaysia	–	–	250,000
Bank-bank Islam berlesen	38,042	860,181	100,000
Institusi kewangan lain	–	–	2,798
	38,042	860,181	352,798

5. ASET KEWANGAN DIPEGANG UNTUK DAGANGAN

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pada nilai saksama			
Terbitan Pelaburan Kerajaan Malaysia	20,190	71,804	50,573
Nota Boleh Runding Bank Negara	846,786	1,116,264	2,202,117
Sekuriti Hutang Islam	683,891	31,032	26,757
Kertas Dagangan Islam	49,884	9,852	–
Bil Perbendaharaan Islam Malaysia	9,807	–	–
	1,610,558	1,228,952	2,279,447

6. ASET-ASET/LIABILITI-LIABILITI KEWANGAN DERIVATIF

Berikut adalah ringkasan jumlah pokok kontrak atau tersirat bagi instrumen kewangan derivatif yang dipegang pada nilai saksama menerusi untung atau rugi dan tujuan lindung nilai. Jumlah pokok atau jumlah kontrak instrumen ini menggambarkan volum urusniaga yang belum dijelaskan pada tarikh kedudukan kewangan, dan tidak mewakili jumlah berisiko.

Instrumen kewangan derivatif dagangan dinilai semula pada kedudukan nilai kasar dan keuntungan atau kerugian tidak direalisasi masing-masing ditunjukkan sebagai aset dan liabiliti kewangan derivatif.

	31.12.2012			31.12.2011			1.1.2011		
	JUMLAH POKOK RM'000	NILAI SAKSAMA ASET RM'000	LIABILITI RM'000	JUMLAH POKOK RM'000	NILAI SAKSAMA ASET RM'000	LIABILITI RM'000	JUMLAH POKOK RM'000	NILAI SAKSAMA ASET RM'000	LIABILITI RM'000
KUMPULAN DAN BANK									
Kontrak hadapan	680,789	2,523	(1,365)	1,684,899	5,589	(4,854)	5,208,060	42,284	(26,788)
Tukaran kadar keuntungan matawang silang	-	-	-	171,740	7,549	(7,509)	171,740	10,055	(9,964)
Tukaran kadar keuntungan	1,434,000	12,200	(10,961)	500,000	-	(8,197)	500,000	-	(2,187)
Deposit berstruktur	114,095	2,013	(2,013)	137,005	2,739	(2,739)	462,995	27,769	(27,769)
	2,228,884	16,736	(14,339)	2,493,644	15,877	(23,299)	6,342,795	80,108	(66,708)

7. ASET KEWANGAN SEDIA UNTUK JUALAN

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Pada nilai saksama						
Amanah saham	3,229	3,229	3,229	3,229	3,229	3,229
Pada nilai saksama						
Terbitan Pelaburan Kerajaan Malaysia	1,893,477	2,583,230	4,444,171	1,893,477	2,583,230	4,444,171
Sijil Hutang Islam Boleh Runding	2,239,370	1,170,238	2,277,443	2,239,370	1,170,238	2,277,443
Sekuriti Hutang Islam	8,768,603	6,779,449	4,614,882	8,770,614	6,781,460	4,616,893
Nota janji	–	5,108	5,108	–	5,108	5,108
Nota Boleh Runding Bank Negara	–	–	149,364	–	–	149,364
Kertas Dagangan Islam	–	208,566	872,867	–	208,566	872,867
Bil Diterima	–	243,500	384,155	–	243,500	384,155
	12,901,450	10,990,091	12,747,990	12,903,461	10,992,102	12,750,001
Pada nilai saksama						
Amanah Saham Islamic Development Bank	1,530	1,923	1,923	1,530	1,923	1,923
Pada kos						
Saham tidak disebut harga di Malaysia	22,477	22,448	22,061	22,477	22,448	22,061
Ditolak: Kerugian kemerosotan terkumpul*	(13,761)	(14,258)	(13,871)	(13,761)	(14,258)	(13,871)
	8,716	8,190	8,190	8,716	8,190	8,190
Pada kos						
Saham tidak disebut harga di luar Malaysia	1,130	1,688	1,688	1,130	1,688	1,688
	12,916,055	11,005,121	12,763,020	12,918,066	11,007,132	12,765,031

* Pergerakan dalam kerugian kemerosotan terkumpul disebabkan perbezaan terjemahan

8. ASET KEWANGAN DIPEGANG HINGGA MATANG

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pada kos dilunaskan			
Sekuriti disebut harga di luar Malaysia:			
Bon	–	63,369	61,650
Sekuriti tidak disebut harga di Malaysia:			
Sekuriti Hutang Islam	198,029	284,280	177,361
Ditolak: Kerugian kemerosotan terkumpul	(19,738)	(20,315)	(23,067)
	178,291	263,965	154,294
	178,291	327,334	215,944

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN

(a) Mengikut jenis

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pada kos dilunaskan						
Kemudahan tunai	618,555	406,590	254,278	619,489	452,442	266,684
Pembiayaan bertempoh						
Pembiayaan perumahan	5,186,253	4,393,020	3,911,363	5,186,253	4,393,020	3,911,363
Pembiayaan bersindiket	426,066	164,649	82,237	426,066	164,649	82,237
Pembiayaan pajakan	203,580	280,403	303,884	203,580	280,403	303,884
Pembiayaan penyambung	151,127	160,779	238,595	151,127	160,779	238,595
Pembiayaan peribadi	6,608,116	3,786,432	3,001,049	6,608,116	3,786,432	3,001,049
Pembiayaan bertempoh lain	4,546,959	3,358,527	2,760,392	4,546,959	3,358,527	2,760,392
Pembiayaan kakitangan	165,380	157,510	148,425	165,380	157,510	148,425
Kad kredit	430,984	451,538	450,542	430,984	451,538	450,542
Bil dagangan didiskaunkan	1,480,215	1,309,598	1,060,217	1,480,215	1,309,598	1,060,217
Resit amanah	50,314	48,897	59,854	50,314	48,897	59,854
Pajakan gadai	80,572	47,352	13,897	80,572	–	–
Jumlah kasar pembiayaan, pendahuluan dan lain-lain	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain						
– peruntukan penaksiran kolektif	(313,334)	(327,688)	(347,073)	(313,334)	(327,688)	(347,073)
– peruntukan penaksiran individu	(126,988)	(75,770)	(79,061)	(126,988)	(75,770)	(79,061)
Jumlah bersih pembiayaan, pendahuluan dan lain-lain	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (sambungan)

(b) Mengikut kontrak

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Bai' Bithaman Ajil	8,720,001	7,291,742	6,209,417	8,720,001	7,291,742	6,209,417
Ijarah	206,889	295,881	334,106	206,889	295,881	334,106
Ijarah Muntahiah Bit-Tamleek	30,627	22,648	11,657	30,627	22,648	11,657
Mudharabah	–	6,000	6,000	–	6,000	6,000
Murabahah	1,403,165	1,316,853	1,120,380	1,403,165	1,316,853	1,120,380
At-Tawarruq	7,530,581	3,903,981	2,573,328	7,530,581	3,903,981	2,573,328
Bai Al-Inah	1,729,672	1,435,588	1,662,823	1,730,606	1,481,440	1,675,229
Istisna'	246,614	245,250	353,125	246,614	245,250	353,125
Ar-Rahnu	80,572	47,352	13,897	80,572	–	–
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(c) Mengikut jenis pelanggan

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Institusi kewangan tempatan bukan bank	57,558	25,755	1,218	58,492	24,255	13,624
Perusahaan tempatan	4,327,447	2,683,710	2,082,941	4,327,447	2,683,710	2,082,941
Industri kecil sederhana	493,352	391,947	401,119	493,352	391,947	401,119
Kerajaan dan badan berkanun	165,550	129,766	151,526	165,550	129,766	151,526
Individu	14,679,594	10,989,077	9,324,459	14,679,594	10,989,077	9,310,562
Entiti tempatan lain	5,646	73,239	57,741	5,646	73,239	57,741
Entiti asing	218,974	271,801	265,729	218,974	271,801	265,729
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(d) Mengikut kepekaan kadar keuntungan

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Kadar tetap						
Pembiayaan perumahan	1,552,555	2,087,060	2,198,946	1,552,555	2,087,060	2,198,946
Lain-lain	8,926,966	8,680,517	8,005,296	8,927,900	8,679,017	8,003,805
Kadar terapung						
Lain-lain	9,468,600	3,797,718	2,080,491	9,468,600	3,797,718	2,080,491
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (sambungan)

(e) Mengikut baki kematangan kontrak

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Matang dalam satu tahun	3,065,264	2,672,329	2,071,456	3,066,198	2,624,977	2,057,559
Lebih dari satu hingga tiga tahun	969,154	863,680	705,542	969,154	863,680	705,542
Lebih dari tiga hingga lima tahun	1,082,872	818,561	1,385,004	1,082,872	864,413	1,397,410
Lebih dari lima tahun	14,830,831	10,210,725	8,122,731	14,830,831	10,210,725	8,122,731
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(f) Mengikut agihan geografi

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Wilayah Tengah	8,570,148	6,035,689	5,316,372	8,571,082	6,081,541	5,328,778
Wilayah Timur	3,635,878	2,643,657	2,088,995	3,635,878	2,596,305	2,075,098
Wilayah Utara	3,165,074	2,321,457	1,968,232	3,165,074	2,321,457	1,968,232
Wilayah Selatan	2,920,068	2,334,693	1,830,865	2,920,068	2,334,693	1,830,865
Wilayah Malaysia Timur	1,656,953	1,229,799	1,080,269	1,656,953	1,229,799	1,080,269
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

(g) Mengikut sektor

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Pertanian utama	223,163	149,182	182,111	223,163	149,182	182,111
Perlombongan dan pengkuarian	5,334	48,249	897	5,334	48,249	897
Perkilangan (termasuk asas tani)	1,016,127	904,779	791,995	1,016,127	904,779	791,995
Elektrik, gas dan air	175,743	7,221	150,860	175,743	7,221	150,860
Perdagangan borong & runcit, dan hotel & restoran	673,210	558,811	479,868	673,210	558,811	479,868
Pembinaan	1,725,523	756,014	508,293	1,725,523	756,014	508,293
Harta tanah	572,787	385,261	187,445	572,787	385,261	187,445
Pengangkutan, penyimpanan dan komunikasi	208,945	233,766	408,349	208,945	233,766	408,349
Aktiviti kewangan, insurans dan perniagaan	391,521	180,770	154,408	392,455	226,622	166,814
Pendidikan, kesihatan dan lain-lain	254,018	122,204	85,375	254,018	122,204	85,375
Sektor isi rumah	14,693,126	11,016,473	9,321,823	14,693,126	10,969,121	9,307,926
Lain-lain sektor	8,624	202,565	13,309	8,624	202,565	13,309
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (sambungan)

(h) Pergerakan dalam pembiayaan dan pendahuluan merosot (“pembiayaan merosot”) adalah seperti berikut:

	KUMPULAN DAN BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Pada 1 Januari 2012/1 Januari 2011	379,790	552,221
Diklasifikasi sebagai kemerosotan semasa tahun	427,775	549,075
Diklasifikasi semula sebagai bukan kemerosotan semasa tahun	(254,872)	(297,191)
Jumlah diperoleh semula	(92,264)	(238,876)
Jumlah dihapus kira	(151,472)	(187,141)
Perbezaan tukaran	(248)	1,702
Pada 31 Disember 2012/31 Disember 2011	308,709	379,790
Pembiayaan merosot kasar sebagai peratusan jumlah kasar pembiayaan, pendahuluan dan lain-lain	1.55%	2.61%

(i) Pembiayaan merosot mengikut agihan geografi

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Wilayah Tengah	130,400	155,544	202,422
Wilayah Timur	26,053	45,950	64,264
Wilayah Utara	66,894	58,028	99,382
Wilayah Selatan	22,199	44,940	80,780
Wilayah Timur Malaysia	63,163	75,328	105,373
Total	308,709	379,790	552,221

(j) Pembiayaan merosot mengikut sektor

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pertanian utama	207	3,511	10,947
Perlombongan dan pengkuarian	–	–	851
Perkilangan (termasuk asas tani)	46,483	42,184	83,810
Elektrik, gas dan air	160	–	–
Perdagangan borong & runcit, dan hotel & restoran	17,422	23,606	42,729
Pembinaan	74,341	71,680	130,925
Harta tanah	101	1,203	1,263
Pengangkutan, penyimpanan dan komunikasi	722	1,062	1,538
Aktiviti kewangan, insurans dan perniagaan	9,977	16,255	–
Pendidikan, kesihatan dan lain-lain	–	71	6,112
Sektor isi rumah	159,273	217,371	270,847
Lain-lain sektor	23	2,847	3,199
Total	308,709	379,790	552,221

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (sambungan)

(k) Pergerakan bagi peruntukan pembiayaan merosot

	KUMPULAN DAN BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Peruntukan penaksiran kolektif		
Pada 1 Januari 2012/1 Januari 2011		
– seperti dinyatakan terdahulu	348,555	345,041
– kesan gunapakai MFRS139	(20,867)	2,032
Pada 1 Januari 2012/1 Januari 2011, seperti dinyatakan semula	327,688	347,073
Peruntukan dibuat semasa tahun	102,185	84,268
Jumlah dihapus kira	(116,848)	(100,816)
Perbezaan tukaran	309	(2,837)
Pada 31 Disember 2012/31 Disember 2011	313,334	327,688
Peruntukan penaksiran individu		
Pada 1 Januari 2012/1 Januari 2011	75,770	79,061
Peruntukan dibuat semasa tahun	85,042	87,101
Jumlah dihapus kira	(33,824)	(90,392)
Pada 31 Disember 2012/31 Disember 2011	126,988	75,770

10. ASET-ASET LAIN

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Jumlah belum terima lain*	96,727	8,842	14,204	94,797	8,917	13,242
Deposit dan prabayaran	35,898	34,781	23,851	35,143	34,225	23,382
Syarikat berkaitan**	32	48	1,036	1,205	372	1,168
	132,657	43,671	39,091	131,145	43,514	37,792

* Jumlah belum terima lain dinyatakan pada peruntukan kemerosotan bersih berjumlah RM92,917,000 (2011: RM96,330,000) bagi Kumpulan dan Bank.

** Ini merujuk kepada jumlah yang patut diterima daripada syarikat-syarikat pegangan dan berkaitan yang mana berciri bukan dagangan, tidak tertakluk kepada caj pembiayaan dan tidak mempunyai tempoh bayaran balik yang tetap.

11. DEPOSIT BERKANUN DENGAN BANK NEGARA MALAYSIA

Deposit berkanun tanpa faedah disimpan dengan Bank Negara Malaysia bagi mematuhi Seksyen 37(1)(c) Akta Bank Pusat Malaysia, 1958 (disemak 1994), di mana jumlahnya ditentukan sebagai peratusan jumlah liabiliti layak.

12. ASET CUKAI TERTUNDA

Aset cukai tertunda diiktiraf

Aset cukai tertunda dijelaskan seperti berikut:

KUMPULAN	ASET			LIABILITI			BERSIH		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Peruntukan kemerosotan pembiayaan dan pendahuluan	-	-	41,160	-	-	-	-	-	41,160
Hartanah dan peralatan	-	-	-	(32,879)	(29,430)	(27,437)	(32,879)	(29,430)	(27,437)
Peruntukan	21,445	18,584	8,919	-	-	-	21,445	18,584	8,919
Peruntukan modal tidak diserap	29,889	34,232	21,582	-	-	-	29,889	34,232	21,582
Aset/(liabiliti) cukai	51,334	52,816	71,661	(32,879)	(29,430)	(27,437)	18,455	23,386	44,224

BANK	ASET			LIABILITI			BERSIH		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Peruntukan kemerosotan pembiayaan dan pendahuluan	-	-	41,160	-	-	-	-	-	41,160
Hartanah dan peralatan	-	-	-	(32,705)	(29,256)	(27,437)	(32,705)	(29,256)	(27,437)
Peruntukan	21,445	18,584	8,893	-	-	-	21,445	18,584	8,893
Peruntukan modal tidak diserap	29,889	34,232	21,582	-	-	-	29,889	34,232	21,582
Aset/(liabiliti) cukai	51,334	52,816	71,635	(32,705)	(29,256)	(27,437)	18,629	23,560	44,198

Aset cukai tertunda tidak diiktiraf

Aset cukai tertunda tidak diiktiraf bagi item berikut:

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Peruntukan modal tidak diserap	30,424	30,424	43,784
	30,424	30,424	43,784

Peruntukan modal tidak diserap berjumlah RM30.4 juta adalah bagi perniagaan pajakan di mana pihak pengurusan berpendapat bahawa tiada kepastian samada Bank boleh menggunakan manfaatnya di masa hadapan. Oleh itu, aset cukai tertunda tidak diiktiraf.

13. PELABURAN DALAM ANAK-ANAK SYARIKAT

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pada kos			
Saham tidak disebut harga di Malaysia	28,847	28,847	27,947
Ditolak: Kerugian kemerosotan terkumpul	(820)	(820)	(820)
	28,027	28,027	27,127

Butiran anak-anak syarikat adalah seperti berikut:

NAMA SYARIKAT	AKTIVITI UTAMA	KEPENTINGAN PEMILIKAN EFEKTIF		
		31.12.2012 %	31.12.2011 %	1.1.2011 %
Al-Wakalah Nominees (Tempatan) Sdn. Bhd.	Menyediakan khidmat pencalonan	100	100	100
BIMB Investment Management Berhad*	Pengurus Dana Amanah Saham Islam	100	100	100
Bank Islam Trust Company (Labuan) Ltd.	Menyediakan khidmat selaku syarikat amanah berdaftar Labuan	100	100	100
dan anak-anak syarikatnya:				
BIMB Offshore Company Management Services Sdn. Bhd.	Setiausaha Korporat Residen dan Pengarah untuk Syarikat-syarikat Luar Pesisir	100	100	100
BIMB Foreign Currency Clearing Agency Sdn. Bhd.	Gedung penjelasan matawang asing	100	100	100
Farihan Corporation Sdn. Bhd.	Menguruskan perniagaan pajak gadai Islam	100	100	80

* Penyata kewangan gabungan Kumpulan bagi tahun kewangan berakhir 31 Disember 2012 termasuk akaun pengurusan anak syarikat setakat 31 Disember 2012 yang mana tidak material pada Kumpulan.

14. PELABURAN DALAM SYARIKAT BERSEKUTU

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Pada kos						
Saham tidak disebut harga	22,563	22,563	–	22,563	22,563	–
Bahagian keputusan syarikat bersekutu	349	(1,383)	–	–	–	–
	22,912	21,180	–	22,563	22,563	–

Ringkasan maklumat kewangan bagi syarikat bersekutu tidak diselaraskan untuk peratus pemilikan yang dipegang oleh Kumpulan seperti berikut:

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000
Jumlah aset	404,556	402,133	–
Jumlah liabiliti	329,797	320,020	–
Perolehan operasi	21,772	6,306	–
Keuntungan/(Kerugian) selepas cukai	8,662	(6,917)	–

Butiran mengenai syarikat bersekutu, yang tidak disebut harga, adalah seperti berikut:

NAMA SYARIKAT	AKTIVITI UTAMA	TEMPAT DIPERBADANKAN	31.12.2012 %	FAEDAH EFEKTIF 31.12.2011 %	1.1.2011 %
Amana Bank Ltd	Menyediakan khidmat kewangan Islam	Sri Lanka	20	20	–

15. HARTANAH DAN PERALATAN

KUMPULAN	TANAH PAJAKAN JANGKA PANJANG RM'000	PENAMBAH- BAIKAN DAN PENGUBAH- SUAIAN RM'000	PERABOT, LEKAPAN, DAN LENGKAPAN RM'000	PERALATAN PEJABAT RM'000	PERALATAN KOMPUTER RM'000	KENDERAAN BERMOTOR RM'000	PENGUBAH- SUAIAN DALAM PROSES RM'000	PEMBANGUNAN SISTEM MAKLUMAT PENGURUSAN RM'000	JUMLAH RM'000
Kos									
Pada 1 Januari 2011	14,784	27,242	72,741	66,992	213,649	1,089	2,677	10,663	409,837
Tambahan	-	3,386	21,344	9,644	12,373	399	23	16,867	64,036
Klasifikasi semula	-	269	1,127	137	7,544	-	(1,533)	(7,544)	-
Pelupusan	-	-	(80)	(201)	(13,034)	(4)	(1,067)	-	(14,386)
Hapus kira	-	(1,766)	(1,411)	(4,583)	(6)	-	(50)	-	(7,816)
Perbezaan tukaran	-	3	37	25	72	2	-	-	139
Pada 31 Disember 2011	14,784	29,134	93,758	72,014	220,598	1,486	50	19,986	451,810
Tambahan	-	3,039	20,313	10,968	24,938	-	153	3,644	63,055
Klasifikasi semula	-	-	-	-	17,880	-	-	(17,880)	-
Pelupusan	-	(304)	(175)	(98)	(1,560)	-	(23)	-	(2,160)
Hapus kira	-	(4)	(14)	(3,430)	(64)	-	-	(98)	(3,610)
Perbezaan tukaran	-	(4)	(47)	(32)	(91)	(2)	-	-	(176)
Pada 31 Disember 2012	14,784	31,861	113,835	79,422	261,701	1,484	180	5,652	508,919
Susut nilai terkumpul									
Pada 1 Januari 2011	608	17,720	35,500	48,880	124,679	263	698	-	228,348
Susut nilai bagi tahun	174	2,985	10,589	5,422	23,988	244	516	-	43,918
Klasifikasi semula	-	103	-	-	-	-	(103)	-	-
Pelupusan	-	-	(68)	(186)	(12,978)	(4)	(1,067)	-	(14,303)
Hapus kira	-	(1,596)	(1,217)	(4,304)	(6)	-	(19)	-	(7,142)
Perbezaan tukaran	-	3	37	23	71	2	-	-	136
At 31 Disember 2011	782	19,215	44,841	49,835	135,754	505	25	-	250,957
Susut nilai bagi tahun	174	1,490	7,498	7,543	23,572	272	-	-	40,549
Pelupusan	-	(246)	(104)	(26)	(1,511)	-	(23)	-	(1,910)
Hapus kira	-	(4)	(10)	(3,403)	(64)	-	-	-	(3,481)
Perbezaan tukaran	-	(4)	(47)	(30)	(91)	(2)	-	-	(174)
Pada 31 Disember 2012	956	20,451	52,178	53,919	157,660	775	2	-	285,941
Jumlah bawaan									
Pada 1 Januari 2011	14,176	9,522	37,241	18,112	88,970	826	1,979	10,663	181,489
Pada 31 Disember 2011	14,002	9,919	48,917	22,179	84,844	981	25	19,986	200,853
Pada 31 Disember 2012	13,828	11,410	61,657	25,503	104,041	709	178	5,652	222,978

NOTA-NOTA MENGIKIRI PENYATA KEWANGAN
BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2012

15. HARTANAH DAN PERALATAN (sambungan)

BANK	TANAH PAJAKAN JANGKA PANJANG RM'000	PENAMBAH- BAIKAN DAN PENGUBAH- SUAIAN RM'000	PERABOT, LEKAPAN, DAN LENGKAPAN RM'000	PERALATAN PEJABAT RM'000	PERALATAN KOMPUTER RM'000	KENDERAAN BERMOTOR RM'000	PENGUBAH- SUAIAN DALAM PROSES RM'000	PEMBANGUNAN SISTEM MAKLUMAT PENGURUSAN RM'000	JUMLAH RM'000
Kos									
Pada 1 Januari 2011	14,784	27,208	72,667	66,298	212,856	1,089	1,389	10,663	406,954
Tambahan	–	2,729	21,259	8,883	12,159	399	–	16,867	62,296
Klasifikasi semula	–	103	1,127	134	7,544	–	(1,364)	(7,544)	–
Pelupusan	–	–	(70)	(147)	(13,034)	(4)	–	–	(13,255)
Hapus kira	–	(1,766)	(1,411)	(4,556)	(5)	–	–	–	(7,738)
Perbezaan tukaran	–	3	37	21	67	2	–	–	130
Pada 31 Disember 2011	14,784	28,277	93,609	70,633	219,587	1,486	25	19,986	448,387
Pemindahan daripada anak syarikat	–	548	16	202	123	–	–	–	889
Tambahan	–	3,019	20,309	10,808	24,885	–	153	3,644	62,818
Klasifikasi Semula	–	–	–	–	17,880	–	–	(17,880)	–
Pelupusan	–	(2)	(70)	(55)	(1,473)	–	–	–	(1,600)
Hapus kira	–	(4)	(12)	(3,354)	(37)	–	–	(98)	(3,505)
Perbezaan tukaran	–	(4)	(47)	(27)	(86)	(2)	–	–	(166)
Pada 31 Disember 2012	14,784	31,834	113,805	78,207	260,879	1,484	178	5,652	506,823
Susut nilai terkumpul									
Pada 1 Januari 2011	608	17,720	35,440	48,452	124,091	263	–	–	226,574
Susut nilai bagi tahun	174	2,825	10,575	5,253	23,891	244	–	–	42,962
Pelupusan	–	–	(60)	(134)	(12,978)	(4)	–	–	(13,176)
Hapus kira	–	(1,596)	(1,217)	(4,289)	(5)	–	–	–	(7,107)
Perbezaan tukaran	–	3	37	20	67	2	–	–	129
Pada 31 Disember 2011	782	18,952	44,775	49,302	135,066	505	–	–	249,382
Susut nilai bagi tahun	174	1,468	7,496	7,383	23,500	272	–	–	40,293
Pelupusan	–	–	(51)	(27)	(1,450)	–	–	–	(1,528)
Hapus kira	–	(4)	(8)	(3,349)	(37)	–	–	–	(3,398)
Perbezaan tukaran	–	(4)	(47)	(27)	(86)	(2)	–	–	(166)
Pada 31 Disember 2012	956	20,412	52,165	53,282	156,993	775	–	–	284,583
Jumlah bawaan									
Pada 1 Januari 2011	14,176	9,488	37,227	17,846	88,765	826	1,389	10,663	180,380
Pada 31 Disember 2011	14,002	9,325	48,834	21,331	84,521	981	25	19,986	199,005
Pada 31 Disember 2012	13,828	11,422	61,640	24,925	103,886	709	178	5,652	222,240

16. DEPOSIT DARIPADA PELANGGAN

(a) Mengikut jenis deposit

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Dana bukan Mudharabah						
Deposit tuntutan	8,963,892	8,415,669	7,098,681	8,968,608	8,419,942	7,099,693
Deposit simpanan	2,515,341	2,599,243	2,576,870	2,515,341	2,599,243	2,576,870
Sekuriti Hutang Islam Boleh Runding ("NIDC")	1,638,528	1,690,306	2,434,020	1,638,528	1,690,306	2,434,020
Waheed-i	2,213,836	3,809,248	2,968,104	2,214,548	3,809,918	2,968,744
Ziyad*	101,664	104,736	105,299	101,664	104,736	105,299
An-Najah*	–	18,000	312,452	–	18,000	312,452
Lain-lain	78,562	103,256	78,923	78,562	103,256	78,923
	15,511,823	16,740,458	15,574,349	15,517,251	16,745,401	15,576,001
Dana Mudharabah						
Deposit simpanan	1,942,190	1,263,591	987,346	1,942,190	1,263,591	987,346
Deposit pelaburan am	2,173,818	1,851,695	2,449,607	2,174,125	1,851,695	2,449,607
Deposit pelaburan khas	12,923,159	8,423,934	7,855,253	12,949,609	8,444,220	7,875,296
	17,039,167	11,539,220	11,292,206	17,065,924	11,559,506	11,312,249
	32,550,990	28,279,678	26,866,555	32,583,175	28,304,907	26,888,250

* Deposit berstruktur

Struktur kematangan NIDC, Waheed-i, Ziyad, An-Najah dan deposit pelaburan adalah seperti berikut:

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Matang dalam enam bulan	16,983,754	13,403,835	10,426,963	17,010,698	13,424,791	10,447,646
Lebih daripada enam bulan hingga satu tahun	1,243,158	1,444,323	4,616,743	1,243,683	1,444,323	4,616,743
Lebih daripada satu tahun hingga tiga tahun	775,333	1,020,357	638,204	775,333	1,020,357	638,204
Lebih daripada tiga tahun hingga lima tahun	48,760	29,404	20,955	48,760	29,404	20,955
Lebih daripada lima tahun	–	–	421,870	–	–	421,870
	19,051,005	15,897,919	16,124,735	19,078,474	15,918,875	16,145,418

16. DEPOSIT DARIPADA PELANGGAN (sambungan)

(b) Mengikut jenis pelanggan

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Kerajaan dan badan berkanun	7,378,695	7,769,225	6,795,607	7,378,695	7,769,225	6,795,607
Perusahaan perniagaan	8,943,008	7,263,391	8,606,738	8,943,008	7,263,391	8,606,738
Individu	5,263,990	4,750,716	4,510,064	5,263,990	4,750,716	4,510,064
Lain-lain	10,965,297	8,496,346	6,954,146	10,997,482	8,521,575	6,975,841
	32,550,990	28,279,678	26,866,555	32,583,175	28,304,907	26,888,250

17. DEPOSIT DAN SIMPANAN DARI BANK DAN INSTITUSI KEWANGAN LAIN

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Dana bukan Mudharabah			
Bank-bank Islam berlesen	1,475	1,424	1,286
Institusi kewangan lain	50,153	81,506	19,667
	51,628	82,930	20,953
Dana Mudharabah			
Bank-bank Islam berlesen	768,360	251,698	306,676
Institusi kewangan lain	40,290	50,000	50,500
	808,650	301,698	357,176
	860,278	384,628	378,129

18. LIABILITI-LIABILITI LAIN

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pemiutang lain	362,571	321,451	297,824	363,141	320,584	297,291
Akruan	135,200	108,710	66,260	133,746	107,778	65,495
	497,771	430,161	364,084	496,887	428,362	362,786

19. ZAKAT DAN CUKAI

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Zakat	9,282	8,075	11,604	9,251	7,817	11,575
Cukai	2,128	14,481	28	2,115	14,459	–
	11,410	22,556	11,632	11,366	22,276	11,575

20. MODAL SAHAM

	BILANGAN SAHAM			JUMLAH		
	31.12.2012 '000	31.12.2011 '000	1.1.2011 '000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
KUMPULAN DAN BANK						
Dibenarkan:						
Saham biasa RM1.00 setiap satu	2,540,000	2,540,000	2,540,000	2,540,000	2,540,000	2,540,000
Diterbitkan dan dibayar penuh						
Saham biasa RM1.00 setiap satu	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490

21. RIZAB-RIZAB LAIN

KUMPULAN	RIZAB	RIZAB	RIZAB	JUMLAH
	BERKANUN RM'000	NILAI SAKSAMA RM'000	TERJEMAHAN RM'000	
Pada 1 Januari 2011	795,013	83,426	76,461	954,900
Kesan perubahan dasar perakaunan (Nota 45.5(a))	–	–	(76,461)	(76,461)
Pada 1 Januari 2011, dinyatakan semula	795,013	83,426	–	878,439
Perbezaan terjemahan tukaran asing	–	–	(9,451)	(9,451)
Keuntungan bersih tidak direalisasi ke atas penilaian semula aset kewangan sedia untuk jualan	–	34,034	–	34,034
Pemindahan daripada keuntungan tahun semasa	179,581	–	–	179,581
Pada 31 Disember 2011	974,594	117,460	(9,451)	1,082,603
Pensifaran kerugian terkumpul	(684,335)	–	–	(684,335)
Perbezaan terjemahan tukaran asing	–	–	10,543	10,543
Keuntungan bersih tidak direalisasi ke atas penilaian semula aset kewangan sedia untuk jualan	–	3,954	–	3,954
Pemindahan daripada keuntungan tahun semasa	215,392	–	–	215,392
Pada 31 Disember 2012	505,651	121,414	1,092	628,157

21. RIZAB-RIZAB LAIN (sambungan)

BANK	RIZAB BERKANUN RM'000	RIZAB NILAI SAKSAMA RM'000	RIZAB TERJEMAHAN RM'000	JUMLAH RM'000
Pada 1 Januari 2011	795,013	83,426	76,871	955,310
Kesan perubahan dasar perakaunan (Nota 45.5(a))	–	–	(76,871)	(76,871)
Pada 1 Januari 2011, dinyatakan semula	795,013	83,426	–	878,439
Perbezaan terjemahan tukaran asing	–	–	(9,459)	(9,459)
Keuntungan bersih tidak direalisasi ke atas penilaian semula aset kewangan sedia untuk jualan	–	34,034	–	34,034
Pemindahan daripada keuntungan tempoh semasa	179,581	–	–	179,581
Pada 31 Disember 2011	974,594	117,460	(9,459)	1,082,595
Pensifaran kerugian terkumpul	(684,335)	–	–	(684,335)
Perbezaan terjemahan tukaran asing	–	–	10,553	10,553
Keuntungan bersih tidak direalisasi ke atas penilaian semula aset kewangan sedia untuk jualan	–	3,954	–	3,954
Pemindahan daripada keuntungan tahun semasa	215,392	–	–	215,392
Pada 31 Disember 2012	505,651	121,414	1,094	628,159

Rizab berkanun diselenggara dengan mematuhi Seksyen 15 Akta Perbankan Islam, 1983 dan tidak boleh diagihkan sebagai dividen tunai.

Rizab nilai saksama adalah termasuk perubahan bersih terkumpul dalam nilai saksama aset kewangan sedia untuk jualan, tidak termasuk kerugian kemerosotan, sehingga aset kewangan tersebut dinyahiktiraf.

Rizab terjemahan terdiri daripada semua perbezaan tukaran asing yang timbul daripada terjemahan penyata kewangan bagi operasi luar pesisir di Wilayah Persekutuan Labuan.

22. SISTEM CUKAI SATU PERINGKAT

Sebelum tahun taksiran 2008, cukai pendapatan syarikat adalah berdasarkan sistem taksiran penuh di mana cukai atas dividen dikenakan dikedua-dua peringkat syarikat dan pemegang saham. Cukai di peringkat pemegang saham mengambilkira cukai yang ditaksir pada peringkat syarikat menerusi kredit cukai.

Sejajar dengan Akta Kewangan, 2007, sistem satu peringkat diperkenalkan dan berkuatkuasa bermula dari tahun taksiran 2008. Di bawah sistem satu peringkat, cukai ke atas keuntungan syarikat adalah cukai akhir dan dividen yang diagihkan kepada pemegang saham akan dikecualikan dari cukai. Dengan pelaksanaan sistem satu peringkat, syarikat dengan baki kredit dalam akaun Seksyen 108 dibenarkan memilih samada opsyen tak boleh batal untuk bertukar kepada sistem satu peringkat atau terus menggunakan baki kredit yang ada setakat 31 Disember 2007 selepas pelarasan untuk sebarang penolakan cukai bagi tujuan pengagihan dividen, sehingga 31 Disember 2013.

Bank tidak memilih opsyen tak boleh batal bagi mengetepikan baki terkumpul yang ada dalam Seksyen 108 sehingga 31 Disember 2007. Oleh itu, Bank dibenarkan untuk terus menggunakan baki 108 yang ada untuk tujuan pengagihan dividen sehingga baki kredit digunakan sepenuhnya atau sehingga tempoh luput enam tahun peralihan pada 31 Disember 2013, yang mana lebih awal.

Setakat 31 Disember 2011, Bank mempunyai baki kredit sebanyak RM65,082,000 (Disember 2011: RM113,960,000) dalam akaun Seksyen 108.

Selepas tempoh kewangan berakhir 31 Disember 2012, Lembaga Pengarah telah mencadangkan dividen tunai untuk tempoh kewangan berakhir 31 Disember 2012. Dividen tunai tersebut akan diteluskan daripada baki kredit yang ada dalam Seksyen 108 dan selepas itu baki kredit Seksyen 108 ialah RM48,091,000.

23. PENDAPATAN DARIPADA PELABURAN DANA PENDEPOSIT

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Pendapatan daripada pelaburan:				
(i) Deposit pelaburan am	120,644	132,729	120,638	132,663
(ii) Lain-lain deposit	1,529,998	1,261,189	1,532,018	1,263,353
	1,650,642	1,393,918	1,652,656	1,396,016

(i) Pendapatan daripada pelaburan deposit pelaburan am

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Kewangan, pendapatan dan hibah				
Pembiayaan, pendahuluan dan lain-lain	82,259	86,808	82,253	86,742
Aset kewangan:				
– dipegang untuk dagangan	847	381	847	381
– sedia untuk jualan	25,918	32,475	25,918	32,475
– dipegang hingga matang	4,360	747	4,360	747
Wang panggilan dan deposit dengan institusi kewangan	4,004	6,347	4,004	6,347
	117,388	126,758	117,382	126,692
Pendapatan urus janji lain				
Keuntungan bersih daripada jualan aset kewangan dipegang untuk dagangan	321	641	321	641
Keuntungan bersih ke atas penilaian semula aset kewangan dipegang untuk dagangan	1,273	2,015	1,273	2,015
	1,594	2,656	1,594	2,656
Pendapatan operasi lain				
Keuntungan bersih daripada jualan aset kewangan sedia untuk jualan	1,662	3,188	1,662	3,188
Keuntungan ke atas penebusan aset kewangan dipegang hingga matang	–	127	–	127
	1,662	3,315	1,662	3,315
	120,644	132,729	120,638	132,663
<i>yang mana</i>				
<i>Pendapatan pembiayaan diperoleh daripada pembiayaan merosot</i>	2,043	4,392	2,043	4,392

23. PENDAPATAN DARIPADA PELABURAN DANA PENDEPOSIT (sambungan)

(ii) Pendapatan daripada pelaburan deposit lain

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Kewangan, pendapatan dan hibah				
Pembiayaan, pendahuluan dan lain-lain	1,045,032	823,211	1,047,052	825,375
Aset kewangan:				
– dipegang untuk dagangan	11,279	3,649	11,279	3,649
– sedia untuk jualan	328,135	306,923	328,135	306,923
– dipegang hingga matang	55,732	7,417	55,732	7,417
Wang panggilan dan deposit dengan institusi kewangan	49,974	59,849	49,974	59,849
	1,490,152	1,201,049	1,492,172	1,203,213
Pendapatan urus janji lain				
Keuntungan bersih daripada jualan aset kewangan dipegang untuk dagangan	4,009	6,177	4,009	6,177
Keuntungan bersih daripada penilaian semula aset kewangan dipegang untuk dagangan	15,993	18,858	15,993	18,858
	20,002	25,035	20,002	25,035
Pendapatan operasi lain				
Keuntungan bersih daripada jualan aset kewangan sedia untuk jualan	19,844	33,780	19,844	33,780
Keuntungan ke atas penebusan aset kewangan yang dipegang hingga matang	–	1,325	–	1,325
	19,844	35,105	19,844	35,105
	1,529,998	1,261,189	1,532,018	1,263,353
<i>yang mana</i>				
<i>Pendapatan pembiayaan diperoleh daripada pembiayaan merosot</i>	26,408	42,120	26,408	42,120

24. PENDAPATAN DARIPADA PELABURAN DANA PEMEGANG SAHAM

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Kewangan, pendapatan dan hibah				
Pembiayaan, pendahuluan dan lain-lain	6,796	8,714	4,208	3,900
Aset kewangan sedia untuk jualan	104,320	86,929	104,320	86,929
Wang panggilan dan deposit dengan institusi kewangan	1,814	6,364	1,814	6,364
	112,930	102,007	110,342	97,193
Pendapatan urus janji lain				
Keuntungan bersih daripada urusniaga tukaran asing	51,599	31,808	51,599	31,808
Keuntungan/(kerugian) derivatif bersih	9,805	(8,618)	9,805	(8,618)
	61,404	23,190	61,404	23,190
Pendapatan operasi lain				
Keuntungan daripada jualan matawang asing	3,124	2,335	–	–
Pembalihan peruntukan kemerosotan untuk jumlah belum terima	240	240	–	–
Dividen daripada anak syarikat	–	–	6,000	–
Pendapatan dividen kasar daripada sekuriti				
– tidak disebutbarga di Malaysia	3,217	10,426	3,217	10,426
– amanah saham di Malaysia	87	–	87	–
– amanah saham di luar Malaysia	56	57	56	57
	6,724	13,058	9,360	10,483

24. PENDAPATAN DARIPADA PELABURAN DANA PEMEGANG SAHAM (sambungan)

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Yuran dan komisen				
Yuran pembiayaan	13,842	19,699	13,842	19,699
Yuran cek dikeluarkan dan dipulangkan, penutupan akaun dan lain-lain	9,815	10,069	9,815	10,069
Yuran Ar-Rahnu	7,851	–	7,851	–
Yuran khidmat nasihat korporat	10,110	4,185	10,110	4,185
Yuran ATM	17,691	19,717	17,691	19,717
Yuran pemprosesan	3,977	1,609	3,930	1,584
Yuran komitmen	890	797	890	797
Yuran pengurusan amanah saham	6,212	3,697	–	–
Yuran dan komisen kad kredit	39,484	40,416	39,484	40,416
Yuran dan komisen khidmat Takaful	16,393	9,267	16,393	9,267
Komisen MEPS	8,802	7,053	8,802	7,053
Caj-caj Ta'widh	1,999	1,381	1,999	1,381
Lain-lain	18,782	13,227	20,153	12,385
	155,848	131,117	150,960	126,553
Pendapatan lain				
(Kerugian)/keuntungan bersih daripada pelupusan hartanah dan peralatan	(17)	2,429	(17)	2,428
Pendapatan sewa	2,087	308	2,087	308
Pendapatan lain	860	286	639	33
	2,930	3,023	2,709	2,769
	339,836	272,395	334,775	260,188

25. PERUNTUKAN KEMEROSOTAN PEMBIAYAAN DAN PENDAHULUAN

	KUMPULAN DAN BANK	
	2012 RM'000	2011 RM'000
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain:		
– peruntukan taksiran kolektif	102,185	84,268
– peruntukan taksiran individu	85,042	87,101
Hutang dan pembiayaan lapuk diperoleh semula	(121,154)	(150,245)
	66,073	21,124

26. PERUNTUKAN KEMEROSOTAN KE ATAS PELABURAN

	KUMPULAN DAN BANK	
	2012	2011
	RM'000	RM'000
Aset kewangan:		
– sedia untuk jualan	–	18,158
– dipegang hingga matang	(577)	(2,752)
	(577)	15,406

27. PENDAPATAN DARIPADA PENDEPOSIT

	KUMPULAN		BANK	
	2012	2011	2012	2011
	RM'000	RM'000	RM'000	RM'000
Deposit daripada pelanggan				
– dana Mudharabah	390,358	267,687	390,735	267,954
– dana bukan Mudharabah	190,924	190,205	190,954	190,238
Deposit dan simpanan bank dan institusi kewangan lain				
– dana Mudharabah	11,772	19,215	11,772	19,215
	593,054	477,107	593,461	477,407

28. PERBELANJAAN KAKITANGAN

	KUMPULAN		BANK	
	2012	2011	2012	2011
	RM'000	RM'000	RM'000	RM'000
Gaji dan upah	203,298	171,058	200,256	168,408
Elaun dan bonus	105,572	104,237	104,488	103,602
Kumpulan Wang Simpanan Pekerja	36,179	31,071	35,608	30,596
Imbuan para pengarah	8,328	5,486	8,134	5,233
Lain-lain	37,612	26,291	37,326	26,054
	390,989	338,143	385,812	333,893

29. PERBELANJAAN OVERHED LAIN

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Promosi				
Iklan dan publisiti	11,440	11,577	11,246	11,478
Perbelanjaan kad kredit	18,528	17,989	18,528	17,989
Komisen	9,878	5,708	9,366	4,946
	39,846	35,274	39,140	34,413
Perusahaan				
Sewa pejabat	48,353	34,840	47,701	34,168
Susut nilai hartanah dan peralatan	40,549	43,918	40,293	42,962
Perbelanjaan teknologi maklumat	27,380	27,632	27,380	27,632
Peralatan sewa	4,092	3,378	4,048	3,338
Penyelenggaraan pejabat	8,559	5,325	8,430	5,183
Utiliti	12,319	10,948	12,131	10,745
Khidmat sekuriti	10,701	14,077	10,022	13,668
Takaful dan insurans	5,474	4,752	5,266	4,433
Lain-lain	335	340	335	340
	157,762	145,210	155,606	142,469
Perbelanjaan am				
Imbuan juruaudit				
– yuran audit berkanun	610	576	523	483
– lain-lain	448	358	425	358
Yuran profesional	3,890	2,031	3,763	1,766
Bekalan pejabat	9,174	11,137	9,098	10,837
Perjalanan & pengangkutan	9,345	8,500	9,222	8,385
Yuran langganan	2,887	2,322	2,886	2,322
Hartanah dan peralatan dihapus kira	4,381	43	4,359	–
Yuran khidmat luar	47,130	41,135	47,130	41,135
Caj pemprosesan	14,448	781	14,448	781
Lain-lain	12,861	29,660	13,250	28,771
	105,174	96,543	105,104	94,838
	302,782	277,027	299,850	271,720

30. IMBUHAN PARA PENGARAH DAN AHLI MAJLIS PENGAWASAN SYARIAH

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Para Pengarah Bank				
Pengarah Eksekutif:				
Gaji dan imbuhan lain, termasuk elaun mesyuarat	6,585	3,778	6,581	3,768
Manfaat barangan	286	220	286	220
	6,871	3,998	6,867	3,988
Pengarah Bukan Eksekutif:				
Yuran	1,205	1,121	1,181	1,110
Elaun	398	397	372	355
Manfaat barangan	212	99	212	99
	1,815	1,617	1,765	1,564
Para Pengarah anak-anak syarikat				
Pengarah Bukan Eksekutif:				
Yuran	37	74	-	-
Elaun	103	116	-	-
	140	190	-	-
Jumlah	8,826	5,805	8,632	5,552
Jumlah (tidak termasuk manfaat barangan) (Nota 28)	8,328	5,486	8,134	5,233
Ahli Majlis Pengawasan Syariah (SSC)				
- SSC Bank	323	302	317	296
- SSC anak syarikat	7	7	-	-
	330	309	317	296

30. IMBUHAN PARA PENGARAH DAN AHLI MAJLIS PENGAWASAN SYARIAH (sambungan)

Jumlah keseluruhan imbuhan (termasuk manfaat barangan) bagi para Pengarah Bank adalah seperti berikut:

	IMBUHAN DITERIMA DARIPADA BANK				BANK JUMLAH RM'000	IMBUHAN DITERIMA DARIPADA ANAK-ANAK SYARIKAT EMOLUMEN		KUMPULAN JUMLAH RM'000
	GAJI DAN BONUS RM'000	YURAN RM'000	EMOLUMEN LAIN RM'000	MANFAAT BARANGAN RM'000		YURAN RM'000	LAIN RM'000	
31 DISEMBER 2012								
Pengarah Eksekutif								
Dato' Sri Zukri Samat	5,157	–	1,424	286	6,867	–	4	6,871
	5,157	–	1,424	286	6,867	–	4	6,871
Pengarah Bukan Eksekutif								
Datuk Zamani Abdul Ghani	–	192	105	37	334	–	–	334
Dato' Paduka Ismee Ismail	–	102	38	25	165	–	–	165
Datuk Zaiton Mohd Hassan	–	228	68	25	321	–	–	321
Johan Abdullah	–	72	10	25	107	–	–	107
Zahari @ Mohd Zin Idris	–	228	77	25	330	24	26	380
Mohamed Ridza Mohamed Abdulla	–	108	22	25	155	–	–	155
Abdullah Abdulrahman Abdullah Sharafi	–	168	28	25	221	–	–	221
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla	–	83	24	25	132	–	–	132
	–	1,181	372	212	1,765	24	26	1,815
	5,157	1,181	1,796	498	8,632	24	30	8,686

	IMBUHAN DITERIMA DARIPADA BANK				BANK JUMLAH RM'000	IMBUHAN DITERIMA DARIPADA ANAK-ANAK SYARIKAT EMOLUMEN		KUMPULAN JUMLAH RM'000
	GAJI DAN BONUS RM'000	YURAN RM'000	EMOLUMEN LAIN RM'000	MANFAAT BARANGAN RM'000		YURAN RM'000	LAIN RM'000	
31 DISEMBER 2011								
Pengarah Eksekutif								
Dato' Sri Zukri Samat	2,800	–	968	220	3,988	–	10	3,998
Pengarah Bukan Eksekutif								
Datuk Zamani Abdul Ghani	–	153	75	–	228	–	–	228
Dato' Paduka Ismee Ismail	–	102	36	–	138	–	–	138
Datuk Zaiton Mohd Hassan	–	230	75	24	329	–	–	329
Johan Abdullah	–	72	12	25	109	–	–	109
Zahari @ Mohd Zin Idris	–	228	87	25	340	11	42	393
Mohamed Ridza Mohamed Abdulla	–	99	18	25	142	–	–	142
Abdullah Abdulrahman Abdullah Sharafi	–	28	4	–	32	–	–	32
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla	–	4	1	–	5	–	–	5
Marwan Hassan Ali Al-Khatib	–	110	39	–	149	–	–	149
Fadhel Abdulbaqi Abu Hassan Al-Ali	–	84	8	–	92	–	–	92
	–	1,110	355	99	1,564	11	42	1,617
	2,800	1,110	1,323	319	5,552	11	52	5,615

30. IMBUHAN PARA PENGARAH DAN AHLI MAJLIS PENGAWASAN SYARIAH (sambungan)

Jumlah keseluruhan imbuhan bagi Majlis Pengawasan Syariah Bank adalah seperti berikut:

	IMBUHAN DITERIMA DARIPADA BANK			BANK	IMBUHAN DITERIMA DARIPADA ANAK-ANAK SYARIKAT	KUMPULAN
	GAJI DAN YURAN RM'000	YURAN RM'000	EMOLUMEN LAIN RM'000			
31 DISEMBER 2012						
Dr. Ahmad Shahbari @ Sobri Salamon	–	48	14	62	6	68
Dr. Uzaimah Ibrahim	–	42	14	56	–	56
Prof. Dr. Ahmad Hidayat Buang	–	42	13	55	–	55
Ustaz Mohd Bakir Hj. Mansor	–	42	13	55	–	55
Ustaz Muhammad Syafii Antonio	–	42	3	45	–	45
Syeikh Dr. Ahmad Mohieldin Ahmed	–	42	2	44	–	44
	–	258	59	317	6	323
31 DISEMBER 2011						
Dr. Ahmad Shahbari @ Sobri Salamon	–	47	14	61	6	67
Dr. Uzaimah Ibrahim	–	42	8	50	–	50
Prof. Dr. Ahmad Hidayat Buang	–	25	2	27	–	27
Ustaz Mohd Bakir Hj. Mansor	–	42	14	56	–	56
Ustaz Muhammad Syafii Antonio	–	24	2	26	–	26
Syeikh Dr. Ahmad Mohieldin Ahmed	–	42	3	45	–	45
Dato' Hj Daud Muhammad	–	12	3	15	–	15
Prof. Madya Dr. Yusof Ramli	–	10	6	16	–	16
	–	244	52	296	6	302

31. KAKITANGAN PENGURUSAN UTAMA

Kakitangan pengurusan utama ditakrif sebagai mereka yang mempunyai kuasa dan tanggungjawab untuk merancang, mengarah dan mengawal aktiviti Kumpulan samada secara langsung atau tidak langsung. Kakitangan pengurusan utama termasuk semua Pengarah Kumpulan, dan sebilangan ahli pengurusan kanan Kumpulan.

Pampasan untuk kakitangan pengurusan utama selain daripada imbuhan para Pengarah adalah seperti berikut:

	KUMPULAN DAN BANK	
	2012	2011
	RM'000	RM'000
Kakitangan pengurusan utama lain:		
– Manfaat kakitangan jangka pendek	15,394	9,836

32. PERBELANJAAN CUKAI

	KUMPULAN		BANK	
	2012	2011	2012	2011
	RM'000	RM'000	RM'000	RM'000
Cukai pendapatan Malaysia				
Tahun semasa	155,471	132,942	154,899	132,815
Bagi perubahan cukai bagi peruntukan taksiran kolektif	–	(41,160)	–	(41,160)
Peruntukan kurang/(lebih) pada tahun-tahun sebelum	432	(3,538)	437	(3,445)
	155,903	88,244	155,336	88,210
Perbelanjaan cukai tertunda berkaitan pengasalan dan pembalikan perbezaan sementara daripada:				
Tahun semasa	6,112	(6,590)	6,112	(6,763)
Bagi perubahan cukai bagi peruntukan taksiran kolektif	–	41,160	–	41,160
Peruntukan lebih pada tahun-tahun sebelum	(1,181)	(13,732)	(1,181)	(13,759)
	4,931	20,838	4,931	20,638
	160,834	109,082	160,267	108,848

Kadar cukai korporat adalah 25%. Oleh itu, aset-aset dan liabiliti-liabiliti cukai tertunda diukur menggunakan kadar cukai ini.

32. PERBELANJAAN CUKAI (sambungan)

Penyesuaian perbelanjaan cukai efektif bagi Kumpulan dan Bank adalah seperti berikut:

	KUMPULAN		BANK	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Keuntungan sebelum perbelanjaan cukai	595,648	493,850	600,303	492,998
Cukai pendapatan menggunakan kadar cukai Malaysia sebanyak 25%	150,413	123,463	150,076	123,249
Pendapatan tidak tertakluk kepada cukai	(496)	(2,147)	(496)	(2,147)
Perbelanjaan tidak boleh dipotong	11,666	8,376	11,431	8,290
	161,583	129,692	161,011	129,392
Penggunaan peruntukan modal tidak diserap yang tidak diiktiraf sebelum ini	–	(3,340)	–	(3,340)
Peruntukan kurang/(lebih) pada tahun-tahun sebelum				
– Cukai pendapatan	432	(3,538)	437	(3,445)
– Cukai tertunda	(1,181)	(13,732)	(1,181)	(13,759)
	160,834	109,082	160,267	108,848

33. PENDAPATAN SESAHAM

Pendapatan asas sesaham dikira berdasarkan pelarasan keuntungan bersih hasil daripada pemegang ekuiti Kumpulan sebanyak RM427,259,000 (2011: RM375,268,000) dan bilangan purata berwajaran saham biasa yang belum dijelaskan semasa tahun tinjauan sebanyak 2,265,490,000 (2011: 2,265,490,000).

34. DIVIDEN

Dividen diiktiraf oleh Bank:

	SEN SESAHAM (BERSIH CUKAI)	JUMLAH KESELURUHAN RM'000	TARIKH BAYARAN
2012			
Akhir 2011 biasa	2.63	44,687	15 Mei 2012
Interim pertama 2012 biasa	3.00	50,973	30 Ogos 2012
Interim kedua 2012 biasa	3.00	50,974	20 Disember 2012
Jumlah keseluruhan		146,634	
2011			
Akhir 2010 biasa	4.75	80,708	20 Mei 2011
Interim 2011 biasa	2.63	44,687	15 September 2011
Jumlah keseluruhan		125,395	

Selepas akhir tahun kewangan, dividen berikut dicadangkan oleh para Pengarah. Dividen ini akan diiktiraf pada tahun kewangan berikutnya selepas mendapat kelulusan dari Bank Negara Malaysia.

	SEN SESAHAM (BERSIH CUKAI)	JUMLAH KESELURUHAN RM'000
Akhir 2012 biasa	3.00	50,974

35. URUSNIAGA PIHAK BERKAITAN

Identiti pihak berkaitan

Bagi tujuan penyata kewangan ini, sesuatu pihak dianggap berkaitan dengan Kumpulan sekiranya Kumpulan mempunyai kemampuan, samada secara langsung atau tidak langsung, untuk mengawal pihak tersebut atau mempengaruhinya dalam membuat keputusan berkaitan kewangan dan operasi, atau sebaliknya, atau apabila Kumpulan dan pihak tersebut tertakluk kepada kawalan lazim atau pengaruh penting lazim. Pihak berkaitan mungkin adalah individu atau entiti lain.

Kumpulan mempunyai hubungan pihak berkaitan dengan anak-anak syarikatnya (lihat Nota 13) dan pemegang saham penting dalam syarikat pegangan.

35. URUSNIAGA PIHAK BERKAITAN (sambungan)

(a) Urusniaga penting pihak berkaitan bagi Kumpulan dan Bank, selain daripada pampasan kakitangan pengurusan utama, adalah seperti berikut:

	KUMPULAN JUMLAH URUSNIAGA BAGI		BANK JUMLAH URUSNIAGA BAGI	
	2012 RM'000	2011 RM'000	2012 RM'000	2011 RM'000
Syarikat pegangan utama				
Keuntungan bersih daripada urusniaga Forex	150	133	150	133
Pendapatan patut dibayar daripada simpanan deposit	30,126	43,087	30,126	43,087
Sewa premis patut dibayar	20,177	6,727	20,177	6,727
Lain-lain	–	250	–	250
Syarikat pegangan				
Pendapatan patut dibayar daripada simpanan deposit	1,284	736	1,284	736
Sewa pejabat patut diterima	422	–	422	–
Anak-anak syarikat				
Yuran dan komisen patut diterima	–	–	5,638	2,849
Yuran dan komisen patut dibayar	–	–	766	–
Keuntungan bersih daripada urusniaga Forex	–	–	99	–
Dividen	–	–	6,000	–
Sewa pejabat patut diterima	–	–	–	93
Pendapatan patut dibayar daripada simpanan deposit	–	–	406	300
Kos kewangan	–	–	2,021	2,164
Lain-lain	–	–	834	394
Syarikat berkaitan pemegang saham utama				
Pendapatan patut diterima daripada pembiayaan, pendahuluan dan lain-lain	–	983	–	983
Lain-lain syarikat berkaitan				
Pendapatan patut diterima daripada pembiayaan, pendahuluan dan lain-lain	13,146	2,682	13,146	2,682
Yuran dan komisen patut diterima	79	138	79	138
Keuntungan bersih daripada urusniaga Forex	901	1,607	901	1,607
Pendapatan daripada yuran perkhidmatan Bancatakaful	13,066	9,266	13,066	9,266
Pendapatan patut dibayar daripada simpanan deposit	8,043	4,930	8,043	4,930
Sewa pejabat patut dibayar	2,700	3,107	2,700	3,107
Yuran Takaful patut dibayar	1,500	1,842	1,500	1,842
Syarikat kerjasama di mana kakitangan mempunyai kepentingan				
Pendapatan patut diterima daripada pembiayaan, pendahuluan dan lain-lain	451	402	451	402
Sewa peralatan patut dibayar	1,432	1,794	1,432	1,794

35. URUSNIAGA PIHAK BERKAITAN (sambungan)

(b) Baki penting belum dijelaskan bagi Kumpulan dan Bank dengan pihak berkaitan adalah seperti berikut:

	KUMPULAN		BANK	
	BAKI BERSIH BELUM DIJELASKAN SETAKAT		BAKI BERSIH BELUM DIJELASKAN SETAKAT	
	31.12.2012	31.12.2011	31.12.2012	31.12.2011
	RM'000	RM'000	RM'000	RM'000
Syarikat pegangan utama				
<i>Jumlah patut dibayar kepada</i>				
Deposit tuntutan dan pelaburan	2,665,880	1,295,005	2,665,880	1,295,005
Keuntungan patut dibayar kepada deposit pelaburan	51	199	51	199
Komitmen dan luar jangka	127	–	127	–
Lain-lain	–	9,922	–	9,922
Syarikat pegangan				
<i>Jumlah patut diterima daripada</i>				
Lain-lain	3	–	3	–
<i>Jumlah patut dibayar kepada</i>				
Deposit tuntutan dan pelaburan	58,778	5,404	58,778	5,404
Anak-anak syarikat				
<i>Jumlah patut diterima daripada</i>				
Pembiayaan, pendahuluan dan lain-lain	–	–	934	45,852
Saham keutamaan tidak terkumpul boleh tebus	–	–	2,011	2,011
Lain-lain	–	–	103	873
<i>Jumlah patut dibayar kepada</i>				
Deposit tuntutan dan pelaburan	–	–	32,185	25,229
Lain-lain	–	–	4,714	2,972
Syarikat berkaitan pemegang saham utama				
<i>Jumlah patut diterima daripada</i>				
Pembiayaan, pendahuluan dan lain-lain	–	15,270	–	15,270
Peruntukan kemerosotan	–	(12,880)	–	(12,880)
Pembiayaan selepas kemerosotan*	–	2,390	–	2,390

* Pembiayaan tidak bercagar berjumlah RM53.4 juta kepada sebuah syarikat berkaitan pemegang saham utama telah diingkari semasa tahun kewangan berakhir 31 Disember 2011 yang mana telah diselesaikan.

35. URUSNIAGA PIHAK BERKAITAN (sambungan)

(b) Baki penting belum dijelaskan bagi Kumpulan dan Bank dengan pihak berkaitan adalah seperti berikut: (sambungan)

	KUMPULAN BAKI BERSIH BELUM DIJELASKAN SETAKAT		BANK BAKI BERSIH BELUM DIJELASKAN SETAKAT	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Syarikat berkaitan lain				
Jumlah patut diterima daripada				
Pembiayaan, pendahuluan dan lain-lain	48,041	93,456	48,041	93,456
Komitmen dan luar jangka	8,694	8,422	8,694	8,422
Lain-lain	–	14	–	14
Jumlah patut dibayar kepada				
Deposit tuntutan dan pelaburan	335,863	418,700	335,863	418,700
Lain-lain	40	–	40	–
Syarikat kerjasama di mana kakitangan mempunyai kepentingan				
Jumlah patut diterima daripada				
Pembiayaan, pendahuluan dan lain-lain	6,560	5,974	6,560	5,974
Jumlah patut dibayar kepada				
Deposit tuntutan dan pelaburan	362	1,060	362	1,060

36. URUSNIAGA DAN PENDEDAHAN KREDIT DENGAN PIHAK BERKAITAN

	KUMPULAN DAN BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Pendedahan kredit belum dijelaskan kepada pihak berkaitan	1,189,406	590,143
% pendedahan kredit belum dijelaskan kepada pihak berkaitan sebagai sebahagian daripada jumlah keseluruhan pendedahan kredit	5.96%	4.05%
% pendedahan kredit belum dijelaskan kepada pihak berkaitan yang belum dibayar atau dimungkirkan	0.001%	0.002%

Pendedahan mengenai Urusniaga dan Pendedahan Kredit dengan Pihak Berkaitan di atas dibentangkan menurut Perenggan 9.1 Garis Panduan Urusniaga dan Pendedahan Kredit dengan Pihak Berkaitan Bank Negara Malaysia yang telah Disemak.

37. DASAR PENGURUSAN RISIKO KEWANGAN

Oleh kerana Penyata-penyata Kedudukan Kewangan, Untung atau Rugi dan Pendapatan Komprehensif Lain, Perubahan dalam Ekuiti dan Aliran Tunai Kumpulan terdiri terutamanya daripada Bank, dasar-dasar pengurusan risiko kewangan yang didedahkan adalah berkaitan dengan Bank, kecuali dinyatakan sebaliknya.

Tinjauan Pengurusan Risiko

Matlamat Bank berhubung pengurusan risiko adalah untuk meningkatkan kebolehan, budaya dan amalan pengurusan risikonya agar sejajar dengan piawaian dan amalan antarabangsa.

Justeru itu, objektif pengurusan risiko adalah untuk:

- Menerapkan budaya kesedaran risiko di seluruh Bank;
- Mewujudkan pendekatan dan kaedah berpiawai dalam menguruskan risiko kredit, pasaran, kecairan, operasi dan perniagaan di seluruh Bank;
- Menseimbangkan kehendak risiko dan toleransi;
- Menjelaskan struktur fungsi termasuk objektif, peranan dan tanggungjawab;
- Melaksanakan sistem maklumat pengurusan risiko yang memenuhi piawaian antarabangsa dari segi kerahsiaan, kewibawaan dan ketersediaan;
- Membangunkan dan menggunakan peralatan seperti modal ekonomi, nilai berisiko, model skor dan ujian tekanan bagi membantu dalam pengukuran risiko dan memperbaiki keputusan berkaitan risiko;
- Memastikan bahawa dasar-dasar risiko dan kehendak risiko keseluruhan adalah sejajar dengan sasaran perniagaan;
- Memastikan bahawa modal Bank dapat menyokong keperluan perniagaan semasa dan yang dalam perancangan dari segi pendedahan risiko.

Struktur Fungsi dan Urus Tadbir Pengurusan Risiko

Bank telah menyelaraskan semula tanggungjawab risiko organisasinya dengan matlamat mewujudkan pendapat lazim di seluruh Bank. Sebagai amalan perniagaan yang baik dan berhemah, fungsi pengurusan risiko teras Bank, yang memberi laporan kepada Lembaga Pengarah menerusi Jawatankuasa Risiko Lembaga Pengarah ("BRC"), adalah bebas dan terasing daripada bahagian-bahagian perniagaan dan berpusat di ibu pejabat.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

Bank mengiktiraf bahawa asas khidmat perbankan dan kewangan adalah tertumpu kepada pengambilan risiko. Justeru itu, Bank:

- Mengiktiraf bahawa ia harus menguruskan risiko agar dapat menjalankan perniagaan dengan berkesan;
- Mencapai tahap optimum risiko-pulangan agar dapat memaksimumkan nilai pihak berkepentingan; dan
- Memastikan proses pengurusan risiko yang berkesan dan bersepadu yang sejajar dengan saiz dan tahap kesukaran operasi semasa dan masa hadapan Bank dalam lingkungan kehendak risiko dan toleransinya.

Bank telah mewujudkan Rangka Kerja Kehendak Risiko yang merupakan bahagian penting dalam strategi dan pelan perniagaan Bank. Kehendak risiko merujuk kepada tahap maksimum risiko yang sedia diterima oleh Bank bagi menyokong strategi yang telah dirancang, dan yang memberi impak ke atas semua perniagaan dari sudut pandang risiko kredit, pasaran dan operasi.

Bagi memastikan Bank mempunyai modal yang mencukupi bagi menyokong kesemua kegiatan perniagaan dan pengambilan risikonya, Bank telah melaksanakan proses pengurusan modal yang mantap dalam sistem dan proses pengurusannya. Satu pengurusan modal menyeluruh, juga dikenali sebagai Proses Penilaian Kecukupan Modal Dalam (“ICAAP”), telah digunapakai oleh Bank pada 2012 sebagai pemboleh penting ke arah penciptaan nilai dan kemampunan jangka panjang Bank. Pengurusan modal menyeluruh ini merangkumi penilaian risiko dan pengurusan risiko yang termaktub sebagai sebahagian daripada urus tadbir risiko Bank.

(a) Risiko kredit

Tinjauan

Risiko kredit timbul daripada semua urusiaga yang boleh mengakibatkan tuntutan sebenar, luar jangka atau berpotensi ke atas mana-mana pihak, peminjam atau penanggung. Antara risiko kredit yang dianggap penting oleh Bank termasuk: Risiko Mungkir, Risiko Pelangsaan, Risiko Tumpuan Kredit, Risiko Baki/Mitigasi Kredit dan Risiko Migrasi.

Urus tadbir risiko kredit

Pengurusan risiko kredit dilaksanakan menggunakan dasar-dasar dan garis-garis panduan yang diluluskan oleh BRC, dengan panduan Penyata Kehendak Risiko yang telah diluluskan oleh Lembaga Pengarah.

Jawatankuasa Kawalan Risiko Pengurusan (“MRCC”) bertanggungjawab menguruskan risiko kredit pada tahap strategik di bawah kuasa yang diagihkan oleh BRC. MRCC menilai rangka kerja dan garis panduan risiko kredit Bank, menyelaraskan pengurusan risiko kredit dengan strategi dan rancangan perniagaan, menyemak profil kredit dan mencadangkan tindakan yang sewajarnya bagi memastikan risiko kredit kekal dalam tahap toleransi yang boleh diterima.

Pengurusan risiko kredit Bank merangkumi pembuatan dasar-dasar, garis panduan dan prosedur risiko kredit yang menyeluruh yang melibatkan piawaian pembiayaan, kuasa mutlak meluluskan pembiayaan, kaedah dan model penarafan risiko kredit, cagaran dan penilaian yang boleh diterima, serta penilaian, pemulihan dan penstrukturan semula pembiayaan yang bermasalah dan ingkar.

Pengurusan risiko kredit

Pengurusan risiko kredit dilaksanakan oleh dua jabatan berbeza dalam Jabatan Pengurusan Risiko (“RMD”), Analisis Kredit dan Pengurusan Risiko Kredit, serta tiga jabatan di luar bidang kuasa RMD iaitu Pentadbiran Kredit, Pemulihan Kredit dan Unit Pemantauan Kredit Audit Dalam. Matlamat gabungannya antara lain ialah:

- Untuk membina portfolio kredit berkualiti tinggi sejajar dengan strategi keseluruhan Bank dan kehendak risikonya;
- Untuk memastikan Bank mendapat pampasan berikutan risiko yang diambil, menseimbangkan/mengoptimalkan hubungan risiko/pulangan;
- Untuk membina kebolehan mengenalpasti, mengukur dan mengelakkan atau mengurangkan potensi risiko kredit;
- Untuk mematuhi kehendak-kehendak berkanun, kawal selia dan kredit dalaman.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

Pengurusan risiko kredit (sambungan)

Bank memantau pendedahan kreditnya samada berdasarkan portfolio atau individu menerusi semakan tahunan. Risiko kredit dipantau secara proaktif menerusi satu set tanda amaran awal yang boleh mencetuskan semakan segera ke atas portfolio terbabit (atau sebahagian daripadanya). Portfolio atau pembiayaan yang terjejas diletakkan dalam senarai pantauan untuk pemerhatian rapi dan bagi mengelakkan pembiayaan tersebut menjadi pembiayaan tidak berbayar atau bagi meningkatkan peluang pembayaran semula sepenuhnya.

Satu struktur had menyeluruh disediakan bagi memastikan risiko yang diambil adalah di dalam lingkungan keinginan risiko seperti yang ditetapkan oleh Lembaga Pengarah dan bagi mengelakkan penularan risiko kredit kepada pelanggan, sektor, produk, kontrak Syariah dan sebagainya.

Risiko kredit yang timbul daripada aktiviti urus janji dan pelaburan diuruskan menerusi penetapan had yang merangkumi had rakan syarikat dan pengambilalihan instrumen entiti swasta yang dibenarkan, tertakluk kepada ambang penarafan minimum yang khusus. Selain itu, aktiviti urus janji dan pelaburan dipantau oleh unit pejabat tengah bebas.

Pendedahan maksimum kepada risiko kredit

Jadual berikut mewakili pendedahan maksimum Kumpulan dan Bank kepada risiko kredit instrumen kewangan di dalam dan luar lembaranimbangan, tanpa mengambilkira sebarang cagaran yang dipegang atau peningkatan kredit lain. Bagi aset dalam lembaranimbangan, pendedahan kepada risiko kredit menyamai jumlah bawaannya. Bagi liabiliti luar jangka, pendedahan maksimum kepada risiko kredit adalah jumlah maksimum yang patut dibayar oleh Kumpulan dan Bank sekiranya tanggungan instrumen yang diterbitkan digesa. Bagi komitmen kredit, pendedahan maksimum kepada risiko kredit adalah jumlah penuh kemudahan kredit belum dikeluarkan yang diberikan kepada pelanggan.

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Tunai dan dana jangka pendek	1,657,866	3,364,180	2,519,695	1,657,400	3,355,764	2,509,483
Deposit dan simpanan di bank dan institusi kewangan lain	38,042	860,181	352,798	38,042	860,181	352,798
Aset kewangan dipegang untuk dagangan	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Aset kewangan derivatif	16,736	15,877	80,108	16,736	15,877	80,108
Aset kewangan sedia untuk jualan	12,916,055	11,005,121	12,763,020	12,918,066	11,007,132	12,765,031
Aset kewangan dipegang hingga matang	178,291	327,334	215,944	178,291	327,334	215,944
Pembiayaan, pendahuluan dan lain-lain	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108
Jumlah kecil	35,925,347	30,963,482	30,069,611	35,927,826	30,955,577	30,059,919
Tanggungan berkaitan kredit:						
Komitmen kredit	8,699,906	6,929,465	7,126,492	8,699,906	6,929,465	7,126,492
Pendedahan lain berkaitan Perbendaharaan	–	–	75,000	–	–	75,000
Jumlah kecil	8,699,906	6,929,465	7,201,492	8,699,906	6,929,465	7,201,492
Jumlah pendedahan kredit	44,625,253	37,892,947	37,271,103	44,627,732	37,885,042	37,261,411

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank

KUMPULAN	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN	ASET DERIVATIF	ASET KEWANGAN SEDIA UNTUK JUJUALAN	ASET KEWANGAN DIPEGANG HINGGA MATANG	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN	JUMLAH DALAM LEMBARAN IMBANGAN	KOMITMEN DAN LUAR JANGKA@
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Setakat 31 Disember 2012								
Pertanian utama	-	-	-	92,378	-	216,469	308,847	191,959
Perlombongan dan pengkuarian	-	-	-	-	-	5,219	5,219	627,663
Perkilangan (termasuk asas tani)	-	-	-	7,224	-	943,391	950,615	1,079,025
Elektrik, gas dan air	-	255,741	-	4,007,224	-	173,736	4,436,701	469,173
Perdagangan borong & runcit, dan hotel & restoran	-	10,177	-	35,734	-	638,375	684,286	622,519
Pembinaan	-	20,148	-	726,919	65,437	1,627,685	2,440,189	1,126,955
Harta tanah	-	126,376	-	186,556	-	562,542	875,474	177,955
Pengangkutan, penyimpanan dan komunikasi	-	138,406	-	1,362,652	112,854	203,490	1,817,402	492,066
Aktiviti kewangan, insurans dan perniagaan	913,713	1,059,710	16,736	6,497,368	-	364,968	8,852,495	894,277
Pendidikan, kesihatan dan lain-lain	-	-	-	-	-	243,194	243,194	1,534,638
Sektor isi rumah	-	-	-	-	-	14,520,167	14,520,167	315,531
Sektor-sektor lain	782,195	-	-	-	-	8,563	790,758	1,168,145
	1,695,908	1,610,558	16,736	12,916,055	178,291	19,507,799	35,925,347	8,699,906
Setakat 31 Disember 2011								
Pertanian utama	-	-	-	94,216	-	144,487	238,703	227,525
Perlombongan dan pengkuarian	-	-	-	-	-	47,034	47,034	428,773
Perkilangan (termasuk asas tani)	-	-	-	7,456	-	836,839	844,295	987,798
Elektrik, gas dan air	-	20,999	-	3,441,440	-	6,860	3,469,299	402,393
Perdagangan borong & runcit, dan hotel & restoran	-	-	-	40,433	-	503,613	544,046	497,495
Pembinaan	-	10,032	-	748,456	111,369	693,728	1,563,585	1,180,678
Harta tanah	-	-	-	105,411	-	370,433	475,844	188,562
Pengangkutan, penyimpanan dan komunikasi	-	-	-	952,849	-	228,343	1,181,192	483,200
Aktiviti kewangan, insurans dan perniagaan	860,181	1,197,921	15,877	5,614,860	215,965	158,302	8,063,106	540,917
Pendidikan, kesihatan dan lain-lain	-	-	-	-	-	120,473	120,473	795,619
Sektor isi rumah	-	-	-	-	-	10,849,946	10,849,946	241,665
Sektor-sektor lain	3,364,180	-	-	-	-	201,779	3,565,959	954,840
	4,224,361	1,228,952	15,877	11,005,121	327,334	14,161,837	30,963,482	6,929,465

@ Komitmen dan luar jangka tidak termasuk aset derivatif

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank (sambungan)

KUMPULAN	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN	ASET DERIVATIF	ASET KEWANGAN SEDIA UNTUK JUJALAN	ASET KEWANGAN DIPEGANG HINGGA MATANG	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN	JUMLAH DALAM LEMBARAN IMBANGAN	KOMITMEN DAN LUAR JANGKA@
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Setakat 1 Januari 2011								
Pertanian utama	-	-	-	96,410	-	178,828	275,238	146,548
Perlombongan dan pengkuarian	-	-	-	-	-	409	409	9,786
Perkilangan (termasuk asas tani)	-	-	-	70,535	-	745,580	816,115	1,126,126
Elektrik, gas dan air	-	-	-	1,122,257	-	147,863	1,270,120	453,231
Perdagangan borong & runcit, dan hotel & restoran	-	-	-	131,754	-	446,364	578,118	656,031
Pembinaan	-	-	-	356,803	-	476,926	833,729	-
Harta tanah	-	-	-	109,593	-	184,379	293,972	1,310,717
Pengangkutan, penyimpanan dan komunikasi	-	16,306	-	1,539,352	-	389,787	1,945,445	547,321
Aktiviti kewangan, insurans dan perniagaan	352,798	2,263,141	80,108	9,333,087	215,944	151,593	12,396,671	614,481
Pendidikan, kesihatan dan lain-lain	-	-	-	-	-	83,092	83,092	775,606
Sektor isi rumah	-	-	-	-	-	9,047,625	9,047,625	183,514
Sektor-sektor lain	2,519,695	-	-	3,229	-	6,153	2,529,077	1,378,131
	2,872,493	2,279,447	80,108	12,763,020	215,944	11,858,599	30,069,611	7,201,492
BANK								
Setakat 31 Disember 2012								
Pertanian utama	-	-	-	92,378	-	216,469	308,847	191,959
Perlombongan dan pengkuarian	-	-	-	-	-	5,219	5,219	627,663
Perkilangan (termasuk asas tani)	-	-	-	7,224	-	943,391	950,615	1,079,025
Elektrik, gas dan air	-	255,741	-	4,007,224	-	173,736	4,436,701	469,173
Perdagangan borong & runcit, dan hotel & restoran	-	10,177	-	35,734	-	638,375	684,286	622,519
Pembinaan	-	20,148	-	726,919	65,437	1,627,685	2,440,189	1,126,955
Harta tanah	-	126,376	-	186,556	-	562,542	875,474	177,955
Pengangkutan, penyimpanan dan komunikasi	-	138,406	-	1,362,652	112,854	203,490	1,817,402	492,066
Aktiviti kewangan, insurans dan perniagaan	913,713	1,059,710	16,736	6,499,379	-	365,902	8,855,440	894,277
Pendidikan, kesihatan dan lain-lain	-	-	-	-	-	243,194	243,194	1,534,638
Sektor isi rumah	-	-	-	-	-	14,520,167	14,520,167	315,531
Sektor-sektor lain	781,729	-	-	-	-	8,563	790,292	1,168,145
	1,695,442	1,610,558	16,736	12,918,066	178,291	19,508,733	35,927,826	8,699,906

@ Komitmen dan luar jangka tidak termasuk aset derivatif

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank (sambungan)

BANK	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN	ASET DERIVATIF	ASET KEWANGAN SEDIA UNTUK JUALAN HINGGA MATANG	ASET KEWANGAN DIPEGANG HINGGA MATANG	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN	JUMLAH DALAM LEMBARAN IMBANGAN	KOMITMEN DAN LUAR JANGKA@
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Setakat 31 Disember 2011								
Pertanian utama	–	–	–	94,216	–	144,487	238,703	227,525
Perlombongan dan pengkuarian	–	–	–	–	–	47,034	47,034	428,773
Perkilangan (termasuk asas tani)	–	–	–	7,456	–	836,839	844,295	987,798
Elektrik, gas dan air	–	20,999	–	3,441,440	–	6,860	3,469,299	402,393
Perdagangan borong & runcit, dan hotel & restoran	–	–	–	40,433	–	503,613	544,046	497,495
Pembinaan	–	10,032	–	748,456	111,369	693,728	1,563,585	1,180,678
Harta tanah	–	–	–	105,411	–	370,433	475,844	188,562
Pengangkutan, penyimpanan dan komunikasi	–	–	–	952,849	–	228,343	1,181,192	483,200
Aktiviti kewangan, insurans dan pemiagaan	860,181	1,197,921	15,877	5,616,871	215,965	204,154	8,110,969	540,917
Pendidikan, kesihatan dan lain-lain	–	–	–	–	–	120,473	120,473	795,619
Sektor isi rumah	–	–	–	–	–	10,802,594	10,802,594	241,665
Sektor-sektor lain	3,355,764	–	–	–	–	201,779	3,557,543	954,840
	4,215,945	1,228,952	15,877	11,007,132	327,334	14,160,337	30,955,577	6,929,465
Setakat 1 Januari 2011								
Pertanian utama	–	–	–	96,410	–	178,828	275,238	146,548
Perlombongan dan pengkuarian	–	–	–	–	–	409	409	9,786
Perkilangan (termasuk asas tani)	–	–	–	70,535	–	745,580	816,115	1,126,126
Elektrik, gas dan air	–	–	–	1,122,257	–	147,863	1,270,120	453,231
Perdagangan borong & runcit, dan hotel & restoran	–	–	–	131,754	–	446,364	578,118	656,031
Pembinaan	–	–	–	356,803	–	476,926	833,729	–
Harta tanah	–	–	–	109,593	–	184,379	293,972	1,310,717
Pengangkutan, penyimpanan dan komunikasi	–	16,306	–	1,539,352	–	389,787	1,945,445	547,321
Aktiviti kewangan, insurans dan pemiagaan	352,798	2,263,141	80,108	9,335,098	215,944	163,999	12,411,088	614,481
Pendidikan, kesihatan dan lain-lain	–	–	–	–	–	83,092	83,092	775,606
Sektor isi rumah	–	–	–	–	–	9,033,728	9,033,728	183,514
Sektor-sektor lain	2,509,483	–	–	3,229	–	6,153	2,518,865	1,378,131
	2,862,281	2,279,447	80,108	12,765,031	215,944	11,857,108	30,059,919	7,201,492

@ Komitmen dan luar jangka tidak termasuk aset derivatif

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(ii) Cagaran

Jenis utama cagaran yang diperolehi oleh Kumpulan dan Bank bagi mengurangkan risiko kredit adalah seperti berikut:

- Untuk gadai janji perumahan – caj-caj ke atas hartanah perumahan
- Untuk pembiayaan hartanah komersil – caj-caj ke atas hartanah yang dibiaya
- Untuk pembiayaan kenderaan – tuntutan pemilikan ke atas kenderaan yang dibiaya
- Untuk pembiayaan dan pendahuluan lain – caj-caj ke atas aset-aset perniagaan seperti premis, inventori, pemiutang perdagangan atau deposit

(iii) Kualiti kredit bagi jumlah kasar pembiayaan dan pendahuluan

Pembiayaan dan pendahuluan kasar diklasifikasi seperti berikut:

- Pembiayaan bukan lampau tempoh atau merosot

Pembiayaan yang mana peminjam tidak pernah mengingkari pembayaran yang dipersetujui (keuntungan atau jumlah pokok) apabila sampai tempoh dan adalah tidak merosot kerana tiada bukti objektif berlakunya kemerosotan dalam pembiayaan tersebut.

- Pembiayaan lampau tempoh tetapi bukan merosot

Pembiayaan ini adalah di mana keuntungan kontrak atau bayaran jumlah pokoknya telah lampau tempoh, tetapi Kumpulan dan Bank yakin bahawa kemerosotan adalah tidak wajar berdasarkan tahap cagaran yang ada dan/atau peringkat jumlah kutipan yang patut dibayar kepada Kumpulan dan Bank.

- Pembiayaan merosot

Pembiayaan diklasifikasi sebagai merosot apabila jumlah pokok atau keuntungan atau kedua-duanya telah melangkaui tempoh selama tiga bulan atau lebih, atau apabila sesuatu pembiayaan telah tertunggak untuk kurang daripada tiga bulan, tetapi pembiayaan tersebut menunjukkan tanda-tanda kelemahan kredit yang ketara.

Jadual di bawah meringkaskan kualiti kredit pembiayaan kasar Kumpulan dan Bank menurut klasifikasi di atas.

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Bukan lampau tempoh atau merosot	19,246,183	13,866,046	11,336,180	19,247,117	13,864,546	11,334,689
Lampau tempoh tetapi bukan merosot	393,229	319,459	396,332	393,229	319,459	396,332
Merosot	308,709	379,790	552,221	308,709	379,790	552,221
	19,948,121	14,565,295	12,284,733	19,949,055	14,563,795	12,283,242
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain						
– peruntukan penaksiran kolektif	(313,334)	(327,688)	(347,073)	(313,334)	(327,688)	(347,073)
– peruntukan penaksiran individu	(126,988)	(75,770)	(79,061)	(126,988)	(75,770)	(79,061)
	19,507,799	14,161,837	11,858,599	19,508,733	14,160,337	11,857,108

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(iii) Kualiti kredit bagi jumlah kasar pembiayaan dan pendahuluan (sambungan)

Pembiayaan bukan lampau tempoh atau merosot

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Cemerlang hingga baik	15,185,608	10,409,626	6,052,669	15,186,542	10,408,126	6,051,178
Memuaskan	3,722,405	2,945,123	3,657,993	3,722,405	2,945,123	3,657,993
Sederhana	338,170	511,297	1,625,518	338,170	511,297	1,625,518
	19,246,183	13,866,046	11,336,180	19,247,117	13,864,546	11,334,689

Takrif penarafan dalaman:

Cemerlang hingga baik: Kedudukan kewangan yang kukuh tanpa kesukaran memenuhi obligasinya.

Memuaskan: Keselamatan yang mencukupi dalam memenuhi obligasinya tetapi memerlukan masa yang lebih untuk memenuhi obligasi tersebut sepenuhnya.

Sederhana: Berisiko tinggi dalam obligasi pembayaran. Prestasi kewangan berkemungkinan terus merosot.

Pembiayaan lampau tempoh tetapi bukan merosot

	31.12.2012		KUMPULAN DAN BANK 31.12.2011		1.1.2011	
	RM'000	% PEMBIAYAAN KASAR	RM'000	% PEMBIAYAAN KASAR	RM'000	% PEMBIAYAAN KASAR
Mengikut peningkatan usia						
Bulan-dalam-tunggakan 1	268,737	1.35%	210,518	1.44%	255,656	2.08%
Bulan-dalam-tunggakan 2	124,492	0.62%	108,941	0.75%	140,676	1.15%
	393,229	1.97%	319,459	2.19%	396,332	3.23%

Pembiayaan merosot

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Taksiran individu di mana:	144,674	133,864	242,748
Bulan-dalam-tunggakan 0	48,644	54,325	116,645
Bulan-dalam-tunggakan 1	2,123	—	5,784
Bulan-dalam-tunggakan 2	18,991	6,193	1,141
Bulan-dalam-tunggakan 3 dan ke atas	74,916	73,346	119,178
Taksiran kolektif	164,035	245,926	309,473
	308,709	379,790	552,221

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(iii) Kualiti kredit bagi jumlah kasar pembiayaan dan pendahuluan (sambungan)

Pembiayaan merosot yang dijadualkan dan distruktur semula

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Pengguna	59,980	63,412	65,759
Perniagaan	35,413	43,110	86,139
	95,393	106,522	151,898

Pembiayaan yang dijadualkan dan distruktur semula adalah disebabkan oleh kemerosotan dalam kedudukan kewangan peminjam dan apabila Bank telah membuat konsesi yang ia tidak akan dipertimbangkan. Apabila sesuatu pembayaran dijadualkan atau distruktur semula, prestasinya yang memuaskan dipantau selama tempoh enam bulan sebelum ia diklasifikasi semula sebagai berbayar.

Pembiayaan, pendahuluan dan lain-lain mengikut jenis perniagaan ditaksir mengikut rujukan sistem penarafan dalaman

KUMPULAN	PENGGUNA RM'000	PERNIAGAAN RM'000	JUMLAH RM'000
Setakat 31 Disember 2012			
Cemerlang hingga baik	11,237,426	3,948,182	15,185,608
Memuaskan	2,626,576	1,095,829	3,722,405
Sederhana	319,952	18,218	338,170
Lampau tempoh tetapi tidak merosot	354,041	39,188	393,229
Merosot	158,846	149,863	308,709
Jumlah	14,696,841	5,251,280	19,948,121
Setakat 31 Disember 2011			
Cemerlang hingga baik	7,692,450	2,717,176	10,409,626
Memuaskan	2,448,780	496,343	2,945,123
Sederhana	334,710	176,587	511,297
Lampau tempoh tetapi tidak merosot	305,351	14,108	319,459
Merosot	218,856	160,934	379,790
Jumlah	11,000,147	3,565,148	14,565,295
Setakat 1 Januari 2011			
Cemerlang hingga baik	4,719,327	1,333,342	6,052,669
Memuaskan	2,710,591	947,402	3,657,993
Sederhana	1,255,461	370,057	1,625,518
Lampau tempoh tetapi tidak merosot	369,777	26,555	396,332
Merosot	268,768	283,453	552,221
Jumlah	9,323,924	2,960,809	12,284,733

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) **Risiko kredit** (sambungan)

(iii) **Kualiti kredit bagi jumlah kasar pembiayaan dan pendahuluan** (sambungan)

Pembiayaan, pendahuluan dan lain-lain mengikut jenis perniagaan ditaksir mengikut rujukan sistem penarafan dalaman (sambungan)

BANK	PENGGUNA RM'000	PERNIAGAAN RM'000	JUMLAH RM'000
Setakat 31 Disember 2012			
Cemerlang hingga baik	11,237,426	3,949,116	15,186,542
Memuaskan	2,626,576	1,095,829	3,722,405
Sederhana	319,952	18,218	338,170
Lampau tempoh tetapi tidak merosot	354,041	39,188	393,229
Merosot	158,846	149,863	308,709
Jumlah	14,696,841	5,252,214	19,949,055
Setakat 31 Disember 2011			
Cemerlang hingga baik	7,692,450	2,715,676	10,408,126
Memuaskan	2,448,780	496,343	2,945,123
Sederhana	334,710	176,587	511,297
Lampau tempoh tetapi tidak merosot	305,351	14,108	319,459
Merosot	218,856	160,934	379,790
Jumlah	11,000,147	3,563,648	14,563,795
Setakat 1 Januari 2011			
Cemerlang hingga baik	4,719,327	1,331,851	6,051,178
Memuaskan	2,710,591	947,402	3,657,993
Sederhana	1,255,461	370,057	1,625,518
Lampau tempoh tetapi tidak merosot	369,777	26,555	396,332
Merosot	268,768	283,453	552,221
Jumlah	9,323,924	2,959,318	12,283,242

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(iv) Kualiti kredit aset kewangan lain (tidak termasuk sekuriti ekuiti)

Kualiti kredit aset kewangan lain (tidak termasuk sekuriti ekuiti) oleh pihak luar adalah seperti berikut:

BANK	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET KEWANGAN DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN DIPEGANG HINGGA MATANG RM'000	JUMLAH RM'000
Setakat 31 Disember 2012					
Bon kerajaan dan bil perbendaharaan	978,077	–	4,132,847	–	5,110,924
Sekuriti hutang Islam					
Penarafan AAA	508,543	–	3,035,666	–	3,544,209
Penarafan AA1 hingga AA3	113,890	–	1,763,423	–	1,877,313
Penarafan A1 hingga A3	–	–	–	–	–
Rendah daripada A	–	–	1,800	112,854	114,654
Tiada penarafan – Bon jaminan Kerajaan	10,048	–	3,757,051	–	3,767,099
Tiada penarafan – Separa kerajaan	–	–	192,664	–	192,664
Tiada penarafan – Lain-lain	–	–	34,615	65,437	100,052
Aset kewangan derivatif					
Bank dan rakan-rakan institusi kewangan	–	16,736	–	–	16,736
	1,610,558	16,736	12,918,066	178,291	14,723,651
Setakat 31 Disember 2011					
Bon kerajaan dan bil perbendaharaan	1,188,069	–	3,996,969	–	5,185,038
Sekuriti hutang Islam					
Penarafan AAA	24,947	–	2,741,783	–	2,766,730
Penarafan AA1 hingga AA3	15,936	–	1,004,681	24,758	1,045,375
Penarafan A1 hingga A3	–	–	–	149,980	149,980
Rendah daripada A	–	–	18,396	–	18,396
Tiada penarafan – Bon jaminan Kerajaan	–	–	3,138,686	–	3,138,686
Tiada penarafan – Separa kerajaan	–	–	84,468	–	84,468
Tiada penarafan – Lain-lain	–	–	22,149	152,596	174,745
Aset kewangan derivatif					
Bank dan rakan-rakan institusi kewangan	–	15,877	–	–	15,877
	1,228,952	15,877	11,007,132	327,334	12,579,295

Tiada perbezaan ketara di antara aset-aset kewangan Kumpulan dan aset-aset kewangan Bank.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(a) Risiko kredit (sambungan)

(iv) Kualiti kredit aset kewangan lain (tidak termasuk sekuriti ekuiti) (sambungan)

Kualiti kredit aset kewangan lain (tidak termasuk sekuriti ekuiti) oleh pihak luar adalah seperti berikut: (sambungan)

BANK	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET KEWANGAN DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN DIPEGANG HINGGA MATANG RM'000	JUMLAH RM'000
Setakat 1 Januari 2011					
Bon kerajaan dan bil perbendaharaan	2,252,690	–	7,255,134	–	9,507,824
Sekuriti hutang Islam					
Penarafan AAA	10,450	–	3,251,765	–	3,262,215
Penarafan AA1 hingga AA3	–	–	1,134,759	–	1,134,759
Penarafan A1 hingga A3	–	–	60,624	61,650	122,274
Rendah daripada A	–	–	10,084	–	10,084
Tiada penarafan – Bon jaminan Kerajaan	16,307	–	950,233	–	966,540
Tiada penarafan – Separa kerajaan	–	–	80,283	–	80,283
Tiada penarafan – Lain-lain	–	–	22,149	154,294	176,443
Aset kewangan derivatif					
Bank dan rakan-rakan institusi kewangan	–	80,108	–	–	80,108
	2,279,447	80,108	12,765,031	215,944	15,340,530

Tiada perbezaan ketara di antara aset-aset kewangan Kumpulan dan aset-aset kewangan Bank.

(b) Risiko pasaran

Tinjauan

Kesemua perniagaan Bank adalah tertakluk kepada risiko bahawa harga dan kadar pasaran akan berubah, yang menyebabkan keuntungan atau kerugian kepada Bank. Selain itu, perubahan kadar yang ketara atau mendadak boleh menjejaskan kedudukan kecairan/pembiayaan Bank. Bank terdedah kepada faktor-faktor risiko pasaran/kecairan utama berikut:

- **Kadar Risiko Pulangan atau Keuntungan:** potensi impak ke atas keuntungan Bank yang disebabkan oleh perubahan dalam kadar pulangan pasaran, samada ekoran perubahan am pasaran atau sebab khusus penerbit/peminjam;
- **Risiko Tukaran Asing:** kesan perubahan kadar tukaran ke atas kedudukan matawang Bank;
- **Risiko Pelaburan Ekuiti:** kesan keuntungan ke atas kedudukan ekuiti atau pelaburan Bank yang disebabkan oleh perubahan dalam harga atau nilai ekuiti;
- **Risiko Inventori Komoditi:** risiko kerugian disebabkan perubahan dalam harga komoditi;
- **Risiko Kecairan:** potensi ketidakmampuan Bank untuk memenuhi syarat-syarat pembiayaan pada kos yang wajar (risiko kecairan pembiayaan) atau ketidakmampuan untuk mencairkan kedudukan dengan cepat pada harga yang wajar (risiko kecairan pasaran).
- **Risiko Komersil Tersasar:** risiko yang timbul daripada aset-aset yang diuruskan oleh Bank bagi pihak pendeposit/pelabur di mana Bank mematuhi amalan mengetepikan sebahagian atau kesemua bahagian keuntungan Mudarib ke atas aset-aset ini;

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

Tinjauan (sambungan)

Objektif pengurusan risiko pasaran Bank adalah untuk mengurus dan mengawal pendedahan risiko pasaran bagi mengoptimalkan pulangan dan pada masa yang sama mengekalkan profil risiko pasaran yang konsisten dengan kehendak risiko Bank yang diluluskan.

Bank mengasingkan pendedahan risiko pasaran kepada portfolio dagangan atau bukan dagangan. Portfolio dagangan merangkumi kedudukan yang timbul daripada pembuatan pasaran, pengambilan kedudukan pemilik dan lain-lain kedudukan penandaan pasaran yang diagihkan seperti dalam Penyata Dasar Buku Dagangan yang diluluskan. Portfolio bukan dagangan timbul daripada padanan penentuan semula harga bagi aset-aset dan liabiliti-liabiliti berasaskan pelanggan dan daripada pelaburan dana lebihan Bank.

Urus tadbir risiko pasaran

Pengurusan risiko pasaran dilaksanakan menggunakan had risiko yang diluluskan oleh BRC, dan di bawah panduan Penyata Kehendak Risiko yang diluluskan oleh Lembaga Pengarah.

Jawatankuasa Pengurusan Aset dan Liabiliti (“ALCO”) bertanggungjawab menguruskan risiko pasaran pada tahap strategik di bawah kuasa yang diagihkan oleh BRC.

Pengurusan risiko pasaran

Semua pendedahan risiko pasaran diuruskan oleh Perbendaharaan. Matlamatnya ialah untuk memastikan bahawa semua risiko pasaran digabungkan di Perbendaharaan, yang memiliki kemahiran, peralatan, pengurusan dan urus tadbir yang diperlukan untuk menguruskan risiko tersebut dengan profesional. Had ditetapkan untuk portfolio, produk dan jenis risiko, dengan kecairan pasaran dan kualiti kredit sebagai faktor utama dalam menentukan tahap had tersebut.

Jabatan Pengurusan Risiko Pasaran (“MRMD”) merupakan fungsi kawalan risiko bebas yang bertanggungjawab memastikan pelaksanaan dasar pengurusan risiko pasaran secara efisien. MRMD juga bertanggungjawab membuat garis panduan pengurusan risiko pasaran, teknik ukuran, andaian tatalaku dan kaedah penetapan had. Sebarang lebihan berbanding had yang ditetapkan dilaporkan serta-merta kepada Pengurusan Kanan. Prosedur peningkatan yang ketat didokumentasi dengan sempurna dan diluluskan oleh BRC. Selain itu, pendedahan dan had risiko pasaran dilaporkan secara kerap kepada ALCO dan BRC.

Kawalan lain bagi memastikan pendedahan risiko pasaran kekal dalam tahap yang boleh diterima adalah termasuk ujian tekanan, prosedur kelulusan produk baru yang ketat dan senarai instrumen dibenarkan yang boleh didagangkan. Keputusan ujian tekanan dikeluarkan setiap bulan bagi menentukan impak perubahan ke atas kadar keuntungan, kadar tukaran asing dan lain-lain faktor risiko ke atas keuntungan Bank, kecukupan modal dan kecairan. Ujian tekanan menyediakan pihak Pengurusan dan BRC dengan penilaian mengenai impak kewangan peristiwa-peristiwa melampau yang dikenalpasti ke atas pendedahan risiko pasaran Bank.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan

Jadual berikut merumuskan pendedahan Kumpulan dan Bank kepada risiko kadar keuntungan. Jadual menunjukkan purata kadar keuntungan pada tarikh laporan dan tempoh di mana instrumen kewangan dihargakan semula atau mencapai tempoh matang, yang mana lebih awal.

KUMPULAN SETAKAT 31 DISEMBER 2012	BUKU BUKAN DAGANGAN						BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KEUNTUNGAN EFEKTIF %
	SEHINGGA 1 BULAN RM'000	>1-3 BULAN RM'000	>3-12 BULAN RM'000	1-5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	TIDAK PEKA KEUNTUNGAN RM'000			
Aset									
Tunai, baki dan simpanan di bank	903,366	10,004	–	–	–	782,538	–	1,695,908	2.74
Aset kewangan dipegang untuk dagangan	–	–	–	–	–	–	1,610,558	1,610,558	3.46
Aset kewangan derivatif	–	–	–	–	–	–	16,736	16,736	0.75
Aset kewangan sedia untuk jualan	749,025	1,615,996	2,108,217	5,438,251	3,004,566	–	–	12,916,055	4.00
Aset kewangan dipegang hingga matang	20,933	7,630	6,577	47,544	95,607	–	–	178,291	6.33
Pembiayaan, pendahuluan dan lain-lain – tidak merosot	11,170,474	738,517	613,625	3,089,041	4,027,755	–	–	19,639,412	6.78
– kemerosotan bersih dari peruntukan*	–	–	–	–	–	(131,613)	–	(131,613)	–
Aset-aset lain	–	–	–	–	–	1,497,544	–	1,497,544	–
Jumlah aset	12,843,798	2,372,147	2,728,419	8,574,836	7,127,928	2,148,469	1,627,294	37,422,891	
Liabiliti									
Deposit daripada pelanggan	17,902,252	916,898	127,964	103,891	–	13,499,985	–	32,550,990	1.99
Deposit dan simpanan dari bank dan institusi kewangan lain	858,802	1,476	–	–	–	–	–	860,278	1.37
Liabiliti kewangan derivatif	–	–	–	–	–	–	14,339	14,339	0.64
Bil dan penerimaan belum bayar	65,414	111,416	–	–	–	208,308	–	385,138	–
Liabiliti-liabiliti lain	–	–	–	–	–	509,181	–	509,181	–
Jumlah Liabiliti	18,826,468	1,029,790	127,964	103,891	–	14,217,474	14,339	34,319,926	
Ekuiti									
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	3,102,965	–	3,102,965	–
Jumlah ekuiti	–	–	–	–	–	3,102,965	–	3,102,965	
Jumlah liabiliti dan ekuiti pemegang saham	18,826,468	1,029,790	127,964	103,891	–	17,320,439	14,339	37,422,891	
Jurang kepekaan keuntungan dalam lembaranimbangan	(5,982,670)	1,342,357	2,600,455	8,470,945	7,127,928	(15,171,970)	1,612,955	–	–
Jurang kepekaan keuntungan luar lembaran imbangan (tukaran kadar keuntungan)	400,000	600,000	–	(600,000)	(400,000)	–	–	–	–
Jumlah jurang kepekaan keuntungan	(5,582,670)	1,942,357	2,600,455	7,870,945	6,727,928	(15,171,970)	1,612,955	–	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

KUMPULAN SETAKAT 31 DISEMBER 2011	BUKU BUKAN DAGANGAN						BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KEUNTUNGAN EFEKTIF %
	SEHINGGA 1 BULAN RM'000	>1-3 BULAN RM'000	>3-12 BULAN RM'000	1-5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	TIDAK PEKA KEUNTUNGAN RM'000			
Aset									
Tunai, baki dan simpanan di bank	2,593,040	425,000	335,000	–	–	871,321	–	4,224,361	2.63
Aset kewangan dipegang untuk dagangan	–	–	–	–	–	–	1,228,952	1,228,952	3.62
Aset kewangan derivatif	–	–	–	–	–	–	15,877	15,877	0.64
Aset kewangan sedia untuk jualan	497,432	1,252,541	1,514,284	5,382,883	2,342,995	14,986	–	11,005,121	4.19
Aset kewangan dipegang hingga matang	23,287	9,000	153,461	35,000	106,586	–	–	327,334	3.61
Pembiayaan, pendahuluan dan lain-lain									
– tidak merosot	4,174,586	110,680	3,361,000	4,130,242	2,361,645	47,352	–	14,185,505	7.11
– kemerosotan bersih dari peruntukan*	–	–	–	–	–	(23,668)	–	(23,668)	–
Aset-aset lain	–	–	–	–	–	1,243,836	–	1,243,836	–
Jumlah aset	7,288,345	1,797,221	5,363,745	9,548,125	4,811,226	2,153,827	1,244,829	32,207,318	
Liabiliti									
Deposit daripada pelanggan	13,720,453	1,832,130	236,327	104,736	–	12,386,032	–	28,279,678	1.83
Deposit dan simpanan dari bank dan institusi kewangan lain	377,930	–	6,698	–	–	–	–	384,628	1.92
Liabiliti kewangan derivatif	–	–	–	–	–	–	23,299	23,299	0.93
Bil dan penerimaan belum bayar	–	–	–	–	–	259,153	–	259,153	3.09
Liabiliti lain	–	–	–	–	–	452,717	–	452,717	–
Jumlah Liabiliti	14,098,383	1,832,130	243,025	104,736	–	13,097,902	23,299	29,399,475	
Ekuiti									
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,807,843	–	2,807,843	
Jumlah ekuiti	–	–	–	–	–	2,807,843	–	2,807,843	
Jumlah liabiliti dan ekuiti pemegang saham	14,098,383	1,832,130	243,025	104,736	–	15,905,745	23,299	32,207,318	
Jurang kepekaan keuntungan dalam lembaran imbalan	(6,810,038)	(34,909)	5,120,720	9,443,389	4,811,226	(13,751,918)	1,221,530	–	
Jurang kepekaan keuntungan luar lembaran imbalan (tukaran kadar keuntungan)	100,000	400,000	–	(500,000)	–	–	–	–	
Jumlah jurang kepekaan keuntungan	(6,710,038)	365,091	5,120,720	8,943,389	4,811,226	(13,751,918)	1,221,530	–	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

KUMPULAN SETAKAT 1 JANUARI 2011	BUKU BUKAN DAGANGAN						BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KEUNTUNGAN EFEKTIF %
	SEHINGGA 1 BULAN RM'000	>1-3 BULAN RM'000	>3-12 BULAN RM'000	1-5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	TIDAK PEKA KEUNTUNGAN RM'000			
Aset									
Tunai, baki dan simpanan di bank	1,949,340	–	100,000	–	–	823,153	–	2,872,493	2.18
Aset kewangan dipegang untuk dagangan	–	–	–	–	–	–	2,279,447	2,279,447	2.54
Aset kewangan derivatif	–	–	–	–	–	–	80,108	80,108	1.26
Aset kewangan sedia untuk jualan	1,251,770	1,941,514	1,479,525	5,985,931	2,089,294	14,986	–	12,763,020	3.66
Aset kewangan dipegang hingga matang	–	–	–	146,742	69,202	–	–	215,944	3.43
Pembiayaan, pendahuluan dan lain-lain									
– tidak merosot	1,102,446	773,502	626,960	2,740,830	6,488,775	–	–	11,732,513	7.39
– kemerosotan bersih dari peruntukan*	–	–	–	–	–	126,086	–	126,086	–
Aset-aset lain	–	–	–	–	–	314,917	–	314,917	–
Jumlah aset	4,303,556	2,715,016	2,206,485	8,873,503	8,647,271	1,279,142	2,359,555	30,384,528	
Liabiliti									
Deposit daripada pelanggan	13,743,929	1,031,074	1,210,525	138,195	–	10,742,832	–	26,866,555	1.87
Deposit dan simpanan dari bank dan institusi kewangan lain	371,431	–	–	6,698	–	–	–	378,129	3.24
Liabiliti kewangan derivatif	–	–	–	–	–	–	66,708	66,708	1.05
Bil dan penerimaan belum bayar	163,191	–	–	–	–	–	–	163,191	2.23
Liabiliti lain	–	–	–	–	–	375,716	–	375,716	–
Jumlah Liabiliti	14,278,551	1,031,074	1,210,525	144,893	–	11,118,548	66,708	27,850,299	
Ekuiti									
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,533,754	–	2,533,754	
Kepentingan bukan mengawal	–	–	–	–	–	475	–	475	
Jumlah ekuiti	–	–	–	–	–	2,534,229	–	2,534,229	
Jumlah liabiliti dan ekuiti pemegang saham	14,278,551	1,031,074	1,210,525	144,893	–	13,652,777	66,708	30,384,528	
Jurang kepekaan keuntungan dalam lembaranimbangan	(9,974,995)	1,683,942	995,960	8,728,610	8,647,271	(12,373,635)	2,292,847	–	
Jurang kepekaan keuntungan luar lembaran imbangan (tukaran kadar keuntungan)	100,000	400,000	–	(500,000)	–	–	–	–	
Jumlah jurang kepekaan keuntungan	(9,874,995)	2,083,942	995,960	8,228,610	8,647,271	(12,373,635)	2,292,847	–	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

BANK SETAKAT 31 DISEMBER 2012	BUKU BUKAN DAGANGAN						BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KEUNTUNGAN EFEKTIF %
	SEHINGGA 1 BULAN RM'000	>1-3 BULAN RM'000	>3-12 BULAN RM'000	1-5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	TIDAK PEKA KEUNTUNGAN RM'000			
Aset									
Tunai, baki dan simpanan di bank	903,168	10,004	-	-	-	782,270	-	1,695,442	2.62
Aset kewangan dipegang untuk dagangan	-	-	-	-	-	-	1,610,558	1,610,558	3.46
Aset kewangan derivatif	-	-	-	-	-	-	16,736	16,736	0.75
Aset kewangan sedia untuk jualan	749,025	1,615,996	2,108,217	5,438,251	3,006,577	-	-	12,918,066	4.00
Aset kewangan dipegang hingga matang	20,933	7,630	6,577	47,544	95,607	-	-	178,291	6.33
Pembiayaan, pendahuluan dan lain-lain									
- tidak merosot	11,170,474	738,517	613,625	3,089,975	4,027,755	-	-	19,640,346	6.78
- kemerosotan bersih dari peruntukan*	-	-	-	-	-	(131,613)	-	(131,613)	-
Aset-aset lain	-	-	-	-	-	1,522,972	-	1,522,972	-
Jumlah aset	12,843,600	2,372,147	2,728,419	8,575,770	7,129,939	2,173,629	1,627,294	37,450,798	
Liabiliti									
Deposit daripada pelanggan	17,929,196	916,898	128,489	103,891	-	13,504,701	-	32,583,175	1.99
Deposit dan simpanan dari bank dan institusi kewangan lain	858,802	1,476	-	-	-	-	-	860,278	1.37
Liabiliti kewangan derivatif	-	-	-	-	-	-	14,339	14,339	0.64
Bil dan penerimaan belum bayar	65,414	111,416	-	-	-	208,308	-	385,138	-
Liabiliti-liabiliti lain	-	-	-	-	-	508,253	-	508,253	-
Jumlah Liabiliti	18,853,412	1,029,790	128,489	103,891	-	14,221,262	14,339	34,351,183	
Ekuiti									
Ekuiti pemegang ekuiti Bank	-	-	-	-	-	3,099,615	-	3,099,615	
Jumlah ekuiti	-	-	-	-	-	3,099,615	-	3,099,615	
Jumlah liabiliti dan ekuiti pemegang saham	18,853,412	1,029,790	128,489	103,891	-	17,320,877	14,339	37,450,798	
Jurang kepekaan keuntungan dalam lembaran imbalan	(6,009,812)	1,342,357	2,599,930	8,471,879	7,129,939	(15,147,248)	1,612,955	-	
Jurang kepekaan keuntungan luar lembaran imbalan (tukaran kadar keuntungan)	400,000	600,000	-	(600,000)	(400,000)	-	-	-	
Jumlah jurang kepekaan keuntungan	(5,609,812)	1,942,357	2,599,930	7,871,879	6,729,939	(15,147,248)	1,612,955	-	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

BANK SETAKAT 31 DISEMBER 2011	BUKU BUKAN DAGANGAN						BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KEUNTUNGAN EFEKTIF %
	SEHINGGA 1 BULAN RM'000	>1-3 BULAN RM'000	>3-12 BULAN RM'000	1-5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	TIDAK PEKA KEUNTUNGAN RM'000			
Aset									
Tunai, baki dan simpanan di bank	2,593,041	425,000	335,000	–	–	862,904	–	4,215,945	2.57
Aset kewangan dipegang untuk dagangan	–	–	–	–	–	–	1,228,952	1,228,952	3.62
Aset kewangan derivatif	–	–	–	–	–	–	15,877	15,877	0.64
Aset kewangan sedia untuk jualan	497,432	1,252,541	1,514,284	5,382,883	2,342,995	16,997	–	11,007,132	4.19
Aset kewangan dipegang hingga matang	23,287	9,000	153,461	35,000	106,586	–	–	327,334	3.61
Pembiayaan, pendahuluan dan lain-lain									
– tidak merosot	4,174,586	110,680	3,381,852	4,155,242	2,361,645	–	–	14,184,005	7.09
– kemerosotan bersih dari peruntukan*	–	–	–	–	–	(23,668)	–	(23,668)	–
Aset-aset lain	–	–	–	–	–	1,270,927	–	1,270,927	–
Jumlah aset	7,288,346	1,797,221	5,384,597	9,573,125	4,811,226	2,127,160	1,244,829	32,226,504	
Liabiliti									
Deposit daripada pelanggan	13,738,328	1,839,154	236,657	104,736	–	12,386,032	–	28,304,907	1.83
Deposit dan simpanan dari bank dan institusi kewangan lain	377,930	–	6,698	–	–	–	–	384,628	1.92
Liabiliti kewangan derivatif	–	–	–	–	–	–	23,299	23,299	0.93
Bil dan penerimaan belum bayar	2,922	–	–	–	–	259,153	–	262,075	3.09
Liabiliti-liabiliti lain	–	–	–	–	–	450,638	–	450,638	–
Jumlah Liabiliti	14,119,180	1,839,154	243,355	104,736	–	13,095,823	23,299	29,425,547	
Ekuiti									
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,800,957	–	2,800,957	
Jumlah ekuiti	–	–	–	–	–	2,800,957	–	2,800,957	
Jumlah liabiliti dan ekuiti pemegang saham	14,119,180	1,839,154	243,355	104,736	–	15,896,780	23,299	32,226,504	
Jurang kepekaan keuntungan dalam lembaran imbalan	(6,830,834)	(41,933)	5,141,242	9,468,389	4,811,226	(13,769,620)	1,221,530	–	
Jurang kepekaan keuntungan luar lembaran imbalan (tukaran kadar keuntungan)	100,000	400,000	–	(500,000)	–	–	–	–	
Jumlah jurang kepekaan keuntungan	(6,730,834)	358,067	5,141,242	8,968,389	4,811,226	(13,769,620)	1,221,530	–	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

BANK SETAKAT 1 JANUARI 2011	BUKU BUKAN DAGANGAN						BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KEUNTUNGAN EFEKTIF %
	SEHINGGA 1 BULAN RM'000	>1-3 BULAN RM'000	>3-12 BULAN RM'000	1-5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	TIDAK PEKA KEUNTUNGAN RM'000			
Aset									
Tunai, baki dan simpanan di bank	1,939,128	–	100,000	–	–	823,153	–	2,862,281	2.11
Aset kewangan dipegang untuk dagangan	–	–	–	–	–	–	2,279,447	2,279,447	2.54
Aset kewangan derivatif	–	–	–	–	–	–	80,108	80,108	1.26
Aset kewangan sedia untuk jualan	1,251,770	1,941,514	1,479,525	5,985,931	2,089,294	16,997	–	12,765,031	3.66
Aset kewangan dipegang hingga matang	–	–	–	146,742	69,202	–	–	215,944	3.43
Pembiayaan, pendahuluan dan lain-lain									
– tidak merosot	1,102,446	773,502	613,063	2,753,236	6,488,775	–	–	11,731,022	7.41
– kemerosotan bersih dari peruntukan*	–	–	–	–	–	126,086	–	126,086	–
Aset-aset lain	–	–	–	–	–	338,505	–	338,505	–
Jumlah aset	4,293,344	2,715,016	2,192,588	8,885,909	8,647,271	1,304,741	2,359,555	30,398,424	
Liabiliti									
Deposit daripada pelanggan	13,763,135	1,033,563	1,210,525	138,195	–	10,742,832	–	26,888,250	1.87
Deposit dan simpanan dari bank dan institusi kewangan lain	371,431	–	–	6,698	–	–	–	378,129	3.24
Liabiliti kewangan derivatif	–	–	–	–	–	–	66,708	66,708	1.05
Bil dan penerimaan belum bayar	165,532	–	–	–	–	–	–	165,532	2.23
Liabiliti-liabiliti lain	–	–	–	–	–	374,361	–	374,361	–
Jumlah Liabiliti	14,300,098	1,033,563	1,210,525	144,893	–	11,117,193	66,708	27,872,980	
Ekuiti									
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,525,444	–	2,525,444	
Jumlah ekuiti	–	–	–	–	–	2,525,444	–	2,525,444	
Jumlah liabiliti dan ekuiti pemegang saham	14,300,098	1,033,563	1,210,525	144,893	–	13,642,637	66,708	30,398,424	
Jurang kepekaan keuntungan dalam lembaran imbalan	(10,006,754)	1,681,453	982,063	8,741,016	8,647,271	(12,337,896)	2,292,847	–	
Jurang kepekaan keuntungan luar lembaran imbalan (tukaran kadar keuntungan)	100,000	400,000	–	(500,000)	–	–	–	–	
Jumlah jurang kepekaan keuntungan	(9,906,754)	2,081,453	982,063	8,241,016	8,647,271	(12,337,896)	2,292,847	–	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

Risiko kadar keuntungan dalam portfolio bukan dagangan

Risiko kadar keuntungan dalam portfolio bukan dagangan diuruskan dan dikawal menggunakan ukuran yang dikenali sebagai nilai ekonomi ekuiti (“EVE”) dan pendapatan berisiko (“EaR”). Had EVE dan EaR diluluskan oleh BRC dan dipantau secara bebas setiap bulan oleh MRMD. Pendedahan dan had dibincangkan secara kerap dan dilaporkan kepada ALCO dan BRC.

Bank menguruskan portfolio bukan dagangan dengan memantau kepekaan unjuran EaR dan EVE di bawah pelbagai senario kadar keuntungan (model simulasi). Untuk model simulasi, kombinasi di antara senario lazim dan senario bukan lazim yang berkaitan dengan pasaran tempatan digunakan. Senario lazim yang dipantau setiap bulanan adalah merangkumi 100 dan 200 mata asas yang selari dengan penurunan atau peningkatan dalam kadar keuntungan dan simulasi peristiwa lampau. Senario-senario ini tidak memerlukan tindakan pengurusan. Justeru itu, ia tidak merangkumi tindakan yang akan diambil oleh Perbendaharaan untuk mengurangkan impak risiko kadar keuntungan terbabit. Secara realiti, bergantung kepada pandangan mengenai pergerakan pasaran masa hadapan, Perbendaharaan secara proaktif akan mengubah profil pendedahan kadar keuntungan bagi meminimalkan kerugian dan mengoptimalkan perolehan bersih. Ciri strategi-strategi pengurangan risiko dan lindung nilai terbabit adalah sejajar dengan instrumen pasaran yang tersedia. Strategi-strategi ini terdiri daripada penggunaan instrumen pasaran tradisional, seperti tukaran kadar keuntungan, kepada strategi-strategi lindung nilai yang lebih rumit bagi menangani pendedahan risiko kadar keuntungan yang melampau.

Jadual di bawah menunjukkan unjuran kepekaan Kumpulan dan Bank terhadap 100 mata asas anjakan selari dengan kadar keuntungan untuk semua tempoh matang yang digunapakai ke atas jurang kepekaan kadar keuntungan Kumpulan dan Bank pada tarikh laporan.

	-100bps	2012 +100bps	-100bps	2011 +100bps
	RM JUTA	RM JUTA PENINGKATAN/(PENURUNAN)	RM JUTA	RM JUTA
Bank				
Impak ke atas EaR	52.07	(52.07)	62.82	(62.82)
Impak ke atas EVE	225.22	(225.22)	227.98	(227.98)

Nota: EVE dan EaR setakat 31 Disember 2011 telah disemak semula ekoran andaian kelakuan EVE yang baru yang telah diluluskan oleh BRC pada Julai 2012.

Kawalan lain untuk mengawal risiko kadar keuntungan dalam portfolio bukan dagangan adalah termasuk ujian tekanan dan pelaksanaan had kepekaan ke atas aset kewangan sedia untuk jualan. Kepekaan diukur menggunakan nilai terkini perubahan 1 mata asas (“PV01”) dan dipantau secara bebas oleh MRMD secara mingguan berbanding had yang diluluskan oleh BRC. Pendedahan dan had PV01 dibincangkan secara kerap dan dilaporkan kepada ALCO dan BRC.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(ii) Risiko pasaran dalam Portfolio Dagangan

Risiko pasaran dalam portfolio dagangan dipantau dan dikawal menggunakan Nilai Berisiko ("VaR"). Had VaR diluluskan oleh BRC dan dipantau secara bebas oleh MRMD setiap hari. Pendedahan dan had dibincangkan secara kerap dan dilaporkan kepada ALCO and BRC.

Nilai berisiko

VaR adalah satu teknik yang menganggarkan potensi kerugian yang mungkin berlaku ke atas kedudukan risiko ekoran pergerakan dalam kadar dan harga pasaran dalam satu tempoh masa yang khusus dan pada satu tahap keyakinan yang wujud. Model-model VaR yang digunakan oleh Bank adalah berdasarkan simulasi sejarah. Model-model ini memberi senario masa hadapan yang berkemungkinan berlaku berdasarkan siri-siri lampau kadar dan harga pasaran yang telah direkodkan, dengan mengambilkira hubungan di antara kadar dan pasaran yang berbeza seperti kadar keuntungan dan kadar tukaran asing. Model simulasi sejarah yang digunakan oleh Bank merangkumi ciri-ciri berikut:

- potensi pergerakan pasaran diramal dengan merujuk kepada data dari empat tahun lepas;
- kadar dan harga pasaran sejarah ditentukan dengan merujuk kepada kadar tukaran asing dan kadar keuntungan; dan
- VaR dihitung sehingga 99 peratus tahap keyakinan untuk tempoh pegangan selama sehari. Ciri model VaR menjadikan peningkatan dalam ketidaktentuan pasaran yang dipantau membawa kepada peningkatan dalam VaR tanpa sebarang perubahan dalam kedudukan asas.

Secara statistik, Bank menjangkakan kerugian dalam lebihan VaR berlaku hanya 1 peratus dalam tempoh satu tahun. Jumlah sebenar lebihan dalam tempoh ini dapat digunakan untuk menentukan tahap keberkesanan model tersebut.

Ringkasan mengenai kedudukan VaR portfolio dagangan Bank pada tarikh laporan adalah seperti berikut:

	SETAKAT	1.1.2012 HINGGA 31.12.2012		
	31.12.2012	PURATA	MAKSIMUM	MINIMUM
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Risiko kadar keuntungan	2.55	1.66	4.16	0.33
Risiko tukaran asing	0.03	0.16	0.93	0.01
Keseluruhan	2.58	1.83	4.22	0.36

	SETAKAT	1.1.2011 HINGGA 31.12.2011		
	31.12.2011	PURATA	MAKSIMUM	MINIMUM
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Risiko kadar keuntungan	0.91	0.83	2.29	0.09
Risiko tukaran asing	0.05	0.18	0.66	0.01
Keseluruhan	0.96	1.01	2.95	0.10

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(ii) Risiko pasaran dalam Portfolio Dagangan (sambungan)

Nilai berisiko (sambungan)

Walaupun ia adalah panduan yang berguna berkaitan risiko, VaR harus sentiasa dilihat dalam konteks hadnya. Sebagai contoh:

- Penggunaan data sejarah sebagai proksi untuk menjangka peristiwa masa hadapan mungkin tidak merangkumi semua peristiwa yang berpotensi, terutamanya peristiwa yang berciri melampau;
- Penggunaan tempoh pegangan selama 1 hari mengandaikan bahawa semua kedudukan boleh dicairkan atau dilindungi dalam masa sehari. Ini mungkin tidak menggambarkan sepenuhnya risiko pasaran yang timbul pada ketika berlakunya ketakcairan yang teruk, apabila tempoh pegangan selama 1 hari tidak mencukupi untuk mencairkan atau melindungi semua kedudukan sepenuhnya;
- Penggunaan tahap keyakinan 99 peratus, mengikut takrifnya, tidak mengambilkira kerugian yang mungkin berlaku di luar tahap keyakinan ini;
- VaR dihitung berdasarkan baki pendedahan pada akhir tempoh perniagaan dan justeru itu tidak semestinya menggambarkan pendedahan intra-hari; dan
- VaR tidak berkemungkinan menggambarkan potensi kerugian bagi pendedahan yang mungkin timbul di bawah pergerakan pasaran yang penting.

Bank mengiktiraf kekangan ini dengan meningkatkan had VaR dengan had-had lain seperti had kerugian maksimum, had kedudukan dan struktur had PV01. Had-had ini diluluskan oleh BRC dan dipantau secara bebas oleh MRMD setiap hari. Pendedahan dan had dipantau secara kerap dan dilaporkan kepada ALCO dan BRC.

Kawalan lain untuk mengawal risiko pasaran pada tahap yang boleh diterima adalah menerusi ujian tekanan, proses kelulusan produk baru yang ketat dan senarai instrumen yang dibenarkan untuk dagangan. Ujian tekanan dikeluarkan setiap bulan bagi menentukan impak perubahan ke atas kadar keuntungan, kadar tukaran asing dan lain-lain penunjuk ekonomi utama ke atas keuntungan, kecukupan modal dan kecairan Kumpulan dan Bank. Ujian tekanan menyediakan pihak Pengurusan dan BRC dengan penilaian impak kewangan bagi peristiwa melampau yang telah dikenalpasti ke atas pendedahan risiko pasaran Bank.

(iii) Risiko tukaran asing

Kedudukan dagangan

Selain VaR dan ujian tekanan, Bank mengawal risiko tukaran asing dalam portfolio dagangan dengan menghadkan pendedahan terbuka kepada matawang individu, pada asas agregat.

Keseluruhan (kedudukan dagangan dan bukan dagangan)

Bank mengawal risiko keseluruhan tukaran asing dengan menghadkan pendedahan terbuka kepada kedudukan bukan-Ringggit pada asas agregat.

Had tukaran asing diluluskan oleh BRC dan dipantau secara bebas oleh MRMD setiap hari. Pendedahan dan had dibincangkan secara kerap dan dilaporkan kepada ALCO dan BRC.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iii) Risiko tukaran asing (sambungan)

Analisis Kepekaan

Memandangkan pembolehubah risiko lain kekal berterusan, kepekaan penilaian semula matawang asing bagi Kumpulan dan Bank pada tarikh laporan diringkaskan seperti berikut (hanya pendedahan matawang yang melibatkan lebih daripada 5 peratus kedudukan terbuka bersih dibentangkan dalam matawang khususnya dalam jadual di bawah. Untuk matawang lain, pendedahannya dikumpulkan sebagai 'Lain-lain'):

	2012		2011	
	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000
Kumpulan				
Dolar AS	1,762	(1,762)	(2,214)	2,214
Pound British	(35)	35	(8)	8
Yen Jepun	5,371	(5,371)	(533)	533
Rupi Sri Lanka	(29,994)	29,994	(25,713)	25,713
Lain-lain	(40,229)	40,229	(85,405)	85,405
Bank				
Dolar AS	1,762	(1,762)	11,574	(11,574)
Pound British	(35)	35	111	(111)
Yen Jepun	5,371	(5,371)	82	(82)
Rupi Sri Lanka	(29,994)	29,994	(25,713)	25,713
Lain-lain	(40,229)	40,229	(68,154)	68,154

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan

Tinjauan

Risiko kecairan adalah risiko bahawa Bank tidak mempunyai sumber kewangan yang mencukupi untuk memenuhi tanggungannya apabila sampai tempoh, atau kemungkinan perlu membiaya tanggungan tersebut pada kos yang melampau. Risiko ini mungkin timbul daripada ketidakpadanan penetapan masa aliran tunai. Risiko pembiayaan timbul apabila kecairan yang perlu bagi membiaya kedudukan aset tak cair tidak boleh diperolehi pada tempoh jangkaan apabila diperlukan.

Bank mengekalkan asas pembiayaan yang berkepelbagaian dan stabil yang merangkumi runcit teras, komersil, deposit pelanggan korporat dan baki institusi. Ini dipertingkatkan dengan pembiayaan borong dan portfolio aset berkecairan tinggi.

Matlamat pengurusan pembiayaan dan kecairan Bank adalah untuk memastikan bahawa semua komitmen pembiayaan dan pengeluaran deposit yang boleh dijangka boleh dipenuhi apabila sampai tempoh dan bahawa akses pasaran borong kekal boleh digunakan serta menjimatkan kos.

Akaun semasa dan deposit simpanan yang perlu dibayar atas permintaan atau pada notis segera membentuk bahagian penting pembiayaan Bank, dan Bank menekankan kepentingan mengekalkan kestabilannya. Bagi deposit, kestabilan bergantung kepada pengedaran keyakinan pendeposit terhadap Bank dan kemantapan modal dan kecairan Bank, serta pada harga yang kompetitif dan telus.

Pengurusan kecairan dan pembiayaan dilaksanakan sejajar dengan Rangka Kerja Kecairan Bank Negara Malaysia serta amalan-amalan, had-had dan pencetus-pencetus yang telah diluluskan oleh BRC dan ALCO. Had-had dan pencetus-pencetus ini adalah berbeza bagi mengambilkira kedalaman dan kecairan pasaran tempatan di mana Bank beroperasi. Bank mengekalkan kedudukan kecairan yang kukuh dan menguruskan profil kecairan aset-aset, liabiliti-liabiliti dan komitmen-komitmentnya bagi memastikan bahawa aliran tunai diseimbangkan dengan sewajarnya dan semua tanggungan dipenuhi apabila sampai tempoh.

Kecairan dan proses pengurusan pembiayaan Bank merangkumi:

- Unjuran harian aliran tunai dan memastikan bahawa Bank mempunyai lebih kecairan dan rizab yang mencukupi untuk menangani kejutan kecairan yang berlaku secara tiba-tiba;
- Mengunjurkan aliran tunai dan mempertimbangkan tahap aset cair yang sewajarnya berhubung perkara ini;
- Mengekalkan liabiliti tempoh yang berwajaran dengan asas aset;
- Mengekalkan sumber pembiayaan yang pelbagai dengan fasiliti sokongan yang mencukupi;
- Memantau konsentrasi pendeposit bagi mengelakkan kebergantungan yang tidak wajar ke atas pendeposit individu dan memastikan campuran pembiayaan keseluruhan yang memuaskan; dan
- Menguruskan tempoh matang dan mempelbagaikan liabiliti pembiayaan untuk semua produk dan kaunterpart.

Urus tadbir risiko pembiayaan dan kecairan

Pengurusan risiko pembiayaan dan kecairan dilaksanakan menggunakan mandat had risiko yang diluluskan oleh BRC dan pencetus tindakan pengurusan yang ditugaskan oleh ALCO.

ALCO bertanggungjawab di bawah kuasa yang diagihkan oleh BRC untuk menguruskan risiko pembiayaan dan kecairan pada tahap strategik.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Pengurusan risiko pembiayaan dan kecairan

Semua pendedahan risiko kecairan diuruskan oleh Perbendaharaan. Matlamatnya ialah untuk memastikan bahawa risiko pembiayaan dan kecairan digabungkan di Perbendaharaan, yang memiliki kemahiran, peralatan, pengurusan dan urus tadbir yang diperlukan untuk mengurus risiko-risiko tersebut secara profesional. Had dan pencetus ditetapkan bagi memenuhi objektif berikut:

- Lebihan kecairan dan rizab yang mencukupi bagi menangani kejutan kecairan yang berlaku secara tiba-tiba;
- Aliran tunai adalah berkepelbagaian untuk semua tempoh matang;
- Asas deposit tidak terlalu tertumpu kepada bilangan pendeposit yang kecil;
- Kapasiti peminjaman yang mencukupi di pasaran Interbank dan aset kewangan berkecairan tinggi sebagai sokongan; dan
- Tidak melanjutkan kegiatan pembiayaan berhubung asas deposit.

MRMD merupakan fungsi kawalan risiko bebas dan bertanggungjawab memastikan pelaksanaan dasar-dasar pengurusan risiko pembiayaan dan kecairan yang mencukupi. MRMD juga bertanggungjawab membangunkan garis panduan pengurusan risiko pembiayaan dan kecairan Bank, teknik ukuran, andaian tatalaku dan kaedah penentuan had. Sebarang lebihan berbanding had dan pencetus yang telah ditetapkan dilaporkan dengan serta-merta kepada pihak Pengurusan Kanan. Prosedur peningkatan yang ketat didokumentasi dengan sempurna dan diluluskan oleh BRC, dengan kuasa yang sewajarnya untuk mengesahkan atau meluluskan lebihan yang ada. Selain itu, pendedahan dan had risiko pasaran dilaporkan secara kerap kepada ALCO dan BRC.

Kawalan lain bagi memastikan pendedahan risiko pembiayaan dan kecairan kekal dalam tahap yang boleh diterima ialah ujian tekanan. Ujian tekanan dan analisis senario merupakan alat yang penting dalam rangka kerja pengurusan kecairan Bank. Ini juga merangkumi penilaian kecairan aset di bawah pelbagai senario tekanan. Keputusan ujian tekanan dikeluarkan setiap bulan bagi menentukan impak kejutan kecairan yang berlaku secara tiba-tiba. Ujian tekanan menyediakan pihak Pengurusan dan BRC dengan penilaian impak kewangan bagi peristiwa melampau yang dikenalpasti ke atas pendedahan risiko pembiayaan dan kecairan Bank.

Satu lagi ciri kawalan utama pengurusan risiko pembiayaan dan kecairan Bank ialah pelan luar jangka pembiayaan dan kecairan yang telah diluluskan dan didokumentasi. Pelan ini mengenalpasti penunjuk awal keadaan tekanan dan menggambarkan tindakan yang perlu diambil sekiranya berlaku kesukaran yang timbul daripada krisis sistem atau krisis lain sambil meminimakan implikasi buruk jangka panjang ke atas Bank.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) **Risiko pasaran** (sambungan)

(iv) **Risiko kecairan** (sambungan)

Analisis kematangan

Jadual di bawah adalah ringkasan aset-aset dan liabiliti-liabiliti Kumpulan dan Bank berdasarkan baki tempoh matang kontrak:

KUMPULAN SETAKAT 31 DISEMBER 2012	ATAS PERMINTAAN RM'000	SEHINGGA 1 BULAN RM'000	>1 HINGGA 3 BULAN RM'000	>3 HINGGA 6 BULAN RM'000	>6 HINGGA 12 BULAN RM'000	LEBIH 1 TAHUN RM'000	JUMLAH RM'000
Aset							
Tunai, baki dan simpanan di bank	782,538	903,366	10,004	–	–	–	1,695,908
Portfolio sekuriti	–	1,084,696	2,001,491	1,333,789	1,015,240	9,269,688	14,704,904
Aset kewangan derivatif	–	373	1,712	107	402	14,142	16,736
Pembiayaan, pendahuluan dan lain-lain	–	11,169,539	738,518	320,277	293,348	6,986,117	19,507,799
Aset-aset lain	–	–	–	–	–	1,497,544	1,497,544
Jumlah aset	782,538	13,157,974	2,751,725	1,654,173	1,308,990	17,767,491	37,422,891
Liabiliti							
Deposit daripada pelanggan	13,483,878	17,918,359	916,898	7,455	120,509	103,891	32,550,990
Deposit dan simpanan dari bank dan institusi kewangan lain	–	858,802	1,476	–	–	–	860,278
Liabiliti kewangan derivatif	–	576	631	103	162	12,867	14,339
Liabiliti-liabiliti lain	–	–	–	–	–	894,319	894,319
Jumlah liabiliti	13,483,878	18,777,737	919,005	7,558	120,671	1,011,077	34,319,926
Ekuiti							
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	3,102,965	3,102,965
Jurang kecairan bersih dalam Lembaran Iimbangan	(12,701,340)	(5,619,763)	1,832,720	1,646,615	1,188,319	13,653,449	–
Komitmen dan luar jangka	2,444,639	1,079,178	1,101,488	799,376	2,158,206	3,345,903	10,928,790
Jurang kecairan bersih	(15,145,979)	(6,698,941)	731,232	847,239	(969,887)	10,307,546	(10,928,790)

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

KUMPULAN SETAKAT 31 DISEMBER 2011	ATAS PERMINTAAN RM'000	SEHINGGA 1 BULAN RM'000	>1 HINGGA 3 BULAN RM'000	>3 HINGGA 6 BULAN RM'000	>6 HINGGA 12 BULAN RM'000	LEBIH 1 TAHUN RM'000	JUMLAH RM'000
Aset							
Tunai, baki dan simpanan di bank	3,364,180	100,181	425,000	285,000	50,000	–	4,224,361
Portfolio sekuriti	–	820,251	1,335,998	1,967,349	452,523	7,985,286	12,561,407
Aset kewangan derivatif	–	5,346	1,320	169	8,301	741	15,877
Pembiayaan, pendahuluan dan lain-lain	–	4,174,586	110,680	1,730,274	1,678,078	6,468,219	14,161,837
Aset-aset lain	–	–	–	–	–	1,243,836	1,243,836
Jumlah aset	3,364,180	5,100,364	1,872,998	3,982,792	2,188,902	15,698,082	32,207,318
Liabiliti							
Deposit daripada pelanggan	12,368,826	9,260,314	4,330,227	439,604	1,708,758	171,949	28,279,678
Deposit dan simpanan dari bank dan institusi kewangan lain	–	377,930	–	–	6,698	–	384,628
Liabiliti kewangan derivatif	–	5,555	644	263	8,130	8,707	23,299
Liabiliti-liabiliti lain	–	–	–	–	–	711,870	711,870
Jumlah Liabiliti	12,368,826	9,643,799	4,330,871	439,867	1,723,586	892,526	29,399,475
Ekuiti							
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,807,843	2,807,843
Jurang kecairan bersih dalam Lembaran Iimbangan	(9,004,646)	(4,543,435)	(2,457,873)	3,542,925	465,316	11,997,713	–
Komitmen dan luar jangka	822,145	1,458,399	1,242,637	643,234	1,856,794	3,399,900	9,423,109
Jurang kecairan bersih	(9,826,791)	(6,001,834)	(3,700,510)	2,899,691	(1,391,478)	8,597,813	(9,423,109)

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) **Risiko pasaran** (sambungan)

(iv) **Risiko kecairan** (sambungan)

Analisis kematangan (sambungan)

KUMPULAN SETAKAT 1 JANUARI 2011	ATAS PERMINTAAN RM'000	SEHINGGA 1 BULAN RM'000	>1 HINGGA 3 BULAN RM'000	>3 HINGGA 6 BULAN RM'000	>6 HINGGA 12 BULAN RM'000	LEBIH 1 TAHUN RM'000	JUMLAH RM'000
Aset							
Tunai, baki dan simpanan di bank	2,519,695	252,798	–	100,000	–	–	2,872,493
Portfolio sekuriti	–	2,512,603	2,890,112	466,054	1,018,443	8,371,199	15,258,411
Aset kewangan derivatif	–	24,952	9,192	8,106	27,804	10,054	80,108
Pembiayaan, pendahuluan dan lain-lain	–	3,097,357	773,502	314,415	312,545	7,360,780	11,858,599
Aset-aset lain	–	–	–	–	–	314,917	314,917
Jumlah aset	2,519,695	5,887,710	3,672,806	888,575	1,358,792	16,056,950	30,384,528
Liabiliti							
Deposit daripada pelanggan	10,742,832	9,100,751	4,327,025	624,120	1,887,361	184,466	26,866,555
Deposit dan simpanan dari bank dan institusi kewangan lain	–	371,430	–	–	–	6,699	378,129
Liabiliti kewangan derivatif	–	12,162	3,151	10,240	29,005	12,150	66,708
Liabiliti-liabiliti lain	–	–	–	–	–	538,907	538,907
Jumlah Liabiliti	10,742,832	9,484,343	4,330,176	634,360	1,916,366	742,222	27,850,299
Ekuiti							
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,533,754	2,533,754
Kepentingan minoriti	–	–	–	–	–	475	475
Jurang kecairan bersih dalam Lembaran Imbangan	(8,223,137)	(3,596,633)	(657,370)	254,215	(557,574)	12,780,499	–
Komitmen dan luar jangka	1,359,102	2,435,647	1,931,970	2,181,283	1,901,751	3,734,534	13,544,287
Jurang kecairan bersih	(9,582,239)	(6,032,280)	(2,589,340)	(1,927,068)	(2,459,325)	9,045,965	(13,544,287)

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

BANK SETAKAT 31 DISEMBER 2012	ATAS PERMINTAAN RM'000	SEHINGGA 1 BULAN RM'000	>1 HINGGA 3 BULAN RM'000	>3 HINGGA 6 BULAN RM'000	>6 HINGGA 12 BULAN RM'000	LEBIH 1 TAHUN RM'000	JUMLAH RM'000
Aset							
Tunai, baki dan simpanan di bank	782,270	903,168	10,004	–	–	–	1,695,442
Portfolio sekuriti	–	1,084,696	2,001,491	1,333,789	1,015,240	9,271,699	14,706,915
Aset kewangan derivatif	–	373	1,712	107	402	14,142	16,736
Pembiayaan dan pendahuluan	–	11,170,473	738,518	320,277	293,348	6,986,117	19,508,733
Aset-aset lain	–	–	–	–	–	1,522,972	1,522,972
Jumlah aset	782,270	13,158,710	2,751,725	1,654,173	1,308,990	17,794,930	37,450,798
Liabiliti							
Deposit daripada pelanggan	13,504,701	17,929,196	916,898	7,455	121,034	103,891	32,583,175
Deposit dan simpanan dari bank dan institusi kewangan lain	–	858,802	1,476	–	–	–	860,278
Liabiliti kewangan derivatif	–	576	631	103	162	12,867	14,339
Liabiliti-liabiliti lain	–	–	–	–	–	893,391	893,391
Jumlah liabiliti	13,504,701	18,788,574	919,005	7,558	121,196	1,010,149	34,351,183
Ekuiti							
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	3,099,615	3,099,615
Jurang kecairan bersih dalam Lembaran Imbangan	(12,722,431)	(5,629,864)	1,832,720	1,646,615	1,187,794	13,685,166	–
Komitmen dan luar jangka	2,444,639	1,079,178	1,101,488	799,376	2,158,206	3,345,903	10,928,790
Jurang kecairan bersih	(15,167,070)	(6,709,042)	731,232	847,239	(970,412)	10,339,263	(10,928,790)

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

BANK SETAKAT 31 DISEMBER 2011	ATAS PERMINTAAN RM'000	SEHINGGA 1 BULAN RM'000	>1 HINGGA 3 BULAN RM'000	>3 HINGGA 6 BULAN RM'000	>6 HINGGA 12 BULAN RM'000	LEBIH 1 TAHUN RM'000	JUMLAH RM'000
Aset							
Tunai, baki dan simpanan di bank	3,355,764	100,181	425,000	285,000	50,000	–	4,215,945
Portfolio sekuriti	–	820,251	1,335,998	1,967,349	452,523	7,987,297	12,563,418
Aset kewangan derivatif	–	5,346	1,320	169	8,301	741	15,877
Pembiayaan dan pendahuluan	–	4,174,586	110,680	1,730,274	1,651,578	6,493,219	14,160,337
Aset-aset lain	–	–	–	–	–	1,270,927	1,270,927
Jumlah aset	3,355,764	5,100,364	1,872,998	3,982,792	2,162,402	15,752,184	32,226,504
Liabiliti							
Deposit daripada pelanggan	12,386,031	9,268,008	4,330,557	439,604	1,708,758	171,949	28,304,907
Deposit dan simpanan dari bank dan institusi kewangan lain	–	377,930	–	–	6,698	–	384,628
Liabiliti kewangan derivatif	–	5,555	644	263	8,130	8,707	23,299
Liabiliti-liabiliti lain	–	2,133	789	–	–	709,791	712,713
Jumlah liabiliti	12,386,031	9,653,626	4,331,990	439,867	1,723,586	890,447	29,425,547
Ekuiti							
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,800,957	2,800,957
Jurang kecairan bersih dalam							
Lembaran Iimbangan	(9,030,267)	(4,553,262)	(2,458,992)	3,542,925	438,816	12,060,780	–
Komitmen dan luar jangka	822,145	1,458,399	1,242,637	643,234	1,856,794	3,399,900	9,423,109
Jurang kecairan bersih	(9,852,412)	(6,011,661)	(3,701,629)	2,899,691	(1,417,978)	8,660,880	(9,423,109)

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

BANK SETAKAT 1 JANUARI 2011	ATAS PERMINTAAN RM'000	SEHINGGA 1 BULAN RM'000	>1 HINGGA 3 BULAN RM'000	>3 HINGGA 6 BULAN RM'000	>6 HINGGA 12 BULAN RM'000	LEBIH 1 TAHUN RM'000	JUMLAH RM'000
Aset							
Tunai, baki dan simpanan di bank	2,509,483	252,798	–	100,000	–	–	2,862,281
Portfolio sekuriti	–	2,512,603	2,890,112	466,054	1,018,443	8,373,210	15,260,422
Aset kewangan derivatif	–	24,952	9,192	8,106	27,804	10,054	80,108
Pembiayaan dan pendahuluan	–	3,109,763	773,502	300,518	312,545	7,360,780	11,857,108
Aset-aset lain	–	–	–	–	–	338,505	338,505
Jumlah aset	2,509,483	5,900,116	3,672,806	874,678	1,358,792	16,082,549	30,398,424
Liabiliti							
Deposit daripada pelanggan	10,742,832	9,122,446	4,327,025	624,120	1,887,361	184,466	26,888,250
Deposit dan simpanan dari bank dan institusi kewangan lain	–	371,430	–	–	–	6,699	378,129
Liabiliti kewangan derivatif	–	12,162	3,151	10,240	29,005	12,150	66,708
Liabiliti-liabiliti lain	–	–	–	–	–	539,893	539,893
Jumlah liabiliti	10,742,832	9,506,038	4,330,176	634,360	1,916,366	743,208	27,872,980
Ekuiti							
Ekuiti pemegang ekuiti Bank	–	–	–	–	–	2,525,444	2,525,444
Jurang kecairan bersih dalam							
Lembaran Imbangan	(8,233,349)	(3,605,922)	(657,370)	240,318	(557,574)	12,813,897	–
Komitmen dan luar jangka	1,359,102	2,435,647	1,931,970	2,181,283	1,901,751	3,734,534	13,544,287
Jurang kecairan bersih	(9,592,451)	(6,041,569)	(2,589,340)	(1,940,965)	(2,459,325)	9,079,363	(13,544,287)

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(b) Risiko pasaran (sambungan)

(v) Risiko Komersil Tersasar

Tinjauan

Risiko Komersil Tersasar (“DCR”) merujuk kepada risiko yang timbul daripada aset-aset yang diuruskan bagi pihak pemegang akaun pelaburan perkongsian untung (“PSIAH”) yang telah dipindahkan secara berkesan kepada modal Bank kerana Bank melepaskan sebahagian atau kesemua bahagian (keuntungan) mudharibnya bagi dana tersebut, apabila ia menganggapnya wajar ekoran tekanan komersil bagi meningkatkan pulangan yang jika sebaliknya dibayar kepada PSIAH.

Dalam ertikata lain, DCR merujuk kepada risiko kerugian yang diserap oleh Bank bagi memastikan PSIAH dibayar dalam kadar pulangan (“ROR”) yang melebihi pulangan sebenar yang sepatutnya diperolehi oleh IAH berdasarkan nisbah kontrak perkongsian untung.

Pengurusan Risiko Komersil Tersasar

Bank menggunakan pendekatan berikut bagi menguruskan DCR:

- (a) Melepaskan sebahagian atau kesemua perkongsian untung Bank sebagai mudharib kepada PSIAH dengan mengubah peratus keuntungan yang diambil sebagai bahagian mudharib bagi meningkatkan bahagian yang berkaitan dengan PSIAH dalam mana-mana tahun;
- (b) Memindahkan keuntungan semasa atau perolehan tersimpan Bank kepada PSIAH atas asas hibah (hadiah); dan
- (c) Menggunakan Penepian Klausula Kelayakan berdasarkan prinsip Tanazul (penepian). Dalam konteks ini, rakan niaga yang telah bersetuju dengan sesuatu nisbah perkongsian untung boleh mengeneipkan haknya terhadap keuntungan yang akan diberikan kepada rakan niaga lain atas dasar Tanazul pada ketika keuntungan direalisasikan dan diagihkan serta pada masa kontrak.

Bank tidak menggunakan atau mengekalkan Rizab Penyamaan Keuntungan bagi menguruskan DCR.

(vi) Rawatan Modal untuk Risiko Pasaran

Bank menggunakan Pendekatan Berpiawai bagi menentukan kehendak modal risiko pasaran di bawah Rangka Kerja Kecukupan Modal untuk Bank-bank Islam (“CAFIB”) oleh BNM.

(c) Risiko Operasi (“OR”)

Risiko ini ditakrif sebagai risiko kerugian yang timbul daripada ketidakcukupan atau kegagalan proses dalaman, manusia dan sistem serta peristiwa luar, yang termasuk risiko perundangan dan risiko ketidakpatuhan Syariah tetapi tidak termasuk risiko strategik dan reputasi.

Bank Islam mengiktiraf kepentingan pengurusan risiko operasi (“ORM”) dan menguruskan risiko ini menerusi persekitaran berasaskan kawalan di mana kesemua proses didokumentasi, pemberian kebenaran adalah bebas, urusniaga diselaraskan dan dipantau serta kegiatan-kegiatan perniagaan dijalankan dalam lingkungan dasar-dasar, garis panduan, prosedur dan had OR.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(c) Risiko Operasi (“OR”) (sambungan)

Pendekatan urus tadbir keseluruhan Bank dalam menguruskan OR adalah berdasarkan Pendekatan Tiga Barisan Pertahanan:

- Barisan pertahanan pertama – pemilik risiko atau unit pengambilan risiko iaitu Unit Perniagaan atau Sokongan (“BU/SU”) bertanggungjawab mewujudkan persekitaran kawalan yang mantap dalam unit masing-masing. Unit-unit ini bertanggungjawab ke atas pengurusan harian risiko operasi. Bagi menekankan akauntabiliti dan pemilikan risiko dan kawalan, Penjawat Kawalan Risiko Operasi untuk setiap pemilik risiko dilantik bagi membantu dalam memacu program risiko dan kawalan Bank.
- Barisan pertahanan kedua – Jabatan Pengurusan Risiko Operasi (“ORMD”) bertanggungjawab mewujudkan dan mengekalkan rangka kerja ORM, membangunkan pelbagai peralatan ORM bagi membantu dalam pengurusan risiko operasi, memantau keberkesanan ORM, menilai isu-isu risiko operasi daripada pemilik risiko dan membangkitkan isu-isu OR kepada peringkat urus tadbir yang berkaitan berserta cadangan-cadangan untuk strategi pengurangan risiko yang sewajarnya. Dalam mencipta budaya risiko yang mantap, ORMD juga bertanggungjawab mempromosikan kesedaran risiko di seluruh bank.

Jabatan Pematuhan Bank melengkapi peranan ORM sebagai barisan pertahanan kedua dengan memastikan pemantauan berkesan ke atas risiko-risiko berkaitan pematuhan seperti risiko pematuhan kawal selia, risiko pematuhan serta risiko penyelewengan wang dan pembiayaan keganasan menerusi klasifikasi risiko yang sewajarnya selain membangun, menyemak dan mempertingkatkan program-program latihan berkaitan pematuhan dan menjalankan latihan menerusi penciptaan kesedaran berterusan.

- Barisan pertahanan ketiga – Audit Dalaman memberikan jaminan bebas kepada Lembaga Pengarah dan pengurusan kanan mengenai keberkesanan proses ORM.

Rangka Kerja Pengurusan Risiko Operasi

ORM Bank dipandu oleh rangka kerja ORM yang direka khas untuk menyediakan persekitaran operasi yang terkawal dengan baik dalam Bank. Rangka kerja ini menggariskan pendekatan Bank dalam mengenalpasti, menilai, memantau dan menguruskan OR dan ia memberi tumpuan ke atas empat faktor asas OR iaitu proses dalaman, manusia, sistem dan peristiwa luar. Walaupun peristiwa luar tidak semestinya boleh dikawal, Bank Islam akan sebaik mungkin mengurangkan impak daripada peristiwa terbabit menerusi pelbagai program mitigasi.

Alat Pengurusan Risiko Operasi & Strategi-strategi Mitigasi

Sejajar dengan amalan-amalan terbaik dalam mengurus dan mengurangkan OR, Bank Islam menggunakan pelbagai alat proaktif dan reaktif di seluruh Bank iaitu:

ALAT PROAKTIF		ALAT REAKTIF	
PENUNJUK RISIKO UTAMA	PENILAIAN KENDIRI KAWALAN RISIKO	PEMETAAN RISIKO PROSES	PENGURUSAN & LAPORAN PERISTIWA RISIKO KERUGIAN
<ul style="list-style-type: none"> • Satu alat canggih bagi mengenalpasti potensi berlakunya risiko dan bagi membolehkan tindakan-tindakan pengurusan dan mitigasi risiko diambil sebelum sesuatu insiden berlaku (sistem amaran awal); • Bagi membantu pengurusan menumpukan perhatian ke atas isu-isu berisiko tinggi. 	<ul style="list-style-type: none"> • Bagi mengenalpasti dan menilai risiko-risiko operasi oleh Pemilik Risiko; • Alat ini mencipta pemilikan dan meningkatkan kesedaran berkaitan risiko operasi. 	<ul style="list-style-type: none"> • Penilaian menyeluruh kegiatan-kegiatan perbankan yang kritikal bagi mengenalpasti potensi risiko dan memastikan kawalan yang sewajarnya adalah tersedia dan berkesan. 	<ul style="list-style-type: none"> • Pangkalan data berpusat kerugian keseluruhan Bank yang menyediakan garis tinjauan laporan kerugian perniagaan, mengesan kekerapan peristiwa kerugian dan memudahkan ulasan terperinci mengenai kejadian tersebut dan kesannya.

Selain itu, satu fungsi menyeluruh Pengurusan Kesenambungan Perniagaan (“BCM”) telah ditubuhkan dalam Bank Islam bagi memastikan bahawa sekiranya berlaku gangguan ketara dari peristiwa-peristiwa dalaman atau luar, fungsi perniagaan kritikal boleh dikekalkan atau dipulihkan sewajarnya. Ini memastikan impak negatif yang minima ke atas pelanggan, kakitangan, produk dan perkhidmatan. BCM adalah komponen penting dalam proses pengurusan risiko Bank di mana ia menyediakan tindakbalas terkawal terhadap OR yang boleh memberi impak besar ke atas proses-proses kritikal dan aliran perolehan Bank.

37. DASAR PENGURUSAN RISIKO KEWANGAN (sambungan)

(c) Risiko Operasi ("OR") (sambungan)

Alat Pengurusan Risiko Operasi & Strategi-strategi Mitigasi (sambungan)

Sebagai sebahagian daripada strategi pemindahan risiko, Bank memperoleh perlindungan takaful dari pihak ketiga bagi melindungi Bank daripada peristiwa-peristiwa kerugian berimpak tinggi.

Bank juga memastikan bahawa program kesedaran OR di seluruh Bank dijalankan secara berterusan. Program latihan ini merangkumi penekanan ke atas penerapan budaya OR di kalangan kakitangan, pelaksanaan alat-alat ORM yang efektif, Basel II, kesedaran mengenai penipuan, BCM dan aspek-aspek ORM lain.

Rawatan Modal bagi Risiko Operasi

Bank menggunakan Pendekatan Penunjuk Asas bagi menentukan kehendak modal risiko operasi di bawah Rangka Kerja Kecukupan Modal bagi Bank-bank Islam ("CAFIB") oleh BNM.

38. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN

Instrumen kewangan adalah terdiri daripada aset kewangan, liabiliti kewangan dan instrumen luar lembaranimbangan. Nilai saksama adalah jumlah di mana aset kewangan boleh ditukar atau liabiliti kewangan dilangsaikan, di antara pihak yang berpengetahuan dan berkesanggupan dalam satu urusaniaga telus. Maklumat yang dibentangkan dalam laporan ini mewakili anggaran nilai saksama setakat tarikh kedudukan kewangan.

Harga pasaran disebut harga dan boleh pantau, apabila tersedia, digunakan sebagai pengukur nilai saksama instrumen kewangan. Apabila harga pasaran disebut harga dan boleh pantau tidak tersedia, nilai saksama dianggarkan berdasarkan pelbagai kaedah dan andaian berkaitan ciri-ciri risiko instrumen kewangan, kadar diskaun, anggaran aliran tunai masa hadapan dan faktor-faktor lain.

Maklumat nilai saksama bagi aset dan liabiliti bukan kewangan tidak dirangkumkan kerana ia tidak termasuk dalam lingkungan skop MFRS 132, "Instrumen Kewangan: Pendedahan dan Pembentangan" yang memerlukan maklumat nilai saksama tersebut didedahkan. Ini termasuk pelaburan dalam anak-anak syarikat serta hartanah dan peralatan.

Berikut adalah rumusan nilai saksama bawaan dan anggaran bagi aset-aset dan liabiliti-liabiliti kewangan Kumpulan bagi kedudukan kewangan:

KUMPULAN	NILAI BAWAAN			NILAI SAKSAMA		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Aset kewangan						
Tunai dan dana jangka pendek	1,657,866	3,364,180	2,519,695	1,657,866	3,364,180	2,519,695
Deposit dan simpanan di bank dan institusi kewangan lain	38,042	860,181	352,798	38,042	860,181	352,798
Aset kewangan dipegang untuk dagangan	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Aset kewangan derivatif	16,736	15,877	80,108	16,736	15,877	80,108
Aset kewangan sedia untuk jualan	12,916,055	11,005,121	12,763,020	12,916,055	11,005,121	12,763,020
Aset kewangan dipegang hingga matang	178,291	327,334	215,944	172,852	330,061	217,528
Pembiayaan, pendahuluan dan lain-lain	19,507,799	14,161,837	11,858,599	19,749,406	14,221,103	12,048,950
Liabiliti kewangan						
Deposit daripada pelanggan	32,550,990	28,279,678	26,866,555	32,550,990	28,279,678	26,866,334
Deposit dan simpanan dari bank dan institusi kewangan lain	860,278	384,628	378,129	860,278	384,628	378,129
Liabiliti kewangan derivatif	14,339	23,299	66,708	14,339	23,299	66,708
Bil dan penerimaan belum bayar	385,138	259,153	163,191	385,138	259,153	163,191

38. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN (sambungan)

Berikut adalah rumusan nilai saksama bawaan dan anggaran bagi aset-aset dan liabiliti-liabiliti kewangan Bank bagi kedudukan kewangan:

BANK	31.12.2012	NILAI BAWAAN		31.12.2012	NILAI SAKSAMA	
	RM'000	31.12.2011 RM'000	1.1.2011 RM'000	RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Aset kewangan						
Tunai dan dana jangka pendek	1,657,400	3,355,764	2,509,483	1,657,400	3,355,764	2,509,483
Deposit dan simpanan di bank dan institusi kewangan lain	38,042	860,181	352,798	38,042	860,181	352,798
Aset kewangan dipegang untuk dagangan	1,610,558	1,228,952	2,279,447	1,610,558	1,228,952	2,279,447
Aset kewangan derivatif	16,736	15,877	80,108	16,736	15,877	80,108
Aset kewangan sedia untuk jualan	12,918,066	11,007,132	12,765,031	12,918,066	11,007,132	12,765,031
Aset kewangan dipegang hingga matang	178,291	327,334	215,944	172,852	330,061	217,528
Pembiayaan, pendahuluan dan lain-lain	19,508,733	14,160,337	11,857,108	19,750,340	14,219,604	12,047,459
Liabiliti kewangan						
Deposit daripada pelanggan	32,583,175	28,304,907	26,888,250	32,583,175	28,304,907	26,888,029
Deposit dan simpanan dari bank dan institusi kewangan lain	860,278	384,628	378,129	860,278	384,628	378,129
Liabiliti kewangan derivatif	14,339	23,299	66,708	14,339	23,299	66,708
Bil dan penerimaan belum bayar	385,138	262,075	165,532	385,138	262,075	165,532

Nilai saksama instrumen kewangan Kumpulan dan Bank yang termasuk tunai dan dana jangka pendek, deposit dan simpanan di bank dan institusi kewangan lain serta pinjaman jangka pendek adalah tidak peka kepada perubahan dalam kadar keuntungan pasaran disebabkan oleh tempoh matang terhad instrumen-instrumen ini.

Oleh itu, nilai bawaan aset-aset dan liabiliti-liabiliti kewangan ini pada tarikh kedudukan kewangan menghampiri nilai saksamanya.

Nilai saksama adalah berdasarkan kaedah-kaedah dan andaian-andaian berikut:

Deposit dan simpanan di bank dan institusi kewangan lain

Bagi deposit dan simpanan di institusi kewangan dengan tempoh matang kurang daripada enam bulan, nilai bawaan adalah anggaran berwajaran bagi nilai saksama. Bagi deposit dan simpanan dengan tempoh matang enam bulan ke atas, anggaran nilai saksama adalah berdasarkan aliran tunai terdiskaun menggunakan kadar keuntungan pasaran wang semasa di mana deposit dan simpanan serupa akan dibuat dengan instrumen kewangan yang memiliki risiko kredit dan baki tempoh matang yang serupa.

Aset kewangan dipegang untuk dagangan dan sedia untuk jualan

Anggaran nilai saksama secara amnya adalah berdasarkan harga pasaran yang disebut harga dan boleh cerap. Apabila tiada pasaran sedia dalam sekuriti tertentu, nilai saksama dianggarkan dengan merujuk kepada hasil indikatif pasaran atau sokongan aset nyata bersih penerima pelaburan.

Pembiayaan, pendahuluan dan lain-lain

Nilai saksamanya dianggar dengan pendiskaunan anggaran aliran tunai masa hadapan menggunakan kadar pasaran semasa pembiayaan dengan risiko kredit dan tempoh matang yang serupa. Nilai saksamanya diwakili oleh nilai bawaannya, bersih daripada kerugian kemerosotan, sebagai jumlah boleh diperolehi semula.

Deposit daripada pelanggan

Nilai saksama deposit dianggap menyamai jumlah bawaannya kerana kadar pulangan ditentukan pada penghujung tempoh pegangannya berdasarkan keuntungan yang dijana daripada aset yang dilaburkan.

38. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN (sambungan)

Deposit dan simpanan dari bank dan institusi kewangan lain

Anggaran nilai saksama bagi deposit dan simpanan bank dan institusi kewangan lain dengan tempoh matang kurang daripada enam bulan menghampiri nilai bawaannya. Bagi deposit dan simpanan dengan tempoh matang enam bulan atau lebih, nilai saksama dianggar berdasarkan pendiskaunan aliran tunai menggunakan kadar keuntungan pasaran wang semasa bagi deposit dan simpanan dengan baki tempoh matang yang serupa.

Bil dan penerimaan belum bayar

Anggaran nilai saksama bagi bil dan penerimaan belum bayar dengan tempoh matang kurang daripada enam bulan menghampiri nilai bawaannya. Bagi bil dan penerimaan belum bayar dengan tempoh matang enam bulan atau lebih, nilai saksama dianggar berdasarkan pendiskaunan aliran tunai menggunakan kadar pasaran semasa untuk pinjaman dengan profil risiko yang serupa.

Hirarki nilai saksama

MFRS 7 menetapkan satu hirarki teknik penilaian berdasarkan samada input teknik penilaian tersebut boleh dipantau atau tidak. Input yang boleh dipantau menggambarkan data pasaran yang didapati daripada sumber bebas manakala input yang tidak boleh dipantau menggambarkan andaian pasaran Kumpulan. Hirarki nilai saksama adalah seperti berikut:

- Peringkat 1 – Harga yang disebut harga (tidak terlaras) di pasaran aktif untuk aset-aset atau liabiliti-liabiliti yang serupa. Peringkat ini merangkumi sekuriti ekuiti dan instrumen hutang yang disenaraikan.
- Peringkat 2 – Input selain daripada harga yang disebut harga yang terangkum dalam Peringkat 1 yang mana boleh dipantau bagi aset atau liabiliti, samada secara langsung (iaitu sebagai harga) atau tidak langsung (iaitu diterbitkan daripada harga). Peringkat ini merangkumi tukaran kadar keuntungan dan hutang berstruktur. Sumber parameter input adalah termasuk risiko kredit kaunterpart atau hasil indikatif Bank Negara Malaysia (“BNM”).
- Peringkat 3 – Input bagi aset atau liabiliti yang bukan berasaskan data pasaran yang boleh dipantau (input tidak boleh dipantau). Peringkat ini merangkumi instrumen ekuiti dan instrumen hutang dengan komponen tidak boleh dipantau yang penting.

Hirarki nilai saksama di mana ukuran nilai saksama dikategorikan sepenuhnya adalah seperti berikut:

BANK 31 DISEMBER 2012	PERINGKAT 1 RM'000	PERINGKAT 2 RM'000	PERINGKAT 3 RM'000	JUMLAH RM'000
Sekuriti dipegang untuk dagangan	–	1,610,558	–	1,610,558
Sekuriti sedia untuk jualan*	–	12,886,409	19,800	12,906,209
Aset kewangan derivatif	–	16,736	–	16,736
	–	14,513,703	19,800	14,533,503
Liabiliti kewangan derivatif	–	14,339	–	14,339
BANK 31 DISEMBER 2011	PERINGKAT 1 RM'000	PERINGKAT 2 RM'000	PERINGKAT 3 RM'000	JUMLAH RM'000
Sekuriti dipegang untuk dagangan	–	1,228,952	–	1,228,952
Sekuriti sedia untuk jualan*	–	10,971,740	18,396	10,990,136
Aset kewangan derivatif	–	15,877	–	15,877
	–	12,216,569	18,396	12,234,965
Liabiliti kewangan derivatif	–	23,299	–	23,299

* tidak termasuk sekuriti tak disebut harga yang dinyatakan pada kos

Aset kewangan Kumpulan tidak berbeza dengan ketara berbanding aset kewangan Bank.

38. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN (sambungan)

Hirarki nilai saksama (sambungan)

Jadual berikut menunjukkan perubahan dalam instrumen Peringkat 3 bagi tahun kewangan berakhir 31 Disember 2012 bagi Kumpulan dan Bank:

	31.12.2012 RM'000	31.12.2011 RM'000
Sekuriti sedia untuk jualan		
Pada 1 Januari 2012/2011	18,396	80,065
Keuntungan/(Kerugian)	1,404	(17,345)
Penyelesaian	–	(94,820)
Pemindahan masuk/(keluar)	–	50,496
	19,800	18,396

39. KOMITMEN PAJAKAN

Kumpulan dan Bank mempunyai komitmen pajakan bagi penyewaan kenderaan dan peralatan, yang mana kesemuanya diklasifikasi sebagai pajakan operasi. Ringkasan komitmen jangka panjang tidak boleh batal tersebut adalah seperti berikut:

	KUMPULAN			BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Dalam satu tahun	26,226	27,864	3,154	26,213	27,860	3,143
Di antara satu hingga lima tahun	129,021	131,031	48,087	129,002	131,009	48,079
Lebih dari lima tahun	343,715	363,407	–	343,715	363,407	–
	498,962	522,302	51,241	498,930	522,276	51,222

Terangkum di atas adalah sewa pajakan dengan syarikat pegangan utama berjumlah RM462,502,000 (2011: RM482,736,000).

40. KOMITMEN MODAL

	KUMPULAN DAN BANK		
	31.12.2012 RM'000	31.12.2011 RM'000	1.1.2011 RM'000
Hartanah dan peralatan			
Dikontrakkan tetapi tidak diperuntukkan dalam penyata kewangan	48,816	56,640	52,333
Diluluskan tetapi tidak dikontrak dan diperuntukkan dalam penyata kewangan	24,468	24,376	36,633
	73,284	81,016	88,966

41. KECUKUPAN MODAL

Pengurusan Modal

Matlamat Kumpulan apabila menguruskan modal adalah untuk mengekalkan kedudukan modal yang mantap bagi menyokong pertumbuhan perniagaan, dan mengekalkan keyakinan pelabur, pendeposit, pelanggan dan pasaran. Sejarar dengan ini, Kumpulan menguruskan modalnya secara aktif dan memastikan bahawa nisbah kecukupan modal yang mengambilkira profil risiko Kumpulan berada di atas tahap minimum kawalan atur.

Nisbah Kecukupan Modal

Bank dikehendaki mematuhi nisbah modal teras dan nisbah kecukupan modal risiko berwajaran yang ditetapkan oleh BNM. Bank telah mematuhi kesemua nisbah modal yang ditetapkan sepanjang tempoh di bawah tinjauan.

Nisbah kecukupan modal Bank kekal kukuh. Jadual di bawah menunjukkan komposisi modal kawal atur dan nisbah kecukupan modal setakat 31 Disember 2012 yang ditentukan menurut kehendak-kehendak Rangka Kerja Kecukupan Modal untuk Bank-bank Islam ("CAFIB") seperti yang dikehendaki di bawah Akta Perbankan Islam ("IBA") 1983.

Nisbah Modal Berwajaran Risiko ("RWCR") bagi Kumpulan dan Bank adalah seperti berikut:

(a) Nisbah kecukupan modal bagi Kumpulan dan Bank:

	31.12.2012	KUMPULAN 31.12.2011	1.1.2011	31.12.2012	BANK 31.12.2011	1.1.2011
Sebelum cadangan dividen						
Nisbah Modal Peringkat 1	13.17%	15.81%	16.26%	13.17%	15.83%	16.24%
RWCR	14.21%	16.98%	17.46%	14.09%	16.83%	17.26%
Selepas cadangan dividen						
Nisbah Modal Peringkat 1	12.94%	15.55%	15.71%	12.94%	15.57%	15.69%
RWCR	13.99%	16.72%	16.92%	13.86%	16.56%	16.71%

(b) Komponen modal Peringkat I dan Peringkat II bagi Kumpulan dan Bank:

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Modal Peringkat I						
Modal saham berbayar	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490	2,265,490
Premium saham	–	500,020	500,020	–	500,020	500,020
Keuntungan/(Kerugian) terkumpul	209,318	(1,040,270)	(1,110,195)	205,966	(1,047,148)	(1,118,505)
Rizab-rizab lain	505,651	974,594	795,013	505,651	974,594	795,013
Ditolak: Aset cukai tertunda	(18,455)	(23,386)	(44,224)	(18,629)	(23,560)	(44,198)
Jumlah modal Peringkat I	2,962,004	2,676,448	2,406,104	2,958,478	2,669,396	2,397,820

41. KECUKUPAN MODAL (sambungan)

(b) Komponen modal Peringkat I dan Peringkat II bagi Kumpulan dan Bank: (sambungan)

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Modal Peringkat II						
Peruntukan taksiran kolektif [#]	257,769	218,864	177,889	257,769	218,864	177,889
Jumlah modal Peringkat II	257,769	218,864	177,889	257,769	218,864	177,889
Jumlah modal	3,219,773	2,895,312	2,583,993	3,216,247	2,888,260	2,575,709
Ditolak: Pelaburan dalam anak-anak syarikat	–	–	–	(28,027)	(28,027)	(27,127)
Ditolak: Pelaburan dalam syarikat bersekutu	(22,912)	(21,180)	–	(22,563)	(22,563)	–
Asas modal	3,196,861	2,874,132	2,583,993	3,165,657	2,837,670	2,548,582

[#] Tidak termasuk peruntukan taksiran kolektif yang disekat daripada modal Peringkat II oleh BNM berjumlah RM55,565,000 (31.12.2011: RM108,824,000; 1.1.2011: RM169,184,000).

(c) Butiran aset-aset berwajaran risiko mengikut setiap kategori risiko utama adalah seperti berikut:

	31.12.2012 RM'000	KUMPULAN 31.12.2011 RM'000	1.1.2011 RM'000	31.12.2012 RM'000	BANK 31.12.2011 RM'000	1.1.2011 RM'000
Risiko kredit	19,369,281	14,495,066	12,507,496	19,361,943	14,444,198	12,489,781
Risiko pasaran	917,234	501,309	572,562	917,234	503,621	576,707
Risiko operasi	2,207,161	1,929,294	1,718,698	2,187,160	1,914,767	1,700,522
	22,493,676	16,925,669	14,798,756	22,466,337	16,862,586	14,767,010

41. KECUKUPAN MODAL (sambungan)

(d) Risiko kredit luar Lembaran Imbangan dan rakan-rakan syarikat bagi Kumpulan dan Bank adalah seperti berikut:

31 DISEMBER 2012 CIRI-CIRI ITEM	JUMLAH POKOK RM'000	NILAI SAKSAMA POSITIF BAGI KONTRAK DERIVATIF RM'000	JUMLAH SETARA KREDIT RM'000	ASET BERWAJARAN RISIKO RM'000
Pendedahan berkaitan kredit				
Pengganti kredit langsung	562,654		562,654	555,499
Aset dijual berbantuan	2		2	2
Item luar jangka berkaitan urusaniaga	910,688		455,344	444,161
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	338,488		67,698	64,913
Komitmen lain, seperti kemudahan tunggu sedia dan baris kredit formal, dengan tempoh matang asal:				
– tidak melebihi satu tahun	82		16	6
– melebihi satu tahun	662,657		331,329	302,722
Had kad kredit tidak digunakan	949,115		189,823	142,367
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik ekoran kemerosotan dalam kebolehpercayaan kredit peminjam	5,276,220		–	–
	8,699,906		1,606,866	1,509,670
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
– kurang daripada satu tahun	680,789	2,523	7,390	4,223
Kontrak berkaitan kadar keuntungan				
– kurang daripada satu tahun	100,000	70	100	20
– satu tahun hingga kurang daripada lima tahun	600,000	2,210	15,000	3,000
– lima tahun ke atas	734,000	9,920	42,462	23,262
Kontrak berkaitan ekuiti				
– satu tahun hingga kurang daripada lima tahun	114,095	2,013	9,128	4,564
	2,228,884	16,736	74,080	35,069
Lain-lain pendedahan berkaitan Perbendaharaan				
Tanggungan di bawah perjanjian taja jamin yang sedang berlangsung	–		–	–
	–		–	–
Jumlah	10,928,790	16,736	1,680,946	1,544,739

41. KECUKUPAN MODAL (sambungan)

(d) Risiko kredit luar Lembaran Imbangan dan rakan-rakan syarikat bagi Kumpulan dan Bank adalah seperti berikut: (sambungan)

31 DISEMBER 2011 CIRI-CIRI ITEM	JUMLAH POKOK RM'000	NILAI SAKSAMA POSITIF BAGI KONTRAK DERIVATIF RM'000	JUMLAH SETARA KREDIT RM'000	ASET BERWAJARAN RISIKO RM'000
Pendedahan berkaitan kredit				
Pengganti kredit langsung	452,553		452,553	444,839
Aset dijual berbantuan	2		2	2
Item luar jangka berkaitan urusniaga	884,095		442,048	435,825
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	288,665		57,733	57,221
Komitmen lain, seperti kemudahan tunggu sedia dan baris kredit formal, dengan tempoh matang asal:				
– tidak melebihi satu tahun	1		–	–
– melebihi satu tahun	589,414		294,707	274,384
Had kad kredit tidak digunakan	817,113		163,423	122,567
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik ekoran kemerosotan dalam kebolehpercayaan kredit peminjam	3,897,622		–	–
	6,929,465		1,410,466	1,334,838
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
– kurang daripada satu tahun	1,644,655	5,589	14,344	8,409
– satu tahun hingga kurang daripada lima tahun	40,244	–	2,754	1,944
Kontrak berkaitan kadar keuntungan				
– kurang daripada satu tahun	171,740	7,549	5,582	1,116
– satu tahun hingga kurang daripada lima tahun	500,000	–	12,000	2,400
Kontrak berkaitan ekuiti				
– kurang daripada satu tahun	20,000	–	1,959	392
– satu tahun hingga kurang daripada lima tahun	117,005	2,739	9,360	4,680
	2,493,644	15,877	45,999	18,941
Lain-lain pendedahan berkaitan Perbendaharaan				
Tanggungan di bawah perjanjian taja jamin yang sedang berlangsung	–		–	–
	–		–	–
Jumlah	9,423,109	15,877	1,456,465	1,353,779

41. KECUKUPAN MODAL (sambungan)

(d) Risiko kredit luar Lembaran Imbangan dan rakan-rakan syarikat bagi Kumpulan dan Bank adalah seperti berikut: (sambungan)

1 JANUARI 2011 CIRI-CIRI ITEM	JUMLAH POKOK RM'000	NILAI SAKSAMA POSITIF BAGI KONTRAK DERIVATIF RM'000	JUMLAH SETARA KREDIT RM'000	ASET BERWAJARAN RISIKO RM'000
Pendedahan berkaitan kredit				
Pengganti kredit langsung	459,840		459,840	439,315
Aset dijual berbantuan	242		242	242
Item luar jangka berkaitan urusaniaga	846,719		423,360	396,877
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	312,745		62,549	61,078
Komitmen lain, seperti kemudahan tunggu sedia dan baris kredit formal, dengan tempoh matang asal:				
– tidak melebihi satu tahun	1,003		201	224
– melebihi satu tahun	618,138		309,068	251,715
Had kad kredit tidak digunakan	768,840		153,768	115,326
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik ekoran kemerosotan dalam kebolehpercayaan kredit peminjam	4,118,965		–	–
	7,126,492		1,409,028	1,264,777
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
– kurang daripada satu tahun	5,208,060	42,284	93,866	26,161
Kontrak berkaitan kadar keuntungan				
– satu tahun hingga kurang daripada lima tahun	671,740	10,055	27,304	7,007
Kontrak berkaitan ekuiti				
– kurang daripada satu tahun	324,800	20,239	19,488	3,898
– satu tahun hingga kurang daripada lima tahun	138,195	7,530	11,404	5,117
	6,342,795	80,108	152,062	42,183
Lain-lain pendedahan berkaitan Perbendaharaan				
Tanggungan di bawah perjanjian taja jamin yang sedang berlangsung	75,000		37,500	37,500
	75,000		37,500	37,500
Jumlah	13,544,287	80,108	1,598,590	1,344,460

42. LIABILITI LUAR JANGKA

Pada 20 April 2010, Bank Islam telah merujuk satu pertikaian berkaitan Perjanjian Perkhidmatan dan Perjanjian Perisian (Perjanjian-perjanjian) dengan suatu vendor untuk penimbangtaraan. Bank menuntut pembatalan ke atas Perjanjian-perjanjian tersebut serta pengembalian jumlah yang telah dibayar (terkini berjumlah RM19.03 juta) dan/atau kerosakan, pampasan/kos pembiayaan ke atas semua jumlah yang terhasil daripadanya dan perintah yang sewajarnya berkaitan kos. Vendor terbabit juga telah memfailkan tuntutan balas. Penimbangtaraan bermula pada 15 Februari 2012. Para peguam telah membuat penyerahan penutup masing-masing pada akhir Julai 2012. Kini menunggu keputusan akhir daripada penimbang tara ke atas isu liabiliti.

43. SEGMENT OPERASI

Segmen Kumpulan yang boleh dilaporkan, seperti yang dinyatakan di bawah, boleh diklasifikasikan ke dalam empat segmen. Setiap segmen menawarkan produk-produk dan perkhidmatan berbeza. Ringkasan berikut menjelaskan operasi dalam setiap segmen terbabit:

- Perbankan Pengguna Termasuk pinjaman, deposit dan urusniaga dan imbalan lain dengan pelanggan runcit
- Perbankan Korporat dan Komersil Termasuk aktiviti kewangan korporat Kumpulan, pinjaman, deposit serta urusniaga dan imbalan lain dengan pelanggan korporat, pelanggan komersil dan perusahaan kecil & sederhana
- Bahagian Perbendaharaan Menangani aktiviti pembiayaan Kumpulan menerusi peminjaman dan pelaburan dalam aset cair seperti simpanan jangka pendek serta sekuriti hutang korporat dan kerajaan
- Unit pemegang saham Menjalankan aktiviti pengurusan dana Kumpulan

Maklumat mengenai keputusan setiap segmen yang boleh dilaporkan disertakan di bawah. Prestasi diukur berdasarkan keuntungan segmen sebelum peruntukan overhead dan cukai pendapatan.

	PERBANKAN PENGGUNA RM'000	PERBANKAN KORPORAT DAN KOMERSIL RM'000	PERBEN- DAHARAAN RM'000	UNIT PEMEGANG SAHAM RM'000	PENGHAPUSAN RM'000	JUMLAH RM'000
31 DISEMBER 2012						
Jumlah Hasil	1,026,147	258,495	577,911	143,683	(15,758)	1,990,478
Pendapatan bersih berasaskan dana	668,860	277,527	100,378	82,671	(2,020)	1,127,416
Pendapatan bukan berasaskan dana	120,235	34,734	100,912	27,458	(13,331)	270,008
Pendapatan bersih	789,095	312,261	201,290	110,129	(15,351)	1,397,424
Peruntukan kemerosotan	(39,144)	(32,253)	577	(6,032)	-	(76,852)
Keuntungan sebelum overhead, zakat & cukai	749,951	280,008	201,867	104,097	(15,351)	1,320,572
Perbelanjaan operasi						(724,924)
						595,648
Bahagian keputusan syarikat bersekutu						1,732
Keuntungan sebelum zakat & cukai						597,380
<i>Item-item terpilih dari Penyata Kedudukan Kewangan</i>						
Pembiayaan kasar	14,696,840	5,251,281	-	-	-	19,948,121
Deposit daripada pelanggan	7,217,361	8,831,038	16,502,591	-	-	32,550,990

43. SEGMENT OPERASI (sambungan)

31 DISEMBER 2011	PERBANKAN PENGGUNA RM'000	PERBANKAN KORPORAT DAN KOMERSIL RM'000	PERBEN- DAHARAAN RM'000	UNIT PEMEGANG SAHAM RM'000	PENGHAPUSAN RM'000	JUMLAH RM'000
Jumlah Hasil	840,720	200,563	490,354	140,410	(5,734)	1,666,313
Pendapatan bersih berasaskan dana	552,115	236,199	16,904	149,642	(2,164)	952,696
Pendapatan bukan berasaskan dana	97,211	29,287	87,499	25,783	(3,270)	236,510
Pendapatan bersih	649,326	265,486	104,403	175,425	(5,434)	1,189,206
Peruntukan kemerosotan	(34,425)	(1,930)	(15,406)	—	—	(51,761)
Keuntungan sebelum overhead, zakat & cukai	614,901	263,556	88,997	175,425	(5,434)	1,137,445
Perbelanjaan operasi						(643,595)
						493,850
Bahagian keputusan syarikat bersekutu						(1,383)
Keuntungan sebelum zakat & cukai						492,467
<i>Item-item terpilih dari Penyata Kedudukan Kewangan</i>						
Pembiayaan kasar	11,000,147	3,565,148	—	—	—	14,565,295
Deposit daripada pelanggan	6,561,407	8,062,187	13,656,084	—	—	28,279,678

44. PERISTIWA PENTING SEMASA TAHUN KEWANGAN

(a) Pensifaran Kerugian Terkumpul

Satu cadangan yang telah diluluskan oleh Lembaga Pengarah Bank telah diserahkan kepada BNM pada 14 Oktober 2010 bagi memohon untuk menghapuskira kerugian terkumpul dalam buku bagi Premium Saham dan Rizab Berkanun. BNM menerusi maklumbalas bertarikh 25 Februari 2011 tidak mempunyai sebarang bantahan terhadap cadangan Bank.

Bagaimanapun, Bank dikehendaki memenuhi kehendak-kehendak Seksyen 64 Akta Syarikat, 1965 sebelum menggunakan premium saham tersebut termasuk mendapatkan kelulusan mesyuarat agung menerusi resolusi khas dan kelulusan mahkamah.

Pada 23 Februari 2012, Mahkamah Tinggi Malaya telah memberikan kelulusan kepada Bank untuk mengurangkan Akaun Premium Saham Bank. Jumlah sebanyak RM500.02 juta dari akaun Premium Saham dan RM684.34 juta dari Akaun Rizab Berkanun telah digunakan untuk menghapuskira baki kerugian terkumpul setakat 31 Disember 2011 sebanyak RM1,184.36 juta (selepas mengasingkan dividen akhir yang harus dibayar bagi tahun kewangan berakhir 31 Disember 2011 sebanyak RM44.69 juta).

(b) Pemindahan perniagaan Ar-Rahnu daripada Farihan Corporation Sdn. Bhd. (FCSB) kepada Bank Islam Malaysia Berhad (Bank)

FCSB adalah anak syarikat milik penuh Bank yang menjalankan operasi Ar-Rahnu (pajak gadai Islam) di bawah lesen yang diberikan oleh Kementerian Perumahan dan Kerajaan Tempatan Malaysia di bawah Akta Pemegang Pajak Gadai 1972.

Pada 8 Julai 2011, Bank telah diberikan kelulusan oleh Bank Negara Malaysia (dengan syarat-syarat tertentu) untuk memulakan perniagaan Ar-Rahnu. Selepas memenuhi syarat-syarat BNM, pada 13 April 2012, perniagaan, aset-aset dan liabiliti-liabiliti FCSB telah dipindahkan kepada Bank.

FCSB terus beroperasi dengan menyediakan khidmat pengurusan kepada Bank bagi perniagaan Ar-Rahnu.

44. PERISTIWA PENTING SEMASA TAHUN KEWANGAN (sambungan)

(b) Pemindahan perniagaan Ar-Rahnu daripada Farihan Corporation Sdn. Bhd. (FCSB) kepada Bank Islam Malaysia Berhad (Bank) (sambungan)

Aset-aset dan liabiliti-liabiliti yang telah dipindahkan kepada Bank setakat 13 April 2012 adalah seperti berikut:

	RM'000
Pembiayaan dan akaun belum terima	63,335
Tunai di tangan dan transit	878
Hartanah dan peralatan	889
Aset-aset lain	6
Jumlah aset	65,108
Pinjaman	60,184
Jumlah harus dibayar kepada Farihan	4,693
Liabiliti-liabiliti lain	140
Liabiliti cukai tertunda	91
	65,108

(c) Lesen BIBM Foreign Currency Clearing Agency Sdn. Bhd. (BIFCA)

Pengurusan Bank Islam Malaysia Berhad (Bank) pada 21 November 2012 telah menyerahkan lesen borong yang diberikan kepada BIFCA, kepada Bank Negara Malaysia ("BNM") berkuatkuasa 25 November 2012, dan akan meneruskan dengan penggulungan sukarela entiti tersebut.

Berikutan keputusan ini, BIFCA telah menghentikan operasinya dengan hari terakhir dagangan pada Jumaat, 23 November 2012.

45. PENJELASAN PERALIHAN KE MFRS

Gunapakai Rangka Kerja MFRS

Seperti yang dibentangkan dalam Nota 2.1, ini merupakan penyata kewangan pertama Kumpulan dan Bank yang disediakan menurut MFRS.

Dasar-dasar perakaunan yang dibentangkan dalam Nota 2 telah digunapakai dalam penyediaan penyata kewangan Kumpulan dan Bank bagi tahun kewangan berakhir 31 Disember 2012, maklumat perbandingan yang dibentangkan dalam penyata kewangan ini bagi tahun kewangan berakhir 31 Disember 2011 dan dalam penyediaan julung kali penyata kedudukan kewangan pada 1 Januari 2011 (tarikh peralihan Kumpulan kepada MFRS) menurut MFRS.

Dalam penyediaan julung kali gabungan penyata kedudukan kewangan pada 1 Januari 2011, Kumpulan telah menyelaraskan jumlah-jumlah yang dilaporkan dalam penyata kewangan terdahulu yang disediakan menurut FRS. Dasar pemilihan Bank yang timbul daripada gunapakai MFRS 1, Gunapakai Pertama Kali MFRS, tidak menimbulkan sebarang impak kewangan. Impak kewangan timbul terutamanya daripada peralihan ke MFRS 139, Instrumen Kewangan: Pengiktirafan dan Ukuran.

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

Penjelasan tentang kesan peralihan daripada FRS kepada MFRS ke atas kedudukan kewangan, prestasi kewangan dan aliran tunai Kumpulan dibentangkan seperti berikut:

45.1 Penyelarasan Penyata Kedudukan Kewangan

KUMPULAN	NOTA	1.1.2011		31.12.2011			
		FRS RM'000	KESAN PERALIHAN KEPADA MFRS RM'000	FRS RM'000	KESAN PERALIHAN KEPADA MFRS RM'000	MFRS RM'000	
Aset							
Tunai dan dana jangka pendek		2,519,695	–	2,519,695	3,364,180	–	3,364,180
Deposit dan simpanan di bank dan institusi kewangan lain		352,798	–	352,798	860,181	–	860,181
Aset kewangan dipegang untuk dagangan		2,279,447	–	2,279,447	1,228,952	–	1,228,952
Aset kewangan derivatif		80,108	–	80,108	15,877	–	15,877
Aset kewangan sedia untuk jualan		12,763,020	–	12,763,020	11,005,121	–	11,005,121
Aset kewangan dipegang hingga matang		215,944	–	215,944	327,334	–	327,334
Pembiayaan, pendahuluan dan lain-lain	(b)	11,860,631	(2,032)	11,858,599	14,140,970	20,867	14,161,837
Aset-aset lain		39,091	–	39,091	43,671	–	43,671
Deposit berkanun dengan Bank Negara Malaysia		10,000	–	10,000	912,000	–	912,000
Aset cukai semasa	(c)	39,605	508	40,113	42,746	–	42,746
Aset cukai tertunda		44,224	–	44,224	23,386	–	23,386
Pelaburan dalam syarikat sekutu		–	–	–	21,180	–	21,180
Hartanah dan peralatan		181,489	–	181,489	200,853	–	200,853
Jumlah aset		30,386,052	(1,524)	30,384,528	32,186,451	20,867	32,207,318
Liabiliti dan ekuiti							
Deposit daripada pelanggan		26,866,555	–	26,866,555	28,279,678	–	28,279,678
Deposit dan simpanan dari bank dan institusi kewangan lain		378,129	–	378,129	384,628	–	384,628
Liabiliti kewangan derivatif		66,708	–	66,708	23,299	–	23,299
Bil dan penerimaan belum bayar		163,191	–	163,191	259,153	–	259,153
Liabiliti-liabiliti lain		364,084	–	364,084	430,161	–	430,161
Zakat dan cukai	(d)	11,632	–	11,632	17,339	5,217	22,556
Jumlah liabiliti		27,850,299	–	27,850,299	29,394,258	5,217	29,399,475
Ekuiti							
Modal saham		2,265,490	–	2,265,490	2,265,490	–	2,265,490
Rizab	(a),(c),(d),(f)	269,788	(1,524)	268,264	526,703	15,650	542,353
Ekuiti pemegang ekuiti Bank		2,535,278	(1,524)	2,533,754	2,792,193	15,650	2,807,843
Kepentingan tidak dikawal		475	–	475	–	–	–
Jumlah ekuiti		2,535,753	(1,524)	2,534,229	2,792,193	15,650	2,807,843
Jumlah liabiliti dan ekuiti		30,386,052	(1,524)	30,384,528	32,186,451	20,867	32,207,318

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.1 Penyelarasan Penyata Kedudukan Kewangan (sambungan)

BANK	NOTA	1.1.2011			31.12.2011		
		FRS RM'000	KESAN PERALIHAN KEPADA MFRS RM'000	MFRS RM'000	FRS RM'000	KESAN PERALIHAN KEPADA MFRS RM'000	MFRS RM'000
Aset							
Tunai dan dana jangka pendek		2,509,483	–	2,509,483	3,355,764	–	3,355,764
Deposit dan simpanan di bank dan institusi kewangan lain		352,798	–	352,798	860,181	–	860,181
Aset kewangan dipegang untuk dagangan		2,279,447	–	2,279,447	1,228,952	–	1,228,952
Aset kewangan derivatif		80,108	–	80,108	15,877	–	15,877
Aset kewangan sedia untuk jualan		12,765,031	–	12,765,031	11,007,132	–	11,007,132
Aset kewangan dipegang hingga matang		215,944	–	215,944	327,334	–	327,334
Pembiayaan, pendahuluan dan lain-lain	(b)	11,859,140	(2,032)	11,857,108	14,139,470	20,867	14,160,337
Aset-aset lain		37,792	–	37,792	43,514	–	43,514
Deposit berkanun dengan Bank Negara Malaysia		10,000	–	10,000	912,000	–	912,000
Aset cukai semasa	(c)	38,500	508	39,008	42,258	–	42,258
Aset cukai tertunda		44,198	–	44,198	23,560	–	23,560
Pelaburan dalam syarikat sekutu		27,127	–	27,127	28,027	–	28,027
Pelaburan dalam syarikat bersekutu		–	–	–	22,563	–	22,563
Hartanah dan peralatan		180,380	–	180,380	199,005	–	199,005
Jumlah aset		30,399,948	(1,524)	30,398,424	32,205,637	20,867	32,226,504
Liabiliti dan ekuiti							
Deposit daripada pelanggan		26,888,250	–	26,888,250	28,304,907	–	28,304,907
Deposit dan simpanan dari bank dan institusi kewangan lain		378,129	–	378,129	384,628	–	384,628
Liabiliti kewangan derivatif		66,708	–	66,708	23,299	–	23,299
Bil dan penerimaan belum bayar		165,532	–	165,532	262,075	–	262,075
Liabiliti-liabiliti lain		362,786	–	362,786	428,362	–	428,362
Zakat dan cukai	(d)	11,575	–	11,575	17,059	5,217	22,276
Jumlah liabiliti		27,872,980	–	27,872,980	29,420,330	5,217	29,425,547
Ekuiti							
Modal saham		2,265,490	–	2,265,490	2,265,490	–	2,265,490
Rizab	(a),(c),(d),(f)	261,478	(1,524)	259,954	519,817	15,650	535,467
Jumlah ekuiti		2,526,968	(1,524)	2,525,444	2,785,307	15,650	2,800,957
Jumlah liabiliti dan ekuiti		30,399,948	(1,524)	30,398,424	32,205,637	20,867	32,226,504

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.2 Penyelarasan Untung atau Rugi dan Pendapatan Komprehensif Lain bagi tahun berakhir 31 Disember 2011

KUMPULAN	NOTA	FRS RM'000	KESAN PERALIHAN KEPADA MFRS RM'000	MFRS RM'000
Pendapatan daripada pelaburan dana pendeposit		1,393,918	–	1,393,918
Pendapatan daripada pelaburan dana pemegang saham		272,395	–	272,395
Peruntukan kemerosotan ke atas pembiayaan dan pendahuluan	(b)	(44,023)	22,899	(21,124)
Peruntukan kemerosotan ke atas pelaburan		(15,406)	–	(15,406)
Peruntukan liabiliti luar jangka		(15,231)	–	(15,231)
Perbelanjaan langsung		(28,425)	–	(28,425)
Jumlah pendapatan boleh agih		1,563,228	22,899	1,586,127
Pendapatan daripada pendeposit		(477,107)	–	(477,107)
Jumlah pendapatan bersih		1,086,121	22,899	1,109,020
Perbelanjaan kakitangan		(338,143)	–	(338,143)
Lain-lain perbelanjaan overhead		(277,027)	–	(277,027)
Bahagian keputusan syarikat sekutu		470,951 (1,383)	–	493,850 (1,383)
Keuntungan sebelum zakat dan cukai		469,568	22,899	492,467
Zakat		(8,059)	–	(8,059)
Perbelanjaan cukai	(c),(d)	(103,357)	(5,725)	(109,082)
Keuntungan bagi tahun		358,152	17,174	375,326
Hasil daripada:				
Pemegang ekuiti Bank		358,094	17,174	375,268
Kepentingan tidak dikawal		58	–	58
Keuntungan bagi tahun		358,152	17,174	375,326
Perolehan sesaham (sen)		15.81		16.57
Keuntungan bagi tahun		358,152	17,174	375,326
Lain-lain pendapatan komprehensif				
Perbezaan terjemahan matawang bagi operasi asing		(9,451)	–	(9,451)
Keuntungan bersih penilaian semula aset kewangan sedia untuk jualan		34,034	–	34,034
Lain-lain pendapatan komprehensif bagi tahun, ditolak cukai		24,583	–	24,583
Jumlah pendapatan komprehensif bagi tahun		382,735	17,174	399,909
Hasil daripada:				
Pemegang ekuiti Bank		382,677	17,174	399,851
Kepentingan tidak dikawal		58	–	58
Jumlah pendapatan komprehensif bagi tahun		382,735	17,174	399,909

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.2 Penyelarasan Untung atau Rugi dan Pendapatan Komprehensif Lain bagi tahun berakhir 31 Disember 2011 (sambungan)

BANK	NOTA	KESAN PERALIHAN KEPADA MFRS		MFRS RM'000
		FRS RM'000	RM'000	
Pendapatan daripada pelaburan dana pendeposit		1,396,016	–	1,396,016
Pendapatan daripada pelaburan dana pemegang saham		260,188	–	260,188
Peruntukan kemerosotan ke atas pembiayaan dan pendahuluan	(b)	(44,023)	22,899	(21,124)
Peruntukan kemerosotan ke atas pelaburan		(15,406)	–	(15,406)
Peruntukan liabiliti luar jangka		(15,231)	–	(15,231)
Perbelanjaan langsung		(28,425)	–	(28,425)
Jumlah pendapatan boleh agih		1,553,119	22,899	1,576,018
Pendapatan daripada pendeposit		(477,407)	–	(477,407)
Jumlah pendapatan bersih		1,075,712	22,899	1,098,611
Perbelanjaan kakitangan		(333,893)	–	(333,893)
Lain-lain perbelanjaan overhead		(271,720)	–	(271,720)
Keuntungan sebelum zakat dan cukai		470,099	22,899	492,998
Zakat		(7,817)	–	(7,817)
Perbelanjaan cukai	(c),(d)	(103,123)	(5,725)	(108,848)
Keuntungan bagi tahun		359,159	17,174	376,333
Keuntungan bagi tahun		359,159	17,174	376,333
Lain-lain pendapatan komprehensif				
Perbezaan terjemahan matawang bagi operasi asing		(9,459)	–	(9,459)
Keuntungan bersih penilaian semula aset kewangan sedia untuk jualan		34,034	–	34,034
Lain-lain pendapatan komprehensif bagi tahun, ditolak cukai		24,575	–	24,575
Jumlah pendapatan komprehensif bagi tahun		383,734	17,174	400,908

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.3 Pelarasan penting ke atas Penyata Aliran Tunai bagi 2011

Tiada perbezaan ketara di antara penyata aliran tunai yang dibentangkan di bawah MFRS dan penyata aliran tunai yang dibentangkan di bawah FRS.

45.4 Kecukupan modal

Pelarasan penyata kewangan Kumpulan dan Bank berikutan peralihan kepada rangka kerja MFRS dan perubahan dasar-dasar perakaunan, seperti yang dibentangkan di atas, juga mempunyai kesan ke atas perbandingan nisbah kecukupan modal. Ini dirumuskan di bawah:

	1.1.2011		31.12.2011	
	FRS RM'000	MRS RM'000	FRS RM'000	MRS RM'000
Kumpulan				
Modal Peringkat 1	2,331,167	2,406,104	2,584,337	2,676,448
Asas modal	2,513,619	2,590,588	2,787,933	2,874,132
<i>Sebelum cadangan dividen</i>				
Nisbah Modal Peringkat 1	15.75%	16.26%	15.27%	15.81%
Nisbah Modal Berwajaran Risiko	16.99%	17.46%	16.47%	16.98%
<i>Selepas cadangan dividen</i>				
Nisbah Modal Peringkat 1	15.21%	15.71%	15.00%	15.55%
Nisbah Modal Berwajaran Risiko	16.44%	16.92%	16.21%	16.72%
Bank				
Modal Peringkat 1	2,322,473	2,397,820	2,576,875	2,669,396
Asas modal	2,477,798	2,555,177	2,751,061	2,837,670
<i>Sebelum cadangan dividen</i>				
Nisbah Modal Peringkat 1	15.73%	16.24%	15.28%	15.83%
Nisbah Modal Berwajaran Risiko	16.78%	17.26%	16.31%	16.83%
<i>Selepas cadangan dividen</i>				
Nisbah Modal Peringkat 1	15.18%	15.69%	15.02%	15.57%
Nisbah Modal Berwajaran Risiko	16.23%	16.71%	16.05%	16.56%

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.5 Nota-nota Penyelarasan

(a) Perbezaan terjemahan matawang asing

Di bawah FRS, Kumpulan dan Bank mengiktiraf perbezaan terjemahan matawang asing dalam lain-lain pendapatan komprehensif dan mengumpul jumlah tersebut dalam rizab terjemahan matawang asing dalam ekuiti.

Dengan peralihan kepada MFRS, Kumpulan dan Bank memilih untuk menganggap semua perbezaan terjemahan matawang asing yang timbul sebelum tarikh peralihan, bagi semua operasi asing sebagai sifar pada tarikh peralihan.

Kesan daripada perubahan tersebut diringkaskan seperti berikut:

	KUMPULAN		BANK	
	1.1.2011 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2011 RM'000
Penyata Kedudukan Kewangan				
Rizab terjemahan matawang asing	(76,461)	(76,461)	(76,871)	(76,871)
Pelarasan kepada keuntungan terkumpul	(76,461)	(76,461)	(76,871)	(76,871)

(b) MFRS 139, Instrumen Kewangan: Pengiktirafan dan Ukuran

Dengan terbitan rangka kerja MFRS, BNM telah meyemak semula Garis Panduan Klasifikasi dan Peruntukan Kerosotan untuk Pinjaman/Pembiayaan bagi menyelaraskan kehendak-kehendak penentuan peruntukan penilaian kolektif dengan MFRS 139. Peruntukan peralihan yang mana dibenarkan di bawah garis panduan terdahulu dialihkan berkuatkuasa 1 Januari 2012.

Pembiayaan dan pendahuluan yang tidak penting secara individu dinilai secara kolektif menggunakan pendekatan kerugian ditanggung. Sekiranya tiada bukti objektif bahawa kerosotan wujud bagi pembiayaan yang dinilai secara individu atau pembiayaan yang dinilai secara individu itu tidak membawa kepada peruntukan kerosotan, pembiayaan tersebut juga dirangkumkan dalam kumpulan pembiayaan yang memiliki ciri-ciri risiko kredit yang serupa untuk penilaian kerosotan secara kolektif. Aliran tunai masa hadapan bagi setiap kumpulan pembiayaan yang memiliki ciri-ciri risiko kredit yang serupa dianggarkan atas asas pengalaman kerugian sejarah untuk aset terbabit dan didiskaunkan kepada nilai terkini. Peruntukan penaksiran kolektif dibuat ke atas sebarang kekurangan dalam aliran tunai yang didiskaunkan ini berbanding nilai bawaan kumpulan pembiayaan berkenaan.

Gunapakai dasar perakaunan ini telah dijelaskan secara retrospektif dan peruntukan penaksiran kolektif yang dicaj dalam untung atau rugi telah dinyatakan semula. Berikutan itu, keuntungan terkumpul dan peruntukan penaksiran kolektif dalam penyata kedudukan kewangan juga telah dinyatakan semula.

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.5 Nota-nota Penyelarasan (sambungan)

(b) MFRS 139, Instrumen Kewangan: Pengiktirafan dan Ukuran (sambungan)

Ringkasan kesan kewangan berikutan perubahan dasar perakaunan ke atas penyata kewangan Kumpulan dan Bank adalah seperti berikut:

	KUMPULAN DAN BANK	
	1.1.2011 RM'000	31.12.2011 RM'000
Penyata Kedudukan Kewangan		
Pembiayaan, pendahuluan dan lain-lain – Peruntukan penaksiran kolektif		
Seperti dinyatakan dahulu	345,041	348,555
Kesan perubahan dalam dasar perakaunan	2,032	(20,867)
Seperti dinyatakan semula	347,073	327,688
Penyata Untung Rugi		
Peruntukan kemerosotan ke atas pembiayaan dan pendahuluan		
Seperti dinyatakan dahulu	(207,702)	(44,023)
Kesan perubahan dalam dasar perakaunan	(2,032)	22,899
Seperti dinyatakan semula	(209,734)	(21,124)

(c) Aset cukai semasa

	KUMPULAN DAN BANK	
	1.1.2011 RM'000	31.12.2011 RM'000
Peruntukan kemerosotan ke atas pembiayaan dan pendahuluan	508	–
Peningkatan dalam cukai diperoleh semula	508	–

(d) Zakat dan cukai

Perubahan yang memberi kesan ke atas peruntukan cukai adalah seperti berikut:

	KUMPULAN DAN BANK	
	1.1.2011 RM'000	31.12.2011 RM'000
Peruntukan kemerosotan ke atas pembiayaan dan pendahuluan	–	5,217
Peningkatan peruntukan cukai	–	5,217

Kesan ke atas untung atau rugi dan pendapatan komprehensif lain bagi tahun kewangan berakhir 31 Disember 2011 bagi Kumpulan dan Bank adalah satu peningkatan berbanding caj cukai yang dilaporkan dalam tahun kewangan terdahulu sebanyak RM 5,725,000.

45. PENJELASAN PERALIHAN KE MFRS (sambungan)

45.5 Nota-nota Penyelarasan (sambungan)

(e) Keuntungan terkumpul

Perubahan yang memberi kesan ke atas keuntungan terkumpul adalah seperti berikut:

	KUMPULAN		BANK	
	1.1.2011 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2011 RM'000
Rizab terjemahan matawang asing	76,461	76,461	76,871	76,871
Peruntukan penaksiran kolektif	(2,032)	20,867	(2,032)	20,867
Zakat dan cukai	508	(5,217)	508	(5,217)
Peningkatan dalam keuntungan terkumpul	74,937	92,111	75,347	92,521

(f) Rizab

	KUMPULAN		BANK	
	1.1.2011 RM'000	31.12.2011 RM'000	1.1.2011 RM'000	31.12.2011 RM'000
Rizab terjemahan matawang asing	(76,461)	(76,461)	(76,871)	(76,871)
Keuntungan terkumpul	74,937	92,111	75,347	92,521
Peningkatan dalam Rizab	(1,524)	15,650	(1,524)	15,650

Pendedahan Tunggak 3

setakat 31 Disember 2012

TINJAUAN

Pendedahan Tunggak 3 untuk laporan kewangan diperkenalkan di bawah Rangka Kerja Kecukupan Modal untuk Bank Islam (“CAFIB”) oleh Bank Negara Malaysia (“BNM”), yang mana bersamaan dengan Basel II yang dikeluarkan oleh Jawatankuasa Basel Pengawasan Perbankan dan Lembaga Khidmat Kewangan Islam.

CAFIB terdiri daripada 3 Tunggak:

- Tunggak 1 menetapkan modal kawal selia minimum yang meliputi risiko kredit, pasaran dan operasi;
- Tunggak 2 bertujuan memastikan bahawa institusi-institusi perbankan Islam memiliki modal yang mencukupi bagi menyokong operasi mereka pada setiap masa;
- Tunggak 3 bertujuan mempertingkatkan ketelusan dengan menetapkan kehendak-kehendak minimum bagi pendedahan maklumat pasaran berkaitan amalan pengurusan dan kecukupan modal bank-bank Islam.

Kumpulan Bank Islam (“Kumpulan”) menggunakan Pendekatan Seragam bagi menentukan keperluan modal bagi risiko kredit dan pasaran selain menggunakan Pendekatan Penunjuk Asas untuk risiko operasi Tunggak 1 sejak Januari 2008. Di bawah Pendekatan Seragam, risiko berwajaran lazim digunakan bagi menilai keperluan modal untuk pendedahan risiko kredit dan pasaran manakala modal yang diperlukan untuk risiko operasi di bawah Pendekatan Penunjuk Asas dihitung berdasarkan peratusan tetap purata pendapatan kasar Kumpulan untuk tempoh sukuan tahun yang telah ditetapkan.

Kumpulan juga telah membangunkan satu rangka kerja Proses Dalaman Penilaian Kecukupan Modal (“ICAAP”) yang merangkumkan proses-proses penilaian risiko dan modal, selain memastikan bahawa tahap modal yang mencukupi dikekalkan bagi menyokong permintaan modal semasa dan masa hadapan Kumpulan di bawah situasi jangkaan dan tertekan. ICAAP akan dilaksanakan sepenuhnya pada 2013.

Pendedahan Tunggak 3 Kumpulan diurus tadbir oleh Kehendak Pendedahan (Tunggak 3) – CAFIB BNM yang menetapkan piawaian pendedahan minimum, pendekatan dalam menentukan kesesuaian maklumat yang didedahkan dan kawalan dalaman ke atas proses pendedahan yang meliputi pengesahan dan semakan ketepatan maklumat yang didedahkan.

Kegiatan utama Kumpulan ialah dalam perniagaan perbankan Islam yang tertumpu kepada perbankan runcit dan operasi pembiayaan. Jadual berikut menunjukkan keperluan minimum modal kawal selia bagi menyokong aset berwajaran risiko Kumpulan dan Bank.

	31.12.2012		31.12.2011	
	ASET BERWAJARAN RISIKO RM'000	KEPERLUAN MINIMUM MODAL PADA 8% RM'000	ASET BERWAJARAN RISIKO RM'000	KEPERLUAN MINIMUM MODAL PADA 8% RM'000
Kumpulan				
Risiko kredit	19,369,281	1,549,542	14,495,066	1,159,605
Risiko pasaran	917,234	73,379	501,309	40,105
Risiko operasi	2,207,161	176,573	1,929,294	154,344
Jumlah	22,493,676	1,799,494	16,925,669	1,354,054
Bank				
Risiko kredit	19,361,943	1,548,955	14,444,198	1,155,536
Risiko pasaran	917,234	73,379	503,621	40,290
Risiko operasi	2,187,160	174,973	1,914,767	153,181
Jumlah	22,466,337	1,797,307	16,862,586	1,349,007

Kumpulan tidak memiliki sebarang keperluan modal untuk Risiko Besar Pendedahan kerana tiada jumlah lebih ambang terendah yang timbul daripada pegangan ekuiti seperti yang dinyatakan dalam CAFIB BNM.

1. SKOP GUNA PAKAI

Pendedahan Tunggak 3 disediakan atas asas gabungan dan terdiri daripada maklumat berkaitan Bank Islam Berhad (termasuk operasi perbankan luar pesisir di Wilayah Persekutuan Labuan) dan anak-anak syarikatnya.

Tiada sekatan atau halangan ketara ke atas pemindahan dana atau modal kawal selia di dalam Kumpulan. Tidak terdapat kekurangan modal dalam mana-mana anak syarikat Kumpulan setakat akhir tahun kewangan.

2. KECUKUPAN MODAL

Pengurusan Modal

Matlamat Kumpulan ketika menguruskan modal adalah untuk mengekalkan kedudukan modal yang kukuh bagi menyokong pertumbuhan perniagaan, serta mengekalkan keyakinan para pelabur, pendeposit, pelanggan dan pasaran. Sejajar dengan ini, Kumpulan menguruskan modalnya secara aktif dan memastikan bahawa nisbah kecukupan modal yang mengambilkira profil risiko Kumpulan berada selesa di atas paras minimum kawal selia.

Bagi memastikan Kumpulan mempunyai modal yang mencukupi untuk menyokong semua kegiatan perniagaan dan pengambilan risikonya, Kumpulan telah melaksanakan proses pengurusan modal yang mantap dalam sistem dan proses pengurusannya. Satu rangka kerja pengurusan modal yang komprehensif telah digunakan oleh Kumpulan sebagai pemboleh penting kepada penciptaan nilai yang mana adalah mustahak untuk keberlangsungan jangka panjang Kumpulan. Pengurusan modal komprehensif ini merangkumi penilaian risiko yang menyeluruh serta teknik pengurusan risiko yang termaktub sebagai sebahagian daripada urus tadbir risiko dalam Kumpulan.

Penilaian adalah berdasarkan pelan perniagaan yang telah diluluskan, anggaran risiko semasa yang wujud dalam kumpulan, serta impak ujian tekanan modal ke atas pelan modal kumpulan. Kumpulan berhasrat mencapai objektif pengurusan modal berikut:

- Memastikan Kumpulan memiliki modal secukupnya melebihi syarat-syarat modal kawal selia minimum di bawah Tunggak 1 pada setiap masa;
- Mengekalkan struktur modal yang optimum yang mengambilkira kepentingan kawal selia dan pemegang saham;
- Mendorong penggunaan modal yang efisien menerusi kaedah peruntukan dalaman di keseluruhan Kumpulan; dan
- Menghubungkan dan mencapai keselarasan di antara dimensi strategi perniagaan, julat risiko, risiko, modal dan pulangan.

Nisbah Kecukupan Modal

Bank dikehendaki mematuhi nisbah modal teras dan nisbah kecukupan modal berwajaran risiko yang ditetapkan oleh BNM. Bank telah mematuhi kesemua nisbah modal yang telah ditetapkan sepanjang tempoh tinjauan.

Nisbah kecukupan modal Bank kekal kukuh. Jadual di bawah menunjukkan komposisi modal kawal selia dan nisbah kecukupan modal setakat 31 Disember 2012 yang ditentukan mengikut syarat-syarat CAFIB seperti yang dikehendaki oleh BNM.

2. KECUKUPAN MODAL (sambungan)

Nisbah Kecukupan Modal (sambungan)

Nisbah Modal Berwajaran Risiko ("RWCR") bagi Kumpulan dan Bank adalah seperti berikut:

(a) Nisbah kecukupan modal bagi Kumpulan dan Bank:

	KUMPULAN		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Sebelum cadangan dividen				
Nisbah Modal Peringkat 1	13.17%	15.81%	13.17%	15.83%
RWCR	14.21%	16.98%	14.09%	16.83%
Selepas cadangan dividen				
Nisbah Modal Peringkat 1	12.94%	15.55%	12.94%	15.57%
RWCR	13.99%	16.72%	13.86%	16.56%

(b) Komponen modal Peringkat I dan Peringkat II bagi Kumpulan dan Bank:

	KUMPULAN		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Modal Peringkat I				
Modal saham berbayar	2,265,490	2,265,490	2,265,490	2,265,490
Premium saham	–	500,020	–	500,020
Keuntungan/(kerugian) terkumpul	209,318	(1,040,270)	205,966	(1,047,148)
Rizab-rizab lain	505,651	974,594	505,651	974,594
Ditolak: Aset cukai tertunda	(18,455)	(23,386)	(18,629)	(23,560)
Jumlah modal Peringkat I	2,962,004	2,676,448	2,958,478	2,669,396
Modal Peringkat II				
Peruntukan taksiran kolektif [#]	257,769	218,864	257,769	218,864
Jumlah modal Peringkat II	257,769	218,864	257,769	218,864
Jumlah modal	3,219,773	2,895,312	3,216,247	2,888,260
Ditolak: Pelaburan dalam anak-anak syarikat	–	–	(28,027)	(28,027)
Ditolak: Pelaburan dalam syarikat bersekutu	(22,912)	(21,180)	(22,563)	(22,563)
Modal asas	3,196,861	2,874,132	3,165,657	2,837,670

[#] Tidak termasuk peruntukan taksiran kolektif yang dihadkan daripada modal Peringkat II oleh BNM berjumlah RM55,565,000 (31.12.2011: RM123,779,000).

2. KECUKUPAN MODAL (sambungan)

Nisbah Kecukupan Modal (sambungan)

(c) Butiran aset ber wajaran risiko mengikut pendedahan dalam setiap kategori risiko utama adalah seperti berikut: (sambungan)

(i) Kumpulan (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	PENDEDAHAN KASAR RM'000	PENDEDAHAN BERSIH RM'000	ASET BERWAJARAN RISIKO RM'000	KEPERLUAN MINIMUM MODAL PADA 8 % RM'000
Risiko Kredit				
Pendedahan Dalam Lembaran Imbangan				
Kerajaan/Bank Pusat	5,076,787	5,076,787	–	–
Entiti Sektor Awam	260,365	260,365	98,926	7,914
Bank, Institusi Kewangan Pembangunan (“DFI”) dan Bank Pembangunan Multilateral (“MDB”)	2,772,684	2,772,684	567,248	45,380
Korporat	10,124,425	10,045,100	3,999,673	319,974
Runcit Kawal Selia	6,540,918	6,524,006	5,118,164	409,453
Gadai Janji Perumahan	4,177,840	4,177,257	2,375,853	190,068
Aset Berisiko Tinggi	25,590	25,590	38,385	3,071
Aset-aset lain	1,917,564	1,917,176	380,971	30,477
Pendedahan Teringkar	411,237	405,599	567,139	45,371
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	31,307,410	31,204,564	13,146,359	1,051,708
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	1,400,138	1,400,138	1,312,121	104,970
Instrumen Kewangan Derivatif	29,098	29,098	12,753	1,020
Pendedahan Teringkar	15,910	15,910	23,833	1,907
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,445,146	1,445,146	1,348,707	107,897
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	32,752,556	32,649,710	14,495,066	1,159,605
	Kedudukan Jangka Panjang	Kedudukan Jangka Pendek		
Risiko Pasaran				
Risiko Kadar Tanda Aras	1,685	(1,685)	–	100,946
Risiko Tukaran Asing	66,323	(372,585)	(306,262)	372,585
Risiko Inventori	–	–	27,778	2,222
Jumlah Risiko Pasaran	68,008	(374,270)	(278,484)	501,309
Risiko Operasi				154,344
Jumlah RWA dan Keperluan Modal			16,925,669	1,354,054

Nota: Setakat 31 Disember 2011, Kumpulan tidak memiliki sebarang risiko kredit aset ber wajaran yang ditanggung oleh Akaun Pelaburan Perkongsian Keuntungan (“PSIA”), atau pendedahan di bawah sekuriti.

2. KECUKUPAN MODAL (sambungan)

Nisbah Kecukupan Modal (sambungan)

(c) Butiran aset berwajaran risiko mengikut pendedahan dalam setiap kategori risiko utama adalah seperti berikut: (sambungan)

(ii) Bank

31 DISEMBER 2012 KELAS PENDEDAHAN	PENDEDAHAN KASAR RM'000	PENDEDAHAN BERSIH RM'000	ASET BERWAJARAN RISIKO RM'000	KEPERLUAN MINIMUM MODAL PADA 8 % RM'000	
Risiko Kredit					
Pendedahan Dalam Lembaran Imbangan					
Kerajaan/Bank Pusat	2,768,967	2,768,967	–	–	
Entiti Sektor Awam	578,918	578,918	190,925	15,274	
Bank, Institusi Kewangan Pembangunan (“DFI”) dan Bank Pembangunan Multilateral (“MDB”)	2,700,129	2,700,129	514,807	41,184	
Korporat	13,049,107	12,970,975	5,234,734	418,779	
Runcit Kawal Selia	9,414,921	9,317,909	7,934,624	634,770	
Gadai Janji Perumahan	4,987,429	4,986,878	2,912,296	232,983	
Aset Berisiko Tinggi	12,873	12,873	19,309	1,545	
Aset-aset lain	2,034,404	2,034,404	391,982	31,359	
Pendedahan Teringskar	431,660	428,622	618,526	49,482	
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	35,978,408	35,799,675	17,817,203	1,425,376	
Pendedahan Luar Lembaran Imbangan					
Pendedahan berkaitan Kredit	1,604,319	1,604,319	1,505,904	120,472	
Instrumen Kewangan Derivatif	74,080	74,080	35,069	2,806	
Pendedahan Teringskar	2,546	2,546	3,767	301	
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,680,945	1,680,945	1,544,740	123,579	
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	37,659,353	37,480,620	19,361,943	1,548,955	
	Kedudukan Jangka Panjang	Kedudukan Jangka Pendek			
Risiko Pasaran					
Risiko Kadar Tanda Aras	680,806	(680,813)	(7)	538,940	43,115
Risiko Tukaran Asing	30,145	(374,350)	(344,205)	374,350	29,948
Risiko Inventori	–	–	3,944	3,944	316
Jumlah Risiko Pasaran	710,951	(1,055,163)	(340,268)	917,234	73,379
Risiko Operasi				2,187,160	174,973
Jumlah RWA dan Keperluan Modal			22,466,337	1,797,307	

Nota: Setakat 31 Disember 2012, Bank tidak memiliki sebarang risiko kredit aset berwajaran yang ditanggung oleh Akaun Pelaburan Perkongsian Keuntungan (“PSIA”), atau pendedahan di bawah sekuriti.

2. KECUKUPAN MODAL (sambungan)

Nisbah Kecukupan Modal (sambungan)

(c) Butiran aset berwajaran risiko mengikut pendedahan dalam setiap kategori risiko utama adalah seperti berikut: (sambungan)

(ii) Bank (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	PENDEDAHAN KASAR RM'000	PENDEDAHAN BERSIH RM'000	ASET BERWAJARAN RISIKO RM'000	KEPERLUAN MINIMUM MODAL PADA 8 % RM'000
Risiko Kredit				
Pendedahan Dalam Lembaran Imbangan				
Kerajaan/Bank Pusat	5,076,787	5,076,787	–	–
Entiti Sektor Awam	260,365	260,365	98,926	7,914
Bank, Institusi Kewangan Pembangunan (“DFI”) dan Bank Pembangunan Multilateral (“MDB”)	2,772,316	2,772,316	567,174	45,374
Korporat	10,124,425	10,045,100	3,999,673	319,974
Runcit Kawal Selia	6,540,918	6,524,006	5,118,164	409,453
Gadai Janji Perumahan	4,177,840	4,177,257	2,375,853	190,068
Aset Berisiko Tinggi	25,590	25,590	38,385	3,071
Aset-aset lain	1,858,720	1,858,332	330,177	26,414
Pendedahan Teringkar	411,237	405,599	567,139	45,371
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	31,248,198	31,145,352	13,095,491	1,047,639
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	1,400,138	1,400,138	1,312,121	104,970
Instrumen Kewangan Derivatif	29,098	29,098	12,753	1,020
Pendedahan Teringkar	15,910	15,910	23,833	1,907
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,445,146	1,445,146	1,348,707	107,897
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	32,693,344	32,590,498	14,444,198	1,155,536
	Kedudukan Jangka Panjang	Kedudukan Jangka Pendek		
Risiko Pasaran				
Risiko Kadar Tanda Aras	1,685	(1,685)	–	100,946
Risiko Tukaran Asing	62,073	(374,898)	(312,195)	374,897
Risiko Inventori	–	–	27,778	2,222
Jumlah Risiko Pasaran	63,758	(376,583)	(284,417)	503,621
Risiko Operasi				153,181
Jumlah RWA dan Keperluan Modal			16,862,586	1,349,007

Nota: Setakat 31 Disember 2011, Bank tidak memiliki sebarang risiko kredit aset berwajaran yang ditanggung oleh Akaun Pelaburan Perkongsian Keuntungan (“PSIA”), atau pendedahan di bawah sekuriti.

3. PENGURUSAN RISIKO

Matlamat Bank berhubung pengurusan risiko adalah untuk meningkatkan kebolehan, budaya dan amalan pengurusan risikonya agar sejajar dengan piawaian dan amalan antarabangsa.

Justeru itu, objektif pengurusan risiko adalah untuk:

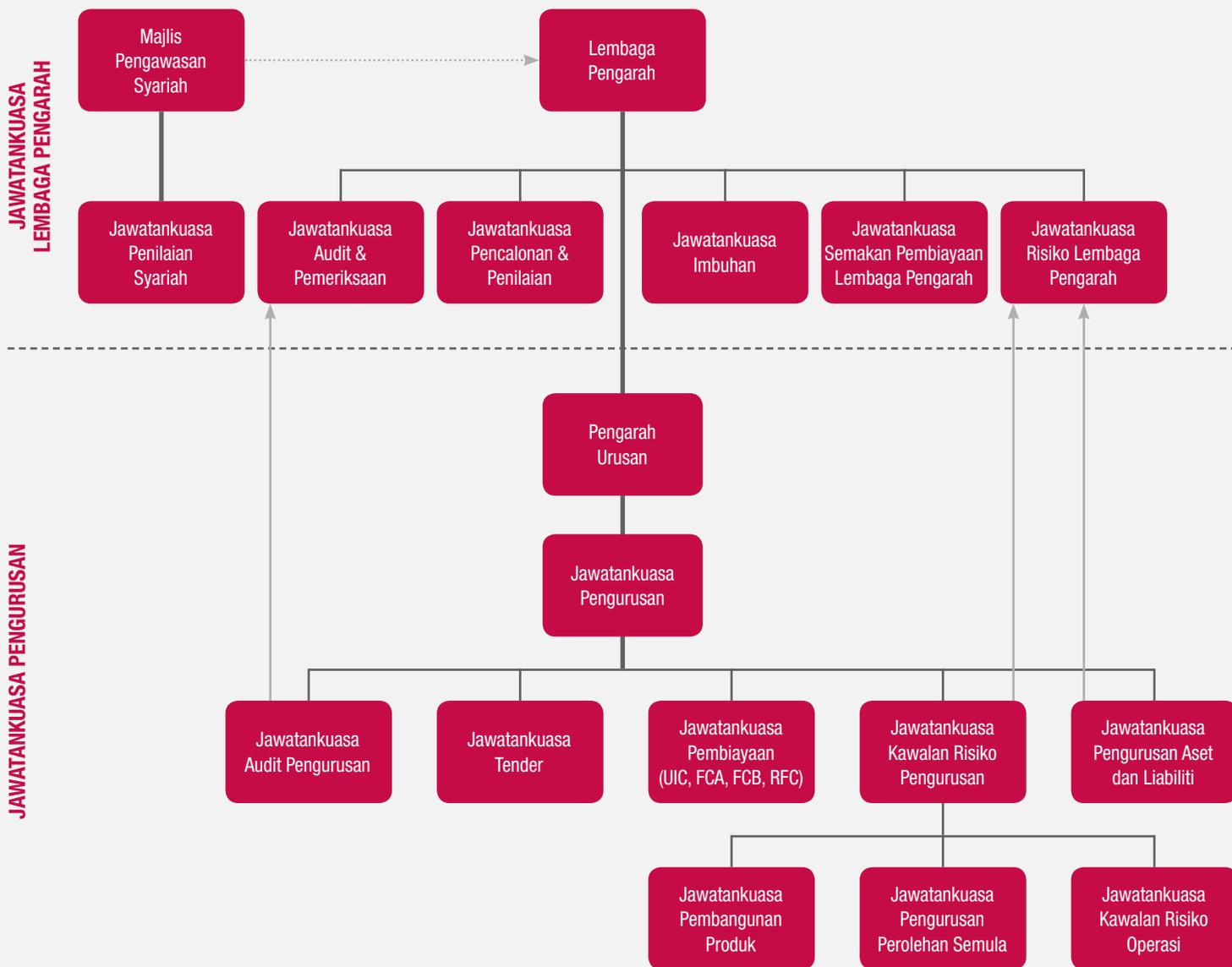
- Menerapkan budaya kesedaran risiko di seluruh Bank;
- Mewujudkan pendekatan dan kaedah berpiawai dalam menguruskan risiko kredit, pasaran, kecairan, operasi dan perniagaan di seluruh Bank;
- Menseimbangkan kehendak risiko dan toleransi;
- Menjelaskan struktur fungsi termasuk objektif, peranan dan tanggungjawab;
- Melaksanakan dan mempertingkatkan lagi sistem maklumat pengurusan risiko yang memenuhi piawaian antarabangsa dari segi kerahsiaan, kewibawaan dan ketersediaan;
- Membangunkan dan menggunakan peralatan seperti modal ekonomi, nilai berisiko, model skor dan ujian tekanan bagi membantu dalam pengukuran risiko dan memperbaiki keputusan berkaitan risiko;
- Memastikan bahawa dasar-dasar risiko dan kehendak risiko keseluruhan adalah sejajar dengan sasaran perniagaan;
- Memastikan bahawa modal Bank dapat menyokong keperluan perniagaan semasa dan yang dalam perancangan dari segi pendedahan risiko.

Struktur Fungsi dan Urus Tadbir Pengurusan Risiko

Bank telah menyelaraskan semula tanggungjawab risiko organisasinya dengan matlamat mewujudkan pendapat lazim di seluruh Bank. Sebagai amalan perniagaan yang baik dan berhemah, fungsi pengurusan risiko teras Bank, yang memberi laporan kepada Jawatankuasa Risiko Lembaga Pengarah ("BRC"), adalah bebas dan terasing daripada bahagian-bahagian perniagaan dan berpusat di ibu pejabat.

3. PENGURUSAN RISIKO (sambungan)

Jadual berikut menggambarkan struktur urus tadbir Bank:



* Jawatankuasa Pengurusan Modal adalah sebahagian dari Jawatankuasa Pengurusan

3. PENGURUSAN RISIKO (sambungan)

Bank mengiktiraf bahawa asas khidmat perbankan dan kewangan adalah tertumpu kepada pengambilan risiko. Justeru itu, Bank:

- Mengiktiraf bahawa ia harus menguruskan risiko agar dapat menjalankan perniagaan dengan berkesan;
- Mencapai tahap optimum risiko-pulangan agar dapat memaksimumkan nilai pihak berkepentingan; dan
- Memastikan proses pengurusan risiko yang berkesan dan bersepadu yang sejajar dengan saiz dan tahap kesukaran operasi semasa dan masa hadapan Bank dalam lingkungan kehendak risiko dan toleransinya.

Bank telah mewujudkan Rangka Kerja Kehendak Risiko yang merupakan bahagian penting dalam strategi dan pelan perniagaan Bank. Kehendak risiko merujuk kepada tahap maksimum risiko yang sedia diterima oleh Bank bagi menyokong strategi yang telah dirancang, dan yang memberi impak ke atas semua perniagaan dari sudut pandang risiko kredit, pasaran dan operasi.

Proses Penilaian Kecukupan Modal Dalaman (“ICAAP”)

Bagi memastikan Bank mempunyai modal yang mencukupi bagi menyokong kesemua kegiatan perniagaan dan pengambilan risikonya, Bank telah melaksanakan proses pengurusan modal yang mantap dalam sistem dan proses pengurusannya. Satu pengurusan modal menyeluruh, juga dikenali sebagai Proses Penilaian Kecukupan Modal Dalaman (“ICAAP”) telah digunakan oleh Bank pada 2012 sebagai pemboleh penting ke arah penciptaan nilai dan kemampunan jangka panjang Bank. Pengurusan modal menyeluruh ini merangkumi penilaian risiko dan pengurusan risiko menyeluruh yang termaktub dalam struktur urus tadbir risiko Bank.

ICAAP menyarankan keperluan minimum modal dalaman untuk strategi-strategi perniagaan dan pelan-pelan kewangan Bank untuk 5 tahun akan datang menerusi satu proses penilaian risiko yang menyeluruh ke atas pendedahan risiko portfolionya, amalan-amalan pengurusan risikonya terhadap risiko-risiko penting dan penampakan perancangan modal berpotensi yang diperlukan sekiranya berlaku tekanan. ICAAP dilaksanakan atas dasar gabungan merangkumi semua entiti sah Bank Islam seperti yang dicadangkan oleh garis panduan Tunggak 2 BNM.

4. RISIKO KREDIT

Risiko kredit timbul daripada semua urusniaga yang boleh mengakibatkan tuntutan sebenar, luar jangka atau berpotensi ke atas mana-mana pihak, peminjam atau penanggung. Antara risiko kredit yang dianggap penting oleh Bank termasuk: Risiko Mungkir, Risiko Pelangsaan, Risiko Tumpuan Kredit, Risiko Baki/Mitigasi Kredit dan Risiko Migrasi.

Urus tadbir risiko kredit

Pengurusan risiko kredit dilaksanakan menggunakan dasar-dasar dan garis-garis panduan yang diluluskan oleh Jawatankuasa Risiko Lembaga Pengarah (“BRC”), dengan panduan Penyata Kehendak Risiko yang telah diluluskan oleh Lembaga Pengarah.

Jawatankuasa Kawalan Risiko Pengurusan (“MRCC”) bertanggungjawab menguruskan risiko kredit pada tahap strategik di bawah kuasa yang diagihkan oleh BRC. MRCC menilai rangka kerja dan garis panduan risiko kredit Bank, menyelaraskan pengurusan risiko kredit dengan strategi dan rancangan perniagaan, menyemak profil kredit dan mencadangkan tindakan yang sewajarnya bagi memastikan risiko kredit kekal dalam tahap toleransi yang boleh diterima.

Pengurusan risiko kredit Bank merangkumi pembuatan dasar-dasar, garis panduan dan prosedur risiko kredit yang menyeluruh yang melibatkan piawaian pembiayaan, kuasa mutlak meluluskan pembiayaan, kaedah dan model penarafan risiko kredit, cagaran dan penilaian yang boleh diterima, serta penilaian, pemulihan dan penstrukturan semula pembiayaan yang bermasalah dan ingkar.

4. RISIKO KREDIT (sambungan)

Pengurusan risiko kredit

Pengurusan risiko kredit dilaksanakan oleh dua jabatan berbeza dalam Jabatan Pengurusan Risiko ("RMD") iaitu Analisis Kredit dan Pengurusan Risiko Kredit, serta tiga jabatan di luar bidang kuasa RMD iaitu Pentadbiran Kredit, Pemulihan Kredit dan Unit Pemantauan Kredit Audit Dalaman. Matlamat gabungannya antara lain ialah:

- Untuk membina portfolio kredit berkualiti tinggi sejajar dengan strategi keseluruhan Bank dan kehendak risikonya;
- Untuk memastikan Bank mendapat pampasan berikutan risiko yang diambil, menseimbangkan/mengoptimalkan hubungan risiko/pulangan;
- Untuk membina kebolehan mengenalpasti, mengukur dan mengelakkan atau mengurangkan potensi risiko kredit;
- Untuk mematuhi kehendak-kehendak berkanun, kawal selia dan kredit dalaman.

Bank memantau pendedahan kreditnya samada berdasarkan portfolio atau individu menerusi semakan tahunan. Risiko kredit dipantau secara proaktif menerusi satu set tanda amaran awal yang boleh mencetuskan semakan segera ke atas portfolio terbabit (atau sebahagian daripadanya). Portfolio atau pembiayaan yang terjejas diletakkan dalam senarai pantauan untuk pemerhatian rapi bagi mengelakkan pembiayaan tersebut menjadi pembiayaan merosot dan bagi meningkatkan peluang pembayaran semula sepenuhnya.

Satu struktur had menyeluruh disediakan bagi memastikan risiko yang diambil adalah di dalam lingkungan keinginan risiko seperti yang ditetapkan oleh Lembaga Pengarah dan bagi mengelakkan penularan risiko kredit kepada pelanggan, sektor, produk, kontrak Syariah dan sebagainya.

Risiko kredit yang timbul daripada aktiviti urus janji dan pelaburan diuruskan menerusi penetapan had yang merangkumi had rakan syarikat dan pengambilalihan instrumen entiti swasta yang dibenarkan, tertakluk kepada ambang penarafan minimum yang khusus. Selain itu, aktiviti urus janji dan pelaburan dipantau oleh unit pejabat tengah bebas.

Rawatan Modal untuk Risiko Kredit

Bank menggunakan Pendekatan Berpiawai bagi menentukan kehendak modal risiko kredit di bawah Rangka Kerja Kecukupan Modal untuk Bank-bank Islam ("CAFIB") oleh BNM.

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar

Jadual di bawah menunjukkan pembiayaan dan pendahuluan kasar bagi Kumpulan dan Bank yang dianalisis mengikut kualiti kredit:

	KUMPULAN		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Bukan lampau tempoh atau merosot	19,246,183	13,866,046	19,247,117	13,864,546
Lampau tempoh tetapi bukan merosot	393,229	319,459	393,229	319,459
Merosot	308,709	379,790	308,709	379,790
	19,948,121	14,565,295	19,949,055	14,563,795
Pembiayaan merosot kasar sebagai peratusan pembiayaan dan pendahuluan kasar	1.55%	2.61%	1.55%	2.61%

4. RISIKO KREDIT (sambungan)

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar (sambungan)

(a) Bukan Lampau Tempoh atau Merosot

Ini adalah pembiayaan yang mana peminjam tidak pernah mengingkari pembayaran yang dipersetujui secara kontrak (keuntungan atau jumlah pokok) apabila sampai tempoh dan adalah tidak merosot kerana tiada bukti objektif berlakunya kemerosotan dalam pembiayaan tersebut. Dalam ertikata lain, pembiayaan ini adalah berbayar.

Kualiti kredit bagi pembiayaan dan pendahuluan kasar yang bukan lampau tempoh atau merosot adalah seperti berikut:

	KUMPULAN		BANK	
	31.12.2012 RM'000	31.12.2011 RM'000	31.12.2012 RM'000	31.12.2011 RM'000
Cemerlang hingga baik	15,185,608	10,409,626	15,186,542	10,408,126
Memuaskan	3,722,405	2,945,123	3,722,405	2,945,123
Sederhana	338,170	511,297	338,170	511,297
	19,246,183	13,866,046	19,247,117	13,864,546

Takrif penarafan dalaman:

Cemerlang hingga baik: Kedudukan kewangan yang kukuh tanpa kesukaran memenuhi obligasinya.

Memuaskan: Keselamatan yang mencukupi dalam memenuhi obligasinya tetapi memerlukan masa yang lebih untuk memenuhi obligasi tersebut sepenuhnya.

Sederhana: Berisiko tinggi dalam obligasi pembayaran. Prestasi kewangan berkemungkinan terus merosot.

(b) Lampau Tempoh tetapi Bukan Merosot

Pembiayaan ini adalah di mana keuntungan kontrak atau bayaran jumlah pokoknya telah lampau tempoh, tetapi Kumpulan dan Bank yakin bahawa kemerosotan adalah tidak wajar berdasarkan tahap cagaran yang ada dan/atau peringkat jumlah kutipan yang patut dibayar kepada Kumpulan dan Bank.

Analisis pembiayaan dan pendahuluan lampau tempoh tetapi bukan merosot menurut analisis usia:

	KUMPULAN DAN BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Menurut usia		
Bulan-dalam-tunggakan 1	268,737	210,518
Bulan-dalam-tunggakan 2	124,492	108,941
	393,229	319,459

4. RISIKO KREDIT (sambungan)

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar (sambungan)

(b) Lampau Tempoh tetapi Bukan Merosot (sambungan)

Analisis pembiayaan dan pendahuluan lampau tempoh tetapi bukan merosot menurut sektor:

	KUMPULAN DAN BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Pertanian utama	1,014	145
Perkilangan (termasuk asas tani)	1,506	2,295
Elektrik, gas dan air	–	126
Perdagangan borong & runcit, dan hotel & restoran	3,353	3,002
Pembinaan	5,274	5,127
Harta tanah	77	132
Pengangkutan, penyimpanan dan komunikasi	2,165	48
Aktiviti kewangan, insurans dan perniagaan	1,077	3,376
Pendidikan, kesihatan dan lain-lain	25,113	76
Sektor isi rumah	353,590	305,103
Sektor-sektor lain	60	29
	393,229	319,459

(c) Pembiayaan dan pendahuluan merosot

Pembiayaan diklasifikasi sebagai merosot apabila jumlah pokok atau keuntungan atau kedua-duanya telah melangkaui tempoh selama tiga bulan atau lebih, atau apabila sesuatu pembiayaan telah tertunggak untuk kurang daripada tiga bulan, tetapi pembiayaan tersebut menunjukkan tanda-tanda kelemahan kredit yang ketara.

Pembiayaan atau kumpulan pembiayaan dianggap merosot sekiranya, dan hanya sekiranya, terdapat bukti objektif wujudnya kemerosotan berikutan satu atau lebih peristiwa yang berlaku selepas pengiktirafan awal pembiayaan ('peristiwa kerugian') dan bahawa peristiwa kerugian tersebut mempunyai kesan ke atas anggaran aliran tunai masa hadapan pembiayaan atau kumpulan pembiayaan terbabit yang boleh dianggar dengan tepat.

Kumpulan dan Bank menaksir secara individu samada bukti objektif kemerosotan wujud secara individu bagi pembiayaan yang penting secara individu, dan secara kolektif bagi pembiayaan yang tidak penting secara individu. Sekiranya didapati tiada bukti objektif wujudnya kemerosotan bagi pembiayaan yang ditaksir secara individu, pembiayaan tersebut dirangkumkan ke dalam kumpulan pembiayaan yang mempunyai ciri-ciri risiko kredit yang serupa dan ditaksir untuk kemerosotan secara kolektif.

Sekiranya terdapat bukti objektif bahawa kerugian kemerosotan telah berlaku, jumlah kerugian diukur sebagai perbezaan di antara jumlah bawaan pembiayaan tersebut dan nilai terkini anggaran aliran tunai masa hadapan. Jumlah bawaan pembiayaan dikurangkan menerusi penggunaan akaun peruntukan dan jumlah kerugian diiktiraf dalam penyata pendapatan.

4. RISIKO KREDIT (sambungan)

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar (sambungan)

(c) Pembiayaan dan pendahuluan merosot (sambungan)

Pembiayaan merosot mengikut jenis taksiran:

	KUMPULAN DAN BANK	
	31.12.2012 RM'000	31.12.2011 RM'000
Taksiran secara individu di mana:	144,674	133,864
<i>Bulan-dalam-tunggakan 0</i>	48,644	54,325
<i>Bulan-dalam-tunggakan 1</i>	2,123	–
<i>Bulan-dalam-tunggakan 2</i>	18,991	6,193
<i>Bulan-dalam-tunggakan 3 dan ke atas</i>	74,916	73,346
Taksiran secara kolektif	164,035	245,926
	308,709	379,790

	PERUNTUKAN TAKSIRAN INDIVIDU				JUMLAH PERUNTUKAN KEMEROSOTAN BAGI PEMBIAYAAN		
	PEMBIAYAAN MEROSOT PADA 31.12.2012	TAKSIRAN INDIVIDU SETAKAT 1.01.2012	CAJ BERSIH BAGI TAHUN KEWANGAN	JUMLAH DIHAPUS KIRA/ PERGERAKAN LAIN	TAKSIRAN INDIVIDU SETAKAT 31.12.2012	PERUNTUKAN TAKSIRAN KOLEKTIF PADA 31.12.2012	JUMLAH PERUNTUKAN KEMEROSOTAN BAGI PEMBIAYAAN PADA 31.12.2012
Pertanian utama	207	–	1,025	(1,025)	–	6,693	6,693
Perlombongan dan pengkuarian	–	–	–	–	–	115	115
Perkilangan (termasuk asas tani)	46,483	19,688	29,769	(5,522)	43,935	28,802	72,737
Elektrik, gas dan air	160	–	–	–	–	2,007	2,007
Perdagangan borong & runcit, dan hotel & restoran	17,422	8,798	2,629	(4,005)	7,422	27,413	34,835
Pembinaan	74,341	31,441	46,770	(8,173)	70,038	27,800	97,838
Harta tanah	–	1,325	–	(1,203)	122	10,123	10,245
Pengangkutan, penyimpanan dan komunikasi	722	–	–	–	–	5,455	5,455
Khidmat kewangan, insurans dan perniagaan	10,078	12,780	4,551	(12,880)	4,451	22,101	26,552
Pendidikan, kesihatan dan lain-lain	–	–	–	–	–	10,824	10,824
Sektor isi rumah	159,273	1,738	298	(1,016)	1,020	171,938	172,958
Sektor-sektor lain	23	–	–	–	–	63	63
Jumlah	308,709	75,770	85,042	(33,824)	126,988	313,334	440,322

4. RISIKO KREDIT (sambungan)

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar (sambungan)

(c) Pembiayaan dan pendahuluan merosot (sambungan)

31 DISEMBER 2011 RM'000	PERUNTUKAN TAKSIRAN INDIVIDU				PERUNTUKAN TAKSIRAN KOLEKTIF		JUMLAH PERUNTUKAN KEMEROSOTAN BAGI PEMBIAYAAN PADA 31.12.2011
	PEMBIAYAAN MEROSOT PADA 31.12.2011	TAKSIRAN INDIVIDU SETAKAT 1.01.2011	CAJ BERSIH BAGI TAHUN KEWANGAN	JUMLAH DIHAPUS KIRA/ PERGERAKAN LAIN	TAKSIRAN INDIVIDU SETAKAT 31.12.2011	TAKSIRAN KOLEKTIF PADA 31.12.2011	
Pertanian utama	3,511	–	5,885	(5,885)	–	4,695	4,695
Perlombongan dan pengkuarian	–	–	–	–	–	1,215	1,215
Perkilangan (termasuk asas tani)	42,184	37,561	21,956	(39,829)	19,688	48,252	67,940
Elektrik, gas dan air	–	–	–	–	–	361	361
Perdagangan borong & runcit, dan hotel & restoran	23,606	21,212	10,402	(22,816)	8,798	46,401	55,199
Pembinaan	71,680	18,313	34,990	(21,862)	31,441	30,844	62,285
Harta tanah	1,203	122	1,203	–	1,325	13,503	14,828
Pengangkutan, penyimpanan dan komunikasi	1,062	–	–	–	–	5,423	5,423
Khidmat kewangan, insurans dan perniagaan	16,255	–	12,780	–	12,780	9,689	22,469
Pendidikan, kesihatan dan lain-lain	71	–	–	–	–	1,731	1,731
Sektor isi rumah	217,371	1,853	(115)	–	1,738	164,788	166,526
Sektor-sektor lain	2,847	–	–	–	–	786	786
Jumlah	379,790	79,061	87,101	(90,392)	75,770	327,688	403,458

4. RISIKO KREDIT (sambungan)

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar (sambungan)

(d) Pembiayaan dan pendahuluan kasar – Pendedahan mengikut Kawasan Geografi

RM'000	YANG MANA:				
	PEMBIAYAAN KASAR	LAMPAU TEMPOH TETAPI TIDAK MEROSOT	PEMBIAYAAN MEROSOT	PERUNTUKAN INDIVIDU	PERUNTUKAN KOLEKTIF
31 Disember 2012					
Wilayah Tengah	8,571,082	146,376	130,400	51,540	151,020
Wilayah Timur	3,635,878	61,771	26,053	3,397	36,555
Wilayah Utara	3,165,074	80,214	66,894	24,127	45,175
Wilayah Selatan	2,920,068	78,281	22,199	–	41,539
Wilayah Malaysia Timur	1,656,953	26,587	63,163	47,924	39,045
Jumlah	19,949,055	393,229	308,709	126,988	313,334
31 Disember 2011					
Wilayah Tengah	6,081,541	147,523	155,544	38,307	163,165
Wilayah Timur	2,596,305	42,178	45,950	3,186	29,117
Wilayah Utara	2,321,457	63,128	58,028	4,949	42,419
Wilayah Selatan	2,334,693	45,172	44,940	5,890	58,219
Wilayah Malaysia Timur	1,229,799	21,458	75,328	23,438	34,768
Jumlah	14,563,795	319,459	379,790	75,770	327,688

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar

(a) Pengagihan geografi bagi pendedahan kredit

(i) Kumpulan

31 DISEMBER 2012 KELAS PENDEDAHAN	WILAYAH TENGAH RM'000	WILAYAH TIMUR RM'000	WILAYAH UTARA RM'000	WILAYAH SELATAN RM'000	WILAYAH MALAYSIA TIMUR RM'000	JUMLAH RM'000
Risiko Kredit						
Pendedahan Dalam Lembaran Imbangan						
Kerajaan/Bank Pusat	2,768,967	–	–	–	–	2,768,967
Entiti Sektor Awam	421,048	56,551	28,735	72,418	166	578,918
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	2,579,980	–	–	–	120,615	2,700,595
Korporat	11,310,334	411,359	338,887	530,401	466,727	13,057,708
Runcit Kawal Selia	3,403,836	2,219,175	1,654,598	1,465,567	835,298	9,578,474
Gadai Janji Perumahan	1,993,265	946,133	1,139,072	851,622	316,503	5,246,595
Aset Berisiko Tinggi	9,315	1,339	1,731	628	200	13,213
Aset-aset Lain	2,032,883	–	–	–	1,015	2,033,898
Jumlah Pendedahan Dalam Lembaran Imbangan	24,519,628	3,634,557	3,163,023	2,920,636	1,740,524	35,978,368
Pendedahan Luar Lembaran Imbangan						
Pendedahan berkaitan Kredit	1,598,947	–	–	–	7,918	1,606,865
Instrumen Kewangan Derivatif	74,080	–	–	–	–	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	1,673,027	–	–	–	7,918	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	26,192,655	3,634,557	3,163,023	2,920,636	1,748,442	37,659,313

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(a) Pengagihan geografi bagi pendedahan kredit (sambungan)

(i) Kumpulan (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	WILAYAH TENGAH RM'000	WILAYAH TIMUR RM'000	WILAYAH UTARA RM'000	WILAYAH SELATAN RM'000	WILAYAH MALAYSIA TIMUR RM'000	JUMLAH RM'000
Risiko Kredit						
Pendedahan Dalam Lembaran Imbangan						
Kerajaan/Bank Pusat	5,076,787	–	–	–	–	5,076,787
Entiti Sektor Awam	187,103	240	22,663	23,034	27,325	260,365
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	2,651,670	120,984	–	30	–	2,772,684
Korporat	8,654,852	439,636	289,281	180,133	601,979	10,165,881
Runcit Kawal Selia	2,494,253	568,376	1,505,281	1,117,746	985,637	6,671,293
Gadai Janji Perumahan	1,658,907	279,971	765,586	992,485	716,500	4,413,449
Aset Berisiko Tinggi	17,674	262	7,624	2,440	1,387	29,387
Aset-aset Lain	1,917,024	540	–	–	–	1,917,564
Jumlah Pendedahan Dalam Lembaran Imbangan	22,658,270	1,410,009	2,590,435	2,315,868	2,332,828	31,307,410
Pendedahan Luar Lembaran Imbangan						
Pendedahan berkaitan Kredit	1,410,467	–	–	–	–	1,410,467
Instrumen Kewangan Derivatif	34,679	–	–	–	–	34,679
Jumlah Pendedahan Luar Lembaran Imbangans	1,445,146	–	–	–	–	1,445,146
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	24,103,416	1,410,009	2,590,435	2,315,868	2,332,828	32,752,556

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(a) Pengagihan geografi bagi pendedahan kredit (sambungan)

(ii) Bank

31 DISEMBER 2012 KELAS PENDEDAHAN	WILAYAH TENGAH RM'000	WILAYAH TIMUR RM'000	WILAYAH UTARA RM'000	WILAYAH SELATAN RM'000	WILAYAH MALAYSIA TIMUR RM'000	JUMLAH RM'000
Risiko Kredit						
Pendedahan Dalam Lembaran Imbangan						
Kerajaan/Bank Pusat	2,768,967	–	–	–	–	2,768,967
Entiti Sektor Awam	421,048	56,551	28,735	72,418	166	578,918
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	2,579,514	–	–	–	120,615	2,700,129
Korporat	11,310,334	411,359	338,887	530,401	466,727	13,057,708
Runcit Kawal Selia	3,403,836	2,219,175	1,654,598	1,465,567	835,298	9,578,474
Gadai Janji Perumahan	1,993,265	946,133	1,139,072	851,622	316,503	5,246,595
Aset Berisiko Tinggi	9,315	1,339	1,731	628	200	13,213
Aset-aset Lain	2,033,389	–	–	–	1,015	2,034,404
Jumlah Pendedahan Dalam Lembaran Imbangan	24,519,668	3,634,557	3,163,023	2,920,636	1,740,524	35,978,408
Pendedahan Luar Lembaran Imbangan						
Pendedahan berkaitan Kredit	1,598,947	–	–	–	7,918	1,606,865
Instrumen Kewangan Derivatif	74,080	–	–	–	–	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	1,673,027	–	–	–	7,918	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	26,192,695	3,634,557	3,163,023	2,920,636	1,748,442	37,659,353

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(a) Pengagihan geografi bagi pendedahan kredit (sambungan)

(ii) Bank (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	WILAYAH TENGAH RM'000	WILAYAH TIMUR RM'000	WILAYAH UTARA RM'000	WILAYAH SELATAN RM'000	WILAYAH MALAYSIA TIMUR RM'000	JUMLAH RM'000
Risiko Kredit						
Pendedahan Dalam Lembaran Imbangan						
Kerajaan/Bank Pusat	5,076,787	–	–	–	–	5,076,787
Entiti Sektor Awam	187,103	240	22,663	23,034	27,325	260,365
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	2,651,302	120,984	–	30	–	2,772,316
Korporat	8,654,852	439,636	289,281	180,133	601,979	10,165,881
Runcit Kawal Selia	2,494,253	568,376	1,505,281	1,117,746	985,637	6,671,293
Gadai Janji Perumahan	1,658,907	279,971	765,586	992,485	716,500	4,413,449
Aset Berisiko Tinggi	17,674	262	7,624	2,440	1,387	29,387
Aset-aset Lain	1,858,180	540	–	–	–	1,858,720
Jumlah Pendedahan Dalam Lembaran Imbangan	22,599,058	1,410,009	2,590,435	2,315,868	2,332,828	31,248,198
Pendedahan Luar Lembaran Imbangan						
Pendedahan berkaitan Kredit	1,410,467	–	–	–	–	1,410,467
Instrumen Kewangan Derivatif	34,679	–	–	–	–	34,679
Jumlah Pendedahan Luar Lembaran Imbangan	1,445,146	–	–	–	–	1,445,146
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	24,044,204	1,410,009	2,590,435	2,315,868	2,332,828	32,693,344

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor

(i) Kumpulan

31 DISEMBER 2012 KELAS PENDEDAHAN	PERLOMBONGAN		PENGILANGAN RM'000	ELEKTRIK, GAS DAN AIR RM'000	PERDAGANGAN BORONG & RUNCIT DAN RESTORAN & HOTEL RM'000	PEMBINAAN RM'000	HARTANAH RM'000	PENGANGKUTAN, PENYIMPANAN & KOMUNIKAS RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	LAIN-LAIN SEKTOR RM'000	JUMLAH RM'000
	PERTANIAN UTAMA RM'000	DAN PENGKIJARAN RM'000											
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	2,768,967	-	-	-	2,768,967
Entiti Sektor Awam	7,044	-	-	-	-	442	-	120,980	8,029	149,104	-	293,319	578,918
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	-	-	-	-	-	-	-	-	200,991	906,140	-	1,593,464	2,700,595
Korporat	353,988	5,304	1,026,620	2,720,407	560,884	2,344,355	762,458	883,304	1,395,784	82,822	47,986	2,873,796	13,057,708
Runcit Kawal Selia	13,109	3,741	39,226	7,102	59,356	55,487	17,254	22,507	54,967	149,727	8,789,253	366,745	9,578,474
Gadai Janji Perumahan	-	112	376	178	-	52	-	732	200	127,112	5,115,828	2,005	5,246,595
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	568	12,645	-	13,213
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	2,033,898	2,033,898
Jumlah Pendedahan Dalam Lembaran Imbangan	374,141	9,157	1,066,222	2,727,687	620,240	2,400,336	779,712	1,027,523	4,428,938	1,415,473	13,965,712	7,163,227	35,978,368
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	47,381	100,439	69,395	180,297	100,768	205,922	53,128	207,903	213,444	75,289	144,352	208,547	1,606,865
Instrumen Kewangan Derivatif	622	-	1,838	-	928	10	18,462	-	50	260	-	51,910	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	48,003	100,439	71,233	180,297	101,696	205,932	71,590	207,903	213,494	75,549	144,352	260,457	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	422,144	109,596	1,137,455	2,907,984	721,936	2,606,268	851,302	1,235,426	4,642,432	1,491,022	14,110,064	7,423,684	37,659,313

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor (sambungan)

(i) Kumpulan (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	PERLOMBONGAN		PENGILANGAN RM'000	ELEKTRIK, GAS DAN AIR RM'000	PERDAGANGAN BORONG & RUNCIT DAN RESTORAN & HOTEL RM'000	PEMBINAAN RM'000	HARTANAH RM'000	PENGANGKUTAN, PENYIMPANAN & KOMUNIKAS RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	LAIN-LAIN SEKTOR RM'000	JUMLAH RM'000
	PERTANIAN UTAMA RM'000	PENGKUIARIAN DAN RM'000											
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	5,076,787	-	-	-	5,076,787
Entiti Sektor Awam	6,265	-	-	-	-	-	22,639	93,008	-	53,662	323	84,468	260,365
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	-	-	-	-	-	-	-	-	2,434,402	56,554	30	281,698	2,772,684
Korporat	241,611	115,939	929,517	2,503,713	442,384	1,037,366	494,889	1,041,219	1,114,435	51,233	56,655	2,136,920	10,165,881
Runcit Kawal Selia	15,938	38	47,825	1,373	56,682	55,009	22,775	8,244	25,447	70,247	5,970,682	397,033	6,671,293
Gadai Janji Perumahan	232	-	41	-	-	-	-	111	75	114,268	4,295,421	3,301	4,413,449
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	7,333	22,054	-	29,387
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	1,917,564	1,917,564
Jumlah Pendedahan Dalam Lembaran Imbangan	264,046	115,977	977,383	2,505,086	499,066	1,092,375	540,303	1,142,582	8,651,146	353,297	10,345,165	4,820,984	31,307,410
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	35,985	154,275	114,523	119,931	26,269	284,518	80,147	193,754	55,655	68,735	109,650	167,025	1,410,467
Instrumen Kewangan Derivatif	4,302	-	1,264	-	2,772	-	-	-	26,087	254	-	-	34,679
Jumlah Pendedahan Luar Lembaran Imbangan	40,287	154,275	115,787	119,931	29,041	284,518	80,147	193,754	81,742	68,989	109,650	167,025	1,445,146
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	304,333	270,252	1,093,170	2,625,017	528,107	1,376,893	620,450	1,336,336	8,732,888	422,286	10,454,815	4,988,009	32,752,556

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor (sambungan)

(ii) Bank

31 DISEMBER 2012 KELAS PENDEDAHAN	PERLOMBONGAN		PENGILANGAN RM'000	ELEKTRIK, GAS DAN AIR RM'000	PERDAGANGAN BORONG & RUNCIT DAN RESTORAN & HOTEL RM'000	PEMBINAAN RM'000	HARTANAH RM'000	PENGANGKUTAN, PENYIMPANAN & KOMUNIKAS RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	LAIN-LAIN SEKTOR RM'000	JUMLAH RM'000
	PERTANIAN UTAMA RM'000	DAN PENGKUIARAN RM'000											
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	2,768,967	-	-	-	2,768,967
Entiti Sektor Awam	7,044	-	-	-	-	442	-	120,980	8,029	149,104	-	293,319	578,918
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	-	-	-	-	-	-	-	-	200,991	906,140	-	1,592,998	2,700,129
Korporat	353,988	5,304	1,026,620	2,720,407	560,884	2,344,355	762,458	883,304	1,395,784	82,822	47,986	2,873,796	13,057,708
Runcit Kawal Selia	13,109	3,741	39,226	7,102	59,356	55,487	17,254	22,507	54,967	149,727	8,789,253	366,745	9,578,474
Gadai Janji Perumahan	-	112	376	178	-	52	-	732	200	127,112	5,115,828	2,005	5,246,595
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	568	12,645	-	13,213
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	2,034,404	2,034,404
Jumlah Pendedahan Dalam Lembaran Imbangan	374,141	9,157	1,066,222	2,727,687	620,240	2,400,336	779,712	1,027,523	4,428,938	1,415,473	13,965,712	7,163,267	35,978,408
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	47,381	100,439	69,395	180,297	100,768	205,922	53,128	207,903	213,444	75,289	144,352	208,547	1,606,865
Instrumen Kewangan Derivatif	622	-	1,838	-	928	10	18,462	-	50	260	-	51,910	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	48,003	100,439	71,233	180,297	101,696	205,932	71,590	207,903	213,494	75,549	144,352	260,457	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	422,144	109,596	1,137,455	2,907,984	721,936	2,606,268	851,302	1,235,426	4,642,432	1,491,022	14,110,064	7,423,724	37,659,353

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor (sambungan)

(ii) Bank (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	PERLOMBONGAN		PENGILANGAN RM'000	ELEKTRIK, GAS DAN AIR RM'000	PERDAGANGAN BORONG & RUNCIT DAN RESTORAN & HOTEL RM'000	PEMBINAAN RM'000	HARTANAH RM'000	PENGANGKUTAN, PENYIMPANAN & KOMUNIKAS RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	LAIN-LAIN SEKTOR RM'000	JUMLAH RM'000
	PERTANIAN UTAMA RM'000	PENGKUIARIAN DAN RM'000											
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	5,076,787	-	-	-	5,076,787
Entiti Sektor Awam	6,265	-	-	-	-	-	22,639	93,008	-	53,662	323	84,468	260,365
Bank, Institusi Kewangan Pembangunan dan Bank Pembangunan Multilateral	-	-	-	-	-	-	-	-	2,434,402	56,554	30	281,330	2,772,316
Korporat	241,611	115,939	929,517	2,503,713	442,384	1,037,366	494,889	1,041,219	1,114,435	51,233	56,655	2,136,920	10,165,881
Runcit Kawal Selia	15,938	38	47,825	1,373	56,682	55,009	22,775	8,244	25,447	70,247	5,970,682	397,033	6,671,293
Gadai Janji Perumahan	232	-	41	-	-	-	-	111	75	114,268	4,295,421	3,301	4,413,449
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	7,333	22,054	-	29,387
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	1,858,720	1,858,720
Jumlah Pendedahan Dalam Lembaran Imbangan	264,046	115,977	977,383	2,505,086	499,066	1,092,375	540,303	1,142,582	8,651,146	353,297	10,345,165	4,761,772	31,248,198
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	35,985	154,275	114,523	119,931	26,269	284,518	80,147	193,754	55,655	68,735	109,650	167,025	1,410,467
Instrumen Kewangan Derivatif	4,302	-	1,264	-	2,772	-	-	-	26,087	254	-	-	34,679
Jumlah Pendedahan Luar Lembaran Imbangan	40,287	154,275	115,787	119,931	29,041	284,518	80,147	193,754	81,742	68,989	109,650	167,025	1,445,146
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	304,333	270,252	1,093,170	2,625,017	528,107	1,376,893	620,450	1,336,336	8,732,888	422,286	10,454,815	4,928,797	32,693,344

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak

(i) Kumpulan

31 DISEMBER 2012 KELAS PENDEDAHAN	SEHINGGA 1 TAHUN RM'000	> 1 – 5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	JUMLAH RM'000
Risiko Kredit				
Pendedahan Dalam Lembaran Imbangan				
Kerajaan/Bank Pusat	2,298,321	344,267	126,379	2,768,967
Entiti Sektor Awam	38,256	235,890	304,772	578,918
Bank, Institusi Kewangan Pembangunan dan bank Pembangunan Multilateral	2,591,083	77,874	31,638	2,700,595
Korporat	2,854,176	5,636,533	4,566,999	13,057,708
Runcit Kawal Selia	124,070	1,619,417	7,834,987	9,578,474
Gadai Janji Perumahan	4,011	75,885	5,166,699	5,246,595
Aset Berisiko Tinggi	85	549	12,579	13,213
Aset-aset Lain	1,588,203	–	445,695	2,033,898
Jumlah Pendedahan Dalam Lembaran Imbangan	9,498,205	7,990,415	18,489,748	35,978,368
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	840,166	448,865	317,834	1,606,865
Instrumen Kewangan derivatif	7,490	24,128	42,462	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	847,656	472,993	360,296	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	10,345,861	8,463,408	18,850,044	37,659,313

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak (sambungan)

(i) Kumpulan (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	SEHINGGA 1 TAHUN RM'000	> 1 – 5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	JUMLAH RM'000
Risiko Kredit				
Pendedahan Dalam Lembaran Imbangan				
Kerajaan/Bank Pusat	3,248,951	1,745,340	82,496	5,076,787
Entiti Sektor Awam	33,293	123,360	103,712	260,365
Bank, Institusi Kewangan Pembangunan dan bank Pembangunan Multilateral	2,609,110	163,550	24	2,772,684
Korporat	2,724,671	4,204,493	3,236,717	10,165,881
Runcit Kawal Selia	40,502	1,615,942	5,014,849	6,671,293
Gadai Janji Perumahan	4,977	60,579	4,347,893	4,413,449
Aset Berisiko Tinggi	169	152	29,066	29,387
Aset-aset Lain	1,535,513	–	382,051	1,917,564
Jumlah Pendedahan Dalam Lembaran Imbangan	10,197,186	7,913,416	13,196,808	31,307,410
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	564,553	615,001	230,913	1,410,467
Instrumen Kewangan derivatif	19,925	14,754	–	34,679
Jumlah Pendedahan Luar Lembaran Imbangan	584,478	629,755	230,913	1,445,146
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	10,781,664	8,543,171	13,427,721	32,752,556

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak (sambungan)

(ii) Bank

31 DISEMBER 2012 KELAS PENDEDAHAN	SEHINGGA 1 TAHUN RM'000	> 1 – 5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	JUMLAH RM'000
Risiko Kredit				
Pendedahan Dalam Lembaran Imbangan				
Kerajaan/Bank Pusat	2,298,321	344,267	126,379	2,768,967
Entiti Sektor Awam	38,256	235,890	304,772	578,918
Bank, Institusi Kewangan Pembangunan dan bank Pembangunan Multilateral	2,590,617	77,874	31,638	2,700,129
Korporat	2,854,176	5,636,533	4,566,999	13,057,708
Runcit Kawal Selia	124,070	1,619,417	7,834,987	9,578,474
Gadai Janji Perumahan	4,011	75,885	5,166,699	5,246,595
Aset Berisiko Tinggi	85	549	12,579	13,213
Aset-aset Lain	1,588,709	–	445,695	2,034,404
Jumlah Pendedahan Dalam Lembaran Imbangan	9,498,245	7,990,415	18,489,748	35,978,408
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	840,166	448,865	317,834	1,606,865
Instrumen Kewangan derivatif	7,490	24,128	42,462	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	847,656	472,993	360,296	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	10,345,901	8,463,408	18,850,044	37,659,353

4. RISIKO KREDIT (sambungan)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak (sambungan)

(ii) Bank (sambungan)

31 DISEMBER 2011 KELAS PENDEDAHAN	SEHINGGA 1 TAHUN RM'000	> 1 – 5 TAHUN RM'000	LEBIH 5 TAHUN RM'000	JUMLAH RM'000
Risiko Kredit				
Pendedahan Dalam Lembaran Imbangan				
Kerajaan/Bank Pusat	3,248,951	1,745,340	82,496	5,076,787
Entiti Sektor Awam	33,293	123,360	103,712	260,365
Bank, Institusi Kewangan Pembangunan dan bank Pembangunan Multilateral	2,608,742	163,550	24	2,772,316
Korporat	2,724,671	4,204,493	3,236,717	10,165,881
Runcit Kawal Selia	40,502	1,615,942	5,014,849	6,671,293
Gadai Janji Perumahan	4,977	60,579	4,347,893	4,413,449
Aset Berisiko Tinggi	169	152	29,066	29,387
Aset-aset Lain	1,476,669	–	382,051	1,858,720
Jumlah Pendedahan Dalam Lembaran Imbangan	10,137,974	7,913,416	13,196,808	31,248,198
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	564,553	615,001	230,913	1,410,467
Instrumen Kewangan derivatif	19,925	14,754	–	34,679
Jumlah Pendedahan Luar Lembaran Imbangan	584,478	629,755	230,913	1,445,146
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	10,722,452	8,543,171	13,427,721	32,693,344

4. RISIKO KREDIT (sambungan)

4.3 Penentuan Berwajaran Risiko bagi Portfolio di bawah Pendekatan Berpiawai

Di bawah Pendekatan Berpiawai, Kumpulan menggunakan penarafan kredit yang diberikan oleh agensi-agensi penarafan kredit dalam perkiraan kredit aset berwajaran risiko. Berikut adalah agensi-agensi penarafan atau penarafan Institusi Penaksiran Kredit Berkelayakan ("ECAI") yang digunakan oleh Kumpulan dan diiktiraf oleh BNM seperti terkandung dalam Garis Panduan CAFIB:

- (a) Standard & Poor's ("S&P")
- (b) Moody's Investors Services ("Moody's")
- (c) Fitch Ratings ("Fitch")
- (d) Rating Agency Malaysia Berhad ("RAM")
- (e) Malaysian Rating Corporation Berhad ("MARC")

Penarafan ECAI yang diberikan kepada kelas pendedahan pihak berwajaran berikut digunakan dalam perkiraan aset-aset berwajaran risiko bagi tujuan kecukupan modal:

- (a) Bank asing dan bank pusat
- (b) Institusi-institusi perbankan
- (c) Korporat

Pihak Berwajaran Bertaraf dan Tidak Bertaraf

Sebagai peraturan am, penarafan yang khusus digunakan untuk pendedahan kredit iaitu penarafan isu. Apabila tiada penarafan khusus wujud, penarafan kredit yang diberikan kepada pengeluar isu atau pihak berwajaran bagi pendedahan kredit tersebut akan digunakan.

Dalam kes di mana sesuatu pendedahan tidak mempunyai isu atau penarafan isu, ia dianggap tidak bertaraf atau penarafan tanggungan bertaraf lain bagi pihak berwajaran yang sama boleh digunakan sekiranya pendedahan tersebut ditarafkan sekurang-kurangnya pari passu dengan tanggungan yang bertaraf, seperti yang termaktub dalam Garis Panduan CAFIB.

Apabila satu pihak berwajaran atau pendedahan ditarafkan oleh lebih daripada satu ECAI, penarafan kedua tertinggi digunakan bagi menentukan berwajaran risiko. Dalam kes di mana pendedahan kredit dilindungi oleh jaminan yang dikeluarkan oleh penjamin bertaraf atau berkelayakan, berwajaran risiko yang serupa dengan berwajaran risiko penjamin akan digunakan.

Jadual di bawah merumuskan berwajaran risiko yang ditentukan untuk Korporat berdasarkan kepada isu atau penarafan isu yang telah digunakan:

BERWAJARAN RISIKO AGENSI PENARAFAN	PENARAFAN				
	20%	50%	100%	150%	100%
S & P	AAA hingga AA-	A+ hingga A-	BBB+ hingga BB-	B+ hingga D	Tanpa penarafan
Moody's	Aaa hingga Aa3	A1 hingga A3	Baa1 hingga Ba3	B1 hingga C	Tanpa penarafan
Fitch	AAA hingga AA-	A+ hingga A-	BBB+ hingga BB-	B+ hingga D	Tanpa penarafan
RAM	AAA hingga AA	A+ hingga A-	BBB hingga BB	B hingga D	Tanpa penarafan
MARC	AAA hingga AA	A+ hingga A-	BBB+ hingga BB-	B hingga D	Tanpa penarafan

4. RISIKO KREDIT (sambungan)

4.3 Penentuan Berwajaran Risiko bagi Portfolio di bawah Pendekatan Berpiawai (sambungan)

Berikut adalah pendedahan kredit mengikut berwajaran risiko dan selepas pengurangan risiko kredit Kumpulan:

(i) Setakat 31 Disember 2012

BERWAJARAN RISIKO	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)							JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM		JUMLAH ASET BERWAJARAN RISIKO
	KERAJAAN/ BANK PUSAT RM'000	ENTITI SEKTOR AWAM RM'000	BANK, DFI & MDB RM'000	KORPORAT RM'000	RUNCIT KAWAL SELIA RM'000	GADAI JANJI PERUMAHAN RM'000	ASET BERISIKO TINGGI RM'000	ASET-ASET LAIN RM'000	RM'000	
0%	2,769,055	221,636	141,308	3,404,627	18,723	–	–	1,634,671	8,190,020	–
20%	–	192,664	2,595,603	5,223,051	7,911	16,660	–	–	8,035,889	1,607,178
35%	–	–	–	–	–	1,710,233	–	–	1,710,233	598,582
50%	–	24,453	11,145	229,283	241,115	1,102,299	–	–	1,608,295	804,147
75%	–	–	–	269,124	5,232,121	1,723,010	–	–	7,224,255	5,418,191
100%	–	174,389	5	5,037,826	4,069,126	572,724	–	399,228	10,253,298	10,253,298
150%	–	–	–	75,017	115,732	244,219	23,622	–	458,590	687,885
Jumlah Pendedahan	2,769,055	613,142	2,748,061	14,238,928	9,684,728	5,369,145	23,622	2,033,899	37,480,580	19,369,281
RWA mengikut Pendedahan	–	225,148	524,699	6,511,446	8,288,954	3,384,373	35,433	399,228	19,369,281	
Purata Berwajaran Risiko	0.0%	36.7%	19.1%	45.7%	85.6%	63.0%	150%	19.6%	51.7%	
Pemotongan dari Modal Asas										

(ii) Setakat 31 Disember 2011

BERWAJARAN RISIKO	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)							JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM		JUMLAH ASET BERWAJARAN RISIKO
	KERAJAAN/ BANK PUSAT RM'000	ENTITI SEKTOR AWAM RM'000	BANK, DFI & MDB RM'000	KORPORAT RM'000	RUNCIT KAWAL SELIA RM'000	GADAI JANJI PERUMAHAN RM'000	ASET BERISIKO TINGGI RM'000	ASET-ASET LAIN RM'000	RM'000	
0%	5,076,875	93,008	141,801	2,913,884	21,219	–	–	1,536,399	9,783,186	–
20%	–	84,468	2,520,135	3,709,365	9,752	16,917	–	–	6,340,637	1,268,127
35%	–	–	–	–	–	1,443,290	–	–	1,443,290	505,152
50%	–	1,714	138,599	307,307	233,671	823,387	–	–	1,504,678	752,339
75%	–	–	–	138,924	5,295,816	1,852,134	–	–	7,286,874	5,465,155
100%	–	114,442	5,918	4,027,611	1,187,351	148,061	–	381,167	5,864,550	5,864,550
150%	–	–	–	81,133	80,533	223,537	41,292	–	426,495	639,743
Jumlah Pendedahan	5,076,875	293,632	2,806,453	11,178,224	6,828,342	4,507,326	41,292	1,917,566	32,649,710	14,495,066
RWA mengikut Pendedahan	–	132,192	579,245	5,149,030	5,398,798	2,792,696	61,938	381,167	14,495,066	
Purata Berwajaran Risiko	0.0%	45.0%	20.6%	46.1%	79.1%	62.0%	150.0%	19.9%	44.4%	
Pemotongan dari Modal Asas										

4. RISIKO KREDIT (sambungan)

4.3 Penentuan Berwajaran Risiko bagi Portfolio di bawah Pendekatan Berpiawai (sambungan)

Berikut adalah pendedahan kredit mengikut berwajaran risiko dan selepas pengurangan risiko kredit bagi Bank:

(i) Setakat 31 Disember 2012

BERWAJARAN RISIKO	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)							JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM		JUMLAH ASET BERWAJARAN RISIKO
	KERAJAAN/ BANK PUSAT RM'000	ENTITI SEKTOR AWAM RM'000	BANK, DFI & MDB RM'000	KORPORAT RM'000	RUNCIT KAWAL SELIA RM'000	GADAI JANJI PERUMAHAN RM'000	ASET BERISIKO TINGGI RM'000	ASET-ASET LAIN RM'000	RM'000	
0%	2,769,055	221,636	141,308	3,404,627	18,723	–	–	1,642,421	8,197,770	–
20%	–	192,664	2,595,137	5,223,051	7,911	16,660	–	–	8,035,423	1,607,084
35%	–	–	–	–	–	1,710,233	–	–	1,710,233	598,582
50%	–	24,453	11,145	229,283	241,115	1,102,299	–	–	1,608,295	804,147
75%	–	–	–	269,124	5,232,121	1,723,010	–	–	7,224,255	5,418,191
100%	–	174,389	5	5,037,826	4,069,126	572,724	–	391,984	10,246,054	10,246,054
150%	–	–	–	75,017	115,732	244,219	23,622	–	458,590	687,885
Jumlah Pendedahan	2,769,055	613,142	2,747,595	14,238,928	9,684,728	5,369,145	23,622	2,034,405	37,480,620	19,361,943
RWA mengikut Pendedahan	–	225,148	524,605	6,511,446	8,288,954	3,384,373	35,433	391,984	19,361,943	
Purata Berwajaran Risiko	0.0%	36.7%	19.1%	45.7%	85.6%	63.0%	150%	19.3%	51.7%	
Pemotongan dari Modal Asas										

(ii) Setakat 31 Disember 2011

BERWAJARAN RISIKO	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)							JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM		JUMLAH ASET BERWAJARAN RISIKO
	KERAJAAN/ BANK PUSAT RM'000	ENTITI SEKTOR AWAM RM'000	BANK, DFI & MDB RM'000	KORPORAT RM'000	RUNCIT KAWAL SELIA RM'000	GADAI JANJI PERUMAHAN RM'000	ASET BERISIKO TINGGI RM'000	ASET-ASET LAIN RM'000	RM'000	
0%	5,076,875	93,008	141,801	2,913,884	21,219	–	–	1,528,350	9,775,137	–
20%	–	84,468	2,519,767	3,709,365	9,752	16,917	–	–	6,340,269	1,268,054
35%	–	–	–	–	–	1,443,290	–	–	1,443,290	505,152
50%	–	1,714	138,599	307,307	233,671	823,387	–	–	1,504,678	752,339
75%	–	–	–	138,924	5,295,816	1,852,134	–	–	7,286,874	5,465,155
100%	–	114,442	5,918	4,027,611	1,187,351	148,061	–	330,372	5,813,755	5,813,755
150%	–	–	–	81,133	80,533	223,537	41,292	–	426,495	639,743
Jumlah Pendedahan	5,076,875	293,632	2,806,085	11,178,224	6,828,342	4,507,326	41,292	1,858,722	32,590,498	14,444,198
RWA mengikut Pendedahan	–	132,192	579,172	5,149,030	5,398,798	2,792,696	61,938	330,372	14,444,198	
Purata Berwajaran Risiko	0.0%	45.0%	20.6%	46.1%	79.1%	62.0%	150.0%	17.8%	44.3%	
Pemotongan dari Modal Asas										

4. RISIKO KREDIT (sambungan)

4.4 Pendedahan bertaraf dan tidak bertaraf menurut penarafan ECAI

(a) Penarafan Korporat oleh ECAI yang Diluluskan

KELAS PENDEDAHAN	PENARAFAN KORPORAT OLEH ECAI YANG DILULUSKAN					
	MOODY'S S & P FITCH RAM MARC	Aaa HINGGA Aa3 AAA HINGGA AA- AAA HINGGA AA- AAA HINGGA AA3 AAA HINGGA AA-	A1 HINGGA A3 A+ HINGGA A- A+ HINGGA A- A HINGGA A3 A+ HINGGA A-	Baa1 HINGGA Ba3 BBB+ HINGGA BB- BBB+ HINGGA BB- BBB HINGGA BB BBB+ HINGGA BB-	B+ HINGGA C B+ HINGGA D B+ HINGGA D B HINGGA D B+ HINGGA D	TIADA PENARAFAN TIADA PENARAFAN TIADA PENARAFAN TIADA PENARAFAN TIADA PENARAFAN
31 Disember 2012						
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan						
Entiti Sektor Awam		-	-	-	-	-
Syarikat Insurans, Firma Sekuriti & Pengurus Dana		-	-	-	-	-
Korporat		4,679,446	41,363	203,024	-	9,291,095
Jumlah		4,679,446	41,363	203,024	-	9,291,095
31 Disember 2011						
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan						
Entiti Sektor Awam		-	-	-	-	-
Syarikat Insurans, Firma Sekuriti & Pengurus Dana		-	-	-	-	-
Korporat		3,516,152	129,337	119,657	-	7,229,430
Jumlah		3,516,152	129,337	119,657	-	7,229,430

4. RISIKO KREDIT (sambungan)

4.4 Pendedahan bertaraf dan tidak bertaraf menurut penarafan ECAI (sambungan)

(b) Penarafan jangka pendek Institusi Perbankan dan Korporat oleh ECAI yang Diluluskan

KELAS PENDEDAHAN	PENARAFAN JANGKA PENDEK INSTITUSI PERBANKAN DAN KORPORAT OLEH ECAI YANG DILULUSKAN					
	MOODY'S S & P FITCH RAM MARC	P-1 A-1 F1+, F1 P-1 MARC-1	P-2 A-2 F2 P-2 MARC-2	P-3 A-3 F3 P-3 MARC-3	LAIN-LAIN LAIN-LAIN B HINGGA D NP MARC-4	TIADA PENARAFAN TIADA PENARAFAN TIADA PENARAFAN TIADA PENARAFAN TIADA PENARAFAN
31 Disember 2012						
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan						
Entiti Sektor Awam		-	-	-	-	-
Syarikat Insurans, Firma Sekuriti & Pengurus Dana		-	-	-	-	-
Korporat		-	-	24,000	-	-
Bank, MDB dan DFI		-	-	-	-	-
Jumlah		-	-	24,000	-	-
31 Disember 2011						
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan						
Entiti Sektor Awam		-	-	-	-	-
Syarikat Insurans, Firma Sekuriti & Pengurus Dana		-	-	-	-	-
Korporat		158,648	25,000	-	-	-
Bank, MDB dan DFI		49,919	-	-	-	-
Jumlah		208,567	25,000	-	-	-

4. RISIKO KREDIT (sambungan)

4.4 Pendedahan bertaraf dan tidak bertaraf menurut penarafan ECAI (sambungan)

(c) Penarafan Institusi Perbankan oleh ECAI yang Diluluskan

KELAS PENDEDAHAN		PENARAFAN INSTITUSI PERBANKAN OLEH ECAI YANG DILULUSKAN					
		MOODY'S S & P FITCH RAM MARC	Aaa HINGGA Aa3 AAA HINGGA AA- AAA HINGGA AA- AAA HINGGA AA3 AAA HINGGA AA-	A1 HINGGA A3 A+ HINGGA A- A+ HINGGA A- A HINGGA A3 A+ HINGGA A-	Baa1 HINGGA Ba3 BBB+ HINGGA BB- BBB+ HINGGA BB- BBB HINGGA BB BBB+ HINGGA BB-	BA1 HINGGA B3 BB+ HINGGA B- BB+ HINGGA B- BB1 HINGGA B3 BB+ HINGGA B-	Caa1 HINGGA C CCC+ HINGGA D CCC+ HINGGA D C1 HINGGA D C+ HINGGA D
31 Disember 2012							
Pendedahan Kredit							
Dalam dan Luar							
Lembaran Imbangan							
Bank, MDB dan DFI		2,072,466	329,604	-	-	-	345,526
Jumlah		2,072,466	329,604	-	-	-	345,526
31 Disember 2011							
Pendedahan Kredit							
Dalam dan Luar							
Lembaran Imbangan							
Bank, MDB dan DFI		1,281,504	90,634	-	-	-	1,384,397
Jumlah		1,281,504	90,634	-	-	-	1,384,397

4.5 Pengurangan Risiko Kredit (CRM)

Sebagai jalan penyelesaian pertama, penaksiran kredit apabila meluluskan sesuatu kemudahan pembiayaan adalah berdasarkan aliran tunai pelanggan sebagai sumber utama pembayaran dan bukan cagaran yang ditawarkan. Bagaimanapun, penerimaan sekuriti nyata sebagai cagaran adalah merupakan jalan penyelesaian kedua sekiranya berlaku kegagalan perniagaan yakni mempertingkatkan kadar pemulihan.

Jenis cagaran yang diterima oleh Bank mempunyai kesan ke atas penentuan kecukupan modal Bank kerana kualiti dan jenis cagaran menentukan samada Bank berupaya mendapatkan bantuan modal dan tahap bantuan tersebut.

Jenis-jenis cagaran utama yang diperolehi oleh Kumpulan bagi mengurangkan risiko kredit adalah seperti berikut:

- Tunai atas lien
- Harta tanah
- Saham dan amanah saham disebut harga patuh Syariah
- Sekuriti Kerajaan Persekutuan Malaysia
- Sekuriti Islam/Sukuk Bertaraf/Tidak Bertaraf
- Jaminan

4. RISIKO KREDIT (sambungan)

4.5 Pengurangan Risiko Kredit (CRM)

Pada masa ini, tidak terdapat tumpuan penting bagi CRM yang dipegang. Kebergantungan ke atas CRM ditaksir dengan cermat berikutan isu-isu seperti pematuhan kepada peraturan Syariah, penguatkuasaan undang-undang, nilai pasaran dan risiko kredit pihak berjawatan bagi penjamin. Dasar-dasar dan prosedur-prosedur telah disediakan bagi melindungi kedudukan Kumpulan sejak permulaan hubungan dengan pelanggan, contohnya dalam mendapatkan terma-terma dan syarat-syarat piawai atau dokumentasi yang dipersetujui secara khusus untuk memastikan penguatkuasaan undang-undang bagi pengurangan risiko kredit.

Pendedahan Pengurangan Risiko Kredit (CRM):

31 DISEMBER 2012 KELAS PENDEDAHAN	PENDEDAHAN SEBELUM CRM RM'000	PENDEDAHAN DILINDUNGI OLEH JAMINAN RM'000	PENDEDAHAN DILINDUNGI OLEH CAGARAN KEWANGAN DAN BUKAN KEWANGAN YANG LAYAK RM'000
Pendedahan Dalam Lembaran Imbangan			
Kerajaan/Bank Pusat	2,768,967	–	–
Entiti Sektor Awam	578,918	–	–
Banks, DFI dan MDB	2,700,595	–	–
Korporat	13,049,107	316,143	193,041
Runcit Kawal Selia	9,414,921	24,761	107,593
Gadai Janji Perumahan	4,987,429	14,806	8,583
Aset Berisiko Tinggi	12,873	–	–
Aset-aset lain	2,033,898	–	–
Pendedahan Teringkar	431,660	9,854	5,516
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	35,978,368	365,564	314,733
Pendedahan Luar Lembaran Imbangan			
Pendedahan berkaitan Kredit	1,604,319	71	489
Instrumen Kewangan Derivatif	74,080	–	–
Pendedahan Teringkar	2,546	–	–
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,680,945	71	489
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	37,659,313	365,635	315,222

4. RISIKO KREDIT (sambungan)

4.5 Pengurangan Risiko Kredit (CRM) (sambungan)

Pendedahan Pengurangan Risiko Kredit (CRM):

31 DISEMBER 2011 KELAS PENDEDAHAN	PENDEDAHAN SEBELUM CRM RM'000	PENDEDAHAN DILINDUNGI OLEH JAMINAN RM'000	PENDEDAHAN DILINDUNGI OLEH CAGARAN KEWANGAN DAN BUKAN KEWANGAN YANG LAYAK RM'000
Pendedahan Dalam Lembaran Imbangan			
Kerajaan/Bank Pusat	5,076,787	—	—
Entiti Sektor Awam	260,365	—	—
Banks, DFI dan MDB	2,772,684	—	—
Korporat	10,124,425	173,633	134,292
Runcit Kawal Selia	6,540,918	28,936	24,750
Gadai Janji Perumahan	4,177,840	15,328	9,064
Aset Berisiko Tinggi	25,590	—	—
Aset-aset lain	1,917,564	—	—
Pendedahan Teringkar	411,237	30,090	9,369
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	31,307,410	247,987	177,475
Pendedahan Luar Lembaran Imbangan			
Pendedahan berkaitan Kredit	1,400,138	280	961
Instrumen Kewangan Derivatif	29,098	—	—
Pendedahan Teringkar	15,910	—	—
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,445,146	280	961
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	32,752,556	248,267	178,436

5. RISIKO KREDIT LUAR LEMBARAN IMBANGAN DAN PIHAK BERWAJARAN BAGI KUMPULAN DAN BANK

(i) Setakat 31 Disember 2012

CIRI-CIRI ITEM	JUMLAH	NILAI	JUMLAH	ASET
	POKOK	SAKSAMA	KESETARAAN	BERWAJARAN
	RM'000	POSITIF BAGI	KREDIT	RISIKO
		KONTRAK		
		DERIVATIF	RM'000	RM'000
	RM'000	RM'000		
Pendedahan berkaitan kredit				
Pengganti kredit langsung	562,654		562,654	555,499
Aset dijual dengan berbantuan	2		2	2
Item-item luar jangka berkaitan urusniaga	910,688		455,344	444,161
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	338,488		67,698	64,913
Komitmen lain, seperti kemudahan tunggu sedia formal dan had kredit, dengan tempoh matang asal:				
– tidak melebihi satu tahun	82		16	6
– melebihi satu tahun	662,657		331,329	302,722
Had kad kredit tidak digunakan	949,115		189,823	142,367
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik disebabkan penjejasan kepercayaan kredit peminjam	5,276,220		–	–
	8,699,906		1,606,866	1,509,670
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
– kurang dari satu tahun	680,789	2,523	7,390	4,223
Kontrak berkaitan kadar keuntungan				
– kurang dari satu tahun	100,000	70	100	20
– satu tahun hingga kurang dari lima tahun	600,000	2,210	15,000	3,000
– lima tahun ke atas	734,000	9,920	42,462	23,262
Kontrak berkaitan ekuiti				
– satu tahun hingga kurang dari lima tahun	114,095	2,013	9,128	4,564
	2,228,884	16,736	74,080	35,069
Jumlah	10,928,790	16,736	1,680,946	1,544,739

5. RISIKO KREDIT LUAR LEMBARAN IMBANGAN DAN PIHAK BERWAJARAN BAGI KUMPULAN DAN BANK (sambungan)

(i) Setakat 31 Disember 2011

CIRI-CIRI ITEM	JUMLAH POKOK RM'000	NILAI SAKSAMA POSITIF BAGI KONTRAK DERIVATIF RM'000	JUMLAH KESETARAAN KREDIT RM'000	ASET BERWAJARAN RISIKO RM'000
Pendedahan berkaitan kredit				
Pengganti kredit langsung	452,553		452,553	444,839
Aset dijual dengan berbantuan	2		2	2
Item-item luar jangka berkaitan urusan niaga	884,095		442,048	435,825
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	288,665		57,733	57,221
Komitmen lain, seperti kemudahan tunggu sedia formal dan had kredit, dengan tempoh matang asal:				
– tidak melebihi satu tahun	1		–	–
– melebihi satu tahun	589,414		294,707	274,384
Had kad kredit tidak digunakan	817,113		163,423	122,567
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik disebabkan penjejasan kepercayaan kredit peminjam	3,897,622		–	–
	6,929,465		1,410,466	1,334,838
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
– kurang dari satu tahun	1,644,655	5,589	14,344	8,409
– satu tahun hingga kurang dari lima tahun	40,244	–	2,754	1,944
Kontrak berkaitan kadar keuntungan				
– kurang dari satu tahun	171,740	7,549	5,582	1,116
– satu tahun hingga kurang dari lima tahun	500,000	–	12,000	2,400
Kontrak berkaitan ekuiti				
– kurang dari satu tahun	20,000	–	1,959	392
– satu tahun hingga kurang dari lima tahun	117,005	2,739	9,360	4,680
	2,493,644	15,877	45,999	18,941
Jumlah	9,423,109	15,877	1,456,465	1,353,779

6. RISIKO PASARAN

Kesemua perniagaan Bank adalah tertakluk kepada risiko bahawa harga dan kadar pasaran akan berubah, yang menyebabkan keuntungan atau kerugian kepada Bank. Selain itu, perubahan kadar yang ketara atau mendadak boleh menjejaskan kedudukan kecairan/pembiayaan Bank. Bank terdedah kepada faktor-faktor risiko pasaran/kecairan utama berikut:

- **Kadar Risiko Pulangan atau Keuntungan:** potensi impak ke atas keuntungan Bank yang disebabkan oleh perubahan dalam kadar pulangan pasaran, samada ekoran perubahan am pasaran atau sebab khusus penerbit/peminjam;
- **Risiko Tukaran Asing:** kesan perubahan kadar tukaran ke atas kedudukan matawang Bank;
- **Risiko Pelaburan Ekuiti:** kesan keuntungan ke atas kedudukan ekuiti atau pelaburan Bank yang disebabkan oleh perubahan dalam harga atau nilai ekuiti;
- **Risiko Inventori Komoditi:** risiko kerugian disebabkan perubahan dalam harga komoditi;
- **Risiko Kecairan:** potensi ketakmampuan Bank untuk memenuhi syarat-syarat pembiayaan pada kos yang wajar (risiko kecairan pembiayaan) atau ketakmampuan untuk mencairkan kedudukan dengan cepat pada harga yang wajar (risiko kecairan pasaran);
- **Risiko Komersil Tersasar:** risiko yang timbul daripada aset-aset yang diuruskan oleh Bank bagi pihak pendeposit/pelabur di mana Bank mematuhi amalan mengetepikan sebahagian atau kesemua bahagian keuntungan Mudarib ke atas aset-aset ini;

Objektif pengurusan risiko pasaran Bank adalah untuk mengurus dan mengawal pendedahan risiko pasaran bagi mengoptimalkan pulangan dan pada masa yang sama mengekalkan profil risiko pasaran yang konsisten dengan kehendak risiko Bank yang diluluskan.

Bank mengasingkan pendedahan risiko pasaran kepada portfolio dagangan atau bukan dagangan. Portfolio dagangan merangkumi kedudukan yang timbul daripada pembuatan pasaran, pengambilan kedudukan pemilik dan lain-lain kedudukan penandaan pasaran yang diagihkan seperti dalam Penyata Dasar Buku Dagangan yang diluluskan. Portfolio bukan dagangan timbul daripada padanan penentuan semula harga bagi aset-aset dan liabiliti-liabiliti berasaskan pelanggan dan daripada pelaburan dana lebihan Bank.

Urus Tadbir Risiko Pasaran

Pengurusan risiko pasaran dilaksanakan menggunakan had risiko yang diluluskan oleh BRC, dan di bawah panduan Penyata Kehendak Risiko yang diluluskan oleh Lembaga Pengarah.

Jawatankuasa Pengurusan Aset dan Liabiliti (“ALCO”) bertanggungjawab menguruskan risiko pasaran pada tahap strategik di bawah kuasa yang diagihkan oleh BRC.

Pengurusan Risiko Pasaran

Semua pendedahan risiko pasaran diuruskan oleh Perbendaharaan. Matlamatnya ialah untuk memastikan bahawa semua risiko pasaran digabungkan di Perbendaharaan, yang memiliki kemahiran, peralatan, pengurusan dan urus tadbir yang diperlukan untuk menguruskan risiko tersebut dengan profesional. Had ditetapkan untuk portfolio, produk dan jenis risiko, dengan kecairan pasaran dan kualiti kredit sebagai faktor utama dalam menentukan tahap had tersebut.

Jabatan Pengurusan Risiko Pasaran (“MRMD”) merupakan fungsi kawalan risiko bebas yang bertanggungjawab memastikan pelaksanaan dasar pengurusan risiko pasaran secara efisien. MRMD juga bertanggungjawab membuat garis panduan pengurusan risiko pasaran, teknik ukuran, andaian tatalaku dan kaedah penetapan had. Sebarang lebihan berbanding had yang ditetapkan dilaporkan serta-merta kepada Pengurusan Kanan. Prosedur peningkatan yang ketat didokumentasi dengan sempurna dan diluluskan oleh BRC. Selain itu, pendedahan dan had risiko pasaran dilaporkan secara kerap kepada ALCO dan BRC.

Kawalan lain bagi memastikan pendedahan risiko pasaran kekal dalam tahap yang boleh diterima adalah termasuk ujian tekanan, prosedur kelulusan produk baru yang ketat dan senarai instrumen dibenarkan yang boleh didagangkan. Keputusan ujian tekanan dikeluarkan setiap bulan bagi menentukan impak perubahan ke atas kadar keuntungan, kadar tukaran asing dan lain-lain faktor risiko ke atas keuntungan Bank, kecukupan modal dan kecairan. Ujian tekanan menyediakan pihak Pengurusan dan BRC dengan penilaian mengenai impak kewangan peristiwa-peristiwa melampau yang dikenalpasti ke atas pendedahan risiko pasaran Bank.

6. RISIKO PASARAN (sambungan)

Risiko Kadar Keuntungan dalam Portfolio Bukan Dagangan

Risiko kadar keuntungan dalam portfolio bukan dagangan diuruskan dan dikawal menggunakan ukuran yang dikenali sebagai nilai ekonomi ekuiti ("EVE") dan pendapatan berisiko ("EaR"). Had EVE dan EaR diluluskan oleh BRC dan dipantau secara bebas setiap bulan oleh MRMD. Pendedahan dan had dibincangkan secara kerap dan dilaporkan kepada ALCO dan BRC.

Bank menguruskan risiko pasaran dalam portfolio bukan dagangan dengan memantau kepekaan unjuran EaR dan EVE di bawah pelbagai senario kadar keuntungan (model simulasi). Untuk model simulasi, kombinasi di antara senario lazim dan senario bukan lazim yang berkaitan dengan pasaran tempatan digunakan. Senario lazim yang dipantau setiap bulanan adalah merangkumi 100 dan 200 mata asas yang selari dengan penurunan atau peningkatan dalam kadar keuntungan dan simulasi peristiwa lampau. Senario-senario ini tidak memerlukan tindakan pengurusan. Justeru itu, ia tidak merangkumi tindakan yang akan diambil oleh Perbendaharaan untuk mengurangkan impak risiko kadar keuntungan terbabit. Secara realiti, bergantung kepada pandangan mengenai pergerakan pasaran masa hadapan, Perbendaharaan secara proaktif akan mengubah profil pendedahan kadar keuntungan bagi meminimalkan kerugian dan mengoptimalkan perolehan bersih. Ciri strategi-strategi pengurangan risiko dan lindung nilai terbabit adalah sejajar dengan instrumen pasaran yang tersedia. Strategi-strategi ini terdiri daripada penggunaan instrumen pasaran tradisional, seperti tukaran kadar keuntungan, kepada strategi-strategi lindung nilai yang lebih rumit bagi menangani pendedahan risiko kadar keuntungan yang melampau.

Jadual di bawah menunjukkan unjuran kepekaan Kumpulan dan Bank terhadap 100 mata asas anjakan selari dengan kadar keuntungan untuk semua tempoh matang yang digunapakai ke atas jurang kepekaan kadar keuntungan Kumpulan dan Bank pada tarikh laporan.

	2012		2011 (DINYATAKAN SEMULA)	
	-100BPS	+100BPS	-100BPS	+100BPS
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Bank				
Impak ke atas EaR	52.07	(52.07)	62.82	(62.82)
Impak ke atas EVE	225.22	(225.22)	227.98	(227.98)

Nota: EVE dan EaR setakat 31 Disember 2011 telah disemak semula ekoran andaian kelakuan EVE yang baru yang telah diluluskan oleh BRC pada Julai 2012.

Kawalan lain untuk mengawal risiko kadar keuntungan dalam portfolio bukan dagangan adalah termasuk ujian tekanan dan pelaksanaan had kepekaan ke atas aset kewangan sedia untuk jualan. Kepekaan diukur menggunakan nilai terkini perubahan 1 mata asas ("PV01") dan dipantau secara bebas oleh MRMD secara mingguan berbanding had yang diluluskan oleh BRC. Pendedahan dan had PV01 dibincangkan secara kerap dan dilaporkan kepada ALCO dan BRC.

Risiko Pasaran dalam Portfolio Dagangan

Risiko pasaran dalam portfolio dagangan dipantau dan dikawal menggunakan Nilai Berisiko ("VaR"). Had VaR diluluskan oleh BRC dan dipantau secara bebas oleh MRMD setiap hari. Pendedahan dan had dibincangkan secara kerap dan dilaporkan kepada ALCO and BRC.

VaR adalah satu teknik yang menganggarkan potensi kerugian yang mungkin berlaku ke atas kedudukan risiko ekoran pergerakan dalam kadar dan harga pasaran dalam satu tempoh masa yang khusus dan pada satu tahap keyakinan yang wujud. Model-model VaR yang digunakan oleh Bank adalah berdasarkan simulasi sejarah. Model-model ini memberi senario masa hadapan yang berkemungkinan berlaku berdasarkan siri-siri lampau kadar dan harga pasaran yang telah direkodkan, dengan mengambilkira hubungan di antara kadar dan pasaran yang berbeza seperti kadar keuntungan dan kadar tukaran asing. Model simulasi sejarah yang digunakan oleh Bank merangkumi ciri-ciri berikut:

- potensi pergerakan pasaran diramal dengan merujuk kepada data dari empat tahun lepas;
- kadar dan harga pasaran sejarah ditentukan dengan merujuk kepada kadar tukaran asing dan kadar keuntungan; dan
- VaR dihitung sehingga 99 peratus tahap keyakinan untuk tempoh pegangan selama sehari. Ciri model VaR menjadikan peningkatan dalam ketidakpastian pasaran yang dipantau membawa kepada peningkatan dalam VaR tanpa sebarang perubahan dalam kedudukan asas.

6. RISIKO PASARAN (sambungan)

Risiko Pasaran dalam Portfolio Dagangan (sambungan)

Secara statistik, Bank menjangkakan kerugian dalam lebihan VaR berlaku hanya 1 peratus dalam tempoh satu tahun. Jumlah sebenar lebihan dalam tempoh ini dapat digunakan untuk menentukan tahap keberkesanan model tersebut.

Ringkasan mengenai kedudukan VaR portfolio dagangan Bank pada tarikh laporan adalah seperti berikut:

	SETAKAT	1.1.2012 TO 31.12.2012		
	31.12.2012	PURATA	MAKSIMUM	MINIMUM
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Risiko kadar keuntungan	2.55	1.66	4.16	0.33
Risiko tukaran asing	0.03	0.16	0.93	0.01
Keseluruhan	2.58	1.83	4.22	0.36

	SETAKAT	1.1.2011 TO 31.12.2011		
	31.12.2011	PURATA	MAKSIMUM	MINIMUM
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Risiko kadar keuntungan	0.91	0.83	2.29	0.09
Risiko tukaran asing	0.05	0.18	0.66	0.01
Keseluruhan	0.96	1.01	2.95	0.10

Walaupun ia adalah panduan yang berguna berkaitan risiko, VaR harus sentiasa dilihat dalam konteks hadnya. Sebagai contoh:

- Penggunaan data sejarah sebagai proksi untuk menjangka peristiwa masa hadapan mungkin tidak merangkumi semua peristiwa yang berpotensi, terutamanya peristiwa yang berciri melampau;
- Penggunaan tempoh pegangan selama 1 hari mengandaikan bahawa semua kedudukan boleh dicairkan atau dilindungi dalam masa sehari. Ini mungkin tidak menggambarkan sepenuhnya risiko pasaran yang timbul pada ketika berlakunya ketakcairan yang teruk, apabila tempoh pegangan selama 1 hari tidak mencukupi untuk mencairkan atau melindungi semua kedudukan sepenuhnya;
- Penggunaan tahap keyakinan 99 peratus, mengikut takrifnya, tidak mengambilkira kerugian yang mungkin berlaku di luar tahap keyakinan ini;
- VaR dihitung berdasarkan baki pendedahan pada akhir tempoh perniagaan dan justeru itu tidak semestinya menggambarkan pendedahan intra-hari; dan
- VaR tidak berkemungkinan menggambarkan potensi kerugian bagi pendedahan yang mungkin timbul di bawah pergerakan pasaran yang penting.

Bank mengiktiraf kekangan ini dengan meningkatkan had VaR dengan had-had lain seperti had kerugian maksimum, had kedudukan dan struktur had PV01. Had-had ini diluluskan oleh BRC dan dipantau secara bebas oleh MRMD setiap hari. Pendedahan dan had dipantau secara kerap dan dilaporkan kepada ALCO dan BRC.

Kawalan lain untuk mengawal risiko pasaran pada tahap yang boleh diterima adalah menerusi ujian tekanan, proses kelulusan produk baru yang ketat dan senarai instrumen yang dibenarkan untuk dagangan. Ujian tekanan dikeluarkan setiap bulan bagi menentukan impak perubahan ke atas kadar keuntungan, kadar tukaran asing dan lain-lain penunjuk ekonomi utama ke atas keuntungan, kecukupan modal dan kecairan Kumpulan dan Bank. Ujian tekanan menyediakan pihak Pengurusan dan BRC dengan penilaian impak kewangan bagi peristiwa melampau yang telah dikenalpasti ke atas pendedahan risiko pasaran Bank.

6. RISIKO PASARAN (sambungan)

Risiko Tukaran Asing

Kedudukan dagangan

Selain VaR dan ujian tekanan, Bank mengawal risiko tukaran asing dalam portfolio dagangan dengan menghadkan pendedahan terbuka kepada matawang individu, pada asas agregat.

Keseluruhan (kedudukan dagangan dan bukan dagangan)

Bank mengawal risiko keseluruhan tukaran asing dengan menghadkan pendedahan terbuka kepada kedudukan bukan-Ringgit pada asas agregat.

Had tukaran asing diluluskan oleh BRC dan dipantau secara bebas oleh MRMD setiap hari. Pendedahan dan had dibincangkan secara kerap dan dilaporkan kepada ALCO dan BRC.

Analisis Kepekaan

Memandangkan pembolehubah risiko lain kekal berterusan, kepekaan penilaian semula matawang asing bagi Kumpulan dan Bank pada tarikh laporan diringkaskan seperti berikut (hanya pendedahan matawang yang melibatkan lebih daripada 5 peratus kedudukan terbuka bersih dibentangkan dalam matawang khususnya dalam jadual di bawah. Untuk matawang lain, pendedahannya dikumpulkan sebagai 'Lain-lain'):

	2012		2011	
	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000
Kumpulan				
Dolar AS	1,762	(1,762)	(2,214)	2,214
Pound British	(35)	35	(8)	8
Yen Jepun	5,371	(5,371)	(533)	533
Rupi Sri Lanka	(29,994)	29,994	(25,713)	25,713
Lain-lain	(40,229)	40,229	(85,405)	85,405
Bank				
Dolar AS	1,762	(1,762)	11,574	(11,574)
Pound British	(35)	35	111	(111)
Yen Jepun	5,371	(5,371)	82	(82)
Rupi Sri Lanka	(29,994)	29,994	(25,713)	25,713
Lain-lain	(40,229)	40,229	(68,154)	68,154

6. RISIKO PASARAN (sambungan)

Risiko Kecairan dan Pembiayaan

Risiko kecairan adalah risiko bahawa Bank tidak mempunyai sumber kewangan yang mencukupi untuk memenuhi tanggungannya apabila sampai tempoh, atau kemungkinan perlu membiaya tanggungan tersebut pada kos yang melampau. Risiko ini mungkin timbul daripada ketidakpadanan penetapan masa aliran tunai. Risiko pembiayaan timbul apabila kecairan yang perlu bagi membiaya kedudukan aset tak cair tidak boleh diperolehi pada tempoh jangkaan apabila diperlukan.

Bank mengekalkan asas pembiayaan yang berkepelbagaian dan stabil yang merangkumi runcit teras, komersil, deposit pelanggan korporat dan baki institusi. Ini dipertingkatkan dengan pembiayaan borong dan portfolio aset berkecairan tinggi.

Matlamat pengurusan pembiayaan dan kecairan Bank adalah untuk memastikan bahawa semua komitmen pembiayaan dan pengeluaran deposit yang boleh dijangka boleh dipenuhi apabila sampai tempoh dan bahawa akses pasaran borong kekal boleh digunakan serta menjimatkan kos.

Akaun semasa dan deposit simpanan yang perlu dibayar atas permintaan atau pada notis segera membentuk bahagian penting pembiayaan Bank, dan Bank menekankan kepentingan mengekalkan kestabilannya. Bagi deposit, kestabilan bergantung kepada pengkalan keyakinan pendeposit terhadap Bank dan kemantapan modal dan kecairan Bank, serta pada harga yang kompetitif dan telus.

Pengurusan kecairan dan pembiayaan dilaksanakan sejajar dengan Rangka Kerja Kecairan Bank Negara Malaysia serta amalan-amalan, had-had dan pencetus-pencetus yang telah diluluskan oleh BRC dan ALCO. Had-had dan pencetus-pencetus ini adalah berbeza bagi mengambilkira kedalaman dan kecairan pasaran tempatan di mana Bank beroperasi. Bank mengekalkan kedudukan kecairan yang kukuh dan menguruskan profil kecairan aset-aset, liabiliti-liabiliti dan komitmen-komitmennya bagi memastikan bahawa aliran tunai diseimbangkan dengan sewajarnya dan semua tanggungan dipenuhi apabila sampai tempoh.

Proses pengurusan kecairan dan pembiayaan Bank merangkumi:

- Unjuran harian aliran tunai dan memastikan bahawa Bank mempunyai lebih kecairan dan rizab yang mencukupi untuk menangani kejutan kecairan yang berlaku secara tiba-tiba;
- Mengunjurkan aliran tunai dan mempertimbangkan tahap aset cair yang sewajarnya berhubung perkara ini;
- Mengekalkan liabiliti tempoh yang berwaran dengan asas aset;
- Mengekalkan sumber pembiayaan yang pelbagai dengan fasiliti sokongan yang mencukupi;
- Memantau konsentrasi pendeposit bagi mengelakkan kebergantungan yang tidak wajar ke atas pendeposit individu dan memastikan campuran pembiayaan keseluruhan yang memuaskan; dan
- Menguruskan tempoh matang dan mempelbagaikan liabiliti pembiayaan untuk semua produk dan kaunterpart.

Urus Tadbir Risiko Kecairan dan Pembiayaan

Pengurusan risiko pembiayaan dan kecairan dilaksanakan menggunakan mandat had risiko yang diluluskan oleh BRC dan pencetus tindakan pengurusan yang ditugaskan oleh ALCO.

ALCO bertanggungjawab di bawah kuasa yang diagihkan oleh BRC untuk menguruskan risiko pembiayaan dan kecairan pada tahap strategik.

6. RISIKO PASARAN (sambungan)

Pengurusan Risiko Kecairan dan Pembiayaan

Semua pendedahan risiko kecairan diuruskan oleh Perbendaharaan. Matlamatnya ialah untuk memastikan bahawa risiko pembiayaan dan kecairan digabungkan di Perbendaharaan, yang memiliki kemahiran, peralatan, pengurusan dan urus tadbir yang diperlukan untuk mengurus risiko-risiko tersebut secara profesional. Had dan pencetus ditetapkan bagi memenuhi objektif berikut:

- Lebihan kecairan dan rizab yang mencukupi bagi menangani kejutan kecairan yang berlaku secara tiba-tiba;
- Aliran tunai adalah berkepelbagaian untuk semua tempoh matang;
- Asas deposit tidak terlalu tertumpu kepada bilangan pendeposit yang kecil;
- Kapasiti peminjaman yang mencukupi di pasaran Interbank dan aset kewangan berkecairan tinggi sebagai sokongan; dan
- Tidak melanjutkan kegiatan pembiayaan berhubung asas deposit.

Jabatan Pengurusan Risiko Pasaran (“MRMD”) merupakan fungsi kawalan risiko bebas dan bertanggungjawab memastikan pelaksanaan dasar-dasar pengurusan risiko pembiayaan dan kecairan yang mencukupi. MRMD juga bertanggungjawab membangunkan garis panduan pengurusan risiko pembiayaan dan kecairan Bank, teknik ukuran, andaian tatalaku dan kaedah penentuan had. Sebarang lebihan berbanding had dan pencetus yang telah ditetapkan dilaporkan dengan serta-merta kepada pihak Pengurusan Kanan. Prosedur peningkatan yang ketat didokumentasi dengan sempurna dan diluluskan oleh BRC, dengan kuasa yang sewajarnya untuk mengesahkan atau meluluskan lebihan yang ada. Selain itu, pendedahan dan had risiko pasaran dilaporkan secara kerap kepada ALCO dan BRC.

Kawalan lain bagi memastikan pendedahan risiko pembiayaan dan kecairan kekal dalam tahap yang boleh diterima ialah ujian tekanan. Ujian tekanan dan analisis senario merupakan alat yang penting dalam rangka kerja pengurusan kecairan Bank. Ini juga merangkumi penilaian kecairan aset di bawah pelbagai senario tekanan. Keputusan ujian tekanan dikeluarkan setiap bulan bagi menentukan impak kejutan kecairan yang berlaku secara tiba-tiba. Ujian tekanan menyediakan pihak Pengurusan dan BRC dengan penilaian impak kewangan bagi peristiwa melampau yang dikenalpasti ke atas pendedahan risiko pembiayaan dan kecairan Bank.

Satu lagi ciri kawalan utama pengurusan risiko pembiayaan dan kecairan Bank ialah pelan luar jangka pembiayaan dan kecairan yang telah diluluskan dan didokumentasi. Pelan ini mengenalpasti penunjuk awal keadaan tekanan dan menggambarkan tindakan yang perlu diambil sekiranya berlaku kesukaran yang timbul daripada krisis sistem atau krisis lain sambil meminimakan implikasi buruk jangka panjang ke atas Bank.

Risiko Komersil Tersasar

Risiko Komersil Tersasar (“DCR”) merujuk kepada risiko yang timbul daripada aset-aset yang diuruskan bagi pihak pemegang akaun pelaburan perkongsian untung (“PSIAH”) yang telah dipindahkan secara berkesan kepada modal Bank kerana Bank melepaskan sebahagian atau kesemua bahagian (keuntungan) mudaribnya bagi dana tersebut, apabila ia menganggapnya wajar ekoran tekanan komersil bagi meningkatkan pulangan yang jika sebaliknya dibayar kepada PSIAH.

Pengurusan Risiko Komersil Tersasar

Bank menggunakan pendekatan berikut bagi menguruskan DCR:

- (a) Melepaskan sebahagian atau kesemua perkongsian untung Bank sebagai mudharib kepada PSIAH dengan mengubah peratus keuntungan yang diambil sebagai bahagian mudharib bagi meningkatkan bahagian yang berkaitan dengan PSIAH dalam mana-mana tahun;
- (b) Memindahkan keuntungan semasa atau perolehan tersimpan Bank kepada PSIAH atas asas hibah (hadiah); dan
- (c) Menggunakan Penepian Klausu Kelayakan berdasarkan prinsip Tanazul (penepian). Dalam konteks ini, rakan niaga yang telah bersetuju dengan sesuatu nisbah perkongsian untung boleh mengeneppikan haknya terhadap keuntungan yang akan diberikan kepada rakan niaga lain atas dasar Tanazul pada ketika keuntungan direalisasikan dan diagihkan serta pada masa kontrak.

Rawatan Modal untuk Risiko Pasaran

Bank menggunakan Pendekatan Berpiawai bagi menentukan kehendak modal risiko pasaran di bawah Rangka Kerja Kecukupan Modal untuk Bank-bank Islam (“CAFIB”) oleh BNM.

7. RISIKO OPERASI

Risiko Operasi (“OR”) ditakrif sebagai “risiko kerugian yang timbul daripada ketidakcukupan atau kegagalan proses dalaman, manusia dan sistem serta peristiwa luar, yang termasuk risiko perundangan dan risiko ketidakpatuhan Syariah tetapi tidak termasuk risiko strategik dan reputasi”.

Pengurusan Risiko Operasi

Bank Islam mengiktiraf kepentingan pengurusan risiko operasi (“ORM”) dan menguruskan risiko ini menerusi persekitaran berasaskan kawalan di mana kesemua proses didokumentasi, pemberian kebenaran adalah bebas, urusniaga diselaraskan dan dipantau serta kegiatan-kegiatan perniagaan dijalankan dalam lingkungan dasar-dasar, garis panduan, prosedur dan had OR.

Pendekatan urus tadbir keseluruhan Bank dalam menguruskan OR adalah berdasarkan Pendekatan Tiga Barisan Pertahanan:

- Barisan pertahanan pertama** – pemilik risiko atau unit pengambilan risiko iaitu Unit Perniagaan atau Sokongan bertanggungjawab mewujudkan persekitaran kawalan yang mantap dalam unit masing-masing. Unit-unit ini bertanggungjawab ke atas pengurusan harian risiko operasi. Bagi menekankan akauntabiliti dan pemilikan risiko dan kawalan, Penjawat Kawalan Risiko Operasi untuk setiap pemilik risiko dilantik bagi membantu dalam memacu program risiko dan kawalan Bank.
- Barisan pertahanan kedua** – Jabatan Pengurusan Risiko Operasi (“ORMD”) bertanggungjawab mewujudkan dan mengekalkan rangka kerja ORM, membangunkan pelbagai peralatan ORM bagi membantu dalam pengurusan risiko operasi, memantau keberkesanan ORM, menilai isu-isu risiko operasi daripada pemilik risiko dan membangkitkan isu-isu OR kepada peringkat urus tadbir yang berkaitan berserta cadangan-cadangan untuk strategi pengurangan risiko yang sewajarnya. Dalam mencipta budaya risiko yang mantap, ORMD juga bertanggungjawab menggalakkan kesedaran risiko di seluruh bank.

Jabatan Pematuhan Bank melengkapi peranan ORM sebagai barisan pertahanan kedua dengan memastikan pemantauan berkesan ke atas risiko-risiko berkaitan pematuhan seperti risiko pematuhan kawal selia, risiko pematuhan serta risiko penyelewengan wang dan pembiayaan keganasan menerusi klasifikasi risiko yang sewajarnya selain membangun, menyemak dan mempertingkatkan program-program latihan berkaitan pematuhan dan menjalankan latihan menerusi penciptaan kesedaran berterusan.

- Barisan pertahanan ketiga** – Audit Dalaman memberikan jaminan bebas kepada Lembaga Pengarah dan pengurusan kanan mengenai keberkesanan proses ORM.

Rangka Kerja Pengurusan Risiko Operasi

ORM Bank dipandu oleh rangka kerja ORM yang direka khas untuk menyediakan persekitaran operasi yang terkawal dengan baik dalam Bank. Rangka kerja ini menggariskan pendekatan Bank dalam mengenalpasti, menilai, memantau dan menguruskan OR dan ia memberi tumpuan ke atas empat faktor asas OR iaitu proses dalaman, manusia, sistem dan peristiwa luar. Walaupun peristiwa luar tidak semestinya boleh dikawal, Bank Islam akan sebaik mungkin mengurangkan impak daripada peristiwa terbabit menerusi pelbagai program mitigasi.

Alat Pengurusan Risiko Operasi & Strategi-strategi Mitigasi

Sejajar dengan amalan-amalan terbaik dalam mengurus dan mengurangkan OR, Bank Islam menggunakan pelbagai alat proaktif dan reaktif di seluruh Bank iaitu:

ALAT PROAKTIF		ALAT REAKTIF	
PENUNJUK RISIKO UTAMA	PENILAIAN KENDIRI KAWALAN RISIKO	PEMETAAN RISIKO PROSES	PENGURUSAN & LAPORAN PERISTIWA RISIKO KERUGIAN
<ul style="list-style-type: none"> Satu alat canggih bagi mengenalpasti potensi berlakunya risiko dan bagi membolehkan tindakan-tindakan pengurusan dan mitigasi risiko diambil sebelum sesuatu insiden berlaku (sistem amaran awal); Bagi membantu pengurusan menumpukan perhatian ke atas isu-isu berisiko tinggi. 	<ul style="list-style-type: none"> Bagi mengenalpasti dan menilai risiko-risiko operasi oleh Pemilik Risiko; Alat ini mencipta pemilikan dan meningkatkan kesedaran berkaitan risiko operasi. 	<ul style="list-style-type: none"> Penilaian menyeluruh kegiatan-kegiatan perbankan yang kritikal bagi mengenalpasti potensi risiko dan memastikan kawalan yang sewajarnya adalah tersedia dan berkesan. 	<ul style="list-style-type: none"> Pangkalan data berpusat kerugian keseluruhan Bank yang menyediakan garis tinjauan laporan kerugian perniagaan, mengesan kekerapan peristiwa kerugian dan memudahkan ulasan terperinci mengenai kejadian tersebut dan kesannya.

7. RISIKO OPERASI (sambungan)

Alat Pengurusan Risiko Operasi & Strategi-strategi Mitigasi (sambungan)

Selain itu, satu fungsi menyeluruh Pengurusan Kesenambungan Perniagaan (“BCM”) telah ditubuhkan dalam Bank Islam bagi memastikan bahawa sekiranya berlaku gangguan ketara dari peristiwa-peristiwa dalaman atau luar, fungsi perniagaan kritikal boleh dikekalkan atau dipulihkan sewajarnya. Ini memastikan impak negatif yang minima ke atas pelanggan, kakitangan, produk dan perkhidmatan. BCM adalah komponen penting dalam proses pengurusan risiko Bank di mana ia menyediakan tindakbalas terkawal terhadap OR yang boleh memberi impak besar ke atas proses-proses kritikal dan aliran perolehan Bank.

Sebagai sebahagian daripada strategi pemindahan risiko, Bank memperoleh perlindungan takaful dari pihak ketiga bagi melindungi Bank daripada peristiwa-peristiwa kerugian berimpak tinggi.

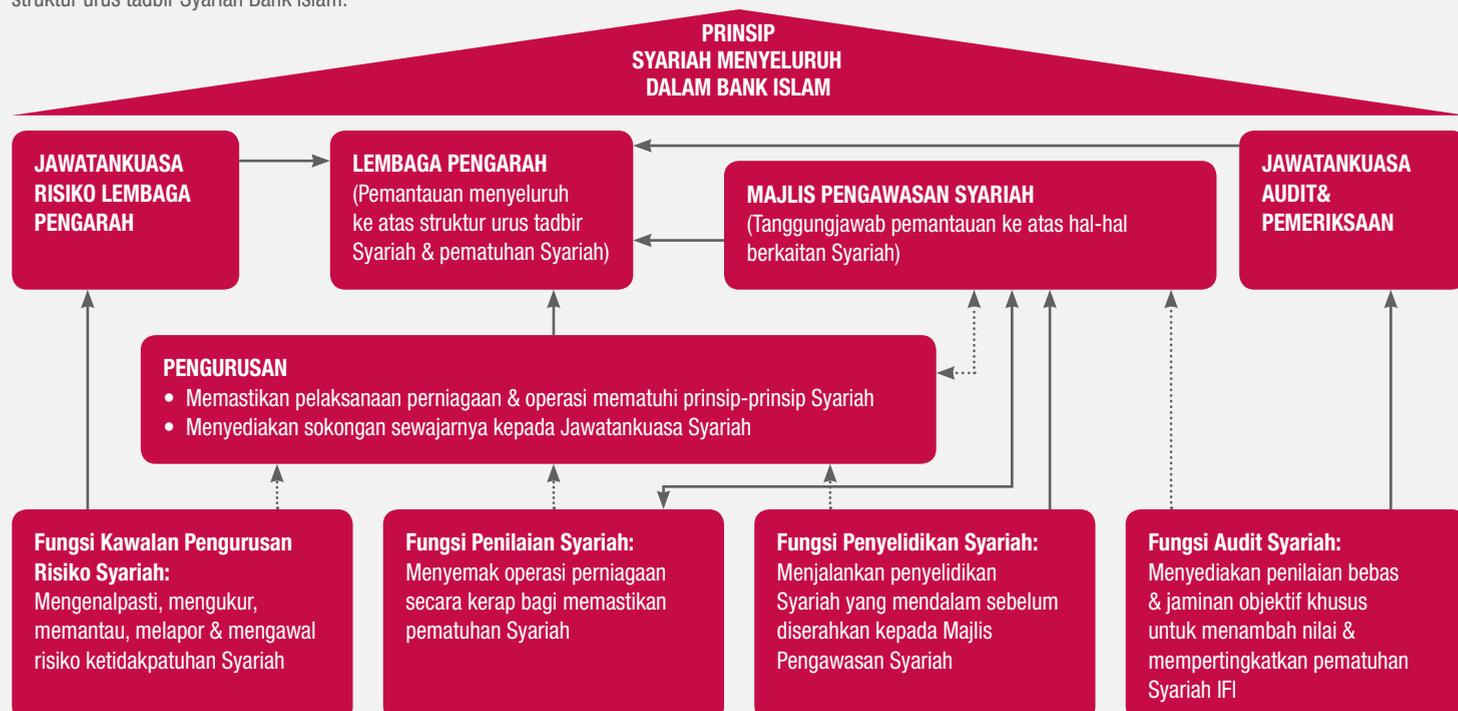
Bank juga memastikan bahawa program kesedaran OR di seluruh Bank dijalankan secara berterusan. Program latihan ini merangkumi penekanan ke atas penerapan budaya OR di kalangan kakitangan, pelaksanaan alat-alat ORM yang efektif, Basel II, kesedaran mengenai penipuan, BCM dan aspek-aspek ORM lain.

Rawatan Modal bagi Risiko Operasi

Caj modal Risiko Operasi dihitung menggunakan BIA seperti dalam Garis Panduan CAFIB oleh BNM. BIA untuk penghitungan caj modal risiko operasi mengaplikasikan alpha (15%) kepada purata pendapatan kasar positif yang dicapai dalam tiga tahun terdahulu oleh Kumpulan. Jumlah RWA dihitung dengan menggandakan modal minimum yang diperlukan dengan penggandaan 12.5 (salingan 8%).

8. URUS TADBIR SYARIAH

Dengan Rangka Kerja Urus Tadbir Syariah untuk Institusi Kewangan Islam (“SGF”) oleh Bank Negara Malaysia (BNM), Bank telah mewujudkan satu rangka kerja urus tadbir Syariah yang teguh dan mantap dengan penekanan ke atas peranan fungsi-fungsi utamanya, termasuk pemwujudan Lembaga Pengarah dan Pengurusan yang efektif dan bertanggungjawab serta Majlis Pengawasan Syariah yang bebas yang disokong oleh fungsi-fungsi dalaman Syariah yang mantap dan cekap. Diagram di bawah menunjukkan struktur urus tadbir Syariah Bank Islam:



8. URUS TADBIR SYARIAH (sambungan)

Bagi memastikan pematuhan Syariah, Bank telah mewujudkan Dasar Pematuhan Syariah bagi menyampaikan rangka kerja urus tadbir Syariahnya yang menyeluruh bagi memastikan pelarasan kegiatan-kegiatan perniagaan dan tatalaku adalah mematuhi peraturan-peraturan dan prinsip-prinsip Syariah, peruntukan-peruntukan Akta Perbankan Islam 1983, SGF oleh BNM dan lain-lain peraturan dan dasarnya, serta resolusi Majlis Penasihat Syariah BNM dan Majlis Pengawasan Syariah Bank.

Pengurusan Risiko Pematuhan Syariah

Sebagai tambahan kepada Dasar Pematuhan Syariah, Bank juga telah mewujudkan Garis Panduan Pengurusan Risiko Pematuhan Syariah (“SCRM”) yang menggariskan rangka kerja SCRM sebagai menyokong Dasar Pematuhan Syariah dan memperincikan proses-proses dan alat-alat SCRM. Garis panduan tersebut bertujuan menyediakan satu rangka kerja yang konsisten untuk Bank menguruskan risiko-risiko pematuhan Syariah di seluruh Bank.

Bagi memastikan perancangan, pembangunan dan pelaksanaan produk-produk Bank adalah mematuhi peraturan dan prinsip-prinsip Syariah, Bank telah mengeluarkan garis panduan kontrak Syariah yang berfungsi sebagai panduan piawai untuk kakitangan Bank dalam menguruskan produk-produk berasaskan kontrak-kontrak Syariah tersebut.

Peristiwa Risiko Pematuhan Syariah

Peristiwa-peristiwa Risiko Pematuhan Syariah (“SCR”) timbul daripada kegagalan Bank mematuhi peraturan-peraturan dan dasar-dasar Syariah yang telah ditetapkan oleh majlis kawal selia Syariah yang berkaitan. Pada 2012, empat (4) peristiwa SCR yang merupakan peristiwa yang belum diselesaikan dari tahun sebelumnya dan dua (2) peristiwa yang dikenalpasti pada 2012 berjaya diselesaikan. Usaha sewajarnya telah diambil bagi memperbetulkan ketidakpatuhan tersebut, dan Bank juga telah melaksanakan beberapa mekanisme bagi mencegah peristiwa yang sama berulang seperti mengetatkan kawalan dari segi urutan kontrak, menyediakan senarai semak dokumentasi, menyemak semula aliran proses pelaksanaan produk dan mempertingkatkan sistem IT yang bertindak sebagai kawalan dalam mematuhi kehendak-kehendak Syariah.

Pendapatan Tidak Patuh Syariah

31 DISEMBER 2012	31 DISEMBER 2011
RM567.20	RM40,941.67

Jumlah pendapatan tidak patuh Syariah di atas telah disalurkan kepada tujuan-tujuan amal dengan kelulusan Majlis Pengawasan Syariah.

Pengakuan Pengarah Urusan

Sejajar dengan Kehendak Pendedahan (Tunggak 3) Rangka Kerja Kecukupan Modal untuk Bank Islam (“CAFIB”) oleh Bank Negara Malaysia, saya dengan ini mengakui bahawa sepanjang pengetahuan saya, semua pendedahan yang terkandung dalam laporan Pendedahan Tunggak 3 Bank Islam Berhad bagi tahun kewangan berakhir 31 Disember 2012 adalah konsisten dengan cara Kumpulan dan Bank menilai dan mengurus risiko-risikonya, dan adalah tidak mengelirukan dalam apa-apa cara sekalipun.

Dato' Sri Zukri Samat
Pengarah Urusan